



# NABARD Grade A 2020 Phase 2 PYQs ESI Paper



## **Economic and Social Issues (Q.31 to 65):2020**

### **2 Marks Questionnaire**

**Q.31) Which of the following is not true regarding PMSVANIDHI scheme?**

- (a) It is a Central Sector Scheme i.e., fully funded by Ministry of Housing and Urban Affairs
- (b) About 42 lakh street vendors are to be provided benefits under PM SVANIDHI Scheme by December 2024.
- (c) The Scheme is available to all street vendors engaged in vending in urban areas.
- (d) The Scheme is available for beneficiaries belonging to only those States/UTs which have notified Rules and Scheme under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act, 2014.
- (e) Payback could be done in four quarterly instalments.

**Answer - (e)**

#### **Explanation**

Urban street vendors will be eligible to avail a Working Capital (WC) loan of up to ₹10,000 with tenure of 1 year and repaid in monthly instalments.

**I.32 This framework from an agricultural perspective, is a comprehensive policy framework aimed at addressing the challenges posed by climate change on the agricultural sector. It focuses on sustainable agriculture, resilience-building, and mitigation strategies. It promotes the adoption of climate-resilient crop varieties, water-efficient irrigation practices, and soil conservation techniques. It encourages the use of renewable energy in agriculture and promotes carbon sequestration through agroforestry and afforestation initiatives. Additionally, the plan emphasizes capacity-building for farmers, research and development in climate-smart agriculture, and the integration of climate change considerations into agricultural policies. It plays a crucial role in ensuring food security and sustainability in the face of climate change impacts on Indian agriculture.**

**Schemes included are National Water Mission. National Mission for Sustaining the Himalayan Ecosystem. National Mission for a Green India. National Mission for Sustainable Agriculture.**

**Q.32) Under which of the above framework the schemes above are mentioned through the 8 given sub- schemes?**

- (a) NAPCC
  - (b) NAFCC
  - (c) Climate Action plan
  - (d) COP
  - (e) UNFCC
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**Solution – (a)**

**Explanation –**

Organisations related to Climate change such as NAPCC, COP and UNFCC etc, often seen in Newspaper, Current affairs. Hence, a student should be aware regarding such initiatives and frameworks or follow daily PIB session or Current Affairs Session in our platform

**Q.33) Eklavya Model Residential Schools (EMRS) have been opened for which of the following communities in India?**

- (a) Schedule tribes (STs)
- (b) Schedule castes (SCs)
- (c) Other backward Classes (OBC)
- (d) Minorities
- (e) PVTGs

**Solution – (a)**

**Explanation –**

Another question on Government Schemes.

Eklavya Model Residential Schools (EMRS) was into the news in 2020 just before the exam.

If you follow daily PIB session or govt scheme classes then such type of question may easy for you

**Q.34) According to RBI data, what is central governments external debt by march 2020?**

- (a) USD 710.4 billion
- (b) USD 443.8 billion
- (c) USD 666.7 billion
- (d) USD 521.6 billion
- (e) USD 558.5 billion

**Solution – (e)**

**Explanation –**

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

**Q.35) Which of the following has been the eligible age group under PMSYM?**

- (a) 16-45 years
  - (b) 18- 40 years
  - (c) 18- 50 years
  - (d) 20- 55 years
  - (e) None of these
-

**Solution – (b)**

**Explanation –**

Any unorganized worker in the age group of 18-40 years, whose job is casual in nature , such as home based workers, street vendors, head loaders, brick kiln, cobblers, rag pickers, domestic workers, washer-men, Rickshaw Pullers, Rural landless labourers, own account workers, agricultural workers, construction workers, beedi workers, handloom workers, leather workers, etc. with monthly income less than Rs 15,000/-.

**Q.36) Which of the following amount has been given to Pregnant and Lactating mothers under the PMMVY?**

- (a) Rs. 2000
- (b) Rs. 4500
- (c) Rs. 3000
- (d) Rs. 5000
- (e) Rs. 3800

**Solution – (d)**

**Explanation –**

Pradhan Mantri Matru Vandana Yojana, formerly called the Indira Gandhi Matritva Sahyog Yojana, is a crucial government initiative in India focused on health and food security. Originally introduced in 2010 and renamed in 2017, this maternity benefit program provides beneficiaries with a cash incentive of Rs. 5,000, distributed in three installments.

**Q.37) MGNREGA monitoring at village level is done by which of the following bodies?**

- (a) Gram panchayat
- (b) Panchayat samiti
- (c) Gram sabha
- (d) Zilla parishad
- (e) Municipalities

**Solution – (c)**

**Explanation –**

MGNREGA, launched in 2005 by the Ministry of Rural Development, is one of the largest work guarantee programs in the world. Regularly following PIB updates would have made it easier to answer questions related to this scheme, as this one is directly based on a PIB release.

**Q.38) The Mission aims at creating efficient and effective institutional platforms of the rural poor enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. In November 2015, the program was renamed. It has set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period**

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of 8-10 years. In addition, the poor would be facilitated to achieve increased access to their rights, entitlements and public services, diversified risk and better social indicators of empowerment. It is being implemented by Ministry of Rural development. Identify the following scheme.

- (a) DAY-NRLM
- (b) DDUGKY
- (c) MGNREGA
- (d) RURBAN mission
- (e) SWAMITVA

**Solution – (c)**

**Explanation –**

See, there are some committees, reports, surveys, schemes and concepts that you cannot miss. Cover all such topic from daily current affairs classes or PIB Magazine(Classes)

**Q.39) Which of the following committees has been setup by the government for Doubling farmers income?**

- (a) Ashok Dalwai committee
- (b) Usha Thorat Committee
- (c) Bibek Debroy committee
- (d) Rita Teotia committee
- (e) Justice Ranjana Desai committee

**Solution – (a)**

**Explanation –**

See, there are some committees, reports, surveys, schemes and concepts that you cannot miss. Cover all GA current affairs from daily current affairs classes or Magazine

**Q.40) Which scheme related to sanitation was launched on 2<sup>nd</sup> October, 2014 as a tribute to Mahatma Gandhi with aim to make India clean?**

- (a) Swachh Bharat Mission
- (b) WASH
- (c) AMRUT
- (d) Nirmal Bharat
- (e) Namami Gange

**Solution – (a)**

**Explanation –**

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Regularly follow PIB sessions and Government schemes . If you follow it, all such questions will become easy for you.

**Q.41) Identify the scheme that has been launched by the Government to provide insurance to farmers in case of crop failure?**

- (a) PM KISAN
- (b) PMKVY
- (c) PMFBY
- (d) PMKSY
- (e) KCC

**Solution – (c)**

**Explanation –**

A basic and easy question based on Flagship scheme. Now Fasal Bima yojana is important scheme to provide insurance to farmers.

Regularly follow PIB sessions and Government schemes . If you follow it, all such questions will become easy for you.

**Q.42) Which mission has been launched by the Government to create well planned Rurban clusters and to stimulate local economic development?**

- (a) National Rurban Mission
- (b) Smart City program
- (c) PMAY-Urban
- (d) HRIDAY
- (e) PRASADH

**Solution – (a)**

**Explanation –**

Regularly follow PIB sessions and Government schemes . If you follow it, all such questions will become easy for you.

**Q.43) Which of the following is not a sub-mission of National Livestock Mission.**

- (a) Sub-mission on Livestock Development
  - (b) Sub-mission on Pig development in North-eastern region
  - (c) Sub-mission on Feed and Fodder Development
  - (d) Sub-mission on Meat Processing
  - (e) None of the above sub-missions are under National Livestock Mission.
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### **Solution – (d)**

#### **Explanation –**

Regularly follow PIB sessions and Government schemes . If you follow it, all such questions will become easy for you.

National Livestock Mission is very important from Agriculture and rural development point of view as well as social development point of view.

**Q.44) Under the Lead Bank Scheme, the District Coordination Committee must meet after \_\_\_\_X\_\_\_\_ period of intervals.**

- (a) Quarterly
- (b) Half
- (c) Yearly
- (d) Biennial
- (e) Every month

### **Solution – (a)**

**I.45) Climate change initiatives in India from an agricultural perspective encompass a range of technical and academic strategies. The country has implemented various schemes and policies to address the impacts of climate change on agriculture. Initiatives include promoting climate-resilient crops, sustainable water management practices, and soil conservation techniques. The adoption of precision agriculture technologies, agroforestry, and organic farming are emphasized. Research and development efforts focus on developing heat and drought-tolerant crop varieties. Government-supported projects facilitate climate-smart farming practices and capacity-building for farmers. Collaboration between academic institutions, research organizations, and policymakers ensures evidence-based decision-making to enhance the resilience of Indian agriculture in the face of climate change.**

**Q. 45) Which of the following schemes are a part of the publication mentioned above in the passage?**

- 1) International Solar Alliance
- 2) Pradhan Mantri Ujjawala Yojana
- 3) Swachh Bharat Mission
- 4) FAME

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

### **Solution – (e)**

### Explanation –

Passage is based on climate change. This question comes from Daily current affairs and recent updates.

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

**Q.46) India has a target of \_\_\_\_\_ GW of renewable energy by 2022.**

- (a) 175
- (b) 200
- (c) 165
- (d) 145
- (e) 190

### Solution – (a)

### Explanation –

Again, a simple question is asked. This fact of “target” of renewable energy is asked, see in the news papers or you can follow daily current affairs

**Q.47) Which of the schemes are related to LED Distribution scheme.**

- (a) UJALA
- (b) UJWALA
- (c) SLNP
- (d) Gram ujala
- (e) Nai Roshni

### Solution – (a)

### Explanation –

UJALA (Unnat Jyoti by Affordable LEDs for All) is a crucial scheme in the electrification sector. It has become the world's largest zero-subsidy domestic lighting program, with over 36.78 crore LED bulbs distributed across India.

**I.48-51) The Pradhan Mantri Kaushal Vikas Yojana (PMKVY) in India, from an agricultural perspective, is a skill development initiative aimed at enhancing the capabilities of the agricultural workforce. The program focuses on providing technical training and academic support to farmers and rural youth engaged in agriculture-related activities. PMKVY offers courses on modern farming practices, use of advanced agricultural machinery, organic farming techniques, and sustainable resource management. The scheme aims to empower farmers with updated skills and knowledge to increase productivity, adopt climate-resilient practices, and promote efficient resource utilization. Through PMKVY, the agricultural workforce can effectively contribute to the growth and sustainability of India's agriculture sector.**

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**Q.48) Reimbursement % of training layout provided by government under PMKVY is\_\_\_\_\_.**

- (a) 40% of training layout
- (b) 10% of training layout
- (c) 20% of training layout
- (d) 35% of training layout
- (e) 15% of training layout

**Solution – (c)**

**Q.49) Three statements are given. Select the correct statement.**

- 1) To increase the number of candidates
- 2) Get maximum stipend up to Rs 9000.
- 3) Train candidates' youth under the age group of 15-25 years. .

- (a) 1 Only
- (b) 1 & 2 only
- (c) 1 & 3 only
- (d) 1,2 and 3 only
- (e) None

**Solution – (b)**

**Explanation –**

After reading the paragraph, it becomes clear that PMKVY and its features are being discussed.

Statement 1 is general and correct. However, Statements 2 and 3 are more specific, increasing the likelihood that one might be incorrect. Specifically, the facts related to either the amount of Rs. 9000 or the age group of 15-25 years are likely to be incorrect.

The correct answer is Statements 1 and 2, as the actual age group is 15-45 years.

**Q.50) Maximum financial support can be provided per month per trainee is\_\_\_\_\_.**

- (a) Rs. 4000
- (b) Rs. 2000
- (c) Rs. 2800
- (d) Rs. 3500
- (e) Rs. 3000

**Solution – (e)**

**1 Marks Questionnaire**

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**Q.51) PMKVY was launched under which of the following scheme?**

- (a) Skill India Mission
- (b) Digital India Mission
- (c) Standup India Mission
- (d) Startup India Mission
- (e) None of the above

**Solution – (a)**

**Explanation –**

PM Kaushal Vikas yojana – Kaushal (skilling) would be under Skill India Mission.

**I.52) The Public Sector Bank (PSB) reforms in India, from an agricultural perspective, involve measures aimed at strengthening the banking sector's support to agriculture. Technical and academic reforms include improving credit accessibility to farmers, streamlining loan disbursement processes, and promoting digital banking solutions for agri-financing. PSBs are encouraged to offer customized loan products for different agricultural activities, such as crop loans, farm mechanization, and livestock development. These reforms also focus on enhancing financial literacy among farmers and implementing risk mitigation strategies. By bolstering PSBs' agricultural lending capabilities, these reforms contribute to sustainable rural development, increased agricultural productivity, and overall economic growth in India.**

**Read the above passage and try to answer the questions**

**Q.52) Identify the index which is mentioned above in the passage.**

- (a) Enhanced Access and Service Excellence (EASE)
- (b) Banking reforms index
- (c) Financial Access survey
- (d) Ease of banking index
- (e) Financial inclusion index

**Solution – (a)**

**Explanation –**

The banking reforms section is crucial for all banking exams. The EASE Framework for PSB Reforms is a comprehensive reform plan designed to create sustainable and efficient banking practices within Public Sector Banks (PSBs).

**Q.53) Which of the following reforms related to PSBs were introduced in 2020**

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- 1) Dial-a-loan
- 2) Tech-enabled agriculture lending
- 3) Credit take off

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

**Solution – (e)**

**Q.54) PSBs measures the performance on the basis of how many numbers of performance metrices.**

- (a) 140
- (b) 150
- (c) 160
- (d) 130
- (e) 120

**Solution – (a).**

**I.55) This portal will enable farmers to showcase their products through their nearby markets and facilitate traders from anywhere to quote price. It provides single window services for all Agricultural Produce Market Committee (APMC) related services and information. This includes commodity arrivals, quality & prices, buy & sell offers & e-payment settlement directly into farmers account, among other services. Using this service, license for the trader, buyers and commission agents can be obtained from the state-level authorities without any pre-condition of physical presence or possession of shop or premises in the market yard. Harmonisation of quality standards of agricultural products and infrastructure for quality testing is made available in every market. Recently, common tradable parameters have been developed for 25 commodities.**

**Read the above passage and try to answer the questions.**

**Q.55) Identify the portal?**

- (a) e-NAM
- (b) GeM
- (c) e-Market
- (d) e-Mandi
- (e) e-APMCs

**Solution – (a)**

**Q.66) Which State is first to introduce Contract farming in India?**

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- (a) Tamil Nadu
- (b) Andhra Pradesh
- (c) Karnataka
- (d) Kerala
- (e) Telangana

**Solution – (a)**

**Tamil Nadu** became the first Indian state to introduce a law governing contract farming practice. The law has been drafted based on the Model Contract Farming Act, namely “The ... State/UT Agricultural Produce and Livestock Contract Farming and Services (Promotion & Facilitation) Act 2018” released by the Centre in May 2018.

**Q.57) This revolution in India, from an agricultural perspective, is a concept that advocates for sustainable and continuous growth in agricultural productivity. It emphasizes the integration of modern technologies, efficient resource management, and eco-friendly practices. The revolution aims to achieve year-round agricultural activity, mitigating the seasonal nature of farming. Technical aspects include the adoption of high-yielding crop varieties, precision farming techniques, and organic farming practices. Academic efforts focus on research and development to improve crop resilience, soil health, and water conservation. The Revolution envisions a self-sufficient and environmentally conscious agriculture sector, ensuring food security and rural prosperity in India. We have to identify the term.**

- (a) Organic agriculture
- (b) Green revolution 2.0
- (c) Sustainable Agriculture
- (d) Natural agriculture
- (e) Evergreen revolution

**Solution – (e)**

**I.58) The online dashboard of the National Infrastructure Pipeline (NIP) in India, from an agricultural perspective, serves as a technical and academic tool to monitor and assess the progress of agricultural infrastructure projects. It provides real-time data and visualizations on investments, timelines, and outcomes of projects related to irrigation, rural roads, storage facilities, and agro-processing units. The dashboard aids policymakers and researchers in evaluating the impact of these infrastructure developments on the agricultural sector's growth and sustainability. It facilitates evidence-based decision-making, resource allocation, and effective implementation of projects, ultimately contributing to the modernization and enhancement of India's agricultural infrastructure.**

**Read the above passage and try to answer the questions.**

**Q.58) Number of projects covered under Online dashboard.**

- (a) 8000
-

- (b) 6000
- (c) 7000
- (d) 4000
- (e) 9000

**Solution – (c)**

**Explanation -**

The news was often into newspaper. Online dashboard named NIP was platform for financing projects. Cover Daily current affairs and PIB for such news or you can follow daily news paper

**Q.59) Identify the name of online dashboard?**

- (a) National Infrastructure pipeline (NIP)
- (b) National Industrial pipeline (NIP)
- (c) National Infrastructure fund (NIF)
- (d) National industrial freight (NIF)
- (e) National industrial Connect (NIC)

**Solution – (a)**

**Explanation –**

National Infrastructure pipeline (NIP) was in news and hence this easy question is asked directly that year

**Q.60) Q. What are the features of online dashboard?**

- 1. Search a pan-India database for investment opportunities across sectors**
- 2. Track the progress of preferred projects and indicate interest**
- 3. Directly communicate with project promoters**

- (a) 1 Only
- (b) 1 and 2 Only
- (c) 1 and 3 Only
- (d) 3 only
- (e) All of the above (1, 2 & 3)

**Solution – (e)**

**I.61) The Bank fraud framework in India, from an agricultural perspective, is a technical and academic mechanism devised to combat fraudulent practices in agricultural financing. It encompasses comprehensive risk assessment, fraud detection, and preventive measures tailored to the agricultural sector's unique challenges. The**

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framework emphasizes stringent due diligence during loan disbursement, thorough validation of land titles, and monitoring of fund utilization. Academic research contributes to refining the framework, enhancing fraud detection techniques and ensuring effective mitigation strategies. By bolstering the security and integrity of agricultural credit operations, this framework seeks to protect financial institutions, farmers, and the overall sustainability of India's agricultural economy.

Read the above paragraph and answer the following questions.

**Q.61) Government has launched "Fraud Prevention and Management Function" to enable, among others, effective investigation of fraud cases. It talked about Red Flagged Account and EWS. In EWS, S stands for?**

- (a) System (Early Warning System)
- (b) Stream (Early Warning Stream)
- (c) Surveillance (Early Warning Surveillance)
- (d) Signals (Early Warning Signals)
- (e) Sight (Early Warning Sight)

**Solution – (d)**

Three things you can't miss – Daily current affairs sessions, PIB sessions and Governmental schemes sessions on daily basis. To solve such type of question

**Q.62) "Fraud Prevention and Management function" is based on registry. This registry is based on which of the following?**

- (a) Fraud Surveillance and investigation
- (b) Fraud Monitoring returns
- (c) Fraud systematic recognition
- (d) Fraud analysis and survey
- (e) Fraud management returns

**Solution – (d)**

**Explanation -**

Three things you can't miss – Daily current affairs sessions, PIB sessions and Governmental schemes sessions on daily basis. To solve such type of question

**Q.63) Which of the following was first index indicating the prices of houses established in the year of 2007?**

- (a) NHB residex
  - (b) Real estate index
  - (c) Liveability index
  - (d) Cost of living index
  - (e) Housing prices index
-



**Solution – (a)**

**Explanation -**

Cover PIB and daily current affairs regularly to solve such type of question

**Q.64) What is the contribution of livestock to agriculture GDP?**

- (a) 24.37
- (b) 27.56
- (c) 26.31
- (d) 25.74
- (e) 22.34

**Solution – (d)**

**Explanation -**

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

**Q.65) Child sex ratio is measured for an age group of?**

- (a) 0-6 years
- (b) 0-4 years
- (c) 0-8 years
- (d) 0-12 years
- (e) 0-14 years

**Solution – (a)**

**Note : From 2021 pattern consisted 15 objective type question and 6 descriptive type q**

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