

Banking Daily Quiz Blog - February 7



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1. **India and world bank have signed USD 250 million agreement to launch NRETP. What is R under NRETP?**

A Recall

B Referendum

C Restore

D Recognition

E Rural

Solution

- Option E is the correct answer.
- National Rural Economic Transformation Project (NRETP)
- NRETP will build on existing work done in intensive blocks in NRLM/NRLP and help convert the initial investments made in these blocks to be “transformed” into economic clusters.
- Thus the project clearly will not be starting from ground zero for both the entrepreneurship as well as the value chain agenda. The project will be supporting existing households which have started

the micro-entrepreneurship pathway to graduate to become part of the economic cluster into higher size and market segment.

- Objectives-

1. Strengthen federations of SHGs
2. Promote and strengthen community based market institutions and producer organizations and producer companies
3. Income enhancement and livelihoods diversification for rural households
4. Rural employment, skill development and enterprise promotion
5. Enhance access to markets for rural producers in select farm and non-farm sectors
6. Enable access to productive benefits available through the Mission Antyodaya

2. In KUSUM Scheme, what does S stands for ?

A Sakshi

B Sanjeevani

C Samay

D Suraksha

E Sewa

Solution

- Option D is the correct answer.
- Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) scheme was initiated by Government of India to increase the income of farmers and provide source for irrigation and de-dieselize the farm sector.
- The Ministry of New and Renewable Energy has formulated a Scheme 'Kisan Urja Suraksha evam Utthaan Mahabhiyan (KUSUM)'. The Scheme is currently under the process of seeking approval.
- The proposal on KUSUM Scheme provides for :-

- (i) installation of grid-connected solar power plants each of Capacity up to 2 MW in the rural areas;
- (ii) installation of standalone off-grid solar water pumps to fulfil irrigation needs of farmers not connected to grid; and
- (iii) solarisation of existing grid-connected agriculture pumps to make farmers independent of grid supply and also enable them to sell surplus solar power generated to DISCOM and get extra income.

3. As per National annual rural sanitation survey, what %age of people have access to toilets?

A 72%

B 60%

C 93%

D 75%

E 80%

Solution

- Option C is the correct answer.
- According to government estimates, by February 2019, over 93 per cent of the country's rural households had access to toilets; over 96 per cent of them also used the toilets, suggesting an important change in behaviour.
- 99 per cent of the toilets were found to be well maintained, hygienic and in 100 per cent of these toilets, excreta was “safely” disposed — there was no pollution and, in fact, in 95 per cent of the villages, there was no stagnant water, no wastewater and only minimal litter.

- The National Annual Rural Sanitation Survey (NARSS) Phase 2, done between November 2018 and February 2019, covered 6,136 villages and 92,411 households. Also, the Economic Survey 2018-19 says the gains of the toilet programme are showing up in health indicators — dramatic reduction in diarrhoea and malaria cases in children under 5 years of age in districts with high coverage of toilets in households.

4. **National Rural Livelihood Mission (NRLM) is a flagship scheme under which ministry?**

A Ministry of Women and Child Development

B **Ministry of Rural Development**

C Ministry of Electronics and Information Technology

D Ministry of Chemicals and Fertilizers

E Ministry of Personnel, Public Grievances and Pensions

Solution

- Option B is the correct answer.
- National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of rural poor.
- Aajeevika - National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011.

- Aided in part through investment support by the World Bank, the Mission aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services.
- NRLM set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years.
- In addition, the poor would be facilitated to achieve increased access to rights, entitlements and public services, diversified risk and better social indicators of empowerment. DAY-NRLM believes in harnessing the innate capabilities of the poor and complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country.
- In November 2015, the program was renamed Deendayal Antayodaya Yojana (DAY-NRLM).

5. **When NITI (National Institution for Transforming India) Aayog was established?**

A 31 January 2015

B 21 January 2015

C 1 January 2015

D 1 January 2016

E 1 July 2015

Solution

- Option C is the correct answer.
- The National Institution for Transforming India, also called NITI Aayog, was formed via a resolution of the Union Cabinet on January 1, 2015.
- NITI Aayog is the premier policy 'Think Tank' of the Government of India, providing both directional and policy inputs.
- NITI Ayog will work towards the following objectives:
 1. To evolve a shared vision of national development priorities, sectors and strategies with the active involvement of the states in the light of

national objectives. The vision of the NITI Aayog will then provide a framework for 'national agenda' for the Prime Minister and the Chief Ministers to provide impetus to.

2. To foster collaborative federalism through structured support initiatives and mechanisms with the states on a continuous basis, recognizing that strong states make a strong nation.
3. To develop mechanisms to formulate credible plans at the village level and aggregate these progressively at higher levels.
4. To ensure, on areas that are specifically referred to it, that the interests of national security are incorporated in economic strategy and policy.
5. To pay special attention to the sections of our society that may be at risk of not benefitting adequately from economic progress,

6. **Deendayal Antodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) provides credit service delivery to rural areas through?**

A Regional Rural Banks

B Self-Help Group (SHG)

C Gram Panchayat

D Revolving Fund (RF)

E Cash Credit Limit (CCL)

Solution

- Option B is the correct answer.
- The Deendayal Antodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is aimed at alleviation of rural poverty through building sustainable community institutions of the poor.
- It seeks to mobilize about 9 crore households into SHGs and link them to sustainable livelihood opportunities by building their skills and enabling them to access formal sources of finance, entitlements and services from both public and private sectors.

- It is envisaged that the intensive and continuous capacity building of rural poor women will ensure their social, economic and political empowerment and development.

7. According to SECC (Socio Economic and Caste Census)2011, what percentage of rural households earn their livelihood by casual labour?

A 45%

B 25%

C 30%

D 50%

E 75%

Solution

- Option C is the correct answer.
- Among the crucial findings of the exercise, conducted by the Ministry of Rural Development, was that about 30 per cent of rural households are landless and derive a major part of their income from manual, casual labour.
- The SECC 2011, also the first paperless census conducted on hand-held electronic devices by the government, said 23.52 per cent rural families have no literate adult above 25 years, suggesting a poor state of education among rural masses.

- While 5.39 crore (30.10 per cent) out of total rural households depended on crop cultivation for sustenance, 9.16 crore (51.14 per cent) earned income through manual casual labour. Some 44.84 lakh worked as domestic helps, 4.08 lakh were rag pickers and 6.68 lakh beggars.

8. POSHAN Abhiyaan comes under which ministry?

A Ministry of Communications

B Ministry of Women & Child Development

C Ministry of Agriculture & Farmers Welfare

D Ministry of Road Transport and Highways

E Ministry of Personnel, Public Grievances and Pensions

Solution

- Option B is the correct answer.
- POSHAN Abhiyaan seeks to convert the agenda of improving nutrition into a Jan Andolan involving panchayati raj institutions/village organizations, etc.
- POSHAN Abhiyaan (National Nutrition Mission) is the Prime Minister's overarching Scheme for Holistic Nourishment, and was launched by him on 8th March, 2018.
- The programme has special focus on reducing the level of stunting, under-nutrition and low birth weight in children, and anaemia in adolescent girls, pregnant women, lactating mothers as well as

children. All the traditional medicine systems of India place emphasis on food and diet, and have sophisticated knowledge on the subject. This body of time-tested knowledge will be scientifically adapted to add momentum to the POSHAN Abhiyaan. The role earmarked for Ayush-based solutions in POSHAN Abhiyaan was mentioned in the joint communication sent to Chief Secretaries of all States and UTs by the Secretaries of Ministry of Health and Family Welfare, Ministry of AYUSH, Ministry of Panchayati Raj and Ministry of Women & Child Development on 7th September, 2020.

9. What is the target for lending to non-corporate farmers under PSL, for 2018-19?

A 55%

B 40%

C 18%

D 30%

E 22%

Solution

- Option C is the correct answer.
- Within the 18 percent target for agriculture, a target of 8 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher is prescribed for Small and Marginal Farmers, to be achieved in a phased manner i.e., 7 per cent by March 2016 and 8 per cent by March 2017.

10. Under PMKVY(Pradhan Mantri Kaushal Vikas Yojana) government has planned to train 10 million youth by which year?

A 2015

B 2016

C 2017

D 2018

E 2020

Solution

- Option E is the correct answer.
- The government had launched the PMKVY scheme in 2015 and revamped it in 2016 to impart skills to one crore persons by 2020 at an allocation of Rs 12,000 crore.
- For PMKVY (2016-2020), the focus has been on 'Craftsmen Training Scheme' running in over 15,042 Industrial Training Institutes across the country. Government plans to train 10 million youth by the year 2020 under PMKVY.
- Objectives of PMKVY 2016-20:

1. Enable and mobilize a large number of youths to take up industry designed quality skill training, become employable and earn their livelihood.
2. Increase productivity of the existing workforce, and align skill training with the actual needs of the country.
3. Encourage standardisation of the Certification process and put in place the foundation for creating a registry of skills.
4. Benefit 10 million youth over the period of four years (2016- 2020).



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