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Daily MCQs: 29-08-2024

1. Which of the following is a shallow stretch of water that separates the southeastern coast of India from the northwestern coast of Sri Lanka?

- A. Malacca Strait
- B. Palk Strait
- C. Sunda Strait
- D. Lombok Strait

2. Which of the following national parks is hosting the reintroduced cheetahs in India from Namibia?

- A) Ranthambore National Park
- B) Gir National Park
- C) Kuno National Park
- D) Sundarbans National Park

3. Which of the following benefits are provided under the Pradhan Mantri Jan Dhan Yojana scheme?

- 1) Accidental Insurance Cover
- 2) Free Health Insurance for the entire family
- 3) RuPay Debit Card
- 4) Overdraft Facility

Select the correct answer using the codes given below

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

4. Which of the following statements about the FATF is incorrect?

- A. FATF is an intergovernmental body established in 1989.
- B. FATF monitors countries' progress in implementing necessary measures to combat money laundering and terrorism financing.
- C. FATF maintains a "grey list" and a "blacklist" to identify countries with weak anti-money laundering (AML) and counter-terrorism financing (CTF) measures.
- D. None

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5. Consider the following statements about the “Smart Cities Mission”.

1. The objective of this scheme is to give decent quality of life for urban citizens through smart solutions.
2. The scheme had given a standard definition for a smart city.
3. The implementation of the mission at the city level will be done by the urban local bodies.
4. The mission is operated as a Central sector scheme.

How many of the above statements is/are correct?

- A. Only one
- B. Only two
- C. Only three
- D. All the four

Solutions:

1. Answer: B

Explanation

- The Palk Strait is a narrow and shallow stretch of water that separates the southeastern coast of India from the northwestern coast of Sri Lanka. It is situated between Tamil Nadu in India and the Jaffna District of the Northern Province in Sri Lanka.
- The strait connects the Bay of Bengal in the northeast with the Gulf of Mannar in the southwest.

2. Answer: C

Explanation

- Project Cheetah, India’s cheetah introduction programme, has completed one year after the first batch of eight Namibian cheetahs was released in **Madhya Pradesh's Kuno National Park (KNP)**.
- Under the initiative, in total, 20 adult African cheetahs have been imported so far.

Value addition

Asiatic Cheetah

- Asiatic cheetah (*Acinonyx jubatus venaticus*) is classified as a “**critically endangered**” species by the IUCN Red List, and is believed to survive only in **Iran**.
- Asiatic cheetahs were once widespread across India but were eradicated in the country as they were hunted for sport.

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- In 1952, Asiatic cheetah was **declared extinct** from India, after decades of **human intervention, hunting and habitat degradation**.
- Asiatic cheetahs are almost identical in appearance to their better known African cousins. However, there are subtle differences.
 - The Asiatic cheetah is slightly smaller and paler than its African cousin.

African Cheetah

- The African cheetah (*Acinonyx jubatus jubatus*) is spread out across Africa from Northwest Africa, East Africa, and Southern Africa.
- With a bigger territory, the African cheetahs have higher populations compared to Asiatic cheetahs.
- They are categorized as **Vulnerable** in the IUCN Red List.

Project Cheetah

- Project Cheetah is India's ambitious attempt to **introduce African cats in the wild in the country**.
- The translocation of African Cheetah is a part of Government of India to reintroduce the **fastest land animal** in India after extinction of the Asiatic cheetah in the 1950s.
- The goal of the introduction of African cheetahs is to **establish viable cheetah metapopulation in India**.

Why do conservationists want to reintroduce cheetahs?

- A section of conservationists has long advocated the reintroduction of the species in the country.
- They argue that introductions of large carnivores have increasingly been recognised as a **strategy to conserve threatened species and restore ecosystem functions**.
- Cheetahs dwell on open plains and it is mainly a **grassland species**. Conserving cheetahs will lead to the **conservation of all grassland species**.
- The cheetah is the **only large carnivore to have gone extinct in India**, mainly by over-hunting in India in historical times.
- India now has the **economic ability** to consider restoring its lost natural heritage for ethical as well as ecological reasons.

3. Answer: C

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**.

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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.
- **Interest** is earned on the deposit in PMJDY accounts.
- **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.

4. Answer: D

Explanation

- The Financial Action Task Force (FATF) is an **intergovernmental organization** that designs and promotes policies and standards to **combat financial crime**.
- The FATF sets standards or recommendations for countries to achieve in order to plug the holes in their financial systems and make them less vulnerable to illegal financial activities.
- Recommendations of the FATF target
 - **Money laundering**
 - **Terrorist financing**
 - **Other threats to the global financial system.**
- The FATF was created in **1989** by the **G7 countries** and is headquartered in **Paris**.
- There are **37 members**, including **India** and **two regional organizations - European Commission and the Gulf Cooperation Council**.
- The decision-making body of the FATF, known as its **plenary**, meets **thrice a year**. Its decisions are taken by **consensus**.

What are FATF's 'grey' and 'black' lists?

- At the end of every plenary meeting, FATF comes out with two lists of countries.
- The **grey list countries** are designated as "**jurisdictions under increased monitoring**", working with the FATF to counter criminal financial activities.
 - For such countries, the watchdog does not tell other members to carry out due-diligence measures vis-a-vis the listed country but does tell them to consider the risks such countries possess. Currently, more than **20 countries** such as Bulgaria,

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Cameroon, Democratic Republic of the Congo, Croatia, Philippines, South Africa, Vietnam, etc. are on the grey list.

- **Black list** means countries designated as ‘**high-risk jurisdictions subject to call for action**’.
 - In this case, the countries have **considerable deficiencies in their AML/CFT** (anti-money laundering and counter terrorist financing) regimens and the body calls on members and non-members to apply enhanced due diligence.
 - In the most serious cases, members are told to apply counter-measures such as **sanctions** on the listed countries. Currently, **North Korea, Iran and Myanmar** are on the black list.
- Being listed under the FATF’s lists makes it **hard for countries to get aid from organisations** like the International Monetary Fund (IMF), Asian Development Bank (ADB), and the European Union. It may also **affect capital inflows, foreign direct investments, and portfolio flows**.

5. Answer: A

Explanation

- The Smart Cities Mission was launched in 2015.
- The main objective of the Mission is to promote cities that provide core infrastructure, clean and sustainable environment and give a decent quality of life to their citizens through the application of ‘smart solutions’. **Hence, statement 1 is correct.**
- The Mission aims to drive economic growth and improve quality of life through comprehensive work on social, economic, physical and institutional pillars of the city.
- The focus is on sustainable and inclusive development by creation of replicable models which act as lighthouses to other aspiring cities.

Coverage

- The mission will cover 100 cities that have been distributed among the States /Union Territories (UT) on the basis of an equitable criteria.
- Each State/UT will have a certain number of potential Smart Cities, with each State/UT having at least one.

Funding

- The Mission is operated as a Centrally Sponsored Scheme. The Central Government gives financial support on an average Rs.100 crore per city per year. **Hence, statement 4 is incorrect.**
- An equal amount on a matching basis is to be provided by the State/Urban Local Bodies (ULBs).

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- Additional resources are to be raised through convergence, from ULBs' own funds, grants under Finance Commission, innovative finance mechanisms such as Municipal Bonds, other government programs and borrowings.
- Emphasis has been given on the participation of the private sector through Public Private Partnerships (PPP).

What are Smart Cities?

- There is no standard definition or template of a smart city. **Hence, statement 2 is incorrect.**

Implementation by Special Purpose Vehicle (SPV)

- The implementation of the Mission at the City level will be done by a Special Purpose Vehicle (SPV) created for the purpose. **Hence, statement 3 is incorrect.**
- The SPV will plan, appraise, approve, release funds, implement, manage, operate, monitor and evaluate the Smart City development projects.
- Each Smart City will have a SPV which will be headed by a full time CEO and have nominees of Central Government, State Government and ULB on its Board.
- The SPV will be a limited company incorporated under the Companies Act, 2013 at the city-level, in which the State/UT and the ULB will be the promoters having 50:50 equity shareholding.