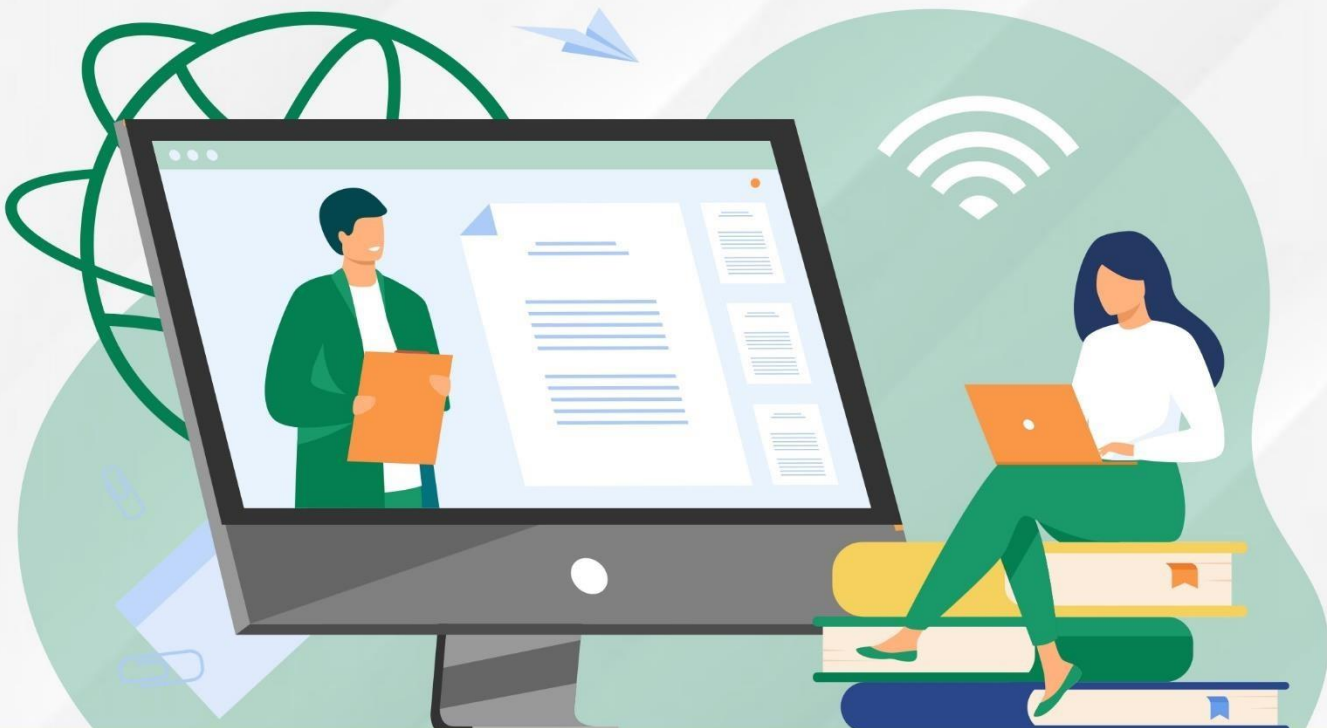


NABARD GR A

2021

MEMORY BASED PAPER

PHASE 1 + PHASE 2



Preface (for CBT Exam)

Dear Students,

It is with great pleasure that we present to you this question paper document with detailed explanations for the NABARD Grade A 2021. This document has been meticulously to serve as a valuable resource for candidates preparing for the NABARD Grade A exam.

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 Grade A exam.

Section: - Quant

Directions (01-05): Study the following information carefully and answer the questions given below.

The given table shows the total number of students and the percentage of girls from four different schools in two different years

School	2020		2021	
	Total	% Of Girls	Total	% Of Girls
A	2100	40%	1800	45%
B	2700	55%	2400	35%
C	1000	70%	1500	40%
D	1400	25%	2200	60%

Q1. What is the difference between the number of boys from school A in 2020 and 2021 together and the number of girls from school C in both years together?

- A. 920
- B. 950
- C. 980
- D. 960
- E. 940

Q2. If the number of girls from school E in 2020 is 550 which is 44% of the total number of students from school E in 2020 and the total number of students from school E in the year 2021 is 2400 and the ratio of the number of boys to girls from school E in the year 2021 is 5:3. What is the ratio of the number of boys in school D in both years to the number of boys in school E in both years together?

- A. 19:22
- B. 10:11
- C. 39:44
- D. 19:24
- E. None of these

Q3. 30% of the girls from school D in 2020 liked Physics. If the total number of students who like physics from school D in 2020 is 260, then find the number of boys who do not like Physics.

- A. 895
- B. 880

- C. 890
- D. 875
- E. 885

Q4. Find the average number of girls from school A and B in both years together?

- A. 1985.5
- B. 1987.5
- C. 1989.5
- D. 1991.5
- E. None of these

Q5. The number of boys from school C in both years is approximately what percent of the number of boys from school B in both years together?

- A. 37%
- B. 39%
- C. 41%
- D. 43%
- E. 45%

Q6. Pipe A and B together can fill a tank in 6 hours and Pipe C alone fills the tank in 15 hours. If Pipe A, B and C together can open simultaneously and after 3 hours pipe C closed, in how many hours A and B together can fill the remaining tank?

- A. $7/4$ hours
- B. $5/3$ hours
- C. $9/5$ hours
- D. $8/5$ hours
- E. None of these

Q7. A, B, C, D and E are five friends who went to the picnic. Their average age is 43 years. The ratio between the present ages of D and E is 4: 5. The ratio between present ages of A and B is 4: 5. Four years from now the ratio between age of A and 6 years from now the age of C will be 4: 5. Four years from now the age of A will be 10 years less than the present age of E. Find the average of ages of D and E?

- A. 45 years
- B. 36 years
- C. 54 years

- D. 60 years
- E. None of these

Q8. x, y and z are integers such that $x > y > z$ and $x + y + z = k$. What is the smallest value of k such that values of x, y and z can't be determined uniquely?

- A. 10
- B. 8
- C. 9
- D. 7
- E. None of these

Directions (09-11): What approximate value should come in place of (?) in the following questions.

Q9. 36.05% of $2500.01 + ? - 59.98\%$ of $550.021 = 89.91 \times \sqrt{50}$

- A.40
- B.60
- C.80
- D.20
- E.50

Q10. $((728.94)^2 \times (27.11)^3 \times 3^5 \times (9.04)^4) \div (243.18)^2 = (80.98)^?$

- A.6
- B.4
- C.7
- D.5
- E.8

Q11. $21.05 \times 2.99 + 60.06\%$ of $130.198 + 48.13 \times 0.51 = ? - \sqrt{5185}$

- A.437
- B.337
- C.237
- D.137
- E.189

Directions (12-14): Find out the wrong number in the following number series.

Q12. 343, 279, 247, 231, 223, 208

A.231

B.279

C.208

D.223

E.247

Q13. 12, 27, 111, 685, 5489, 54901

A. 685

B. 111

C. 5489

D. 27

E. 12

Q14. 298, 294, 433, 850, 2080, 6215

A. 6215

B. 2080

C. 850

D. 433

E. None of these

Q15. A boat covers 24km upstream and 20km downstream together in 7.25 hours. The ratio between the speed of the boat in still water to the speed of the stream is 5: 3. Find the time taken by boat to cover a distance of 38km in upstream, if the speed of the boat in still water is increased by 10%.

A. 5 hours

B. 5.2 hours

C. 7 hours

D. 7.6 hours

E. None of these

Q16. Area of a square is 576 cm². A rectangle has length 37.5% more than the side of the square and breadth is 25% less than the side of the square. Find the area of rectangle is how much % more or less than the area of square?

A. 3.250% less

- B. 3.375% more
- C. 3.500% less
- D. 3.125% more
- E. None of these

Q17. The simple interest on Rs. P at 15% p.a for 2 years is Rs.300 more than the simple interest on Rs. (P + 500) at 12% for 2 years. What is the interest, if (2P + 500) is lent for 2 years at 12% SI rate?

- A. Rs.1750
- B. Rs.2350
- C. Rs.3480
- D. Rs.4810
- E. None of these

Q18. A vessel contains 180 litres of a mixture of milk and water in the ratio of 3: 2. 50 litres of mixture is taken out and replaced with 18 litres of water. Then find the ratio between the milk and water in the new mixture?

- A. 21: 13
- B. 33: 29
- C. 14: 9
- D. 39: 35
- E. None of these

Q19. The sum of five consecutive even number is equal to 230. What is the sum of the largest number amongst them and the square of the smallest number amongst them?

- A. 1684
- B. 1464
- C. 1784
- D. 1844
- E. None of these

Q20. A alone complete a piece work in x days and B alone complete the same piece of work in (x - 2) days and the efficiency of B is 25% less than C. If C alone completes the same piece of work in 12 days, in how many days A, B and C together can complete 87% of the work?

- A. 4.32 days
- B. 4.45 days

- C. 4.98 days
- D. 5.12 days
- E. 5.24 days

Section: - Reasoning

Directions (21-22): Study the following statements and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Q21. Statement:

- Only a few hearts are spades
- Only a few diamonds are clubs
- All spades are diamonds

Conclusion:

- I. All spades are clubs
 - II. Few diamonds are not clubs
- A. Only I follow
 - B. Only II follows
 - C. Either I or II follows
 - D. Neither I nor II follows
 - E. Both I and II follow

Q22. Statement:

- Only soccer is hockey
- Only a few Basketballs are Tennis
- Some tennis is soccer

Conclusion:

- I. Few hockey can be tennis
 - II. Some basketball can never be tennis
- A. Only I follow
 - B. Only II follows
 - C. Either I or II follows

D. Neither I nor II follows

E. Both I and II follow

Directions (23-26): Study the following information carefully and answer the below questions

A certain number of persons are sitting in the linear row facing the north direction. Q sits fifth to the left of I. Only two persons are sitting between I and M. The number of persons sitting between Q and M is two less than the number of persons sitting between M and J. I and J are not immediate neighbors. L sits fourth to the right of J. X sits eighth to the left of Q. T sits exactly in the middle of Q and X who sits on one of the ends. The number of persons sits to the left of T is the same as the persons to the right of L. P sits immediate right of V. V sits to the right of J. P neither adjacent to I nor M. More than five persons sit between J and V.

Q23. How many persons sit between Q and J?

A. 12

B. 11

C. 14

D. 17

E. 15

Q24. Who among the following persons sit between I and V?

I) M

II) The one who sits fourth to the left of P

III) Q

A. Only (I) and (II)

B. Only (I)

C. Only (I) and (III)

D. Only (III)

E. All (I), (II), and (III)

Q25. How many persons are sitting in the row?

A. 32

B. 35

C. 33

D. 31

E. 36

Q26. Who among the following person sits fifth from the left end?

- A. The one who sits sixth to the left of I
- B. Q
- C. **T**
- D. The one who sits tenth to the left of M
- E. J

Q27. Which of the following symbols should replace the question mark (?) in the given expression to make the statements 'F>I' and 'G>K' definitely true?

K < E = F? G > H? I

- A. <, =
- B. =, <
- C. ≥, =
- D. **=, >**
- E. None of these

Q28. Which of the following expression is valid if the given expression 'Q>M' and 'R>N' holds true?

- A. $M \geq N < P \leq Q < R$
- B. $M \leq N \geq P = Q < R$
- C. $M = N > P \leq Q \leq R$
- D. **$M \leq N < P \leq Q < R$**
- E. None of these

Directions (29-32): Study the following information carefully and answer the questions given below

Ten persons are sitting on two parallel rows facing towards each other. In row -1, A, B, C, D and E are sitting and faces towards south. In row-2, P, Q, R, S and T are sitting and faces towards north, but not necessarily in the same order. Each of them like different colours viz. Red, Green, Yellow, Blue and Grey. One person from each row likes the same colour but the persons facing towards each other doesn't like the same colour. The one who likes red and green color in row 1 are sitting at the ends of the row. The one who likes grey in row 2 sits at one end of the row. S sits adjacent to both who likes blue and grey color. T likes green color and sits opposite to the one who likes grey color. Both P and A are facing towards each other. R sits second to the right of P and neither of them likes grey. C likes yellow. B neither likes red nor sits adjacent to C. Neither D nor B is adjacent to A.

Q29. Who among the following person likes the red color in row 2?

- A. Q
- B. R
- C. **S**
- D. P
- E. Cannot be determined

Q30. Which of the following statements is/are true with respect to the final arrangement?

- A. Both P and T are immediate neighbors
- B. A likes red color
- C. Both B and Q sit facing towards each other
- D. Only (a) and (b)
- E. **All are correct**

Q31. Which statement is/are true about A with respect to the final arrangement?

- I. A sits to the immediate right to E
 - II. Only two persons are sitting between A and D
 - III. A likes Blue color
- A. Both I and III
 - B. Both II and III
 - C. **Both I and II**
 - D. Only I
 - E. All are correct

Q32. Four of the following five are alike in a certain way and hence form a group. Which of the following one doesn't belong to that group?

- A. AR
- B. ES
- C. CQ
- D. **BQ**
- E. DT

Directions (33-34): Study the following information carefully and answer the questions given below.

A car from point P travels towards the east for 5 km. After taking a right turn from point Q, travels 8 km to reach point R where it takes a left turn. Traveling for 5 km in the same direction, the car takes a left turn again from point S and travels for 14 km. Then, the car takes a right turn from point T and travels for another 3 km and stops at point U.

Q33. What is the shortest distance between the points Q and U?

- A. 8km
- B. 9km
- C. 10km
- D. 12km
- E. 14km

Q34. If the petrol cost is Rs.76/litre and the mileage of the car is 5kmpl, then what will be the total cost of the entire journey?

- A. Rs.542
- B. Rs.522
- C. Rs.552
- D. Rs.532
- E. Cannot be determined

Directions (35-38): Study the following information carefully and answer the question given below:

In Parliament, seven politicians namely A, B, C, D, E, F and G are elected for different posts. These designations are President, Vice President (VP), Prime minister (PM), Governor, Former president (FP), Deputy Prime Minister (DPM), Deputy Chairman (DC) in decreasing order where deputy chairman is Junior most rank. Also, they belong to different parties among BJP, NCP, INC, NPP, RJD, CPI and BSP but not necessarily in the same order. B is senior than at least two persons. Only three persons are designated between A and E. A is immediately senior to B. The one who is vice president belongs to RJD. G is deputy Prime Minister but doesn't belong to NCP. C belongs to NPP. D does not belong to RJD. F is junior to C but is not the junior most person among all. Only one person is designated between the one who belongs to NCP and the one who belongs to BJP. At most three persons are senior than the one who belongs to BJP. The person who belongs to BSP is immediately senior to the one who belongs to INC.

Q35. Who among the following is belongs to CPI party?

- A. B
- B. E
- C. G

D. F

E. D

Q36. _____ is Former president and belongs to _____ party respectively?

A. F-BSP

B. C-NPP

C. E-NCP

D. B-CPI

E. **D-NCP**

Q37. Number of persons senior to F is same as the number of persons junior to the one who belongs to _____?

A. CPI

B. NPP

C. BJP

D. RJD

E. **BSP**

Q38. Who among the following is Deputy Chairman?

A. **The one who belongs to INC**

B. G

C. D

D. The one who belongs to CPI

E. F

Directions (39-40): Study the following information carefully and answer the below questions

Nine persons - A, B, C, D, E, F, G, H and I have a shop on nine different floors in the mall, but not necessarily in the same order. The lowermost floor is numbered as one and the topmost floor is numbered as nine. E has a shop two floors below I's shop. I have a shop four floors above G's shop, which is on an even numbered floor. Only two floors are there between the shops of I and C. The number of floors above C's shop is the same as below B's shop. Only one floor is there between the shops of B and A, which is not adjacent to I's shop. F has a shop three floors above H's shop. The number of floors between the shops of D and C is the same as between the shop of H and A.

Q39. Which of the following statement is/are true with respect to the final arrangement?

I. Only two floors are there between the shops of F and H.

II. C has a shop on an odd numbered floor.

III. I has a shop immediately above H's shop.

A. Only I and III

B. Only III

C. Only I and II

D. Only II

E. All I, II, and III

Q40. If C is related to D and A is related to B in a certain way, then who among the following person is related to E?

A. The one who has the shop immediately above H's shop

B. C

C. F

D. D

E. G

Section: - Decision Making

Q.41 Consider the consumer making a purchase decision in a particular product category for the very first time. In this situation, it would be possible for the consumer to make the purchase decision using which of the following decision processes?

Options:

A. Programmed Decision Making

B. Non-Programmed Decision Making

C. Routine Decision Making

D. Policy Decision Making

E. None of the Above

Answer: (B) Non-Programmed Decision Making

Explanation:

Non-programmed decisions are one-shot decisions. Handled by techniques such as judgment, intuition, and creativity. A logical approach to deal with extraordinary, unexpected, and unique problems. Managers take heuristic problem-solving approaches in which logic;

common sense and trial and error are used. Non-programmed decisions are novel and lack clear guidelines for reaching a solution.

Q.42 The process whereby a manager shares his work and authority with his subordinates is ____.

Options:

- A. Decentralization
- B. Responsibility.
- C. Delegation
- D. Decision Making
- E. None of Above

Answer: (C) Delegation

Explanation:

Delegation is commonly defined as the shifting of authority and responsibility for particular functions, tasks or decisions from one person (usually a leader or manager) to another.

Q.43 Which of the following scenarios best illustrates the concept of the working backward heuristic?

Options:

- A. When you lose your keys, you begin to scour your dorm room because you know that you will eventually find them that way.
- B. When creating a presentation for class, you judge how close you are to finishing by looking at the quality of your presentation so far.
- C. In order to efficiently solve a crossword puzzle, you meticulously inspect each of the “across” questions and each of the “down” questions.
- D. To organize documents in your computer, you create an “All Documents” folder and proceed to subdivide it into increasingly specific folders.
- E. None of Above

Answer: (D) To organize documents in your computer, you create an “All Documents” folder and proceed to subdivide it into increasingly specific folders.

Explanation:

The working backward heuristic is a method of problem solving in which an individual imagines they have already solved the problem they are trying to solve.

By imagining the problem is solved they can then work backwards in their mind and eventually visualize a solution to the problem.

Q.44 _____ illustrates that 80% of effects arise from 20% of the causes – or 20% of your actions/activities will account for 80% of your results/outcomes.

Options:

- A. **Pareto Analysis**
- B. Heuristics
- C. Conjoint analysis
- D. Cost/Benefit Analysis
- E. None of the above

Answer: (A) Pareto Analysis

Explanation:

The Pareto Principle, also known as the 80/20 Rule, The Law of the Vital Few and The Principle of Factor Sparsity, illustrates that 80% of effects arise from 20% of the causes – or in laymen's terms – 20% of your actions/activities will account for 80% of your results/outcomes.

Q.45 Decision making is one of the basic _____ processes of human behaviors by which a preferred option or a course of actions is chosen from among a set of alternatives based on certain criteria.

Options:

- A. **Cognitive**
- B. Tactical
- C. Operational
- D. Strategic
- E. None of the above

Answer: (A) Cognitive

Decision-making is a high-level **cognitive process** based on cognitive processes like **perception, attention, and memory**. Real-life situations require series of decisions to be made, with each decision depending on previous feedback from a potentially changing environment.

Q.46 It is a systematic process that businesses use to analyze which decisions to make and which to forgo. It sums the potential rewards expected from a situation or action and then subtracts the total costs associated with taking that action.

Options:

- A. Conjoint analysis
- B. **Cost Benefit Analysis**
- C. Heuristic methods
- D. Paired Comparison Analysis

E. None of the above

Answer: (B) Cost Benefit Analysis

Explanation:

A cost-benefit analysis is a systematic process that businesses use to analyze which decisions to make and which to forgo. The cost-benefit analyst sums the potential rewards expected from a situation or action and then subtracts the total costs associated with taking that action.

Basically, cost benefit analysis reduces the risk. It lets you lay a stronger foundation for your decision. It also helps you to foresee the changes that are going to occur to your plan and the mobilization of peripheral factors.

Q.47 A manager is considering purchasing new computers for her department. The manager spends time assessing the computers her department now has. Which stage of the decision-making process is she going through?

Options:

- A. Identification of a problem
- B. Identification of decision criteria
- C. Development of alternatives
- D. implementation of an alternative
- E. None of the above

Answer: (A) Identification of a problem

Identification of Problem: Problem is the gap between actual situation and desired situation. The problem must be identified properly so that correct solution can be found out.

The first thing the manager needs to do is identify the problem. More specifically, she needs to determine whether she actually has a problem or not. If the computers her department now has are performing satisfactorily, she may decide that she doesn't have a problem and doesn't need to purchase new computers. The other choices—identifying criteria, developing alternatives, or implementing an alternative—all come later in the process, after the manager has determined what her problem is.

Q.48 The bounded rationality model is best defined by which of the following statements?

Options:

- A. All the possible information about the problem is known.
- B. Decisions are made only with future outcomes in mind.
- C. It is an ideal approach to decision making.
- D. Decision makers strive to make the most rational decisions but understand there are boundaries.
- E. None of the above

Answer: (D) Decision makers strive to make the most rational decisions but understand there are boundaries.

Explanation:

Bounded rationality is the idea that rationality is limited when individuals make decisions. In other words, humans' "preferences are determined by changes in outcomes relative to a certain reference level".

Q.49 What do you call a style of leadership that doesn't takes account of others' views, opinions and ideas during decision making?

Options:

- A. Laissez-faire
- B. People-oriented
- C. Democratic
- D. Autocratic
- E. NONE OF THE ABOVE

Answer: (D) Autocratic

Explanation:

Autocratic leadership, also known as authoritarian leadership, is a leadership style characterized by individual control over all decisions and little input from group members. Autocratic leaders typically make choices based on their ideas and judgments and rarely accept advice from followers.

Q.50 The decision-making step which consists of organization Goals, predicting alternatives, and communicating goals is called as _____.

Options:

- A. Organizing
- B. Planning
- C. Alternation
- D. Valuing
- E. None of the above

Answer: (B) Planning

Explanation:

In particular, planning helps to critically assess the goal to see if it's realistic. It facilitates decision making and allows setting a time frame by predicting when the company can achieve

its goal. It also defines how to measure performance against the set goals and whose responsibility it will be.

Planning is a management process, concerned with defining goals for a company's future direction and determining the missions and resources to achieve those targets.

Section: - English

Directions (51-57) – Read the following passage and answer the give questions accordingly.

Lunar water is water that is present on the Moon. It was first discovered by ISRO through its Chandrayaan mission. Diffused water molecules can **persist** at the Moon's sunlit surface, as discovered by NASA's SOFIA observatory in 2020. Gradually water vapor is decomposed by sunlight, leaving hydrogen and oxygen lost to outer space. Scientists have found water ice in the cold, permanently shadowed craters at the Moon's poles. Water molecules are also in the extremely thin lunar atmosphere.

Water (H₂O), and the chemically related hydroxyl group (-OH), exist in forms chemically bound as hydrates and hydroxides to lunar minerals (rather than free water), and evidence strongly suggests that this is the case in low concentrations as for much of the Moon's surface. In fact, of surface matter, adsorbed water is calculated to exist at trace concentrations of 10 to 1000 parts per million. Inconclusive evidence of free water ice at the lunar poles had accumulated during the second half of the 20th century from a variety of observations suggesting the presence of bound hydrogen.

On 18 August 1976, the Soviet Luna 24 probe landed at Mare Crisium, took samples from the depths of 118, 143, and 184 cm of the lunar regolith, and then took them to Earth. In February 1978, it was published that laboratory analysis of these samples shown they contained 0.1% water by mass. Spectral measurements shown minima near 3, 5, and 6 μm , distinctive valence-vibration bands for water molecules, with intensities two or three times larger than the noise level.

On 24 September 2009, it was reported that the NASA's Moon Mineralogy Mapper (M3) spectrometer onboard India's ISRO Chandrayaan-1 probe had detected absorption features near 2.8–3.0 μm on the surface of the Moon. But about 10 months before, on 14 November 2008, India's made Moon Impact Probe onboard Chandrayaan-1 orbiter landed into Shackleton crater and confirmed the presence of water ice. For silicate bodies, such features are typically attributed to hydroxyl- and/or water-bearing materials. In August 2018, NASA confirmed that M3 showed water ice is present on the surface at the Moon poles. Water was confirmed to be on the sunlit surface of the Moon by ISRO on October 26, 2020.

Water may have been delivered to the Moon over geological timescales by the regular bombardment of water-bearing comets, asteroids, and meteoroids or continuously produced **in situ** by the hydrogen ions (protons) of the solar wind impacting oxygen-bearing minerals.

The search for the presence of lunar water has attracted considerable attention and motivated several recent lunar missions, largely because of water's usefulness in rendering long-term lunar habitation feasible.

The presence of large quantities of water on the Moon would be an important factor in rendering lunar habitation cost-effective since transporting water (or hydrogen and oxygen) from Earth would be prohibitively expensive. If future investigations find the quantities to be particularly large, water ice could be mined to provide liquid water for drinking and plant propagation, and the water could also be split into hydrogen and oxygen by solar panel-equipped electric power stations or a nuclear generator, providing breathable oxygen as well as the components of rocket fuel. The hydrogen component of the water ice could also be used to draw out the oxides in the lunar soil and harvest even more oxygen.

Q.51 According to the passage, what is the theory behind the presence of water on moon's surface?

- A) Water may have been delivered to the moon over geological timescales by the regular bombardment of water-bearing comets, asteroids, and meteoroids.
- B) Water may have been delivered to the moon over geological timescales by the regular bombardment of planets.
- C) Water may have been delivered to the moon over geological timescales by the regular bombardment of spaceships.
- D) Water is stored within glasses or in voids between grains sheltered from the harsh lunar environment, thus allowing the water to remain on the lunar surface.
- E) The surface of that crater is covered in glacier.

Q.52 Why is discovery of water important on the moon's surface?

- A) in rendering long term lunar habitation feasible.
- B) to harvest the seeds.
- C) in rendering lunar habitat cost-effective.
- D) Both 1 and 3
- E) Both 1 and 2

Q.53 How water could also be split into hydrogen and oxygen?

- A) by mining.

- B) by solar-panel equipped electric power stations.
- C) by nuclear generator.
- D) Both 2 and 3.
- E) None of the above.

Q.54 Which was the first mission to discover the lunar water?

- A) Chandrayan Mission.
- B) NASA's SOFIA.
- C) Luna 24.
- D) Both A and B
- E) Both B and C

Q.55 According to the passage, which of the following statements is correct?

- A) NASA's made Moon Impact Probe onboard Chandrayan – 1 orbiter landed into Shackleton crater and confirmed the presence of water ice.
- B) The search for the presence of Martian water has attracted considerable attention.
- C) In August 2018, ISRO confirmed that M3 showed water ice is present on the surface of the moon poles.
- D) Water vapor is decomposed by sunlight.
- E) None of the above.

Q.56 What is the antonym of “persist”?

- A) persevere
- B) continue
- C) insist
- D) abandon
- E) endure

Q.57 What is the meaning of ‘in situ’?

- A) generosity in bestowing money or gifts upon others.
- B) in the original place.

- C) though.
- D) seize the day.
- E) for example.

(Directions 58-62): Rearrange the following six sentences A, B, C, D, E, and F in the proper sequence to form a meaningful paragraph and then answer the question given beside.

- A) Over the past year, perceptions of relative U.S. economic power have declined in many of America's key trading partners and allies.
- B) Following the onset of the financial crisis nearly a decade ago, Europeans increasingly named China, rather than the U.S., as the world's leading economic power.
- C) This year, however, the pattern has reversed itself again, and in countries such as Germany, the United Kingdom and Spain, China is once more seen as occupying the top spot.
- D) But in recent years, as the American economy slowly recovered, the pendulum began to swing back in the direction of the U.S.
- E) The trend can be seen in several European countries, where views about the economic balance of power have fluctuated in recent years.

Q.58 Which of the following would be the **FOURTH** sentence after rearrangement?

- A. E
- B. F
- C. D**
- D. B
- E. A

Q.59 Which of the following would be the **LAST** sentence after rearrangement?

- A. E
- B. D
- C. F
- D. C**
- E. A

Q.60 Which of the following would be the **FIRST** sentence after rearrangement?

- A. A**

- B. C
- C. F
- D. E
- E. D

Q.61 Which of the following would be the **SECOND** sentence after rearrangement?

- A. B
- B. F
- C. C
- D. D
- E. E**

Q.62 Which of the following would be the **THIRD** sentence after rearrangement?

- A. F
- B. A
- C. C
- D. E
- E. B**

Solution - Correct Sequence is AEBDC

Directions – In the following sentence, four words are given in bold. Two or more of these words are incorrectly placed and need to be interchanged. If there is no need for interchanging, then “No Improvement” can be selected.

Q.63 Louisiana communities **faced** (A) by Hurricane Ida **battered** (B) a new danger as they began the **repairing** (C) task of clearing debris and **massive** (D) damage from the storm.

- A) CDBA
- B) ABDC
- C) **BADC**
- D) BACD
- E) No Improvement

Q.64 China's Tianwen – 1 Mars mission will be **disruption** (A) for about 50 days from mid-September due to an unexpected **inactivated** (B) of its **communication** (C) with Earth **caused** (D) by the solar electromagnetic radiation.

- A) **BACD**
- B) ABDC
- C) ACBD
- D) BCDA
- E) No Improvement

Directions – In the following sentence, five words are given in bold and marked A, B, C, D, E. These words may or may not be placed in their places. Four options with different arrangements of these words are given. If there is no need for interchanging, then “No rearrangement required” can be selected.

Q.65 Sports brings **country** (A) and **natural** (B) from across the **witness** (C) and the globe together – tennis, as a sport, has a **communities** (D) social distancing – so it's great to **people** (E) it back in action.

- A) **DEABC**
- B) CEDAB
- C) BADCE
- D) DABCE
- E) No rearrangement required

Q.66 Matched (A) Andre Agassi his all-time **opponent** (B) **favourite** (C) on the court, Paes says that their styles of play always **calling** (D) up against each other over decades.

- A) BADEC
- B) **DCBAE**
- C) CEDAB
- D) EDACB
- E) No rearrangement required

Q.67 One of the most decorated (A) sportsman (B) in the country and greatest doubles players in the history (C) of Tennis, Leander Paes has seen (D) it all during his inspirational career that goes back over three decades.

- A) AEDBC
- B) EDCBA
- C) DEBCA
- D) CADBE
- E) No rearrangement required

(Directions 68-72) In the following passage, some of the words/sentences have been left out, each of which is indicated by a letter. Find the suitable word/sentence from the options given against each number and fill up the blanks with appropriate words/sentences to make the paragraph meaningful.

When we exercise, our muscles process insulin and absorb the resulting glucose as energy. Reduce that energy expenditure and your muscles will adapt physiologically to become a little less insulin sensitive, says John Thyfault, a researcher at the University of Kansas.

Losing insulin sensitivity means your body converts sugar into fat rather than using it as energy to power your movements. And while that **__68__** helped our hunter-gatherer ancestors survive a feast-or-famine lifestyle, it's bad news for the modern desk jockey, because improper regulation of insulin can **__69__** your cells to store some of what's not used in muscle movement as fat. This change puts you at greater risk for the foundation of other conditions, such as Type 2 diabetes and inflammation.

Thankfully, your body can adapt pretty quickly to increased insulin sensitivity with just a little bit of exercise and healthier eating. High-volume and high-intensity exercise can be equally effective at making your body more sensitive. Just a 30-minute walk or a ten-minute HIIT regimen a few times a week will **__70__** for keeping your body eagerly processing insulin.

You're going to get small—and it'll happen fast. The **__71__** gains you made from a lifting routine will **__72__** within a week of quitting the weights. But smaller doesn't mean weaker.

Q.68

- A. Impediment
- B. Discreet
- C. Vie
- D. Adaptation
- E. Congregation

Q.69

- A. Prompt
- B. Elusive
- C. Cavort
- D. Diminish
- E. Elope

Q.70

- A. Entice
- B. Fustian
- C. Break
- D. Suffice
- E. Devour

Q.71

- A. Malice
- B. Menial
- C. Visible
- D. Plausible
- E. Abstract

Q.72

- A. Enhance
- B. Diminish
- C. Encapsulate
- D. Dubious
- E. Tenuous

Directions – (73-77): Read the following passage carefully and answer the given questions. Certain words are given in bold to help you locate them while answering some of the questions.

On attending a conference, which focused on the role of the services sector in Indian economy I was amazed. The conference gave a very interesting perspective on the role of the service sector in the growth of Indian economy in relation to growth rates in agriculture and industry.

The current situation in India is that the growth rate of services has overtaken both agriculture and industry and is now contributing to more than 50% of GDP. The service sector has the highest growth rate and is the least volatile sector. Growth is particularly marked in public services, IT and financial services.

In some areas, the growth rate of the service sector is 40-50% due to increased use of mobile technologies. India, therefore, has, a service-oriented economy. It hasn't traditional growth models as in China. However, in the process of doing so it has skipped the manufacturing and has jumped straight from the agriculture stage to service stage, which is also the main reason for the expansion of the service sector.

In fact, the situation now is such that the growth in the service sector can and will support in the agriculture and industrial sectors. However, the only setback for Indian economy is the lack of growth in the manufacturing sector which causes dependence on other countries, which is not so desirable in terms of job creation and increased prosperity. Population is also a major concern of the Indian economy as the population of India grows so also does the number of dependents in the population in both the lower and higher age groups. In such a scenario of increasing Population, especially in an economy which still recovering from crisis, growth becomes difficult. For such an economy to grow it has to invest.

Currently, the public sector invests more than it saves. The household sector saves in surplus, but it is not increasing so it cannot continue to support private and public sectors. There is a massive need to spend on agriculture and infrastructure development of the country. Apart from that health and education should also be the priority of the government particularly the education of women in order to reduce the birth rate.

Q.73 Choose the word which is most opposite in meaning to word given in bold as used in the passage.

Volatile

- a) **Erratic**
- b) Impatient
- c) Stable
- d) Solid
- e) Strained

Ans: (a)

Explanation: The most opposite meaning of volatile is 'erratic'.

Q.74 According to the passage, which of the following is/are true about the impact of increasing population on Indian economy?

- 1) If India attempts to absorb all the labour force, it will impact the growth of service sector negatively and in turn hamper the economic growth of the county.
- 2) As the population of the country increases, the number of dependents in the country also increase which in turn increases the pressure on the economy.
- 3) An increasing population can never lead the economy of the country towards prosperity; in fact, it can only put strain on the economy of a county.

- a) Only 2
- b) Only 3
- c) 2 and 3
- d) 1 and 3
- e) All of these

Ans: (a)

Explanation: According to the passage, 'as the population of the country increases, the number of dependents in the country also increase which in turn increases the pressure on the economy' is true about the impact of increasing population on Indian economy.

Q.75 According to the passage, which of the following can be said about the agriculture and industry sectors in India?

- 1) Looking at the growth of the services sector in India it can be safely said that the service sector will soon be in a position to support both agriculture and industry sector.
- 2) The agriculture and the industrial sector of the country have reached their threshold and there would be no use of further investment in these sectors.
- 3) Currently, the agriculture and industry sectors contribute lesser as compared to service sector to the GDP of the country.

- a) Only 1
- b) Only 3

- c) 1 and 3
- d) 2 and 3
- e) All of these

Ans: (c)

Explanation: 'Looking at the growth of the service sector in India it can be safely said that the service sector will soon be in a position to support both agricultural and industry sector' and 'currently the agricultural and industry sector contribute lesser as compared to service sector to the GDP of the country', are said about the agriculture and industry sectors in India.

Q.76 Choose the word which is most similar in meaning to the word given in bold as used in the passage.

Perspective

- a) Viewpoint
- b) Prospect
- c) Attitude
- d) Agreement
- e) Proportion

Ans: (a)

Explanation: The most similar in meaning to the word 'perspective' is 'viewpoint'

Q.77 Which of the following is true as per the passage?

- a) India has not followed the conventional model of growth and has moved directly from the agriculture sector to the service sector.
- b) The service sector of the country is yet to make a mark on the IT and financial sectors of the country
- c) With availability of labour and growth in human skills, the service sector of Indian economy is booming limitlessly as there is no restriction on movement of labour
- d) India has become self-reliant and does not have to depend on other countries because of the development in the manufacturing sector.
- e) All of the above

Ans: (d)

Explanation: 'India has become self-reliant and does not have to depend on other countries because of the development in the manufacturing sector' is true statement as per passage.

Directions – (78-80) Read each sentence and find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. If there is no error, the answer is No Error. (Ignore errors of punctuation, if any.)

Q.78 Plunging international crude oil prices (1)/ and the subsequently lowered of fuel prices (2)/ come as a morale booster (3)/ for the auto industry. (4)/ No error (5).

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5

Ans: (b)

Explanation: Here, 'and the subsequent (adjective) **lowering** (gerund) of fuel prices' is the right usage. Here, Gerund has been used as Noun.

Q.79 Handwriting is an art form (1)/ just like painting, drawing and (2)/ sketching, this art (3)/ can develop by individuals with some efforts. (4)/ No error (5).

- a) 1
- b) 2
- c) 3
- d) 4
- e) 5

Ans: (d)

Explanation: Here, passive voice i.e., '**can be developed** by individuals' is the right usage. Here, subject is passive.

Q.80 The decision (1)/ to buy out the plant (2)/ was base at (3)/ the cost benefit analysis. (4) No error (5).

- a) 1

b) 2

c) **3**

d) 4

e) 5

Ans: (c)

Explanation: In passive voice, past participle form of verb is used. Hence, 'was **based on**' is the right usage.

Section: - General Awareness

Q81. Ain Dubai which is also called Dubai's eye, is world's largest and tallest observation wheel recently opened in August 2021. What is the height of Ain Dubai?

A. 425 m

B. 500 m

C. 350 m

D. **250 m**

E. 150 m

Q82. Who among the following is an Indian ornithologist and naturalist of international recognition?

A. Baiju Dharmajan

B. Aravind Adiga

C. **Salim Ali**

D. Kavita Krishnan

E. Kedarnath Singh

Q83. Who among the following has authored the book "White Mughals"?

A. Mary Jordan

B. **William Dalrymple**

C. Sudha Murthy

D. Ranjan Gogoi

E. Hussain Zaidi

Q84. Shubhanker Banerjee who recently passed away in August 2021, was a _____maestro.

A. Tabla

B. Sitar

C. Flute

D. Santoor

E. Shehnai

Q85. What was the name of the Space shuttle carrying Kalpana Chawla which exploded in February 2003 with its crew on-board?

A. Challenger

B. Discovery

C. Columbia

D. Atlantis

E. Roscos

Q86. To foster awareness among International Community of the importance of tourism, United Nations World Tourism Organization (UNWTO) marks World Tourism Day on _____ every year.

A. 27 July

B. 27 August

C. 27 October

D. 27 September

E. 27 November

Q87. Which of the following grasslands are in North America?

A. Tropical

B. Prairie

C. Savannas

D. Shrublands

E. Steppe

Q88. Which one of the following is the national tree of India?

- A. Neem Tree
- B. Mahagony Tree
- C. Sal Tree
- D. Fig tree of India (also known as Banyan Tree)**
- E. Teak Tree

Q89. The leading digital payments gateway PayU (owned by Pereus) has acquired one of India's oldest payment gateways BillDesk for _____.

- A. \$2.7 billion
- B. \$4.7 billion**
- C. \$6.7 billion
- D. \$7.7 billion
- E. \$5.7 billion

Q90. Government of India has launched One District One Product (ODOP) to select, brand and promote at least one product from one district. _____papier mache has been selected for export promotion and improvement of market accessibility under the first phase of the ODOP scheme.

- A. Jamnagri
- B. Kolhapuri
- C. Naga
- D. Kashmiri**
- E. None of the above

Q91. Recently (August 2021), Reserve Bank of India has fined 1 prepaid payment instrument (PPI), and _____White Label ATMs (WLA) for deficiencies in regulatory compliance.

- A. Four**
- B. Five
- C. Three
- D. Seven
- E. Two

Q92. Recently SUJALAM campaign has been started under the 'Azadi ka Amrit Mahotsav' initiative. It has been launched by which of the following ministries?

- A. Ministry of Women and Child Development
- B. Ministry of Rural Development
- C. Ministry of Jal Shakti**
- D. Ministry of Panchayati Raj
- E. Ministry of New and Renewable Energy

Q93. In a bid to facilitate seamless transfer of personal vehicles across states, the Government of India has notified a new mark in August 2021, for new vehicles Bharat series (BH-series). It will be implemented by _____.

- A. 15th September 2021**
- B. 15th October 2021
- C. 1st November 2021
- D. 1st December 2021
- E. 15th January 2022

Q94. As per the Census 2011, what is the literacy rate of males in the country?

- A. 82.1%**
- B. 78.9%
- C. 80.1%
- D. 76.3%
- E. 84.1%

Q95. The book "Mission Domination: An Unfinished Quest" written by authors Kushan Sarkar, Boria Majumdar is based on which of the following?

- A. Volleyball
- B. Hockey
- C. Basketball
- D. Football
- E. Cricket**

Q96. The Indo - Nepal Remittance Facility Scheme for cross- border remittances from India to Nepal, with special focus on requirements of migrant workers of Nepali origin working in India. RBI leverages _____ecosystem available in the country for origination of such remittances.

A. RTGS (Real Time Gross Settlement)

B. NEFT (National Electronic Funds Transfer)

C. UPI (Unified Payments Interface)

D. Internet Banking

E. None of the above

Q97. Ravi Kumar Dahiya has recently won a medal at Tokyo Olympics 2020, with this feat he has become _____Indian wrestler to win Olympic medal.

A. Third

B. Fourth

C. Fifth

D. Sixth

E. Seventh

Q98. 'Stand Up India Scheme' has been recently extended by the Government of India till the year _____.

A. 2026

B. 2025

C. 2024

D. 2023

E. 2022

Q99. 21.6m tallest sandcastle which has been added in the Guinness Book of World Records is located in Blokhus, _____.

A. Denmark

B. Turkey

C. Sweden

D. Germany

E. Norway

Q100. Kyoto Protocol, Paris agreement are related to which of the following?

A. Climate change

B. Increasing debt in countries

C. Tax laws

D. Economic cooperation among countries

E. Peace agreements among countries

Section: - Economics & Social Issues (ESI)

Q101. Which of the following countries is NOT a member of Association of Southeast Asian Nations (ASEAN)?

A. Myanmar

B. India

C. Indonesia

D. Malaysia

E. Vietnam

Q102. How much net intake calories has been recommended by the Ministry of Labour and Employment for calculating minimum wages per day?

A. 2200

B. 2400

C. 2700

D. 2500

E. 2800

Q103. Which of the following country is NOT a member of Shanghai Cooperation Organization (SCO)?

A. Pakistan

B. Afghanistan

C. Russia

- D. Kazakhstan
- E. Uzbekistan

Q104. Which of the following statement is NOT correct regarding the New Development Bank (NDB)?

- A. It is established by the BRICS countries
- B. It is headquartered at Sanghai, China
- C. K.V Kamath was the first president of the Bank
- D. The initial authorised capital of the bank was \$100 bn
- E. It cannot lend to countries other than BRICS members.**

Q105. Which of the following shows the difference between exports and imports of goods and services?

- A. Balance of Trade
- B. Capital Account
- C. Surplus budget
- D. Balance of Payment**
- E. Foreign exchange reserves

Q106. Which of the following statement is NOT correct regarding Food and Agriculture Organisation (FAO)?

- A. It is headquartered at Geneva, Switzerland**
- B. Present Director General of FAO is Quo Dongyu
- C. It has 194 members at present
- D. It is a specialized agency of the United Nations
- E. None of the above

Q107. Which of the following is an indicator of retail inflation in India?

- A. Wholesale Price Index (WPI)
- B. Consumer Price Index (CPI)**
- C. GDP Deflator
- D. Index of Industrial Production

E. None of the above

Q108. In India, the Managing Director and Chief executive Officer of Public Sector Banks is recommended by which of the following?

A. Appointments Committee of the cabinet

B. Banks Board Bureau

C. Reserve Bank of India

D. Ministry of Finance

E. None of the above

Q109. Which of the following statement is NOT correct regarding Public Accounts Committee?

A. It has 22 members

B. All members are appointed from the Rajya Sabha only

C. By following tradition, chairman of the committee is appointed from the opposition party

D. It is established for the purpose of auditing the revenue and the expenditure of the Government of India

E. Adhir Ranjan Choudhary is the present chairperson of the committee

Q110. How many languages are there in Eighth Schedule of the Indian constitution?

A. 23

B. 24

C. 18

D. 22

E. 16

Q111. Which of the following personalities is associated with Beej Bachao Andolan initiated in 1986?

A. Sunderlal Bahuguna

B. Padurang Hegde

C. Medha Patkar

D. Vijay Jardhari

E. None of the above

Q112. Which of the following articles of Indian Constitution prohibits employment of children in factories etc?

A. 23

B. 22

C. 24

D. 21

E. 26

Q113. Samagra Shiksha is an overarching programme for the school education sector extending from pre-school to class 12. It was launched in which of the following years?

A. 2018

B. 2015

C. 2014

D. 2012

E. 2017

Q114. Beti Bachao, Beti Padhao (BBBP) was launched by the Hon'ble Prime Minister, Shri Narendra Modi, as one of the flagship programmes of the Government, to address the declining _____.

A. Girl Education

B. Child Sex Ratio

C. Pupil to Teacher Ratio

D. Gross Enrolment among Girls

E. None of these

Q115. 'Pradhan Mantri Garib Kalyan Package (PMGKP) Insurance Scheme for Health Workers Fighting COVID-19' was launched to provide comprehensive personal accident cover of _____ to all healthcare providers drafted by the government for the care of Covid-19 patients.

A. Rs 25 lakh

B. Rs 10 lakh

C. Rs 15 lakh

D. Rs 50 lakh

E. Rs 75 lakh

Q116. Financial Stability Report (FSR) reflects the collective assessment of the Sub-Committee of the Financial Stability and Development Council (FSDC) on risks to financial stability and the resilience of the financial system. This report was released by which of the following?

A. NITI Aayog

B. Ministry of Commerce and Industry

C. Reserve Bank of India

D. Ministry of Labour

E. Ministry of Finance

Q117. REITs and InvITs are innovative vehicles that allow developers to monetise revenue-generating real estate and infrastructure assets, while enabling investors or unit holders to invest in these assets without actually owning them. InvITs has been formed as _____.

A. Public Companies

B. Limited Liability Partnership

C. Trusts

D. Private Companies

E. None of the above

Q118. The National Perspective Plan (NPP) was prepared by the then Ministry of Irrigation (now Ministry of Jal Shakti) in August 1980 for water resources development through inter basin transfer of water, for transferring water from water surplus basins to water-deficit basins. Which of the following was the first river interlinking project of India?

A. Mahanadi Godavari Link Project

B. Ken Betwa Link Project

C. Godavari - Krishna link

D. Par-Tapi-Narmada

E. Damanganga - Pinjal link

Q119. The United Nations Development Programme (UNDP) has launched 'Sahi Disha' campaign to celebrate _____.

A. Women's livelihoods and entrepreneurship in rural India

- B. Violence against women and girls in India
- C. Women entrepreneurs to lead tap into the power that e-commerce
- D. Provides educational opportunity to girls, from socially and economically disadvantaged communities of India
- E. None of these

Q120. Ministry of Education has launched a National Initiative "NIPUN Bharat". It has been launched for _____.

- A. Improving Quality of School Education through Integrated Teacher Training
- B. Providing psychosocial support to students for their Mental Health and well-being during the COVID outbreak and beyond
- C. Testing the ability of students to innovate to fight against COVID-19 and its future challenges
- D. Motivating and equipping teachers to encourage and foster critical thinking in students

E. Proficiency in Reading with Understanding and Numeracy

Q121. In the wake of Andhra Pradesh (AP) microfinance crisis in 2010, Reserve Bank of India constituted a committee to study issues and concerns in the MFI sector. The name of the committee was _____.

A. Malegam Committee

- B. Abhijit Sen Committee
- C. Bimal Jalan committee
- D. Narismhan Committee
- E. Ajit Kumar Committee

Q122. What is the name of institution that follows below conditions:

1. Provide financial services to the unserved and unbanked region of the country
2. Minimum net worth should be Rs. 200 crore within five years from the date of commencement of business.
3. At least 50% of its loan portfolio should constitute loans and advances of up to Rs. 25 lakh

- A. Payment Banks
- B. Regional Rural Banks

C. Micro Finance Institutions

D. Small Finance Banks

E. Non-Banking Financial Companies

Q123. With a view to ensure continued availability of credit to agriculture, MSME and housing sectors and aid faster economic recovery, government has recently announced inclusion of _____ as MSMEs.

A. NBFCs

B. Retailers and Wholesalers

C. Micro Finance Institutions

D. Only Retailers

E. Only Wholesalers

Q124. Which of the following is correctly mentioned about Pradhan Mantri Kisan Urja Suraksha evam Utthaan Mahabhiyan (PM-KUSUM) scheme?

A. Under the scheme, each subscriber shall receive minimum assured pension of Rs 3000 per month after attaining the age of 60 years.

B. Under the scheme clean cooking fuel solution will be provided to poor households especially in rural areas.

C. Under the scheme, income will be generated by selling clean energy to power distribution companies

D. It aims to provide handholding and support to new FPOs up to 5 years from the year of creation

E. It aims to provide income support to all eligible land-holding farmers and their families

Q125. National Education Policy 2020 is based on the recommendation of a committee whose chairman was the former director of ISRO. Which of the following is this person?

A. T.S.R. Subramanian

B. K Sivan

C. U R Rao

D. K.Kasturirangan

E. C Rangarajan

Q126. New Educational Policy 2020 has set an aim to increase the Gross enrolment ratio in higher Education including vocational education from 26.3% (2018) to 50% by _____.

- A. **2035**
- B. 2030
- C. 2025
- D. 2022
- E. 2040

Q127. Which among the following is NOT one of the features of the National Agriculture Infra Financing Facility, which is the Central Sector Scheme?

- A. Credit Guarantee for loans up to ₹ 2 Crore.
- B. Interest subvention of 3% p.a., limited to ₹ 2 crore per project in one location, though loan amount can be higher.
- C. Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for loans up to ₹ 2 crore.
- D. **Credit Guarantee fee should be paid by only borrower**
- E. Size of the financing facility is ₹ 1 lakh Crore.

Q128. The Finance Commission is a Constitutionally mandated body set up under Article 280 of the Constitution, was constituted on 27 November 2017, the period of the commission will commence from _____.

- A. **1st April 2021**
- B. 1st April 2022
- C. 1st April 2025
- D. 1st April 2020
- E. 1st April 2023

Q129. The XV Finance Commission has recommended in its recently submitted report that health spending by states should be increased to more than ___per cent as per their budget of 2022

- A. 5
- B. **8**

C. 10

D. 12

E. 4

Q130. The Union Budget for the year 2021-22 with focus on Capital expenditure along with a Development Financial Institution is based on how many pillars.

A. Three

B. Four

C. Five

D. **Six**

E. Eight

Q131. Fiscal Deficit as per Union Budget 2021-22 is ____.

A. 6.5 %

B. 7 %

C. **6.8%**

D. 9.5 %

E. 8.5 %

Q132. According to the Union Budget 2021-22, for incentivizing Digital Economy entities carrying out _____ transactions digitally, limit of turnover for tax audit has been increased to Rs. 10 crores from Rs. 5 crores.

A. 90 %

B. 85%

C. 80%

D. **95%**

E. 70%

Q133. The Atal Pension Yojana (APY) was launched on 09.05. 2015 to create a universal social security system for all Indians, especially the poor, the under-privileged and the workers in the unorganised sector. Which of the following statement is true about the scheme?

1. Applicable to all citizen of India aged between 18-40 years
2. The subscriber gets fixed pension ranging between Rs. 1000 to Rs. 5000.

3. After death of subscriber, the spouse of the subscriber is not eligible for subscription.

- A. Only 1
- B. Only 3
- C. Only 1 and 2
- D. Only 2 and 3
- E. 1, 2 and 3

Q134. Identify the scheme based on the following feature:

1. To provide affinity to the support of Women Self Help Groups
2. No Capital Subsidy has been sanctioned till the date of implementation.
3. Interest subvention, to cover the difference between the Lending Rate of the banks and 7%, on all credit from the banks/ financial institutions availed by women SHGs, for a maximum of Rs 3,00,000 per SHG.

- A. PMFME
- B. PMKSY
- C. FPO
- D. PMEGP
- E. DAY-NRLM

Q135. Which of the following statement is NOT correct about the Pradhan Mantri Awaas Yojana – Urban?

- A. It promotes women empowerment by providing the ownership of houses in name of female member
- B. It provides an interest subsidy of 6.5% to Economically Weaker Section (EWS)/Low Income Group (LIG) and Middle-Income Group (MIG).
- C. Every Family in the country will get the pucca house by 2022
- D. The size of a house for Economically Weaker Section (EWS) could be upto 30 sq. mt. carpet area
- E. It was launched in 2016

Q136. The Kisan Credit Card scheme is a Government of India scheme which provides farmers with timely access to credit. It was launched in 1998 with the aim of providing short-term formal credit to farmers. Under the scheme farmers cannot avail loan for which among the following?

- A. Meeting the short-term credit requirements for cultivation of crops
- B. Post-harvest expenses
- C. Produce marketing loan
- D. Consumption requirements of farmer household

E. Family Consumption and Cold Storage

Q137. Recently, Union Minister for Finance & Corporate Affairs Smt. Nirmala Sitharaman unveiled EASE 3.0, the Public Sector Bank (PSB) Reforms Agenda 2020-21 for smart, tech-enabled banking, and the PSB EASE Reforms Annual Report 2019-20. EASE Reforms Index was launched _____.

- A. To gives different perspectives on the levels of employment in the formal sector.
- B. To look at recent trends in the global economic and labour market and the impact that the pandemic has had on wages.

C. To measure performance of each Public Sector Bank on 100+ objective metrics

- D. To collect information on the consumption spending patterns of households across the country, both urban and rural
- E. To estimate the key employment and unemployment indicators in the short time interval for the urban areas only in the Current Weekly Status (CWS).

Q138. 'Pradhan Mantri Garib Kalyan Package (PMGKP) Insurance Scheme for Health Workers Fighting COVID-19' was launched to provide comprehensive personal accident cover of _____ to all healthcare providers drafted by the government for the care of Covid-19 patients.

- A. Rs 20 lakh
- B. Rs. 50 lakh**
- C. Rs 35 lakh
- D. Rs 40 lakh
- E. Rs 70 lakh

Q139. Under the PM Garib Kalyan Ann Yojana, how much amount of food grains per month per person has been distributed to 80 crore beneficiaries?

- A. 3 Kg
- B. 4 Kg
- C. 5 kg**

D. 8 kg

E. 10 kg

Q140. Under PMMY scheme, loan under Rs 50000 has been provided under which among the following categories?

A. Kishore

B. Tarun

C. **Shishu**

D. Bachpan

E. None of the above

Section: - Agriculture and Rural Development (ARD)

Q141. What is the name of male goat that is capable of breeding?

A. Drake

B. Duck

C. **Buck**

D. Wether

E. Ram

Q142. The scheme that has been launched as an intervention to protect the growers of fruits and vegetables from making distress sale due to lockdown and reduce the post -harvest losses.

A. Kisan TOP scheme

B. TOP krishi

C. Krishi Udaan scheme

D. MGNREGA

E. **Operation Greens**

Q143. Urea has highest content of ____with ____%

- A. Nitrogen, 46
- B. Phosphorus, 46
- C. Potassium, 47
- D. Nitrogen, 76
- E. None of the above

Q144. Colour of which of the following soils is red due to diffusion of iron rather than pressure of environment?

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

Q145. Quincunx system of planting is followed in which of the following crops?

- A. Sugarcane
- B. Fruit trees
- C. Flower trees
- D. Shade trees
- E. None of the above

Q146. What is the name of the indigenous major carp which is also known to be fastest growing among fin fishes?

- A. Rohu
- B. Catla catla
- C. Mrigal
- D. Catfish
- E. None of the above

Q147. Identify the instrument used for measuring the humidity, or amount of water vapour in the air.

- A. Albedometer

- B. Photometer
- C. Speedometer
- D. Hygrometer
- E. None of the above

Q148. Which of the following states has the highest number of SHGs run by women?

- A. Bihar
- B. Haryana
- C. Madhya Pradesh
- D. Rajasthan
- E. None of the above

Q149. Which of the following is the name of the NABARD project for ease of doing digitalized banking business with SHGs?

- A. FarmBee
- B. Kisan Suvidha
- C. E- NAM
- D. e- Shakti
- E. None of the above

Q150. Which of the following is a metal iron storage structure?

- A. CAP
- B. PAU bin
- C. Pusa bin
- D. Hagevu
- E. Hapur Tekka

Q151. Haryana belongs to which of the following Agro-climatic zone?

- A. Western Himalayan Region
- B. Lower Gangetic Plain Region
- C. Trans-Ganga Plains Region

- D. Upper Gangetic Plains Region
- E. None of the above

Q152. Which of the following is the method of irrigation where water is applied near root zone?

- A. Sprinkle Irrigation
- B. Drip Irrigation
- C. Rain Gun
- D. Ring Basin Irrigation
- E. None of the above

Q153. Which of the following is organic in nature?

- A. Urea
- B. Cow dung
- C. Ammonium Sulphate
- D. Super phosphate
- E. None of the above

Q154. What is the minimum fraction of area to be covered under forest/tree cover under National Forest Policy?

- A. One-fifth
- B. One-fourth
- C. One-third
- D. Half
- E. None of the above

Q155. What is the name of the proportion of soil occupied by air and water?

- A. Density
- B. Space
- C. Porous
- D. Porosity

E. None of the above

Q156. Under which of the following categories, more number of commodities are marketed under e-NAM initiative?

A. **Vegetables**

B. Spices

C. Food grains

D. Oil seeds

E. Fruits

Q157. As per UNEP Emissions GAP report 2020, which of the following countries is the largest contributor of Green House Gas (GHG) emissions?

A. **China**

B. USA

C. India

D. Australia

E. Britain

Q158. Study of fruits is called _____

A. Olericulture

B. **Pomology**

C. Viticulture

D. Fruitology

E. None of the above

Q159. Which of the following is a Potamodromous fish?

A. **Flathead catfish**

B. Tuna

C. Herring

D. Cod

E. Brown Trout

Q160. What is the size of operational holding of small farmers as per Agri census?

- A. < 1 ha
- B. 1-2 ha
- C. 2-4 ha
- D. 4-6 ha
- E. None of the above

Q161. What is the contribution of livestock to GVA 2018-19 in Indian economy as per National Accounts Statistics?

- A. 6.45%
- B. 3.32%
- C. 8.69%
- D. 4.19%
- E. 8.63%

Q162. What is the percentage of weaver households in rural India as per the 4th Handloom census?

- A. 45%
- B. 28.24%
- C. 88.7%
- D. 40.89%
- E. 34.56%

Q163. What is the education test conducted by the farmers under the direct supervision of extension worker to prove advantages of recommended method?

- A. Method demonstration
- B. Result demonstration
- C. Group discussion
- D. Exhibition
- E. None of the above

Q164. Which of the following is the state in India with highest registered FPCs?

- A. Rajasthan
- B. Gujarat
- C. West Bengal
- D. Gujarat
- E. Maharashtra

Q165. What is the traditional method of processing fish by salting, drying, smoking, pickling called?

- A. Curing
- B. Double freezing
- C. Smoking
- D. Freezing
- E. None of the above

Q166. Which of the following schemes has been renamed as National Rural Livelihood Mission?

- A. Indira Livelihood Mission
- B. Ajeevika Yojana
- C. Jawahar Swarozgar Yojna
- D. Swarna Jayanti Gram Swarozgar Yojna
- E. None of the above

Q167. What is the eagri marketing initiative launched by Indian Tobacco Company Ltd.?

- A. e-kisan
- B. e-market
- C. e-chaupal
- D. e-nam
- E. None of the above

Q168. What is the annual crop that generates larger residual quantum in Indian agriculture?

- A. Soybean

- B. Red gram
- C. Sugarcane
- D. Cereal crops
- E. None of the above

Q169. What is the Agroforestry system where Perennial hedges and crops are grown together?

- A. Silvipastoral system
- B. Agrisilvipastoral system
- C. Alley cropping
- D. Protein bank
- E. None of the above

Q170. Growing of two more crops simultaneously on the same field is known as _____.

- A. Intercropping
- B. Monocropping
- C. Monoculture
- D. Crop rotation
- E. None of the above

Q171. Which of the following is a GoIs scheme that includes wage employment, community assets, individual beneficiary orientation programme?

- A. PMEG programme
- B. MUDRA scheme
- C. MGNREGA
- D. PMKSY
- E. None of the above

Q172. Which of the following is the name under which MUDRA gives loans upto Rs 50000 to beneficiary organisation?

- A. Bala

- B. Tarun
- C. Kishor
- D. **Shishu**
- E. All of the above

Q173. Wheel hoe is a widely accepted tool for?

- A. Plugging
- B. **Weeding**
- C. Wheeling
- D. Harvesting
- E. None of the above

Q174. Covering of soil around the plant by straw, hay, leaves to conserve moisture is called as _____

- A. Strawing
- B. Trashing
- C. Layering
- D. **Mulching**
- E. Filling

Q175. Which of the following is a major objective of Atal Bhujal Yojana?

- A. to improve the water storage structures
- B. to improve the management of rivers and other water bodies
- C. to improve the water availability to irrigation purpose
- D. to improve the irrigation projects
- E. **to improve the management of groundwater resources**

Q176. What is the area covered under the medium irrigation project, less than ___ha and more than ___ha?

- A. 1000; 5000
- B. **10000; 2000**

- C. 1500; 7500
- D. 1000; 7500
- E. 2000; 8500

Q177. What are the hens specially reared for eggs called _____

- A. Layers
- B. Broilers
- C. Country hens
- D. Ova hens
- E. None of the above

Q178. In order to regulate the temperature and to get rid of insects, the process of buffaloes rolling in water/mud is called as _____

- A. Bellowing
- B. Wallowing
- C. Herring
- D. Malling
- E. Puffing

Q179. GoI has launched a scheme for entire supply chain viz. pre-cooling, weighing, sorting, grading, waxing facilities at farm level, multi product/ multi temperature cold storage, CA storage, packing facility, IQF, blast freezing in the distribution hub and reefer vans, mobile cooling units for facilitating distribution of horticulture, organic produce, marine, dairy, meat and poultry etc. under Pradhan Mantri Kisan Sampada Yojana?

- A. Integrated Cold Chain and Value Addition Infrastructure
- B. Infrastructure for Agro-Processing Cluster
- C. Creation of Backward & Forward linkages
- D. Food Safety and Quality Assurance Infrastructure
- E. None of the above

Q180. All women SHGs under DAY– NRLM, will be eligible for interest subvention on prompt payment to the extent of difference between the lending rates and 7% for the loan up to Rs. 300,000/- subject to maximum of ____or as prescribed by the MoRD.

- A. 7.2%
- B. 4%
- C. 3%
- D. 2.5%
- E. 5.5 %

Section: - Computer Knowledge

Q181. What is the full form of URL?

- A. Uniform Resource Locator
- B. Uniform Resource Link
- C. Uniform Registered Link
- D. Unified Resource Link
- E. None of the above

Q182. How many holes are there in a VGA connector?

- A. 18
- B. 17
- C. 15
- D. 12
- E. None of the above

Q183. _____ is found just above the 'file tab' option in MS Word. Its purpose is to provide a convenient access to most commonly used commands.

- A. Title Bar
- B. Indexes
- C. Fast Highlighting
- D. Quick Access
- E. None of the above

Q184. Which of the following operation is simply deleting the files except deleting the attributes?

- A. Close
- B. **Truncate**
- C. Seek
- D. Append
- E. None of the above

Q185. In MS Excel 2013, what is the key combination for going to the last box of the current row?

- A. Alt + Enter
- B. Shift + Tab
- C. Shift + End
- D. Ctrl + Tab
- E. **Ctrl + End**

Q186. What is the name of the device that acts as the central point among computers and other devices that are a part of the computer network?

- A. Distributor
- B. **Router**
- C. USB
- D. Network Card
- E. None of the above

Q187. Starting a Computer or a Computer embedded device is called _____

- A. Signing
- B. Logging
- C. Spoofing
- D. **Booting**
- E. None of the above

Q188. What was the language used in Second Generation Computers?

- A. **Assembly Language**
- B. Basic Language
- C. Machine Language
- D. Pascal
- E. None of the above

Q189. In MS Word, Header and Footer options are under which tab?

- A. File
- B. Review
- C. Home
- D. **Insert**
- E. None of the above

Q190. Which register holds the 'address of instructions' in a basic computer?

- A. Accumulator
- B. **Program Counter**
- C. Instruction Register
- D. Address Register
- E. None of the above

Q191. In OS Process Management, the difference between arrival time and time at which process gets the CPU is called _____ time.

- A. Turn Around
- B. **Response**
- C. Event
- D. Burst
- E. None of the above

Q192. Which of the following MS Excel function calculates the number of days between two dates?

- A. GAP
- B. DATES
- C. DAYS
- D. DAYS 300
- E. SPAN

Q193. Create, insert and write, preview results and finish are commands found in which tab of MS Word 2013?

- A. Home Tab
- B. Reference Tab
- C. Mailing Tab
- D. Page Layout Tab
- E. All of the above

Q194. A Stack- based CPU Organisation uses _____address instructions?

- A. 2
- B. 3
- C. 0
- D. 1
- E. None of the above

Q195. In MS-Excel 2013, _____method can make macros run automatically, once you have done some set-up for scheduling a macro?

- A. Application Now
- B. Application Offline
- C. Uptime
- D. Ontime
- E. None of the above

Q196. _____type of Column chart in MS Excel 2013 is like a stacked column. It uses a single bar for each category and subdivides that bar to show the proportion from each series.

- A. 3-D Column
- B. 100% stacked column
- C. Clustered Column
- D. Histogram
- E. None of the above

Q197. Which of the following contains the code, by execution of it the CPU access the very first proportion of hard disk when we turn on the computer?

- A. DOS
- B. ROM
- C. DDS
- D. BIOS
- E. None of the above

Q198. What is the storage capacity of a Dual Layered Blue Ray Disc?

- A. 25 GB
- B. 60GB
- C. 50 GB
- D. 12 GB
- E. None of the above

Q199. What is the length of IPV4 address?

- A. 32-bit
- B. 20-bit
- C. 40-bit
- D. 15-bit
- E. None of the above

Q200. What are the options available in share ribbon of file explorer in windows 10?

- A. Sorting and arranging contents of the folder
- B. Adding additional panels to show a preview of details of the files

- C. Verifying/ modifying properties of a document
- D. Print and Fax
- E. Renaming a file or folder

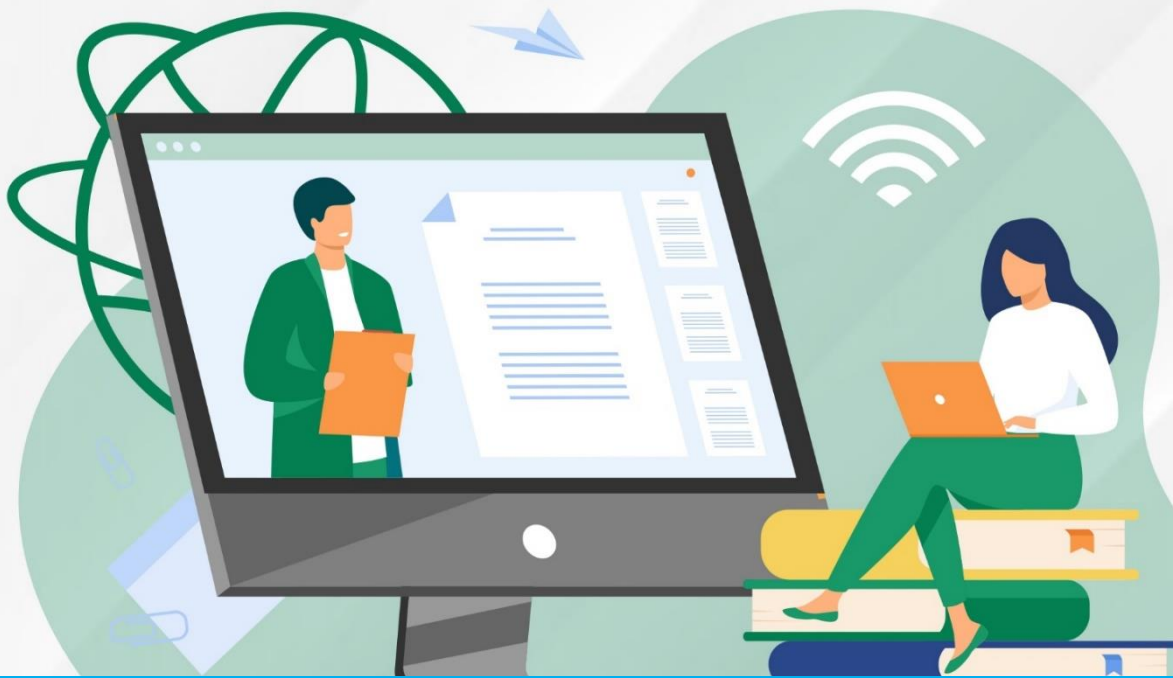


NABARD GR A

2021

PHASE 2

English Descriptive Paper



NABARD Grade A 2021 - Phase 2



EduTap

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. Dropouts in Schools: Causes & Prevention.
2. Workplace Diversity and How to Promote It.
3. Role of Social media Platforms for Farmers' Benefit.
4. Contribution of Tourism to Indian Economy.

1. Dropouts in Schools: Causes & Prevention.

Every year, a large number of students drop out of school worldwide. This hinders their economic and social well-being as well as reduces the literacy rate of the country and creates a non-innovative environment. The issue of dropout in India is of particular importance and interest.

A recent survey by National Statistical Office (NSO) has revealed that around 12.6% of students drop out of school in India, 19.8% discontinued education at the secondary level, while 17.5% dropped out at the upper primary level. As per the survey, a dropout is an "ever-enrolled person" who does not complete the last level of education for which he/she has enrolled and is currently not attending any educational institution. The Government's Right to Education Act and National Policy on Education may have been motivating to provide education to all but it is equally important to analyze the sustainability and efficiency of the education system. Dropout rates are considered to be a great wastage in the education system, not only do many students leave school without acquiring basic skills, but their premature departure represents a significant waste of scarce education resources.

Help in domestic work, economic condition, and lack of interest were found to be the topmost cause of discontinuing education. About 30.2% of the girls gave domestic work as the reason for discontinuing education and about 36.90% of boys left studies because they had to support their families. It becomes especially difficult for girls to continue studying because of concerns about their safety. They face sanitary problems due to poor school facilities ultimately forcing them to stay back at home. Considered to be a liability, many girls are imposed to stay back at home, or are forced to get married at an early age (13.2%).

Many children believe that there is no point in studying if they have to do the same job as their parents, thus they leave school at primary level itself. More than 30% of children involved in the survey showed a lack of interest in studies, they preferred to drop out because whatever was being taught in schools barely intrigued them. India is also dealing with the problems of inclusion and equality, children from the marginalized sections of the population, or with physical disability/ health issues have to leave schools when they face hostile behavior from their peers.

It is recommended that the government conducts awareness camps in cities, towns, and villages to expose the hazards of illiteracy and unemployment. National Education Policy 2020 has mentioned two initiatives that will be undertaken to curb the problem. The first is to provide efficient and sufficient infrastructure to all

students and the second is to set up alternative and innovative education centers for the children of migrant laborers. These are vital steps to ensure that children have access to safe and engaging school education as well as bring back the ones out of school. A dropout early warning system enables schools to identify students who are at risk of dropping out of school, and to focus on individuals who struggle to perform well. Schools should practice innovative teaching methods to draw students towards education and spark interest in them. Digital learning strategies can be used to provide education in the confines of their homes, students can access free educational content through smart-phone applications or YouTube provided by different institutions.

Education enables a person to achieve a better job or means of self-employment, and climb out of intergenerational poverty. It cultivates cultural values and beliefs in the child. Once the awareness to send students regularly to the school continues, slow but sure results will follow.

2. Workplace Diversity and How to Promote It.

Inclusion and diversity have certainly become buzzwords in recent years, but they are more than just a passing fad; They are vital elements to a business's success. A diverse, inclusive workforce leverages the knowledge and experiences of a broader cross section of society and helps bring the business closer to the people it serves. However, not all leaders know the best way to promote inclusion and diversity in their businesses, and even some well-intentioned efforts could harm the business in the long run. Here, eight points to discuss some of the more effective ways you can promote diversity and inclusion in your company and explain how these methods can help any business succeed.

- Acknowledge Differences.
- Offer Implicit Bias Training -- for Everyone
- Provide Mentors
- Let People Learn by Doing
- Encourage Personal Evaluation
- Ask Questions
- Value All Diversity
- Knowing your surroundings.

3. Role of Social media Platforms for Farmers' Benefit

The agriculture industry has radically transformed over the past 50 years. Advances in machinery have expanded the scale, speed, and productivity of farm equipment, leading to more efficient cultivation of more land. Seed, irrigation, and fertilizers also have vastly improved, helping farmers increase yields. Now, agriculture is in the early days of yet another revolution, at the heart of which lie data and connectivity. Artificial intelligence, analytics, connected sensors, and other emerging technologies could further increase yields, improve the efficiency of

water and other inputs, and build sustainability and resilience across crop cultivation and animal husbandry.

Without a solid connectivity infrastructure, however, none of this is possible. If connectivity is implemented successfully in agriculture, the industry could tack on \$500 billion in additional value to the global gross domestic product by 2030, according to our research. This would amount to a 7 to 9 percent improvement from its expected total and would alleviate much of the present pressure on farmers. It is one of just seven sectors that, fueled by advanced connectivity, will contribute \$2 trillion to \$3 trillion in additional value to global GDP over the next decade, according to research by the McKinsey Center for Advanced Connectivity and the McKinsey Global Institute (MGI)

To address these forces poised to further roil the industry, agriculture must embrace a digital transformation enabled by connectivity. Yet agriculture remains less digitized compared with many other industries globally. Past advances were mostly mechanical, in the form of more powerful and efficient machinery, and genetic, in the form of more productive seed and fertilizers. Now much more sophisticated, digital tools are needed to deliver the next productivity leap. Some already exist to help farmers more efficiently and sustainably use resources, while more advanced ones are in development. These new technologies can upgrade decision making, allowing better risk and variability management to optimize yields and improve economics. Deployed in animal husbandry, they can enhance the well-being of livestock, addressing the growing concerns over animal welfare. But the industry confronts two significant obstacles. Some regions lack the necessary connectivity infrastructure, making development of it paramount. In regions that already have a connectivity infrastructure, farms have been slow to deploy digital tools because their impact has not been sufficiently proven. The COVID-19 crisis has further intensified other challenges agriculture faces in five areas: efficiency, resilience, digitization, agility, and sustainability. Lower sales volumes have pressured margins, exacerbating the need for farmers to contain costs further. Gridlocked global supply chains have highlighted the importance of having more local providers, which could increase the resilience of smaller farms. In this global pandemic, heavy reliance on manual labor has further affected farms whose workforces face mobility restrictions. Additionally, significant environmental benefits from decreased travel and consumption during the crisis are likely to drive a desire for more local, sustainable sourcing, requiring producers to adjust long-standing practices. In short, the crisis has accentuated the necessity of more widespread digitization and automation, while suddenly shifting demand and sales channels have underscored the value of agile adaptation.

4. Contribution of Tourism to Indian Economy.

India is a large market for travel and tourism. It offers a diverse portfolio of niche tourism products - cruises, adventure, medical, wellness, sports, MICE, eco-tourism, film, rural and religious tourism. India has been recognized as a destination for spiritual tourism for domestic and international tourists. In his

Independence speech from Red Fort, Prime Minister Mr. Narendra Modi urged people to visit 15 domestic tourist destinations in India by 2022 to promote tourism. India ranked 34 in the Travel & Tourism Competitiveness Report 2019 published by the World Economic Forum.

In WTTC's Economic Impact 2019 report, India's Travel & Tourism GDP contribution grew by 4.9%, which was the third highest after China and Philippines. Additionally, the report also highlights that between 2014-2019, India witnessed the strongest growth in the number of jobs created (6.36 million), followed by China (5.47 million) and the Philippines (2.53 million).

In 2020, the travel & tourism industry's contribution to the GDP was US\$ 121.9 billion; this is expected to reach US\$ 512 billion by 2028. In India, the industry's direct contribution to the GDP is expected to record an annual growth rate of 10.35% between 2019 and 2028.

Under the Swadesh Darshan scheme, 77 projects have been sanctioned of worth Rs. 6,035.70 crore (US\$ 863.60 million). In Union Budget 2020-21, the Government has allotted Rs. 1,200 crore (US\$ 171.70 million) for the development of tourist circuits under Swadesh Darshan for Northeast.

The Ministry of Tourism launched the NIDHI portal to understand the geographical spread of the hospitality sector, its size, structure and existing capacity in the country. NIDHI will serve as a common data repository for the Ministry of Tourism, State Departments of Tourism and Industry; this will enable the Central and State Governments to deliver better support and services including policies and strategies for the tourism sector. As of December 31, 2020, 34,399 accommodation units have been registered on the portal.

The launch of several branding and marketing initiatives by the Government of India such as 'Incredible India!' and 'Athiti Devo Bhava' has provided a focused impetus to growth. The Indian Government has also released a fresh category of visa - the medical visa or M-visa, to encourage medical tourism in the country. The Government is working to achieve 1% share in world's international tourist arrivals by 2020 and 2% share by 2025.

Q.2 Make a Précis of the following passage in 120 words and give it a suitable title. (30 Marks)

Imagine you are expecting to hear back from a potential new employer about an exciting job offer. Your interviewer was hard to read – there's simply no way of guessing the outcome. As the days go by, do you half wish that you could just know the outcome – even if it is bad news – rather than endure a single minute more of the agonising wait?

In study after study, the researchers found that any element of unpredictability significantly increases people's discomfort, despite there being no objective difference in the intensity of the shock. Participants show greater stress if there is a 50% chance that they might receive a shock, for example, compared to situations in which there is a 100% certainty that they will be electrocuted.

And it's not just the uncertainty of a threat that causes discomfort: we're also reluctant to place ourselves in potentially profitable situations if they involve an element of unpredictability.

Neuroscientists have started to track the brain activity behind this kind of flawed decision making. The research is still ongoing, but the results so far offer some hints of the neural response to uncertainty. There appears to be heightened activity in the amygdala, for example, which may reflect a state of "hypervigilance", so that we are extra alert to potential risks. Uncertainty also seems to trigger the anterior insula, which is involved in weighing up the consequences of a particular event, and which may inflate the brain's estimates of the potential damage.

"Treating unknowns as potential threats would have been adaptive, as long as the associated anxiety did not compromise [essential activities] such as seeking food and shelter, or selecting mates," explains Nicholas Carleton, a psychology professor at the University of Regina, Canada. In his opinion, the "unknown" represents one of humanity's "fundamental fears" – perhaps even more important to our behaviour than our fear of death.

Despite this common evolutionary foundation to our fears of the unknown, people may vary greatly in their perceptions of uncertainty – beliefs that may shape their responses and their consequences for someone's health and wellbeing.

Sample Answer: -

Title – Correlation between uncertainty and distress.

Our reactions to uncertainty may have made sense in evolution but the brain is constantly trying to predict what will happen next, allowing it to prepare the body and mind in the most effective way possible. In uncertain situations, that planning is a lot harder – and if you're potentially facing a predator or a human foe, the wrong response could be deadly. As a result, it could pay to err on the side of caution – either by avoiding the uncertainty altogether or by putting the brain and body in an aroused state that is ready to respond to a changing situation.

Q.3 Write a letter on any one of the topics given below.

(30

Marks)

1. Write a Letter to Your Block Officer Regarding Pitiful situation of local dispensary in your area.

**14, Watkin's Lane,
Howrah, Kolkata,
West Bengal – 711101**

5th June 2020

**The District Health Officer,
Howrah Municipal Corporation.
Howrah Maidan,**

Kolkata, West Bengal.

Subject- The insanitary conditions of my locality.

Dear Sir/Madam,

This is to attract your attention to the extremely unhygienic and insanitary conditions prevailing in our local dispensary. Our local dispensary which is situated near the old bridge is getting dirty day by day.

The premises of the dispensary have become a breeding ground of mosquitoes, the drains which have been dug and have been left like that are now overflowing with filth and wastewater from the houses of the locality.

Even the carcasses of the stray animals are lying beside the roads for many days and have started rotting. Numerous calls to the municipality offices have been made but all go unattended. The garbage lies rotting and smelling in the dumpsters for weeks because the municipal garbage trucks fail to turn up. This complete negligence of the authorities has made our locality a potential health hazard.

You are requested to look into the matter immediately. A visit to our locality will help you in assessing the situation correctly. I hope you take the necessary actions soon.

Sincerely,

Navita Singh

2. Write a letter to the bank for changing the address for credit card delivery.

14, Watkin's Lane,

Howrah, Kolkata.

West Bengal – 711101

5th June, 2020.

The Bank Manager,

SBI Branch,

Howrah Maidan.

Kolkata, West Bengal.

Sub: Address Change Request Letter for Credit Card

Respected Sir,

Hope you are doing well. This letter has been written to request for an address change in my profile at the bank. Last (Date), I opened a new account at the bank and requested the ATM card to be mailed to my address.

However, we have to shift to a different place urgently due to some personal reasons. We will be done with this whole shifting thing soon and I do not really know the new house owners. I request you to change the address as soon as possible so the ATM card is not mailed on the previous address or else it would be really inconvenient for me as the distance between both houses is quite long. My new address has been provided below.

Kindly feel free to contact me for any further query on details provided below.

Regards,

Rohit Mathur,

M- 725678661

Email – rohitmathur@gmail.com

3. Write a letter to your local newspaper for development of sports infrastructure in the country for future Olympians.

120, Mayur Vihar,

New Delhi.

Dated: 8th September 2020.

The Editor,

Hindustan Times,

New Delhi.

Subject: Absence of playground in our locality.

Dear Editor,

I am Vikas, a resident of Mayur Vihar. I am writing to you in order to bring the attention of the concerned authorities towards the absence of the playground and sports facilities in our locality.

These are the necessary activities for all age peoples in current times. The increase in pollution, contracting open space due to industrialization, an increase in traffic, etc. have contributed to the decline of the environment and human health. The absence of open spaces in the residential areas and townships has further provoked the issue. The lack of playgrounds and open spaces has deprived the joy of children playing outdoor games. So, it has affected their physical growth and development.

As reiterated by specialists and doctors how important is the presence of such facilities and impacts they will have on the budding sportsperson in our country. Having such infrastructure will boost the career of upcoming sport stars and will pave the way for upcoming Olympians of the country.

Through the columns of your reputed newspaper, I request the concerned authorities to look into this problem. So that they will provide a playground and sports facilities in our locality.

Thanking You

Yours sincerely

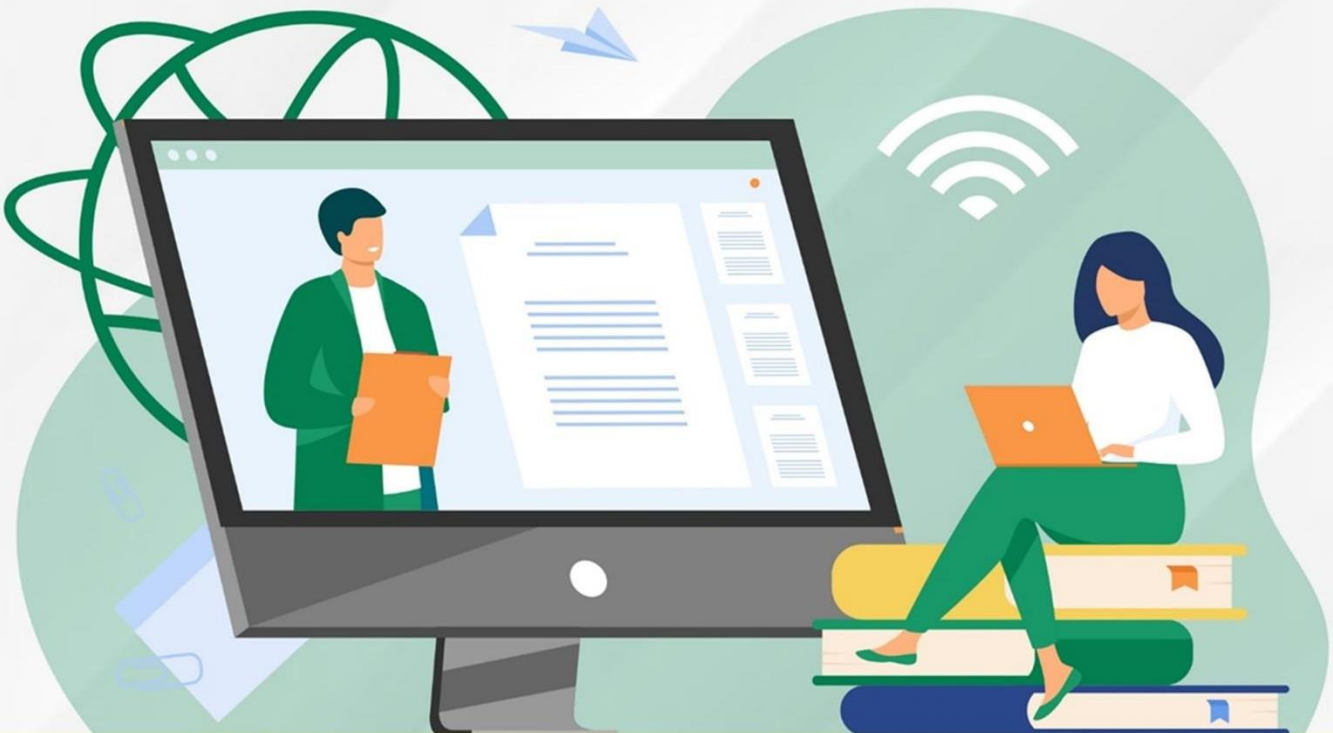
Vikas

NABARD GR A

2021

PHASE 2 MEMORY BASED PAPER

ESI + ARD



Q.1) How much amount has been allocated under the Swachh Bharat Mission Urban 2.0?

Static or Current – **Current Affairs (October 2021)**

1 marker or 2 marker – **1 marker**

ESI or ARD – **ESI**

Difficulty Level – **EASY**

Topic – **GOVT SCHEMES**

Options:

- A. Rs 1.41 lakh crore
- B. Rs 1.81 lakh crore
- C. Rs 1.71 lakh crore
- D. Rs 1.31 lakh crore
- E. Rs 1.51 lakh crore

Answer: (A) Rs 1.41 lakh crore.

Explanation:

1.6 Swachh Bharat Mission - Urban (SBM-U) 2.0

Total Outlay of Scheme	• The total outlay of SBM-U 2.0 is ₹1,41,600 crores , including central share of ₹36,465 crores.
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Q.2) Recently, India's new National Education Policy (NEP) 2020 is set to replace the 10+2 schooling system in India with a new _____ system.

Static or Current – **Current Affairs (July 2020)**

1 marker or 2 marker – **1 Marker**

ESI or ARD – **ESI**

Difficulty Level – **MODERATE**

Topic – **Social Sectors - Education**

Options:

- A. 4+3+2+2
- B. 5+3+2+4
- C. 10+2+3+2
- D. 5+3+3+4
- E. 4+3+3+4

Answer: B. 5+3+2+4

Explanation:

➤ Early Childhood Care & Education with new Curricular and Pedagogical Structure

- The 10+2 structure of school curricula is to be replaced by a 5+3+3+4 curricular structure corresponding to ages 3-8, 8-11, 11-14, and 14-18 years respectively.
- The new system will have 12 years of schooling with three years of Anganwadi / pre schooling.
- NCERT will develop a National Curricular and Pedagogical Framework for Early Childhood Care and Education (NCPFECCE) for children up to the age of 8.

Q.3) What is the maximum loan amount offered under the PM MUDRA yojana?

Static or Current – **CURRENT AFFAIRS – Flagship Scheme**

1 marker or 2 marker – **1 Marker**

ESI or ARD – **ESI**

Difficulty Level – **EASY**

Topic – **Govt Schemes - Flagship**

Options:

- A. Rs 5 lakh
- B. Rs 12 lakh
- C. Rs 10 lakh
- D. Rs 15 lakh
- E. Rs 8 lakh

Answer: C. Rs 10 lakh

Explanation:

1.63 Pradhan Mantri Mudra Yojana

Scheme Summary

Launch Year	2015
Nodal Ministry	Ministry of Finance
Aim	To provide loans up to 10 lakh to non-corporate, non-farm, small/micro enterprises.
Component	<ul style="list-style-type: none">• Shishu: covering loans upto Rs. 50,000• Kishor: covering loans above Rs. 50,000 and upto 5 lakhs• Tarun: covering loans above Rs. 5 lakh and up to 10 lakhs
Key features	<ul style="list-style-type: none">• Repayment period of loan is extended up to 5 years

Q.4) Under the MGNREGA scheme, the duty of Programme Officer (PO) is to ensure that anyone who applies for work gets employment within how many days?

Static or Current – **CURRENT AFFAIRS – Flagship Scheme**

1 marker or 2 marker – **1 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **Moderate**

Topic – **Govt Schemes - Flagship**

Options:

- A. 30
- B. 7
- C. 15
- D. 14
- E. 21

Answer: C. 15

Explanation:

1.28 Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

What's in News?

Key Features	
	<ul style="list-style-type: none">• A minimum of 10 job seekers shall apply to sanction a new work under MGNREGA• If the work provided is beyond 5 Kms, the job seekers shall be given 10% of the minimum wages as additional amount.• 150 Number of working days in drought affected areas under the rural job guarantee scheme• 60:40 wage and material ratio have to be maintained for all works undertaken under NREGA. No contractors and machinery allowed.• Social Audit is a must for all the works implemented under MGNREGA.• Right to get unemployment allowance in case employment is not provided within 15 days of submitting the application or from the date when work is sought.• According to Section 6 of MGNREGA act, Minimum wage is Rs 60 per day. Wages to be paid within a fortnight.

Q.5) Name the mobile app recently launched by government to facilitate the 'One Nation-One Ration Card' system in the country with an objective of benefitting citizens in identifying the nearest fair price shop?

Static or Current – **CURRENT AFFAIRS (August 2021)**

1 marker or 2 marker – **1 MARKER**

ESI or ARD – ESI

Difficulty Level – Easy

Topic – Govt Schemes

Options:

- A. Avi Mitra
- B. Mera Sarkar
- C. Mera Ration
- D. UMANG
- E. Bharat Ration

Answer: C. Mera Ration

Explanation:

1.67 One Nation One Ration Card

What's in News?

- From its launch on **March 12th 2021**, **'Mera Ration' app** has recorded **over 15 lakh downloads** on Google Play Store.
- Under ONORC which was **running successfully in 32 states/UTs** till December 2020, has **now become operational** in two more states/UTs-Delhi and West Bengal thereby, **expanding** the scheme to **34 states/UTs** covering nearly **75 Crore beneficiaries**.
- NCT of Delhi and West Bengal being the **latest to enable** the **ONORC plan from 23rd July 2021** and **13th August 2021** respectively.
- **Assam and Chhattisgarh** are **targeted for integration** under ONORC in next few months.

Q.6). Which among the following ministry is headed by Shri Piyush Goyal?

1. Ministry of Finance

2. Ministry of Consumer Affairs and Food & Public Distribution

3. Ministry of Textile

4. Ministry of Railways

Static or Current – **CURRENT AFFAIRS (July 2021)**

1 marker or 2 marker – **1 MARKER**

ESI or ARD – ESI

Difficulty Level – **MODERATE**

Topic – **Indian Political System**

Options:

- A. Only 1 and 2
- B. Only 1 and 3
- C. Only 2, 3 and 4
- D. Only 4
- E. All the above

Answer: C. Only 2, 3 and 4

Explanation:

2.32 Highest ever merchandise exports in Q1 for India

[Balance of Payment]

- The Union Minister of Commerce & Industry, Railways and Consumer Affairs, Food & Public Distribution, Piyush Goyal, has presented the achievements of the Ministry of Commerce and Industry in quarter 1 (Q1) (April - June) of 2021-22.

2.72 Union Textile Minister Shri Piyush Goyal takes review of Textile Sector Policies

[Employment Generation in India]

- Recently, Minister of Textiles has reviewed the textile sector schemes and their progress and suggested measures to speed up the implementation.

Q.7) As per recently released "INDIAN EDUCATION SECTOR IN INDIA INDUSTRY REPORT", India's Online education market is forecasted to reach the value of \$11.6 bn by which year?

Static or Current – **CURRENT AFFAIRS (September 2021)**

1 marker or 2 marker – **1 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **DIFFICULT**

Topic – **Social Sectors - Education**

Options:

- A. 2022
- B. 2023
- C. 2024
- D. 2025
- E. 2026

Answer: E. 2026

Explanation:

India has over 250 million school going students, more than any other country. It also has one of the largest networks of higher education institutions in the world. Number of colleges in India reached 39,931 in FY19. As of May 17, 2021, number of universities in India reached 988. India had 37.4 million students enrolled in higher education in 2018-19. In FY21, Gross Enrolment Ratio in higher education in India was 27.1%. Higher education institutes in India are focussing on creating online programmes due to the increasing demand from consumers. In India, the online education market is forecast to reach ~US\$ 11.6 billion by 2026. ICAR is one of the largest national agricultural organisations in the world. It has 122 institutes and 67 agricultural universities across India, as of July 2021.

Link: <https://www.ibef.org/industry/education-presentation>

Q.8) What is the name of process where the plants are isolated and acclimatized to the climate where it is grown?

Static or Current – **STATIC**
1 marker or 2 marker – **1 MARKER**
ESI or ARD – **ARD**
Difficulty Level – **Difficult**
Topic – **Plantation & Horticulture**

Options:

- A. Culture Indexing
- B. Hardening
- C. Transplanting
- D. Winnowing
- E. None of the above

Answer: B. Hardening

Explanation:

Hardening, or "hardening off," is the process of allowing a plant to transition from a protected indoor or greenhouse environment to the harsh outdoor conditions of fluctuating spring temperatures, wind, and full sun exposure. A gradual introduction of these outdoor stresses will cause the plant to accumulate carbohydrates, to trigger more root development, to reduce the amount of freeze-prone water in the plant, and to actually thicken its cell walls. Plant growth will change from soft and supple to much firmer and harder.

Q.9) Branch of agriculture that deals with soil water and crop management _____.

Static or Current – **STATIC**
1 marker or 2 marker – **1 MARKER**
ESI or ARD – **ARD**
Difficulty Level – **Easy**

Topic – Agriculture

Options:

- A. Soil Science
- B. Agronomy
- C. Pomology
- D. Sericulture
- E. All of the above

Answer: B. Agronomy

Explanation:

1 Agronomy

In the last chapter, we have learnt about the branches of Agriculture. In this chapter, we shall learn about one of the most important branches of Agriculture i.e., “AGRONOMY”, in detail.

1.1 Definition or meaning

Agronomy is one of the branches of Agriculture, wherein the word “**Agronomy**” is derived from a **Greek word ‘agros’ meaning ‘field’ and ‘nomos’ meaning ‘management’**. Principles of agronomy deal with scientific facts in relations to environment in which crops are produced.

- ✓ It is defined as an **agricultural science deals with principles and practices of crop production and field management.**
- ✓ Agronomy is **branch of agricultural science, which deals with principles, and practices of soil, water, and crop management.**

Q.10) What is the practice of forestry in areas devoid of tree growth and other vegetation situated in places away from the conventional?

Static or Current – **STATIC**

1 marker or 2 marker – **1 MARKER**

ESI or ARD – **ARD**

Difficulty Level – **Easy**

Topic – **Agriculture**

Options:

- A. Recreational Forestry
- B. Extension Forestry
- C. Explicit Forestry
- D. Both A and C
- E. All of the above

Answer: B. Extension Forestry

Explanation:

3.3.5 Extension Forestry

- ✓ Extension forestry which includes the **activity of raising trees on farm lands, villages wastelands and community forest areas** and on lands along the sides of roads, canal banks and railway lines.
- ✓ More recently, there has been emphasis on dynamic land use planning and efforts are made to maximize production on farmlands under agroforestry.
- ✓ It includes the following.

Para 1. Horticulture mainly constitutes of fruits, vegetables, ornamentals, medicinal and aromatic plants, mushrooms and many allied activities like bee-keeping sericulture etc. Some common types of Horticulture includes Pomology used for production and marketing of fruits. Viticulture for Production and marketing of grapes. Oenology for all aspects of wine and winemaking. Today, India is food secure due to our self-sufficiency in foodgrains but we have to achieve the goal of nutritional security by making the required quantity of fruits and vegetables available to our population at affordable prices. As continuous area expansion is a constraint, our focus is needed on crop intensification, productivity, and quality for higher returns. **(Q 11 to 13)**

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

Q.11) As per recently released “2nd advance estimate of area and production of horticultural crops for the year 2020-21”, which state has the highest share among the major vegetable producing states?

Static or Current – **CURRENT AFFAIRS (July 2021)**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ARD**

Difficulty Level – **Moderate**

Topic – **Plantation and Horticulture**

Options:

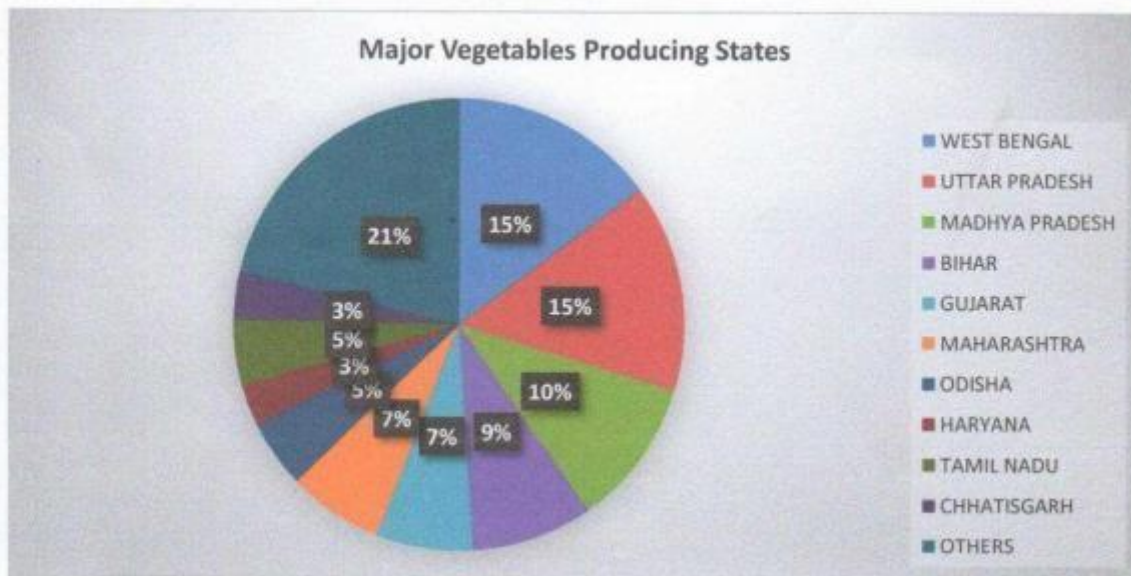
- A. Punjab
- B. Maharashtra
- C. Rajasthan
- D. Uttar Pradesh
- E. West Bengal

Answer: E. West Bengal

Explanation:

2020-21 (SECOND ADVANCE ESTIMATES)

AREA AND PRODUCTION OF HORTICULTURE CROPS



Link: <https://static.pib.gov.in/WriteReadData/userfiles/Second%20Adv%20Est%20of%202020-21%20of%20Horticulture%20Crops%20-%20Copy%201.pdf>

Q.12) Which one of the following portals under MIDH has been launched to provide information on horticulture assessment and management using geoinformatics?

Static or Current – **CURRENT AFFAIRS – Flagship Scheme**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ARD**

Difficulty Level – **MODERATE**

Topic – **Govt Schemes – Flagship Schemes**

Options:

- A. HAPIS
- B. CHAMPIONS
- C. HORT NET
- D. CHAMAN
- E. MANAK

Answer: D. CHAMAN

Explanation:

Project CHAMAN under MIDH

Launch Year: 2015

Nodal Ministry: Ministry of Agriculture and Farmers Welfare

What is it?

- CHAMAN stands for **Coordinated Horticulture Assessment and Management** using geoinformatics.
- It is a project for better **horticulture assessment** and development through remote sensing, **GIS** and field survey.

Implementing Agency:

Q.13 As per recently released 2nd advance estimate of area and production of horticultural crops for the year 2020-21, what is the horticulture production in the country in the year 2020-21?

Static or Current – **CURRENT AFFAIRS (July 2021)**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ARD**

Difficulty Level – **EASY**

Topic – **Horticulture and Plantation**

Options:

- A. 329 million tonnes
- B. 320 million tonnes
- C. 296 million tonnes
- D. 308 million tonnes
- E. 303 million tonnes

Answer: A. 329 million tonnes

Explanation:

1.28 Union Government releases second advance estimate of area and production of horticultural crops for the year 2020-21

- The Ministry of Agriculture and Farmers Welfare has released the second advance estimates of area and production of various horticultural crops for the year 2020-21 based on information received from the States/UTs and other government source agencies.

Horticulture advance estimates details

- Tireless efforts of farmers and research of scientists resulted in **horticulture production of 329.86 million tonnes in the year 2020-21.**
- The production estimates are highest so far and it reflects an increase of 9.39 million tonnes (2.93%) in comparison to 2019-20.

Para 2. Recently, the union cabinet approved the ordinance to bring 1,482 urban and 58 multi-state cooperative banks under the supervision of the central bank. It proposes to expand RBI's regulatory control over co-operative banks in terms of management, capital, audit and liquidation so as to provide for better management and proper regulation of co-operative banks and to ensure that the affairs of the co-operative banks are conducted in a manner that protects the interests of the depositors, by increasing professionalism, enabling access to capital, improving governance and ensuring sound banking through the Reserve Bank of India. **(Q 14 to 16)**

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

Q.14) Identify the act mentioned in the above passage_____.

Static or Current – **Current Affairs (September 2020)**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **MODERATE**

Topic – **Reforms in banking Sector**

Options:

- A. RBI Act 1934
- B. SEBI Act 1992
- C. Banking Regulation Act 1949
- D. The Insurance Act 1938
- E. None of the Above

Answer: C. Banking Regulation Act 1949

Explanation:

Lok Sabha on Wednesday passed **Banking Regulation Amendment Bill, 2020** to bring the **cooperative banks** under the supervision of the **Reserve Bank of India**. In the wake of deteriorating condition of cooperative banks in the country, the central government amended the Banking Regulation Act, 1949.

Link: <https://www.livemint.com/industry/banking/banking-regulation-amendment-bill-2020-passed-what-it-means-for-banks-customers-11600337144895.html>

Q.15) Which section of the Act mentioned in the above passage has been amended?

Static or Current – **Current Affairs (September 2020)**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – ESI

Difficulty Level – MODERATE

Topic – Reforms in banking Sector

Options:

- A. Section 21
- B. Section 20
- C. Section 35
- D. Section 45
- E. Section 21 A

Answer: D. Section 45

Explanation:

Amendment
of section 45.

words bank, banker or banking and does not act as drawee of cheques.

3. In section 45 of the principal Act,—

(i) in the marginal heading, for the word “reconstitution”, the word “reconstruction” shall be substituted;

(ii) in sub-section (3), after the words “other creditors”, the words “or grant any loans or advances or make investments in any credit instruments” shall be inserted;

(iii) in sub-section (4), after the words “During the period of moratorium”, the words “or at any other time” shall be inserted;

(iv) in sub-section (5), in clauses (e), (i) and (j), for the words “date of the order of moratorium”, the words “reconstruction or amalgamation” shall be substituted;

(v) in sub-section (6), in clause (a), for the word “amalgamation”, the words “reconstruction or amalgamation” shall be substituted;

(vi) in sub-section (15), the words “or a subsidiary bank” shall be omitted.

Link: <https://egazette.nic.in/WriteReadData/2020/222114.pdf>

Q.16) Which of the following statements related to above mentioned act is correct?

1. The act will not be applicable to Primary agricultural credit societies, Cooperative societies whose principal business is long term financing for agricultural development.
2. The Bill allows the central bank to initiate a scheme for reconstruction or amalgamation of a bank without placing it under moratorium.
3. The changes will not affect the existing powers of the state registrars of co-operative societies under state laws.

Static or Current – Current Affairs (September 2020)

1 marker or 2 marker – 2 MARKER

ESI or ARD – ESI

Difficulty Level – MODERATE

Topic – Reforms in banking Sector

Options:

- A. Only 1 and 2
- B. Only 1 and 3
- C. Only 2 and 3
- D. 1, 2 and 3
- E. None of the Above

Answer: D. 1, 2 and 3

Explanation:

3.28 1.2 Lok Sabha passes amendment to enhance RBI supervision of cooperative banks

[Reforms in Banking Sector]

- Lok Sabha passed the Banking Regulation (Amendment) Bill, 2020.

Key highlights of Bill

- Provisions applicable to banking companies will also be applicable to cooperative banks. This ensures that cooperative banks are equally subject to better governance and sound banking regulations through the Reserve Bank of India (RBI).
- RBI will be able to undertake a scheme of amalgamation of a bank without placing it under moratorium.
- Cooperative banks to raise money via public issues and private placements of equity or preference shares as well as unsecured debentures, with the central bank's nod.
- RBI may exempt a cooperative bank or a class of cooperative banks from certain provisions of the Act through notification.
- Co-operative banks cannot employ someone who is insolvent or has been convicted of a crime involving moral turpitude as Chairman. RBI will have the power to remove the Chairman if he is not fit and proper and appoint a suitable person if the bank does not do so.
- The Board of Directors must have at least 51% of members with special knowledge or experience in areas such as accountancy, banking, economics or law.

Link: <https://www.livemint.com/industry/banking/banking-regulation-amendment-bill-2020-passed-what-it-means-for-banks-customers-11600337144895.html>

Para 3. The growth story of organic farming is unfolding with increasing demand not only in India but also globally. In a world battered by the COVID pandemic, the demand for healthy and safe food is already showing an upward trend and hence this is an opportune moment to be captured for a win-win situation for our farmers, consumers and the environment. With the aim of assisting farmers to adopt organic farming and improve remunerations due to premium prices, two dedicated programs to encourage chemical free farming. With the simultaneous thrust given by the Agri-export Policy 2018, India can emerge as a major player in global organic markets. Modest commencement of exports

have proved the potential by increasing volumes and expanding to new destinations as the demand for health foods increases. **(Q 17 to 20)**

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

Q.17) Which of the following Indian state is the first to become completely organic?

Static or Current – **Static**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ARD**

Difficulty Level – **MODERATE**

Topic – **Agriculture**

Options:

- A. Madhya Pradesh
- B. Sikkim
- C. Assam
- D. Manipur
- E. Maharashtra

Answer: B. Sikkim

Explanation:

India ranks first in number of organic farmers and ninth in terms of area under organic farming. **Sikkim became the first State in the world to become fully organic and other States including Tripura and Uttarakhand have set similar targets.** North East India has traditionally been organic and the consumption of chemicals is far less than rest of the country. Similarly the tribal and island territories are being nurtured to continue their organic story.

Link: <https://pib.gov.in/PressReleasePage.aspx?PRID=1645497>

Q.18 Which of the following schemes promotes Organic farming through the adoption of the organic village by cluster approach?

Static or Current – **CURRENT AFFAIRS – Flagship Scheme**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ARD**

Difficulty Level – **Moderate**

Topic – **Govt Schemes - Flagship**

Options:

- A. Soil Health Card Scheme
- B. Pradhan Mantri Krishi Sinchayee Yojana
- C. Parampragat Krishi Vikas Yojana
- D. Pradhan Mantri Kisan Samman Nidhi
- E. None of the Above

Answer: C. Parampragat Krishi Vikas Yojana

Explanation:

33 Paramparagat Krishi Vikas Yojana (PKVY)

Launch Year: 2015

- It is an **extended component of Soil Health Management (SHM)** under National Mission on Sustainable Agriculture (NMSA).

Nodal Ministry: Ministry of Agriculture and Farmers Welfare

Aim: Supporting and promoting **organic farming**, in turn resulting in improvement of soil health.

Objectives:

- Promote organic farming among rural youth/ farmers/ consumers/ traders.
- Disseminate latest technologies in organic farming.
- Utilize the services of experts from public agricultural research system in India.
- Organize a minimum of one cluster demonstration in a village.

Q.19 Which amongst the following states has largest area under organic farming?

Static or Current – **Current Affairs (September 2020)**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ARD**

Difficulty Level – **MODERATE**

Topic – **Agriculture**

Options:

- A. Madhya Pradesh
- B. Maharashtra
- C. Rajasthan
- D. Sikkim
- E. Manipur

Answer: A. Madhya Pradesh

Explanation:

1.31 Madhya Pradesh has largest acreage under organic cultivation: CSE report

- Madhya Pradesh has the largest acreage of agricultural land under organic cultivation, followed by Rajasthan and Maharashtra, according to a **report from the Centre for Science and Environment (CSE)**.
- Madhya Pradesh tops the list with 0.76 million ha of area under organic cultivation — i.e., over 27% of India's total area under organic cultivation.

Q.20 Which of the following is the single largest category of crops under organic farming in terms of commodities?

Static or Current – **Static**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ARD**

Difficulty Level – **MODERATE**

Topic – **Agriculture**

Options:

- A. Oil seeds
- B. Sugar crops
- C. Cereals and Millets
- D. Tea & Coffee
- E. Pulses

Answer: (A) A. Oil seeds

Explanation:

PRODUCTION

India produced around **3496800.34 MT** (2020-21) of certified organic products which includes all varieties of food products namely Oil Seeds, fibre, Sugar cane, Cereals & Millets, Cotton, Pulses, Aromatic & Medicinal Plants, Tea, Coffee, Fruits, Spices, Dry Fruits, Vegetables, Processed foods etc. The production is not limited to the edible sector but also produces organic cotton fiber, functional food products etc.

Among different states Madhya Pradesh is the largest producer followed by Maharashtra, Karnataka, Rajasthan and Uttar Pradesh. **In terms of commodities Oil seeds are the single largest category followed by Sugar crops, Cereals and Millets, Tea & Coffee, Fiber crops, fodder, Pulses, Medicinal/ Herbal and Aromatic plants and Spices & Condiments.**

Link:

http://apeda.gov.in/apedawebsite/organic/Organic_Products.htm#:~:text=In%20terms%20of%20commodities%20Oil,Aromatic%20plants%20and%20Spices%20%26%20Condiments.

Para 4. It is a flagship scheme of Government of India, that was launched as recommended by the National Health Policy 2017, to achieve the vision of Universal Health Coverage (UHC). This initiative has been designed to meet Sustainable Development Goals (SDGs) and its underlining commitment, which is to “leave no one behind”. It adopts a continuum of care approach, comprising of two inter-related components, which are Health and Wellness Centres (HWCs) and Pradhan Mantri Jan Arogya Yojana (PM-JAY). HWCs are envisaged to deliver an expanded range of services to address the primary health care needs of the entire population in their area, expanding access, universality and equity close to the community. PM-JAY is the largest health assurance scheme in the world which aims at providing a health cover for secondary and tertiary care hospitalization to over

10.74 crores poor and vulnerable families that form the bottom 40% of the Indian population. **(Q21 to Q23)**

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

Q.21) The scheme envisions to help mitigate catastrophic expenditure on medical treatment on which among the following:

- 1. covers up to 3 days of pre-hospitalization and 15 days post-hospitalization expenses.**
- 2. Non-intensive and intensive care services**
- 3. Food services**
- 4. Implantat Medical services where necessary**

Static or Current – **CURRENT AFFAIRS – Flagship Scheme**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **Difficult**

Topic – **Govt Schemes - Flagship**

Options:

- A. 1, 2 and 3 only
- B. 2 and 3 only
- C. 2, 3 and 4 only
- D. 3 and 4 only
- E. 1, 2, 3 and 4

Answer: A. 1, 2, 3 and 4

Explanation:

Benefits covered under PMJAY

- Medical examination, treatment and consultation
- Pre-hospitalization
- Medicine and medical consumables
- Non-intensive and intensive care services
- Diagnostic and laboratory investigations
- Medical implantation services (where necessary)
- Accommodation benefits
- Food services
- Complications arising during treatment

- Post-hospitalization follow-up care up to 15 days

Q.22) Which among the following statements are not correct:

- 1. Restriction on the family size, age or gender.**
- 2. Services of the scheme are not portable across the country**
- 3. It provides cashless access to health care services for the beneficiary at the point of service.**
- 4. The diseases once treated if reoccurred are also covered under the scheme.**

Static or Current – **CURRENT AFFAIRS – Flagship Scheme**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **Difficult**

Topic – **Govt Schemes - Flagship**

Options:

- A. 1 and 2 only
- B. 1, 2 and 3 only
- C. 1, 3 and 4 only
- D. 2 and 3 only
- E. 1, 2, 3 and 4

Answer: A. 1 and 2 only

Explanation:

46 Ayushman Bharat (Pradhan Mantri Jan Arogya Yojana)

Launch Year: 2018

Aim

To fulfil the vision of Health for All and Universal Health Coverage, enshrined in the National Health Policy 2017.

EduTap

Key Features

- Provide a **health cover of Rs 5 lakhs per family per year irrespective** of number of family members.
- **There is no cap on family size and age** as well as restriction on pre-existing conditions.
- It **covers up to 3 days of pre-hospitalization and 15 days post-hospitalization** expenses such as diagnostics and medicines.
- Benefits of the scheme are portable across the country.
- The beneficiaries can avail benefits in **both public and empanelled private facilities**.
- **There are 1578 procedures in Health Benefit Package 2.0.**
- **PMJAY will provide cashless and paperless access to services for the beneficiary at the point of service.**
- **When fully implemented, PMJAY will become the world's largest fully government-financed health protection scheme.**

Q.23) Which among the following are the beneficiaries of the schemes mentioned in the above passage?

Static or Current – **CURRENT AFFAIRS – Flagship Scheme**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **Difficult**

Topic – **Govt Schemes - Flagship**

Options:

- A. Home-based worker and Tailor
- B. Construction workers
- C. Mechanics and Painters
- D. Handicraft Workers
- E. All of the above

Answer: (E) All of the above

Explanation:

Under Ayushman Bharat Jan Arogya Yojana, For urban areas, the following 11 occupational categories of workers are eligible for the scheme:

1. Ragpicker
2. Beggar
3. Domestic worker
4. Street vendor/ Cobbler/hawker / other service provider working on streets
5. Construction worker/ Plumber/ Mason/ Labour/ Painter/ Welder/ Security guard/ Coolie and other head-load worker
6. Sweeper/ Sanitation worker/ Mali

7. Home-based worker/ Artisan/ Handicrafts worker/ Tailor
8. Transport worker/ Driver/ Conductor/ Helper to drivers and conductors/ Cart puller/ Rickshaw puller
9. Shop worker/ Assistant/ Peon in small establishment/ Helper/Delivery assistant / Attendant/ Waiter
10. Electrician/ Mechanic/ Assembler/ Repair worker
11. Washer-man/ Chowkidar

Para 5. Despite government, private and civil society actors coming together to roll out a wide range of remote learning resources, students are falling behind during the physical closure of schools since March 2020, due to the COVID-19 pandemic. During the lockdown, students have been studying on average three to four hours a day. However, parents, students and teachers believe that learning and overall progress (including social and cultural skills, fitness, etc.) slowed down considerably. Only 60 per cent of students have used any remote learning resources; and even among those, nearly 80 per cent report that they are learning less or significantly less than in school.

The Union Cabinet chaired by the Prime Minister Shri Narendra Modi approved the National Education Policy 2020, making way for large scale, transformational reforms in both school and higher education sectors with an aim to transform India into a vibrant knowledge society and global knowledge superpower by making both school and college education more holistic, flexible, multidisciplinary, suited to 21st century needs and aimed at bringing out the unique capabilities of each student. **(Q24 to Q27)**

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

Q.24) Which among the following is/are not one of the pillars of the policy mentioned in the above passage?

Static or Current – **Current Affairs (July 2020)**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **Moderate**

Topic – **Social Sectors - Education**

Options:

- A. Access
- B. Affordability
- C. Equity
- D. Accountability
- E. Leadership

Answer: E. Leadership

Explanation:

Principles of this Policy

- The purpose of the education system is to develop good human beings capable of rational thought and action, possessing compassion and empathy, courage and resilience, scientific temper and creative imagination, with sound ethical moorings and values.
- It aims at producing engaged, productive, and contributing citizens for building an equitable, inclusive, and plural society as envisaged by our Constitution.
- Built on the foundational pillars of Access, Equity, Quality, Affordability and Accountability, this policy is aligned to the 2030 Agenda for Sustainable Development and aims to transform India into a vibrant knowledge society and global knowledge superpower by making both

Q.25) The Union Cabinet chaired by the Prime Minister Shri Narendra Modi approved the National Education Policy 2020 which is aligned to the 2030 Agenda for _____.

Static or Current – **Current Affairs (July 2020)**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **Moderate**

Topic – **Social Sectors - Education**

Options:

- A. Higher Education for All
- B. Sustainable Development
- C. Primary Education for All
- D. Both A and C
- E. None of the Above

Answer: B. Sustainable Development

Explanation:

Principles of this Policy

- The purpose of the education system is to develop good human beings capable of rational thought and action, possessing compassion and empathy, courage and resilience, scientific temper and creative imagination, with sound ethical moorings and values.
- It aims at producing engaged, productive, and contributing citizens for building an equitable, inclusive, and plural society as envisaged by our Constitution.
- Built on the foundational pillars of Access, Equity, Quality, Affordability and Accountability, this policy is aligned to the 2030 Agenda for Sustainable Development and aims to transform India into a vibrant knowledge society and global knowledge superpower by making both

Q.26) Which of the following statements is correct in relation with UNICEF data on child education during pandemic?

1. 5-6 hrs of online education is less than 5-6 hrs of schooling education.
2. Over the past six months, India's education sector has witnessed a surge in solutions to support continued learning of students during the COVID-19 lockdown.
3. Civil society organizations (CSOs) are providing some innovative solutions using blended tools and supporting students' mental well-being, though their reach is limited to their beneficiary base.

Static or Current – **Current Affairs (May 2021)**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **Difficult**

Topic – **Social Sectors - Education**

Options:

- A. 1 and 2 only
- B. 2 and 3 only
- C. 1 and 3 only
- D. 1, 2 and 3
- E. None of the Above

Answer: D. 1, 2 and 3

Explanation:

Key Findings of the UNICEF's "Rapid Assessment of Learning During, School Closure in the context of COVID Report":

- Almost all students are spending time on self-study while schools are closed, but less time on learning overall than when schools were open.
- Over the past six months, India's education sector has witnessed a surge in solutions to support continued learning of students during the COVID-19 lockdown.
- During the lockdown, students have been studying on average three to four hours a day. However, parents, students and teachers believe that learning and overall progress (including social and cultural skills, fitness, etc.) slowed down considerably.

Link:

<https://www.unicef.org/india/media/6121/file/Report%20on%20rapid%20assessment%20of%20learning%20during%20school%20closures%20in%20context%20of%20COVID-19.pdf>

Q.27) As per UNICEF, why rural students in India were not able to access the digital education?

Static or Current – **Current Affairs (May 2021)**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **Difficult**

Topic – **Social Sectors - Education**

Options:

- A. Digital channels are not as accessible as often perceived
- B. Remote learning resources are generally perceived to be less effective than in-school teaching.
- C. Fewer girls, younger students, rural students and government school students use high-tech tools.
- D. Availability of key offline resources, textbooks and teachers remains far from universal.
- E. All of the above

Answer: (E) All of the above

Explanation:

According to UNICEF's Rapid Assessment of Learning During, School Closure in the context of COVID Report, only 60 per cent of students have used any remote learning resources; and even among those, nearly 80 per cent report that they are learning less or significantly less than in school. The study suggests that the main reasons are:

- Digital channels are not as accessible as often perceived
- Remote learning resources are generally perceived to be less effective than in-school teaching.
- Fewer girls, younger students, rural students and government school students use high-tech tools.
- Availability of key offline resources, textbooks and teachers remains far from universal.
- Poor mental health.
- Students from migrant and scheduled tribes (ST) families face more challenges.
- Students have access to devices, awareness around using them for remote learning maybe low.

Para 6. NMSA derives its mandate from Sustainable Agriculture Mission which is one of the eight Missions outlined under National Action Plan on Climate Change (NAPCC). NMSA architecture has been designed by converging, consolidating and subsuming all ongoing as well as newly proposed activities/programmes related to sustainable agriculture with a

special emphasis on soil & water conservation, water use efficiency, soil health management and rainfed area development. The focus of NMSA will be to infuse the judicious utilization of resources of commons through community-based approach. It will cater to key dimensions of 'Water use efficiency', 'Nutrient Management' and 'Livelihood diversification' through adoption of sustainable development pathway by progressively shifting to environmental friendly technologies, adoption of energy efficient equipments, conservation of natural resources, integrated farming, etc. It aims at promoting location specific improved agronomic practices through soil health management, enhanced water use efficiency, judicious use of chemicals, crop diversification, progressive adoption of crop-livestock farming systems and integrated approaches like crop-sericulture, agro-forestry, fish farming, etc. **(Q28 to Q30)**

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

Q.28) Which of the following schemes has been formulated with the vision of extending the coverage of irrigation and improving water use efficiency?

Static or Current – **CURRENT AFFAIRS – Flagship Scheme**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **MODERATE**

Topic – **Govt Schemes – Flagship Schemes**

Options:

- A. Jal Jeevan Mission
- B. Atal Bhujal Yojana
- C. Pradhan Mantri Fasal Bima Yojana (PMFBY)
- D. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)
- E. Rashtriya Krishi Vikas Yojana (RKVY)

Answer: D. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)

Explanation:

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Scheme Summary

Launch Year	2015
Objective	To achieve convergence of investments in irrigation, expand cultivable area under assured irrigation (Har Khet ko pani), improve on-farm water use efficiency, enhance the adoption of precision-irrigation and other water saving technologies (More crop per drop), reusing treated municipal based water for peri-urban agriculture and attract greater private investment.
Timeline and Funding	<ul style="list-style-type: none">• Rs.50,000 crores for a period of 5 years (2015-16 to 2019-20)• Centrally Sponsored Scheme- Centre: States share in 75:25 ratio and in the case of the north-eastern region and hilly states it will be 90:10.
Component and implementing agency	<ul style="list-style-type: none">• Accelerated Irrigation Benefits Programme (AIBP) - Implemented by Department of Water Resources, River Development & Ganga Rejuvenation<ul style="list-style-type: none">○ loan assistance to the States to help them complete some of the incomplete major/medium irrigation projects• PMKSY –Har Khet Ko Pani (HKKP) - Department of Water Resources, River Development & Ganga Rejuvenation<ul style="list-style-type: none">○ Includes Command Area Development and Water Management (CADWM), Surface-Minor Irrigation (SMI) and Repair, Renovation and Restoration (RRR) of Water Bodies.• PMKSY-Per Drop More Crop (PDMC) - Implemented by Ministry of Agriculture & Farmers Welfare.<ul style="list-style-type: none">○ Improving the efficiency of water usage• PMKSY- Watershed Development Component (WDC) - Implemented by Department of Land Resources<ul style="list-style-type: none">○ Ridge territory treatment, seepage line treatment, soil and dampness protection, water reaping and other watershed intercessions.

Q.29) Swast Dhara Khet Hara is a slogan of which among the following schemes?

Static or Current – **CURRENT AFFAIRS – Flagship Scheme**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **MODERATE**

Topic – **Govt Schemes – Flagship Schemes**

Options:

- A. Pradhan Mantri Fasal Bima Yojana (PMFBY)
- B. Pradhan Mantri Krishi Sinchayee Yojana (PMKSY)
- C. Rashtriya Krishi Vikas Yojana (RKVY)
- D. Pradhan Mantri Kisan Samman Nidhi (PM KISAN)
- E. Soil Health Card

Answer: E. Soil Health Card

Explanation:



Q.30) Which among the following component of the scheme mentioned in the above paragraph is related to Integrated Farming System?

Static or Current – **CURRENT AFFAIRS – Flagship Scheme**

1 marker or 2 marker – **2 MARKER**

ESI or ARD – **ESI**

Difficulty Level – **MODERATE**

Topic – **Govt Schemes – Flagship Schemes**

Options:

- A. Rainfed Area Development (RAD)
- B. Sub-Mission on Agroforestry (SMAF)
- C. Climate Change and Sustainable Agriculture: Monitoring, Modeling and Networking (CCSAMMN)
- D. Soil Health Management (SHM)
- E. Drought Prone Area Programme

Answer: A. Rainfed Area Development (RAD)

Explanation:

Rainfed Area Development (RAD)

Rainfed Area Development (RAD) will adopt an area based approach for development and conservation of natural resources along with farming systems. This component has been formulated in a 'watershed plus framework', i.e., to explore potential utilization of natural resources base/assets available/created through watershed development and soil conservation activities / interventions under MGNREGS, NWDPPRA, RVP&FPR, RKVY, IWMP etc.

This component will introduce appropriate farming systems by integrating multiple components of agriculture such as crops, horticulture, livestock, fishery, forestry with agro based income generating activities and value addition. Besides, soil test/soil health card based nutrient management practices, farmland development, resource conservation and crop selection conducive to local agro climatic condition will also be promoted under this component. A cluster based approach of 100 hectare or more (contiguous or non contiguous in difficult terrain with close proximity in a village/adjoining villages) may be adopted to derive noticeable impact of convergence and encourage local participation and for future replication of the model in larger areas.

Supplementary support from this component will be admissible for gap-filling resource conservation activities under converging programmes. RAD clusters should have soil analysis/soil health card/soil survey maps to justify the interventions proposed and at least 25% of the farming system area will have to be covered under On Farm Water Management. Farming Systems recommended by ICAR's Contingency Plans and successful findings of NICRA projects shall also be considered in development of integrated project plan. Besides, creation and development of common property resources/assets/utilities like grain bank, biomass shredders, fodder bank, group marketing etc. will be encouraged under this component.

Link: <https://nmsa.dac.gov.in/frmComponents.aspx>



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DESCRIPTIVE TYPE QUESTIONS

Question-1: Review the Minimum Support Price (600 words, 15 Marks)

(Following images are from EduTap's study material that was provided before the exam.)

Q.2) Minimum Support Price (MSP) of crops is a short-term solution for agricultural distress which creates long term problems. Examine. Suggest measures to overcome the limitations of the MSP regime.

Minimum Support Price (MSP) is a market intervention by the Government to insure agricultural producers against any sharp fall in farm prices. The idea behind MSP is to give guaranteed price and assured market to the farmers and protect them from the price fluctuations and market imperfections. Though, it is necessary but is only a short-term solution for agricultural distress.

How MSP is a short-term solution for agricultural distress?

MSP became an important tool for providing security to farmers for their produce. Through this mechanism government procures crops from the farmers at pre-determined price. Therefore, giving them sense of security and protect their interest from exploitation. But this mechanism is not immune from problems rather witnessing long term problems.

How MSP creates long term problems?

- **Distortion of cropping pattern** - There has been an excess focus on the procurement of wheat, rice and sugarcane at the expense of other crops such as pulses, oilseed and coarse grains.
- **Degradation of agricultural ecosystem** – Crops which are not aligned with the agroclimatic region lead to depletion of water table, soil degradation and deterioration in water quality. For example, rice despite being unsuitable for growth in Punjab and Haryana (semi-arid regions), is widely grown there. This has led to deterioration of groundwater table.
- **Regional imbalance** – Procurement infrastructure is virtually non-existent in eastern states and as such, farmers from these states are not able to reap the monetary benefits of MSP and an assured procurement by government. Therefore, creating regional imbalance within the country.
- **Insurance not remuneration** – MSP is just an insurance and not a remunerative price - *M.S. Swaminathan committee* recommends fixing MSP at one-and-a-half times the cost of production.
- **Debt obligations** - Resource-poor, marginal and small landholders have to sell a substantial proportion of crops to local private traders and input dealers due to tie up with credit.
- **Benefitting Small proportion of farmers** - The *Shanta Kumar Committee*, formed to suggest restructuring of the Food Corporation of India (FCI) in 2015, in its report, had stated that only 6 per cent of the MSP could be received by the farmers, which directly means that 94 per cent of the farmers in the country are deprived from the benefit of the MSP.

Measures to overcome the limitations of the MSP regime -

- **Diversification** - Increase the scope of procurement under MSP regime. It should not be restricted to particular region or particular crops.
- **Cooperative federalism** - Meaningful consultation with the State Government on the methodology of computation of MSP as well as on the implementation mechanism.
- **Payment mechanism** - Swift payment should be ensured.
- **Farmer Producer Organisation (FPO)** – Government is emphasizing on formation of more FPOs. Establishing farmers’ producer organization (FPO’s) and self-help groups, and placing farmers at the forefront of knowledge creation and dissemination will facilitate and protect farmers’ interest.
- **Land Reforms** - It is much needed reform. This will not only increase agricultural productivity but also protect farmers from exploitation in the hand of money lenders etc.

Conclusion

On the whole, it can be said that the MSP has succeeded in providing floor rate for major food grains and other produces. Most of the times it did not allow market prices to fall below the MSP fixed for them. Hence, the MSP should continue as it insulated farmer from an unfavourable market conditions by assuring them a minimum return for their produces but at the same time the newly emerged challenges should also needs to be addressed to increase its effectivity. Various steps are being taken by the government like Price Deficiency Payment Scheme, Direct Income Support etc. but their effective implementation is a bigger challenge which needs to be addressed.

Question-2: How WTO Agreements have dual effects on Indian economy? (600 words, 15 Marks)

(Following images are from EduTap’s study material that was provided before the exam.)

4 | World Trade Organisation

4.1 Background: The origin of WTO

- The World Trade Organization (WTO) **came into being in 1995**.
- One of the youngest of the international organizations, the WTO is the **successor to the General Agreement on Tariffs and Trade (GATT)** established in the wake of the Second World War.

GATT

- The General Agreement on Tariffs and Trade was the **first worldwide multilateral free trade agreement**.
- It was in effect from **June 30, 1948 until January 1, 1995**.
- It ended when it was **replaced by the more robust World Trade Organization**.
- So, while the WTO is still young, the multilateral trading system that was originally set up under **GATT is well over 60 years old**.
- The **past 60 years** have seen an **exceptional growth** in world trade. Merchandise exports grew on average by 6% annually. Total trade in 2000 was 22-times the level of 1950. GATT and the WTO have helped to create a strong and prosperous trading system contributing to unprecedented growth.

4.6 WTO Agreements

- The WTO agreements **cover goods, services and intellectual property**.
- They spell out the **principles of liberalization**, and the **permitted exceptions**.
- They include individual countries' commitments to **lower customs tariffs and other trade barriers**, and to **open and keep open services markets**.
- They set **procedures for settling disputes**.
- They prescribe **special treatment** for developing countries.
- They **require governments to make their trade policies transparent** by notifying the WTO about laws in force and measures adopted, and through regular reports by the secretariat on countries' trade policies.
- These **agreements are often called the WTO's trade rules**, and the WTO is often described as "rules-based", a system based on rules. But it's important to remember that the **rules are actually agreements that governments negotiated**.
- The **basis of the present WTO system is Uruguay Round agreements** (which was the 8th-last round of GATT).
- In fact, the **agreements fall into a simple structure with six main parts**: an **umbrella agreement** (the Agreement Establishing the WTO); agreements for each of the **three broad areas of trade** that the WTO covers (**goods, services and intellectual property**); **dispute settlement**; and reviews of **governments' trade policies**.

Let us study each one in detail:

4.6.1 Goods

- It all began with trade in goods. From **1947 to 1994**, **GATT** was the forum for negotiating **lower customs duty rates** and other **trade barriers**; the text of the General Agreement spelt out important rules, particularly non-discrimination.
- Since **1995**, the **updated GATT** has become the **WTO's umbrella agreement** for trade in goods.
- It has **annexes** dealing with **specific sectors** such as agriculture and textiles, and with specific issues such as state trading, product standards, subsidies and actions taken against dumping.

4.6.2 Services

- **Banks, insurance firms, telecommunications companies, tour operators, hotel chains and transport companies** looking to **do business abroad** can now enjoy the same **principles of freer and fairer trade** that originally only applied to trade in goods.
- These principles appear in the **new General Agreement on Trade in Services (GATS)**.
- WTO members have also made individual commitments under GATS stating which of their services sectors they are willing to open to foreign competition, and how open those markets are.

4.6.3 Intellectual Property

- The WTO's intellectual property agreement amounts to **rules for trade and investment in ideas and creativity**.
- The rules state **how copyrights, patents, trademarks, geographical names** used to identify products, industrial designs, integrated circuit layout-designs and undisclosed information such as trade secrets — **"intellectual property" — should be protected** when trade is involved.

- The **basic principles related to the Intellectual Property** agreements are mentioned in “**The Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS)**”.

TRIPS

- The Agreement on Trade-Related Aspects of Intellectual Property Rights (TRIPS) is an **international legal agreement** between all the member nations of the World Trade Organization (WTO).
- It sets down **minimum standards** for the **regulation** by national governments of **many forms of intellectual property (IP)** as applied to nationals of other WTO member nations.
- TRIPS was **negotiated at the end of the Uruguay Round** of the General Agreement on Tariffs and Trade (**GATT**) in **between 1989 and 1990** and is administered by the WTO. (**TRIPS became effective on 1 January 1995**)

Geographical Indications

- Geographical Indications of Goods are defined as that aspect of industrial property which refer to the geographical indication **referring to a country or to a place situated therein as being the country or place of origin of that product**. Typically, such a name conveys an **assurance of quality and distinctiveness** which is essentially attributable to the fact of its origin in that defined geographical locality, region or country.
- Under **Articles 1 (2) and 10 of the Paris Convention for the Protection of Industrial Property**, geographical indications are **covered as an element of IPRs**.
- They are also covered under **Articles 22 to 24** of the Trade Related Aspects of Intellectual Property Rights (**TRIPS**) **Agreement**, which was part of the Agreements concluding the Uruguay Round of GATT negotiations.
- India, as a member of the World Trade Organization (WTO), enacted the **Geographical Indications of Goods (Registration & Protection) Act, 1999** has come into force with effect from 15th September 2003.

4.6.4 Agreement on Subsidies and Counter-veiling Measures

Agreement on Subsidies and Counter-veiling Measures (SCM): The SCM applies to **non-agricultural products**. It follows the traffic lights approach and **classifies subsidies in three categories**:

- Red**: Subsidies with **high trade-distorting effects**, such as **export subsidies**, and those that **favour the use of domestic** over imported goods are prohibited.
- Green**: Subsidies that are **not specific to an enterprise or industry** or a group of enterprises or industries are **non-actionable**.
- Amber**: Subsidies that are **neither red nor green** belong to the amber category. They are **actionable by the trading partners if their interests are adversely hit**. The affected country can seek remedy through the dispute-settlement procedures or go for counter-veiling duties.

4.6.5 Agreement on Agriculture

Implications of AoA for Indian Agriculture

The **repercussions of the WTO Agreement** and the **elimination of Quantitative Restrictions** on imports are **quite alarming**. The **fall in the prices** of agricultural goods and **dumping** of cheap agriculture commodities from other countries is causing **harm to the welfare of Indian farmers**. **Developed countries**

have imposed **heavy tariffs to minimize imports**, whereas in **India tariffs are low**. Due to this, **various commodities** are being **dumped** in India. The US is dumping 5 main farm commodities in global markets in clear violation of WTO Agriculture rules. It is exporting corn, soybean, wheat, rice and cotton at prices far below their production cost in an effort to wipe out global competition.

The **continuation of high domestic support to agriculture in developed countries is a cause of concern** as they **encourage overproduction** in these countries leading to **low levels of international prices** of agricultural goods. Simultaneously, the **rich industrialized countries continue to subsidize farmers** by giving them **direct payments** which are **exempt from any reductions requirement** and which essentially are **cash handouts** contingent on making adjustments in production. These payments are **neither affordable nor helpful in a developing country**. The result is that the **industrialized countries** continue to **dominate world trade in agriculture**.

The **AoA's prerequisite to decrease domestic support will avert the Indian govt from providing the essential support to farmers** to reimburse for shortage or overabundance caused by climatic fluctuations in market prices or any other factors. In fact, **subsidies are essential for Indian agriculture** as 65% of people are directly or indirectly dependent upon agriculture. It is no longer the question of mere economics because the social and political implications of developments in agriculture cannot be ignored.

The domestic support provision also affects India's food security. The **Agreement exempts governmental expenditures relating to public stockholding for food security purposes from reduction requirement if the operation of such a programme is transparent and follows officially published objective criteria**. This automatically subjects these **programmes to external scrutiny**. A developing country may acquire and release foodstuffs at administered prices; however, the **difference between the international market price and the administered price will be included in the calculation of AMS** (Aggregate Measure of Support). Therefore, the **public stockholding system will be subject to reduction requirements if the AMS exceeds the de minimis level**.

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4.6.6 Agreement on Sanitary and Phyto-Sanitary (SPS) Measures

SPS measures are those applied to **protect human, animal or plant life** from certain risks. These risks are those **arising from the entry, establishment or spread of pests, diseases and disease-carrying or diseases causing organisms**. The risks also include risks arising from **additives, contaminants or toxins**. Disease causing organisms in **food, beverages and foodstuffs** and from risks arising from diseases carried by animals, plants and products are also covered under this agreement.

SPS measures include all relevant laws, decrees, regulations, requirements and procedures, including end-product criteria, processes and production methods, testing, inspection, certification and approval procedures, quarantine treatments, provisions on relevant statistical methods, sampling procedures and methods of risk assessment, packaging and labelling requirements directly related to food safety.

SPS measures must be **based on international standards, guidelines or recommendations** where they exist. It is open to a country to **adopt a level of SPS protection higher than that of the relevant international standards**, if there is a **scientific justification** or if it is needed by the appropriate level of SPS protection in that country.

Members are allowed to provisionally adopt such SPS measures which, on the basis of available pertinent information and relevant scientific evidence are the best possible measures at the current juncture, although they fall short of the standards set by the WTO. Such provisional measures need to be reviewed within 'a reasonable period of time'.

Positive effects on Indian economy

- The system helps promote peace
- Disputes are handled constructively
- Rules make life easier for all
- Freer trade cuts the costs of living
- It provides more choice of products and qualities
- Trade raises incomes
- Trade stimulates economic growth
- The basic principles make life more efficient
- Harmonize levels of domestic support and export subsidies for all producers

Negative effects on Indian economy

- Developed countries provide high subsidy without attracting any penalty
- Ignorance of developing countries concern
- Weak dispute resolution mechanism
- Hegemony of developed countries

Question-3: Farmers dependance on non-institutional sources of finance has been on decline. Comment (400 words, 10 Marks)

The share of non-institutional credit as a proportion of overall rural credit declined rapidly during the period 1951-81, and more slowly in the next decade. Non-institutional sources were dominant in 1951, accounting for 90 per cent of the outstanding debt of cultivator households, but their share declined rapidly to 79 per cent in 1961 and further to 68 per cent in 1971 and 43.8 per cent in 1981. After 1981, the rate of decline slowed down and the share of non-institutional sources was 33.7 per cent in 1991.

How and why, it has been on decline?

- Growth of rural branches of commercial banks
- Establishment of Regional Rural Banks (RRBs)
- Priority Sector Lending
- Self-Help Groups (SHG)-Bank linkage Programme
- Special Agriculture Credit Plan
- 2004 Initiative for Doubling of Agricultural Credit
- Kisan Credit Cards
- Financial Inclusion Programmes

Challenges ahead

- Regional disparity
- Poor inclusion of small and marginal farmers
- Reluctance of institutional sources to lend the credit
- Corruption
- Fake inclusion

Question-4: What is cross breeding? Explain different methods of cross breeding? What are the advantages and disadvantages of cross breeding? (600 words, 15 Marks)

Crossbreeding is defined as the process or the act of producing offspring particularly through mating two purebred individuals but come from different breeds, varieties, or even species. When it is usually done with the intent of producing offspring that would acquire desired traits of the parent lineages the process is specifically referred to as designer crossbreeding.

Methods of cross breeding

- **Two-way cross** - Two breeds are crossed and the offspring is used only for production purposes and is not used for breeding. For the crossbreds the notation F1 is used. The full effect of heterosis can be exploited in the offspring. It requires the maintenance of

the pure breeds, both with a breeding program. This system is widely used in dairy cattle and in sheep.

- **Three-way cross** - In this cross two way cross females (F1's) are crossed to a purebred male of a third breed. For their offspring, the second generation in the cross, the notation F2 is used. In this system the full effect of heterosis in the crossbred dams (F1) can be utilized. A special case of a three-way cross is the mating of female crossbreds to one of the sires of the parent breeds. This is known as a backcross.
- **Four-way crosses** - In this cross two-way cross female (F1's) are crossed to crossbred males of a third and fourth breed. For their offspring, the second generation in the cross, the notation F2 is used. In this system the full effect of heterosis in the crossbred dams (F1) and males (F1) can be utilized. Four-way crosses are widely used in commercial poultry breeding programs
- **Two-way rotation (crisscross)** - In this cross the start is similar to backcrossing. Females of breed A are crossed to males of breed B. Their female offspring (F1) are (back) crossed with a male of breed B. Their female offspring (F2) are crossed with a male of breed A. Their female offspring (F3) are crossed with a male of breed B etc.
- **Three-way rotation (crisscross)** - In this cross females of breed A are crossed to males of breed B. Their female offspring (F1: AB) are crossed with a male of breed C. Their female offspring (F2: 25 % A, 25 % B and 50% C) are crossed then with a male of breed A. Their female offspring (F3: 62.5 % A, 12.5 % B and 25 % C) are crossed with a male of breed B etc.
- **Introgression** - In this cross males of breed B or crossed with females of breed A to incorporate a characteristic that is present in breed B with a high frequency and that is absent or has a low frequency in breed A. The females of the first cross (F1: AB) are selected for the wanted characteristic of breed A and mated with males of breed A. This is repeated in the next generations.

Advantages of cross breeding

- **Maternal Heterosis** - Maternal heterosis is the advantage realized by using a crossbred cow versus a straight-bred cow. Research has shown that crossbred cows can have many advantages, including a 6 percent higher calving rate, a 4 percent higher calf survival rate, an 8 percent increase in efficiency, a 38 percent increase in longevity and a 23 percent increase in lifetime productivity. These advantages will be optimized when the breeds and individuals you select to create the crossbred cow fit your resources and goals.

- **Breed Complementarity** - Another advantage of crossbreeding is the opportunity to capitalize on breed complementarity. This involves evaluating the strengths and weaknesses of potential breeds and selecting those that complement each other. The result should be an animal that has the best traits of those breeds. Common examples include the Black Baldie (Angus x Hereford), Brangus (Angus x Brahman) and SimAngus (Simmental x Angus), as well as many other combinations. The traits that are most important to you should be based on the goals of your operation.
- **Direct Heterosis** - Direct heterosis is the benefit observed in a crossbred calf. On average, these advantages include a 4 percent increase in calf survival, a 5 percent increase in weaning weight and a 6 percent increase in post-weaning gain. However, these effects are greatly influenced by breed.
- **Breed Effects** - The effect of breed on the results of a crossbreeding program can be significant. Both direct and maternal effects were estimated in a 2010 study by Williams et al., based on published crossbreeding studies.

Disadvantages of cross breeding

- Difficult to Predict Temperaments
- Hard to Predict Adult Size
- Potential for High-Risk Deliveries
- Still a Strong Chance for Congenital Health Issues
- May Be More Expensive Than a Purebred

Question-5: What is drip irrigation? How has it changed the face of agriculture? Discuss advantages and limitations of drip irrigation? (400 words, 10 Marks)

(Following images are from EduTap's study material that was provided before the exam.)

3.3.2 Drip Irrigation

- ✓ Introduced from **Israel**. Usage of a plastic emitter in drip irrigation was developed in Israel by Simcha Blass and his son Yeshayahu.
- ✓ Drip or trickle irrigation is one of the **latest methods of irrigation** which is becoming **increasingly popular in areas** with **water scarcity and salt problems**.
- ✓ **As per Pradhan Mantri Krishi Sinchayee Yojana data released in April 2020, the first place goes to Karnataka (8.16 lakh ha) followed by Andhra Pradesh (7.17 lakh ha) and Gujarat (7 lakh ha). At the all-India level, 43.71 lakh ha of lands were brought under micro irrigation in the last five years.**
- ✓ This irrigation is defined as the **precise but slow application of water** as discrete drops or continuous drops through mechanical devices, called emitters located at selected points along water delivering lines.
- ✓ This system involves the **slow application of water, drop by drop to the root zone** of a crop.
- ✓ In this method **water is used very economically**, since losses due to deep percolation and surface evaporation are reduced to the minimum.
- ✓ Drip irrigation is best suited in water scarcity area where water quality is marginal, topography is undulating or steep, soil depth is restricted, **labour is expensive** and crop value is high.

Advantages of drip irrigation

- ✓ Suitable for water scarcity area water saving 50-70% as compare to surface.
- ✓ Fertilizer or other chemical amendment can be efficiently applied to individual or separate plants.
- ✓ Discharge rate of water per dripper is generally 1-8 lit/hr. at 1.5-2.5 kg/cm² pressure.
- ✓ Most suitable for widely spaced crops, orchard trees and in green houses (protected cultivation of vegetables & flowers).

Disadvantages of Drip Irrigation

Disadvantages of drip irrigation are as follows:

- Expense specially initial cost is high.
- The lifetime of the tubes used in drip irrigation can be shortened by the sun causing wastage.
- May cause clogging if water is not filtered correctly.
- Problems in moisture distribution.
- Salinity problem.
- Germination problem.
- High skills are required.

How has it changed the face of agriculture?

- Higher consistent quality yields
- Huge water savings: no evaporation, no run off, no waste
- 100% land utilization - drip irrigates uniformly in any topography and soil type

- Energy savings: drip irrigation works on low pressure
- Efficient use of fertilizer and crop protection, with no leaching
- Less dependency on weather, greater stability and lower risks

Question-6: What is social forestry? Explain its objectives and components (400 words, 10 Marks)

(Following images are from EduTap's study material that was provided before the exam.)

3.3 Social Forests

- ✓ **The word Social forestry was coined by Westoby and used in the Ninth Commonwealth Forestry Congress in 1968.**
- ✓ According to Prasad (1985) "Forestry outside the conventional forests which primarily aims at providing continuous flow of goods and services for the benefit of people. This definition implies that the production of forest goods for the needs of the local people is Social forestry.
- ✓ **Thus, social forestry aims at growing forests of the choice of the local population.**
- ✓ Shah (1985) stated that Conceptually Social forestry deals with poor people to produce goods such as fuel, fodder etc. to meet the needs of the local community particularly underprivileged section.
- ✓ Social forestry may be **defined as the science and art of growing trees in and outside traditional forest areas and managing like existing forest with intimate involvement of the people** and more or less integrated with other operation resulting in balanced and complementary land used with view to provide wide range of goods and services to the individual as well as to the society.
- ✓ Social forestry is the **greatest instrument of land transformation.**
- ✓ Development of **trees on agricultural and other waste lands has tremendous effect.** The trees control sheet, rill and gully erosion, they retain moisture in soil, provide the farmer with fuel and timber for agricultural implements, improve the climate, provide recreation to people, save cow dung for manure and wood required for cremation which is scarce sometime.
- ✓ With forest yield being diverted for industrial purposes and their extent dwindling year by year, the only possible recourse for us will be make the farmer to grow trees on his farms. This is achieved to a great extent in Punjab and Haryana and parts of Utter Pradesh.

3.3.1 Social Forestry Practices

The **objectives** of Social forestry adopted by the Commission (1976) were **based on the economic needs of the community aimed at improving the conditions of living.** The main objectives are

i) Fuel wood supply to the rural area and replacement of cowdung

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- ii) Small timber supply
- iii) Fodder supply
- iv) Protection of agricultural fields against wind and recreational needs
- v) Others include
 - ✓ Afforestation of command areas of irrigation projects
 - ✓ Planting along railway lines and canal banks
 - ✓ Planting along road sides intensively
 - ✓ Planting foreshore areas of irrigation tanks
 - ✓ Planting of grooves near villages and along highways for recreation and rest
 - ✓ Planting of river and stream banks and training the rivers
 - ✓ Planting of saline and calcareous soils unsuitable for agriculture
 - ✓ Planting of trees in urban areas - environmental planting
 - ✓ Planting shelter belts
 - ✓ Planting small wood lots on the farm if it is large
 - ✓ Planting up the village common lands and wastelands
 - ✓ Raising of irrigated plantation of teak and mulberry
 - ✓ Raising of trees on soil conservation bunds
 - ✓ Raising wind breaks on the dry farm lands
 - ✓ Reclamation of highly eroded lands and controlling erosion
 - ✓ Reclamation of waterlogged areas or areas susceptible to inundation by planting trees

Components of Social Forestry

- i) **Farm Forestry:** Tree plantation and management is purely on private lands. raising the forest on the farm in rows of trees on bunds or boundaries of field or on farm and individual trees in private agricultural lands as well as creation of breaks which are protective vegetal serene, created round a farm or on orchard by raising one or two rows of trees vary close shrubs in between.
- ii) **Extension Forestry:** It is practise of forestry in areas form where the vegetation or the forest has vanished with an object of increasing the area under tree growth. This includes following plantations
 - a) **Mixed Forestry:** practice of raising fodder in areas grass inter plated with fodder trees, fruit frees and a fuel wood tree on suitable wastelands, Panchayat lands and a village common place is termed as mixed forestry.
 - b) **Shelter Belts:** It is belt of trees and or shrubs maintained for the purpose of shelter from wind, sun, snow etc. shelter belts are more extensive than the wind breaks place is termed as mixed forestry.
 - iii) **Linear strip plantation:** This plantation is done on the sides of public roads, tanals, and railway trackside with fast growing trees.

Descriptive Type Question Paper Analysis:

Questions	Marks	ESI/ ARD	Sub- component	Topic	Nature	Level
What is cross breeding. Explain different methods of cross breeding. What are the advantages and disadvantages of cross breeding? (Compulsory)	15	ARD	Agriculture	Animal Husbandry	Static	Easy
Review Minimum Support Price.	15	ESI	Economic Issues	Agriculture	Static + Current	Easy
How WTO Agreements have dual effects on India's economy?	15	ESI	Economic Issues	Internat. Institutions	Current	Moderate
Farmers' dependence on non-institutional sources of finance has been on decline. Comment (Compulsory)	10	ESI	Economic Issues	Agencies in Rural credit	Static + Current	Moderate
What is drip irrigation. How has it changed the face of agriculture. Discuss advantages and limitations of drip irrigation	10	ARD	Agriculture	Water resource	Static + Current	Moderate
What is social forestry? Explain its objectives and components.	10	ARD	Agriculture	Forestry	Static	Easy

Analysis:

- It was expected that the questions will be testing fundamental understanding of various important topics having contemporary relevance. And the questions have been asked on these lines itself. Going ahead this trend is likely to continue. Students are advised to develop a holistic understanding of important contemporary issues, such that they are capable of writing 600 words on a topic, covering it in a multi-dimensional manner.

