

# NABARD Grade A Previous Year Paper for 2021

NABARD Grade A Phase 1  
Previous Year Questions



**2021(Q.121 to 160)**

**Q.121) Samagra Shiksha is an ambitious programme for the school education till class 12. It was launched in which year?**

- (a) 2005
- (b) 2008
- (c) 2010
- (d) 2014
- (e) 2018

**Answer - (e)**

**Explanation -**

An easy question as it is from Government scheme section. Launching year, implementing organisation, and other features of scheme are very important.

**Q.122) Which of the following signifies the prime aim of the Beti Bachao Beti Padhao Scheme?**

- (a) To reduce gender disparity
- (b) To improve female wages
- (c) To train females as a teachers
- (d) To improve sex ratio
- (e) To reduce patriarchy

**Answer - (d)**

**Explanation -**

This is a question about the broader understanding of government schemes. For example, the Beti Bachao Beti Padhao scheme focuses on health, education, and living standards. Given these goals, the closest relevant option is improving the sex ratio..

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**Q.123) Financial Stability Report which contains an assessment of financial sectors in India and also the collective effort of various regulators through FSDC council. Who publishes this report?**

- (a) NSO
- (b) Finance Ministry
- (c) RBI
- (d) SBI
- (e) IFSCA

**Answer - (c)**

**Explanation -**

A direct question based on Financial Stability Report. See, there are some reports, surveys, schemes and concepts that you cannot miss.

**Q.124) Recently, Union Minister for Finance Smt. Nirmala Sitharaman unveiled EASE 4.0, the Public Sector Bank (PSB) Reforms Agenda 2020-21 for CLEAN and SMART banking, and the PSB EASE Reforms Annual Report 2019-20. EASE Reforms Index was launched for\_\_\_\_\_?**

- (a) To comply with BASEL Norms
- (b) To improve financial inclusion
- (c) To boost economic growth after pandemic
- (d) To measure performance of commercial banks on 140 plus parameters
- (e) All of the above

**Answer - (d)**

**Explanation -**

Question is directly from report, surveys. Even if you cover daily current affairs, you will surely make it right.

Ease reforms are important and Ease reform Index was in news in 2021, hence you should know that why this Index was launched. Moreover, this topic is from Banking reforms and Examiner's intention is look for candidates who are well aware and well versed with banking scenario.

**Q.125) REITs and InvITs are innovative vehicles that allow developers to monetize revenue-generating real estate and infrastructure assets, while enabling investors or unit holders to invest in these projects without actually owning them. InvITs has been established as**

- (a) Pvt limited company
- (b) Cooperatives
- (c) NBFCs
- (d) Trust
- (e) Regulator

**Answer - (d)**

**Explanation -**

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Question comes from Infrastructure topic of ESI. It falls under both static and current affairs part.

In 2021, REITs and InvITs were both in news.

Thus, important news and current affairs could be connected with corresponding Static part and question could be framed.

**Q.126) The United Nations Development Programme (UNDP) has launched 'Sahi Disha' campaign to celebrate \_\_\_\_\_?**

- (a) 75Th year Independence for India
- (b) To guide youth in JnK
- (c) Women livelihood opportunity and entrepreneurship in rural India
- (d) Rural Prosperity
- (e) Alleviation of rural Poverty

**Answer - (c)**

**Explanation -**

This question is simple and straight factual. Understand this campaign is current affairs and covered in newspapers and even in current affairs sessions on our platform.

**Q.127) Ministry of Jal Shakti has prepared plan for transferring water from water surplus region to water deficit region. Identify the first interlinking project in India?**

- (a) Krishna - Godavari
- (b) Jhelum – Sutlaj
- (c) Ken – Betwa
- (d) Ganga – Yamuna
- (e) Subarnarekha – Mahanadi

**Answer - (c)**

**Explanation -**

Irrigation seems to important topic hence examiner expects that a sincere candidate will have to know about such recent news of river interlinking project.

**Q.128) Ministry of Education has launched a National Initiative “NIPUN Bharat”. Identify the major aims and objective of this scheme.**

- (a) To create Skilled workforce in rural India
- (b) To guide Rural youth for entrepreneurship
- (c) to cover the learning needs of children in the age group of 3 to 9 years
- (d) To create efficient administrators in India
- (e) None of the above

**Answer - (d)**

**Explanation -**

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We can see that specifically in ESI, initiatives, schemes, programs and other projects are expected to repeat in exam. These important updates are to be covered by PIB and Daily current affairs.

**Q.129)**

**To tackle menace in Microfinance sector after 2010 Andhra Crisis, identify the committee which has been set up by RBI?**

- (a) Narsimhan Committee
- (b) Vimal Jalan Committee
- (c) Malegham Committee
- (d) D Subbarao Committee
- (e) Sivaraman Committee

**Answer - (c)**

**Explanation -**

This is a direct question from Current affairs. Try to cover these topics from Daily current affairs and Newspapers.

**Q.130) What is the objective of PM KUSUM scheme?**

- (a) To reduce carbon emission from power plants
- (b) To achieve INDC target of 175 GW
- (c) To supply clean and sustainable energy to farmers of India to augment their income
- (d) To improve productivity through motorized mechnisation through solar energy
- (e) All of the above

**Answer - (c)**

**Explanation -**

PM KUSUM is about Installation of solar power or other Renewable Energy based Power Plants (REPP). But main aim is to "improve farmers income" hence answer is option (c). It's easy if you cover PIB regularly. You see, this question has been picked up from PIB release.

**Q.131) Pradhan Mantri Garib Kalyan Yojna launched Insurance Scheme for Health Workers Fighting COVID-19' was launched to provide comprehensive personal accident cover of \_\_\_\_\_ amount to all healthcare providers drafted by the government for the care of Covid-19 patients?**

- (a) 10 Lac
- (b) 20 Lac
- (c) 25 Lac
- (d) 50 Lac
- (e) 55 Lac

**Answer - (d)**

**Explanation -**

See, there are some NEWS in reports, surveys, schemes and concepts that you cannot miss.

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Pradhan Mantri Garib Kalyan Yojna is insurance scheme often seen in Newspaper and PIB. Nowadays Government schemes are asked with tough difficulty level.

**Q.132) The Kisan Credit Card scheme is a Government of India scheme which provides farmers with timely access to credit. It was launched in 1998 with the aim to provide short-term formal credit to farmers. The farmer can apply for a loan under this scheme for which of the following purpose?**

- (a) Post-Harvest expenses
- (b) Produce marketing loan;
- (c) Household consumption requirement
- (d) For maintenance of farm asset
- (e) All of the above

**Answer - (e)**

**Q.133) Which of the following financial institution satisfies the following condition**

- 1) provide financial services to the unserved and unbanked rural area
- 2) Min net capital should be raised to 200 Cr within 5 years
- 3) At least 50% of its loan portfolio should constitute loans and advances of up to Rs. 25 lakh.

- (a) Regional Rural Banks
- (b) Small Finance Banks
- (c) Payment Banks
- (d) Cooperative Banks
- (e) Foreign Banks

**Answer - (b)**

**Explanation -**

An expected question from financial institution. Every year there is surely a question based on organisations, financial institutions and banks and bodies related

**Q.134) With a view to ensure continued availability of credit to agriculture, MSME and housing sectors and to facilitate faster economic recovery, the RBI has extended the priority sector lending (PSL) norms for lending to which of the following sector?**

- (a) Corporate Houses
- (b) Payment Banks
- (c) Farmer Producer Organisation
- (d) Cooperative Bodies
- (e) Retailers and Wholesalers

**Answer - (e)**

**Explanation -**

An easy and important question. Priority sector lending (PSL) norms is important topic under ESI.

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**Q.135) Identify the chairman of committee who recommended National Education policy 2020?**

- (a) TSR Subramaniam
- (b) K Kasturirangan
- (c) Uday Kotak
- (d) Kailash Satyarthi
- (e) M subramaniam

**Answer - (b)**

**Explanation -**

A direct question based on Chairperson of important bodies or organisations. You have to cover daily current affairs to make this question right.

**Q.136) Which of the following is not one of the features of Agriculture Infrastructure development fund.**

- (a) Credit Guarantee for loans up to ₹ 2 Crore.
- (b) Cap on lending rate, so that benefit of interest subsidy reaches the beneficiary and services to farmers remain affordable.
- (c) Max credit limit is 2cr per project
- (d) Credit Guarantee fee should be paid by farmers
- (e) All are correct

**Answer - (d)**

**Explanation -**

This question combines static information and current affairs. NABARD manages various funds that provide medium- to long-term debt financing for investments in agricultural infrastructure. It's important to study these funds thoroughly.

**Q.137) New Educational Policy 2020, has set an aim to increase the Gross enrolment ratio in higher Education including vocational education from 26.3% to 50%. What is the target to achieve this?**

- (a) 2025
- (b) 2030
- (c) 2035
- (d) 2040
- (e) 2024

**Answer - (c)**

**Explanation -**

New education Policy 2020 was a very HOT topic in this year. Education, Health etc., are important part of ESI syllabus as well as important Government policy.

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**Q.138) As per constitution, article 280 mandates for establishing Finance Commission every 5 year. Identify the date of commencement of 15th Finance Commission?**

- (a) 1 April 2020
- (b) 1 April 2021
- (c) 1 April 2019
- (d) 1 April 2018
- (e) None

**Answer - (b)**

**Explanation -**

An easy and important question from ESI point of view. This news also comes in Static part of finance commission.

**Q.139) The Union Budget 2021-22 with focus on Capital expenditure along with a Development Financial Institution is based on how many pillars?**

- (a) 5
- (b) 6
- (c) 7
- (d) 8
- (e) 9

**Answer - (b)**

**Explanation -**

This question is based on the Union Budget. Reports from the Budget and the Economic Survey are crucial for exams as they are important macroeconomic documents. Be sure to cover these topics thoroughly.

**Q.140) The XV Finance Commission has recommended in its recently submitted report that health spending by states should be increased to more than \_\_\_\_ per cent as per their budget of 2022.**

- (a) 3%
- (b) 4%
- (c) 5%
- (d) 6%
- (e) 8%

**Answer - (e)**

**Explanation -**

Again, a question on Finance commission. Also, as health spending by states is also important. This is basic in ESI syllabus.

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**Q.141) Identify the correct statement about ATAL Pension Yojna**

- 1) Applicable to all citizen of India aged between 18-40 years**
- 2) The subscriber gets fixed pension ranging between from 1000 to 5000 rupees.**
- 3) After death of subscriber, the spouse of the subscriber is not eligible for subscription.**

- (a) Only 1
- (b) Only 2
- (c) Only 1 & 2
- (d) Only 2 & 3
- (e) All are correct

**Answer - (c)**

**Explanation -**

This question is about an important pension scheme. It can be covered through government schemes and PIB sessions on our platform. Key aspects of the scheme include its applicability, the range of pension amounts, and provisions for after the subscriber's death. These factors lead to three objective statements from which you need to choose. Consider details like age ranges (18-40 years), pension amounts (₹1000-5000), and post-death benefits, as these can make the question challenging.

**Q.142) Analyse the following features and identify the scheme.**

- 1) To provide support to Women Self Help Groups**
- 2) To impart relevant skill to enable rural youth for livelihood creation**
- 3) To reduce poverty by enabling the poor households to access gainful self-employment**

- (a) PMGKY
- (b) APY
- (c) PMKMDY
- (d) NRLM
- (e) MGNREGA

**Answer - (d)**

**Explanation -**

NRLM Overdraft facility was launched for women SHG members in 2021 just before the exam.

So, features and objectives of schemes are given, from which we have to IDENTIFY the scheme. We can understand here that there is a method by which all schemes have to be prepared accordingly

**Q.143) Identify the fiscal deficit as per Union Budget 2021-22?**

- (a) 9.2%
- (b) 6.8%
- (c) 6%
- (d) 6.5%
- (e) 7%

**Answer - (b)**

**Explanation -**

Both the Budget and the Economic Survey are thoroughly covered on our platform, including free YouTube sessions. Instead of going through these documents page by page, focus on key themes and topics. For example, cover important areas like fiscal deficit, inflation, GDP, GVA data, and forex data in depth.

**Q.144)**

**According to the Union Budget 2021-22, to promote digital economy, the gross turnover threshold for tax audit has been increased from Rs 5 crores to \_\_\_\_\_ crores.**

- (a) 10 Cr
- (b) 25 Cr
- (c) 50 Cr
- (d) 75 Cr
- (e) 100 Cr

**Answer - (a)**

**Explanation -**

Again, a question on union Budget 2021-22. These data and stats from topic of tax, GDP, GVA, Deficit, inflation etc., are important.

**Q.145) Identify the incorrect statement about the Pradhan Mantri Awaas Yojana – Urban?**

- (a) The mission will support construction of houses upto 30 square meter carpet area
- (b) Mission will be available through 4 verticals
- (c) It was launched in 2014
- (d) Housing for all by 2022.
- (e) All are correct

**Answer - (c)**

**Explanation -**

ESI section is majorly having Governmental schemes

Three things you can't miss – Daily current affairs sessions, PIB sessions and Governmental schemes sessions on daily basis on our platform

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**Q.146) According to the Prohibition of Child Marriage Act, 2006, Child age is defined as**

- (a) 15 years for girl, 18 years for Boys
- (b) 14 years for girl, 18 years for Boys
- (c) 15 years for girl, 21 years for Boys
- (d) 15 years for girl, 19 years for Boys
- (e) 18 years for girl, 21 years for Boys

**Answer - (e)**

**Explanation -**

A conceptual question based on Act and Bill. Now Child marriage Act of 2006 was in news because this bill was in parliament to raise the marriage age from 18 to 21. Hence, this Act becomes important.

**Q.147) Identify the Incorrect statement about New Development Bank (NDB)?**

- (a) It is established by the BRICS countries
- (b) It is headquartered at Shanghai, China
- (c) The initial authorized capital of the bank was \$100 B
- (d) It cannot lend to countries other than BRICS members
- (e) K.V. Kamath was first president of the Bank

**Answer - (d)**

**Explanation –**

A question on important organisation or institution. Now NDB, African development Bank, BRICS, G20 are organisations always in news.

Headquarters, share of capital, president etc., are different aspects to cover while preparing such topics.

**Q.148) Which of the following country is not a member of Shanghai Cooperation Organisation (SCO)?**

- (a) India
- (b) Pakistan
- (c) China
- (d) Afghanistan
- (e) Tajikistan

**Answer - (d)**

**Explanation -**

Here comes a question on organisation or institutions. It's a direct hit, you have to know the member nations of an important organisations like SCO.

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**Q.149) Which of the following country is not a member of Association of South East Asian Nations (ASEAN)?**

- (a) Myanmar
- (b) Vietnam
- (c) India
- (d) Thailand
- (e) Cambodia

**Answer - (c)**

**Explanation -**

Again, a question on institutions and organisations. Similar question was asked earlier. So, we shouldn't waste our time here. What we can do is that to complete our HOMEWORK. Now you can take HORSE to water, but you can't make him DRINK it. So, all responsibility is yours now.

**Q.150) As per Ministry of Labour and Employment, calories intake corresponding to income, considered for calculating minimum wages per day is?**

- (a) 2200
- (b) 2500
- (c) 2600
- (d) 2650
- (e) 2700

**Answer - (e)**

**Explanation -**

This question is factual and based on data from the Ministry of Labour and Employment. Poverty is a key topic in ESI, so you should be familiar with the minimum calorie intake recommendations according to the ministry and various committees.

**Q.151) Which of the following shows the difference between exports and imports of goods and services?**

- (a) National Trade Policy
- (b) World Trade Report
- (c) Balance of Payment
- (d) Annual Budget
- (e) Economic Survey

**Answer - (c)**

**Explanation -**

A basic static question from Chapter of Balance of payment.

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**Q.152) In India, the Managing Director and Chief executive Officer of Public Sector Banks is recommended by which of the following?**

- (a) Finance Ministry
- (b) IBPS
- (c) Bank Board Bureau
- (d) RBI
- (e) FSDC

**Answer - (c)**

**Explained -**

This question particularly was in exam, as Bank Board Bureau was continuously in news. This topic related objective question was also in UPSC civil services exam that year.

**Q.153) Which of the following is an indicator of retail inflation in India?**

- (a) CPI
- (b) WPI
- (c) IIP
- (d) Real GDP
- (e) Nominal GDP

**Answer - (a)**

**Explanation -**

Again, a basic static question. Question comes from a very important topic of INFLATION.

**Q.154) Identify the correct statement regarding Public Accounts Committee.**

- (a) It has 22 members
- (b) All members are appointed by Rajya Sabha
- (c) the primary function of the PAC is to examine the audit report of Comptroller and Auditor General
- (d) By following tradition, chairman of the committee is from the opposition party.
- (e) Adhir Ranjan Chaudhary is the current chairperson.

**Answer - (a)**

**Explanation -**

Public accounts committee is related to AUDITING which falls under economic and social issue.

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**Q.155) Which of the following statement is NOT correct regarding Food and Agriculture Organisation (FAO)?**

- (a) It is headquartered at Geneva, Switzerland
- (b) Present Director General is Qu Dongyu
- (c) It has 194 members
- (d) It is a specialized agency of the United Nations
- (e) None of the above

**Answer - (a)**

**Q.156) Who of the following is associated with Beej Bachao Andolan initiated in 1986 ?**

- (a) Vijay Jardhari
- (b) Pema Khandu
- (c) Chandi Prasad Bhat
- (d) Sunderlala Bahuguna
- (e) None

**Answer - (a)**

**Explanation -**

Beej Bachao Andolan was in news, as its remembrance from 1986. So a question was made out of the news. You can cover these topics from PIB daily session in our platform

**Q.157) Which of the following Article of the Indian Constitution prohibits employment of children in factories etc.?**

- (a) Art 20
- (b) Art 21
- (c) Art 22
- (d) Art 23
- (e) Art 24

**Answer - (e)**

**Explanation -**

Once in a while there are such questions in NABARD which are based on DPSP, Fundamental duties or even fundamental rights but questions asked are from economic or social angle.

**Q.158) How many languages are there in 8th schedule of Indian constitution?**

- (a) 18
  - (b) 22
  - (c) 25
  - (d) 16
  - (e) 23
-

**Answer - (b)**

**Explanation -**

Basically, languages in 8<sup>th</sup> schedule illuminates' linguistic diversity in country. Issues of linguistic diversity are also part of ESI.

8<sup>th</sup> schedule has 22 languages it is mentioned in 11<sup>th</sup> and 12<sup>th</sup> Polity NCERT.

**Q.159) Identify the National Panchayati Raj Day?**

- (a) 22 March
- (b) 20th April
- (c) 24th April
- (d) 5th June
- (e) 23 Dec

**Answer - (c)**

**Explanation -**

Cover in Daily GA Current Affairs and PIB

**Q.160) Interest subvention to SHG under DAY-NRLM?**

- (a) 3%
- (b) 7%
- (c) 9%
- (d) 5%
- (e) 10%

**Answer - (a)**

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