

Weekly Quiz Answers (10th March - 16th March)

Ans 1. B

Explanation

- Anaerobic digestion is a process in which microbes break down organic matter in the absence of oxygen, such as animal dung, wastewater biosolids, and food wastes.
- Anaerobic digestion for biogas generation occurs in a sealed vessel known as a reactor, which can be designed and built in a variety of forms and sizes depending on the site and feedstock circumstances.
- The waste is broken down (or digested) in these reactors, which produce biogas and digestate (the solid and liquid material end-products of the AD process), which is expelled from the digester.

Ans 2. A

Explanation

Causes Coral Bleaching?

- Change in Ocean Temperature: Increased Ocean temperature caused by climate change is the leading cause of coral bleaching.
- Runoff and Pollution: Storm generated precipitation can rapidly dilute ocean water and runoff can carry pollutants, which can bleach near shore corals.
- Overexposure to sunlight: When temperatures are high, high solar irradiance contributes to bleaching in shallow water corals.
- Extremely low tides: Exposure to the air during extremely low tides can cause bleaching in shallow corals.

Ans 3. B

Explanation

- The Reserve Bank regulates the banking functions of Urban Cooperative Banks under the Banking Regulation Act, 1949.
- State Cooperative Banks, District Central Cooperative Banks, and Urban Cooperative Banks registered with Deposit Insurance and Credit Guarantee Corporation are insured.
- In 2021, the N. S. Vishwanathan committee proposed a 4-tier structure for UCBs.

Answer 4. D

Explanation

- In 1985, the Rajiv-Longowal Accord was signed between then Prime Minister Rajiv Gandhi and Akali leader Harchand Singh Longowal.
- One among other things was the transfer of Chandigarh to Punjab and the date of transfer was also fixed on 26 January 1986.
- Before the event took place, militants assassinated Harchand Singh Longowal.

Ans 5. B

Explanation

Pradhan Mantri Ujjwala Yojana (PMUY)

- The Ministry of Petroleum and Natural Gas (MOPNG), introduced the 'Pradhan Mantri Ujjwala Yojana' (PMUY) as a flagship scheme with the objective of making clean cooking fuel such as LPG

available to the rural and deprived households which were otherwise using traditional cooking fuels such as firewood, coal, cow-dung cakes etc.

- Usage of traditional cooking fuels had detrimental impacts on the health of rural women as well as on the environment.

Objectives

- Empowering women and protecting their health.
- Reducing the number of deaths in India due to unclean cooking fuel.
- Preventing young children from a significant number of acute respiratory illnesses caused due to indoor air pollution by burning fossil fuel.

Features

- The scheme provides a financial support of Rs 1600 for each LPG connection to the BPL households.
- Along with a deposit-free LPG connection, Ujjwala 2.0 will provide the first refill and a hotplate free of cost to the beneficiaries.

Benefits of PMUY

- The eligible beneficiaries receive a free LPG connection.
- The beneficiaries also receive a subsidy on the first six refills of 14.2 kg cylinders or eight refills of 5 kg cylinders.
- The beneficiaries can opt for an EMI facility to pay for the cost of the stove and the first refill.
- The beneficiaries can also join the PAHAL scheme to receive the subsidy amount directly in their bank accounts.

Ans 6. B

Explanation

- It is an autonomous and statutory body established under the IRDA Act 1999.
- It is the apex body that supervises and regulates the insurance sector in India.
- Objective: To protect the interests of policyholders, to regulate, promote and ensure orderly growth of the insurance industry in India.
- Nodal Ministry: Ministry of Finance
- Head Office: Hyderabad.
- Composition: IRDAI is a 10-member body- a Chairman, five full-time members, and four part-time members appointed by the Government of India.

Ans 7. B

Explanation

Registration and Supervision

- Registered as cooperative societies under State Cooperative Societies Act or Multi State Cooperative Societies Act, 2002.
- Regulated and supervised by Registrar of Cooperative Societies (RCS) or Central Registrar of Cooperative Societies (CRCS).

Dual Control

- Since March 1, 1966, subject to 'duality of control' between RCS/CRCS and Reserve Bank of India (RBI).

Regulatory Framework

- Regulated under Banking Regulation Act, 1949(AACS).
- Separate department within RBI - Urban Banks Department - oversees banking functions.

Functions of Urban Banks Department

Regulatory

- Prescribes prudential norms on capital adequacy, income recognition, asset classification, etc.
- Adopts differentiated regulatory regime, classifying UCBs into Tiers I and II based on various factors.

Supervisory

- Conducts on-site inspections and off-site surveillance.
- Issues directions and operational instructions to streamline functioning and protect depositors' interests.

Developmental

- Provides training to UCB officials to enhance knowledge and skills.
- Licensing and Compliance

Licensing Authority

- RBI issues licenses to UCBs under Section 22 and 23 of Banking Regulation Act, 1949(AACS).

Compliance

- UCBs required to submit periodical returns to RBI as per prescribed guidelines.
- RBI prescribes various other periodical returns.
- Coordination and Memorandum of Understanding (MOU)

Coordination

- Urban Banks Department coordinates with RCSs, CRCS, and other regulators.

MOUs

- RBI enters into MOUs with Central Government and State Governments for regulation and supervision harmonization.
- Information Dissemination and Internal Guidelines

Information Dissemination

- Circular instructions issued to UCBs available on RBI website.
- Operation manual, Job Cards, manuals for inspection, etc., prepared and circulated internally by RBI.

Ans 8. C

Explanation:

Declaration	Objectives
1. Gandhinagar Declaration	The Declaration calls for establishing high-level multisectoral commission reporting to the highest political level in each country for synergy of efforts among various stakeholders and to monitor progress towards ending TB and other priority diseases.
2. Yaounde Declaration	It is a significant step in the battle against malaria, was recently adopted by health ministers from 11

	African countries, pledging to eradicate malaria deaths.
3. Minamata Convention	Minamata Convention is an international treaty signed in 2013. The convention aims to protect human health and the environment from the harmful effects of Mercury and its compounds. It caters to the release of mercury emissions and its releases into the environment..
4. Beijing Declaration and Platform for Action	It calls for the involvement of women in HIV/AIDS policies and programmes; the review and amendment of laws that contribute to women's vulnerability to HIV and AIDS and implementation of legislation, policies and practices to protect women and girls from HIV/AIDS-related discrimination.

Ans 9. D

Explanation

- Bail conditions must consider the right under Article 21 of the Constitution of India, which guarantees the right to personal liberty. The right to personal liberty is considered a fundamental right and cannot be deprived except in accordance with the procedure established by law. Unconscionable bail conditions, which are unreasonable and unfair, amount to depriving the petitioner of their right to personal liberty under Article 21.
- In a specific case, the petitioner sought modification of a bail condition that required the deposit of Rs. 2,50,000/- in a scheduled bank. The court found that this condition was unconscionable and deprived the petitioner of their right to personal liberty. The court, therefore, exercised its inherent powers under Section 482 of the Criminal Procedure Code (Cr.P.C.) to set aside the order rejecting the application for deletion of the bail condition. The court held that bail is a manifestation of the right to personal liberty guaranteed under Article 21 and cannot be denied except in accordance with the procedure established by law.
- Another important point to consider is that the gravity of the offense should be taken into consideration when granting bail. The counsel for the applicant cannot argue that bail must be granted solely based on the right to life and liberty guaranteed under Article 21, without considering the gravity of the offense.
- In summary, bail conditions should always consider the right to personal liberty under Article 21 of the Constitution of India. Unconscionable bail conditions that deprive a person of their right to personal liberty are not permissible. The gravity of the offense should also be taken into consideration when granting bail. The right to statutory bail is recognized as a fundamental right, and any denial of bail must be in accordance with the procedure established by law.

Ans 10. B

Explanation

- GPS Aided GEO Augmented Navigation (GAGAN) is an Indian initiative for Satellite-based Navigation Services.
- It aims to improve the accuracy of GNSS receivers through reference signals.
- Developed collaboratively by the Airports Authority of India (AAI) and the Indian Space Research Organization (ISRO) as a regional Satellite Based Augmentation System (SBAS).
- GAGAN assists aircraft in accurate landings within Indian airspace and neighboring areas for safety-to-life civil operations, and it is interoperable with other international SBAS systems.

Ans 11. C

Explanation

Martial Arts	Regiments
1. Pharma industry	1. Ministry of Chemicals and Fertilizers
2. Banking Sector	2. Ministry of Finance
3. Law and Order	3. Ministry of Law and Justice
4. Disaster Management Division	4. Ministry of Home Affair

Ans 12. A

Explanation

- It was founded in 1861 by Alexander Cunningham- the first Director-General of ASI. Alexander Cunningham is also known as the “Father of Indian Archaeology”.

Ans 13. A

Explanation:

- It is an intergovernmental organization set up for the promotion of free trade and economic integration to the benefit of its four Member States – Iceland, Liechtenstein, Norway and Switzerland – and the benefit of their trading partners around the globe.

History

- It was established by a Convention signed in Stockholm on 4th January 1960.
- It aimed to serve as an alternative trade bloc for those European states that were unable or unwilling to join the then European Economic Community (EEC), the main predecessor of the European Union (EU).

Main Tasks of the Association

- Maintaining and developing the EFTA Convention, which regulates economic relations between the four EFTA States.
- Managing the Agreement on the European Economic Area (EEA Agreement), which brings together the Member States of the European Union and three of the EFTA States – Iceland, Liechtenstein and Norway – in a single market, also referred to as the “Internal Market”.
- Developing EFTA’s worldwide network of free trade agreements.

Ans 14. B

Explanation

About Great Barrier Reef

- It is the world's most extensive and spectacular coral reef ecosystem composed of over 2,900 individual reefs and 900 islands.
- The reef is located in the Coral Sea (North-East Coast), off the coast of Queensland, Australia.
- It can be seen from outer space and is the world's biggest single structure made by living organisms.
- This reef structure is composed of and built by billions of tiny organisms, known as coral polyps.
- They are made up of genetically identical organisms called polyps, which are tiny, soft-bodied organisms. At their base is a hard, protective limestone skeleton called a calicle, which forms the structure of coral reefs.
- These polyps have microscopic algae called zooxanthellae living within their tissues. The corals and algae have a mutualistic (symbiotic) relationship.
- The Zoological Survey of India (ZSI), with help from Gujarat's forest department, is attempting for the first time a process to restore coral reefs using bio rock or mineral accretion technology. A bio rock structure was installed one nautical mile off the Mithapur coast in the Gulf of Kachchh.
- UNESCO World Heritage Committee has recommended that Australia's Great Barrier Reef should be added to a list of "in danger" World Heritage Sites. Placement on the "in-danger list" is not considered a sanction.

Ans 15. B

Explanation

- The Aeronautical Development Agency (ADA) under the Defence Research and Development Organisation (DRDO) will be the nodal agency for executing the programme and designing the aircraft.
- Manufactured By: State-owned Hindustan Aeronautics Limited (HAL).