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SELECTION IN BANKING
SECTOR AT HIS 25 YEAR AGE
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APARCHIT. APARCHIT SIR WAS
A REAL WARRIOR AS YOU
KNOW THAT ABOUT HIM, HE
MADE HIS IDENTITY ACROSS
THE COUNTRY WITH VERY
LITTLE AGE. AFTER HIM HIS
YOUNGER BROTHER
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AFFAIRS FROM 1 FEBRUARY
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TOP 50 MCQs OF CENTRAL GOVERNMENT FOR IBPS CLERK MAINS 2023

Q1. Adopt Heritage Scheme was launched in which year ?

- A)2015**
- B)2016**
- C)2017**
- D)2018**

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TOP 50 MCQs OF CENTRAL GOVERNMENT FOR IBPS CLERK MAINS 2023

Q1. Adopt Heritage Scheme was launched in which year ?

A)2015

B)2016

C)2017

D)2018

Answer:- C

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Q2. In the seven years since the government unveiled its ambitious ₹20,000 crore National Mission for clean Ganga , it has installed treatment plants capable of treating just ____% of the sewage estimated to be generated in the five major states that lie along the river .

- A)30%**
- B)20%**
- C)25%**
- D)40%**

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Q2. In the seven years since the government unveiled its ambitious ₹20,000 crore National Mission for clean Ganga , it has installed treatment plants capable of treating just ____% of the sewage estimated to be generated in the five major states that lie along the river .

A)30%

B)20%

C)25%

D)40%

Answer:- B

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Q3. Recently Jal Jeevan Mission increases Rural Tap Connection Coverage From ____ crore to 13 crore in just 4 years.

- A)2.45 crore**
- B)3.23 crore**
- C)1.55 crore**
- D)4.56 crore**

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Q3. Recently Jal Jeevan Mission increases Rural Tap Connection Coverage From ____ crore to 13 crore in just 4 years.

A)2.45 crore

B)3.23 crore

C)1.55 crore

D)4.56 crore

Answer:- B

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Q4. The disbursal of small business loana under Pradhan Mantri Mudra Yojana registered a record ____% growth in the first half of the current financial year ended September 2023.

- A)36%**
- B)38%**
- C)49%**
- D)51%**

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B)38%

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D)51%

Answer:- B

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Q5. As on September 2023, the total disbursal of Pradhan Mantri Mudra Yojana loans stood at ₹___ lakh crore , against ₹1.37 lakh crore in the corresponding quarter of the previous year.

- A) ₹1.56 lakh crore**
- B) ₹2.15 lakh crore**
- C) ₹1.45 lakh crore**
- D) ₹1.92 lakh crore**

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Q5. As on September 2023, the total disbursal of Pradhan Mantri Mudra Yojana loans stood at ₹___ lakh crore , against ₹1.37 lakh crore in the corresponding quarter of the previous year.

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B) ₹2.15 lakh crore

C) ₹1.45 lakh crore

D) ₹1.92 lakh crore

Answer:D

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Q6. What is the time period of PM Vishwakarma Scheme?

A)2023-24 to 2026-27

B)2023-24 to 2027-28

C)2023-24 to 2029-30

D)2023-24 to 2030-31

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Q6. What is the time period of PM Vishwakarma Scheme?

A)2023-24 to 2026-27

B)2023-24 to 2027-28

C)2023-24 to 2029-30

D)2023-24 to 2030-31

Answer:- B

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Q7. Consider the following statement about PM Dakshata Aur Kushalata Sampanna Hitgrahi (PM- DAKSH) scheme which of the following statement is incorrect?

- A) PM-DAKSH is a central sector scheme and it was launched during 2020-21.**
- B) Ministry of Education is the nodal ministry of this scheme**
- C) The age limit of this scheme is 18-45 years.**
- D) During 2020-21 to 2022-23 total of 1,07,156 beneficiaries have been trained under the PM DAKSH scheme.**

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- C) The age limit of this scheme is 18-45 years.**
- D) During 2020-21 to 2022-23 total of 1,07,156 beneficiaries have been trained under the PM DAKSH scheme.**

Answer:- B [Ministry of Social justice & Empowerment is the nodal agency]

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Q8. Recently The union government has decided to expand the Pradhan Mantri Ujjawala Yojana (PMUY) till the year_____

A)2025

B)2026

C)2024

D)2027

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Q8. Recently The union government has decided to expand the Pradhan Mantri Ujjawala Yojana (PMUY) till the year_____

A)2025

B)2026

C)2024

D)2027

Answer:- B

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Q9. Rural Development Minister Giriraj Singh chaired a national conclave to review the 'Lakshpati Didi' scheme under the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). The program is aimed at training women in self help groups (SHGs) so that they can earn a sustainable income of at least ₹___ lakh per annum per household.

- A) ₹1 lakh**
- B) ₹2 lakh**
- C) ₹3 lakh**
- D) ₹5 lakh**

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A) ₹1 lakh

B) ₹2 lakh

C) ₹3 lakh

D) ₹5 lakh

Answer:-A

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Q.10. Recently President Draupadi Murmu virtually launched an Ayushman Bhav Campaign from Gujarat. It is a campaign to ensure optimum delivery of health schemes to every intended Beneficiary. Ayushmaan Bharat a universal health coverage program was started by the Government in ____

- A)2015**
- B)2016**
- C)2017**
- D)2018**

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A)2015

B)2016

C)2017

D)2018

Answer:: D

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Q11. PM- KUSUM (Pradhan Mantri Urja surksha evam utthaan Mahabhiyan) has extended till_____

- A)March 2025**
- B)March 2024**
- C)March 2026**
- D)March 2027**

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A)March 2025

B)March 2024

C)March 2026

D)March 2027

Answer:- C

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Q12. The Union Government approved the expansion of the Pradhan Mantri Ujjawala Yojana (PMUY) in order to add ____ lakh poor households to the scheme Beneficiary base over three years at an estimated cost of ₹1650 crore.

- A)50 lakh**
- B)65 lakh**
- C)75 lakh**
- D)70 lakh**

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A)50 lakh

B)65 lakh

C)75 lakh

D)70 lakh

Answer:- C

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Q13. Pradhan Mantri Ujjawala Yojana (PMUY) was launched by the Prime Minister Narendra Modi in ____

- A)2015**
- B)2016**
- C)2014**
- D)2018**

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Q13. Pradhan Mantri Ujjawala Yojana (PMUY) was launched by the Prime Minister Narendra Modi in ____

A)2015

B)2016

C)2014

D)2018

Answer:- B

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Q14. The union government has decided to expand the Pradhan Mantri Ujjawala Yojana till the financial year 2026. This expansion will increase the total number of beneficiaries to 10.35 crore from ___ crore

- A) 9.60 crore**
- B) 7.50 crore**
- C) 8.20 crore**
- D) 9.12 crore**

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Q14. The union government has decided to expand the Pradhan Mantri Ujjawala Yojana till the financial year 2026. This expansion will increase the total number of beneficiaries to 10.35 crore from ___ crore

A)9.60 crore

B)7.50 crore

C)8.20 crore

D)9.12 crore

Answer:- A

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Q15. The Union Housing and Urban Affairs Ministry has set a new target for its loan scheme for street vendors ____ lakh new loans in less than six months till December 2023.

- A)75 lakh**
- B)70 lakh**
- C)65 lakh**
- D)63 lakh**

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B)70 lakh

C)65 lakh

D)63 lakh

Answer:- D

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Q16. The Pradhan Mantri Street vendors Atmanirbhar Nidhi (PM SVANIDHI) was launched in 2020. Under this scheme, a small capital of ₹ 10,000 is provided to street vendors. This was extended by the cabinet till ____

- A)March 2025**
- B)December 2024**
- C)March 2026**
- D)December 2025**

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Q16. The Pradhan Mantri Street vendors Atmanirbhar Nidhi (PM SVANIDHI) was launched in 2020. Under this scheme, a small capital of ₹ 10,000 is provided to street vendors. This was extended by the cabinet till ____

A)March 2025

B)December 2024

C)March 2026

D)December 2025

Answer:- B

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Q17. In which year Ministry of Power launched UDAY(Ujwal Discom Assurance Yojana) scheme to aid operational and financial turn around of power distribution companies (DISCOMs) owned by any state?

- A)2017**
- B)2016**
- C)2015**
- D)2014**

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A)2017

B)2016

C)2015

D)2014

Answer:- C

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Q18.The National Health Authority (NHA) announced extension of its Digital Health Incentives Scheme (DHIS) under the Ayushman Bharat Digital Mission (ABDM) till___

- A)31 December,2023
- B)15 March 2024
- C)30 November, 2023
- D) 1 december , 2023

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Q18. The National Health Authority (NHA) announced extension of its Digital Health Incentives Scheme (DHIS) under the Ayushman Bharat Digital Mission (ABDM) till___

- A) 31 December, 2023**
- B) 15 March 2024**
- C) 30 November, 2023**
- D) 1 december , 2023**

Answer:- A

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Q19. The Finance Minister Nirmala Sitaraman on August 2 launched VIVAD SE VISWAS II (Contractual Disputes) a settlement scheme for contractual disputes with vendors or suppliers to government and its undertakings, setting an _____ deadline for firms to submit their claims for consideration.

- A) 30 September 2023**
- B) 31 December 2023**
- C) 31 October 2023**
- D) 31 January 2024**

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- A) 30 September 2023
- B) 31 December 2023
- C) 31 October 2023
- D) 31 January 2024

Answer:- C

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Q20. What is the interest rate of Mahila Samman Saving Certificate?

A)7.5%

B)7.7%

C)7.6%

D)7.1%

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Q20. What is the interest rate of Mahila Samman Saving Certificate?

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B)7.7%

C)7.6%

D)7.1%

Answer:- A

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Q21. In August, The union Cabinet approved a scheme to add ___ e- buses to city bus services across the country, and to shore up urban infrastructure under green mobility initiatives with a focus on cities having no organised bus services.

- A)15000**
- B)17000**
- C)20000**
- D)10000**

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A)15000

B)17000

C)20000

D)10000

Answer:- D

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Q22. PM e- bus sewa scheme has an estimated budget of ₹ 57,613 crore , of which the centre will provide ₹_____ crore and the remaining will be borne by the states.

- A)15,000 crore**
- B)17,000 crore**
- C)20,000 crore**
- D)25,000 crore**

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A)15,000 crore

B)17,000 crore

C)20,000 crore

D)25,000 crore

Answer:- C

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Q23. What is the revised premium rate in PMJJBY since its inception?

A) ₹330-₹430

B) ₹331-₹435

C) ₹333-₹436

D) ₹330-₹436

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Q23. What is the revised premium rate in PMJJBY since its inception?

A) ₹330-₹430

B) ₹331-₹435

C) ₹333-₹436

D) ₹330-₹436

Answer:-D

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Q24. The Union cabinet, chaired by Hon'ble Prime Minister Shri Narendra Modi, approved the expansion of the Digital India programme. The total outlay is ₹14,903 crore. In which year Digital India programme was launched?

- A)2015**
- B)2016**
- C)2017**
- D)2018**

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A)2015

B)2016

C)2017

D)2018

Answer:- A

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Q25. Under PM Vishwakarma Scheme how many types of skilling programmes?

- A) two**
- B) three**
- C) four**
- D) one**

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Q25. Under PM Vishwakarma Scheme how many types of skilling programmes?

- A) two**
- B) three**
- C) four**
- D) one**

Answer:- A [Basic and Advanced]

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Q26. Pradhan Mantri JI- VAN(Jaiv Indhan- Vatavaran Anukool fasal awashesh Nivaran) Yojana for providing financial support to integrated bio ethanol projects for setting up second Generation (2G) ethanol projects in the country using biomas and other renewable feedstocks . The total financial outlay for the scheme is ₹1969.50 crore for the period 2018-19 to ____

- A)2024-25**
- B)2023-24**
- C)2026-27**
- D)2025-26**

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Q26. Pradhan Mantri JI- VAN(Jaiv Indhan- Vatavaran Anukool fasal awashesh Nivaran) Yojana for providing financial support to integrated bio ethanol projects for setting up second Generation (2G) ethanol projects in the country using biomas and other renewable feedstocks . The total financial outlay for the scheme is ₹1969.50 crore for the period 2018-19 to ____

A)2024-25

B)2023-24

C)2026-27

D)2025-26

Answer:- B

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Q27. PM- USHA(Pradhan Mantri Uchchatar Shiksha Abhiyan) scheme was launched in ?

A)2013

B)2016

C)2017

D)2015

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Q27. PM- USHA(Pradhan Mantri Uchchatar Shiksha Abhiyan) scheme was launched in ?

A)2013

B)2016

C)2017

D)2015

Answer:- A

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Q28. An overdraft facility up to ₹___ provided to beneficiary under Pradhan Mantri Jan Dhan Yojana

A)5000

B)10000

C)7500

D)8000

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Q28. An overdraft facility up to ₹___ provided to beneficiary under Pradhan Mantri Jan Dhan Yojana

A)5000

B)10000

C)7500

D)8000

Answer:- B

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Q.29. The union government has launched ' Mera Bill Mera Adhikar ' GST reward scheme in _____ states from September 1.

- A)7**
- B)5**
- C)6**
- D)8**

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B)5

C)6

D)8

Answer:- C

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Q30. The Union Government has launched “MERA Bill Mera Adhikar “ invoice incentive scheme, which offers cash prize from ₹10,000 to ₹___ crore from September 1, starting with six states and union territories.

- A)1 crore**
- B)2 crore**
- C)50 lakh**
- D)75 lakh**

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C)50 lakh

D)75 lakh

Answer:- A

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Q31. Recently, the cabinet gave approval for the continuation of the North East Special Infrastructure Development Scheme (NESIDS) with an approved outlay of ₹_____ crore.

A)5327.25 crore

B)3678.31 crore

C)7456.30 crore

D)8139.50 crore

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Q32. ____ has become the first state in the country to activate an ABDM (Ayushman Bharat Digital Mission) Microsite in its capital city.

A) Tripura

B) Meghalaya

C) Arunachal Pradesh

D) Mizoram

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D) Mizoram

Answer:- D

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Q33. Prime Minister of which country rolled out the universal Pension Scheme aiming to bring the citizens, aged above 18, under the pension coverage.

A)Srilanka

B)Bangladesh

C)USA

D)Pakistan

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Q34. Smart City Mission was launched by the union government in ____

A) August 2016

B) June 2015

C) September 2017

D) August 2019

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A) August 2016

B) June 2015

C) September 2017

D) August 2019

Answer:- B

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Q.35. Smart City Mission extended till ____

A)30 June 2024

B)31 March 2024

C)30 November 2023

D)1 December 2024

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Q.35. Smart City Mission extended till ____

A)30 June 2024

B)31 March 2024

C)30 November 2023

D)1 December 2024

Answer:- A

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Q36. The sixth MI(Minor irrigation) census released by the ministry of jal Shakti . Which state runs the largest number of MI(Minor Irrigation) facilities followed by Madhya Pradesh.

A)Bihar

B)Maharashtra

C)Jharkhand

D)Uttar Pradesh

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B) Maharashtra

C) Jharkhand

D) Uttar Pradesh

Answer:- D

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Q37. The Government has extended deadline for mandatory Aadhaar – based wage payments for MGNREGA till_____

- A)30 November 2023**
- B)31 December 2023**
- C)25 December 2023**
- D)1 January 2024**

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A)30 November 2023

B)31 December 2023

C)25 December 2023

D)1 January 2024

Answer:- B

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Q38. Under Pradhan Mantri Jan Dhan Yojana an accidental insurance of ₹ 1 lakh to the holders of non- premium cards, while those with premium cards can avail up to ₹____

A)2.5 lakh

B)3 lakh

C)2 lakh

D)1.5 lakh

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C)2 lakh

D)1.5 lakh

Answer:- C

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Q39. Recently Pradhan Mantri Jan Dhan Yojana Completed how many years?

- A)8 years**
- B)7 years**
- C)9 years**
- D)10 years**

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C)9 years

D)10 years

Answer:- C

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Q40. SVAMITVA (Survey of villages Abadi and Mapping with improvised technology in village areas) scheme of which ministry has been conferred with the prestigious National Award for e- governance 2023(gold) .

- A)Ministry of Minority Affairs**
- B)Ministry of Panchayati Raj**
- C)Ministry of Housing and Urban Affairs**
- D) Ministry of Finance**

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Answer:- B

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Q41. “ Poshan bhi Padhai Bhi “ program run by the which ministry?

- A)Ministry of women and child development**
- B)Ministry of Education**
- C)Ministry of Health and family welfare**
- D)Ministry of Home**

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D)Ministry of Home

Answer:- A

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Q42. Recently Prime Minister Narendra Modi released an amount of about 17,000 crore Rupees in the form of 14th installment of PM- KISAN to more than 8.5 crores Beneficiaries through direct benefit transfer. What is the budget Outlay for PM- KISAN scheme in FY2023-24?

- A)70,000 crore**
- B)55,000 crore**
- C)60,000 crore**
- D)80,000 crore**

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Q43. The government is planning skill development training for how many women under the "Lakshpati Didi" scheme , which aims to encourage them to start micro - enterprises?

- A)1 crore**
- B)2 crore**
- C)3 crore**
- D)4 crore**

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Answer:- B

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Q44. What is the minimum deposit of Senior citizen savings scheme?

- A) ₹500**
- B) ₹1500**
- C) ₹2000**
- D) ₹1000**

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A) ₹500

B) ₹1500

C) ₹2000

D) ₹1000

Answer:- D

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Q45. Recently Prime Minister Narendra Modi released an amount of about 17,000 crore rupees in the form of 14th installment of PM- KISAN

to more than ___ crores beneficiaries through the direct benefit transfer.

A)7.5 crore

B)5.5 crore

C)8.5 crore

D)6.5 crore

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C)8.5 crore

D)6.5 crore

Answer:- C

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Q46. Sakshi portal related to which Central sector scheme?

- A) Pradhan Mantri Fasal Bima Yojana**
- B) Pradhan Mantri Jan Arogya Yojana**
- C) MPLADS Scheme**
- D) GREAT Scheme**

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- D) GREAT Scheme**

Answer-C

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Q47. What is the tenure of Sovereign Gold Bond scheme (SGB)?

- A)7 years**
- B)8 Years**
- C)9 Years**
- D)10 Years**

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Q48. Premature withdrawal is allowed in Sukanya Samridhhi Account after the girls attains the age group of __

- A)21 Years**
- B)20 Years**
- C)18 Years**
- D)15 Years**

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C)18 Years

D)15 Years

Answer:- C

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Q49. What is the maximum limit of Gold Bond to be purchased under Sovereign Gold Bond scheme for individuals ?

- A)1 kg**
- B)4 kg**
- C)2.5 kg**
- D)2 kg**

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Q50. What is the maximum investment limit under Public Provident Fund for each financial year.

- A) 2.5 lakh**
- B) 1 lakh**
- C) 1.5 lakh**
- D) 2 lakh**

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Answer:- C

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