

# OFFICERS IAS ACADEMY

IAS ACADEMY RUN BY FORMER CIVIL SERVANTS

Daily MCQs: 06-08-2024

**1. Consider the following statements about Pradhan Mantri Jan Dhan Yojana (PMJDY)**

- 1) There is no requirement to maintain any minimum balance in PMJDY accounts.
- 2) Interest will not be earned on the deposit in PMJDY accounts.

**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

**2. Methanogens are an important part of the carbon cycle because they**

- A. Convert carbon dioxide into glucose.
- B. Break down organic matter to produce methane.
- C. Convert methane into carbon dioxide.
- D. Fix atmospheric nitrogen into ammonia.

**3. The Green India Mission (GIM) is one of the eight missions under which Indian Government initiative?**

- A. Swachh Bharat Abhiyan
- B. National Action Plan on Climate Change (NAPCC)
- C. Pradhan Mantri Ujjwala Yojana
- D. National Rural Employment Guarantee Act (NREGA)

**4. Which of the following are major threats to the coral reef ecosystem?**

- 1) Ocean acidification
- 2) Bottom trawling
- 3) Vulnerability to predation
- 4) Decrease in river sedimentation

Select the correct answer using the codes given below

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

**5. The government has unveiled the e-shram portal with the main objective of**

- A. Integrate ration card portability between states
- B. Register unorganized workers in India
- C. Postal ballot voter registration
- D. Promote digital learning among marginalized sections of the society

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### Solutions:

#### 1. Answer: A

##### Explanation

- In 2014, the government launched Pradhan Mantri Jan Dhan Yojana (PMJDY) to bring about **comprehensive financial inclusion** in the country.
- PMJDY envisages universal access to banking facilities with **at least one basic banking account for 'every adult', financial literacy, access to credit, insurance and pension facility.**

##### Features of PMJDY

- Under the scheme, a **basic savings bank deposit (BSBD) account** can be opened in any bank branch or Business Correspondent (Bank Mitra) outlet, by persons not having any other account.
- There is **no requirement to maintain any minimum balance** in PMJDY accounts. Hence **statement 1 is correct.**
- **Interest** is earned on the deposit in PMJDY accounts. **Hence statement 2 is incorrect.**
- **Rupay Debit card** is provided to PMJDY account holders.
- **Accident Insurance Cover of Rs.2 lakh** is available with RuPay card issued to the PMJDY account holders.
- An **overdraft (OD) facility up to Rs. 10,000** to eligible account holders is available.
- PMJDY accounts are eligible for Direct Benefit Transfer (DBT), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Atal Pension Yojana (APY), Micro Units Development & Refinance Agency Bank (MUDRA) scheme.

#### 2. Answer: B

##### Explanation

- Methanogens refer to **microorganisms which produce methane in an oxygen deficit environment** such as the digestive tracts of animals, wetlands, rice paddies, landfills, and the sediments of lakes and oceans. Example: **Archaea** (single-celled microorganisms).
- They play a crucial role in the **global carbon cycle** by converting organic matter into methane.
- While methane is a **potent greenhouse gas**, its production by methanogens is an **essential part of natural ecosystems.**
- Wetlands, ruminants, rice fields, landfills are sources of methane produced by the action of methanogens.
- They play an important role in **anaerobic wastewater treatments.** Methanogens **utilize organic pollutants** found in wastewater as sources of energy, and **produce methane gas** as a byproduct. Here the organic matter is broken down into simpler compounds, thereby resulting in **enhanced removal from water.**

#### 3. Answer: B

### Explanation

- **Green India Mission (GIM)** is one of the eight missions under the **National Action Plan on Climate Change**.
- It aims at protecting, restoring and enhancing India's diminishing forest cover and responding to climate change by a combination of adaptation and mitigation measures.
- It is driven by the **Ministry of Environment, Forest & Climate Change (MoEFCC)**.

### 4. Answer: A

### Explanation

#### Main threats to coral reefs

- **Climate change:** Warmer water temperatures can result in **coral bleaching**. When water is too warm, corals expel the algae (zooxanthellae) living in their tissues causing the coral to turn completely white. This is called **coral bleaching**. When a coral bleaches, it is not dead. Corals can survive a bleaching event, but they are under more stress and are subject to mortality.
- **Ocean acidification:** Ocean acidification is caused by rising levels of CO<sub>2</sub> in the atmosphere. Oceans absorb some of the CO<sub>2</sub>. As CO<sub>2</sub> enters the ocean, it reacts with water increasing hydrogen ion concentration (thus decreasing ocean pH) and decreasing the carbonate ion concentration. A reduction in carbonate ions affects the **Calcification process** of Corals. Hence **statement 1 is correct**.
- *Calcification is the process by which corals form their skeletons by combining calcium ions and carbonate ions to create calcium carbonate.*
- **Pollution:** Urban and industrial waste, plastics, sewage, agrochemicals, and oil pollution are poisoning reefs. Some pollutants, such as sewage and runoff from farming, increase the level of nitrogen in seawater, causing an overgrowth of algae.
- **Sedimentation:** Erosion caused by construction, mining, logging, and farming is leading to increased sediment in rivers. This ends up in the ocean, where it can smother corals by depriving them of the light needed to survive. Hence **statement 4 is incorrect**.
- **Destructive fishing practices:** These include cyanide fishing, blast or dynamite fishing, bottom trawling, and muro-ami (banging on the reef with sticks). **Bottom-trawling** is one of the greatest threats to cold-water coral reefs. Hence **statement 2 is correct**.
- **Predators:** In addition to weather, **corals are vulnerable to predation**. Fish, marine worms, barnacles, crabs, snails and sea stars all prey on the soft inner tissues of coral polyps. Hence **statement 3 is correct**.

### 5. Answer: B

### Explanation:

- The Ministry of Labour and Employment has unveiled the e-shram portal which aims to **register 38 crore unorganized workers**, such as construction laborers, migrant workforce, street vendors and domestic workers, among others.
- 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.

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- The portal would lead to the creation of a **national database of unorganized 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).
- The portal is open to workers engaged in the **unorganized sector** and **aged between 16 and 59**.

