



## Daily Current Affairs Prelims Quiz 27-08-2021- (Online Prelims Test)

1) The Reserve Bank of India (RBI) constituted an Expert Committee on Primary Urban Co-operative Banks (UCBs) under the chairmanship of N S Vishwanathan. The committee has released its report recently. Which of the following is not one among its recommendations?

- a. It suggested for setting up an Umbrella Organisation (UO) to oversee co-operative banks.
- b. It suggested for a four-tier structure for the urban cooperative banks (UCBs) depending upon the deposits.
- c. It suggested that the Supervisory Action Framework should follow a triple indicator approach considering asset quality, Profitability and capital instead of current, twin-indicator approach.
- d. It prescribed separate ceilings for home loans and unsecured loans for different categories of UCBs.

Answer : c

- The Reserve Bank of India (RBI) constituted an Expert Committee on Primary Urban Co-operative Banks (UCBs) under the chairmanship of N S Vishwanathan.
- The committee has submitted its report recently to the RBI.

### Highlights of the report

- **Umbrella Organisation** - The committee suggested setting up an Umbrella Organisation (UO) to oversee co-operative banks.
- UO should be financially strong and be well governed by a professional board and senior management, both of which are fit and proper.
- As an alternative to mandatory consolidation, the Committee preferred smaller banks acquiring scale via the network of the UO.
- **Merger** - The Committee has suggested that the UCBs should be allowed to open more branches if they meet all regulatory requirements.
- If the UCBs don't meet the prudential requirements, the RBI should mandatorily merge or reconstruct the UCBs to resolve them.
- **Four-Tiers** - UCBs may be categorised into 4 tiers for regulatory purposes, based on the banks' cooperativeness, availability of capital and other factors,
  1. **Tier 1** with all unit UCBs and salary earner's UCBs (irrespective of deposit size) and all other UCBs having deposits up to Rs 100 crore,
  2. **Tier 2** with UCBs of deposits between Rs 100 crore - 1,000 crore,
  3. **Tier 3** with UCBs of deposits between Rs 1,000 crore - 10,000 crore
  4. **Tier 4** with UCBs of deposits more than Rs 10,000 crore.
- The Committee has suggested that the minimum Capital to Risk-Weighted Assets Ratio (CRAR) for them could vary from 9% to 15% and for Tier-4 UCBs the Basel III prescribed norms.
- It has also prescribed separate ceilings for home loans, loan against gold ornaments and unsecured loans for different categories of UCBs.
- **Supervisory Action Framework (SAF)** - The SAF should follow a twin-indicator approach instead of triple indicators at present in order to find a time-bound remedy to the financial stress of a bank.
- So, the asset quality and capital should be measured only through two indicators NNPA and

CRAR.

- If a UCB remains under more stringent stages of SAF for a prolonged period, it may have an adverse effect on its operations and may further erode its financial position.

2) Which of the following statement is incorrect?

- a. India has already achieved emission reduction of 28% over 2005 levels, against the target of 35% by 2030 committed in its Nationally Determined Contributions (NDC).
- b. India has already achieved 100 GW of installed Renewable Energy Capacity and 38.5% of India's installed power generation capacity is based on clean renewable energy sources.
- c. Presently India stands at 4th position in the world in terms of installed RE capacity, 5th in Solar and 4th in Wind energy capacity.
- d. None of the above

Answer : d

- Union Minister of Power and New & Renewable Energy, and President of International Solar Alliance, Shri RK Singh attended the 'INDIA-ISA Energy Transition Dialogue 2021' organized by the International Solar Alliance (ISA) and the Union Ministry of New and Renewable Energy (MNRE).
- In his address he stated that, India has already achieved emission reduction of 28% over 2005 levels, against the target of 35% by 2030 committed in its NDC (Nationally determined contributions).
- He also stated that the Indian Power Sector have achieved the coveted milestone of 100 GW of installed Renewable Energy Capacity.
- While 100 GW of capacity has been installed and operationalized, 50 GW of additional capacity is under installation and another 27 GW is under tendering process.
- As on 31st July 2021, 38.5% of India's installed power generation capacity is based on clean renewable energy sources and with this pace we will reach the target of 40% by 2023.
- Presently India stands at 4th position in the world in terms of installed RE capacity 5th in Solar and 4th in Wind energy capacity.

3) SUJALAM Campaign, sometimes seen in the news recently, aims to?

- a. Achieve more Open defecation free (ODF)-Plus villages
- b. Impart clean habits and good sanitation behaviour to school children
- c. Achieve 100% internet connectivity in Indian villages through local cable networks
- d. Engaging NGOs to spread awareness about empowerment schemes for the marginalised people

Answer : a

- The Ministry of Jal Shakti began 'SUJALAM', a '100 days campaign' as part of the 'Azadi Ka Amrit Mahotsav' celebrations to create more and more ODF Plus villages by undertaking waste water management at village level particularly through creation of 1 million Soak-pits and also other Grey water management activities.
- The Campaign has started from today i.e. 25th August, 2021 and will continue to run for the next 100 days.

The key activities that will be organised in the villages under this campaign include:

1. Organizing Community consultations, Khuli Baithaks and Gram Sabha meetings to analyze the current situation
2. Pass resolution to maintain ODF sustainability and achieve needed number of soak pits to manage the grey water
3. Develop a 100 days' plan to undertake sustainability and soak pit construction related activities
4. Construct requisite number of soak pits
5. Retrofit toilets where needed through IEC and community mobilization and
6. Ensure all newly emerging Households in the village have access to toilets.

- The disposal of waste water and clogging of waterbodies in the villages or on the outskirts of the villages remain one of the major problems.
- The Campaign would help in management of the wastewater and in turn would help to revive the waterbodies.
- Furthermore, the campaign would boost the momentum of SBMG phase II activities through community participation and it will increase awareness about ODF-plus activities.

4) Which of the following countries will be participating in the multinational peacekeeping exercise - "Shared Destiny-2021"?

1. China
2. Pakistan
3. India
4. USA
5. Thailand

Select the correct answer using the codes given below:

- a. 1, 2 and 5 only
- b. 1, 3 and 5 only
- c. 3, 4 and 5 only
- d. 2, 4 and 5 only

Answer : a

### Shared Destiny - 2021

- It is a multinational peacekeeping exercise.
- The militaries of China, Pakistan, Mongolia and Thailand will take part in this exercise to be organised by the People's Liberation Army in the central Henan province from September 6 to 15, 2021.
- The scenario of the exercise is joint operations of multinational peacekeeping forces and the exercise will be held in a close-to-real battlefield environment set in accordance with the international, professional and realistic combat standards.

5) Consider the following statements with respect to Slender Loris

1. They are commonly found in the tropical scrubs, deciduous forests and scrubs.
2. They are listed under the Schedule I of the Wildlife (Protection) Act of India, 197
3. The species is native to North-Eastern India and Myanmar.

Which of the statements given above are correct?

- a. 3 only
- b. 1 and 2 only
- c. 2 and 3 only
- d. 1, 2 and 3

Answer : b

- A proposal has been sent to the State government of Tamil Nadu to declare the Kadavur Reserve Forest in Karur district as a sanctuary for Slender Loris.

### Slender loris (*Loris tardigradus*)

- It is a shy, secretive and reclusive species of primate, and has nocturnal habits.
- **Habit** - They are usually solitary but sometimes found in pairs.

- It usually travels from the canopy of one tree to another. At times, it comes down to the bushes at the ground level to feed.
- It sleeps by day in the foliage or in a hole or crevice. It comes out at dusk in search of prey.
- **Location** - It is native to Southern India and Sri Lanka.
- It is commonly found in the tropical scrubs, deciduous forests and scrubs as well as the dense hedgerow plantations bordering farmlands.
- **Food** - It eats lantana berries, insects, lizards, small birds, tree frogs, tender leaves and buds.
- It plays a key role in controlling agricultural crop pests in organic farms.
- **Threats** - Habitat loss, electrocution of live wires, road accidents and illegal smuggling.

## Conservation

- IUCN - Endangered
- CITES - Appendix II
- Wild Life Protection Act, 1972 - Schedule I to provide the highest level of legal protection

## Kadavur Reserve Forest

- It is located in Tamil Nadu. It consists of hills and dense dry areas.
- Indian bison, spotted deer, mouse deer, slender loris, jackal, mongoose, black naped hare, wild boar, porcupine, monitor lizard, pangolin, monkeys, pythons, etc are found in the forests.
- Many parts of this forest has been afforested under the Tamil Nadu Afforestation Project (TAP) program aided by Japanese government.



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