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# **NABARD GRADE A EXAM**

## **ESI & ARD Practice Questions**



# **FOR NABARD GRADE A EXAM**

**NABARD Grade A Exam****ESI & ARD Practice Questions****Q.1. SCHEME BASED QUESTION**

The introduction of GST was major indirect tax reform. It has subsumed several indirect taxes and at the same time, it provides for the input tax credit. All of these measures seek to do away with the Cascading effect of tax-on-tax and boost the manufacturing sector. However, even today, the industries pay several taxes and levies outside the GST regime. Hence, the Industries cannot avail input tax credit on such taxes. This, in turn, leads to an increase in the prices of the Goods. Hence, the Union Cabinet has “Remission of Duties and Taxes on Exported Products (RoDTEP)”. Under this scheme, the exporters are provided with reimbursement of taxes/ duties/ levies imposed at the central, state, and local level.

**1. Which one of the following statements is/are correct about the above scheme?**

- (A) RoDTEP is a WTO-consistent scheme under which indirect taxes on inputs are consumed in the production process.
- (B) The refund will be issued in the form of transferable electronic scrips. These duty credits will be maintained and tracked through an electronic ledger.
- (C) The Scheme will enclose all sectors (including textiles), with priority given to labour-intensive sectors from 1 January 2020.
- (D) According to the above scheme, incentives are available on the export of goods.

- (1) A, B and C are correct
- (2) A and D are correct
- (3) All are correct
- (4) A and B are correct
- (5) B and C

**Answer key: 4**

**Explanation:**

- RoDTEP stands for Remission of Duties and Taxes on Export Products.
- It is formed to replace the existing MEIS (Merchandise Exports from India Scheme).
- The scheme will ensure that the exporters receive refunds on the embedded taxes and duties previously non-recoverable.

- RoDTEP is a WTO-consistent scheme under which indirect taxes on inputs are consumed in the production process.
- The RoDTEP Scheme was approved by the Union Cabinet on 13th March 2020, and it was effective from January 2021.
- The Pillai committee was tasked with the job of recommending rates for the remission of duties and taxes on RoDTEP.

**ELIGIBILITY:**

- The Scheme will enclose all sectors (including textiles), with priority given to labour-intensive from 1 January 2021.
- Both merchant exporters (traders) and manufacturer exporters are eligible
- SEZ Units and EOU Units are also eligible to claim benefits.
- There are no minimum turnover criteria to claim RoDTEP
- The country of origin of the exported products should be India, re-exported products are not eligible.

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**Comparison between MEIS and RoDTEP**

| Detail                     | MEIS   | RoDTEP   |
|----------------------------|--|--|
| <b>Schema of Incentive</b> | Additional Incentive on Exports of goods apart from other refunds and drawbacks available on undertaking the said exports. | Refund of Indirect taxes on Inputs used in the manufacture of exported products that are not currently reimbursed by any other existing schemes. |

|                             |   |   |
|-----------------------------|---|---|
| <b>WTO Compliance</b>       | Non-Compliant with WTO trade norms                                    | Compliant with WTO trade norms  |
| <b>Incentive Percentage</b> | 2% to 5% of FOB value of Exports.                                     | Product-based % – Expected to be lesser than the existing MEIS Incentive scheme [To be notified later]                |
| <b>Mode of Issuance</b>     | Issuance in the form of transferable scrips (Hard copy/ downloadable) | Issuance in the form of transferable duty credit/ electronic scrip which will be maintained in the electronic ledger. |

## Q.2. SCHEME BASED QUESTION

The Pension Fund Regulatory and Development Authority (PFRDA) announced that Assets Under Management (AUM) under the National Pension System (NPS) and Atal Pension Yojana (APY), crossed the milestone of Rs. 6 trillion. The Central Government has introduced the National Pension System (NPS) with effect from January \_\_\_\_\_ [A]. NPS was made available to all Citizens of India from 2009. Any individual citizen of India (both resident and Non-resident) in the age group of \_\_\_\_\_ [B] years can join NPS.

Atal Pension Yojana scheme was launched in \_\_\_\_\_ [C], with the objective of creating a universal social security system for all Indians, especially the poor, the underprivileged and the workers in the unorganised sector. Any citizen of India can join the APY scheme. The age of the subscriber should be between \_\_\_\_\_ [D] years.

1. Which of the following will replace the blank [A], [B], [C] and [D] respectively?

- (1) 2004, 18-60, 2014, 21-60
- (2) 2005, 18-65, 2015, 18-60
- (3) 2004, 18-65, 2015, 18-40
- (4) 2005, 18-60, 2014, 18-65
- (5) 2004, 18-65, 2015, 18-60

**Answer key: 3**

**Solution:**

### NATIONAL PENSION SCHEME (NPS):

- It is a pension cum investment scheme launched by the Government of India to provide old age security to Citizens of India. It brings an attractive long-term saving avenue to effectively plan your retirement through safe and regulated market-based return.
- **Launch year:** 2004
- **Ministry and Nodal Implementing Agency:** Ministry of Finance and PFRDA
- **Eligibility:**

1. All citizens of India between the age of 18 and 65 years are eligible.


2. All new employees of central government service except armed forces joining services on or after 1st January 2004.
  3. All citizens' i.e., private employees and unorganized sector workers.
  4. NRI with a bank account in India is also eligible.
- NRI returns are market Linked. It offers 3 funds to subscribers Equities, Corporate bonds, Government Securities.
  - Subscriber can exit from NPS after 10 years of account opening or attaining 60 years of age whichever is earlier. Only up to 40% of corpus withdrawn in a lump sum is exempted from tax.
  - Union Cabinet has decided to raise the contribution of the central government to the NPS corpus from 10% to 14%.
  - PFRDA recently announced that NPS subscribers will now have the facility to withdraw funds from their account for pursuing higher education, but it is allowed after 3 years of subscription and the limit is 25% of the contribution made by subscriber-only.

#### ATAL PENSION YOJANA (APJ):

- It is a pension scheme for workers in the unorganised sector like personal maids, drivers, gardeners etc, this social security scheme was introduced as a replacement to the previous government's Swavalamban Yojana.
- **Launch Year:** 2015
- **Ministry:** Ministry of Finance
- It is a centrally sponsored scheme.
- The APY will be focussed on all citizens in the unorganised sector, who join the National Pension System (NPS) administered by the Pension Fund Regulatory and Development Authority (PFRDA) and who are not members of any statutory social security scheme.

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- Under the APY, the subscribers would receive a fixed pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month, at the age of 60 years, depending on their contributions, which itself would vary on the age of joining the APY.
  - The minimum age of joining APY is 18 years, and the maximum age is 40 years. Therefore, the minimum period of contribution by the subscriber under APY would be 20 years or more. The benefit of a fixed pension would be guaranteed by the Government.
  - The Central Government would also co-contribute 50% of the subscriber's contribution or Rs. 1000 per annum, whichever is lower, to each eligible subscriber account, for a period of 5 years, i.e., from 2015-16 to 2019-20, who join the NPS before 31st December 2015 and who are not income taxpayers.
  - Fixed pension for the subscribers ranging between Rs. 1000 to Rs. 5000, if he joins and contributes between the age of 18 years and 40 years. The contribution levels would vary and would be low if the subscriber joins early and increase if he joins late.
- 

### Q.3. SCHEME BASED QUESTION

The union minister for Education Shri Ramesh Pokhriyal 'Nishank' has approved the proposal to provide monetary assistance to 11.8 Crore students (118 million Students) through Direct Benefit Transfer (DBT) of the cooking cost component of the Mid-Day-Meal Scheme, to all eligible children, as a special welfare measure. This will give a fillip to the Midday Meal programme. This is in addition to the Government of India's announcement of distribution of free-of-cost food grains @ 5 Kg per person per month to nearly 80 Crore beneficiaries under Pradhan Mantri Garib Kalyan Anna Yojana (PM-GKAY). This decision will help safeguard the nutritional levels of children and aid in protecting their immunity during challenging pandemic times.

**1. Which of the following statements is/are correct about the Mid-Day meal scheme is/are correct**

- (A) It is a centrally sponsored scheme that was launched in 1995.
- (B) It was launched by the Ministry of Health and Family Welfare
- (C) Under the above scheme cooked meals are given to every child within the age group of six to fourteen years studying in classes I to VIII who enrolls and attends the school.
- (D) The scheme covers all government and government-aided schools and also Madarsa and Maqtabas supported under the Sarva Shiksha Abhiyan
- (1) All are correct
- (2) A, C and D are correct
- (3) B, C and D are correct
- (4) A and D are correct

(5) B and C are correct

**Answer key: 2**

**Solution:**

- The Midday Meal Scheme comes under the HRD Ministry's Department of School Education and Literacy. It is a centrally sponsored scheme.
- It was Launched in the year 1995 under the name of 'National Programme of Nutritional Support to Primary Education (NP-NSPE)'.
- In October 2007, NP-NSPE was renamed as 'National Programme of Mid-Day Meal in Schools,' which is popularly known as the Mid-Day Meal Scheme.
- Under the above scheme, every child within the age group of six to fourteen years studying in classes I to VIII who enrolls and attends the school shall be provided hot cooked meal having nutritional standards of 450 calories and 12 gm of protein for primary (I- V class) and 700 calories and 20 gm protein for upper primary (VI-VIII class), free of charge every day except on school holidays.
- The scheme covers all government and government-aided schools and also Madarsa and Maqtabas supported under the Sarva Shiksha Abhiyan (SSA).
- It is considered the world's largest school feeding programme aimed to attain the goal of universalization of primary education.

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**The objectives of the MDM scheme are:**

- To increase the enrolment in the schools of the children who belong to disadvantaged sections of the society.
- To increase the attendance of the children in government and government-aided schools.
- To retain the children studying in class I to VIII.
- To give nutritional support to the children studying in the elementary stage, especially in the drought-affected areas.
- To address hunger and malnutrition and improve socialisation among castes.

**Features Of Mid-Day Meal Scheme**

- Every school should have a hygienic cooking infrastructure for hygienically cooked mid-day meals.
- The mid-day meals are to be served only on the school premises on all working days of the school.
- The headmaster or headmistress is entitled to utilise the school funds on account of mid-day meal fund exhaustion. However, the same will be reimbursed to the mid-day meal fund as soon as the school is credited with the same.
- Quality items with AGMARK are procured for cooking the mid-day meals in the schools.
- Two or three adult members taste the cooked meals from the school management committee.
- The Food and Drugs Administration Department of the State can collect samples for ensuring the quality and nutritional value of the meals.
- The State Steering-cum Monitoring Committee (SSMC) will oversee the implementation of this scheme, including establishing a mechanism to maintain the quality and nutritional standards of the meals.
- Food allowance is provided to the children when the cooked meals cannot be provided because of unforeseen circumstances in the following manner:
  - Quantity of the food grains according to the entitlement of a child, and
  - Cooking cost prevailing in the respective state.

**Meals Provided Under the Mid-Day Meal Scheme**

The quantity of food items provided under this scheme per child per school day is as follows:



| Food items              | Primary level (Class I-V) | Upper level (Class VI-VIII) |
|-------------------------|---------------------------|-----------------------------|
| Food Grains             | 100 gms                   | 150 gms                     |
| Pulses                  | 20 gms                    | 30 gms                      |
| Vegetables (leafy also) | 50 gms                    | 75 gms                      |
| Oil & fat               | 5 gms                     | 7.5 gms                     |
| Salt & condiments       | As per need               | As per need                 |

**The calories intake prescribed per child per school day is as follows:**

| Calories Intake | Primary      | Upper Primary |
|-----------------|--------------|---------------|
| Energy          | 450 calories | 700 calories  |
| Protein         | 12 grams     | 20 grams      |

**Important Points of the news:**

- The Ministry of Education has approved the proposal to provide monetary assistance to students through Direct Benefit Transfer (DBT) of the cooking cost component of the Mid-Day-Meal (MDM) Scheme, to all eligible children.
- The central government will provide additional funds of about Rs. 1200 crore to state governments and UT administrations for this purpose.

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**Q.4. For the first five years of commencement of establishment of payment banks, the promoter must contribute at least \_\_\_\_\_ of the paid-up equity capital.**

- (1) 20%
- (2) 25%
- (3) 30%
- (4) 40%
- (5) 35%

**Answer key: 4**

**Solution:**

- A payments bank is like any other bank but operating on a smaller or restricted scale.
- The payments bank will be registered as a public limited company under the Companies Act, 2013, and licensed under Section 22 of the Banking Regulation Act, 1949.

- The minimum paid-up equity capital of the payments bank shall be Rs. 100 crores.
- The promoters of the payments bank should hold at least 40 per cent of its paid-up equity capital for the first five years from the commencement of its business.

### Scope of Activities

- Acceptance of demand deposits initially restricted to holding a maximum balance of Rs 100,000 per individual customer.
- Issuance of ATM/debit cards.
- They cannot issue credit cards.
- They are not allowed to give loans.
- Payments and remittance services through various channels.
- Distribution of non-risk sharing simple financial products like mutual fund units and insurance products, etc.
- They are only allowed to invest the money received from customers' deposits into government securities.
- They cannot accept NRI deposits.

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- A payments bank account holder would be able to deposit and withdraw money through any ATM or other service providers.
- Payment's licensees would be granted to mobile firms, supermarket chains and others to cater to individuals and small businesses.

### Eligible Promoters

- Existing non-bank Pre-paid Payment Instrument (PPI) issuers.

Other entities such as

- Individuals/professionals.
  - Non-Banking Finance Companies (NBFCs),
  - Corporate Business Correspondents (BCs), mobile telephone companies,
  - Supermarket chains, companies, real sector cooperatives; that is owned and controlled by residents; and
  - Public sector entities may apply to set up payments banks.
  - A promoter/promoter group can have a joint venture with an existing scheduled commercial bank to set up a payments bank.
  - Scheduled commercial banks can take an equity stake in a payments bank to the extent permitted under the Banking Regulation Act, 1949.
- 

**Q.5. The Ministry of Agriculture and Farmers Welfare has launched the Horticulture Cluster Development Programme (CDP) to promote the export of horticultural produce. Which of the following statements is/are correct about the programme and Horticulture sector?**

- (A) It is a central sector programme implemented by the National Horticulture Board (NHB)
- (B) Ministry of Agriculture and Farmers' Welfare (MoA&FW) has identified 53 horticulture clusters, of which 12 have been selected for the pilot launch of the programme.
- (C) The Ministry has provided an enhanced allocation of Rs. 2250 Crore for the year 2021-22 for 'Mission for Integrated Development of Horticulture (MIDH).
- (D) MIDH is a Centrally Sponsored Scheme for the holistic growth of the horticulture sector covering fruits, vegetables, root & tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa, and bamboo.

(1) All are correct

(2) A, C and D are correct

(3) B and D are correct

(4) A, B and D are correct

(5) B, C and D are correct

**Answer key: 1**

**Solution:**

- The Ministry of Agriculture and Farmers Welfare has launched the Horticulture Cluster Development Programme (CDP) to promote the export of horticultural produce.
- It is a central sector programme to grow and develop identified horticulture clusters to make them globally competitive.
- Horticulture cluster is a regional/geographical concentration of targeted horticulture crops.
- Ministry of Agriculture and Farmers' Welfare (MoA&FW) has identified 53 horticulture clusters, of which 12 have been selected for the pilot launch of the programme.
- The clusters of the pilot phase include Shopian (J&K) and Kinnaur (H.P.) for Apple, Lucknow (U.P.), Kutch (Gujarat) and Mahbubnagar (Telangana) for Mango, Anantpur (A.P.) and Theni (T.N.) for Banana, Nasik (Maharashtra) for Grapes, Siphahijala (Tripura) for Pineapple, Solapur (Maharashtra) and Chitradurga (Karnataka) for Pomegranate and West Jaintia Hills (Meghalaya) for Turmeric. These clusters will be implemented through recommendations appointed on Cluster Development Agencies (CDAs) which are appointed on the recommendations of the respective State/UT Government.

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- The programme is expected to converge with other initiatives of the Government such as the Agriculture Infrastructure Fund which is a medium - long term financing facility for investment in projects for post-harvest management infrastructure and community farming assets and will leverage the central sector scheme of the Ministry for Formation and Promotion of 10,000 Farmers Producer Organisations (FPOs).
- The Ministry has provided an enhanced allocation of Rs. 2250 Crore for the year 2021-22 for 'Mission for Integrated Development of Horticulture (MIDH).
- MIDH is a Centrally Sponsored Scheme for the holistic growth of the horticulture sector covering fruits, vegetables, root & tuber crops, mushrooms, spices, flowers, aromatic plants, coconut, cashew, cocoa, and bamboo.

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#### Q.6. SCHEME BASED QUESTION

To improve farm gate prices and grower incomes, the government has launched a new scheme to give a leg up to post-harvest management and marketing of agricultural produce. The scheme will provide better warehousing and cold storage facilities for farmers, Modi said, adding that it will also help create new jobs as food processing and post-harvest facilities are set up in rural India. Under the infrastructure scheme, banks and financial institutions will provide loans to cooperative societies, farmer producer companies, self-help groups, entrepreneurs, start-ups, and infrastructure providers. The objective is to provide medium-to-long term debt financing for post-harvest infrastructure and community assets for the marketing of farm produce.

##### 1. Which of the following statements is/are correct about the above scheme?

- (A) Under the above scheme, loans will be disbursed in four years starting with a sanction of Rs. 10,000 croreS in the current year and Rs. 30,000 crore each in the next three financial years.
- (B) The total outflow as budgetary support from the Government of India (GoI) is Rs.10,736 crore.
- (C) Moratorium for repayment under this financing facility may vary subject to a minimum of 6 months and a maximum of 2 years.
- (D) The duration of the scheme is from FY2020 to FY2030.
- (1) A, B and D are correct
- (2) B and D are correct
- (3) A, B and C are correct
- (4) A, C and D are correct
- (5) A and C are correct

**Answer key: 3**

**Solution:**



**AGRICULTURE INFRASTRUCTURE FUND:**

- It was **launched in 2020**. It is a **part of the over Rs. 20 lakh crore package** announced by the Finance Minister in response to the COVID-19 crises.
- Under the scheme, **Rs. One Lakh Crore** will be **provided by banks and financial institutions as loans** to **Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations (FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups, Aggregation Infrastructure Providers and Central/State agency or Local Body sponsored Public-Private Partnership Project.**
- **Loans will be disbursed in four years** starting with a sanction of **Rs. 10,000 crores in the current year and Rs. 30,000 crore each in the next three financial years.**
- All loans under this financing facility will **have an interest subvention of 3% per annum up to a limit of Rs. 2 crores**. This subvention will be available for a **maximum period of seven years.**
- **Credit guarantee coverage** will be available for eligible borrowers from this financing facility **under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme** for a **loan up to Rs. 2 crores**. The fee for this coverage will be paid by the Government.
- The total outflow as budgetary support from the Government of India (GoI) will be **Rs.10,736 crore.**
- The moratorium for repayment under this financing facility may vary subject to a minimum of **6 months and a maximum of 2 years.**
- Agri Infra fund will be managed and monitored through an online Management Information System (MIS) platform.



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- The National, State and District level Monitoring Committees will be set up to ensure real-time monitoring and effective feedback.
  - **The duration of the Scheme shall be from FY2020 to FY2029 (10 years).**
- 

### Q.7. SCHEME BASED QUESTION

This revolution refers to productivity improvement in perpetuity without ecological and social harm. The revolution involves the integration of ecological principles in technology development and dissemination. This will highlight the pathway of increasing production and productivity in a manner such that short- and long-term goals of food production are not mutually antagonistic. The logic is to produce more from less, less land, less pesticide, less water to get sustainable agriculture.

**1. Which of the following revolutions was discussed in the above passage?**

- (1) Evergreen Revolution
- (2) Protein Revolution
- (3) Black Revolution
- (4) Yellow Revolution
- (5) None of the above

**Answer key: 1**

**Solution:**

- **Green Revolution refers to** the great increase in production of food grains (such as rice and wheat) due to the introduction of high-yielding varieties, the use of pesticides, and better management techniques.
- The green revolution was launched to achieve self-sufficiency in food grains. From the 1960s major changes were made to the traditional agricultural practices. More land was brought under irrigation. Cooperative farming and farm mechanisation was introduced in North India especially in Punjab, Haryana and Western UP. Usage of fertilisers, pesticides, high – yielding varieties of seeds was done.
- The improvements brought out by the Green Revolution came at the cost of adverse environmental effects in areas subjected to intensive farming. However, where population pressure is high, there is no option except to produce more food.
- Hence, the **need for the Evergreen Revolution was called out by Dr M S Swaminathan**, the Father of the Green Revolution in India.

- Under the Evergreen Revolution, it is envisaged that **productivity must increase, but in ways that are environmentally safe, economically viable and socially sustainable.**
- The evergreen revolution involves the **integration of ecological principles in technology development and dissemination.**

### Need for Evergreen revolution

The need for the Evergreen revolution arose due to the failures of the green revolution. Important demerits of the green revolution are:

- More than five decades after India launched the Green Revolution, it has not only failed to eliminate hunger but also malnutrition is at its all-time high.
- Wheat and rice have largely displaced more nutritious pulses and other cereals such as millets in consumption.
- Soil has lost its fertility due to the unscientific application of fertilisers.
- Due to the mechanisation of agriculture, the likeliness for sons instead of daughters led to a skewed sex ratio in Punjab, Haryana.
- Indian agriculture became cereal-centric and regionally biased.
- Waterlogging in fields and salinity increased due to excess irrigation.
- Farmers got burdened with debts from moneylenders, banks.

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**NITI Aayog's 3-year road map for 'evergreen revolution'**

- In a more recent development, NITI Aayog unveiled a three-year roadmap (2017-20) intended to take farm growth to new heights. The roadmap for the next three years lists initiatives for the growth of the farm sector and for ensuring that farmers' income doubles by 2022.
  - The new initiatives include the use of cutting-edge technology to increase farm productivity, promotion of climate-resilient indigenous breeds of cows and buffaloes, the launch of a nationwide programme to harvest the advantages of space technology in agriculture and allied sectors, promotion of deep-sea fishing, setting up of seed production and processing units at 'panchayat' level, increase of cropping intensity by 1 million hectares per year through the utilization of rice fallow areas for pulses and oil-seeds, and consolidation of online trading and inter-market transactions, among others.
- 

**Q.8. REPORT BASED QUESTION**

The report presents the latest data and analysis of how energy money flows survive the Covid-19 shock wave, including annual estimates for 2021 views. It examines how investors assess the risks and opportunities in all areas of fuel and electricity supply, efficiency and research and development, in the context of global energy demand and in strengthening promises from governments and private companies to address climate change. The report focuses on two key questions: whether the growing pressure between governments and investors to accelerate clean energy transformation is turning into an increase in the cost of clean energy projects; and that the energy investment response to the economic crisis caused by the Covid-19 pandemic will be largely based on whether or not other sectors, geographies and vulnerable parts of the global community will be left behind. By 2021, annual global energy investment is expected to rise to USD 1.9 trillion, raise about 10% from 2020 and restore the total amount of investment back to pre-disaster levels. However, the formulation has shifted to energy and end-use – and away from traditional fuel production.

**1. Name the report which was discussed in the above passage?**

- (1) World Energy Investment Report
- (2) Energy Investment Report
- (3) World Energy Outlook Report
- (4) India Energy Outlook Report
- (5) Global Energy Review.

**Answer key: 1**

**Solution:**

- Recently, the International Energy Agency (IEA) published the World Energy Investment Report, 2021.
- **Key Finding of the report**
  - a. Global energy investment is expected to rebound in 2021 and increase 10% year on year to around USD 1.9 trillion.
  - b. Most of this investment will flow towards power and end-use sectors, shifting out of traditional fossil fuel production.
  - c. The scenario is perfectly aligned with the projection that global energy demand will rise 4.6% year-on-year in 2021, offsetting its contraction in 2020.
  - d. Renewable power will have the largest share - around 70% of the total will be spent on new power generation capacity.
  - e. Upstream (production and exploration) investment in oil is expected to grow 10%. This expansion in fossil fuels was planned with novel technologies like Carbon Capture and Storage (CCS) and bioenergy CCS, which are yet to attain commercial success.
  - f. The increment of coal-fired power in 2020, mostly driven by China, is indicating that coal is down but not yet out.
  - g. The above positive scenarios will still not deter the increase in carbon dioxide emission, after a contraction in 2020 mainly due to economic slowdown induced by the novel coronavirus pandemic.
  - h. Global emission is set to grow by 1.5 billion tonnes in 2021.

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### About International Energy Agency

- It is an autonomous Intergovernmental Organisation established in 1974 in Paris, France.
  - IEA mainly focuses on its energy policies which include economic development, energy security and environmental protection. These policies are also known as the 3 E's of IEA.
  - India became an Associate member of IEA in March 2017, but it was in engagement with IEA long before its association with the organization.
- 

**Q.9. Recently (in June 2021), the Union Education Minister has approved the release of the Performance Grading Index (PGI) 2019-20 for States and Union Territories. Which of the following statements is/are correct about the PGI?**

- (A) The PGI for States and Union Territories was first published in 2019 with the reference year 2017-18.
- (B) It is initiated by the Department of School Education and Literacy (DoSEL).
- (C) The PGI is structured in two categories, namely, Outcomes and Governance & Management and comprises 70 indicators in aggregate with a total weightage of 1000.
- (D) The information on the indicators is drawn from data available with the DoSEL from the Unified District Information System for Education (UDISE), National Achievement Survey (NAS) of NCERT, Mid-Day Meal website, Public Financial Management System (PFMS) and the information uploaded by the States and UTs on the Shagun portal of DoSEL.
- (E) Domains under categories include Access, Infrastructure & Facilities, Equity, Governance process.

- (1) A, C and D are correct
- (2) B, C, D and E are correct
- (3) A, C, D and E are correct
- (4) C and E are correct
- (5) All are correct

**Answer key: 5**

**Solution:**

- Union Education Minister, Shri Ramesh Pokhriyal 'Nishank' approved the release of the Performance Grading Index (PGI) 2019-20 for States and Union Territories of India.
- It is initiated by the Department of School Education and Literacy (DoSEL).
- The Government has introduced the Performance Grading Index with a set of 70 parameters to catalyse transformational change in the field of school education.
- The PGI for States and Union Territories was first published in 2019 with the reference year 2017-18.
- The PGI: States/UTs for 2019-20 is the third publication in this series.
- The PGI exercise envisages that the index would propel States and UTs towards undertaking multi-pronged interventions that will bring about the much-desired optimal education outcomes.
- The PGI helps the States/UTs to pinpoint the gaps and accordingly prioritise areas for intervention to ensure that the school education system is robust at every level.
- The information on the indicators is drawn from data available with the DoSEL from the Unified District Information System for Education (UDISE), National Achievement Survey (NAS) of NCERT, Mid-Day Meal website, Public Financial Management System (PFMS) and the information uploaded by the States and UTs on the Shagun portal of DoSEL.
- The PGI is structured in two categories, namely, Outcomes and Governance & Management and comprises 70 indicators in aggregate with a total weightage of 1000.
- Domains under categories include Access, Infrastructure & Facilities, Equity, Governance process.
- Punjab, Chandigarh, Tamil Nadu, Andaman & Nicobar Islands and Kerala occupy the highest grade (Grade A++) for 2019-20.
- Most of the States/UTs have improved their grade in PGI 2019-20 compared to the earlier years.
- Andaman & Nicobar Islands, Arunachal Pradesh, Manipur, Puducherry, Punjab, and Tamil Nadu have improved overall PGI score by 10%, i.e., 100 or more points.
- Andaman & Nicobar Islands, Lakshadweep and Punjab have shown improvement by 10% (8 points) or more in the **PGI domain: Access.**
- As many as thirteen States and UTs have shown improvement by 10% (15 points) or more in the PGI domain: Infrastructure and Facilities. Andaman & Nicobar Islands and Odisha have shown improvement by 20% or more.
- Arunachal Pradesh, Manipur, and Odisha have shown more than 10% improvement in the **PGI domain: Equity.**

- Nineteen states and UTs have shown improvement by 10% (36 points) or more in **the PGI domain: Governance Process.**
- Andaman & Nicobar Islands, Andhra Pradesh, Arunachal Pradesh, Manipur, Punjab, Rajasthan, and West Bengal have shown improvement by at least 20% (72 points or more).

**Q.10. Which of the following green manure crop contains the highest amount of nitrogen?**

- (1) Dhaincha
- (2) Cowpea
- (3) Sunhemp
- (4) Chickpea
- (5) None of the above

**Answer key: 1**

**Solution:**

- In agriculture, green manure is created by leaving uprooted or sown crop parts to wither on a field so that they serve as a mulch and soil amendment.
- Typically, they are ploughed under and incorporated into the soil while green or shortly after flowering.
- Dhaincha is quick growing succulent green manure crop, which can be incorporated 8 to 10 weeks after sowing when the crop is at the flowering stage.

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### More information

- Green undecomposed material used as manure is called green manure.
- It is obtained in two ways: by growing green manure crops or by collecting green leaf (along with twigs) from plants grown in wastelands, field bunds and forest. Green manuring is growing in the field plants usually belonging to leguminous family and incorporating into the soil after sufficient growth.
- The plants that are grown for green manure known as green manure crops.
- The most important green manure crops are sunhemp, dhaincha, *pillipesara*, cluster beans and *Sesbania rostrata*.

### Biomass production and N accumulation of green manure crops

| Crop                     | Age (Days) | Dry matter (t/ha) | N accumulated |
|--------------------------|------------|-------------------|---------------|
| <i>Sesbania aculeata</i> | 60         | 23.2              | 133           |
| Sunnhemp                 | 60         | 30.6              | 134           |
| Cow pea                  | 60         | 23.2              | 74            |
| <i>Pillipesara</i>       | 60         | 25.0              | 102           |
| Cluster bean             | 50         | 3.2               | 91            |
| <i>Sesbania rostrata</i> | 50         | 5.0               | 96            |

### Nutrient content of green manure crops

| Plant    | Scientific name          | Nutrient content (%) on air dry basis |      |      |
|----------|--------------------------|---------------------------------------|------|------|
|          |                          | N                                     | P2O5 | K    |
| Sunnhemp | <i>Crotalaria juncea</i> | 2.30                                  | 0.50 | 1.80 |
| Dhaincha | <i>Sesbania aculeata</i> | 3.50                                  | 0.60 | 1.20 |
| Sesbania | <i>Sesbania speciosa</i> | 2.71                                  | 0.53 | 2.21 |

- *Sesbania rostrata* is a stem nodulating green manure crop that is a native of West Africa. As it is a short-day plant and sensitive to photoperiod, the length of the vegetative period is short when sown in August or September.
- A mutant (TSR-I) developed by Bhabha Atomic Research Centre, Bombay is insensitive to photoperiod, tolerant to salinity and waterlogged condition. Growth and nitrogen fixation is higher with TSR-I compared to the existing strains.

### Advantages

1. Improves soil structure,
2. Increases water holding capacity and
3. Decreases soil loss by erosion.

### Green leaf manure

- The application of green leaves and twigs of trees, shrubs and herbs collected from elsewhere is known as green leaf manuring.
- Forest tree leaves are the main sources of green leaf manure.
- Plants growing in wastelands, field bunds etc., are another source of green leaf manure.
- The important plant species useful for green leaf manure are neem, mahua, wild indigo, Glyricidia, Karanji (*Pongamia glabra*) calotropis, advise(*Sesbania grandiflora*), subabul and other shrubs.



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**Nutrient content of green leaf manure**

| Plant          | Scientific name                  | Nutrient content (%) on air-dry basis |      |      |
|----------------|----------------------------------|---------------------------------------|------|------|
|                |                                  | N                                     | P2O5 | K    |
| Gliricidia     | <i>Gliricidia sepium</i>         | 2.76                                  | 0.28 | 4.60 |
| Pongania       | <i>Pongamia glabra</i>           | 3.31                                  | 0.44 | 2.39 |
| Neem           | <i>Azadirachta indica</i>        | 2.83                                  | 0.28 | 0.35 |
| Gulmohur       | <i>Delonix regia</i>             | 2.76                                  | 0.46 | 0.50 |
| Peltophorum    | <i>Peltophorum ferrugenum</i>    | 2.63                                  | 0.37 | 0.50 |
| <b>Weeds</b>   |                                  |                                       |      |      |
| Parthenium     | <i>Parthenium hysterophorus</i>  | 2.68                                  | 0.68 | 1.45 |
| Water hyacinth | <i>Eichhornia crassipes</i>      | 3.01                                  | 0.90 | 0.15 |
| Trianthema     | <i>Trianthema portulacastrum</i> | 2.64                                  | 0.43 | 1.30 |
| Ipomoea        | <i>Ipomoea</i>                   | 2.01                                  | 0.33 | 0.40 |
| Calotropis     | <i>Calotropis gigantea</i>       | 2.06                                  | 0.54 | 0.31 |
| Cassia         | <i>Cassia fistula</i>            | 1.60                                  | 0.24 | 1.20 |

**Advantages**

1. Green manuring improves soil structure, increases water holding capacity and decreases soil loss by erosion.
2. The growing of green manure crops in the offseason reduces weed proliferation and weed growth.
3. Green manuring helps in the reclamation of alkaline soils. Root-knot nematodes can be controlled by green manuring.

Q.11. The seeds that can be dried down to a low moisture content of around 5% and successfully stored at low or sub-freezing temperature for long periods will be known as \_\_\_\_\_.

- (1) Cryo seeds
- (2) Recalcitrant seeds
- (3) Orthodox seeds
- (4) Freezed seeds
- (5) All of these.

**Answer Key: 3**

**Solution:**

- Orthodox seeds are long-lived seeds and can be successfully dried to moisture contents as low as 5% without injury and are able to tolerate freezing.
- Orthodox seeds are, therefore, also termed desiccation-tolerant seeds.
- The life span of orthodox seeds can be prolonged with low moisture content and freezing temperatures. Ex-situ conservation of orthodox seeds is, therefore, not problematic.
- Orthodox seeds include, for example, Citrus aurantifolia, Capsicum annum, Hamelia patens, Lantana camera, guava (Psidium guajava), Cashew (Anacardium occidentale) and most grains and legume types.
- Recalcitrant seeds are remarkably short-lived which cannot be dried to a moisture content below 20-30% without injury and are unable to tolerate freezing.
- Recalcitrant seeds are, therefore, also termed desiccation sensitive seeds.
- Recalcitrant seeds are difficult to be successfully stored and their ex-situ conservation is problematic.
- Some common examples of plants that produce recalcitrant seeds (which are generally larger than orthodox seeds) include avocado, cacao, coconut, jackfruit, lychee, mango, rubber, tea, some horticultural trees, and several plants used in traditional medicine.



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- The period for which seed can remain viable without germinating is greatly affected by its quality at the time of collection, its treatment between collection and storage and the conditions in which it is stored.
  - Nevertheless, seed longevity varies enormously from species to species even if they are given identical treatment and storage conditions.
  - Ewart (1908) divided seeds into three biological classes according to the time for which they are capable of retaining viability under “good” storage conditions:
    1. Micro-biotic: seed life span not exceeding 3 years,
    2. Meso-biotic: seed life span from 3 to 15 years,
    3. Macrobiotic: seed life span from 15 to over 100 years.
  - Although Ewart's classes were useful in drawing attention to the differences in the natural longevity of seeds of different species, his classification is too rigid to fit the variations between individuals, provenances and seed years in a single species, or the possible variations in storage conditions.
  - It is not possible to define a standard set of “good” storage conditions equally suitable to all species, because species vary in their requirements for optimum conditions. Yet storage life of a given species will vary greatly according to the conditions in which it is stored.
  - Today two major classes of seed are recognised (Roberts 1973):
    - a. Orthodox seeds can be dried down to a low MC of around 5% (wet basis) and successfully stored at low or sub-freezing temperatures for long periods.
    - b. Recalcitrant seeds cannot survive drying below a relatively high moisture content (often in the range of 20–50% wet basis) and cannot be successfully stored for long periods.
- 

**Q.12. Recently, the World Bank has released its June 2021 Global Economic Prospects Report. According to the report, India's GDP growth will be \_\_\_\_\_ % for the year 2021-22.**

- (1) 8.0%
- (2) 8.3%
- (3) 8.5%
- (4) 7.8%

(5) 8.8%

**Answer key: 2**

**Solution:**

- Recently, the World Bank has released its June 2021 Global Economic Prospects where it has forecast India's GDP growth to be 8.3% for the year 2021-22.
- India's economy is expected to grow at 8.3% for Fiscal Year 2021-22, 7.5% for 2022-23 and 6.5% for 2023-24.
- The world economy is expected to expand 5.6%, the fastest post-recession growth rate in eighty years.

**WORLD BANK:**

- The World Bank is an international organization dedicated to providing financing, advice, and research to developing nations to aid their economic advancement.
- The bank predominantly acts as an organization that attempts to fight poverty by offering developmental assistance to middle- and low-income countries.
- It plays a stellar role in providing financial and technical assistance to developing countries across the globe.
- It is a unique financial institution that provides partnerships to reduce poverty and support economic development.

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- It is actually composed of two institutions namely the International Bank for Reconstruction and Development (IBRD) and the International Development Association (IDA).
- However, there are five institutions within the larger World Bank group. (As discussed in a later section).

#### **HISTORY:**

- The Bretton Woods Conference, officially known as the United Nations Monetary and Financial Conference, was a gathering of delegates from 44 nations that met from July 1 to 22, 1944 in Bretton Woods, New Hampshire (USA), to agree upon a series of new rules for international financial and monetary order after the conclusion of World War II.
- The two major accomplishments of the conference were the creation of the International Bank for Reconstruction and Development (IBRD) and the International Monetary Fund (IMF).
- Founded in 1944, the International Bank for Reconstruction and Development (IBRD) — soon called the World Bank — has expanded to a closely associated group of five development institutions.

#### **ORGANIZATION:**

- The World Bank is like a cooperative, made up of 189 member countries. These member countries, or shareholders, are represented by a Board of Governors, who are the ultimate policymakers at the World Bank.
- Generally, the governors are member countries' ministers of finance or ministers of development.
- They meet once a year at the Annual Meetings of the Boards of Governors of the World Bank Group and the International Monetary Fund.
- The governors delegate specific duties to 25 Executive Directors, who work on-site at the Bank. The five largest shareholders appoint an executive director, while other member countries are represented by elected executive directors.
  1. The World Bank Group President chairs meetings of the Boards of Directors and is responsible for the overall management of the Bank. The President is elected by the Board of Executive Directors for a five-year, renewable term.
  2. The Executive Directors make up the Boards of Directors of the World Bank. They normally meet at least twice a week to oversee the Bank's business, including approval of loans and guarantees, new policies, the administrative budget, country assistance strategies and borrowing and financial decisions.



- The World Bank operates day-to-day under the leadership and direction of the president, management and senior staff, and the vice presidents in charge of Global Practices, Cross-Cutting Solutions Areas, regions, and functions.

#### MEMBER COUNTRIES:

- The organizations that make up the World Bank Group are owned by the governments of member nations, which have the ultimate decision-making power within the organizations on all matters, including policy, financial or membership issues.
- Member countries govern the World Bank Group through the Boards of Governors and the Boards of Executive Directors. These bodies make all major decisions for the organizations.
- To become a member of the Bank, under the IBRD Articles of Agreement, a country must first join the International Monetary Fund (IMF). Membership in IDA, IFC and MIGA are conditional on membership in IBRD.

#### BOARD OF GOVERNORS:

- The Boards of Governors consist of one Governor and one Alternate Governor appointed by each member country. The office is usually held by the country's minister of finance, governor of its central bank, or a senior official of similar rank.
- The Governors and Alternates serve for terms of five years and can be reappointed.
- If the country is a member of the Bank and is also a member of the International Finance Corporation (IFC) or the International Development Association (IDA), then the appointed Governor and his or her alternate serve ex-officio as the Governor and Alternate on the IFC and IDA Boards of Governors.

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- They also serve as representatives of their country on the Administrative Council of the International Center for Settlement of Investment Disputes (ICSID) unless otherwise noted.
- Multilateral Investment Guarantee Agency (MIGA) Governors and Alternates are appointed separately.

### **Role of the Boards of Governors**

All powers of the Bank are vested in the Boards of Governors, the Bank's senior decision-making body according to the Articles of Agreement. However, the Boards of Governors has delegated all powers to the Executive Directors except those mentioned in the Articles of Agreement. These powers include:

- Admit and suspend members,
- Increase or decrease the authorized capital stock,
- Determine the distribution of the net income of the Bank,
- Decide appeals from interpretations of the Articles of Agreement by the Executive Directors,
- Make formal comprehensive arrangements to cooperate with other international organizations,
- Suspend permanently the operations of the Bank,
- Increase the number of elected Executive Directors, and
- Approve amendments to the Articles of Agreement.

### **BOARD OF DIRECTORS:**

- The World Bank Group Boards of Directors refers to four separate Boards of Directors, namely the Board of the International Bank for Reconstruction and Development (IBRD), the International Development Agency (IDA), the International Finance Corporation (IFC) and the Multilateral Investment Guarantee Agency (MIGA).
- Each Board is responsible for the general operations of their respective organization.
- The Executive Directors as individuals cannot exercise any power nor commit or represent the Bank unless specifically authorized by the Board of Directors to do so.
- Executive Directors are appointed or elected by the Governors. Separate elections are held for the Bank and MIGA Board of Directors.
- Bank Executive Directors serve ex-officio as Directors for IFC and IDA. The current Boards of the World Bank Group consist of 25 Directors (While the IFC Articles of Agreement and the

MIGA Convention designate Boards of Directors when referring to the World Bank Group Board members, they are collectively called Executive Directors).


- In line with the Bank's Articles, the Executive Directors select the World Bank President, who is the Chairman of the Board of Directors.
- The President is the presiding officer, and ordinarily has no vote except a deciding vote in case of an equally divided Board.

#### VOTING POWER:

- The voting power of each Member country is based on the number of shares it holds. Shares are allocated differently in each organization, resulting in different voting powers.
- The Corporate Secretariat is responsible for coordinating the process of membership as well as assisting members to complete their subscriptions to their allocated shares under periodic capital increases in IBRD, IDA, IFC, and MIGA.
- It provides advice on the procedures for subscribing to additional shares as authorized under resolutions approved by the Boards of Governors, including required documentation and capital subscriptions payments.
- The countries with the most voting power are now the United States, Japan, China, Germany, the United Kingdom, France, India, Russia, Saudi Arabia, and Italy.


#### PURPOSE AND FUNCTION OF WORLD BANK:

- The World Bank provides low-interest loans, interest-free credit, and grants. It focuses on improving education, health, and infrastructure. It also uses funds to modernize a country's financial sector, agriculture, and natural resources management.
- The Bank's stated purpose is to "bridge the economic divide between poor and rich countries".



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- It does this by turning “rich country resources into poor country growth”. It has a long-term vision to “achieve sustainable poverty reduction”.

To achieve this goal, the **World Bank focuses on six areas:**

- Overcome poverty by spurring growth,
- Help reconstruct countries emerging from war,
- Provide a customized solution to help middle-income countries remain out of poverty,
- Spur governments to prevent climate change,
- It helps them control communicable diseases, especially HIV/AIDS, and malaria,
- It also manages international financial crises and promotes free trade.

**Its Five Development Institutions:**

- **International Bank for Reconstruction and Development (IBRD):** Provides loans, credits, and grants.
- **International Development Association (IDA):** Provides low- or no-interest loans to low-income countries.
- **International Finance Corporation (IFC):** Provides investment, advice, and asset management to companies and governments.
- **Multilateral Guarantee Agency (MIGA):** Insures lenders and investors against political risk such as war.
- **International Centre for the Settlement of Investment Disputes (ICSID):** Settles investment disputes between investors and countries.

---

**Q.13. The Commission for Agricultural Costs & Prices (CACP) recommends MSPs for \_\_\_\_\_ mandated crops and fair and remunerative price (FRP) for sugarcane.**

- (1) 20
- (2) 21
- (3) 22
- (4) 23
- (5) 24

**Answer key: 3**

**Solution:**

- The MSP is the rate at which the government purchases crops from farmers and is based on a calculation of at least one-and-a-half times the cost of production incurred by the farmers.
- MSP is a “minimum price” for any crop that the government considers as remunerative for farmers and hence deserving of “support”.
- The Commission for Agricultural Costs & Prices (CACP) recommends MSPs for 22 mandated crops and fair and remunerative price (FRP) for sugarcane.
- CACP is an attached office of the Ministry of Agriculture and Farmers Welfare, Government of India.
- It came into existence in January 1965.
- It is an advisory body whose recommendations are not binding on the Government.
- The mandated crops include 14 crops of the Kharif season, 6 rabi crops and 2 other commercial crops.
- In addition, the MSPs of toria and de-husked coconut are fixed on the basis of the MSPs of rapeseed/mustard and copra, respectively.
- The list of crops is as follows:
  - ❖ Cereals (7): Paddy, wheat, barley, jowar, bajra, maize and ragi,
  - ❖ Pulses (5): Gram, arhar/tur, moong, urad and lentil,
  - ❖ Oilseeds (8): Groundnut, rapeseed/mustard, toria, soyabean, sunflower seed, sesamum, safflower seed and niger seed,
  - ❖ Raw cotton, Raw jute, Copra, De-husked coconut, and
  - ❖ Sugarcane (Fair and remunerative price).
- The CACP considered various factors while recommending the MSP for a commodity, including the cost of cultivation.

**Mechanism of arriving at Production Cost:**

- The CACP does not do any field-based cost estimates itself.
- It makes projections using state-wise, crop-specific production cost estimates provided by the Directorate of Economics & Statistics in the Agriculture Ministry.
  - ❖ The latter is, however, generally available with a three-year lag.
- The CACP projects three kinds of production cost for every crop, both at the state and all-India average levels.

- ❖ 'A2': Covers all paid-out costs directly incurred by the farmer in cash and kind on seeds, fertilisers, pesticides, hired labour, leased-in land, fuel, irrigation, etc.
- ❖ 'A2+FL': Includes A2 plus an imputed value of unpaid family labour.
- ❖ 'C2': It is a more comprehensive cost that factors in rentals and interest forgone on owned land and fixed capital assets, on top of A2+FL.

**Q.14. Seed dormancy has played a significant role in the adaptation and evolution of seed plants. Seed dormancy is shown by which of the followings?**

- (1) Nigella
- (2) Xanthium
- (3) Tomato
- (4) Both 1 and 2
- (5) Both 1 and 3

**Answer key: 2**

**Solution:**

- Seed dormancy is defined as a state in which seeds are prevented from germinating even under environmental conditions normally favourable for germination.

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- Xanthium (cocklebur) is a genus of flowering plants in the sunflower tribe within the daisy family. In many plants the cause of dormancy is due to the impermeability of seed coat to water, (e.g., Chenopodium, Trigonella, Melilotus) or oxygen (e.g., Brassica alba, Pyrusmalus-Apple, Sinapisarvensis) or chemicals, (e.g., Xanthium spp.).
- **Physical dormancy:** Dormancy caused by an impermeable seed coat is known as physical dormancy. Physical dormancy is the result of impermeable layer(s) that develops during the maturation and drying of the seed or fruit.
- This impermeable layer prevents the seed from taking up water or gases. As a result, the seed is prevented from germinating until dormancy is broken. In natural systems, physical dormancy is broken by several factors including high temperatures, fluctuating temperatures, fire, freezing/thawing, drying or passage through the digestive tracts of animals. Physical dormancy is believed to have developed >100 mya.
- Once physical dormancy is broken it cannot be reinstated (i.e., the seed is unable to enter secondary dormancy following unfavourable conditions unlike seeds with physiological dormancy mechanisms. Therefore, the timing of the mechanisms that break physical dormancy is critical and must be tuned to environmental cues. This maximises the chances for germination occurring in conditions where the plant will successfully germinate, establish, and eventually reproduce.
- **Mechanical dormancy:** Mechanical dormancy when seed coats or other coverings are too hard to allow the embryo to expand during germination. In the past, this mechanism of dormancy was ascribed to a number of species that have been found to have endogenous factors for their dormancy instead. These endogenous factors include low embryo growth potential.
- **Chemical dormancy:** Includes growth regulators etc., that are present in the coverings around the embryo. They may be leached out of the tissues by washing or soaking the seed or deactivated by other means. Other chemicals that prevent germination are washed out of the seeds by rainwater or snowmelt.

**Q.15. Which of the following pairs is/are correctly matched?**

| Types of Inflation    | Meaning  |
|-----------------------|--|
| a) Creeping Inflation | A kind of mild inflation that boosts demand.         |
| b) Trotting Inflation | When inflation rises to 10 percent or more.          |
| c) Core inflation     | It measures rising prices in food and energy.        |
| d) Disinflation       | It is the opposite of inflation in which prices fall |

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

(5) a and d only

**Answer key: 1**

**Solution:**

- Inflation is the rate at which the value of a currency is falling and consequently, the general level of prices for goods and services is rising.
- Inflation is sometimes classified into three types: Demand-Pull inflation, Cost-Push inflation, and Built-In inflation.
- The most commonly used inflation indexes are the Consumer Price Index (CPI) and the Wholesale Price Index (WPI).
- Inflation can be viewed positively or negatively depending on the individual viewpoint and rate of change.
- Those with tangible assets, like property or stocked commodities, may like to see some inflation as that raise the value of their assets.
- People holding cash may not like inflation, as it erodes the value of their cash holdings.
- Ideally, an optimum level of inflation is required to promote spending to a certain extent instead of saving, thereby nurturing economic growth.
- **Creeping or mild inflation** is when prices rise **3 percent** a year or less. This kind of mild inflation makes consumers expect that prices will keep going up. That boosts demand. Consumers buy now to beat higher future prices. That is how mild inflation drives economic expansion.



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- **Trotting Inflation** is when inflation rises to **10 percent** or more. When prices rise moderately and the annual **inflation** rate is a single digit (3% - 10%), it is called walking or **trotting inflation**. **Inflation** at this rate is a warning signal for the government to control it before it turns into running **inflation**.
  - **Core inflation** is a measure of inflation that **excludes certain items that face volatile price movements (like food and energy)** because in finding out the legitimate long-run inflation, short-term price volatility and transitory changes in price must be removed.
  - Disinflation is a **decrease in the rate of inflation – a slowdown in the rate of increase of the general price level of goods and services** in a nation's gross domestic product over time. It is the opposite of reflation.
- 

#### Q.16. SCHEME BASED QUESTION

The scheme was introduced as a social measure that guarantees “the right to work” in rural areas of India. It is an employment scheme to enhance livelihood security in rural areas by providing guaranteed demand-based wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The work provided by these rural workers would be utilised for the creation of various long term fixed assets such as wells, ponds, roads, and canals in rural India.

**1. Name the ministry which is monitoring the entire implementation of this scheme in association with state governments.**

- (1) Ministry of Rural Development
- (2) Ministry of Panchayati Raj
- (3) Ministry of Labour and Employment
- (4) Ministry of Skill Development and Entrepreneurship
- (5) None of these

**Answer key: 1**

**Solution:**

- The passage talks about the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA).
- The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), also known as Mahatma Gandhi National Rural Employment Guarantee Scheme (MNREGS) is Indian legislation enacted in 2005.

- The MGNREGA provides a legal guarantee for one hundred days of employment in every financial year to adult members of any rural household willing to do public work-related unskilled manual work at the statutory minimum wage.
- The Ministry of Rural Development (MRD) is monitoring the entire implementation of this scheme in association with state governments.
- When NREGA was notified in 2005, it merged the then ongoing schemes of the Jawahar Gram Samridhi Yojana (JGSY), Employment Assurance Scheme (EAS) and Sampoorna Grameen Rojgar Yojana (SGRY).
- A 60:40 wage and material ratio have to be maintained.
- The central government bears the 100% wage cost of unskilled manual labour and 75% of the material cost including the wages of skilled and semi-skilled workers.
- If work is not provided within 15 days of applying, applicants are entitled to an unemployment allowance.
- At least one-third of beneficiaries shall be women.
- The social audit has to be done by Gram Sabha at least once every 6 months.
- The MGNREGA wage revision is linked to the changes in the Consumer Price Index for Agricultural Workers (CPI-AL).

**\*\* Note: A committee set up by the government had recommended using CPI-Rural (CPI-R) instead of the existing CPI-AL for revising MGNREGA wages every year. No update regarding this yet. \*\***

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**Q.17. SCHEME BASED QUESTION**

The Government of India has initiated the \_\_\_\_\_ [A] for the children of working mothers which provides daycare facilities to the children. This scheme is being implemented as a Centrally Sponsored Scheme through States and Union Territories. This scheme facility enables the parents to leave their children while they are at work and where the children are provided with a stimulating environment for their holistic development. This scheme ensures to improve the health and nutrition status of the children. It promotes the physical, social, cognitive, and emotional/holistic development of the children.

**1. Which of the following will replace the blank [A] as mentioned in the above passage?**

- (1) National Creche Scheme
- (2) Rajiv Gandhi National Creche Scheme
- (3) Integrated Child Development Scheme
- (4) Poshan Abhiyan
- (5) National Nutrition Mission

**Answer key: 1**

**Solution:**

- The passage talks about National Creche Scheme.
- The National Crèche Scheme is a centrally sponsored scheme being implemented by the Ministry of Women and Child Development (Effective from July 2017). The scheme was earlier named as Rajiv Gandhi National Creche Scheme.
- It aims at providing a safe place for mothers to leave their children while they are at work, and thus, is a measure for empowering women as it enables them to take up employment.
- The National Crèche Scheme is a centrally sponsored scheme being implemented by the Ministry of Women and Child Development (Effective from July 2017). The scheme was earlier named as Rajiv Gandhi National Creche Scheme.
- It aims at providing a safe place for mothers to leave their children while they are at work, and thus, is a measure for empowering women as it enables them to take up employment.
- The scheme focuses on children of 6 months to 6 years of working women in rural and urban areas who are employed for a minimum period of 15 days in a month, or six months in a year.
- The salient features of the National Creche Scheme are as follows:
  - a. Day care Facilities including Sleeping Facilities.
  - b. Early Stimulation for children below 3 years and pre-school Education for 3 to 6 years old children.

- c. Supplementary Nutrition (to be locally sourced)
- d. Growth Monitoring
- e. Health Check-up and Immunization
- f. Crèches shall be open for 26 days in a month and for seven and a half (7-1/2) hours per day.
- g. The number of children in the crèche should not be more than 25 per crèche.
- h. The fund sharing pattern under National Creche Scheme amongst Centre, States/UTs & Non-Governmental Organisations/Voluntary Organisations is in the ratio of 60:30:10 for States, 80:10:10 for the North-eastern States and the Himalayan States and 90:0:10 for UTs.

**Q.18. Which of the following is a correct sequence of extension teaching?**

- (1) Attention-Interest-Desire-Conviction-Action-Satisfaction
- (2) Attention-Interest-Action-Satisfaction-Desire-Conviction
- (3) Interest-Desire-Conviction-Attention-Action-Satisfaction
- (4) Attention- Conviction-Action-Satisfaction-Interest-Desire
- (5) Attention-Interest-Desire Satisfaction-Desire-Conviction

**Answer key: 1**

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**Solution:**

- Teaching-learning is a continuous process consisting of various steps. According to Wilson and Gallup, the following are the steps in the teaching-learning process (AIDCAS).
    - a. Attention
    - b. Interest
    - c. Desire
    - d. Conviction
    - e. Action
    - f. Satisfaction.
- 

**Q.19.**The Index of Industrial Production (IIP) is an index that shows the growth rates in different industry groups of the economy in a fixed period of time. The index is released with a time lag of how many weeks.

- (1) 4 weeks
- (2) 6 weeks
- (3) 8 weeks
- (4) 2 weeks
- (5) None of the above

**Answer key: 2**

**Solution:**

- The Index of Industrial Production (IIP) is an index that shows the growth rates in different industry groups of the economy in a stipulated period of time.
- The current base year is 2011-2012.
- The IIP index is computed and published by the Central Statistical Organisation (CSO) on a monthly basis.
- The index is released with a time lag of 6 weeks.
- IIP is a composite indicator that measures the growth rate of industry groups classified under:
  - a. Broad sectors, namely, Mining, Manufacturing, and Electricity.
  - b. Use-based sectors, namely Basic Goods, Capital Goods, and Intermediate Goods.
- The eight-core sector industries represent about 40.27% of the weight of items that are included in the IIP.

- The eight core industries in decreasing order of their weightage: Refinery Products (28.04 %)> Electricity (19.85 %)> Steel (17.92 %) > Coal (10.33 %)> Crude Oil (8.98 %)> Natural Gas (6.88 %)> Cement (5.37 %)> Fertilizers (2.63 %).

#### Significance of IIP:

- IIP is the measure of the physical volume of production.
- It is used by government agencies including the Ministry of Finance, the Reserve Bank of India, etc, for policy-making purposes.

#### Q.20. SCHEME BASED QUESTION

The Government of India has launched the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) with the aim of providing basic civic amenities like water supply, sewerage, urban transport, parks to improve the quality of life for all especially the poor and the disadvantaged. The focus of the Mission is on infrastructure creation that has a direct link to the provision of better services to the citizens.

#### 1. Which of the following statement is/are correct about the above scheme?

- (1) The total outlay is Rs 50,000 crore for five years i.e. from FY 2015-16 to 2019-20.
- (2) The mission is operated as a centrally sponsored scheme.



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(3) The Mission covers covering 500 cities that includes all cities and towns with a population of over one lakh with notified Municipalities.

(4) The project fund is divided among States/UTs in an equitable formula in which 50:50 weightage is being given to the urban population of each State/UT and the number of statutory towns.

(5) All are correct

**Answer key: 5**

**Solution:**

- The Government of India has launched the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) with the aim of providing basic civic amenities like water supply, sewerage, urban transport, parks to improve the quality of life for all especially the poor and the disadvantaged.
- The focus of the Mission is on infrastructure creation that has a direct link to the provision of better services to the citizens.
- The purpose of “AMRUT” mission is to (i) ensure that every household has access to a tap with an assured supply of water and a sewerage connection (ii) increase the amenity value of cities by developing greenery and well-maintained open spaces e.g., parks and (iii) reduce pollution by switching to public transport or constructing facilities for non-motorized transport e.g., walking and cycling.
- The major project components are Water Supply system, Sewerage, Septage, Storm Water Drainage, Urban Transport, Green Space and Parks, Reforms management and support, Capacity building etc. in that order of priority. The universal coverage of water supply and sewerage services have the first charge in the Mission.
- The Mission covers covering 500 cities that includes all cities and towns with a population of over one lakh with notified Municipalities.
- The total outlay for AMRUT is Rs. 50,000 crores for five years from FY 2015-16 to FY 2019-20 and the Mission and is being operated as Central Sponsored Scheme.
- The project fund is divided among States/UTs in an equitable formula in which 50:50 weightage is being given to the urban population of each State/UT and the number of statutory towns.

**Q.21. In economics, Fisher’s effect is the relationship between \_\_\_\_\_ and \_\_\_\_\_.**

(1) Income and inequality

(2) Income and equality

(3) Inflation and Economic Growth

(4) Inflation and Interest Rate

(5) Growth and employment

**Answer key: 4**

**Solution:**

- The Fisher Effect is an economic theory created by economist Irving Fisher that describes the relationship between inflation and both real and nominal interest rates.
- The Fisher Effect states that the real interest rate equals the nominal interest rate minus the expected inflation rate.
- Therefore, real interest rates fall as inflation increases, unless nominal rates increase at the same rate as inflation.

**Q.22. Which one of the following is not a part of the current account under the Balance of Payment?**

(1) Export and Import of Merchandise

(2) Shipping fees

(3) Gifts, Grants and Remittances

(4) NRI Deposits

(5) Both 3 and 4

**Answer key: 4**

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**Solution:**

- Current Account: The current account on the balance of payments measures the inflow and outflow of goods, services, investment incomes and transfer payments.
  - The main components of the current account are:
    1. Trade in goods (visible balance)
    2. Trade in services and (invisible balance), e.g., insurance and services like shipping, banking etc.
    3. Current transfer and Investment incomes, e.g., dividends, interest, and migrants' remittances from abroad.
- 

**Q.23. A type of tax that takes a larger percentage of income from the higher income group people as compared to lower-income group people is known as \_\_\_\_\_.**

- (1) Progressive Tax
- (2) Proportional Tax
- (3) Regressive Tax
- (4) Wealth Tax
- (5) None of these

**Answer key: 1**

**Solution:**

- A progressive tax is based on the taxpayer's ability to pay. It imposes a lower tax rate on low-income earners than on those with a higher income. This is usually achieved by creating tax brackets that group taxpayers by income ranges.
  - A proportional tax is an income tax system that levies the same percentage tax to everyone regardless of income. A proportional tax is the same for low, middle, and high-income taxpayers. Proportional taxes are sometimes referred to as flat taxes.
  - A regressive tax is a tax applied uniformly, taking a larger percentage of low-income earners than high-income earners. It is in opposition to a progressive tax, which takes a larger percentage from high-income earners.
- 

**Q.24. Marigold flowers are called 'Herb of the Sun'. Seed rate of marigold (in kg/ha) is \_\_\_\_\_.**

- (1) 0.5

- (2) 1.5
- (3) 3
- (4) 3.5
- (5) None of the above

**Answer key: 2**

**Solution:**

- Marigold (*Tagetes erecta*), Asteraceae- The seeds are sown throughout the year. Nursery is raised with 1.5 kg seeds/ha and the seedlings are transplanted after four weeks on one side of the ridge at 45 x 35 cm spacing.
  - Treatment of the seeds with Azospirillum (200 g in 50 ml of rice gruel) before sowing should be done.
- 

**Q.25. Warm moist scarification is a sub-method to break the seed dormancy. It is used to break dormancy in which crop?**

- (1) Cotton
- (2) Lentil
- (3) Cherry
- (4) All of the above
- (5) None of the above

**Answer key: 3**

**Solution:**

- The seeds are placed in a moist warm medium for many months to soften the seed coat and other seed coverings through microbial activity.
  - This treatment is highly beneficial in seeds having double seed dormancy. For instance, the stone fruit including cherry, plum, apricot and peaches) show increased germination if planted early enough in the summer or fall to provide one to two months of warm temperature prior to the onset of chilling.
- 

**Q.26. Extremely toxic class of pesticides have which colour of the lower triangle?**

- (1) Bright red







- (2) Bright blue
- (3) Bright yellow
- (4) Bright green
- (5) None of the above

**Answer key: 1**

**Solution:**

- Extremely toxic class of pesticides have a bright red colour label. Listed chemicals under this class are Monocrotophos, zinc phosphide, ethyl mercury acetate, and others.

| Label   | Name         | Level of toxicity | Oral lethal dose mg per kg body weight of test animal | Listed chemicals   |
|---|--------------|-------------------|---|--|
|    | Red label    | Extremely toxic   | 1-50  | Monocrotophos, zinc phosphide, ethyl mercury acetate, and others.                                  |
|   | Yellow label | Highly toxic      | 51-500  | Endosulfan, carbaryl, quinalphos, and others.  |
|  | Blue label   | Moderately toxic  | 501-5000  | Malathion, thiram, glyphosate and others.  |
|  | Green label  | Slightly toxic    | More than 5000  | Mancozeb, oxyfluorfen, mosquito repellent oils and liquids, and most other household insecticides. |

**Q.27. Insecticides are substances used to kill insects. Which of the following is not a carbamate insecticide?**

- (1) Isolan
- (2) Carbaryl
- (3) Aldicarb
- (4) Inoxcarb
- (5) Methomyl

**Answer key: 1**

**Solution:**

- Carbamate insecticides include aldicarb (Temik), carbofuran (Furadan), carbaryl (Sevin), ethienocarb, fenobucarb, oxamyl, and methomyl. These insecticides kill insects by reversibly inactivating the enzyme acetylcholinesterase.

**Q.28. Fodder is any agricultural foodstuff used specifically to feed domesticated livestock. Which of the following is not legume fodder?**

- (1) Sunhemp
- (2) Stylohemata
- (3) Oat
- (4) Lucerne
- (5) None of the above

**Answer key: 3**

**Solution:**

- Fodder refers particularly to food given to the animals while forage is a plant material (mainly plant leaves and stems) eaten by grazing livestock by themselves.
- Oat (*Avena sativa*) is one of the most important cultivated **cereal fodder** crops for livestock. Legume fodders include cowpea, sunhemp, lucerne, stylo etc.

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**Q.29. SCHEME BASED QUESTION**

The Government of India launched a scheme in \_\_\_\_\_[A] with the objective of delivering old age income security particularly to the workers in the unorganised sector. The scheme can be subscribed by any Indian citizen in the age group of \_\_\_\_\_ [B] years having a bank account. It is open to all bank account holders who are not members of any statutory social security scheme.

**1. Which of the following will replace the blank [A] and blank [B] as mentioned in the above passage?**

- (1) 2014, 18-60
- (2) 2015, 18-40
- (3) 2016, 21-40
- (4) 2017, 21-60
- (5) None of the above

**Answer key: 2**

**Solution:**

- The Government of India launched the Atal Pension Yojana (APY) in May 2015 with the objective of delivering old age income security particularly to the workers in the unorganised sector.
  - APY can be subscribed by any Indian citizen in the age group of 18-40 years having a bank account.
  - It is open to all bank account holders who are not members of any statutory social security scheme.
  - It provides a minimum guaranteed pension ranging from Rs 1000 to Rs 5000 on attaining 60 years of age.
  - It is administered by the Pension Fund Regulatory and Development Authority (PFRDA).
  - Contributions to the APY are eligible for tax benefits similar to the National Pension System (NPS).
  - Apart from remarkable enrolments, the scheme has been implemented comprehensively across the country covering all states and Union Territories with a male to a female subscription ratio of 57:43.
-

**Q.30. Karnal Bunt affects which among the following cereal crops?**

- (1) Rice
- (2) Bajra
- (3) Maize
- (4) Wheat
- (5) Gram

**Answer key: 4**

**Solution:**

- Karnal bunt (also called partial bunt) is caused by the fungus *Tilletia indica* which infects grains at flowering.
- It reduces grain quality through the production of masses of powdery spores that discolour the grain and grain products.
- It is recognised by a fishy smell that taints the grain. It is also called wheat cancer.

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