



NABARD Grade A 2021

Phase 2 PYQs

ESI Paper



Economic and Social Issue (1 to 15) :2021

Note : From 2021 pattern consisted 15 objective type question and 6 descriptive type question in both ARD or ESI section

2 Marks Questionnaire

I.1) In a landmark initiative, Prime Minister Shri Narendra Modi will launch Swachh Bharat Mission-Urban 2.0 and Atal Mission for Rejuvenation and Urban Transformation 2.0 at 11 AM on 1st October 2021, at Dr. Ambedkar International Centre, New Delhi.

In line with the vision of the Prime Minister, SBM-U 2.0 and AMRUT 2.0 have been designed to realize the aspiration to make all our cities 'Garbage Free' and 'Water Secure'. These flagship Missions signify a step forward in our march towards effectively addressing the challenges of rapidly urbanizing India and will also help contribute towards achievement of the Sustainable Development Goals 2030.

Q.1) How much amount has been allocated under the Swachh Bharat Mission Urban 2.0?

- (a) 1.41 lakh crore
- (b) 1.31 lakh crore
- (c) 2.64 lakh crore
- (d) 2.54 lakh crore
- (e) 2.87 lakh crore

Answer - (a)

Explanation -

The answer to this question is 1.41 lakh crore.



I.2) Pradhan Mantri MUDRA Yojana (PMMY) is a scheme launched by the Hon'ble Prime Minister on April 8, 2015, for providing loans up to _____ to the non-corporate, non-farm small/micro enterprises. These loans are classified as MUDRA loans under PMMY. These loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs.

Q.2) Under MUDRA Scheme, what is the maximum loan amount that can be offered to a borrower?

- (a) Rs 2 lakh
- (b) Rs 5 lakh
- (c) Rs 10 lakh
- (d) Rs 20 lakh
- (e) Rs 2 crore

Answer - (c)

Explanation -

This question is similar to the first question posted above.

I.3) The new campus of National Institute of Fashion Technology in Panchkula was inaugurated today by Sh. Piyush Goyal and Sh. Manohar Lal Khattar, Chief Minister, Haryana.

During his address after the inauguration, Sh. Piyush Goyal applauded the efforts of various teams, Architecture Department, NIFT, Haryana Technical Education and other departments, which had worked on planning and construction of this campus.

Q.3) Which among the following ministries is/are headed by Shri Piyush Goyal?

- 1) Ministry of Commerce & Industry
- 2) Ministry of consumer affairs and food & public distribution
- 3) Ministry of textiles
- 4) Ministry of railways
- 5) Ministry of Labour and employment

Options:

- (a) all ministries are headed by Sh. Piyush Goyal
 - (b) 1,2 and 3 only
-

- (c) 1 only
- (d) 4 only
- (e) 1, 2 and 4 only

Answer - (b)

Explanation -

Ministry of Commerce & Industry, Ministry of Consumer Affairs and Food & Public Distribution, Ministry of Textile are headed by Sh. Piyush goyal.

Q.4) Recently, India's new National Education Policy (NEP) 2020 is set to replace the 10+2 schooling system in India with a new _____ system.

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

Answer - (e)

The New Education Policy (NEP) mandates compulsory schooling from ages 3 to 18, introducing three years of pre-schooling for children aged 3-6. The curricular structure shifts from 10+2 to 5+3+3+4, emphasising Early Childhood Care and Education (ECCE).

I.5) The mandate of the MGNREGA is to provide at least 100 days of guaranteed wage employment in a financial year to every rural household whose adult members volunteer to do unskilled manual work.

MGNREGA was implemented in 200 districts in the first phase with effect from February 2006 and extended subsequently to additional 113 and 17 districts with effect from April 1st 2007 and May 15th 2007 respectively. The remaining districts were included under the Act with effect from April 1st, 2008. Currently, the Act is under implementation in 644 districts of the country with substantial rural population.

Q.5) Under the MGNREGA Scheme, the duty of Programme Officer (PO) is to ensure that anyone who applied for work gets employment. What is the maximum time within which the PO has to provide employment?

- [a] 30 days
- [b] 90 days
- [c] 120 days
- [d] 7 days
- [e] 15 days

Answer - (e)

Explanation -

Q.6) As per recently released, "INDIAN EDUCATION SECTOR IN INDIA INDUSTRY REPORT", India's Online education market is forecasted to reach the value of \$11.6 bn by which year?

- (a) 2025
- (b) 2030
- (c) 2026
- (d) 2022
- (e) 2050

Answer - (c)

I.7) Along with regulating their general activities, the RBI also governs the banking companies' winding-up process. Winding up can be either through high court or it can be voluntary winding up too.

Q.7) Identify the act mentioned in the above passage

- (a) RBI Act 1934
- (b) Banking Regulation act 1949
- (c) SBI act 1955
- (d) cooperative societies act 1912
- (e) RRB Act 1976

Answer - (b)

Explanation -

The confusion often arises between the RBI Act and the Banking Regulation Act. However, if you think logically, since the paragraph relates to the powers of the RBI over banks, it falls under the Banking Regulation Act. The RBI Act primarily governs the functioning of the RBI itself, not the regulation of banks.

Q.8) Which section of the Act mentioned in the above passage has been amended?

- (a) Section 36
- (b) Section 40
- (c) Section 2
- (d) Section 43
- (e) Section 45

Answer - (e)

Explanation -

section 45, which was amended by RBI in 2021,

Q.9) Which of the following statements related to above mentioned act is correct?

1. The act will not be applicable to Primary agricultural credit societies, Cooperative societies whose principal business is long term financing for agricultural development.
 2. The Bill allows the central bank to initiate a scheme for reconstruction or amalgamation of a bank without placing it under moratorium.
 3. The changes will not affect the existing powers of the state registrars of co-operative societies under state laws.
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Options:

- (a) all are correct.
- (b) 1 and 2 are correct.
- (c) 1 and 3 are correct.
- (d) 2 and 3 are correct.
- (e) only 1 is correct.

Answer - (a)

Explanation -

The above question is taken from amendment of BR act 1949 finalized and approved in 2020.

Instruction For.10 - Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) was launched on 23rd September 2018. The salient features of AB-PMJAY are: AB-PMJAY is the world's largest Government funded health assurance scheme. AB-PMJAY provides health assurance of up to Rs.5 Lakh per family per year for secondary and tertiary healthcare hospitalizations. AB-PMJAY is a completely cashless and paperless scheme. The benefits under AB-PMJAY are portable across the country. There is no cap on family size, or age or gender.

Q.10) The scheme envisions to help mitigate catastrophic expenditure on medical treatment on which among the following:

- 1) covers up to 3 days of pre-hospitalization and 15 days post- hospitalization expenses.
- 2) Covers both Non-intensive and intensive care services
- 3) The Beneficiary can visit any empaneled public or private hospital in India to avail cashless treatment.
- 4) Implant Medical services are also provided, where necessary

Options:

- (a) 1 and 2 are correct
- (b) 1, 2 and 3 are correct
- (c) 1, 3 and 4 are correct
- (d) 1 and 3 are correct
- (e) all are correct

Answer- (e)

Explanation -

If you google PMJAY, you will find all the above features on the first page itself. That's how easy this question is. Otherwise you can follow daily PIB or Govt Schemes session on our platform

Q.11) Which among the following statements are not correct:

- 1) There is a Restriction on the family size, age or gender.
- 2) Services of the scheme are not portable across the country.
- 3) It provides cashless access to healthcare services for beneficiary at the point of service.
- 4) The diseases once treated if reoccurred are also covered under the scheme.

Options:

- (a) all are correct.
- (b) all are incorrect.
- (c) 1 and 3 are incorrect.
- (d) 2 and 3 are incorrect.
- (e) 1 and 2 are incorrect.

Answer- (e)

Explanation -

Option 1 imposes a gender restriction, which is highly unlikely in a government scheme. Therefore, it can be ruled out.

Option 2 restricts portability, which is not practical in an era where ration cards are becoming portable, and migration is common. Portability is essential for the success of any scheme, so this option can also be eliminated.

Option 3 offers cashless access, which is beneficial for any scheme, as insurance generally relies on cashless services. This option seems reasonable.

Option 4 covers reoccurrence, which should be allowed. There is no reason to restrict reoccurrence, making this option acceptable as well.

1 marks Questionnaire

Q.12) Which among the following are the beneficiaries of the schemes mentioned the above passage

- 1) Home-based worker and Tailor
- 2) Construction workers
- 3) Mechanics and Painters
- 4) Handicraft workers

Options:

- (a) only 1 and 2
- (b) only 1 and 3
- (c) only 2, 3 and 4
- (d) only 1 and 4
- (e) all of the above

Answer- (e)

Q.13) Which among the following is/are not one of the pillars of the policy mentioned in the above passage?

- (a) Access
- (b) Affordability
- (c) Equity
- (d) Accountability
- (e) Leadership

Answer- (e)

Explanation -

PMJAY focuses on providing insurance for medical treatment, emphasizing access, affordability, and equity. Accountability is naturally ensured through cashless treatment and the digital tracking system of PMJAY. Leadership, however, is not directly related to the core objectives of PMJAY and can therefore be easily ruled out.

I.14) This policy brings a big positive change in the education of India. It is a framework for elementary education till higher education which includes vocational training in both urban and rural areas. The main aim of launching the National Education Policy 2022 is to remodel India's education policy.

Q.14) The Union Cabinet chaired by the Prime Minister Shri Narendra Modi approved the National Education Policy 2020 which is aligned to the 2030 Agenda for _____

- (a) Development
- (b) Green Growth
- (c) Green Development
- (d) 5th Technological Revolution
- (e) Sustainable development

Answer- (e)

Q.15) Which of the following statements is correct in relation with UNICEF data on child education during pandemic?

- 1) 5-6 hrs of online education is less than 5-6 hrs of schooling education
- 2) During the pandemic, Indian education system largely served the URBAN students
- 3) Social service organizations in India helped in catering the students during Covid-19 pandemic.

Options:

- (a) all are correct.
- (b) only 3 is correct.
- (c) only 2 and 3 are correct.
- (d) only 1 and 3 are correct.
- (e) only 1 and 2 are correct.

Answer- (a)

Explanation -

Option 1 seems incorrect, but it's uncertain whether UNICEF made such a statement or not






Option 2 also appears correct; however, with Jio's influence, internet access has indeed reached rural areas, so the accuracy of this statement is unclear.

Option 3 is definitely correct, which allows us to narrow down to options a, b, c, and d. However, determining the final answer requires more than just logical deduction.

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