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2019

TEST BOOKLET

Paper-V

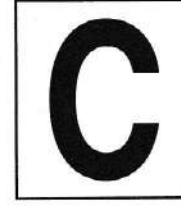
Time allowed : 3 hours

Full marks : 200

Answer *all* the questions.

Questions are of equal value.

TEST BOOKLET SERIES



Serial No:

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INSTRUCTIONS

Candidates should read the following instructions carefully before answering the questions:

1. This booklet consists of 24 pages including this front page. Verify the Page Nos. and Test Booklet Series on each page and bring at once to the Invigilator's notice any discrepancy.
2. Answers will have to be given in the Special Answer-Sheet supplied for the purpose.
3. Before you proceed to mark in the Answer-Sheet in response to various items in the Test Booklet, you have to fill in some particulars in the Answer-Sheet as per instructions sent to you in the Admit Card. **Do not fold the Answer-Sheet as this will result in error in your marks.**
4. All questions are of multiple-choice answer-type. You will find **four** probable answers (A), (B), (C) and (D) against each question. Find out which of the four answers appears to you to be correct or the best. Now darken the circle corresponding to the letter of the selected answer in the Answer-Sheet with **Black Ball Point Pen** as per instructions printed on the reverse of the **Admit Card** and in the Answer-Sheet.
5. One and only one circle is to be fully blackened for answer. Any spot in any other circle (multiple circle) or in wrong circle will be considered as wrong answer.
6. **There will be negative marking of $\frac{1}{3}$ mark for each wrong answer.**
7. There are blank pages at the end of this Booklet for Rough Work.
8. **The Special Answer-Sheet should be handed over to the Invigilator before leaving the Examination Hall. You are permitted to take away the used Test Booklet after completion of the examination.**

✓ 1. Article 14 guarantees equality before law and equal protection of laws to

- (A) all persons living within the territory of India
- (B) all citizens living in India
- ✓ (C) all persons domiciled in India
- (D) all persons natural as well as artificial

✓ 2. In which of the following cases was it observed that Articles 14, 19 and 21 are not mutually exclusive and they jointly aim at reasonableness and fairness?

- ✓ (A) Golaknath v. State of Punjab
- (B) Jagannath v. Union of India
- (C) Maneka Gandhi v. Union of India
- (D) Ram Swarup v. Delhi Administration

✓ 3. Untouchability is abolished and its practice is punishable according to

- (A) Article 15
- (B) Article 16
- ✓ (C) Article 17
- (D) Article 18

✓ 4. On which one of the following freedoms can reasonable restrictions be imposed on the ground of security of the State?

- ✓ (A) Speech and expression
- (B) Peaceful assembly
- (C) Association or Union
- (D) Movement

✓ 5. Right to freedom of religion cannot be restricted on the ground of

- (A) Health
- (B) Morality
- (C) Public order
- ✓ (D) Security of State

6. For the first time, which Constitutional Amendment made it clear that 'State' in clauses (a) to (e) of Article 3 of the Constitution includes 'Union Territories'?

- (A) 17th
- (B) 18th
- (C) 19th
- (D) 20th

7. In which of the following cases the doctrine against arbitrariness was incorporated into equality before law by Justice Bhagwati?

- (A) Air India v. Nargesh Mirza
- (B) D. K. Bakshi v. Union of India
- (C) E. P. Royappa v. State of Tamil Nadu
- (D) Pradeep Jain v. Union of India

✓ 8. The right to property was dropped from the list of fundamental rights by the

- (A) 24th Amendment
- ✓ (B) 42nd Amendment
- (C) 44th Amendment
- (D) None of the above

✓ 9. The fundamental rights under Articles 12-35

- (A) are absolutely flexible
- ✓ (B) can be amended
- (C) not justiciable
- (D) cannot be amended

10. Petitions to the Supreme Court under Article 32 are subject to the rule of Res judicata except

- (A) Certiorari
- (B) Habeas corpus
- (C) Prohibition
- (D) Quo warranto

11. In which of the following cases did the Supreme Court hold that an amendment of the Constitution under Article 368 was 'law' within the meaning of Article 13?

- (A) Shankari Prasad v. Union of India
- (B) Sajjan Singh v. State of Rajasthan
- (C) Golaknath v. State of Punjab
- (D) Keshavananda Bharti v. State of Kerala

12. For the purpose of Part III of the Constitution, which of the following are not State?

- (A) Industrial and Financial Corporation
- (B) Kerala Legislative Assembly
- (C) National Council of Educational Research and Training
- (D) Oil and Natural Gas Commission

13. Which of the following Articles describe about the person voluntarily acquiring citizenship of a foreign state not to be citizens?

- (A) Article 5
- (B) Article 6
- (C) Article 7
- (D) Article 8

14. The Constitution of India has borrowed its federal scheme of 'Union of States' from which country?

- (A) United States of America
- (B) Canada
- (C) Ireland
- (D) Russia

15. "Preamble of our Constitution is of extreme importance and the Constitution should be read and interpreted in the light of the grand and noble vision expressed in the Preamble." Justice Sikri expressed the above opinion in the case of

- (A) In re Kerala Education Bill
- (B) A.K. Gopalan v. State of Madras
- (C) In re Berubari Union
- (D) Keshavananda Bharti v. State of Kerala

16. The ex-officio Chairman of the Council of States is

- (A) the President of India
- (B) the Vice-President of India
- (C) the Speaker of the House of the People
- (D) None of the above

17. In the context of qualifications for contesting Presidential elections in India, which of the following statements is incorrect?

- (A) He should be a citizen of India.
- (B) He should not hold office of profit.
- (C) He should be qualified to be elected to the House of the People.
- (D) He should be aged 30.

18. According to the 86th Constitutional Amendment, 2002, the State shall endeavour to provide early childhood care and education for all children until they complete

- (A) age of 3 years
- (B) age of 6 years
- (C) age of 7 years
- (D) age of 12 years

19. Fundamental Duties are enshrined in

- (A) Part IV, Article 51
- (B) Part IVA, Article 51
- (C) Part IV, Article 51A
- (D) Part IVA, Article 51A

20. The framers of the Constitution borrowed the concept of Directive Principles from

- (A) Government of India Act, 1935
- (B) Constitution of Ireland
- (C) Constitution of Switzerland
- (D) Constitution of United States of America

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21. "Excessive reservation would be fraud on the Constitution of India" was observed by the Supreme Court in

- (A) Ajit Singh v. State of Punjab
- (B) Balaji v. State of Mysore
- (C) Devdasan v. Union of India
- (D) Indira Sawhney v. Union of India

22. When a Court declares certain provisions of an Act invalid, it does not affect the validity of the entire Act, according to

- (A) Doctrine of eclipse
- (B) Doctrine of prospective overruling
- (C) Doctrine of severability
- (D) None of the above

23. Under the Indian Constitution, which one of the following is not a specific ground on which the State can place restrictions on freedom of religion?

- (A) Health
- (B) Morality
- (C) Public order
- (D) Social justice

24. Article 23 of the Constitution does not prohibit

- (A) beggary
- (B) compulsory service for public purposes
- (C) forced labour
- (D) traffic in human beings

25. A citizen of India, who holds any office of profit or trust under the State, cannot accept any title from any foreign State without the consent of the

- (A) Council of Ministers
- (B) Speaker of Lok Sabha
- (C) Prime Minister
- (D) President

26. It is an urban renewal and retrofitting program with a mission to develop 100 cities all over the country making them citizen friendly and sustainable.

What is it?

- (A) Start up India
- (B) Skill India
- (C) Swachh Bharat Abhijan
- (D) Smart City Mission

27. The aim of the Third Five Year Plan (1961 - 66) was

- (A) rapid industrialisation.
- (B) growth with stability and progress towards self-reliance.
- (C) self reliant and self-generating economy.
- (D) removal of poverty and attainment of self-reliance.

28. The now defunct Planning Commission was set up on

- (A) March 15, 1950
- (B) August 6, 1952
- (C) September 1, 1951
- (D) None of the above

29. Planning Commission has been scrapped on

- (A) January 1, 2015
- (B) August 13, 2014
- (C) January 22, 2015
- (D) July 2, 2015

30. 'Planned Economy for India' — The book was written by

- (A) Sir M. Visvesvarayya
- (B) J.L. Nehru
- (C) S.N. Agarwal
- (D) M.N. Roy

31. Which one of the following rates is not determined by the Reserve Bank of India?

- (A) CRR
- (B) SLR
- (C) Repo Rate
- (D) Prime Lending Rate

32. In which year was the Reserve Bank of India established?

- (A) 1935
- (B) 1940
- (C) 1947
- (D) 1949

33. Bank Rate is an instrument of

- (A) credit control
- (B) reducing fiscal deficit
- (C) reducing deficit financing
- (D) increasing tax revenue

34. NABARD is associated with

- (A) industrial development
- (B) urban development
- (C) rural development
- (D) development of railways

35. The Green Revolution in agriculture has made the Indian farmers dependent on

- (A) Machines
- (B) Fertilizers and Pesticides
- (C) Indigenous
- (D) Availability of Micro-nutrients

36. Consider the following statements:

- (i) Economic Advisory Council to the Prime Minister is a non-constitutional, permanent and independent body.
- (ii) It advises the Prime Minister on whole heart of economic issues like inflation, microfinance, industrial output etc.

Which of the above statement(s) is/are correct?

- (A) (i) only
- (B) (ii) only
- (C) Both (i) and (ii)
- (D) None of the above

37. Consider the following statements regarding Prompt Corrective Action Plan of RBI:

- (i) PCA norms permit RBI to put in place certain restrictions such as halting branch expansion and stopping dividend payment etc.
- (ii) The norms are also capable of even capping a bank's lending limit to one entity or sector.
- (iii) Under PCA, the RBI is also capable of superseding the bank's board.

Select the correct answer:

- (A) (i) and (ii) only
- (B) (i) and (iii) only
- (C) (ii) and (iii) only
- (D) (i), (ii) and (iii)

38. Which authority is entrusted with the task of overseeing implementation of Sustainable Development Goals in India?

- (A) NITI Aayog
- (B) PMO
- (C) Cabinet
- (D) None of the above

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✓ 39. Which of the following are considered to be Stressed Assets of Banks?

- ✗ (A) NPAs
- (B) Restructured Loans
- (C) Written off Assets
- ✓ (D) All of the above

40. The Govt. has decided to provide what per cent interest subsidy to merchant exporters, entailing an expenditure of Rs. 600 cr?

- (A) 2 per cent
- (B) 3 per cent
- (C) 4 per cent
- (D) 5 per cent

41. Which of the following is one of the states which has topped NITI Aayog's Index of Indian States' performance on various UN Sustainable Development Goals (SDGs)?

- (A) Karnataka
- (B) Gujarat
- (C) Maharashtra
- (D) Kerala

42. According to the World Economic Forum's (WEF) report titled 'Future of Consumption in Fast-Growth Consumer Market - India', what will be India's ranking as the world's largest consumer market by 2030?

- (A) Second
- (B) Third
- (C) Fourth
- (D) Fifth

✓ 43. According to the data released by the Central Statistics Office (CSO), the Indian economy is likely to grow at what per cent in the financial year (2018-19)?

- (A) 6.7 per cent
- (B) 6.9 per cent
- ✓ (C) 7.2 per cent
- (D) 7.4 per cent

44. In Pradhan Mantri Fasal Bima Yojana (PMFBY), the timeline of how many months is set for settlement of claims by insurance companies after the completion of crop cutting experiments/harvesting period?

- (A) One
- (B) Two
- (C) Three
- (D) Four

45. Which one of the following is an example of derivative?

- (A) Warrants
- (B) Swaptions
- (C) Baskets
- (D) All of the above

✓ 46. Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act passed in the year

- (A) 1992
- (B) 2005
- ✓ (C) 2002
- (D) 2000

✓ 47. _____ is the venture capital assistance at the stage where the project started to fetch profit but not reached in its full efficiency.

- ✗ (A) Start up Capital
- (B) Bridge Capital
- (C) Mezzanine Capital
- (D) Seed Capital

48. Fully automated screen based trading system NSE is known as

- (A) BOLT
- (B) NEAT
- (C) ALBM
- (D) BLISS

49. _____ is the regulator of mutual funds in India.

- (A) RBI
- (B) SEBI
- (C) Both SEBI and GOI
- (D) IRDA

50. Which of the following is not a quantitative credit control tool of RBI?

- (A) Bank Rate
- (B) Margin requirements
- (C) SLR
- (D) Open market operation

51. The Constitution of India was adopted by the Constituent Assembly on

- (A) 15th August, 1947
- (B) 25th August, 1949
- (C) 26th November, 1949
- (D) 26th January, 1950

52. The first session of the Constituent Assembly was held on

- (A) 15th August, 1947
- (B) 26th January, 1946
- (C) 9th December, 1946
- (D) 26th November, 1949

53. The Indian Independence Act, 1947, came into force on

- (A) 3rd June, 1947
- (B) 18th July, 1947
- (C) 26th July, 1947
- (D) 14th August, 1947

54. The Election Commission is responsible for the conduct of election to

- (A) Parliament
- (B) State Legislature
- (C) Offices of President and Vice President
- (D) All of the above

55. The Union Public Service Commission submits its annual report on its work to

- (A) the Chief Justice of India
- (B) the Parliament
- (C) the President
- (D) the Union Home Minister

56. By virtue of its special status, the State of Jammu & Kashmir has a separate

- (A) Constitution
- (B) defence force
- (C) judiciary
- (D) All of the above

57. Finance Commission is constituted by the President every

- (A) 2 years
- (B) 3 years
- (C) 4 years
- (D) 5 years

58. Who nominates the Chairman of Public Accounts Committee of the Parliament?

- (A) Chairman of Rajya Sabha
- (B) President
- (C) Prime Minister
- (D) Speaker of Lok Sabha

59. Which Article provides for procedure in Parliament with respect to Estimates?

- (A) Article 110
- (B) Article 111
- (C) Article 113
- (D) Article 114

60. The Tenth Schedule of the Constitution deals with

- (A) defections
- (B) the Election Commission
- (C) the Finance Commission
- (D) Other Backward Classes

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61. A member of a State Public Service Commission can be removed on the ground of misbehaviour only after the enquiry has been held by

- (A) Joint Parliamentary Committee.
- (B) Committee constituted by the Governor of the concerned State.
- (C) High Court of the concerned State.
- (D) Supreme Court of India.

62. Provisions relating to Union Public Service Commission and State Public Service Commissions are contained in

- (A) Part XIV Chapter I, Articles 315-323
- (B) Part XIV Chapter II, Articles 315-323
- (C) Part XIV Chapter I, Articles 308-318
- (D) Part XIV Chapter II, Articles 308-318

63. A Union Territory is administered by

- (A) the Governor of the territory.
- (B) the President of India directly.
- (C) the President of India through an administrator appointed by him called the Lieutenant Governor.
- (D) the Chief Minister of the territory and his Council of Ministers.

64. Election to the Gram Panchayats are

- (A) to be direct on the basis of adult franchise
- (B) by indirect method
- (C) by Legislature of the States
- (D) None of the above

65. The tenure of Gram Panchayat and Nagarpalika shall be for

- (A) 3 years
- (B) 4 years
- (C) 5 years, unless dissolved earlier
- (D) co-extensive with the term of legislative assembly

66. The term of the members of a State Public Service Commission is of

- (A) 5 years
- (B) 6 years
- (C) 10 years
- (D) None of the above

67. The Union Public Service Commission has advisory power in the following matters:

- (A) Methods of recruitment to civil service
- (B) Disciplinary matters affecting a public servant
- (C) Both of the above
- (D) None of the above

68. National Capital Territory of Delhi was constituted by

- (A) Ordinance promulgated by the Lieutenant Governor.
- (B) Ordinance promulgated by the President.
- (C) 71st Amendment.
- (D) 69th Amendment.

69. Which of the following were not inserted in Part IV of the Constitution by the 42nd Amendment?

- (A) Free legal aid to economically backward classes.
- (B) Participation of workers in the management of organization engaged in any industry.
- (C) Protection and improvement of environment.
- (D) Organisation of Village Panchayats.

70. Which of the following Amendments added anti-defection provisions in the Constitution?

- (A) 41st Amendment
- (B) 42nd Amendment
- (C) 43rd Amendment
- (D) 44th Amendment

71. Which of the following Constitutional Amendments was enacted to deal with issues of national integration in the 1960s, enabling the State to impose by law reasonable restrictions on the exercise of the fundamental right to freedom guaranteed in Article 19 in the interests of the sovereignty and integrity of India?

- (A) 15th Amendment
- (B) 16th Amendment
- (C) 17th Amendment
- (D) State was never given such power

72. The 42nd Constitutional Amendment did not

- (A) add the words 'socialist', 'secular' and 'integrity' to the Preamble.
- (B) add fundamental duties.
- (C) delete the right to property clause from Article 19.
- (D) amend Article 353 relating to Proclamation of Emergency.

73. When the name of a State is changed or a new State is created, the Constitution is required to be amended by the Parliament by a

- (A) simple majority as required under Articles 107 and 108.
- (B) majority of total members of both the Houses under Article 368.
- (C) special majority under Article 368.
- (D) special majority after obtaining the opinion of the concerned State Legislature under Article 3.

74. Which of the following Amendments to the Constitution inserted the words "Nothing in Article 13 shall apply to any amendment made under this Article" in Article 368?

- (A) 22nd Amendment
- (B) 24th Amendment
- (C) 42nd Amendment
- (D) 44th Amendment

75. A Constitutional Amendment shall also be ratified by Legislatures of not less than one-half of the States by resolution if it is meant to make any change in

- (A) Fundamental Rights
- (B) Directive Principles
- (C) Fundamental Duties
- (D) Special Provisions

76. 'Housing for All by 2022', what is that scheme?

- (A) START UP INDIA
- (B) AMRUT
- (C) SKILL INDIA
- (D) DIGITAL INDIA

77. It aims to fast track taxpayer's grievance redressal, ensuring early resolution by integrating all the online and physical grievances received by the department and keeping track of it until it reaches its logical conclusion. What is it?

- (A) Aayakar Seva Kendra
- (B) Aayakar Setu
- (C) e-Nivaran
- (D) TDS SMS alert scheme

78. At the presentation of the Annual Financial Statement before Parliament, a Finance Bill is also presented in fulfilment of the requirement of Article _____ of the Constitution, detailing the imposition, abolition, remission, alteration or regulation of taxes proposed in the Budget.

- (A) Article 110(1)(a)
- (B) Article 111(1)(a)
- (C) Article 112(1)(a)
- (D) Article 113(1)(a)

79. Which one of the following was launched with the objective of helping the poor in rural areas to become self employed through training?

- (A) DPAP
- (B) IRDP
- (C) TRYSEM
- (D) DDP

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- ✓ 80. What is FEMA?
 (A) First Exchange Management Act
 ✓ (B) Foreign Exchange Management Act
 (C) Foreign Exchequer Management Act
 (D) Foreign Evaluation Management Act
- ✓ 81. Devaluation of currency leads to:
 (A) Fall in domestic price
 ✓ (B) Increase in domestic price
 (C) Can't be predicted
 (D) None of the above
- ✓ 82. In the composition of National Income in India the contribution of the _____ is the highest.
 (A) Primary Sector
 (B) Secondary Sector
 ✓ (C) Service Sector
 (D) Social Sector
- ✓ 83. Which among the following will be a debit entry in India's balance of payments?
 ✓ (A) Imports of goods by India
 (B) Income of Indian investments abroad
 (C) Receipts of transfer payments
 (D) Exports of services by India
- ✓ 84. RBI uses reverse repo to absorb liquidity. The statement is
 ✓ (A) True
 (B) False
 (C) Partly True
 (D) Does not apply
- ✓ 85. Indian Foreign Exchange Reserves comprises of
 (A) Gold & SDR
 (B) Reserve Tranche Position (RTP) in the IMF
 (C) Foreign Currency Asset (FCA)
 ✓ (D) All of the above
- ✓ 86. Financial Inclusion as per RBI means:
 (A) Greater Consumer Protection for newly included customers.
 (B) An easily accessed and speedy grievance redressal process.
 (C) Expanded efforts on financial literacy.
 ✓ (D) All of the above
87. The RBI has set up an expert committee to suggest long term solutions for the economic and financial sustainability of the MSME sector. The committee is headed by
 (A) UK Sinha
 (B) Chitra Ramkrishna
 (C) DR Mehta
 (D) Arundhati Bhattacharya
- ✓ 88. Andhra Bank has announced to deploy over 1600 BCs to boost financial and non-financial transactions. Here the term BC stands for
 (A) Branch Correspondents
 (B) Bank Centres
 ✓ (C) Business Correspondents
 (D) Business Centres
89. A loan offered by a group of lenders who work together to provide funds for a single borrower is called
 (A) Bridge Loan
 (B) Assignment
 (C) Overdraft
 (D) Syndicate Loan
90. Which of the following private sector banks has announced a 'blended finance facility' to rescue salt farmers of Rann of Kutch (Gujarat)?
 (A) HDFC Bank
 (B) ICICI Bank
 (C) YES Bank
 (D) AXIS Bank

91. The Govt. has exempted rupee payments made to the oil company NIOC towards the purchase of crude oil from payment of any tax. NIOC belongs to

- (A) Saudi Arabia
- (B) Venezuela
- (C) Cambodia
- (D) Iran

92. The man's unique feat: unveiling e-Choupal with an aim to change India's rural economy by empowering farmers. He died on May 11, 2019. Who is he?

- (A) Yogesh Chander Deveshwar (YCD)
- (B) Meera Sanyal
- (C) Masazo Nonaka
- (D) Atal Behari Vajpayee

93. State Bank of India has reported a net profit of _____ for the quarter ended March, 2019.

- (A) Rs. 838 crore
- (B) Rs. 738 crore
- (C) Rs. 638 crore
- (D) Rs. 538 crore

94. At the NITI Aayog meeting of CMs on 15th June 2019 the P.M said that the goal of making India a _____ economy by 2024 was challenging but achievable.

- (A) \$ 3 trillion
- (B) \$ 4 trillion
- (C) \$ 5 trillion
- (D) \$ 6 trillion

95. The Government of India is amending a clause of the 1991 Treaty of Trade and Transit to explore water routes. Name the other country.

- (A) Bhutan
- (B) Sri Lanka
- (C) Maldives
- (D) Nepal

96. Dutch firms are ready to help in setting up port facilities (Logistic Hub) at _____ in West Bengal.

- (A) Calcutta Port
- (B) Haldia Port
- (C) Tajpur and Kulpi
- (D) All of the above

97. Maharatna Oil PSU Indian Oil will invest over _____ in West Bengal in the next two years.

- (A) Rs. 1300 crore
- (B) Rs. 1200 crore
- (C) Rs. 1100 crore
- (D) Rs. 1000 crore

98. Find the odd one:

India's major import partners are

- (A) China
- (B) The US
- (C) The UAE
- (D) UK

99. The Reserve Bank of India on January 1, 2019 allowed lenders to recast loans of stressed micro, small and medium enterprises (MSMEs), provided the total fund and non-fund-based exposure to such a borrower does not exceed—

- (A) Rs. 10 Cr.
- (B) Rs. 15 Cr.
- (C) Rs. 20 Cr.
- (D) Rs. 25 Cr.

100. The GST council took a slew of decision aimed at reducing the tax and compliance burden on small and medium enterprises. The limit for eligibility for the Composition Scheme would be raised to an annual turnover of _____ from April, 2019.

- (A) Rs. 1 Cr.
- (B) Rs. 1.5 Cr.
- (C) Rs. 2 Cr.
- (D) Rs. 2.5 Cr.

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✓101. Aims to achieve an Open-Defecation Free (ODF) India by October 2, 2019. It is —

- (A) Ujala Yojana
- (B) P. M. Mudra Loan Bank Yojana
- ✓(C) Swachh Bharat Abhiyan
- (D) Deen Dayal Upadhyaya Gram Jyoti Yojana

✓102. $GNP = GDP + X - M$

where M means

- ✓(A) income earned and received by nationals within the boundaries of foreign countries.
- (B) income received by foreign nationals from within the country.
- (C) volume of commodities and services produced during the accounting year.
- (D) indirect taxes and subsidies.

✓103. $GDP(\text{at market price}) - NIT = ?$

- (A) NNP (at market price)
- ✓(B) GNP (at factor cost)
- (C) NDP (at market price)
- (D) NNP (at factor cost)

✓104. Who is the author of the book 'Poverty and Un-British Rule in India'?

- ✓(A) Dadabhai Naoroji
- (B) Amartya Sen
- (C) Pranab Mukherjee
- (D) Amit Mitra

✓105. Area of Black Revolution:

- (A) Oil seeds
- (B) Fish
- (C) Cotton
- ✓(D) Petroleum production

106. MSMEs Development Act, 2006 defines Medium Service Sector

- (A) above Rs. 2 crore to Rs. 5 crore.
- (B) above Rs. 5 crore to Rs. 10 crore.
- (C) up to Rs. 25 lakh.
- (D) above Rs. 10 lakh to Rs. 2 crore.

✓107. Find the odd one in the list of Navaratnas (IT):

- (A) Bharat Electronics Limited (BEL)
- (B) Rashtriya Ispat Nigam Limited (RINL)
- (C) National Thermal Power Corporation (NTPC)
- ✓(D) Hindustan Aeronautics Limited (HAL)

108. Industrial sickness due to the managerial incompetence and wrong policies pursued deliberately for want of genuine stake is known as

- (A) Genuine sickness
- (B) Incipient sickness
- (C) Induced sickness
- (D) None of the above

✓109. 1st Governor of RBI is

- ✓(A) Osborne Smith
- (B) CD Deshmukh
- (C) Raghu Ram Rajan
- (D) Urjit Patel

✓110. EXIM Bank was set up

- ✓(A) January 1, 1982
- (B) April 15, 1980
- (C) September, 1993
- (D) October, 1975

111. Variation in margin requirements —
 (A) Quantitative credit control
 (B) Qualitative credit control
 (C) Both (A) and (B)
 (D) None of the above
112. In case RBI wants to make it more expensive for the banks to borrow money it _____
 (A) increases the repo rate
 (B) reduces the repo rate
 (C) increases in the reverse repo rate
 (D) decreases reverse repo rate
113. There are three main treasury bills in India —
 (A) 91 day, 182 day and 364 day
 (B) 92 day, 183 day and 365 day
 (C) 93 day, 184 day and 366 day
 (D) None of the above
114. An instant real-time inter-bank electronic funds transfer system, which offers an inter-bank electronic fund transfer service through mobile phones known as
 (A) RTGS
 (B) NEFT
 (C) IMPS
 (D) UPI
115. An investment plan in which the Company pays return to investors from the new capital coming in from new investors instead of the profits of the business known as
 (A) Underwriting
 (B) Ponzi scheme
 (C) Mutual fund
 (D) Para Banking
116. Magnetic Ink Character Recognition (MICR) code is a
 (A) 7 digit code
 (B) 8 digit code
 (C) 9 digit code
 (D) 10 digit code
117. Securities and Exchange Board of India (SEBI) was given statutory status and powers through an ordinance promulgated on
 (A) January 30, 1992
 (B) April 12, 1988
 (C) April 10, 1992
 (D) April 19, 2000
118. The illegal practice of trading on the stock exchange to one's own advantage through having access to confidential information is known as
 (A) Bull market
 (B) Bear market
 (C) Insider trading
 (D) Initial Public Offering (IPO)
119. Withdrawal of currency from circulation to ambush black market specially Rs. 500 and Rs. 1000 banknotes were demonetized, although Rs. 500 note was remonetized on—
 (A) January, 1946
 (B) January, 1978
 (C) November, 2016
 (D) None of the above
120. A currency with a value that fluctuates as a result of the country's political or economic uncertainty is known as
 (A) Hard Currency
 (B) Soft Currency
 (C) Both (A) and (B)
 (D) None of the above

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✓121. A condition of slow economic growth and relatively high unemployment—economic stagnation—accompanied by rising prices is known as

- (A) Stagflation
- (B) Hyper-inflation
- (C) Demand-pull inflation
- (D) Cost push inflation

✓122. Since April 2014 the Reserve Bank of India has adopted the new measure of inflation which is known as

- (A) Consumer Price Index
- ✓(B) New Consumer Price Index
- (C) Wholesale Price Index
- (D) None of the above

123. The Gold Monetization Scheme introduced by the Government of India in

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

✓124. Money policy increases the inflation rate is known as

- ✓(A) Cheap money policy
- (B) Dear money policy
- (C) Hot money
- (D) Flat money

125. The instruments issued by registered FIIS to overseas investors, who wish to invest in Indian stock markets without registering themselves with SEBI - known as

- (A) Certificates of Deposit (CDs)
- (B) Participatory notes (P-notes)
- (C) Currency Derivatives
- (D) Foreign exchange reserves

✓126. The Executive Power of the State is vested with

- (A) People of the State
- ✓(B) Chief Minister of the State
- (C) Governor of the State
- (D) State Legislature

✓127. In the event of the occurrence of vacancies in the offices of both, the President and Vice-President of India, who among the following shall discharge the functions of the President till new President is elected?

- ✓(A) Chief Justice of India
- (B) Leader of the majority party in the Parliament
- (C) Senior-most amongst the Governors of States
- (D) Speaker of the Lok Sabha

✓128. The power of the President of India to issue an ordinance is a

- ✓(A) constituent power
- (B) executive power
- (C) judicial power
- (D) legislative power

✓129. Any charge for impeachment of the President may be preferred

- (A) only in the Council of States
- (B) only in the House of the People
- ✓(C) in either House of the Parliament
- (D) only in joint session of the Parliament

✓ 130. The Governor can be removed from the office

- (A) by the President at his pleasure.
- ✓ (B) by impeachment in Parliament.
- (C) on the advice of the Chief Minister.
- (D) on a resolution passed by two-third majority in the State Legislative Assembly.

✓ 131. The salary and allowances of the Governor are charged to

- (A) Consolidated Fund of India
- (B) Contingency Fund of India
- ✓ (C) Consolidated Fund of the State
- (D) (A) and (C) in equal proportion

✓ 132. Who among the following is competent to seek the advisory opinion of the Supreme Court of India?

- ✓ (A) The President of India
- (B) The Governor of a State
- (C) The Prime Minister of India
- (D) All of the above

✓ 133. Rajya Sabha has a term of

- (A) five years
- (B) six years
- (C) ten years
- ✓ (D) it is a permanent body in which one-third of the members retire after every second year

✓ 134. The Parliament of India consists of

- (A) Lok Sabha and Rajya Sabha
- (B) Lok Sabha and Vidhan Sabha
- ✓ (C) Lok Sabha, Rajya Sabha and the President
- (D) Lok Sabha, Rajya Sabha and the Prime Minister

✓ 135. Rajya Sabha can withhold Money Bills for a period of

- ✓ (A) fourteen days
- (B) one month
- (C) three months
- (D) six months

✓ 136. Articles 155 and 156 of the Constitution deal with

- (A) Election Commission
- (B) Inter-State Commerce Commission
- (C) Legislative Councils
- ✓ (D) President's power to appoint and dismiss Governor

✓ 137. The Council of Ministers at the Union remains in office as long as it enjoys the confidence of

- (A) Lok Sabha
- (B) Parliament
- (C) President
- ✓ (D) Prime Minister

✓ 138. The President nominates _____ Anglo-Indian members to the Lok Sabha.

- (A) 1
- ✓ (B) 2
- (C) 5
- (D) 7

✓ 139. The quorum requirement in the Rajya Sabha is

- ✓ (A) 25
- (B) 50
- (C) 100
- (D) 126

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140. Which of these Houses is presided over by a non-Member?

- (A) Lok Sabha
- (B) Rajya Sabha
- (C) Vidhan Sabha
- (D) All of the above

141. A person can be a member of the Council of Ministers without being a Member of Parliament for the maximum period of

- (A) one month
- (B) three months
- (C) six months
- (D) one year

142. The Legislative Council in a State can be abolished by the Parliament on the recommendation of

- (A) the State Legislative Assembly
- (B) the Governor
- (C) the President
- (D) None of the above

143. Decisions regarding disqualification of members of Lok Sabha are taken by the

- (A) Parliamentary Secretary
- (B) Minister for Parliamentary Affairs
- (C) Prime Minister
- (D) Speaker

144. On receipt of a Constitution Amendment Bill, having been passed by both Houses of the Parliament, the President

- (A) may give his assent.
- (B) may withhold his assent.
- (C) may return the Bill for reconsideration.
- (D) shall give his assent.

145. Under Article 321 of the Constitution, the power to extend functions of the Union Public Service Commission has been vested in the

- (A) Chairman of the Commission
- (B) Ministry of Home Affairs
- (C) Parliament
- (D) President

146. Any sum required to satisfy any judgment, decree or award of any court or arbitral tribunal shall be charged on

- (A) Consolidated Fund of India
- (B) Fund of Ministry of Law & Justice
- (C) Fund of Ministry of Home Affairs
- (D) Prime Minister's Relief Fund

147. Who has the power to dissolve the House of the People?

- (A) Speaker
- (B) Prime Minister
- (C) President
- (D) Council of Ministers

148. What can be the maximum interval between two sessions of each House of the Parliament?

- (A) Three months
- (B) Six months
- (C) Nine months
- (D) One year

149. Which provision of the Constitution gives the Governor of a State power to grant pardon in certain cases?

- (A) Article 151
- (B) Article 155
- (C) Article 161
- (D) Article 165

150. Which provision of the Constitution provides for the adjudication of disputes relating to waters of inter-State rivers?

- (A) Article 258
- (B) Article 260
- (C) Article 262
- (D) Article 264

151. A resolution ratifying a Proclamation of Emergency requires to be passed

- (A) by either House of Parliament.
- (B) by Lok Sabha.
- (C) by both Houses of Parliament in a joint sitting.
- (D) by each House of Parliament in separate sittings with majority of total membership of each House and by majority of not less than 2/3rd of members present and voting.

152. The Parliament has the power to legislate on the subjects of all three Lists in respect of

- (A) Backward areas
- (B) Hill areas
- (C) Scheduled areas
- (D) Union Territories

153. Finance Commission consists of

- (A) Chairman and three other members
- (B) Chairman and four other members
- (C) Four whole time members
- (D) Five members

154. Judicial review of proclamation under Article 356 would lie on any one of the following grounds:

- (A) The proclamation has been made upon the consideration which is extraneous or irrelevant.
- (B) Exercise of the power under Article 356 is *mala fide*.
- (C) A statutory order which lacks *bona fide* characteristics.
- (D) All of the above

155. Which one of the following is no longer considered an adequate ground for the issue of Proclamation of Emergency?

- (A) Armed rebellion
- (B) External aggression
- (C) Internal disturbance
- (D) War

156. A change in distribution of powers between the Centre and the States can be done by

- (A) the Union Government
- (B) the States by themselves
- (C) amending the Constitution
- (D) None of the above

157. The Constitution reserves the residuary powers in the

- (A) President
- (B) Parliament
- (C) Union
- (D) States

158. The Constitutional provision relevant for solving questions of repugnancy between a Central Law and a State Law is found in

- (A) Article 156
- (B) Article 254
- (C) Article 300
- (D) Entry 42, List III

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159. The Union Government can assign any function to the States

- (A) on the recommendation of the Parliament.
- (B) on the directive of the President.
- (C) on its own discretion.
- (D) with the consent of the concerned State Government.

160. Both Parliament and State Legislatures can legislate on

- (A) criminal law and procedure
- (B) economic and social planning
- (C) marriage, contracts and torts
- (D) All of the above

161. Which of the following is not true?

- (A) Parliament has exclusive power to make law on any matter in the Union List.
- (B) Parliament and State Legislatures have power to make law on any matter in the Concurrent List.
- (C) In certain exceptional circumstances, State Legislatures can make law on the subject given in the Union List.
- (D) Parliament can make laws on subjects in the State List in certain circumstances.

162. A legislation enacted by a State Legislature falls in the category of _____ legislation.

- (A) autonomous
- (B) delegated
- (C) subordinate
- (D) supreme

163. Which of the following provisions in Part III of the Constitution automatically becomes suspended on proclamation of emergency?

- (A) Article 14
- (B) Article 19
- (C) Article 21
- (D) Article 32

164. "What cannot be done directly cannot be done indirectly". This statement epitomizes the doctrine of

- (A) ancillary powers
- (B) colourable legislation
- (C) implied powers
- (D) pith and substance

165. Disputes between the Government of India and one or more States can be heard by the Supreme Court of India under its

- (A) original jurisdiction
- (B) appellate jurisdiction
- (C) writ jurisdiction
- (D) advisory jurisdiction

166. The salaries of the Judges of the Supreme Court of India

- (A) are fixed by the President of India.
- (B) can never be reduced under any circumstances.
- (C) can be reduced during their term of office.
- (D) cannot be reduced during the term of their office except during financial emergency.

167. Article 227 of the Indian Constitution deals with

- (A) High Court's power of superintendence
- (B) judicial review
- (C) powers of the Speaker
- (D) election of the Vice President

168. Which Article lays down that the laws declared by the Supreme Court would be binding on all Courts in India?

- (A) Article 131
- (B) Article 141
- (C) Article 142
- (D) Article 143

169. The jurisdiction of the Supreme Court may be enlarged by

- (A) the Parliament by law
- (B) the Parliament by resolution
- (C) the President
- (D) the President in consultation with Chief Justice of India

170. In which of the following cases has the Supreme Court ruled that the reasons have to be communicated to the Legislature by the Government if the advice of the Public Service Commission has not been accepted?

- (A) Asha Kaul v. State of Jammu & Kashmir
- (B) H. Mukherjee v. Union of India
- (C) Jai Shankar Prasad v. State of Bihar
- (D) Jagtar Singh v. Director, Central Bureau of Investigation

171. A retired judge of a High Court cannot practise

- (A) in any High Court in India
- (B) in the High Court from where he has retired
- (C) in the Supreme Court
- (D) All of the above

172. The doctrine of prospective overruling was first evolved by Justice Subba Rao in

- (A) Golaknath v. State of Punjab
- (B) Keshavananda Bharti v. State of Kerala
- (C) Sajjan Singh v. State of Rajasthan
- (D) Shankari Prasad v. Union of India

173. Who among the following can establish additional courts for better administration of any existing law with respect to a matter concerned in the Union List?

- (A) Chief Justice of India
- (B) Concerned State Legislature
- (C) High Court of the concerned State
- (D) Parliament

174. Disputes between States in India comes to the Supreme Court under its

- (A) advisory jurisdiction
- (B) appellate jurisdiction
- (C) original jurisdiction
- (D) None of the above

175. 'Doctrine of pleasure' was introduced in

- (A) Article 310
- (B) Article 312
- (C) Article 317
- (D) Article 318

Please Turn Over

✓ 176. The Indian origin (Mysore-born) economist has joined International Monetary Fund as its Chief Economist. Who is she/he?

- (A) Gita Gopinath
- (B) Amitabh Chaudhury
- (C) Jaideep Govind
- (D) Vishakha Mulye

177. The book 'Changing India' has been penned by who among the followings?

- (A) Pranab Mukherjee
- (B) Amit Shah
- (C) Raghu Ram Rajan
- (D) Manmohan Singh

178. The RBI has allowed the Small Industries Development Bank of India (SIDBI) to use an existing Rs. 1000 Cr. corpus for lending to

- (A) Microfinance Institutions
- (B) Students
- (C) Payment Banks
- (D) Farmers

✓ 179. Which country asked the RBI to declare Indian currency notes of denominations higher than Rs. 100 legal tender in that country?

- (A) Maldives
- ✓ (B) Nepal
- (C) Bhutan
- (D) Myanmar

180. Who among the following was recently declared 'fugitive economic offender' by a Mumbai Court?

- (A) Nirav Modi
- (B) Lalit Modi
- (C) Subrata Roy
- (D) Vijay Mallya

✓ 181. Which State Govt. recently announced two welfare initiatives for farmers as part of the 'Krishi Krishak Bondhu' Scheme?

- (A) Odisha
- ✓ (B) West Bengal
- (C) UP
- (D) Bihar

182. The govt. collected what amount as GST in Dec 2018?

- (A) Rs. 92,726 Cr.
- (B) Rs. 94,726 Cr.
- (C) Rs. 95,726 Cr.
- (D) Rs. 96,726 Cr.

183. The RBI has said that PPI users will have no liability if they report fraud within three days. Hence the term PPI stands for

- (A) Postpaid Payment Instruments
- (B) Permitted Payment Instruments
- (C) Primary Payment Instruments
- (D) Prepaid Payment Instruments

184. Which State has emerged on top of Asia Competitiveness Institute (ACI), Singapore's 2018 Ease of Doing Business Index?

- (A) Rajasthan
- (B) Gujarat
- (C) Delhi
- (D) Andhra Pradesh

185. Which State has announced new temporary cow shelters in the urban and rural areas and imposition of a cess on excise duty for the same?

- (A) Madhya Pradesh
- (B) Rajasthan
- (C) Uttar Pradesh
- (D) Haryana

186. Rythu Bandhu Scheme is implemented in which State? The state govt. provides an income support of Rs. 4000 per acre per season to farmers under the scheme:

- (A) Odisha
- (B) Assam
- (C) Telengana
- (D) Kerala

187. The public sector banks in India have the largest number of branches in which of the following countries?

- (A) Singapore
- (B) UAE
- (C) UK
- (D) Hong Kong

188. Which State Govt. has announced interest free loans of up to three lakh rupees for women self-help group (WSHGs) in the state?

- (A) West Bengal
- (B) Rajasthan
- (C) Chattisgarh
- (D) Odisha

189. What is the name of the mega pension scheme announced in Interim Budget 2019 under which Rs. 3,000 per month pension for 10 crore unorganised sector workers has been proposed for contribution of Rs. 100/55 per month?

- (A) Pradhan Mantri Shram Yogi Maandhan
- (B) PM-Kisan Samman
- (C) PM Jan Suraksha Bima Yojana
- (D) Sukanya Samridhi Yojana

190. India's fiscal deficit has touched _____ of the FY 19 Budget target of Rs. 6.24 lakh crore during the period of 9 months from April to December 2018.

- (A) 90%
- (B) 100%
- (C) 112%
- (D) 115%

191. Indian Banking Association has issued advisory requesting banks to waive off the processing, documentation, inspection and all other service charges for Kisan Credit Card and crop loans up to INR _____.

- (A) Rs. 2 lakh
- (B) Rs. 3 lakh
- (C) Rs. 4 lakh
- (D) Rs. 4.50 lakh

Please Turn Over

192. The RBI raised the limit of collateral free agricultural loans to Rs. 1.6 lakh from the current _____ with a view to help small and marginal farmers.

- (A) Rs. 50,000
- (B) Rs. 1 lakh
- (C) Rs. 1.5 lakh
- (D) Rs. 80,000

193. The chief promoter of National Securities Depository Limited (NSDL) is

- (A) NABARD
- (B) NSCCL
- (C) NSE
- (D) BSE

194. The corpus of funds and its duration is fixed in case of _____ fund.

- (A) Open ended
- (B) Close ended
- (C) Balanced
- (D) Income

195. On which bank the RBI has slapped Rs. 1 crore penalty for not monitoring the end use of funds in respect of one of its borrowers?

- (A) Bank of Baroda
- (B) PNB
- (C) SBI
- (D) Allahabad Bank

196. The RBI has announced that it will transfer an interim surplus of INR _____ to the Central Government for the half year ended 31st December 2018.

- (A) Rs. 28,000 crore
- (B) Rs. 20,000 crore
- (C) Rs. 30,000 crore
- (D) Rs. 25,000 crore

197. Pradhan Mantri Ujjwala Yojana was launched in

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

198. The scheme encourages parents to build a fund for the future education and marriage expenses for their female child, backed by Government of India. The scheme is

- (A) Sukanya-Samridhi Yojana
- (B) Beti Bachao, Beti Padhao
- (C) Atal Pension Yojana
- (D) P.M. Jan Suraksha Yojana

199. Find the odd one out:

Direct-Taxes are

- (A) Income Tax
- (B) Capital gains Tax
- (C) Securities Transaction Tax (STT)
- (D) Goods and Services Tax (GST)

200. Find the odd one out:

India's Top Imports include

- (A) Gems
- (B) Precious Metals
- (C) Oil
- (D) Diamond