

#### Daily Current Affairs Prelims Quiz 23-07-2024 (Online Prelims Test)

- 1) Consider the following statements with respect to Scheme of Shelter for Urban Homeless (SUH)
  - 1. It aims to ensure availability and accessibility of the urban homeless population to permanent shelters including the basic infrastructure facilities.
  - 2. It is a component under Deendayal Antyodaya Yojana National Urban Livelihoods Mission (DAY-NULM).
  - 3. It is an initiative of the Ministry of Social Justice and Empowerment.

How many of the statements given above are correct?

- a. Only one
- b. Only two
- c. All Three
- d. None of the above

Answer: b

# SHANKAR

## Scheme of Shelter for Urban Homeless (SUH)

Information is Empowering

- As per Census of India 2011, a total of **9,38,348 people were homeless** in **urban areas** of the country.
- 'Land' and 'Colonisation' are State subjects.
- **Aim** To ensure availability and access of the urban homeless population to permanent shelters including the basic infrastructure facilities like water supply, sanitation, safety and security.
- The Government is implementing a Scheme of Shelter for Urban Homeless (SUH) under Deendayal Antyodaya Yojana National Urban Livelihoods Mission (DAY-NULM).
- **Objectives** To ensure availability and access of the urban homeless population to permanent shelters including the basic infrastructure facilities.
- Cater to the needs of especially vulnerable segments of the urban homeless like the dependent children, aged, and disabled, mentally ill persons.
- Provide access to various entitlements, viz. social security pensions, PDS, ICDS, identity, financial inclusion, education, affordable housing etc. for homeless populations.
- Formulate structures and framework of engagement for development, management and monitoring of shelters.
- Implementation The schemes related to housing for their citizens including homeless are implemented by States/Union Territories (UTs).
- However, Ministry of Housing and Urban Affairs (MoHUA) supplements the efforts of States/UTs by providing Central Assistance under Pradhan Mantri Awas Yojana Urban (PMAY-U).
- SUH is an initiative of the Ministry of Housing and Urban Affairs (MoHUA).
- **Need for the scheme** The Urban homeless persons contribute to the economy of the cities and thus the nation as cheap labour in the informal sector and yet they live with no shelter or social security protection.
- The urban homeless survive with many challenges like no access to elementary public services

such as health, education, food, water and sanitation.

- Funding Government of India would fund 75% of the cost of construction of the shelters and 25% would be the State contribution.
- In case of **Special Category States** this **ratio will be 90:10**.
- 2) Consider the following statements:
  - 1. Bureau of Water Use Efficiency (BWUE) act as a facilitator for promotion of improving water use efficiency across various sectors in the country.
  - 2. Department of Land Resources (DoLR) implements Watershed Development scheme, a component under the Pradhan Mantri Krishi Sinchai Yojana.
  - 3. Amrit Sarovar Scheme was launched with an objective to conserve water for the future.

How many of the statements given above are correct?

- a. Only one
- b. Only two
- c. All Three
- d. None of the above

Answer: c

### **Major Water Conservation and Rainwater Harvestings Schemes**

- Bureau of Water Use Efficiency (BWUE) It was set up under the National Water Mission in 2022.
- It acts as a *facilitator for promotion of improving water use efficiency* across various sectors namely irrigation, drinking water supply, power generation, industries and so on in the country.
- Watershed Development Is a component of Pradhan Mantri Krishi Sinchai Yojana (WDC-PMKSY).
- It is implemented by the Department of Land Resources (DoLR).
- The activities undertaken include ridge area treatment, drainage line treatment, soil and moisture conservation, rainwater harvesting.
- Amrit Sarovar Scheme It was launched on 24th April 2022, with an objective to conserve water for the future.
- The Mission aimed at developing or rejuvenating 75 Amrit Sarovar (Pond) in each district of the Country, totaling about 50,000 Amrit Sarovars in the country.
- Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) Includes water conservation and water harvesting structures.
- Jal Shakti Abhiyan (JSA) Launched by the Ministry of Jal Shakti in 256 water stressed districts of the country in the year 2019.
- In the current year, Ministry of Jal Shakti is implementing Jal Shakti Abhiyan: Catch the Rain (JSA: CTR) 2024, 5th in the series of JSAs, in all the districts (rural as well as urban) of the country.
- **Pradhan Mantri Krishi Sinchai Yojana (PMKSY)** Aims to enhance physical access of water on farm and expand cultivable area under assured irrigation, improve on farm water use efficiency, introduce sustainable water conservation practices and so on.
- National Aquifer Mapping (NAQUIM) Project The Central Ground Water Board (CGWB) has completed the project in the entire mappable area of about 25 lakh sq. km.
- It has been shared with the respective State agencies for implementation.
- The management plans include various water conservation measures through recharge structures.
- 3) Consider the following statements with respect to the KLEMS Database
  - 1. It provides employment estimates at all India level including public and private sectors.

- 2. It is published by the Labour Bureau, Ministry of Labour and Employment.
- 3. As per the latest data of it, the employment in the country have decreased in year 2023-24 compared to 2017-18.

How many of the statements given above are correct?

- a. Only one
- b. Only two
- c. All Three
- d. None of the above

Answer: a

# The KLEMS (K: Capital, L: Labour, E: Energy, M: Materials and S: Services) Database

- The KLEMS database provides employment estimates at all India level including public and private sectors.
- It is **published by the Reserve Bank of India**.
- As per the latest data of the database, provisional estimates for 2023-24, *employment in the country increased* to 64.33 crore in year 2023-24 compared to 47.5 crore in 2017-18.
- Total increase in employment during 2017-18 to 2023-24 is about 16.83 crore.
- Employees' Provident Fund Organization (EPFO) Payroll Data gives an idea of the level of employment in the formal sector.
- More than 1.3 crore net subscribers joined EPFO during 2023-24.
- The data on Employment and Unemployment is collected through Periodic Labour Force Survey (PLFS).
- PLFS is conducted by the Ministry of Statistics and Programme Implementation (MoSPI) since 2017-18.
- As per the latest available Annual PLFS Reports, the data indicates that the **worker population ratio (WPR)**, indicating employment, has an **increasing trend** over the years in the country.
- **Significance of KLEMS database** The production and publication of India KLEMS database are meant to support empirical research in economic growth and its sources.
- The database is meant to support the conduct of policies aimed at supporting the acceleration of productivity growth in the Indian economy.
- It provides a comprehensive measurement *tool to monitor* and evaluate productivity growth in the Indian economy.
- The database *covers 27 industries* comprising of the entire Indian economy.

Year	Worker Population Ratio (WPR)
2020-21	52.6
2021-22	52.9
2022-23	56.0

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- It provides a comprehensive measurement *tool to monitor* and evaluate productivity growth in the Indian economy.
- The database *covers 27 industries* comprising of the entire Indian economy.
- 4) Consider the following statements with respect to Finance, Income and Trade Rank

- 1. It is a ranking model for corporate companies based on market capitalisation.
- 2. It is an initiative of Ministry of Corporate Affairs.

Which of the above statement(s) is/are correct?

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

Answer: d

#### Finance, Income and Trade Rank (FIT Rank)

- Finance, Income and Trade Rank (FIT Rank) is a *ranking model* to *rank the Ministry of Micro, Small and Medium Enterprises in India*.
- The ranking model **uses machine learning algorithms** to arrive at the probability of an **MSME becoming a non- performing asset** in the next 12 months.
- It is based on its financial, income and trade data.
- The ranking is done on a **scale of 1 to 10** with **FIT Rank 1 for the least risky MSME** and FIT Rank 10 for the most at-risk MSME.
- Each FIT rank corresponds to a Probability of Default (PD) and lower the FIT Rank, lower is the PD associated with the MSME.
- Under the Small Industries Development Bank of India (SIDBI) and CIBIL, in in collaboration with Online PSB Loans Limited (OPL) launched the FIT rank.
- It was launched by leveraging the power of Goods and Services Tax (GST), Bank Statements, and Income Tax returns (ITR) information to provide a ranking model for MSME lending.
- The ranking uses information from multiple sources to provide a unified FIT data for an MSME, enabling improved risk differentiation and sharpened credit underwriting for MSME loans.
- FIT Rank is also being used in GST Sahay platform as well.
- **GST Sahay App** Is an On-Tap Invoice Based Financing (IBF) Application.
- It enables the provision of completely paperless, presence less, collateral free, cash-flow based and through financing to MSMEs for small ticket loans for their Purchase invoices and sales invoices.
- It was developed by SIDBI in association with Indian Software Products Industry Round Table (iSPIRT) and Online PSB Loans Ltd. (OPL).
- Small Industries Development Bank of India (SIDBI) Was set up on 2nd April 1990 under an Act of Indian Parliament.
- It acts as the *Principal Financial Institution* for Promotion, Financing and Development of the Micro, Small and Medium Enterprise (MSME).
- 5) Consider the following statements with respect to Bull Sharks
  - 1. They are aggressive and usually live near high-population areas like tropical shorelines.
  - 2. They live in brackish and freshwater and even be found in the inland rivers and tributaries.
  - 3. Due to climatic changes the population of baby bull sharks is decreasing in the recent years.

How many of the statements given above are correct?

- a. Only one
- b. Only two
- c. All Three
- d. None of the above

Answer: b

#### **Bull Sharks**

Even though the increasing climate climatic conditions have affected several species the baby bull sharks have increased five folds over the past two decades against all the odds.

- Bull sharks are medium-size sharks, with thick, stout bodies and long pectoral fins.
- They are aggressive and usually live near high-population areas like tropical shorelines.
- The presence of bull sharks in these estuaries also contributes to their health and stability.
- They are listed as *Near threatened* in the International Union for Conservation of Nature (IUCN) red list.
- They are not bothered by brackish and freshwater, and even venture far inland via rivers and tributaries.
- Many experts consider **bull sharks to be the most dangerous** sharks in the world.
- Since there like to reside in the warm waters, the increase in the water temperature due to climate change have not affected them and they *have increased 5-fold in the past two decades*.
- Warmer waters allowed baby bull sharks to remain in their natal estuaries longer during their first year before overwintering in the Gulf of Mexico, increasing their survival to the next life stage.

