- **19.** Consider the following statements about human capital:
 - 1. Human capital is perfectly mobile across the countries.
 - 2. Depreciation of human capital can be reduced by training and investment in health and education.
 - 3. Human capital is separable from its owner.

Which of the statement given above is/are correct?

- (a) 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3
- **20.** Which of the following are the examples of human capital?
 - 1. Knowledge of the bus driver.
 - 2. Construction of a factory.
 - 3. Increase in the number of doctors.
 - 4. Publication of school books.

Select the correct answer using the code given below:

- (a) 2 and 4 only
- (b) 1 and 3 only
- (c) 1, 2 and 4 only
- (d) 1, 3 and 4 only
- **21.** Which of the following steps have been taken to expedite and enable the resolution of the NPAs of the PSBs?
 - Insolvency and Bankruptcy Code (IBC)
 - 2. Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act

Select the correct answer using the code given below:

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2
- **22.** Which of the following documents is the first official document of India which advised in favour of universal healthcare,

estimating a total allocation of around 2.5% of the GDP?

- (a) Fourth Five-Year Plan
- (b) Sixth Five-Year Plan
- (c) Tenth Five-Year Plan
- (d) Twelfth Five-Year Plan
- **23.** Which of the following statements are correct about the "Pradhan Mantri Jan-Dhan Yojana (PMJDY)"?
 - 1. It envisages universal access to the banking facilities with at least one basic banking account for every household, financial literacy, access to credit, insurance and pension.
 - 2. The PMJDY has provided a platform for the social security schemes, the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Pradhan Mantri Suraksha Bima Yojana (PMSBY).
 - 3. Under this programme, the over draft (OD) limit is Rs. 20,000.

Select the correct answer using the code given below:

- (a) 1 and 2 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) 1, 2 and 3
- **24.** Consider the following statements about the Periodic Labour Force Survey 2018-19:
 - 1. India's unemployment rate has improved.
 - 2. The labour force participation rate has also improved.
 - 3. Women's unemployment has increased.

Which of the statements given above are correct?

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

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