

Daily Test Series



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WEEK



Target 2020 DAILY TEST SERIES - Test 80

1. Which of the following types of unemployment is /are experienced in India?

1. Underemployment
2. Cyclical unemployment
3. Structural unemployment

Select the correct answer using the codes given below:

- (a) 1 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Answer: d

2. In India, Direct Benefit Transfer schemes are given importance to eliminate corruption. Yet it faces hurdles in the implementation, particularly in rural areas. Which of the following are the reasons for such hurdles?

1. Poor penetration of private sector banks
2. Lack of ATM facilities
3. Poor digital literacy
4. Identification of beneficiaries

Select the correct answer Using the codes given below:

- (a) 1 and 3 only
- (b) 3 and 4 only
- (c) 2, 3 and 4 only
- (d) 1, 2, 3 and 4

Answer: c

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3. Which of the following schemes is/ are related to development of digital infrastructure in India?

1. PMGDisha
2. BharatNet
3. Startup India

Select the correct answer using the codes given below:

- (a) 2 only
- (b) 1 and 2 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Answer: d

4. Which of the following institutions give(s) direct finance to Micro Enterprises in India?

1. MUDRA Bank
2. SIDBI Bank
3. Scheduled Commercial Bank

Select the correct answer using the codes given below:

- (a) 1 only
- (b) 3 only
- (c) 2 and 3 only
- (d) 1, 2 and 3

Answer: c

5. With respect to the Financial Inclusion Index, which of the following statements is/ are correct?

1. It will be a measure of access and usage of a basket of formal financial products and services that includes savings, remittances, credit, insurance and pension products.
2. The Reserve Bank of India along with the cooperation of the NITI Aayog will release an annual Financial Inclusion Index (FII).
3. It would create an element of competition among the districts and urban areas comparing each of them with villages vying for last mile connectivity in the banking sector.

Select the correct answer using the codes given below.

- (a) 1 only
- (b) 1 and 2 only

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- (c) 2 and 3 only
- (d) 1, 2 and 3

Answer: a