

# NABARD GR A 2018

## MEMORY BASED PAPER PHASE 1 + PHASE 2



#### **Preface**

Dear Students,

It is with great pleasure that we present to you this question paper document with detailed explanations for the NABARD Gr A 2018. This document has been meticulously to serve as a valuable resource for candidates preparing for the NABARD Gr A

Aspiring candidates are often confused about the pattern, difficulty level and types of questions that may appear in their upcoming exam.

Each question has been carefully solved, and its underlying concepts and principles have been thoroughly explained. This will help you in not only to practice answering questions but also helps you understand the reasoning and logic behind each correct answer. Through explanations, you will be able to reinforce your understanding, clarify any doubts, and develop a deeper grasp of the subject matter.

We wish you all the best in your exam preparation journey and hope that this document proves to be a valuable asset in your pursuit of success.

**Disclaimer:** While every effort has been made to ensure the accuracy and relevance of the questions, there can be some variations in the question language and options. Therefore, we encourage you to use these questions as a reference point. This will help you acquire a comprehensive understanding of the syllabus and increase your chances of success in the upcoming NABARD Gr - A.





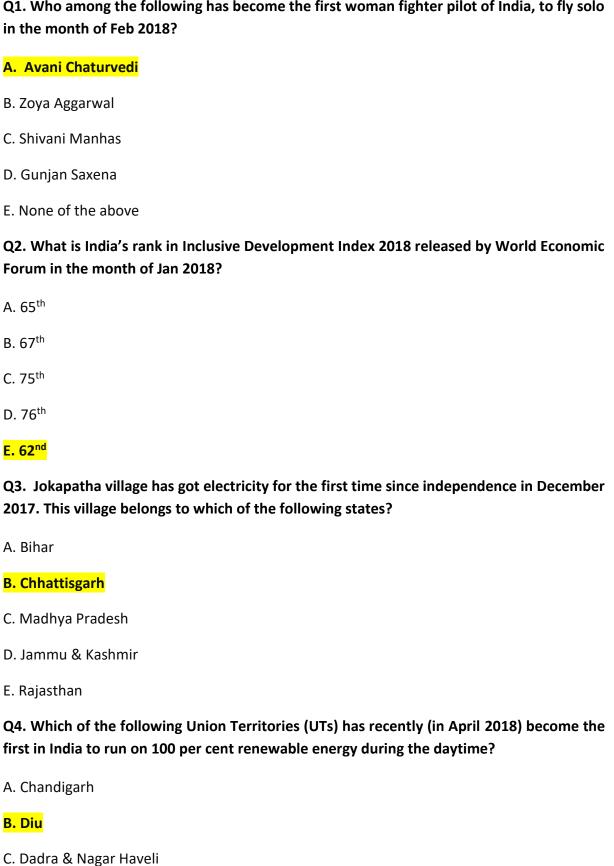
## NABARD GR A 2018

## PHASE 1 MEMORY BASED PAPER



#### **Section: - General Awareness**

Q1. Who among the following has become the first woman fighter pilot of India, to fly solo



| D. Lakshadweep  |                              |
|---|------------------------------|
| E. Puducherry   |                              |
| Q5. Government of Madhya Pradesh has launched a scheme for farmers, in the Oct 2017, under which the farmers would be paid the difference between the announced MSP and average model rate for crops to compensate farmers if price of a crop falls below its minimum support price (MSP). Identify the scheme given options: | the officially<br>the market |
| A. Mukhyamantri Bhavantar Bhugtan Yojana  |                              |
| B. Navachar aur Anusandhan se Samruddhi   |                              |
| C. KALIA  |                              |
| D. RKVY - RAFTAAR   |                              |
| E. Mukhyamantri Krishi Vikas Yojana   |                              |
| Q6. Which of the following countries is not a member of SAARC?  |                              |
| A. Afghanistan  |                              |
| B. Myanmar  |                              |
| C. Maldives   |                              |
| D. Pakistan   |                              |
| E. India  |                              |
| Q7. 71 <sup>st</sup> Cannes Film Festival was held in which of the following nations, in the May 2018?  | ne month of                  |
| A. Italy  |                              |
| B. Spain  |                              |
| C. Turkey   |                              |
| D. Prague   |                              |
| E. France   |                              |
| Q8. The First direct freight train from China to UK was in news in the month of This freight train is named as  | f April 2017.                |
| A. Easterly   |                              |

| B. East – West Express  |
|---|
| C. Wind Express   |
| D. Easter Freight Express   |
| E. East Wind  |
| Q9. Ayushman Bharat Schemes, announced in the Union Budget of 2018-19 is related to which of the following sectors?           |
| A. Health   |
| B. Girl Child Education   |
| C. MSMEs  |
| D. Medical Education  |
| E. Entrepreneurship   |
| Q10. Annual buffalo race held in the districts of Karnataka is called as  |
| A. Chonpuri   |
| B. Kambala  |
| C. Litang   |
| D. Jallikattu   |
| E. None of these  |
| Q11. Which of the following has been declared as the official fruit of Kerala, in the month of March 2018?                    |
| A. Custard Apple  |
| B. Papaya   |
| C. Jackfruit  |
| D. Mango  |
| E. Sapodilla  |
| Q12. Name the India's nominee judge who has been re-elected to International Court of Justice (ICJ) in the month of Nov 2017? |
| A. Ronny Abraham  |
|   |

| B. J.S Khehar   |
|---|
| C. Dalveer Bhandari   |
| D. Kulbhushan Jadhav  |
| E. None of the above  |
| Q13. As per the recently amended Maternity Benefit (Amendment) Act, 2017, the maternity leave has been increased to weeks from weeks for working women. |
| A. 26, 20   |
| B. 24, 12   |
| C. 20, 10   |
| D. 26, 12   |
| E. 26, 18   |
| Q14. "Master of the Roster" power of Chief Justice of India (CJI) refers to which of the following?   |
| A. constitution of benches to hear cases  |
| B. recommendation on the appointment of next CJI  |
| C. to decide the salaries, allowances and perks of the judges of Supreme Court  |
| D. to act as the President of India in case of vacancy of the position of President & Vice-President  |
| E. Both C & D   |
| Q15. Who among the following has been given the first edition of the "Raj Kapoor Award for excellence in Cinema", in the month of Feb 2018?             |
| A. Anupam Kher  |
| B. Sanjay Leela Bhansali  |
| C. Prakash Jha  |
| D. Yash Chopra  |
| E. Ramesh Sippy   |
| Q16. Under the KUSUM Scheme, farmers are enabled to earn extra income by selling surplus to DISCOMs.  |

A. wind power B. fertilizers C. solar power D. water E. all of the above Q17. What was the theme of 8th Theatre Olympics, hosted by National School of Drama (NSD) of India in the month of Feb 2018? A. Flagship Friends B. Theatrical Friendship C. Flag of Friendship D. Theatres of Friends E. None of the above Q18. Mukhyamantri Mahila Kosh Scheme has been recently announced, in the month of March 2018 by the Government of which of the following states? A. Uttar Pradesh B. Gujarat C. Rajasthan D. Maharashtra E. Madhya Pradesh Q19. Who among the following has become the first men's player to win 20 grand slams in singles, in the year 2018? A. Andy Murray **B.** Roger Federer C. Rafael Nadal D. Novac Djokovic E. Roy Emerson

Q20. Madam Tussauds Wax Museum has opened up in India in which of the following cities?

- A. Bengaluru
- B. Chennai
- C. Mumbai
- D. Pune

#### E. New Delhi

#### **Section: - Quant**

I.21-25) Directions (21-25): Study the table and answer the following questions

Given below is the table which shows the books published and sold by two company X and Y.

|       | Books Published by Company X | % of books sold | Books<br>published by<br>company Y | % of books sold |
|-------|------------------------------|-----------------|------------------------------------|-----------------|
| Jan   | _                            | 25%             | _                                  | 25%             |
| Feb   | _                            | 40%             | 500                                | 22%             |
| Mar   | 250                          | 40%             | 300                                | 35%             |
| April | _                            | 25%             | _                                  | 20%             |
| May   | 300                          | _               | 240                                | 60%             |

Q.21) What is the average no. of books sold by company Y in the month of Jan, March & April if total books published in Jan & April by company Y is 540 and books sold by Y in Jan & April is equal?

- A. 72.5
- B. 77.5
- C. 80
- D. 70
- E. 75

Q.22) If books sold by company X in Feb is equal to books sold by company Y in May. Then, what is total no. of books sold by company X & Y in the month of Feb?

| ъ  | 250   |
|--|---|
| В.   | 252   |
| C.   | <mark>254</mark>  |
| D.   | 256   |
| Ε.   | 258   |
| if t                                       | 23) What is the total no. of books sold in the month of March & April by company X here is an increment of 20% & 25% in books published by X & Y in April's relative to evious month respectively?  |
| A.   | 350   |
| B.   | <mark>355</mark>  |
| C.   | 340   |
| D.   | 345   |
| E.   | 360   |
| ave<br>eq                                  | 24) What will be the average no. of books sold by company X in Jan, Feb & March. if erage no. of books published by X in Jan, Feb & March in 450 and books sold in Ja uals to books sold in March.? |
|  | 150   |
|  | 155   |
|  | 165   |
| D.   |   |
|  | <b>160</b>  |
|  | 160<br>170  |
| E.<br><b>Q.</b> 2                          | 170   |
| E.<br>Q.2<br>rat                           | 170<br>25) If the total books sold by company Y in March, April & May are 300, then what is   |
| E.<br>Q.2<br>rat<br>A.                     | 170  25) If the total books sold by company Y in March, April & May are 300, then what is io of books published in the month of March & April by company Y.?  |
| E.  Q.2 rat A. B.                          | 170  25) If the total books sold by company Y in March, April & May are 300, then what is io of books published in the month of March & April by company Y.?  17: 20                                |
| E.  Q.2 rat A. B. C.                       | 25) If the total books sold by company Y in March, April & May are 300, then what is io of books published in the month of March & April by company Y.?  17: 20  20: 17                             |
| E.  Q.2 rat A. B. C.                       | 25) If the total books sold by company Y in March, April & May are 300, then what is io of books published in the month of March & April by company Y.?  17: 20  20: 17  20: 13                     |
| E. <b>Q.2</b> rat A. B. C. D. E. <b>Q2</b> | 25) If the total books sold by company Y in March, April & May are 300, then what is io of books published in the month of March & April by company Y.?  17: 20  20: 17  20: 13  6: 5               |

B. 521

C. 629

D. 721

#### E. 781

#### Q27. Find the value of x

**Statement I**: A person lent out a sum of Rs. 2400 in the ratio of 5: x in scheme A and scheme B, respectively. Scheme A is offering a simple interest of 8% per annum and Scheme B is offering a simple interest of 3(x+1)% per annum. Interest earned from scheme A after 2 years is Rs. 24 more than the interest earned from scheme B after 2 years.

**Statement II**: A person lent out a sum of Rs. 2400 in the ratio of 5: 3 in scheme A and scheme B, respectively. Scheme A is offering a simple interest of 8% per annum and Scheme B is offering a

simple interest of 3(x+1) % per annum. Simple Interest earned from scheme A after 9 years is equal to the interest earned from scheme B after (x+7) years.

- **A.** If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question
- **B.** If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question
- **C.** If the data either in statement I alone or in statement II alone is sufficient to answer the question
- **D.** If the data in both statements I and II together are necessary to answer the question
- **E.** If the data given in both statements, I and II together are not sufficient to answer the question.
- Q28. Direction: In each of the following questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer:

How long will the tank take to fill up completely?

**Statement I:** Two taps take 8 hours to fill a tank

**Statement II:** One tap can empty the tank in 20 hours

- **A.** If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.
- **B.** If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question

- **C.** If the data either in statement I alone or in statement II alone is sufficient to answer the question
- **D.** If the data in both statements I and II together are necessary to answer the question
- **E.** If the data given in both statements, I and II together are not sufficient to answer the question.
- Q29. Direction: The question given below has few statements along with it. You have to determine which of the statement/s is/are sufficient/necessary for answering the question and mark your answer accordingly:

#### Find the present age of Prashant.

**Statement I:** Age of Abhishek is average of age of Akshaya and Prashant and age of Abhishek is 14 years less than twice the age of himself 4 years ago. Ratio of present age of Prashant to Akshaya is 7: 4, respectively.

**Statement II:** Age of Akshaya is 2 years more than half of age of Prashant. Age of Prashant is 10 years less than the sum of present age of Akshaya and Abhishek. Abhishek is 6 years younger than Prashant.

- **A.** If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question
- **B.** If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question
- **C.** If the data either in statement I alone or in statement II alone is sufficient to answer the question
- **D.** If the data in both statements I and II together are necessary to answer the question
- **E.** If the data given in both statements, I and II together are not sufficient to answer the question.
- Q30. Directions: Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer:

#### What is A's monthly income?

- **I.** A's monthly income is Rs. 2500 less than B's monthly income.
- II. Ratio of B's monthly income and C's monthly income is 2:1.
- **A.** if the data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.
- **B.** if the data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.

**C.** if the data in statement I alone or in Statement II alone are sufficient to answer the question.

#### **D.** if the data in both the Statements I and II are not sufficient to answer the question.

**E.** if the data in both the Statements I and II together are necessary to answer the question.

Q31. Direction: Given question is followed by information given in two statement named as Quantity 1 and Quantity 2. You have to study the information along with the question and compare the value derived from Quantity 1 and Quantity 2 then answer the question.

**Quantity 1:** Find the value of x

$$(6x^2 + 17) - (3x^2 + 20) = 0$$

**Quantity 2:** Find the value of y

$$(5y^2 - 12) - (9y^2 - 16) = 0$$

- A. Quantity 1 > Quantity 2
- B. Quantity 1 ≥ Quantity 2
- C. Quantity 1 < Quantity 2
- D. Quantity 1 ≤ Quantity 2

E. if x = y or relationship cannot be established

Q32. Directions: Find the value of "x" and "y" and answer accordingly

$$1.5x^2 + 44x + 32 = 0$$

**II.** 
$$9y^2 + 74y + 77 = 0$$

A. 
$$x > y$$

B. 
$$x \ge y$$

D. 
$$x \le y$$

E. x = y or relationship between x and y cannot be established.

Q33. Directions: In each of these questions, two equations (I) and (II) are given. You have to solve both the equations and give answer

**Quantity I:** $16x^2 + 28x + 12 = 0$ 

**Quantity II:** $6y^2 + 32y + 42 = 0$ 

#### A. Quantity I > Quantity II

- B. Quantity I ≥ Quantity II
- C. Quantity I< Quantity II
- D. If Quantity I ≤ Quantity II
- E. Quantity I= Quantity II or relationship between x and y cannot be established.

Q34. Direction: Solve the following question by calculating the two quantities and comparing them:

**Quantity 1:**  $3x^2 - 54x - (27)^2 = 0$ 

**Quantity 2:**  $4x^2 - 450x + 8100 = 0$ 

- A. Quantity 1 > Quantity 2
- B. Quantity 1 ≥ Quantity 2
- C. Quantity 1 < Quantity 2
- D. Quantity 1 ≤ Quantity 2

#### E. Quantity 1 = Quantity 2 or no relation.

Direction (35-38): What should come in place of the question mark '?' in the following number series?

```
Q35. 520, 268, 142, ?, 47.5, 31.75
A. 81
B. 79
C. 83
D. 81.25
```

E. None of these

```
Q36. 85, 89, 187, 577, ? 11701
A. 2373
B. 2275
C. 2380
D. 2290
E. 2333
```

```
Q37. 4, 1.5, 1.75 ? 8.5, 35.5
```

A. 3.25 B. 2.50

C. 2.25

D. 3

E. None of these

```
Q38. 0, 10, 34, 78, 148, ?
A. 250
```

B. 248

C. 200

D. 190

E. None of these

Q39. Shobhit is twice as efficient as Rohit and Rohit is twice as efficient as Mohit. If all of them working together and complete the work in 20 days, then find in how many days Rohit and Shobhit working together can complete that work?

```
A. 65/3 days
B. 70/3 days
C. 50/3 days
D. 73/3 days
E. 79/3 days
```

Q40. P, Q and R started a business by investing Rs.900, Rs.1300 and Rs.2000 respectively. After two years they invested another amounts in the ratio 3: 1: 5. After another 1 year, P, Q and R withdrew Rs.200, Rs.400 and Rs.1000 from the business respectively. Now the profit earned from the business after 4 years from the start of the business is in the ratio of 4: 5: a and share of P in the profit is Rs.1200. Find the total profit earned from the business.

A. Rs. 4100

B. Rs. 5100

C. Rs. 4800

D. Rs. 5400

E. None of these

#### **Section: - Reasoning**

Direction (41-45): Read the information given and answer the following question.

A family has 8 members A, B, C, D, E, F, G and H. They were born on same date and month but in different years viz. 1978, 1996, 1949, 1993, 1954, 1989, 1972 and 1982 but not necessarily in the same order. All the age calculations are done taking 01 July 2018 as a reference. A is the oldest member. Two members were born between A and B. E was born in one of the even-numbered years after B. H is 2 years older than that of twice the age of C. Three members were born between H and F. D was born before G.

#### Q41. Who is the 3rd eldest member of the family?

A. H

B. B

C. D

D. E

E. None of these

#### Q42. Who among the following is younger to E but older than C?

I. G

II. Person who born in 1993

III. Person who is 29-year-old

A. Only I

B. Both I and II

C. Both I and III

D. Both II and III

E. All I, II and III

#### Q43. How many persons are older than E?

A. 6

B. 7

C. 9

D. 2

E. None of these

#### Q44. Who was born in 1954?

A. F

B. A

C. D

D. C

E. None of these

#### Q45. Who is the youngest member of the family?

A. B

B. A

C. D

D. C

E. None of these

Q46. Direction: In each of the questions below are given three statements followed by two conclusions numbered I & II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

#### **Statements:**

All arrows are feathers. Some feathers are toys. Some toys are guns.

#### **Conclusions:**

- I. Some arrows are guns.
- II. Some toys are arrows.
- A. Only Conclusion I follow.
- B. Only Conclusion II follows.
- C. Either Conclusion I or II follows.
- D. Neither Conclusion I nor II follows.
- E. Both Conclusions I and II follow.

Q47. Direction: In each of the questions below are given three statements followed by two conclusions numbered I & II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

#### **Statements:**

All grapes are apples.

All apples are bananas.

All bananas are watermelons.

#### **Conclusions:**

- I. Some bananas are grapes.
- II. Some watermelons are apples.
- A. Only Conclusion I follow.
- B. Only Conclusion II follows.
- C. Either Conclusion I or II follows.

D. Neither Conclusion I nor II follows.

#### E. Both Conclusions I and II follow.

Q48. Direction: In each of the questions below are given three statements followed by two conclusions numbered I & II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

#### **Statements:**

Some metals are stones. Some stones are hills. All hills are rivers.

#### **Conclusions:**

- I. Some rivers are stones.
- II. Some rivers are metals.

#### A. Only Conclusion I follow.

- B. Only Conclusion II follows.
- C. Either Conclusion I or II follows.
- D. Neither Conclusion I nor II follows.
- E. Both Conclusions I and II follow.

Q49. Direction: In each of the questions below are given three statements followed by two conclusions numbered I & II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

#### **Statements:**

All tickets arc petals.

No petal is desk.

Some desks are windows.

#### **Conclusions:**

- I. Some windows are tickets.
- II. No window is ticket.
- A. Only Conclusion I follow.
- B. Only Conclusion II follows.
- C. Either Conclusion I or II follows.
- D. Neither Conclusion I nor II follows.
- E. Both Conclusions I and II follow.
- Q50. Directions: Answer the following questions by selecting the most appropriate option.

### Which one of the following teaching strategies involvement of students in teaching the concept of food chain?

- A. Ask students to copy all examples of different food chains written on the black-board
- **B.** Make play-cards of organism and ask student groups to arrange them to depict different food chains
- **C.** Ask students to explore possible food chains operating in different habitats
- **D.** Ask students to collect related information from internet
- E. None of these
- Q51. Directions: Answer the following questions by selecting the most appropriate option. In order to separate a mixture of sand and salt, which one of the following four sequences of processes has to be used
- A. Evaporation
- B. Decantation
- **C.** Sedimentation
- D. Sedimentation & evaporation both
- E. None of these
- Q52. Directions: Answer the following questions by selecting the most appropriate option. A Science teacher administered a test after teaching the topic on 'Respiration' and observed that majority of the students did not understand the difference between respiration and breathing. This could be due to the reason that
- A. She was not their class teacher
- B. The students could not understand the question correctly
- **C.** There was usually lot of indiscipline in her class
- **D.** She could not explain the related concept effectively in the class
- E. None of these
- Q53. Direction: In the following question assuming the given statements to be true, find which of the conclusion among given conclusions is/are definitely true and then give your answers accordingly.

#### **Statements:**

 $V \le K < D = S; D < B < O; A \ge D < T$ 

#### **Conclusions:**

- **I.** A > B
- **II.** V < T
- A. None is true
- B. Only I is true
- C. Only II is true
- D. Both are true
- E. Can't be determined

Q54. Direction: In the following question assuming the given statements to be true, find which of the conclusion among given conclusions is/are definitely true and then give your answers accordingly.

#### **Statements:**

 $C \le R \le N = K \ge F$ ;  $Q \ge K < O$ ;  $D \ge L$ ;  $C \ge D \le T \ge Z$ 

#### **Conclusions:**

- I. C < 0
- **II.** D < N
- A. None is true
- B. Only I is true
- C. Either I or II is true
- D. Can't be determined
- E. Both are true

Direction (55-56): Study the following information and answer the questions.

Seven Friends P, Q, R, S, T, U and V live on different floors in a building but not necessarily in the same order. The ground floor is numbered 1 and the floor just above it is numbered 2 and so on till the topmost floor is numbered 7. There are two persons between P and V. Q lives on the fifth floor and P lives on an odd-numbered floor but not below V. There is only one person between R and U. S does not live on a floor above R.

Q55. How many persons live on the floor above T?

- A. One
- B. Two
- C. Three
- D. Four
- E. None of these

Q56. How many persons live between V and U?

- A. Zero
- B. One
- C. Two
- D. Three
- E. Four

| have between them in the English alphabetical series?   |
|---|
| A. Three  |
| B. Four   |
| C. One  |
| D. Two  |
| E. Six  |
| Direction (58-60): Read the following instruction carefully and answer the questions that follow:   |
| Certain people are sitting in a row facing North. There are as many people to the right of Z as there are to the left of Z. Y is third to the left of U who sits fourth from one of the extreme ends of the row. T sits at one of the extreme ends of the row. There are five persons sitting between T and W. X sits exactly in the middle of T and W. Two persons sit between W and Z. Y does not sit at any of the extreme ends of the row. There are as many persons sitting between Y and V as many are sitting between W and Y. V sits at one of the ends and there are 2 people between V and U. |
| Q58. Who is sitting exactly in the middle of Z and U?   |
| A. Y  |
| B. Z  |
| C. U  |
| D. V  |
| E. Cannot be determined   |
| Q59. How many persons are sitting in the row?   |
| A. 20   |
| B. 21   |
| C. 24   |
| D. 19   |
| E. 17   |
| Q60. How many persons are sitting to the right of Y?  |
| A. 7  |
| B. 9  |
|   |

Q57. How many such pairs of letters are there in the word "LAYOUT", each of which has as many letters between them in the word (in both forward and backward Directions) as they

| D. 5  |   |
|---|---|
| E. 8  |   |
| Se  | ction: - Economics & Social Issues (ESI)  |
|   | . What percentage of funds is given to "special category states" under Centransored Schemes (CSS)?  |
| A. 1  | .00%  |
| B. 7  | 75%   |
| C. 6  | 50%   |
| D. 5  | 50%   |
| E. 9  | <mark>90%</mark>  |
| <mark>A. I</mark>   | ned as  nflation  |
| В. [  | Deflation   |
| C. F  | Recession   |
|   | Stagflation   |
| F N   | None of the above   |
| '   |   |
| Q63   | . According to the Economic Survey 2017-18, the average retail inflation has declin six-year low of in the year 2017-18.  |
| Q63   | six-year low of in the year 2017-18.  |
| Q63.<br>to a  | six-year low of in the year 2017-18.  |
| <b>Q63 to a</b>   | six-year low of in the year 2017-18.  3.5%  3.3%  |
| Q63.<br>to a  A. 3  B. 3  C. 4  D. 2                            | six-year low of in the year 2017-18.  8.5%  8.5%  8.5%  8.5%  |
| Q63.<br>to a  A. 3  B. 3  C. 4                                  | six-year low of in the year 2017-18.  8.5%  8.5%  8.5%  8.5%  |
| Q63.<br>to a  A. 3  B. 3  C. 4  D. 2  E. 3                      | six-year low of in the year 2017-18.  8.5%  8.5%  8.5%  8.5%  8.0%  |
| Q63.<br>to a  A. 3  B. 3  C. 4  D. 2  E. 3                      | six-year low of in the year 2017-18.  3.5% 3.3% 3.5% 3.5% 3.0%  The Reserve Bank of India has relaxed the requirement for banks to implement to   |
| Q63. to a  A. 3  B. 3  C. 4  D. 2  E. 3                         | six-year low of in the year 2017-18.  3.5% 3.5% 3.5% 3.0%  The Reserve Bank of India has relaxed the requirement for banks to implement to the Accounting Standards (Ind AS) from April 1, 2018 by year/s.      |
| Q63. to a  A. 3  B. 3  C. 4  D. 2  E. 3  Q64. India  A. 1       | six-year low of in the year 2017-18.  3.5% 3.5% 3.0%  The Reserve Bank of India has relaxed the requirement for banks to implement to an Accounting Standards (Ind AS) from April 1, 2018 by year/s.            |
| Q63. to a  A. 3  B. 3  C. 4  D. 2  E. 3  Q64. India  A. 1  B. 2 | six-year low of in the year 2017-18.  3.5% 3.3% 3.5% 3.6% 3.0%  The Reserve Bank of India has relaxed the requirement for banks to implement to the Accounting Standards (Ind AS) from April 1, 2018 by year/s. |
| Q63. to a  A. 3  B. 3  C. 4  D. 2  E. 3  Q64. India  A. 1       | 8.5% 9.5% 9.0%  The Reserve Bank of India has relaxed the requirement for banks to implement to an Accounting Standards (Ind AS) from April 1, 2018 by year/s.  |

|    | 5. Gross Value A      |
|----|-----------------------|
| A. | <b>Producers side</b> |
| В. | Consumers side        |
| C. | Demand side           |
| D. | Both a & b            |
| E. | Both b & c            |

Q66. Which of the following given unemployment is caused by a mismatch between the skills that are offered by a worker and skills demanded by recruiters in an economy?

A. Frictional unemployment

#### **B.** Structural unemployment

- C. Seasonal unemployment
- D. Demand deficient unemployment
- E. Voluntary unemployment

Q67. In India, 65% of population is below \_\_\_\_\_ years of age.

- A. 25
- B. 45
- C. 35
- D. 50
- E. 55

Q68. Economic Growth can be seen as a percentage increase in which of the following?

- A. Net National Product (NNP)
- B. Gross National Expenditure (GNE)
- C. Nominal GDP

#### D. Real GDP

E. All of these

Q69. As per New Climate Economy Report, backed by the United Nations, India is on the brink of Urban Revolution. The urban population in the nation is expected to be around \_\_\_\_ by the year 2031.

#### A. 600 million

- B. 500 million
- C. 700 million
- D. 550 million
- E. 650 million

| Q70. As per the Economic Survey 2017-18, the top 1% of firms account for% of exports.   |
|---|
|   |
| A. 25%  |
| B. 55%  |
| C. 38%  |
| D. 28%  |
| E. 41%  |
| Q71. GDP growth caused by an increase in the number of inputs available for use or quantitative increase in land, labor or capital is called as   |
| A. Nominal growth   |
| B. Real growth  |
| C. Extensive growth   |
| D. Intensive growth   |
| E. Actual growth  |
| Q72. As per the World Employment and Social Outlook: Trends, released by ILO in January 2018, the number of jobless persons in India in the year 2019 would be  A. 16.9 million B. 15 million C. 10.5 million D. 25 million E. 18.9 million |
| Q73. Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) comes under which of the following Ministries?   |
| A. Ministry of Labour and Employment  |
| B. Ministry of Rural Development  |
| C. Ministry of Panchayati Raj   |
| D. Ministry of Finance  |
| E. Both b & c   |
| Q74. Which of the following sectors has been most vibrant in India in terms of contribution to national income, FDI as well as employment?  |
| A. Agriculture  |
| B. Manufacturing  |
| C. Services   |
| D. Food Processing  |

#### E. None of the above

Q75. Which of the following has launched the "Grand Innovation Challenge" to find the solutions to the problems of the country?

#### A. NITI Aayog

- B. Ministry of Home Affairs
- C. Ministry of Science and Technology
- D. Both b & c
- E. All of the above

Q76. Which of the following is not a Sustainable Development Goals (SDGs) launched by United Nations to be achieved by the year 2030?

- A. End Poverty in all its forms everywhere
- B. Ensure healthy lives and promote well-being for all at all ages
- C. Make cities and human settlements inclusive, safe, resilient and sustainable
- D. Ensure sustainable consumption and production patters
- E. All of the above are the SDGs

Q77. Which of the following given statement/s are correct regarding "Inflation Targeting"?

- A. Inflation targeting is adjusted to achieve a specified annual rate of inflation.
- B. RBI Act 1934 provides for the inflation target to be set by the Government of India, in consultation with the Reserve Bank, once in every five years.
- C. The current band of inflation targeting has the upper tolerance limit of 6 per cent and the lower tolerance limit of 2 per cent.
- D. Both a & b
- E. All of the above

Q78. According to SECC 2011, \_\_\_\_\_\_ of rural households have a family member who has completed education upto higher secondary.

- A. 2.5%
- B. 3.5%
- C. 5.4%
- D. 3.3%
- E. 1.25%

Q79. As per SECC 2011, how much percentage of rural households are landless and earn their income from manual labour?

F. 30% G. 35% H. 25% I. 50%

J. 20%

Q80. The cover of latest Economic Survey (2017-18) is pink in color, this has been done to

#### A. underline the importance of gender issues

- B. underline the importance of women workers in agriculture sector.
- C. underline the importance of health workers and their increasing role in economy.
- D. underline the importance of north-eastern states of India in the economy.
- E. None of these
- Q81. Which of the following is the nodal ministry for the implementation of MGNREGA?
- A. Ministry of Labour and Employment
- **B.** Ministry of Rural Development
- C. Ministry of Panchayati Raj
- D. Both a & c
- E. Ministry of Home Affairs
- Q82. Human Development Index (HDI) released by United Nations Development Programme (UNDP) is a composite index with 3 parameters Life Expectancy, Per Capita Income and \_\_\_\_\_\_.
- A. Education
- B. Annual Income
- C. Standard of living
- D. Opportunities of Employment
- E. All of the above
- Q83. In World Trade Organization (WTO) Agreement of TRIPS, I stand for which of the following?
- A. Indicative
- **B.** Intellectual
- C. Index
- D. Innovation
- E. Identity
- Q84. Which of the following can be considered as a barrier to International Trade?

| A.  | Tarrifs   |
|-----|---|
| В.  | Local Content Requirement   |
| C.  | Anti-dumping duties   |
| D.  | Subsidies   |
| E.  | All of the above  |
|     |   |
| Q8  | 5 defines poverty in relation to economic status of other members of                    |
| the | society, people are poor if they fall below prevailing standards of living in a given   |
| soc | cietal context.   |
|     |   |
|     | Absolute Poverty  |
| B.  | Relative Poverty  |
| C.  | Situational Poverty   |
| D.  | Generational Poverty  |
| E.  | Societal Poverty  |
|     |   |
| Q8  | 6. Which of the following sectors offers largest employment in India but has a reducing |
| sha | are in economy?   |
| Δ   | Manufacturing   |
|     | Services  |
|     | Agriculture   |
|     | Industries  |
|     | None of the above   |
| L.  | Notice of the above   |
| ΩS  | 7. As per the 2018 Report by Ministry of Shipping, around% of India's trading by        |
|     | ume is done by maritime transport.  |
| VO  | une is done by maritime transport.  |
| A.  | 90%   |
| В.  | 70%   |
| C.  | <mark>95%</mark>  |
| D.  | 85%   |
| E.  | 50%   |
|     |   |
| Q8  | 8. Nominal GDP/Real GDP X 100 =   |
| ٨   | GDR Calculator  |
|     | GDP Calculator  |
| B.  | GDP Inflator  |
|     | GDP Deflator  |
|     | WPI   |
| Ŀ.  | CPI   |

| Q89. In the Union Budget of 2018-19, Govt. of India announced the setting up of Agri- Market Infrastructure Fund with a corpus of Rs, with NABARD for developing and upgrading agricultural marketing infrastructure in 22000 GrAMs and 585 APMCs.   |
|--|
| A. 10,000 crores   |
| B. 5000 crores   |
| C. 2200 crores   |
| D. 1000 crores   |
| E. 2000 crores   |
| Q90. MGNREGA is a flagship schemes run by the Govt of India. It guarantees the Right to  |
| A. Education   |
| B. Food  |
| C. Health  |
| D. Work  |
| E. Both c & d  |
| Q91. Recently in the month of Feb 2018, Cabinet Committee on Economic Affairs (CCEA) has approved the continuation of PMEGP Scheme with modifications in the existing Scheme, for three years from 2017-18 to 2019-20 with an outlay of what amount? |
| A. Rs. 5500 crore  |
| B. Rs. 2200 crore  |
| C. Rs. 4400 crore  |
| D. Rs. 5000 crore  |
| E. Rs. 4000 crore  |
| Q92. Right to Life and Personal Liberty is enshrined in which of the following articles of Indian Constitution?  |
| A. Article 18  |
| B. Article 21  |
| C. Article 15  |
| D. Article 16  |
| E. Article 42  |
| Q93. Recently in the month of April 2018, Government of India, Government of Maharashtra and the World Bank signed a million projects to help small and  |

marginal farmers, increase climate resilient practices in agriculture and ensure that farming continues to remain a financially viable activity for them.

- A. US\$ 40
- B. US\$ 500
- C. US\$ 420
- D. US\$ 350
- E. US\$ 450

#### Q94. Which of the following is the second stage in the Theory of Demographic Transition?

- A. high and fluctuating birth and death rates which will almost neutralize each other.
- B. death rate is decreasing while the birth rate remains constant at a high level.
- C. birth rate as compared to the death rate declines more rapidly. As a result, population grows at a diminishing rate.
- D. birth rate is approximately equal to death rate and there is little growth in population. It becomes more or less stationary at a low level.
- E. None of the above

#### Q95. TRIFED comes under the administrative control of which of the following Ministries?

- A. Ministry of Human Resource Development
- B. Ministry of Skill Development and Entrepreneurship
- C. Ministry of Tribal Affairs
- D. Ministry of Health and Family Welfare
- E. Ministry of Women and Child Development

## Q96. Which of the following states that inflation and unemployment have a stable and inverse relationship?

- A. LAFFER CURVE
- **B. KUZNETS CURVE**
- C. PHILLIPS CURVE
- D. ENGEL CURVE
- E. All of the above

Q97. The Reserve Bank of India on 1 April 2014 adopted the Consumer Price Index (CPI) as the key measure of Inflation. It was adopted in the first bi-monthly monetary policy statement for 2014-15, on the recommendations of which of the following committees?

#### A. Urjit R Patel Committee

- B. N K Singh Committee
- C. Raghu Ram Rajan Committee

D. Janakiraman Committee E. None of these Q98. According to the Economic Survey 2017-18, the percentage of working women has declined from 36% in 2005-06 to \_\_\_\_\_ in 2015-16. A. 30% **B. 24%** C. 20% D. 22% E. 15% Q99. Which of the following is defined as the phenomenon by which the experience of everyday life, as influenced by the diffusion of commodities and ideas, reflects a standardization of cultural expressions around the world? A. Economic Globalization B. Political Globalization C. Social Globalization **D. Cultural Globalization** E. None of these Q100. According to the Economic Survey 2017-18, Formality as defined by social security is 31% while formality defined using GST data is . A. 11% B. 25% C. 53%

#### **Section: - English Language**

D. 75% E. 44%

Directions (101-105): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in a proper sequence to form a meaningful paragraph, then answer the questions that follow.

- A) A conscious effort by the Delhi government to involve SMCs in all education reforms has gone a long way in creating a sense of ownership among parents.
- B) An instance was when the government was inviting schools to organize summer camps for students of class VI. SMCs played a pivotal role in convincing the schools, teachers and even the students to participate in the summer camps.
- C) Clearly, SMCs in Delhi have come a long way from being one of the countless bodies that exist on paper, but never succeed in realizing their purpose.

| <ul> <li>D) Ultimately, 45,000 students across 500 schools made attested to the success of this initiative, the credit of which should rightly go to the SMCs.</li> <li>E) The fundamental shift in transforming SMCs in Delhi government schools started right from its organization, with active campaigns held for parents' elections to the committees.</li> <li>F) Last year's success has prompted the government to scale the summer camps which are currently underway in all its 1024 school's purpose.</li> </ul> |
|---|
| Q101. Which of the following will be the Second Last sentence?  A. B  B. F  C. E  D. D  E. C  |
| Q102. Which of the following will be the First sentence?  A. C  B. D  C. A  D. E  E. F  |
| Q103. Which of the following will be the Last sentence?  A. C  B. B  C. D  D. E  E. F   |
| Q104. Which of the following will be the Third sentence?  A. C  B. E  C. D  D. B  E. A  |
| Q105. Which of the following will be the Second sentence?  A. B  B. E  C. C   |

D. D E. A

Direction (106-115): Read the following passage carefully and answer the questions given below. Certain words are given in bold in the passage to help you locate them while answering some of the questions.

It is difficult to compare countries because various factors such as size, culture, history, geography, natural **endowments**, geopolitics and internal polity come into play. There are some goals which can be achieved by smaller countries: but sometimes smaller countries find it difficult to embark upon certain big technological plans even if they have the funds because the size of the domestic market is too small. If we consider the bigger countries, the closest comparison to India is China, though there are many **crucial** differences.

The Chinese vision is to prepare the country for entry into the ranks of Moderate-level developed nations by the end of the twenty-first century. Acceleration of the nation's economic growth and social development by relying on advances in science and technology is **pivotal** in this.

Documents describing the Chinese vision state that science and technology constitute premier productive forces and represent a great revolutionary power that can propel economic and social development. It is interesting to note that the main lessons the Chinese have drawn from their past performance is their failure to promote science and technology as strategic tools for empowerment. They also point to the absence of mechanisms and motivations in their economic activity to promote dependence on science and technology. Similarly, they hold that their scientific and technological efforts were not oriented towards economic growth. As a consequence, they conclude a large number of scientific and technological achievements were not converted into productive forces as they were too far removed from China's immediate economic and social needs. The Chinese vision is, therefore, aimed at exploiting state-of-art science and technology to enhance the nation's overall power and strength to improve the people's living standards, to focus on resolving problems encountered in large-scale industrial and agricultural production and to effectively control and alleviate pressures brought on by population, resources and the environment. By the year 2000, China had aimed at bringing the main industrial sectors up to the technological levels achieved by the developed countries in the 1970s or 80s, and by 2020 to the level they would have attained by the early twenty-first century. The aim is to bridge the overall gap with the advanced world. There is a special emphasis on research and development of high technologies that would find defense applications. Some of these technologies are critical for improving the features of key conventional weapons. Some technologies are meant for enhancing future military capabilities. Other efforts are aimed at maintaining the momentum to develop capabilities for cutting-edge defense technologies. They call for unremitting efforts in this regard with the aim of maintaining effective self-defense and nuclear deterrent capabilities and to enable parity in defense, science and technology with the advanced world.

#### Q106. Comparison between two countries becomes difficult because:

(A) The counties differ in their internal political systems.

- (B) Each country has its own culture and natural resources which differ from those of others
- (C) The countries with homogeneous backgrounds are many in number.
- A. (A) only
- B. (B) only
- C. (A) and (B) both
- D. All the three (A), (B) and (C)
- E. None of the above

### Q107. Which of the following have been identified by the Chinese as their pitfall(s) from their past?

- (A) Lack of orientation of Science and Technology towards economic growth.
- (B) Lack of mechanisms in their economic activities to promote use of Science and Technology.
- (C) Neglect of Science and Technology as a strategic measure for empowerment.
- A. (A) and (B) both
- B. (B) and (C) both C. (A) and (C) both
- D. All the three (A), (B) and (C)
- E. None of the above

## Q108. Which of the following was the most possible outcome of the scientific and technological accomplishments of China which didn't come true?

- A. To remain dysfunctional
- B. To be transformed into productive forces
- C. To be utilized for motivating social activities
- D. To be promoted through political will
- E. None of the above

#### Q109. Which of the following is/are the expected result(s) of China's new visions?

- (A) To augment peoples' standard of living.
- (B) To tackle effectively the pressures brought on by the population. (C) To focus on problem solving for industrial and agricultural production.
- A. (A) and (B) only
- B. (B) and (C) only
- C. (A) and (C) only
- D. (A) only
- E. All (A), (B) and (C)

## Q110. What according to the passage is the gap in terms of number or years between the targeted developments in China and in other developed countries?

A. 5-10years

B. 20-30 years

- C. 40-50 years
- D. More than 50 years
- E. Less than 5 years

#### Q111. Which of the following catches the essence of the passage?

- A. Enormous population of the country can be positively utilized for developments
- B. Scientific and technological principles may not necessarily be instrumental in economic growth
- C. Harmonious development of a country can take place even in the absence of technology up-gradation
- D. Economic growth needs to be driven by science and technology
- E. Countries should not be compared with each other

## Q112. Choose the word which is most nearly the SAME in meaning as the word given in bold as used in the passage.

#### **Endowments**

- A. Powers
- B. Measures
- C. Habitats
- D. Findings
- E. Gifts

## Q113. Choose the word which is most nearly the SAME in meaning as the word given in bold as used in the passage.

#### Oriented

- A. Aligned
- B. Tempting
- C. Deciding
- D. Leaning
- E. Sure

## Q114. Choose the word which in OPPOSITE in meaning to the word given in bold as used in the passage.

#### Crucial

- A. Central
- B. Trivial
- C. Decisive
- D. Fundamental
- E. Imperative

Q115. Choose the word which in OPPOSITE in meaning to the word given in bold as used in the passage.

#### **Pivotal**

#### A. Irrelevant

- B. Unmanageable
- C. Irreparable
- D. Inauspicious
- E. Irritating

Q116. Direction: Read the sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number corresponding to that part will be your answer. If the given sentence is correct as it is, mark the answer as "No error". Ignore the errors of punctuation if any.

Apotheosis can mean nothing to them who hold (1)/ that a man may be reborn as a god, but (2)/ still needs redemption, and that men on earth may (3)/ win redemption, if they are brave enough. (4)/ No error (5)

- A. (1)
- B. (2)
- C. (3)
- D. (4)
- E. (5)

Q117. Direction: Read the sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number corresponding to that part will be your answer. If the given sentence is correct as it is, mark the answer as "No error". Ignore the errors of punctuation if any.

The January sun continued in its brilliance and (1)/ the rhythmic gliding across the crystal snow, though (2)/ not exhausting, warmed the couple to the point where even (3)/ their limited outer cover seemed extreme. (4)/ No error (5)

- A. (1)
- B. (2)
- C. (3)
- D. (4)
- E. (5)

Q118. Direction: Read the sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number corresponding to that part will be your answer. If the given sentence is correct as it is, mark the answer as "No error". Ignore the errors of punctuation if any.

As the bed went passed them, the (1)/ doctor clasped their hands, head bowed

(2)/ down and were seen praying for (3)/ the baby in a touching, respectful way. (4)/ No error (5)

A. (1)

B. (2)

C. (3)

D. (4)

Q119. Direction: Read the sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number corresponding to that part will be your answer. If the given sentence is correct as it is, mark the answer as "No error". Ignore the errors of punctuation if any.

With the current reading being one (1)/ taken from this morning, Delhi's air quality (2)/ makes the city one of the most (3)/ polluted in the world right

now. (4)/ No error (5)

A. (1)

E. (5)

- B. (2)
- C. (3)
- D. (4)
- E. (5)

Q120. Direction: Read the sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number corresponding to that part will be your answer. If the given sentence is correct as it is, mark the answer as "No error". Ignore the errors of punctuation if any.

The Maharani of Cooch Behar, Indira (1)/ Devi loved shoes so much then she ordered a (2)/ hundred pairs of shoes to be made for her by the famed (3)/ (and expensive) Italian shoemaker Salvatore Ferragamo. (4)/ No error (5)

- A. (1)
- B. (2)
- C. (3)
- D. (4)
- E. (5)

Q121. Direction: In the given question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E), i.e., "No correction required".

Television serial junkies in the United States have been savoring a period drama called The Americans – that could well have been called The Russians – since the past four years.

A. could well have been called The Russians – since the past four years. B. could well had been called The Russians – for the past four years.

C. could well have been called Russians – for the past four year.

D. could well have been called The Russians – for the past four years.

E. No correction required

Q122. Direction: In the given question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E), i.e., "No correction required".

The angry bear jumped up against the sides of the growing tower and left deep claw marks, which should have been seen to this day up on the rocks.

#### A. may be seen to

- B. would be seen to
- C. would have been seen to
- D. would see to
- E. No correction required

Q123. Direction: In the given question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E), i.e., "No correction required".

The gods tested Hercules' worthiness to join them on Mount Olympus by form of task like dangerous missions that no mortal could survive.

#### A. by tasking him with dangerous missions

- B. by giving him task with dangerous missions
- C. by giving him dangerous mission tasks
- D. by missioning him dangerous tasks
- E. No correction required

Q124. Direction: In the given question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E), i.e., "No correction required".

The indefinite strike was more or less peaceful, thanks to the heavy military presence and stringent measure announced for those who supported it.

#### A. measures announced against those

- B. measures announced for those
- C. measures announced at those
- D. measure announced against those
- E. no improvement required

Q125. Direction: In the given question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E), i.e., "No correction required".

Sleep deprivation adverse in affects the brain and cognitive function so working becomes difficult.

A. is adversely affected

### B. adversely affects

- C. adverse effect
- D. adverse in effect
- E. no correction required

Q126. Direction: In the given question, a part of the sentence is printed in bold. Below the sentence alternatives to the bold part are given at (A), (B), (C) and (D) which may help improve the sentence. Choose the correct alternative. In case the given sentence is correct, your answer is (E), i.e., "No correction required".

The infiltrators positioned themselves in key locations that gave them a strategic advantage for the start of the conflict.

A. by the start of

### B. during the start of

- C. for the start off
- D. since the start of
- E. No correction required

# Q127. Direction: Four statements are given below as A, B, C and D. There may be some errors in the given statement(s). The incorrect statement is your answer.

A. India's environment minister blamed the Delhi government and its neighboring states for failing in their efforts to check air pollution which was six times above the recommended limit on Thursday, posing severe health risks.

- B. Air pollution in Delhi was six times above the recommend limit on Thursday after which India's environment minister blaming the Delhi government and its neighboring states for failing in their efforts to check air pollution.
- C. Delhi's air pollution reached six times above the recommended limit causing the India's environment minister to blame the Delhi government and its neighboring states for failing to control the air pollution.
- D. Blame was put on the Delhi government and its neighboring states for failing to check air pollution after it reached six times above the recommended level.
- E. All are incorrect

# Q128. Direction: Four statements are given below as A, B, C and D. There may be some errors in the given statement(s). The incorrect statement is your answer.

- A. State-run Indian refiner Hindustan Petroleum said it may resume buying Iranian oil if New Delhi secures a waiver from U.S. sanctions, its chairman M K Surana said on Thursday.
- B. Hindustan petroleum's chairman M K Surana said on Thursday that a state-run Indian refiner may resume buying Iranian oil if New Delhi secures a waiver from U.N. Sanctions.
- C. Hindustan petroleum nay resume buying Iranian oil if New Delhi secures a waiver from U.S. sanction, said M K Surana the chairman of the state-run Indian refiner.
- D. The chairman of the state-run Indian refiner Hindustan petroleum M K Surana said that, if New Delhi secures a waiver from U.S. sanction, it may resume buying Iranian oil.
- E. All are incorrect

# Q129. Direction: Four statements are given below as A, B, C and D. There may be some errors in the given statement(s). The incorrect statement is your answer.

- A. A special investigation team (SIT) is also probing the alleged murder of Tiwari, 38, by constable Prashant Chowdhury, who was accompanied by another constable Sandeep Kumar, while Tiwari was going to drop his ex-colleague Sana Khan home in the wee hours of Saturday. B. He has constituted a Special Investigation Team under IG Lucknow to probe the case. "A murder case has been filed against both the constables. We believe that the cops resorted to aggression which wasn't required," he told India Today TV.
- C. The UP government has assured the family of fast-track proceedings in the case but a Special Investigation Team (SIT) was also constituted to probe Tiwari's death.
- D. Calling it "murder", Director General of Police (DGP) O P Singh constituted a special investigation team (SIT) headed by IG Lucknow range Sujeet Kumar and comprising SP Crime and Lucknow SP (Rural).
- E. All are incorrect

# Q130. Direction: Four statements are given below as A, B, C and D. There may be some errors in the given statement(s). The incorrect statement is your answer.

- A. After the struggles of the England series, Virat Kohli has taken charge of the Indian team for the upcoming Test series against England.
- B. Before the struggles of the England series, Virat Kohli will take charge of the Indian team for the upcoming Test series against England.
- C. After the struggles of the England series, Virat Kohli will take charge of the Indian team for the upcoming Test series for England.
- D. After the struggles of the England series, Virat Kohli had taken charge of the Indian team for the upcoming Test series against England.
- E. All are incorrect

Direction (131-140): In the following passage, there are blanks each of which has been numbered. These numbers are printed below the passage and against each five groups of words have been suggested, one of which fills the blanks appropriately.

The 6th Regiment Massachusetts Volunteer Militia was a (###Q131###) infantry regiment that was activated only for civil services in the Union army for three separate terms during the American Civil War. The regiment (###Q132###) notoriety as the first unit in the Union army to suffer fatal casualties in action during the Civil War in the Baltimore Riot and the first militia unit to arrive in Washington D.C. in response to President Abraham Lincoln's initial call for 75,000 troops. Private Luther C. Ladd of the 6th Massachusetts is often (###Q133###) to as the first Union soldier killed in action during the war. In the years immediately preceding the war and during its first enlistment, the regiment (###Q134###) primarily of companies from Middlesex County. During its first term of service, four out of ten companies of the regiment were from Lowell, Massachusetts. Colonel Edward F. Jones commanded the regiment during its first term. He later (###Q135###) the 26th Massachusetts and was awarded the honorary grade of brevet brigadier general. During its second and third terms of service, the unit was commanded by Colonel Albert S. Follansbee. The regiment first (###Q136###) for a "90-day" term of service which lasted from April 16 to August 2, 1861. Following their engagement in the Baltimore Riot, the 6th Massachusetts (###Q137###) to Washington and then returned to Baltimore to guard locations within the city as well as the Baltimore and Ohio Railroad station at Elkridge, Maryland. Their second term of service (###Q138###) nine months from August 1862 to June 1863. During this time the 6th Massachusetts was attached to the VII Corps and participated in several expeditions and actions in the vicinity of Suffolk, Virginia, most notably the Siege of Suffolk and the Battle of Carrsville in April and May 1863. Private Joseph S.G. Sweatt's bravery at Carrsville(###Q139###) him the Medal of Honor. The 6th Massachusetts served a third term in response to the call for troops to defend fortifications around Washington. During this term, which lasted 100 days from July to October 1864, the 6th Massachusetts garrisoned Fort C. F. Smith was in Arlington, Virginia and (###Q140###) Confederate prisoners of war at Fort Delaware near the mouth of the Delaware River.

### Q131. Choose the correct answer from the given options to fill in the blanks which are numbered.

- A. Wartime
- B. Peacetime
- C. Mammoth
- D. Truce
- E. Exploit

### Q132. Choose the correct answer from the given options to fill in the blanks which are numbered.

A. Polished

- B. Abducted
- C. Gained
- D. Surrendered
- E. Subdued
- Q133. Choose the correct answer from the given options to fill in the blanks which are numbered.
- A. Contained
- B. Sustained
- C. Composed
- D. Pondered
- E. Referred
- Q134. Choose the correct answer from the given options to fill in the blanks which are numbered.
- A. Emptied
- **B.** Consisted
- C. Enlightened
- D. Punctuated
- E. Belittled
- Q135. Choose the correct answer from the given options to fill in the blanks which are numbered.
- A. Commanded
- B. Persuaded
- C. Enthralled
- D. Obliged
- E. Performed
- **Q136**. Choose the correct answer from the given options to fill in the blanks which are numbered.
- A. Protected
- B. Promoted
- C. Enlisted
- D. Serviced
- E. Engorged
- Q137. Choose the correct answer from the given options to fill in the blanks which are numbered.
- A. Proceeded
- B. Courted

- C. Outnumbered
- D. Synchronized
- E. Obliterated

Q138. Choose the correct answer from the given options to fill in the blanks which are numbered.

- A. Began
- B. Succeeded
- C. Postponed
- D. Lasted
- E. Surprised

Q139. Choose the correct answer from the given options to fill in the blanks which are numbered.

- A. Earned
- B. Coasted
- C. Perplexed
- D. Mortified
- E. Imputed

Q140. Choose the correct answer from the given options to fill in the blanks which are numbered.

- A. Stole
- B. Guarded
- C. Banished
- D. Entertained
- E. Summed

### **Section: - Agriculture & Rural Development**

Q141. What is the total food grain production of India in 2016-17?

- A. 322 MT
- B. 245 MT
- C. 270 MT
- D. 210 MT
- E. None of the above

| A. | <mark>April-May</mark>   |
|----|--|
| В. | January-March  |
| C. | February-May   |
| D. | May-June   |
| E. | None of the above  |
| Q1 | 44. Which one of the following soils has the least water holding capacity? |
| A. | Silt   |
| В. | clay   |
| C. | loam   |
| D. | sandy sandy  |
| E. | None of the above  |
| Q1 | 45. In which year, import duty on wheat was introduced?                    |
| A. | 2014   |
| B. | 2017   |
| C. | 2000   |
| D. | 2010   |
| Ε. | 2006   |

Q142. Which of the following soils has the maximum water holding capacity?

A. Black soils

C. Red soils

B. Laterite soils

D. Alluvial soils

E. Human beings Q147. Which of the following is a micronutrient? A. Nitrogen B. Potassium C. Calcium D. Iron E. None of the above Q148. What is pH of Alkaline soils? A. 3 B. 4 C. >5 D. >8.5 E. None of the above Q149. Which of the following is not a branch of Agriculture? A. Home science B. Biotechnology C. Agricultural engineering D. Animal husbandry E. None of the above Q150. Which of the following is a breed of broiler poultry? A. Cornish B. Minorca C. Leghorn

A. Horse

B. Cow

C. Sheep

D. Buffalo

A. Wheat B. Sorghum C. Paddy D. Ground nut E. None of the above Q152. Efficiency of Drip irrigation is? A. 20-30% B. 40-50% C. 50-60% D. 60-70% E. None of the above Q153. Which of the following nutrient is useful for flowering and integrity of cell wall? A. Nickel B. Iron C. Nitrogen D. Calcium E. None of the above Q154. Which of the following is a salt tolerant variety of Rice? A. Pokkali B. Jasmine C. Ponni D. BPT E. None of the above

Q151. CRI and tillering are the sensitive stages of which of the following crops?

D. None of the above

E. All of the above

| A.  | 8  |
|-----|--|
| B.  | <mark>12</mark>  |
| C.  | 15   |
| D.  | 4  |
| E.  | 25   |
| Q1! | 56. Premium for Kharif crops under Pradhan Mantri Fasal Bima Yojana is ?   |
| A.  | <mark>2%</mark>  |
| В.  | 1.5%   |
| C.  | 1%   |
| D.  | 5%   |
| E.  | 3%   |
| Q1! | 57. Which of the following is a Rabi crop?   |
| A.  | Paddy  |
| В.  | Cotton   |
| C.  | Groundnut  |
| D.  | Wheat  |
| E.  | None of the above  |
| Q1! | 58. Which of the following is a draught breed of cattle?   |
| A.  | Gir  |
| В.  | Red Sindhi   |
| C.  | Hallikar Page 1985 Page 19 |
| D.  | None of the above  |
| E.  | All of the above   |
| Q1! | 59. Which of the following nutrient is found maximum in Poultry manure?  |
| A.  | <mark>Nitrogen</mark>  |
|     | Potassium  |
|     | Sulphur  |
| C.  | Sulphur  |

Q155. The floor space requirement for adult bull in covered area is \_\_\_\_\_ Sq. m.

E. None of the above

### Q160. Which of the following is the amount of rainfall received in humid regions?

- A. 250-500 mm
- B. 500-750 mm
- C. 750-1000 mm
- D. >1000 mm
- E. None of the above

### Q161. Which of the following is a weather factor that affects crop production?

- A. Temperature
- B. pH
- C. Chlorophyll
- D. Nutrients
- E. None of the above

### Q162. Which of the following states has the Damodar valley project?

- A. Karnataka
- B. Madhya Pradesh
- C. West Bengal
- D. Himachal Pradesh
- E. None of the above

### Q163. Which of the following nutrient deficiency shows retarded/stunted growth and yellowing of leaves?

- A. Magnesium
- B. Nitrogen
- C. Iron
- D. Calcium
- E. None of the above

Q164. As per Government of India, by which of the following years, farmers income would

| be doubled?   |  |  |  |  |
|---|--|--|--|--|
|   |  |  |  |  |
| A.  | <b>2022</b>  |  |  |  |
| В.  | 2020   |  |  |  |
| C.  | 2024   |  |  |  |
| D.  | 2026   |  |  |  |
| Ε.  | None of the above  |  |  |  |
| Q165. What was the growth rate of agriculture sector in the year 2017-18? |  |  |  |  |
| A.  | 2.9%   |  |  |  |
| В.  | 1.8%   |  |  |  |
| C.  | 1.2%   |  |  |  |
| D.  | 2.1%   |  |  |  |
| Ε.  | None of the above  |  |  |  |
| Q1  | .66. Which of the following is the method of sowing seeds wherein seeds are scattered in |  |  |  |
|   | e field?   |  |  |  |
| A.  | Scatter sowing   |  |  |  |
| В.  | Dibbling   |  |  |  |
| C.  | Broadcasting   |  |  |  |
| D.  | Transplanting  |  |  |  |
| E.  | None of the above  |  |  |  |
| Q1  | .67. What percentage of Priority lending is allocated to SC/ST categories and Women      |  |  |  |
| (weaker sections) out of total Adjusted Net Bank Credit?                  |  |  |  |  |
| Δ   | 5%   |  |  |  |
|   | 10%  |  |  |  |
|   | 15%  |  |  |  |
|   | 20%  |  |  |  |
|   | 25%  |  |  |  |

Q168. In which of the following years did the name of NRLM (National Rural Livelihood Mission) changed to DAY-NRLM (Deendayal Antyodaya Yojana -National Rural Livelihoods Mission)?

- A. 2017
- B. 2009
- C. 2013
- D. 2011
- E. 2015

Q169. Heading and flowering are the sensitive stages in which of the following crops?

- A. Pearl millet
- B. Paddy
- C. Sorghum
- D. Wheat
- E. Maize

Q170. What is the capacity of a power harrow?

- A. 1.0 ha/day
- B. 1.5 ha/day
- C. 2.5 ha/day
- D. 2.0 ha/day
- E. 3.0 ha/day

Q171. In which of the following states is the saline soils highest?

- A. Gujarat
- B. Rajasthan
- C. Madhya Pradesh
- D. Andhra Pradesh
- E. Chattisgarh

| A. 1 ha/day  |
|--|
| B. 0.58 ha/day   |
| C. 0.12 ha/day   |
| D. 0.36 ha/day   |
| E. 0.48 ha/day   |
| Q173. What is the rearing period of Prawns in monoculture fresh water prawn culture? |
| A. 6-8 months  |
| B. 9-11 months   |
| C. 3-4 months  |
| D. 5-6 months  |
| E. None of the above   |
| Q174. In which of the following years did the soil health card launched?             |
| A. 2017  |
| B. 2009  |
| C. 2013  |
| D. 2011  |
| E. 2015  |
| Q175. White tag is used for seeds.   |
| A. Breeder seed  |
| B. Foundation seed   |
| C. Nucleus seed  |
| D. Registered seed   |
| E. None of the above   |
| Q176. Fat content of Double toned milk is  |
| A. 0.5%  |
|  |
|  |

Q172. What is the capacity of pan size 15cm x 8cm, moving with a speed of 5km/hr having

80% efficiency?

| В.   | 1.0%   |  |  |  |
|--|--|--|--|--|
| C.   | 1.5%   |  |  |  |
| D.   | 2.0%   |  |  |  |
| Ε.   | 2.5%   |  |  |  |
| Q1   | 77. Thelaunched in 2015, is an extended component of Soil Health   |  |  |  |
| Management (SHM) under the Centrally Sponsored Scheme (CSS), National Mission on         |  |  |  |  |
| Su   | stainable Agriculture (NMSA), which aims at supporting and promoting organic farming,  |  |  |  |
| in   | turn resulting in improvement of soil health.  |  |  |  |
| A.   | Pradhan mantri Krishi Vikas Yojana (PMKVY)   |  |  |  |
| В.   | Paras Krishi Vikas Yojana (PKVY)   |  |  |  |
| C.   | Paramparagat Krishi Vikas Yojana (PKVY)  |  |  |  |
| D.   | Krishi Vikas Yojana (KVY)  |  |  |  |
| E.   | kheti Vikas Yojana (KVY)   |  |  |  |
|  |  |  |  |  |
|  | 78. As per the Forest Rights Act, 2006, Which of the following unit plays pivotal role in  |  |  |  |
| ensuring the rights of the forest dwellers, decision making, planning and management for |  |  |  |  |
| Joi  | nt Forest Management?  |  |  |  |
| A.   | Block Samithi  |  |  |  |
| В.   |  |  |  |  |
| C.   | Zila Parishad  |  |  |  |
| D.   | Zila Parishad  Gram Sabha  |  |  |  |
| Ε.   |  |  |  |  |
|  | Gram Sabha Individual Household  |  |  |  |
|  | Gram Sabha Individual Household State Government   |  |  |  |
| Q1   | Gram Sabha Individual Household  |  |  |  |
|  | Gram Sabha Individual Household State Government   |  |  |  |
| Liv  | Gram Sabha Individual Household State Government  79. Swarnjayanti Gram Swarozgar Yojana (SGSY) has been restructured as National Rural  |  |  |  |
| Liv  | Gram Sabha Individual Household State Government  79. Swarnjayanti Gram Swarozgar Yojana (SGSY) has been restructured as National Rural elihoods Mission (NRLM), now renamed as "Ajeevika" in the year |  |  |  |
| Liv<br>A.<br>B.  | Gram Sabha Individual Household State Government  79. Swarnjayanti Gram Swarozgar Yojana (SGSY) has been restructured as National Rural elihoods Mission (NRLM), now renamed as "Ajeevika" in the year |  |  |  |
| A.<br>B.<br>C.   | Individual Household State Government  79. Swarnjayanti Gram Swarozgar Yojana (SGSY) has been restructured as National Rural elihoods Mission (NRLM), now renamed as "Ajeevika" in the year  2007 2008 |  |  |  |

Q180. The citizen centric mobile app on MGNREGA launched by department of rural development for providing information of the MGNREGA program is

### A. Janmanrega

- B. Manrega
- C. Janrega
- D. Inforega
- E. Appmgnrega

### **Section: - Computer Knowledge**

Q181. The ability of an operating system to run more than one application system at a time is called as \_\_\_\_\_

### A. Multitasking

- B. Multiuser computing
- C. System language
- D. Computer oriented mechanism
- E. None of the above

Q182. Which one of the following is/are real time operating system/s?

- A. VxWorks
- B. RTLinux
- C. Windows CE
- D. All of the above
- E. None of the above

### Q183. What is the full form of SMTP?

### A. Simple Mail Transfer Protocol

- B. Sample Method Transfer Protocol
- C. Simple Message Transfer Program
- D. Software of Mail Transfer Program
- E. None of the above

Q184. Which among the following is the reboot where the power to the system is physically turned off and back on again causing an initial boot of the machine?

- A. Warm booting
- **B.** Cold booting
- C. Toggling
- D. Logging in
- E. None of the above

# Q185. Name the type of memory which clears everything when the power of a computer gets switched off?

- A. ROM
- B. Volatile memory
- C. Non volatile
- D. Pendrive
- E. None of the above

### Q186. A collection of various programs that helped control your computer is called?

- A. Excel
- B. System software
- C. Application software
- D. Outlook
- E. None of the above

# Q187. Software that you can download for free but have to pay to continue its use after a trial is called?

- A. Open source software
- B. Public domain software
- C. Adware
- D. Shareware
- E. None of the above

### Q188. Which command is used to set a name to a disk in DOS?

- A. VOLUME
- **B. DICSLABEL**
- C. COMMAND
- D. LABEL
- E. None of the above

### Q189. What is the meaning of .EXE?

A. Command files

- B. Executable files
- C. Compressed files
- D. Expressed files
- E. None of the above

Q190. Which communication mode allows both the sender and receiver to transmit data at the same time over a single communication channel?

- A. Simplex communication
- B. Half duplex communication
- C. Duplex communication
- D. Full duplex communication
- E. None of the above

Q191. GPRS is a packet oriented mobile data standard on the 2G and 3G cellular communication network's global system for mobile communications (GSM). What does R stand for in GPRS?

- A. Radiation
- B. Remote
- C. Resume
- D. Radio
- E. None of the above

Q192. Which tag is used for displaying images in HTML?

- A. <Pic>
- B. <Disp>
- C. <Dispimg>
- D. <img>
- E. None of the above

Q193. The programming language model in which programs are organised around data objects rather than functions and logic is known as?

- A. Data oriented programming
- B. High level programming

- C. Procedural programmingD. Object oriented programming
- E. None of the above

## Q194. What is the most significant difference in MS Office 2010 as compared to MS Office 2007?

- A. MS Office 2010 has customizable ribbon
- B. MS PowerPoint 2010 has newly added slide sorting feature BPT
- C. Ribbon has been introduced in MS Office 2010
- D. Introduction of auto fill option in tables in MS Office 2010 suite
- E. All of the above

# Q195. The main part of an e-mail message containing the actual arbitrary data such as text or images is known as

- A. Email header
- B. Email body
- C. Email tail
- D. Full email
- E. None of the above

### Q196. Which of the following is not a data structure?

- A. Stack
- B. Array
- C. Boolean
- D. Queue
- E. None of the above

Q197. A large network that usually spans several buildings in the same city or town that connects two or more computers communicating devices or networks in a single network is called?

- A. PAN
- B. CAN
- C. GAN

| D.   | WAN   |  |  |  |
|--|---|--|--|--|
| E.   | MAN   |  |  |  |
| Q198   | . The hide slide command found in the thetab of MS PowerPoint?  |  |  |  |
| A.   | Animation   |  |  |  |
| В.   | Review  |  |  |  |
| C.   | Slideshow   |  |  |  |
| D.   | Design  |  |  |  |
| E.   | None of the above   |  |  |  |
| Q199   | . Which of the following nutrient is not a goal of IT security? |  |  |  |
| A.   | Confidentiality   |  |  |  |
| В.   | Availability  |  |  |  |
| C.   | Integrity   |  |  |  |
| D.   | Accountability  |  |  |  |
| E.   | None of the above   |  |  |  |
| Q200 is the exploitation of a flaw in a computing system or operating system or software program or user system for purposes that are not known by the system operator and that are generally harmful. |   |  |  |  |
| A.   | Spamming  |  |  |  |
| В.   | Phishing  |  |  |  |
| C.   | Betting   |  |  |  |
| D.   | Hacking   |  |  |  |
| E.   | Exploiting  |  |  |  |





# NABARD GR A 2018

PHASE 2

# **English Descriptive Paper**



### Maximum marks (100)

Time (90 mins.)

Instructions-

- 1) All questions are compulsory.
- 2) Figures to the right indicate maximum marks to each question.
- 3) Answers must be written only in English.
- 4) Marks will be deducted if word limit is not observed.

# Q.1 Write an Essay of about 300 words on any one of the following topics: - (40 Marks)

### 1. Innovation in agriculture of rural development.

In rural communities, primarily two aspects are vital. These are, land and human resources. Land can be efficiently cultivated by the use of modern and technical methods. In rural communities, there has been development of training centres, which are making provision of knowledge to agricultural labourers and farmers in terms of technology and scientific methods. Apart from making use of technology, scientific and innovative methods in the agricultural sector, the rural individuals also are required to enhance their skills and abilities in terms of other areas, which include, fisheries, rearing of livestock and so forth. Apart from augmenting one's skills and abilities in terms of various areas. The rural individuals, farmers, agricultural labourers, and fishermen, also need to possess adequate knowledge in terms of marketing strategies. Furthermore, they should be well aware in terms of the regions, where they can move to market their products.

In the agricultural sector, the major areas that need to be taken into account are, seeds, fertilizers, insecticides, cropping techniques, irrigation methods, use of modern, innovative and scientific methods to enhance production, seed production, seed processing, system of crop intensification, organic farming, weather parameters, cropweather advisory and so forth. The farmers and agricultural

labourers need to possess adequate knowledge and information in terms of these areas, so they could generate productive outcomes and enhance their living conditions. Within the agricultural sector, the major areas that need to be taken into consideration to bring about development of rural areas have been stated as follows:

Soil and Water Conservation – In the case of soil and water conservation, the main aspects that need to be taken into consideration are, soil types, soil fertility, fertilizers, soil erosion, soil conservation and watershed management (National Bank for Agriculture and Rural Development, 2016). Water Resources – In making provision of water resources to augment agricultural productivity, the major aspect that needs to be taken into account are, irrigation management, types of irrigation, sources of irrigation, crop-water requirement, command area development, water conservation techniques, micro-irrigation, use of irrigation pumps, and major, medium and minor irrigation (National Bank for Agriculture and Rural Development, 2016).

Farm and Agriculture Engineering – Farm and agriculture engineering involves the utilization of technology such as, sources of power, mechanical and electrical, wind, solar, biomass, bio fuels, water harvesting structures, farm ponds, watershed management, agro processing, controlled and modified storage, perishable food storage, go-downs, bins and grain silos (National Bank for Agriculture and Rural Development, 2016). Plantations and Horticulture – In plantations and horticulture, the individuals involved need to put into operation proper methods and techniques. The main areas included are, cultivation, gardening, propagation, market gardening and truck farming. The job duties in plantations are regarded as hazardous, but individuals need to possess adequate knowledge and information to generate productive outcomes.

Animal Husbandry – Animal husbandry is regarded as one of the vital occupations of rural individuals. In this case, they are involved in

rearing of farm animals to produce products such as, milk, eggs, meat, wool, fibre and so forth. The individuals need to possess adequate awareness in terms of the aspects that are needed to carry out this task effectively, such as fodder, classification of breeds of cattle and so forth. Fisheries – The individuals, who are residing near water bodies and rivers adopt fisheries as the means to sustain their living conditions. In this case, they need to possess adequate awareness in terms of significance of fisheries within the country, market demands, common terms pertaining to the production of fish and the essential strategies and approaches, which need to be put into operation.

Forestry – The rural communities are dependent upon forests to meet their needs and requirements. In case of health problems or illnesses too, they obtain herbs and medicinal plants from the forests. Obtaining food items from forests is common, such as, fruits, vegetables, and so forth. In this way, they are able to fulfil their nutritional requirements. Hence, to fulfil their needs and requirements, they need to put into operation the ways that areneeded to preserve forests.

Natural Environmental Conditions – Preservation of the natural environmental conditions are considered essential in all communities. For this purpose, it is vital for the rural individuals to possess adequate awareness in terms of various aspects. These are, curbing various forms of pollution, i.e. air, water and land, planting more trees, spreading greenery, keeping the water bodies clean, not dumping any types of waste materials in the water bodies as well as on the roads and streets. The industries and factories should curb the emitting of gases, which may cause air pollution.

Ecology and Climate Change – In rural communities, primarily in the agricultural sector and farming practices, the climatic conditions render a significant contribution in enhancing productivity. For instance, the regions, which obtain adequate rainfall have more

agricultural productivity as compared to the regions, which experience less rainfall. The changes taking place in the climatic conditions have a major effect upon agricultural productivity. Agricultural Extensions – In the agricultural extensions, the main areas that need to betaken into consideration are, significance and role, methods of evaluation of extension.

### 2. Key issue of rural development in India.

Rural areas support the bulk of India's population. Simultaneously, these areas are the breeding ground of poverty, hunger and starvation. So, to accelerate the process of growth and development of a country, rural development must be accorded priority. Rural development refers to the actions and initiatives taken for the social and economic development of the rural or backward areas. The key issues in rural development are as follows:

- 1. Human Capital Formation- Rural areas lack quality human capital. Therefore, rural development programmes should aim at development of human resources by investing in education, technical skills development through on-the-job training, health care, etc.
- 2. Development of Productive Resources- Productive resources help in generating employment opportunities. In rural areas, the main occupation is agriculture that usually suffers from low productivity, lack of infrastructure and disguised unemployment. Thus, rural development must aim at development of alternative sources of occupation. Development of productive resources reduces excess burden on the agricultural sector, thereby, increasing productivity and income of the rural people.
- 3. Development of Rural Infrastructure- Infrastructure development is a very crucial issue at the micro level. It provides a support

system to all the production activities in the economy, the absence of which makes economic growth and social development impossible. Development of rural infrastructure includes development of bank, credit societies, electricity, means of transport, means of irrigation, development of markets, facilities for agricultural research, etc.

- 4. Land reforms- Land reforms along with technical reforms must be initiated in the rural areas. These enable the use of modern techniques and methods, thereby, increasing the productivity and aggregate volume of farm output. In addition, land reforms lead to efficient and optimum use of land, enabling large scale production.
- 5. Lessening Poverty- Poverty is one of the main causes of rural underdevelopment. Poverty is not a problem in itself; in fact, it gives rise to many other interrelated problems like unemployment, inferior human capital, underdevelopment and backwardness, inequalities, etc. An important step that should be taken in order to tackle t poverty is to develop income-earning assets. Such assets would generate income, raise living standards and make rural people self-sufficient.

The following are the various steps initiated by the Indian government to develop the rural markets:

- 1. Regulated Markets: The government came up with the concept of regulated market where the sale and purchase of the products are monitored by the Market Committee. This Market Committee consists of farmers, government agents and traders. This practice infuses greater transparency in the marketing system through the use of proper scales and weights. Such committees ensure the farmers and the consumers in receiving fair price in exchange of their products
- 2. Infrastructure Development: The present infrastructure is not sufficient to meet the growing demands of the farmers. Indian

government provided cold storages and warehouses that help the farmers to sell their product at the time when the price is attractive. Also, railways offer subsidised transport facilities to the farmers. This enables the farmers to bring their product to urban areas where they can earn huge profits.

- 3. Co-operative Agricultural Marketing Societies: The government also started co-operative marketing under which the farmers get access to fair prices. This is due to the better and enhanced bargaining power of the farmers via collective sale in the market.
- 4. MSP Policy: Minimum Support Price is a minimum legislated price that a farmer may charge in exchange for his products. This enables them to sell their products in the open market at a higher price. The MSP insulates the farmers in case of price fall as this is the minimum price that they can receive. The need of such assurance to the farmers is of immense importance as farming in India is subject to many uncertainties.
- 3. What is meant by micro finance? How can it help the rural poor?

### IMPORTANT FEATURES OF MICRO-FINANCE

- Micro-finance is an essential part of rural finance.
- It mainly deals in small loans and basically caters to the poor households.
- It is provided through the NGOs, generally referred to as Self Help Groups (SHGs).
- It is one of the most effective and warranted Poverty Alleviation Strategies.
- It provides an incentive to poor people grab self-employment opportunities.
- It is more service-oriented and less profit-oriented.

- It is meant to assist small entrepreneurs and producers.
- Poor borrowers are rarely defaulters in repayment of loans as they are simple and God-fearing.
- India needs to establish several micro-finance institutions

ROLE AND SIGNIFICANCE OF MICRO-FINANCE Micro - finance contributes to social and economic development of the nation in the following ways:

- 1. Poor people cannot access banking services due to their meagre income and inability to handle banking procedures and documentation. It is through micro-finance that a wide range of financial services such as deposits, loans, payment services, money transfers and insurance can be provided to the poor and low income households and their micro-enterprises.
- 2. Micro-finance institutions, through their NGOs, develop saving habits among poor people. The financial resources generated through savings and micro credit obtained from banks are utilized to provide loans and advances to the members of the Self Help Groups (SHGs). Thus, microfinance institutions help in mobilisation of savings and using the same for the welfare of its members.
- 3. Loans from the normal banking system require collateral or counter guarantee which poor people cannot offer and therefore, cannot get loan. Again, high interest rates and procedural and documentation formalities act as a deterrent to poor people accessing banks for loans. Microfinance does away with all these obstacles and provides finance to rural and poor population on easy terms.

- 4. Micro-finance allows the poorer sections of the society to get loans at cheaper rates which helps them to start their businesses on a small scale, grow their business and get out of poverty and be independent and self-sufficient. It helps in creating long-term financial independence among the poorer sections of the society and therefore, promotes self-sufficiency among them.
- 5. Micro-finance is provided through the intermediation of Self Help Groups (SHGs). More than 50% of the Self Help Groups (SHGs) are formed by women. Now, they have greater access to financial and economic resources. It is a step towards greater security for women. Thus, micro-finance empowers poor women economically and socially. 6. Usually, rural sector depends on non-institutional agencies for their financial requirements whereby they are exploited in numerous ways. Micro-financing has been successful in taking.
- 4. The centre has set an ambitious target of doubling farmers income by 2022. How can it be made possible? What are the possible challenges in the way?

Past strategy for development of the agriculture sector in India has focused primarily on raising agricultural output and improving food security. The net result has been a 45 per cent increase in per person food production, which has made India not only food self-sufficient at aggregate level, but also a net food exporting country.

Low level of absolute income as well as large and deteriorating disparity between income of a farmer and non-agricultural worker constitute an important reason for the emergence of agrarian distress in the country during 1990s, which turned quite serious in some years. The country also witnessed a sharp increase in the

number of farmers suicides during 1995 to 2004 - losses from farming, shocks in farm income and low farm income are identified as the important factors for this. The low and highly fluctuating farm income is causing detrimental effect on the interest in farming and farm investments, and is also forcing more and more cultivators, particularly younger age group, to leave farming. This can cause serious adverse effect on the future of agriculture in the country.

It is obvious that the targeted year to double the current income of the farmers or income for the agricultural year 2015-16 is by agricultural year 2022-23, which is seven years away from the base year 2015-16. And, if anything is to be doubled by the year 2022-23, it will require an annual growth rate of 10.4 per cent.

Again, it is important to clarify what is sought to be doubled. Is it the income of farmers, or the output or the income of the sector or the value added or GDP of agriculture sector? If technology, input prices, wages and labour use could result in per unit cost savings then famers' income would rise at a much higher rate than the output. In nominal terms, the output became 2.65 times while farmers' income tripled in the seven years period. Therefore, doubling of farmers' income should not be viewed as same as doubling of farm output.

It is obvious that if inflation in agricultural prices is high, farmers income in nominal terms will double in a much shorter period. In a situation where non-agricultural prices do not rise, or, rise at a very small rate, the growth in farmers' income at real prices tends to be almost the same as in nominal prices. The government's intention seems to be to double the income of farmers from farming in real terms.

It is pertinent to mention that the latest data on number of cultivators is available only up to the year 2011-12. Therefore, while

calculating per cultivator income, it is assumed that farm workers would continue their withdrawal from agriculture at the rate observed during 2004-05 to 2011-12. Presently, per cultivator income has been estimated as Rs 1,20,193 at current market prices.

### The major sources of growth operating within agriculture sector are:

- 1. improvement in productivity
- 2. resource use efficiency or saving in cost of production
- 3. increase in cropping intensity
- 4. diversification towards high value crops

### The sources outside agriculture include:

- 1. shifting cultivators from farm to non-farm occupations, and
- 2. improvement in terms of trade for farmers or real prices received by farmers.

Strategy for Improving Farmers' Income

The sources of growth in output and income can be put in four categories:

- 1. Development initiatives including infrastructure
- 2. Technology
- 3. Policies and
- 4. Institutional mechanisms

### 5. Is water crisis due to ground water depletion a serious issue?

Nature goes through a unique process to provide us with groundwater. The surface water that we can see is heated by the Sun and goes into the atmosphere as evaporation. Water vapor then creates precipitation, water that falls from the sky as rain and snow. Once water falls from sky and onto the ground, it is absorbed into the Earth and is then stored as groundwater in aquifers.

**Causes of Groundwater Depletion** 

1. Groundwater depletion most commonly occurs because of the frequent pumping of water from the ground. We pump the water

more quickly than it can renew itself, leading to a dangerous shortage in the groundwater supply. As a growing world with a population that continues to rise, the more we pump water from the ground at a rapid rate, the more difficult it is for the groundwater to provide us with the amount of water that we need.

2. We continuously pump groundwater from aquifers and it does not have enough time to replenish itself. Water flows freely through the saturated rocks known as aquifers. There are large and small aquifers, and they are the underground water reserves that absorb water and hold it, enabling us to pump it for use.

The amount of water that aquifers hold is beyond impressive and can provide us with billions of gallons of water per day. While this amount of water seems plentiful, groundwater is a major contributor to the Earth's freshwater supply and is responsible for providing up to 40% of freshwater in the world. Therefore, it doesn't have the ability to recollect quickly enough to be continually sourced for our use.

3. Agricultural needs require a large amount of groundwater. It's frightening to think that there isn't very much groundwater left when you consider how much water we use on a daily basis to support our population of billions and our personal lifestyles. A large amount of groundwater goes to farming, but the availability of groundwater is steadily declining.

Without it, it will be extremely difficult to provide drinking water and water for crops and animals that would help communities during times of drought. The less water that is available, the less food we have and we will be faced with the issue of great demand and very little supply.

4. Groundwater depletion can also occur naturally. The problems we would face with freshwater shortage is sure to cause problems in every aspect of our lives. The activities that lead to groundwater

depletion come mostly from humans, but a portion of it also comes from changes in our climate and can speed up the process.

### **Effects of Groundwater Depletion**

- 1. Groundwater depletion will force us to pump water from deeper within the Earth. The more we extract groundwater right below the Earth's surface, the further down we have to go in order to get more. As we have to extract water from deeper within the Earth, we find that there is less water available. Consequently, we will have to use even more resources to develop alternative methods to reach further into the ground.
- 2. Large bodies of water will become more shallow from groundwater depletion. A groundwater shortage keeps additional water from flowing into lakes, rivers and seas. This means that over time, less water will enter as the existing surface water continues to evaporate. As the water becomes less deep, it will affect everything in that particular region, including fish and wildlife.
- 3. Saltwater contamination can occur. We may pump groundwater instead of sourcing it from lakes and rivers, but that doesn't mean that it isn't connected to larger bodies of water. Groundwater that is deep within the ground often intermingles with saltwater that we shouldn't drink. When freshwater mixes with saltwater, it is called saltwater contamination. This sort of contamination would raise the prices of drinking water for everyone because it will cost much more to pump and filter.
- 4. As large aquifers are depleted, food supply and people will suffer. The depletion of the Colorado River and the Ogallala aquifer serve as examples of large groundwater reserves that are being depleted, despite how necessary they are to our economy and well-being. The Ogallala aquifer has been collecting groundwater for thousands of years, and its water resources have to be shared among farmers and citizens.

- 2. We should reduce our use of chemicals and dispose of them properly. Many people are not paying attention and are simply unaware of how important it is to keep pollution from occurring beneath the ground. The water from businesses and private residences that run into the streets and sewage systems are commonly laden with chemicals. These chemicals find their way into larger bodies of water and absorb into the ground, poisoning animals and the soil. By using less chemicals and discarding of them carefully, we keep them from adding toxic materials into our water supply.
- 3. More comprehensive research and additional funding can help with groundwater depletion. The best way to approach the topic of groundwater depletion and to find a solution is to think on both a personal and government level. Laws that are in place for the pumping of groundwater should be more strict and follow specific regulations.

There are many scientists, researchers, and sustainable companies that remind us how important it is to know the amount of groundwater we actually have. They also believe that many of the policies we have should be changed with the consideration of saving groundwater in mind instead of treating it like an endless resource.

- 4. One of the most effective ways to address the issue of groundwater depletion is to find alternative sources of water. Alternative water sources can be used to help replenish aquifers. Deriving water from other sources would also give aquifers time to refill instead of pumping too much water from them at once.
- 5. The pumping of groundwater should be regulated. If we don't have a better understanding of our groundwater supply, then we can easily use much more than we should. Understandably, more funding should be granted towards researching our groundwater supply instead of just pumping the water, so that we can set limits and better pace our usage. Additional funding should be given to

support initiatives that not only study the supply of groundwater we have, but also seek to find sustainable ways to use less of it.

# Q.2 Make a Précis of the following passage, and give it a suitable title. (20 Marks)

The amendments passed by Parliament to the National Bank for Agriculture and Rural Development (NABARD) Act, 1981 support the government's push to boost the rural and agricultural sector. The amendments recognise the vital role of micro, small and medium enterprises (MSMEs), as defined under the MSME Development Act of 2006, in rural entrepreneurship and are intended to make financing easier for them.

The 1981 Act was enacted to establish a development bank to provide and regulate credit and other facilities in order to promote and develop agriculture, small-scale industries, cottage and village industries, handicrafts, and allied economic activities in rural areas.

In March 2017, the Finance Ministry listed a slew of factors which necessitated amendments to the 1981 Act.

In the statement of objects and reasons for the National Bank for Agriculture and Rural Development (Amendment) Bill of 2017, the government explained that with its expanding activities, NABARD needed to be provided with additional equity from time to time to enable it to meet its objectives of promoting rural development and sustainable rural prosperity. It said certain existing commitments of NABARD relating to the long-term irrigation fund and enhanced refinance support to cooperative banks required urgent infusion of equity.

The government reasoned that as the current authorised capital of NABARD is fully paid-up, there was a need to increase it to enable

the Central government to infuse additional equity as and when required.

The Reserve Bank of India (RBI) holds 0.4% of the paid-up capital of NABARD. The remaining is held by the Central government. This causes conflict in the RBI's role as banking regulator and shareholder in NABARD, the statement said.

The government said its focus was on the employment potential in rural areas, medium enterprises, and handlooms. It proposed to include these enterprises in the ambit of refinance activities of NABARD.

The NABARD (Amendment) Bill, 2017 provides for empowering the Central government to increase the authorised capital of NABARD from ₹5,000 crore to ₹30,000 crore in consultation with the RBI. The amendments primarily seek to transfer the RBI's balance equity of ₹20,000 crore in NABARD to the Central government.

### **Precis Solution -**

Title - Rationales behind and intended outcomes

The NABARD Act, 1981 was enacted to promote rural and agricultural development through provision of credit and assistance for enterprising activities in rural areas. The amendments to the Act were primarily aimed at ensuring the rural prosperity through more flexibility in capital infusion by the government, enhancement of refinance coverage of NABARD and functional ownership of NABARD by the government. The amendments sought to empower government to infuse capital as and when required by NABARD to fulfil the obligations under the Act. There was also proposal through amendments to bring medium enterprises and handloom firms of rural areas into the ambit of refinancing by NABARD. This reaffirmed the focus of the government on employment generation in rural

areas. Moreover the issue of conflict of interest in the role of RBI as both the shareholder of NABARD and the regulator of the same was to be addressed through the amendments.

- Q.3 Read the passage given above and answer the following questions on the basis of the passage in your own words. (20 Marks)
- 1) Briefly describe objectives of amendments to NABARD Act, 1981?
- 1) The objectives of the amendments to NABARD Act 1981 includes:
- a) To empower government to infuse additional equity from time to time as per the requirement, the immediate cause being the equity fund needed for long term irrigation fund and refinancing of cooperative banks,
- b) To relieve RBI from the position of shareholder in NABARD to avoid the conflict of interest as both the shareholder and the regulator, thereby transferring RBI's balance equity of Rs 20000 crore in NABARD to central government.
- c) To propose to include medium enterprises and handloom firms in the ambit of refinance activities of NABARD.
- 2) Discuss the requirement of urgent equity infusion according to the Amendment Bill of 2017?
- 2) As per the passage there was requirement for urgent equity infusion as per the Amendment Bill of 2017. This was because of the certain obligations of NABARD related to/( the requirement of funds allocation) for the long term irrigation fund and enhanced refinancing for cooperative banks. Government envisaged this as the necessary step to achieve rural development and sustainable rural prosperity.

- 3) Describe the purpose of amendments in refinancing ambit of NABARD?
- 3) The amendments proposed to include medium industries and handloom enterprises in the ambit of refinance facility of NABARD. Government has taken this step with a purpose to generate employment in rural areas and to bring development to rural areas.
- 4) Discuss the primary purpose of NABARD (Amendment) Bill, 2017 w.r.t the Government and RBI?
- 4) The primary purpose of the NABARD (amendment) Bill, 2017 w.r.t. government and RBI is to resolve the conflict of interest issue in case of RBI. RBI was holding 0.4% of the paid-up capital of NABARD. At the same time RBI also acted as the regulator of NABARD. To end this conflict in RBI's role, the amendment aimed at transferring RBI's balance equity of Rs 20000 crore in NABARD to the central government.
- 5) Briefly describe the Author's purpose to write this article?
- 5) The author, through the passage, presents a description of the amendments to the NABARD Act, 1981. The rationale behind the amendments and the proposed amendments have been discussed by the author along with the intended outcome of those steps. The purpose of the passage can be described as the dissemination of information on the amendments proposed by the government.
- Q.4 Write a letter in about 150 words on the topic give below. (20 Marks)

"A farmer writes a letter to the Zonal-officer requesting damage claim of his crops under PMFBY."

House No 15,

Pragati Path, Charigaon, Jorhat, Assam – 785101

Date 24th March, 2020

The Branch Manager, Assam Gramin Vikas Bank, Jorhat Branch, Gar Ali, Jorhat, Assam – 785001

SUBJECT: Regarding claim of damage for crops under PMFBY.

Respected Sir/Madam,

With due respect, I would like to inform you that I am a farmer and own one acre of paddy cultivation in Bahona, in Charigaon taluka of Jorhat district. During the first fortnight of the present month, a series of hailstorm events brought damage to my paddy crops.

I enrolled for crop insurance policy under PBFBY and now want to avail the claim of damage for crops under the same. My crop insurance policy document number is ASO3JHT123. I, hereby, request you to make arrangement for estimation of damage in my paddy field and to proceed for payment of claim against the estimated damage subsequently. A prompt action at your end will help me to recover the cost of crop damages through PMFBY at the earliest.

As a farmer, I am facing financial distress due to the recent crop damages and an early disbursement of claim will help me to prepare for the upcoming crop season. The matter is for your kind perusal.

Thanking you,

XXXXXXXX,

E-mail: hkd@gmail.com

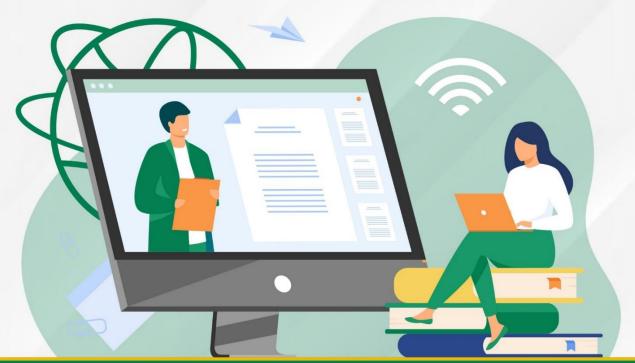




# NABARD GR A 2018

PHASE 2 MEMORY BASED PAPER

ESI + ARD



Para 1. The objective of this scheme is to enhance the enrollment, retention and attendance and simultaneously improve nutritional levels among school going children studying in Classes I to VIII of Government, Government - aided schools, Special Training centres (STC) and Madarasas and Maktabs supported under the Sarva Shiksha Abhiyan. The Government has also adopted an elaborate monitoring mechanism at Central, State and District levels to ensure quality food is served to children under the Scheme. (Q1 to Q3)

(This is a recreated passage and not the exact one asked in the exam)

# Q.1) Which of the following scheme is mentioned in the passage above?

Static or Current – **Current Affairs** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **EASY** 

Topic – Govt Schemes - Flagship

#### **Options:**

A. Rashtriya Madhyamik Shiksha Abhiyan

B. Mid-Day Meal Scheme

C. Eklavya Model Residential Schools

D. Both A & B

E. Both C & D

Answer: (B) Mid-Day Meal Scheme

#### **Explanation:**

The objective of **Mid-Day Meal Scheme** is to enhance the enrollment, retention and attendance and simultaneously improve nutritional levels among school going children studying in Classes I to VIII of Government, Government - aided schools, Special Training centres (STC) and Madarasas and Maktabs supported under the Sarva Shiksha Abhiyan.

# Q.2) Which of the following statements is true regarding the scheme mentioned in the passage above?

Static or Current – Current Affairs

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – Govt Schemes - Flagship

#### **Options:**

- A. It is a Centrally Sponsored Scheme implemented in partnership with all States and UTs.
- B. At National level, an Empowered Committee, headed by Minister of Human Resource Development monitor the scheme.
- C. The scheme rules provide for mandatory testing of food samples by Government recognized laboratories to ensure that the meals meet nutritional standards and quality.
- D. Both A & B
- E. All A, B and C

Answer: (E) All A, B and C

#### **Explanation:**

- It is a **Centrally Sponsored Scheme** implemented in partnership with **all States and UTs.**
- At National level, an Empowered Committee, headed by Minister of Human
   Resource Development monitor the scheme.
- At State level, a State Level Steering—cum-Monitoring Committee headed by the State Chief Secretary and, at the District Level, a District Level Committee under the Chairpersonship of the senior-most Member of Parliament of Lok Sabha of the district monitors the implementation of the scheme in the concerned District.
- The scheme rules provide for mandatory testing of food samples by Government recognized laboratories to ensure that the meals meet nutritional standards and quality.

# Q.3) The above given scheme is implemented by which of the following Ministries? (2 marks)

Static or Current – Current Affairs

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **EASY** 

Topic – Govt Schemes - Flagship

#### **Options:**

- F. Ministry of Education
- G. Ministry of Health and Family Welfare
- H. Ministry of Social Justice and Empowerment
- I. Both A & B
- J. Both B & C

**Answer: (A) Ministry of Education** 

# **Explanation:**

Mid-Day Meal Scheme is considered as the world's largest school feeding programme aimed to attain the goal of universalization of primary education.

**Nodal Ministry: Ministry of Education.** 

Q.4) According to the Economic Survey 2017-18, Consumer Price Index (CPI) based headline inflation averaged \_\_\_\_\_ percent during the period 2017-**18.** 

Static or Current - Current Affairs (Jan 2018)

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – Inflation

#### **Options:**

- A. 4.5
- B. 5.2
- C. 3.5
- D. 1.5
- E. 3.3

**Answer: (E) 3.3** 

#### **Explanation:**

According to Economic Survey 2017-18, Inflation in the country continued to moderate during 2017-18.

Consumer Price Index (CPI) based headline inflation averaged 3.3 per cent during the period which is the lowest in the last six financial years.

The decline in the inflation was broad-based across major commodity groups except Housing and Fuel & Light. The Headline inflation has been below 4 per cent for twelve straight months, from November, 2016 to October, 2017 and CPI food inflation averaged around one per cent during April-December in the current financial year.

Q.5) The government has identified 4 Regional Rural Banks (RRBs) for listing on stock exchanges, in the month of April 2018, in line with the Union Budget 2018-19. Which of the below given statements is not correct regarding RRBs in India?

Static or Current – **CURRENT AFFAIRS – April 2018** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

**Topic – Reforms in Banking and Financial Sector** 

#### **Options:**

- A. RRBs were formed under the RRB Act, 1976 with an objective to provide credit and other facilities to small farmers, agricultural labourers and artisans in rural areas.
- B. RRBs have witnessed 17 per cent rise in net profit to Rs 2,950 crore in 2016-17
- C. Currently, the Centre holds 35 per cent in RRBs while 50 per cent and 15 per cent are with concerned sponsor banks and state governments, respectively.
- D. Both A & B
- E. None of the statements is incorrect

Answer: (C) Currently, the Centre holds 35 per cent in RRBs while 50 per cent and 15 per cent are with concerned sponsor banks and state governments, respectively.

#### **Explanation:**

Currently, the Centre holds 50 per cent in RRBs while 35 per cent and 15 per cent are with concerned sponsor banks and state governments, respectively.

Even after stake dilution, as proposed for IPO, the shareholding of the Centre and the sponsor public sector banks together cannot come below 51 per cent as per the amended Act. As a result, the ownership and control would remain with the government.

Para 2. World Economic Outlook Update, recently released in the month of Jan 2018, has estimated that the Indian economy would grow by 7.8 per cent in 2019, making the country the world's fastest-growing economy in 2019. (Q6 to Q8)

(This is a recreated passage and not the exact one asked in the exam)

# Q.6) According to the above-mentioned report, what is the GDP Forecast for India for the year 2018?

Static or Current – **CURRENT AFFAIRS (Jan 2018)** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level - MODERATE

Topic – Reports & Indices

# **Options:**

A. 8.4%

B. 6.4%

C. 7.4%

D. 7.7%

E. 8.2%

Answer: (C) 7.4%

#### **Explanation:**

World Economic Outlook Update, released in Jan 2018 has retained its GDP forecast for the country at 6.7 per cent in 2017 and 7.4 per cent in 2018.

# Q.7) The above-mentioned Report is released by which of the following?

Static or Current – **CURRENT AFFAIRS (Jan 2018)** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – Reports & Indices

- A. WTO
- B. IMF
- C. World Bank
- D. OECD
- E. ADB

Answer: (B) IMF

#### **Explanation:**

World Economic Outlook Update is released by International Monetary Fund (IMF) every 6 months.

Q.8) The Report mentioned above has estimated the Indian gross domestic product (GDP) growth at 6.7 percent 2017-18, compared to the \_\_\_\_\_ percent figure given by Ministry of Statistics and Programme Implementation.

Static or Current – **CURRENT AFFAIRS (Jan 2018)** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic - Reports & Indices

#### **Options:**

- A. 7.2
- B. 5.2
- C. 6.2
- D. 7.5
- E. 6.5

Answer: (E) 6.5

#### **Explanation:**

World Economic Outlook Update (Jan 2018) has estimated the Indian gross domestic product (GDP) growth at 6.7 percent 2017-18, compared to the 6.5 percent figure given by Ministry of Statistics and Programme Implementation.

Q.9) Rolling plan was introduced by the Government in which 5 year plan?

Static or Current - STATIC

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – Economic Reforms in India

#### **Options:**

- A. 3rd Five-year plan
- B. 4th Five-year plan
- C. 5th Five-year plan
- D. 6th Five-year plan
- E. 7th Five-year plan

Answer: (D) 6th Five-year plan

#### **Explanation:**

After the termination of the fifth Five Year Plan, the Rolling Plan came into effect from 1978 to 1990.

In 1980, Congress rejected the Rolling Plan and a new sixth Five Year Plan was introduced.

Three plans were introduced under the Rolling plan: (1) For the budget of the present year (2) this plan was for a fixed number of years-- 3,4 or 5 (3) Perspective plan for long terms-- 10, 15 or 20 years.

Q.10) In the Union Budget of 2018-19, The Finance Minister announced National Health Protection Scheme to cover over 10 crore poor and vulnerable families providing coverage upto \_\_\_\_\_\_ rupees per family per year for secondary and tertiary care hospitalization.

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker - 2 MARKER

ESI or ARD - ESI

Difficulty Level – MODERATE

Topic – Govt schemes - Health

- F. 1.5 lakh
- G. 2 lakh
- H. 3 lakh
- I. 5 lakh

#### J. 3.5 lakh

Answer: (D) 5 lakh

#### **Explanation:**

The finance minister announced the world's largest government funded health care programme titled *National Health Protection Scheme* to cover over 10 crore poor and vulnerable families (approximately 50 crore beneficiaries) providing coverage *upto 5 lakh rupees per family per year for secondary and tertiary care hospitalization.* 

Para 3. Department of Food and Public Distribution is responsible for ensuring food security through procurement, storage and distribution of food grains. In 2018-19, the Department has been allocated Rs 1,74,159 crore, which is 99% of the Ministry's allocation. Food subsidy has been the largest component of the Department's expenditure (96% in 2018-19). (Q11 to 15)

(This is a recreated passage and not the exact one asked in the exam)

Q.11) The above-mentioned subsidy is given to \_\_\_\_\_ under the National Food Security Act, 2013 for the Targeted Public Distribution System (TPDS) or to states for the decentralised procurement of food grains.

Static or Current – **CURRENT AFFAIRS** 1 marker or 2 marker – **2 MARKER** ESI or ARD – **ESI** 

Difficulty Level – **EASY** Topic – **Food Security** 

**Options:** 

- A. NITI Aayog
- B. Ministry of Commerce and Industry
- C. Food Corporation of India
- D. Ministry of Rural Development
- E. None of the above

**Answer: (C) Food Corporation of India** 

**Explanation:** 

This subsidy is given to FCI under the National Food Security Act, 2013 for the Targeted Public Distribution System (TPDS) or to states for the decentralised procurement of food grains.

Q.12) The National Food Security Act, 2013 mentioned in the passage, is mandated to cover \_\_\_\_\_ of the population from rural areas and from urban areas.

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker - 2 MARKER

ESI or ARD - ESI

Difficulty Level – MODERATE

Topic – **Food Security** 

#### **Options:**

- A. 50%, 50%
- B. 75%, 50%
- C. 75%, 100%
- D. 100%, 50%
- E. 50%, 75%

Answer: (B) 75%, 50%

#### **Explanation:**

The National Food Security Act, 2013 is mandated to cover 75% of the population from rural areas and 50% from urban areas, and currently covers 81 crore people, as in the year 2018.

Q.13) The National Food Security Act, 2013 guarantees \_\_\_\_\_ kg of food grains per person per month to entitled beneficiaries.

Static or Current – CURRENT AFFAIRS

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – **Food Security** 

- A. 5
- B. 25

- C. 35
- D. 15
- E. 10

Answer: (A) 5

#### **Explanation:**

The National Food Security Act, 2013 guarantees five kg of food grains per person per month to entitled beneficiaries.

Further, **Antyodaya Anna Yojana households** which constitute the poorest of the poor, are **entitled to 35 kg per household per month.** 

Q.14) In the Union Budget 2018-19, Finance Minister Arun Jaitley proposed a 15 per cent higher subsidies at ₹ 2.64 lakh crore on \_\_\_\_\_\_

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker - 2 MARKER

ESI or ARD - ESI

Difficulty Level – MODERATE

Topic – Food Security

#### **Options:**

- A. Food
- B. Fertilizer
- C. Petroleum Product
- D. Both A & B
- E. A, B and C all options

Answer: (E) A, B and C – all options

#### **Explanation:**

In the Union Budget 2018-19, Finance Minister Arun Jaitley proposed a 15 per cent higher subsidies at ₹ 2.64 lakh crore on food, fertilisers and petroleum products.

Q.15) Refer to the following statements regarding food subsidy and identify the incorrect statement.

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – MODERATE

Topic - Food Security

#### **Options:**

- A. It is the difference between the cost of procuring food grains and the price at which they are given to the beneficiaries
- B. The expenditure on food subsidy has increased four-fold over the past 10 years, from 2008-09 to 2018-19.
- C. Food subsidy is given to beneficiaries at the CIP, which was last revised in 2002, under the National Food Security Act, 2013.
- D. Both A & B
- E. None of the above is incorrect

Answer: (E) None of the above is incorrect

#### **Explanation:**

- Food Subsidy is the difference between the cost of procuring food grains and the price at which they are given to the beneficiaries
- The expenditure on food subsidy has increased four-fold over the past 10 years, from 2008-09 to 2018-19.
- Food subsidy is given to beneficiaries at the CIP, which was last revised in 2002, under the National Food Security Act, 2013.

# Q.16) How many rural people are illiterate in India as per SECC-2011?

Static or Current - Current Affairs

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level - EASY

Topic - SECC 2011

#### **Options:**

A. 32.84%

B. 42.08%

C. 59.37%

D. 47.02%

E. 35.73%

Answer: (E) 35.73%

#### **Explanation:**

• As per SECC-2011, total 35.73% rural people are illiterate in India.

**Para 5.** With a view to integrate farmers with bulk purchasers including exporters, agro- industries etc. for better price realization through mitigation of market and price risks to the farmers and ensuring smooth agro raw material supply to the agro industries, Union Finance Minister in the budget for 2017-18 announced preparation of a "Model Contract Farming Act" and circulation of the same to the States for its adoption. (Q17 to 20)

(This is a recreated passage and not the exact one asked in the exam)

Q.17) Which of the following services in the agriculture value chain have been brought under the ambit of the Act mentioned above?

Static or Current – **Current Affairs** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **EASY** 

Topic – Indian Agriculture Reforms

#### **Options:**

- A. Pre-Production
- B. Production
- C. Post Production
- D. Only A & B
- E. All of the above

Answer: (A) All of the above

#### **Explanation:**

The **Model Contract Act 2018**, unveiled by Union Agriculture Minister Radha Mohan Singh, has brought in all services in the agriculture value chain, **including pre-production**, **production and post-production services**, **under its ambit along with contract farming activity**.

The act lays special emphasis on protecting the interests of the farmers, considering them as weaker of the two parties entering into a contract, the ministry states.

# Q.18 Which of the following is not true regarding the features of Model Contract Farming Act, 2018?

Static or Current – Current Affairs

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level - EASY

Topic – Indian Agriculture Reforms

# **Options:**

- A. The Act lays special emphasis on protecting the interests of the farmers, considering them as weaker of the two parties entering into a contract
- B. Contracted produce is not covered under crop / livestock insurance in operation.
- C. No permanent structure can be developed on farmers' land/premises
- D. No right, title of interest of the land shall vest in the sponsor.
- E. All of the above given statements are correct

Answer: (B) Contracted produce is not covered under crop / livestock insurance in operation.

#### **Explanation:**

- The Act lays special emphasis on protecting the interests of the farmers, considering them as weaker of the two parties entering into a contract
- Contracted produce is to be covered under crop / livestock insurance in operation.
- No permanent structure can be developed on farmers' land/premises
- No right, title of interest of the land shall vest in the sponsor.

# Q.19 As per the passage above, Contract Farming is to be outside the ambit of?

- 1. state APMCs
- 2. regulation of the respective state/UT Agricultural Marketing Act

Static or Current – Current Affairs

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level - EASY

Topic – Indian Agriculture Reforms

#### **Options:**

- A. 1 only
- B. 2 only
- C. Both 1 & 2
- D. None
- E. There is no such provision in the Act

Answer: (C) Both 1 & 2

#### **Explanation:**

- The Model APMC Act, 2003 released to the states provides for the registration of contract farming agreements by an APMC.
- This was done to safeguard the interests of the producer and the buyer through legal support, including dispute resolution.
- But in the Model Contract Farming Act, Contract framing to be outside the ambit of APMC Act. This implies that buyers need not pay market fee and commission charges to these APMCs to undertake contract farming.
- Further, the sale and purchase of contracted produce is out of the ambit of regulation of the respective state/UT Agricultural Marketing Act.

Q.20 The above-mentioned draft Model Act provides for establishing a statelevel Contract Farming (Promotion and Facilitation) Authority to ensure implementation of the draft Model Act. Functions of the Authority include:

Static or Current – Current Affairs

1 marker or 2 marker – 2 MARKER
ESI or ARD – ESI
Difficulty Level – EASY
Topic – Indian Agriculture Reforms

- A. levying and collecting facilitation fees
- B. disposing appeals related to disputes under the draft Model Act
- C. publicising contract farming

- D. Only A & B
- E. All A, B & C

Answer: (A) levying and collecting facilitation fees

#### **Explanation:**

The draft Model Act provides for establishing a state-level Contract Farming (Promotion and Facilitation) Authority to ensure implementation of the draft Model Act.

Functions of the Authority include

- (i) levying and collecting facilitation fees
- (ii) disposing appeals related to disputes under the draft Model Act
- (iii) publicising contract farming. Further, the sale and purchase of contracted produce is out of the ambit of regulation of the respective state/UT Agricultural Marketing Act

Q.21) The Government of India and World Bank have signed a \$125 million agreement, in the month of April 2018 to support India in developing an innovative \_\_\_\_\_\_

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic - UNION BUDGET

#### **Options:**

- A. Biopharmaceutical industry
- B. Aviation industry
- C. Medical Devices industry
- D. Only A & B
- E. Only A & C

Answer: (E) Only A & C

**Explanation:** 

The Government of India and the World Bank have signed a \$125 million agreement, on 24<sup>th</sup> April 2018, to support India in developing an innovative

biopharmaceutical and medical devices industry, which is globally competitive and addresses the country's major concerns around barriers to affordable healthcare.

# Q.22) According to the recent data shared by Ministry of Finance, GST Revenue collection in the month of April 2018 has exceeds

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker - 1 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – Current Economic Issues

#### **Options:**

A. Rs. 1 lakh crore

B. Rs. 2 lakh crore

C. Rs. 3.5 lakh crore

D. Rs. 2.5 lakh crore

E. Rs. 1.5 lakh crore

Answer: (A) Rs. 1 lakh crore

#### **Explanation:**

The total Gross GST revenue collected in the month of April 2018 is Rs.1,03,458 crore of which CGST is Rs18,652 crore, SGST is Rs.25,704 crore, IGST is Rs. 50,548 crore (including 21,246 crore collected on imports) and Cess is Rs.8554 crore (including Rs.702 crore collected on imports).

# Q.23) 2<sup>nd</sup> edition of United Nations Micro, Small and Medium-sized Enterprises Day has been observed on which of the following days?

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ESI

Difficulty Level – MODERATE

Topic – Employment Generation in India

- A. May 27
- B. June 27
- C. June 15

D. May 15

E. June 13

Answer: (B) June 27

#### **Explanation:**

2<sup>nd</sup> edition of United Nations Micro, Small and Medium-sized Enterprises Day has been observed on **June 27**<sup>th</sup> **2018.** 

According to the data provided by the International Council for Small Business (ICSB), formal and informal Micro-, Small and Medium-sized Enterprises (MSMEs) make up over 90% of all firms and account, on average, for 70% of total employment and 50% of GDP.

That is why the General Assembly declared 27 June Micro-, Small and Mediumsized Enterprises Day, to raise public awareness of their contribution to sustainable development and the global economy.

Q.24) The President of India, Shri Ram Nath Kovind, inaugurated "Udyam Sangam" in the month of June 2018. On this occasion, he has launched the Solar Charkha Mission, is being implemented by?

Static or Current - CURRENT AFFAIRS

1 marker or 2 marker – 1 MARKER

ESI or ARD - ESI

Difficulty Level - MODERATE

Topic – Employment Generation in India

#### **Options:**

- A. Ministry of Finance
- B. KVIC
- C. MNRE
- D. DBT
- E. NITI Aayog

**Answer: (B) KVIC** 

#### **Explanation:**

The Solar Charkha Mission is a Ministry of Micro Small & Medium Enterprises (MSME) initiative launched during June 2018. The **Khadi and Village Industries Commission (KVIC) would implement the programme.** 

The objectives of the Scheme are as follows:

- 1. To ensure inclusive growth by generation of employment, especially for women and youth, and sustainable development through solar charkha clusters in rural areas.
- 2. To boost rural economy and help in arresting migration from rural to urban areas.
- 3. To leverage low-cost, innovative technologies and processes for sustenance

Q.25) The Union Cabinet chaired by Prime Minister Shri Narendra Modi has signed a Memorandum of Understanding (MoU) with \_\_\_\_\_ for cooperation in the fields of Animal Husbandry and Dairying, in the month of April 2018.

Static or Current – **CURRENT AFFAIRS**1 marker or 2 marker – **1 MARKER**ESI or ARD – **ESI**Difficulty Level – **MODERATE**Topic – **Globalization**, Indian Agriculture

#### **Options:**

- A. Vietnam
- B. USA
- C. Russia
- D. Norway
- E. Denmark

Answer: (E) Denmark

#### **Explanation:**

The Union Cabinet chaired by Prime Minister Shri Narendra Modi signed a Memorandum of Understanding (MoU) with Denmark for cooperation in the fields of **Animal Husbandry and Dairying. The MoU was signed on 16.4.2018.** 

The MoU aims to develop bilateral cooperation in the field of Animal Husbandly and Dairying for the purpose of broadening the existing knowledge base on dairy development and institutional strengthening.

Q.26) As per the 2<sup>nd</sup> Advance Estimates, released in May 2018, the total horticulture production of the country is estimated to be \_\_\_\_\_Million Tonnes during 2017-18 which is 2.2% higher than the previous year.

Static or Current – CURRENT AFFAIRS

1 marker or 2 marker – 1 MARKER

ESI or ARD - ESI

Difficulty Level - MODERATE

Topic – Globalization, Indian Agriculture

#### **Options:**

A. 307.2

B. 315

C. 420

D. 257.5

E. 125.9

Answer: (A) 307.2

#### **Explanation:**

As per the 2<sup>nd</sup> Advance Estimates, the total horticulture production of the country is estimates to be 307.2 million Tonnes during 2017-18 which is 2.2% higher than the previous year and 8.6% higher than the past 5 year's average production.

It has been prepared on the basis of information received from State Departments of Horticulture / Agriculture and various agencies like Directorate of Arecanut & Species Development (DASD), Directorate of Cashew & Cocoa Development (DCCD) and National Bee Board (NBB)

Q.27) According to the Global Economic Prospects Report (Jan 2018), Growth in advanced economies is expected to moderate slightly as central banks gradually remove their post-crisis accommodation and the upturn in investment growth stabilizes. This report is released by?

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – Reports

- A. IMF
- B. WTO
- C. World Bank
- D. BRICS
- E. UNDP

Answer: (C) World Bank

#### **Explanation:**

**World Bank releases Global Economic Prospects**, it has released report in Jan 2018

The World Bank forecasts global economic growth to edge up to 3.1 percent in 2018 after a much stronger-than-expected 2017, as the recovery in investment, manufacturing, and trade continues. Growth in advanced economies is expected to moderate slightly to 2.2 percent in 2018, as central banks gradually remove their post-crisis accommodation and the upturn in investment growth stabilizes.

Q.28) The union minister for Human Resource Development, Shri Prakash Javadekar has launched the 'SamagraShiksha' in May 2018, it is an integrated Scheme for school education extending support to States from pre-school to which level?

Static or Current - CURRENT AFFAIRS

1 marker or 2 marker - 1 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – **Education** 

#### **Options:**

- A. primary
- B. secondary
- C. senior secondary
- D. Only A & C
- E. None

Answer: (C) senior secondary

**Explanation:** 

The union minister for Human Resource Development, Shri Prakash Javadekar launched the 'SamagraShiksha' - an integrated Scheme for school education extending support to States from pre-school to senior secondary levels for the first time.

The Scheme is a paradigm shift in the conceptual design of school education by treating 'school' holistically as a continuum from pre-school, primary, upper primary, secondary and senior secondary levels.

Q.29) The Minister of Commerce and Industry Shri Suresh Prabhu launched the Intellectual Property (IP) mascot called \_\_\_\_\_ at the conference on National **Intellectual Property Rights Policy in New Delhi, in May 2018.** 

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – **Employment Generation** 

#### **Options:**

- A. IP Nani
- B. IP Dadi
- C. IP Mummy
- D. IP Dada
- E. IP Nana

Answer: (A) IP Nani

#### **Explanation:**

The Minister of Commerce and Industry Shri Suresh Prabhu launched the Intellectual Property (IP) mascot - IP Nani - at the conference on National Intellectual Property Rights Policy in New Delhi.

An anti-piracy video featuring Mr. Amitabh Bachchan was also launched by the Minister at the event.

Q.30) In the Union Budget 2018-19, The finance minister has set disinvestment target of for 2018-19.

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ESI

#### Difficulty Level – **MODERATE**

Topic - Union Budget

#### **Options:**

A. Rs. 90,000 crore

B. Rs. 80,000 crore

C. Rs. 10,000 crore

D. Rs. 250,000 crore

E. Rs. 40,000 crore

Answer: (B) Rs. 80,000 crore

#### **Explanation:**

The finance minister announced that 2017-18 disinvestment target of Rs.72,500 crore has been exceeded and expected receipts of Rs.1,00,000 crore.

He set disinvestment target of Rs.80,000 crore for 2018-19.

Q.31) The Prime Minister of India Shri Narendra Modi launched the Van Dhan Scheme of on 14th April, 2018 during the celebrations of Ambedkar Jayanti at Bijapur, Chattisgarh. The establishment of "Van Dhan Vikas Kendra" is for providing skill upgradation and capacity building training and setting up of primary processing and value addition facility. This scheme is for which section of the society?

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker - 1 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – Govt Schemes

#### **Options:**

- A. SCs
- B. Divyang Jan
- C. Women and Girl children
- D. STs
- E. All of the above

Answer: (D) STs

**Explanation:** 

The Prime Minister of India Shri Narendra Modi launched the Van Dhan Scheme of Ministry of Tribal Affairs and TRIFED on 14th April, 2018 during the celebrations of Ambedkar Jayanti at Bijapur, Chattisgarh.

Under Van Dhan, 10 Self Help Groups of **30 Tribal gatherers is constituted.** They are then trained and provided with working capital to add value to the products, which they collect from the jungle. Working under the leadership of Collector these groups can then market their products not only within the States but also outside the States. Training and technical support is provided by TRIFED.

Q.32) In the Union Budget 2018-19, a new Scheme "Operation Greens" has been announced on the lines of "Operation Flood" with an outlay of

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker - 2 MARKER

ESI or ARD - ESI

Difficulty Level – **MODERATE** 

Topic – **Union Budget** 

#### **Options:**

A. Rs. 1000 crore

B. Rs. 200 crore

C. Rs. 500 crore

D. Rs. 5000 crore

E. Rs. 2000 crore

Answer: (C) Rs. 500 crore

#### **Explanation:**

On the lines of "Operation Flood, a new Scheme "Operation Greens" was announced in the Union Budget of 208-19, with an outlay of Rs 500 Crore to address the challenge of price volatility of perishable commodities like tomato, onion and potato with the satisfaction of both the farmers and consumers.

# Q.33) What is the target under Priority Sector Lending (PSL) for weaker sections?

Static or Current - CURRENT AFFAIRS

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

#### Topic – Social Justice

# **Options:**

A. 40%

B. 18%

C. 10%

D. 7.5%

E. 25%

Answer: (C) 10%

# **Explanation:**

#### 2. What are the Targets and Sub-targets for banks under priority sector?

The targets and sub-targets for banks under priority sector are as follows:

| Domestic scheduled commercial banks (excluding Regional Rural Banks and Small Finance Banks) and Foreign banks with 20 branches and above   | Foreign banks with less<br>than 20 branches  |
|---|--|
| 40 per cent of Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.   | 40 per cent of Adjusted Net<br>Bank Credit or Credit<br>Equivalent Amount of Off-<br>Balance Sheet Exposure,<br>whichever is higher, to be<br>achieved in a phased manner<br>by 2020.  |
| 18 per cent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.  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. |  |
| 7.5 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.   | Not applicable   |
| 10 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher   | Not applicable   |
|   | and Small Finance Banks) and Foreign banks with 20 branches and above  40 per cent of Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.  18 per cent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.  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.  7.5 percent of ANBC or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher. |

# Domestic banks have been directed to ensure that their overall direct lending to non-corporate farmers does not fall below the system-wide average of the last three years achievement.

# Q.34) NRLM was changed to DAY-NRLM in which of the following years?

Static or Current – **CURRENT AFFAIRS**1 marker or 2 marker – **1 MARKER**ESI or ARD – **ESI**Difficulty Level – **EASY**Topic – **GOVERNMENT SCHEMES** – **Flagship** 

#### **Options:**

A. 2010

B. 2012

C. 2015

D. 1995

E. 1992

Answer: (C) 2015

#### **Explanation:**

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.

In November 2015, the program was renamed Deendayal Antayodaya Yojana (DAY-NRLM).

# Q.35) Which of the following is a breed of broiler?

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level – **MODERATE** 

Topic – Animal Husbandry and Poultry

- A. Cobb
- B. Hobbard
- C. Lohman
- D. Both A & B
- E. All of the above

Answer: (E) All of the above

**Explanation:** 

Examples of Commercial Broiler strains - Cobb, Hubbard, Lohman, Anak 2000, Avian -34, Starbra, Sam rat.

Examples of Commercial Layer Strains - BV-300, Bowans, Hyline, H & N nick, Dekalb Lohman etc.

# Q.36) Flowering and Fruit setting is the sensitive stage of which of the following crops?

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – Horticulture and Plantation

#### **Options:**

- A. Soybean
- B. Cotton
- C. Tomato
- D. Chillies
- E. Onion

**Answer: (C) Tomato** 

#### **Explanation:**

Certain periods during the crop growth and development are most sensitive to soil moisture stress compared with other. These periods are known as **moisture sensitive periods**.

#### Sensitive stage of crops -

- A. Soybean Blooming and Seed Formation
- B. Cotton Flowering and Ball Formation
- C. Tomato Flowering and Fruit Setting
- D. Chillies Flowering
- E. Onion Bulb formation to maturity

#### Q.37) Efficiency of Drip Irrigation is around %

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – Irrigation

#### **Options:**

- A. 90
- B. 60
- C. 65
- D. 75
- E. 50

Answer: (A) 90

#### **Explanation:**

Drip irrigation uses 30–50% less water than surface irrigation, reduces salinization and waterlogging, and achieves up to 95% irrigation efficiency.

# Q.38) Which of the following nutrient is useful for thickening of cell wall?

Static or Current - STATIC

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level – **MODERATE** 

Topic – Plantation and Horticulture

#### **Options:**

- A. Sulfur
- B. Calcium
- C. Potassium
- D. Magnesium
- F. Both A & B

**Answer: (B) Calcium** 

#### **Explanation:**

• Calcium (Ca) has a major role in the formation of the cell wall membrane and its plasticity, affecting normal cell division by maintaining cell integrity and membrane permeability.

- **Sulfur** aids in seed production, chlorophyll formation, nodule formation in legumes, and stabilizing protein structure.
- Potassium assists in regulating the plant's use of water by controlling the opening and closing of leaf stomates, where water is released to cool the plant.
- **Magnesium** is a major constituent of the chlorophyll molecule, and it is therefore actively involved in photosynthesis.

#### Q.39) Which of the following crops is moderately tolerant towards salt?

Static or Current - STATIC

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level – **MODERATE** 

Topic - Crop Production

#### **Options:**

- A. Barley
- B. Almond
- C. Apricot
- D. Potato
- E. Tomato

Answer: (A) Barley

#### **Explanation:**

Salt tolerance of crops is the maximum salt level a crop tolerates without losing its productivity while it is affected negatively at higher levels. The salt level is often taken as the soil salinity or the salinity of the irrigation water.

Barley, Cucumber, Sweetcorn are the moderately salt tolerant crops.

#### Q.40) What is the floor space requirement for an adult Bull?

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level – **MODERATE** 

Topic – **Animal Husbandry** 

A. 7-meter square

B. 12-meter square

C. 10-meter square

D. 20-meter square

E. 3.5-meter square

Answer: (B) 12-meter square

#### **Explanation:**

#### Floor space requirements

| Type of animal | Floor space requirement (m2) |           | Marrian and a simple / marr |
|----------------|------------------------------|-----------|-----------------------------|
|                | Covered area                 | Open area | Maximum no of animals / pen |
| Bulls          | 12.0                         | 24.0      | 1                           |
| Cows           | 3.5                          | 7.0       | 50                          |
| Buffaloes      | 4.0                          | 8.0       | 50                          |
| Down – calver  | 12.0                         | 12.0      | 1                           |
| Young – calves | 1.0                          | 2.0       | 30                          |
| Old – calves   | 2.0                          | 4.0       | 30                          |

# Q.41) What percentage of premium is paid by farmers for Kharif crops under **PMFBY?**

Static or Current - CURRENT AFFAIRS

1 marker or 2 marker – 2 MARKER

ESI or ARD – ARD

Difficulty Level – **MODERATE** 

Topic – Govt Schemes - Flagship

#### **Options:**

A. 2%

B. 5%

C. 7%

D. 5.5%

E. 4.4%

Answer: (A) 2%

**Explanation:** 

- Under PMFBY, there will be a uniform premium of only 2% to be paid by farmers for all Kharif crops and 1.5% for all Rabi crops.
- In case of annual commercial and horticultural crops, the premium to be paid by farmers will be only 5%.
- The premium rates to be paid by farmers are very low and balance premium will be paid by the Government to provide full insured amount to the farmers against crop loss on account of natural calamities.

# Q.42) Which of the following states in India has the highest area under acidic soils?

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD – ARD

Difficulty Level – **MODERATE** 

Topic – Soil Conservation

#### **Options:**

- A. Arunachal Pradesh
- B. Uttar Pradesh
- C. Punjab
- D. Haryana
- E. Rajasthan

**Answer: (A) Arunachal Pradesh** 

#### **Explanation:**

Acid soils constitute about 30% of the total cultivable area in India. These soils are formed due to drastic weathering under hot humid climate and heavy precipitation.

About 21 million ha of acid soils are found in North Eastern region including Sikkim with maximum area under Arunachal Pradesh (6.8 Mha) followed by Assam (4.7 Mha), Meghalaya, (2.24 Mha), Manipur (2.19 Mha) and Mizoram (2.0 Mha).

# Q.43) Which of the following is a Rabi crop?

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD – ARD

#### Difficulty Level – **MODERATE**

#### Topic – Crop Production

#### **Options:**

- A. Barley
- B. Paddy
- C. Chickpea
- D. Both A & C
- E. Both B & C

# Answer: (D) Both A & C

#### **Explanation:**

- Rabi crops are known as winter crops. They are grown in October or November. The crops are then harvested in spring.
- These crops require frequent irrigation because these are grown in dry areas. Wheat, gram, barley, chickpea are some of the rabi crops grown in India.
- The Kharif cropping season starts with the onset of the Indian subcontinent's monsoon.
- Kharif crops are typically sown at the beginning of the first monsoon rains (depends on region to region). Harvesting season begins from the 3rd week of September to October (the exact harvesting dates differ from region to region).

# Q.44) Which of the following is the Indigenous draught breed of cattle?

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - EASY

Topic – **Animal Husbandry** 

- A. Amritmahal
- B. Red Sindhi
- C. Gir
- D. Sahiwal
- E. None of the above

**Answer: (A) Amritmahal** 

## **Explanation:**

# Indigenous dairy breeds of cattle

- 1. Gir
- 2. Red Sindhi
- 3. Sahiwal

#### **Indigenous Draught breeds of cattle**

- 1. Hallikar
- 2. Amritmahal
- 3. Khillari
- 4. Kangayam
- 5. Bargur
- 6. Umblachery
- 7. Pulikulam
- 8. Alambadi

# Q.45) Total foodgrain production in the country has crossed \_\_\_\_\_ million tonnes in the year 2016-17 that ended in June.

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ARD

Difficulty Level – **MODERATE** 

Topic – Agri statistics

#### **Options:**

- 300 Α.
- 275 B.
- C. 200
- D. 356
- 246 F.

Answer: (B) 275

**Explanation:** 

The government today revised upward the country's overall foodgrain production by 2.3 million tonnes to a record 275.68 million tonnes in 2016-17 crop year that ended in June.

# Q.46) Which of the following type of soil has maximum water holding capacity?

Static or Current - **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD – ARD

Difficulty Level - MODERATE

Topic - Soil and Water Conservation

#### **Options:**

- A. Red soil
- B. Sandy soil
- C. Alluvial soil
- D. Black soil
- E. None of the above

Answer: (D) Black Soil

#### **Explanation:**

- The black soils have high moisture holding capacity (150-250 mm/m)
- These are extremely sticky when wet and extremely hard when dry.

# Q.47) What is the planting time period for hill banana?

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – Horticulture and Plantation

#### **Options:**

- A. August September
- B. April May
- C. Jan Feb
- D. Feb April
- E. All of the above

Answer: (B) April - May

## **Explanation:**

The popular varieties of bananas suitable for hilly areas are Virupakshi, Sirumalai and Namarai. Red Banana, Manoranjitham (Santhana vazhai) and Ladan are also cultivated in hills.

April – May are the suitable seasons for cultivating hill banana.

Q.48) Peak harvesting period for Guava in North India, for rainy season crop is

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – **Horticulture and Plantation** 

## **Options:**

- A. July
- B. June
- C. November
- D. August
- E. September

**Answer: (D) August** 

#### **Explanation:**

Guavas are harvested throughout the year (except during May and June) in one or the other region of the country.

However, peak harvesting periods in north India are August for rainy season crop, November- December for winter season crop and March-April for spring season crop. In the mild climatic conditions of the other parts of the country, the peak harvesting periods are not so distinct.

# Q.49) Which of the following soils has the lowest water retention capacity?

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – **Soil and Water Conservation** 

- A. Red soil
- B. Sandy soil
- C. Alluvial soil
- D. Black soil
- E. None of the above

Answer: (B) Sandy soil

#### **Explanation:**

Sandy soil has the least water retaining capacity.

The soil's ability to hold water depends on the size of its particles. Sandy soils have coarse particles so they have low water and nutrient holding capacities.

# Q.50) The government first imposed 10% import duty on wheat in the year

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – **Agri Finance and Marketing** 

#### **Options:**

- A. 1992
- B. 2000
- C. 2010
- D. 2017
- E. 2015

Answer: (D) 2017

#### **Explanation:**

The government first imposed 10% import duty on wheat in March 2017.

In November the same year, it doubled it to 20%, and then raised it to 30% in May 2018 in order to restrict imports.

# Q.51) Milk of which of the following has the highest fat content?

Static or Current - STATIC

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic - Animal Husbandry

## **Options:**

Α. Goat

B. Sheep

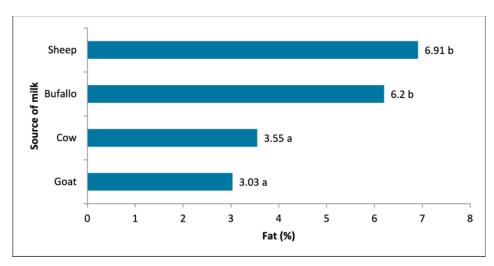
C. Cow

D. Buffalo

None of the above E.

Answer: (B) Sheep

## **Explanation:**



# Q.52) Identify the micro nutrient out of the below given options.

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – Soil Conservation

- A. Chlorine
- B. Iron
- C. Boron
- D. Manganese
- E. All of the above

# Answer: (E) All of the above

## **Explanation:**

The essential macronutrients needed by the soil are:

- Nitrogen
- Phosphorous
- Potassium
- Sulfur
- Calcium
- Magnesium

The essential micronutrients are:

- Chlorine
- Iron
- Boron
- Manganese
- Zinc
- Copper
- Molybdenum

# Q.53) What is the PH of saline-alkali soil?

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – Soil Conservation

## **Options:**

- A. >4
- B. >8.5
- C. 7.5
- 6.5 D.
- 7.7 E.

Answer: (B) >8.5

**Explanation:** 

Saline Alkali soil have a pH usually between 8.5-10.0. They have a poor soil structure and a low infiltration capacity.

## Q.54) Which of the following is not a branch of agriculture?

Static or Current - **STATIC** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ARD

Difficulty Level - EASY

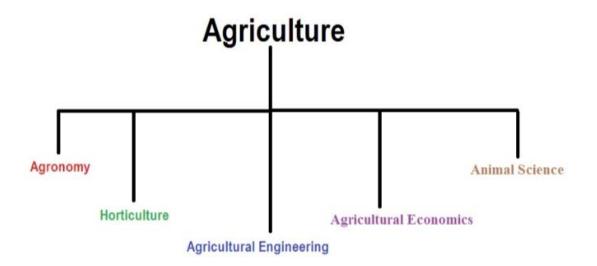
**Topic – Basics of Agriculture** 

## **Options:**

- A. Agronomy
- B. Horticulture
- C. Animal Science
- D. Agriculture Engineering
- E. All of the above are branches of Agriculture

Answer: (E) All of the above are branches of Agriculture

#### **Explanation:**



# Q.55) Which of the following nutrient is found in maximum amount in poultry manure?

Static or Current – **STATIC**1 marker or 2 marker – **2 MARKER** 

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – Animal Husbandry and Poultry

## **Options:**

- A. Nitrogen
- B. Phosphorous
- C. Magnesium
- D. Potassium
- E. Copper

Answer: (A) Nitrogen

## **Explanation:**

Among the animal manures, poultry droppings have higher nutrient contents.

It has nitrogen (4.55 to 5.46 %), phosphorus (2.46 to 2.82 %), potassium (2.02 to 2.32 %), calcium (4.52 to 8.15 %), magnesium (0.52 to 0.73 %) and appreciable quantities of micronutrients like Cu, Zn, Fe, Mn etc

## Q.56) What is the annual average rainfall in India?

Static or Current – **STATIC** 

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – **Agrometeorology** 

#### **Options:**

- A. 40 cm
- B. 85 cm
- C. 95 cm
- D. 250 cm
- E. 119 cm

Answer: (E) 119 cm

#### **Explanation:**

Over **75% of the annual rainfall is received in the four rainy months of June to September** only thereby leading to large variations on temporal scale.

The average annual rainfall is 119 cm, but it has great spatial variations. The areas on the Western Ghats and the Sub-Himalayan areas in North East and Meghalaya Hills receive heavy rainfall of over 250 cm annually, whereas the Areas of Northern parts of Kashmir and Western Rajasthan receive rainfall less than 40 cm.

# Q.57) Which of the following is a weather factor that affects water measures in plants?

Static or Current – **STATIC** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – **Agrometeorology** 

#### **Options:**

- A. Air temperature
- B. Air humidity
- C. Wind
- D. Both A & B
- E. All of the above

## Answer: (E) All of the above

#### **Explanation:**

• Air temperature, Air humidity and Wind are the weather factors that affects water measures in plants.

## Q.58) Damodar Valley Project is located in which of the following states?

Static or Current - Static

1 marker or 2 marker – 1 MARKER

ESI or ARD - ARD

Difficulty Level – **MODERATE** 

Topic – **Irrigation** 

- A. Maharashtra
- B. Karnataka
- C. Kerala
- D. Telangana

E. West Bengal

**Answer: (E) West Bengal** 

## **Explanation:**

• The Damodar Valley Corporation was established in 1948 as the first multipurpose river valley project of independent India, it is situated on Damodar river which passed through West Bengal and Jharkhand.

# Q.59) Growth retardation and yellow leaves in a plant indicate the deficiency of

Static or Current – **STATIC** 

1 marker or 2 marker – 2 MARKER

ESI or ARD – ARD

Difficulty Level - MODERATE

Topic – **Soil Conservation** 

## **Options:**

- A. Boron
- B. Calcium
- C. Potassium
- D. Nitrogen
- E. Phosphorus

Answer: (D) Nitrogen

**Explanation:** 

#### **Deficiency of Nitrogen**

Light green leaf and plant color with the older leaves turning yellow, leaves that will eventually turn brown and die. Plant growth is slow, plants will be stunted, and will mature early.

#### **Excess of Nitrogen**

Plants will be dark green in color and new growth will be succu-lent; susceptible if subjected to disease and insect infestation; and subjected to drought stress, plants will easily lodge.

Q.60) According to the Government of India, the income of farmers is planned to be doubled by which of the following years?

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

**Topic – Present Scenario of Indian Agriculture and Allied activities** 

## **Options:**

- Α. 2021
- B. 2022
- C. 2025
- D. 2030
- 2023 F.

Answer: (B) 2022

## **Explanation:**

The government constituted an Inter-ministerial Committee in April 2016 to examine issues relating to the doubling of farmers income. The Committee submitted its report to the government in September 2018 with the strategy for doubling of farmers income by 2022.

# Q.61) According to the Economic Survey 2017-18, What is the growth rates of agriculture and allied sectors in the year 2016-17?

Static or Current – CURRENT AFFAIRS

1 marker or 2 marker – 2 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – Recent trends in Indian Agriculture

#### **Options:**

- A. 6.5%
- B. 5.7%
- C. 4.1%
- D. 4.9%
- E. 3.5%

Answer: (D) 4.9%

#### **Explanation:**

- According to the Economic Survey 2017-18, Growth rates of agriculture and allied sectors have been fluctuating: 1.5% in 2012-13, 5.6% in 2013-14, -0.2% in 2014-15, 0.7% in 2015-16, and 4.9% in 2016-17.
- The uncertainty in growth in agriculture is because 50% of agriculture is dependent on rainfall.

## Q.62) Which of the following is the method of scattering of seeds in the field?

Static or Current – **STATIC** 

1 marker or 2 marker - 2 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – **Agronomy** 

## **Options:**

- A. Transplanting
- B. Drilling
- C. Dibbling
- D. Planting
- E. Broadcasting

Answer: (E) Broadcasting

#### **Explanation:**

Broadcasting is the most common and oldest methods of seed sowing, where the seeds are just spread on the soil. Then seeds may or may not be covered with soil. Broadcasting may be done manually with hands or through mechanical spreader.

# Q.63) Which of the following states of India has the highest area under salt-affected soils, according to ICAR?

Static or Current - STATIC

1 marker or 2 marker – 2 MARKER

ESI or ARD - ARD

Difficulty Level - MODERATE

Topic – Present Scenario of Indian Agriculture

- A. Haryana
- B. Madhya Pradesh

- C. Gujarat
- D. West Bengal
- E. Kerala

Answer: (C) Gujarat

## **Explanation:**

In India, the area under salt-affected soils is about 6.73 million ha with states of Gujarat (2.23 m ha), Uttar Pradesh (1.37 m ha), Maharashtra (0.61 m ha), West Bengal (0.44m ha) and Rajasthan (0.38 m ha) together accounting for almost 75% of saline and sodic soils in the country.

In most of the salt-affected environments, prevalence of poor quality (saline and sodic) waters is also noted.

## Q.64) What is the capacity of a tractor mounted or power disc harrow?

Static or Current – **STATIC** 

1 marker or 2 marker – 2 MARKER

ESI or ARD - ARD

Difficulty Level - **DIFFICULT** 

Topic – Agri Engineering

## **Options:**

- A. 1.5 ha/day
- B. 2.5 ha/day
- C. 3.5 ha/day
- D. 2.5 ha/day
- E. 5 ha/day

Answer: (D) 2.5 ha/day

**Explanation:** 

# **Tractor Mounted Disc Harrow**



## Function: For primary and secondary tillage

## **Specifications-**

Type : Tractor mounted

Length (mm): 1980-226

• Width (mm): 1150-1900

• Height (mm): 1143-1350

• Number of discs: 10-16

• Diameter of discs (mm): 457-660

Pitch of discs: 228-280

• Weight (kg): 330-490

Power requirement (hp): 20-60, tractor

Capacity (ha/day): 2.5

# Q.65) What is the rearing period for fish and prawn in polyculture?

Static or Current – **CURRENT AFFAIRS** 

1 marker or 2 marker – 2 MARKER

ESI or ARD – ARD

Difficulty Level - MODERATE

Topic – **Fisheries** 

#### **Options:**

A. 2 to 4 months

B. 3 to 5 months

C. 5 to 6 months

D. 8 to 12 months

E. None of the above

Answer: (D) 8 to 12 months

# **Explanation:**

The culture period may be 6-8 months under monoculture and 8-12 months under polyculture.