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Daily MCQs: 05-09-2024

1. Consider the following statements about the National Health Authority (NHA).

1. It is an attached office of the Ministry of Health and Family Welfare with full functional autonomy.
2. It is responsible for the implementation of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana.

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. With reference to the National Disaster Response Fund (NDRF), consider the following statements.

1. NDRF was constituted under the Epidemic Diseases Act, 1897.
2. The primary purpose of NDRF is to supplement the State Disaster Response Fund, provided adequate funds are not available in SDRF.
3. NDRF is classified in the Public Accounts of the Government of India.

How many of the statements given above are correct?

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

3. Consider the following statements about the Agriculture Infrastructure Fund (AIF).

1. It is a medium - long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets through interest subvention and credit guarantee.
2. Agricultural Produce Market Committees are not eligible to avail loans under AIF.

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

4. The primary objective of the Tele Manas initiative launched by the Government of India is

- A. To provide telemedicine services for physical health issues
- B. To offer online mental health support and counseling services
- C. To facilitate tele-education in remote areas

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D. To improve digital literacy among rural populations

5. Which of the following statements about Deposit Insurance and Credit Guarantee Corporation (DICGC) is *incorrect*?

- A. DICGC is a wholly owned subsidiary of RBI.
- B. DICGC insures all bank deposits including deposits of state and central government.
- C. DICGC does not cover NBFC's deposits and Primary cooperative societies.
- D. None of these

Solutions:

1. Answer: C

Explanation

- **Statement 1 is correct:** The National Health Authority (NHA) is an attached office of the Ministry of Health and Family Welfare with full functional autonomy.
- **Statement 2 is correct:** NHA is responsible for the implementation of Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY).
- In addition to this, NHA has been given the mandate by the government to design, build, roll-out and implement the **National Digital Health Mission (NDHM)** in the country.

2. Answer: B

Explanation:

- **Statement 1 is incorrect:** Under the **Disaster Management Act 2005**, a financial mechanism has been set up by way of National Disaster Response Fund (NDRF) at national level and State Disaster Response Fund (SDRF) at state level to meet the rescue and relief expenditure during any notified disaster.
- **Statement 2 is correct:** The primary purpose of NDRF is to **supplement the SDRF**, in case there is a calamity of "**severe nature**" which requires assistance over and above the funds available under SDRF.
- **Statement 3 is correct:** NDRF is classified in the **Public Accounts of the Government of India** under "Reserve Funds not bearing interest".
- The NDRF is funded through the **National Calamity Contingency Duty (NCCD)** imposed on specified goods and additional budgetary support is provided as and when necessary.
- The National Executive Committee (NEC) of the National Disaster Management Authority takes decisions on the expenses from the National Disaster Response Fund.

3. Answer: A

Explanation:

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- The Government of India launched the **Central Sector Scheme of financing facility under the Agriculture Infrastructure Fund (AIF) in 2020.**
- **Statement 1 is correct:** AIF is a **medium - long term debt financing facility for investment in viable projects for post-harvest management infrastructure and community farming assets** through interest subvention and credit guarantee.
- AIF aims at bringing farmers & agribusinesses together with newer partnership models emerging for the creation of distributed infra near farm-gate in a hub & spoke model. These assets will enable farmers to get greater value for their produce as they will be able to store and sell at higher prices, reduce wastage, and increase processing and value addition.
- The duration of the scheme is from **FY2020 to FY2029 (10 years).**
- Under the scheme, **Rs. 1 Lakh Crore** will be provided by banks and financial institutions as loans with **interest subvention of 3% per annum** and **credit guarantee coverage under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) for loans up to Rs. 2 Crores.**
 - *Launched in 2000, CGTMSE makes available collateral-free credit to the micro and small enterprise sector. The corpus of CGTMSE is being contributed by the Government of India and SIDBI in the ratio of 4:1 respectively.*
- **Eligible beneficiaries:** Farmers, Farmer Producer Organizations (FPOs), Primary Agricultural Credit Society (PACS), Marketing Cooperative Societies, Self Help Groups (SHGs), Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Start-ups, and Central/State agency or Local Body sponsored Public-Private Partnership Projects.
- **Statement 2 is incorrect: Eligibility to avail loans from AIF has now been extended** to state agencies/Agricultural Produce Market Committees (APMCs), national and state federations of cooperatives, federations of farmers producers organisations (FPOs) and federations of self-help groups (SHGs).
- The **overall period of the scheme has been extended from 10 years to 13 years up to 2032-33.**

4. Answer: B

Explanation

- Tele Mental Health Assistance and Networking Across States (Tele-MANAS) initiative was launched by the **Ministry of Health & Family Welfare** to provide **free tele-mental health services** all over the country.
- Launched in 2022, aims to enhance mental health service delivery nationwide.
- The Tele MANAS toll-free helpline numbers **14416 or 1-800-891-4416** offer multi-language support and have been pivotal in facilitating communication between callers and mental health professionals.

Structure

- Tele-MANAS comprises **two tiers: trained counsellors at State Tele-MANAS cells** who provide immediate care, and **mental health professionals** (psychologists, clinicians, psychiatrists) at **District Mental Health Programme (DMHP)** who provide specialist care.

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- NIMHANS, Bengaluru, serves as the **nodal centre** while the **International Institute of Information Technology (IIITB) in Bengaluru** is tasked with providing the **technical know-how** for the helpline.

5. Answer: B

Explanation

- Deposit Insurance and Credit Guarantee Corporation (DICGC) is a wholly owned subsidiary of the RBI, created by an act of parliament in 1961. Hence **statement A is correct**.
- The idea behind the DICGC is to boost the faith of the public in the banking system, and provide protection against the loss of deposits to a significant extent.
- DICGC **insures all deposits** such as savings, fixed, current and recurring including accrued interest.
- Each depositor in a bank is insured up to a **maximum of Rs 5 lakh for both principal and interest amount** held by them as on the date of liquidation or failure of a bank.
- **Banks covered by Deposit Insurance Scheme:** All commercial banks, Local Area Banks, Regional Rural Banks and Co-operative Banks (Primary cooperative societies are not insured by the DICGC).
- Deposit insurance facility of DICGC is not available to depositors of **NBFCs. Hence statement C is correct**.
- The DICGC insures all deposits such as savings, fixed, current, recurring, etc. deposits except the following types of deposits
 - Deposits of foreign Governments;
 - Deposits of Central/State Governments; Hence **statement B is incorrect**.
 - Inter-bank deposits;
 - Deposits of the State Land Development Banks with the State co-operative bank;
 - Any amount due on account of and deposit received outside India.
 - Any amount, which has been specifically exempted by the corporation with the previous approval of Reserve Bank of India