

Finish in 100 Revise in 50 Plan Day 1

1. Consider the statements regarding BHIM App:

1. It provides 24*7 instant money transfer from a bank account to another.
2. It is based on the newly developed Unified Payment Interface(UPI).
3. It aims to improve the card payments and POS usage in India

Which of the above statements is/are true?

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

Answer A

- **Approach:** If you are requiring a smartphone the chance of using a card for payment is minimum. Thus eliminate the third option. Don't limit your thought and think critically
- BHIM (Bharat Interface for Money) is a Mobile App developed by National Payments Corporation of India (NPCI), based on the Unified Payment Interface (UPI), launched by Ministry of Finance. It has been named after Bhim Rao Ambedkar
- It is one of the major steps towards moving to cashless economy. The app can be used both on Smartphones and feature phones.
- The app will let you send money to other UPI accounts or addresses. You can also send money via IFSC (Indian Financial System Code) and MMI (Mobile Identifier Code) to users that do not have UPI.
- You can also generate a QR code for a specific amount. A merchant can deduct the said amount by scanning this QR code.
- **Contrary to popular conception, it is not a mobile wallet like PayTM or Mobikwik.**
- It is a UPI-based app which is directly linked to your bank account. This app is supported by most banks that already have a UPI based app.
- The BHIM app will support Aadhaar-based payments in future where transactions will be possible with just a fingerprint impression.
- Source: <http://pib.nic.in/newsite/PrintRelease.aspx?relid=156095>

2. Consider the statements regarding India Development Foundation of Overseas Indians (IDF-OI):

1. It is a non-profit trust to help stranded overseas Indians.
2. It is promoted and operated by Ministry of External Affairs.

Which of the above statements is/are true?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2

(d) Neither 1 nor 2

Answer D

- **Approach:** One must know the government initiatives for each sections of the country. This project is to get support from overseas indians for our ambitious projects.
- **Key:**India Development Foundation of Overseas Indians (IDF-OI) is a not-for-profit Trust set-up by the Government of India to facilitate philanthropic contributions by Overseas Indians to social and development projects in India.
- Presently, IDF-OI is promoting flagship programmes of Government of India- Swachh Bharat Mission and National Mission for Clean Ganga; and projects identified by the State Govts, for funding by Overseas Indians.
- Working with State Governments in areas such as sanitation; education; drinking water; women's empowerment etc,
- IDF-OI is offering projects for funding by Overseas Indians. Overseas Indians can contribute as an individual, or a group of individuals or even through their respective Indian Associations. IDF-OI does not recover any administrative cost from contributions received from Overseas Indians
- Source: <http://pib.nic.in/newsite/PrintRelease.aspx?relid=156216>

3. Consider the statements regarding 24*7 Power for All scheme:

1. It is a Joint Initiative of Government of India (GoI) and State Governments.
2. It aims to provide 24*7 power to all households only.
3. UDAY is a subscheme to achieve the target of 24*7 PFA scheme.

Which of the above statements is/are true?

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

Ans C

- **Approach:** If power id for all then y government should discriminate between households or industrial users. Again a critical thinking is needed if you don't know the minute details.
- 24x7 – Power for All (24x7 PFA) is a Joint Initiative of Government of India (GoI) and State Governments with the objective to provide 24x7 power available to all households, industry, commercial businesses, public needs, any other electricity consuming entity and adequate power to agriculture farm holdings by FY 19.
- Apart from UDAY, the government has also launched several other initiatives in the past two years to achieve 24X7 PFA such as UJALA (distribution of LED light bulbs), DDUGJY and IPDS. Allocations for DDUGJY (Deen Dayal Upadhyaya Gram Jyoti

Yojna) and IPDS (Integrated Power Development Scheme) have been increased by 25% in budget 2017-18 to achieve 24X7 PFA

- Source : <http://pib.nic.in/newsite/PrintRelease.aspx?relid=156256>

4. Which of the following statements is true regarding the INS Khanderi?

1. It is an indigenously designed and developed scorpene class submarine.
2. It is designed to operate in all theatres, including the tropics.

Select the correct answer using the codes given below.

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

Answer B

- **Approach: Scorpene class submarines are designed by DCNS of France. This question requires your knowledge about scientific developments of India**
- **Key:** INS Khanderi, second of the Scorpene class submarine, was launched in Mumbai at the Mazagon Dock Shipbuilders Limited (MDL).
- Project 75 Under Project-75, French Company DCNS will provide design and technology to public sector Mazagon Docks to make six Scorpene diesel submarines by 2022.
- The stealth features are expected to give the submarine an invulnerability, unmatched by many submarines.
- INS Khanderi is designed to operate in all theatres, including the tropics.
- All means and communications are provided to ensure interoperability with other components of a Naval Task Force
- The submarine is expected to be delivered to Navy by the year end.
- The first of the class submarine, Kalvari is presently undergoing sea trials and likely to be commissioned into Navy by Mid 2017. These submarines, post induction, would form the core of Navy's conventional Submarine Arm.
- Source : <http://pib.nic.in/newsite/PrintRelease.aspx?relid=157289>

5. Which of the following International agencies is financially supporting the Nagaland Health Project?

- (a) World Bank
- (b) Asian Development Bank
- (c) World Health Organisation.
- (d) New Development Bank

Answer A

- Approach : Factual Knowledge

- Key: A financing agreement for IDA credit of US\$ 48 million (equivalent) for the 'Nagaland Health Project' was signed with the World Bank
- Objectives includes:
 - Improve health services and increase their utilization by communities in targeted locations in Nagaland.
 - Communities in targeted locations will benefit from project activities at the community and health facility levels while the population of the state as a whole will benefit from improvements in higher-level facilities as well as system-wide investments.
 - The project will directly benefit about 600,000 people. It will support and complement existing systems and mechanisms involving communities under the National Health Mission.
 - The closing date of Nagaland health Project is 31st March, 2023.
- Source: <http://projects.worldbank.org/P149340?lang=en>
- <http://pib.nic.in/newsite/PrintRelease.aspx?relid=157371>



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