



DAILY PT MCQs-CRACK PRELIMS 2020 TEST-XII (CURRENT AFFAIRS)

1. The Union Cabinet has approved, report submitted by Department of Industrial Policy and Promotion for India's accession to WIPO Copyright Treaty, 1996 and WIPO Performers and Phonograms Treaty, 1996. Which of the following will not be the benefits of it to India?
- It will help in eradicating pressure on India by other countries to strengthen intellectual property norms.
 - Facilitate international protection of domestic rights holder by providing them level-playing field in other countries
 - It will spur business growth and contribute to the development of a vibrant creative economy and cultural landscape.
 - It will promote ease of doing business in India.
2. Which of the following is correct regarding recently enacted Fugitive Economic Offenders Act, 2018?
- The Central Bureau of Investigation is the apex agency to implement and execute the law.
 - Cases to declare as Fugitive offender must be filed in Special Court designated under the Prevention of Money-Laundering Act, 2002.
 - All cases related to fugitive economic offenders would be dealt under Prevention of Money Laundering Act, 2002 and Benami Property Act only.
 - A person would be declared as fugitive economic offender if arrest warrant has been issued against him for any specified offence where value involved is of any monetary value and has left country and refuse to face prosecution.
3. A 216-foot-tall statue of Ramanuja will be second tallest statue of a seated figure, which will be built at Hyderabad. Consider the following statements related to this.
- This statue is also called Statue of Equality because of Ramanuja's work on eradicating caste discrimination and bringing equality in society.
 - He is regarded as the chief proponent of Vishishtadvaita subschool of Vedanta, whose work was influential to Bhakti movement.
- Select the correct code:
- 1 only
 - 2 only
 - Both
 - None

4. **Speaker of Lok Sabha had admitted a no-confidence motion moved by the opposition against the ruling government. Which of the following is incorrect regarding no-confidence motion?**

- Adjournment motion, censure motion or no-confidence motion against the Government can be introduced only in Lok Sabha .
- Ground for moving no-confidence motion must be explained prior to introducing it in Lok Sabha.
- If 50 MPs favor the move, the motion for no-confidence is admitted and speaker must allot the date for discussion on the motion.
- After a government loses a trust vote and resigns, it continues to function as a caretaker government with almost the same powers as it had before the voting.

5. **Consider the following about Article 35A seen recently in news.**

- According to this article, parliament can make laws only on communication, defence and external affairs.
- It gives powers to legislative assembly of the state concerned to define who permanent resident of the state are and provide them special privileges.

Select the correct code:

- 1 only
- 2 only
- Both
- None

6. **Consider the following statements about Higher Education Commission of India Bill prepared in June.**

- It seeks to repeal the University Grants Commission Act, 1956, and replace the UGC with the Higher Education Commission of India.
- There will be an Advisory Council to render advice to the Commission on matters concerning coordination and determination of standards in the country.

Select the correct code:

- 1 only
- 2 only
- Both
- None

7. **Consider the following about recently launched POSHAN Abhiyan.**

- It's a part of National Nutrition Mission with an objective to reduce the level of stunting, under-nutrition, anemia and low birth weight babies.
- Recently National Seminar TECH-THON- Technology Partnership was launched to make POSHAN as a 'Jan Andolan toward Nutrition'.

Select the correct code:

- 1 only
- 2 only
- Both
- None

8. **Government has proposed to set up 3000 Van Dhan Kendra. Which of the following will be the benefit of this?**

- It will provide basic minimum livelihood wage for tribal people.
- Under Ministry of Tribal Affairs it seeks to promote and expand market for minor forest produces.
- It seeks to set up monitoring centres to stop illegal deforestation and sell of timbers.
- Under Ministry of Environment,

Forest and Climate Change, it proposes to set up wildlife monitoring centres to protect the biodiversity.

9. **Student Police Cadet (SPC) program, launched recently, is related to which of the following?**

- a) It has been launched by Union Home Ministry to create a silent revolution by imparting moral values to budding minds and focus on crime prevention and control.
- b) It has been launched by Ministry of Youth Affairs and Sports to create bunch of sports enthusiast and train them.
- c) A youth group developed by Ministry of Environment, Forest and Climate Change to create awareness about environment protection.
- d) Group of student to create awareness about cleanliness and sanitation by NITI Aayog under SATH initiative.

10. **Consider the following about Udyam Sangam, inaugurated recently by President.**

- 1. It is an initiative by Ministry of Commerce to promote industrial development in rural India in agriculture and allied sector
- 2. Under this, 'Sampark Portal' was launched to connect farmers with industries.
- 3. Under Udyam Sangam, Mission Charkha was launched, which will be implemented by The Khadi and Village Industries Commission (KVIC) .

Select the correct code

- a) 1 and 2
- b) 3 only
- c) 1, 2 and 3
- d) None

11. **The Ministry of Health and Family Welfare has restricted the manufacture and import of Oxytocin and its formulation. Which of the following is the reason behind it?**

- a) Its vast use as life saving drugs for new mothers had created the monopoly of select private drug manufacturer.
- b) High proportional use of oxytocin for fish preservation leads to poisoning of fishes.
- c) Vast misuse of Oxytocin to increase milk production in cattle makes cattle barren in long run.
- d) The component used in manufacturing of Oxytocin has adverse environmental impact.

12. **Recently the government has redefined 'petroleum' by amending the Petroleum and Natural Gas Rules of 1959. Which of the following is the implication of this move of government?**

- a) It would open up exploration of all hydrocarbons including traditional oil and gas, shale, coal bed methane and hydrates thereby increasing India's energy security.
- b) It would increase India's import and hence increase India's current account deficit.
- c) This will remove exploration outside Hydrocarbons Exploration and Licensing Policy (HELP).
- d) It would remove the exploration of shale gas from the ambit of Petroleum and Natural Gas Rules of 1959.

13. Which of the following is correct regarding Biosphere Reserve?

- The Khangchendzonga National Park (KNP), which comprises the core area of the KBR is the only 'Mixed World Heritage Site' of India.
- Man and Animal Biosphere reserves are declared by Intergovernmental Panel on Climate Change.
- Western Ghat has World Network of Biosphere Reserve (WNBR) whereas Eastern Ghat has no single (World Network of Biosphere Reserve (WNBR)).
- Nokrek National Park situated in Meghalaya is both Biosphere Reserve and Ramsar Site.

14. The Reserve Bank of India directed all regulated entities to stop dealing with individuals and businesses involved in virtual currencies. Consider the following statements related to VIRTUAL CURRENCY.

- It's a kind of digital currency that uses cryptography for security and anti-counterfeiting measures.
- Government of India has also banned all form of fiat and cryptocurrencies and also use of blockchain technology used in cryptocurrency.
- Sudden growth in cryptocurrency can lead to increase in digital transaction leading to more revenue generation and stable economy.

Select the correct code

- 1 only
- 1 and 3 only
- 2 and 3 only
- 1, 2 and 3

15. Consider the following statements about recently unveiled Deep Ocean Mission

blueprint released recently.

- The objective of the mission is to conserve and increase the proportion of Mangrove.
- International Seabed Authority through United Nation Convention on the Law of the Seas (UNCLOS) regulates exploitation of marine non-living resources of oceans in international waters.
- Through this mission India will be able to perform exploration of Polymetallic nodules found in Exclusive Economic Zone.

Select the correct code

- 1 and 2 only
- 2 and 3 only
- 1 and 3 only
- 1, 2 and 3

16. Central government has filed a counter affidavit in the Supreme Court expressing its inability to give Special Category Status (SCS) to Andhra Pradesh. Consider the following statements related to Special Category Status.

- There is a provision of Special Category Status for states mentioned in Schedule V of Indian constitution.
- Government on the recommendations of 14th finance commission has increased financial devolution to 42% and removed SCS provision.

Select the correct code

- 1 only
- 2 only
- Both
- None

17. Which of the following statement is incorrect regarding Global Housing Construction Technology Challenge launched recently?

- a) It has been launched by Ministry of Housing and Urban Affairs to invite ideas from across the globe for alternative construction technologies.
- b) This initiative is the sub-mission of Pradhan Mantri Awas Yojana (Urban).
- c) Construction of housing for slum rehabilitation of slum dwellers is not among the objective of this initiative.
- d) Under PMAY(Urban) the government is providing an interest subsidy of 6.5% on housing loans which can be availed by beneficiaries for 15 years from start of loan date.

18. Consider the following about BRICS Summit.

- 1. 10th Annual BRICS summit of 2018 was held in South Africa with theme “Collaboration for Inclusive Growth and Shared Prosperity in the 4th Industrial Revolution”.
- 2. This is the first summit where BRICS has discussed on New Industrial Revolution.
- 3. Johannesburg declaration also contained an extensive measures to be taken to protect privacy and data protection in BRICS Nation.

Select the correct code

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

19. Consider the following statements about Organization for the Prohibition of Chemical Weapon (OPCW)

- 1. It is an organ of United Nation established to implement Convention on the Prohibition of the

Development, Production, Stockpiling and Use of Chemical Weapons.

- 2. OPCW has limited power to only send teams to places to collect samples and draw conclusions whether the chemical weapons attack had happened or not.
- 3. India did not support the recent British-led motion to grant new powers to (OPCW) to assign blame for attacks using banned toxic materials.

Select the correct code

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

20. Consider the following statements

- 1. An archipelago in Indian Ocean
- 2. INCOIS has installed ocean-forecasting system at two of its neighboring countries.
- 3. It’s a member of Indian Ocean Rim Association.
- 4. Recently its parliament refused to ratify an Indian naval base plan agreed earlier.

Which country is referred in the above statement?

- a) Madagascar b) Maldives
- c) Oman d) Seychelles

21. Consider the following statements about Odisha government recently signing MoU with Regional Integrated Multi-Hazard Early Warning System.

- 1. It will help in field of drought monitoring and early warning for different natural disasters.

2. Odisha is the first state to sign MoU with RIMES to work in disaster management.
3. The RIMES is an intergovernmental body registered under United Nations.

Select the correct code

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

22. Which of the following statement convey the meaning of 'Bad Bank', often seen in news?

- a) A bank which has brached the Capital Adequacy Ratio for more than one financial year.
- b) A bank whose Gross Non-Performing asset has increased more than the prescribed limit of Reserve Bank of India.
- c) Term given in Economic Survey 2017-18, which is a bank unable to meet its fianncial inclusion target to rural areas.
- d) Term given by former Economic Advisor, which is Public Asset Reconstruction company to deal with twin balance sheet problems.

23. Which of the following statements institution releases Global Logistics Performance Index?

- a) World Bank
- b) World Economic Forum
- c) World Trade Organization
- d) United Nation Conference on Trade and Development.

24. Consider the following about Global Mobility Summit.

1. NITI Aayog, in collaboration with various ministries and industry partners had organized 'MOVE: Global Mobility Summit' in New Delhi.
2. This was the first Global Mobility Summit of this kind being participated by all stakeholders.
3. In sideline of summit, India signed anMoU with Sweden for Green Mobility Program.

Select the correct code

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

25. Which of the following will not be the impact of recent decision of cabinet to approve extension of Scheme of Recapitalization of Regional Rural Banks upto 2019-20?

- a) This will enable the RRBs to maintain the minimum prescribed Capital to Risk Weighted Assets Ratio (CRAR).
- b) It will help Reserve Bank of India to collect CRR as RRB will cross minimum prescribed limit.
- c) It will help to increase the credit and other facility to agriculture laborers and small entrepreneurs to rural and semi-urban areas.
- d) This will lead to central government acquiring state government's share and completely owning Regional Rural Bank.

ANSWER

1. Ans- A

Explanation: Benefits of current measures

- Step towards the objective laid in the **National Intellectual Property Rights (IPR) Policy**, which aims to get value for IPRs through commercialization by
- providing guidance and support to EPR owners about commercial opportunities of e-commerce through Internet and mobile platforms.
- To enable **creative right-holders** enjoy the fruit of their labour, through international copyright system (
- To **facilitate international protection of domestic rights holder** by providing them level-playing field in other countries as India already extends protection to foreign works (
- To instill confidence and distribute creative works in digital environment with return on investment (
- To **spur business growth** and contribute to the development of a vibrant creative economy and cultural landscape. (
- **To strengthen copyright & curb piracy issues.**

2. Ans- B

Explanation:

Salient Features of Fugitive Economic Offenders Act, 2018

- o The Act allows for a person to be **declared as a fugitive economic offender (FEO)**
- o **If an arrest warrant has been issued against him for any specified offences**

where the value involved is over (Rs 100 crore, and(o he has left the country and refuses to return to face prosecution.

- o It extends not only to loan defaulters and fraudsters, but also to individuals who violate laws governing taxes, black money, benami properties and financial corruption. (
- o The **Enforcement Directorate (ED)** will be the apex agency to implement the law. (
- o To declare a person an FEO, an application will be filed in a **Special Court (designated under the Prevention of Money-Laundering Act, 2002)** containing details of the properties to be confiscated, and any information (

3. Ans- C

Ramanuja Statue

- It will become the **world's second tallest statue** and will be called as **Statue of Equality**, after the statue of the Great Buddha of Thailand (302 feet). (
- **Ramanujacharya, or IlayaPerumal is a South Indian Brahman theologian and philosopher, the single most influential thinker of devotional Hinduism.** (
- He was a bhakti saint and also spread the message of equality. His philosophy became known as **vishishtadwaita** or **qualified non-dualism**. His philosophical foundations for devotionism were influential to the Bhakti movement (

4. Ans- B

5. Ans- C

6. Ans- C

Explanation: Higher Education Commission of India (Repeal of University Grants Commission Act) Bill 2018 which seeks to repeal UGC Act and provides for setting up of Higher Education Commission of India has been prepared by the Ministry of HRD. The focus of Higher Education Commission of India will be on improving academic standards and the quality of Higher Education.

7. **Ans- C**

Explanation: POSHAN Abhiyaan (National Nutrition Mission - NNM) set up by Government on November, 2017 aims to reduce the level of stunting, under-nutrition, anemia and low birth weight babies. The important components of the Abhiyaan are: ensuring convergence with various programmes; incentivizing States/ UTs for achieving goals; IT enabled Real Time Monitoring (ICT-RTM); Evaluation; weighing efficiency and making nutrition visible; Community mobilization awareness advocacy; IEC, **Jan Andolan-** to educate the people on nutritional aspects, on-line Course on Nutrition for Children, Nutrition message from folk songs and songs on WASH, sending messages on nutrition and also creating ring-tones, Yoga for children at AWCs; strengthening human resource; measuring height and length of children below 6 years of age. Coverage of districts in a phased manner is 315 districts in 2017-18, 235 districts in 2018-19 and remaining districts in 2019-20.

8. **Ans- B**

Explanation: The Ministry of Tribal affairs has approved establishment of the first

multipurpose "Van DhanVikas Kendra" on pilot basis for establishment in Bijapur District of Chhattisgarh State for providing skill upgradation and capacity building training and setting up of primary processing and value addition facility. This first model Van DhanVikas Kendra is being implemented for training of 300 beneficiaries with a total outlay of Rs 43.38 lakhs for training, providing equipments & tools for primary level processing and infrastructure & building for housing the Kendra. This Kendra to start with will have processing facility for Tamarind brick making, Mahua flower storage facility and chironjee cleaning and packaging.

9. **Ans- A**

Explanation: SPC would lead to a silent revolution over the years by focusing on character building by imparting moral values to budding minds. SPC programme would help in making students responsible citizens by inculcating values of respect to the elderly, discipline, social responsibility and through police-student interaction.

The SPC programme focuses on students of Classes 8 & 9 and special care has been taken to ensure that it does not lead to increase in the workload of the students. The programme does not have any prescribed textbook nor is any exam envisaged. Only one class in a month is proposed. The programme seeks to cover broadly two kinds of topics, - crime prevention and control; and values and ethics.

10. **Ans- B**

Explanation: The President inaugurated the

Udyam Sangam-2018 in New Delhi organized by Ministry of MSME. UdyamSangam2018" is a step forward towards consolidating the convergence and synergy of all the government initiatives relating to MSME Sector.

The President of India launched the Solar Charkha Mission to be implemented by KVICToday which will cover 50 clusters and every cluster will employ 400 to 2000 artisans

A portal of the Ministry of MSME called "Sampark" was also unveiled by the President. This portal will act as a bridge between the talent pool and those enterprises seeking trained man power.

11. Ans- C

Explanation:From September 1, the Union Health Ministry will impose a highly controversial ban on the retail sale and private manufacture of oxytocin, a life-saving drug for new mothers. The reason for the ban is the misuse of oxytocin in dairy animals, like buffaloes, to increase milk production.

The government's April ban order refers to a 2016 Himachal Pradesh High Court judgment, which said daily oxytocin injections made cattle barren and reduced their lifespans. In addition, it claimed that drinking milk from oxytocin-treated cattle led to male impotence, early puberty among women and cancers.

12. Ans- A

Explanation:The government has recently redefined 'petroleum' by amending the Petroleum and Natural Gas Rules of 1959. Implication:

- The amendment would open up exploration of all hydrocarbons including traditional oil and gas, shale, coal bed methane and hydrates — in the same field. This is in line with the new **Hydrocarbons Exploration and Licensing Policy (HELP)**. (
- This should help in enhancing exploration and production of hydrocarbons, thereby increasing India's energy security and reducing our imports. (

13. Ans- A

Explanation:Man and the Biosphere Programme (MAB) is an intergovernmental scientific programme, launched in 1971 by UNESCO, that aims to establish a scientific basis for the improvement of relationships between people and their environments.



14. Ans- A

Explanation:

The Reserve Bank of India (RBI) has clamped down on virtual currencies, including Bitcoin, directing all entities regulated by the central bank — mainly banks, finance companies and wallets — not to deal with or provide services to any individual or business entities dealing with or settling virtual currencies, joining the global crackdown on trading of virtual coins.

Simultaneously, the RBI has constituted an inter-departmental group to study and provide guidance on the feasibility to introduce a central bank digital currency. The report will be submitted by end-June 2018, RBI said.

Fiat currency is currency that a government has declared to be legal tender. However, cryptocurrency, or virtual currency like Bitcoin, is not legal tender and not backed by a government.

Features of Cryptocurrency

- Cryptocurrency is a type of digital currency that uses cryptography for security and anti-counterfeiting measures. (
- The control of each cryptocurrency works through distributed ledger technology called **blockchain**. (
- Examples include Bitcoin, Ethereum, Ripple etc. (

15. Ans- B

Explanation: Deep Ocean Mission

- a. DOM aims to **explore the depths of the Ocean for the possibilities of deep-sea mining**. Its focus will be on technologies for deep-sea mining, under water vehicles, under water robotics and ocean climate

change advisory services, among others. Key deliverables to achieve these goals: (

- i. Offshore tidal energy desalination plant that will work with tidal energy. (
- ii. Developing a submersible vehicle to explore depths of at least 6000 Meters with three people on board. (
- b. The ISBA is an autonomous international organization situated at Kingston, Jamaica.
- c. It was established under the UN Convention on the Law of the Sea (UNCLOS) in 1994 to regulate the exploration and exploitation of marine non-living resources of oceans in international waters. (
- d. **India's Exclusive Economic Zone (EEZ) spreads over(2.2 Million Km². EEZ are boundaries prescribed by the UNCLOS which give special rights to a state regarding the exploration and use of marine resources.**(
- e. India has been allotted a site of 75,000 Km² in the Central Indian Ocean Basin (CIOB) by the UN International Sea Bed Authority for exploitation of Poly-Metallic nodules (PMN). A First Generation Mine-site (FGM) with an area of 18,000 Km² has been identified. Latest technologies for extraction of metals from the minerals have also been developed

16. Ans- B

Explanation: Special Category Status

- Following the constitution of the NITI Aayog (after the dissolution of the Planning Commission) and the recommendations of the Fourteenth Finance Commission (FFC), Central plan assistance to SCS States has

been subsumed in an increased devolution of the divisible pool to all States (from 32% in the 13th FC recommendations to 42%) and do not any longer appear in plan expenditure. (

- There is no provision of SCS in the Constitution; the Central government extends financial assistance to states that are at a comparative disadvantage against others. (
- The concept of SCS emerged in 1969 when the Gadgil formula (that determined Central assistance to states) was approved, **not mentioned in Constitution of India.**

17. Ans- C

Explanation:

Global Housing Construction Technology Challenge

- The Mission seeks to address the housing requirement of urban poor including slum dwellers through following programme verticals: (
- Slum rehabilitation of Slum Dwellers with participation of private developers using land as a resource. (
- Promotion of Affordable Housing for weaker section through credit linked subsidy. (
- Affordable Housing in Partnership with Public & Private sectors. (
- Subsidy for beneficiary-led individual house construction /enhancement. (

18. Ans- A

Explanation:

- BRICS 2018 theme “Collaboration for Inclusive Growth and Shared Prosperity in

the 4th Industrial (Revolution” and 1st time discussed in 4th Industrial Revolution.

The new areas of BRICS cooperation as proposed by South Africa, are as follows:

- Establishment of a Working Group on Peacekeeping. (
- Establishment of a Vaccine Research Centre for Collaboration with BRICS vaccine innovation and development (partners – this is intended to be a physical research centre focused on research and development and vaccine (innovation. (
- Establishment of a BRICS Gender and Women’s Forum – intended as a dedicated track for gender and (women’s issues, given the economic benefit to be derived from the socio-economic empowerment of women, (particularly in developing countries. (
- Establishment of a BRICS Tourism Track of Cooperation. (

19. Ans- B

Explanation:OPCW has been granted new powers to assign blame for attacks using banned toxic materials.

OPCW

- Until now OPCW had **limited power** to only send teams to places to collect samples and draw conclusions whether the chemical weapons attack had happened or not. (
- It did not have powers to identify the perpetrator (country or non-state actors) of the chemical weapons’ attacks. (
- However, India voted against the decision because (India asserts that the consultations conducted by the sponsor on the draft decision with far reaching

importance and implications were incomplete.(

- The major concerns of India have not been addressed.
- India believes there is too much powers wielded in the hands of the Director General, leading to the partisan use of the institute.

OPCW

- It was established in the year 1997 with headquarter at The Hague, Netherlands.
- It is neither a member nor observer of United Nation.
- It is the implementing body for the Convention on the Prohibition of the Development, Production, (Stockpiling and Use of Chemical Weapons (

20. Ans- D

Explanation: Recently Seychelles' parliament refused to ratify an Indian naval base plan agreed earlier. **Seychelles, the Republic of Seychelles,** is an archipelago country in the Indian Ocean.

21. Ans- C

Explanation:

The partnership will be forged between Odisha State Disaster Mitigation Authority (OSDMA) and RIMES in field of drought monitoring and early warning for different natural disasters. RIMES is **already working with the Tamil Nadu State Disaster Management Authority.**

It will help OSDMA to engage integrated multi-hazard early warning system to strengthen its prediction and response capability. The collaboration will also

strengthen OSDMA for more effective management of natural disasters.

RIMES

The RIMES is an intergovernmental body registered under United Nations. It is owned and managed by 45 collaborating countries in Asia Pacific and Africa Region. India is chairman of the body. It was established in 2009 and was registered with UN in July 2009.

22. Ans- D

Explanation: Bad bank is one, set up to buy the bad loans of another bank with significant nonperforming assets at market price. By transferring such assets to the bad bank, the original institution may clear its balance sheet

23. Ans- A

Explanation: Global Logistics Performance Index

- Recently, **World Development Bank** released the Logistic Performance Index 2018. (
- LPI ranking of India has decreased from 35th in 2016 to 44th in 2018. (
- The score of India has reduced significantly for all the LPI six parameters. (

24. Ans- A

Explanation: Global Mobility Summit

- **NITI Aayog, in collaboration with various ministries and industry partners, is organising 'MOVE: Global Mobility Summit' in New Delhi. (**
- It will be the **first Global Mobility Summit** of its kind, with over 1,200 expected participants from across the world

including Government leadership, Industry leaders, Research Organizations, Academia, Think Tanks and Civil Society Organisations. (

- Objective: To help drive Government’s goals for vehicle electrification, renewable energy integration and job growth and also speed up India’s transition to a clean energy economy. (
- India signed an MoU with Sweden for Green Mobility Program earlier in 2017 and not in sideline of the event.

25. Ans- B

Cabinet approves extension of **Scheme of Recapitalization of Regional Rural Banks upto 2019-20.**

Impact:

- This will enable the RRBs to maintain the minimum prescribed Capital to Risk Weighted Assets Ratio (CRAR) of 9%. (

- A strong capital structure and minimum required level of CRAR will ensure financial stability of RRBs which will enable them to play a greater role in financial inclusion and meeting the credit requirements of rural areas. (

About RRBs: (

- RRBs are jointly owned by Government of India, the concerned State Government and Sponsor Banks with the issued capital shared in the proportion of 50%, 15% and 35% respectively. (
- RRBs were set up with the objective to provide credit and other facilities, especially to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs in rural areas for development of agriculture, trade, commerce, industry and other productive activities. (



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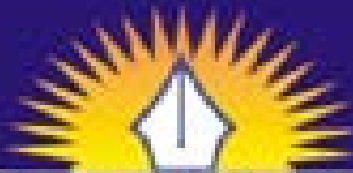
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