

# NABARD Grade A 2023 Previous Year Paper

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NABARD Grade A PYQS



### **2023:(1 To 40)**

**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

**Answer – A**

**Explanation:** The Consumer Price Index (CPI) serves as a crucial macroeconomic indicator for inflation measurement. The Government of India and the Reserve Bank of India (RBI) employ CPI to set inflation targets and ensure price stability. The Government of India, in consultation with the RBI, has set a CPI inflation target of 4%, with a permissible deviation of  $\pm 2\%$ . The RBI endeavors to maintain price stability within this framework. However, the Gross Domestic Product (GDP) Deflator, not the CPI, is used as a deflator in national accounts. Therefore, while Statements 1 and 2 are accurate, Statement 3 is incorrect, making option A the right answer.

**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

**Answer – E**

**Pradhan Mantri Kisan Samman Nidhi (PM-KISAN):**

- The scheme defines a family as comprising the husband, wife, and minor children, not extended members. Thus, Statement 1 is incorrect.
  - Institutional landholders are ineligible to receive benefits under the scheme, making Statement 2 inaccurate.
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- The scheme primarily benefits landholding farmer families with cultivable land as recorded by the respective State/UT. There are certain exceptions, including North-East States and Jharkhand, rendering Statement 3 incorrect.
- Beneficiaries receive ₹6,000 annually, disbursed in three installments of ₹2,000 each, every four months, affirming Statement 4 as correct.

Hence, option E is the correct answer

**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

**Answer – B**

**Explanation:** The Right to Information (RTI) Act requires Central and State Public Information Officers to resolve cases within a maximum of 30 days. Therefore, option B is correct.

**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

**Answer – E**

**Explanation:** The Pradhan Mantri Vishwakarma Scheme aims to extend benefits to Vishwakarmas, particularly those who are self-employed or wish to set up small-scale ventures. Under its Credit Support program, the scheme offers collateral-free loans of up to ₹3 lakh in two installments—₹1 lakh and ₹2 lakh—with tenures of 18 months and 30 months, respectively.

**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

**Answer – C**

**Explanation:**

The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) upholds the rights and entitlements of wage seekers. These include obtaining a job card, receiving a 10% wage premium for employment beyond a 5 km radius, and claiming unemployment allowance. Thus, option C is the correct choice

**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

**Answer – A**

**Explanation:** Launched in 2022, the Pradhan Mantri Schools for Rising India (PM SHRI) initiative aims to develop over 14,500 exemplar schools where every student feels welcome. The program runs from 2022-23 to 2026-27, after which it is the responsibility of the States/UTs to uphold the benchmarks achieved. Therefore, option A is correct,

**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

**Answer – B**

**Explanation: Eligibility for the Khadi Gramodyog Vikas Yojana (KGVY) includes:**

- Indian citizenship
  - Age range of 18-55 years
  - Possession of a valid Aadhar Card or other government-issued identification
  - Only one person per family is eligible for assistance.
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**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

**Answer – D**

**Explanation:** Mission Shakti aims to bolster interventions focused on women's safety, security, and empowerment

**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

**Answer – A**

**Explanation:**

**Pradhan Mantri Gram Sadak Yojana (PMGSY):**

- PMGSY-III focuses on consolidating 1,25,000 kilometers of the rural road network by upgrading major rural links that connect habitations to Gramin Agricultural Markets (GrAMs), higher secondary schools, and hospitals.
- The program is confined to rural areas, with only single road connectivity provided.

**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

**Answer – B**

**Explanation:** Non-Banking Financial Companies-Micro Finance Institutions (NBFC-MFIs) serve as the final financiers for entities qualifying for assistance under the Ajivika Microfinance Yojana, thereby providing essential last-mile financial support.

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**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

**Answer – E**

**Explanation:** Under the second phase of the Swachh Bharat Mission (Gramin), up to 5% of the total funding can be allocated towards program components such as Information, Education & Communication (IEC) and Capacity Building.

**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

**Answer – D**

**Explanation:** The Economic Survey 2022-23 mentions that 65% of India's population resides in rural areas, while 47% relies on agriculture for their livelihoods.

**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

**Answer – C**

**Explanation:** In a speech delivered by the RBI governor in August 2023, titled “Building Blocks for a Sustainable Future,” six focus areas for India's growth over the next 25 years were outlined: agriculture, manufacturing, services, demography, technology, and start-ups.

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**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

**Answer – D**

**Explanation:** The Global Biofuel Alliance, led by India, seeks to unite governments, international organizations, and industries to promote biofuels. Programs like PM JIVAN, SATAT, and GOBARDhan are associated with biofuels, while PM KUSUM focuses on renewable energy sources, excluding biofuels.

**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

**Answer – C**

**Explanation:** The Index of Industrial Production (IIP), which measures changes in the volume of industrial production during a given period, is released by the National Statistical Office (NSO). The IIP monitors key industry sectors like mining, manufacturing, and electricity, and includes basic goods, capital goods, and intermediate goods among its metrics.

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

**Answer – A**

**Explanation:** The Ministry of Statistics and Programme Implementation lists various Gender Relevant Indicators, including the adolescent fertility rate and the proportion of employees who are self-employed, by gender. However, the "Proportion of households using clean cooking fuel" is not included in this list.

**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

**Answer – A**

**Explanation:** The A Scheme for Promotion of Innovation, Rural Industries, and Entrepreneurship (ASPIRE) initiative aims to foster entrepreneurship and innovation in the agro-industry by establishing a network of technology and incubation centers. Financial support is provided for creating Livelihood Business Incubators (LBI) or Technology Business Incubators (TBI).

**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

**Answer – C**

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**Explanation:** The Unified Portal for Agricultural Statistics (UPAg Portal ) is a groundbreaking platform established by the Department of Agriculture and Farmers' Welfare. It enhances data management in agriculture through data standardization, analysis, granular production estimates, commodity profiles, and more.

**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

**Answer – A**

**Explanation:** The New Delhi Leaders' Declaration, adopted at the 18th G20 Summit in September 2023, emphasizes gender equality and the empowerment of women. The declaration focuses on economic and social empowerment, reducing the gender digital divide, encouraging gender-inclusive climate action, and securing food security, nutrition, and well-being for women.

**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

**Answer – E**

**Explanation:** In December 2022, the Reserve Bank of India (RBI) introduced a four-tier regulatory framework for categorizing Urban Co-operative Banks (UCBs). Tier 1 includes all unit UCBs and salary earners' UCBs, as well as those with deposits up to ₹100 crore. Tier 2 covers banks with deposits ranging from ₹100 crore to ₹1,000 crore. Tier 3 includes those with deposits between ₹1,000 crore and ₹10,000 crore, while Tier 4 is for banks with deposits exceeding ₹10,000 crore.

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**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

**Answer – E**

**Explanation:**

The National Curriculum Framework for School Education (NCF-SE) has introduced key reforms:

1. All Board exams should become 'easier' but still maintain a focus on real learning (Option A is correct).
2. In ten years, Examination Boards should be able to provide certification through modular exams (Option B is correct).
3. Students can take Board exams twice a year, with the best score being retained (Option C is correct).
4. To receive a Grade 12 certificate, students must pass two exams in Languages (Option D is correct). Hence, Option E is the correct answer.

**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

**Answer – B**

**Explanation:**

In September 2023, RBI Deputy Governor Michael Debabrata stated that India's financial sector is on the brink of transformative change driven by technology and the JAM (Jan Dhan-Aadhaar-Mobile) trinity. Hence, Option B is the correct answer.

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**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

**Answer – D**

**Explanation:**

Key ancillary activities under priority sector lending include:

- (i) Loans up to ₹5 crore to co-operative societies of farmers for the disposal of produce.
- (ii) Loans for establishing Agriclincs and Agribusiness Centres.
- (iii) Loans for food and agro-processing with an upper limit of ₹100 crore per borrower.
- (iv) Loans to PACS, FSS, and LAMPS for on-lending to agriculture.
- (v) Loans sanctioned to MFIs for further lending to the agriculture sector, subject to certain conditions.
- (vi) Outstanding deposits under the RIDF and other NABARD funds due to priority sector shortfalls. Hence, Option D is correct.

**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

**Answer – B**

**Explanation:**

The Reserve Bank of India (RBI) has raised the threshold for education loans considered under priority sector lending from ₹10 lakh to ₹20 lakh. This applies to loans for individual educational purposes, including vocational courses. Hence, Option B is correct.

**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
-

**Answer – A**

**Explanation:**

The Ministry of Skill Development & Entrepreneurship launched the 'Skills on Wheels' initiative in collaboration with the National Skill Development Corporation (NSDC) and IndusInd Bank. It aims to empower 60,000 youths over five years. Hence, Option A is correct.

**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

**Answer – C**

**Explanation:**

The Ministry of Agriculture & Farmers' Welfare has approved the continuation of the Agricultural Marketing Infrastructure (AMI) sub-scheme under the Integrated Scheme for Agricultural Marketing (ISAM) until March 2026. Hence, Option C is correct.

**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

**Answer – C**

**Explanation:**

Of the projected 31.1 crore population increase in India between 2011 and 2036, 17 crore are expected to come from five states: Bihar, Uttar Pradesh, Maharashtra, West Bengal, and Madhya Pradesh. These states will account for nearly 50% of the country's demographic growth. Hence, Option C is correct.

**Q.28) The target beneficiaries of 'Jan Shikshan Sansthan' scheme are non-literates, neoliterates, 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

**Answer – A**

**Explanation:**

The target beneficiaries of the 'Jan Shikshan Sansthan' scheme include 70% non-literates or neo-literates, 20% school dropouts (up to class 12), and 10% graduates within the age group of 15-45 years. Hence, Option A is correct.

**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

**Answer – C**

**Explanation:**

The National Agriculture Market (e-NAM) is a pan-India electronic trading portal that connects existing APMC mandis to create a unified national market for agricultural commodities. It is accessible in 12 languages. Hence, Option C is correct.

**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

**Answer – D**

**Explanation:**

Under the DAY-NRLM scheme, households are identified for eligibility based on at least one deprivation criterion from the Socio-Economic and Caste Census (SECC) or through the Participatory Identification of the Poor (PIP) process, a community-driven identification method. Hence, Option D is correct.

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**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

**Answer – E**

**Explanation:**

The Pradhan Mantri Jan-Dhan Yojana (PMJDY) offers an overdraft (OD) facility of up to ₹10,000 per household (previously ₹5,000). Hence, Option E is correct.

**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

**Answer – A**

**Explanation:**

To ensure uniformity and ease the financial burden on poor beneficiaries under the National Food Security Act (NFSA), the Central Government decided to provide food grains free of cost to Antyodaya Anna Yojana (AAY) households and Priority Households (PHH) from 1st January 2023, for one year. Hence, Option A is correct.

**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

**Answer – C**

**Explanation:**

In September 2023, the Central Government approved an extension of the Pradhan Mantri Ujjwala Yojana (PMUY), adding 75 lakh new LPG connections over the next three years. This increases the total number of PMUY beneficiaries to 10.35 crore. Hence, Option C is correct.

**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.**

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- A. Rs 50 lakh
- B. Rs 70 lakh
- C. Rs 80 lakh
- D. Rs 1 crore
- E. Rs 2 crore

**Answer – D**

**Explanation:**

Under the Stand-Up India Scheme, each bank branch must provide loans between ₹10 lakh and ₹1 crore to at least one Scheduled Caste (SC) or Scheduled Tribe (ST) borrower and at least one woman borrower for setting up a greenfield enterprise. Hence, Option D is correct.

**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

**Answer – D**

**Explanation:**

Under the small loan scheme for individuals offered by the National Backward Classes Finance and Development Corporation (NBCFDC), the applicant's family income must not exceed ₹3 lakh annually. Hence, Option D is correct.

**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

**Answer – A**

**Explanation:**

Indian Citizens (both Residents and Non-Residents) and Overseas Citizens of India are eligible for the National Pension System (NPS). However, Persons of Indian Origin (PIO) and Hindu Undivided Families (HUFs) are not eligible. Hence, Option A is correct.

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**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

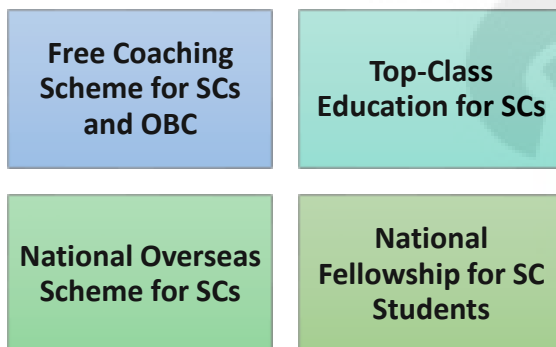
- A. 1 and 3  
B. 1, 3 and 4  
C. 1, 2 and 5  
D. 1, 2, 3 and 4  
E. 1, 2, 4 and 5

**Answer – D**

**Explanation:**

The sub-schemes under the Scholarships for Higher Education for Young Achievers Scheme (SHREYAS) were introduced from FY 2021-22. Hence, Option D is correct.

**Sub Schemes:**



**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

**Answer – D**

**Explanation:**

Pradhan Mantri Jan Arogya Yojana (PMJAY) offers coverage of up to ₹5 lakh per family per year for secondary and tertiary care hospitalization.

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**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

**Answer –C**

**Explanation:**

The Department of Pension & Pensioners' Welfare (DoPPW) has introduced the Nationwide Digital Life Certificate (DLC) Campaign 2.0 to improve the 'Ease of Living' for Central Government pensioners through extensive promotion of the Digital Life Certificate (DLC) or Jeevan Pramaan. Hence, Option C is correct.

**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

**Answer – B**

**Explanation:**

**Automatic or compulsory** inclusion under the Pradhan Mantri Awas Yojana (Gramin) is determined based on various criteria related to housing deprivation. Hence, Option B is correct.

**Automatic inclusion:**

- Household without shelter
- Destitute / living on alms
- Manual scavengers
- Primitive tribal groups
- Legally released bonded labourer

**Oliveboard**



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