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Daily MCQs: 10-07-2024

1. Which of the following articles of the Indian Constitution guarantees the right to marry as a part of the right to life?

- A) Article 14
- B) Article 19
- C) Article 21
- D) Article 25
- 2. According to the RBI's guidelines, a 'wilful defaulter' is
 - A. An individual who has committed some specified offences and has absconded from India
 - B. A borrower whose principal or interest payment remained overdue for a period of 90 days
 - C. A borrower whose principal or interest payment remained overdue for a period of 270 days
 - D. An individual who defaulted in meeting his repayment obligations to the lender despite having the capacity to do so

3. The term ' PEGASUS' recently seen in news, is related to which of the following?

- A) Zoonotic disease predominantly affects Pigs.
- B) Newly discovered flightless bird species in Andaman Islands
- C) Climate change coalition for new age climate governance
- D) Smartphone spyware

4. Which of the following regions is internationally recognized as part of Azerbaijan but has a majority Armenian population and has been a source of conflict between the two countries?

- A) Nagorno-Karabakh
- B) Georgia
- C) Chechnya
- D) Dagestan

5. Consider the following statements

- 1) A superbug is defined as a microorganism that's resistant to commonly used antibiotics.
- 2) AWaRe is an online tool aimed at guiding policy-makers and health workers to use antibiotics safely.

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

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Solutions:

1. Answer: C

Explanation

- Article 21 of the Indian Constitution states that "No person shall be deprived of his life or personal liberty except according to procedure established by law."
- The Supreme Court of India has interpreted this article broadly to include various rights essential for a dignified life.
- Among these is the right to marry, as it is considered a fundamental aspect of personal liberty and the right to lead a meaningful and fulfilling life. This interpretation ensures that individuals have the freedom to choose their life partners and marry, subject to reasonable restrictions imposed by law.

2. Answer: D

Explanation:

- According to RBI guidelines, a wilful default is deemed to have occurred if the borrower has defaulted in meeting his payment / repayment obligations to the lender even when he has the capacity to honor the said obligations.
- Option A is related to **fugitive economic offenders**.
- A fugitive economic offender is an individual who has committed some specified offence(s) involving an amount of one hundred crore rupees or more and has absconded from India or refused to come back to India to avoid or face criminal prosecution in India.
- Option B is the criteria used in classification of a **non performing asset (NPA)**.

3. Answer: D

Explanation

- Pegasus is a **sophisticated spyware** developed by the Israeli cyber intelligence firm NSO Group.
- It has been in the news due to its alleged use in **targeting smartphones** of journalists, activists, politicians, and other individuals around the world.
- The spyware can infiltrate both iOS and Android devices, allowing the attacker to access messages, emails, photos, and even activate the phone's microphone and camera without the user's knowledge.
- The revelations about the use of Pegasus spyware have raised significant concerns about privacy, surveillance, and the misuse of technology for espionage purposes.

4. Answer: A

Explanation

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- Nagorno-Karabakh is a **landlocked, mountainous and forested region** located in the **South Caucasus region**, which straddles the border between **eastern Europe and western Asia**.
- Armenia and Azerbaijan have a long-standing border dispute, mostly centered on the region of Nagorno-Karabakh.
- It is internationally recognized as part of Azerbaijan but has a majority Armenian population

5. Answer: C

Explanation

• Statement 1 is correct: A superbug is usually defined as a **microorganism that's** resistant to commonly used antibiotics. The number of different antibiotics to which it can be resistant determines the **degree of the superbug**. Some are resistant to one or two, but others can be resistant to multiple drugs.

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• Decades of **easy availability and misuse of antimicrobials** has led to the emergence of **drug-resistant strains** of common pathogens like diarrhoea-causing **E coli**.

AWaRe

- The AWaRe tool was developed by the WHO to contain rising resistance and make antibiotic use safer and more effective.
- Statement 2 is correct: The World Health Organization (WHO) has launched a global campaign that urges countries to adopt its new online tool aimed at guiding policy-makers and health workers to use antibiotics safely and more effectively. Its another objective is to limit drugs that are at risk of resistance.
- The tool, known as 'AWaRe' classifies antibiotics into three groups:

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- > Access antibiotics used to treat the most common and serious infections
- ► Watch antibiotics available at all times in the healthcare system
- **Reserve** antibiotics to be **used sparingly** or preserved and used **only** as a last resort
- The campaign aims to achieve a **60 per cent increase in use of antibiotics under the Access group** — cheap, 'narrow-spectrum' drugs (that target a specific microorganism rather than several) and also lower the risk of resistance and also reduce use of the **antibiotics most at risk of resistance from the Watch and Reserve groups.**