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Banking

WB Police

**WB Civil Services** 

**Other Competitive Exams** 

Date: 12th Jan 2024 General Knowledge - Government Schemes

**English** 

- Q:1 Which of the following is not a small savings scheme?
- 1. PPF
- 2. NSC
- 3. Post Office Time Deposit Scheme
- 4. Senior Citizen Savings Scheme
- 5. All of the above are small savings scheme
- **Q:2** Which of the following scheme was launched for the girl child in India?
- 1. National Social Assistance
- 2. Midday Meal Scheme
- 3. Sukanya Samridhi Yojana
- 4. Stand-Up India
- 5. Sagar Mala Project
- **Q:3** Convergence Portal was launched for which of the following scheme?
- 1. Pradhan Mantri Kisan Sampada Yojana
- 2. Agriculture Infrastructure Fund
- 3. PMFME scheme
- **4.** Both 1 and 2
- **5.** All 1, 2 and 3
- **Q:4** Which of the following resolution scheme was launched to solve the NPA problem?
- 1. Project Sangharsh
- 2. Project Sashakt
- 3. Project Paripaktva
- 4. Project Suraksha
- 5. None of these
- Q:5 SAUBHAGYA scheme is implemented by the
- 1. REC
- **2.** BHEL
- **3.** BEL
- 4. NHPC
- 5. NTPC
- **Q:6** What does first A stand for in the ASHA scheme?
- 1. Agriculture
- 2. Accredited
- 3. Annapurna
- **4.** Antyodaya
- 5. Activist

- **Q:7** Which of the following scheme is not related to education?
- 1. Mid Day Meal
- 2. PRASHAD
- 3. Saakshar Bharat
- **4.** (2) and (3)
- **5.** (1), (2) and (3)
- **Q:8** Which of the following Ombudsman schemes were integrated into the Integrated Ombudsman Scheme, 2021?
- 1. Banking Ombudsman Scheme, 2006
- **2.** Ombudsman Scheme for Non-Banking Financial Companies, 2018
- **3.** Ombudsman Scheme for Digital Transactions, 2019
- **4.** Both (1) and (2)
- **5.** (1), (2) and (3)
- **Q:9** Which of the following statement is/are correct wiith respect to Stree Nidhi Scheme?
- 1. It is a scheme of Telangana Government.
- 2. It is a scheme of Karnataka Government
- 3. Its aim is to provide Livelihood Finance to SHG women.
- 4. Both 1 and 3
- 5. Both 2 and 3
- Q:10 Which of the following scheme was launched in 2017 with an aim to improve the sports culture right from its very foundation for all sports prominent in India and to establish it as a sporting nation?
- 1. SAI training centers
- 2. Khelo India
- 3. Fit India Movement
- 4. Target Olympic Podium
- 5. National Sports Talent Contest



















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Answer Key				
<b>1</b> . (5)	<b>2</b> . (3)	<b>3</b> . (5)	<b>4.</b> (2)	<b>5.</b> (1)
<b>6</b> . (2)	<b>7.</b> (2)	<b>8.</b> (5)	9. (4)	<b>10.</b> (2)

#### Answers and Solutions

# Q:1 The correct answer is Option 5 i.e. All of the above are small savings scheme.

- Small savings schemes are designed to provide safe and attractive investment options to the public and at the same time to mobilise resources for development.
- Major small savings schemes are Post Office Monthly Income Scheme (MIS), National Savings Certificate, Public Provident Fund (PPF), Post Office Time Deposit Scheme, Senior Citizen's Savings Scheme and Post Office Savings Account.

# Q:2 The correct answer is Option 3 i.e. Sukanya Samridhi Yojana.

- 'Sukanya Samriddhi Yojana) is a small deposit scheme for a girl child, launched as a part of the 'Beti Bachao Beti Padhao' campaign, which would fetch an attractive interest rate and provide income tax rebates.
- Parents or legal guardians can open deposits on behalf of a girl child (including an adopted girl child) for up to 2 daughters aged below 10. Three girl children, in the case of twin girls as second birth or the first birth itself, results in three girl children.
- Minimum of Rs 250 of initial deposit with multiple of Rs 150 thereafter with an annual ceiling of Rs.150000 in a financial year.
- Maximum period upto which deposits can be made is 15 years from the date account's opening date account shall mature on completion of 21 years from the account's opening date or on the account holder's marriage, whichever is earlier.

#### Q:3 The correct answer is option 5 i.e. All 1, 2 and 3.

• Ministry of Agriculture & Farmers Welfare and the Ministry of Food Processing Industries jointly launched a Convergence Portal between the Agriculture Infrastructure Fund

# (AIF), the Pradhan Mantri Formalisation of Micro Food Processing Enterprises scheme and the Pradhan Mantri Kisan Sampada Yojana.

The convergence portal was launched in the presence of Union Minister, Agriculture & Farmers' Welfare, Narendra Singh Tomar, Union Minister, Food Processing Industries Pashupati Kumar Paras, Minister of State for Agriculture and Farmers' Welfare, Kailash Choudhary; along with the senior officials of both the Ministries.

# **Q:4** The correct answer is **Option 2** i.e. **Project Sashakt**

- Then Finance Minister Piyush Goyal unveiled 'Project Sashakt', a five-prong strategy to deal with non-performing assets.
- Sashakt aims to strengthen the credit capacity, credit culture and credit portfolio of public sector banks.

#### Q:5 The correct answer is Option 1 i.e. REC

- SAUBHAGYA scheme is implemented by the REC.
- Prime Minister launched the Saubhagya scheme on 25 September 2017 to achieve universal household electrification covering every village and every district in the country.

## Additional Information

- Households not found eligible as per the Socio-Economic Caste Census (SECC) 2011 data would also be provided electricity connections on payment of Rs 500 recoverable in 10 instalments through electricity bills.
- All DISCOMs including Private Sector DISCOMs, State Power Departments and RE Cooperative Societies are eligible for financial assistance.

### Q:6 The correct answer is Option 2 i.e. Accredited

- Accredited Social Health Activist (ASHA) is a trained female community health activist that is provided in every village.
- ASHA must primarily be a woman resident of the village married/ widowed/ divorced, preferably in the age group of 25 to 45 years.
- ASHA is chosen through a rigorous process of selection involving various community groups, self-help groups, Anganwadi Institutions, the

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Block Nodal officer, the District Nodal officer, the village Health Committee and the Gram Sabha.

#### Q:7 The correct answer is Option 2 i.e. PRASHAD

- The 'National Mission on Pilgrimage Rejuvenation and Spiritual, Heritage (PRASHAD) Augmentation Drive' was launched by the Ministry of Tourism in the year 2014-15 with the objective of integrated development identified of pilgrimage and heritage destinations.
- It provides financial assistance for the development of tourism infrastructure in the country including tier II destinations.

#### Q:8 The correct answer is option 5 i.e. (1), (2) and (3).

- Banking Ombudsman Scheme, 2006, Ombudsman Scheme for Non-Banking Financial Companies, 2018 and Ombudsman Scheme for Digital Transactions, 2019 were integrated into the Integrated Ombudsman Scheme, 2021.
- In addition to integrating the three existing schemes, the Scheme also includes under its ambit Non-Scheduled Primary Co-operative Banks with deposit sizes of ₹50 crores and above. The Scheme adopts the 'One Nation One Ombudsman' approach by making the RBI Ombudsman mechanism jurisdiction neutral.
- The Executive Director in charge of the Consumer Education and Protection Department of RBI would be the Appellate Authority under the Scheme.

#### Q:9 The correct answer is Option 4 i.e. Both 1 and 3

- Stree Nidhi is a flagship program of Pradesh Andhra Telangana governments.
- Stree Nidhi credit cooperative Federation Ltd. was promoted by the Government of Andhra Pradesh and Mandala Mahila Samakhyas to provide Livelihood Finance to SHG women.

#### Q:10 The correct answer is Option 2 i.e. Khelo India

■ The Khelo India programme has been introduced to revive the sports culture in India

- at the grass-root level by building a strong framework for all sports played in our country and establish India as a great sporting nation.
- It was launched in 2017 under the tenure Prime Minister Narendra Modi and Sports Ministers Vijay Goel and Rajyavardhan Singh Rathore.





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