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Daily MCQs: 24-10-2024

1. With reference to the Scheduled Tribes and Other Forest Dwellers (Recognition of Forest Rights) Act, 2006, consider the following statements.

- 1) The Act provides right to use minor and major forest produce.
- 2) Only persons belonging to Scheduled Tribes are eligible for recognition under the act.
- 3) A forest right conferred under the Act shall be heritable as well as transferable.

How many of the statements given above is/are correct?

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

2. STARLIFT programme, aims to develop a

- A. Network of space launch capabilities across the NATO alliance
- B. Network of nuclear triad across the NATO alliance
- C. Joint Artificial Intelligence Regulating body across the EU countries
- D. War Room that deals with the problem of space debris

3. With reference to Small Finance Banks (SFBs), consider the following statements.

- 1) SFBs primarily lends to unserved and underserved sections.
- 2) SFBs are subject to all prudential norms and regulations of RBI.

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. With reference to the Insurance Regulatory and Development Authority of India (IRDAI), consider the following statements.

- 1) IRDAI is an executive body.
- 2) IRDAI aims to promote competition in the insurance market.
- 3) Re-Insurance Companies fall under the regulatory authority of IRDAI.

How many of the statements given above is/are correct?

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

5. Which of the following countries are members of BRICS?

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- 1) Iran
- 2) Iraq
- 3) Argentina
- 4) Algeria
- 5) Ethipoia

Select the correct answer using the codes given below

- A. 1 and 2
- B. 1 and 5
- C. 1, 2 and 5
- D. 1, 3 and 5

Solutions:

1. Answer: D

**Explanation
About the Act**

- The **Scheduled Tribes and Other Forest Dwellers (Recognition of Forest Rights) Act, 2006** is a people-centric law for forests, which **recognises the rights of forest- dwelling communities to use and manage forest resources**.
- With more than 150 million forest dwellers, the scope of FRA is immense to protect their livelihoods, and engage them in sustainable forest management.

Rights under FRA

- **Title rights** – Ownership to land that is being farmed by tribals or forest dwellers subject to a maximum of **4 hectares**; ownership is only for land that is actually being cultivated by the concerned family, meaning that no new lands are granted.
- **Use rights** – to minor forest produce (also including ownership), to grazing areas, to pastoralist routes, etc. Hence, **statement 1 is incorrect**.
- **Relief and development rights** – to rehabilitation in case of illegal eviction or forced displacement; and basic amenities, subject to restrictions for forest protection.
- **Forest management rights** – to protect forests and wildlife.

Objective of the Act

- To **undo the historical injustice** occurred to the forest dwelling communities;
- To **ensure land tenure, livelihood and food security** of the forest dwelling Scheduled Tribes and other traditional forest dwellers;
- To **strengthen the conservation regime of the forests** by including the responsibilities and authority of Forest Rights holders for sustainable use, conservation of biodiversity and maintenance of ecological balance.

Eligibility

- To qualify as **Other Traditional Forest Dweller (OTFD)** and be eligible for recognition of rights under FRA, two conditions need to be fulfilled:
 - Primarily resided in forest or forests land for three generations (75 years) prior to 13-12-2005, and

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- Depend on the forest or forest land for bonafide livelihood needs. Hence, **statement 2 is incorrect. Non-ST are eligible for recognition as OTFD, provided these two conditions are fulfilled.**
- To qualify as a **Forest Dwelling Scheduled Tribe (FDST)** and be eligible for recognition of rights under FRA, three conditions must be satisfied by the applicant/s, who could be **“members or community”**:
 - Must be a Scheduled Tribe in the area where the right is claimed; and
 - Primarily resided in forest or forests land prior to 13-12-2005; and
 - Depend on the forest or forest land for bonafide livelihood needs.
- The FRA provides that a forest right conferred under the Act shall be **heritable but not alienable or transferable**, and shall be registered jointly in the name of both the spouses in case of married persons and in the name of the single head in the case of a household headed by a single person. Hence, **statement 3 is incorrect.**

Process of recognition of rights

- The Act provides that the **gram sabha**, or village assembly, will initially pass a resolution recommending whose rights to which resources should be recognised.
- This resolution is then screened and approved at the **level of the sub-division** (or taluka) and subsequently at the **district level**.
- The **screening committees** consist of three government officials (Forest, Revenue and Tribal Welfare departments) and three elected members of the local body at that level. These committees also hear appeals.
- The Scheduled Tribes and other Traditional Forest Dwellers (Recognition of Forest Rights) Rules, 2008, notified by the Ministry of Tribal Affairs for implementing the provisions of the Act, provide for **constitution of Forest Rights Committee** by the **Gram Sabha** for assisting it in its functions to –
 - prepare a list of claimants on forest rights;
 - verify claims as provided in the rules;
 - present their findings on the nature and extent of the claim before the Gram Sabha for its consideration;
 - prepare the claims on behalf of Gram Sabha for community forest rights in the prescribed form.

2. Answer: A

Explanation

Starlift Programme

- The UK has announced support to NATO's efforts to **enhance its space capabilities**, including the possibility of using UK launch vehicles and spaceports.
- This initiative, known as the **STARLIFT programme**, aims to develop a network of space launch capabilities across the alliance. Hence, **answer is option A.**

About NATO

- Formed in **1949** with the signing of the **Washington Treaty**, NATO is a **security alliance of 31 countries from North America and Europe.**

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- Established in the Cold War as a bulwark against Soviet aggression, NATO's fundamental goal is to safeguard the freedom and security of all its members by political and military means.
- **Article 5 of the Washington Treaty** states that an attack against one Ally is an attack against all — is at the core of the Alliance, a promise of **collective defence**.
 - Article 5 has been **invoked only once** in NATO history. It happened after the **September 11 attacks** on the United States in 2001, which led the alliance into Afghanistan.
- A "**NATO decision**" is the expression of the collective will of all 31 member countries since all decisions are taken by **consensus**.
- NATO is funded by Allies both **directly and indirectly**. Direct contributions are made to NATO budgets and programmes on an agreed cost-share formula, based on Gross National Income. Indirect funding is where allies commit capabilities or troops to a military operation.
- At present, NATO has **32 members**. In 1949, there were **12 founding members** of the Alliance: Belgium, Canada, Denmark, France, Iceland, Italy, Luxembourg, the Netherlands, Norway, Portugal, the United Kingdom and the United States.
- The other member countries are: Greece and Turkey (1952), Germany (1955), Spain (1982), the Czech Republic, Hungary and Poland (1999), Bulgaria, Estonia, Latvia, Lithuania, Romania, Slovakia and Slovenia (2004), Albania and Croatia (2009), Montenegro (2017) North Macedonia (2020), Finland (2023) and Sweden (2024).
- NATO's Headquarters are located in **Brussels, Belgium**.

3. Answer: C

Explanation About SFBs

- Small Finance Banks (SFBs) primarily undertake **basic banking activities** of acceptance of deposits and lending to **unserved and underserved sections** including small business units, small and marginal farmers, micro and small industries and unorganised sector entities. Hence, **statement 1 is correct**.
- These banks basically work as **savings vehicles** as well, as they are engaged in offering **credit facilities** through their advanced technology & low-cost operations.
- They are eligible to provide **credit card** and **debit card** facilities and associational services.

Regulations

- SFBs are **subject to all prudential norms and regulations of RBI** as applicable to existing commercial banks including requirement of maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR). Hence, **statement 2 is correct**.
- SFBs are required to open **at least 25% of its branches in unbanked rural centres**.
- SFBs will be required to extend **75 per cent of its Adjusted Net Bank Credit (ANBC)** to the sectors eligible for classification as **priority sector lending (PSL)** by the Reserve Bank.
- **At least 50 per cent of its loan portfolio should constitute loans and advances of upto Rs. 25 lakh.**

Why in News?

- Unity Small Finance Bank has announced its entry into Tamil Nadu with six branches.

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4. Answer: B

Explanation

About IRDAI

- Insurance Regulatory and Development Authority of India (IRDAI) is a **statutory body** set up for protecting the interests of the policyholders and regulating, promoting and ensuring orderly growth of the **insurance industry** in India. Hence, **statement 1 is incorrect**.
- The powers and functions of the Authority are laid down in the **IRDAI Act, 1999 and Insurance Act, 1938**.
- The key objectives of the IRDAI include **promotion of competition** so as to enhance customer satisfaction through increased consumer choice and fair premiums, while **ensuring the financial security** of the Insurance market. Hence, **statement 2 is correct**.
- **Entities regulated by IRDAI:**
 - **Life Insurance Companies** - Both public and private sector Companies
 - **General Insurance Companies** - Both public and private sector Companies. Among them, there are some standalone Health Insurance Companies which offer health Insurance policies.
 - **Re-Insurance Companies**. Hence, **statement 3 is correct**.
 - **Agency Channel**
 - **Intermediaries which include the following:**
 - Corporate Agents
 - Brokers
 - Third Party Administrators
 - Surveyors and Loss Assessors.

Why in News?

- IRDAI has directed all insurance companies to scrutinize their IT systems for vulnerabilities.
- This advisory follows reports of data breaches involving two major general insurance companies, Star Health and Allied Insurance, and Tata AIG General Insurance.

5. Answer: B

Explanation

BRICS Expansion

- In a landmark decision, members of the BRICS declared expansion of the grouping in **2023** by welcoming six new countries into the fold.
- During the 15th BRICS summit in Johannesburg, the grouping had invited six new members — **Iran, Saudi Arabia and the United Arab Emirates (UAE)** from West Asia; **Egypt and Ethiopia** from Africa, and **Argentina** from Latin America to join as full members.
- However, **Argentina** refused the invitation to join the grouping. **Saudi Arabia's** membership is yet to be confirmed.

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- Therefore, the current membership includes **Brazil, Russia, India, China, South Africa, Egypt, Ethiopia, Iran, UAE, Saudi Arabia (pending confirmation)**. Hence, the correct answer is option B.

