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Daily MCQs: 19-09-2024

1. Which of the following Indian states shares the longest border with Bangladesh?
 - A. Assam
 - B. Meghalaya
 - C. Tripura
 - D. West Bengal

2. Kursk Oblast became a strategic location in global news due to its involvement in which of the following conflicts?
 - A. Russia-Georgia War
 - B. Crimea Annexation
 - C. Russia-Ukraine War
 - D. Nagorno-Karabakh Conflict

3. The Multilateral Convention to Implement Tax Treaty Related Measures to Prevent Base Erosion and Profit Shifting (BEPS) is related to which of the following organizations?
 - A. International Monetary Fund (IMF)
 - B. World Economic Forum (WEF)
 - C. Financial Action Task Force (FATF)
 - D. Organization for Economic Co-operation and Development (OECD)

4. 'Pradhan Mantri Jan-Dhan Yojana' has been launched for
 - A. providing housing loan to poor people at cheaper interest rates
 - B. promoting women's Self-Help Groups in backward areas.
 - C. promoting financial inclusion in the country
 - D. providing financial help to the marginalized communities

5. The superintendence, direction, and control of the preparation of electoral rolls and the conduct of elections to Panchayats and urban local bodies?
 - A. Election Commission of India
 - B. State Election Commission
 - C. Panchayati Raj Ministry
 - D. Ministry of Home Affairs

Solutions:

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1. Answer: D

Explanation

- **West Bengal** shares the longest border with Bangladesh among all Indian states.
- The India-Bangladesh border spans approximately 4,096 km, making it the **longest international border that India shares with any country**.
- Of this total, West Bengal's share is about 2,217 km, which is the longest stretch compared to other Indian states that also border Bangladesh.
- Bangladesh shares borders with five Indian states: **Assam, West Bengal, Mizoram, Meghalaya, and Tripura**.



2. Answer: C

Explanation

- Kursk Oblast has been in the news due to its strategic location near the Russia-Ukraine border.
- Kursk Oblast is a region in Russia that shares its western border with Ukraine.
- It lies in the southwestern part of Russia, with the city of Kursk as its administrative center.

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3. Answer: D

Explanation

- The Multilateral Convention to Implement Tax Treaty Related Measures to Prevent Base Erosion and Profit Shifting is an **outcome of the OECD** to tackle Base Erosion and Profit Shifting (the “**BEPS Project**”).
- BEPS is a **tax planning strategy** that exploit gaps and mismatches in tax rules to artificially shift profits to low or no-tax locations where there is little or no economic activity, resulting in little or no overall corporate tax being paid.

4. 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.**

Features

- Under the scheme, a **basic savings bank deposit (BSBD) account** can be opened 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.

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- 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.

5. Answer: B

Explanation

- **State Election Commission (SEC)** is responsible for the superintendence, direction, and control of the preparation of electoral rolls and the conduct of elections to Panchayats and urban local bodies.
- This responsibility is enshrined in the Constitution of India under the 73rd and 74th Amendments, which provide for the establishment of the State Election Commission in each state.

