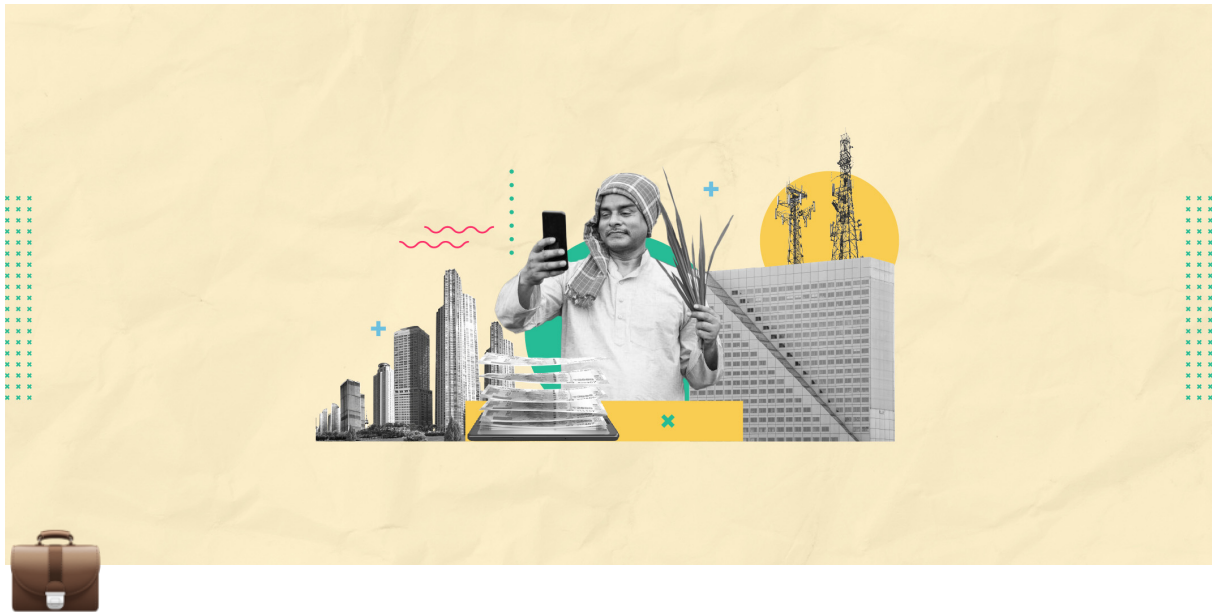


SUCCESS SHEET

# 100 QUESTIONS- GOVT. SCHEMES



*Anuj Jindal*



## 03- Govt. Schemes 100 Questions

Hello my dear friends!

I am back again with yet another paramount document that will **support your preparation of RBI Grade B examination.**

So, what is this document?



This document contains a compilation of 100 most important questions from 100 most important schemes. This can a "Ram-baan" for your preparation. Let me explain how –

**The questions from schemes are asked in both phase 1 and phase 2. In phase 1 around 10 questions are asked out of 80 questions of general awareness.**

Now, you will say only 10 questions? You will again ask – Do you really think that doing so much hard work is justified for just 10 questions? I would rather focus on other 70 questions.

So, my dear friends, let me tell you my own experience here. I remember, I got rejected in DRDO CEPTAM exam by *0.0016 marks*. And do you know why? Because I just leave one topic before going to the exam. And that one topic gave me that rejection in the exam.

Let me tell you that this is a competitive examination where even *0.0016 marks matters* and here, I am talking about 10 marks.

So, I hope you understand that *schemes have to be covered for phase 1.*

Now, coming to Phase 2

In ESI objective paper of phase 2, around 15 questions out of 30 are asked from the government schemes.

**Imagine around half of the question paper is from this topic only.** Also, in descriptive paper of ESI in 2023, the examiner asked a question of 10 marks from schemes only.

Not only this, in 2023 exam, 4-5 questions were asked from PM Jan Dhan Yojana in finance objective paper as well.

So, I believe, I don't have to explain the importance of schemes anymore.

Now, when you have understood the importance of schemes, let me tell some facts regarding level of questions. In RBI Grade B examination, the examiner asks another level of questions which can only be attempted if the candidate has in-depth understanding of schemes.

The types of questions include – case study based questions, paragraph based questions, match the following and fill in the blanks. You will understand the types of questions once you go through the compiled list of questions given below.

So, without any further discussion, let us dive deep into the questions –

**Q.1) Pankaj is a resident of Ganjam district of Odisha. His family has 6 members viz; Pankaj along with his wife and 4 daughters. He wants to enrol his family in a health insurance scheme which provides 3 days pre hospitalisation and 15 days post hospitalisation expenses. The scheme is being implemented in 3 models viz; trust model, insurance model and hybrid model. Which of the following statements is correct with respect to the Pankaj's eligibility under the scheme?**

- [a] His family is not eligible because the family has more than 2 children
- [b] His family cannot enrol in the scheme as the scheme is not applicable for more than 5 members in the family
- [c] His family is not eligible because the family has 4 daughters
- [d] His family cannot enrol in the scheme as the scheme is not being implemented by Odisha
- [e] His family is eligible irrespective of any condition

Solution – [d]



*This question is a case study-based question where you are required to first identify the scheme from the hints given and then answer the question. To solve this question, you need to have a comprehensive understanding of Ayushman Bharat Yojana. The question asked is not only focused on eligibility but also focused on the fact that this scheme is not implemented by Delhi, Odisha, and West Bengal.*

*So, solving such questions is a difficult task but I know you can do it!*

**Q.2) Suman is a pregnant woman who belongs to Rangra village of Bhagalpur district of Bihar. She belongs to the BPL category. She is a beneficiary of a scheme launched in 2005 by the Ministry of Health and Family Welfare with the objective of reducing maternal and neonatal mortality by promoting institutional deliveries among poor pregnant women. How much amount of financial incentive she will get for institutional delivery under the scheme?**

- [a] Rs.1400
- [b] Rs.700
- [c] Rs.5000
- [d] Rs.6000
- [e] Rs.1000

Solution – [a]

**Q.3) Which of the following statements is incorrect with respect to Intensified Mission Indradhanush 5.0?**

- [a] It was launched in 2023
- [b] For the first time the campaign was conducted across all the districts in the country and included children up to 5 years of age
- [c] Improvement of Measles and Rubella vaccination coverage with the aim of Measles & Rubella elimination by 2024
- [d] It was conducted in three rounds i.e., 7 -12 August, 11-16 September, and 9-14 October 2023
- [e] Use of U-WIN digital platform for Routine Immunization in pilot mode across all districts in the country

Solution – [c]

**Q.4) In which year, the scheme X was launched under which 22 AIIMS have been approved till date?**

- [a] 2002
- [b] 2003
- [c] 2004
- [d] 2005
- [e] 2006

Solution – [b]

Note: 27th Feb 2024 – 23 AIIMS – PIB release

**Q.5) Kaleen Bhaiya is a resident of Mirzapur district of Uttar Pradesh. He is recently diagnosed with lung cancer. Being very poor, he does not have enough resources to get his disease treated. His friend Guddu Pandit, told him about a scheme X being implemented by ministry of health and family welfare since 1997. Under the scheme, financial assistance is provided to BPL patients who are suffering from major life-threatening diseases. The scheme has 3 components A, B and C. Under component B, financial assistance is provided to poor patients suffering from cancer. Identify correct statement with respect to the scheme.**

- [a] Under the scheme, a revolving fund of Rs.2 Crores for each component have been set up in hospitals.
- [b] Treatment up to 10 lakhs can be provided under the powers of medical superintendent
- [c] Maximum financial assistance admissible is Rs.25 lakhs
- [d] For treatment above Rs.10 lakhs, the matter has to be referred to the ministry
- [e] Under National Policy for Rare diseases 2021, financial support of up to Rs.20 Lakhs is provided under the component C of scheme X

Solution – [e]

**Q.6) X mission was launched as a pilot mission in 2020 to develop the backbone necessary to support the integrated digital health infrastructure of the country. After the successful implementation of Mission X in pilot mode, a full-fledged Mission Y was launched in 2021. What is the duration and outlay of mission Y?**

[a] 2021-22 to 2023-24; Rs.64,180 Crores

[b] 2021-22 to 2025-26; Rs.1600 Crores

[c] 2021-22 to 2023-24; Rs.1600 Crores

[d] 2021-22 to 2023-24; Rs.5918 Crores

[e] 2021-22 to 2025-26; Rs.2316 Crores

Solution – [b]



*Okay, now talking about this question. This question has dual nature. On one hand it is testing your comprehensive understanding of the scheme by letting you identify the scheme and then answer the question. And on the other hand, it is checking your retention level by asking factual questions. So, my dear friends get yourself for such "doubled edged swords". For solving such questions you need to be aware about the scheme and also you need to cram the data given in it.*

**Q.7) With respect to the targets under National Health Mission, how many pairs are incorrect?**

(1) Maternal Mortality Rate – Reduce to 87 per 1 lakh

(2) Infant Mortality Rate – Reduce to 32 per thousand

(3) Under 5 Mortality Rate – Reduce to 22 per thousand

(4) Prevalence of Leprosy – Reduce to <1/10000 population

(5) TB – Ending by 2025

[a] 1 Pair

[b] 2 Pairs

[c] 3 Pairs

[d] 4 Pairs

[e] 5 Pairs

Solution – [b]

**Q.8) The 5th phase of the National AIDS and STDs control program has been launched for the period of 1st April 2021 to 31st March 2026. Which of the following statements is incorrect with respect to the targets of the program?**

[a] Reducing annual new HIV infections and AIDS-related mortalities by 80% by 2025-26 from the baseline value of 2010

[b] 95% of people who are most at risk of acquiring HIV infection use comprehensive prevention

[c] 95% of HIV positive know their status, and 95% of those who know their status are on treatment

[d] 95% of those who are on treatment have suppressed viral load

[e] Less than 20% of people living with HIV and key populations experience stigma and discrimination

Solution – [e]

**Q.9) Under Health Minister's Discretionary Grant (HMDG), financial assistance up to a maximum of Rs.1.25 lakhs is provided to the poor indigent patients to defray a part of the expenditure on hospitalization/treatment in Government Hospitals for life threatening diseases covered under Rashtriya Arogya Nidhi (RAN) in cases where free medical facilities are not available. Only those having annual family income up to ..... and below are eligible for financial assistance under the scheme. If cost of the treatment is up to Rs.1,25,000, the amount of grant provided is .....**

[a] Rs.2.0 Lakhs, Rs.1 Lakh

[b] Rs.1.25 Lakhs, Rs.75,000

[c] Rs.2.5 Lakhs, Rs.1.25 Lakhs

[d] Rs.3 Lakhs, Rs.75,000

[e] Rs.1.25 Lakhs, Rs.50,000

Solution – [b]

**Q.10) Scheme X was launched in 2021 by the Ministry of Health and Family Welfare with a total outlay of Rs.64,180 Crores till FY 2025-26. Under the scheme, different types of infrastructure are being created. There is a provision of 17788 Ayushman Bharat Health and Wellness Centre in rural areas of 7 high focus states and 3 N-E states. Which of the following are the three N-E states?**

**(1) Assam**

**(2) Tripura**

**(3) Manipur**

**(4) Meghalaya**

**(5) Arunachal Pradesh**

[a] 1, 3 and 4

[b] 2, 3 and 4

[c] 1, 2 and 4

[d] 1, 2 and 3

[e] 2, 4 and 5

Solution – [a]

**Q.11) Shivani works as a consultant in the Ministry of Commerce and Industry. She is a 29-year-old PhD degree holder. The other day in her office, she had a slight argument with her colleague. On the day of the argument, she felt sad and could not sleep the whole night. This continued for a week, after which she realized that something was not right with her mental health because**

the argument was not too serious. She also realized that she had been through the same situation before, where she could not sleep for a week and had a persistently sad mood. Her father, Rajesh, told her about an initiative of the Government of India launched in 2022 to provide free tele-mental health services all over the country. The nodal implementing center for the scheme is the National Institute of Mental Health and Neurosciences (NIMHANS), Bengaluru. As on May 2024, how many cells are being operated under the scheme across the country?

- [a] 23 [b] 34  
[c] 51 [d] 25  
[e] 36

Solution – [c]

**Q.12) To give a further boost to digital health transactions in the country under the Ayushman Bharat Digital Mission, National Health Authority is implementing Digital health Incentive Scheme. Under the scheme, financial incentives up to ..... is provided to the health care facilities based on the number of digital health records they create and link to Ayushman Bharat Health Account.**

- [a] Rs.1 Crore [b] Rs.2 Crores  
[c] Rs.3 Crores [d] Rs.4 Crores  
[e] Rs.5 Crores

Solution – [d]



*Simple and straightforward questions based on the schemes in the news. Such questions are asked in the examination to test your level of awareness. You can enhance your level of awareness by following my PIB sessions which I take on YouTube. All such schemes in the news are covered in these sessions.*

**Q.13) Sickle cell disease is a genetic blood disease that affects the whole life of the affected patient. It is more common in the tribal population of India but occurs in non-tribals too. It not only causes anemia but also pain crises, reduces growth, and affects many organs like the lungs, heart, kidneys, eyes, bones, and the brain. India has the largest density of tribal population, globally. As per Census 2011, India has an 8.6% tribal population which is 67.8 million across the Indian states. The MoHFW tribal health expert committee report has listed sickle cell disease as one of the 10 special problems in tribal health that affect the tribal people disproportionately, thus making this an important intervention. For the elimination of these diseases by 2047, the government of India came up with a scheme in 2023. In how many states, the scheme is being implemented? How many people are targeted to be screened under the scheme over a period of three years i.e. 2023-24 to 2025-26?**

- [a] 17, 5 Crores [b] 15, 7 Crores

[c] 17, 7 Crores

[d] 17, 4 Crores

[e] 15, 7 Crores

Solution – [c]

**Q.14) To reduce preventable maternal and new-born mortality, morbidity and stillbirths by improving the quality of care provided in the labour room, LaQshya initiative was launched by ministry of health and family welfare in –**

[a] 2010

[b] 2009

[c] 2016

[d] 2017

[e] 2011

Solution – [e]

(2011 as per 7 feb 2024 PIB. Earlier it was mentioned as 2017 in our document)

**Q.15) Scheme X was launched in 2019 by integrating three existing schemes of ministry of health and family welfare. The scheme X has the objective of assured delivery of maternal and newborn health care services at no cost visiting public health care centres. Which three schemes were integrated to form the scheme X?**

**(1) Janani Shishu Suraksha Karyakram**

**(2) PM Surakshit Matritva Aashwasan**

**(3) Janani Suraksha Yojana**

**(4) Mother's Absolute Affection**

**(5) LaQshya**

[a] 1, 2 and 4

[b] 2, 4 and 5

[c] 2, 3 and 4

[d] 1, 2 and 3

[e] 1, 2 and 5

Solution – [e]

**Q.16) STRIDE scheme was launched in 2019 by the ministry of education. The scheme has three components. What does "R" stand for in STRIDE?**

[a] Regulation

[b] Research

[c] Respect

[d] Robust

[e] Revitalize

Solution – [b]



**Q.17) Andy Flower is a Zimbabwean citizen who wants to pursue his higher education from India but he is not able to arrange funds to pay fees of higher education universities in India. His friend Grant Flower suggested him a scheme of the government of India which targets foreign students to study in Indian Universities. Under the scheme, Andy can get up to 100% fee waiver. For availing this scholarship, Andy has to give an entrance exam, PRAGATI. Andy secured 35th rank out of total 100 seats. How much percent scholarship will Andy get under the scheme?**

- [a] 100%
- [b] 75%
- [c] 50%
- [d] 25%
- [e] 0%

Solution – [c]

**Q.18) To train young and budding authors, in order to promote reading, writing and book culture in the country, and project India and Indian writings globally, a scheme was launched by ministry of education. The scheme provides mentorship to young writers and encourages them to write by providing scholarships. The books prepared under the scheme will be published by National Book Trust. Manish, who is a resident of Delhi, wants to avail the benefits of this scheme, but he is confused if he is eligible under the scheme or not. This is because the scheme gives benefits to young authors and since Manish is not aware of the maximum age up to which the benefits can be taken. Manish was born on 10th July 1991, Is he eligible? When was the second edition of the scheme launched?**

- [a] Eligible, 2020
- [b] Not Eligible, 2021
- [c] Eligible, 2021
- [d] Not Eligible, 2022
- [e] Eligible, 2023

Solution – [d]

**Q.19) Scheme X was launched in 2013 to provide strategic funds to eligible state higher educational institutions to address the issues related to equity, access and excellence in higher education. Name the portal available for uploading geo – tagged photographs and associated details captured by educational institutions as a part of implementation of scheme X funded works in states.**

- [a] BHUVAN
- [b] PRITHVI
- [c] LAKSHMI
- [d] GREH
- [e] GARIMA

Solution – [a]

**Q.20) The Ministry of Education is implementing 2 schemes since 2014 to provide financial assistance for pursuing technical education to girls and specially-abled children respectively.**

**Parvesh is a specially-abled child who wants to pursue technical education. He admitted himself to the second year of the degree course through lateral entry and came to know about the scheme. He wants to avail the benefits of the scheme but his friend, Rajesh told him that he is not eligible to take the scholarship benefits of the scheme. What could be the reason for Parvesh's ineligibility?**

- [a] The scholarship is not available for lateral entry students
- [b] His family has two specially-abled children
- [c] His disability percentage is 38%
- [d] The scheme is meant only for SC students but Parvesh is from an unreserved category
- [e] His family income is Rs.6 Lakhs per annum

Solution – [c]

**Q.21) University Grants Commission has made a list of 10 public and 10 private higher education institutions to be declared as Institute of Eminence. Some of the institutes have been declared as institute of eminence while some institutes are yet to be declared as institute of eminence. The list of institutes was recommended by a committee formed by the government of India. Who was the chairperson of this committee?**

- [a] N. Gopaldaswami
- [b] R.K Tiwari
- [c] Bhushan Patwardhan
- [d] G.K Pillai
- [e] K. Narsimhan

Solution – [a]

**Q.22) Who among the following is the national coordinator to implement a scheme launched in 2018 to improve the research ecosystem of India's higher educational institutions by facilitating academic and research collaborations between Indian and foreign institutions?**

- [a] Prof. Rabirata Mukherjee
- [b] Prof. Debalay Chakraborty
- [c] Prof. Pallab Banerjee
- [d] Prof. Pulak Mishra
- [e] Prof. V.K Tewari

Solution – [e]



**Explanation – The scheme is SPARC (Scheme for Promotion of Academic and Research Collaboration)**

**Q.23) Scheme X was launched in 2015 to provide a fully IT-based Student Financial Aid Authority to administer and monitor Scholarships as well as Educational Loan Schemes. For effective implementation of this scheme, a first-of-its-kind portal for students seeking education loans was set up. Which of the following agencies maintains the portal?**

- [a] Protean eGov Technologies Limited
- [b] National e-Governance Services Limited
- [c] National Informatics Centre
- [d] Centre for Development of Advance Telematics
- [e] CERT-In

Solution – [a]

**Q.24) The Department of School Education and Literacy, Ministry of Education launched a National Mission to improve learning outcomes at the Elementary level through an Integrated Teacher Training Programme X in 2019. In view of the COVID pandemic, 'X-Online' was launched in 2020 and the remaining training of X at the elementary level was conducted online by the NCERT on the DIKSHA platform. X 2.0 was launched in ..... which aims to cover around ..... Teacher and School Heads at ..... level across all States and UTs. .... has developed a package including 13 Online Courses with 12 Generic modules and 56 subject-specific modules for X 2.0. Identify X and Fill the gaps.**

- [a] 2021, 10 Lakh, Primary and Secondary, NCERT
- [b] 2020, 10 Lakh, Secondary, CBSE
- [c] 2021, 5 Lakh, Secondary, NCERT
- [d] 2022, 10 Lakh, Pre-primary and Primary, NCTE
- [e] 2021, 10 Lakh, Secondary, NCERT

Solution – [e]



**A lengthy "fill in the blank" question. This is yet another type of question that tests your level of retention of facts. However, it is not very difficult to solve. Because the information given in the paragraph helps you to recall the facts and you can easily do it. So, don't worry about such questions, just go through the schemes comprehensively.**

**Q.25) ARPIT Program was launched in 2018 to provide professional development to 15 lakh higher education faculty. For professional development of faculties, training is provided through Massive Open Online Courses (MOOCs) platform SWAYAM. What does "W" stand for in SWAYAM?**

- [a] Windows
- [c] Wonder
- [e] Well-Being

- [b] Webs
- [d] Winner

Solution – [b]



**Explanation – SWAYAM stands for Study Webs for Active Learning for Young Aspiring Minds**

**Q.26) Project X was launched in 2020 to support the states in developing, implementing, evaluating, and improving interventions with direct linkages to improved education outcomes. The total project cost is Rs.5718 Crores. It is a World bank funded project. Project X is being implemented in 6 states. Which of the following is not one of the 6 states?**

- [a] Rajasthan
- [c] Madhya Pradesh
- [e] Uttar Pradesh
- [b] Maharashtra
- [d] Odisha

Solution – [e]

**Q.27) To enable higher educational institutions to work with the people of rural India in identifying development challenges and evolving appropriate solutions for accelerating sustainable growth, Unnat Bharat Abhiyan was launched in 2014. On successful implementation of Phase 1, Unnat Bharat Abhiyan Phase 2 was launched in 2018. Which IIT has been designated as the national coordinating institute for the program?**

- [a] IIT Madras
- [c] IIT Delhi
- [e] IIT Kharagpur
- [b] IIT Bombay
- [d] IIT Ropar

Solution – [c]



1.28-29) Read the following passage and answer the questions that follow

–

This scheme was launched in 1995 as the National Program of Nutritional Support to Primary Education. In 2004, it was renamed and revamped. It has been recently revamped again and continued for the period of 2021-22 to 2025-26. The total budget for the continued period is Rs.1,30,794.90 Crores.

**Q.28) How many calories per child per day is provided to primary students under the scheme?**

- [a] 700 Cal                      [b] 350 Cal  
[c] 450 Cal                      [d] 600 Cal  
[e] 1200 Cal

Solution – [c]

**Q.29) Children of classes ..... enrolled in government, government-aided, local body schools, special training centers, Madrasas, and Maktabas supported under SSA are provided support under the scheme mentioned in the passage.**

- [a] I to V                              [b] I to VI  
[c] I to VII                            [d] I to VIII  
[e] I to IX

Solution – [d]

**Q.30) Centrally sponsored scheme X was launched by the Ministry of education to achieve universal foundational literacy and numeracy in primary classes and to ensure that all children attain grade-level competencies in reading, writing, and numeracy. The scheme aims to ensure that every child has the basic foundational and numeracy skills by class 3rd by 2026-27. In which year, the scheme X was launched?**

- [a] 2019                              [b] 2020  
[c] 2021                              [d] 2022  
[e] 2023

Solution – [c]

**Q.31) X is the platform launched in 2017 for providing quality e-content for school education in States/UTs and QR coded Energized Textbooks for all grades (one nation, one digital platform). X complies with World Wide Web Consortium (W3C) Web Content Accessibility Guidelines (WCAG) 2.0 level AA. This enables people with visual impairments to access the website using assistive technologies, such as screen readers. Special e-content for visually and hearing**

impaired is developed on Digitally Accessible Information System (DAISY) and in sign language on NIOS website/ YouTube. X is the initiative of which of the following organizations?

- [a] NCERT [b] National Council of Teacher Education  
[c] CBSE [d] AICTE  
[e] UGC

Solution – [a]

**Q.32) X is a non-lapsable fund approved by the cabinet in 2017 into which all secondary and higher education cess is being credited. Identify X.**

- [a] DUSK [b] MUSK  
[c] TUSK [d] DUCK  
[e] RUSK

Solution – [b]



**Explanation** – The fund X is Madhyamik and Uchchatar Shiksha Kosh (MUSK)

**Q.33) The scheme Y was launched in 2018 by subsuming three erstwhile centrally sponsored scheme viz; Sarva Shiksha Abhiyan, Rashtriya Madhyamik Shiksha Abhiyan and Teacher Education. The scheme has been given approval for its continuation from 2021-22 to 2025-26. Which of the following features of second edition of the scheme is incorrect?**

- [a] For Teaching Learning Materials, indigenous toys and games, play based activities per annum for pre-primary sections in Government Schools, Rs.500 per child will be provided  
[b] Transport facility has been extended to secondary level at up to Rs.6000 per annum  
[c] Sports grant of up to Rs.25000 to schools in case at least 2 students of that school win a medal in Khelo India school games at the National level  
[d] All Kasturba Gandhi Balika Vidyalayas to be upgraded to class XII  
[e] Rs.3000 per month for Rani Laxmibai Atma Raksha Prashikshan

Solution – [e]



**Explanation** – Rs.5000 per month for Rani Laxmibai Atma Raksha Prashikshan

**Q.34) Government of India has launched a scheme in 2022 to impart foundational literacy and numeracy, critical life skills, vocational skills, basic and continuing education. The scheme targets to 5 Crore learners at 1 Crore per year for the coming 5 years. Saksham is a 2000 born**

**boy living in a village in Odisha. His friend told him about this scheme and advised him to get the benefits of this scheme. Under the scheme, the training is being provided through OTLAS. Is Saksham eligible to get the benefits of the scheme? What does 'T' stand for in OTLAS?**

[a] Yes, he is eligible because all illiterates of age 15 years and above in all states and UTs are eligible, 'T' stands for Training

[b] Yes, he is eligible because all illiterates of age 20 years and above in all states and UTs are eligible, 'T' stands for Teaching

[c] No, he is not eligible because all illiterates of age 25 years and above in all states and UTs are eligible, 'T' stands for Training

[d] Yes, he is eligible because all illiterates of age 15 years and above in all states and UTs are eligible, 'T' stands for Teaching

[e] Yes, he is eligible because all illiterates of age 10 years and above in all states and UTs are eligible, 'T' stands for Training

#### **Solution – [d]**



**Explanation** – OTLAS stands for Online Teaching, Learning and Assessment System

**Q.35) National Means Cum Merit Scholarship scheme was launched in ..... to award scholarships to meritorious students of economically weaker sections to arrest their drop-out at class VIII and encourage them to continue their education at secondary stage. To get the benefits of this scheme, parental income of beneficiary student from all the sources should not be more than ..... The scheme provides scholarship of ..... per student per annum. The scheme has been continued for the period of 2021-22 to 2025-26 with an outlay of .....**

[a] 2009, Rs.3.5 Lakhs, Rs.12000, Rs.1270 Crores

[b] 2008, Rs.3.5 Lakhs, Rs.12000, Rs.1827 Crores

[c] 2008, Rs.2.5 Lakhs, Rs.11000, Rs.1870 Crores

[d] 2010, Rs.3.0 Lakhs, Rs.12000, Rs.1870 Crores

[e] 2008, Rs.3.5 Lakhs, Rs.12000, Rs.1270 Crores

#### **Solution – [b]**

**Q.36) To inculcate basic conversational skills among people in an Indian language other than their mother tongue, the Bhasha Sangam Initiative was launched in 2021 by the Ministry of Education. Bhasha Sangam Mobile App has been developed by a start-up for effective implementation of the initiative. Name the start-up that has developed this app.**

- [a] Multibhashi
- [b] Multilingual
- [c] MeriBhasha
- [d] AmarBhasha
- [e] Multilanguage

**Solution – [a]**

Q.37) Consider the following statements with respect to PM SHRI Schools and identify the correct statement/s

- (1) More than 14500 schools across the country will be developed as PM SHRI Schools**
- (2) The schools will showcase all components of the National Education Policy 2020, act as exemplar schools, and also offer mentorship to other schools in their vicinity**
- (3) The total outlay of the scheme is Rs.64128 Crore which includes a central share of Rs.27630 Crore**
- (4) It will be implemented for a period of FY 23 to FY 26**
- (5) More than 18 lakh students are expected to be direct beneficiaries of the scheme**

- [a] Only 1, 2 and 5
- [b] Only 3 and 4
- [c] Only 2, 3 and 4
- [d] Only 3 and 5
- [e] Only 1, 3, 4 and 5

**Solution – [a]**



**Explanation –**

- Total outlay of the scheme is Rs.27360 Crore which includes a central share of Rs. 18128 Crore
- It will be implemented for a period of FY 23 to FY 27

**Q.38) Ministry of finance had announced a small saving scheme for women in union budget 2023-24. It is a one-time small savings plan for girls (including minors) and women. Which of the following statements is correct with respect to the scheme?**

- [a] The minimum limit of deposit is Rs.10000 and Maximum is Rs.2 Lakhs
- [b] An individual can open number of accounts subject to maximum limit after time gap of 6 months between existing account and the opening of another account



[c] The interest will be 7.5% per annum and it will compounded annually

[d] Account holder can withdraw maximum up to 40% of eligible balance, after 6 months from the date of opening of the account before the maturity

[e] Under the scheme, Single Holder Type Account can be opened by a woman for herself, or by the guardian on behalf of a minor girl

#### **Solution – [e]**

**Q.39) Ravi, Suresh and Suman are the three friends who want to open an account under National savings (monthly income account scheme) 2019. Their friend Manish explained the provisions of the scheme to them. Which of the following provisions explained by Manish is incorrect?**

[a] Ravi, Suresh and Suman can deposit a maximum amount of Rs.15 Lakhs in the account

[b] The minimum amount that can be deposited by the three friends is Rs.1000

[c] The duration of the account will be 5 years

[d] Ravi, Suresh and Suman can withdraw deposit and close account at any time after 2 years from opening of account

[e] If the account is closed after the expiry of 3 years, an amount equal to 1% of the deposit will be deducted

#### **Solution – [d]**

**Q.40) Which of the following statements is incorrect with respect to the Senior Citizen Savings Scheme 2019?**

[a] The maximum amount that can be deposited is Rs.15 Lakhs

[b] The duration for which an account can be opened is 5 years which can be extended for a period of 3 years

[c] If the account is closed before 1 year after the date of opening of account interest paid on the deposit in the account shall be recovered from deposit and the balance shall be paid to the account holder

[d] If the account is closed after the expiry of one year but before two years from the date of its opening an amount equal to 1.5% of the deposit shall be deducted and the balance shall be paid to the account holder

[e] Deposits under the scheme qualify for deduction u/s 80-C of Income Tax Act

#### **Solution – [a]**

**Q.41) Consider the following statements with respect to PM Suraksha Bima Yojana and PM Jeevan Jyoti Bima Yojana and identify the correct statement/s**

**(1) Both the schemes were launched in 2015**

**(2) For PM Suraksha Bima Yojana, eligible age group is 18-50 years while for PM Jeevan Jyoti Bima Yojana, the eligible age group is 18-70 years**

**(3) PM Suraksha Bima Yojana is an accidental insurance scheme and hence it has higher premium than PM Jeevan Jyoti Bima Yojana which is a life insurance scheme**

**(4) Under both the schemes, Rs.2 Lakh cover is provided in case of death**

[a] Only 2, 3 and 4

[b] Only 1 and 4

[c] Only 2 and 3

[d] Only 1, 2 and 3

[e] Only 2 and 4

**Solution – [b]**



**Explanation –**

- For PM Suraksha Bima Yojana, eligible age group is 18-70 years while for PM Jeevan Jyoti Bima Yojana, the eligible age group is 18-50 years
- PM Suraksha Bima Yojana has lower premium (Rs.20 per annum) than PM Jeevan Jyoti Bima Yojana (Rs.436 per annum)

**Q.42) Nidhi has designed a Seeder, used in agriculture for sowing seeds. The seeder designed by Nidhi has a very low cost compared to the other seeders in the market. She has the vision of increasing the farmers' income by reducing the input cost. For manufacturing the seeder, she needs to set up her own enterprise for which she does not have funding. That other day, while reading a newspaper, she came to know about a scheme launched in 2016 under which government provides bank loans ranging from Rs.10 lakhs to Rs.1 crore to at least one SC or ST borrower and at least one-woman borrower per branch for setting up of a greenfield enterprise. The Same day, she visited the nearest bank branch and applied for a loan under the scheme. The manager told her that the entire cost of setting up the enterprise shall not be given in the form of a loan. Nidhi also has to contribute a minimum percentage of the total cost. If the total cost of the project is Rs.50 Lakhs, how much minimum amount Nidhi has to contribute?**

[a] Rs.10 Lakhs

[b] Rs.1 Lakh

[c] Rs.50,000

[d] Rs.5 Lakhs

[e] Rs.2 Lakhs

**Solution – [d]**



**Explanation** – The scheme is Stand Up India. Under the scheme, the borrower's contribution should be at least 10% of the project cost. Hence, Nidhi has to contribute Rs.5 Lakhs.

**Q.43) Nimish belongs to a wealthy family and possesses various gold coins. His forefathers were of the view that these gold coins are a part of their heritage and hence the coins need to be preserved. But Nimish is of a different view. He wants to mobilize this large amount of gold and earn some interest by investing gold under a government of India scheme launched in 2015. Under the scheme, the deposits of gold can be done for short term, medium term, and long term. Nimish wants to invest 10Kg gold in the scheme. Can he invest this much amount of gold? If yes, how much interest per annum will he get, if he invests for the long-term period?**

- [a] He cannot invest 10Kg gold because the maximum limit is 4Kg
- [b] He can invest because there is no maximum limit and he will get 2.50% return on his investment
- [c] He cannot invest 10Kg gold because the maximum limit is 2Kg
- [d] He can invest because the maximum limit is 20Kg and he will get 2.50% return on his investment
- [e] He can invest because there is no maximum limit and he will get 2.00% return on his investment

**Solution – [b]**



**Explanation** – The scheme mentioned in the passage is Gold Monetization Scheme. Nimish can invest in the scheme because there is no maximum limit of investment under the scheme. For long term investment, one can get interest of 2.50% per annum.

**Q.44) Shobhit, Akshat, and Raunak are three friends. All of them have invested in the sovereign gold bond scheme of the Ministry of Finance. Who among the following can redeem their investment on 24th July 2024?**

- (1) Shobhit, who invested on 10th July 2016**
- (2) Akshat, who invested on 10th July 2017**
- (3) Raunak, who invested on 10th July 2022**

- [a] Only Shobhit
- [b] Both Shobhit and Raunak
- [c] Both Shobhit and Akshat
- [d] Both Akshat and Raunak
- [e] Only Akshat

**Solution – [c]**



**Explanation** – The scheme allows redemption after 5 years of investment. Hence, both Shobhit and Akshat can redeem their investments.

**Q.45) Consider the following statements with respect to the PM Jan Dhan Yojana and identify the correct statement/s**

**(1) Under the scheme accidental insurance is provided to all Jan Dhan Account holders who have opened accounts after 28th August 2017**

**(2) An overdraft facility of up to Rs.10,000 is available for Jan Dhan Account holders who are in the age group of 18 to 60 years**

**(3) Maintaining a minimum balance is not required under the accounts opened under the scheme**

**(4) The Jan Dhan Account holders are eligible for PM Jeevan Jyoti Bima Yojana and PM Suraksha Bima Yojana**

[a] Only 1 and 2

[b] Only 2 and 3

[c] Only 3 and 4

[d] Only 2, 3 and 4

[e] Only 1, 2 and 4

**Solution – [c]**



**Explanation –**

- Under the scheme accidental insurance is provided to all Jan Dhan Account holder who have opened the accounts after 28th August 2018
- Overdraft facility of up to Rs.10,000 is available for Jan Dhan Account holder who are in the age group of 18 to 65 years

**Q.46) Which of the following statements is correct with respect to PM MUDRA Yojana?**

[a] Nikhil, who is an NRI, has a business plan for a non – farm business income generating activity can take only Shishu component of loan under the scheme

[b] Loans under the scheme can only be given by Scheduled commercial banks, Regional Rural Banks and Small Finance Banks

[c] Under the Shishu component of the scheme, loans up to Rs.1 Lakh can be availed

[d] The scheme provides a MUDRA Card, which is a RuPay debit card to its beneficiaries which can be used for drawing cash from ATM or Business Correspondent or make purchase using Point of Sale machine

[e] The loans under the scheme are available at a fixed interest rate of 7%

### Solution – [d]



#### Explanation –

- Nikhil can avail any loan viz; Shishu, Kishore and Tarun
- Loans under the scheme can be given by Scheduled commercial banks, RRBs, small finance banks, NBFCs, micro finance institutions etc.
- Under the Shishu component of the scheme, loans up to Rs.50K can be availed
- The interest rates are decided by the banks themselves.

**Q.47) Mr. Piyush Goyal is a 60 years old person. On his retirement, he received Rs.10 Lakhs from a scheme in which he invested in his early life. Now he does not know what to do of this money and how to earn interest from it. His friend, Mr. Bhupendra Yadav told him about a scheme of ministry of finance launched in 2017 to protect elderly persons against a future fall in their interest income due to uncertain market conditions and to provide social security during old age. Identify the incorrect statement/s about the scheme mentioned by Mr. Bhupendra Yadav.**

**(1) Mr. Piyush Goyal has to buy a policy for earning interest on his money under the scheme for which the tenure is 10 Years**

**(2) The nodal implementing agency for the scheme is PFRDA**

**(3) Premature withdrawal is possible under the scheme; in case the money is required for the treatment of terminal or critical illness of the person or spouse**

**(4) The minimum pension which Mr. Piyush Goyal will get under the scheme is Rs.3000 per month**

[a] Only 2 and 4

[b] Only 1 and 3

[c] Only 1, 2 and 3

[d] Only 2, 3 and 4

[e] Only 2 and 3

### Solution – [a]



**Explanation –** The scheme mentioned in the passage is PM Vaya Vandana Yojana.

- The nodal implementing agency for the scheme is LIC
- The minimum pension which Mr. Piyush Goyal will get under the scheme is Rs.1000 per month and maximum is Rs.9250 per month

**Q.48) Atal Pension Yojana was launched by ministry of finance in ..... for providing old age income security to the citizens of India, especially the poor, the under-privileged and the workers in the unorganised sector. The minimum age to enter the scheme is ..... and the maximum age is 40 years. The maximum pension that a subscriber can get is ..... per month on completing 60 years of age. If Suman has entered the scheme at the age of 40 years, she has to contribute ..... per month to get Rs.1000 as pension after attaining 60 years of age.**

[a] 2014, 18 years, Rs.3000, Rs.291

[b] 2015, 18 years, Rs.3000, Rs.291

[c] 2014, 18 years, Rs.3000, Rs.42

[d] 2015, 18 years, Rs.5000, Rs.210

[e] 2015, 18 years, Rs.5000, Rs.291

#### **Solution – [e]**



#### **Explanation –**

Atal Pension Yojana was launched by ministry of finance in **2015** for providing old age income security to the citizens of India, especially the poor, the under-privileged and the workers in the unorganised sector. The minimum age to enter the scheme is **18 years** and the maximum age is 40 years. The maximum pension that a subscriber can get is **Rs.5000** per month on completing 60 years of age. If Suman has entered the scheme at the age of 40 years, she has to contribute **Rs.291** per month to get Rs.1000 as pension after attaining 60 years of age.

**Q.49) Consider the following statements with respect to SWAMIH fund and identify the correct statement/s**

(1) The fund was launched in 2019 as an Alternative Investment Fund to revive affordable and middle-income housing projects across the country

(2) The fund is being managed by SBI Cap Ventures Limited

(3) The initial corpus of the fund was Rs.25000 Crore out of which Rs.10000 Crore was contributed by the government and the rest Rs.15000 Crore was contributed by SBI

(4) The money for the projects is provided in Escrow accounts that can be used only for the completion of identified projects

[a] Only 2 and 4

[b] Only 1 and 3

[c] Only 1, 2 and 4

[d] Only 2, 3 and 4

[e] Only 3

### Solution – [c]



**Explanation** - The initial corpus of the fund was Rs.25000 Crore out of which Rs.10000 Crore was contributed by the government and the rest Rs.15000 Crore was contributed by SBI and LIC

**Q.50) Mr. Sharma, a resident of Delhi, has two daughters, Meera and Aditi, aged 8 and 6 respectively. Being aware of the rising costs of education and future marriage expenses, he decides to secure their financial future by opening Sukanya Samriddhi Yojana (SSY) accounts for both of them. He opens the accounts in 2016 at a nearby post office and makes annual deposits ranging from Rs. 250 to Rs. 1,50,000, depending on his financial situation. Meera reaches the age of 18 in 2026, and she plans to withdraw some amount from the deposits made by her father. Unfortunately, Aditi passes away in 2027. Mr. Sharma seeks to close her SSY account and claim the balance.**

**Which of the following is true based on the Sukanya Samriddhi Yojana scheme in the context of Mr. Sharma's situation?**

- [a] Meera cannot withdraw any money until she turns 21.
- [b] Aditi's account can remain active until Meera turns 21.
- [c] Mr. Sharma can withdraw 50% of the entire balance from Aditi's account.
- [d] The deposits made in Aditi's account are not eligible for income tax exemption.
- [e] Meera can withdraw 50% of the balance at the end of the preceding financial year for her education expenses.

### Solution – [e]

**Q.51) Krishi Samooh is a group of 350 farmers of Sindhudurg district of Maharashtra. The group wants to set up a Farmer Producer Organization under a scheme launched in 2020 by the ministry of agriculture and farmers' welfare. Under the scheme, capacity development and training of FPOs are being conducted by Bankers Institute of Rural Development, Lucknow and Laxmanrao Inamdar National Academy for Co-operative Research & Development. NABARD has created a dedicated fund for providing credit guarantees to the FPOs formed under the scheme. How much amount Krishi Samooh will get under the scheme for setting up the FPO? What is the corpus of the dedicated fund, set up by NABARD?**

- [a] Rs.18 Lakhs, Rs.1000 Crores
- [b] Rs.12 Lakhs, Rs.1000 Crores
- [c] Rs.18 Lakhs, Rs.2000 Crores
- [d] Rs.15 Lakhs, Rs.1200 Crores

[e] Rs.20 Lakhs, Rs.1100 Crores

#### Solution – [a]



**Explanation** – The scheme is Central Sector Scheme for Formation and Promotion of 10000 FPOs. The Krishi Samooh will get Rs.18 Lakhs for setting up the FPO. The corpus of the dedicated fund is Rs.1000 Crores

**Q.52) To provide funding to farmers and agriculture development organizations like FPOs for development of infrastructure, this fund was set in 2020 by the ministry of agriculture and farmer's welfare. The financing facility under the fund is available from 2020-21 to 2025-26, however the overall period of implementation of the scheme is ..... The minimum moratorium allowed under the scheme is ..... while the maximum moratorium is ..... All loans under this financing facility will have interest subvention of ..... per annum up to a limit of Rs. 2 Crore.**

- [a] 2020-21 to 2027-28, 6 months, 1 year, 5%
- [b] 2020-21 to 2028-29, 1 year, 2 years, 2.5%
- [c] 2020-21 to 2032-33, 6 months, 2 years, 3%
- [d] 2020-21 to 2031-32, 6 months, 2 years, 7%
- [e] 2020-21 to 2032-33, 3 months, 2 years, 3%

#### Solution – [c]



**Explanation** – The fund is Agriculture Infrastructure Fund To provide funding to farmers and agriculture development organizations like FPOs for development of infrastructure, this fund was set in 2020 by the ministry of agriculture and farmer's welfare. The financing facility under the fund is available from 2020-21 to 2025-26, however the overall period of implementation of the scheme is **2020-21 to 2032-33** The minimum moratorium allowed under the scheme is **6 months** while the maximum moratorium is **2 years** All loans under this financing facility will have interest subvention of **3%** per annum up to a limit of Rs. 2 Crore.

**Q.53) Scheme X was launched in 2021 by ministry of agriculture and farmer's welfare to develop horticulture clusters across the country to give a boost to horticulture crops production. The nodal implementing agency for the scheme is National Horticulture Board. The clusters under the scheme are of three types viz; Mega, Midi and Mini. How many clusters will be developed under the scheme? Up to how much financial assistance shall be given to support Mini clusters?**

[a] 53, Rs.25 Crores

[b] 53, Rs.50 Crores



[c] 55, Rs.50 Crores

[d] 55, Rs.25 Crores

[e] 12, Rs.25 Crores

### Solution – [d]



#### Explanation –

The scheme X is Horticulture Cluster Development Program. 55 clusters will be developed under the scheme.

Cluster category	Amount
Mega	Up to 100 Crores
Midi	Up to 50 Crores
Mini	Up to 25 Crores



*I.54-55) Read the following passage and answer the question that follow –*

*Scheme Y was launched in 2015 to achieve convergence of investments in irrigation at the field level and to expand cultivable area under assured irrigation. The scheme has been recently extended for the period of 15th finance commission. When the scheme was launched in 2015, the scheme had 4 components viz; Accelerated Irrigation Benefit Program, Har Khet ko Pani, Per Drop More Crop and Watershed Development.*

**Q.54) Which of the following ministries is implementing accelerated irrigation benefit programme of the scheme?**

[a] Ministry of rural development

[b] Ministry of agriculture and farmer's welfare

[c] Ministry of Jal Shakti

[d] Both [a] and [b]

[e] Both [b] and [c]

### Solution – [c]



#### Explanation –

The scheme Y is PM Krishi Sinchai Yojana. AIBP is being implemented by MoJS

**Q.55) What is the total outlay for the extended period of scheme Y? Out of the total outlay, how much is the central share?**

- [a] Rs.64,180 Crores, Rs.18128 Crores
- [b] Rs.1037.90 Crores, Rs.700 Crores
- [c] Rs.93,068 Crore, Rs.37,454 Crores
- [d] Rs.4445 Crore, Rs.1290 Crores
- [e] Rs.12000 Crore, Rs.1000 Crores

**Solution – [c]**

**Q.56) Which of the following statements is correct with respect to Per Drop More Crop scheme?**

- [a] From FY 2021-22, the scheme is being implemented as a component of RKVY
- [b] 50% of the project cost for installation of micro-irrigation for small and marginal farmers
- [c] 40% of the project cost for installation of micro-irrigation for other farmers
- [d] 20% higher amounts will be taken into calculation of subsidy for the North Eastern, Himalayan States and UTs of JK & Ladakh and 10% higher for States with low penetration of Micro irrigation
- [e] An area of 83.46 lakh hectare has been covered under Micro Irrigation in the Country under PDMC from 2015-16 to 2023-24 (till February 2024)

**Solution – [e]**

**Q.57) Consider the following statements with respect to the PM AASHA Scheme and identify the correct statement/s**

**(1) The scheme was launched in 2018 for ensuring remunerative prices to the farmers for their produce**

**(2) Price support scheme is one of the three components of the scheme under which procurement of pulses, copra and oilseeds will be done by central agencies**

**(3) The price deficiency payment scheme is only for oilseeds and pulses for which MSP is notified**

**(4) The component Private procurement and stockist scheme is only for oilseeds**

**(5) The procurement expenditure and losses due to procurement will be borne by Central government up to a maximum of 40% of the procurement cost, under Price support scheme**

- [a] Only 1, 2 and 4
- [b] Only 3 and 5
- [c] Only 3
- [d] Only 2, 3, 4 and 5
- [e] All 1, 2, 3, 4 and 5

### Solution – [a]



#### Explanation –

- The price deficiency payment scheme is only for oilseeds for which MSP is notified
- The procurement expenditure and losses due to procurement will be borne by Central government up to a maximum of 30% of the procurement cost, under Price support scheme

**Q.58) Soil Health Card is a report which contains nutrient status of soil. It is provided to all the farmers with recommended doses of nutrients based on testing of soil. It advises the farmer on the fertilizers and their quantities he should apply, and also the soil amendments that he should undertake. For how many nutrients of soil, the soil health card provides information?**

[a] 14

[b] 12

[c] 16

[d] 10

[e] 8

### Solution – [b]

**Q.59) RKVY RAFTAAR scheme was launched by the ministry of agriculture and farmers' welfare to ensure the preparation of the agriculture plan for different states based on the local condition. It was launched in ..... as ..... 70% of the total annual outlay is reserved for regular RKVY RAFTAAR component. .... of regular RKVY RAFTAAR outlay is reserved for value addition linked projects.**

[a] 2008, Central Sector Scheme, 30%

[b] 2007, Central Sector Scheme, 20%

[c] 2007, Centrally Sponsored Scheme, 20%

[d] 2005, Centrally Sponsored Scheme, 30%

[e] 2007, Centrally Sponsored Scheme, 30%

### Solution – [e]



#### Explanation –

RKVY RAFTAAR scheme was launched by the ministry of agriculture and farmers' welfare to ensure the preparation of the agriculture plan for different states based on the local condition. It was launched in **2007** as **Centrally Sponsored Scheme**. 70% of the total annual outlay is reserved for regular RKVY RAFTAAR component. **30%** of regular RKVY RAFTAAR outlay is reserved for value addition linked projects.

#### Q.60) Who among the following is eligible to get the benefits of PM Kisan Samman Nidhi Yojana?

- [a] Shashank, who works in a private company in Delhi, earning Rs.1,00,000 per month but he owns 10 hectares of agriculture land in his village in Allahabad
- [b] Madhur, who is a doctor in a village in Purnea district of Bihar and has 2 hectares of agriculture land in his name
- [c] Siddharth, who is an MLA from a constituency in Kalahandi district of Odisha and he owns 5 hectares of agriculture land
- [d] Pushpam is a group D central government employee owing 1 hectare of agriculture land
- [e] Baidyanath, who is a retired government personnel having monthly pension of Rs.10,000 and he owns 2 hectares of agriculture land

#### Solution – [d]



**Explanation** – Only Pushpam is eligible to get the benefits of the scheme. Rest of the people are not eligible due to the following reasons –

- **Exclusions:**
- Income tax payers
- Professionals like Doctors, Engineers, lawyers, CA etc.
- Serving and retired officers of central/state Governments/PSEs (Excluding MTS, class IV and group D employees)
- All superannuated/retired pensioners whose monthly pension is Rs.10,000/- or more (Excluding Multi Tasking Staff / Class IV / Group D employees)
- Former and Present holder of constitutional posts
- Former and Present ministers in central and state governments/ Present MPs/MLAs/MLCs.
- Former and present chairperson of district panchayats.

Note: With the 17th instalment release (June 2024), the total funds released to farmers under PM-Kisan will be more than Rs. 3.24 lakh crore

**Q.61) Which of the following statements is incorrect with respect to the financial assistance provided under scheme X launched in 2015 to develop sustainable models of organic farming through a mix of traditional methods and modern science to ensure long term soil fertility, help in climate change adaptation and mitigation?**

[a] Rs.15 lakh/ cluster of 1000 ha for 3 years are provided for value addition and infrastructure creation

[b] Rs.50000/ha for 3 years out of which, Rs.31000/ ha / 3 years is provided directly to farmers through DBT for on-farm and off-farm organic inputs

[c] Rs.2700/ha for 3 years is provided for certification and residual analysis.

[d] Rs.8800/ ha/ 3 years is provided for value addition and marketing that includes post harvest management practices like storage.

[e] Rs.3000 /hectare for 3 years is provided for Cluster formation (of 20 ha) and Capacity building of field functionaries

**Solution – [a]**



**Explanation** – Rs.20 lakh/ cluster of 1000 ha for 3 years are provided for value addition and infrastructure creation

**Q.62) Suresh is a small farmer in Karnal district of Haryana. With his small earnings, he can only manage his daily household expenses. He is only able to save Rs.120 at the end of the month. With his increasing age, he is now worried about his old age. He does not know, how he will be able to manage his expenses when he would be 60 years old. One day during an election rally, he came to know about a scheme which is a pension benefit scheme for small and marginal farmers. The scheme was launched in 2019 by the Ministry of Agriculture and farmer's welfare. He further inquired about the details of the scheme and came to know that for Rs.3000 per month as a pension upon attaining the age of 60 years, he has to contribute a small amount of money to the scheme. He decided to enroll himself in the scheme. If Suresh enters the scheme at the age of 29, how much monthly contribution Suresh has to do to the scheme?**

[a] Rs.55

[b] Rs.210

[c] Rs.95

[d] Rs.100

[e] Rs.105

**Solution – [d]**



**Explanation –**

The scheme mentioned in the passage is PM Kisan Maan Dhan Yojana. At the age of 29, Suresh has to contribute Rs.100 per month.

**Q.63) PM Fasal Bima Yojana is a crop insurance scheme which provides financial support to farmers suffering crop loss or damage. The scheme was launched in 2016 by the ministry of agriculture and farmer's welfare. The scheme provides coverage for loss of yield due to any non – preventable risks like drought, flood, wide spread pests and disease attack along with some add on coverage. Identify the correct statement about the scheme.**

[a] Under the scheme add on coverage for post-harvest losses and loss due to attack by wild animals is provided without paying any extra premium

[b] Losses arising out of war and nuclear risks, malicious damage and other preventable risks shall be excluded

[c] For commercial crops, farmers have to pay 2% of actuarial rate as premium

[d] The insurance is provided for food crops only

[e] The financial assistance from Government of India will be applicable only up to Actuarial Premium Rate of 30% and 25% with respect to irrigated and rainfed areas/district

**Solution – [b]**

**Explanation –**

- Under the scheme add on coverage for post-harvest losses and loss due to attack by wild animals is provided with a notional premium.
- For commercial crops, farmers have to pay 5% of actuarial rate as premium
- The insurance is provided for food crops, oilseeds, Annual Commercial crops/Annual horticulture crops and Perennial horticulture/commercial crops
- The financial assistance from Government of India will be applicable only up to Actuarial Premium Rate of 25% and 30% with respect to irrigated and rainfed areas/district
- The number of farmer applications has grown 33.4% and 41% year-on-year during 2021-22 and 2022-23, respectively. Further, during the year 2023-24, there in an increase of 27% in terms of farmers enrolled under the scheme so far. Also 42% of total farmers insured under the scheme in FY 2023-24 are non-loanee farmers.

**Q.64) e-NAM is a pan-India electronic trading portal which networks the existing APMC mandis to create a unified national market for agricultural commodities. It was launched in 2016 by Small Farmers Agribusiness Consortium. National Informatics Centre is hosting the e-nam software on a cloud. What is the name of the cloud on which the software is being hosted?**

[a] Pawanraj

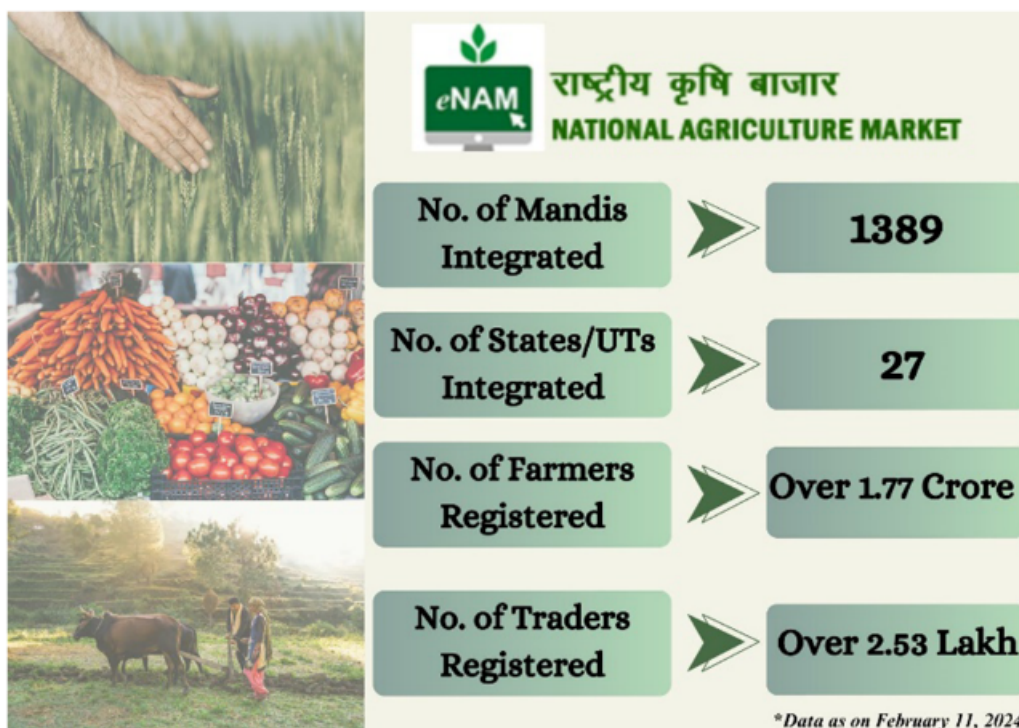
[b] Meghraj

[c] Agniraj

[d] Vanraj

[e] Krishiraj

**Solution – [b]**



**Q.65) Krishi Vigyan Kendra serves as a single window mechanism for addressing the technology needs of farmers and acts as a link among researchers, extension functionaries like NGOs and farmers. All Krishi Vigyan Kendras operate under the control of ICAR. Where was the first KVK established in the country in 1974?**

- [a] New Delhi
- [b] Haryana
- [c] Puducherry
- [d] Kerala
- [e] Tamil Nadu

**Solution – [c]**



I.66) Read the following passage and answer the questions that follow –

To promote holistic growth of horticulture sector including bamboo and coconut through area based different strategies which includes research, technology promotion, extension, post-harvest management etc. scheme X was launched in 2014. The scheme constitutes of 8 sub-missions.

**Q.66) Which of the following is not one of the 8 sub-missions under the scheme mentioned in the passage?**

- [a] National Horticulture Mission
- [b] National Bamboo Mission
- [c] Coconut Development Board



[d] National Mission on edible oils

[e] Directorate of Areca nut & Spices Development

#### Solution – [d]



#### Explanation –

The scheme X is Mission for Integrated Development of Horticulture.

There are 8 sub-missions under the scheme –

- National Horticulture Mission (NHM)
- Horticulture Mission for North East and Himalayan States (HMNEH)
- National Bamboo Mission (NBM)
- National Horticulture Board (NHB)
- Coconut Development Board (CDB)
- Directorate of Cashew nut & Cocoa Development (DCCD)
- Directorate of Areca nut & Spices Development (DASD)
- Central Institute of Horticulture (CIH)

**Q.67) National Mission on edible oils – Oil Palm was launched in 2021 with the objective of enhancing the edible oilseeds production and oils availability in the country by harnessing Oil Palm area expansion. Which of the following statements is incorrect with respect to the financial assistance given to farmers under the scheme?**

[a] Farmers are provided Rs.20,000/ha for purchasing of domestic seedlings and Rs.29,000/ha for purchasing of imported seedlings

[b] Farmers are provided assistance for maintenance at 50% of the cost limited to Rs.50,000/ha in N-E states and Andaman & Nicobar Islands

[c] For N-E states and UTs, one time grant of Rs.50 Lakhs and revolving fund of Rs.50 Lakhs is provided for setting up of new seed garden to states

[d] For training of farmers and officers Rs. 30000/training for a batch of 30 farmers for 2 days is provided

[e] For all states except N-E states and UTs, one time grant of Rs.80 Lakhs and revolving fund of Rs.80 Lakhs is provided for setting up of new seed garden is provided

#### Solution – [e]



**Explanation –** For all states except N-E states and UTs, one time grant of Rs.40 Lakhs and revolving fund of Rs.40 Lakhs is provided for setting up of new seed garden is provided

**Q.68) The union cabinet, under Modified Interest Subvention Scheme, has recently approved the Interest Subvention on short term agriculture loans to ..... for all financial institutions for the financial year 2022-23 to ..... for lending short term agri-loans up to ..... to the farmers. Fill the gaps.**

[a] 1.5%, 2024-25, Rs.3 Lakhs

[b] 2.5%, 2026-27, Rs.2.5 Lakhs

[c] 3%, 2024-25, Rs.2 Lakhs

[d] 1.5%, 2027-28, Rs.3 Lakhs

[e] 2.5%, 2024-25, Rs.5 Lakhs

**Solution – [a]**



**Explanation –**

The union cabinet, under Modified Interest Subvention Scheme, has recently approved the Interest Subvention on short term agriculture loans to **1.5%** for all financial institutions for the financial year 2022-23 to **2024-25** for lending short term agri-loans up to **Rs.3 Lakhs** to the farmers.

**Q.69) Sub-Mission on Agricultural Mechanization was launched by the ministry of agriculture and farmer's welfare to enhance the reach of farm mechanization among small and marginal farmers. Which of the following statements is incorrect with respect to the financial assistance provided under the scheme?**

[a] Up to Rs.10 Lakhs for purchase of drones by eligible organization/institutes

[b] Grants up to 75% of the cost of agriculture drone for its demonstrations on the farmers' fields

[c] Contingency expenditure of Rs.6000 per hectare is provided to implementing agencies that do not want to purchase drones but will hire drones for demonstrations from Custom Hiring Centres

[d] Financial assistance up to a maximum of Rs. 4.00 lakhs is provided to make available drone services to farmers on rental basis

[e] Financial assistance @40% of the cost up to a maximum of Rs.4.00 lakhs are provided to Small and Marginal, Scheduled Caste/Scheduled Tribe, Women and North Eastern State farmers for individual purchase of drones

**Solution – [e]**



**Explanation –** Financial assistance @50% of the cost up to a maximum of Rs.5.00 lakhs are provided to Small and Marginal, Scheduled Caste/Scheduled Tribe, Women and North Eastern State farmers for individual purchase of drones

**Q.70) Bhartiya Prakritik Krishi Paddhati was launched in 2019-20 for implementation up to 2024-25. The total outlay of the scheme is Rs.4645.49 Crores. Under the scheme, Rs.12200/ha for 3 years is provided for cluster formation, capacity building and continuous handholding by trained**

**personnel. The scheme is being implemented by 8 states. Which of the following is not of the 8 states?**

- [a] Andhra Pradesh [b] Chhattisgarh  
[c] Madhya Pradesh [d] Bihar  
[e] Jharkhand

**Solution – [d]**



**Explanation** – The 8 states are – Andhra Pradesh, Chhattisgarh, Kerala, Himachal Pradesh, Madhya Pradesh, Odisha, Tamil Nadu and Jharkhand

**Q.71) Agri-clinics and Agri-business scheme is 45 days free residential training with a provision for availing loan and subsidy from the banks to transform unemployed youth into self-employed Agripreneurs. It is Central Sector Scheme launched by Ministry of Agriculture & Farmers Welfare in collaboration with NABARD. Which of the following is the implementing agency of the scheme?**

- [a] Indian Council of Agriculture Research [b] National Environmental Engineering Research institute  
[c] National Institute of Agricultural Extension Management [c] National Institute of Agricultural Extension Management  
[d] Indian Institute of forest management [e] National Centre of Organic Farming

**Solution – [c]**

**Q.72) Sumit is an MGNREGA worker in the Birbhum district of West Bengal. In the month of July, he has been allocated work, 10 km from his place of residence. He earned daily wage of Rs.230 per day in the month of June when he was allocated work within 5 km of his residence. How much daily wage will Sumit get in the month of July?**

- [a] Rs.250 [b] Rs.253  
[c] Rs.257 [d] Rs.264  
[e] Rs.235

**Solution – [b]**



**Explanation** – Under the MGNREGA scheme, work should ordinarily be provided within 5 km radius of the village, if not 10% of the wage rate is provided. Hence, Sumit will get 10% extra wage of April's wage i.e. Rs.253.

**Highest wage rate for 2024-25 –**

Haryana and Sikkim (Gnathang, Lachung and Lachen) – Rs.374

**Lowest Wage Rate –**

Arunachal and Nagaland – Rs.234

**Q.73) Consider the following statements with respect to PM Awas Yojana – Gramin and identify the incorrect statement/s**

**(1) The scheme was launched in 2018 to provide pucca house with all basic amenities to all households & households living in kutcha & dilapidated house in rural areas by 2022**

**(2) There are five automatic inclusion criteria under the scheme like households with shelter, manual scavengers etc.**

**(3) There are 13 automatic exclusion criteria under the scheme**

**(4) Target number of houses to be built by 2022 is 2.95 Crores**

**(5) Rs.1.30 Lakhs is provided to beneficiaries in plain areas while in hilly, difficult & LWE districts, the assistance is Rs.1.20 Lakhs**

[a] Only 1, 2 and 3

[b] Only 2 and 3

[c] Only 1 and 5

[d] Only 2, 3 and 5

[e] Only 1 and 2

**Solution – [c]**



**Explanation –**

- The scheme was launched in 2016 to provide pucca house with all basic amenities to all households & households living in kutcha & dilapidated house in rural areas by 2022
- Rs.1.20 Lakhs is provided to beneficiaries in plain areas while in hilly, difficult & LWE districts, the assistance is Rs.1.30 Lakhs
- It is mandatory to provide support of 90/95 person days unskilled wage employment at the current rates to a PMAY-G beneficiary for construction of his /her house in convergence with MGNREGS



I.74-75) Scheme X was launched to provide all weather access to eligible unconnected habitations in the rural areas with a population of 500 persons or above in plain areas and a population of 250 or above in North – Eastern states, Hilly, tribal and backward areas. It is being implemented by National Rural Infrastructure Development Corporation.

**Q.74) Which of the following statements is incorrect with respect to the scheme mentioned in the passage?**

- [a] Time limit for completing the projects under the scheme is 9 months from the date of issue of order which can be extended up to 12 months in case the work is affected by any natural factor
- [b] Phase 2 of the scheme X was launched in 2013 with an estimated cost of Rs.33,030 Crores
- [c] Phase 3 of the scheme X was launched in 2019 with an estimated cost of Rs.80,250 Crores
- [d] The phase 3 is targeted to be completed by March 2024
- [e] Under the scheme X, there is a separate component for construction of roads in Left Wing Extremism affected areas.

**Solution – [d]**



**Explanation –** The scheme X is PM Gram Sadak Yojana. The phase 3 is targeted to be completed by March 2025. The phase 4 has been launched to include 25000 rural habitations.

**Q.75) When was the scheme X launched?**

- [a] 2000
- [b] 2001
- [c] 2002
- [d] 2003
- [e] 2004

**Solution – [a]**

**Q.76) Scheme Y was launched in 2011 as Aajeevika to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities. The scheme is partially supported by World Bank. It seeks to reach out to around 10 Crore rural poor households in a phased manner by 2022-23 and impact their livelihoods significantly. There are various sub-schemes under the scheme Y. Which of the following is not one of the sub-missions under the scheme?**

- [a] Aajeevika Gramin Express Yojana
- [b] Mahila Kisan Sashaktikaran Pariyojana
- [c] Start – Up village entrepreneurship program
- [d] National Rural Livelihood projects
- [e] Sansad Adarsh Gram Yojana

**Solution – [e]**



**Explanation** – The scheme Y is DAY – NRLM. The sub-schemes under DAY-NRLM are –

- Aajeevika Gramin Express Yojana
- Mahila Kisan Sashaktikaran Pariyojana
- Start – Up village entrepreneurship program
- National Rural Livelihood projects

**Q.77) How much amount of overdraft facility is available for women SHG members under DAY – NRLM to meet immediate/emergency requirements of SHG members?**

[a] Rs.10000

[b] Rs.2000

[c] Rs.5000

[d] Rs.15000

[e] Rs.1000

**Solution – [c]**

**Q.78) Sanchit is a rural youth aged 25 years. He is undergoing demand led skill training under a scheme launched by the ministry of rural development in 2014. The scheme assures guaranteed placements for at least 75% trained candidates. If, after completing training, Sanchit is placed within his district of domicile how much per month post-placement support will Sanchit get?**

[a] Rs.1000

[b] Rs.2000

[c] Rs.500

[d] Rs.2500

[e] Rs.1500

**Solution – [a]**



**Explanation** – The scheme mentioned in the passage is Deen Dayal Upadhyay – Gramin Kaushalya Yojana.

- Post placement support of Rs.1000 per month to beneficiary's bank account for a period of two months in case the beneficiary is placed within the district of domicile, for three months if placed within the state of domicile and for six months in case the placement happens outside the state of domicile. Hence, Sanchit will get Rs.1000 per month post placement support.

**Q.79) Consider the following statements with respect to Sansad Adarsh Gram Yojana and identify the incorrect statement/s**

**(1) It is a village development project under which each member of parliament will take the responsibility of developing physical and institutional infrastructure of three villages by 2019**

**(2) An Adarsh gram should have a population of 3000 – 5000 in plain areas and 1000 – 3000 in hilly, tribal and difficult areas**

**(3) Rs.3000 Crore has been allocated to the scheme for FY 2023-24**

[a] Only 1 and 2

[b] Only 3

[c] Only 2 and 3

[d] Only 2

[e] Only 1

**Solution – [b]**



**Explanation –**

- There is no separate fund allocated for the yojana. Resources may be raised through
- Funds from existing schemes, such as the Indira Awas Yojana, Pradhan Mantri Gram Sadak Yojana, Mahatma Gandhi National Rural Employment Guarantee Scheme, and Backward Regions Grant Fund, etc.
- The Member of Parliament Local Area Development Scheme (MPLADS),
- The gram panchayat's own revenue
- Central and State Finance Commission Grants
- Corporate Social Responsibility funds.

**Q.80) Shyama Prasad Mukherjee Rurban Mission was launched in ..... to stimulate local economic development, enhance basic services and create well planned Rurban clusters. This is being done by establishing ..... rurban clusters across the country. The project is being funded through convergence of various centrally sponsored, central sector and state government schemes. If there has been any gap between the availability of funds from schemes and desired funds for development then it would be fulfilled by Critical Gap Funding. The CGF is capped at 30% of the project cost or ..... whichever is less. In desert, hilly and tribal areas, the CGF is capped at 30% of the project cost or ..... whichever is less. Fill the gaps.**

[a] 2016, 300, Rs.30 Crores, Rs.15 Crores

[b] 2016, 300, Rs.15 Crores, Rs.30 Crores

[c] 2017, 500, Rs.30 Crores, Rs.15 Crores

[d] 2017, 300, Rs.40 Crores, Rs.20 Crores

[e] 2014, 300, Rs.30 Crores, Rs.15 Crores

**Solution – [a]**

**Q.81) National Social Assistance Program is a social security and welfare programme to provide support to aged persons, widows, disabled persons and bereaved families on death of primary bread winner, belonging to below poverty line households. From the following given pairs, identify the number of incorrect pairs.**

Sub-Scheme	Scale of Assistance
(1) Indira Gandhi National Old Age Pension Scheme	To beneficiaries of 80 years and above, Rs.300 per month pension is provided

Sub-Scheme	Scale of Assistance
(2) Indira Gandhi National Widow Pension Scheme	For widows in the age group of 40 years to 79 years, Rs.500/per month pension is provided
(3) Indira Gandhi National Disability Pension Scheme	Rs.500 per month pension is provided to disabled in the age group of 18 years to 79 years
(4) National Family Benefit Scheme	Rs.50,000 as one time assistance to the bereaved household in the event of death of the breadwinner
(5) Annapurna Scheme	10 Kg of foodgrains (wheat or rice) per month per beneficiary

[a] 1 Pair

[b] 2 Pairs

[c] 3 Pairs

[d] 4 Pairs

[e] 5 Pairs

#### Solution – [a]

**You must be wondering, Why I have given this question. This question is from a very old scheme. So, my dear friends, don't forget, that examiner do asks questions from old schemes.**

**For ex – In 2018, the examiner asked question from Swarnjayanti Gram Swarozgar Yojana which was launched way back in 1999. So, don't take for granted such old schemes.**



#### Explanation –

##### Eligibility Criteria and Scale of Assistance under the Scheme

- Indira Gandhi National Old Age Pension Scheme
- 60 years to 79 years – Rs.200 per month
- 80 years and above – Rs.500 per month
- Indira Gandhi National Widow Pension Scheme
- 40 years to 79 years – Rs.300 per month
- 80 years and above – Rs.500 per month
- Indira Gandhi National Disability Pension Scheme
- 18 years to 79 years – Rs.300 per month
- 80 years and above – Rs.500 per month
- National Family Benefit Scheme
- Rs.20,000 as one time assistance to the bereaved household in the event of death of the breadwinner
- Annapurna Scheme
- 10 Kg of foodgrains (wheat or rice) per month per beneficiary



**Q.82) Department of Land Resources under Ministry of Rural Development is implementing Digital India Land Records Modernization Program to develop a modern, comprehensive and transparent land record management system with the aim to develop an Integrated Land Information Management System. Through this program a 14-digit Alpha-numeric unique ID for each land parcel based on Geo-coordinates of vertices of the parcel is allocated. The unique ID is known as –**

- [a] Greh-Aadhar
- [b] Zameen-ID
- [c] Bhu-ID
- [d] Bhu- Aadhar
- [e] Dhara-Aadhar

**Solution – [d]**

**Q.83) Which of the following statements is correct with respect to the Amrit Sarovar Mission?**

- [a] The mission was launched to provide sustainable water sources wherein every district is expected to construct/ rejuvenate a minimum of 100 Amrit Sarovars on account of Azadi ka Amrit Mahotsav
- [b] Amrit Sarovars in each district must have pondage area of 2 acres and minimum water holding capacity of 10,000 cubic meters
- [c] Technical partner for implementing the scheme is Bhaskaracharya National Institute for Space Application and Geo-informatics
- [d] The mission was launched in 2021
- [e] The nodal ministry to implement the scheme is ministry of environment forests and climate change

**Solution – [c]**

**Q.84) Program X has been launched by ministry of rural development to strengthen capacities of National and State institutions to adopt improved watershed management for increasing farmers resilience. It is being implemented to introduce modern watershed practices in Department of Land Resources, Ministry of Rural Development and in States of Karnataka and Odisha. Identify the correct statements with respect to scheme X**

- (1) The scheme is supported by World Bank and Asian Development Bank**
- (2) A centre of excellence has been established under the program at Bengaluru**
- (3) The total outlay for the program is \$167.71 million**

- [a] Only 1
- [b] Only 2 and 3
- [c] Only 1 and 3
- [d] Only 3
- [e] Only 1 and 2

**Solution – [b]**

**Q.85) Consider the following statements with respect to central sector scheme to provide drone to SHGs and identify the incorrect statement/s**

**(1) The scheme has been launched to provide drones to 15,000 selected Women SHGs for providing rental services to farmers for agriculture purpose with an outlay of Rs.1261 Crores**

**(2) The scheme will be implemented from FY 2024-25 to FY 2025-26**

**(3) Central Financial Assistance will be provided to women SHGs at 75% of the cost of the drone as well as accessories/ancillary charges**

**(4) Under the scheme, pilot training for operating drones will be provided for a period of 30 days**

[a] Only 1 and 2

[b] Only 4

[c] Only 3 and 4

[d] Only 2, 3 and 4

[e] Only 1, 2 and 3

**Solution – [c]**



*Info.86-87) Read the following passage and answer the questions that follow –*

*Scheme X was launched in 2013 to reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities. The scheme is being implemented with its various components viz; Social mobilisation and institutional development, capacity building and training, Employment through skill training and placements, self-employment program etc. Mukesh is a jobless resident of Delhi. While eating Pakoras at a road side stall, he gave ears to the conversation going on among three RBI aspirants who were also having Pakoras at the same stall. They were discussing about the scheme X. While discussing the scheme X, the three friends talked about a component (Employment through skill training and placements) of the scheme under which assistance is provided for development / upgrading of the skills of the urban poor to enhance their capacity for self-employment and salaried employment. After hearing all this conversation, Mukesh went to a nearby common service centre where he enrolled himself as a beneficiary of the scheme X.*

**Q.86) How much cost the government will bear to provide training to Mukesh for gaining self-employment under the component - Employment through skill training and placements of the scheme X?**

[a] Rs.12000

[b] Rs.15000

[c] Rs.18000

[d] Rs.10000

[e] Rs.7500

**Solution – [b]**



**Explanation** – The scheme X is DAY-NULM. The cost of training per beneficiary shall not exceed Rs.15,000 (Rs.18,000 for North-Eastern and Special Category States)

**Q.87) Under the scheme X, how much percent reservation is provided to women, minorities and PwDs respectively?**

[a] 30%, 10% and 3%

[b] 25%, 15% and 3%

[c] 15%, 15% and 2%

[d] 30%, 20% and 1%

[e] 30%, 15% and 3%

**Solution – [e]**



**Explanation** – Reservations - Women – 30%, Minorities – 15% and PwDs – 3%

**Q.88) Which of the following statements is incorrect with respect to the financial assistance provided under a scheme launched in 2015 for ensuring pucca houses to all the eligible households in urban areas by 2022?**

[a] Under In-situ slum redevelopment component, Central Assistance of Rs.1 lakh per house is admissible for all houses built for eligible slum

[b] All LIG households can avail Rs.6 Lakhs as loan for buying house under credit linked subsidy component

[c] Central Assistance of Rs. 1.5 Lakh per EWS house is provided by the Government of India under affordable housing in partnership component

[d] Under Beneficiary led construction component, Central Assistance up to Rs. 1.5 lakh per EWS house is provided to eligible families belonging to EWS categories for individual house construction/ enhancement

[e] For middle income group – I category of beneficiaries, an interest subsidy of 4% is applicable on the loan amount up to Rs.12 Lakhs

**Solution – [e]**



**Explanation –**

The Scheme asked in the question is PM Awas Yojana – Urban.

- For middle income group – I category of beneficiaries, an interest subsidy of 4% is applicable on the loan amount up to Rs.9 Lakhs

**Q.89) To transform 500 cities and towns, scheme Y was launched in 2015 by ministry of housing and urban affairs with a total outlay of Rs.50,000 Crores. In 2021, the second edition of scheme**

**Y has been launched for a duration of 5 years. Which of the following statements is incorrect with respect to the second edition of scheme Y?**

- [a] The second edition aims to provide reliable 2.68 crore new water tap connections to all in about 4,800 statutory towns
- [b] Projects amounting to at least 10% of total project allocation for all cities with population above 10 lakhs in a State will be mandatorily taken up in PPP mode
- [c] To assess compliance of service level benchmarks with respect to quality, quantity, and coverage of water supply, Pey Jal Survekshan shall be conducted
- [d] It is a central sector scheme, with a total outlay of Rs.2,77,000 Crores
- [e] The scheme targets a universal household coverage of sewerage/septage services in 500 AMRUT cities through 2.64 crore new sewer connections

**Solution – [d]**



**Explanation –**

It is a centrally sponsored scheme.

- Central share – Rs.76,760 Crores
- The funds for the projects will be shared by Centre, State and ULBs.
- Central funds will be released to the States in three tranches of 20:40:40, based on allocation to the State as per State Water Action Plan

**Q.90) Scheme X was launched in ..... to provide working capital loans to the street vendors. The Scheme is available to all street vendors engaged in vending in urban areas as on or before ..... Under the scheme, ..... is provided as a working capital loan for a period of 1 year. The scheme X provides interest subsidy of 7%. Recently, the lending period under the scheme has been extended till ..... to give benefits to 42 Lakh Street vendors. Fill the gaps.**

- [a] 2021, 24th March 2020, Rs.10,000, December 2023
- [b] 2020, 23rd March 2020, Rs.10,000, December 2025
- [c] 2020, 24th March 2020, Rs.10,000, December 2024
- [d] 2020, 24th March 2020, Rs.20,000, December 2024
- [e] 2020, 31st March 2020, Rs.10,000, December 2025

**Solution – [c]**



**Explanation –** The Scheme X mentioned in the passage is PM SVANidhi

**Q.91) On successful completion of Swacch Bharat Mission – Urban, SBM-U 2.0 was launched in 2021 with enhanced objectives. Which of the following is not one of the focus areas of the 2nd**

**edition of the scheme?**

- [a] Access to sanitation facilities to serve additional population migrating from rural to urban areas
- [b] Complete liquid waste management in cities in less than 50,000 population
- [c] Solid waste management with emphasis on source segregation
- [d] Setting up of Material recovery facilities and waste processing facilities
- [e] Remediation of all legacy dumpsites to clear up the 15 crore tonnes legacy waste

**Solution – [b]**

 **Explanation –**


The focus areas are :

- Access to sanitation facilities to serve additional population migrating from rural to urban areas. This will be done through construction of over 3.5 lakhs individual, community and public toilets.
- Complete liquid waste management in cities in less than 1 lakh population.
- Solid waste management with emphasis on source segregation. Material recovery facilities and waste processing facilities will be set up.
- Remediation of all legacy dumpsites.

**Q.92) Scheme M was launched in 2015 to promote sustainable and inclusive cities that provides core infrastructure, a decent quality of life to its citizens and a clean and sustainable environment. The target number of cities under the scheme is 100 and initially its duration was 5 years, which has been recently extended till –**

- [a] December 2023
- [b] June 2024
- [c] December 2024
- [d] June 2024
- [e] December 2025

**Solution – [d]**

 **Explanation –** The scheme M, mentioned in the passage is Smart Cities Mission. It has been extended till June 2024.

**Q.93) For documentation of landmark projects undertaken by the Smart Cities Mission, ministry of housing and urban affairs has launched Smart cities and Academia Towards Action & Research (SAAR) program in January 2022. Under the program, 15 premier architecture & planning institutes of the country will be working with Smart Cities to document landmark projects. How many landmark projects are being documented under the program?**

[a] 100

[b] 125

[c] 75

[d] 150

[e] 225

#### Solution – [c]

**Q.94) Consider the following statements with respect to NAMASTE project of the ministry of housing and urban affairs and identify the correct statement/s**

**(1) NAMASTE, which stands for National Action Plan for Manual Sanitation Ecosystem is a joint initiative of ministry of social justice and empowerment and ministry of housing and urban affairs**

**(2) The project shall be implemented in 500 cities with total outlay of Rs.360 Crores**

**(3) The nodal implementing agencies for the project is National Safai Karamchari Financial Development Corporation and National Institute of Urban Affairs**

**(4) Under the scheme, Septic/Sewer Tank Workers and their families will be provided with health insurance coverage under Ayushman Bharat**

**(5) Under the scheme, loans will be provided for sanitation equipment for which rate of interest shall be 5%**

[a] Only 1, 4 and 5

[b] Only 1, 3 and 5

[c] Only 1, 2, 3 and 4

[d] Only 2, 4 and 5

[e] All 1, 2, 3, 4 and 5

#### Solution – [d]



#### Explanation –

- NAMASTE stands for National Action Plan for Mechanized Sanitation Ecosystem, is a joint initiative of ministry of social justice and empowerment and ministry of housing and urban affairs
- The nodal implementing agency is National Safai Karamchari Financial Development Corporation



*Info. 95-96) Read the following passage and answer the questions that follow –*

*Scheme X was launched in 2021 by ministry of minority affairs by converging 5 existing schemes of the ministry. The scheme X houses the objectives of all the 5 schemes. The scheme has 4 components viz; skilling and training, leadership and entrepreneurship, education and infrastructure development.*

**Q.95) Which of the following is not one of the five schemes, converging which the scheme X was launched?**

[a] Seekho aur Kamao

[b] Nai Udaan

[c] Nai Roshni

[d] USTTAD

[e] Hamari Dharohar

#### Solution – [b]



**Explanation** – The scheme X mentioned in the passage is PM VIKAS (PM Virasat ka Samvardhan). The scheme is a convergence of 5 existing schemes of ministry of minority affairs viz; Seekho aur Kamao, USTTAD, Hamari Dharohar, Nai Roshni and Nai Manzil.

**Q.96) Consider the following statements with respect to scheme X and identify the incorrect statement/s**

**(1) Under leadership and entrepreneurship component of the scheme, 15% of the women trained as entrepreneurs shall be selected Business Correspondents**

**(2) Vishwakarma Villages shall be developed under the infrastructure development component**

**(3) For Leadership and Entrepreneurship Component, the age group of beneficiaries should be 18-25 years**

**(4) 100% funding is given by the ministry of minority affairs for the education component of the scheme**

[a] Only 1 and 2

[b] Only 2 and 3

[c] Only 1 and 3

[d] Only 2 and 4

[e] Only 3 and 4

#### Solution – [c]



**Explanation –**

- Under leadership and entrepreneurship component of the scheme, 15% of the women trained as entrepreneurs shall be selected Business Correspondents
- For Leadership and Entrepreneurship Component, the age group of beneficiaries should be 18-45 years

**Q.97) Consider the following statements with respect to National Apprenticeship Promotion Scheme and identify the incorrect statement/s**

**(1) The scheme promotes apprenticeship in the country by providing financial incentives, technology and advocacy support to the people who have at least 18 years of age**

**(2) The minimum educational qualification to get the benefits of the scheme is 5th Class pass**

**(3) Under the scheme, Reimbursement of 25% of stipend up to a maximum Rs.1500/- per month per apprentice is provided by the Government of India to all employers who engage apprentices**

[a] Only 1

[b] Only 2 and 3

[c] Only 1 and 2

[d] Only 2

[e] Only 3

### Solution – [a]



**Explanation** – The scheme promotes apprenticeship in the country by providing financial incentives, technology and advocacy support to the people who have at least 14 years of age



*1.98) The scheme X was launched in 2015 by ministry of skill development with the following mission statement – “To rapidly scale up skill development efforts in India, by creating an end to end outcome focused implementation framework, which aligns demands of the employers for a well - trained skill workforce with aspirations of Indian citizens for sustainable livelihoods”*

**Q.98) The scheme X is governed by a council headed by –**

[a] Minister of skill development and entrepreneurship

[b] Secretary, Ministry of skill development and entrepreneurship

[c] Union finance minister

[d] Prime Minister

[e] Chairperson, National Skill Development Corporation

### Solution – [d]



**Explanation** – The scheme X is National Skill Development Mission. The governing council is headed by the Prime Minister

**Q.99) The scheme Y was launched in 2015 to encourage and promote Skill Development by providing free short-term courses and incentivizing this by providing monetary rewards to youth for skill certification with total outlay of Rs.12000 Crores. Identify the correct statement/s with respect to scheme Y.**

**(1) 60% of the funding is being provided by the central government under centrally sponsored centrally managed component of the scheme, while the rest 40% is provided by the respective state government**

**(2) There are three components of the scheme viz; short term training, recognition of prior learning and special projects**

**(3) The 4th edition of scheme Y was announced in union budget 2022-23**

**(4) The 3rd edition of scheme Y was focused on 717 districts with an aim to target 8 lakh candidates**

[a] Only 1 and 2

[b] Only 2, 3 and 4



[c] Only 1, 3 and 4

[d] Only 2 and 4

[e] Only 1 and 3

### Solution – [d]



**Explanation** – The Scheme Y is PM Kaushal Vikas Yojana. The 4th edition of the scheme was announced in union budget 2023-24

#### Funding pattern

- **Centrally sponsored centrally managed**
  - This component is implemented by NSDC.
  - 75% of the total funding will be provided by central government and 25% by the respective state government.
- **Centrally sponsored state managed**
  - It is implemented by state governments through state skill development missions.
  - 25% of the total funding is provided by central government, rest is provided by respective state government.

**Q.100) Project X is being implemented in six states of the country to augment skill training in tribal communities for their inclusive and sustainable growth. It was launched by National Skill Development Corporation (NSDC) in partnership with Seva Bharti and Yuva Vikas Society. It is being implemented under Sansadiya Sankul Pariyojana. In which of the following states, the project is being implemented?**

**(1) Maharashtra**

**(2) Bihar**

**(3) Jharkhand**

**(4) Uttar Pradesh**

**(5) Madhya Pradesh**

**(6) Rajasthan**

[a] All 1,2,3,4,5 and 6

[b] Only 2,3 and 4

[c] Only 1,3,5 and 6

[d] Only 2,3 and 5

[e] Only 1,2,3,4 and 5

### Solution – [c]



**Explanation** – The project X is Grameen Udyami Project. It is being implemented in 6 states viz;

- Maharashtra
- Rajasthan
- Chhattisgarh
- Madhya Pradesh
- Jharkhand
- Gujarat

**So, my dear friends, as you can see, mastering government schemes is not just an option but a necessity for cracking the RBI Grade B examination. With this document, you will gain a thorough understanding of the most critical schemes, the types of questions asked, and the solving approach required to tackle them effectively.**

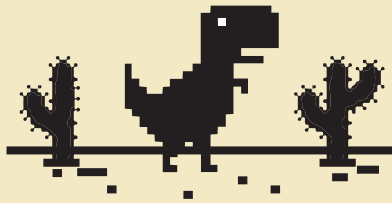
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**Signing Out,**

**Cheers!**

SUCCESS SHEET

# 100 QUESTIONS - GOVT. SCHEMES



Over & Out ...

*Anuj Jindal*