Quiz Date: 23rd July 2023

Q1. How many states and union territories have implemented groundwater laws based on the Model Bill, as of July 2023?

- (a) 15
- (b) 18
- (c) 21
- (d) 24
- (e) 28

Q2. Who launched the 'CRCS-Sahara Refund Portal' to assist over 10 crore depositors of Sahara Group in claiming their money back?

- (a) Prime Minister Narendra Modi
- (b) Finance Minister Nirmala Sitharaman
- (c) Home Minister Amit Shah
- (d) Cooperation Minister Amit Shah
- (e) External Affairs Minister S. Jaishankar

Q3. What does PMFBY offer to farmers in India?

- (a) Financial support for housing and infrastructure development.
- (b) Health insurance coverage for farmers and their families.
- (c) Risk protection and financial support in case of crop loss or damage.
- (d) Education scholarships for farmer's children.
- (e) Subsidies on agricultural machinery and equipment.

Q4. Which ministry in India is responsible for overseeing the implementation of the Ground Water Act and promoting water conservation?

- (a) Ministry of Environment, Forest and Climate Change
- (b) Ministry of Agriculture and Farmers Welfare
- (c) Ministry of Jal Shakti
- (d) Ministry of Rural Development
- (e) Ministry of Water Resources

Q5. What does Rule 267 in the Council of States (Parliament) relate to?

- (a) Impeachment proceedings against the Prime Minister
- (b) Suspension of business under a specific chapter of the Rules
- (c) Discussion on urgent public matters
- (d) Exemption from participating in voting
- (e) Conduct of question and answer sessions

Q6. Which Indian state passed the Minimum Guaranteed Income Bill, setting an example for other states?

(a) Maharashtra

- (b) Uttar Pradesh
- (c) Tamil Nadu
- (d) Rajasthan
- (e) Kerala

Q7. What is the name of the initiative launched by the Indian Navy and NWWA, with the support of the G20 Secretariat, to unite global youth?

- (a) G20 Connect
- (b) G20 UNITY
- (c) G20 THINQ
- (d) G20 YouthLink
- (e) G20 Harmony



Q8. G20 THINQ aims to promote the spirit of 'Vasudaiva Kutumbakam.' What does this phrase mean?

- (a) United We Stand, Divided We Fall
- (b) World is One Family
- (c) Unity in Diversity
- (d) Together for a Sustainable Future
- (e) Global Peace and Prosperity

Q9. What is the name of the scheme launched by the Karnataka Government to provide financial assistance to women heads of households?

- (a) Gruha Suvidha Yojana
- (b) Gruha Lakshmi Yojana
- (c) Mahila Sahayata Scheme
- (d) Nari Shakti Abhiyan
- (e) Women Empowerment Project

Q10. What organization in Jammu and Kashmir received the SKOCH Gold Award under the theme "State of Governance India 2047"?

- (a) Jammu and Kashmir Rural Livelihood Mission (JKRLM)
- (b) Jammu and Kashmir State Government
- (c) Jammu and Kashmir Rural Development Department
- (d) Jammu and Kashmir Social Welfare Association
- (e) Jammu and Kashmir Community Empowerment Foundation

Q11. What is a short-duration discussion according to Rule 176 in the Council of States (Parliament)?

- (a) A discussion that lasts for up to 1 hour
- (b) A discussion limited to 30 minutes
- (c) A brief discussion not exceeding two-and-a-half hours on an urgent public matter
- (d) A discussion without any time constraints
- (e) A discussion on matters related to foreign policy

Q12. Under Rule 176, what is the maximum duration for a short-duration discussion?

- (a) One hour
- (b) Three hours
- (c) Two and a half hours
- (d) Five hours
- (e) Three and a half hours

Q13. With reference to bacteriophages, which of the following statements is/are correct?

1. Bacteriophages are viruses that target and kill bacteria in our bodies.

2. Phage therapy is a historical medical practice that has been widely adopted in east European countries.

3. Phages are harmful to human cells and can cause viral diseases.

Select the correct answer using the codes given below:

- (a) 1 only
- (b) 2 only
- (c) 1 and 3
- (d) 1 and 2
- (e) 1,2 and 3

Q14. Which of the following is/are the features of the Rajasthan Minimum Guaranteed Income Bill, 2023?

- 1. Guaranteed employment for a specific number of days per year.
- 2. Minimum pension for eligible categories, which increases annually.
- 3. Implementation through existing government schemes in rural and urban areas. For any Banking/Insurance exam Assistance, Give a Missed call @ 01141183264

Select the correct answer using the codes given below:

- (a) 1 and 2 only
- (b) 1 and 3 only
- (c) 2 and 3 only
- (d) 1, 2, and 3
- (e) 1 only

Q15. Which of the following is/are the features of Universal Basic Income (UBI)?

- 1. Universality (all citizens included).
- 2. Unconditionality (no prior condition).
- 3. Periodic (Payments at periodic regular intervals).
- 4. Payments in cash (not food vouchers or service coupons).

Select the correct answer using the codes given below:

- (a) 1 and 2
- (b) 1, 2, and 3
- (c) 1, 2, 3, and 4
- (d) 2, 3, and 4
- (e) 1, 3, and 4

Solutions

S1. Ans.(c)

Sol. As of July 2023, 21 states and union territories in India have implemented groundwater laws on the lines of the Model Bill, which focuses on water conservation and sustainable groundwater use.

S2. Ans.(c)

Sol. Amit Shah launched the 'CRCS-Sahara Refund Portal' to facilitate over 10 crore depositors of Sahara Group in claiming their money back within 45 days.

S3. Ans.(c)

Sol. Risk protection and financial support in case of crop loss or damage. PMFBY provides financial support to farmers suffering crop loss or damage due to unforeseen events, stabilizing their income and providing risk protection.

S4. Ans.(c)

Sol. The Union Ministry of Jal Shakti is responsible for overseeing the implementation of the Ground Water Act and formulating policies to conserve and manage water resources in India.

S5. Ans.(b)

Sol. Rule 267 allows any member, with the consent of the Chairman, to move for the suspension of a specific rule's application to a motion related to the business listed before the Council of States (Parliament) on that day. If the motion is carried, the rule in question shall be suspended temporarily. However, this rule does not apply if there is already a specific provision for the suspension of a rule under a particular chapter of the Rules.

S6. Ans.(d)

Sol. Rajasthan passed the Minimum Guaranteed Income Bill, paving the way for other states to consider similar initiatives to address poverty and income inequality.

S7. Ans.(c)

Sol. The initiative launched by the Indian Navy and NWWA, with the support of the G20 Secretariat, is called "G20 THINQ."

S8. Ans.(b)

Sol. The phrase 'Vasudaiva Kutumbakam' represents the idea that the entire world is one big family, emphasizing the importance of unity and global harmony.

S9. Ans.(b)

Sol. The scheme launched by the Karnataka Government aims to provide financial assistance to women heads of households.

S10. Ans.(a)

Sol. JKRLM received the prestigious SKOCH Gold Award for its efforts in promoting livelihoods and empowering communities.

S11. Ans.(c)

Sol. Rule 176 allows any member desiring to raise a discussion on a matter of urgent public importance to give notice in writing to the Secretary-General, specifying the matter clearly and precisely along with an explanatory note stating the reasons for the discussion. The notice must be supported by the signatures of at least two other members. Once the Chairman admits the notice, he, in consultation with the Leader of the Council, will fix the date on which such matter may be taken up for discussion, allowing a time not exceeding two and a half hours. The discussion can take place immediately, a few hours later, the next day, or at a later date and time. However, there shall be no formal motion or voting under a short-duration discussion. The member who has given notice may make a short statement, and the Minister shall reply shortly.

S12. Ans.(c)

Sol. Rule 176 allows for a short-duration discussion on a matter of urgent public

importance, which may last for a maximum of two and a half hours.

S13. Ans.(d)

Sol. Bacteriophages, also known as phages, are specialized viruses that infect and replicate within bacterial cells. They are often referred to as "bacteria-eating viruses" as they have a unique ability to recognize and attach to specific bacteria. Once attached, phages inject their genetic material into the bacterial cell, effectively taking over its machinery and forcing it to produce new phage particles. Statement 1 is correct.

Phage therapy is a historical medical practice that gained prominence in Soviet-era Russia and continues to be used in countries like Georgia, Ukraine, and Russia. While some Western countries are beginning to explore phage therapy, it is not yet widely adopted. Statement 2 is also correct.

Phages are harmless to human cells as they specifically target bacteria. They do not cause viral diseases like influenza, HIV, or COVID-19. Statement 3 is incorrect.

S14. Ans.(d)

Sol. Guaranteed employment: The Bill guarantees each adult citizen of Rajasthan a minimum income for 125 days a year. This will be provided through two schemes: (a) In urban areas through the Rajasthan government's flagship Indira Gandhi Shahri Rozgar Guarantee Yojana, and (b) In rural areas through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA). The minimum wages should be paid weekly or in any case not later than a fortnight to ensure the right to employment. The work site must be within a radius of 5 Km of where the job card is registered. If the program officer fails to offer work within 15 days of receiving the application, the applicant is entitled to an unemployment allowance.

Guaranteed social security pension: The Bill provides eligible categories such as the aged, disabled, widows, and single women with a minimum pension of Rs 1,000 per month. Importantly, the pension will be automatically increased at the rate of 15% each year.

Implementation through existing government schemes: The Bill utilizes the Indira Gandhi Shahri Rozgar Guarantee Yojana in urban areas and the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in rural areas to provide guaranteed employment to the citizens of Rajasthan.

S15. Ans.(c)

Sol. Universal Basic Income (UBI) is a program that provides all citizens of a geographic area (a country or state) with a given sum of money, regardless of their income, resources, or employment status. The essential features of UBI are: Universality (all citizens included): UBI is intended to be provided to every citizen of the specified geographic area, ensuring that all individuals receive the benefit. Unconditionality (no prior condition): UBI does not have any pre-conditions or

eligibility criteria. It is granted to all citizens without any requirements like meanstesting or work requirements.

Periodic (Payments at periodic regular intervals): UBI payments are made at regular intervals, such as monthly or quarterly, to ensure a continuous flow of income to recipients.

Payments in cash (not food vouchers or service coupons): UBI payments are typically made in the form of cash, allowing recipients to have the freedom to use the money as they see fit, without restrictions on how it should be spent.



For any Banking/Insurance exam Assistance, Give a Missed call @ 01141183264