

# NABARD Grade A 2023 Previous Year Paper

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NABARD Grade A PYQS



## 2023 (1 to 30)

**Directions (1-4):** In each of the given questions there is a sentence with two blanks in it. You have to find a suitable pair of words for each blank from the given options that can make the sentence grammatically and contextually correct.

**Q.1.** The Chief Ministers of West Bengal and Tamil Nadu, Mamata Banerjee and M.K. Stalin, respectively, have jointly proposed a \_\_\_\_\_ of non-BJP Chief Ministers. The initiative is still \_\_\_\_\_ and there is no clear agenda or a definite date but the political context is amply clear.

- A. bond, hectic
- B. standard, developing
- C. convention, nascent
- D. settlement, growing
- E. None of these

**Answer - C**

**Q.2.** Dokra or Dhokra is a non-ferrous metal \_\_\_\_\_ that has been used in India for over 4,000 years. \_\_\_\_\_, the handicraft is still prepared by hand by village artisans of Odisha, without the involvement of any machines.

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- A. casting, alluringly
- B. aiming, attractively
- C. drafting, interestingly
- D. bending, repulsively
- E. None of these

**Answer - A**

**Q.3. Uttar Pradesh Chief Minister Yogi Adityanath's remark that the State could become Kashmir, West Bengal or Kerala if voters \_\_\_\_\_ a mistake, could have been, at any other time or context, laughed at for stretching \_\_\_\_\_.**

- A. pledged, credulously
- B. committed, credulity
- C. confided, credulous
- D. bounded, credit
- E. None of these

**Answer - B**

**Q.4. For a certain type who rely on \_\_\_\_\_ in their politics, \_\_\_\_\_ that can act as a dog whistle is a key weapon in an electoral battle.**

- A. liberalism, soundness
- B. conservatism, cogency
- C. insularity, expressively
- D. bigotry, rhetoric
- E. None of these

**Answer - D**

**Directions (5-9): A part of each sentence is highlighted. You need to find out the best replacement for the highlighted part in order to make the sentence grammatically and meaningfully correct. If no correction is required, then mark (E) No correction required as the answer.**

**Q. 5. A 54-year-old man have been arrested for marrying 14 women across the country and duping them of lakhs of Rupees.**

- A. has been arrested for
- B. has arrested for
- C. have arrested for
- D. had been arrested for
- E. No improvement required

**Answer - A**

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**Q.6. In Parliament recently, Prime Minister Narendra Modi and Congress leader Rahul Gandhi had a heated debate on the scope and limits of Indian federalism.**

- A. have a heated debate on the scope
- B. had a heating debate on the scope
- C. has a heated debate on the scope
- D. having a heated debate on the scope
- E. No improvement required

**Answer - E**

**Q.7. A two-year-old girl in Andhra Pradesh accidentally fall onto a vessel of hot sambar on her birthday on Sunday.**

- A. fall in a vessel of hot sambar
- B. fell onto a vessel of hot sambar
- C. fell into a vessel of hot sambar
- D. fall into a vessel of hot sambar
- E. No improvement required

**Answer - C**

**Q.8. Thirty-three people were injured when a Himachal Road Transport Corporation (HRTC) bus met on an accident in Shimla district.**

- A. bus met an accident in
- B. bus met with an accident in
- C. bus met to an accident in
- D. bus met of an accident in
- E. No improvement required

**Answer – B**

**Q. 9. ABG Shipyard Limited, one of India's largest private sector shipyard firms, has been booked by the CBI for defrauding 28 banks to the tune at Rs 22,800 crore.**

- A. 28 banks to the tune to Rs 22,800 crore
- B. 28 banks to the tune for Rs 22,800 crore
- C. 28 banks to the tune on Rs 22,800 crore
- D. 28 banks to the tune of Rs 22,800 crore
- E. No improvement required

**Answer - D**

**Directions (10-15):** In the following passage, some of the words are missing and indicated with blanks. Find the suitable word from the options given below that make the paragraph meaningful. The Indian Premier League (IPL) auction held over the weekend at Bengaluru reflected financial \_\_\_\_\_ (a) and fresh hopes. That a league, \_\_\_\_\_ (b) in spirit and international in flavour, can cope with two pandemic years and still remain economically \_\_\_\_\_ (c) is a pointer to its marketing \_\_\_\_\_ (d) and strong financial underpinnings. Nearly ₹552 crore, ₹551.7 crore to be \_\_\_\_\_ (e), was spent by

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10 franchises as they sought to \_\_\_\_\_ (f) their squads with a bouquet of players with varied skill sets.

**Q.10. Which of the following words is most appropriate for blank (a)?**

- A. adversities
- B. pressure
- C. heft
- D. burden
- E. None of the above

**Answer - C**

**Q.11. Which of the following words is most appropriate for blank (b)?**

- A. private
- B. state
- C. local
- D. domestic
- E. None of the above

**Answer - D**

**Q.12. Which of the following words is most appropriate for blank (c)?**

- A. robust
- B. mild
- C. lethargic
- D. fragile
- E. None of the above

**Answer - A**

**Q.13. Which of the following words is appropriate for blank (d)?**

- A. terminate
- B. discontinuity
- C. functionality
- D. viability
- E. None of the above

**Answer -D**

**Q.14. Which of the following words is appropriate for blank (e)?**

- A. relatively
- B. precise
- C. roughly
- D. approximate
- E. None of the above

**Answer - B**

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**Q.15. Which of the following words is most appropriate for blank (f)?**

- A. bolster
- B. undermine
- C. enhance
- D. validate
- E. None of the above

**Answer - A**

**Directions (16-19):** In each of the following questions, a sentence has been divided into five parts which may or may not be grammatically correct. Find out which part of the sentence is erroneous.

**Q.16. The Quad Ministerial meeting in Melbourne, meant (a)/ to set the stage for a meeting by the leader of (b)/ Australia, India, Japan and the U.S. later this year (c)/ in Tokyo, ended with outcomes that showcased (d)/ its “positive agenda” in the Indo-Pacific region (e).**

- A. a
- B. b
- C. c
- D. d
- E. e

**Answer - B**

**Q.17. A communal angle is occasionally added, (a)/ as Uttar Pradesh CM Yogi Adityanath did (b)/ last week in branding West Bengal, Kerala or Kashmir, (c)/ apparently for the high levels of (d)/ politic power enjoyed by Muslims there (e).**

- A. a
- B. b
- C. c
- D. d
- E. e

**Answer - E**

**Q.18. The girls who petition in favour of (a)/ hijab requested the Karnataka High Court (b)/ on Monday to allow them to (c)/ wear Islamic headscarves of (d)/ the colour of the school uniform (e).**

- A. a
- B. b
- C. c
- D. d
- E. e

**Answer - A**

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**Q.19. Hundreds of people participated in a (a)/ bull-taming sport organized at Karlagatta village (b)/ in Andhra's Chittoor district despite (c)/ the government warning that action (d)/ would be taken against the organizers (e).**

- A. a
- B. b
- C. c
- D. d
- E. e

**Answer - D**

**Directions (20-23):** In each of the following questions, four words have been highlighted in bold. These words may or may not be correctly spelt or inappropriate in the context of the sentence. You are required to find the word that is wrongly spelt or used inappropriately from the given options.

**Q.20. BJP leaders are questioning the intent of the petitioners in the hijab row, who were sinking an urgent interim order on the issue.**

- A. intent
- B. questioning
- C. sinking
- D. interim
- E. All are correct

**Answer - C**

**Q.21. A Kerala man builds a garden to prevent waste from accumulating beyond a bridge in Kozhikode.**

- A. builds
- B. prevent
- C. accumulating
- D. beneath
- E. All are correct

**Answer - D**

**Q.22. The accused had allegedly entered into a conspiracy with private suppliers to purchase non-store items at higher costs, in exchange for illegal monetary benefit from private firms/companies.**

- A. allegedly
- B. benefit
- C. illegal
- D. conspiracy
- E. All are correct

**Answer - C**

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**Q. 23. On February 14, 2019, Pakistan-based Jaish-e-Mohammed (JeM) terror group had attacked a convoy of the CRPF in Pulwama in Jammu and Kashmir, killing 40 personnel of the force.**

- A. terror
- B. attacked
- C. convoy
- D. personnel
- E. All are correct

**Answer - B**

**Directions (24-30):** Read the following passage carefully and answer the questions given below. Some words are printed in bold in order to help you locate them while answering some of the questions. After much uncertainty, the Life Insurance Corporation of India (LIC) has filed its Draft Red Herring Prospectus (DRHP) with the Securities and Exchange Board of India (SEBI). The initial public offering is for 31.6 crore shares or 5 percent of the government's stake. As per the DRHP, LIC's embedded value — a measure of the consolidated shareholders value in an insurance company — has been estimated at Rs 5.39 lakh crore. While the offer price is yet to be disclosed, insurance companies typically tend to trade at a multiple of their embedded value. A successful fructification of the IPO by March would help the government achieve its scaled down disinvestment target of Rs 78,000 crore of which it has only been able to garner Rs 12,030 crore so far.

As of March 31, 2021, LIC had a 66.2 per cent market share in new business premiums, a 74.6 per cent share in individual policies issued, and an 81.1 per cent share in the number of group policies issued for 2020-21. Though, increasingly LIC has been ceding space to private players — between 2015-16 and 2020-21, private sector life insurance players saw their premiums grow at 18 per cent, while LIC's premium grew at 9 per cent — India is still an under-penetrated market. The country's insurance density is much lower than that of other developing countries which indicates scope for growth.

While a listing on the exchanges will open LIC's governance structures and investment decisions to public scrutiny, continued government interference in its decision making will affect the corporation's prospects. The steep discounts that public sector companies trade at when compared to their private sector counterparts is a reflection of this pattern. Considering that LIC is a custodian of the policy holder's money, the government must resist the temptation of using its coffers for its own purpose.

**24. Which of the following statements is incorrect as per the context of the passage?**

- I. The initial public offering of the Life Insurance Corporation of India is for 31.6 crore shares.
- II. The consolidated shareholders value in an insurance company has been estimated at Rs 5.39 lakh crore.
- III. The initial public offering of the Life Insurance Corporation of India is 5 percent of the government's borrowing.

A. Only I

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- B. Only III
- C. Both I and II
- D. Both II and III
- E. Both I and III

**Answer - B**

**Q.25. Why did the insurance company tend to trade at a multiple of their embedded values?**

- A. Because the company is failed to evaluate the exact value of the IPO
- B. Because the price is still fluctuating in the Indian Market
- C. Because the offer price is not revealed in the market.
- D. Because the insurance company is not sure about the price of the IPO
- E. None of the above

**Answer - C**

**Q.26. Which of the following statements is correct in the context of the passage?**

- I. LIC had a 66.2 per cent market share in new business premiums for 2020-21.
- II. LIC had a 74.6 per cent share in the number of group policies issued for 2020-21.
- III. LIC had an 81.1 per cent share in individual policies issued for 2020-21.

- A. Only I
- B. Only III
- C. Both I and II
- D. Both II and III
- E. Both I and III

**Answer - A**

**Q.27. How can we say that the LIC has been increasingly giving space to private players in between 2015-16 and 2020-21?**

- A. Private players with their innovative techniques captured the premium market smoothly.
- B. LIC failed to maintain the premiums in the Indian market thus giving it up to the private players.
- C. There is an inverse relation between the premiums of the private players and the LIC's premium.
- D. The growth in the premiums of the private players is higher as compared to LIC's premium.
- E. None of the above

**Answer - D**

**Q.28. How would the corporation's prospects be affected as per the context of the passage?**

- A. Scope of growth is not there thus affecting the corporation's prospects
  - B. Investment decisions will affect the decision making and corporation's prospects
  - C. The continued government interference will affect the corporation's prospects
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- D. Both A and C
- E. None of the above

**Answer - C**

**Q.29. What is the correct antonym for the highlighted word “garner”?**

- A. Congregate
- B. Collect
- C. Dissolve
- D. Gather
- E. None of the above

**Answer - C**

**Q.30. What is the correct synonym for the highlighted word “steep”?**

- A. Deprived
- B. Excessive
- A. Moderate
- B. Void
- C. None of the above

**Answer - B**

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