



NABARD Grade A Previous Year Paper 2020

NABARD Grade A Phase 1
Previous Year Questions



PHASE 1

Reasoning

2020:(Q.1 to Q.20)

(Instructions for Q.1 to Q.5)

Study the following information carefully and answer the questions given below:

Eight persons – Rekha, Shubhi, Reeta, Sana, Gudia, Kavya, Nandini and Ginni, were sitting in a circle facing towards the center. Each of them was born in a different city — Chandigarh, Manali, Amritsar, Jaipur, Bihar, Goa, Mumbai and Bangalore, but not necessarily in the same order.

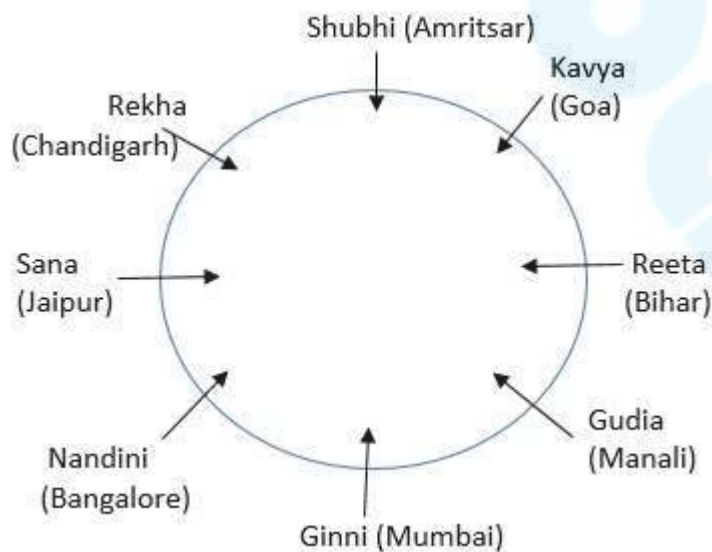
Two persons were sitting between the one, who was born in Jaipur and Gudia. Rekha was born in Chandigarh and sits opposite to Gudia. The one, who was born in Bihar, sits opposite to Sana. Ginni was born in Mumbai and sits second to the right of the one, who was born in Jaipur. Reeta was born in Bihar and was an immediate neighbour of the one, who was born in Goa. Nandini sits third right to Shubhi. Sana was born in Jaipur. The one, who was born in Bangalore, sits adjacent to the one, who was born in Jaipur. Gudia was born in Manali and Nandini was born in Bangalore.

Q.1) Who is sitting on the immediate left of Ginni?

- (a) Sana
- (b) Reeta
- (c) Nandini
- (d) Shubhi
- (e) Gudia

Answer – (c)

Explanation -

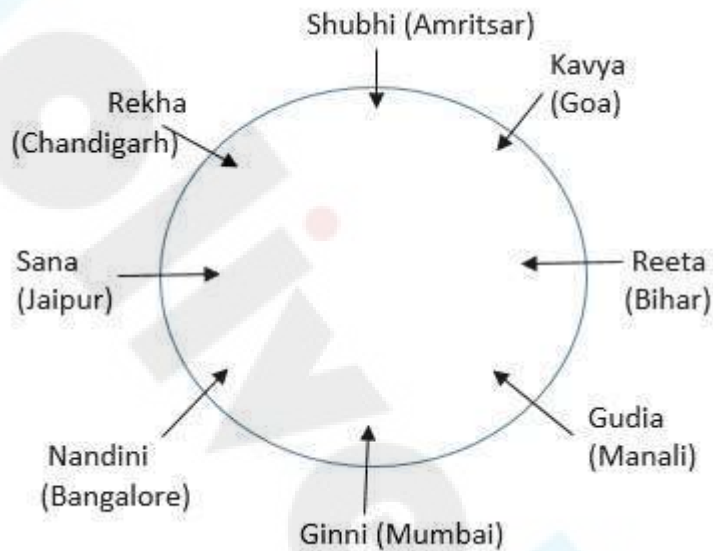


Q.2) How many persons sit between Kavya and Sana, with left of Sana?

- (a) Two
- (b) Three
- (c) One
- (d) Four
- (e) None

Answer – (a)

Explanation -

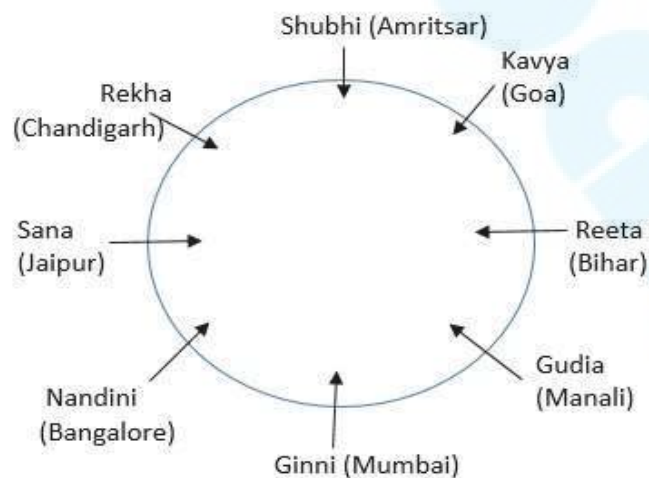


Q.3) Kavya belongs to which city among the following?

- (a) Jaipur
- (b) Bangalore
- (c) Amritsar
- (d) Bihar
- (e) Goa

Answer – (e)

Explanation -

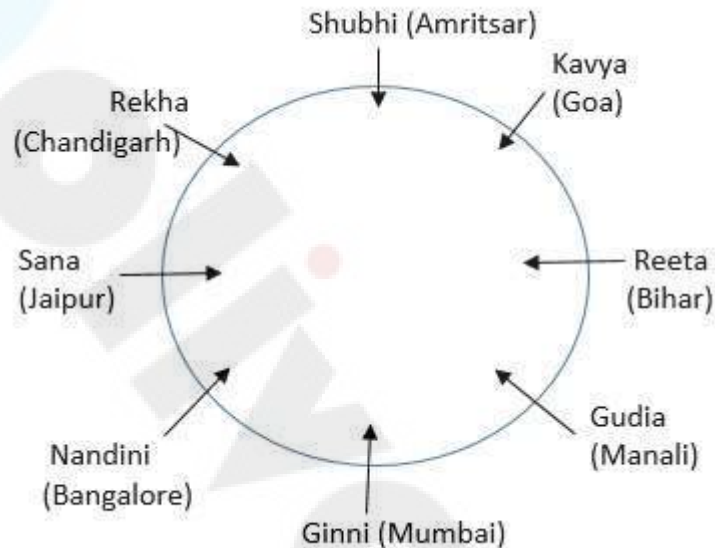


Q.4) Who is an immediate neighbour of Gudia and Kavya?

- (a) Rekha
- (b) Ginni
- (c) Shubhi
- (d) Reeta
- (e) Nandini

Answer – (d)

Explanation -



Q.5) Who is sitting on the third left of Ginni?

- (a) Shubhi
- (b) Rekha
- (c) Reeta
- (d) Kavya
- (e) Sana

Answer – (b)

Explanation -



(Instructions for Q.6 and Q.7)

Each of the questions below consists of a question and two statements numbered I and II. You have to decide whether the data provided in the statements are sufficient to answer the question.

Q.6) Eight boxes are placed one above the other in a stack. Which of the following box is placed immediately above Box H?

I. Three boxes are placed between Box B and F, which is placed immediately above box L.

II. Three boxes are placed between Box L and Box H. Box L is placed below box H.

- (a) If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.
- (b) If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.
- (c) If the data in either statement I alone or in statement II alone are sufficient to answer the question.
- (d) If the data given in both I and II together are not sufficient to answer the question.
- (e) If the data given in both the statements I and II together are sufficient to answer the question.

Answer – (d)

Explanation -

Combining both I and II,

Case 1	Case 2	Case 3	Case 4
B			H
H	B		
	H	B	
		H	F
F			L
L	F		
	L	F	
		L	B

So, we are not getting a single answer and hence the answer should be option D.

Q.7) There are 6 people P, Q, R, S, T and U each lives on a different floor of a 6 storey building having 6 floors numbered 1 to 6 (the ground floor is numbered 1, the floor above it, number 2 and so on and the topmost floor is numbered 6). Who among the following person lives on the 4th floor?

I. T does not live on an even numbered floor. Q lives on an even numbered floor. Q does not live on the topmost floor. S lives on an odd numbered floor. There are two floors between the floors on which S and P live.

II. T lives on a floor immediately above R's floor. There is only one floor between the floors on which R and Q live. P lives on an even numbered floor.

- (a) If the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.
- (b) If the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.
- (c) If the data in either statement I alone or in statement II alone are sufficient to answer the question.
- (d) If the data given in both I and II together are not sufficient to answer the question.
- (e) If the data given in both the statements I and II together are sufficient to answer the question.

Answer – (e)

Explanation -

Combining both I and II,

Floor	Person
6	P
5	T
4	R
3	S
2	Q
1	U

Q.8) What will come in place of question mark (?) in the following series?

2B25, 3C24, ?, 5E22, 6F21

- (a) 4D26
- (b) 5D21
- (c) 5D20
- (d) 4D23
- (e) 3D22

Answer – (d)

Explanation -

The first element is a number in which 1 is being added in every successive term i.e. 2, 3, 4, 5, 6

The second element is following a series of successive letters i.e. B, C, D, E, F

The third and fourth element combined is a number which is in descending order i.e. 25, 24, 23, 22, 21.

(Instructions for Q.9 and Q.10)

Study the following information carefully and answer the questions given below:

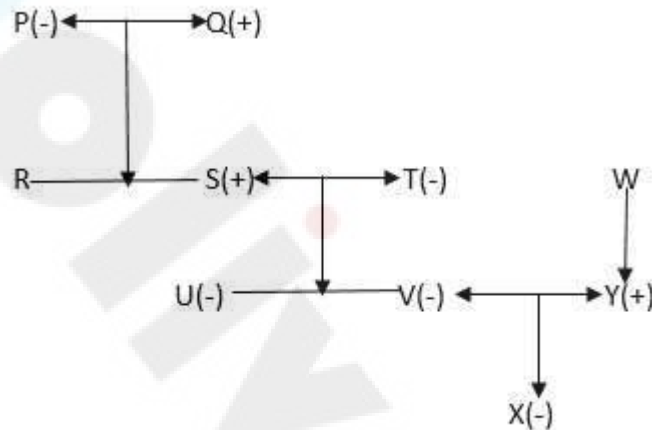
In a family, P is the wife of Q. Q is the father of only R and S. T is the daughter-in-law of P. T has only two children U and V. V is the daughter in law of W. U is the aunt of X. X is the daughter of Y. R is unmarried.

Q.9) How is W related to X?

- (a) Paternal Grandfather
- (b) Paternal Grandmother
- (c) Maternal Grandmother
- (d) Maternal Grandfather
- (e) Cannot be determined

Answer – (e)

Explanation -



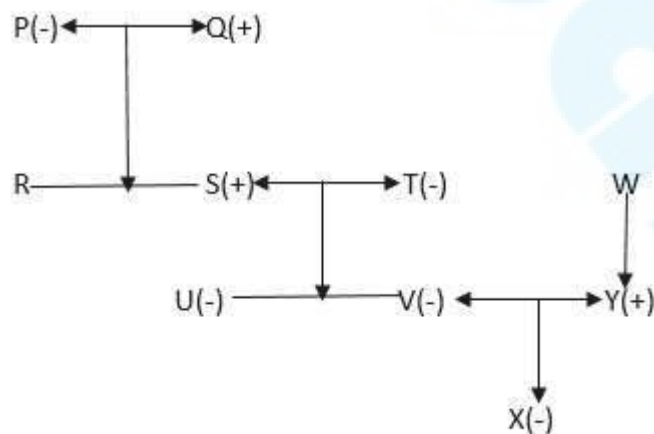
The gender of W can't be determined. Hence we do not know whether W is grandfather or grandmother of X.

Q.10) How is V related to P?

- (a) Father
- (b) Mother
- (c) Uncle
- (d) Grand daughter
- (e) Grandson

Answer – (d)

Explanation -



(Instructions for Q.11 to Q.14)

Answer the questions based on the information given below:

Nine persons P, Q, R, S, T, U, V, W and X are sitting in a linear table and facing the north direction but not necessarily in the same order. Each one of them likes different colours i.e. Blue, Grey, Yellow, Pink, Black, Green, Brown, Red and Orange but not necessarily in the same order.

Two persons sit between X and V who does not like Yellow. W sits just to the right of R. One person sits between W and P. R likes Yellow. Two persons sit between the one who likes Black and the one who likes Red. Q likes Black but he does not sit just to the right of W. Three persons sit between X and the one who likes Pink. X sits on an even position from the left end. The one who likes Yellow sits just to the left of the one who likes Pink. The one who likes the Blue color sits just to the right of T. V does not like Blue color. S likes Grey and T likes Orange color. The one who likes Brown sits immediate left to the V.

Q.11) What is the position of S, according to U in the arrangement?

- (a) Second to left
- (b) Fifth to left
- (c) Fifth to right
- (d) Third to left
- (e) None of these

Answer – (b)

Explanation -

R	W	S	P	T	X	Q	U	V
Yellow	Pink	Grey	Red	Orange	Blue	Black	Brown	Green

Q.12) Q is an immediate neighbour of whom among the following?

- (a) X
- (b) V
- (c) S
- (d) R
- (e) W

Answer – (a)

Explanation -

R	W	S	P	T	X	Q	U	V
Yellow	Pink	Grey	Red	Orange	Blue	Black	Brown	Green

Q.13) How many persons are sitting between the one who likes Orange and the one who likes Green?

- (a) Four
- (b) Two
- (c) One
- (d) Three
- (e) None

Answer – (d)

Explanation -

R	W	S	P	T	X	Q	U	V
Yellow	Pink	Grey	Red	Orange	Blue	Black	Brown	Green

Q.14) Which pair is an immediate neighbour of each other?

- (a) P and Q
- (b) S and T
- (c) U and V
- (d) W and T
- (e) T and Q

Answer – (c)

Explanation -

R	W	S	P	T	X	Q	U	V
Yellow	Pink	Grey	Red	Orange	Blue	Black	Brown	Green

(Instruction for Q.15 to Q.17)

Study the following information carefully and answer the given questions:

In a certain code language,

‘while the challenges explaining’ is written as ‘kue cdw prc bfa’,

‘in investigating terrorism while’ is written as ‘prc jpa pbz ngs’

‘related the challenges in’ is written as ‘ngs cdw itg kue’

Q.15) What is the code for ‘investigating’?

- (a) pbz
- (b) jpa
- (c) Either pbz or jpa
- (d) ngs
- (e) itg

Answer – (c)

Explanation –

while	in	the	challenges	explaining	related	investigating	terrorism
prc	ngs	kue/cdw	cdw/kue	bfa	itg	jpa/pbz	pbz/jpa

Q.16)'while in related' can be coded as

- (a) bfa prc pbz
- (b) itg prc ngs
- (c) ngs pbz cdw
- (d) Can't be determined
- (e) prc itg kue

Answer – (b)

Explanation -

while	in	the	challenges	explaining	related	investigating	terrorism
prc	ngs	kue/cdw	cdw/kue	bfa	itg	jpa/pbz	pbz/jpa

Q.17) What does 'cdw' stand for?

- (a) while
- (b) explaining
- (c) related
- (d) in
- (e) None of these

Answer – (e)

Explanation -

while	in	the	challenges	explaining	related	investigating	terrorism
prc	ngs	kue/cdw	cdw/kue	bfa	itg	jpa/pbz	pbz/jpa

'cdw' stands for either 'the' or 'challenges'

(Instructions for Q.18 and Q.19)

In the following questions, assuming the given statements to be true, find which of the following options holds true.

Q.18) Statements: $A \geq B$; $C > G$; $A \geq H$; $B \geq C$; $I = B$

Conclusions:

- I. $H > C$
 - II. $A > C$
 - III. $I = A$
 - IV. $A > G$
- (a) Only I is true
 - (b) Only II is true
 - (c) Either II or III true
 - (d) Neither II nor III is true
 - (e) Only IV is true

Answer – (e)

Explanation -

$H \leq A \geq B \geq C$

So, no relation can't be established between H and C.

So, I is not true.

$A \geq B \geq C$

So, $A \geq C$

Hence, II is not true.

$$I = B \leq A$$

So, $I \leq A$

Hence, III is not true.

$$A \geq B \geq C > G$$

$$A > G$$

Hence, IV is true.

Q.19) Statement: $F \leq C \leq V = Z < X = U$

Conclusion:

I. $F \leq Z$

II. $V = X$

III. $U > C$

IV. $X \leq F$

- (a) Only II and III are true
- (b) Only I and III is true
- (c) Only II is true
- (d) Either I or IV are true
- (e) All are true

Answer – (b)

Explanation -

$$F \leq C \leq V = Z$$

So, $F \leq Z$

Hence, I is true.

$$V = Z < X$$

So, $V < X$

Hence, II is not true.

$$C \leq V = Z < X = U$$

So, $C < U$ or $U > C$

Hence, III is true.

$$F \leq C \leq V = Z < X$$

So, $F < X$ or $X > F$

Hence, IV is not true.

Q.20) How many such pairs of letters are there in the word 'FRUITFUL' each of which has as many letters between them in the word as in the English alphabet?

- (a) One
- (b) Four
- (c) Three
- (d) Two
- (e) More than four

Answer – (d)

Explanation -



English

2020: (Q.21 to Q.60)

Instructions for Q.21 to Q.25 - Read the following passage and answer the questions that follow:

Over the last 20 years, the Bretton Woods institutions have disbursed loans for "stabilisation" and "structural adjustment" to more than 70 developing countries. These loans carry tough conditions that cover a wide range of domestic policies and institutions in borrower countries. The implementation of orthodox stabilisation and structural adjustment programs has been disastrous for the working people and the poor of the countries in which these programs were imposed.

In the first 20 years of the IMF, over one-half of its resources were used by industrial countries. Over time, industrial countries stopped borrowing from the IMF, and it became a source of credit almost exclusively for developing countries. This process accelerated after the start of the debt crisis in 1982. There is now a clear division between borrowing and non-borrowing members of the fund, a shift associated with a gradual phasing-out of low-conditionality loans. By 1981, financial assistance from the IMF was, in the words of an IMF Publication, "conditioned on the adoption of adjustment lending". The new types of loans and the new environment of lending are associated with new conditions. IMF Conditionalities now pertain not just to balance-of-payments or exchange rate and price policies, but to a large number of structural features of an economy. The conditionalities have become more wide-ranging and stringent.

A similar development occurred concerning lending by the World Bank. Until the mid-1970s, the World Bank lent money primarily to finance development projects. The conditions imposed on the borrower, related to performance with respect to specific projects. In the 1970s, however, the World Bank began non-project financing. In the early 1980s, the World Bank introduced Structural Adjustment Loans (SALs) and Sectoral Adjustment Loans (SECALs) and their share in total lending has increased steadily ever since.

This shift in the nature of lending was associated with a broadening of the conditions imposed on the borrower. The conditions attached to structural adjustment loans are wide and include those on trade policy, public finance, the ownership and management of public sector enterprises and agricultural and industrial policy.

With the debt crisis of the 1980s, and with both the IMF and the World Bank lending for stabilization and structural adjustment, "cross conditionality" came into force. The World Bank, for example, may not agree to an SAL unless the borrower country has accepted the terms of a stand-by agreement with the IMF. Together, the two Bretton Woods institutions are able to impose a host of conditions on the economies of the developing countries. In what would have seemed a role-reversal in earlier years, the IMF can now impose conditions on specific sectors rather than on macroeconomic variables and the World Bank can impose conditions on macro-management rather than only on specific

sectors and it is not difficult to distinguish between the conditionalities of the two institutions.

The need to study the effects of the orthodox stabilization and structural adjustment programs comes from the fact that they have been implemented in large parts of the developing world. The typical elements of an orthodox stabilization and structural adjustment program are first - fiscal austerity, monetary contraction and devaluation, and second - a set of policies at the sectoral and micro level. The second set of conditions focus on "reform" of "policies and institutions" and include privatising public sector enterprises, deregulating financial markets and agricultural prices, the labour market and removing trade barriers.

Orthodox stabilization and structural adjustment programs have been criticised in India and elsewhere, on three major grounds. That first is that they undermined the sovereignty of borrowing nations. The second is that the orthodox programs have failed to stimulate social production and economic growth. The third is that these policies impose a severe burden on the poor. The unambiguous conclusion from the international experience is that the victims of the process of structural adjustment are the poor and the property-less.

Q.21) Current IMF conditionalities pertain to:

- (a) Balance of payments
- (b) Exchange rates
- (c) Price policies of borrowers
- (d) Specific structural features of the borrowing economies
- (e) GDP of the borrowing countries

Answer – (d)

Explanation –

Refer to the last 4 lines of para 2 from which it is clear that IMF conditionalities now pertain to a large number of specific structural features of the borrowing countries. Other options either cover a part of the answer or not relevant to the question. Hence, option 'a' is the correct answer.

Q.22) Initially, the role of the World Bank was to:

- (a) concentrate on non-project financing
- (b) dictate conditions that affected the economies of borrowing countries
- (c) finance development projects
- (d) finance development projects and appraise those projects with respect to the conditions laid down
- (e) facilitate developing countries to complete their due infrastructure projects

Answer – (d)

Explanation –

The first three lines of para 3 validate option 'd'.

Choice 'a' does not refer to the role played by the World Bank initially.

Choice 'b' is a distortion of what is stated in the third para of the passage.

Choice 'c' and 'e' are only partial answers.

Choice 'd' is correct.

Q.23) Which of the following represent(s) the opinion(s) of the critics of the orthodox stabilization and structural adjustment programs?

(1) The programs undermine the sovereignty of borrower-nations.

(2) The programs do not stimulate social production and economic growth.

(3) The program imposes a severe burden on the poor.

- (a) Only 1
- (b) 1 and 2
- (c) 2 and 3
- (d) 1 and 3
- (e) All the three statements

Answer – (e)

Explanation –

Statement (1): this statement is validated by the last para of the passage.

Statement (2): this statement is true according to the third sentence of the last para.

Statement (3): this statement is mentioned in the penultimate sentence of the last para.

Q.24) According to the passage the term 'cross conditionality' means:

- (a) the terms of the World Bank coupled with those of the IMF.
- (b) economic policies of borrower countries and the IMF.
- (c) economic policies of developed and developing countries.
- (d) economic policies of most countries and the World Bank.
- (e) economic policies of developing countries and the IMF.

Answer – (a)

Explanation –

Refer to para 5 where the words in quote occur in line 2. The sentence subsequent to it goes on to explain that "cross conditionality" refers to the terms of the World Bank coupled with those of the IMF. Hence, only option 'a' is the correct answer.

Q.25) The main constituents of a stabilization and structural adjustment program are:

- (a) fiscal austerity, monetary contraction and devaluation.
 - (b) a set of policies at the sectoral and micro level.
 - (c) imposition of certain norms for spending the money lent.
 - (d) both a and b above
 - (e) All of the above
-

Answer – (d)

Explanation –

Option 'a' and 'b' are mentioned in the second sentence of the penultimate para. Option 'c' is not mentioned. Hence, choice 'd' is the correct answer.

Instructions for Q.26 to Q.29 - Each question below has two blanks; each blank is indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence.

Q.26) This oven helps in _____ the essential vitamins in the food and _____ cooking faster.

- (a) saving, provides
- (b) determining, accelerates
- (c) estimating, enhances
- (d) retaining, makes
- (e) controlling, allows

Answer – (d)

Explanation –

The correct option is (d). 'Retaining' means not lose. When food is cooked in the oven it helps to retain the vitamin in the food. It also makes cooking faster. The other options are not appropriate.

Q.27) The molecular targeting of CCSs may improve the _____ of current chemotherapeutic _____ required for the management of this illness.

- (a) potency, sustenance
- (b) emasculation, nutriments
- (c) germaneness, medication
- (d) sufficiency, subsistence
- (e) efficacy, regimens

Answer – (e)

Explanation –

'efficacy', 'regimens' fits the two blanks most appropriately.

Efficacy means the ability to produce a desired or intended result.

Regimen means a prescribed course of medical treatment, diet, or exercise for the promotion or restoration of health.

Q.28) Although, the cancerous stem cells are ____ to chemotherapy, they are the ____ objectives for therapy.

- (a) affiliated, fatuous
- (b) analogous, insignificant
- (c) pertinent, inane
- (d) feigned, indeterminate
- (e) relevant, secondary

Answer – (e)

Explanation –

‘Relevant’, ‘secondary’ fits the two blanks most appropriately. The best way to answer such questions is to replace the blanks asked in the question with each option to assess which one fits best in the context of the line.

Q.29) There can be no _____ that blind beliefs will have to be _____.

- (a) denial, erased
- (b) cause, removed
- (c) reason, undermined
- (d) dispute, forgotten
- (e) doubt, restored

Answer – (a)

Explanation –

The words ‘cause’, ‘reason’, ‘dispute’ and ‘doubt’ are inappropriate. The correct option is ‘a’. Blind beliefs have to be ‘erased’ or wiped out and there can be no ‘denial’, about that. The best way to answer such questions is to replace the blanks asked in the question with each option to assess which one fits best in the context of the line.

Instructions for Q.30 to Q.36 - In the following passage, some of the words have been left out. Read the passage carefully and fill in the blanks. You must choose the appropriate word to fill in the blank from the five options given in each question. Each blank is numbered in accordance with the question number. So, you must select the word for each blank from the question corresponding to the blank number.

Evil is not self-sustaining that which stands defiantly opposed to reality cannot survive on its own. Its enduring existence requires the ____ (30) ____ of the good. Existentially, the irrational survives ____ (31) ____, by feeding of the rational; intellectually, an irrational idea gains influence ____ (32) ____, by covering itself with a/an ____ (33) ____ of rationality. The weapon necessary to ____ (34) ____ ourselves against evil is justice: the ____ (35) ____ identification of the evil as evil. This means the refusal to grant it, by word or by deed, any moral respectability. It is by scrupulously withholding from the irrational even a crumb of a moral sanction- by rejecting any form of accommodation with the irrational- by forcing the irrational to stand naked and unaided – that one keeps evil ____ (36) ____.

Q.30) Fill in the blank:

- (a) ratification
- (b) acquiescence
- (c) corroboration
- (d) patronage
- (e) condescension

Answer – (b)

Explanation –

The passage states that evil is not self- sustaining and that it cannot survive on its own. Hence, it is obvious that its enduring existence requires the acquiescence (silent acceptance) of the good. Hence, choice 'b' is apt. The words 'ratification' (approval), corroboration (confirmation), condescension (superior feeling) and patronage do not make sense in this context.

Q.31) Fill in the blank:

- (a) triumphantly
- (b) haplessly
- (c) dispassionately
- (d) parasitically
- (e) jinxed

Answer – (d)

Explanation –

It is stated that the irrational survives by feeding off the rational. Hence, it can be said that it survives parasitically (d). The word triumphantly which is a positive word does not make sense here. The words haplessly (by chance), jinxed and dispassionately (apart) are inappropriate.

Q.32) Fill in the blank:

- (a) fraudulently
- (b) fallaciously
- (c) forebodingly
- (d) errantly
- (e) illusory

Answer – (a)

Explanation –

It is stated in the paragraph that an irrational idea gains influence by covering itself with rationality, therefore, it is obvious that it gains influence fraudulently (deceitfully). Hence choice 'a' fits the blank perfectly. The words fallaciously (erroneously), forebodingly (menacingly), illusory (not real) and errantly (wrongly) can be easily eliminated.

Q.33) Fill in the blank:

- (a) edifice
- (b) modicum
- (c) veneer
- (d) protection
- (e) succour

Answer – (c)

Explanation –

It is obvious from the passage that an irrational idea covers itself with a veneer (coating) of rationality. The words edifice (building, structure), modicum (small amount), succour (support) and protection do not make sense in the context.

Q.34) Fill in the blank:

- (a) obscure
- (b) defend
- (c) strive
- (d) conceal
- (e) penalize

Answer – (b)

Explanation –

Only the word 'defend' (protect) fits in the blank most appropriately. The word obscure (vague), penalize (punish), strive and conceal (hide) are inappropriate in this context.

Q.35) Fill in the blank:

- (a) categorical
- (b) blatant
- (c) covert
- (d) unequivocal
- (e) irresolute

Answer – (d)

Explanation –

The words blatant (flagrant), irresolute (uncertain) and covert (secret), which have a negative connotation, are misfits in the given blank. Only the word unequivocal (unmistakable) is most appropriate here. The word categorical meaning emphatic is inapt in this context because here the emphasis is on identifying evil as evil without doubt or ambiguity.

Q.36) Fill in the blank:

- (a) indisposed
- (b) crippled
- (c) impotent
- (d) incapacitated
- (e) herculean

Answer – (c)

Explanation –

The word impotent meaning powerless or worthless is most appropriate in the given blank. The words indisposed, crippled (immobilized), herculean (strong) and incapacitated (indisposed, immobilized) are inappropriate in comparison.

Q.37) In following question, five different ways of presenting an idea are given. Choose the one that conforms most closely to the standard English usage.

“There is little doubt that there has been a significant rise in the number of Indians aware of, and concerned of environmental issues and this number will increase further when more people start realizing that threats to lives are very real when imbalances are created in the system.”

- (a) There is little doubt that there has been a significant raise in the number of Indians aware of, and concerned about environmental issues
- (b) There is a little doubt that there has been a significant rise in the number of Indians aware of and concerned over environmental issues
- (c) There is little doubt that there has been a significant rise in the number of Indians aware of and concerned over environmental issues
- (d) There is little doubt that there has been a significant rise in the number of Indians aware and concerned about environmental issues
- (e) There is little doubt that there has been a significant rise in the number of Indians aware and concerned of environmental issues

Answer – (c)

Explanation –

The correction is ‘concerned over/ about’. When we worry about a situation or a problem we use ‘concern over’.

Choice ‘a’- ‘Raise’ is incorrect. Raise is used when something causes something to go up.

‘Rise’ is used when something happens naturally. Hence, ‘the significant rise’ is correct.

‘A little doubt’ which means ‘some doubt’ makes choice ‘b’ illogical.

Choice ‘d’- ‘aware of’ is the correct usage. The absence of the preposition ‘of’ makes choice ‘d’ incorrect.

In choice ‘e’, absence of ‘of’ after ‘aware’ and ‘over’ after ‘concerned’ make it incorrect.

Instruction for Q.38 to Q.42 - Read the following passage and answer the questions that follow:

The Technical Group to Review Legislation on Money Lending (chaired by S.C. Gupta) has just submitted its report to the Reserve Bank of India. The context of setting up the group was provided by unprecedented farmers' suicide. As the report says, since high indebtedness to moneylenders can be an important reason for distress among farmers, the group was asked to review the efficacy of the existing legislative framework and machinery governing money lending and to make recommendations for their improvement.

If you are expecting the report to try and find ways to solve the money lending problems, you would be in for a real shock. The main purpose of the report is to devise a new legislation for "incentivising good conduct" among money lenders so that they can become part of the solution to the crisis of credit in rural India. The report summarises the history and impact of legislation to control usurious money lending across 22 states in the country and finds unsurprisingly that legislation has been almost impossible to enforce. The report also reviews international experience from eight countries to explore the possibility of linking moneylenders to banks and concludes that any attempt to put too many onerous oversight obligations on banks will be counterproductive as the "moneylenders will not be happy". The report notes that all national and international legislation empowers the government to notify maximum rates of interest that can be charged by moneylenders. But argues that this is "out of sync with market reality" and suggests linking interest rates with a market determined benchmark as this will make "moneylenders view the legislation favourably". The report also rejects existing laws that prescribe audit of moneylenders' books by Chartered Accountants, because this is "impractical and may not be necessarily valued by all".

The most stunning (and revealing) part of the report is its rejection of key recommendations of the 2006 Johl Working Group on Distressed farmers set up by the RBI. The Johl Group felt that one residential house and agricultural land up to five acres must not be attached under any circumstance and should not be taken as collaterals. After all, over the years, thousands of hectares have been lost by India's poor peasantry in this manner. But the Gupta report rejects the Johl Group suggestions because it may result in denial of credit by moneylenders to small farmers. Gratifying the moneylender clearly appears much more important than protecting the vulnerable borrowers. The report concludes with an outline of a "model legislation" called the Money Lenders and Accredited Loan Providers Bill, 2007. This bill seeks to formalize the relationship of banks with moneylenders to take advantage of their dominant presence, knowledge base, informality and easy access. Moneylenders would now be transformed into Accredited Loan Providers. Banks would facilitate them to set mandatory priority sector lending by banks.

Since the highest authorities within the Government have already started to speak in this very language, we need to carefully understand why the recommendations of the Gupta Technical Group must be strongly rejected. The rural credit market does not operate in isolation. Its functioning is deeply interlocked with the input, output, land, labour and land-lease markets. No policy to tackle the problem of rural indebtedness can work if it

does not recognise this interconnectedness. Indeed, the Gupta report appears to do precisely the opposite when it recommends that trade credit is also credit provided for the purchase of inputs and it should be kept outside the purview of its proposed legislation.

We must recognise that money lenders are able to cut the administrative cost of lending not only because they are better informed about their clients but more importantly because of this mechanism of interlock markets. After all, the only collaterals poor rural borrowers can offer are future labour service, future harvest or the right to use already encumbered land. The lender is in a powerful position to undervalue these 'not easily marketable' collaterals. For example, borrowers are forced to sell their harvest in distress to the moneylender-trader at throw-away prices. This transfers the risk of default from the lender to the borrower. Monitoring is no longer an issue as the borrower is far more worried about losing the collateral than the lender is and there is great incentive for charging usurious rates of interest because default will only mean that the lender grabs the asset (very often land) offered as collateral. The moneylender could even be said to prefer default to repayment. This is an extraordinarily ingenious but utterly exploitative relationship, which has sustained itself over centuries in India. Why any of these moneylenders would agree to get "registered" under the legislation proposed by the Gupta Technical Group and why they would require "on- lending" funds from banks, is hard to understand.

Q.38) From the reason adduced by the Gupta report for the rejection of the Johl report it can be inferred that -

- (a) Money lenders prefer to lend only to large farmers.
- (b) Money lenders are particular about the repayment of money lent by them.
- (c) Money lenders will not lend without provision of attachable securities.
- (d) Money lenders are averse to lending to agriculturist.
- (e) Money lenders are well- wishers of agriculturist.

Answer – (c)

Explanation –

According to the passage, Gupta report rejects the Johl group suggestion reasoning that it would lead to denial of credit by money lenders to small traders. The Johl group's recommendation is that "one residential house and agricultural land up to 5 acres must not be attached and should not be taken as collateral", it can be inferred that this is what would prevent money lenders from lending to agriculturist.

Q.39) With regards to the interest that is charged on credit extended by the money lenders, the author seems to favour _____?

- (a) Taking into account market reality.
 - (b) Linking interest rates to a market determined benchmark.
 - (c) Notifying maximum rates of interest.
 - (d) Going by international trends.
 - (e) Apprising rock bottom rate of interest
-

Answer – (c)

Explanation –

The author is in favour of notifying the maximum interest rates that can be charged by the moneylenders. The Gupta report, however, argues that this is “out of sync with market reality” and suggests linking interest rates with a market determined benchmark as this will make “moneylenders view the legislation favourably”.

Q.40) Which of the following situations is analogous to the situation of “moneylenders making use of the mechanism of interlocked markets”?

- (a) Insurance can be taken by a person only on the life of self or another person on whom he has insurable interest.
- (b) A lawyer withholding the documents given to him for legal opinion till his professional fee is paid.
- (c) A dealer providing a guarantee for the product he sells for a certain period within which he doesn't anticipate any problem in the functioning of the product.
- (d) An exporter overvaluing his goods in order to cover the insurance premium also in case of a claim.
- (e) A shopkeeper selling his goods at higher prices in case of change in the prices of any other good.

Answer – (a)

Explanation –

According to the passage, moneylenders take advantage of the mechanism of interlocked markets as the borrowers would not risk defaulting on a loan as they would lose the security which is more valuable. Similarly, a person insuring the life - of self or the lives of people he has interest in - would take proper care of the lives of the insured as the insured money is not more valuable than the lives.

Q.41) The main grouse of the author against Gupta report is that _____?

- (a) It is heavily biased towards protecting the interests of the borrowers.
- (b) It has not effectively reviewed the efficacy of the existing legislative framework and enforcement machinery governing money lending.
- (c) It has not provided any incentive to the poor peasantry.
- (d) It has not stuck to its objective of suggesting ways to remove high indebtedness but has instead suggested ways only to facilitate continued credit by money lenders.
- (e) It has not suggested any idea how to convince moneylenders to lend more and more money to needy persons.

Answer – (d)

Explanation –

In the first paragraph itself, the author gives the agenda of the technical group and goes on to say how it has done the opposite of what it intended to do.

Q.42) With reference to the relationship of banks with money lenders, as envisaged by the Gupta report, the author's apprehension is that -

- (a) it may erode the social responsibility of banks.
- (b) it may legitimize the activities of the moneylender.
- (c) it may place more funds at the disposal of the money lenders who may squeeze the borrowers further.
- (d) it may pass on the rural lending expertise of the banks to the money lenders.
- (e) none of the above

Answer – (b)

Explanation –

“This bill seeks to formalize the relationship of banks with moneylenders to take advantage of their dominant presence, knowledge base, informality and easy access. Moneylenders would now be transformed into Accredited Loan Providers. Banks would facilitate them to set mandatory priority sector lending by banks.” As per these lines, option B is correct. Reading questions first and then reading the paragraph saves the time of the aspirants. Read the questions and write keywords of the questions in the rough sheet. This way, you can find the answers from the reading comprehension very easily.

Instructions for Q.43 to Q.47 - Read each sentence and find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. If there is no error, the answer is 'No Error'. Ignore the errors of punctuation, if any.

Q.43) Plunging international crude oil prices (1)/ and the subsequently lowered of fuel prices (2)/ come as a morale booster (3)/ for the auto industry. (4)/ No error (5).

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

Answer – (b)

Explanation –

Here, ‘and the subsequent (adjective) lowering (gerund) of fuel prices’ is the right usage. Here, Gerund has been used as Noun. Again, work on grammar to clear the exam.

Q.44) Handwriting is an art form (1)/ just like painting, drawing and (2)/ sketching, this art (3)/ can develop by individuals with some efforts. (4)/ No error (5).

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

Answer – (d)

Explanation –

Here, passive voice i.e., 'can be developed by individuals' is the right usage. The advice is to strengthen your grammatical understanding.

Q.45) The decision (1)/ to buy out the plant (2)/ was base at (3)/ the cost benefit analysis.

(4) No error (5).

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

Answer – (c)

Explanation –

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

Q.46) The states will also be told to effective utilise the new (1)/ created price index to ensure (2)/ that prices of onions and potatoes (3)/ do not show any artificial increase. (4)/ No error (5).

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

Answer – (a)

Explanation –

Here, 'the states will also be told to effectively (adverb) utilise (verb) the newly' (adverb) is the right usage. An adverb modifies an adjective/a verb.

Q.47) The draft made a case by removed different (1)/ types of fees and charges on (2)/ e-transactions by various entities and providing (3)/ incentives for such payments. (4)/ No error (5).

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

Answer – (a)

Explanation –

Here, 'The draft made a case for removing different' is the right usage.

Instruction for Q.48 to Q.49 - Rearrange the following six sentences (1), (2), (3), (4), (5) and (6) in proper sequences and form a meaningful paragraph; then answer the questions given below:

- (1) As a result, the non-stop tensions and anxieties at work often result in health-related problems.
- (2) The truth is we cannot change the world of work.
- (3) We spend at least half of our waking hours at work.
- (4) We have, therefore, to take charge and transform the way in which we respond to our work environment.
- (5) So, how can we control these problems and perform at work?
- (6) However, we can change the way we feel and deal with various situations.

Q.48) Which of the following should be the LAST (SIXTH) sentence after rearrangement?

- (a) 2
- (b) 3
- (c) 4
- (d) 5
- (e) 6

Answer – (c)

Explanation –

CORRECT SEQUENCE: 315264

- (3) We spend at least half of our waking hours at work.
- (1) As a result, the non-stop tensions and anxieties at work often result in health-related problems.
- (5) So, how can we control these problems and perform at work?
- (2) The truth is we cannot change the world of work.
- (6) However, we can change the way we feel and deal with various situations.
- (4) We have, therefore, to take charge and transform the way in which we respond to our work environment.

In such type of questions, the best way is to rearrange the sentences in a paragraph to answer the following questions (if any) easily.

Q.49) Which of the following should be the FIFTH sentence after rearrangement?

- (a) 2
- (b) 3
- (c) 4
- (d) 5
- (e) 6

Answer – (e)

Explanation –

CORRECT SEQUENCE: 315264

- (3) We spend at least half of our waking hours at work.
- (1) As a result, the non-stop tensions and anxieties at work often result in health-related problems.
- (5) So, how can we control these problems and perform at work?
- (2) The truth is we cannot change the world of work.
- (6) However, we can change the way we feel and deal with various situations.
- (4) We have, therefore, to take charge and transform the way in which we respond to our work environment.

In such type of questions, the best way is to rearrange the sentences in a paragraph to answer the following questions (if any) easily.

Q.50) In the question given below, a sentence split into four parts labelled 1, 2, 3, 4 is given. Rearrange the parts to form the original sentence and select the correct order from among the five choices given below and mark its number as your answer:

- (1) that she would not speak for other backward classes
- (2) because she firmly believed that it was necessary now but
- (3) she ventured to do so on this one occasion
- (4) although the minister had previously emphasized

- (a) 1324
- (b) 2134
- (c) 3214
- (d) 4132
- (e) 4231

Answer – (d)

Explanation –

Although the minister had previously emphasized that she would not speak for other backward classes, but she ventured to do so on this one occasion because she firmly believed that it was necessary now.

Q.51) Read the statements given below and rearrange them to form a meaningful paragraph.

- (1) When individuals can rise through the social ranks based on merit and hard work, it not only benefits them but also leads to a more dynamic and innovative society.
- (2) Emphasizing social mobility promotes equal opportunities and reduces inequality, fostering a sense of fairness and social cohesion within a community.
- (3) By allowing people from diverse backgrounds to contribute their talents and ideas, social mobility enriches the collective pool of skills, knowledge, and perspectives.
- (4) Social mobility is of paramount importance for a thriving and just society. It serves as a vital pathway for individuals to transcend their socioeconomic background, enabling them to achieve upward progress and access better opportunities regardless of their initial circumstances.
-

(5) Furthermore, it plays a crucial role in breaking the cycle of poverty and enhancing overall economic growth. Governments and institutions must, therefore, actively pursue policies that support social mobility to build a more inclusive and prosperous future for all.

(6) Moreover, social mobility enhances social stability by reducing the sense of hopelessness and frustration often associated with limited opportunities for advancement.

[a] 465123

[b] 145236

[c] 345261

[d] 134562

[e] 421356

Answer - (e)

Explanation -

The correct sequence is 421356

(4) Social mobility is of paramount importance for a thriving and just society. It serves as a vital pathway for individuals to transcend their socioeconomic background, enabling them to achieve upward progress and access better opportunities regardless of their initial circumstances.

(2) Emphasizing social mobility promotes equal opportunities and reduces inequality, fostering a sense of fairness and social cohesion within a community.

(1) When individuals can rise through the social ranks based on merit and hard work, it not only benefits them but also leads to a more dynamic and innovative society.

(3) By allowing people from diverse backgrounds to contribute their talents and ideas, social mobility enriches the collective pool of skills, knowledge, and perspectives.

(5) Furthermore, it plays a crucial role in breaking the cycle of poverty and enhancing overall economic growth. Governments and institutions must, therefore, actively pursue policies that support social mobility to build a more inclusive and prosperous future for all.

(6) Moreover, social mobility enhances social stability by reducing the sense of hopelessness and frustration often associated with limited opportunities for advancement.

Q.52) Read the statements given below and rearrange them to form a meaningful paragraph.

(1) Effective urban mobility systems, such as well-planned public transportation networks, bike lanes, and pedestrian-friendly infrastructure, not only enhance the quality of life for residents but also contribute to economic development by facilitating the seamless flow of goods and services.

(2) With rapidly growing urban populations, the need for sustainable and accessible transportation options has become more pressing than ever.

(3) By promoting the use of public transportation and encouraging alternatives to private vehicles, cities can mitigate air pollution, alleviate traffic congestion, and mitigate greenhouse gas emissions, ultimately fostering a cleaner and healthier urban environment.

(4) Efficient urban mobility is vital for ensuring smooth transportation, reducing congestion, and minimizing environmental impacts.

(5) Urban mobility is a critical aspect of modern city life, encompassing the movement of people and goods within urban areas.

(6) Embracing innovative technologies and data-driven solutions in urban mobility planning is essential to create smart, resilient, and inclusive cities that meet the diverse needs of their inhabitants and ensure a sustainable future.

[a] 145623

[b] 542136

[c] 234561

[d] 345621

[e] 456123

Answer - (b)

Explanation -

The correct sequence is -

(5) Urban mobility is a critical aspect of modern city life, encompassing the movement of people and goods within urban areas.

(4) Efficient urban mobility is vital for ensuring smooth transportation, reducing congestion, and minimizing environmental impacts.

(2) With rapidly growing urban populations, the need for sustainable and accessible transportation options has become more pressing than ever.

(1) Effective urban mobility systems, such as well-planned public transportation networks, bike lanes, and pedestrian-friendly infrastructure, not only enhance the quality of life for residents but also contribute to economic development by facilitating the seamless flow of goods and services.

(3) By promoting the use of public transportation and encouraging alternatives to private vehicles, cities can mitigate air pollution, alleviate traffic congestion, and mitigate greenhouse gas emissions, ultimately fostering a cleaner and healthier urban environment.

(6) Embracing innovative technologies and data-driven solutions in urban mobility planning is essential to create smart, resilient, and inclusive cities that meet the diverse needs of their inhabitants and ensure a sustainable future.

Q.53) Read the statements given below and rearrange them to form a meaningful paragraph.

(1) The concentration of wealth in the hands of a privileged few can hinder social mobility, perpetuating a cycle of disadvantage for those with limited access to resources.

(2) Widening economic disparities can have far-reaching consequences, affecting various aspects of people's lives, including education, healthcare, and overall well-being.

(3) By fostering a more inclusive economy and reducing economic disparities, societies can promote greater social harmony, innovation, and sustainable economic growth, ensuring that everyone can thrive and contribute to the collective prosperity.

(4) Addressing economic inequality requires a multi-pronged approach, including progressive taxation, equitable access to quality education and healthcare, fair labor practices, and robust social safety nets.

(5) Economic inequality is a pressing and multifaceted issue that refers to the unequal distribution of wealth, resources, and opportunities among individuals and groups within a society.

(6) Moreover, economic inequality can erode social cohesion, leading to social tensions and disparities in political power.

[a] 234516

[b] 456123

[c] 345621

[d] 521643

[e] 654321

Answer - (d)

Explanation -

The correct sequence is 521643

(5) Economic inequality is a pressing and multifaceted issue that refers to the unequal distribution of wealth, resources, and opportunities among individuals and groups within a society.

(2) Widening economic disparities can have far-reaching consequences, affecting various aspects of people's lives, including education, healthcare, and overall well-being.

(1) The concentration of wealth in the hands of a privileged few can hinder social mobility, perpetuating a cycle of disadvantage for those with limited access to resources.

(6) Moreover, economic inequality can erode social cohesion, leading to social tensions and disparities in political power.

(4) Addressing economic inequality requires a multi-pronged approach, including progressive taxation, equitable access to quality education and healthcare, fair labor practices, and robust social safety nets.

(3) By fostering a more inclusive economy and reducing economic disparities, societies can promote greater social harmony, innovation, and sustainable economic growth, ensuring that everyone can thrive and contribute to the collective prosperity.

Q.54) Read the statements given below and rearrange them to form a meaningful paragraph.

(1) Small businesses and industries reliant on face-to-face interactions, such as hospitality, tourism, and retail, were hit particularly hard, with many facing closures and job losses.

(2) As countries implemented widespread lockdowns and restrictions to contain the spread of the virus, economic activities came to a standstill, leading to severe disruptions in various sectors.

(3) Despite these efforts, the pandemic-induced recession has resulted in a surge in public debt and strained healthcare systems, impacting future economic prospects.

(4) Governments responded with massive fiscal stimulus packages and monetary measures to support struggling businesses and provide relief to individuals.

(5) The pandemic also highlighted the vulnerabilities in global supply chains, leading to shortages of essential goods and materials.

(6) The COVID-19 pandemic has triggered a profound and far-reaching economic impact on a global scale.

(7) As vaccines and containment strategies are gradually implemented, there is hope for economic recovery, but the lasting effects of the COVID-19 crisis are likely to shape economic policies and priorities for years to come

(8) Furthermore, the pandemic has exacerbated existing inequalities, with vulnerable populations facing the brunt of economic hardship.

[a] 62154387

[b] 76512348

[c] 87612345

[d] 67543218

[e] 34567812

Answer - (a)

Explanation -

The correct sequence is -

(6) The COVID-19 pandemic has triggered a profound and far-reaching economic impact on a global scale.

(2) As countries implemented widespread lockdowns and restrictions to contain the spread of the virus, economic activities came to a standstill, leading to severe disruptions in various sectors.

(1) Small businesses and industries reliant on face-to-face interactions, such as hospitality, tourism, and retail, were hit particularly hard, with many facing closures and job losses.

(5) The pandemic also highlighted the vulnerabilities in global supply chains, leading to shortages of essential goods and materials.

(4) Governments responded with massive fiscal stimulus packages and monetary measures to support struggling businesses and provide relief to individuals.

(3) Despite these efforts, the pandemic-induced recession has resulted in a surge in public debt and strained healthcare systems, impacting future economic prospects.

(8) Furthermore, the pandemic has exacerbated existing inequalities, with vulnerable populations facing the brunt of economic hardship.

(7) As vaccines and containment strategies are gradually implemented, there is hope for economic recovery, but the lasting effects of the COVID-19 crisis are likely to shape economic policies and priorities for years to come

Q.55) Read the statements given below and rearrange them to form a meaningful paragraph.

(1) To address these issues, promoting innovative and sustainable agricultural practices, investing in research and development, and supporting farmers with access to resources and markets are crucial steps toward ensuring a resilient and thriving agricultural sector that can continue to meet the ever-growing demands of a growing global population

- (2) Modern agriculture has evolved through technological advancements, such as mechanization, irrigation, and genetic engineering, leading to increased productivity and efficiency.
- (3) It not only ensures food security but also contributes significantly to economic growth, employment, and rural development.
- (4) Since the dawn of human history, agriculture has played a pivotal role in sustaining communities and fostering societal development.
- (5) However, agriculture also faces challenges, including the need for sustainable practices to conserve natural resources, reduce environmental impact, and adapt to climate change.
- (6) Agriculture is the backbone of human civilization, representing the cultivation of crops and the rearing of animals to produce food, fiber, and other essential resources.

- [a] 152346
[b] 234516
[c] 643251
[d] 564321
[e] 345612

Answer - (c)

Explanation -

The correct sequence is -

- (6) Agriculture is the backbone of human civilization, representing the cultivation of crops and the rearing of animals to produce food, fiber, and other essential resources.
- (4) Since the dawn of human history, agriculture has played a pivotal role in sustaining communities and fostering societal development.
- (3) It not only ensures food security but also contributes significantly to economic growth, employment, and rural development.
- (2) Modern agriculture has evolved through technological advancements, such as mechanization, irrigation, and genetic engineering, leading to increased productivity and efficiency.
- (5) However, agriculture also faces challenges, including the need for sustainable practices to conserve natural resources, reduce environmental impact, and adapt to climate change.
- (1) To address these issues, promoting innovative and sustainable agricultural practices, investing in research and development, and supporting farmers with access to resources and markets are crucial steps toward ensuring a resilient and thriving agricultural sector that can continue to meet the ever-growing demands of a growing global population

Q.56) Which of the following idiom/phrase can be used in both of the below-mentioned sentences?

- 1) Despite the initial resistance from the team, the project manager decided to _____ and firmly advocate for the new approach, eventually convincing every one of its benefits
- 2) The employees were determined to _____ and fight for fair wages, refusing to back down until the company addressed their concerns
-

- [a] From plinth to paramount
- [b] Dig Heels In
- [c] See how david kills goliath
- [d] Gets their juices flowing
- [e] Solidifies top spot

Answer - (b)

Explanation -

'To dig one's heels in' - If you dig your heels in or dig in your heels, you refuse to do something such as change your opinions or plans, especially when someone is trying very hard to make you do so

Q.57) Which of the following idiom/phrase can be used in both of the below-mentioned sentences?

- 1) In the intense tennis match, Serena Williams _____ her opponent, showcasing her unmatched skills and dominance on the court
- 2) The young prodigy surprised everyone at the spelling bee by _____ the seasoned competitors, proving that age is no barrier to intelligence and talent

- [a] spark off fears
- [b] take a jab at
- [c] pull the wraps off
- [d] take off the edge
- [e] beat the socks off

Answer - (e)

Explanation -

'Beat the socks off' means to defeat someone decisively in a competition.

Q.58) Which of the following idiom/phrase can be used in both of the below-mentioned sentences?

- 1) The company's profits began to decline rapidly, and they had to make tough decisions to cut costs and _____ to survive in the competitive market
- 2) As the pandemic took its toll on the travel industry, several airlines had no choice but to _____, resulting in significant financial losses and downsizing of operations

- [a] hit the skid
- [b] brush aside
- [c] play hooky
- [d] put the record straight
- [e] hit a dead end

Answer - (a)

Explanation -

Hit the skid means begin a rapid decline or deterioration.

Q.59) Which of the following options is carrying forward the idea of the paragraph?
Corporate governance refers to the system of rules, practices, and processes by which a company is directed and controlled. It involves balancing the interests of various stakeholders, including shareholders, management, customers, suppliers, financiers, government, and the community, _____.

- [a] might ensure the company's long-term success and sustainability
- [b] to ensure the company's long-term success and sustainability
- [c] for ensure the company's long-term success and sustainability
- [d] could ensure the company's long-term success and sustainability
- [e] should ensure the company's long-term success and sustainability

Answer - (b)

Explanation -

Only option B is grammatically correct and carries forward the idea of the paragraph.

Q.60) Which of the following options is carrying forward the idea of the paragraph?
Patriotism is a deep love, devotion, and loyalty to one's country, often motivating individuals to contribute positively to its growth and well-being. It can inspire unity and a sense of shared identity, fostering a collective effort

-
- [a] should overcome challenges and work towards a common vision for the nation's progress
 - [b] will overcome challenges and work towards a common vision for the nation's progress
 - [c] to overcome challenges and work towards a common vision for the nation's progress
 - [d] might overcome challenges and work towards a common vision for the nation's progress
 - [e] could overcome challenges and work towards a common vision for the nation's progress

Answer - (c)

Explanation -

Only option C is grammatically correct and carries forward the idea of the paragraph.



Computer Knowledge

2020: (Q.61 to Q.80)

Q.61)_____ is larger than LANs but smaller than MANs and WANs.

- (a) CAN
- (b) PAN
- (c) SAN
- (d) WLAN
- (e) TAN

Answer – (a)

Explanation -

Campus Area Network (CAN) are larger than LANs but smaller than MANs and WANs

Q.62)A _____ can be either a hardware device or a software that provides protection from online intrusions.

- (a) Antivirus
- (b) Malware
- (c) Encryption
- (d) Firewall
- (e) Firmware

Answer – (d)

Explanation -

Firewalls can either be software or hardware. A software firewall is a program installed on each computer and regulates traffic through port numbers and applications, while a physical firewall is a piece of equipment installed between your network and gateway.

Q.63)What is the main folder on a storage device called?

- (a) Device driver
- (b) Root directory
- (c) Platform
- (d) Register
- (e) Main directory

Answer – (b)

Explanation -

The root directory is the top-level directory of a folder structure. The directory includes all other directories and files on a system and ends with a slash sign. All the folders in the computer system grow outwards from the root directory.

Q.64)A _____ is an input device used to enter motion data into computers or other electronic devices.

- (a) Joystick
- (b) Mouse
- (c) Barcode reader
- (d) Gamepad
- (e) Trackball

Answer – (e)

Explanation -

Trackball serves the same purpose as a mouse, but is designed with a moveable ball on the top, which can be rolled in any direction.

Q.65)FTP allows us to transfer files from one computer to another on the internet. FTP stands for

- (a) File Transmission Protocol
- (b) File Transfer Processing
- (c) File Transfer Protocol
- (d) File Transmission Processing
- (e) File Tracking Protocol

Answer – (c)

Explanation -

FTP (File Transfer Protocol) is a network protocol for transmitting files between computers over Transmission Control Protocol/Internet Protocol (TCP/IP) connections.

Q.66)Hardware is a _____ component.

- (a) Tangible
- (b) Non-Tangible
- (c) Specific
- (d) Antivirus
- (e) Usable

Answer – (a)

Explanation -

Option A is the best choice amongst all the options. Hardware is a tangible component.

Q.67)A _____, in the context of networking is a high-speed device that receives incoming data and redirects it to its destination on a local area network (LAN).

- (a) Router
- (b) Switch
- (c) Repeater
- (d) Modem
- (e) Gateway

Answer – (b)

Explanation -

The Switch is a network device that is used to segment the networks into different sub networks called subnets or LAN segments. It is responsible for filtering and forwarding the packets between LAN segments based on MAC address.

Q.68)What for 'I' stands for in PPI?

- (a) Inch
- (b) Interface
- (c) Inter
- (d) Isolation
- (e) None of these

Answer – (a)

Explanation -

Pixels per inch (PPI) refers to the number of pixels contained within each inch of a digital image. It also refers to the set number of pixels a screen can display.

Q.69)The word wrap feature-

- (a) Allows you to type over text
- (b) Appears at the bottom of the document
- (c) Is the short horizontal line indicating the end of the document
- (d) Automatically moves the text to next line when necessary
- (e) Applies default font setting on the entire text

Answer – (d)

Explanation -

Word wrap is a word processing feature that forces all text to be confined within defined margins. When a line of text is filled, the word processor automatically moves the text to the next line, so the user doesn't have to press the return key after every line.

Q.70)VIRUS is actually an acronym for

- (a) Void Information Resource Under Siege
- (b) Vital Information Restricted Under Sieze
- (c) Vital Information Resource Under Siege
- (d) Vital Information Restrained Under Sight
- (e) Void Information Resource Under Sight

Answer – (c)

Explanation -

Virus stands for Vital Information Resources under Siege. It refers to the type of malicious software or malware that can cause damage to your data, files, and software through replication.

Q.71)Which of the following BIOS function tests the computer hardware and makes sure that no error exists before loading the operating system?

- (a) POST
- (b) Bootstrap loader
- (c) BIOS drivers
- (d) BIOS setup
- (e) MBR

Answer – (a)

Explanation -

A power-on self-test (POST) is a set of routines performed by firmware or software immediately after a computer is powered on, to determine if the hardware is working as expected.

Q.72)A _____ is a piece of computer hardware that produces the image you see on a monitor.

- (a) Optical drive
 - (b) Captcha
 - (c) Image
 - (d) Pixel
 - (e) Graphics Card
-

Answer – (e)

Explanation -

The graphics card, also known as Graphics Processing Unit (GPU), is responsible for calculating images in a computer, which can then be displayed on a monitor. It represents the interface between the processor's calculations and the monitor.

Q.73)To increase the line spacing, use the _____ shortcut keys.

- (a) Ctrl + E
- (b) Ctrl + I
- (c) Ctrl + L
- (d) Ctrl + 5
- (e) Ctrl + 9

Answer – (d)

Explanation -

In Microsoft Word, pressing Ctrl + 5 changes a line, paragraph, or all highlighted text to have 1.5 spaces per line.

Q.74)The letter and number of the intersecting column and row is the

- (a) Cell location
- (b) Cell position
- (c) Cell address
- (d) Cell coordinates
- (e) Cell contents

Answer – (c)

Explanation -

A cell reference or cell address is a combination of a column letter and a row number that identifies a cell on a worksheet. For example, A1 refers to the cell at the intersection of column A and row 1; B2 refers to the second cell in column B, and so on.

Q.75)What type of topology is found in a WIRELESS LAN?

- (a) Line
- (b) Bus
- (c) Star
- (d) Ring
- (e) Mesh

Answer – (c)

Explanation -

In star network, all nodes are connected to a special central node. This is the typical layout found in a Wireless LAN, where each wireless client connects to the central Wireless access point.

Q.76)Symantec is the maker of which among the following popular antivirus software?

- (a) Avast
 - (b) Norton
 - (c) K7
 - (d) Bit defender
 - (e) Windows defender
-

Answer – (b)

Explanation -

Norton, formerly known as Norton by Symantec, is a brand of Gen Digital. Norton offers a variety of products and services related to digital security, identity protection, and online privacy.

Q.77)Which of the following is an example of an input device?

- (a) Scanner
- (b) Printer
- (c) Speaker
- (d) Headphone
- (e) Projector

Answer – (a)

Explanation -

All except scanner are output devices.

Q.78)The bottom portion of internet Browsers and other program Windows that displays the current status of the web page or Window currently being viewed is known as

_____.

- (a) Address bar
- (b) Toolbar
- (c) Infobar
- (d) Scroll bar
- (e) Status bar

Answer – (e)

Explanation -

A status bar is an area at the bottom of a primary window that displays information about the current window's state (such as what is being viewed and how), background tasks (such as printing, scanning, and formatting), or other contextual information (such as selection and keyboard state).

Q.79)Name the fourth layer of OSI model.

- (a) Data Link Layer
- (b) Transport Layer
- (c) Session Layer
- (d) Application Layer
- (e) Network Layer

Answer – (b)

Explanation -

The Open Systems Interconnection (OSI) model describes seven layers that computer systems use to communicate over a network.

Q.80)Which of the following acts as an interface between user and hardware?

- (a) Software
 - (b) Utility
 - (c) Function
 - (d) Operating System
-

(e) System software

Answer – (d)

Explanation -

An operating system is software that provides an interface between the user and the hardware. The computer cannot perform any task without an operating system.



Quantitative Aptitude

2020 (Q. 81 to Q.100)

Q.81) The ratio of the volume of two cylinders C1 & C2 is 4:1. Their height is same and radius of C1 is 7cm more than that of C2. What will be the radius of C2?

- (a) 4cm
- (b) 7cm
- (c) 14cm
- (d) 18cm
- (e) 21cm

Answer – (b)

Explanation -

Let radius of C2 = R, so radius of C1 = (R + 7)cm & let height of both cylinders = H

So $V_1/V_2 = 4/1$

$$\pi (R+7)^2 H / \pi R^2 H = 4/1$$

$$R^2 + 14R + 49 = 4R^2$$

$$3R^2 - 14R - 49 = 0$$

$$3R^2 - 21R + 7R - 49 = 0$$

$$3R(R - 7) + 7(R - 7) = 0$$

$$(R - 7)(3R + 7) = 0$$

$$R = 7\text{cm}$$

Q.82) Two pipes A & B can fill a tank in 16 hours and 20 hours respectively. The tank is already 1/4th full. A is opened for first 6 hours and then it is closed. How much time will B take to fill the remaining tank?

- (a) 5 hours
- (b) 6 hours
- (c) 7.5 hours
- (d) 10 hours
- (e) 9 hours

Answer – (c)

Explanation -

Tank filled by A in 6 hours = $6/16 = 3/8$

Remaining tank to be filled = $1 - 1/4 - 3/8 = 3/8$

Time taken by B = $(3/8)/(1/20) = 3 \times 20/8 = 7.5$ hours

Q.83) A started a business. B replaced A after 4 months and A & B invested in the ratio 7:3. If the total annual profit earned by them was Rs. 1,43,000, then find the difference of profit earned by them.

- (a) Rs. 11000
- (b) Rs. 22000
- (c) Rs. 25000
- (d) Rs. 10000
- (e) Rs. 16500

Answer – (a)

Explanation -

Let investment of A be 7P and investment of B be 3P

Total investment of A = $7P \times 4 = 28P$

Total investment of B = $3P \times 8 = 24P$

Total profit = $28P + 24P = 143000$

$52P = 143000$

$P = 2750$

Difference between profits of A and B = $28P - 24P = 4P = 4 \times 2750 = 11000$

Q.84) If an article is sold at 13% discount still a person gets a gain of 30.5%. If it is sold at 30% discount then find gain/loss%.

- (a) loss 5%
- (b) gain 5%
- (c) gain 15%
- (d) loss 10%
- (e) gain 10%

Answer – (b)

Explanation -

Let MP = Rs 100

After 13% discount, SP = Rs 87

CP = $87 \times (100/130.5) = \text{Rs } 200/3$

Now, if discount is 30%, then SP = Rs 70

Now profit % = $\{[70 - (200/3)] / (200/3)\} \times 100 = 5\%$

Q.85) In a 240 L Mixture of Milk & water, Milk is 200L. Now 40L of water is added in to it and then 35L of mixture is drawn out of it then the resultant quantity of milk is approximately how much % of new mixture?

- (a) 68%
- (b) 65%
- (c) 55%
- (d) 76%
- (e) 71%

Answer – (e)

Explanation -

Original Mixture = 240 L, Milk = 200 L & water = 40 L

Now, 40 L water is added, so water = $40 + 40 = 80$ L

Total mixture = 280 L

Ratio of milk and water = $200 : 80 = 5 : 2$

35 L mixture is taken out, so milk taken out = $5/7 \times 35 = 25$ L & water taken out = $2/7 \times 35 = 10$ L

Now, milk left in the mixture = $200 - 25 = 175$ L & water left in the mixture = $80 - 10 = 70$ L

Total mixture = $175 + 70 = 245$ L

Required percentage = $175/245 \times 100 = 71\%$ approx.

Q.86)The income of Sargun is 30% more than that of Wasim. They save an equal amount of money. The savings of Wasim is Rs. 12000. If income of Wasim is Rs. 60,000 then what is the amount spent by Sargun in Rs.?

- (a) 40000
- (b) 48000
- (c) 66000
- (d) 10000
- (e) 55000

Answer – (c)

Explanation -

Income of Wasim = Rs 60,000

Income of Sargun = 130% of 60000 = 78,000

Savings of Wasim = 12,000 = Savings of Sargun

Amount spent by Sargun = 78000 – 12000 = 66000

Q.87)If Simple interest earned on a sum of money is 37.5% of Amount earned on same money for 4 years at R% per annum Simple Interest, what is the value of R?

- (a) 10%
- (b) 12%
- (c) 15%
- (d) 20%
- (e) 18%

Answer – (c)

Explanation -

We know $SI = \frac{PRT}{100}$ and $A = SI + P$

So, $\frac{4PR}{100} = 37.5\% \text{ of } [P + (\frac{4PR}{100})]$

$400PR = 3750P + 150PR$

$250PR = 3750P$

$250R = 3750$

$R = 15\%$

Q.88)The present ages of A & B are in the ratio of 4:5. 8 years hence A's age is equal to sum of age of B, 8 years ago and age of C, 8 years ago. If the average of present age of B and C is 30 then what is the present age of C in years?

- (a) 10 years
- (b) 12 years
- (c) 15 years
- (d) 18 years
- (e) 20 years

Answer – (c)

Explanation -

Let present age of A be 4Y and present age of B be 5Y

Also, $\frac{(B + C)}{2} = 30$

Or, $B + C = 60$

$C = 60 - B$

$C = 60 - 5Y$

$4Y + 8 = 5Y - 8 + 60 - 5Y - 8$

$$4Y = 36$$

$$Y = 9$$

$$\text{Present age of C} = 60 - 5Y = 60 - 45 = 15 \text{ years}$$

Instructions for Q.89 to Q.94

Study the following information given below in the table and answer the given questions:

Day	Total people (male + female) who registered for a seminar	Ratio of male & female out of total people who registered for a seminar	% of people (out of total male + female registered) who attended seminar
Monday	875	4 : 3	80%
Tuesday	1250	12 : 13	70%
Wednesday	1100	3 : 8	50%
Thursday	1500	3 : 2	60%

Q.89) If number of people (male + female) registered on Friday is 20% more than the total number of people (male + female) registered on Monday. If there were 40% females among those who registered on Friday, then find the number of male who registered on Friday.

- (a) 700
- (b) 420
- (c) 840
- (d) 1000
- (e) 630

Answer – (e)

Explanation -

$$\text{Number of people who registered on Friday} = 875 \times 1.2 = 1050$$

$$\text{Males who registered on Friday} = 60\% \times 1050 = 630$$

Q.90) Find difference between the total number of people registered on Tuesday & Wednesday and total number of people attended on Monday & Thursday.

- (a) 550
- (b) 750
- (c) 600
- (d) 850
- (e) 650

Answer – (b)

Explanation -

$$\text{Total people registered on Tuesday and Wednesday} = 1250 + 1100 = 2350$$

$$\text{Total people attended on Monday \& Thursday} = (875 \times 80\%) + (1500 \times 60\%) = 700 + 900 = 1600$$

$$\text{Required difference} = 2350 - 1600 = 750$$

Q.91) If on Wednesday, the ratio of number of male and female who attended seminar is 4:1 then find the number of female who registered for seminar but not attended the seminar.

- (a) 710
- (b) 650
- (c) 670
- (d) 690
- (e) 110

Answer – (d)

Explanation -

Total people registered on Wednesday = 1100

Males registered = $\frac{3}{11} \times 1100 = 300$

Females registered = $\frac{8}{11} \times 1100 = 800$

People who attended on Wednesday = $1100 \times 50\% = 550$

Female who attended seminar = $\frac{1}{5} \times 550 = 110$

Female registered but did not attend = $800 - 110 = 690$

Q.92)The number of female registered for seminar on Thursday is what percentage more than the number of male registered for seminar on Monday.

- (a) 10%
- (b) 20%
- (c) 30%
- (d) 15%
- (e) 25%

Answer – (b)

Explanation -

Number of female registered on Thursday = $1500 \times \frac{2}{5} = 600$

Number of male registered on Monday = $875 \times \frac{4}{7} = 500$

Required percentage = $\frac{(600 - 500)}{500} \times 100 = 20\%$

Q.93)The ratio of number of people who attended the seminar on Tuesday and number of people who attended the seminar on Wednesday is

- (a) 11:34
- (b) 25:16
- (c) 13:11
- (d) 40:37
- (e) 35:22

Answer – (e)

Explanation -

Number of people who attended on Tuesday = $1250 \times 70\% = 875$

Number of people who attended on Wednesday = $1100 \times 50\% = 550$

Ratio = $875 : 550 = 35:22$

Q.94)If on Thursday, 40% of females who registered for the seminar attended it, then find out the number of males who attended the seminar.

- (a) 720
- (b) 640
- (c) 540
- (d) 660
- (e) 690

Answer – (d)

Explanation -

Females registered on Thursday = $1500 \times \frac{2}{5} = 600$

Females attended on Thursday = $40\% \times 600 = 240$

Total people attended on Thursday = $1500 \times 60\% = 900$

Males attended on Thursday = $900 - 240 = 660$

Instructions for 95 to Q.97

Find the missing number in the following series of numbers:

Q.95) 8, ?, 45, 110, 236, 453

(a) 15

(b) 18

(c) 19

(d) 25

(e) 17

Answer – (e)

Explanation -

$$8 + 2^3 + 1 = 17$$

$$17 + 3^3 + 1 = 45$$

$$45 + 4^3 + 1 = 110$$

$$110 + 5^3 + 1 = 236$$

$$236 + 6^3 + 1 = 453$$

Q.96) 1, 3, 9, 31, ?, 651

(a) 125

(b) 129

(c) 126

(d) 130

(e) 128

Answer – (b)

Explanation -

$$1 \times 1 + 2 = 3$$

$$3 \times 2 + 3 = 9$$

$$9 \times 3 + 4 = 31$$

$$31 \times 4 + 5 = 129$$

$$129 \times 5 + 6 = 651$$

Q.97) 28, 29, 27, 33, 9, ?

(a) 129

(b) 127

(c) 130

(d) 150

(e) 135

Answer – (a)

Explanation -

$$29 - 28 = 1 = 1!$$

$$27 - 29 = -2 = -(2!)$$

$$33 - 27 = 6 = 3!$$

$$9 - 33 = -24 = -(4!)$$

$$\text{Missing term} = 9 + 5! = 9 + 120 = 129$$

Instruction for Q.98 to Q.100

In the following questions, two equations numbered I and II are given in variables x and y . You have to solve both the equations and find out the relationship between x and y . Then give answer accordingly:

Q.98)

I. $x^2 + 7x + 12 = 0$

II. $y^2 + 5y + 6 = 0$

- (a) $x > y$
- (b) $x < y$
- (c) $x \geq y$
- (d) $x \leq y$
- (e) $x = y$ or no relation can be established

Answer – (d)

Explanation -

$$x^2 + 7x + 12 = 0$$

$$x^2 + 3x + 4x + 12 = 0$$

$$x(x + 3) + 4(x + 3) = 0$$

$$(x + 3)(x + 4) = 0$$

$$x = -3, -4$$

$$y^2 + 5y + 6 = 0$$

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

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

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

$$y = -2, -3$$

Hence, $x \leq y$

Q.99)

I. $3x^2 + 8x + 4 = 0$

II. $6y^2 + 7y + 2 = 0$

- (a) $x > y$
- (b) $x < y$
- (c) $x \geq y$
- (d) $x \leq y$
- (e) $x = y$ or no relation can be established

Answer – (d)

Explanation -

$$3x^2 + 8x + 4 = 0$$

$$3x^2 + 6x + 2x + 4 = 0$$

$$3x(x + 2) + 2(x + 2) = 0$$

$$(3x + 2)(x + 2) = 0$$

$$x = -2, -2/3$$

$$6y^2 + 7y + 2 = 0$$

$$6y^2 + 3y + 4y + 2 = 0$$

$$3y(2y + 1) + 2(2y + 1) = 0$$

$$(2y + 1)(3y + 2) = 0$$

$$y = -1/2, -2/3$$

So, $x \leq y$

Q.100)

I. $x^2 - 5x - 84 = 0$

II. $y^2 - 9y - 52 = 0$

(a) $x > y$

(b) $x < y$

(c) $x \geq y$

(d) $x \leq y$

(e) $x = y$ or no relation can be established

Answer – (e)

Explanation -

$$x^2 - 5x - 84 = 0$$

$$x^2 + 7x - 12x + 84 = 0$$

$$x(x + 7) - 12(x + 7) = 0$$

$$(x - 12)(x - 7) = 0$$

$$x = -7, 12$$

$$y^2 - 9y - 52 = 0$$

$$y^2 + 4y - 13y - 52 = 0$$

$$y(y + 4) - 13(y + 4) = 0$$

$$(y - 13)(y + 4) = 0$$

$$y = -4, 13$$

So, no relation can be established between x and y .



General Awareness

2020:(101 – 120)

Q.101) African Union Summit 2020 was held in Addis Ababa. It is the capital of which country?

- (a) South Africa
- (b) Ethiopia
- (c) Eritrea
- (d) Kenya
- (e) Nigeria

Answer - (b)

Explanation –

This question is from the important events. All the events, summits, and national level conferences etc. are important. In order to cover all the events of the past 6 months, preceding the date of examination, you can select a good source. PIB or GA magazine covers all the news

Q.102) What is the theme of the International Day of Education in 2020?

- (a) Learning for people, planet, prosperity, and peace
- (b) Changing Course, Transforming Education
- (c) Equity, Inclusion, Quality and Relevance
- (d) Education is the Key to Sustainable Development
- (e) To invest in people, prioritize education

Answer - (a)

Explanation –

If you observe the pattern of SEBI, NABARD, RBI, and other banking exams, then you will notice that there are one or two questions from the 'important days' topic. This highlights the importance of covering the crucial days. Now-a-days, the examiner asks the questions from India-specific important days as well. Gone are the days when only international days held importance.

Q.103) Which city will host the 2nd BIMSTEC Disaster Management Drill 2020?

- (a) Kutch, Gujarat
- (b) Hampi, Karnataka
- (c) Dantewada, Chhattisgarh
- (d) Puri, Odisha
- (e) Bhubneshwar, Odisha

Answer - (e)

Explanation –

This is a defence news and a very basic question. Always cover the defence exercises conducted before the examination. Defence related exercises do not only constitute your current affairs, but they are also a part of your static general awareness.

Q.104) Who has been awarded with the 55th Jnanpith Award for the year 2019?

- (a) Raghuvir Chaudhari
- (b) Shanka Ghosh
- (c) Krishna Sobti
- (d) Akkitham Achuthan Namboothiri
- (e) Amitav Ghosh

Answer - (d)

Explanation –

This is a question from the awards section. All the awards, the country/organization giving the awards, the recipients, and the recipients' nationalities are all important. This is a direct and a factual question. Cover in GA magazine

Q.105) What is the new name of Coronavirus (given by WHO)?

- (a) Covid-19
- (b) Cov-Vac
- (c) Cov-19
- (d) Cov-Sars-19
- (e) Sars-Cov-19

Answer - (a)

Explanation –

International current affairs hold a significant position in this examination. You can cover the international current affairs from the GA Magazine or any other magazine which specifically caters to the banking examinations.

Q.106) What is India's GDP growth rate projection for 2019-20 by the World Bank?

- (a) 11%
- (b) 7%
- (c) 12%
- (d) 5%
- (e) 8%

Answer - (d)

Explanation –

GDP forecasts are not only important for phase 1 but these are also important for phase 2 ESI paper. So, make sure that you cover the latest forecasts prior to the exam's date.

Q.107) Who is the captain of India's U-19 cricket team?

- (a) Harnoor Singh
- (b) Priyam Garg
- (c) Aneeshwar Gautam
- (d) Amrit Raj Upadhyay
- (e) Kaushal Tambe

Answer - (b)

Explanation –

It is a sports-related news. It is a direct question. thoroughly covered GA magazine

Q.108) Which school does Kamya Karthikeyan (who is the youngest girl in the world to summit Mount Aconcagua) study in?

- (a) Marine Military Academy
- (b) Navy Children's School
- (c) Massanutten Military Academy
- (d) Vizag Defence Academy
- (e) Alwardas Public School

Answer - (b)

Explanation –

This question might appear as a random question, but it is not so. It is rather a current affairs' question. So, always remember to look for the background facts to the news

Q.109) Which of the following pictures has become the first non-English language film to win Oscar in the "Best Picture" category?

- (a) Corpus Christi
- (b) Parasite
- (c) Honeyland
- (d) Les Misérables
- (e) Pain And Glory

Answer - (b)

Explanation –

This is a question from the awards section. Covered in GA magazine

Q.110) Recently, RK Pachauri passed away. He was from which field?

- (a) Environmentalism
- (b) Writing
- (c) Journalism
- (d) Bureaucracy
- (e) Engineering

Answer - (a)

Explanation –

Important personalities which are in the news have been asked repeatedly in the examination of NABARD Grade A. Therefore, it is very important for all the candidates to prepare the important personalities from every sphere for your examination. GA Magazine covers all such news which can be asked in the exam.

Q.111) What is India's rank in the Human Development Index 2019?

- (a) 115
- (b) 123
- (c) 101
- (d) 129
- (e) 156

Answer - (d)

Explanation –

This question has been asked from the reports and indices topic. All the reports and indices released during the six months prior to the exam date are important. All these kinds of news can be covered from some good newspapers like Livemint, Indian Express, Business Standard, Economic Times, The Hindu etc. or you can follow any GA compilation , PIB compilation.

Q.112) Which ministry has launched the Apiary on Wheels initiative?

- (a) Ministry of MSME
- (b) Ministry of Animal Husbandry, Fisheries, and Dairying
- (c) Ministry of Corporate Affairs
- (d) Ministry of Health and Family Welfare
- (e) Ministry of Home Affairs

Answer - (a)

Explanation –

This is a question from the national news. National news section includes important events, summits, conferences, initiatives of national importance. Such types of news are covered in the PIB or GA current affairs classes

Q.113) Who is the President of Portugal?

- (a) Marcelo Rebelo de Sousa
- (b) Aníbal Cavaco Silva
- (c) Jorge Sampaio
- (d) António Ramalho Eanes
- (e) Bernardino Machado

Answer - (a)

Explanation –

This question is from the appointments section. All the latest appointments prior to the exam are important. Or covered in GA magazine

Q.114) Who has won the Australia Open 2020 in men's category?

- (a) Rafael Nadal
- (b) Roger Federer
- (c) Novak Djokovic
- (d) Daniil Medvedev
- (e) Stefanos Tsitsipas

Answer - (c)

Explanation –

It is a sports-related news. It is a direct question..

Q.115) When did RBI introduce the regulation for business correspondent model in financial inclusion?

- (a) 2006
- (b) 2014
- (c) 2011
- (d) 2017
- (e) 2012

Answer - (a)

Explanation –

This question is from the topic of frameworks and guidelines. Policy-related guidelines and frameworks are crucial and need to be studied thoroughly. Although this question may seem like a static banking awareness question, it actually pertains to current affairs. Therefore, always check for background information related to the news to score well on the exam.

Q.116) In which month does the retail inflation reached a 5-year high of 7.35%?

- (a) November
- (b) December
- (c) February
- (d) March
- (e) January

Answer – (b)

Explanation –

This is a question from the policy rates. Thus, policy rates are important for this exam because they are a part of the monetary policy. Policy-related guidelines and frameworks are always important and required to be covered in detail. All these kinds of news can be covered from some good newspapers like LiveMint, Indian Express, Business Standard,

Economic Times, The Hindu etc. PIB and the GA magazines and sessions strive to explain the policies in detail. Whichever source you choose make sure that you stick to that.

Q.117) What is the GDP growth rate for 2019-20 by National Statistical Office?

- (a) 5%
- (b) 7.6%
- (c) 4.5%
- (d) 6.7%
- (e) 7%

Answer - (a)

Explanation –

GDP forecasts are not only important for phase 1 but these are also important for phase 2 ESI paper. So, make sure that you cover the latest forecasts prior to the exam's date.

Q.118) What is India's GDP forecast for 2019-20 by UN WESP?

- (a) 4.3%
- (b) 5%
- (c) 5.7%
- (d) 6.7%
- (e) 5.6%

Answer - (c)

Explanation –

GDP forecasts are not only important for phase 1 but these are also important for phase 2 ESI paper. So, make sure that you cover the latest forecasts prior to the exam's date.

Q.119) What is the GDP growth rate for India for 2020-21 in the IMF's World Economic Outlook-January 2020 update?

- (a) 5.2%
- (b) 5.8%
- (c) 5.1%
- (d) 6.5%
- (e) 4.3%

Answer - (b)

Explanation –

This is the third question from the GDP's topic. This shows the importance of GDP forecasts. GDP forecasts are not only important for phase 1 but these are also important for phase 2 ESI paper. So, make sure that you cover the latest forecasts prior to the exam's date

Q.120) With which country does India conduct the joint military exercise - AJEYA WARRIOR 2020?

- (a) Singapore
- (b) USA
- (c) UAE
- (d) United Kingdom
- (e) France

Answer - (d)

Explanation –

This is a defence news and a very basic question. Always cover the defence exercises conducted before the examination.



Economic and Social Issues

2020:(Q.121 to 160)

Q.121)The Agricultural Export Policy was introduced in December 2018 which aims at doublingagricultural exports from 30 billion USD to 60 billion USD by _____.

- (a) 2021
- (b) 2022
- (c) 2023
- (d) 2024
- (e) 2025

Answer - (b)

Explanation -

This question is related to the Agricultural Export Policy. For exams like NABARD, it is essential to thoroughly cover all policies, Acts, reports, and surveys. Important concepts and statistical data are often tested. The government's goal of doubling agricultural exports is a key fact for the exam. You can find such information in PIB releases or General Awareness magazines.

Q.122)Which of the following components is not under the National Mission for Sustainable Agriculture?

- (a) Rainfed Area Development
- (b) On Farm Water Development
- (c) Soil Health Management
- (d) Climate Change and Sustainable Agriculture - Monitoring, Modeling and Networking
- (e) Pradhan Mantri Kisan Saman Nidhi

Answer- (e)

Explanation -

This question relates to a significant agriculture-related scheme that focuses on sustainability. Although the scheme is from the agriculture section, it may also be asked in the ESI (Economic and Social Issues) section. Understanding the scheme's broader vision and operation is crucial, making it relevant to this subject.

Q.123)Sansad Adarsh Gram Yojana which is a demand driven scheme, inspired by society, is based on which of the following principles

- (a) Education
- (b) Health
- (c) Housing
- (d) Sanitation
- (e) Community Development

Answer - (c)

Explanation -

Another question focused on a scheme—this time, the Sansad Adarsh Gram Yojana, which was recently in the news before the NABARD exam. Most schemes are crucial for exams, so thorough preparation is essential. Attending PIB lectures and studying government schemes is key. Many toppers have mentioned that they relied heavily on these sources for ESI and ARD preparation.

Q.124) Which of the following is not true regarding PMKSY?

- (a) Increase Micro irrigation usage
- (b) Expand Irrigation Coverage
- (c) Watershed Development
- (d) Panel provision for misuse of recycled water
- (e) None of the above

Answer - (d)

Explanation -

A question on the PMKSY scheme was asked. This is a crucial irrigation-related scheme. It's important to study such schemes thoroughly and ensure you have a clear understanding of all details.

Q.125) India 's rank under Human Development Index, 2019 is

- (a) 129
- (b) 131
- (c) 121
- (d) 104
- (e) 125

Answer - (a)

Explanation -

This is a factual and expected question. It's important to understand that when key reports like the Human Development Index, Gender Gap Index, and Multidimensional Poverty Index are released, every candidate should be familiar with the statistical facts and rankings. This is not an irrelevant question; a dedicated candidate should know India's rank in the HDI for 2019, which is why this question was asked.

Q.126) Retail inflation rose to about five-and-half year high of ____ percent in December 2019

- (a) 4.4
- (b) 5.64
- (c) 6.2
- (d) 7.35
- (e) 8.4

Answer - (d)

Explanation -

This question is a factual and statistics oriented. Remember to cover important topics like CPI related inflation data, foreign exchange, Debt to GDP ratio, Borrowings, Unemployment data etc. These are important from exam point of view.

Q.127) Union government on 25 September 2014 launched Deen Dayal Upadhyaya Grameen Kaushalya Yojana under which of the following ministries?

- (a) Ministry of Entrepreneurship and skill development
- (b) Ministry of HRD
- (c) Ministry of Rural Development
- (d) Ministry of Panchayati raj
- (e) None of the above

Answer - (c)

Explanation -

Almost all government schemes are important, but some are considered flagship schemes. Every student preparing for the NABARD exam must at least cover these key schemes to remain competitive.

Q.128) As per Economic Survey, GDP of 2019-20 is expected to be 5% when compared to GDP of 2018-19 which stood at _____

- (a) 6.4
- (b) 6.8
- (c) 7.0
- (d) 7.2
- (e) 7.4

Answer - (b)

Explanation – Always try to cover Economic Survey to that particular Year before exam.

Q.129) Which of the following is not a part of PM Kisan Sampada Scheme?

- (a) Infrastructure for Agro-processing Clusters
- (b) Integrated Cold Chain and Value Addition Infrastructure
- (c) Creation/ Expansion of Food Processing and Preservation Capacities
- (d) Creation of Backward and Forward Linkages
- (e) Land Development schemes

Answer - (e)

Explanation -

A question from a flagship scheme of government. Kisan Sampada Yojana Scheme for Agro-Marine Processing and Development of Agro-Processing Clusters.

This scheme is important from both perspective ESI and ARD. Don't miss the PIB and Government schemes session on our Youtube channel.

Q.130) As per IBC bill, 2016, the deadline for resolution of cases has been extended from 270 to ____ days

- (a) 290
- (b) 300
- (c) 310
- (d) 320
- (e) 330

Answer - (e)

Explanation -

This is a conceptual question from the "Insolvency and Bankruptcy" topic, which is important and frequently tested. It's crucial to stay updated on both static information and current developments. Ensure you have a solid understanding of the facts and concepts related to various topics. For example, the IBC Bill, 2016, is significant in all aspects, so make sure to study it thoroughly.

Q.131) Which Indian state in India has the highest Gross State Domestic Product?

- (a) Andhra Pradesh
- (b) Gujarat
- (c) Maharashtra
- (d) MP
- (e) West Bengal

Answer - (c)

Explanation -

A direct factual question from Economic Survey. The two important documents you shouldn't miss are BUDGET AND ECONOMIC SURVEY.

These documents have important facts and figures. DO NOT MISS THEM.

Q.132) As per Global Risk Report 2020, released by WEF, the global risks in terms of likelihood include

- 1) Extreme weather
 - 2) Climate action failure
 - 3) Natural disasters
 - 4) Biodiversity losses
 - 5) Human - made environmental disasters
-
- (a) Both 1 and 2
 - (b) 1, 2 and 3
 - (c) 2, 3, 4 and 5
 - (d) All of the above
 - (e) None of the above

Answer - (d)

Explanation -

A direct question from Global Risk Report 2020. See, there are some reports, surveys, schemes and concepts that you cannot miss. If you do, you are digging your own grave

Q.133) 124th constitutional amendment Bill states 10% reservation to EWS, the Bill shows income limit for the same is _____ Lakhs

- (a) 4
- (b) 6
- (c) 8
- (d) 10
- (e) 12

Answer - (c)

Explanation -

This question about the reservation for Economically Weaker Sections is a significant social issue. You might wonder why a question from Indian Polity is included here, but it's important because it relates to education and has been a key social issue. Candidates should view such questions as golden opportunities.

Q.134) NABARD to raise Rs 55000 Cr from the market for the year 2020 through longterm bonds of usually _____ years tenure

- 1) 4-5
- 2) 7-10
- 3) 6-8
- 4) 10-15
- 5) 15-20

Answer - (d)

Explanation -

A question from "securities" from Finance topic. But this question is not asked out of the blue. As these bonds, Commercial papers raised by NABARD.

How to cover these?

You have to know the functions and role of NABARD. These questions like how NABARD earns? What is refinancing? And What are funds under NABARD? - These questions itself give us enough finance related functions and topics which could be asked in NABARD.

Q.135) Agriculture Markets and Farmers Friendly Index is a project of

- (a) Ministry of Agriculture and Farmers Welfare
- (b) Ministry of Rural Development
- (c) Ministry of Finance
- (d) NITI Ayog
- (e) FICCI

Answer - (d)

Explanation -

An easy and direct HIT question related index, reports etc.

Make sure you cover the most important concepts, reports, surveys and schemes first.

Q.136) Which of the following are the institutional reforms to improve agricultural performance?

- (a) Loan waivers
- (b) Subsidies for agri inputs
- (c) Provision of loans and crop insurance
- (d) All of the above
- (e) None of the above

Answer - (c)

Explanation -

A question from core area of agricultural reforms and performance.

Let's talk about logic- Look at the options like loan waivers, Subsidies are not institutional reforms but a short-term measure. Hence answer here is loan and crop insurances.

Q.137) In which type of farming, large amount of labour and capital is used relative to the land Available?

- (a) Traditional Farming
- (b) Intensive farming
- (c) Extensive farming
- (d) All of the above
- (e) None of the above

Answer - (b)

Explanation -

If you've studied "Farming Systems and Agronomy" and understand the related terms, this question should be straightforward. It's a simple and conceptual question, much like the others mentioned above.

Q.138)As per First Advance Estimates, the estimated production of major crops during Kharif 2019-20, total food grain production is _____ Million Tonnes

- 1) 140.57
- 2) 134.4
- 3) 128.2
- 4) 112.4
- 5) None of the above

Answer - (a)

Explanation -

This question is very important from macroscopic view of agriculture. One should know total food grain production of the year.

Q.139) As per the budget 2020-21, which of the following is NOT true regarding the „Vivad Se Vishwas“ Scheme?

- 1) The scheme aims to settle the pending cases of dispute on direct taxes
- 2) The „Vivad Se Vishwas“ Scheme aims to resolve 5.93 lakh direct tax disputes
- 3) The scheme provides waivers on interest if the disputed tax is paid before 31st March, 2020
- 4) The dead line of this scheme has been increased to September 30, 2020

- (a) B and D
- (b) A and B
- (c) B and C
- (d) A and C
- (e) None of the above

Answer - (a)

Explanation -

This is another question about a government scheme, focusing on factual details. A dedicated aspirant who stays alert to current affairs, especially regarding ARD, will be familiar with such facts. Understanding the features of the scheme is essential to answer this question correctly.

Q.140) How much amount has been allocated for Education by the Central Government of India in the budget 2020-21?

- (a) Rs.79,300 crore
- (b) Rs.59,300 crore
- (c) Rs.99,300 crore
- (d) Rs.39,300 crore
- (e) Rs.19,300 crore

Answer - (c)

Explanation -

This question is also from governmental scheme from the topic of education. This is important from ESI point of view.

Q.141) Index of Industrial Production is released by which of the following?

- (a) CSO
- (b) NSSO
- (c) Department of expenditure
- (d) Ministry of finance
- (e) Department of economic affairs

Answer - (a)

Explanation -

A question from CORE concepts of economy. Statistical data like IIP, Inflation, Depreciation, and other macro-economic indicators .

Q.142) India imports approximately what percentage of its crude oil consumption?

- (a) 80%
- (b) 50%
- (c) 75%
- (d) 40%
- (e) 100%

Answer - (a)

Explanation -

A factual question directly from import and export data. Such data can be covered only if you are well AWARE. Cover Newspaper and Economic survey in depth.

Follow Daily GA current affairs, PIB regularly. This will let you cover wide aspects of important sections as figures, facts for exam.

Q.143) Financial stability assessment under Financial Sector Assessment Program is conducted by which of the following?

- (a) IMF
- (b) OECD
- (c) World Bank
- (d) WTO
- (e) Ministry of finance

Answer - (a)

Explanation -

A direct question from financial stability assessment, an expected one at that too.

Q.144) What is government's share in India's first sovereign wealth fund National investment and infrastructure fund?

- (a) 100%
- (b) 51%
- (c) 10%
- (d) 74%
- (e) 49%

Answer - (e)

Explanation -

Here India's first sovereign wealth fund National investment and infrastructure fund was in news for this year.

Q.145) RBI constituted a task force on offshore rupee market. Who among the following is heading the same?

- (a) Raghuram Rajan
- (b) Usha Thorat
- (c) Arvind Panagariya
- (d) Soumya Swaminarayan
- (e) Bimal Jalan

Answer - (b)

Explanation -

A question about the task force on the offshore rupee market is from the foreign exchange topic. It's important to cover key finance topics that are in the news. Since NABARD is a refinancing institution and developmental bank, staying updated on important RBI and finance-related news is crucial..

Q.146) Logistics Performance Index is published by which of the following?

- (a) NITI Aayog
- (b) World Bank
- (c) OECD
- (d) World economic forum
- (e) New development bank

Answer - (b)

Explanation -

A direct question from Logistics Performance Index. there are some reports, surveys, schemes and concepts that you cannot miss

Q.147) Industrial policy of India which is in place now is of _____, which DPIIT is planning to replace or amend?

- (a) 1984
- (b) 1986
- (c) 1988
- (d) 1991
- (e) 1994

Answer - (d)

Explanation -

Industrial policies and Industrial development in nation is an important chapter in ESI.

Q.148) The World Bank lowered its growth estimate for India to ____ per cent for the current fiscal from the earlier projection of 6 per cent.

- (a) 5.8
- (b) 5.6
- (c) 5.4
- (d) 5.2
- (e) 5.0

Answer - (e)

Explanation -

You can answer such factual questions only if you regularly follow CURRENT AFFAIRS of all kinds.

Q.149) Which of the following is the challenge mentioned in the National draft education policy along with Access, equity, quality, Affordability?

- (a) Equality
- (b) Ancient knowledge
- (c) Accountability
- (d) Assessment
- (e) None of the above

Answer - (c)

Explanation -

This is indeed an easy question. You have to cover reports, and daily current affairs to make this question right.

Q.150) As per the mega food parks scheme, the capital grants from centre for special states would be ____ %

- (a) 60
- (b) 65
- (c) 70
- (d) 75
- (e) None of the above

Answer - (d)

Explanation -

A direct scheme related question. See, there are some NEWS in reports, surveys, schemes and concepts that you cannot miss.

Q.151) Rashtriya Gram Swaraj yojana which is a restructured erstwhile scheme and launched in 2018, has a sunset date of

- (a) 2021
- (b) 2022
- (c) 2025
- (d) 2030
- (e) None of the above

Answer - (d)

Explanation -

Another question on Government Schemes. If you prepare government schemes in depth then you will for sure tackle such questions easily without any stress. This Rashtriya Gram Swaraj and its sunset date is asked here.

Q.152) As per Economic Survey, the service sector contribution to the total economy of India is ____ %

- (a) 45
- (b) 50
- (c) 55
- (d) 60
- (e) 65

Answer - (c)

Explanation -

This is a very factual question. It's impossible to cover every detail or all statistical information since there's no limit to how much you can study. Here, the question is about the basic contribution of the service sector to the total economy. You either know the answer or you don't. Remember, you don't need to solve every question to pass the exam.

Q.153) The Transformation of Aspirational District's Programme which aims to expeditious improve the socio-economic status of 117 districts from across 28 states is a flagship programme of

- (a) NITI Ayog
- (b) Ministry of Rural Development
- (c) Ministry of Housing and Urban Affairs
- (d) Ministry of HRD
- (e) None of the above

Answer - (a)

Explanation -

As discussed earlier about Government schemes and programs. Again, we cannot let these questions slip out of our hands.

Q.154) The Phase-III of PMGSY which aims at consolidation of 1,25,000 Kms Through Routes and Major Rural Links that connect habitations to Gramin Agricultural Markets (GrAMs), Higher Secondary Schools and Hospitals is for the period 2019-20 to _____ .

- (a) 2021-22
- (b) 2022-23
- (c) 2023-24
- (d) 2024-25
- (e) None of the above

Answer - (d)

Explanation -

Similar question on Schemes. The learning we get from such questions is not to ignore CORE CONCEPTS of all important scheme. This is a straight question that is again testing your conceptual clarity.

Q.155) The theme of the World Economic Forum's meeting for 2020 held in Davos is

- (a) Sustainable Development for a Sustainable world
- (b) SDGs Development
- (c) Stakeholders for a Cohesive and Sustainable World
- (d) Together we can
- (e) Youth and Sustainable World

Answer - (c)

Explanation -

This is expected question from economic angle. Any special meetings of G20, G7, BRICS, WEF, World Bank etc, becomes important for exam.

This question comes from Daily current affairs and recent updates.

It can be covered by Daily current affairs sessions and SOPLIGHT magazine.

Fortunately, the same had been covered in detail, due to importance dedicated to well-known and obvious facts.

As said above, if you are able to cover government websites thoroughly, you can get these questions right and have an edge over another student.

Q.156) UN lowered its GDP growth estimate for India to ____ % in FY20 (from 7.6 per cent forecast in WESP 2019), released on 16th Jan 2020.

- (a) 5.7
- (b) 6.2
- (c) 6.6
- (d) 7.2
- (e) None of the above

Answer - (a)

Explanation -

Every candidate appearing for NABARD is expected to know the GDP growth estimates and that too given by important organisations like UN, WEF and World Bank.

Q.157) Which of the following is the reason behind IMF's lowering of GDP growth of India for 2019-20?

- (a) Country 's shadow-banking sector
- (b) Weak rural income growth
- (c) Weak industrial output
- (d) Both A and B
- (e) Both B and C

Answer - (a)

Explanation -

Again, a question based on IMF's GDP growth estimates. Such updates could be covered by regularly following PIB and Daily GA current affairs.

Q.158) The age eligibility for PM Kisan Maan Dhan Yojana is

- (a) 18-40
- (b) 20-40
- (c) 18-50
- (d) 20-50
- (e) 20-60

Answer - (a)

Explanation -

A direct question from PM Kisan Maan Dhan Yojana, an expected one at that too. See, there are some reports, surveys, schemes and concepts that you cannot miss.

Q.159) The aim of DAY-NRLM is

- (a) Rural Development
- (b) Socio economic status
- (c) Education Development
- (d) Poverty alleviation
- (e) None of the above

Answer - (d)

Explanation -

Looking at these concepts we now understand the depth and difficulty of conceptual questions.

Q.160) Which of the following has launched PM Garib Kalyan Vikas Yojana with the help of RBI?

- (a) Ministry of Finance
- (b) Ministry of Rural Development
- (c) Ministry of Entrepreneurship and skill Development
- (d) NITI Ayog
- (e) None of the above

Answer - (a)

Explanation -

This is a simple question which is asking about the organisation which launched PM Garib Kalyan Vikas Yojana. The learning we get from such questions is not to ignore CORE CONCEPTS of all important schemes.



Agriculture Rural Development

2020: (Q.161 to Q.200)

Q.161) Which state has the highest rice production

- (a) West Bengal
- (b) Tamil Nadu
- (c) Maharashtra
- (d) Andhra Pradesh
- (e) Uttar Pradesh

Answer - (a)

Explanation -

A basic factual question based on agricultural general awareness. One has to know state with highest production of rice.

Q.162) According to the first advance estimate 2019-20, What is the total food grain production in kharif 2019?

- (a) 157.5 mt
- (b) 135.7mt
- (c) 140.6 mt
- (d) 120 mt
- (e) 135mt

Answer - (c)

Explanation -

A direct question from first advance estimate 2019-20 of food grain production, an expected one at that too.

Q.163) According to the third advance estimate 2018-19, What is the total horticulture production?

- (a) 303 mt
- (b) 313 mt
- (c) 335 mt
- (d) 350 mt
- (e) 310 mt

Answer - (e)

Explanation -

A direct question from third advance estimate 2019-20 of HORTICULTURE production, an expected one at that too.

Q.164) Which among is correct on the basis of decreasing order of production?

- (a) Vegetables, Fruits, Plantation Crops, Spices, Flowers, Aromatic and Medicinal Plants
- (b) Fruits, Vegetables, Plantation crops, Spices, Flowers, Aromatic and Medicinal Plants
- (c) Plantation crops, Fruits, Vegetables, Spices, Flowers, Aromatic and Medicinal Plants
- (d) Vegetables, Plantation crops, Spices, Fruits, Aromatic and Medicinal Plants, Flowers
- (e) Fruits, Plantation crops, Spices, Aromatic and Medicinal Plants, Flowers

Answer - (a)

Explanation -

This is an analytical and conceptual question about the order of production for different field crops. You should review the production data for various crops from the Economic Survey. Here's the logic: India is among the top 3 producers of vegetables and fruits (ranked 2nd globally in fruits), and it also produces many plantation crops. This suggests that the answer is likely to be either (a) or (b). Since vegetable production is generally higher than fruit production, the correct answer would be the option with vegetables first.

Q.165) According to 5th Minor irrigation Census 2013 – 14, Which state has the highest number of minor irrigation projects/Schemes?

- (a) Tamil Nadu
- (b) Maharashtra
- (c) Andhra Pradesh
- (d) Uttar Pradesh
- (e) Rajasthan

Answer - (c)

Explanation -

This question is based on the 5th Minor Irrigation Census (2013-14) and asks which state has the highest number of minor irrigation projects. It's a mix of static and general awareness, making the "Irrigation and Water Resources" chapter particularly important. Reports, censuses, and surveys like these should always be studied thoroughly.

Q.166) Which region in India covers maximum area under alluvial soil?

- (a) Northern Plains
- (b) Central plateau
- (c) Peninsular region
- (d) Coastal region
- (e) Himalayan range

Answer - (a)

Explanation -

This is a factual question about area under SOIL COVER. Here alluvial soil cover is asked in context of regions in India. We all know Gangetic basin is rich in alluvial soil belt. This is because of Ganga and Yamuna rivers.

Q.167) Which among the following has the highest water retention capacity?

- (a) Sandy soil
- (b) Silty soil
- (c) Loamy soil
- (d) Clayey soil
- (e) None

Answer - (d)

Explanation -

Logic here- Clayey soil holds more water (Basic science from School).

Q.168) The Phase-III of PMGSY which aims at consolidation of 1,25,000 Kms Through Routes a Major Rural Links that connect habitations to Gramin Agricultural Markets (GrAMs), Higher Secondary Schools and Hospitals is for the period 2019-20 to _____

- (a) 2021-22
- (b) 2022-23
- (c) 2023-24
- (d) 2024-25
- (e) None of the above

Answer - (d)

Q.169) The Pulses Conclave 2020 (TPC 2020) has been scheduled to be held from 12-14 February 2020 in _____. The announcement was made by the India Pulses and Grains Association (IPGA), the nodal body for India's pulses trade and industry on 9 January 2020.

- (a) Hyderabad, Telangana
- (b) Bengaluru, Karnataka
- (c) Lonavala, Maharashtra
- (d) New Delhi
- (e) Chennai, Tamil Nadu

Answer - (c)

Explanation -

A very factual question. It can be covered by Daily current affairs and PIB. Also PIB monthly magazine helped to cover such type of news

Q.170) Which state has the maximum area under sunflower production?

- (a) Tamil nadu
 - (b) Maharashtra
 - (c) Karnataka
 - (d) Andhra Pradesh
-

(e) Madhya Pradesh

Answer - (c)

Q.171) Which crop is known as white gold?

- (a) Silk
- (b) Cotton
- (c) Potato
- (d) Cauliflower
- (e) Jute

Answer - (b)

Q.172) What is the productive age of the layers in poultry?

- (a) 52 weeks
- (b) 21 - 72 weeks
- (c) 24 weeks
- (d) 18 weeks
- (e) 84 weeks

Answer - (b)

Q.173) Which one is false for PM KISAN?

- (a) All marginal, small and large farmers are included in the scheme
- (b) farmer will get 6000 per year in the beginning of financial year
- (c) farmer which files the income tax return are not in beneficiary
- (d) for self-registration farmers needs at least one gazetted officer
- (e) All of the above

Answer - (e)

Q.174) PDS and PDPS are the components of which scheme

- (a) PMKSY
- (b) PM-KMY
- (c) PM AASHA
- (d) PMAY
- (e) None of the above

Answer - (c)

Q.175) For the better connectivity in the rural areas, roads are constructed which schemes covers the construction?

- (a) PMAY
- (b) PMKSY
- (c) PMGSY
- (d) PMKAY
- (e) PMKISAN

Answer - (c)

Q.176) The 6th world congress of agriculture held at _____.

- (a) New Delhi
- (b) Mumbai
- (c) Bengaluru
- (d) Hyderabad
- (e) Lucknow

Answer - (a)

Explanation -

A question which is based on observation and understanding of updates related agriculture. You can cover such conferences, congress related to agriculture through DAILY CURRENT AFFAIRS, and PIB magazine.

Q.177) Swasth Dhara Khet Hara is the tag line for

- (a) Pradhan Mantri Krishi Sinchai Yojana
- (b) Soil health card Scheme
- (c) Pradhan Mantri Fasal Bima Yojana
- (d) Paramparagat Krishi Vikas Yojana
- (e) None of the above

Answer - (b)

Explanation -

This type of news covered in Daily current affairs as well as in PIB sessions.

Q.178) Under which committee the concept of democratic decentralization came which led to the three-tier system of Panchayati Raj?

- (a) Balwant rai Mehta committee
- (b) Hemant Bahuguna committee
- (c) L.M singhvi committee
- (d) Bhuvan singh Mehta committee
- (e) None of the above

Answer - (a)

Explanation -

A conceptual question from chapter of Panchayati Raj system from Rural development. This is an easy and straight forward question asked directly from Static part of ARD.

Q.179) Which scheme provide 100 days guaranteed employment of 100 days every year to the individuals above 18 yrs of age?

- (a) MNREGA
- (b) PM Kausahal Vikas Yojana
- (c) PMGSY
- (d) Pradhan Mantri Mandhan Yojna
- (e) PM KISAN

Answer - (a)

Q.180) What is the rate of interest on KCC in which govt gives interest subsidy of 2%?

- (a) Upto 3 lakh with annual int of 7%
- (b) Upto 5 lakh with annual int of 7%
- (c) Upto 2 lakh with annual int of 7%
- (d) Upto 3 lakh with annual int of 9%
- (e) Upto 5 lakh with annual int of 9 %

Answer - (d)

Q.181) In GOBAR-DHAN Scheme, R stands for

- (a) Return
- (b) Regular
- (c) Resources
- (d) Regain
- (e) Region

Answer - (c)

You can answer such factual questions only if you regularly follow Government schemes and PIB sessions.

Q.182) What is the minimum amount of rainfall require to call a rainy day?

- (a) 2 mm
- (b) 2.5 mm
- (c) 5 mm
- (d) 7.5 mm
- (e) 10 mm

Answer - (b)

Explanation -

This is an easy and straight forward question asked directly from Static part of ARD. It could be covered from the chapter of "AGRO-METEOROLOGY".

Q.183) Which year is dedicated as the international year of Millets by UN FAO?

- (a) 2019
- (b) 2020
- (c) 2021
- (d) 2023
- (e) 2025

Answer - (d)

Q.184) Whenever there is shortfall from the target of priority sector, bank has to deposit the short amount to which fund?

- (a) Central govt
- (b) NABARD
- (c) RBI
- (d) Rural infrastructure development fund
- (e) All of the above

Answer - (d)

Explanation -

NABARD has various important funds under its arms. Rural infrastructure development fund, Micro-irrigation fund, NABARD Infrastructure Development Assistance (NIDA), etc.

Q.185) When farming is done along the lines of slopes in highly sloped area then it is known as

- (a) Terrace farming
- (b) Contour farming
- (c) Slopy farming
- (d) Hilly farming
- (e) None of the above

Answer - (b)

Explanation -

This question comes from the important chapter on "Cropping Patterns and Farming Systems." Every student should be prepared for challenging questions like this. Understanding types of cropping, classification, and related terms is crucial for this chapter. The key takeaway is not to overlook core concepts. Concepts like intercropping, mulching, and types of cropping are particularly important.

Q.186) Inarching is used in the propagation of

- (a) Mango
 - (b) Litchi
-

- (c) Sapota
- (d) Banana
- (e) Guava

Answer - (e)

Explanation -

Again, a conceptual question based on knowledge and various terms related to chapter of "PLANTATION AND HORTICULTURE". This question is difficult. Vast and in depth reading is required in IMPORTANT chapters in ARD

Q.187) Tipping is practiced in which of the crop

- (a) Tea
- (b) Coffee
- (c) Jute
- (d) Gram
- (e) Wheat

Answer - (a)

Explanation -

This is a straight question that is again testing your factual and conceptual clarity. Before the regular plucking season begins, tea bushes are trimmed to a specific height, leaving a few maintenance leaves. This creates a flat plucking table, making the plucking process more convenient. Plucking is the most expensive part of tea cultivation.

Q.188)What is the subsidy given by bank for financing combine harvester?

- (a) 40 % when the cost of harvester limited to 24 lakhs
- (b) 10 % upto the cost of 10 lakh
- (c) 20% upto cost of 15 lakhs
- (d) 50% upto Rs 10 lakh
- (e) 60% upto Rs 24 lakh

Answer - (a)

Q.189)Which crop is having highest conversion rate of solar energy?

- (a) Jowar
- (b) Millets
- (c) Sugarcane
- (d) Rice
- (e) Sunflower

Answer - (c)

Explanation -

This is a challenging, concept-based question that requires application of knowledge. It involves understanding the highest conversion rate of crops through solar energy (photosynthetic conversion).

If you're familiar with C3 and C4 plants, you'll know that sugarcane is a C4 plant, which has a higher photosynthetic efficiency compared to C3 plants like sunflower. Therefore, the correct answer is sugarcane.

Q.190) Which of the following is the most dominant factor for soil degradation in semi-arid zones in India?

- (a) Wind erosion
- (b) Water erosion
- (c) Rill erosion
- (d) Sheet erosion
- (e) None of the above

Answer - (a)

Explanation -

Topic from classification of soils – in SOIL SCIENCE chapter.

Q.191) Elephant grass is also known with the name

- (a) Napier grass
- (b) Bermuda grass
- (c) Wheat grass
- (d) Lemon grass
- (e) None of the above

Answer - (a)

Explanation -

This question is from important chapter of “**Cropping patterns and classification of field crops**”.

Q.192) Which of the following crop occupies largest area in India?

- (a) Potato
- (b) Tomato
- (c) Onion
- (d) Okra
- (e) Brinjal

Answer - (a)

Explanation -

This is a straight question that is again testing your GENERAL AWARENESS regarding agriculture as a subject.

Q.193) Which of the following soil has self-ploughing properties?

- (a) Black soil
- (b) Red soil
- (c) Forest soil
- (d) Alluvial soil
- (e) Desert soil

Answer - (a)

Explanation -

A question on SOIL classifications and properties of soil.

Q.194) In union budget 2020, finance minister announced a ____ point programme for revival of Agriculture sector

- (a) 5
- (b) 9
- (c) 11
- (d) 16
- (e) 20

Answer - (d)

Q.195) A minor irrigation scheme covers cultural command area upto

- (a) 100 hectares
- (b) 200 hectares
- (c) 500 hectares
- (d) 1000 hectares
- (e) 2000 hectares

Answer - (e)

Q.196) Which of the following is the knowledge partner for the committee on doubling of farmers Income?

- (a) National Council of Applied Economic Research
- (b) NABARD
- (c) ICAR
- (d) AVRDC
- (e) All of the above

Answer - (a)

Q.197) Which of the following type of fishes live in fresh water but move towards sea for breeding?

- (a) Catadromous
- (b) Anadromous
- (c) Indian carps
- (d) Gold fish
- (e) Shrimp

Answer - (a)

Explanation -

This question is from important chapter of “**Animal Husbandry, Fisheries, Plantation and Horticulture**”. The learning we get from such questions is not to ignore CORE CONCEPTS. Concepts like gestation period, ovulation period, egg cycle, etc. are very important.

Q.198) Which of the following is the most serious viral disease of poultry?

- (a) Ranikhet disease
- (b) Duck plague
- (c) Hepatitis
- (d) FMD
- (e) Fowl cholera

Answer - (a)

Q.199) Which of the following nutrient plays key role in sugar synthesis in Sugarcane?

- (a) Potassium
- (b) Calcium
- (c) Iron
- (d) Nitrogen
- (e) Sodium

Answer - (a)

Explanation -

Again, a conceptual question based on knowledge and various terms related to chapter of “**Horticulture**”.

Q.200) Rosetting in groundnut is due to

- (a) Pathogenic virus
- (b) Fungus
- (c) Bacteria
- (d) Deficiency of iron
- (e) Deficiency of calcium

Answer - (a)

Explanation -

This is a straight question that is again testing your conceptual clarity.

Every exam there are 1-2 questions on diseases related to Horticultural crops. Cover diseases, cropping patterns, propagation methods etc.





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