

NABARD

GRADE A 2023 | PHASE 1

Memory Based Paper

Detailed Explanation



Preface

Dear Students,

It is with great pleasure that we present to you this question paper document with detailed explanations for the NABARD Grade A 2023. This document has been meticulously to serve as a valuable resource for candidates preparing for the NABARD Gr A.

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

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

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

Disclaimer: While every effort has been made to ensure the accuracy and relevance of the questions, there can be some variations in the question language and options. Therefore, we encourage you to use these questions as a reference point. This will help you acquire a comprehensive understanding of the syllabus and increase your chances of success in the upcoming NABARD Gr – A Phase – 1.

EduTap

NABARD Grade A 2023 - Recollected Questions

Section – Quantitative Aptitude

I.1-2) Directions (1-2): In each of the following questions, two equations are given. You have to solve both the equations to find the relation between x and y .

Q.1) I) $x^2 - 6x + 8 = 0$

II) $y^2 + y - 6 = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x = y$ or relationship can't be determined.
- D. $x < y$
- E. $x \leq y$

Q.2) I) $x^2 - 12x + 11 = 0$

II) $y^2 - 7y - 44 = 0$

- A. $x > y$
- B. $x \geq y$
- C. $x = y$ or relationship can't be determined.
- D. $x < y$
- E. $x \leq y$

I.3-4) Direction (3-4): What value should come in place of (?) in the following number series?

Q.3) 22, 39, 58, 79, ?, 127

- A. 109
- B. 104
- C. 102
- D. 106
- E. 108

Q.4) 36, 54, 90, 126, 198, ?

- A. 234
- B. 242
- C. 228
- D. 210

E. 216

I.5) Directions: Find out the wrong number in the following number series.

Q.5) 15, 18, 42, 125, 506, 2537

A. 18

B. 42

C. 125

D. 2537

E. 506

Q.6) Akilesh borrowed a certain sum of money at compound interest for 2 years at 10 % per annum and he pay Rs. 5880 as interest. Find the corresponding simple interest?

A. Rs. 5600

B. Rs. 6400

C. Rs. 6000

D. Rs. 7200

E. None of these

Q.7) A vessel contains 63 litres mixtures of water and milk in the ratio of 3: 4. If some amount of

water is added to the mixture, then the ratio becomes 3: 2, find the quantity of final mixture.

A. 54 litres

B. 36 litres

C. 90 litres

D. 63 litres

E. 81 litres

Q.8) The ratio of the ages of A and B is 3:2 and after 8 years, the ratio will be 13:10. If the average ages of A, B and C is 18 years, what is C's age after 6 years?

A. 32 years

- B. 30 years
- C. 36 years
- D. 40 years
- E. None of these

Q.9) Mano and Varthan started a business with an investment of Rs.3200 and Rs.4800 respectively. Mano invested for 40% of the year and Varthan invested for remaining time. In what ratio, Mano and Varthan received profit after one year of partnership?

- A. 3:5
- B. 5:6
- C. 2:5
- D. 1: 3
- E. 4:9

Q.10) The boat travelled 80 km upstream in 16 hours and travelled 280 km downstream in 8 hours. If the boat and stream's speed is increased by 5 kmph and 3 kmph respectively, then what is the time taken by the boat travelled 301 km in upstream and downstream?

- A. 40 hours
- B. 45 hours
- C. 50 hours
- D. 60 hours
- E. Cannot be determined

I.11-12) Direction (11-12): What is the approximate value should come in place of question mark in the following questions?

Q.11) $59.968 \times 40.032 - 956.22 + 45.88 \times 2.99 = ?$

- A. 1144
- B. 1582
- C. 1434
- D. 1628

E. 1322

Q.12) $\sqrt{399.92} - 33.33\% \text{ of } 18 + 12.053 * 1.97 = ?$

A. 35

B. 38

C. 41

D. 44

E. 48

Q.13) A and B together can complete the work in 30 days, B and C together can complete the work in 15 days and A and C together can complete the work in 40 days. In how many days A, B and C together can complete the three-fourth of the work?

A. 10 days

B. 12 days

C. 14 days

D. 16 days

E. None of these

Q.14) The shopkeeper sold the article A at 20% loss and the cost price of the article A is Rs.4500. With that amount, he bought the article B and sold it at the profit of 30%. What is the overall profit or loss in the whole transaction?

A. Rs.120

B. Rs.150

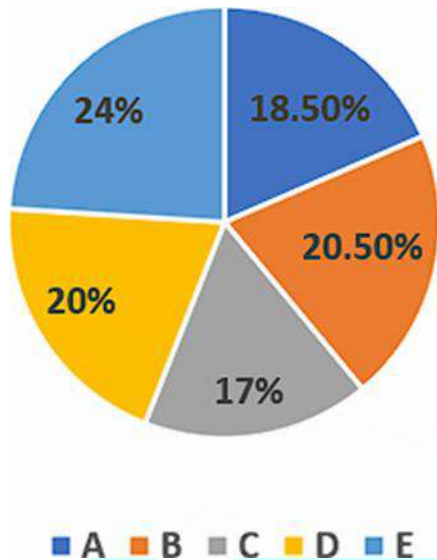
C. Rs.180

D. Rs.200

E. None of these

I.15-20) The pie chart given below shows the percentage distribution of the population of five different apartments in a city.

Total population = 8000



The table given below shows the percentage distribution of the male in these five apartments.

Apartment	Percentage distribution of Males in Five Apartment
P	70%
Q	85%
R	65%
S	88%
T	75%

Q.15) Which of the following apartments have the highest number of females.

- A. P
- B. Q
- C. R
- D. S
- E. T

Q.16) Total number of males in apartment R is approximately what percentage of total number of females in apartment P.

- A. 106%
- B. 106%
- C. 119.09%

D. 120%

E. 133%

Q.17) If total number of males in apartment T is 40 more than the number of males in apartment R, and the ratio of male to female in apartment U is 3:2, find the number of females in apartment U.

A. 616

B. 650

C. 600

D. 550

E. 530

Q.18) Find the average of females living in apartment Q, S and T.

A. 316

B. 300

C. 336

D. 306

E. 301

Q.19) Find the ratio of male to female in apartment Q and R together.

A. 1139:361

B. 1109:361

C. 1139:301

D. 1039:360

E. 1239:361

Q.20) Find out the central angle of Male in apartment Q.

A. 81.44°

B. 75.25°

C. 85.27°

D. 90°

E. 87.56°

NABARD Grade A 2023 - Recollected Questions

Answer Key

Section – Quantitative Aptitude

Question Number	Answer	Question Number	Answer
1	B	11	B
2	C	12	B
3	C	13	B
4	A	14	C
5	B	15	E
6	A	16	C
7	C	17	A
8	B	18	D
9	E	19	A
10	C	20	A

NABARD Grade A 2023 - Recollected Questions

Explanations

Section – Quantitative Aptitude

Q.1) Explanation:

$$X^2 - 6x + 8 = 0$$

$$X^2 - 4x - 2x + 8 = 0$$

$$x(x - 4) - 2(x - 4) = 0$$

$$(x - 2)(x - 4) = 0$$

$$x = 2, 4$$

$$y^2 + y - 6 = 0$$

$$y^2 + 3y - 2y - 6 = 0$$

$$y(y + 3) - 2(y + 3) = 0$$

$$(y - 2)(y + 3) = 0$$

$$y = 2, -3$$

Therefore, on comparing x and y.

If $x = -2$ and $y = 2$, then $x < y$

If $x = 2$ and $y = -3$, then $x > y$

If $x = 4$ and $y = 2$, then $x > y$

If $x = 4$ and $y = -3$, then $x > y$

Therefore, from above four conclusions we can say that $x \geq y$ so option (B) is correct.

Q.2) Explanation:

$$x^2 - 12x + 11 = 0$$

$$x^2 - 11x - x + 11 = 0$$

$$x(x - 11) - 1(x - 11) = 0$$

$$(x - 1)(x - 11) = 0$$

$$x = 1, 11$$

$$y^2 - 7y - 44 = 0$$

$$y^2 - 11y + 4y - 44 = 0$$

$$y(y - 11) + 4(y - 11) = 0$$

$$(y + 4)(y - 11) = 0$$

$$y = -4, 11$$

Therefore, on comparing x and y.

If $x = 1$ and $y = -4$, then $x > y$

If $x = 1$ and $y = 11$, then $y > x$

If $x = 11$ and $y = -4$, then $x > y$

If $x = 11$ and $y = 11$, then $x = y$

Therefore, from above four conclusions we can say that relationship between x and y cannot be established. So, option (C) is correct.

Q.3) Explanation:

$$22 + 17 = 39$$

$$39 + 19 = 58$$

$$58 + 21 = 79$$

$$79 + 23 = \mathbf{102}$$

$$102 + 25 = 127$$

Q.4) **Explanation:**

$$18 \times 2 = 36$$

$$18 \times 3 = 54$$

$$18 \times 5 = 90$$

$$18 \times 7 = 126$$

$$18 \times 11 = 198$$

$$18 \times 13 = \mathbf{234}$$

Q.5) **Explanation:**

$$15 \times 1 + 3 = 18$$

$$18 \times 2 + 4 = \mathbf{40}$$

$$40 \times 3 + 5 = 125$$

$$125 \times 4 + 6 = 506$$

$$506 \times 5 + 7 = 2537$$

Q.6) **Explanation:**

$$T = 2 \text{ years}$$

$$R = 10\%$$

$$CI = ₹5880$$

$$CI = P [(1 + (r/100))^n - 1]$$

$$5880 = P [(1 + (10/100))^2 - 1]$$

$$5880 = P [(110/100)^2 - 1]$$

$$5880 = P \left[\left(\frac{121}{100} \right) - 1 \right]$$

$$5880 = P \left(\frac{21}{100} \right)$$

$$P = 5880 \times 100 / 21 = \text{Rs. } 28000$$

Corresponding SI,

$$SI = \frac{PRT}{100} = \frac{(28000 \times 2 \times 10)}{100} = \text{Rs. } 5600$$

Q.7) Explanation:

Given that

$$\text{Water} = \frac{63}{7} \times 3 = 27$$

$$\text{Milk} = \frac{63}{7} \times 4 = 36$$

Then

$$\frac{(27 + x)}{36} = \frac{3}{2}$$

$$27x + x = 54$$

$$x = 27$$

$$\text{Required quantity} = 63 + 27 = 90$$

Q.8) Explanation:

$$\text{Age of A} = 3x$$

$$\text{Age of B} = 2x$$

$$\frac{(3x + 8)}{(2x + 8)} = \frac{13}{10}$$

$$26x + 104 = 30x + 80$$

$$4x = 24$$

$$x = 6 \text{ years}$$

$$\text{A's age} = 6 \times 3 = 18 \text{ years}$$

$$\text{B's age} = 6 \times 2 = 12 \text{ years}$$

Average ages of A, B and C is 18 years

$$\text{Sum of A, B and C} = 18 \times 3 = 54 \text{ years}$$

$$A+B+C = 54 \text{ years}$$

$$C = 54 - 18 - 12 = 24 \text{ years}$$

$$C's \text{ age after 6 years} = 24 + 6 = 30 \text{ years}$$

Q.9) Explanation:

$$\text{Investment of Mano} = ₹3200$$

$$\text{Investment of Varthan} = ₹4800$$

$$\text{Period of investment of Mano} = 40\% \text{ of } 12 = 4.8 \text{ months}$$

$$\text{Period of investment of Varthan} = 12 - 4.8 = 7.2 \text{ months}$$

$$\text{Profit ratio of Mano and Varthan} = 3200 \times 4.8 : 4800 \times 7.2 = 4 : 9$$

Q.10) Explanation:

$$\text{Upstream speed} = 80/16 = 5 \text{ kmph}$$

$$\text{Downstream speed} = 280/8 = 35 \text{ kmph}$$

$$\text{Speed of the boat} = (35 + 5)/2 = 20 \text{ kmph}$$

$$\text{Speed of stream} = (35 - 5)/2 = 15 \text{ kmph}$$

$$\text{After increasing the boat} = 20 + 5 = 25 \text{ kmph}$$

$$\text{Stream speed} = 15 + 3 = 18 \text{ kmph}$$

$$\text{Required time} = 301 / (25 + 18) + 301 / (25 - 18)$$

$$\text{Required time} = 7 + 43 = 50 \text{ hours}$$

Q.11) Explanation:

$$59.968 \times 40.032 - 956.22 + 45.88 \times 2.99 = ?$$

$$60 \times 40 - 956 + 46 \times 3 = ?$$

$$2400 - 956 + 138 = ?$$

$$1582 = ?$$

Q.12) Explanation:

$$\sqrt{399.92} - 33.33\% \text{ of } 18 + 12.053 * 1.97 = ?$$

$$\sqrt{400} - (1/3) \times 18 + 12 \times 2 = ?$$

$$20 - (1/3) \times 18 + 12 \times 2 = ?$$

$$20 - 6 + 24 = ?$$

$$? = 38$$

Q.13) Explanation:

$$A + B = 1/30$$

$$B + C = 1/15$$

$$C + A = 1/40$$

$$2A + 2B + 2C = 1/30 + 1/15 + 1/40 = 4 + 8 + 3/120$$

$$A + B + C = 1/16$$

$$\text{Required time} = \frac{3}{4} \times 16 = 12 \text{ days}$$

Q.14) Explanation:

CP of article A = Rs. 4500

SP of article A = $80/100 \times 4500 = \text{Rs. } 3600$

CP of article B = Rs. 3600

SP of article B = $3600 \times 130/100 = \text{Rs. } 4680$

Total CP = $4500 + 3600 = \text{Rs. } 8100$

Total SP = $3600 + 4680 = \text{Rs. } 8280$

Profit = $8280 - 8100 = \text{Rs. } 180$

Q.15) Explanation:

$$\text{Total Population of P} = \frac{18.5}{100} \times 8000 = 1480$$

$$\text{Total Population of Q} = \frac{20.5}{100} \times 8000 = 1640$$

$$\text{Total Population of R} = \frac{17}{100} \times 8000 = 1360$$

$$\text{Total Population of S} = \frac{20}{100} \times 8000 = 1600$$

$$\text{Total Population of T} = \frac{24}{100} \times 8000 = 1920$$

$$\text{Total Number of Male in P} = \frac{70}{100} \times 1480 = 1036$$

$$\text{Total Number of Male in Q} = \frac{85}{100} \times 1640 = 1394$$

$$\text{Total Number of Male in R} = \frac{65}{100} \times 1360 = 884$$

$$\text{Total Number of Male in S} = \frac{88}{100} \times 1600 = 1408$$

$$\text{Total Number of Male in T} = \frac{75}{100} \times 1920 = 1440$$

$$\text{Total Number of Female in P} = 1480 - 1036 = 444$$

$$\text{Total Number of Female in Q} = 1640 - 1394 = 246$$

$$\text{Total Number of Female in R} = 1360 - 884 = 476$$

$$\text{Total Number of Female in S} = 1600 - 1408 = 192$$

$$\text{Total Number of Female in T} = 1920 - 1440 = 480$$

Apartment	Total Population	Male	Female
P	1480	1036	444
Q	1640	1394	246
R	1360	884	476
S	1600	1408	192
T	1920	1440	480

The Female in T is maximum that is 480. Hence option E. is the correct answer.

Q.16) Explanation:

$$\text{Total Population of P} = \frac{18.5}{100} \times 8000 = 1480$$

$$\text{Total Population of Q} = \frac{20.5}{100} \times 8000 = 1640$$

$$\text{Total Population of R} = \frac{17}{100} \times 8000 = 1360$$

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Apartment	Total Population	Male	Female
P	1480	1036	444
Q	1640	1394	246
R	1360	884	476
S	1600	1408	192
T	1920	1440	480

$$\text{Total Males in apartment R} = 884$$

$$\text{Total Females in apartment P} = 444$$

$$\text{Required Percentage} = \frac{884}{444} \times 100 = 199.09\%$$

Q.17) Explanation:

$$\text{Total Population of P} = \frac{18.5}{100} \times 8000 = 1480$$

$$\text{Total Population of Q} = \frac{20.5}{100} \times 8000 = 1640$$

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Apartment	Total Population	Male	Female
P	1480	1036	444
Q	1640	1394	246
R	1360	884	476
S	1600	1408	192
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The number of males in apartment U is 40 more than the number of males in apartment R

$$\text{Total Males in apartment U} = \text{Males in R} + 40$$

$$\text{Total Males in apartment U} = 884 + 40 = 924$$

The ratio of male to female in apartment U is 3:2

$$3 \text{ unit} = 924$$

$$1 \text{ unit} = 924/3 = 308$$

$$\text{Female in U} = 2 \text{ unit} = 2 \times 308 = 616$$

Q.18) Explanation:

$$\text{Total Population of P} = \frac{18.5}{100} \times 8000 = 1480$$

$$\text{Total Population of Q} = \frac{20.5}{100} \times 8000 = 1640$$

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Apartment	Total Population	Male	Female
P	1480	1036	444
Q	1640	1394	246

R	1360	884	476
S	1600	1408	192
T	1920	1440	480

Total Females living in Apartment Q, S and T = 246+192+480 =918

Average Females living in Q, S and T = $\frac{918}{3} = 306$

Q.19) Explanation:

$$\text{Total Population of P} = \frac{18.5}{100} \times 8000 = 1480$$

$$\text{Total Population of Q} = \frac{20.5}{100} \times 8000 = 1640$$

$$\text{Total Population of R} = \frac{17}{100} \times 8000 = 1360$$

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Apartment	Total Population	Male	Female
P	1480	1036	444
Q	1640	1394	246
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Males in Q and R together = $1394+884 = 2278$

Females in Q and R = $246+476 = 722$

Required Ratio = $2278:722 = 1139: 361$

Q.20) Explanation:

$$\text{Total Population of P} = \frac{18.5}{100} \times 8000 = 1480$$

$$\text{Total Population of Q} = \frac{20.5}{100} \times 8000 = 1640$$

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Apartment	Total Population	Male	Female
P	1480	1036	444
Q	1640	1394	246
R	1360	884	476
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Total number of Males in all Apartment = $1036 + 1394 + 884 + 1408 + 1440 = 6162$

Total number of Male in Q = 1394

So, Central angle of Male in apartment Q = $\frac{1394}{6162} \times 360 = 81.44^\circ$

NABARD Grade A 2023 - Recollected Questions

Section – Reasoning

I.1) Directions: Study the following information carefully and answer the questions given beside.

A, B, C, D, E, F, and G are family members, and there are two married couples in two generations of people who live in the same house. A is the father of the spouse of C. F is the maternal uncle of G, who is not a male. A is the brother-in-law of F. D and G are sisters of each other. E is the son of B. C is a feminine gender.

Q.1) How is D related to C?

- A. Son
- B. Sister-in-law
- C. Daughter
- D. Aunt
- E. None of these

I.2-5) Direction: Study the information and answer the following questions.

Seven individuals, X, Y, Z, M, N, O, and H, were born in different months, namely, January, February, April, July, August, September, and December of the same year. They were also born in seven different cities: Indore, Jaipur, Lucknow, Patna, Pune, Surat, and Varanasi.

M was born in Pune in a month having less than 31 days. Two persons were born between M and N, who was not born in Lucknow. Three persons were born between X and H, who was born after M. O was born before Y, who was born in Patna. The individual born in Surat was born before the one born in Varanasi, none of them was born in April. Neither O nor H was born in Lucknow or Varanasi. O was born after Z, who was born in Jaipur. The one born in Indore was born in a month with 31 days. The individual born in Indore was born immediately before the one born in Surat.

Q.2) Who among the following was born in April?

- A. Z
- B. O
- C. M
- D. X
- E. H

Q.3) Who among the following was born immediately before the one who was born in Indore?

- A. M
- B. Y
- C. Z
- D. H

E. O

Q.4) Four of the five are alike in a certain way and hence form a group, who among the following does not belong to that group?

- A. Y
- B. H
- C. O
- D. X
- E. Z

Q.5) Which of the following combination is correct?

- A. O - Surat
- B. N - Jaipur
- C. Y - Pune
- D. X - Lucknow
- E. M - Varanasi

1.6-7) Study the following statements and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Q.6) Only lamp is light. Only a few footballs are cricket. Some cricket is lamp

Conclusion I: Few light can be cricket

Conclusion II: Some footballs can never be cricket

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

Q.7) Some Movies are good. No actor is player. Some good are actor

Conclusion I: Some good is not player

Conclusion II: Few movies are actor

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



I.8-10) Direction: Study the information carefully and answer the following question.

Among the six persons X, Y, Z, M, N, and O, each has a different weight. X is heavier than 3 persons, Z is lighter than M. N is lighter than only Y. Z is not the lightest. The second heaviest person weighs 56 kg, and the second lightest person weighs 28 kg.

Q.8) Who among the person weighs 56 kg?

- A. N
- B. Z
- C. X
- D. O
- E. M

Q.9) How many persons are lighter than M?

- A. three
- B. one
- C. five
- D. two
- E. four

Q.10) What is the possible weight of O?

- A. 28
- B. 26
- C. 30
- D. 29
- E. 32

I.11-13) In each of the following questions, the relationship between different elements is shown in the statements followed by three conclusions. Find the conclusion which logically follows.

Q.11) Statements:

$O > R \geq F = U > M \geq E; L < N \leq D = R > K \geq X$

Conclusion:

I. $L < F$

II. $D > E$

III. $O \geq X$

- A. Only I follows
- B. Only II follows

- C. Both I and II follows
- D. Both I and II follows
- E. Only III follows

Q.12) Statements:

$$P < Q = G > A \geq I; B < Y = V < H \leq D < G$$

Conclusion:

I. $P > Y$

II. $H \leq A$

III. $I < V$

- A. Only I follows
- B. Only II follows
- C. Only III follows
- D. Both I and II follows
- E. None follows

Q.13) Statements

$$G = M > F \geq E = H; Q < S \leq U = E > V; B > J \geq U = X > T$$

Conclusion:

I. $M > Q$

II. $J \geq S$

III. $B < G$

- A. Only I follows
- B. Only II follows
- C. Only III follows
- D. Both I and II follows
- E. None follows

I.14-15) Directions: Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer.

Q.14) Among six people I, J, K, L, M and N, each lives on a different floor of a six-storey building. The ground floor is numbered 1 and the top most floor is no. 6. Who lives on the topmost floor?

I. M does not live on an even-numbered floor. J lives on an even-numbered floor but not on the topmost floor.

II. L lives on an odd-numbered floor. There are two floors between the floors on which L and I live. M lives on a floor immediately above K's floor.

- A. If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.
- B. If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.
- C. If the data either in statement I alone or in statement II alone is sufficient to answer the question.
- D. If the data in both statements I and II together are not sufficient to answer the question.
- E. If the data in both statements I and II together are necessary to answer the question.

Q.15) In which country does P live among cities U, V, W, X and Y? Only one person lives in each city.

I. K and I live in the country Y and V respectively. P does not live in the country W.

II. B lives in either country U or X.

- A. If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.
- B. If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.
- C. If the data either in statement I alone or in statement II alone is sufficient to answer the question.
- D. If the data in both statements I and II together are not sufficient to answer the question.
- E. If the data in both statements I and II together are necessary to answer the question.

I.16-19) Direction: Study the following information carefully to answer the given question.

Eight individuals M, N, O, P, Q, R, S, and T are sitting around a circular table facing the table, but not necessarily in the same order. Each of them has a preference for a different color: lavender, maroon, cyan, emerald, navy, ebony, amber, and ivory, but not necessarily in the same order. The one who favors cyan sits to the immediate left of the person who likes ebony. S does not like ivory. Q sits third to the left of M, who likes lavender, and the individual who likes lavender sits to the immediate left of R. P sits to the immediate right of O, and neither of them prefers emerald. The one who likes maroon and T has two people sitting between them. P, Q, and R, none of them has a liking for maroon. Q and the person who prefers emerald have one person in between them. S sits second to the right of N. O sits opposite the person who likes ivory, and the individual who likes ivory sits immediately next to the one who enjoys navy.

Q.16) Which color does R like?

- A. Maroon
- B. Emerald
- C. Cyan
- D. Navy
- E. Invoy

Q.17) Who among the following is an immediate neighbor of the one who likes Maroon color?

- A. P
- B. M
- C. T
- D. R
- E. S

Q.18) How many persons are sitting between P and the persons who likes emerald?

- A. two
- B. three
- C. four
- D. one
- E. five

Q.19) Which person is sitting opposite the person who likes Navy?

- A. O
- B. Q
- C. S
- D. P
- E. T

Q.20) If it is possible to make only one 5 letters a meaningful word without repetition of the letter with the first, third, sixth, eighth and eleventh letter of the word 'FABRICATION' which would be the second letter of the word from right. If more than one such word can be formed, give X as the answer. If no such word is formed, give Z as the answer.

- A. N
- B. T
- C. C
- D. X
- E. Z

Section – Reasoning

Question Number	Answer	Question Number	Answer
1	B	11	B
2	C	12	E
3	A	13	D
4	E	14	E
5	D	15	D
6	B	16	D
7	A	17	A
8	A	18	B
9	D	19	B
10	B	20	E

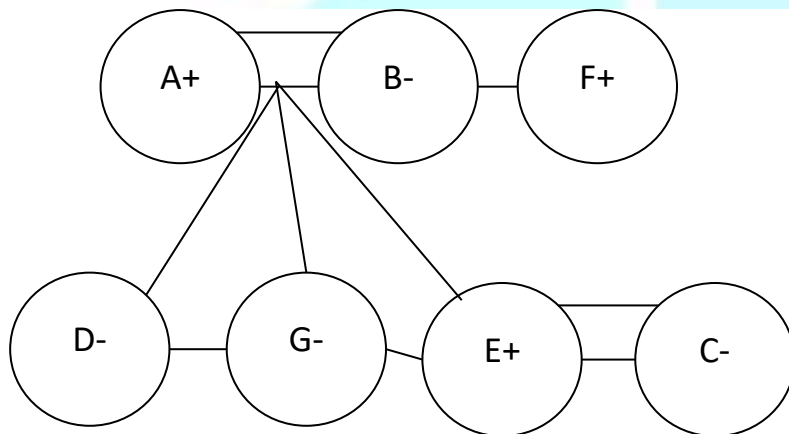
NABARD Grade A 2023 - Recollected Questions

Explanations

Section – Reasoning

Q.1) Explanation:

According to the information



+	male
-	female
=	couple
—	siblings
	Generation gap

D is sister-in-law of C

Hence **B** is the right answer.

Q.2) Explanation:

M was born in Pune in a month having less than 31 days. Two persons were born between M and N, who was not born in Lucknow. So, there are 3 cases

	Case 1		Case 2		Case 3	
Jan						
Feb	M	Pune				
April			M	Pune	N	
July						
August	N					
September			N		M	Pune
December						

Three persons were born between X and H, who was born after M. O was born before Y, who was born in Patna. O was born after Z, who was born in Jaipur. Above condition is not satisfied in case 3. So, case 3 is canceled out.

	Case1		Case2	
Jan	Z	Jaipur	X	
Feb	M	Pune	Z	Jaipur
April	H/X		M	Pune

July	O		O	
August	N		H	
September	Y	Patna	N	
December	H/X		Y	Patna

The individual born in Surat was born before the one born in Varanasi, none of them was born in April. Neither O nor H was born in Lucknow or Varanasi. The one born in Indore was born in a month with 31 days. The individual born in Indore was born immediately before the one born in Surat. Above condition is not satisfied in case 1. So, case 1 is canceled out.

	Case1		Case2	
Jan	Z	Jaipur	X	Lucknow
Feb	M	Pune	Z	Jaipur
April	H/X		M	Pune
July	O	Indore	O	Indore
August	N	Surat	H	Surat
September	Y	Patna	N	Varanasi
December	H/X		Y	Patna

Final Arrangement:

	Case2	
Jan	X	Lucknow
Feb	Z	Jaipur

April	M	Pune
July	O	Indore
August	H	Surat
September	N	Varanasi
December	Y	Patna

Hence **C** is the right answer.

Q.3) Explanation:

M was born in Pune in a month having less than 31 days. Two persons were born between M and N, who was not born in Lucknow. So, there are 3 cases

	Case 1		Case 2		Case 3	
Jan						
Feb	M	Pune				
April			M	Pune	N	
July						
August	N					
September			N		M	Pune
December						

Three persons were born between X and H, who was born after M. O was born before Y, who was born in Patna. O was born after Z, who was born in Jaipur. Above condition is not satisfied in case 3. So, case 3 is canceled out.

	Case1		Case2	
Jan	Z	Jaipur	X	
Feb	M	Pune	Z	Jaipur
April	H/X		M	Pune
July	O		O	
August	N		H	
September	Y	Patna	N	
December	H/X		Y	Patna

The individual born in Surat was born before the one born in Varanasi, none of them was born in April. Neither O nor H was born in Lucknow or Varanasi. The one born in Indore was born in a month with 31 days. The individual born in Indore was born immediately before the one born in Surat. Above condition is not satisfied in case 1. So, case 1 is canceled out.

	Case1		Case2	
Jan	Z	Jaipur	X	Lucknow
Feb	M	Pune	Z	Jaipur
April	H/X		M	Pune
July	O	Indore	O	Indore
August	N	Surat	H	Surat
September	Y	Patna	N	Varanasi
December	H/X		Y	Patna

Final Arrangement:

	Case2	
Jan	X	Lucknow
Feb	Z	Jaipur
April	M	Pune
July	O	Indore
August	H	Surat
September	N	Varanasi
December	Y	Patna

Hence **A** is the right answer.

Q.4) Explanation:

M was born in Pune in a month having less than 31 days. Two persons were born between M and N, who was not born in Lucknow. So, there are 3 cases

	Case 1		Case 2		Case 3	
Jan						
Feb	M	Pune				
April			M	Pune	N	
July						
August	N					
September			N		M	Pune
December						

Three persons were born between X and H, who was born after M. O was born before Y, who was born in Patna. O was born after Z, who was born in Jaipur. Above condition is not satisfied in case 3. So, case 3 is canceled out.

	Case1		Case2	
Jan	Z	Jaipur	X	
Feb	M	Pune	Z	Jaipur
April	H/X		M	Pune
July	O		O	
August	N		H	
September	Y	Patna	N	
December	H/X		Y	Patna

The individual born in Surat was born before the one born in Varanasi, none of them was born in April. Neither O nor H was born in Lucknow or Varanasi. The one born in Indore was born in a month with 31 days. The individual born in Indore was born immediately before the one born in Surat. Above condition is not satisfied in case 1. So, case 1 is canceled out.

	Case1		Case2	
Jan	Z	Jaipur	X	Lucknow
Feb	M	Pune	Z	Jaipur
April	H/X		M	Pune
July	O	Indore	O	Indore
August	N	Surat	H	Surat

September	Y	Patna	N	Varanasi
December	H/X		Y	Patna

Final Arrangement:

	Case2	
Jan	X	Lucknow
Feb	Z	Jaipur
April	M	Pune
July	O	Indore
August	H	Surat
September	N	Varanasi
December	Y	Patna

Hence **E** is the right answer.

Q.5) Explanation:

M was born in Pune in a month having less than 31 days. Two persons were born between M and N, who was not born in Lucknow. So, there are 3 cases

	Case 1		Case 2		Case 3	
Jan						
Feb	M	Pune				

April			M	Pune	N	
July						
August	N					
September			N		M	Pune
December						

Three persons were born between X and H, who was born after M. O was born before Y, who was born in Patna. O was born after Z, who was born in Jaipur. Above condition is not satisfied in case 3. So, case 3 is canceled out.

	Case1		Case2	
Jan	Z	Jaipur	X	
Feb	M	Pune	Z	Jaipur
April	H/X		M	Pune
July	O		O	
August	N		H	
September	Y	Patna	N	
December	H/X		Y	Patna

The individual born in Surat was born before the one born in Varanasi, none of them was born in April. Neither O nor H was born in Lucknow or Varanasi. The one born in Indore was born in a month with 31 days. The individual born in Indore was born immediately before the one born in Surat. Above condition is not satisfied in case 1. So, case 1 is canceled out.

	Case1		Case2	

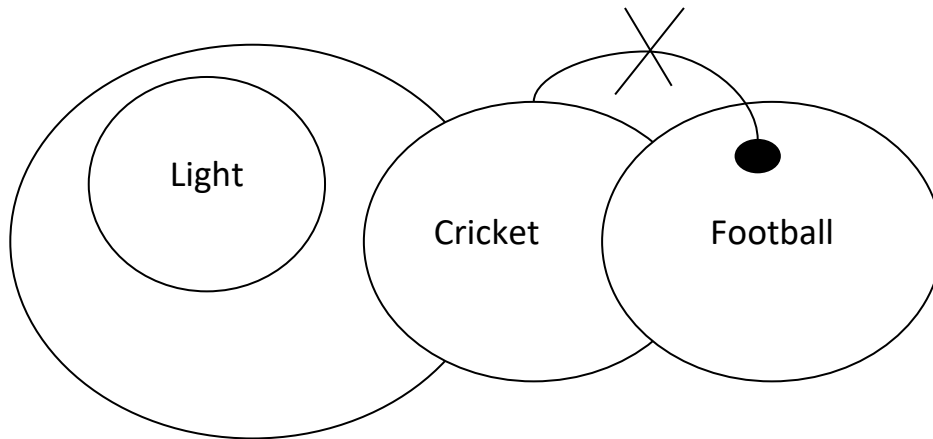
Jan	Z	Jaipur	X	Lucknow
Feb	M	Pune	Z	Jaipur
April	H/X		M	Pune
July	O	Indore	O	Indore
August	N	Surat	H	Surat
September	Y	Patna	N	Varanasi
December	H/X		Y	Patna

Final Arrangement:

	Case2	
Jan	X	Lucknow
Feb	Z	Jaipur
April	M	Pune
July	O	Indore
August	H	Surat
September	N	Varanasi
December	Y	Patna

Hence **D** is the right answer.

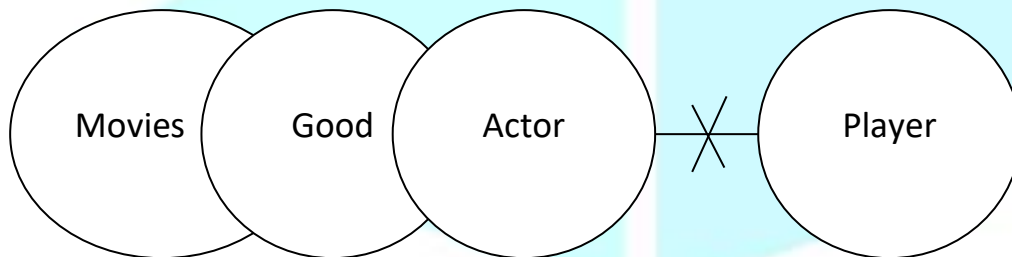
Q.6) Explanation:



- 1) Few lights can be cricket - false. Only lamp is light means all light are lamp and light has no relation with anyone except lamp. Even possibilities are not true in this case
- 2) Some footballs can never be cricket - true. Only a few football is cricket means some footballs are cricket and some footballs are not cricket.

Hence **B** is the right answer.

Q.7) Explanation:



- I. Some good is not player - true. The part of good which is the part of actor can never be part of player
- II. Few movies are actors - false. No definite relation between movies and actor so we cannot say with surety.

Hence **A** is the right answer.

Q.8) Explanation:

X is heavier than 3 persons, Z is lighter than M.

$$X > _ > _ >$$

$$M > Z$$

N is lighter than only Y. Z is not the lightest.

$$Y > N > _ > _ > _ > _$$

The second heaviest person weighs 56 kg, and the second lightest person weighs 28 kg.

$$Y > N > X > M > Z > O$$

56 28

Hence **A** is the right answer.

Q.9) Explanation:

X is heavier than 3 persons, Z is lighter than M.

$$X > _ > _ > _$$

$$M > Z$$

N is lighter than only Y. Z is not the lightest.

$$Y > N > _ > _ > _ > _$$

The second heaviest person weighs 56 kg, and the second lightest person weighs 28 kg.

$$Y > N > X > M > Z > O$$

56 28

Hence **D** is the right answer.

Q.10) Explanation:

X is heavier than 3 persons, Z is lighter than M.

$$X > _ > _ > _$$

$$M > Z$$

N is lighter than only Y. Z is not the lightest.

$$Y > N > _ > _ > _ > _$$

The second heaviest person weighs 56 kg, and the second lightest person weighs 28 kg.

$$Y > N > X > M > Z > O$$

56 28

Hence **B** is the right answer.

Q.11) Explanation:

I. $L < F$ - false ($L < N \leq D = R \geq F$)

II. $D > E$ - true ($D = R \geq F = U > M \geq E$)

III. $O \geq X$ - false ($O > R > K \geq X$)

Hence **B** is the right answer.

Q.12) Explanation:

I. $P > Y$ - false ($Y = V < H \leq D < G = Q > P$)

II. $H \leq A$ - false ($H \leq D < G > A$)

III. $I < V$ - false ($V < H \leq D < G > A \geq I$)

Hence **E** is the right answer.

Q.13) Explanation:

I. $M > Q$ - true ($M > F \geq E = U \geq S > Q$)

II. $J \geq S$ - true ($J \geq U \geq S$)

III. $B < G$ - false ($G = M > F \geq E = U \leq J < B$)

Hence **D** is the right answer.

Q.14) Explanation:

I. M does not live on an even-numbered floor. J lives on an even-numbered floor but not on the topmost floor. This statement alone is not sufficient

II. L lives on an odd-numbered floor. There are two floors between the floors on which L and I live. M lives on a floor immediately above K's floor. This statement is also not alone sufficient.

By combining both the statements

Floor	Person
6	I

5	M
4	K
3	L
2	J
1	N

I lives on the top floor

Hence E is the right answer.

Q.15) Explanation:

From statement 1

K and I live in the country Y and V respectively. P does not live in the country W.

Country	Person
U	
V	I
W	
X	
Y	K

This statement alone is not sufficient.

From statement 2

B lives in either country U or X. This statement is alone not sufficient.

By combining both the statements.

Country	Person

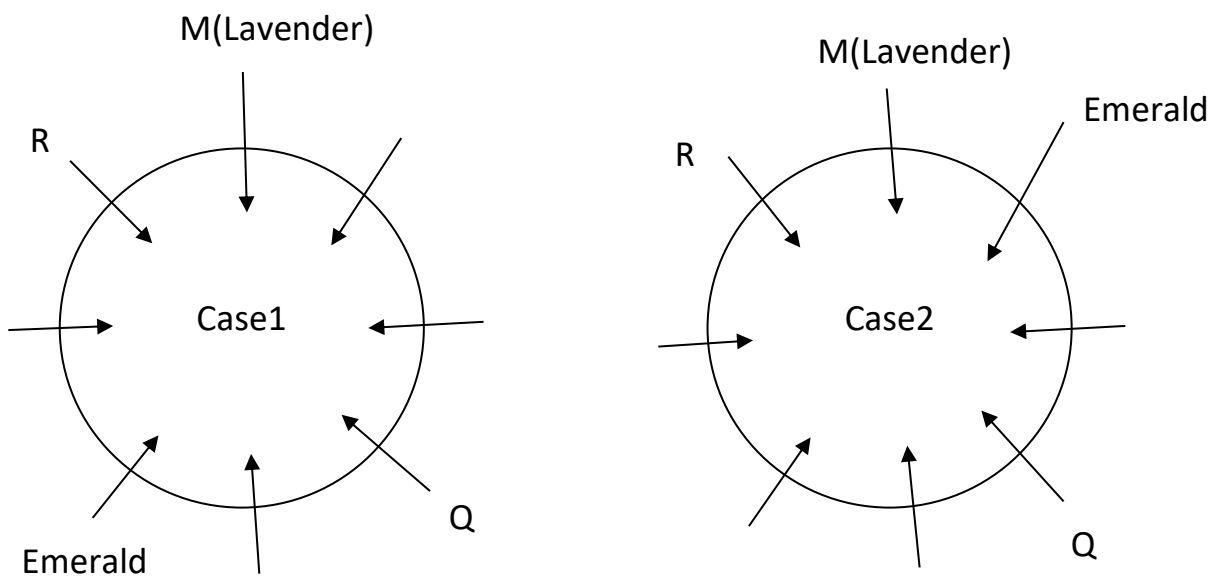
U	B/P
V	I
W	
X	B/P
Y	K

Both statements together are not sufficient.

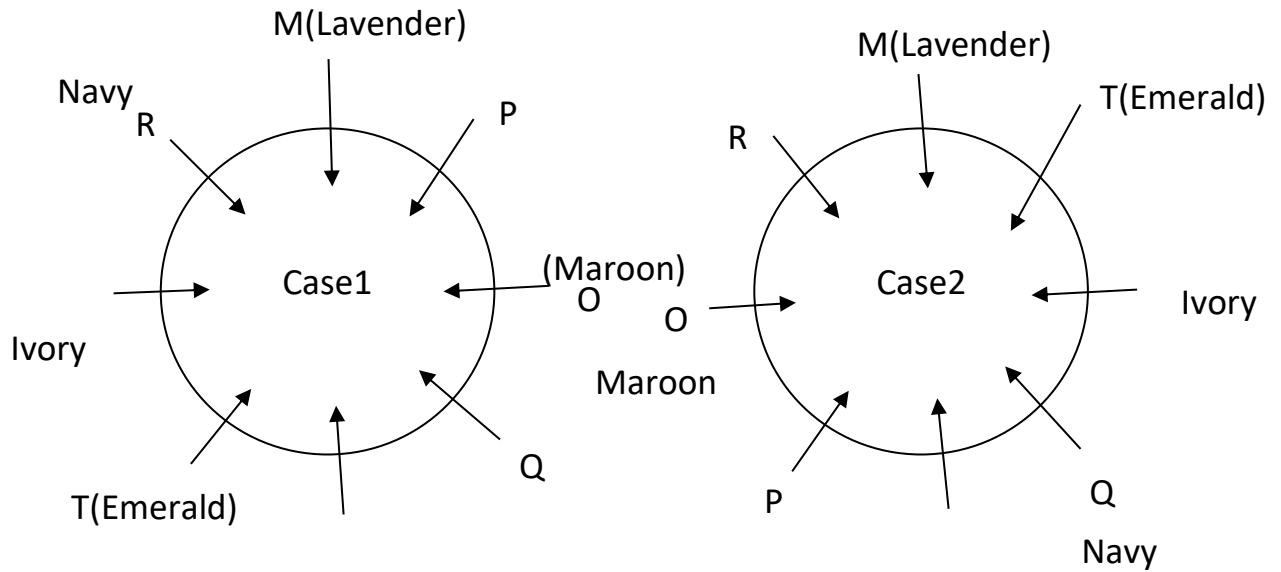
Hence **D** is the right answer.

Q.16) Explanation:

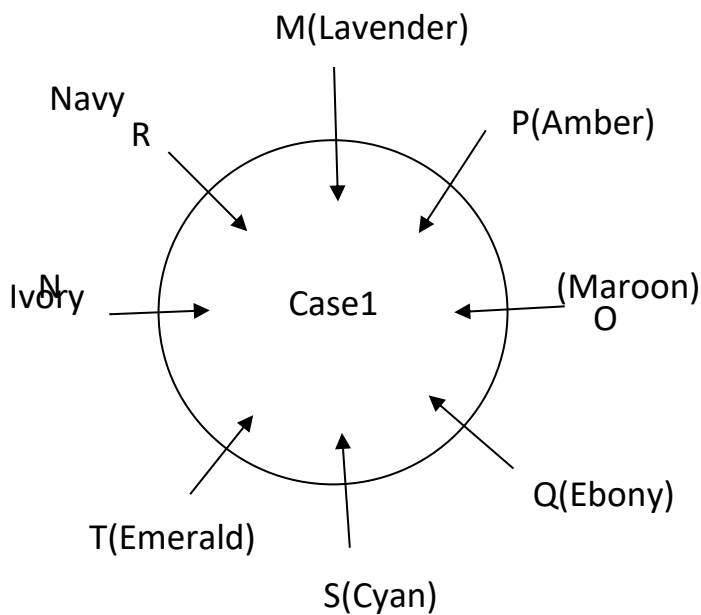
Q sits third to the left of M, who likes lavender, and the individual who likes lavender sits to the immediate left of R. Q and the person who prefers emerald have one person in between them.



P sits to the immediate right of O, and neither of them prefers emerald. The one who likes maroon and T has two people sitting between them. P, Q, and R, none of them has a liking for maroon. O sits opposite the person who likes ivory, and the individual who likes ivory sits immediately next to the one who enjoys navy.



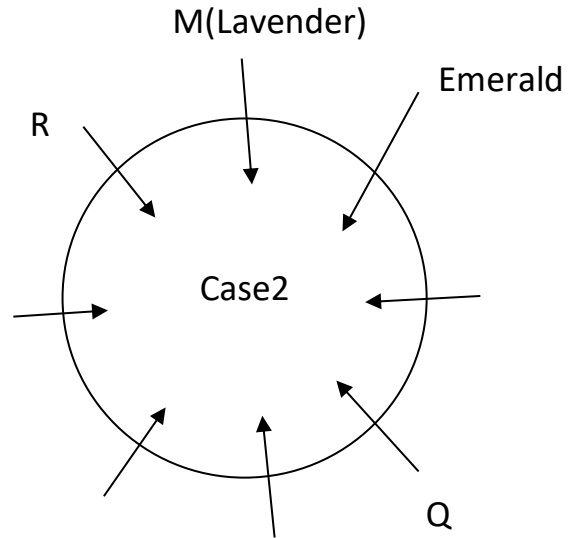
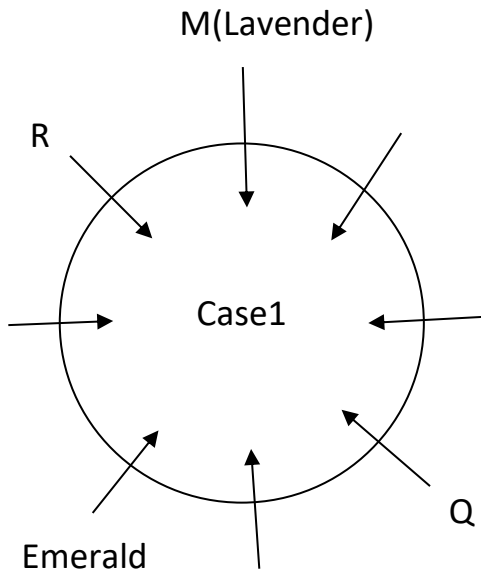
The one who favors cyan sits to the immediate left of the person who likes ebony. S does not like ivory. S sits second to the right of N. Above condition is not satisfied in case 2. So, case 2 is canceled out.



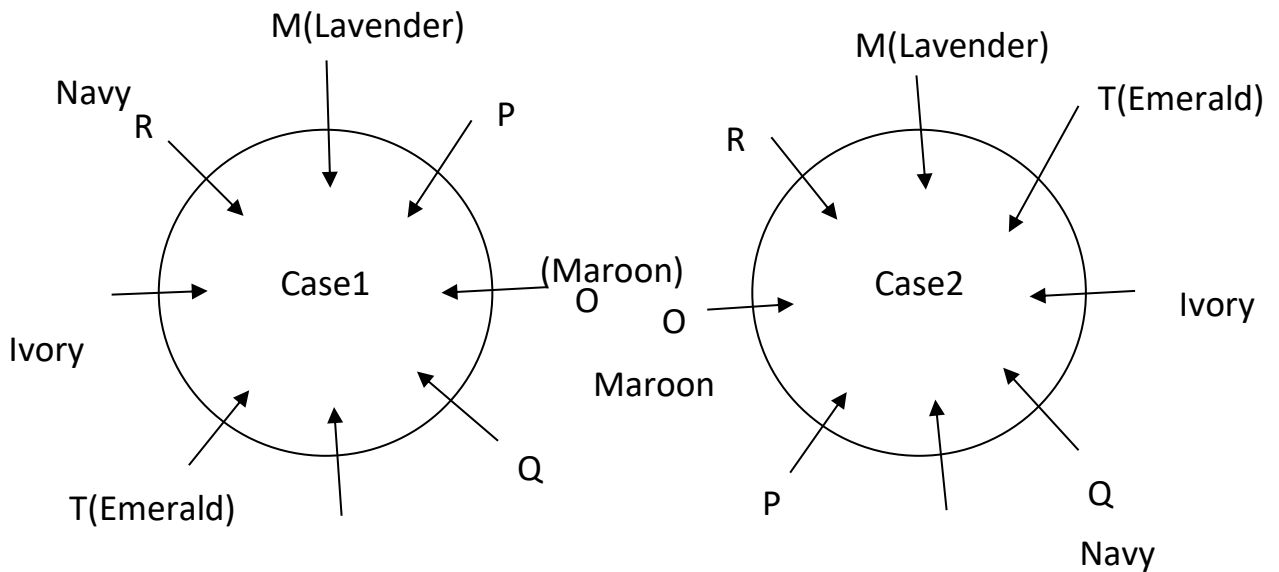
Hence **D** is the right answer.

Q.17) Explanation:

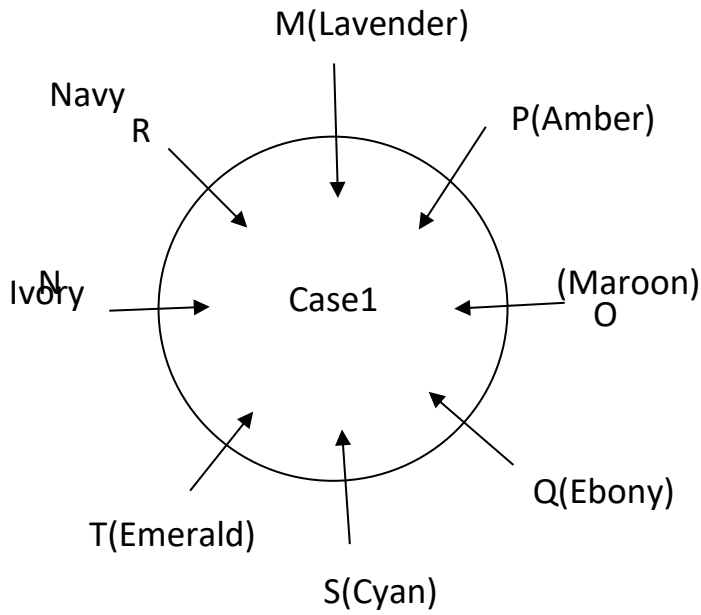
Q sits third to the left of M, who likes lavender, and the individual who likes lavender sits to the immediate left of R. Q and the person who prefers emerald have one person in between them.



P sits to the immediate right of O, and neither of them prefers emerald. The one who likes maroon and T has two people sitting between them. P, Q, and R, none of them has a liking for maroon. O sits opposite the person who likes ivory, and the individual who likes ivory sits immediately next to the one who enjoys navy.



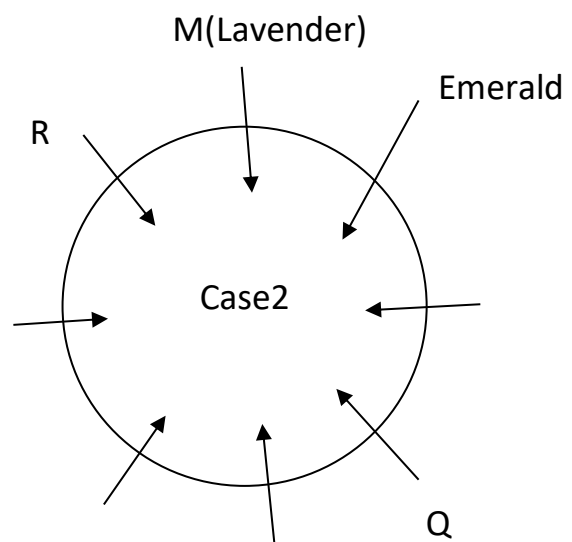
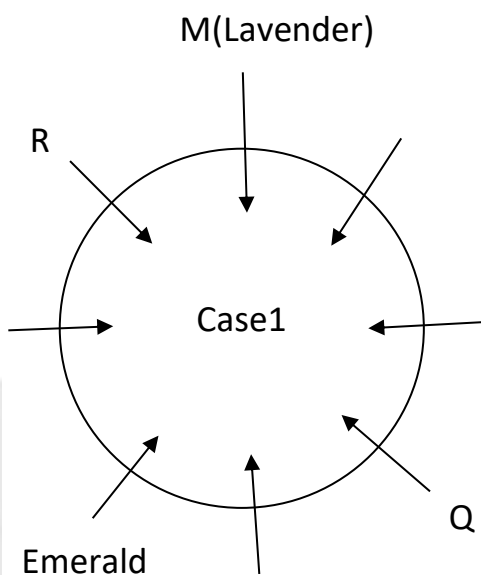
The one who favors cyan sits to the immediate left of the person who likes ebony. S does not like ivory. S sits second to the right of N. Above condition is not satisfied in case 2. So, case 2 is canceled out.



Hence **A** is the right answer.

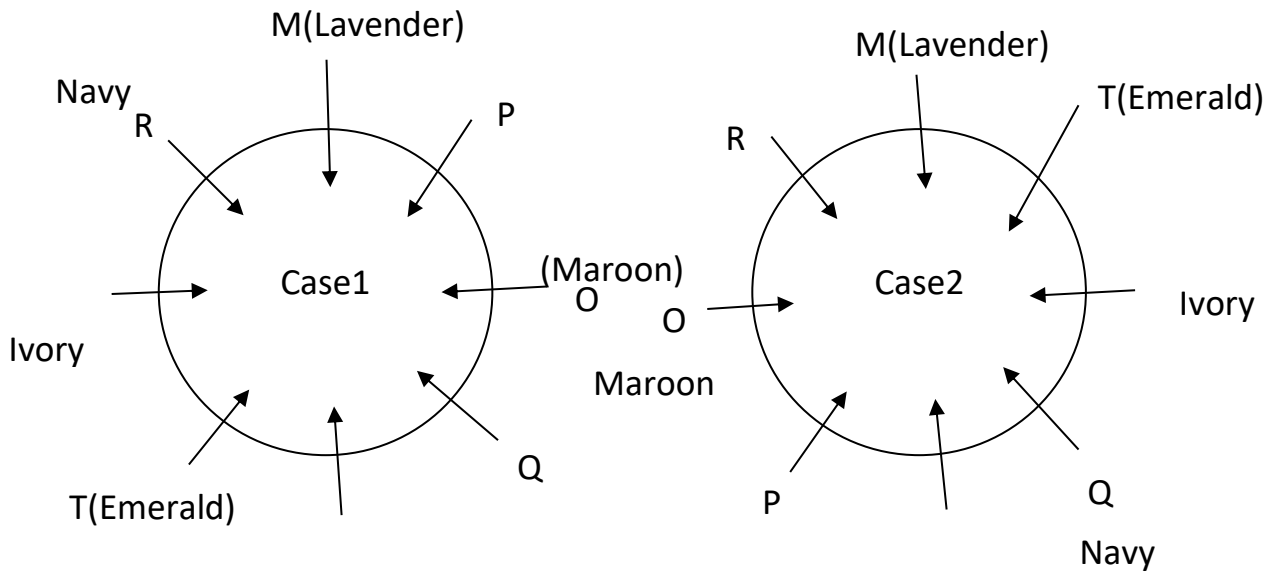
Q.18) Explanation:

Q sits third to the left of M, who likes lavender, and the individual who likes lavender sits to the immediate left of R. Q and the person who prefers emerald have one person in between them.

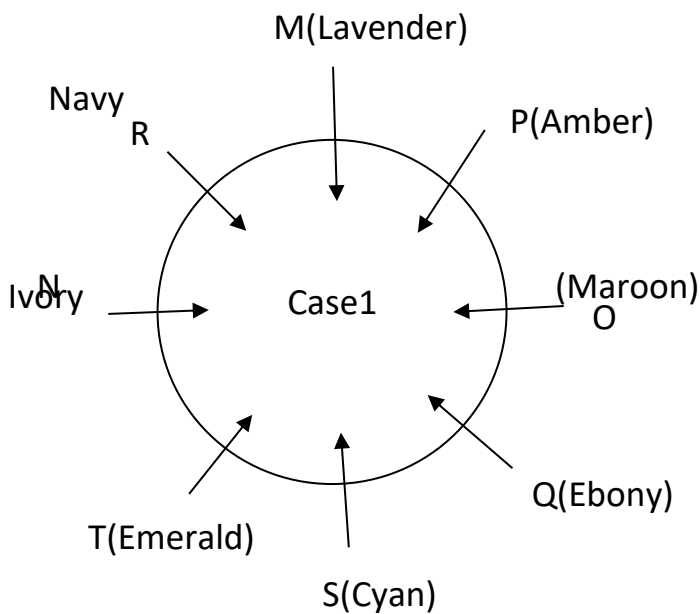


P sits to the immediate right of O, and neither of them prefers emerald. The one who likes maroon and T has two people sitting between them. P, Q, and R, none of them has a liking for

maroon. O sits opposite the person who likes ivory, and the individual who likes ivory sits immediately next to the one who enjoys navy.



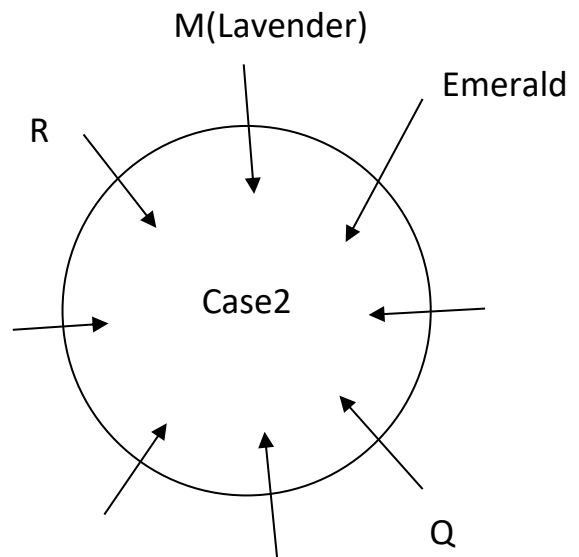
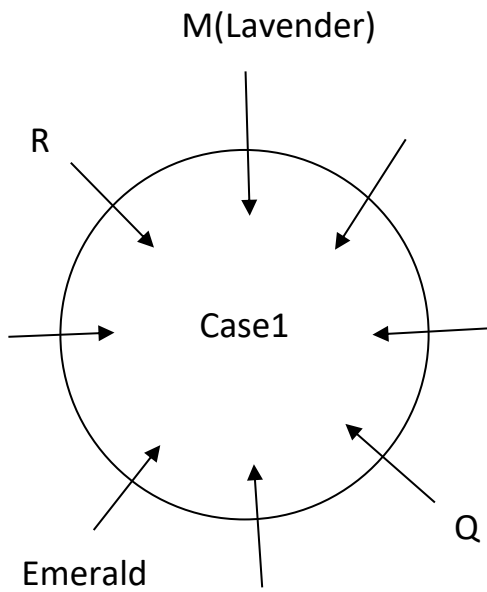
The one who favors cyan sits to the immediate left of the person who likes ebony. S does not like ivory. S sits second to the right of N. Above condition is not satisfied in case 2. So, case 2 is canceled out.



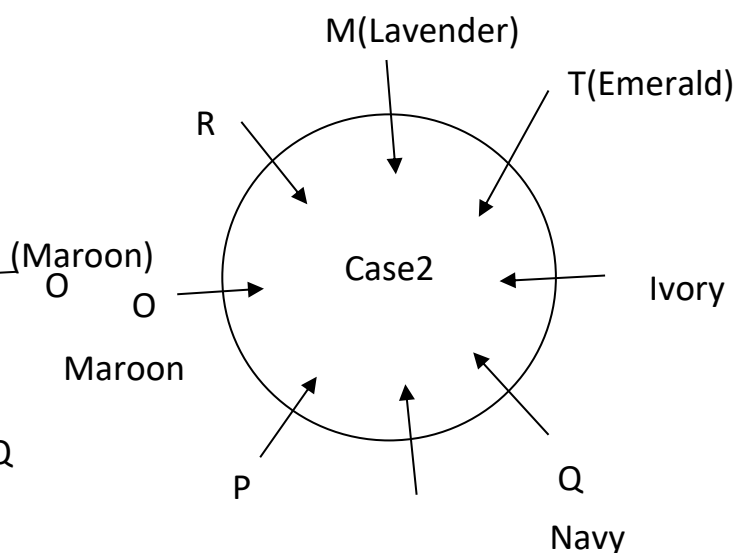
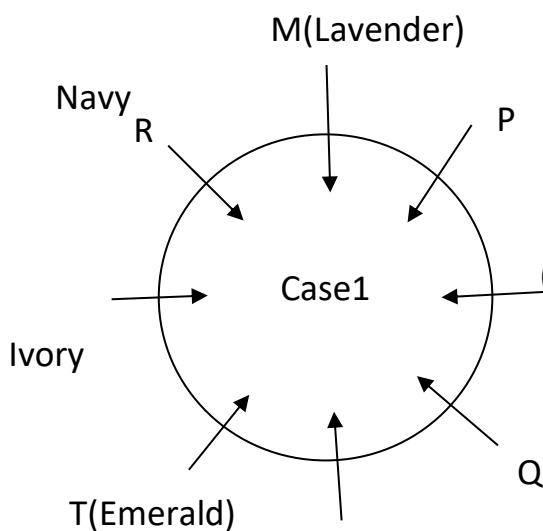
Hence **B** is the right answer.

Q.19) **Explanation:**

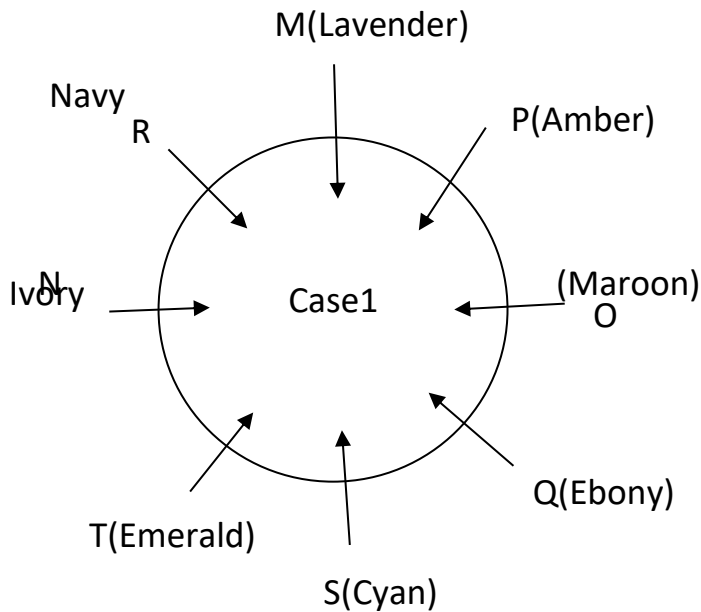
Q sits third to the left of M, who likes lavender, and the individual who likes lavender sits to the immediate left of R. Q and the person who prefers emerald have one person in between them.



P sits to the immediate right of O, and neither of them prefers emerald. The one who likes maroon and T has two people sitting between them. P, Q, and R, none of them has a liking for maroon. O sits opposite the person who likes ivory, and the individual who likes ivory sits immediately next to the one who enjoys navy.



The one who favors cyan sits to the immediate left of the person who likes ebony. S does not like ivory. S sits second to the right of N. Above condition is not satisfied in case 2. So, case 2 is canceled out.



Hence **B** is the right answer.

Q.20) Explanation:

The first, third, sixth, eighth and eleventh letter of the word 'FABRICATION' is F, B, C, T and N

No meaningful word is formed so, answer is Z

Hence **E** is the right answer.

NABARD Gr A 2023 - Recollected Questions

Section – English

Directions (1-4): In each of the given questions there is a sentence with two blanks in it. You have to find a suitable pair of words for each blank from the given options that can make the sentence grammatically and contextually correct.

Q.1. The Chief Ministers of West Bengal and Tamil Nadu, Mamata Banerjee and M.K. Stalin, respectively, have jointly proposed a _____ of non-BJP Chief Ministers. The initiative is still _____ and there is no clear agenda or a definite date but the political context is amply clear.

- A. bond, hectic
- B. standard, developing
- C. convention, nascent
- D. settlement, growing
- E. None of these

Q.2. Dokra or Dhokra is a non-ferrous metal _____ that has been used in India for over 4,000 years. _____, the handicraft is still prepared by hand by village artisans of Odisha, without the involvement of any machines.

- A. casting, alluringly
- B. aiming, attractively
- C. drafting, interestingly
- D. bending, repulsively
- E. None of these

Q.3. Uttar Pradesh Chief Minister Yogi Adityanath's remark that the State could become Kashmir, West Bengal or Kerala if voters _____ a mistake, could have been, at any other time or context, laughed at for stretching _____.

- A. pledged, credulously
- B. committed, credulity
- C. confided, credulous
- D. bounded, credit
- E. None of these

Q.4. For a certain type who rely on _____ in their politics, _____ that can act as a dog whistle is a key weapon in an electoral battle.

- A. liberalism, soundness
- B. conservatism, cogency
- C. insularity, expressively
- D. bigotry, rhetoric
- E. None of these

Directions (5-9): A part of each sentence is highlighted. You need to find out the best replacement for the highlighted part in order to make the sentence grammatically and meaningfully correct. If no correction is required, then mark (E) No correction required as the answer.

Q. 5. A 54-year-old man **have been arrested for** marrying 14 women across the country and duping them of lakhs of Rupees.

- A. has been arrested for
- B. has arrested for
- C. have arrested for
- D. had been arrested for
- E. No improvement required

Q.6. In Parliament recently, Prime Minister Narendra Modi and Congress leader Rahul Gandhi **had a heated debate on the scope** and limits of Indian federalism.

- A. have a heated debate on the scope
- B. had a heating debate on the scope
- C. has a heated debate on the scope
- D. having a heated debate on the scope
- E. No improvement required

Q.7. A two-year-old girl in Andhra Pradesh accidentally **fall onto a vessel of hot sambar** on her birthday on Sunday.

- A. fall in a vessel of hot sambar
- B. fell onto a vessel of hot sambar
- C. fell into a vessel of hot sambar
- D. fall into a vessel of hot sambar
- E. No improvement required

Q.8. Thirty-three people were injured when a Himachal Road Transport Corporation (HRTC) **bus met on an accident in** Shimla district.

- A. bus met an accident in
- B. bus met with an accident in
- C. bus met to an accident in
- D. bus met of an accident in
- E. No improvement required

Q. 9. ABG Shipyard Limited, one of India's largest private sector shipyard firms, has been booked by the CBI for defrauding **28 banks to the tune at Rs 22,800 crore**.

- A. 28 banks to the tune to Rs 22,800 crore

- B. 28 banks to the tune for Rs 22,800 crore
- C. 28 banks to the tune on Rs 22,800 crore
- D. 28 banks to the tune of Rs 22,800 crore
- E. No improvement required

Directions (10-15): In the following passage, some of the words are missing and indicated with blanks. Find the suitable word from the options given below that make the paragraph meaningful.

The Indian Premier League (IPL) auction held over the weekend at Bengaluru reflected financial _____ (a) and fresh hopes. That a league, _____ (b) in spirit and international in flavour, can cope with two pandemic years and still remain economically _____ (c) is a pointer to its marketing _____ (d) and strong financial underpinnings. Nearly ₹552 crore, ₹551.7 crore to be _____ (e), was spent by 10 franchises as they sought to _____ (f) their squads with a bouquet of players with varied skill sets.

Q.10. Which of the following words is most appropriate for blank (a)?

- A. adversities
- B. pressure
- C. heft
- D. burden
- E. None of the above

Q.11. Which of the following words is most appropriate for blank (b)?

- A. private
- B. state
- C. local
- D. domestic
- E. None of the above

Q.12. Which of the following words is most appropriate for blank (c)?

- A. robust
- B. mild
- C. lethargic
- D. fragile
- E. None of the above

Q.13. Which of the following words is appropriate for blank (d)?

- A. terminate
- B. discontinuity
- C. functionality
- D. viability
- E. None of the above

Q.14. Which of the following words is appropriate for blank (e)?

- A. relatively
- B. precise
- C. roughly
- D. approximate
- E. None of the above

Q.15. Which of the following words is most appropriate for blank (f)?

- A. bolster
- B. undermine
- C. enhance
- D. validate
- E. None of the above

Directions (16-19): In each of the following questions, a sentence has been divided into five parts which may or may not be grammatically correct. Find out which part of the sentence is erroneous.

Q.16. The Quad Ministerial meeting in Melbourne, meant (a)/ to set the stage for a meeting by the leader of (b)/ Australia, India, Japan and the U.S. later this year (c)/ in Tokyo, ended with outcomes that showcased (d)/ its “positive agenda” in the Indo-Pacific region (e).

- A. a
- B. b
- C. c
- D. d
- E. e

Q.17. A communal angle is occasionally added, (a)/ as Uttar Pradesh CM Yogi Adityanath did (b)/ last week in branding West Bengal, Kerala or Kashmir, (c)/ apparently for the high levels of (d)/ politic power enjoyed by Muslims there (e).

- A. a
- B. b
- C. c
- D. d
- E. e

Q.18. The girls who petition in favour of (a)/ hijab requested the Karnataka High Court (b)/ on Monday to allow them to (c)/ wear Islamic headscarves of (d)/ the colour of the school uniform (e).

- A. a

- B. b
- C. c
- D. d
- E. e

Q.19. Hundreds of people participated in a (a)/ bull-taming sport organized at Karlagatta village (b)/ in Andhra's Chittoor district despite (c)/ the government warning that action (d)/ would be taken against the organizers (e).

- A. a
- B. b
- C. c
- D. d
- E. e

Directions (20-23): In each of the following questions, four words have been highlighted in bold. These words may or may not be correctly spelt or inappropriate in the context of the sentence. You are required to find the word that is wrongly spelt or used inappropriately from the given options.

Q.20. BJP leaders are **questioning** the **intent** of the petitioners in the hijab row, who were **sinking** an urgent **interim** order on the issue.

- A. intent
- B. questioning
- C. sinking
- D. interim
- E. All are correct

Q.21. A Kerala man **builds** a garden to **prevent** waste from **accumulating beyond** a bridge in Kozhikode.

- A. builds
- B. prevent
- C. accumulating
- D. beneath
- E. All are correct

Q.22. The accused had **allegedly** entered into a **conspiracy** with private suppliers to purchase non-store items at higher costs, in exchange for **illigal** monetary **benefit** from private firms/companies.

- A. allegedly
- B. benefit

- C. illegal
- D. conspiracy
- E. All are correct

Q. 23. On February 14, 2019, Pakistan-based Jaish-e-Mohammed (JeM) **terror** group had **attacked** a **convoy** of the CRPF in Pulwama in Jammu and Kashmir, killing 40 **personnel** of the force.

- A. terror
- B. attacked
- C. convoy
- D. personnel
- E. All are correct

Directions (24-30): Read the following passage carefully and answer the questions given below. Some words are printed in bold in order to help you locate them while answering some of the questions.

After much uncertainty, the Life Insurance Corporation of India (LIC) has filed its Draft Red Herring Prospectus (DRHP) with the Securities and Exchange Board of India (SEBI). The initial public offering is for 31.6 crore shares or 5 percent of the government's stake. As per the DRHP, LIC's embedded value — a measure of the consolidated shareholders value in an insurance company— has been estimated at Rs 5.39 lakh crore. While the offer price is yet to be disclosed, insurance companies typically tend to trade at a multiple of their embedded value. A successful fructification of the IPO by March would help the government achieve its scaled down disinvestment target of Rs 78,000 crore of which it has only been able to **garner** Rs 12,030 crore so far.

As of March 31, 2021, LIC had a 66.2 per cent market share in new business premiums, a 74.6 per cent share in individual policies issued, and an 81.1 per cent share in the number of group policies issued for 2020-21. Though, increasingly LIC has been ceding space to private players — between 2015-16 and 2020- 21, private sector life insurance players saw their premiums grow at 18 per cent, while LIC's premium grew at 9 per cent — India is still an under-penetrated market. The country's insurance density is much lower than that of other developing countries which indicates scope for growth.

While a listing on the exchanges will open LIC's governance structures and investment decisions to public scrutiny, continued government interference in its decision making will affect the corporation's prospects. The **steep** discounts that public sector companies trade at when compared to their private sector counterparts is a reflection of this pattern. Considering that LIC is a custodian of the policy holder's money, the government must resist the temptation of using its coffers for its own purpose.

24. Which of the following statements is incorrect as per the context of the passage?

- I. The initial public offering of the Life Insurance Corporation of India is for 31.6 crore shares.
 - II. The consolidated shareholders value in an insurance company has been estimated at Rs 5.39 lakh crore.
 - III. The initial public offering of the Life Insurance Corporation of India is 5 percent of the government's borrowing.
- A. Only I
 - B. Only III
 - C. Both I and II
 - D. Both II and III
 - E. Both I and III

Q.25. Why did the insurance company tend to trade at a multiple of their embedded values?

- A. Because the company is failed to evaluate the exact value of the IPO
- B. Because the price is still fluctuating in the Indian Market
- C. Because the offer price is not revealed in the market.
- D. Because the insurance company is not sure about the price of the IPO
- E. None of the above

Q.26. Which of the following statements is correct in the context of the passage?

- I. LIC had a 66.2 per cent market share in new business premiums for 2020-21.
 - II. LIC had a 74.6 per cent share in the number of group policies issued for 2020-21.
 - III. LIC had an 81.1 per cent share in individual policies issued for 2020-21.
- A. Only I
 - B. Only III
 - C. Both I and II
 - D. Both II and III
 - E. Both I and III

Q.27. How can we say that the LIC has been increasingly giving space to private players in between 2015-16 and 2020-21?

- A. Private players with their innovative techniques captured the premium market smoothly.
- B. LIC failed to maintain the premiums in the Indian market thus giving it up to the private players.
- C. There is an inverse relation between the premiums of the private players and the LIC's premium.
- D. The growth in the premiums of the private players is higher as compared to LIC's premium.
- E. None of the above

Q.28. How would the corporation's prospects be affected as per the context of the passage?

- A. Scope of growth is not there thus affecting the corporation's prospects
- B. Investment decisions will affect the decision making and corporation's prospects
- C. The continued government interference will affect the corporation's prospects
- D. Both A and C
- E. None of the above

Q.29. What is the correct antonym for the highlighted word "garner"?

- A. Congregate
- B. Collect
- C. Dissolve
- D. Gather
- E. None of the above

Q.30. What is the correct synonym for the highlighted word "steep"?

- A. Deprived
- B. Excessive
- A. Moderate
- B. Void
- C. None of the above

NABARD Gr A 2023 - Recollected Questions

Answer Key

Section – General English

Question Number	Answer	Question Number	Answer	Question Number	Answer
1	C	11	D	21	D
2	A	12	A	22	C
3	B	13	D	23	B
4	D	14	B	24	B
5	A	15	A	25	C
6	E	16	B	26	A
7	C	17	E	27	D
8	B	18	A	28	C
9	D	19	D	29	C
10	C	20	C	30	B

NABARD Grade A 2023 - Recollected Questions

Explanations

Section – General English

Q.1) Explanation:

The above sentence conveys that the Chief Ministers of West Bengal and Tamil Nadu proposed an alliance of non-BJP Chief Ministers. The initiative has just begun and there is no clear agenda or a definite date. So, the apt pair of words is- “convention, nascent”.

Convention means an agreement between states covering particular matters, especially one less formal than a treaty.

Nascent means (especially of a process or organization) just coming into existence and beginning to display signs of future potential.

Hence option C is the correct answer.

2. Q.2) **Explanation:**

Metal casting is a process in which hot liquid metal is poured into a mould that contains a hollow cutout or cavity of the desired finished shape. So, the first blank will be filled by the word “casting”.

Alluringly means powerfully and mysteriously attractive or fascinating; seductive. So, the apt pair of words is- “casting, alluringly”.

Repulsively means extremely unpleasant or unacceptable.

Hence option A is the correct answer.

Q.3) **Explanation:**

The above sentence conveys the remark of the Uttar Pradesh Chief Minister that if voters commit a mistake then the State could become Kashmir, West Bengal or Kerala.

Credulity- a tendency to be too ready to believe that something is real or true.

Pledged- commit (a person or organization) by a solemn promise

Confided- tell someone about a secret or private matter while trusting them not to repeat it to others.

Hence option B is the correct answer.

Q.4) **Explanation:**

The apt pair of words is- “bigotry, rhetoric”. Bigotry means stubborn or intolerant adherence to one's opinions or prejudices.

Rhetoric means a language that is impressive- sounding but not meaningful or sincere.

Cogency- the capacity to persuade.

Insularity- ignorance of or lack of interest in cultures, ideas, or peoples outside one's own experience.

Hence option D is the correct answer.

Q.5) Explanation:

The highlighted part is grammatically incorrect. As the subject is in the singular form, the verb should also be in the singular form.

“has been arrested for” is the correct usage.

Thus, option A is the correct answer.

Q.6) Explanation:

The highlighted part is grammatically correct; hence no improvement is required.

Q.7) Explanation:

The highlighted part is grammatically incorrect. There are two errors.

The sentence is related to the past activity, so we must use “fell” in place of “fall”.

'Onto' means 'in a particular place' whereas 'into' means 'moving inside'. Into is the correct usage.

Thus, option C is the correct answer.

Q.8) Explanation:

The highlighted part is grammatically incorrect. There is a preposition error.

"Met with an accident" means to have suffered an accident.

We use “met with” to experience something, usually something unpleasant:

Thus, option B is the correct answer.

Q.9) Explanation:

The highlighted part is grammatically incorrect. There is an error in the phrase. The correct phrase is - “to the tune of”.

To the tune of a particular amount of money that means to the extent of that amount.

Thus, option D is the correct answer.

Q.10) Explanation:

The above paragraph is about the Indian Premier League (IPL) auction which was held at Bengaluru, the apt word to be used in the blank is “heft” which means “the weight of someone or something”. Remaining words are inapt.

Hence option C is the correct answer.

Q.11) Explanation:

We all know that IPL is a cricket 20-20 tournament held every year in India, where the no. of teams (consisting of both Indians and players from different countries) compete with each other. So, the most appropriate word to be used is- “domestic” which means existing or occurring inside a particular country; not foreign or international. Remaining words are inapt.

Hence option D is the correct answer.

Q.12) Explanation:

The above sentence conveys that IPL can cope with two pandemic years and still remain economically strong and vigorous. So, the apt word to be used is “robust”. Remaining words are inapt.

Lethargic- inactive, slow

Fragile- weak, easily broken or damaged. Hence option A is the correct answer.

Q.13) Explanation:

The word which is most appropriate for blank is “viability” which means ability to work successfully. As the sentence states that despite two pandemic years, IPL remains economically robust and is an indicator of its marketing expertise and strong financial underpinnings. Remaining words are inapt.

Hence option D is the correct answer.

Q.14) Explanation:

The given sentence states that nearly ₹552 crore, specifically ₹551.7 crore to be spent by 10 franchises. For this the apt word to be used is “precise” which means used to emphasize that one is referring to an exact and particular thing. Remaining words are inapt.

Hence option B is the correct answer.

Q.15) Explanation:

The given sentence states that the amount spent by 10 franchises desire to strengthen their squads with a bouquet of players with varied skill sets. The apt word to be used here is “bolster” which means support or strengthen. Remaining words are inapt.

Hence option A is the correct answer.

Q.16) Explanation:

Out of the given five parts, “b” is grammatically incorrect.

Error- As there are four countries mentioned in the sentence, and leader is used as the singular noun which is incorrect so, “leader” will be replaced by “leaders”.

Remaining parts are free from errors; hence option B is the correct answer.

Q.17) Explanation:

Out of the given five parts, “e” is grammatically incorrect.

Error- We need an adjective before the noun “power”. So, the adjective form of “politic” is “political”. So “politic” will be replaced by “political”.

Remaining parts are free from errors; hence option E is the correct answer.

Q.18) Explanation:

Out of the given five parts, “a” is grammatically incorrect.

Error- If you read the sentence carefully, you will find that the sentence is given in the past tense. So “petition” should be replaced by “petitioned”.

Remaining parts are free from errors; hence option A is the correct answer.

Q.19) Explanation:

Out of the given five parts, “d” is grammatically incorrect.

Error- As per the subject-verb agreement, when two nouns are used consecutively, we use apostrophe in the first noun.

“Government” will be replaced by “government’s”.

Remaining parts are free from errors; hence option D is the correct answer.

Q.20) Explanation:

Out of the given four words- “sinking” is inappropriate in the context of the sentence. Seeking is the correct word to be used in place of sinking.

Seeking- attempt to find (something).

Sinking- go down below the surface of something, especially of a liquid; become submerged.

Hence option C is the correct answer.

Q.21) **Explanation:**

Out of the given four words- “beyond” is inappropriate in the context of the sentence. Beneath is the correct word to be used in place of beyond.

Beneath- the position of things which are at a lower level than something else.

Beyond- at or to the further side of Hence, option D is the correct answer.

Q.22) **Explanation:**

Out of the given four words- “illigal” has been incorrectly spelt and the correct spelling will be “illegal”.

Conspiracy- a secret plan by a group to do something unlawful or harmful.

Hence option C is the correct answer.

Q.23) **Explanation:**

Out of the given four words- “attakced” has been incorrectly spelt, the correct spelling will be “attacked”.

Hence, option B is the correct answer.

Q.24) **Explanation:**

Out of the given statements, III is incorrect in the context of the passage.

Correction- The initial public offering of the Life Insurance Corporation of India is 5 percent of the government’s stake.

Hence option B is the correct answer.

Q.25) **Explanation:**

Refer to the first paragraph- “While the offer price is yet to be disclosed, insurance companies typically tend to trade at a multiple of their embedded value.” From the above quoted lines, we can say that option C is the correct answer.

Q.26) Explanation:

Out of the given statements, only I is correct in the context of the passage.

Correction-

II. LIC had a 74.6 per cent share in individual policies issued for 2020-21.

III. LIC had an 81.1 per cent share in the number of group policies issued for 2020-21.

Hence option A is the correct answer.

Q.27) Explanation:

Refer to the second paragraph: “Though increasingly, the LIC has been ceding space to private players — between 2015-16 and 2020- 21, private sector life insurance players saw their premiums grow at 18 per cent, while LIC’s premium grew at 9 per cent”.

From the above quoted lines, we can say that option D is the correct answer.

Q.28) Explanation:

Refer to the last paragraph: While a listing on the exchanges will open LIC’s governance structures and investment decisions to public scrutiny, continued government interference in its decision making will affect the corporation’s prospects. From the above quoted lines, we can say that option C is the correct answer.

Q.29) Explanation:

The highlighted word “garner” means “gather or collect (something, especially information or approval)”. Except “dissolve” all the given words are synonyms. Hence option C is the correct answer.

Q.30) Explanation:

The highlighted word “steep” means “(of a price or demand) that’s not reasonable; or excessive.” The correct synonym will hence, be “excessive”. So, option B is the correct answer.

NABARD Grade A 2023 – Recollected Questions

Section – Computer Knowledge

Q.1 What is the full form of VFX?

- A. Visualised expression
- B. Virtual expression
- C. Video Effects
- D. Visual Extension
- E. Visual Effects

Q.2 Which of the following shortcut keys is used for the screen lock and password is required to unlock the screen?

- A. Windows key + L
- B. Ctrl + Alt + Del
- C. Ctrl + Shift + Esc
- D. Alt + F4
- E. Ctrl + Tab

Q.3 The incognito mode does not store which of the following information.

1. Data entered in forms.
2. Your browsing history
3. Browsing Cookies

Options

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

Q.4 Which computer device played a key role during World War 2, helping the Germans during the war?

- A. Enigma
- B. IBM
- C. Colossus
- D. ENIAC
- E. Abacus

Q.5 ASCII stands for _____

- A. American Standard Code for Information Interchange
- B. Advanced System for Computer Information Integration
- C. American Society of Computer Information Engineers
- D. Artificial System for Computer Intelligence

E. None of the above

Q.6 What keyboard shortcut is commonly employed to toggle between active applications in Microsoft Windows and other operating systems?

- A. Ctrl + Shift + Tab
- B. Alt + Tab
- C. Windows + Tab
- D. Windows + M
- E. Ctrl + Alt + Delete

Q.7 Which of the following is a benefit of using parental controls?

- A. To limit screen time
- B. To block access to inappropriate sites
- C. To monitor online activity
- D. To promote healthy digital habits
- E. All of the above

Q.8 Which of the following companies are involved in the production of microprocessors?

- A. Intel, AMD, Qualcomm, MediaTek
- B. Microsoft, HCL, Core, Huawei
- C. Microsoft, Apple, Core, Starter
- D. Intel, AMD, Nvidia, Arsenal
- E. Intel, AMD, Qualcomm, Mahindra Tech

Q.9 What is the primary purpose of a Task Manager?

- (1) Managing tasks in a project or workflow
- (2) Monitoring the performance of a computer system
- (3) Regulating access to a computer system

Options-

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

Q.10 Which statement accurately defines the scenario when we download documents in incognito mode?

- A. The documents will be saved to a temporary folder and deleted when the incognito mode is closed.

- B. The documents will be saved to the Downloads folder and can be seen by anyone who uses the device.
- C. The documents will be encrypted and cannot be seen by anyone without the password.
- D. The documents will be uploaded to the cloud and can be accessed from anywhere.
- E. None of the above.

Q.11 What is the accurate sequence for memory speed, ranging from fastest to slowest?

- A. Cache, ROM, hard disk, floppy disk, tape drive
- B. Floppy disk, hard disk, ROM, cache, CD
- C. Hard disk, floppy disk, ROM, cache
- D. ROM, hard disk, floppy disk, cache
- E. Tape drive, Floppy disk, ROM, cache, floppy disk

Q.12 What is the full form of BCC?

- A. Basic Carbon Copy
- B. Blind Carbon Copy
- C. Broad Carbon Copy
- D. Backup Carbon Copy
- E. Broadcast Carbon Copy

Q.13 Which of the following is the primary use of a stylus input device?

- A. Selecting and drawing on a touchscreen
- B. Typing text on a keyboard
- C. Moving the cursor on a computer screen
- D. Scanning documents
- E. Printing documents

Q.14 What technological advancement addressed the issues that were associated with vacuum tubes?

- A. Transistor
- B. Integrated circuit
- C. Microprocessor
- D. Cathode ray tube
- E. Diode

Q.15 Which of these options employs qubits in its operation?

- A. Quantum computers
- B. Classical computers
- C. Supercomputers
- D. Mainframes
- E. Minicomputers

Q. 16 What type of printer is typically employed in office settings for the purpose of producing high volumes of documents or papers?

- A. Inkjet printer
- B. Laser printer
- C. Thermal printer
- D. Dot matrix printer
- E. Solid ink printer

Q. 17 The action of dragging two fingers across the touchpad of the laptop is used for?

- A. Closing all the open tabs
- B. Zooming in or out of a document or web page
- C. Right-clicking
- D. Dragging and dropping files or objects
- E. Switching between applications

Q. 18- Who is credited with pioneering the first electronic computer?

- A. Charles Xavier
- B. John Mauchly
- C. John Atanasoff
- D. Alan Turing
- E. Steve Jobs

Q. 19 What is the full form of CD-R?

- A. Compact Disc-Read
- B. Compact Disc-ReWritable
- C. Compact Disc-Recordable
- D. Compact Disc-Random Access Memory
- E. Compact Disc-Write Once Read Many

Q. 20 What keyboard shortcut can be used to switch between windows while using a virtual desktop?

- A. Ctrl + Z
- B. Windows key + Tab
- C. Windows key + Ctrl + Tab
- D. Windows key + Ctrl + Left Arrow/Right Arrow
- E. Windows key + Ctrl + Shift + Tab

NABARD Grade A 2023 - Recollected Questions

Answer Key

Section – Computer Knowledge

Question Number	Answer
1	E
2	A
3	D
4	A
5	A
6	B
7	E
8	A
9	B
10	B
11	A
12	B
13	A
14	A
15	A
16	B
17	B
18	C
19	C
20	D

NABARD Grade A 2023 - Recollected Questions

Explanations

Section – Computer Knowledge

Q.1) Explanation:

Visual effects (VFX) is the process of creating or manipulating any kind of imagery that does not physically exist in the real world. This can include things like creating dinosaurs, spaceships, and alien worlds, as well as more subtle effects like adding rain to a scene or removing wires from actors.

VFX is used in a wide variety of films and TV shows, from big-budget blockbusters to smaller independent productions. It is also used in video games, commercials, and other forms of media.

Hence, the correct answer is option E.

Q. 2) Explanation:

To lock your screen using the Windows key + L shortcut, simply press and hold the Windows key and then press the L key. This will immediately lock your screen and prompt you to enter your password to unlock it.

Hence, the correct answer is option A

Q. 3 Explanation-

Incognito mode does not store any of the following information:

- Browsing history
- Cookies and site data
- Information entered in forms.

Incognito mode is a privacy feature that allows you to browse the web without your browser saving your browsing history, cookies, and other site data. This means that other people who use the same computer won't be able to see which websites you've visited.

Hence, the correct answer is option D.

Q. 4 Explanation-

The Enigma was a cipher machine used by the Germans during World War II to encrypt their communications. It was a very complex machine, and the Germans believed that it was unbreakable. However, in 1940, Alan Turing and a team of British codebreakers at Bletchley Park began working on cracking the Enigma code.

Hence, the correct answer is option A

Q. 5) Explanation-

ASCII stands for American Standard Code for Information Interchange

It is a standard data-encoding format for electronic communication between computers. ASCII assigns standard numeric values to letters, numerals, punctuation marks, and other characters used in computers.

Hence, the correct answer is option A

Q. 6) Explanation-

This keyboard shortcut key commonly employed to toggle between active applications in Microsoft Windows and other operating systems is the **Alt + tab**. To use it, simply hold down the

Alt key and press the Tab key repeatedly to cycle through the open applications. Release the Alt key to switch to the desired application.

Hence, the correct answer is option B

Q. 7 Explanation- Parental control is a set of tools and features that can be used to restrict or monitor children's access to digital devices and content. Parental controls can be found on a variety of devices, including computers, smartphones, tablets, and gaming consoles.

Some common features of parental controls include:

- **Limiting screen time:** Parental controls can be used to set time limits on how long children can use their devices. This can help to reduce excessive screen time, which can have negative consequences for children's physical and mental health.
- **Blocking access to inappropriate sites:** Parental controls can be used to block access to websites that contain inappropriate content, such as pornography, violence, or hate speech. This can help to protect children from exposure to harmful content.
- **Monitoring online activity:** Parental controls can be used to monitor children's online activity, including the websites they visit, the apps they use, and the people they communicate with. This can help parents to identify any potential problems, such as cyberbullying or online predators.
- **Promoting healthy digital habits:** Parental controls can be used to help children develop healthy digital habits. For example, parents can use parental controls to block access to social media during certain times of the day or to prevent children from making in-app purchases.

Hence, the correct answer is option E

Q. 8) Explanation-

A microprocessor is a central processing unit (CPU) that is fabricated on a single integrated circuit (IC). It is the brain of a computer and is responsible for executing all of the computer's instructions. Microprocessors are used in a wide variety of devices, including computers, smartphones, tablets, and even cars.

The following companies are involved in the production of microprocessors:

- **Intel, AMD, Qualcomm, MediaTek**

Hence, the correct answer is option A

Q. 9) Explanation-

The primary purpose of a Task Manager is to **manage tasks in a project or workflow and monitor the performance of a computer system.**

Regulating access to a computer system is not a primary purpose of a Task Manager. This is typically done by other security software, such as access control lists (ACLs) and firewalls.

Hence, option B is the correct answer.

Q. 10) Explanation-

While downloading documents in incognito mode, the documents will be saved to the Downloads folder and can be seen by anyone who uses the device.

Incognito mode does not prevent downloads from being saved to your device. It simply prevents your browsing history, cookies, and other site data from being saved. This means that anyone who uses your device after you have closed the incognito window will be able to see the documents you downloaded.

Hence, option B is the correct answer.

Q. 11) Explanation-

The correct sequence for memory speed, ranging from fastest to slowest, is: Cache, RAM, hard disk, floppy disk, and tape drive

Hence, option A is the correct answer.

Q. 12 Explanation-

The full form of BCC is a **Blind Carbon Copy**. It is a field in an email that allows you to send a copy of the email to one or more recipients without revealing their email addresses to the other recipients.

BCC is often used to send mass emails to a large group of people, such as a company newsletter or a mailing list. It is also used to send confidential emails to multiple people without revealing their identities to each other.

Hence, option B is the correct answer

Q. 13 Explanation –

An input device is a hardware device that allows a user to send data and control signals to an information processing system, such as a computer or information appliance. Input devices can be categorized based on the modality of input (e.g., mechanical motion, audio, visual, etc.)

The primary use of a stylus input device is to select and draw on a touchscreen.

Hence, option A is the correct answer.

Q. 14 Explanation- The transistor addressed the issues that were associated with vacuum tubes. Vacuum tubes were the first electronic devices used to amplify and switch electronic signals. However, they had several drawbacks, including:

- They were large and heavy.
- They generated a lot of heat.

Hence, option A is the correct answer

Q. 15 Explanation-

Quantum computers are the only type of computer that uses qubits.

Qubits are the basic unit of information in a quantum computer. They are different from classical bits in that they can be in a superposition of states, meaning that they can be both 0 and 1 at the same time. This allows quantum computers to perform certain calculations much faster than classical computers.

Hence, option A is the correct answer

Q. 16 Explanation-

Laser printers are typically employed in office settings for the purpose of producing high volumes of documents or papers.

Laser printers are faster and more cost-effective than inkjet printers for high-volume printing. They also produce higher-quality prints, especially for text documents.

Hence, option B is the correct answer.

Q. 17 Explanation-

A web page is a document on the World Wide Web that is identified by a unique uniform resource locator (URL). Web pages are delivered by a web server to the user and displayed in a web browser to act as a "retrieval unit" for the information stored within it

The action of dragging two fingers across the touchpad of the laptop is used for Zooming in or out of a document or web page.

Hence, the correct answer is option B

Q. 18 Explanation-

John Atanasoff is credited for developing the first electronic computer. He began working on the Atanasoff-Berry Computer (ABC). The ABC was the first electronic computer to use vacuum tubes

to perform calculations. It was also the first computer to use binary arithmetic, which is the basis of all modern computers.

Hence, option C is the correct answer

Q. 19 Explanation-

A storage device is any hardware device that is used to store data. Storage devices can be classified into two main types: primary storage devices and secondary storage devices.

CD-R stands for Compact Disc Recordable. A CD-R is a type of optical disc that can be written to once and read multiple times. It is commonly used to store music, data, and software.

Hence, option C is the correct answer.

Q. 20) Explanation-

Shortcut keys are combinations of one or more keys that can be used to perform a specific task or command on a computer.

The keyboard shortcut Windows key + Ctrl + Left Arrow/Right Arrow can be used to switch between virtual desktops on Windows 10 and 11.

Hence, option D is the correct answer.

NABARD Grade A 2023 - Recollected Questions

Sub-section – Decision Making

Q.1) What technique is used to identify the most important factors that contribute to a particular problem or outcome, based on the 80:20 ratio?

- A. Pareto analysis
- B. Root cause analysis
- C. Ishikawa diagram
- D. Five whys
- E. Brainstorming`

Q.2) What strategies can individuals employ to mitigate confirmation bias in their decision-making processes?

- A. By reducing personal thoughts and emphasizing objectivity
- B. By reducing objectivity and increasing personal opinion
- C. Seeking out only information that supports your existing beliefs
- D. Avoiding any kind of critical thinking
- E. None of the above

Q.3) What are the key factors contributing to procrastination in the decision-making process among the following options?

- A. Analysis paralysis
- B. Fear of consequences
- C. Loss of opportunity
- D. Compounding complexity
- E. All of the above

Q.4) What is the term for a methodology that utilizes a panel of experts who provide anonymous responses to structured questionnaires?

- A. Delphi method
- B. Linear programming
- C. PERT (Programming Evaluation and Review Technique)
- D. Cost-benefit Analysis
- E. None of the above

Q.5) In situations marked by uncertainty in the condition or outcome, but where the associated risk is deemed minimal, what is the recommended approach to decision-making?

- A. Be cautious and conservative.

- B. Gather as much information as possible.
- C. Consider all possible options.
- D. Make a decision based on your intuition.
- E. All of the above.

Q.6) What constitutes the initial step in the process of content analysis as applied to decision-making?

- A. Data collection
- B. Data analysis
- C. Hypothesis formulation
- D. Sampling
- E. Data interpretation

Q.7) Which is the most precise definition of a random heuristic among the following options?

- A. A search algorithm that uses a heuristic function to guide the search towards promising areas of the search space.
- B. A search algorithm that uses a combination of randomness and a heuristic function to find a good solution.
- C. A search algorithm that is guaranteed to find the optimal solution to a problem.
- D. A search algorithm that is very fast but not very accurate.
- E. None of the above

Q.8) Which of the following is a characteristic of the bounded rationality model?

- A. Humans have complete information.
- B. Humans have unlimited cognitive capacity.
- C. Humans make decisions under time pressure.
- D. Humans are always rational.
- E. Humans always make the best possible decisions.

Q.9) Among the following, which assumption does not align with the principles of rational decision-making?

- A. Perfect information
- B. Consistency in preferences
- C. Emotion-driven decision making
- D. Transitivity of preferences
- E. Maximizing utility

Q.10) Consider the following statements regarding group conflict.

- 1) Group conflict can arise due to differences in goals and interests among group members.
- 2) Conflict within a group always leads to negative outcomes
- 3) Effective communication and conflict resolution skills are essential in managing and resolving group conflicts.

Which among the following statement/s is/are incorrect?

Options-

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

NABARD Grade A 2023 - Recollected Questions

Answer Key

Section – Decision Making

Question Number	Answer
1	A
2	A
3	E
4	A
5	E
6	A
7	B
8	C
9	C
10	C

NABARD Grade A 2023 - Recollected Questions

Explanations

Section – Decision Making

Q.1) Explanation:

Pareto analysis is a technique that is used to identify the most important factors that contribute to a particular problem or outcome, based on the 80:20 ratio. It is a simple and effective way to prioritize your efforts and focus on the things that will have the biggest impact.

Hence, option A is the correct answer

Q.2) **Explanation:**

Confirmation bias is a cognitive bias that leads people to seek out and interpret information in a way that confirms their existing beliefs. This can lead to inaccurate and irrational decision-making.

To avoid confirmation bias, it is important to be aware of it and to take steps to mitigate its effects. One way **to do this is to reduce personal thoughts and emphasize objectivity**. This means being open to new information and considering all sides of an issue before forming an opinion. It is also important to seek out multiple sources of information, including those that challenge your existing beliefs.

Hence, the correct answer is option A

Q.3) **Explanation:**

- **Analysis paralysis** is a state of overthinking in which a person becomes unable to make a decision because they are constantly weighing the pros and cons of each option. This is a common issue for procrastinators, as it can lead them to put off making a decision until the last minute, or even indefinitely.
- **Fear of consequences** is another common reason why people procrastinate on making decisions. This is especially true for difficult decisions that have potentially negative consequences. Procrastinators may avoid making these decisions for fear of making the wrong choice, or for fear of the negative consequences that may follow.
- **Loss of opportunity** is another potential issue of procrastination in decision making. In a dynamic environment, delaying a decision can mean missing out on opportunities. For example, a procrastinator who delays making a decision about whether to accept a job offer may find that the position is filled by someone else before they finally make up their mind.
- **Compounding complexity** is a process in which procrastinating on decisions can make them more difficult to make in the long run. This is because, as time goes on, the situation may change and new factors may emerge. This can make it more difficult for the procrastinator to weigh the pros and cons of each option and make a decision.

Therefore, the correct answer is (E) All of the above.

Q.4) **Explanation:**

The Delphi method is a forecasting method that uses a panel of experts to gather opinions and insights on a particular topic. The experts are surveyed multiple times, and their responses are used to develop a consensus. The anonymity of the experts is preserved to encourage them to be honest and open in their responses.

Hence, the correct answer is option A

Q.5) **Explanation:**

When making decisions in circumstances where the condition or outcome is characterized by a degree of uncertainty, while the level of associated risk is considered to be minimal, it is important to be cautious and conservative, gather as much information as possible, consider all possible options, and make a decision based on your intuition.

Here is a breakdown of each option:

- **Be cautious and conservative:** This means being careful and avoiding unnecessary risks. In the context of decision-making, it means choosing options that are less risky, even if they may not be the most optimal.
- **Gather as much information as possible:** This means collecting as much data and evidence as possible before making a decision. This will help you to better understand the situation and to identify the potential risks and rewards of each option.
- **Consider all possible options:** This means brainstorming all of the possible ways to solve the problem or achieve your goal. Once you have a list of options, you can start to evaluate them and choose the one that is best for you.
- **Make a decision based on your intuition:** This means trusting your gut feeling. Intuition is often based on subconscious knowledge and experience, and it can be a valuable tool for making decisions, especially when there is a lot of uncertainty.

Therefore, the correct answer is option E

Q.6) Explanation:

Content analysis involves systematically collecting and organizing data from various sources, such as texts, images, or audio, to analyze and extract meaningful information. Once data is collected, subsequent steps in content analysis, such as coding, categorization, and analysis, follow to make informed decisions.

Hence option A is the correct answer.

Q.7) Explanation:

The best definition of a random heuristic is (B) A search algorithm that uses a combination of randomness and a heuristic function to find a good solution.

Random heuristics are often used to solve complex problems that are difficult or impossible to solve using traditional methods. They work by randomly exploring the search space and using a heuristic function to guide the search towards promising areas.

Hence option B is the correct answer.

Q.8) Explanation:

The bounded rationality model is a theory of decision-making that recognizes that humans are limited in their ability to gather and process information, as well as in their cognitive capacity.

This means that humans often cannot make optimal decisions, but instead must settle for "good enough" decisions.

One of the key characteristics of the bounded rationality model is that humans make decisions under time pressure. This is because the world is constantly changing, and we often need to make decisions quickly in order to adapt. For example, if you are driving and you see a pedestrian crossing the street, you need to make a decision about whether to brake or swerve immediately.

Hence, the correct answer is option C

Q.9) Explanation:

Emotion-driven decision-making: Rational decision-making assumes that decisions are not influenced by emotions but are made based on a logical and objective evaluation of available options.

This is why it is the correct answer to the question, as it goes against the rational decision-making framework.

Hence, option C is the correct answer

Q.10) Explanation:

- **Statement 1 is true.** Group conflict can arise due to a variety of factors, including differences in goals and interests among group members. For example, if one group member is focused on completing a project quickly while another group member is focused on ensuring high-quality work, this could lead to conflict.
- **Statement 2 is false.** Conflict within a group does not always lead to negative outcomes. In fact, some conflicts can be constructive and lead to better decision-making and problem-solving. However, it is important to manage conflict effectively to avoid negative consequences, such as decreased productivity, morale, and team cohesion.
- **Statement 3 is true.** Effective communication and conflict resolution skills are essential in managing and resolving group conflicts. When group members are able to communicate effectively and resolve conflicts constructively, this can lead to a more positive and productive group environment.

Therefore, the only option that is correct is C

NABARD Grade A 2023 - Recollected Questions

Section- Agriculture and Rural Development

Q.1) What is the scientific name of Carnation?

- A. *Dianthus caryophyllus*
- B. *Helianthus*
- C. *Dianthus barbatus*
- D. *Gladiolus*
- E. *Lathyrus*

Q.2) What is the term for the stage of erosion when it becomes exhaustive, leading to the formation of finger-like projections?

- A. Sheet erosion
- B. Rill Erosion
- C. Gully Erosion
- D. Saltation
- E. Suspension

Q.3) What is the period of southwest monsoon?

- A. May to June
- B. July to August
- C. June to September
- D. October to December
- E. November to January

Q.4) MSP is recommended by which of the following institutes?

- A. Agricultural Credit Policy Council
- B. Commission for Agricultural Costs and Prices
- C. Food Safety and Standards Authority of India
- D. Cabinet Committee on Economic Affairs
- E. None of the above

Q.5) What is the optimum storage moisture percentage for food grains?

- A. 13-18%
- B. 15-16%

- C. 18- 19%
- D. 10-14%
- E. 18-20%

Q.6) Which of the following soil types have the least particle density?

- A. Sandy
- B. Fine sand
- C. Silt
- D. Loam
- E. Clay

Q.7) Which of the following biofertilizers is not used in nonlegume crops?

- A. Azospirillum
- B. Azotobacter
- C. Blue Green Algae (BGA)
- D. Rhizobium
- E. Azolla

Q.8) What should be the optimum range of Dissolved Oxygen for fish to grow?

- A. 5ppm
- B. 6ppm
- C. 7ppm
- D. 8ppm
- E. 9ppm

Q.9) Which of the following Irrigation projects have a Culturable Command Area of 2000 to 10,000 ha area?

- A. Small Project
- B. Medium Project
- C. Minor Project
- D. Major Project
- E. Mini Project

Q.10) What is the term used for doing the castrated female pig?

- A. Sow

- B. Dam
- C. Spayed
- D. Gilt
- E. Stag

Q.11) Which of the following is the operational cost of a Tractor?

- A. Maintenance Cost
- B. Variable Cost
- C. Depreciation
- D. Explicit Cost
- E. Marginal Cost

Q.12) Which of the following extension teaching methods shows a group of farmers how something is done step by step for the purpose of teaching new techniques and practices?

- A. Result Demonstration
- B. Group Discussion
- C. Method Demonstration
- D. Farm and Home Visit
- E. Office Calls

Q.13) Which of the following is a milch and drought-purpose cattle breed that originated from Nashik and Ahmednagar of Maharashtra?

- A. Dangi
- B. Sahiwal
- C. Kankrej
- D. Red Sindi
- E. Jersey

Q.14) What is the term for a chicken with tender meat that weighs between 1.5 to 2 kilograms?

- A. Layers
- B. Chick
- C. Grower
- D. Hen
- E. Broiler

Q.15) What is the period during which layers in poultry are economical?

- A. 9 months
- B. 10 months
- C. 11 months
- D. 12 months
- E. 18 months

Q.16) What is the tag colour for certified seed?

- A. Red
- B. Green
- C. Blue
- D. Yellow
- E. Pink

Q.17) Salt concentration in soil is measured by electrical conductivity. What is the S.I. unit of EC?

- A. dS/m
- B. Rho/m
- C. mm/cm³
- D. ppm
- E. None of the above

Q.18) Acacia catechu belong to which of the following family?

- A. Umbelliferae
- B. Mimosoideae
- C. Fabaceae
- D. Apiaceae
- E. Asteraceae

Q.19) Which type of agriculture receives the rainfall between 750- 1150mm?

- A. Rainfed Agriculture
- B. Dry Agriculture
- C. Dried Agriculture
- D. Dryland Agriculture
- E. None of the above

Q.20) Groundnuts have ___ protein and ___ oil content.

- A. 1- 2% and 13- 14%
- B. 11- 12% and 23- 24%
- C. 10- 20% and 30- 40%
- D. 14- 28% and 35- 50%
- E. 10- 30% and 30- 60%

Q.21) What is the term used when young ones are separated before giving a chance for mothers to nurture them?

- A. Weaning
- B. Separation
- C. Culling
- D. All of the above
- E. None of the above

Q.22) Which of the following involves raising morphologically and physiologically different crops that complement each other and succeeding crops have immense potential?

- A. Integrated farming
- B. Supplementary cropping
- C. Complementary intensive intercropping systems
- D. Intensive Cropping
- E. Extensive Cropping

Q.23) Which rock is formed from the weathering of other rocks?

- A. Igneous Rock
- B. Sedimentary Rock
- C. Metamorphic Rock
- D. Intrusive Rock
- E. Extrusive rock

Q.24) Which among the following is the objective of pruning?

- A. To encourage Blooming
- B. To ensure the production of many strong and healthy shoots
- C. Regulate flowering.
- D. Recover potential mortality.
- E. Improve growth.

Q.25) Which instrument is used to change voltage without changing frequency?

- A. Anemometer
- B. Galvanometer
- C. Hygrometer
- D. Transformer
- E. Dynamometer

Q.26) Which of the following is correct regarding seed propagation in Forest Management?

- A. It does not lead to variability.
- B. True-to-type plants are obtained through seed propagation.
- C. The most common and easy technique to propagate plants.
- D. All of the above
- E. None of the above

Q.27) What is the RBI lending target for small marginal farmers?

- A. 13% of Adjusted Net Bank Credit
- B. 15% of Adjusted Net Bank Credit
- C. 16% of Adjusted Net Bank Credit
- D. 17% of Adjusted Net Bank Credit
- E. 18% of Adjusted Net Bank Credit

Q.28) The threshold yield for a crop in a notified insurance unit is the average yield of the past seven years (excluding calamity year(s) as notified by State Government/UT) multiplied by the applicable _____ for that crop in PMFBY.

- A. Indemnity Level
- B. Production
- C. Productivity
- D. Threshold Level
- E. Yield

Q.29) In which of the following chemical weathering processes water molecule is being added to the chemical structure of a mineral?

- A. Hydrolysis
- B. Decomposition
- C. Combination

- D. Oxidation
- E. Hydration

Q.30) Which of the following is the process of assessing and sorting different classes or standards of fruit based on size, color, and quality?

- A. Processing
- B. Packaging
- C. Grading
- D. Threshing
- E. Transporting

Q.31) Under which of the following schemes the government has announced the distribution of free grain?

- A. Krishak Unnati Yojana
- B. Paramparagat Krishi Vikas Yojana
- C. PM Kisan Samman Nidhi Yojana
- D. PM Garib Kalyan Anna Yojna
- E. Kisan Credit Card

Q.32) The Central government provides additional _____ of work in drought-hit areas under the MGNREGA scheme to provide relief to farmers in view of deficit monsoon in various parts of the country.

- A. 20 Days
- B. 30 Days
- C. 40 Days
- D. 50 Days
- E. 60 Days

Q.33) DAY-NRLM has a provision for 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 _____ per SHG.

- A. Rs. 3,00,000
- B. Rs. 4,00,000
- C. Rs. 5,00,000
- D. Rs. 6,00,000
- E. Rs. 7,00,000

Q.34) Under Jal Jeevan Mission (Rural) the mission is to provide _____ of water per person per day to every rural household through Functional Household Tap Connections (FHTC) by 2024.

- A. 50 liters
- B. 55 liters
- C. 60 liters
- D. 65 liters
- E. 70 liters

Q.35) SBM(G) Phase-II will be implemented from 2020-21 to _____ in a mission mode.

- A. 2023- 24
- B. 2022- 23
- C. 2020- 21
- D. 2024- 25
- E. 2025-26

Q.36) Which of the following greenhouse is released in Volcanic eruption, Animal respiration, and anthropologic activities like fossil fuel burning?

- A. Oxygen
- B. Methane
- C. Carbon Dioxide
- D. Chlorofluorocarbon
- E. Nitrogen

Q.37) Which of the following is a pan-India electronic trading portal that networks the existing APMC mandis to create a unified national market for agricultural commodities?

- A. eNAM
- B. eAgri Portal
- C. Farmers Portal
- D. All of the above
- E. None of the above

Q.38) Credit target for agriculture and allied sector has been announced to be increased to _____ crore with a focus on animal husbandry, dairy, and fisheries.

- A. 10 Lakh

- B. 15 Lakh
- C. 20 Lakh
- D. 25 Lakh
- E. 30 Lakh

Q.39) In which of the following ridges are crossed by earth bands within the furrow or ties constructed to enhance soil water conservation?

- A. Tied Ridge
- B. Compartmental Bunding
- C. Contour Bunding
- D. Strip Cropping
- E. Graded Bunds

Q.40) Which of the following is the correct statement regarding drip irrigation?

- A. It requires more water than the conventional irrigation method.
- B. It doesn't provide nutrients and water directly to the root zone.
- C. Not suitable for salt-affected areas.
- D. It requires Technical Skill and scientific understanding/knowledge.
- E. Do not prevent percolation losses.

NABARD Grade A 2023 - Recollected Questions

Answer Key

Section – Agriculture and Rural Development

Question Number	Answer	Question Number	Answer
1	A	21	A
2	B	22	B
3	C	23	B
4	D	24	B
5	D	25	D
6	E	26	C
7	D	27	E
8	B	28	A
9	B	29	E
10	C	30	C
11	A	31	D
12	C	32	D
13	A	33	A
14	E	34	B

15	E	35	D
16	C	36	C
17	A	37	A
18	C	38	C
19	D	39	A
20	C	40	D

NABARD Grade A 2023 - Recollected Questions

Explanations

Section – Agriculture and Rural Development

Q.1) Explanation:

- A. Dianthus caryophyllus- Carnation
- B. Helianthus- Sunflower
- C. Dianthus barbatus- Sweet William
- D. Gladiolus dalenii - Gladiolus
- E. Lathyrus- Sweet pea.

Hence **A** is the correct answer.


Q.2) Explanation:

Rill erosion-

- ✓ The rills are shallow drainage lines less than 30cm deep and 50 cm wide.
- ✓ **It is an exhaustive stage leading to the formation of finger-like projections.**
- ✓ They develop when surface water concentrates in depressions or low points through paddocks and erodes the soil.
- ✓ Rill erosion is common in bare agricultural land, particularly overgrazed land, and in freshly tilled soil where the soil structure has been loosened.

Hence **B** is the correct answer.

9.4.3 Rill erosion

<ul style="list-style-type: none"> ✓ Rills are shallow drainage lines less than 30cm deep. They develop when surface water concentrates in depressions and erodes the soil. ✓ It is common in bare agricultural land, particularly overgrazed land, and in freshly cultivated soil where the soil structure has been loosened. 	
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Q.3) Explanation:

Southwest monsoon

- ✓ Also known as the **summer monsoon**, is the most significant and eagerly awaited monsoon season in India.
- ✓ It typically occurs **from June to September** and covers most parts of the country.

- ✓ The southwest monsoon is of utmost importance to India's agriculture, as it contributes to approximately 80-95% of the country's total annual rainfall.
- ✓ It replenishes water reservoirs, rivers, and groundwater, ensuring irrigation for crops and supporting agricultural productivity.

Hence **C** is the correct answer.

South West Monsoon

The southwest monsoon, also known as the summer monsoon, is the most significant and eagerly awaited monsoon season in India. It typically occurs from June to September and covers most parts of the country. The southwest monsoon is fueled by the low-pressure system over the Indian subcontinent and the high-pressure system over the Indian Ocean. These conditions result in the moist southwest winds blowing from the ocean towards the land, bringing heavy rainfall.

- The southwest monsoon is of utmost importance to India's agriculture, as it contributes to approximately 80-95% of the country's total annual rainfall.
- It replenishes water reservoirs, rivers, and groundwater, ensuring irrigation for crops and supporting agricultural productivity.

Q.4) **Explanation:**

MSP is recommended by the **Commission for Agricultural Costs and Prices.**

Hence **D** is the correct answer.

Crops Under MSP?

The Commission for Agricultural Costs & Prices (CACP) recommends MSPs for 22 mandated crops and fair and remunerative price (FRP) for sugarcane

CROPS	
7 Cereals	Paddy, Wheat, Barley, Jowar, Bajra, Maize and Ragi
5 Pulses	Gram, Arhar/tur, Moong, Urad and Lentil
7 Oilseed	Groundnut, Rapeseed/Mustard, Soyabean, Sunflower seed, Sesamum Safflower and Niger Seed
Others	Raw Cotton, Raw Jute and De-husked coconut

Min. Support Price

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Q.5) **Explanation:**

The optimum storage moisture percentage for food grains is **10- 14%**.

Hence **D** is the correct answer.

Moisture Content of the Seeds

- Seeds with high moisture content will lose its germination vigor and viability soon. Hence, it is **necessary to maintain correct moisture content of the seeds** in order to ensure the good germination capacity and viability.
- Seeds should **be stored at a safe moisture level of 9 – 13%**.
- **Moisture content of the seeds is measured directly using digital moisture meter.**

Q.6) **Explanation:**

Textural classes	Particle density (g/ cm ³)
Coarse sand	2.655
Fine sand	2.659
Silt	2.798
Clay	2.837

Hence **E** is the correct answer.

18.7.3 Particle Density

- ✓ A soil particle has **no pore space and is nothing more than a very small piece of rock**. The weight of an individual soil particle per unit volume is called **particle density**.
- ✓ Usually, **particle density** is expressed in **units of grams per cubic centimeter (g/cm³)**. An **average value for particle density is 2.66 g/cm³**.
- ✓ This means that a soil particle that is **1 cubic centimeter in volume weighs 2.66 g**. In comparison, water has a density of 1 g/cm³, and organic matter has a density of 0.8 g/cm³.
- ✓ **Particle density** is also known as **real density or grain density or absolute density**. It lowers when the organic matter is added to the soil.
- ✓ Generally, **the bulk density is half of the particle density (approximately)**.

Q.7) **Explanation:**

Rhizobium: Legumes like pulses, groundnut, soybean

Azospirillum: Non-legumes like maize, barley, oats, sorghum, millet, Sugarcane, rice etc

Azotobacter: Soil treatment for non-legume crops including dry land crops.

Blue Green Algae (BGA)/Azolla: Blue-green algae are referred to as rice organisms because of their abundance in the rice field.

Hence **D** is the correct answer.

S. No.	Groups	Examples
N₂ fixing Biofertilizers		
1.	Free-living	<i>Azotobacter, Beijerinckia, Clostridium, Klebsiella, Anabaena, Nostoc,</i>
2.	Symbiotic	<i>Rhizobium, Frankia, Anabaena azollae</i>
3.	Associative Symbiotic	<i>Azospirillum</i>
P Solubilizing Biofertilizers		
1.	Bacteria	<i>Bacillus megaterium var. phosphaticum, Bacillus subtilis, Bacillus circulans, Pseudomonas striata</i>
2.	Fungi	<i>Penicillium sp., Aspergillus awamori</i>
P Mobilizing Biofertilizers		
1.	Arbuscular mycorrhiza	<i>Glomus sp., Gigaspora sp., Acaulospora sp., Scutellospora sp. & Sclerocystis sp.</i>
2.	Ectomycorrhiza	<i>Laccaria sp., Pisolithus sp., Boletus sp., Amanita sp.</i>
3.	Ericoid mycorrhizae	<i>Pezizella ericae</i>
4.	Orchid mycorrhiza	<i>Rhizoctonia solani</i>
Biofertilizers for Micro nutrients		
1.	Silicate and Zinc solubilizers	<i>Bacillus sp.</i>
Plant Growth Promoting Rhizobacteria		
1.	Pseudomonas	<i>Pseudomonas fluorescens</i>

Q.8) Explanation:

Fish require dissolved oxygen levels of 6 ppm (parts per million) to grow and thrive. Low dissolved oxygen levels (>3 ppm) become stressful for most aquatic organisms, and extremely low levels will not support fish survival at all. Dissolved oxygen is the amount of free, non-compound oxygen molecules in water.

Hence B is the correct answer.

Dissolved oxygen content

Aquatic living organisms need dissolved oxygen in water for respiration and in exchange release carbondioxide.

Carps need 6-7 mg/litre dissolved oxygen for aquatic breathing.

Q.9) Explanation:

Major Irrigation project	more than 50 million Rupees: It covers a cultural command area of more than 10,000 hectares
Medium Irrigation project	2.5 million to 50 million Rupees: It covers a cultural command area of 2000 – 10,000 hectares
Minor Irrigation project	less than 2.5 million Rupees: It covers a cultural command area of 2,000 hectares.

Hence B is the correct answer.

1.1 Classification of Irrigation Projects / Works based on command area

Major Irrigation project	more than 50 million Rupees: It covers cultural command area of more than 10,000 hectares
Medium Irrigation project	2.5 million to 50 million Rupees: It covers cultural command area of 2000 – 10,000 hectares
Minor Irrigation project	less than 2.5 million Rupees: It covers cultural command area of 2,000 hectares.

Q.10) **Explanation:**

The castrated of a female pig is known as Spayed.

Hence **C** is the correct answer.

Q.11) **Explanation:**

Maintenance cost - The term maintenance cost relates to any cost incurred by an individual or business to keep their assets in good working condition.

Hence **A** is the correct answer.

Q.12) **Explanation:**

A. Result Demonstration: A presentation or display of the outcomes, findings, or achievements of a project or process achieved by a farmer who had worked under the supervision of an extension worker.

B. Group Discussion: A structured conversation involving multiple participants to exchange ideas, opinions, and information on a specific topic.

C. Method Demonstration: Extension teaching methods show a group of farmers how something is done step by step for the purpose of teaching new techniques and practices.

D. Farm and Home Visit: Visiting agricultural or residential properties to assess conditions, aid, or offer guidance on various aspects related to farming or home management.

E. Office Calls: In-person or virtual visits to an office setting for meetings, consultations, or discussions related to business, work, or professional matters.

Hence **C** is the correct answer.

1.5.3 Common Extension Methods Used by Extension Professionals

Method/Media	Description
Farm & Home Visit	Constitutes the direct or face-to-face contact by an extension professional with the farmer or the members of his family. During these visits, information is exchanged or discussed. The visits may be to get acquainted with the problems of the farmers. Such visits provide an opportunity for a two-way communication.
Method Demonstration	It is used to show the technique of doing things or carrying out new practices e.g. clean milk production, paneer making, ghee making, etc. This method is usually used for groups of people.
Result Demonstration	Result demonstration is meant for proving the advantages of recommended practices and to demonstrate their applicability to the local conditions. It is conducted by a farmer under the direct supervision of an extension professional. It is designed to teach others, in addition to the person who conducts the demonstration. It helps the farmers to learn by seeing & doing. This method can be used to show the superiority of practices

Q.13) **Explanation:**

Dangi is an indigenous cattle breed of India. It originated in the hilly tracts of Dangs comprising the **Nasik and Ahmednagar districts in the state of Maharashtra.**

The breed is medium to large in body size. They are a very good draught breed and are known for their adaptability to heavy rainfall areas. The skin of this breed secretes an oil element that enables them to tolerate heavy rains.

Hence **A** is the correct answer.

Q.14) **Explanation:**

Broiler- It is a bird of about 8 weeks of age of either sex (straight-run chicks) with an average body weight of 1.5 to 2.0 kg with a flexible breastbone cartilage, pliable and tender meat.

Hence **E** is the correct answer.

Broilers	Layers
Broiler are young chicken of either sex, which are reared primarily for meat purposes and marketed at an age of 6-8 weeks.	Egg laying poultry, Only females can be used, a layer should be able to produce more number of large sized eggs, without growing too much.
Nutrient requirement is high because a broiler should yield more meat and hence should be able to grow well. Usually broilers are reared in batches in an all in-all out system in a single rearing shed.	Layers attain sexual maturity around 20-22 weeks and laying eggs up to 72 weeks of age and then they are either moulted or sold as spent hens.
Broilers are reared for a span of 38-42 days and then they are marketed and slaughtered for meat.	Layers are reared as per different growth stages in different sheds ie., Chicks(0-8weeks), growers (9-22 weeks) and layers (23-72 weeks).
Broilers attain a body weight of around 2.2- 2.4 kg within 6 weeks	Layers attain a body weight of 1.5-1.8 kg at their sexual maturity (20-22weeks)

Q.15) **Explanation:**

Layer poultry - Layer poultry farming means raising egg laying poultry birds for the purpose of commercial egg production. Layer chickens are such a special species of hens, which need to be _____ raised from when they are one day old. Layers are economical up to **18 months.**

Hence **E** is the correct answer.

The typical production cycle lasts about 17 months (72 weeks) and involves three distinct phases, as follows.

Phase 1: Small chicks or brooders. This phase lasts from 0 to 2 months (0-8 weeks) during which time small chicks are kept in facilities (brooder houses) separate from laying birds.

Phase 2: Growers. This phase lasts about 3 months, from the ninth to the twentieth week of age. Growers may be either housed separately from small chicks or continue to be reared in brooder-cum-grower houses. It is important to provide appropriate care to the growers particularly between their seventeenth and twentieth week of age as their reproductive organs develop during this period.

Phase 3: Layers. Growers are transferred from the grower house to the layer house when they are 18 weeks old to prepare for the laying cycle. Birds typically lay for a twelve-month period starting when they are about 21 weeks old and lasting until they are about 72 weeks old.

Q.16) Explanation:

Seed certification is a legally sanctioned system for quality control of seed multiplication and production.

- ✓ Breeder Seed- Yellow
- ✓ Foundation Seed- White
- ✓ Certified Seed- Blue
- ✓ Truthful labelled seed- Green

Hence **C** is the correct answer.

6.1.5 Certified Seeds

- ✓ Seeds produced from foundation seeds are known as certified seeds.
- ✓ The production of certified seeds is taken up by the National and State Seed Corporation, private seed companies and also by farmers.
- ✓ The certified seeds should possess uniformity and purity as defined by the Department of Seed Certification.
- ✓ The genetic purity of the certified seeds is 99% and the certification tag provided is blue in colour.

Q.17) Explanation:

- Soil EC is a measure of the concentration of ions from water-soluble salts in soils, and the test results are indicative of soil salinity.
- EC is the ability of a material to conduct an electrical current and it commonly is expressed as dS/m or millimhos/centimeter (mmhos/cm). One dS/m = 1 mmhos/cm.

Hence **A** is the correct answer.

EC – **Electrical** Conductivity, can also be measured in dS/m (deci Siemen/meter); **ESP** – Exchangeable Sodium Percentage (In Percentage)

Q.18) **Explanation:**

Acacia catechu belong to **Fabaceae** family.

Hence **C** is the correct answer.

Q.19) **Explanation:**

Based on the amount of rainfall received, dryland agriculture can be grouped into three categories:

- ✓ Dry Farming: Cultivation of crops in areas where rainfall is less than 750 mm.
- ✓ Dryland Farming: Cultivation of crops in areas receiving rainfall above 750- 1150 mm.
- ✓ Rainfed Farming: Cultivation of crops in regions receiving more than 1,150 mm.

Hence **D** is the correct answer.

Given below is the comparison study of dry farming, dryland farming and rainfed farming:

Particular	Dry farming	Dryland farming	Rainfed Farming
Rainfall/annum(mm)	<750	750-1150	>1150
Moisture availability	Acute shortage	Shortage	Enough
Crop growing season	<75 days	75 - 120days	>120 days
Growing region	Arid	Semi-arid	Humid
Cropping systems	Single crop/Inter cropping	Single crop/Inter cropping	Inter/ multicropping
Dry spells	Most common	Less frequent	No occurrence
Crop failure	More frequent	Less frequent	Rare
Constraints	Wind Erosion	Wind erosion/water erosion	Water erosion
Measures required	Moisture Conservation practices	Moisture conservation practices & drainage for vertisols	Proper drainage required

Q.20) **Explanation:**

Groundnut

- ✓ Protein- **12- 20%**
- ✓ Oil- **30- 40%**

Hence **C** is the correct answer.

Q.21) **Explanation:**

Weaning- The separation of the calf and making it independent of its mother for food is known as **weaning**.

- ✓ Nowadays, early weaning is recommended for better management.
- ✓ Under the early weaning system, weaned calves were housed separately and scientific feeding schedule and managerial practices followed.
- ✓ In this method, the cow is not allowed to suckle by its calf after colostrum feeding.

- ✓ Instead, the cow is completely milked out and required quantities of whole milk or skim milk are fed to the calf.

Hence **A** is the correct answer.

Q.22) Explanation:

A concept known as '**complementary intensive intercropping systems**' involves raising morphologically and physiologically different crops that complement each other and succeeding crops.

Hence **B** is the correct answer.

Q.23) Explanation:

Sedimentary rocks are formed on or near the Earth's surface, in contrast to metamorphic and igneous rocks, which are formed deep within the Earth. The most important geological processes that lead to the creation of sedimentary rocks are erosion, weathering, dissolution, precipitation, and lithification.

Hence **B** is the correct answer.

15.1.2 Sedimentary rocks

- ✓ On Earth's surface, **wind and water can break rock into pieces**. They can also carry rock pieces to another place.
- ✓ Usually, the rock pieces, called **sediments, drop from the wind or water to make a layer**.
- ✓ The layer can be buried under other layers of sediments.
- ✓ After a long time, the **sediments can be cemented together to make sedimentary rock**. In this way, igneous rock can become sedimentary rock. These sediments so formed contain various size particles cemented together by substances like SiO_2 , Fe_2O_3 or lime.
- ✓ These rocks are also called as **clastic rocks**. These constitute the pieces of other rocks **cemented together** (Derived from the **Greek word 'klastos'**, meaning **broken**).
- ✓ They are also known as aqueous rocks as they are formed by the action of water.
- ✓ They may be also referred to as **stratified rocks** as they are deposited in layers or strata.

Q.24) Explanation:

Objective of pruning -

- ✓ To ensure the production of many strong and healthy shoots

Objective of thinning-

- ✓ To encourage Blooming
- ✓ Regulate flowering.
- ✓ Recover potential mortality.
- ✓ Improve growth.

Hence **B** is the correct answer.

5.5 Pruning

It means the **cutting of branches from the bole** in order to maintain the **quality of timber**.

Q.25) **Explanation:**

- ✓ Anemometer- An instrument that measures wind speed and wind pressure.
- ✓ Galvanometer- Galvanometer is one of the instruments for measuring electrical current.
- ✓ Hygrometer- An instrument which measures the humidity of air or some other gas.
- ✓ Transformer- An instrument is used to change voltage without changing frequency.
- ✓ Dynamometer- A device that measures force, torque, or power.

Hence **D** is the correct answer.

Q.26) **Explanation:**

Regarding seed propagation, the correct statements are-

- ✓ Variability is observed in the case of seed propagation.
- ✓ True-to-type plants are not obtained through seed propagation.
- ✓ The most common and easy technique to propagate plants.

Hence **C** is the correct answer.

6.1 Sexual Propagation

- ✓ Sexual reproduction may be referred to as the multiplication of plants by seeds
- ✓ The plants raised through seed are called **seedling plants (Heterozygous nature)**.
- ✓ Seedling plants are long lived, productive and tolerant to hostile soil and climatic conditions and diseases and Seeds can be kept for longer duration /period for future use, if stored properly. **Seed is the source for production of rootstocks.**
- ✓ Seed propagation is the only possible way to propagate plants like **Coconut and Papaya**, where asexual means of propagation is not practicable. **Moreover, Hybrids can only be developed by sexual means.**
- ✓ Sexual propagation also offers opportunities of **Polyembryony*** (For example: **Mango, Citrus, Jamun etc.,**) and **Apomixis**** (Sikkim crabapple, Chinese crab apple, Sargent crabapple), which produces "True - to - Type" plants (For those plants, where Asexual propagation is not practicable)
- ✓ Seedling plants are **not true to type to the mother plants** and have **long juvenile phase (6-10 years)** and hence flowering and fruiting commences late in them, which leads to **difficulty for commercial cultivation.**
- ✓ Seeds of many fruits are to be sown immediately after extraction from the fruits as they lose their viability very soon. For example: Papaya, Mango, Citrus, Jack fruit etc.,
- ✓ Seed propagation is practiced in acid limes and to produce rootstocks for budding purposes.
- ✓ Seedling plants **usually produce fruits inferior quality.**

Q.27) Explanation:

As per RBI directions, Domestic Scheduled Commercial Banks are required to lend 18% of the Adjusted Net Bank Credit (ANBC) or Credit Equivalent to Off-Balance Sheet Exposure (CEOBE), whichever is higher, towards agriculture. A sub-target of 8% is also prescribed for lending to small and marginal farmers (SF/MF) including landless agricultural labourers, tenant farmers, and sharecroppers.

Hence **E** is the correct answer.

Q.28) Explanation:

The threshold yield for a crop in a notified insurance unit is the moving average yield of the past seven years (excluding a maximum of two calamity year(s) as notified by the State Government/ UT) multiplied by the applicable **indemnity level** for that crop in PMFBY.

Hence **A** is the correct answer.

Q.29) Explanation:

Hydration reactions involve water being added to the chemical structure of a mineral. An example of a hydration reaction is when anhydrite (CaSO_4) is transformed into gypsum ($\text{CaSO}_4 \cdot 2\text{H}_2\text{O}$). A consequence of hydration is that the resulting mineral has a greater volume than the original mineral.

Hence **E** is the correct answer.

8.2.2 Chemical weathering

- ✓ Chemical weathering occurs when **rocks are broken down by a chemical change**.
- ✓ Rainwater can become **slightly acidic by absorbing carbon dioxide** in the atmosphere and this reacts with the mineral grains in the rock giving rise to new minerals and salts.
- ✓ The **degree of chemical weathering depends on the type of rock** for example limestone is more readily chemically weathered than granite.

So, we can see that the various processes involved in chemical weathering are: Carbonation, Hydrolysis, Hydration, Oxidation and Reduction.

Q.30) Explanation:

Grading is sorting of vegetables and fruits into different grades according to the size, shape, colour, and volume to fetch high price in market.

Hence **C** is the correct answer.

5.5.2 Grading

- ✓ The selected fruits and vegetables are graded according to size and colour to obtain uniform quality. This is done by hand or by machines such as screw grader and roller grader.
- ✓ Fruits like berries, plums and cherries are graded whole, while peaches, pears, apricots, mangoes, pineapple, etc., are generally graded after cutting into pieces or slices.

Q.31) Explanation:

New integrated food security scheme for providing free foodgrains to Antodaya Ann Yojna (AAY) & Primary Household (PHH) beneficiaries, to be rolled out from 1st January 2023. New scheme has been named as **Pradhan Mantri Garib Kalyan Ann Yojana (PMGKAY)**.

Hence **D** is the correct answer.

Pradhan Mantri Garib Kalyan Ann Yojana	
Launch	1st January, 2023
Nodal Ministry	Ministry of Consumer Affairs, Food & Public Distribution
Beneficiaries	Antyodaya Ann Yojana (AAY) Households Priority Household (PHH)
Aim	To provide free food grains to 81.35 crore (67% of total population) beneficiaries
Objective	Strengthen the provisions of NFSA, 2013 In terms of accessibility, affordability and availability of foodgrains for the poor
Key Features	Free foodgrains will be provided to beneficiaries for the year 2023 As per entitlement under NFSA

Q.32) Explanation:

The Central government provides **additional 50 days of work in drought-hit areas under the MGNREGA scheme** to provide relief to farmers in view of deficit monsoon in various parts of the country.

Hence **D** is the correct answer.

Provision for **additional 50 days of unskilled wage employment** in a financial year in drought/natural calamity notified rural areas

Q.33) Explanation:

DAY-NRLM has a provision for 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.

Hence **A** is the correct answer.

Q.34) Explanation:

Under Jal Jeevan Mission (Rural) the mission is to provide **55 Liters** of water per person per day to every rural household through Functional Household Tap Connections (FHTC) by 2024.

Hence **B** is the correct answer.

Key Features	
	National Rural Drinking Water Programme (NRDWP) restructured and subsumed under JJM
	Provide potable water at service level of 55 litre {of prescribed quality (BIS:10500)} per capita per day through Functional Household Tap Connections (FHTC) by 2024

Q.35) Explanation:

The Government of India, in **February 2020**, approved **Phase II of the SBMG** with a total outlay of Rs. 1,40,881 crores to focus on the sustainability of ODF status and Solid and Liquid Waste Management (SLWM). SBMG Phase II is planned to be a novel model of convergence between different verticals of financing and various schemes of Central and State Governments. SBMG Phase II will be implemented in mission mode from 2020-21 to **2024-25**.

Hence **D** is the correct answer.

Swachh Bharat Mission (SBM) Gramin Phase II	
Launch	2020
Nodal Ministry	Ministry of Jal Shakti
Nodal Department	Department of Drinking Water and Sanitation
Objectives	Maintaining Open Defecation Free (ODF) status of villages, Gram Panchayats, Blocks, Districts and States over a continued period of time
	Ensuring that villages have access to Solid and Liquid Waste Management (SLWM) arrangements for overall cleanliness in rural areas
	Ensuring that people continuously use toilets built and practice safe and hygienic behaviours
	Bringing about an improvement in general quality of life in rural areas
Tenure	2020-21 to 2024-25

Q.36) Explanation:

- ✓ CO₂ is the most significant GHG and is produced both naturally and because of human activity. Since it is denser than air, its concentration is higher near the earth's surface.
- ✓ It absorbs some terrestrial radiation and reflects some of it back to the earth's surface. It is primarily to blame for the greenhouse effect.
- ✓ CO₂ is naturally released into the atmosphere via **volcanic eruptions and animal respiration**. It is also emitted because **of human activities such as deforestation and the use of fossil fuels for energy**.
- ✓

Hence **C** is the correct answer.

3.1.1 Causes of Global Warming

- ✓ **Rapid use of fossil fuel:** Rapid use of fossil fuel will emit large amount of greenhouse gases, especially carbon dioxide.
- ✓ **Deforestation/clearing of lands:** The increase of human population coincidentally demands for more lands to use. This leads to clearance of forest area in many regions. By eliminating forests, carbon dioxide that actually should be photosynthesized is left in the atmosphere and accumulate to contribute to the increase.
- ✓ **The use of CFC in electronic appliances:** CFC, or chlorofluorocarbon is a gas that decreases ozone (O₃) in the atmosphere, causing ozone depletion that increase the amount of solar radiation arriving to the Earth.
- ✓ **Open burning of trash:** Open burning of trash worldwide emits greenhouse gases.
- ✓ Vehicle and industrial emissions
- ✓ Volcanic eruptions.

Q.37) Explanation:

National Agriculture Market (eNAM) is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities. Small Farmers Agribusiness Consortium (SFAC) is the lead agency for implementing eNAM under the aegis of Ministry of Agriculture and Farmers' Welfare, Government of India.

Hence **A** is the correct answer.

Key Features

Pan-India electronic trading portal which networks existing Agricultural Produce Marketing Committee (APMC) mandis to create a **unified national market for agricultural commodities**

↳ Accessible in 12 languages

Q.38) Explanation:

In the Financial Budget of year 2023-24 the credit target for agriculture and allied sector has been announced to be increased to **20 lakh crores** with focus on animal husbandry, dairy, and fisheries. This will substantially improve flow of institutional finance for fisheries sector.

Hence **C** is the correct answer.

Q.39) Explanation:

Small earth ridges, with furrows between them, blocked with earth ties every 0.5 – 1.0 m are termed '**tied ridges**'. On gentle slopes typical dimensions of the ridges are 20 – 25 cm height and 0.5 – 1.5 m spacing between ridges depending on rainfall and the crop to be grown.

Hence **A** is the correct answer.

- ✓ The ridges are vertically tied at shorter interval to create rectangular water harvesting structures. During heavy rainy season it facilitates to infiltrate water to the soil.
- ✓ The slight sloppiness in the tied ridges facilitates draining of excess water infiltrate into the soil.
- ✓ Summer ploughing, broad bed and furrows, ridges and furrows, random tie ridging, compartmental bunding etc. are the various in situ water harvesting methods for black and red soils cause an increase of up to 15 per cent in crop yields. It conserves soil and moisture in redsoils.

Q.40) Explanation:

The correct statement regarding the drip irrigation is-

- ✓ It requires less water than the conventional irrigation method.
- ✓ It provides nutrients and water directly to the root zone.
- ✓ Suitable for salt-affected areas.
- ✓ Requires Technical Skill and scientific understanding/knowledge.
- ✓ Prevent percolation losses.

Hence **D** is the correct answer.

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).
- ✓ 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**.

NABARD Grade A 2023 - Recollected Questions

Section – Economic and Social Issues

Q.1) The Consumer Price Index (CPI) measures the overall change in consumer prices based on a representative basket of goods and services over time. Which of the following are uses of CPI for rural, urban and combined sector?

1. CPI is used as a macroeconomic indicator of inflation.
2. Government of India and RBI use CPI for targeting inflation & for monitoring price stability.
3. It is used as a deflator in national accounts.

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

Q.2) Which among the following statements are true regarding PM KISAN scheme?

1. A family is defined as husband, wife, children of any age and parents/parents in law (senior citizens).
2. Institutional landholders can avail the benefits of the scheme.
3. In all States, the benefits shall be paid to farmers whose name is present in the land records.
4. An amount of ₹6000 per year is paid directly into the bank accounts of beneficiaries by Government of India.

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

Q.3) As per RTI Act, Central Public Information Officers/ State Public Information Officers (under Section 6) shall dispose-off the case in maximum _____ days, as per Section 8 and 9.

- A. 14 days
B. 30 days
C. 45 days
D. 21 days
E. 60 days

Q.4) Under the PM Vishwakarma Yojana, the beneficiaries will be given a toolkit incentive along with the initial collateral-free 'Enterprise Development Loan' of up to maximum of _____ repayable in _____.

- A. Rs. 1.5 Lakh, 12 months
- B. Rs. 2 Lakh, 16 months
- C. Rs. 3 Lakh, 21 months
- D. Rs. 3.5 Lakh, 24 months
- E. Rs. 1 Lakh, 18 months

Q.5) Under Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), the beneficiaries have a right to get extra wages of _____ if the work is provided beyond radius of _____ kms of the village.

- A. 5%, 8
- B. 15%, 10
- C. 10%, 5
- D. 20%, 12
- E. 25%, 15

Q.6) The Pradhan Mantri Schools for Rising India (PM SHRI) scheme, which provides the setting up of more than 14500 PM SHRI Schools by strengthening the existing schools from amongst schools managed by Central government/State/UT Government/local bodies, will be implemented from 2022-23 to _____, after which the state/UTs will be responsible to maintain the benchmark achieved by them.

- A. 2026-2027
- B. 2024-2025
- C. 2025-2026
- D. 2027-2028
- E. 2028-2029

Q.7) What is the eligible age group of beneficiaries under the Khadi Gramodyog Vikas Yojana?

- A. 24 – 48 years
- B. 18 – 55 years
- C. 20 – 60 years
- D. 21 – 50 years
- E. 16 – 45 years

Q.8) Mission _____ is an integrated women development programme for safety, security and empowerment of women being implemented during 2021-22 to 2025-26 period.

- A. Vatsalya
- B. Sakhi
- C. Poshan
- D. Shakti
- E. Samman

Q.9) Which among the following are the categories of the roads constructed under Pradhan Mantri Gram Sadak Yojana (PMGSY)?

1. Other District Roads
2. Village Roads
3. Major District Roads

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

Q.10) Which of the following acts as the last mile financier for entities eligible to avail financial assistance from NSFDC under 'Ajivika Microfinance Yojana: Livelihood Microfinance Scheme' to provide microfinance to eligible scheduled caste persons at a reasonable interest rate?

- A. Self Help Group (SHG)
- B. NBFC-MFI
- C. Regional Rural Banks
- D. Urban Cooperative Banks
- E. SIDBI

Q.11) Under Swachh Bharat Mission (Gramin) Phase-II, upto 5% of the total funding for programmatic components can be spent on which items?

1. Administrative Charges
2. Information, Education & Communication
3. Capacity Building
4. Construction of community sanitary complex at village level

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

E. 2 and 3

Q.12) As per the Economic Survey 2022-23, _____ of India's population lives in the rural areas and 47% of the population is dependent on _____ for livelihood.

- A. 55%, Cottage Industry
- B. 60%, Forestry
- C. 70%, Handloom
- D. 65%, Agriculture
- E. 75%, Khadi

Q.13) In an address delivered in August 2023 – “Building Blocks for a Sustainable Future”, the RBI Governor mentioned six thrust areas that can propel India forward over the next 25 years. These areas are agriculture, manufacturing, services, _____, technology and startups.

- A. Artificial Intelligence
- B. Mining
- C. Demography
- D. Automobile
- E. None of the above

Q.14) The Global Biofuel Alliance, launched during G20 summit held in New Delhi, will help to accelerate which of the following existing programs?

1. PM JIVAN
2. SATAT
3. GOBARDhan
4. PM KUSUM

- A. 1, 2 and 4
- B. 2, 3 and 4
- C. 1, 3 and 4
- D. 1, 2 and 3
- E. None of the above

Q.15) The Central Statistical Organisation (CSO) is responsible for the compilation and publication of the Index of Industrial Production (IIP) since 1950. Which among the following sectors are included in All India Index of Industrial Production?

1. Mining
2. Gas & Water Supply
3. Electricity
4. Manufacturing

- A. 1, 2 and 4
- B. 2, 3 and 4
- C. 1, 3 and 4
- D. 1, 2 and 3
- E. None of the above

Q.16) Gender indicators are quantitative metrics to provide information to monitor performance, measure achievement and determine accountability. Which of the following are listed by Ministry of Statistics and Programme Implementation under Gender Relevant Indicators?

1. Adolescent fertility rate
2. Proportion of employees who are own-account workers, by sex
3. Proportion of households using clean cooking fuel.

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

Q.17) Livelihood Business Incubator (LBI) is an entity set up for imparting skill development & incubation programmes for promoting entrepreneurship and employment generation in agro-rural sector with special focus on rural and underserved areas. LBI is an important component of which of the following schemes?

- A. ASPIRE
- B. SVANidhi
- C. DRI
- D. PMMY
- E. PMJAY

Q.18) Unified Portal for Agricultural Statistics (UPAg) is an advanced agricultural data management platform designed to generate crop estimates and integrate with other systems generating Agriculture Statistics such as Price, Trade, Procurement, Stock etc. Which of the following are correctly stated key features of UPAg Portal?

1. Commodity profile reports
2. Data analysis
3. Data localization
4. Data Standardization
5. Granular Production Estimates

- A. 1, 2, 3 and 5

- B. 2, 3, 4 and 5
- C. 1, 2, 4 and 5
- D. 1, 2, 3 and 4
- E. 1, 2, 3, 4 and 5

Q.19) G20 New Delhi Declaration 2023 focusses on which areas relating to Gender equality, women empowerment and women led development?

1. Enhancing economic and social empowerment
2. Bridging the gender digital divide
3. Increasing women participation in political leadership across the globe
4. Driving gender-inclusive climate action
5. Securing women's food security, nutrition, and well-being

- A. 1, 2, 4 and 5
- B. 2, 3, 4 and 5
- C. 1, 2, 3 and 5
- D. 1, 2, 3 and 4
- E. 1, 2, 3, 4 and 5

Q.20) RBI has taken various initiatives to improve the financial resilience of Indian Banking sector. One is the categorization of _____ for regulatory purpose with four-tiered framework?

- A. Payment Banks
- B. Private Banks
- C. Regional Rural Banks
- D. Foreign Banks in India
- E. Urban Cooperative Banks

Q.21) Which of the following statements is true about National Curriculum Framework for School Education (NCF-SE)?

- A. All Board examinations must move towards becoming 'easier' without any compromise on assessing genuine learning.
- B. In ten years, Boards of Examination should be prepared to offer certification through modular examinations.
- C. All students will be allowed to take Board examinations on at least two occasions during any given school year, with only the best score being retained.
- D. To get a Grade 12 certificate, the students should pass the 2 examinations in Languages.
- E. All of the above

Q.22) RBI Deputy Governor Michael Debabrata, in Sep 2023, highlighted that financial sector in India is on the cusp of a transformative change leveraged on technology and the trinity of _____.

- A. RuPay, BHIM and NACH
- B. JanDhan Account, Aadhar and Mobile Connection
- C. RuPay, AutoPay and BHIM Aadhar
- D. JanDhan Account, AEPS and UPI
- E. CTS, *99# and IMPS

Q.23) Bank loan for _____ upto an aggregate limit of ₹100 crore per borrower will be eligible to be classified as ancillary service of agriculture sector under Priority Sector Lending.

- A. Export Credit
- B. Social Infrastructure
- C. Renewable Energy
- D. Food and Agro-processing
- E. Micro, Small and Medium Enterprises

Q.24) Bank loan to individuals for education purposes including vocational courses up to maximum amount _____ will be eligible under 'education' category of Priority Sector Lending.

- A. ₹10 lakh
- B. ₹20 lakh
- C. ₹25 lakh
- D. ₹30 lakh
- E. ₹15 lakh

Q.25) 'Skills on Wheels' initiative launched by Ministry of Skill Development and Empowerment in collaboration with NSDC and _____ in September 2023, aims to provide livelihood to rural households by empowering 60,000 youth through by providing relevant skills training to its youth population over a period of _____ years.

- A. IndusInd Bank, 5
- B. State Bank of India, 3
- C. ICICI Bank, 4
- D. World Bank, 2
- E. Microsoft, 3

Q.26) The Ministry of Agriculture & Farmers' Welfare, GoI, has approved the continuation of AMI sub-scheme of ISAM upto 31 March ____ with a few changes, applicable for the projects for which term loan is sanctioned on or after 01.04.2023.

- A. 2024
- B. 2025
- C. 2026
- D. 2027
- E. 2028

Q.27) As per report of technical group on population projection (July 2020) by National Commission on Population, Ministry of Health and Family Welfare, out of the projected increase in population of 31.1 crores in India during 2011 to 2036, 50% of growth is projected in five states. Which of the following is not among these 5 states?

- A. Uttar Pradesh
- B. Bihar
- C. Andhra Pradesh
- D. West Bengal
- E. Maharashtra

Q.28) The target beneficiaries of 'Jan Shikshan Sansthan' scheme are non-literates, neo-literates, and persons having a rudimentary level of education (70%), school dropouts up to class 12 (20%), and graduates (10%) in the age group of _____ years.

- A. 15 to 45
- B. 16 to 42
- C. 17 to 48
- D. 18 to 50
- E. 21 to 60

Q.29) Name the pan-India electronic trading portal for transparent sale transactions and price discovery initially in regulated markets. It also addresses the challenges by creating a unified market through online trading platform, both, at State and National level and promotes uniformity and access to a nationwide market for the farmer.

- A. APMC
- B. GeM
- C. e-NAM
- D. APEDA
- E. IARI

Q.30) Under the DAY-NRLM scheme, the households are identified with minimum 1-deprivation criterion as per the Socio Economic and Caste Census (SECC), along with households identified

through Participatory Identification of the Poor (PIP) to be eligible. Which of the following verifies the list prepared under PIP?

- A. State level bankers committee
- B. Lead Bank
- C. District Consultative Committee
- D. Gram Sabha
- E. Gram Panchayat

Q.31) Pradhan Mantri Jan-Dhan Yojana (PMJDY) is National Mission for Financial Inclusion to ensure access to financial services. Which of the following benefit is incorrectly mentioned as per benefits provided under this scheme?

- A. Interest is earned on the deposit in PMJDY accounts
- B. Accident Insurance Cover of Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018
- C. One basic savings bank account is opened for unbanked person
- D. There is no requirement to maintain any minimum balance in PMJDY accounts
- E. An overdraft (OD) facility up to Rs. 20,000 to eligible account holders is available

Q.32) As per the provision of NFSA 2013, government has decided to provide food grains free of cost for a period of _____ beginning from 1st Jan 2023.

- A. One Year
- B. Two Years
- C. Three Years
- D. Four Years
- E. Five Years

Q.33) The Central government has approved extension of PMUY in September 2023. This approval made provision for _____ additional connections over the period _____.

- A. 50 lakh, 1 year
- B. 60 lakh, 2 years
- C. 75 lakh, 3 Years
- D. 1 crore, 4 years
- E. 1.5 crore, 5 years

Q.34) As per the guidelines of Stand-Up India Scheme, loans between Rs 10 lakh and _____ will be provided to at least one Scheduled Caste (SC) or Scheduled Tribes (ST) borrower and at least one-woman borrower per bank branch for setting up a greenfield enterprise.

- A. Rs 50 lakh

- B. Rs 70 lakh
- C. Rs 80 lakh
- D. Rs 1 crore
- E. Rs 2 crore

Q.35) Under the Small loan scheme for individuals from National Backward Classes Finance and Development Corporation (NBCFDC), the applicant's annual family income should be up to

_____.

- A. Rs. 1.5 lakh
- B. Rs. 2 lakh
- C. Rs. 2.5 lakh
- D. Rs. 3 lakh
- E. Rs. 3.5 lakh

Q.36) Which category of persons are eligible to join NPS – All Citizen Modal scheme?

1. An Indian Citizen (Resident or Non-Resident)
2. Overseas Citizens of India
3. Persons of Indian Origin
4. Hindu Undivided Family

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

Q.37) Which of the following schemes have been merged and renamed as Scholarships for Higher Education for Young Achievers Scheme (SHREYAS) from FY 2021-22?

1. TOP Class School Schemes for SCs
2. Free Coaching for SCs and OBCs
3. National Overseas Scholarship Scheme for SC
4. National Fellowship Scheme for SC
5. Post Matric Scholarship Schemes for SCs

- A. 1 and 3
- B. 1, 3 and 4
- C. 1, 2 and 5
- D. 1, 2, 3 and 4
- E. 1, 2, 4 and 5

Q.38) PMJAY provides coverage of max ____ per year per family for the secondary and tertiary care hospitalization.

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

Q.39) Which of the following is a biometric enabled digital service for pensioners of Central government/ State government or any other government agencies to provide anytime-anywhere submission of digital life certificates?

- A. Jeevan Saboot
- B. Jeevan Sathi
- C. Jeevan Pramaan
- D. Jeevan Prateek
- E. Jeevan Sakshar

Q.40) Which of the following is not an automatic/compulsory inclusion under Pradhan Mantri Awas Yojana (Gramin)?

- A. Household without shelter
- B. Household with any member earning more than Rs. 15,000 per month
- C. Manual Scavengers
- D. Primitive Tribal Group
- E. Destitute living on alms

NABARD Grade A 2023 - Recollected Questions

Answer Key

Section – Economic and Social Issues

Question Number	Answer	Question Number	Answer
1	A	21	E
2	E	22	B
3	B	23	D
4	E	24	B
5	C	25	A
6	A	26	C
7	B	27	C
8	D	28	A
9	A	29	C
10	B	30	D
11	E	31	E
12	D	32	A
13	C	33	C
14	D	34	D
15	C	35	D
16	A	36	A
17	A	37	D
18	C	38	D
19	A	39	C
20	E	40	B

NABARD Grade A 2023 - Recollected Questions

Explanations

Section – Economic and Social Issues

Q.1) Explanation:

CPI is used as a **macroeconomic indicator of inflation**. Government of India and RBI uses CPI for targeting inflation & for monitoring price stability. Government of India determines the CPI Inflation target in consultation with RBI that is currently 4% +/- 2% and RBI tries to maintain the price stability by maintaining the CPI Inflation target (currently 4% +/- 2%). **(Statement 1 & 2 are correct)**.

GDP Deflator is used as a deflator in national accounts and not CPI Inflation. **(Statement 3 is incorrect)**

Hence **A** is the correct answer.

Covered in Concept Notes of ESI – Chapter 6 (Inflation)

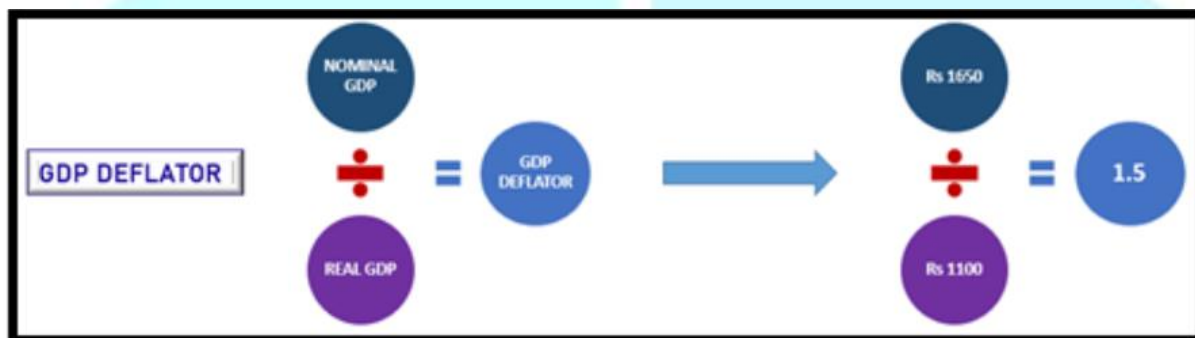
- **CPI (Urban) and CPI (Rural)** are new indices in the group of CPI and has a wider coverage of population. This index compiled by **National Statistical Office, Ministry of Statistics and Programme Implementation**, tries to encompass the entire population and is likely to replace all the other indices presently compiled.

In India, RBI uses CPI (combined) released by NSO for inflation purpose.

CPI measures changes in the price level of a basket of consumer goods and services purchased by households.

The number of items in CPI (Combined) basket are 908 (448 for Rural and 460 for Urban)

- **Items covered under CPI-combined are as follows:** The basket of items and their weighing diagrams have been prepared using the **Modified Mixed Reference Period (MMRP)** data of Consumer Expenditure Survey (CES), 2011–12, of the 68th Round of National Sample Survey (NSS). This has been done to make it consistent with the international practice of shorter reference period for most of the food items and longer reference period for the items of infrequent consumption.
 - **Food and beverages:** 1. Cereals and products 2. Meat and fish 3. Egg 4. Milk and products 5. Oils and fats 6. Fruits 7. Vegetables 8. Pulses and products 9. Sugar and Confectionery 10. Spices 11. Non-alcoholic beverages 12. Prepared meals, snacks, sweets etc.
 - **Pan, tobacco and intoxicants**
 - **Clothing and footwear**
 - **Housing**
 - **Fuel and light**
 - **Miscellaneous:** 1. Household goods and services 2. Health 3. Transport and communication 4. Recreation and amusement 5. Education 6. Personal care and effects



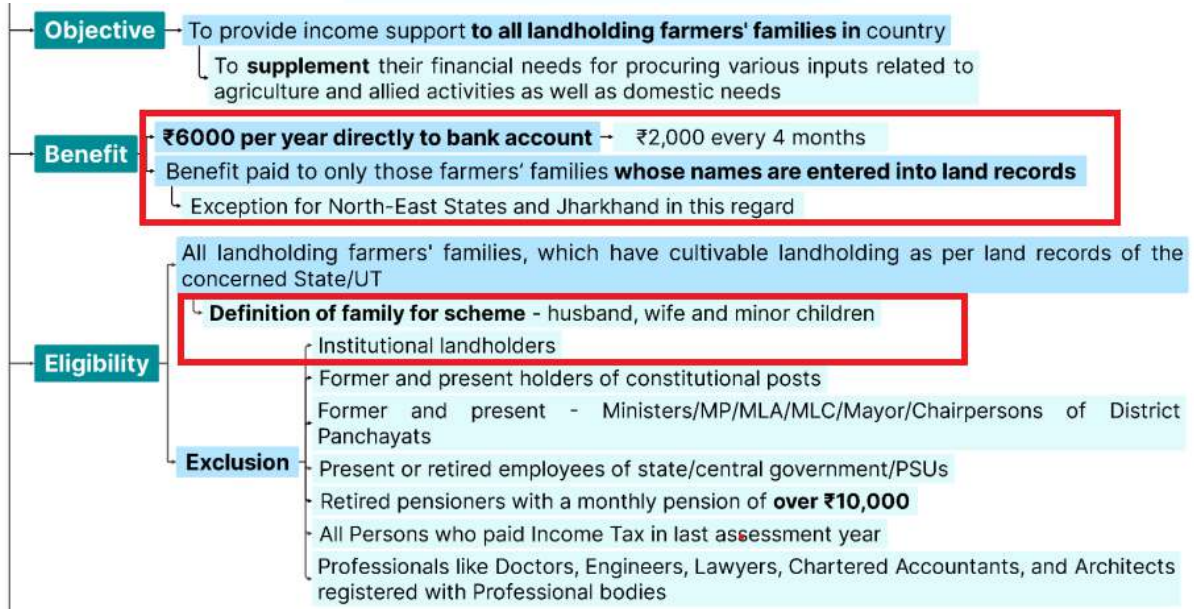
Q.2) Explanation:

Pradhan Mantri Kisan Samman Nidhi (PM KISAN):

- Definition of family for scheme - husband, wife and minor children (**Statement 1 is incorrect**).
- Institutional landholders are ineligible to receive benefit under the scheme (**Statement 2 is incorrect**).
- All landholding farmers' families, which have cultivable landholding as per land records of the concerned State/UT
 - **Exception for North-East States and Jharkhand in this regard (Statement 3 is incorrect).**

- Benefit - ₹6000 per year directly to bank account (₹2,000 every 4 months) (Statement 4 is correct).
Hence option E is correct.

Covered in SchemesTap- June 2023



Q.3) Explanation:

The Right to Information (RTI) Act mandates Central Public Information Officers/ State Public Information Officers to dispose the case in **maximum 30 days**.

Hence **B** is the correct answer.

Q.4) Explanation:

PM Vishwakarma Scheme:

- Aim** - Providing benefits to Vishwakarmas, who are either self-employed or intend to setup their own small-scale ventures
- Under **Credit Support** - Collateral free 'Enterprise Development Loans' of upto ₹3 lakh in 2 tranches of ₹1 lakh and ₹2 lakh with tenures of **18 months** and 30 months.
Hence **Option E** is correct.

Covered in SchemesTap- September 2023



Q.5) Explanation:

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS):

- **Rights and Entitlements of wage- seekers:**
 - Obtaining Job Card
 - **10% extra wage in case of employment provided beyond 5 km of radius**
 - Unemployment allowance

Hence Option C is correct.

Covered in SchemesTap- May 2023

Rights and Entitlements of wage- seekers
- Obtaining Job Card – Document that records workers' entitlements under MGNREGA
- 10% extra wage in case of employment provided beyond 5 km of radius
- Unemployment allowance – In case employment is not provided within 15 days of submitting application or from date when work is sought in case of advance application
Workers entitled to payment on weekly basis, and in any case within a fortnight of date on which work was done
Workers entitled to receive delay compensation at a rate of 0.05% of unpaid wages per day for duration of delay beyond 16th day

Q.6) Explanation:

Pradhan Mantri Schools for Rising India (PM SHRI)

- Launch – 2022
- Aim - To prepare more than 14,500 exemplar schools in which every student feels welcomed
- **Tenure - 2022-23 to 2026-27** (after that responsibility of States/UTs to continue to maintain benchmarks achieved).

Hence Option A is correct.

Covered in SchemesTap- September 2023

Type	Centrally Sponsored Scheme
Tenure	2022-23 to 2026-27 after that responsibility of States/UTs to continue to maintain benchmarks achieved
Financial Outlay	₹27360 crore <ul style="list-style-type: none"> Central Share – ₹18128 Crore State Share – ₹9,232 Crore

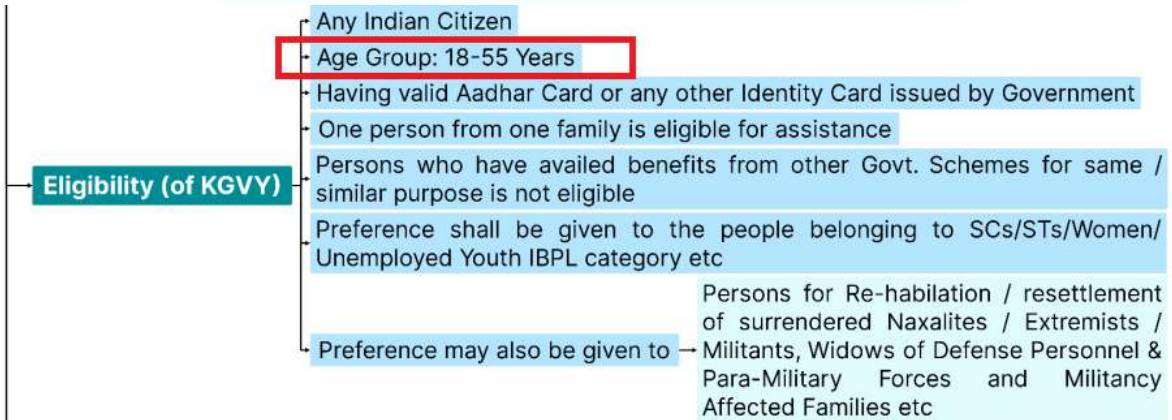
Q.7) Explanation:

Eligibility of Khadi Gramodyog Vikas Yojana (KGVY)

- Any Indian Citizen
- **Age Group: 18-55 Years**
- Having valid Aadhar Card or any other Identity Card issued by Government
- One person from one family is eligible for assistance

Hence Option B is correct.

Covered in SchemesTap- July 2023



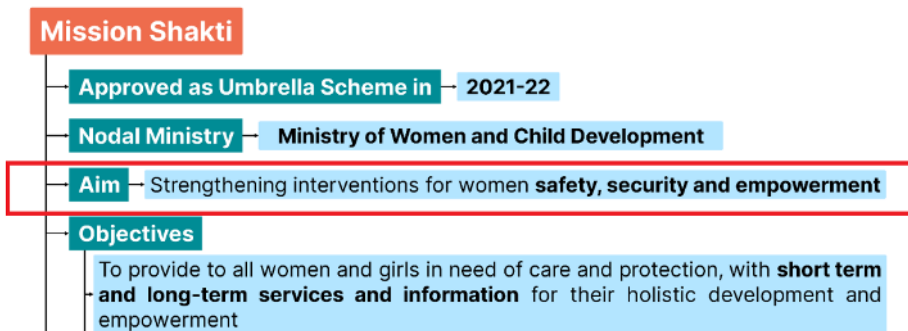
Q.8) Explanation:

Mission Shakti:

- Aim - Strengthening interventions for women safety, security and empowerment

Hence Option D is correct.

Covered in SchemesTap- September 2023



Q.9) Explanation:

Pradhan Mantri Gram Sadak Yojana (PMGSY):

- PMGSY-III - Envisages consolidation of 1,25,000 Km existing Rural Road Network by upgradation of existing Through Routes and Major Rural Links that connect habitations to Gramin Agricultural Markets (GrAMs), Higher Secondary Schools, Hospitals.
- Covers **only rural areas** - only single road connectivity to be provided (As Major district roads will not be covered in rural areas only 1 and 2 will be covered)

Hence Option A is correct.

Covered in SchemesTap- September 2023

PMGSY-III

Launched in 2019

Envisages **consolidation of 1,25,000 Km existing Rural Road Network** by upgradation of existing Through Routes and Major Rural Links that connect habitations to

↳ Gramin Agricultural Markets (GrAMs), Higher Secondary Schools, Hospitals

New construction may be allowed **only as a part of upgradation project**

District Rural Roads Plan is basis for selection of roads

Through Routes — Roads catering to large populations by connecting habitations over a large area and which act as collectors of traffic from smaller roads

States/UTs would be able to join only after sanction of 100% works of PMGSY-I and PMGSY-II, and award of 90% of length

No roads can be taken up under PMGSY-III before completion of 10 years of design life

Timeline - March 2025

Key Features

In 2016, **Rural Connectivity Projects for Left Wing Extremism Affected Areas (RCPLWEA)** launched as separate vertical under PMGSY

World Bank has supported PMGSY since its inception

Covers **only rural areas** - only single road connectivity to be provided

Unit for connectivity - 'Habitation' and not a Revenue Village or Gram Panchayat

Q.10) Explanation:

Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI) acts as the last mile financier for entities eligible to avail financial assistance from NSFDC under 'Aajivika Microfinance Yojana'.

Hence Option B is correct.

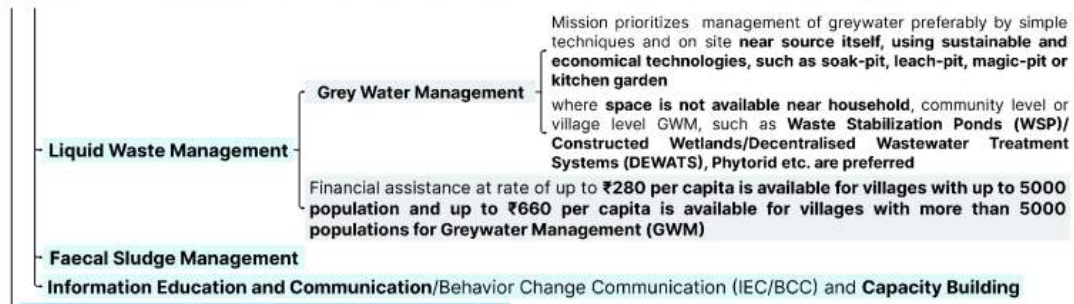
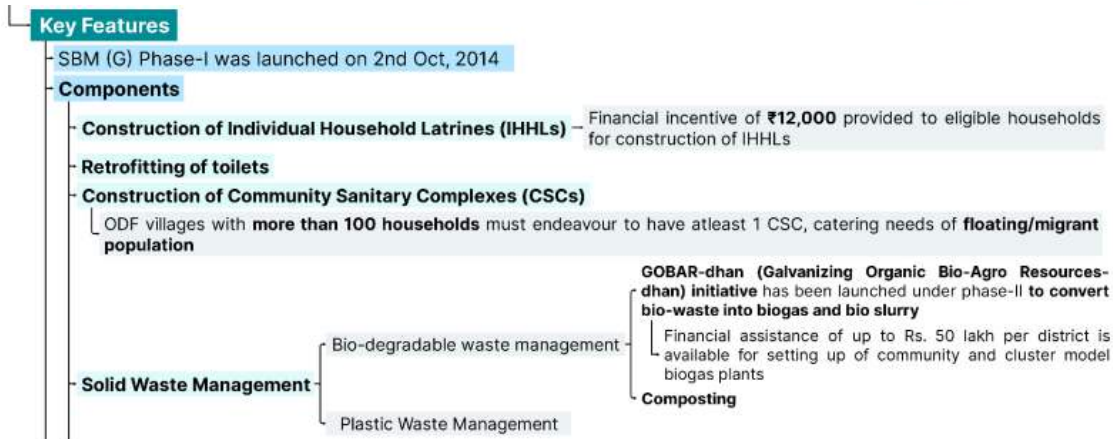
Q.11) Explanation:

Under Swachh Bharat Mission (Gramin) Phase-II, upto 5% of the total funding for programmatic components can be spent on:

1. Information, Education & Communication
2. Capacity Building

Hence Option E is correct.

Covered in SchemesTap- October 2023



Q.12) Explanation:

The Economic Survey 2022-23 in Chapter 6 mentions that **65%** India’s population lives in rural areas and 47% of the population is dependent on **agriculture** for livelihood.

Hence **D** is the correct answer.

Social Protection:

- **Pradhan Mantri Jeevan Jyoti Bima Yojana:** Around **14.96 crore persons** have been enrolled and about 6.4 Lakh claims have been paid under the scheme.
- **Pradhan Mantri Suraksha Bima Yojana:** Around **32.1 crore persons** have been enrolled cumulatively and about 1.1 Lakh claims have been paid under.
- **Pradhan Mantri Mudra Yojana:** More than **38.4 crore loans** have been sanctioned through this scheme.

Rural Economy:

- Around **65% of the entire population** of the country live in rural areas, of which nearly **47%** of them are **dependent on agriculture**.
- The quality of rural lives, including, inter alia, access to electricity, presence of improved drinking water sources, coverage under health insurance schemes, have improved significantly (National Family Health Survey 2019-21)
- **Deendayal Antyodaya Yojana-National Rural Livelihood Mission:** The Mission has mobilised a total of 8.7 crore women from poor and vulnerable communities into **81 lakh SHGs**.

Q.13) Explanation:

According to RBI governor’s speech delivered in August 2023 – “Building Blocks for a Sustainable Future”, certain thrust areas that can propel India forward over the next 25 years are: (i) agriculture; (ii) manufacturing; (iii) services; (iv) demography; (v) technology; and (vi) start-ups

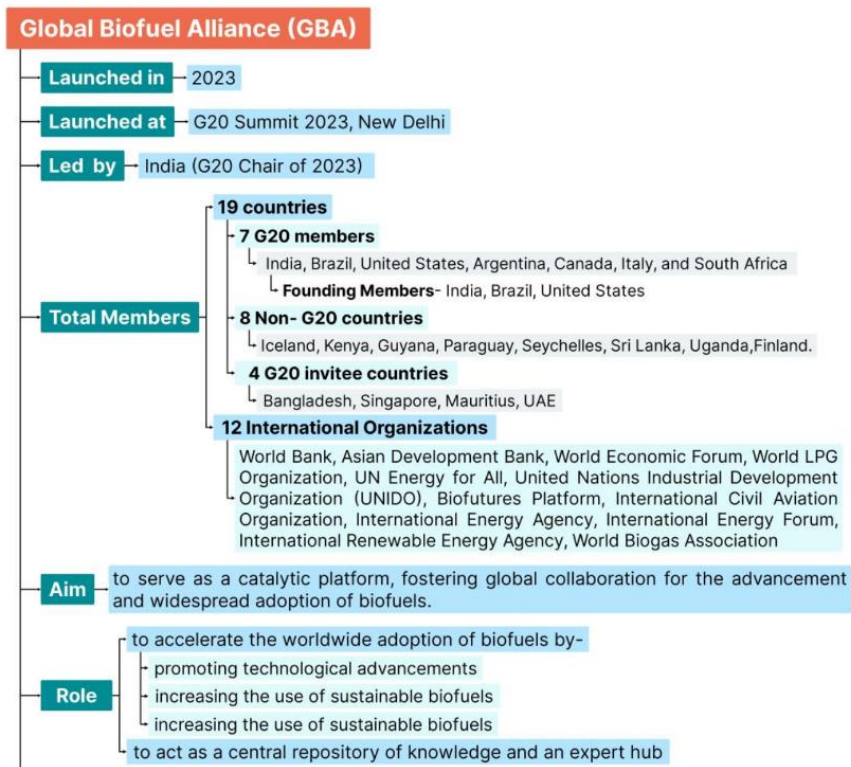
Hence **C** is the correct answer.

Q.14) Explanation:

This is an **application-based question**. The **Global Biofuel Alliance** is an India-led Initiative to develop an alliance of Governments, International organizations and Industry to facilitate adoption of biofuels. Out of the given options, the **PM JIVAN** (Jai Indhan- Vatavaran Anukool fasal awashesh Nivaran), **SATAT** (Sustainable Alternative Towards Affordable Transportation) and **GOBARDhan** (Galvanizing Organic Bio-Agro Resources Dhan) deal with bio-fuels. The PM KUSUM deals with renewable energy resources (non-biofuels).

Hence **D** is the correct answer.

- The Prime Minister of India **handed over G20 Presidency gavel** to the **Lula da Silva, President of Brazil**.
- **Launch of the Global Biofuel Alliance (GBA)**



Covered in EduTap CurrentTap Magazine – September 2023

Q.15) Explanation:

IIP (Index of Industrial Production) is released by: National Statistical office (NSO). It is an Indicator that measures the changes in volume of production of Industrial products during a given period. IIP measures Industry Groups classified as, Broad Sectors: **Mining, Manufacturing, and Electricity**, Use-based Sectors: Basic goods, Capital goods, and Intermediate Goods.

Hence **C** is the correct answer.

2.78 Index of Industrial Production (IIP)

Why in news?

A reply has been submitted by Minister of state for Commerce and Industry regarding industrial growth.

Key details:

- As per IIP the Industrial growth during 2021-22 was 11.7 per cent over the corresponding period of the last year, Whereas during:

2009-14 (Base year: 2004-05)	2014-19 (Base year: 2011-12)
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3.4	3.2
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IIP (Index of Industrial Production)

- Released by: **National Statistical office (NSO)**.
- IIP is an Indicator that measures the changes in volume of production of Industrial products during a given period.
- Measures Industry Groups classified as, Broad Sectors: Mining, Manufacturing, and Electricity.
- Use-based Sectors: Basic goods, Capital goods, and Intermediate Goods.
- Base year: 2011-12** (Changed in 2017, from 2004-05 to 2011-12).

Covered in EduTap CurrentTap Magazine – February 2023

Q.16) Explanation:

The following indicators are listed by Ministry of Statistics and Programme Implementation under Gender Relevant Indicators:

- Adolescent fertility rate
- Proportion of employees who are own-account workers, by sex

“Proportion of households using clean cooking fuel” is not an indicator used under Gender Relevant Indicators.

Hence **A** is the correct answer.

Q.17) Explanation:

A Scheme for Promotion of Innovation, Rural Industries and Entrepreneurship (ASPIRE) aids to set up a network of technology centres and to set up incubation centres to accelerate entrepreneurship and to promote start-ups for innovation in agro-industry. ASPIRE provides financial support to set up Livelihood Business Incubators (LBI) or Technology Business Incubator (TBI).

Hence, **A** is the correct answer.

Q.18) Explanation:

The **Unified Portal for Agricultural Statistics** (UPAg Portal – www.upag.gov.in) is a pioneering initiative by the Department of Agriculture and Farmers' Welfare, to streamline data management in the agriculture sector. Its key features include:

1. Data standardization
2. Data analysis
3. Granular production estimates
4. Commodity profile reports
5. Plus and Play

Hence **C** is the correct answer.

- The portal aims to provide real-time, reliable, and standardized information, empowering stakeholders and facilitating more responsive and efficient agricultural policies.

Key Features of UPAg Portal:

1. **Data Standardization:** The portal standardizes data on prices, production, area, yield, and trade, making it accessible in one location, eliminating the need to compile data from multiple sources.
2. **Data Analysis:** UPAg Portal will perform advanced analytics, offering insights such as production trends, trade correlations, and consumption patterns, aiding policymakers in making informed decisions.
3. **Granular Production Estimates:** The portal will generate granular production estimates with increased frequency, enhancing the government's ability to respond to agricultural crises swiftly.
4. **Commodity Profile Reports:** Commodity profile reports will be produced using algorithms, minimizing subjectivity and providing users with comprehensive insights.
5. **Plug and Play:** Users will have the flexibility to use the portal's data to prepare their own reports, promoting data-driven decision-making.

Covered in EduTap AgriCurrentTap Magazine – September 2023

Q.19) Explanation:

G20 New Delhi Leaders' Declaration was adopted during 18th G20 Summit held in New Delhi in September 2023. All 83 paragraphs of the Declaration were unanimously approved with 100% consensus. In this declaration, chapter 'Gender Equality and Empowering All Women and Girls' mentions focus areas for women empowerment and women-led development:

1. Enhancing Economic and Social Empowerment

2. Bridging the Gender Digital Divide
3. Driving Gender Inclusive Climate Action
4. Securing Women’s Food Security, Nutrition and Well-Being

Hence **A** is the correct answer.

Key Outcomes of G20 Summit

- **Adoption of G20 New Delhi Leaders’ Declaration.**
 - All **83 paragraphs** of the Declaration were **unanimously approved** with **100% consensus**.
 - For the **first time**, the declaration contained **no footnote or Chair’s summary**.
 - The declaration was drafted by four Indian Diplomats viz, **Abhay Thakur, Ashish Sinha, Nagaraj Naidu Kakanur & Enam Gambhir (only woman among the four)**.
 - **Highlights of the Declaration**
 - ✓ The **adverse impact of Russia-Ukraine war on global economy** was discussed under '**For the Planet, People, Peace and Prosperity**'.

Gender Equality and Empowering All Women and Girls	<p>Enhancing Economic and Social Empowerment, Bridging the Gender Digital Divide, Driving Gender Inclusive Climate Action and Securing Women’s Food Security, Nutrition and Well-Being.</p> <p>Leaders of the G20 agreed to the creation of a Working Group on the empowerment of women to support the G20 Women’s Ministerial which will convene its first meeting during the Brazilian G20 Presidency</p>
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Covered in EduTap’s CurrentTap Magazine – September 2023

Q.20) Explanation:

The Reserve Bank of India (RBI) on 1 December 2022 announced a four-tiered regulatory framework for categorisation of **Urban Co-operative Banks (UCBs)**.

The RBI has categorised all unit UCBs and salary earners' UCBs (irrespective of deposit size), and all other UCBs having deposits up to ₹100 crore in Tier 1.

In Tier 2, it has placed UCBs with deposits more than ₹100 crore and up to ₹1,000 crore. Tier 3 will cover banks with deposits more than ₹1,000 crore and up to ₹10,000 crore. UCBs with deposits more than ₹10,000 crore have been categorised in Tier 4, the circular said.

Hence **E** is the correct answer.

Q.21) Explanation:

National Curriculum Framework for School Education (NCF-SE) key features:

1. All Board examinations must move towards becoming ‘easier’ without any compromise on assessing genuine learning (Option A is correct).
2. In ten years, Boards of Examination should be prepared to offer certification through modular examinations (Option B is correct).
3. All students will be allowed to take Board examinations on at least two occasions during any given school year, with only the best score being retained (Option C is correct).

4. To get a Grade 12 certificate, the students should pass the 2 examinations in Languages (Option D is correct).

Hence **E** is the correct answer.

Q.22) Explanation:

RBI Deputy Governor Michael Debabrata, in Sep 2023, highlighted that financial sector in India is on the cusp of a transformative change leveraged on technology and the **trinity of JAM (JanDhan Account, Aadhar and Mobile Connection)**.

Hence **B** is the correct answer.

Q.23) Explanation:

Ancillary activities

- (i) Loans up to ₹5 crore to co-operative societies of farmers for disposing of the produce of members.
- (ii) Loans for setting up of Agriclincs and Agribusiness Centres
- (iii) Loans for **Food and Agro-processing** up to an aggregate sanctioned limit of ₹100 crore per borrower from the banking system
- (iv) Bank loans to Primary Agricultural Credit Societies (PACS), Farmers' Service Societies (FSS) and Large-sized Adivasi Multi-Purpose Societies (LAMPS) for on-lending to agriculture.
- (v) Loans sanctioned by banks to MFIs for on-lending to agriculture sector as per the conditions specified in paragraph IX of this circular
- (vi) Outstanding deposits under RIDF and other eligible funds with NABARD on account of priority sector shortfall.

Hence **D** is the correct answer.

Q.24) Explanation:

The Reserve Bank of India (RBI) has increased the threshold for education loan under priority sector lending to **not exceeding ₹20 lakh** from the earlier ₹10 lakh.

Banks have to set aside a specific portion of their lending to sectors which are deemed important by the RBI, under the priority sector lending guidelines.

“Loans to individuals for educational purposes, including vocational courses, not exceeding ₹ 20 lakh will be considered as eligible for priority sector classification. Loans currently classified as priority sector will continue till maturity.

Hence **B** is the correct answer.

Q.25) Explanation:

The Ministry of Skill Development & Entrepreneurship has launched '**Skills on Wheels**' initiative with **National Skill Development Corporation (NSDC)** and **IndusInd Bank**. It targets to empower 60,000 youths over a **period of 5 years**.

Hence **A** is the correct answer.

2.53 'Skills on Wheels' initiative

Why in news?

- Union **Minister for Skill Development & Entrepreneurship** recently launched '**Skills on Wheels**' initiative with National Skill Development Corporation (**NSDC**) and **IndusInd Bank**.

About 'Skills on Wheels' initiative

- **Launched: September 2023.**
- **Nodal Ministry: Ministry of Skill Development and Entrepreneurship.**
- **Objective: Spreading awareness about free skill training programs** and improving **livelihood of rural households** by providing relevant skills training to its youth population.
- **Features:**
 - National Skill Development Corporation (**NSDC**) **collaborated with IndusInd Bank.**
 - **Customised bus with retrofitted tools will travel across India to take the 'Skill India Mission' to the remotest corners** especially the aspirational and backward districts.
 - The initiative **will equip rural youth, particularly women with key Digital Skills** and make them job and future-ready.
- **Target: 60,000 youth** will be empowered **over a period of 5 years.**

Covered in EduTap's CurrentTap Magazine – September 2023

Q.26) Explanation:

Ministry of Agriculture & Farmers' Welfare, GoI, has approved the continuation of Agricultural Marketing Infrastructure (AMI) sub-scheme of Integrated Scheme for Agricultural Marketing (ISAM **upto 31 March 2026.**

Hence option C is correct.

Covered in SchemesTap- October 2023

EduTap

1.25 Integrated Scheme for Agricultural Marketing (ISAM)

What's in News?

- Scheme was in news.

Integrated Scheme for Agricultural Marketing (ISAM)	<ul style="list-style-type: none"> • Nodal Ministry - Ministry of Agriculture & Farmers Welfare • Objective - To promote creation of agricultural marketing infrastructure and creation of scientific storage capacity and to promote pledge financing to increase farmers' income. • Supports state governments in governing agricultural produce marketing through creation and improvement of market structures, capacity building and generating access to market information. • During 2017-18 e-NAM scheme has also been made part of it. • 5 components: <ul style="list-style-type: none"> ○ Agricultural Marketing Infrastructure (AMI) ○ Marketing Research and Information Network (MRIN) ○ Strengthening of Agmark Grading Facilities (SAGF) ○ Agri-Business Development (ABD) through Venture Capital Assistance (VCA) and Project Development Facility (PDF) ○ Choudhary Charan Singh National Institute of Agriculture Marketing (NIAM)
Agricultural Marketing Infrastructure (AMI)	<ul style="list-style-type: none"> • Extended till March 2026 with Outlay of ₹148 cr/year – Total 444 Cr • New Tenure: 2023-24 to 2025-26 • Storage infrastructure projects above 1000 MT to be registered with Warehouse Development Authority (WDRA) to avail benefits of e-NWR

Q.27) Explanation:

Of the projected increase in population of 31.1 crores in India during 2011-36, 17 crores are likely to occur in the 5 States of **Bihar, Uttar Pradesh, Maharashtra, West Bengal** and **Madhya Pradesh**. Thus, nearly 50 percent of India's demographic growth during this period of twenty-five years is projected to take place in these five states.

Hence **option C** is the correct answer.

Q.28) Explanation:

The target beneficiaries of 'Jan Shikshan Sansthan' scheme are non-literates, neo-literates, and persons having a rudimentary level of education (70%), school dropouts up to class 12 (20%), and graduates (10%) in the age group of 15-45 years.

Hence **option A** is correct.

Q.29) Explanation:

National Agriculture Market (e-NAM) Scheme - Pan-India electronic trading portal which networks existing Agricultural Produce Marketing Committee (APMC) mandis to create a unified national market for agricultural commodities (Accessible in 12 languages)

Hence Option C is correct.

Covered in SchemesTap- October 2023

Key Features

- ↳ **Pan-India electronic trading portal** which networks existing Agricultural Produce Marketing Committee (APMC) mandis to create a **unified national market for agricultural commodities**
 - ↳ Accessible in 12 languages
- ↳ **Total 209 Commodities covered**
 - ↳ 6 New Commodities - Little Millet, Kodo Millet, Barnyard Millet, Browntop Millet, Proso Millet, Amaranth Seed
- ↳ NAM is a **"virtual" market** but it has a physical market (mandi) at back end

Q.30) Explanation:

Under the DAY-NRLM scheme, the households are identified with minimum 1-deprivation criterion as per the Socio Economic and Caste Census (SECC), along with households identified through Participatory Identification of the Poor (PIP) to be eligible.

- Participatory Identification of Poor (PIP) instead of BPL, PIP is a community-driven process where Community based Organisations (CBOs) themselves identify poor in village using participatory tools
 - **List of poor identified by CBO is vetted by Gram Sabha**

Hence Option D is correct.

Covered in SchemesTap- July 2023

- ↳ **Universal Social Mobilisation** - At least 1 woman member from each identified rural poor household to be brought under the SHG network in a time bound manner
 - ↳ Special emphasis is particularly on vulnerable communities
- ↳ **Participatory Identification of Poor (PIP) instead of BPL**
 - ↳ PIP is a community-driven process where **Community based Organisations (CBOs) themselves identify poor in village** using participatory tools
 - ↳ List of poor identified by CBO is vetted by Gram Sabha
 - ↳ Households identified with at least one deprivation criteria as per SECC along with households identified through the P.I.P process will be accepted as DAY-NRLM target group and will be eligible for all the benefits
- ↳ **Revolving Fund (RF) and Community Investment Fund (CIF)**

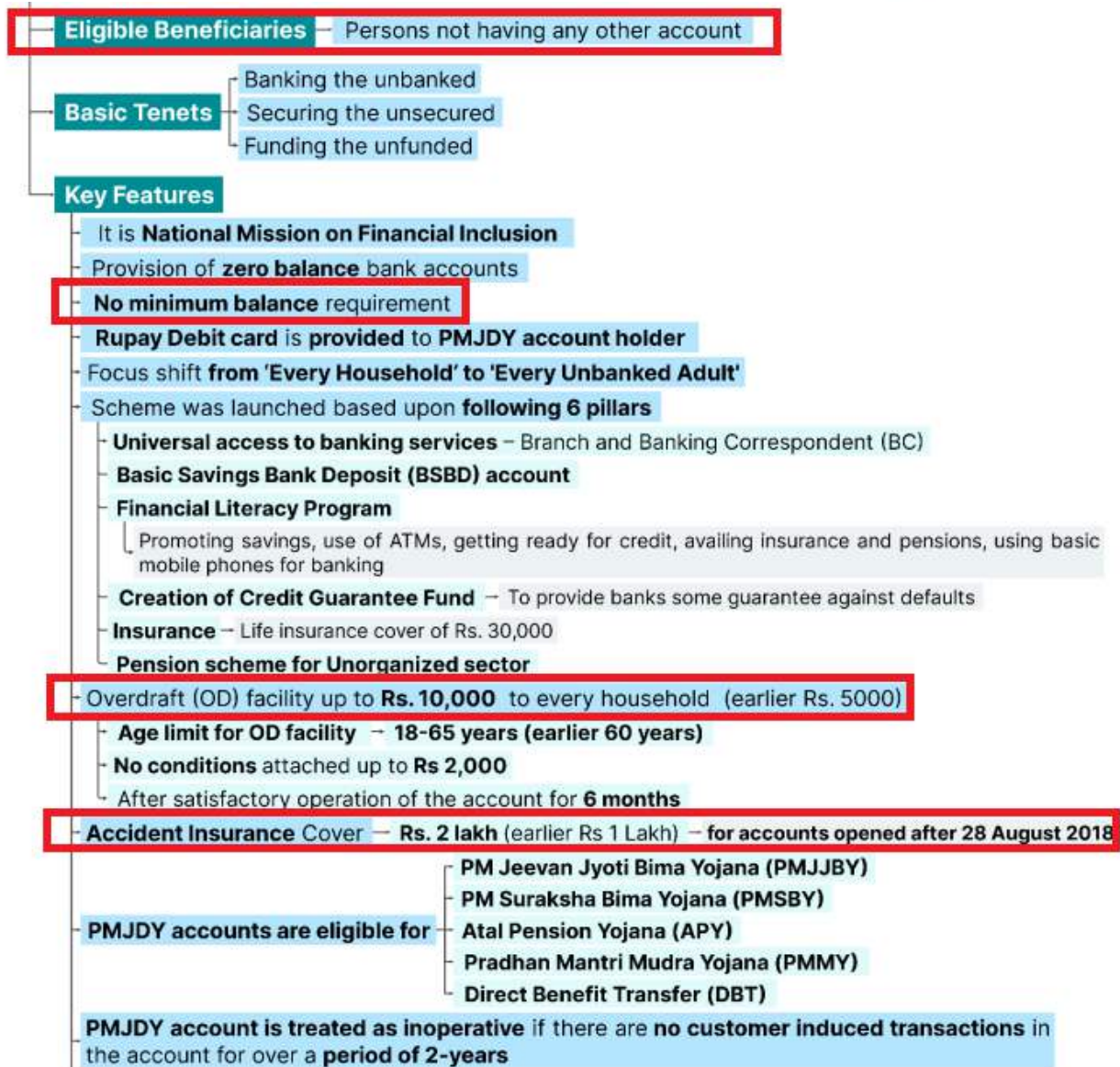
Q.31) Explanation:

Pradhan Mantri Jan-Dhan Yojana (PMJDY):

Overdraft (OD) facility up to Rs. 10,000 to every household (earlier Rs. 5000)

Hence Option E is correct.

Covered in SchemesTap- July 2023



Q.32) Explanation:

The Central Government to remove the financial burden of the poor beneficiaries and to ensure nationwide uniformity and effective implementation of NFSA, has decided to provide food grains free of cost to AAY households and PHH beneficiaries under NFSA, 2013, **for a period of one year beginning from 1st Jan 2023.**

Hence option A is correct.

Q.33) Explanation:

Central government has approved extension of PMUY in September 2023.

- **75 lakh additional LPG connections to be released in 3 years.**
 - Now total number of PMUY beneficiaries - 10.35 crore.

Hence option C is correct.

Covered in SchemesTap- September 2023

1.31 Pradhan Mantri Ujjwala Yojana (PMUY)

What's in News?

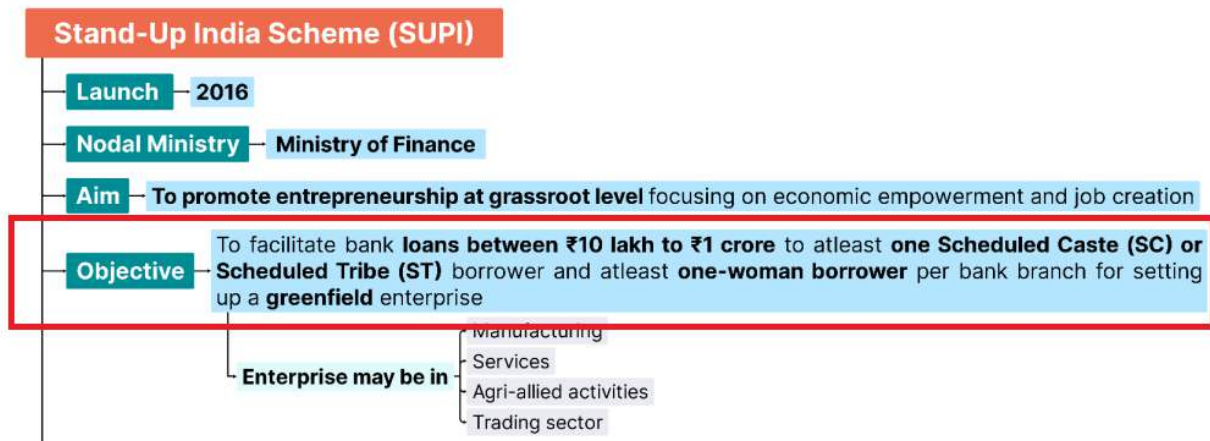
- Cabinet approves expansion of Ujjwala Yojana.
- **75 lakh additional LPG connections** to be released in 3 years.
 - Now total number of PMUY beneficiaries - **10.35 crore**.
- **Per capita consumption** of PMUY beneficiaries which was 3.01 in 2018-19 has increased to **3.71 in 2022-23**. PMUY beneficiaries took more than 35 Cr LPG refills a year now (2022-23).

Q.34) Explanation:

As per Stand-Up India Scheme, loans between Rs 10 lakh and 1 crore will be provided to at least one Scheduled Caste (SC) or Scheduled Tribes (ST) borrower and at least one-woman borrower per bank branch for setting up a greenfield enterprise.

Hence Option D is correct.

Covered in SchemesTap- September 2023



Q.35) Explanation:

Under the Small loan scheme for individuals from National Backward Classes Finance and Development Corporation (NBCFDC), the applicant's annual family income should be up to 3 lakh.

Hence option D is correct.

Q.36) Explanation:

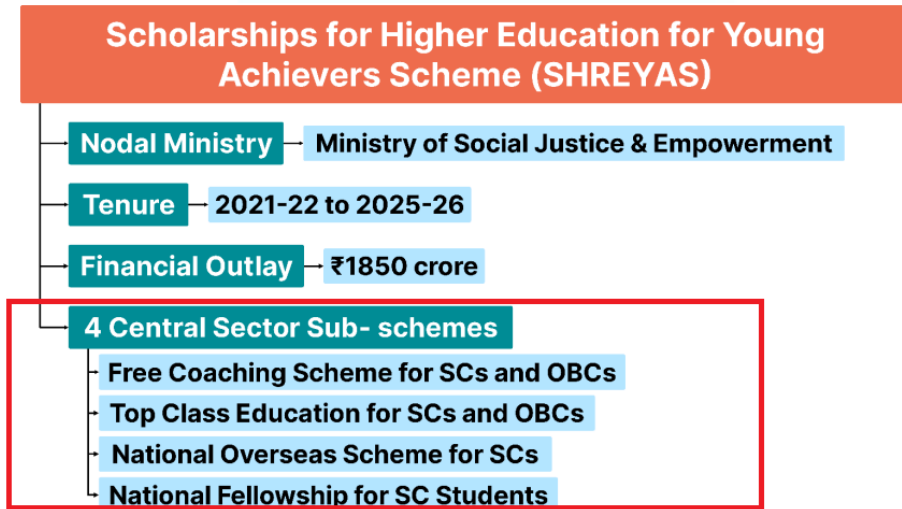
Indian Citizen (Resident or Non-Resident) and **Overseas Citizens of India** are eligible under the **NPS Scheme**. Persons of Indian Origin and Hindu Undivided Family are not eligible under NPS.

Hence, **Option A** is the correct answer.

Q.37)

Covered in SchemesTap- October 2023

Sub-schemes under Scholarships for Higher Education for Young Achievers Scheme (SHREYAS) from FY 2021-22:



Hence, Option D is the correct answer.

Q.38) PMJAY provides coverage of max 5 lakh per year per family for the secondary and tertiary care hospitalization.

Hence Option D is correct.

Covered in SchemesTap- October 2023

- Pradhan Mantri Jan Arogya Yojana (PM-JAY)
 - Subsumed - Rashtriya Swasthya Bima Yojana (RSBY) launched in 2008
 - Health coverage of Rs. 5 lakh per beneficiary family per annum for secondary and tertiary care irrespective of no. of family members
 - Covers up to 3 days of pre-hospitalization and 15 days post-hospitalization
 - Request for back-dated pre-authorization allowed

Q.39) Explanation:

The Department of Pension & Pensioners' Welfare (DOPPW) has recently issued comprehensive guidelines for the Nationwide Digital Life Certificate (DLC) Campaign 2.0. To enhance 'Ease of Living' of Central Government pensioners, Department of Pension & Pensioners' Welfare has been promoting Digital Life Certificate (DLC) i.e. Jeevan Pramaan extensively.

Hence C is the correct answer.

Q.40) automatic/compulsory inclusion under Pradhan Mantri Awas Yojana (Gramin)

Covered in SchemesTap- August 2023
houses with more than 2 rooms are filtered out



Hence, Option B is the correct answer.

NABARD Grade A 2023 - Recollected Questions

Section – General Awareness

Q.1) Recently, the Russian federation allowed Indian passport holders electronic visa (e-Visa) facility from 1 August 2023, which is valid for 60 days, allowing tourists to stay in Russia for how many days per visit?

- F. 21
- G. 30
- H. 16
- I. 45
- J. 60

Q.2) Central Railway's New Amravati station has engraved its place in history as the third station within the Central Railway to be designated a "Pink Station". Where is the headquarters of the Central Railway Zone of Indian Railways?

- F. Bhopal
- G. Mumbai
- H. Secunderabad
- I. Bhubaneswar
- J. Prayagraj

Q.3) Recently, the Bureau of Indian Standards, the National Standards Body of India signed a Memorandum of Understandings (MoU) with 35 prestigious institutions across the country to foster collaboration in standardization and conformity assessment. These MoUs aims at?

1. Standardization in Curricula in Academics
2. Empowering these Institutions for Hallmarking and Laboratory services for the benefit of the Jewellery Industry
3. Fostering collaboration in standardization in conformity assessment standardization

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

Q.4) Which of the following are expected benefits of National Green Hydrogen Mission?

- A. Decentralized Power Generation
- B. Increase in Renewable Energy Production
- C. Reduction in dependence on imported fossil fuels

- D. It can be utilized for long-duration storage of renewable energy
- E. All of the above

Q.5) How many countries are NATO members?

- A. 31
- B. 36
- C. 28
- D. 42
- E. None

Q.6) Which of the following States of the Head and Country is incorrectly Matched?

- A. Ibrahim Raisi – President of Iran
- B. Cyril Ramphosa – President of The Republic of South Africa
- C. Luiz Inácio Lula da Silva – President of Brazil
- D. Frank-Walter Steinmeier – Chancellor of Germany
- E. Srettha Thavisin – Prime Minister of Thailand

Q.7) India is part/member of which of the following Organizations?

- A. Organization for Economic Cooperation and Development (OECD)
- B. Quadrilateral Security Dialogue (QSD)
- C. North Atlantic Treaty Organization (NATO)
- D. United Nations Security Council (UNSC)
- E. All of the above

Q.8) Which of the following company was founded in 2002 by Elon Musk to revolutionize space transportation and commercial space flights?

- A. SpaceX
- B. Virgin Galactic
- C. Blue Origin
- D. Rocket Lab
- E. Bigelow Aerospace

Q.9) Which of the following statements are incorrect regarding the Ramsar Convention?

1. The Convention covers a very wide variety of wetland habitats including rivers, lakes, ponds, marshes, coastal areas, estuaries, bogs and even coral reefs.

2. Ramsar Convention is the oldest of the global nature conservation treaties.
3. In India the designated authority for the Ramsar convention is Ministry of Environment and Forests and Climate Change (MoEFCC)

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

Q.10) Recently, Leander Paes has become the first Asian man to be nominated for the International Tennis Hall of Fame in the player category. How many Grand Slam Titles did Leander Paes win in his three-decade career?

- A. 12
- B. 18
- C. 16
- D. 21
- E. 22

Q.11) Nirmala Sitharaman currently holds which of the following important portfolios in the Government of India?

- A. Minister of Finance
- B. Minister of Corporate Affairs
- C. Chairman of FSDC
- D. Chairperson of the GST Council
- E. All of the above

Q.12) Which amendment to the constitution of India added the provisions of reservation of seat for the women, SC and ST in Panchayati Raj Institutions?

- A. 48th Amendment
- B. 42nd Amendment
- C. 91st Amendment
- D. 73rd Amendment
- E. 85th Amendment

Q.13) Which post is held by Mr. Antony Blinken in the Cabinet of US President Mr. Joe Biden?

- A. Director of National Intelligence
- B. Secretary of State
- C. Director of Central Intelligence Agency
- D. Secretary of Homeland Security
- E. White House Chief of Staff

Q.14) In which year first rocket was launched from Thumba Equatorial Rocket Launching Station (TERLS), Thumba near Thiruvananthapuram, which marked the beginning of the Indian Space Programme?

- A. 1963
- B. 1968
- C. 1973
- D. 1976
- E. 1984

Q.15) India's New Parliament building was inaugurated on May 28 by Prime Minister Narendra Modi. The Old Parliament Building will now be known as "Samvidhaan Sadan". It was originally called _____.

- A. Imperial Administration Building
- B. Council House
- C. Viceroy Building
- D. Imperial Government House
- E. Constituent Assembly

Q.16) The 2023 ICC Men's Cricket World Cup now started in India from October 5 to November 19, 2023. In which of the following years India Co-hosted the ICC Men's Cricket World with any other Asian Countries?

1. 1987
 2. 1992
 3. 1996
 4. 1999
 5. 2011
- A. 1, 2 and 5
 - B. 1, 4 and 5
 - C. 1, 3 and 5
 - D. 2, 3 and 5
 - E. 2, 4 and 5

Q.17) Which of the following is not one of the UNESCO designated World Heritages site?

- A. Nanda Devi and Valley of Flowers National Park
- B. Dholavira: A Harappan City
- C. Western Ghats
- D. Great Living Chola Temples
- E. All of the above are UNESCO heritage sites

Q.18) Recently, the Ministry of Housing and Urban Affairs announced the winners of the India Smart Cities Award Contest (ISAC) 2022, which of the following states featured in the top 3 position?

1. Madhya Pradesh
2. Gujarat
3. Karnataka
4. Chhattisgarh
5. Uttar Pradesh

- A. 1, 2 and 3
- B. 1, 2 and 4
- C. 1 and 5
- D. 3 and 5
- E. 1, 3 and 5

Q.19) Which of the following schemes of the Government of India has won National Award for e-Governance 2023 (Gold)?

- A. e-NAM
- B. PMUY
- C. SVAMITVA
- D. PMJDY
- E. PM-JAY

Q.20) Recently, the Nobel Prize in Physiology or Medicine was conferred to Katalin Karikó and Drew Weissman for their discoveries in the realm of mRNA vaccines that helped in tackling the COVID-19 pandemic. What is the Full Form of 'm'?

- A. Micro
- B. Monochrome
- C. Mitochondrial
- D. Messenger
- E. Multilayered

NABARD Grade A 2023 - Recollected Questions

Answer Key

Section – General Awareness

Question Number	Answer
1	C
2	B
3	E
4	E
5	A
6	D
7	B
8	A
9	D
10	B
11	E
12	D
13	B
14	A
15	B
16	C
17	E
18	C
19	C
20	D

NABARD Grade A 2023 - Recollected Questions

Explanations

Section – General Awareness

Q.1) Explanation:

Starting August 1, Russia has started issuing electronic visa (e-visa) to Indian passport holders that helps visitors get travel approval faster for diverse purposes such as business trips, guest visits, and tourism.

The e-visa will have a validity of 60 days, allowing visitors to stay in Russia for up to **16 days per visit**.

Hence **C** is the correct answer.

Q.2) Explanation:

Central Railway (abbreviated CR) is one of the 19 zones of Indian Railways. Its headquarters is in **Mumbai at Chhatrapati Shivaji Maharaj Terminus**.

Hence **B** is the correct answer.

Q.3) Explanation:

Bureau of Indian Standards, the National Standards Body of India signed a Memorandum of Understandings (MoUs) with 35 prestigious institutions across the country for fostering collaboration in standardization and conformity assessment.

The MoU will pave the way for the partner institutions to participate in standardization activities by associating with the technical committees of the Bureau at the national and international level, **getting infrastructure support for relevant R&D Projects**, jointly organizing events on Standardization and Conformity Assessment, exchanging publications, introducing **standardization curricula in academics**, exploring a **Centre of Excellence for Standardization, testing, and Conformity Assessment, and sharing laboratory facilities**.

Hence **D** is the correct answer.

Q.4) Explanation:

India has set its sight on becoming energy independent by 2047 and achieving Net Zero by 2070. To achieve this target, **increasing renewable energy use across all economic spheres is central to India's Energy Transition**. Green Hydrogen is considered a promising alternative for enabling this transition. Hydrogen can be utilized for **long-duration storage of renewable energy**, replacement of fossil fuels in industry, clean transportation, and potentially also for **decentralized power generation**, aviation, and marine transport. The National Green Hydrogen Mission was approved by the Union Cabinet on 4 January 2022, with the intended objectives of:

- Making India a leading producer and supplier of Green Hydrogen in the world
- Creation of export opportunities for Green Hydrogen and its derivatives
- **Reduction in dependence on imported fossil fuels and feedstock**
- Development of indigenous manufacturing capabilities
- Attracting investment and business opportunities for the industry
- Creating opportunities for employment and economic development
- Supporting R&D projects

Hence **E** is the correct answer.

Q.5) Explanation:

At present, NATO has **31 member countries**. These countries, called NATO Allies, are sovereign states that come together through NATO to discuss political and security issues and make collective decisions by consensus.

Latest entrant is Sweden in 2023.

North Atlantic Treaty Organization (NATO)

An intergovernmental military alliance

Establishment → 1949

Total Members → 31

Headquarters → Brussels, Belgium

Secretary General → Jens Stoltenberg

Covered in **CurrentTap – April 2023**

Hence **A** is the correct answer.

Q.6) **Explanation:**

- Ibrahim Raisi – President of Iran (Correct)
- Cyril Ramphosa – President of The Republic of South Africa (Correct)
- Luiz Inácio Lula da Silva – President of Brazil (Correct)
- Frank-Walter Steinmeier – Chancellor of Germany (**Incorrect**) [**Chancellor of Germany is Olaf Scholz**]
- **Frank-Walter Steinmeier is President of Germany.**
- Srettha Thavisin – Prime Minister of Thailand

Hence **D** is the correct answer.

Q.7) **Explanation:**

The Quadrilateral Security Dialogue (QSD), commonly known as the Quad, is a strategic security dialogue between **Australia, India, Japan** and the **United States** that is maintained by talks between member countries.

OECD - The majority of OECD Members are high-income economies ranked as "very high" in the Human Development Index and are regarded as developed countries. (**India is not member of OECD**).

UNSC - The Council is composed of 15 Members:

Five permanent members: China, France, Russian Federation, the United Kingdom, and the United States, and ten non-permanent members elected for two-year terms by the General Assembly (with end of term year) (**India is not a member of UNSC**)

NATO - At present, NATO has **31 member countries**. These countries, called NATO Allies, are sovereign states that come together through NATO to discuss political and security issues and make collective decisions by consensus.

Latest entrant is Sweden in 2023. (**India is not the member of NATO**)

Hence **B** is the correct answer.

Q.8) Explanation:

Space Exploration Technologies Corp., commonly referred to as **SpaceX**, is an American spacecraft manufacturer, launch service provider, defense contractor and satellite communications company headquartered in Hawthorne, California.

The company was founded in **2002 by Elon Musk** with the goal of reducing space transportation costs and colonizing Mars. The company currently operates the Falcon 9 and Falcon Heavy rockets along with the Dragon spacecraft.

Hence **A** is the **correct answer**.

Q.9) Explanation:

The Ramsar Convention on Wetlands of International Importance Especially as Waterfowl Habitat is an international treaty for the conservation and sustainable use of Ramsar sites (wetlands). It is also known as the Convention on Wetlands. It is named after the city of Ramsar in Iran, where the convention was signed in 1971.

- The Convention covers a very wide variety of wetland habitats including rivers, lakes, ponds, marshes, coastal areas, estuaries, bogs and even coral reefs. (**Correct**)
- The Wetlands, or "Ramsar", Convention is the oldest of the global nature conservation treaties, and the only one to deal with a particular ecosystem type. (**Correct**)
- In India the designated authority for the Ramsar convention is Ministry of Environment and Forests and Climate Change (MoEFCC) (**Correct**)

Hence **E** (None of the above) is the **correct answer**.

Q.10) Explanation:

Leander Paes, the owner of **18 Grand Slam titles in men's doubles or mixed doubles**, is the **first Asian man** to be nominated for the International Tennis Hall of Fame in the player category.

Hence **option B** is the correct answer.

Q.11) Explanation:

Nirmala Sitharaman holds two important portfolios — **the Finance ministry** and the **corporate affairs ministry**.

Chairman of Financial Stability Development Council is Union Minister of Finance

The **GST Council** is generally chaired by the **Union Finance Minister**. Thus, currently, **Smt. Nirmala Sitharaman** is the chairperson of the GST Council.

Hence **E (All of the above)** is the correct answer.

GST Council

- As a joint forum of the Centre and the states set up by the President as per Article 279A (1) of the amended Constitution.
- The members of the Council include the **Union Finance Minister (chairperson)**, the Union Minister of State (Finance) from the Centre.
- **Each state can nominate a minister in-charge** of finance or taxation or any other minister as a member.
- It **makes recommendations to the Union and the states on important issues** related to GST, like the goods and services that may be subjected or exempted from GST and various rate slabs of GST.
- May 2022, Supreme Court stated that the **recommendations of the GST Council are not binding**.
- SC said **Article 246A of the Constitution gives both Parliament and state legislatures** have “simultaneous” power to legislate on GST and recommendations of the Council “are the product of a collaborative dialogue involving the Union and States”.

Covered in CurrentTap Magazine

Q.12) Explanation:

The 73rd Constitutional Amendment was enacted when P V Narasimha Rao was Prime Minister, mandated the reservation of one-third of seats for women in Panchayati Raj institutions and offices of the chairperson at all levels of Panchayati Raj institutions.

Accordingly, **Article 243 D** goes like this:

1) Seats shall be reserved for—

(a) the Scheduled Castes; and

(b) the Scheduled Tribes,

in every Panchayat and the number of seats so reserved shall bear, as nearly as may be, the same proportion to the total number of seats to be filled by direct election in that Panchayat as the population of the Scheduled Castes in that Panchayat area or of the Scheduled Tribes in that Panchayat area bears to the total population of that area and such seats may be allotted by rotation to different constituencies in a Panchayat.

(2) Not less than one-third of the total number of **seats reserved** under clause (1) shall be reserved for **women** belonging to the Scheduled Castes or, as the case may be, the Scheduled Tribes.

(3) Not less than one-third (including the number of seats reserved for women belonging to the Scheduled Castes and the Scheduled Tribes) of the total number of seats to be filled by direct election in every Panchayat shall be reserved for women and such seats may be allotted by rotation to different constituencies in a Panchayat.

4) The offices of the Chairpersons in the Panchayats at the village or any other level shall be reserved for the Scheduled Castes, the Scheduled Tribes and women in such manner as the Legislature of a State may, by law, provide:

Hence **D** is the **Correct answer**.

Q.13) Explanation:

Antony John Blinken is an American government official and diplomat serving since January 26, 2021 as the **71st United States secretary of state**. He previously served as deputy national security advisor from 2013 to 2015 and deputy secretary of state from 2015 to 2017 under President Barack Obama

Hence **Option B** is the correct answer.

Q.14) **Explanation:**

With the establishment of **the Thumba Equatorial Rocket Launching Station (TERLS) in 1963** at Thumba, a location close to the magnetic equator, there was a quantum jump in the scope for aeronomy and atmospheric sciences in India. The **launch of the first sounding rocket** from Thumba near Thiruvananthapuram, Kerala on **21 November 1963**, marked the beginning of the Indian Space Programme

Hence **Option A** is the correct option.

Q.15) **Explanation:**

The new Parliament building, part of the Central Vista project, will replace the existing structure – which was commissioned in 1927. The **'Samvidhan Sadan'** building was designed in the 1920s by Edwin Lutyens and Herbert Baker as a **'Council House'**.

Hence **Option B** is the correct answer.

Q.16) **Explanation:**

The **2023 ICC Men's Cricket World Cup** is the **13th edition of the Cricket World Cup**, a quadrennial One Day International (ODI) cricket tournament contested by men's national teams and organised by the International Cricket Council (ICC). The tournament is being hosted by India, it started on 5 October and is scheduled to conclude on 19 November 2023.

It is the first men's Cricket World Cup which India is hosting solely. They co-hosted the **1987, 1996** and **2011** editions with other Asian nations. The tournament is taking place in ten different stadiums, in ten cities across India.

Hence **Option C** is the Correct answer.

Q.17) **Explanation:**

- A. Nanda Devi and Valley of Flowers National Park (Added to the list 1988, 2005)
- B. Dholavira: A Harappan City (Added to the list 2021)
- C. Western Ghats (Added to the list in 2012)
- D. Great Living Chola Temples (Added to the list in 1987, 2004)
- E. All of the above

Hence **Option E (All of the above)** is the Correct answer.

Q.18) **Explanation:**

The Ministry of Housing and Urban Affairs (MOHUA) has announced the winners of the India Smart Cities Award Contest (ISAC) organised under the Smart Cities Mission (SCM), MOHUA.

- Indore topped the National Smart City Award, followed by Surat and Agra in second and third place respectively.

- **Madhya Pradesh** topped the state award, followed by **Tamil Nadu** in second place, and **Rajasthan and Uttar Pradesh in third place.**

Chandigarh has been awarded the best Union Territory award.

- **66 final winners identified** – 35 in Project Award, 6 in Innovation Award, 13 in National/Zonal City Award, 5 in State/UT Award and 7 in Partner Award categories.
 - President of India to felicitate winners of ISAC 2022 **at Indore, Madhya Pradesh.**
 - **National Smart City Award:**
 - Indore**
 - Surat**
 - Agra**
 - **UT Award:**
 - Chandigarh**
 - **State Award:**
 - Madhya Pradesh**
 - Tamil Nadu**
 - Rajasthan, Uttar Pradesh**

Covered in SchemesTap – August 2023

Hence **Option C** is the Correct Answer.

Q.19) **Explanation:**

SVAMITVA Scheme wins the National Award for e-Governance 2023. SVAMITVA (Survey of Villages Abadi and Mapping with Improvised Technology in Village Areas) Scheme of Ministry of Panchayati Raj (MoPR) has been conferred with the prestigious **National Award for e-Governance 2023 (Gold).**

MINISTRY OF PANCHAYATI RAJ

1.38 Survey of Villages and Mapping with Improved Technology in Village Areas (**SVAMITVA**) Scheme

What's in News?

News 1:

- **SVAMITVA** Scheme wins **National Award for e-Governance 2023 (Gold) for Application of Emerging Technologies for Providing Citizen Centric Services.**
 - At **26th National Conference on e-Governance (NCeG)** organized by Department of Administrative Reforms and Public Grievances (DARPG) in **Indore (MP).**

Covered in the SchemesTap – August 2023

Hence **option C** is the Correct answer.

Q.20) **Explanation:**

The 2023 Nobel Prize in Physiology or Medicine has been awarded to Katalin Karikó and Drew Weissman for their research that enabled the development of mRNA vaccines against COVID-19. Karikó and Dr. Weissman were awarded the prize for their “discoveries concerning nucleoside base modifications that enabled the development of effective mRNA vaccines against COVID-19”.

mRNA stands for **messenger RNA**, is a form of nucleic acid which carries genetic information. Like other vaccines, the mRNA vaccine also attempts to activate the immune system to produce antibodies that help counter an infection from a live virus.

NOBEL PRIZES 2023

Nobel Prize in Physiology or Medicine:

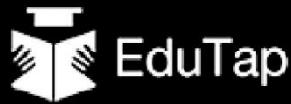
- Katalin Karikó and Drew Weissman
- Discoveries concerning base modifications that enabled the development of effective mRNA vaccines against COVID-19

Note: first vaccines to use the mRNA technology were those made by Pfizer/BioNTech and Moderna against COVID-19.

Handwritten annotations:
 - Katalin Karikó → Hungary
 - America
 - Messenger RNA

PIB Current Affairs MCQs | Important ESI Current Affairs Revision | RBI, SEBI & NABARD Preparation

Covered in the PIB Current Affairs MCQs session.
 Hence **D** is the **correct answer**.



PREVIOUS YEAR QUESTION

SOLVED

ENGLISH DESCRIPTIVE



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NABARD (Gr. A.)- Phase - 2 (2023)

Maximum marks (100)

Time (90 mins.)

PAPER I: General English

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.**

EduTap

Q.1 Write an Essay of about 500 - 550 words on any one of the following topics: - (40 Marks)

1. How Technology and Agriculture complement each other? Explain it and give 5 examples how technology helps agriculture?

In today's rapidly evolving world, the intersection of technology and agriculture has become increasingly significant. The integration of technology in agriculture has led to a revolution in the way crops are cultivated, harvested, and distributed. This symbiotic relationship between technology and agriculture has proven to be instrumental in addressing the challenges of food security, sustainability, and efficiency in the agricultural sector. In this essay, we will delve into the ways in which technology complements agriculture and provide five examples of how technology has transformed and enhanced agricultural practices.

Agriculture has been a fundamental aspect of human civilization, providing sustenance and livelihood for communities across the globe. As the world's population continues to grow, the demand for food production has surged, necessitating innovative solutions to enhance agricultural productivity while minimizing environmental impact. This is where technology has played a pivotal role in revolutionizing traditional farming methods and practices.

Technologically, agriculture in India lacks in terms of mechanization as only 42% mechanization has been achieved as compared to USA with 90%. India also lacks in grading, branding and marketing. India lags behind in Research and Development funding and innovation in agriculture as a result we have fewer yielding varieties of crops and techniques.

Precision Agriculture: One of the most prominent examples of how technology complements agriculture is through the implementation of precision agriculture. This approach utilizes advanced technologies such as GPS, drones, and sensors to assess and manage variability within fields. By precisely targeting inputs such as water, fertilizers, and pesticides, farmers can optimize resource utilization, minimize waste, and enhance crop yields. The use of precision agriculture has transformed farming from a uniform, one-size-fits-all approach to a highly customized and efficient process.

Automated Machinery: The introduction of automated machinery and robotics has revolutionized the labor-intensive aspects of agriculture. Automated systems such as self-driving tractors, robotic harvesters, and automated irrigation systems have streamlined farming operations, reduced labor costs, and improved overall productivity. These technologies have enabled farmers to accomplish tasks with greater precision and speed, ultimately leading to increased output and profitability.

Biotechnology and Genetic Engineering: Advancements in biotechnology and genetic engineering have significantly impacted agricultural production. Through genetic modification, scientists have developed crops with enhanced resistance to pests, diseases, and environmental stressors. Additionally, biotechnology has facilitated the production of genetically modified organisms (GMOs) that offer improved nutritional content, longer shelf life, and higher yields.

These innovations have bolstered crop resilience and sustainability, contributing to the global effort to ensure food security in the face of changing climatic conditions.

Data Analytics and Farm Management Software: The advent of sophisticated data analytics and farm management software has empowered farmers to make data-driven decisions and optimize their operations. These tools enable the collection and analysis of vast amounts of data related to soil health, weather patterns, crop performance, and market trends. By leveraging these insights, farmers can fine-tune their strategies, allocate resources efficiently, and adapt to dynamic market conditions. Furthermore, the integration of cloud-based platforms and mobile applications has facilitated real-time monitoring and remote management of agricultural activities, providing farmers with unprecedented control and oversight of their operations.

Sustainable Practices and Renewable Energy: Technology has catalyzed the adoption of sustainable agricultural practices and renewable energy sources. Innovations such as solar-powered irrigation systems, biofuel production, and waste-to-energy solutions have contributed to reducing the environmental footprint of agriculture. By harnessing renewable energy, farmers can minimize reliance on non-renewable resources, lower operational costs, and mitigate greenhouse gas emissions. Moreover, the integration of precision irrigation systems and water conservation technologies has promoted efficient water usage, addressing the critical issue of water scarcity in agricultural regions.

In conclusion, the symbiotic relationship between technology and agriculture is reshaping the landscape of food production and sustainability. As we look to the future, the continued integration of technology in agriculture holds immense potential to address global food security challenges, enhance environmental stewardship, and improve the livelihoods of farmers worldwide. This partnership between technology and agriculture underscores the imperative of embracing innovation to ensure the resilience and prosperity of the agricultural sector.

2. Detrimental effects of Social Media on Intimate social relationships and mental health.

In recent years, the pervasive influence of social media on our daily lives has become increasingly apparent. As graduate students, we are uniquely positioned to critically analyze the impact of this digital phenomenon on social relationships. While social media platforms have undeniably connected individuals across geographical boundaries, there is a growing body of evidence suggesting that these platforms also hold detrimental effects on interpersonal connections. This essay aims to explore the psychological and societal repercussions of social media on social relationships, outlining how it undermines meaningful interactions and perpetuates feelings of loneliness and isolation.

One of the foremost detrimental consequences of extensive social media usage is the detachment it fosters from meaningful offline relationships. As individuals become engrossed in their online persona, they may neglect the development and maintenance of authentic, face-to-face connections. This detachment can erode the richness of personal interactions, stifling the development of empathy, emotional intelligence, and the ability to read non-verbal cues.

Social media's relentless streams of curated content can ignite feelings of self-comparison and envy among users. The constant exposure to others' edited highlights can lead individuals to develop unrealistic expectations and negative self-perceptions. Consequently, social media platforms can exacerbate existing issues such as body dissatisfaction, low self-esteem, and anxiety, creating barriers to establishing and nourishing genuine relationships in both virtual and real-world domains.

The superficial nature of online communication platforms can contribute to the erosion of empathy and emotional connections. Character-limited messages, emojis, and an absence of genuine human cues can hinder true understanding and emotional resonance. Reduced empathy hampers our ability to truly connect with others, potentially leading to misunderstandings, conflict escalation, and ultimately, social disintegration.

Social media's algorithm-driven content distribution makes it easier than ever for individuals to exist within echo chambers, surrounded by those who think, act, and believe similarly. This leads to the reinforcement of existing biases and the suppression of diverse perspectives. These digital divisions create a breeding ground for animosity, polarizing societies, and hindering open dialogue, thereby undermining the foundation of social relationships.

Despite the illusion of constant connectivity, studies have shown a paradoxical association between excessive social media usage and increased feelings of isolation and loneliness. The curated highlight reels and shallow interactions prevalent on these platforms fail to provide the depth and intimacy inherent in meaningful connections, perpetuating a sense of isolation that can jeopardize mental health and well-being.

Research indicates that excessive time spent on social media can result in a redirection of attention and energy away from face-to-face relationships. Obsessive engagement with digital platforms can lead to decreased quality time spent with loved ones, an imbalance in work-life relationships, and missed opportunities for profound connections. This shifting focus can lead to strained relationships, diminished emotional bonds, and a lack of overall fulfillment.

Social media inherently raises concerns about privacy and trust, which can undermine the foundation of social relationships. Platforms' handling of personal data and their susceptibility to cyber threats have fostered skepticism and paranoia, causing individuals to hesitate before sharing personal information. This erosion of trust and privacy can make it challenging for individuals to forge genuine relationships, as their guard is perpetually up.

The prevalence of online communication poses challenges for social relationships, particularly in terms of genuine connectedness. Online interactions may lack the nuances of tone, facial expressions, and body language, leading to misinterpretations and misunderstandings. Moreover, the asynchronous nature of online conversations hampers the immediacy and spontaneity of real-time dialogue, hindering the cultivation of bonds.

While social media platforms have undeniably revolutionized communication and created new opportunities for connection, it is crucial to recognize and address the detrimental effects they have on social relationships. As conscientious graduate students, it is incumbent upon us to critically evaluate our own social media habits and promote awareness about the potential

pitfalls. By fostering a balanced approach to technology and encouraging face-to-face interactions, we can strive to mitigate the erosion of genuine human connections caused by excessive reliance on social media.

3. How Co-operative societies are transforming Rural India?

Co-operative societies have played a significant role in transforming rural India, leading to socio-economic development and empowerment of its inhabitants. These societies act as a platform for collective action, fostering unity and collaboration among individuals within the rural communities. Through various initiatives and programs, co-operatives have been instrumental in addressing the challenges faced by rural areas, including poverty, lack of education, and limited access to resources.

One of the key contributions of co-operative societies is the promotion of agricultural development in rural India. Farmers, who form the backbone of the rural economy, often face numerous difficulties, such as inadequate infrastructure, limited access to credit, and exploitative middlemen. Co-operatives have emerged as a powerful mechanism to tackle these problems by providing farmers with better market opportunities, fair prices for their produce, and access to inputs like seeds, fertilizers, and machinery. By utilizing the collective strength of their members, co-operatives have successfully transformed agricultural practices, resulting in increased productivity, improved livelihoods, and enhanced food security in rural areas.

8.55 lakh out of 30 lakh cooperative societies in the world are in India and about 13 crore people are directly associated with them and 91 percent villages in India have some form of cooperatives working in them. We have saved cooperatives in the country and the government led by Shri Narendra Modi has transferred profits of Amul, IFFCO and KRIBHCO directly to farmers' bank accounts. Cooperation has been the lifeblood of Indian culture since the very beginning and India has given the idea of cooperatives to the world.

Moreover, co-operatives have been instrumental in promoting entrepreneurship and fostering economic self-reliance in rural India. By encouraging the formation of small-scale industries and businesses, these societies have created employment opportunities within local communities, reducing migration to urban areas. Through skill development programs, training, and access to loans, co-operatives have empowered individuals with the necessary tools and resources to start and sustain their own ventures. This not only contributes to overall economic growth but also helps in preserving indigenous knowledge and traditional crafts, thereby promoting cultural sustainability in rural India.

Furthermore, co-operative societies have played a vital role in addressing social issues, particularly in the realms of education and healthcare. In remote rural areas, access to quality education, especially for marginalized communities, remains a significant challenge. Co-operatives have established schools and learning centers, providing affordable and accessible education to children in these areas. Additionally, they have initiated adult literacy programs, skill development workshops, and vocational training, empowering individuals with the knowledge and skills needed to break the cycle of poverty.

Similarly, co-operatives have contributed to the improvement of healthcare services in rural India. By establishing medical facilities, partnering with healthcare professionals, and organizing health camps, these societies have brought much-needed medical intervention to remote and underserved areas. They have also generated awareness about preventive healthcare practices, sanitation, and nutrition, resulting in a significant decline in disease prevalence and mortality rates.

Moreover, co-operative societies have fostered community development, promoting social cohesion and collective welfare in rural India. By pooling resources and efforts, individuals within these societies have been able to address common challenges and work towards shared goals. Co-operatives have been instrumental in constructing basic infrastructure, such as roads, water supply systems, and electricity grids, thereby improving the quality of life in rural areas. They have also facilitated the formation of self-help groups, empowering women with knowledge, skills, and financial independence, leading to their overall socio-economic empowerment.

However, despite the numerous achievements, the success of co-operative societies in transforming rural India is not without challenges and limitations. Poor governance, corruption, and mismanagement are some of the issues that often hinder the effective functioning of these societies. Furthermore, inadequate access to technology and internet connectivity hampers the seamless integration of rural co-operatives with the market economy. These challenges need to be addressed through policy interventions, strengthening the regulatory framework, and providing the necessary infrastructure to ensure the sustained impact of co-operative societies in rural India.

In conclusion, co-operative societies have emerged as a powerful force in transforming rural India. Through their contributions in the spheres of agriculture, entrepreneurship, education, healthcare, and community development, these societies have catalyzed socio-economic progress, empowering individuals and improving their overall well-being. However, addressing the challenges and limitations that hinder the effective functioning of co-operative societies is crucial for ensuring their continued success in creating a prosperous and inclusive rural India.

4. Discuss the importance of work-Life balance and why is it necessary?

The impact of work-life balance on individuals, families, and society as a whole cannot be overstated. From a personal standpoint, maintaining a healthy work-life balance has been linked to decreased stress, improved mental and physical health, and greater overall happiness. It allows individuals to spend time with loved ones, pursue hobbies and interests, and engage in self-care activities, leading to a more fulfilled and well-rounded life.

In the family context, work-life balance is crucial for maintaining strong, healthy relationships. Parents who are able to balance work and family commitments can be more present for their children, participate in family activities, and provide emotional support. This, in turn, contributes to the overall well-being of the family unit and creates a positive environment for children to grow and thrive.

From a societal perspective, promoting work-life balance can lead to higher levels of productivity and job satisfaction. Companies that prioritize work-life balance tend to have lower rates of employee turnover, reduced absenteeism, and higher levels of employee

engagement. In addition, society as a whole can benefit from a workforce that is healthy, motivated, and fully engaged in both their professional and personal lives.

There are various perspectives on work-life balance, with some arguing that it is a personal responsibility and others asserting that it is the responsibility of employers and policymakers. From a personal perspective, individuals have a role to play in managing their own work-life balance by setting boundaries, practicing self-care, and prioritizing activities that bring joy and fulfillment. However, this can be challenging in a society that often values overwork and places high demands on individuals both at work and at home.

Employers and policymakers also have a role to play in promoting work-life balance. This can be achieved through the implementation of flexible work arrangements, such as telecommuting and flexible hours, as well as the provision of benefits such as paid time off, parental leave, and childcare support. These measures not only benefit individual employees but also contribute to a more productive and engaged workforce.

A well-reasoned analysis of work-life balance should take into account the potential drawbacks and challenges associated with this concept. For example, in some industries, such as healthcare and emergency services, long hours and unpredictable schedules are unavoidable, making work-life balance more difficult to achieve. In addition, the rise of remote work has blurred the lines between work and personal life, leading to a potential "always-on" culture that can be detrimental to individuals' well-being.

Looking to the future, the concept of work-life balance will likely continue to evolve as societal attitudes shift and new challenges arise. The ongoing impact of technology, the changing nature of work, and the increasing focus on mental health and well-being will all influence the way work-life balance is perceived and addressed.

In conclusion, the importance of work-life balance cannot be overstated. It is necessary for individuals to maintain a healthy balance between their professional and personal lives in order to achieve overall well-being and happiness. Various perspectives on work-life balance, as well as potential drawbacks and challenges, should be considered in a well-reasoned analysis of this topic. Looking to the future, work-life balance will continue to evolve in response to societal shifts and new challenges, and it will remain a critical consideration for individuals, families, and society as a whole.

Or

In today's fast-paced world, achieving a harmonious work-life balance has become an essential aspect of modern life. As a Graduate School student, it is crucial to understand the significance of maintaining a balance between professional commitments and personal well-being. This essay will discuss why work-life balance is vital for graduate students, emphasizing its impact on overall productivity, mental and physical health, relationships, and personal fulfillment.

Finding equilibrium between work and personal life nurtures productivity. By setting boundaries and allowing time for relaxation and rejuvenation, graduate students can become more focused, motivated, and better equipped to handle their academic and professional

responsibilities. When individuals feel satisfied in their personal lives, they can channel energy and concentration more effectively into their work, leading to increased efficiency and higher quality outputs.

Maintaining work-life balance is crucial for preserving mental well-being, especially for graduate students who face intense academic pressure. Burnout, stress, and anxiety are common challenges, but by dedicating time to self-care, pursuing hobbies, and engaging in social activities, individuals can alleviate these issues. A balanced lifestyle enables graduate students to reduce mental exhaustion, promote emotional stability, and improve overall mental health, resulting in enhanced focus and cognitive abilities in their academic pursuits.

Neglecting personal health amidst rigorous academic commitments can lead to numerous health issues. Lack of exercise, unhealthy eating habits, and inadequate sleep are frequent consequences of an imbalanced work-life routine. A proper balance allows graduate students to prioritize their physical well-being, incorporating regular exercise, nutritious diets, and adequate rest, thus boosting their immune system and enhancing overall productivity.

Work-life balance is not just about personal fulfillment but also about fostering and preserving meaningful relationships. Graduate students often face challenges in maintaining connections with family, friends, and significant others due to their demanding academic workload. By allocating time for personal relationships, socializing, and participating in recreational activities, work-life balance promotes healthy interactions and emotional support systems, contributing positively to overall happiness and boosting academic performance.

An unbalanced lifestyle often leads to neglecting personal growth and self-reflection. By incorporating time for personal development, graduate students can engage in introspection, goal-setting, and self-improvement activities. Such endeavors offer valuable opportunities for self-discovery, cultivating a sense of purpose, and aligning professional aspirations with personal values, leading to greater satisfaction and fulfillment in both academic and personal life.

Work-life balance is a catalyst for creativity and innovation. By indulging in activities beyond academic and professional boundaries, graduate students expose themselves to new experiences, perspectives, and ideas. This exposure fosters creativity, improves critical thinking abilities, and encourages the generation of innovative solutions to complex problems. Effectively balancing work and personal pursuits enhances graduate students' overall intellectual capacity, enabling them to approach their work with fresh and creative insights.

Maintaining work-life balance is not a luxury but a necessity for graduate students aiming to thrive academically, professionally, and personally. Striking equilibrium between work responsibilities and personal well-being fosters productivity, improves mental and physical health, strengthens relationships, and promotes personal growth. Recognizing and implementing strategies to establish a healthy work-life balance is not only essential for graduate students but lays the foundation for a fulfilling and successful future in all aspects of life.

**Q.2 Make a Précis of the following passage in 150 words and give it a suitable title.
(30 Marks)**

Over the past decade, the landscape of marketing has undergone a significant transformation with the advent of social media. The impact of social media marketing cannot be overstated, as it has revolutionized the way brands engage with their audience and convey their messages. However, social media platforms and users' behavior on them are constantly evolving, and as a result, social media marketing strategies have had to adapt to these changes.

One major change in social media marketing is the emergence and rapid growth of influencer marketing. Influencers, individuals who have amassed significant online followings, have become key players in promoting brands and products. These influencers, often trusted by their followers, have leveraged their personal brands to create partnerships with companies, fostering authentic connections between brands and consumers. As the influence of traditional advertising declines, more brands are shifting their marketing budgets towards collaborating with influencers.

Another significant evolution in social media marketing is the increasing prominence of video content. Platforms like YouTube, Instagram, and TikTok have enabled the creation and dissemination of short, engaging videos, capturing the attention of users. Video content has proven to be more effective in capturing brand messages, generating higher engagement rates, and increasing conversion rates. With the rise of stories, reels, and live videos, brands are now incorporating video content into their social media strategies more than ever before.

Moreover, the demand for personalized experiences has also fueled changes in social media marketing. Users now expect brands to understand their preferences and deliver tailored content. This has led to the integration of advanced analytics tools in social media marketing strategies, allowing companies to collect and analyze data on user behavior, interests, and demographics. By leveraging this data, brands can deliver personalized content, recommendations, and advertisements, enhancing customer experiences and ultimately driving conversions.

Social responsibility has also become a focal point in the changing landscape of social media marketing. With society becoming more aware of environmental, social, and political issues, consumers are increasingly supporting brands that align with their values. This has led to the rise of purpose-driven marketing, where brands actively communicate their commitment to social responsibility. Social media platforms provide an ideal space for brands to amplify their social initiatives, showcase their contributions, and engage in meaningful conversations with their audience.

One way these changes are being facilitated is through advancements in technology and social media algorithms. Artificial intelligence and machine learning algorithms are becoming essential tools for optimizing campaigns, identifying trends, and personalizing content. These technologies can analyze vast amounts of data and improve targeting accuracy. Additionally, social media platforms have introduced features such as smart targeting, augmented reality filters, and chatbots, providing more sophisticated and interactive experiences for both brands and users.

However, it is important to acknowledge that social media marketing has its drawbacks and challenges. As more brands invest in social media advertising, competition for visibility and engagement continues to grow. This results in rising advertising costs and a cluttered digital space, which can make it difficult for brands to stand out. Consequently, marketers need to constantly adapt and refine their strategies to cut through the noise and effectively reach their target audience.

In conclusion, social media marketing is continuously changing as social media platforms and user behavior evolve. The rise of influencer marketing, the prominence of video content, the demand for personalized experiences, and the focus on social responsibility have all played significant roles in this transformation. Technology advancements and the integration of artificial intelligence have further supported these changes. However, as competition intensifies, brands must remain agile and innovative to effectively navigate the ever-evolving landscape of social media marketing.

Solution -

Title :- Emergence of Social media marketing.

Social media marketing has significantly transformed the way brands engage with their audience and convey their messages. Influencer marketing has become a key player in promoting brands and products, fostering authentic connections between brands and consumers. Video content has become more prominent, capturing user attention and generating higher engagement rates. The demand for personalized experiences has led to the integration of advanced analytics tools, allowing brands to deliver tailored content and recommendations. Social responsibility has become a focal point, with consumers increasingly supporting brands aligning with their values. Advancements in technology and social media algorithms, such as artificial intelligence and machine learning, are facilitating these changes. However, competition for visibility and engagement continues to grow, leading to rising advertising costs and a cluttered digital space. Marketers must constantly adapt and refine their strategies to effectively reach their target audience. In conclusion, social media marketing is constantly evolving as platforms and user behavior evolve.

Q.3 Write a letter on any one of the topics given below in 150 words. (30 Marks)

1. Write a letter to your Resident welfare association for creating a library in the locality.

Flat no – 214,
Koregaon Park,
Pune – 411033

19th November,2023.

To

The President,

Residents' welfare Association,

Koregaon Park,

Pune.

Subject: Advancing our Community through a Library.

Dear Esteemed Members of the Resident Welfare Association,

I trust this correspondence finds each of you in good health and high spirits. I am honored to present a significant proposal that will undoubtedly bring immense benefits to all residents - the establishment of a state-of-the-art library within our beloved locality.

Beyond its physical existence as a building housing books, a library represents an empowering space capable of instilling knowledge, fostering lifelong learning, and cultivating resiliency among community members. It will serve as not just a conduit for intellectual growth but also as an epicenter for social cohesion. Introducing such a dedicated facility within our vicinity promises to elevate both individual experiences and overall quality of life throughout our community.

Allow me to elucidate several key reasons that highlight the indispensability of bringing forth this cherished addition:

1. Unrestricted Access to Knowledge.
2. Educational Support.
3. Nurturing Bonds Amongst Residents.
4. Personal Development.

I humbly beseech the Resident Welfare Association's esteemed consideration in evaluating my proposal regarding the establishment of a transformative library within our vicinity. I firmly believe that this visionary endeavor holds immense transformative potential benefiting community development, education enhancement, and overall collective well-being. To commence these efforts with utmost efficiency, I propose that we form a dedicated committee entrusted with assessing feasibility aspects while simultaneously crafting a comprehensive roadmap encompassing potential funding avenues.

As an ardent advocate for knowledge proliferation, I am overjoyed at the prospect of wholeheartedly immersing myself in this noble undertaking alongside devoted like-minded individuals within our community. Please grant me the privilege of actively participating in any capacity possible towards advancing this initiative further.

Thank you profoundly for considering my proposal - eagerly awaiting your positive response. Together as a united force, let us transform our cherished locality into an epitome of enlightenment-provoking knowledge transferal and lifelong learning opportunities!

Thanking you in anticipation!

Regards

Mr. Subhjit Roy.

2. Write a letter to the Electricity board regarding the mismatch of address in your electric bill asking to rectify it.

House no – 34-A,
Henry Park Society,
Epson Road,
New Delhi.

19th November, 2023.

The Secretary,
New Delhi Electricity board,
New Delhi.

Subject – Regarding mismatch in address.

Dear Sir,

This is to inform that we have recently owned the flat 34-A, Henry Park society, Epson Road, New Delhi. I hope this letter finds you well. I am writing to bring to your attention a discrepancy in my electric bill. It has come to my notice that the address mentioned on the bill does not match my current address.

As a law-abiding citizen, I understand the importance of accurate record-keeping and its role in maintaining a smooth functioning system. I believe it is crucial to rectify any discrepancies in the billing information promptly. Therefore, I kindly request your assistance in correcting the address on my electric bill to reflect my current residential address, which is [My Address].

I understand that errors can occur, and I trust that the Electricity board will take the necessary steps to rectify this matter promptly. I kindly request you to update the address on file and ensure that all future bills reflect the correct information.

Thank you for your attention to this matter. I look forward to receiving a revised electric bill with the accurate address. Please let me know if you need any further information in order to get the rectification done in this month electricity bill.

I await your reply in anticipation.

Regards

Neeraj Rai.

3. Write a letter to your manager to congratulate him on his retirement and telling him about the role he played in your career.

Junior Manager,

Knox Ltd.

29th October,2022.

Amanda,

The Manger,

Knox ltd.

Hello Amanda,

Congratulations!

I am writing to extend my warmest congratulations on your well-deserved retirement. It is with great joy and a touch of sadness that I bid farewell to a manager who has played such a significant role in shaping my career.

During your tenure as my manager, you have consistently exemplified professionalism, dedication, and a genuine commitment to the growth and success of your team members. Your leadership style, characterized by fairness, guidance, and encouragement, has fostered an environment where each employee feels valued and motivated to excel.

I am particularly grateful for the opportunities you have provided me to take on challenging projects, expand my skill set, and assume greater responsibilities. Your unwavering support and belief in my abilities have been instrumental in my professional development, and I am confident that the invaluable lessons I have learned under your guidance will continue to propel me forward in my career.

As you embark on this new chapter in your life, I wish you an abundance of joy, relaxation, and fulfillment. May your retirement be filled with endless moments of happiness and the realization of your dreams.

Thank you once again for your exceptional leadership and mentorship. You will be greatly missed, but your legacy will undoubtedly endure.

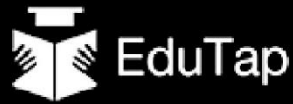
Sincerely,

Ragini Singh

Junior Manager.



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PREVIOUS YEAR QUESTION

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NABARD Grade A 2023 - Recollected Questions (Phase 2)

Section- Agriculture and Rural Development and Economic and Social Issues

Cabinet approves Computerization of PACS, 63,000 functional PACS will be computerized with an overall budget outlay of Rs 2516 crore. This will benefit approx. 13 crore farmers most of which are Small & Marginal Farmers. Will bring transparency, and efficiency, enhance trustworthiness, and help PACS to become a nodal delivery service point at the Panchayat level. Cloud-based unified software with data storage, Cyber Security, Hardware, digitization of existing records, Maintenance, and Training are the main components. This project proposes computerization of about 63,000 functional PACS years with a total budget outlay of Rs. 2516 crore with a Government of India share of Rs. 1528 crore.

Q.1) PACS has been mentioned in the above paragraph. What does the PACS stand for?

- A. Primitive Agriculture Cooperative Society
- B. Primary Agriculture Credit Society
- C. Provisional Agriculture Cooperative Society
- D. Primary Agriculture and Cooperative Society
- E. None of the above

Q.2) The center has announced a 47-member committee under former union minister _____ to prepare the national cooperation policy to promote a cooperative-based economic development model.

- A. Suresh Prabhu
- B. Arjun Munda
- C. Narayan Rane
- D. Ashwini Vaishnaw
- E. None of the above

Q.3) In order to make PACS self-reliant and in tune with 'Atmnirbhar Bharat Abhiyaan' the government of India has, on 29th June 2022 approved the centrally sponsored project for the computerization of PACS for the period of _____.

- A. 2 years
- B. 3 years
- C. 4 years
- D. 5 years
- E. 6 years

Q.4) Which of the following is the implementing agency for the centrally sponsored project for the computerization of primary agriculture credit societies?

- A. FCI
- B. RBI
- C. NABARD

- D. IFFCO
- E. APEDA

Rice cultivation is well-suited to countries and regions with low labour costs and high rainfall, as it is labour-intensive to cultivate and requires ample water. Ploughing is the _____(1)_____ operation, which is performed to cut, break, and invert the soil partially or completely suitable for sowing seeds. Puddling is churning the soil with water. It is done in paddy fields with standing water of 5-10 cm depth after initial ploughing with a country plow. It breaks up the clods and churns the soil. The tractor will not work satisfactorily in ploughing/puddling of rice fields due to the slippage of rubber wheels. So, to overcome this difficulty iron wheels are introduced which are called cage wheels. _____(2)_____ is used for churning the soil with standing water while preparing fields for paddy transplantation. It is used after completing an initial ploughing with an iron plough or country plough.

Based on the paragraph given fill in the blanks with appropriate options.

Q.5) Ploughing is the _____(1)_____ operation, which is performed to cut, break, and invert the soil partially or completely suitable for sowing seeds.

- A. Primary Tillage
- B. Secondary Tillage
- C. Blind Tillage
- D. Clean Tillage
- E. None of the above

Q.6) _____(2)_____ is used for churning the soil with standing water while preparing fields for paddy transplantation. It is used after completing an initial plowing with an iron plow or country plow.

- A. Harrow
- B. Puddler
- C. Scrapper
- D. Disc Plough
- E. Mold Board Plough

Q.7) Which of the following is /are the objectives of tillage in Rice?

- A. Seedbed preparation
- B. Weed Control
- C. Soil and Water Conservation
- D. To remove the hard pan
- E. All of the above

Q.8) Recently Indian Institute of Millet Research has established a “Center of Excellence” for the promotion of millets in which of the following places?

- A. Hyderabad
- B. Tamil Nadu
- C. New Delhi
- D. Haryana
- E. Uttarakhand

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) is a demand driven wage employment Scheme which provides for the enhancement of livelihood security of the households in rural areas of the country by providing at least one hundred days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work.

Based on above paragraph, answer the following questions.

Q.9) How many days of wage employment is provided under MGNREGS for Scheduled Tribe households living in forest areas?

- A. 120
- B. 130
- C. 140
- D. 150
- E. 175

Q.10) Under the MGNREGS, additional 50 days of wage employment are provided over and above 100 days in the areas affected due to which of the following reasons?

- A. Fire hazard
- B. Drought/ natural calamity
- C. Naxal affected
- D. Arsenic contaminated
- E. None of the above

Q.11) Under the MGNREGS, if the demanded employment is not provided within 15 days, the applicant is entitled to an unemployment allowance of at least ____ of the minimum wage for the first 30 days, and ____ of the minimum wage thereafter for the remaining financial year.

- A. Half, One-fourth
- B. Half, Half
- C. One-fourth, Half
- D. One-third, One-fourth
- E. One-fourth, One-fourth

Q.12) . Which among the following initiative are organised at every ward and Gram Panchayat level at least once a month for creating awareness about the employment generation in the rural areas.

- A. Gram Chaupal Diwas
- B. Gram Rozgar Diwas
- C. Gram Sahyog Diwas
- D. Gram Saarthi Diwas
- E. Gram Sahayak Diwas

On July 1, 2023, Prime Minister Narendra Modi launched the _____ Mission in Shahdol, Madhya Pradesh and distributed sickle cell genetic status cards to beneficiaries. The mission aims to address the serious health challenges posed by sickle cell disease, especially among the tribal population. The launch marks an important milestone in the ongoing efforts of the government to eliminate sickle cell disease as a public health problem by 2047.

Based on above paragraph, answer the following questions.

Q.13) Identify the programme mentioned in the paragraph.

- A. National Sickle Cell Deficiency Improvement Mission
- B. National Sickle Cell Anaemia Elimination Mission
- C. National Strategy for Elimination of Sickle Cell
- D. National Inclusive Mission for Sickle Cell Anaemia
- E. None of the above

Q.14) Which of the following preventive measures have been taken as a part of the programme mentioned in the paragraph?

1. Strengthening of screening and testing facilities
2. Health promotion- Awareness generation & pre-marital genetic counselling
3. Strengthening of laboratory services for diagnosis

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

Q.15) Which of the following statement(s) is correct with respect to the mission discussed in above paragraph?

1. People from zero to 18 years of age are eligible to avail benefit.
2. It shall incrementally include the entire population up to 45 years as a part of National Health Mission.
3. The mission aims to cover 7 crore people with screening, counselling for prevention and care for people with SCD in three and half years.

- A. 1 and 2

- B. 2 and 3
- C. 1 and 3
- D. 1, 2 and 3
- E. All of the above

Q.16) The programme mentioned in the paragraph aims to eliminate Sickle Cell Anaemia by which year?

- A. 2030
- B. 2035
- C. 2040
- D. 2045
- E. 2047

Q.17) Union Finance Minister, Smt. Nirmala Sitharaman has announced in her budget speech about the allocation of an amount of INR 2248.77 crore as against the corresponding figure of INR 1624.18 crore during 2022-23 and INR 1360 crore during 2021-22 for the Department of Fisheries. She has announced a new Central Sector Sub-scheme under PMMSY to enhance further the earnings and incomes of fishermen, fish vendors and micro & small enterprises engaged in fisheries sector. Identify the scheme?

- A. Pradhan Mantri Matsya Sampada Yojana
- B. Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana
- C. Pradhan Mantri Matsya Sahkar Yojana
- D. Pradhan Mantri Matsya Kisan Samridhi Yojana
- E. Pradhan Mantri Sahakar Samridhi Yojana

In saline soils, the sodium ions are present in soluble form in the soil water. It mainly occurs in the coastal areas where the sea water splashes on the land during high tide and when it recedes back, the salt is left dissolved in the soil water. Because the salt is present in soluble form, it can conduct electricity better when compared to the other forms like the alkali soils.

Based on the paragraph given answer the following questions.

Q.18) What is the pH and Electrical Conductivity of the saline soil?

- A. pH 6- 5, EC 4<
- B. pH 7- 8.5, EC 4>
- C. pH 7- 8.5, EC 4<
- D. pH 6- 7, EC 4<
- E. None of the above

Q.19) Saline soil has _____g/l of Na.

- A. 10g/L
- B. 11g/L
- C. 12g/L

- D. 13g/L
- E. 14g/L

Q.20) Which of the following process lead to the accumulation of Na in soil?

- A. Reclamation
- B. Salinization
- C. Solodization
- D. Humification
- E. Decomposition

1 Markers

Q.21) Which of the following is a complex fertilizer?

- K. DAP
- L. SSP
- M. Uera
- N. MOP
- O. All of the above

Q.22) Balangir is a breed of which of the following?

- K. Cattle
- L. Buffalo
- M. Goat
- N. Sheep
- O. Camel

Q.23) In which of the following cropping patterns 4 crops can be grown, but one crop is cultivated before the harvest of the previous crop?

- A. Mixed Intercropping
- B. Row Intercropping
- C. Relay Intercropping
- D. Strip Intercropping
- E. Multistory Intercropping

Q.24) In which of the following culture systems more than 1 type of fish is cultivated?

- A. Monoculture
- B. Mixed culture
- C. Monosex culture
- D. Multisex culture
- E. Polyculture

Q.25) The idea of the establishment of Krishi Vigyan Kendra was developed by which of the following committees?

- A. Mohan Singh Mehta Committee
- B. Balwant Rai Mehta Committee
- C. Ashok Mehta Committee
- D. All of the above
- E. None of the above

Q.26) Which of the following persons are eligible to get the benefits under PM Vishwakarma Scheme?

1. Ram who is a wood rubber artisan
2. An artisan involved in the toy making
3. A girl tailor whose husband is a Class-3 clerk in a government department

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

Q.27) Which of the following persons can apply under the “National Overseas Scheme for SCs”, a sub-scheme of umbrella scheme SHREYAS?

1. A person willing to do PhD from London
2. An undergraduate professional whose annual income is Rs. 7.5 lakh
3. A person willing to pursue masters in science

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

Q.28) _____ aims to provide the ‘Record of Rights’ to village household owners possessing houses in inhabited areas, called Abadi in some States, with legal ownership rights (Property cards/Title deeds).

- A. SMILE Scheme
- B. DAY-NRLM Scheme
- C. Pradhan Mantri Awas Yojana-Gramin
- D. AMRUT 2.0
- E. SVAMITVA Scheme

Q.29) Which programme has been announced in the Union Budget 2023-24 with an outlay of Rs. 2,200 Crore to boost availability of quality planting material for high value horticulture crops?

- A. Atmanirbhar Horticulture Clean Plant Programme
- B. National Agricultural Development Scheme
- C. Green Revolution Horticulture Initiative
- D. Sustainable Horticulture Enhancement Project
- E. Integrated Crop Management Program

Q.30) Which scheme aims to provide financial support to street vendors to resume their livelihoods and help them become self-reliant?

- A. Aatmanirbhar Bharat Rojgar Yojana
- B. Pradhan Mantri Swarojgar Yojana
- C. Stand-up India Scheme
- D. PM SVANidhi
- E. Sashakt Bharat Mission

NABARD Grade A 2023 - Recollected Questions Answer Key

Section – Agriculture and Rural Development

Question Number	Answer		
1	B	16	E
2	A	17	B
3	D	18	C
4	C	19	C
5	A	20	B
6	B	21	A
7	E	22	D
8	A	23	C
9	D	24	E
10	B	25	A
11	C	26	C
12	B	27	B
13	B	28	E
14	D	29	A
15	C	30	D

NABARD Grade A 2023 - Recollected Questions Explanations

Section – Agriculture and Rural Development

Q.1) Explanation:

PACS full form is Primary Agriculture Credit Society.

Hence option B is the correct answer.

5. Rural Development:

5.1 Formation of FPOs under Sahakar 22

- Now, NCDC has become able to extend the benefit of the scheme by enabling **Primary Agricultural Cooperative Societies (PACS)** to form new FPOs.

Q.2) Explanation:

The center has announced a 47-member committee under former union minister **Suresh Prabhu** to prepare the national cooperation policy to promote a cooperative-based economic development model.

Hence option A is the correct answer.

Q.3) Explanation:

To make PACS self-reliant and in tune with 'Atmnirbhar Bharat Abhiyaan' the government of India has, on 29th June 2022 approved the centrally sponsored project for the computerization of PACS for the period of **5 years**.

Hence option D is the correct answer.

Q.4) Explanation:

NABARD is the implementing agency for the centrally sponsored project for the computerization of primary agriculture credit societies.

Hence option C is the correct answer.

Q.5) Explanation:

Plowing is the **primary tillage** operation, which is performed to cut, break, and invert the soil partially or completely suitable for sowing seeds.

Hence option A is the correct answer.

2.5.1 Preparatory Cultivation

- ✓ Preparatory **cultivation** or **tillage** is operations that are done before the **cultivation**. This **preparatory cultivation** is generally called main field **preparation**.
- ✓ The main field **preparation** involves three processes, viz., **primary tillage**, **secondary tillage** and **lay-out for sowing**.

A. Primary Tillage

- ✓ The **tillage operation** that is **done after the harvest of crop** to **bring the land under cultivation** is known as **primary tillage** or **ploughing**.
- ✓ Ploughing is the **opening of compact soil** with the help of different ploughs.
- ✓ Country plough, Mould Board plough (MB Plough), Disc plough, tractor and power tiller drawn implements are used for primary tillage.
- ✓ The objectives of primary tillage are to reduce soil strength, to rearrange soil aggregates, to cover plant materials and burry weeds, and to kill insects and pests.

Q.6) Explanation:

A puddler is used for the preparation of paddy fields with standing water after initial ploughing. It breaks up the clods and churns the soil. The main purpose of puddling is to reduce the percolation of water, kill weeds by decomposing, and facilitate the transplanting of paddy seedlings by making the soil softer. Puddler is used for churning the soil with standing water while preparing fields for paddy transplantation. It is used after completing an initial plowing with an iron plow or country plow.

Hence option B is the correct answer.

5.4.2 Puddler

- ✓ **Puddler** is used for churning the soil with standing water.
- ✓ It is used after completing an initial ploughing with iron plough or country plough.
- ✓ The **main purpose** of **puddling** is to reduce percolation and leaching losses of water, to kill weeds by decomposition and to facilitate transplantation of paddy seedlings by



Q.7) Explanation:

1. Objectives of tillage in Rice are-
2. Seedbed preparation
3. Weed Control
4. Soil and Water Conservation
5. To remove the hard pan

Hence option E is the correct answer.

Q.8) Explanation:

To make India a global hub for 'Shree Anna', the Indian Institute of Millets Research (IIMR), Hyderabad has been declared as the Centre of Excellence for sharing best practices, research and technologies at the national and international level.

Hence option A is the correct answer.

Covered in Agri CurrentTap – March 2023

- Recently, the Agricultural and Processed Food Products Export Development Authority (APEDA), Ministry of Commerce and Industry, Government of India has organized the **Global Millets (Shree Anna) Conference in New Delhi** to stimulate the exports of millets from India and provide market linkage to the producers.
- The Prime Minister of India highlighted the **unveiling of a commemorative coin and a postal stamp** to mark the occasion along with the book launch on millet standards
- During the occasion, he also declared the Indian Institute of Millets Research of ICAR as a Global Centre of Excellence.

Q.9) Explanation:

Under the MGNREGS, the Scheduled Tribe households living in forest areas are entitled for a total of **150 days** employment.

Hence option D is the correct answer.

Q.10) Explanation:

In the areas affected due to **Drought/Natural Calamity**, additional 50 days of wage employment are provided over and above 100 days under the MGNREGS scheme.

Hence option B is the correct answer.

Q.11) Explanation:

Under the MGNREGS, if the demanded employment is not provided within 15 days, the applicant is entitled to an unemployment allowance of at least **One-fourth** of the minimum wage for the first 30 days, and **Half** of the minimum wage thereafter for the remaining financial year.

Hence option C is the correct answer.

Q.12) Explanation:

Gram Rozgar Diwas are organised at every ward and Gram Panchayat level at least once a month for creating awareness about the employment generation in the rural areas.

Hence option B is the correct answer.

Covered in SchemesTap – August 2023

MINISTRY OF RURAL DEVELOPMENT

1.26 Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

What's In News?

- Kerala government launched a **welfare fund for Mahatma Gandhi Rural Employment Guarantee Scheme (MGNREGS) workers in the State.**
- Workers who have completed age of 60 will be entitled for pension under fund.

Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

- Launch** — 2005
- Nodal Ministry** — Ministry of Rural Development
- Objectives**
 - To provide at least **100 days** of guaranteed wage employment in a financial year to **each household** in rural areas of country whose **adult members** volunteers to do **unskilled manual work**
 - Strengthening **livelihood** resource base of poor
 - Proactively ensuring **social inclusion**
 - Strengthening Panchayati Raj Institutions
- Eligibility**
 - Applicant must be **18 years of Age** and **volunteer** for Unskilled work
 - Must be part of a **local household of Gram Sabha**
- Fund Sharing**
 - Central Government** — Full cost of unskilled labour and 75% of cost of material
 - State Government** — Pay unemployment allowance and 25% of the material costs

Monitoring

- Ministry of Rural Development** — Monitors the **entire implementation** of scheme in **association with state governments**
- Programme Officer at Intermediate Panchayat level** — Responsible for **providing work within 15 days**
- Gram Sabha at village level**
 - Monitor execution of works at **ground level**
 - Conduct of **social audits**

Key Features

- At least **one-third beneficiaries shall be women**
- **Minimum 10 job seekers** shall apply to sanction a **new work** under MGNREGA
- **Rights and Entitlements of wage-seekers**
 - **Obtaining Job Card** — Document that records **workers' entitlements** under MGNREGA
 - **10% extra wage** in case of employment provided **beyond 5 km of radius**
 - **Unemployment allowance** — In case **employment is not provided within 15 days** of submitting application or from date when work is sought in case of advance application
 - Workers entitled to payment on **weekly basis, and in any case within a fortnight** of date on which work was done
 - Workers entitled to receive delay compensation at a rate of 0.05% of unpaid wages per day for duration of delay beyond 16th day
 - Medical treatment** in case of injury in course of employment
- Provision for **additional 50 days of unskilled wage employment** in a financial year in **drought/natural calamity notified rural areas**
- **60:40 wage and material ratio** have to be maintained for **all works** — **No contractors and machinery allowed**
- **Types of works included**
 - Public Works Relating to Natural Resources Management
 - Individual Assets for Vulnerable Sections
 - Common Infrastructure for National Rural Livelihood Mission (NRLM) Compliant Self-Help Groups
 - Rural Infrastructure
- Individual farmers' land can be developed under MGNREGA
- Unskilled **wage component of 230 person days** for construction of Community Sanitary Complexes in convergence with Swachh Bharat Mission (G)
- **At least 50%** of works allotted to Gram Panchayats for execution

Q.13) Explanation:

National Sickle Cell Anaemia Elimination Mission has been described in the given paragraph.

Hence option B is the correct answer.

Q.14) Explanation:

Name of preventive measures taken as a part of the 'National Sickle Cell Anaemia Elimination Mission':

1. Strengthening of screening and testing facilities
2. Health promotion- Awareness generation & pre-marital genetic counselling
3. Strengthening of laboratory services for diagnosis

Hence option D is the correct answer.

Q.15) Explanation:

Salient features of the 'National Sickle Cell Anaemia Elimination Mission':

- People from zero to 18 years of age are eligible to avail benefit.
- It shall incrementally include the entire population **up to 40 years** as a part of National Health Mission (**Statement 2 is incorrect**).
- The mission aims to cover 7 crore people with screening, counselling for prevention and care for people with SCD in three and half years

Hence option C is the correct answer.

Q.16) Explanation:

'National Sickle Cell Anaemia Elimination Mission' targets the Sickle Cell Disease to be eliminated by the year 2047.

Hence option E is the correct answer.

Covered in CurrentTap – July 2023

2.1 National Sickle Cell Anaemia Elimination Mission

Why in news?

- Recently The Prime Minister launched the National Sickle Cell Anaemia Elimination Mission in Shahdol, Madhya Pradesh.

Important information

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- Launch venue: **Shahdol, Madhya Pradesh.**
- Distribution of about **3.57 crore Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) cards** in Madhya Pradesh.
- Honoured **Rani Durgavati (500th Birth Anniversary)** the ruling **queen of Gondwana** in the mid-16th century.
- Mission was **announced in: the Union Budget 2023.**
- Aim of the Mission:** address the pressing health challenges **posed by sickle cell disease**, particularly among the **tribal population.**
- Target year to eliminate sickle cell Anaemia: 2047**
- Coverage:** implemented in **278 districts of 17 high-focus states** viz.,
- (Gujarat, Maharashtra, Rajasthan, Madhya Pradesh, Jharkhand, Chhattisgarh, West Bengal, Odisha, Tamil Nadu, Telangana, Andhra Pradesh, Karnataka, Assam, Uttar Pradesh, Kerala, Bihar, and Uttarakhand.)
- 4 Main components** of the Mission: **Screening, Prevention, Treatment and Research.**
- Mission targets: screening approximately 7.0 crore people under 40 years of age in the next 3 years** (from the fiscal year **2023-24 to 2025-26**)
- Launched training modules:** for primary, secondary, and tertiary care including medical officers, staff nurses, and Community Health Officers, Auxiliary Nurse Midwives, and Accredited Social Health Activist workers.

Additional information

- Sickle Cell Anaemia:** is a **genetic disorder** that **affects the shape and function of red blood cells (RBCs)**, which **carry oxygen** to all parts of the body.
- According to a **2018 report by the Indian Council of Medical Research (ICMR)**, about **1.2% of the Indian population has sickle cell trait (SCT)**, which means they carry one copy of the mutated gene that causes SCA.

Q.17) Explanation:

'Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana' has been described in given paragraph.

Hence option B is the correct answer.

Covered in SchemesTap – October 2023

Pradhan Mantri Matsya Sampada Yojana (PMMSY)

- Launch** – 2020
- Nodal Ministry** – Ministry of Fisheries, Animal Husbandry & Dairying
- Financial Outlay** – **Rs. 20,050 crore**
 - Central Sector Scheme – Rs 1720 crore
 - Centrally Sponsored Scheme – Rs 18330 crore
- Tenure** – FY 2020-21 to FY 2024-25
- Motto** – 'Reform, Perform and Transform' in the fisheries sector



Sub Scheme: Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY)

Central Sector Sub-scheme under Pradhan Mantri Matsya Sampada Yojana

Q.18) Explanation:

21.1 Characteristics of Saline, Alkali and Saline-Alkali Soils

Nature of Soil	Soil characteristics		ESP
	pH	EC	
Saline	< 8.5	> 4 mmhos/cm	< 15
Alkali	> 8.5	< 4 mmhos/cm	> 15
Saline - Alkali	8.5	> 4 mmhos/cm	> 15

EC – Electrical Conductivity, can also be measured in dS/m (deci Siemen/meter); ESP – Exchangeable Sodium Percentage (In Percentage)

Hence option C is the correct answer.

Q.19) Explanation:

Water salinity is the amount of salt contained in the water. It is also called the "salt concentration" and may be expressed in grams of salt per liter of water. Saline soil has 12 g/l of sodium (Na).

Hence option C is the correct answer.

Q.20) Explanation:

Salinization	It is the process of accumulation of salts, such as sulphates and chlorides of calcium, magnesium, sodium and potassium, in soils in the form of a salty (salic) horizon. The accumulation usually takes place near the surface layer. It is quite common in arid and semi-arid regions.
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Hence option B is the correct answer.

Q.21) Explanation:

11.1.1.2 Complex fertilizers

Complex fertilizers contain two or three primary plant nutrients of which two primary nutrients are in chemical combination. These fertilisers are usually produced in granular form. Eg. Diammonium phosphate, nitrophosphates and ammonium phosphate.

Hence option A is the correct answer.

Q.22) Explanation:

Balangir is a breed of Sheep.

Hence option D is the correct answer.

Q.23) Explanation:

4. Relay intercropping: Growing **two or more crops simultaneously** during the part of the lifecycle of each. **A second crop is planted after the first crop has reached its reproductive stage of growth**, but, before it is ready for harvest. Thus both the crops **share some part of the season**.

Hence option C is the correct answer.

Q.24) Explanation:

8.1.3.1 Monoculture

Only **one species is reared** in a culture system.

8.1.3.2 Polyculture

- ✓ Two or more different fish species are farmed.
- ✓ Polyculture practices give higher yield than monoculture.

Hence option E is the correct answer.

Q.25) Explanation:

The 1970s also witnessed the launch of Krishi Vigyan Kendra's (KVKs) or Farm Science Centers, Lab-to-Land programs, and Operational Research Programmes by ICAR. It was established on the recommendation of the **Mohan Singh Mehta Committee**. KVKs were meant to bridge the gap between technology developed at research institutions and its adoption at the field level.

Hence option A is the correct answer.

Q.26) Explanation:

As per the eligibility guidelines under PM Vishwakarma Scheme, family members of the government employees are not eligible to avail benefits. So, the statement 3 is incorrect.

Covered in SchemesTap of August 2023

Hence option C is the correct answer.

— **Eligibility**

An artisan or craftsman working with hands and tools and engaged in one of covered family-based traditional trades, **in unorganized sector on self-employment basis**

Minimum age: 18 years on date of registration

Should be **engaged** in trade concerned on date of registration

Should **not have availed loans** under similar **credit-based schemes of Central Government or State Government** for self-employment/ business development e.g. PMEGP, PM SVANidhi, MUDRA, **in past 5 years**

↳ beneficiaries of MUDRA and SVANidhi **who have fully repaid their loan, will be eligible**

Registration and benefits **restricted to 1 member of family**

↳ **family** defined as consisting of **husband, wife and unmarried children**

Person in **government service** and his/her family members - **not eligible**

Q.27) Explanation:

As per the 'National Overseas Scheme for SCs', the annual income should not be more than Rs. 5 lakh, so the statement 2 is incorrect.

Hence option B is the correct answer.

Q.28) Explanation:

SVAMITVA Scheme (Survey of Villages and Mapping with Improvised Technology in Village Areas) aims to provide the 'Record of Rights' to village household owners possessing houses in inhabited areas, called Abadi in some States, with legal ownership rights.

Hence option E is the correct answer.

Covered in August 2023

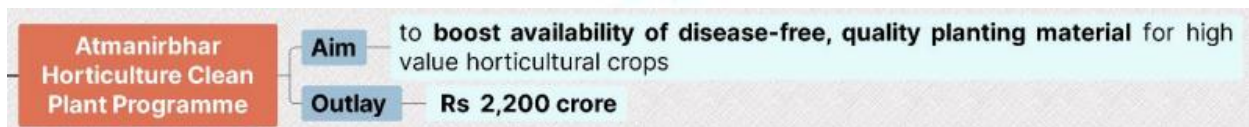


Q.29) Explanation:

'**Atmanirbhar Horticulture Clean Plant Program** was announced in Union Budget 2023-24 with an outlay of Rs. 2,200 crore to boost availability of disease-free, quality planting material for high value horticultural crops.

Hence option A is the correct answer.

Covered in Union Budget 2022-23



Q.30) Explanation:

The PM Street Vendor's AtmaNirbhar Nidhi (**PM SVANidhi**) scheme, which was launched in June,2020 amid the pandemic, is a micro-credit facility that provides street vendors a collateral-free loan of Rs 10,000 with low rates of interest for a period of one year.

Hence option D is the correct answer.

Covered in SchemesTap of August 2023

1.9 Pradhan Mantri Street Vendor's Atmanirbhar Nidhi (PM-SVANIDHI)

What's in News?

- As on 31.07.2023, **51.35 lakh loans amounting to ₹ 6607.94 Cr** have been disbursed under 3rd tranche loan under PM SVANidhi Scheme.
- Mobile app of PM SVANidhi for street vendors (SVs) was launched on 1st June 2023. With the help of mobile app, Street Vendor (SV) can apply **for loan and Letter of Recommendation (LoR)**.
 - SV can also check their loan application status and cashback history.

Pradhan Mantri Street Vendor's Atmanirbhar Nidhi (PM-SVANIDHI)

Launch	2020
Nodal Ministry	Ministry of Housing and Urban Affairs
Implementing Agency	Small Industries Development Bank of India (SIDBI)
Tenure	Till Decemeber 2024
Aim	To facilitate collateral free working capital loan to street vendors to restart their businesses, which were adversely impacted during the Covid-19 pandemic
Objectives	<ul style="list-style-type: none"> Facilitate collateral free working capital loan up to ₹ 10,000, of 1 year tenure, with enhanced loan of ₹ 20,000 and ₹ 50,000 in 2nd and 3rd tranches respectively, on repayment of earlier loans Incentivize regular repayment, through interest subsidy @ 7% per annum Reward digital transactions, by way of cash back up to ₹1,200 per year



EduTap

Descriptive Type Question

Q.1) What is Agroforestry? What are its features? Discuss the benefits and challenges associated with it.

Answer

Q.3) What is agroforestry? Examine its advantages and shortcomings in Indian agriculture.

Approach:

Introduction: Define Agroforestry and India's efforts on the same.

Body: Advantages and shortcomings of Agroforestry

Conclusion: Synthesis of points written with supporting statements and conclude the answer with a thought provoking sentence.

Answer

Agroforestry is a **collective name for land-use systems and technologies** where woody perennials (trees, shrubs, palms, bamboos, etc.) are grown on the same land-management units as agricultural crops and/or animals, in some form of spatial arrangement or temporal sequence. India became the first country to adopt a National Agroforestry Policy (**NAP**) in **2014** and the Union Government announced its commitment to agroforestry in the **2022-23 Union Budget**. Agroforestry currently covers **13.5 million hectares** in India, though its potential is much higher **considering the benefits it provides**.

Advantages of Agroforestry:

1. Income security:

- Agroforestry is crucial to smallholder farmers and other rural people **because it can enhance** their income through diversification of farm activities like **livestock management, organic manure marketing and various combinations of crop plantation**.

2. Economic potential:

- Already an **estimated 65 % of the country's timber** and almost **half of its fuel wood** come from trees grown on farms. Fruit, fodder, fuel, fiber, fertilizer, and timber add to food and **nutritional security, income generation, and work as insurance against crop failure**.

3. Ecology Friendly:

- Agroforestry helps in **erosion control** and water retention, nutrient recycling, carbon storage, biodiversity preservation, and cleaner air and helps communities withstand extreme weather events.

4. Supplements organic farming:

- Nitrogen fixing trees grown in the agroforestry systems are capable of fixing **about 50 -100 Kg Nitrogen/ha per year**. Also, leaf litter after decomposition forms humus, releases nutrients and improves various soil properties, it also reduces the fertilizer needs. Due to lower requirement of chemical fertilizers agroforestry can **supplement organic farming**.

5. Carbon sequestration:

- Agroforestry enhances tree cover outside forests, **works as a stopgap for natural forests sequestering carbon**, keeps the pressure off natural forests.
- The practice of agroforestry has many beneficial effects on the Indian agriculture and the environment, however, there are some shortcomings, some of which are discussed here:

Shortcomings of Agroforestry:**1. Economy vs Ecology:**

- Market oriented trees are preferred which may **damage the ecosystem**. For example, species like **Poplar & Eucalyptus** are common trees used in agroforestry which are water intensive, reduce water available for other species, toxic, invasive and nutrient intensive.

2. Complexity in pest control:

- Agroforestry becomes **complex to pest and weed management** because of the diversified cropping practices. Trees become **habitat for many pests and diseases** which affect the crops. This certainly leads to decrease in the productivity per unit

area.

3. Financial Crunch:

- **Inadequate investment** in the sector is also a cause for concern. Unlike the **credit and insurance products** available for the crop sector, the provisions for growing trees-on-farms are minimal.
- Most of the farmers are small and marginal having **small fields**, agroforestry is economically and spatially unviable.

4. Poor infrastructure:

- Weak marketing infrastructure, absence of price discovery mechanisms and lack of post-harvest processing technologies further compound the situation.

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5. Lack of extension services:

- **Research results** on agroforestry, available in the public and private domain **do not regularly reach** the farmers due to lack of a dedicated agricultural extension services mechanisms.

Way forward:

In farming terms, Agroforestry is a **type of social forestry** involving growing of trees combined with crops and/or animals on the same unit of land. The practice of agroforestry has **proven to be a game changer**, as it allows rural farmers and communities to realize environment and socio-economic advancements.

However, **explicit shortfalls** pertaining to Agroforestry such as environmental degradation, lack of financial access, and lack of extension and insurance services must be addressed with priority. In this system, there are both **ecological and economical interactions** between the different components. It is therefore vital that agroforestry practices **strike a balance between** development and ecology, and the key point to remember is - "Agricultural advancement and Environmental protection shall and should go hand in hand!".

Agroforestry is a **collective name for land-use systems and technologies** where woody perennials (trees, shrubs, palms, bamboo, etc.) are grown on the same land-management

units as crops and/or animals, in some form of spatial arrangement or temporal sequence. India became the first country to adopt a National Agroforestry Policy (**NAP**) in **2014** and the Union Government announced its commitment to agroforestry **in the 2022-23 Union Budget**. Agroforestry currently covers **13.5 million hectares** in India, though its potential is much higher **considering the benefits it provides**.

Features–

1. The three main components of agroforestry are animals, crops, and trees, which can be combined in numerous spatial (space) and temporal (time) arrangements for different functions.
2. In agroforestry systems, there are both ecological and economic interactions between the different components, thus enhancing the functionality and sustainability of the farming system.
3. It is a dynamic, ecologically based natural resource management system that, through the growing of trees around or among crops or pastureland, diversifies and sustains production for increased social, economic, and environmental benefits for farm/landholders at all levels.
4. Agroforestry is a 6-F program because, it provides- **FOOD** for people, **FEED** for livestock, **FIBRE**, **FUEL** for homes, **FURNITURE** for timbers, and **FUND** raising.
5. Such farming practices are highly beneficial in the tropics, especially in subsistence smallholdings and developing countries.

Advantages of Agroforestry:

1. **Income security:**
 - Agroforestry is crucial to smallholder farmers and other rural people **because it can enhance** their income through diversification of farm activities like **livestock management, organic manure marketing and various combinations of crop plantation**.
2. **Economic potential:**
 - Already an **estimated 65 % of the country's timber** and almost **half of its fuel wood** come from trees grown on farms. Fruit, fodder, fuel, fiber, fertilizer, and timber add to food and **nutritional security, income generation, and work as insurance against crop failure**.
3. **Ecology Friendly:**
 - Agroforestry helps in **erosion control** and water retention, nutrient recycling, carbon storage, biodiversity preservation, and cleaner air and helps communities withstand extreme weather events.
4. **Supplements organic farming:**
 - Nitrogen fixing trees grown in the agroforestry systems are capable of fixing **about 50 -100 Kg Nitrogen/ha per year**. Also, leaf litter after decomposition forms humus, releases nutrients and improves various soil properties, it also reduces the fertilizer needs. Due to lower requirement of chemical fertilizers agroforestry can **supplement organic farming**.
5. **Carbon sequestration:**
 - Agroforestry enhances tree cover outside forests, **works as a stopgap for natural forests sequestering carbon**, keeps the pressure off natural forests.

The practice of agroforestry has many beneficial effects on the Indian agriculture and the environment, however, there are some shortcomings, some of which are discussed here:

Shortcomings of Agroforestry:

1. **Economy vs Ecology:**
 - Market oriented trees are preferred which may **damage the ecosystem**. For example, species like **Poplar & Eucalyptus** are common trees used in agroforestry which are water intensive, reduce water available for other species, toxic, invasive and nutrient intensive.
2. **Complexity in pest control:**
 - Agroforestry becomes **complex to pest and weed management** because of the diversified cropping practices. Trees become **habitat for many pests and diseases** which affect the crops. This certainly leads to decrease in the productivity per unit area.
3. **Financial Crunch:**
 - **Inadequate investment** in the sector is also a cause for concern. Unlike the **credit and insurance products** available for the crop sector, the provisions for growing trees-on-farms are minimal.
 - Most of the farmers are small and marginal having **small fields**, agroforestry is economically and spatially unviable.
4. **Poor infrastructure:**
 - Weak marketing infrastructure, absence of price discovery mechanisms and lack of post-harvest processing technologies further compound the situation.
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Q.2) What is extension education and what are the methods employed for extension education? Also, discuss its benefits.

Answer:

1 Introduction

- ✓ The word '**Extension**' is derived from the **Latin roots**, '**tensio**' meaning **stretching** and '**ex**' meaning **out**.
 - Extension education means that type of education which is **stretched out into the villages and fields beyond the limits of the schools and colleges**.
- ✓ **Extension** means that type of education, which is stretched out, to the people in rural areas, beyond the limits of the educational institutions.
- ✓ **Education:** It is the production of desirable changes in knowledge (things known), attitude (things felt) and skills (things done), either in all (or) one or more of human behaviour.
- ✓ **Extension education is a science which deals with the creation, transmission and application of knowledge designed to bring about planned changes in the behavior complex of people; with a view to help them to live better by learning the ways of improving their vocations, enterprises, and institutions.**
- ✓ Extension education is used in various fields, such as Agriculture, Animal Husbandry, Dairy, Veterinary, Health, Home Science, Industry, Cooperative and Forestry.
- ✓ **The different concepts of Extension may be studied as-**
 - **Extension service:** An organization and or a programme for agricultural development and rural welfare which employs the extension process as a means of programme implementation.
 - **Extension process:** The extension process is that of **working with rural people through out of school education**, along those lines of their **current interests and needs** which are closely related to **gaining a livelihood**, improving the physical level of living of rural families, and fostering rural community welfare.
 - **Extension Job:** The job of extension in agriculture and home economics is to **assist people engaged in farming and home making** to utilise more fully their own resources and those available to them, in solving current problems and in meeting changing economic and social conditions.

3.2 Common Extension Methods Used by Extension Professionals

Method/Media	Description
Farm & Home Visit	Constitutes the direct or face-to-face contact by an extension professional with the farmer or the members of his family. During these visits, information is exchanged or discussed. The visits may be to get acquainted with the problems of the farmers. Such visits provide an opportunity for a two-way communication.
Method Demonstration	It is used to show the technique of doing things or carrying out new practices e.g. clean milk production, paneer making, ghee making, etc. This method is usually used for groups of people.
Result Demonstration	Result demonstration is meant for proving the advantages of recommended practices and to demonstrate their applicability to the local conditions. It is conducted by a farmer under the direct supervision of an extension professional. It is designed to teach others, in addition to the person who conducts the demonstration. It helps the farmers to learn by seeing & doing. This method can be used to show the superiority of practices
Group Discussion	Engaging farmers in group discussions to encourage learning, local leadership, and democratic decision-making.
Exhibition	Displaying information, specimens, models, posters, etc., to reach a large number of people, especially illiterate individuals.
Campaign	Focusing people's attention on a particular problem or issue to reach a maximum number of farmers e.g. milk adulteration, vaccination and prevention of animal diseases, tick control etc.
Field Tour	Organizing tours for farmers to witness the results of new practices and products and gain practical knowledge.
Radio	Broadcasting talks, discussions, songs, and dramas to communicate information, particularly in rural areas.
Television	Using audio-visual impact to disseminate agricultural and dairy information, especially through development programs.
Print Media	Using newspapers, magazines, leaflets, pamphlets, etc., to communicate information to literate individuals.
Leaflet	A leaflet is a single sheet of paper used to present information on only one developmental idea in a concise manner, using simple language.

Folder	A folder is a single piece of paper folded once or twice, and, when opened, the material is presented in sequence.
Pamphlet	A pamphlet is an unbound single sheet of paper that is printed on both sides, printed in colours with action photographs, giving full information about a topic in greater length than in folders or leaflets.
Bulletin	A bulletin is a publication of around 20 pages, with the primary objective of giving complete information which the intended readers can apply to their own situation.
Booklet	When the extension material exceeds 20 pages and is less than 50 pages, it is called booklet.

Introduction

The word 'Extension' is derived from the **Latin roots**, 'tension' meaning **stretching** and 'ex' meaning **out**. Extension education means that type of education that is **stretched out into the villages and fields beyond the limits of the schools and colleges**.

Extension education is a science that deals with the creation, transmission, and application of knowledge designed to bring about planned changes in the behavior complex of people; and to help them to live better by learning the ways of improving their vocations, enterprises, and institutions.

Methods of extension education:

Individual-contact methods

Extension methods under this category provide opportunities for face-to-face or person-to-person contact between the rural people and the extension professionals. These methods are very effective in teaching new skills and creating goodwill between farmers and the extension professionals.

Group-contact methods

Under this category, the rural people or farmers are contacted in a group which usually consists of 20 to 25 persons. These groups are usually formed around a common interest. These methods also involve face-to-face contact with people and provide an opportunity for the exchange of ideas, discussions on problems, and technical recommendations.

Mass or community-contact methods

An extension professional has to approach a large number of people to disseminate information and help them to use it. This can be done through mass-contact methods conveniently. These methods are more useful for making people aware of the new technologies, quickly.

Farm & and home visit

Farm & home visit constitutes direct or face-to-face contact by an extension professional with the farmer or the members of his family. During these visits, information is exchanged or discussed. The visits may be to get acquainted with the problems of the farmers. Such visits provide an opportunity for two-way communication.

Method demonstration

It is used to show the technique of doing things or carrying out new practices e.g. clean milk production, paneer making, ghee making, etc. This method is usually used for groups of people.

Result demonstration

The result demonstration is meant to prove the advantages of recommended practices and to demonstrate their applicability to the local conditions. It is conducted by a farmer under the direct supervision of an extension professional. It is designed to teach others, in addition to the person who conducts the demonstration. It helps the farmers to learn by seeing & doing.

Group discussion

All the farmers cannot be contacted by extension professionals individually because of their large number. It is convenient and feasible to contact them in groups. This method is commonly known as group discussion. It is used to encourage and stimulate people to learn more about the problems that concern the community through discussion.

Exhibition

An exhibition is a systematic display of information, actual specimens, models, posters, photographs, charts, etc. in a logical sequence. It is organized to arouse the interest of the clientele in the things displayed. It is one of the best media for reaching many people, especially illiterate & semi-literate people.

Campaign

The campaign is used to focus the attention of the people on a particular problem, e.g. milk adulteration, vaccination and prevention of animal diseases, tick control etc. Through this method, a maximum number of farmers can be reached in the shortest possible time. It builds up community confidence and involves the people emotionally in a program.

Field tour

Conducted tours for farmers are used to convince them and to provide them with an opportunity to see the results of new practices and products, skills, etc., and to give them an idea regarding the suitability & application of these things in their area.

Print media

Newspapers, magazines, bulletins, leaflets, folders, pamphlets and wall newsheets are another set of mass media for communicating information to a large number of literate people. They

are used for communicating general & and specific information on a program of technology or a practice.

Leaflet

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Radio

It is one of the most powerful media of communication. It is a mass medium of communication and can reach many people at any given time involving the least expense. Extension professionals use the radio for communicating information on new methods & and techniques, giving timely information about the control of animal diseases such as foot & and mouth disease (FMD), animal pests, weather, market news, etc. For this purpose, talks, group discussions, folk songs, dialogues & dramas are usually broadcast.

Television

It combines both audio & and visual impact and is very suitable for the dissemination of agriculture & and dairy information. It is more useful in teaching to do a specific job.

Benefits of Extension education

1. Extension uses democratic methods in educating the farmers.
2. Extension Helps in adoption of innovations.
3. Extension helps in studying and solving the rural problems.

4. Extension increases farm yields and improve the standard of living of farmers
5. Extension makes good communities better and progressive.
6. Extension contributes to national development programmes

Q.3) Briefly explain the five problems associated with Agricultural Marketing. (10 marks)

Answer:

10 Markers (400 Words)

Q.1) What are the main constraints in marketing of agriculture produce in India? Also suggest what can be done in this regard.

Approach:

Introduction: Introduction on agricultural marketing

Body: constraints in marketing agricultural produce with supporting facts and measures to tackle the constraints

Conclusion: Synthesis of points written with supporting statements and conclude the answer by highlighting the importance of marketing agricultural produce to realize the dream of doubling farmers income by 2022.

Answer

Since the green revolution, India has made significant progress in food security. Despite this, the farmers' income remains subdued owing to the infrastructure deficit in agricultural supply chains. This combined with the nature of agricultural marketing laws in India makes the marketing of agriculture products more cumbersome than their production.

Indian farmers today can sell their produce at the local market (haat), APMC (agricultural produce market committee), to the government at the minimum support price (MSP).

However, all three selling options are marred by several constraints and some of them are discussed below:

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1. Distressed Selling at Local Market:

- The supply chain in agriculture is affected by several issues owing to the infrastructure deficit. The lack of cold storage, metalled or pucca road, forces a farmer to go for distress sale.
- Also, the lack of proper warehousing facilities leads to uncontrolled cycles of excesses and shortages, which in turn leads to price volatility.

2. Limited Selling to Government at MSP:

- The government announces MSP for 23 crops but its purchases are limited to only 3 crops. (Wheat, Rice & Sugar). Also, government procurement facilities are not available throughout the country. Due to this, the farmers engaged in dairy

products, vegetables, fruits, etc., have no security of selling their produce at competitive prices.

3. Exploitation at Selling at APMC:

- In most APMCs, buyers have to route all purchases through licensed aadhatiyas (middlemen). These middlemen charge a commission for their “services” — many times, both from the buyer and seller. The aadhatiya is also often a moneylender, supplying seeds, fertilizers and pesticides to farmers on credit. They, then, are forced to sell through him and settle their dues in perpetuity.

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- Therefore, the question is what should be done to ensure smooth marketing of agriculture produce.

So, what can be done in this regard?

1. **Promote FPOs in Marketing:** Farmer producer organizations/companies should be encouraged to take up direct marketing of their members’ produce to large buyers and processors. It will result in more competition and better prices at APMCs.
2. **Integrating Agri-Markets:** The government has taken a step in the right direction by creating an electronic national agriculture market (eNAM) to connect all regulated wholesale produce markets through a pan-India trading portal. Also, the Government’s announcement of GRAMs (Gramin rural agricultural market) will create a mini-market and bridge the gap between farmer and market. These all initiatives need to be implemented in its letter and spirit.
3. **Legal Reforms:** The government has passed three laws to remove discrepancies in the agricultural markets. However, in order to implement these laws effectively, the government needs to adopt a holistic approach by taking farmer unions into confidence.

Addressing the challenges of the agricultural market is complex, yet doable, as the ambitious target of doubling farmers' income by 2022 cannot be achieved without developing a thriving market of agriculture. Hence, it is high time that agricultural marketing must be focused at par agricultural production.

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Q.4) The value of India’s score in RBI’s Financial Inclusion Index has increased in 2023. In this context, discuss the challenges to financial inclusion in India. (10 marks)

Answer:

12. Financial Inclusion Index for March 2023

Financial Inclusion Index for March 2023

About the topic

The index captures information on various aspects of financial inclusion in a single value ranging between 0 and 100, where **0 represents complete financial exclusion** and **100 indicates full financial inclusion**

Key Highlights

Value of FI Index for **March 2023** stands at **60.1**

↳ It was **56.4 in March 2022**

Improvement was mainly contributed by **Usage** and **Quality dimensions**, reflecting deepening of financial inclusion

Background

- As announced in the Statement on Developmental and Regulatory Policies in the first Bi-monthly Monetary Policy Statement for 2021-2022 dated April 2021, the Reserve Bank of India has constructed a composite Financial Inclusion Index (FI-Index) to capture the extent of financial inclusion across the country.
- The FI-Index comprises **3 broad parameters** (weights indicated in brackets) viz., **Access (35%), Usage (45%), and Quality (20%)** with each of these consisting of various dimensions, which are computed based on a number of indicators (97).
- The FI-Index has been constructed **without any 'base year'**.
- It is published annually in **July** every year.

Additional Information

- A unique feature of the index is the **quality parameter** which captures the quality aspect of financial inclusion as reflected by **financial literacy, consumer protection** and **inequalities** and **deficiencies** in services.

Section II

15 Marks – 600 Words

Q.1) How a financially inclusive society is boon for an economy?

Answer

A financially inclusive society, where all segments of the population have access to and actively use a range of formal financial services, is not merely a social aspiration but also a substantial boon for economic development. It fosters a more resilient and equitable economic landscape that benefits individuals, communities, and the nation. Such inclusion goes beyond traditional banking to encompass savings, credit, insurance, investments, and payment systems. Here's how a financially inclusive society acts as a catalyst for economic growth:

1. Enhanced Economic Participation: Financial inclusion empowers individuals with the means to actively participate in economic activities. With access to credit, entrepreneurs can start and expand businesses, farmers can invest in modern agricultural practices, and micro-enterprises can flourish. This increased participation fuels economic growth by generating income, creating jobs, and boosting overall productivity.

Section I

10 Marks – 400 Words

Q.1) What are some of the challenges to financial inclusion in India?

Answer

Financial inclusion, the access to and usage of a wide range of financial services by all segments of society, is essential for inclusive economic growth and poverty alleviation. While India has made substantial progress in enhancing financial access, numerous challenges persist that hinder the achievement of comprehensive financial inclusion. These challenges stem from a combination of structural, technological, and socio-economic factors, and addressing them is crucial to realizing the potential benefits of financial inclusion. Some of the prominent challenges to financial inclusion in India include:

- **Non-Universal Access to Bank Accounts**
Bank accounts are a gateway to all financial services. But, according to a report by the World Bank, about 130 – 230 Million adults in India and China do not have formal banking because of their size.
- **Digital Divide**
It is the most common barriers to the adoption of digital technology which may promote financial inclusion. According to a report, India has the world's second-largest pool of internet users, about 600 million, comprising more than 12% of all users globally. Yet half its population lacks internet access.
- **Inadequate Infrastructure**
Limited physical infrastructure, limited transport facility, inadequately trained staff etc., in parts of rural hinterland and far-flung areas of the Himalayan and North East regions create a barrier to the customer while accessing financial services.
- **Socio-Cultural Barriers:**

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Prevalence of certain value system and beliefs in some sections of the population results in lack of favourable attitude towards formal financial services. There are still certain pockets wherein women do not have the freedom and choice to access financial services because of cultural barriers.

- **Payment Infrastructure:**
Currently, majority of the retail payment products viz., CTS, AEPS, NACH, UPI, IMPS etc. are operated by National Payments Council of India (NPCI), a Section (8) Company promoted by a group of public, private and foreign banks. There is a need to have more market players to promote innovation & competition and to minimize concentration risk in the retail payment system from a financial stability perspective.
- **Informal and Cash-Dominated Economy**
India is a heavily dominated cash economy; this poses a challenge for digital payment adoption. According to the International Labour Organization (ILO), about 81% of the employed persons in India work in the informal sector.

While India has made commendable progress in enhancing financial inclusion, these challenges underscore the need for a multi-faceted approach involving policy interventions, technology adoption, financial education, and community engagement. Addressing these challenges can create a more inclusive financial ecosystem, empowering all segments of society to participate in formal financial systems, build assets, manage risks, and unlock opportunities for socio-economic advancement. Collaborative efforts from government agencies, financial institutions, technology providers, and civil society organizations are essential to overcoming these barriers and achieving holistic financial inclusion in India.

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opportunities for socio-economic advancement. Collaborative efforts from government agencies, financial institutions, technology providers, and civil society organizations are essential to overcoming these barriers and achieving holistic financial inclusion in India.

Q.5) The sources of institutional credit have increased in our country. However, many farmers still depend on non-institutional sources of credit. Discuss the reasons involved. (15 marks)

Answer:

15 Markers (600 Words)

Q.1) Institutional credit for farmers is still a big challenge. Examine. Also suggest what can be done in this regard?

Approach:

Introduction: Describe why agricultural finance is important

Body: Discuss why institutional credit is a big challenge with supporting facts and suggest some measures to address the same

Conclusion: Synthesis of points written with supporting statements and conclude the answer by highlighting the importance of credit system in agricultural activities.

Answer

Agriculture finance assumes essential and significance in the agro – socioeconomic growth of the country and plays a catalytic role in strengthening the farm business and augmenting the productivity of scarce resources. However, there are some challenges in ensuring institutional credit for the farmers.

Why ensuring institutional credit is a big Challenge?

- **Accessibility:** It is observed that still 30.3% of agri-households still borrowed money from non-institutional sources like money lenders, relatives and input suppliers etc. due to inaccessibility to formal crediting system.
- **Unfriendly procedures in Bank:** Banks offer concessional interest rates for the rural credit. However, small farmers are unable to access them because of borrower-unfriendly products and procedures, inflexibility and delay, and high transaction costs, both legitimate and illegal.
- **Size-wise Credit Flow:** Despite impressive growth in direct credit to farmers from the scheduled commercial banks between 1991-92 and 2003-04, contrary to expectation, credit disbursement to small and marginal farmers has not been encouraging. Though the number of accounts increased for small farmers yet the credit flow favoured the richer farmers.
- **Region-wise Credit Flow:** The proportions of bank deposits and credit shares have moved in favour of the South, West and North regions. While the share of loans in the total disbursement of credit for agriculture and allied activities were the maximum for the South region, it was the minimum for North-east region.

- **Lack of Awareness of credit policies and schemes:** Illiteracy of poor farmers is yet another challenge. They are not aware of credit policies and procedures.
- **Difficulty in collateral:** The ownership of land is complicated to verify as land accounts are not updated. Therefore, it is difficult to keep the collateral against the borrowing.

Despite the challenges, various steps can be taken in this regard.

- **Revamping the Cooperative Credit Structure:** The Cooperative Credit Structure should be strengthened to make use of its wider reach. These have to be recapitalised so as to provide funds for improving their financial positions. There is a need of capacity building, human resource development, institutional restructuring to ensure democratic functioning, and improving the regulatory regime to empower the RBI to enforce prudent financial management.
- **Strengthening of institutional arrangement:** Institutional sources consist of the government, co-operative societies, Commercial bank including the regional bank, lead bank etc. should be well within the reach of poor farmers.
- **Microfinance Institution:** The experience of micro-finance scheme in India suggests that:
 - It is the cost-effective way of financing the rural poor
 - The repayment rate of SHGs is more than 95 percent due to peer pressure
 - It reduces transaction costs of borrowers as well as lenders
 - It inculcates the habit of thrift among members and provide timely credit
 - The banks should take the help of NGOs and local formal institutions in their lending programmes to reduce the transaction costs and improve recoveries.
- **Awareness:** Farmers should be made aware about the credit policies of the government and procedures. Village level awareness and training camps can be organized.
- **Collateral free loans:** For poor farmers the limit of collateral free loans can be increased.

Way Forward

For meeting the credit needs of the poor, the programmes like linking of self-help groups (SHGs) with lending agencies are to be further strengthened. The institutional credit system is critical for agricultural development and its role has further increased in the liberalized economic environment.

Credit is one of the critical inputs for agricultural development. It capitalizes farmers to undertake new investments and/or adopt new technologies. The importance of agricultural credit is further reinforced by the unique role of Indian agriculture in the macroeconomic framework along with its significant role in poverty alleviation.

Realizing the importance of agricultural credit in fostering agricultural growth and development, institutional framework for agricultural credit is being emphasized since the beginning of the planned development era in India.

In India, a vast network of financial institutions exists. It includes rural cooperatives, Regional Rural Banks (RRBs), Scheduled Commercial Banks (SCBs), NABARD, Non-Banking Financial Institutions (NBFIs), Microfinance Institutions (MFIs), Small Finance Banks (SFBs), and other government agencies.

BODY PARAGRAPH-1:

1. **Accessibility:** It is observed that still 30.3% of agri-households still borrowed money from non-institutional sources like money lenders, relatives and input suppliers etc. due to inaccessibility to formal crediting system.
2. **Unfriendly procedures in Bank:** Banks offer concessional interest rates for the rural credit. However, small farmers are unable to access them because of borrower-unfriendly products and procedures, inflexibility and delay, and high transaction costs, both legitimate and illegal.
3. **Lesser attention to poor farmers:** Despite impressive growth in direct credit to farmers from the scheduled commercial banks between 1991-92 and 2003-04, contrary to expectation, credit disbursement to small and marginal farmers has not been encouraging. Though the number of accounts increased for small farmers yet the credit flow favoured the richer farmers. Agriculture credit has risen by 500% in the last decade, but **only 20% of the 12.56 crore small and marginal farmers have access to it.** Just about 15% of the subsidized unpaid loan comes from institutional sources for households with the smallest landholdings (up to two hectares) (bank, co-operative society). Households with more than two hectares of land have a 79% share.
4. **Region-wise Credit Flow:** The proportions of bank deposits and credit shares have moved in favour of the South, West and North regions. While the share of loans in the total disbursement of credit for agriculture and allied activities were the maximum for the South region, it was the minimum for North-east region.
5. **Lack of Awareness of credit policies and schemes:** Illiteracy of poor farmers is yet another challenge. They are not aware of credit policies and procedures.
6. **Difficulty in collateral:** The ownership of land is complicated to verify as land accounts are not updated. Therefore, it is difficult to keep the collateral against the borrowing.

BODY PARAGRAPH-2:

Despite the challenges, various steps can be taken in this regard.

1. **Revamping the Cooperative Credit Structure:** The Cooperative Credit Structure should be strengthened to make use of its wider reach. These have to be recapitalised so as to provide funds for improving their financial positions. There is a need of capacity building, human resource development, institutional restructuring to ensure democratic functioning, and improving the regulatory regime to empower the RBI to enforce prudent financial management.

2. **Strengthening of institutional arrangement:** Institutional sources consist of the government, co-operative societies, commercial bank including the regional bank, lead bank etc. should be well within the reach of poor farmers.
3. **Microfinance Institution:** The experience of micro-finance scheme in India suggests that:
 - i. It is a cost-effective way of financing the rural poor
 - ii. The repayment rate of SHGs is more than 95 percent due to peer pressure
 - iii. It reduces transaction costs of borrowers as well as lenders
 - iv. It inculcates the habit of thrift among members and provide timely credit
 - v. The banks should take the help of NGOs and local formal institutions in their lending programmes to reduce the transaction costs and improve recoveries.
4. **Awareness:** Farmers should be made aware about the credit policies of the government and procedures. Village level awareness and training camps can be organized.
5. **Collateral free loans:** For poor farmers the limit of collateral free loans can be increased. The size of landholdings and the level of income of agricultural households have a significant impact on the variables of financial inclusion, such as savings, investment, and even credit. In order to double farmers' incomes and rescue those in debt, India must change this reality, particularly in terms of credit. The reliance on income and landholdings for credit defeats the purpose of financial inclusion.
6. **Encouraging Farmer Producer Organisations(FPO):** Streamlining the agri-credit system to allow for higher crop loans to farmer producer organizations, or FPOs, or small farmer FPOs, against commodity stocks can be a win-win model for agriculture development.

India's agricultural crisis is worsening. It has recently thrown the economy into a downward spiral. While it is true that the economy requires land and labour reforms, it also requires creativity in addressing long-standing issues such as financial exclusion. Ensuring food security, practising climate-smart agriculture, and achieving the broader goal of sustainable agriculture have a bearing on the achievement of the Sustainable Development Goals agenda of 2030. Each of these objectives in turn depends crucially upon access to agricultural credit. This emphasizes the importance of solving outstanding issues in the context of agricultural credit disbursement in India.

For meeting the credit needs of the poor, the programmes like linking of self-help groups (SHGs) with lending agencies are to be further strengthened. The institutional credit system is critical for agricultural development and its role has further increased in the liberalized economic environment.

Q.6) Write a note on India's demographic dividend. What are the challenges involved in utilizing it? (15 marks)

Answer:

India's demographic boon holds the promise of propelling India to new heights of prosperity and progress. Yet, as the unemployment figures rise, it becomes evident that this promise remains unfulfilled, leaving a pressing need to dissect the underlying challenges and opportunities that define India's journey toward harnessing the full potential of its demographic advantage.

The growing unemployment rate in India highlights the underutilization of its demographic dividend potential. Several factors contribute to this situation, including:

Challenges

1) **Skills Mismatch and Low Employability:** The existing disparity between the skill sets possessed by job seekers and the dynamic demands of the job market has culminated in a concerning lack of employability among recent graduates and postgraduates.

2) **Jobless Growth and Sectoral Imbalance:** India's evolution into a service-centric economy has inadvertently marginalized the manufacturing sector, a historical wellspring of employment prospects. This has given rise to a disconcerting pattern of jobless growth, aggravating the preexisting imbalance in sectoral advancement.

3) **Low Human Development Index (HDI):** The modest HDI ranking of India underscores pressing obstacles within domains of education, healthcare, and overall welfare, exerting a discernible influence on the efficacy and latent potential of the workforce.

4) **Social Capital and Health Issues:** Inadequate societal support, compounded by pervasive issues such as hunger, malnutrition, anemia, and substandard sanitation, collectively undermine the efficiency of India's demographic dividend.

India's failure to fully utilize its demographic dividend can be attributed to several reasons:

Causes

1) **Overpopulation and Strain on Resources:** Overpopulation can lead to scarcity, unequal distribution of resources, environmental degradation, and overall strain on the economy and society.

2) **Unemployment and Underemployment:** A significant increase in the working-age population without corresponding job opportunities can result in high levels of unemployment and underemployment.

To effectively utilize India's demographic dividend and address the challenges of increasing unemployment, several key actions need to be taken:

Way Forward

1) **Skill Development and Education:** Enhancing the quality and relevance of education and skill development programs to align with industry needs, promoting vocational training and lifelong learning.

2) **Job Creation and Entrepreneurship:** Creating a supportive environment for job creation and entrepreneurship by simplifying regulations, providing financial and infrastructural

support to startups and small businesses, and fostering innovation and industry diversification.

In the heart of India's promise for progress, the challenge of rising unemployment stands as a stark contradiction. Through collective determination, India can transform its demographic dividend from a promise into a reality and realize the full potential of its dividend is not just an economic endeavour but a societal responsibility and a testament to India's steadfast commitment to progress.

15 Markers (600 Words)

Q.1) Write short note on Demographic Dividend.

Approach	
Introduction	Definition of demographic dividend According to United Nations Population Fund (UNFPA) , demographic dividend means, "the economic growth potential that can result from shifts in a population's age structure, mainly when the share of working-age population (15 to 64) is larger than the non-working-age share of the population (14 and younger, and 65 and older)".
Body	<ul style="list-style-type: none"> • Demographic Dividend in India • Advantages associated with Demographic Dividend • Challenges associated with Demographic Dividend • Resolving the challenges
Way forward	<ul style="list-style-type: none"> • India is on the right side of demographic transition that provides golden opportunity for its rapid socio-economic development if policymakers align the developmental policies with this demographic shift. • To reap the demographic dividend, proper investment in human capital is needed by focusing on education, skill development and healthcare facilities.

Answer

According to **United Nations Population Fund (UNFPA)**, demographic dividend means, "the economic growth potential that can result from shifts in a population's age structure, mainly when the share of the working-age population (15 to 64) is larger than the non-working-age share of the population (14 and younger, and 65 and older)".

Q.1) "Increasing unemployment in India reveals that we are not able to put our demographic dividend to good use". Discuss.

Approach	
Introduction	Give the context of unemployment through the data, addressing the question. Definition of key terms like Demographic dividend
Body	<ul style="list-style-type: none"> • Causes of Unemployment • How the Demographic dividend can be reaped
Conclusion	Whenever the Discuss keyword has been used, briefly summarise the content in conclusion.

Demographic Dividend in India

- India has one of the youngest populations in an aging world. As of 2020, **the median age in India is just 28**, compared to 37 in China and the US, 45 in Western Europe, and 49 in Japan.
- Since 2018, India's working-age population (people between 15 and 64 years of age) has grown larger than the dependent population — children aged 14 or below as well as people above 65 years of age. This bulge in the working-age population is going to last till 2055, or 37 years from its beginning.
- This transition happens largely because of a decrease in the total fertility rate (TFR, which is the number of births per woman) after the increase in life expectancy gets stabilised.
- **Window of opportunity for India** as per UNFPA
 - The window of demographic dividend opportunity in India is available for **five decades from 2005-06 to 2055-56**, longer than any other country in the world.
 - This demographic dividend window is available at different times in different states because of differential behaviour of the population parameters.

Challenges Associated with Demographic Dividend

- **Asymmetric demography:** The growth in the working-age ratio is likely to be concentrated in some of India's poorest states and the demographic dividend will be fully realized only if India is able to create gainful employment opportunities for this working-age population.
- **Lack of skills:** Most of the new jobs that will be created in the future will be highly skilled and lack of skill in Indian workforce is a major challenge. India may not be able to take advantage of the opportunities, due to a low human capital base and lack of skills.
- **Low human development parameters:** India ranks 130 out of 189 countries in UNDP's Human Development Index, which is alarming. Therefore, health and education parameters need to be improved substantially to make the Indian workforce efficient and skilled.
- **Informal nature of economy in India** is another hurdle in reaping the benefits of demographic transition in India.
- **Jobless growth-** There is mounting concern that future growth could turn out to be jobless due to **de-industrialization, de-globalization, the fourth industrial revolution and technological progress.**

These challenges impede the growth of the country, in order to capitalize on the demographic dividend India enjoys, there is need to resolve these challenges, which are discussed below.

Resolving the challenges

- **Building human capital:** Investing in people through healthcare, quality education, jobs and skills helps build human capital, which is key to supporting economic growth, ending extreme poverty, and creating a more inclusive society.
 - **Skill development** is essential to increase employability of young population. Government has established the **National Skill Development Corporation (NSDC)** with the overall target of skilling/ up skilling **500 million people** in India by 2022.
 - **Education:** Enhancing educational levels by properly investing in primary, secondary and higher education.
 - **India, which has almost 41% of population below the age of 20 years**, can reap the demographic dividend only with a better education system.
 - Also, **academic-industry collaboration** is necessary to synchronise modern industry demands and learning levels in academics.
 - **Health:** Improvement in healthcare infrastructure would ensure higher number of productive days for young labour force, thus increasing the productivity of the economy.
 - **Job Creation:** The nation needs to create **ten million jobs per year** to absorb the addition of **young people into the workforce**. Promoting businesses interests and entrepreneurship would help in job creation to provide employment to the large labour force.

- **Urbanisation:** The large young and working population in the years to come will migrate to urban areas within their own and other States, leading to rapid and large-scale increase in urban population. **Urban design** is the crucial component in coming times.

Way Forward

- India is on the right side of demographic transition that **provides golden opportunity for its rapid socio-economic development**, if policymakers align the developmental policies with this demographic shift.
- To reap the demographic dividend, **proper investment in human capital** is needed by focusing on education, skill development and healthcare facilities.
- This demographic transition also brings complex challenges with it. If the increased workforce is not sufficiently skilled, educated and provided gainful employment, demographic dividend will turn into **demographic disaster**
- Learnings from the country which have already gone through demographic dividend such as Japan, South Korea will be beneficial for India.

Objective Type Question Paper

Analysis:

TABLE 1

QUESTION #	MARKS	ESI OR ARD	TOPIC	STATIC OR CURRENT	DIFFICULTY LEVEL
1	2	ARD	ARD CURRENT AFFAIRS	CURRENT	EASY
2	2	ARD	ARD CURRENT AFFAIRS	CURRENT	MODERATE
3	2	ARD	ARD CURRENT AFFAIRS	CURRENT	MODERATE
4	2	ARD	ARD CURRENT AFFAIRS	CURRENT	MODERATE
5	2	ARD	AGRONOMY	STATIC	TOUGH
6	2	ARD	FARM ENGINEERING	STATIC	MODERATE
7	2	ARD	AGRONOMY	STATIC	EASY
8	2	ARD	UNION BUDGET	CURRENT	EASY
9	2	ESI	GOVERNMENT SCHEMES	CURRENT	MODERATE
10	2	ESI	GOVERNMENT SCHEMES	CURRENT	EASY
11	2	ESI	GOVERNMENT SCHEMES	CURRENT	MODERATE
12	2	ESI	GOVERNMENT SCHEMES	CURRENT	TOUGH
13	2	ESI	SOCIAL SECTORS - HEALTH	CURRENT	EASY
14	2	ESI	SOCIAL SECTORS - HEALTH	CURRENT	MODERATE
15	2	ESI	SOCIAL SECTORS - HEALTH	CURRENT	EASY
16	2	ESI	SOCIAL SECTORS - HEALTH	CURRENT	MODERATE
17	2	ESI	GOVERNMENT SCHEMES	CURRENT	EASY
18	2	ARD	SOIL AND WATER CONSERVATION	STATIC	MODERATE
19	2	ARD	SOIL AND WATER CONSERVATION	STATIC	TOUGH
20	2	ARD	SOIL AND WATER CONSERVATION	STATIC	MODERATE
21	1	ARD	SOIL AND WATER CONSERVATION	STATIC	EASY

22	1	ARD	ANIMAL HUSBANDRY AND POULTRY	STATIC	MODERATE
23	1	ARD	CROPPING PATTERN AND CROPPING SYSTEM	STATIC	EASY
24	1	ARD	FISHERIES	STATIC	EASY
25	1	ARD	AGRICULTURE EXTENSION	STATIC	EASY
26	1	ESI	GOVERNMENT SCHEMES	CURRENT	MODERATE
27	1	ESI	GOVERNMENT SCHEMES	CURRENT	MODERATE
28	1	ESI	GOVERNMENT SCHEMES	CURRENT	EASY
29	1	ESI	UNION BUDGET	CURRENT	MODERATE
30	1	ESI	GOVERNMENT SCHEMES	CURRENT	EASY

Analysis:

- A lot of questions have been asked from ARD static in the one marker question and in the two marker questions the question has been asked from in depth of the topics mentioned in the syllabus. Students should be prepared to handle such tricky questions going ahead in the future examination.

TABLE 2

SUBJECT	TOTAL NUMBER OF QUESTIONS ASKED	TOTAL MARKS ALLOCATED
ESI	14	23
ARD	16	27

Analysis:

- There was a balance between the questions asked in ESI and ARD. This is likely to continue going ahead as well. Some Schemes asked in the question could be related to both ESI and ARD so students are advised to give due importance to both ESI and ARD in their overall preparation.

TABLE 3

DIFFICULTY LEVEL	TOTAL NUMBER OF QUESTIONS ASKED	TOTAL NUMBER OF MARKS
EASY	13	20
MODERATE	14	24
TOUGH	3	6

Analysis:

- Easy questions were interspersed between moderate and tough questions. More than two-thirds of the questions required very good preparation / knowledge / understanding. Given the competitive nature of the examination, students are advised that they should be prepared to face such kind of paper going ahead.
- Apart from a strong preparation, emotional quotient is also important. One must not be unnerved by coming across tough questions. The pursuit of easy and moderate question should guide us firmly in the examination. If we are thrown completely off track by the presence of a few tough questions, we will not be able to compete well in the examination.
- Solving a good number of Quizzes and Mocks on the EduTap platform will go a long way in helping students be better prepared for this kind of an examination.

TABLE 4

TYPE OF QUESTION	TOTAL NUMBER OF QUESTIONS ASKED	TOTAL NUMBER OF MARKS
CURRENT	19	33
STATIC	11	17

Analysis:

- Trend of current affairs being more important than static part of the syllabus has further accentuated. It is important to draw the right lessons from this development.
- In terms of section ARD is dominated by Static whereas the ESI is dominated by current affairs.
- Students are advised to give due importance to ARD and ESI Current Affairs (excluding schemes and Reports) as this year we have seen a paragraph

based question asked from both ARD and ESI Current Affairs and we can expect the trend to continue in the upcoming examination.

TABLE 5

No. OF QUESTION	Months before the examination	TOTAL NUMBER OF MARKS
November	1	1
October	5	9
September	1	2
August	10	19
July	0	0
June	0	0
Before June	2	2

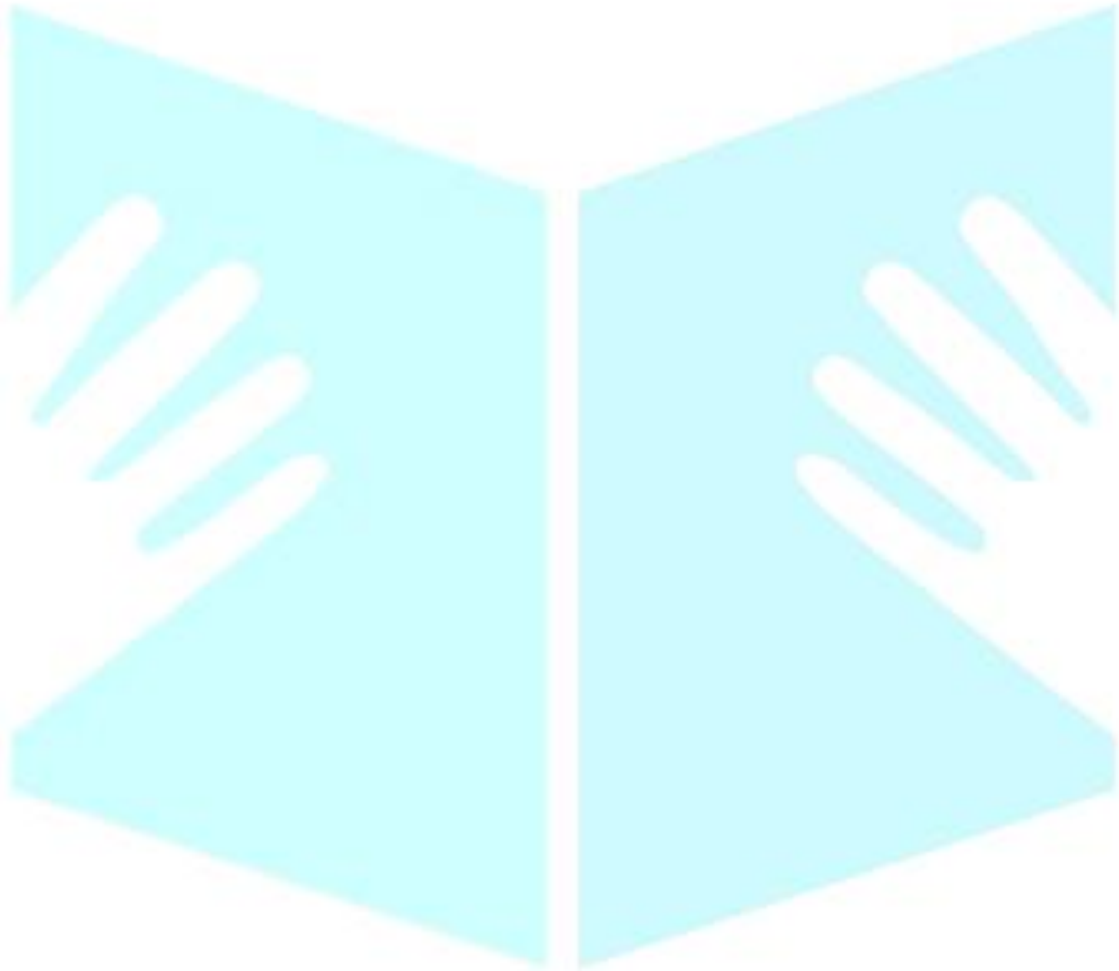
- Current Affairs covering a period of 6 months before the examination should be prepared very thoroughly from EduTap's current affairs magazine. Note that current affairs comprise of three important pillars: General current affairs, Government Schemes and Programmes and Reports.

TABLE 6

TYPE OF QUESTION	TOTAL NUMBER OF QUESTIONS ASKED	TOTAL NUMBER OF MARKS
QUESTIONS BASED ON OLD SCHEMES (LAUNCHED MORE THAN AN YEAR BEFORE THE EXAM)	8	13
QUESTIONS BASED ON NEW SCHEMES (LAUNCHED WITHIN THE ONE YEAR PERIOD BEFORE THE EXAM)	01	01
QUESTIONS BASED ON OLD AND NEW SCHEMES	9	14

Analysis:

- EduTap's Schemes pdf has served students well given that 10 marks out of 14 were covered in the course.
- As the above table shows, students are advised to cover both old and new schemes well.



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