



Study Notes

**NABARD Grade A 2019 Memory
Based Paper (Part II)**

ASER (Annual Status of Education Report) is an annual survey that aims to provide reliable annual estimates of children's schooling status and basic learning levels for each state and rural district in India. It is the largest citizen-led survey in India, and is also the only annual source of information on children's learning outcomes available in India. The study has become the standard for understanding how much children are actually learning in school.

About 50 per cent students from Class 5 and 25 per cent from Class 8 from government schools across the country cannot read a simple text -- letter, words, simple paragraph -- or a "story" with difficulty of Class 2 level.

ASER 2018 included almost all rural districts in India and generated district, state, and national estimates of foundational reading and arithmetic abilities of children in the age group 5 to 16 years. It surveyed children in the age group of 3 to 16 years.

News Taken from: <https://economictimes.indiatimes.com/industry/services/education/pratham-2018-report-how-much-children-are-actually-learning-in-schools/articleshow/67705005.cms?from=mdr>

Q1. Which of the following is responsible for the publication of the report given in the paragraph

- a) M/o Human development
- b) NGO Pratham
- c) Azim Premji University
- d) IISc Bangalore
- e) Teach for India

Answer: B

Source- Mock tests/Live class

Q2. As per the report mentioned The dropout rate of children for the age group 6 to 14 has fallen to

- a) 1.5%
- b) 2.2%
- c) 2%
- d) 2.8%
- e) 3%

Answer: D

Source- Mock tests/Live class

The NGO Pratham has released its 13th Annual Status of Education Report (ASER)- 2018.

- ASER 2018 is a nation-wide household survey that provides a snapshot of children's schooling and learning for a representative sample of children across rural India.
- Children in the age group 3 to 16 are surveyed to find out their enrollment status in school or pre-school. Children in the age group 5 to 16 are assessed one-on-one to understand their basic reading and arithmetic abilities.
- ASER continues to be the only national source of information about children's foundational skills across the country.

Key Findings

Schooling Levels: Enrollment and Attendance

- Overall enrollment (age 6-14): The enrollment of children for the age group 6 to 14 has been above 95%, since 2017. Children not enrolled in school has fallen below 3% at 2.8% in 2018.
- Girls out of school: In 2018, the overall proportion of girls in the 11 to 14 age group out of school has fallen to 4.1% from 10.3% in 2006. Further, in 2008, more than 20% of girls in the 15 to 16 age group were not enrolled in school. In 2018, this figure has decreased to 13.5%.
- Private school enrollment: In 2016, proportion of children (age 6-14) enrolled in private school stood at 30.6% and is almost unchanged at 30.9% in 2018.

The state with best age-appropriate reading skills (children in Class 3 who can read a Class 2 text) is Kerala.

Q3. The report findings suggest that the state with best age-appropriate reading skills (children in Class 3 who can read a Class 2 text) is

- a) Tamil Nadu
- b) Kerala
- c) Himachal Pradesh
- d) Gujarat
- e) Maharashtra

Answer: B

Source- Mock tests/Live class

The state with best age-appropriate reading skills (children in Class 3 who can read a Class 2 text) is Kerala.

Q4. About 50% students from ____ government schools across the country cannot read a simple text — letter, words, simple paragraph — or a “story” with difficulty of Class 2 level.

- a) Class 3
- b) Class 5
- c) Class 9
- d) Class 10
- e) Class 1

Answer: B

Source- Mock tests/Live class

*The Committee on education reforms was constituted by the Ministry of Human Resource Development in June 2017. The report proposes an education policy, which seeks to address the challenges of: (i) access, (ii) equity, (iii) quality, (iv) affordability, and (v) accountability faced by the current education system. A New Education Policy is designed to meet the changing dynamics of the requirements in terms of quality education, innovation and research. It recommends Creation of a National Education Commission or Rashtriya Shiksha Aayog, as an **apex body** for education. This body will be responsible for developing, implementing, evaluating, and revising the vision of education in the country on a continuous and sustained basis.*

Q5. Who was the chairman of the committee which was responsible for framing draft National Educational policy 2019.

- a) T N Malhotra
- b) Bimal Jalan
- c) T S R Subramanian
- d) Dr. K Kasturirangan
- e) Dr. Gopal Krishnan

Answer: D

Source- Live class- Important questions for GA

Q6. The committee recommendations includes which of the following is/are feature/s

- I. A 5+3+3+4 curricular and pedagogical structure based on cognitive and socio-emotional developmental stages of children was proposed.
 - II. There will be no hard separation of learning areas in terms of curricular, co-curricular or extra-curricular areas and all subjects, including arts, music, crafts, sports, yoga, community service, etc. will be curricular.
 - III. The Committee proposes for massive transformation in Teacher Education by shutting down sub-standard teacher education institutions and moving all teacher preparation/education programmes into large multidisciplinary universities/colleges.
- a) Only I
 - b) Both I&II
 - c) Both I&III
 - d) None
 - e) All correct

Answer: E

Q7. The committee proposed creation of Apex body, which of the following is/are feature of this body

- I. The apex body will consist of 70-80 members from their respective field of expertise
 - II. The Union Minister for Education (UME) will be the Vice Chairperson of the apex body
 - III. The term of executive director is of 3 years, which will be non-renewable in nature.
- a) All correct
 - b) Only III
 - c) Only I & III
 - d) Only II
 - e) Only I

Q8. As per the economic survey 2017-18 which state has registered highest crop diversification

- a) Haryana
- b) Punjab
- c) Odisha
- d) Karnataka
- e) Maharashtra

Answer: D

Source- Economic survey notes

- The Index of Crop Diversification value ranges between 0 and 1 and higher the value, the greater the diversification.
- As per the Index of Crop Diversification mentioned in ES2017-18 India has a crop diversification of 0.899.
- Karnataka recorded the most crop diversification in the country with 0.938 points. It was followed by Maharashtra (0.903), Gujarat (0.900) and Rajasthan (0.884). Low crop diversification was recorded in Odisha (0.340), Chhattisgarh (0.491) and Jharkhand (0.578).

Q9. What %age of land in India is under Rainfed Irrigation

- a) 68%
- b) 56.1%
- c) 51%
- d) 45%
- e) 58.75%

Answer: B –

Source- Q no. 169 (MT – 9 NABARD)

- The Union government has tied up with an e-commerce __ (I) __ giant to expand tribal handicrafts through the online space. The government plans to expand the reach of the __ (II) __ brand by scaling operations and house-to-house retail marketing.
- Textiles, apparels, leather and Jewellery products, along with sports goods, are some of the segments from Indian sellers that are in demand overseas.

Q10. Which e-commerce giant in (I) has tied up with TRIFED to launch the above mentioned products

- a) Flipkart
- b) Amazon
- c) Walmart
- d) Alibaba
- e) Snapdeal

Answer: B

Source- Mock tests

Q11. Which brand in (II) is agreed by the parties to market tribal handicraft at globally through the online space

- a) TRIFED
- b) Tribes for India
- c) Tribes India
- d) Tribal wealth
- e) Tribes of India

Answer: C

Source- Mock tests

Q12. What is the name of campaign under which mentioned agreement will market traditional goods

- a) Go tribal
- b) Sustainable goods
- c) TRIFED India
- d) All Tribal
- e) Buy Tribals

Answer:

A High Level Advisory Group (HLAG) appointed by (I) suggested issuance of 'Elephant Bonds' wherein people declaring undisclosed income will have to mandatorily invest half of that amount in these securities. It recommended lowering effective corporate tax rate, bringing down cost of capital and simplifying regulatory and tax framework for foreign investment funds.

Some other measures includes a road map for doubling India's exports of goods and services and allowing joint ventures and wholly owned subsidiaries of Indian parties to invest money in India as foreign direct investment (FDI) through funds earned overseas, under automatic route.

Q13. The advisory committee mentioned in above paragraph was headed by whom

- a) Dr. K Krishnamurthy
- b) Harsh Vardhan
- c) Dr. Gopalaswami
- d) Dr. Sankar De
- e) Dr. Surjit S. Bhalla

Answer: E

Source- Live class

- *High Level Advisory Group (HLAG) headed by Dr. Surjit S. Bhalla has been constituted by the Department of Commerce under M/o Commerce and Industry.*
- *The HLAG has made several recommendations for boosting India's share and importance in global merchandise and services trade. Among other things, the Report identifies tax reforms also to boost export and investment channels for exports.*
- *The Committee has recommended "Elephant Bonds" as a specialised security product providing funds towards Long Term Infrastructure.*
- *HLAG has also made recommendations for reforms in Financial Services Framework for making India a Preferred Destination for financial services.*

Q14. The funds, made from Elephant bonds, will be utilized towards the projects in__

- a) Infrastructure
- b) Aviation
- c) Recapitalization of PSB's
- d) MEIS
- e) Agricultural growth

Answer: A

Source- Live class

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- *HLAG has also made recommendations for reforms in Financial Services Framework for making India a Preferred Destination for financial services.*

Q15. The high level advisory committee has submitted its recommendations to which ministry (I)

- a) M/o Agriculture & Farmer welfare M/o Finance
- b) M/o MSME
- c) M/o Commerce and Industry
- d) M/o External Affairs

Answer: D

Source- Live class

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- *The HLAG has made several recommendations for boosting India's share and importance in global merchandise and services trade. Among other things, the Report identifies tax reforms also to boost export and investment channels for exports.*
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- *HLAG has also made recommendations for reforms in Financial Services Framework for making India a Preferred Destination for financial services.*

Q16. The committee recommendations works towards setting a target to increase the exports (goods and services) to \$ ____ bn by 2025 from current \$ ____ bn

- a) 500-200
- b) 450-100
- c) 200-100
- d) 1000-500
- e) 900-450

Answer: D

Source- Live class

The high level panel appointed by M/o Commerce and Industry on trade and industry has suggested it to issue 'Elephant Bonds' to people for declaring undisclosed income to mandatorily invest 50%, reduce corporate tax rate, drop tit for tat approach on tariff wars with other countries, and set a target

to double the exports (goods and services) to \$1,000 billion by 2025.

The fund, made from these bonds, will be utilised only for infrastructure projects

- Seeds are the foundation of agriculture. Technology has modernized much of farming's day-to-day operations, but without a steady supply of high-quality seed, yields and crop quality would be greatly decreased.
- Nuclear seed, ____ (I)_____, Foundation seed, Certified seed are some of the important classes of seeds which are progeny of its predecessors. Each class of seeds is associated with a colored seed tag unique for it.

Q17. Which of the following can be said about (I) according to the given passage.

- a) Treat seeds can be produced as progeny of nuclear seed
- b) Truthfully labeled seeds can be produced as progeny of foundation seed
- c) Breeders seed are associated with Golden yellow colour tag
- d) Registered seeds are associated with brown colour
- e) Truth label seed progeny of nuclear seed associated with blue tags

Answer: C

Source- Agriculture notes- Seeds

Q18. Which of the following crop has the highest seed multiplication rate

- a) Wheat
- b) Bajra
- c) Sorghum
- d) Maize
- e) Ragi

Answer: B

Source- Agriculture notes- Seeds

Finance Minister announced in the Recent Budget that the government will look at relaxing FDI norms for sectors. In the same speech, she also announced that the government will continue to go ahead with the divestment of various Central Public Sector Undertakings, including Air India.

<https://economictimes.indiatimes.com/industry/transportation/airlines/-aviation/budget-2019-fdi-relaxation-may-help-to-find-buyers-for-air-india-jet-airways/articleshow/70089026.cms?from=mdr>

Q19. In the recent budget announced by Nirmala Sitharaman to attract more foreign investment, the government will consider further opening up of foreign direct investment (FDI) in which sector/s

- I. Media**
- II. Aviation**
- III. Insurance**

- a) Only I
- b) Only I & III
- c) Only I & II
- d) Only II & III
- e) All correct

Answer: E

Source- Live class Budget

Q20. The FDI limit in Insurance intermediaries increased to 100% from existing cap of

- a) 51%
- b) 49%
- c) 74%
- d) 24%
- e) 50%

Answer: B

Source- Live class Budget/Questions

Q21. The budget mentioned the growth of FDI in India has jumped to 6% which is how amounts to ____

- a) \$81.87 bn
- b) \$78.87 bn
- c) \$64.37 bn
- d) \$72.87 bn
- e) \$37.37 bn

Answer: C

Source- Live class Budget/Questions

India ranks first among the world's milk producing Nations since 1998 and has the largest bovine population in the World. Milk production in India during the period 1950-51 to 2017-18, has increased from 17 million tonnes to 176.4 million tonnes as compared to 165.4 million tonnes during 2016-17 recording a growth of 6.65 %. FAO reported 1.46% increase in world milk Production from 800.2 million tonnes in 2016 to 811.9(Estimate) million tonnes in 2017. The per capita availability of milk in the country which was 130 gram per day during 1950-51 has increased to ____ gram per day in 2017-18.

Article taken from: <http://www.dahd.nic.in/about-us/divisions/cattle-and-dairy-development>

Q22. What was India's per capita milk availability in 2017-18?

- a) 390
- b) 325
- c) 375
- d) 385
- e) None of the above

Answer: C –

Source-Notes on Animal Husbandry

Q23. Which of the following is a draught cow breed?

- a) Khillari
- b) Tharparkar
- c) Sahiwal
- d) Sindhi
- e) Gir

Answer: A –

Source-Notes and Video on Animal Husbandry

In her Budget speech, finance minister Nirmala Sitharaman said that India would start borrowing in external markets in external currencies. This is a marked change from the past when India issued government bonds in rupees, and borrowed in foreign exchange only from official lenders like the World Bank.

Article from: <https://economictimes.indiatimes.com/news/economy/indicators/how-good-or-bad-is-the-budget-decision-to-issue-foreign-currency-debt/articleshow/70202352.cms>

Q24. Which of the followings are the reasons given by finance minister for increasing sovereign external borrowing?

- I. India's sovereign external debt to GDP is less than 5%**
 - II. India's sovereign external debt to GDP is one of the lowest among countries**
 - III. India's sovereign external debt is one fifth of total external debt**
-
- a) I Only
 - b) I & II Only
 - c) I & III Only
 - d) All of the above
 - e) None of the above

Answer: D

Q25. What could be the implications of borrowing in external currencies as announced by finance minister?

- I. Borrowing in external currencies might put India's exchange risk at risk and more volatile**
 - II. It will help in getting borrowing at higher cost as generally interest rates are higher in external market**
 - III. It will help reduce the revenue deficit of government**
-
- a) I Only
 - b) I & II Only
 - c) I & III Only
 - d) II & III Only
 - e) All of the above

Answer: A

Q26. What could be the implications of borrowing in external currencies as announced by finance minister?

- I. Borrowing in external currencies might put India's exchange risk at risk and more volatile**
 - II. It will help in getting borrowing at higher cost as generally interest rates are higher in external market**
 - III. It will help reduce the revenue deficit of government**
-
- a) I Only
 - b) I & II Only
 - c) I & III Only

- d) II & III Only
- e) All of the above

Answer: A

*India has emerged as a global leader in renewable energy, with investments in renewable energy topping fossil fuel investments. After adopting its National Electricity Plan (NEP) in 2018, India remains on track to overachieve its “2°C compatible” rated Paris Agreement **INDC** climate action targets.*

Q27. What does INDC stand for as used in paragraph?

- a) Intended Nationally Determined Contributions
- b) International New Defined Contributions
- c) Intentional Nationally Defined Contribution
- d) Intended Nationally Defined Contributions

Answer: A

Source- Climate details Notes

Q28. India aims to achieve 175GW Non renewable energy target by which of the following year?

- a) 2025
- b) 2022
- c) 2030
- d) 2020
- e) 2021

Answer:

Source- Phase1 Mocks , Budget Class

This Mission derives its mandate from Sustainable Agriculture Mission which is one of the eight Missions outlined under(X). The strategies and programmers of actions (POA) outlined in the Mission Document, that was accorded ‘in principle’ approval by Prime Minister’s Council on Climate Change (PMCCC) on 23.09.2010, aim at promoting sustainable agriculture through a series of adaptation measures focusing on ten key dimensions encompassing Indian agriculture. The Mission will cater to key dimensions of ‘Water use efficiency’, _____ and ‘Livelihood diversification’ through adoption of sustainable development pathway by progressively shifting to environmental friendly technologies, adoption of energy efficient equipments, conservation of natural resources, integrated farming, etc.

Article from: <https://nmsa.dac.gov.in/>

Q29. Which of the following should fill in the blanks as one of the key dimensions under the said mission?

- a) Nutrient Management
- b) Improved Farm Practices
- c) Improved crop seeds
- d) Credit support
- e) livestock and fish cultures

Answer: A

Source- Agriculture notes-Climate details

Q30. Which of the following should replace X in above paragraph?

- a) National Action Plan on Climate Change
- b) National Development Agenda
- c) National Sustainable Development Agenda
- d) National Climate Resilient Economic Policy
- e) National Climate Ready Mission

Answer: A

Source- Agriculture notes-Climate details

Q31. Which of the following mission is being described in the article?

- a) National Mission on Agriculture
- b) National Mission on Sustainable Agriculture
- c) National Climate Resilient Agriculture Mission
- d) National Agriculture development Mission
- e) National Climate Ready Agriculture Mission

Answer: B

Source- Agriculture notes-Climate details

The National ____ Policy of the country was launched after a gap of 15 years to address the current and emerging challenges necessitated by the changing socio-economic, technological and epidemiological landscape. The major commitment of the NHP 2017 is raising public health

expenditure progressively to 2.5% of the GDP by 2025. One successful example in our country is Kerala health model which invested in Basic Education, (X) and Primary Care.

Q32. Which of the following policy is being explained in above article?

- a) National Health Policy
- b) National Development Policy
- c) Healthy India Policy
- d) National People and Population Policy
- e) National Health and Development Policy

Answer: A

Source- Phase 1 Mock test 9 Q 138

Q33. Companies can help achieving better health for all by using CSR funds to

- I. Increase job opportunities for backward class in hospitals
- II. By supplying nutritious food to disadvantaged section
- III. By educating and spreading awareness regarding better health practices in community

- a) I & II Only
- b) I & III Only
- c) II & III Only
- d) II Only
- e) All of the above

Answer: C

Q34. Which of the following should replace (X) in above paragraph?

- a) Public Health
- b) Free food and medicines
- c) Better healthcare service providers
- d) Employment
- e) Free Health service for all

Answer: A

Q35. As per International Labour Organization (ILO) Global Wage Report what is the gender gap between men and women.

- a) 23.3%
- b) 43%
- c) 37%
- d) 21%
- e) None of the above

Answer: A

Source- GA Notes

The gap among chief executive officers was found to be about 40 per cent — twice as high as the overall gender pay gap, which is about 20 per cent.(https://www.business-standard.com/article/current-affairs/gender-wage-gap-highest-in-india-women-are-paid-30-less-than-men-ilo-118112701048_1.html)

Q36. As per “state of working India” the ____ %age of women earn less than 10000 per month in India.

- a) 92%
- b) 82%
- c) 78%
- d) 42%
- e) 34%

Answer: A

Oxfam India's report Mind the Gap – State of Employment in India.

The report states that women are paid 34 per cent less than similarly qualified male workers for performing the same tasks. In 2015, 92 per cent of women and 82 per cent of men earned a monthly wage less than Rs 10,000 in India.

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