

Banking Daily Quiz Blog - February 22



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1. The PMMY (Pradhan Mantri MUDRA Yojana)loans granted for allied activities to agriculture can be covered under _

A CGFF

B CGFSO

C CGFMU

D CGFSI

E CGFEL

Solution

- Option C is the correct answer.
- The PMMY (Pradhan Mantri MUDRA Yojana)loans granted for allied activities to agriculture can be covered under credit guarantee fund for micro units
- Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015 for providing loans up to 10 lakh to the non-corporate, non-farm small/micro enterprises.
- These loans are classified as MUDRA loans under PMMY.

- These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs.
- Under the aegis of PMMY, MUDRA has created three products namely 'Shishu', 'Kishore' and 'Tarun' to signify the stage of growth / development and funding needs of the beneficiary micro unit / entrepreneur and also provide a reference point for the next phase of graduation / growth.

2. Which buffalo breed has sickle shaped horn?

A Bhadawari

B Nili Ravi

C Surti

D Murrah

E Jaffrabadi

Solution

- Option A is the correct answer.
- The Surti buffalo is of medium size and docile temperament. The breed has got a fairly broad and long head with a convex shape at the top in between horns. Horns are sickle-shaped and flat which grow in a downward & backward direction and then upwards at the tip forming a hook. The skin is black or brown.
- Surti Buffalo Also known as Deccani, Gujarati, Talabda, Charator and Nadiadi.

1. The breeding tract of this breed is Kaira and Baroda district of Gujarat.

2. Coat colour varies from rusty brown to silver-grey.
3. The horns are sickle shaped, moderately long and flat.
4. The peculiarity of the breed is two white collars, one round the jaw and the other at the brisket region
5. The milk yield ranges from 1000 to 1300 kgs per lactation.
6. The peculiarity of this breed is very high fat percentage in milk (8-12per cent).

3. What is the fat content of double toned milk?

A 1.5%

B 3%

C 4%

D 2.5%

E 2%

Solution

- Option A is the correct answer.
- Double-toned milk is a similar product, where the fat content of the milk is reduced to 1.5% and the non-fat solids content increased to 9%.
- This product is produced by UNICEF for free distribution to homeless youth and low-income families. Unlike single toned milk, double-toned milk is always pasteurized.
- Whole milk has 3.5% fat, toned (or low-fat) milk has 2% fat, double toned has 1.5% fat and skimmed milk has 0% fat.

4. Which organization maintains RIDF?

A CGIAR

B Food and Agriculture Organization

C FCI

D NABARD

E SIDBI

Solution

- Option D is the correct answer.
- The RIDF was set up by the Government in 1995-96 for financing ongoing rural Infrastructure projects. The Fund is maintained by the National Bank for Agriculture and Rural Development (NABARD).
- Government of India created the RIDF in NABARD in 1995-96, with an initial corpus of Rs.2,000 crore. With the allocation of Rs.29,848 crore for 2020-21 under RIDF XXVI, the cumulative allocation has reached Rs.3,78,348 crore, including Rs. 18,500 crore under Bharat Nirman.
- Eligible Institutions

- State Governments / Union Territories
- State Owned Corporations / State Govt. Undertakings
- State Govt. Sponsored / Supported Organisations
- Panchayat Raj Institutions/Self Help Groups (SHGs)/ NGOs
- {provided the projects are submitted through the nodal department of State Government (i.e Finance Department) }
- Eligible Activities----- At present, there are 37 eligible activities under RIDF as approved by GoI. (Annexure I). The eligible activities are classified under three broad categories i.e.
 - Agriculture and related sector
 - Social sector
 - Rural connectivity

5. Which of the following state is not covered under Atal Bhujal Yojana (ATAL JAL) Scheme ?

A Kerala

B Madhya Pradesh

C Karnataka

D Gujarat

E Haryana

Solution

- Option A is the correct answer.
- Atal Bhujal Yojana (ATAL JAL) is a Central Sector Scheme for facilitating sustainable ground water management with an outlay of INR 6000 crore. Out of this, INR 3,000 crore will be as loan from the World Bank and INR 3,000 crore as matching contribution from the Government of India (GoI).
- The scheme is being taken up in 8353 water stressed Gram Panchayats of Haryana, Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan and Uttar Pradesh.

- The Scheme has two components, viz.
 - i. Institutional Strengthening & Capacity Building component (Rs. 1,400 crore) for strengthening institutional arrangements for ground water governance by facilitating strong data base, scientific approach and community participation in ground water sector in the participating States to enable them sustainably manage their resources.
 - ii. Incentive Component (Rs. 4,600 crore) for incentivizing the States for achievement of pre-defined results with emphasis on community participation, demand management and convergence among various on-going schemes of the Central and State Governments and consequent improvement in ground water regime.

6. Which of the following equipment is used for determining specific gravity of milk?

A Stethoscope

B Transmitter

C Sphygmomanometer

D Manometer

E Lactometer

Solution

- Option E is the correct answer.
- Hydrometers calibrated to determine the specific gravity of milk is known as the Lactometer.
- Hydrometers are calibrated for different uses, such as a lactometer for measuring the density (creaminess) of milk, a saccharometer for measuring the density of sugar in a liquid, or an alcoholometer for measuring higher levels of alcohol in spirits.
- Lactometer is a small glass instrument that is used to test the purity of the milk. It works on the principle of specific gravity of milk

(Archimede's Principle).

7. How much amount has been allocated for MGNREGA in interim budget 2019-20?

A Rs 80,000 crore

B Rs 90,000 crore

C Rs 60,000 crore

D Rs 65,000 crore

E Rs 70,000 crore

Solution

- Option C is the correct answer.
- Interim finance minister Piyush Goyal announced in the Lok Sabha during his interim budget presentation that the government has allocated Rs 60,000 crore for the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA) for the financial year 2019-20.
- The minister said the allocation for the flagship programme of the rural development ministry would be increased if required.

- However, data shows that the announced allocation is 1.8% less than what was given for the 2018-19 financial year.
- In January 2019, the government had to allocate an additional Rs 6,084 crore to the programme to meet its financial demands, thus taking up the total amount to be spent in the financial year 2018-19 to Rs 61,084 crore.
- In February 2018, the Union budget had earmarked Rs 55,000 crore to the demand-driven rural employment scheme.

8. What is the target for lending to non-corporate farmers under PSL(Priority Sector Lending) for 2018-19?

A 10%

B 20%

C 11%

D 15%

E 18%

Solution

- Option E is the correct answer.
- Small Finance Banks and RRBs – Target. 18 per cent of ANBC.
Within the 18 per cent target for agriculture, a target of 8 percent of ANBC is prescribed for Small and Marginal Farmers.
- Priority Sector(Priority Sector Lending) includes the following categories:

(i) Agriculture (ii) Micro, Small and Medium Enterprises (iii) Export Credit (iv) Education (v) Housing (vi) Social Infrastructure (vii) Renewable Energy (viii) Others

9. Which scheme under green revolution caters to food and nutritional security & socio economic empowerment of farmers?

A Krishonnati Yojana

B Submission on Agricultural Extension (SMAE)

C National Mission for Sustainable Agriculture (NMSA)

D National Food Security Mission (NFSM)

E Integrated Development of Horticulture (MIDH)

Solution

- Option A is the correct answer.
- "Green Revolution – Krishonnati Yojana" is an the Umbrella Scheme in agriculture sector that has been implemented since 2016-17 by clubbing several schemes / missions under one umbrella scheme. The scheme has now been continued for the period from 2017-18 to 2019-20 with the Central Share of Rs. 33,269.976 crore.
- Krishonnati Yojana

1. The government of India introduced the green revolution Krishonnati Yojana in 2005 to boost the agriculture sector.

2. Government through the scheme plans to develop the agriculture and allied sector in a holistic & scientific manner to increase the income of farmer.
3. The scheme looks to enhance agricultural production, productivity and better returns on produce.

4. Benefits of the Scheme

1. The scheme will help achieve food security in the nation by providing impetus to the production of rice, wheat, pulses and coarse grains.
2. It will help in identifying the best sustainable agricultural practices most suitable to specific agro-ecological climate focusing on integrated farming.
3. The scheme through its various missions will help realize the government's vision of doubling farmer's income by 2022.
4. Agrarian infrastructure like warehousing facilities, storehouses, watershed development, rural electrification, roads, markets etc will get a push through the scheme.

10. **National research centre for ORCHIDS is located in?**

A Haryana

B Punjab

C Sikkim

D Assam

E Arunachal Pradesh

Solution

- Option C is the correct answer.
- The ICAR-National Research Centre for Orchids, Sikkim was established by Indian Council of Agricultural Research, New Delhi on 5th October 1996 based on the recommendations of the Planning Commission during VIIIth Five Year Plan. The basic objective for setting up this centre was to provide research support to upcoming orchid industry, conserve and use orchid genetic resources available in the country.
- For this, Sikkim state authorities handed over 19.02 acres of land with all other assets belonging to Regional Agricultural Centre to

ICAR at Pakyong on lease basis for 99 years for establishing centre. After a year during October 1997, the centre also took over the CPRS, Darjeeling from CPRI and established a regional campus for taking research activities on temperate orchids. Latest, one sub centre established in Chettali, in the premises of IIHR, Regional station, Karnataka for research on tropical orchids.

- In initial years of establishment, the major focus of research was on collection, characterisation, evaluation, conservation and utilization of genetic resources available in the country particularly in north-eastern region.



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