

# **ANS KEY , MOCK TEST -5**

**HAS/HPAS- 4 FEB 2019**  
**VENUE- RANA ACADEMY SHIMLA**

## **SYLLABUS FOR MOCK TEST-5**

**INDIAN POLITY** : Centre state relations, constitutional and statutory bodies, Extra constitutional non statutory bodies, non constitutional non statutory bodies, RTI, RTE, lokpal, Political parties, 5<sup>th</sup> and 6<sup>th</sup> schedule, Article 370 ( special status to J&K), 371-special status to other (11 states) - (Ques no. 1-20)

**CURRENT AFFAIRS**- October 2018 (Ques. No 22-48)

### **MEDIEVAL HISTORY** :

-Decline of Delhi Sultanat and emergence of Independent provincial Kingdoms : Vijayanagar empire, Bahamani Kingdom etc.

-Mughal Empire, Decline of Mughals and rise of Independent Provincial Kingdoms : Bengal, Hyderabad, Awadh, Maratha empire, Rajputs, Sikhs etc. ( Ques no 49-60 and 91-100)

**HP GK** : Drainage system ( Rivers) HP. ( ques no 61-70)

**ECONOMICS** : External sector: foreign trade , Balance of Payment,current and capital accounts, foreign exchange, SEZ, FDI, BoP crisis of 1991 and the reforms thereafter –LPG.

-Type of assets, Basel norms, SARFAESI act, DRT, DRAT, SWIFT, Banking Ombudsmen, ( Ques. No 71-90 )

**1. CONSIDER THE FOLLOWING :**

1. defence 2. communication 3. Public health 4. Police 5. Agriculture 6. criminal law procedure

Which of the above subjects comes under state list :

- a. 3 and 4
- b. 3, 4 and 5**
- c. 3, 4, 5, 6
- d. all except 1

**2. The president can make regulations**

**for** the peace, progress and good government of the four UTs, which are :

- a. A&N islands, Lakshadweep, Dadra and Nagar Haveli, Daman and Diu**
- b. A&N islands, Lakshadweep, Puducherry, Daman and Diu
- c. Dadra and Nagar Haveli, Daman and Diu, Delhi, Chandigarh
- d. A&N islands, Lakshadweep, Dadra and Nagar Haveli, Delhi

**3. Consider the following regarding centre state relations :**

- 1. 1<sup>st</sup> ARC 2. Anandpur Sahib resolution
- 3. West Bengal Memorandum
- 4. Rajamannar Committee 5. 2<sup>nd</sup> ARC
- 6. Sarkaria Commission 7. Punchhi Commission

Arrange the above options in correct chronological order :

- a. 1, 7, 6, 4, 3, 2, 5
- b. 1, 2, 4, 3, 6, 5, 7
- c. 1, 4, 2, 3, 6, 5, 7**
- d. 1, 4, 2, 6, 3, 5, 7

**4. Consider the following statements about inter state council :**

- 1. President can establish an interstate council under article 263 of constitution.
- 2. In pursuance of the recommendation of Sarkaria Commission, it was established in 1990.

3. Union Home Minister is the chairman of Inter state council.

4. It is merely an advisory/recommendatory body.

Choose the correct option :

- a. 1 and 3 only b. 2 only c. 1 and 2 only
- d. 1, 2 and 4**

**5. Choose the incorrect match regarding special status to some states under article 371 of COI.**

- a. 371 B - Assam
- b. 371 F - Sikkim
- c. 371 G - Mizoram
- d. 371 I - Karnataka**

**6. Under schedule 5, who is empowered to declare an area to be a Scheduled area ?**

- a. President**
- b. Governor
- c. Parliament
- d. concerned state legislature

**7. Consider the following statements regarding 5<sup>th</sup> schedule :**

1. Each state having Scheduled area has to establish a Tribal advisory council (TAC) to advise on welfare and advancement of scheduled areas.

2. TAC is to constitute of not more than 30 members, 3/4<sup>th</sup> of whom are to be the representatives of the scheduled tribes in the state legislative assembly.

Choose the correct option :

- a. 1 only**
- b. 2 only
- c. 1 and 2
- d. none

**8. Consider the following statements regarding 6<sup>th</sup> schedule :**

1. The tribal areas in the four states of Assam, Meghalaya, Tripura and Mizoram

have been constituted as autonomous districts ( 10).

2. Each autonomous district has a district council consisting of 30 members, of whom four are nominated by the governor and the remaining 26 are elected on the basis of adult franchise. The elected members hold office for a term of five years (unless the council is dissolved earlier) and nominated members hold office during the pleasure of the governor.

Choose the correct option :

- a.1 only
- b.2 only
- c.1 and 2**
- d.none

### 9. consider the following statements

1. Article 370 in Part XXI of the Constitution grants a special status to J&K.
2. 'Instrument of Accession of Jammu and Kashmir to India' was signed by Pandit Jawaharlal Nehru and Maharaja Hari Singh on 26 October 1947.
3. The Constitution of J&K was adopted on 17 November 1956, and came into force on 26 January 1957.

Choose the correct option :

- a.1 only b.2 and 3 only c.1 and 2 **d.1,2 and 3**

### 10.consider the following statements about J&K:

1. Part III (dealing with Fundamental Rights) is applicable to the state with some exceptions and conditions. The Fundamental Right to Property is still guaranteed in the state.
2. Part IV (dealing with Directive Principles of State Policy) and Part IVA (dealing with Fundamental Duties) are not applicable to the state.
3. A National Emergency declared on the ground of internal disturbance will not

have effect in the state except with the concurrence of the state government.

4. The President has no power to declare a financial emergency in relation to the state.

5. The Fifth Schedule (dealing with administration and control of schedule areas and scheduled tribes) and the Sixth Schedule (dealing with administration of tribal areas) do not apply to the state.

6. The High Court of J&K can issue writs only for the enforcement of the fundamental rights and not for any other purpose.

Choose the correct option :

- a.1,3,5 only
- b.2,3 and 4 only
- c.all except 6
- d.all 1,2,3,4,5,6 are true.**

### 11.consider the following statements about finance commission :

- 1.it is mentioned in article 280 of COI.
- 2.it is constituted by Prime minister after every 5 years.
- 3.Chairman of first Finance commission was KC Neogy.
- 4.Chairman of current (14<sup>th</sup>) FC is YV Reddy.
- 5.Chairman of fifteenth FC is NK Singh, the tenure of 15<sup>th</sup> FC is 1 april 2020- 31 march 2025.

Choose the incorrect option :

- a.3 only b.2 and 3 **c.2 only** d.2,3 and 5

### 12.Who acts as Guide , Philosopher and friend of Public account committee in India :

- a.CAG** b.Finance minister c.Estimates committee d.Dept of economic affairs

### 13.Match the following :

- 1.Attorney General - (i).watchdog of merit system in India
- 2.CAG – (ii).Highest law officer in Country.

3. UPSC- (iii). Guardian of Public purse in India

4. Advocate General - (iv). Highest law officer of state.

Find the correct match :

**a. 1-(ii) 2-(iii) 3-(i) 4-(iv)**

b. 1-(iv) 2-(i) 3-(iii) 4-(ii)

c. 1-(ii) 2-(i) 3-(iii) 4-(iv)

d. 1-(ii) 2-(iii) 3-(iv) 4-(i)

**14. which of the following is not a statutory body :**

1. NHRC, SHRC

2. CIC, SIC

3. National commission for minorities

4. National commission for women

5. CVC

6. GST council

7. CBI

Which of the above is not a statutory body

:

a. 3, 5, 6

b. 3, 5, 7

c. 3, 5, 6, 7

**d. 6 and 7 only**

**15. consider the following statements :**

1. Election commission of India is mentioned in article 324 of COI.

2. It conducts all elections in the country – President, Vice president, parliament, state legislatures, local governments .

3. tenure of Chief election commissioner is 6 years or 65 years ( whichever is earlier ).

4. first CEC of India was Sukumar Sen and present CEC is Sunil Arora.

Find the correct one :

a. 1, 2, and 3

b. 1 and 2 only

**c. 1, 3 and 4**

d. all 1, 2, 3, 4 are correct

**16. consider the following statements**

1. CIC is a statutory body formed under RTI act 2005.

2. Chief information commissioner and other Information commissioners holds their office for a term of 5 years or 65 years, whichever is earlier.

3. Recently, BCCI has come under the ambit of CIC.

Find the correct one:

a. 1 only b. 1 and 2 c. 1 and 3 **d. 1, 2 and 3**

**17. consider the following statements about National commission for backward classes ( NCBC)**

1. recently it has given constitutional status under article 338B in COI.

2. it was introduced as 123<sup>rd</sup> constitutional amendment bill.

3. After the assent of president, it became 102<sup>nd</sup> constitutional amendment act.

4. Justice Vangla Eshwariah has been appointed as its Chairman by president of India.

Find the correct one:

a. 1, 2, 3 only

b. 1 and 2

c. 1 and 3

**d. 1, 2, 3 and 4**

**18. which of the following is associated with origin of PIL in India :**

a. Pushpa Kapila Hingorani

b. Justice PN Bhagwati

c. Husnara Khatoun vs state of Bihar

**d. All of the above.**

**19. when did RTI Act came into effect:**

**a. 12 october 2005**

b. 12 sep 2005

c. 15 october 2005

d. 12 october 2003

**20. what is the symbol of DMK :**

a. lion **b. Rising sun** c. Two leaves d. comb

**21. consider the following statements :**

- 1.Sweden was first country to have Ombudsman in 1809.
- 2.LM Singhvi gave the term Lokpal
- 3.lokpal and lokayukta act 2013 was passed to form Lokpal in India.
- 4.recently a 5 member panel headed by PM appoints a 8 member search committee of Lpkpal which is headed by Justice Ranjana Prakash Desai.

Find the correct one:

- a. 1,2,3 only b.1and 2 c.1 and 3 **d.1,2, 3 and 4**

**22. consider the following statements**

- 1.The government has constituted a Competition Law Review Committee to review the Competition Act. The Committee will be headed by Injeti Srinivas.
- 2.The Government constituted a seven-member ministerial panel headed by Sushil Modi to examine modalities for revenue mobilization in case of natural calamities and disasters.
- 3.The Supreme Court has constituted a three-member committee headed by Amitava Roy to look into the aspect of jail reforms.

Find the correct one:

- a. 1 only  
b.1and 2  
c.1 and 3  
**d.1,2, 3**

**23. Who has become the youngest Indian to score a century on Test debut?**

- a.Unmukt Chand  
b.Lokesh Rahul  
**c.Prithvi Shaw**  
d.Karun Nair

**24. The 36th National Games ( march-april 2019 )will be held in \_\_\_\_\_.**

- a.Kerala  
b.Gujarat

- c.Uttarakhand  
**d.Goa**

**25. A four-day Indian International Science Festival (IISF) 2018 held at \_\_\_\_\_ with its focal theme “Science for Transformation”.**

- a.Lucknow**  
b.Ahmedabad  
c.Pune  
d.Bengaluru

**26. consider the following statements :**

1.Dasheri mango, from Ratnagiri, Sindhudurg and other adjoining areas in Maharashtra,recently got a Geographical Indication (GI) tag.

2.Shahi Litchi of Muzaffarpur, Bihar has got official recognition as it receives the geographical indication (GI) tag.

Choose the correct option :

- a.1 only **b.2 only** c.1 and 2 d.none

**27. Eminent Personality Natwar Thakkar, died in a private hospital after a brief illness. He was popularly known as \_\_\_\_\_.**

- a.Modern day Gandhi  
b.Manipur's Iron man  
c.Manipur's Gandhi  
**d.Nagaland's Gandhi**

**28. Who was recently sworn in as the 114th Justice of the Supreme Court of the United States?**

- a.Tarun Gogoi  
**b.Brett Kavanaugh**  
c.John Roberts  
d.Mike Pence

**29. Sport Australia Hall of Fame has announced cricketing great \_\_\_\_\_ will become the 40th Legend of Australian Sport ( only the third cricketer behind Sir Donald Bradman**

**and Keith Miller to be given Legend status).**

- a. Steve Waugh
- b. Ricky Ponting
- c. Richie Benaud**
- d. Greg Chappelle

**30. Recently, who has become India's first-ever gold medallist in the history of Youth Olympic Games (YOG)?**

- (Hint : he is an Indian weightlifter from Aizawl, Mizoram)
- a. Vinesh Phogat
  - b. Thangjam Tababi Devi
  - c. Manu Bhaker
  - d. Jeremy Lalrinnunga**

**31. A famous International personality Nikki Haley has resigned recently from her post. She was :**

- a. Indian Ambassador to the USA
- b. Indian Ambassador to China
- c. US Ambassador to the United Nations**
- d. US Ambassador to India.

**32. consider the following statements**

- a. International Day of the Girl Child is celebrated on 11 October
- b. The theme for International Day of the Girl Child 2018 was With Her: A Skilled Girl Force.

Choose the correct option :

- a. 1 only
- b. 2 only
- c. 1 and 2**
- d. none

**33. Who has been appointed as the new Solicitor General of India?**

- a. Rajiv Mehrishi
- b. Harish Salve
- c. Ranjit Kumar
- d. Tushar Mehta**

**34. India has recently been elected to an international organisation for 3 years. What is the name of the organisation?**

- a. Nuclear Suppliers Group
- b. UNHRC**
- c. UNDP
- d. OPEC

**35. Global Hunger Index (GHI) indicates the level of hunger and undernutrition worldwide. What is India's rank in the Index?**

- a. 103**
- b. 81
- c. 111
- d. 96

**36. Which of the following team won the Junior Hockey Sultan of Johor Cup 2018 beating India in finals ?**

- a. Malaysia
- b. Great Britain**
- c. Indonesia
- d. Australia

**37. Paul Allen, recently passed away. He was the co-founder of \_\_\_\_\_.**

- a. Microsoft**
- b. Time Magazine
- c. Forbes Magazine
- d. Fortune Magazine

**38. \_\_\_\_\_ has become the second country after Uruguay to legalize possession and use of recreational cannabis.**

- a. France
- b. Pakistan
- c. Canada**
- d. The USA

**39. consider the following statements :**

- 1. Anna Burns has won 2018 Man Booker Prize.
- 2. she won it for her novel Milkman.

Choose the correct option :

a.1 only b.2 only **c.1 and 2** d.none

**40. consider the following statements**

1.According to the Global Competitiveness Report 2018, India is 58th most competitive economy in the world.

2.Singapore has topped the Global Competitiveness Report 2018.

Choose the correct option :

**a.1 only** b.

2 only c.

1 and 2

d.none

**41. What is the name of the India's first luxury cruise ship, which has been recently inaugurated at Mumbai?**

a.Gaganshakti

b.Garuda

**c.Angriya**

d.Seabourn

**42. Name the Russia and Pakistan joint military exercise, recently took place in Pakistan?**

a.PakRusEx

b.Gauri- III

**c.Druzhba-III**

d.Babar Power

**43. The Nobel Medicine or Physiology Prize 2018 has been awarded to \_\_\_\_\_ for for their discovery of cancer therapy by inhibition of negative immune regulation."**

(a) Michael W. Young, Michael Rosbash, Jeffrey C. Hall

(b) Tasaku Honjo and Michael W. Young

**(c) James P Allison and Tasaku Honjo**

(d) Michael Rosbash and Jeffrey C. Hall

**44.The Nobel Literature Prize 2018 has been awarded to \_\_\_\_\_.**

(a) George Saunders

(b) Bob Dylan

(c) Kazuo Ishiguro

**(d) No one**

**45.Which of the following pair has won Nobel Prize 2018 in the field Economic Sciences?**

a.James P Allison and Tasaku Honjo

**b.William D. Nordhaus and Paul M. Romer**

c.Arthur Ashkin and Gerard Mourou

d.George P. Smith and Gregory P. Winter

**46. The Royal Swedish Academy of Sciences has decided to Award the 2018 Nobel Prize in Physics to Arthur Ashkin, Gérard Mourou and Donna Strickland "for groundbreaking inventions in the field of :**

a.Thermodynamics

b.Electromagnetics

c.Optics

**d.Laser physics**

**47.The Norwegian Nobel Committee has decided to award the 2018 Nobel Peace Prize to \_\_\_\_\_ "for their efforts to end the use of sexual violence as a weapon of war and armed conflict".**

a.Juan Manuel Santos and Sonam Wangchuk

**b.Denis Mukwege and Nadia Murad**

c.Denis Mukwege and Tawakkol Karman

d.Nadia Murad and Malala

**48.Name the India-born Harvard University professor who has been appointed as the Chief Economist of the International Monetary Fund (IMF) by**

**IMF's Managing Director Christine Lagarde.**

- a. Gita Gopinath
- b. Mridula Sinha
- c. Roopam Shah
- d. Garima Seth

**49. Who among the Vijaynagar ruler adopted the 'Gajabetekara (the elephant hunter)'?**

- A. Deva Raya I
- B. Deva Raya II
- C. Harihar
- D. Bukka

**50. consider the following statements :**

1. Hari Hara and Bukka of Tuluva dynasty founded the Vijayanagara empire.
2. Feroz Shah Tughluq was Sultan of Delhi at the time of establishment of Vijayanagara empire.

Choose the correct option :

- a. 1 only
- b. 2 only
- c. 1 and 2
- d. none

**51. consider the following statements :**

1. Krishnadevraya, the greatest King of Vijayanagara empire belongs to Suluva dynasty.
2. Krishnadevraya was known as Andhra Bhoja, Andhra pitamah and Abhinava Bhoja.
3. Ashta diggaja ( 8 poet of telugu ) adorned the court of Krishnadevraya.

Choose the *incorrect* option :

- a. 1 only
- b. 2 only
- c. 1 and 2
- d. 1 and 3

**52. consider the following statements:**

1. Battle of Talikota ( Rakas Tangdi ) was fought in 1575.
2. In this battle, an alliance of Ahmednagar, Bijapur, Golconda and Bidar defeated Vijyanagar empire led by Sadasiva.

Choose the *incorrect* option :

- a. 1 only
- b. 2 only
- c. 1 and 2
- d. none

**53. who founded the city of Hyderabad ?**

- a. Quli Qutub Shah
- b. Amir Ali Barid
- c. Alamgir Shah
- d. none

**54. who founded bahamani Kingdom?**

- a. Mujahid shah
- b. Muhammad shah
- c. Allauddin Hasan Bahaman shah
- d. Ahmad shah

**55. Which of the following officials were responsible for the collection of crore of dams during the rule of Akbar?**

- a. Qanungos
- b. Karoris
- c. Mansabdars
- d. Amil

**56. Consider the following statements regarding the zabti system incorporated by Akbar during his reign:**

1. The system of measurement and the assessment based upon that measurement is called the zabti system.
2. The dahsala system was a further development or the zabti system.
3. The zabti system is associated with Raja Todar Mal, and k sometimes called Todar Mal's bandobast.

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

Choose the correct option :

- a.1 only
- b.2 only c.
- 1 and 2
- d.1,2 and 3**

**57. Consider the following statements about Raja Toda Mal:**

- 1. Todar Mal was a brilliant revenue officer who first served under Sher Shah.
- 2. The galla-bakshi system is associated with Raja Todar Mal, and is sometimes called Todar Mal's bandobast.

Choose the correct option :

- a.1 only**
- b.2 only
- c.1 and 2
- d.none

**58. Consider the following statements regarding the mansabdari system:**

- 1. Under this system, every officer was assigned a rank (mansab).
- 2. The lowest rank was 10, and the highest was 5000 for the nobles; towards the end of the reign it was raised to 7000.
- 3. No Rajput was given Mansab of 5000 or above.

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

- a. Only 1
- b. 1 and 2**
- c. 2 and 3
- d. All of the above

**59. consider the following statements :**

- 1. Babur ascended the throne of small principality of Farghana in 1494 at the age of 12, following the death of his father, Umar Shaikh Mirza.
- 2. He was defeated by Uzbek chief Shaibani Khan. This forced Babur to move

towards Kabul which is conquered in 1504.

3. Babur received an embassy from Daulat Khan Lodhi led by his son Dilawar Khan who invited Babur to defeat Ibrahim Lodhi

Choose the correct option :

- a.1 and 2 only b.2 and 3 only **c.1,2 and 3**
- d.none

**60. which battle was declared by Babur as Jihad.**

- a. Battle of panipat
- b. Battle of Khanwa**
- c. Battle of Ghaghar
- d. Battle of Chanderi.

**61. Which of the following is matched correctly?**

River	rig-vedic names
1. Chenab	asikin
2. Ravi	purushani
3. Beas	arijikiya
4. Satluj	satudri/shatadru

Choose the correct option:

- a. 1 only
- b. 2,3,4 only
- c. All of the above**
- d. None of these

**62. Which of the following river makes the eastern boundary of state of Himachal Pradesh with state of Uttrakhand?**

- a. Sutlej
- b. Beas
- c. Yamuna**
- d. Ravi

**63. Which of the following statement is incorrect regarding Sutlej river?**

- a. Sutlej the longest among 5 rivers of HP, originates on the southern slopes of Kailash mountain in Tibet.
- b. It enters HP at Shipki la.

- c. **Spiti, baspa, nogli, uhal, suketi are some of the tributaries of Sutlej.**
- d. One of the largest dam of the world 'bhakra dam' is situated on this river, due to which a very big lake known as 'govind sagar' has been formed in the valley of bilaspur.

**64. which of the following statement is wrong regarding river beas?**

- a. Beas river originates from the cavern at the Rohtang pass.
- b. On the south of rohtang pass lay the distt kullu & to the north lay the more desolate & barren areas of lahaul spiti.
- c. As the river associated with maharishi vashisht, it is also named as 'vipasha'.
- d. **On the banks of the river there dwelled many places such as manali, kullu, mandi, sujanpur, bilaspur, nahan etc.**

**65. which of the following is not correctly matched?**

- | Rivers        | tributaries  |
|---------------|--|
| 1. Beas --    | parbati, solang, manalsu, sujoin, phojal                 |
| 2. Chenab --  | miyar nullah, bhaga, Chandra, Jammu tawi, saicher nullah |
| 3. Ravi ---   | bhadal, tundahan, baira, siul, tant-gari                 |
| 4. Yamuna --- | jalal, markanda, Andhra, giri, pabbar                    |

Choose the option:

- a. 1 only
- b. 2,3,4 only
- c. All of the above
- d. **None of these**

**66. which of the following statements is incorrect?**

- a. Bassi hydroelectric project is on beas river in mandi distt.
- b. Chamera-1 hydroelectric project is on ravi river in chamba distt.
- c. koldam hydroelectric project is on Sutlej river in mandi distt & bilaspur distt.
- d. **Parbati hydroelectric project is on parbati river in Shimla distt.**

**67. The place where Rudra emerged on the earth to release Vidyut from his arsenal according to popular myth at the confluence of two rivers. They are:**

- A. **Parvati and Beas**
- B. Chandra and Bhaga
- C. Spiti and Bhaga
- D. Parvati and Tandri

**68. Giri river originates from:**

- A. **Kupar Peak** B. Solang Peak
- C. Hanuman Tibba D. Shilla Peak

**69. Which river is called as Red River (Laal Nadi)?**

- A. **Satluj** B. Ravi
- C. Beas D. Yamuna

**70. Budhil Stream originates from:**

- A. Chandratat B. Bara Bhangal
- C. Renuka D. **Manimahesh**

**71. Current account deficit of a country can be reduced by:**

1. Export promotion
2. Import substitution
3. Import reduction
4. By appreciation of domestic currency
5. By reducing/limiting the inflation

Choose the correct option:

- a. 1,2,3 only
- b. 1,3,5 only

**c. 1,2,3,5only**

d. All of the above

**72. Consider the following statements:**

1. Current account surplus means economy is producing less & absorbing more.
2. Capital account surplus means economy is producing more & absorbing less.
3. Current account surplus generally reflects that the economy is export based.
4. India usually has large CAD & it is expected to be around 2.8% of GDP in the fiscal year 2018-19.

Choose the correct statement:

- a. 1,2, only
- b. 1,2,3 only
- c. 3,4 only**
- d. All of the above

**73. Consider the following statements:**

1. India has always had deficits on its merchandise trade account, with the value of its imports of goods far in excess of that of exports.
2. At the same time, the country has traditionally enjoyed a surplus on its 'invisibles' account. Invisibles basically cover receipts from export of software services, inward remittances by migrant workers, and tourism and — on the other side.
3. But with the invisibles surpluses not exceeding trade deficits — except during the three years from 2001-02 to 2003-04.

Choose the correct statement:

- a. 2, only
- b. 1,2 only
- c. 2, 3 only
- d. All of the above**

**74. Consider the following statements:**

1. Balance of payment=current a/c balance+capital a/c balance.
2. When BOP is negative, there is a crisis situation in the economy.
3. Almost since 1985 CAD was trending on rise, which led to depletion of forex reserve & culminated into 1991 BOP crisis.
4. The surplus capital flows have, then, gone into building reserves. The most extreme instance was in 2007-08, when net foreign capital inflows, at \$107.90 billion, vastly exceeded the CAD of \$15.74 billion, leading to reserve accretion of \$92.16 billion during a single year.

Choose the correct statement:

- a. 2, only
- b. 1,2 only
- c. 1, 2, 3 only
- d. All of the above**

**75. Which of the following statements is incorrect regarding the real exchange rate?**

- a. The price of one currency in terms of the other is known as the exchange rate.
- b. Real exchange rate – the ratio of foreign to domestic prices, measured in the same currency
- c. If the real exchange rate is equal to zero, currencies are at purchasing power parity**
- d. The real exchange rate is often taken as a measure of a country's international competitiveness (i.e. it include purchasing power parity also)

**76. Which of the following statements is incorrect?**

- a. Currencies having stable exchange rate over a longer period like us dollar, british pound sterling, euro, german mark and japanese yen are called hard currencies.
- b. while currencies whose exchange rate fluctuates from time to time are called soft currencies
- c. HEATED CURRENCY: This term is used to denote the domestic currency which is under pressure (heat) of depreciation due to a hard currency's(hot currency) high tendency of exiting the economy.
- d. **None of these.**

**77. In 2018, RBI has tightened reporting norms for the Liberalised Remittance Scheme (LRS) under which individual can transfer up to US \$2,50,000 abroad in a year. Consider the following statements regarding LRS scheme:**

1. Under LRS, individuals can make remittances for overseas education, travel, medical treatment, maintenance to relatives living abroad, gifting and donations. The remitted money can be used for purchase of shares and property as well. Individuals can also open, maintain and hold foreign currency accounts with overseas banks for carrying out transactions under it.
2. Restrictions: Under LRS, remittances cannot be used for trading on foreign exchange markets, purchase of Foreign Currency Convertible Bonds issued abroad by Indian companies and margin or margin calls to overseas exchanges and counterparties. Similarly, individuals are not allowed to send money to countries

identified as 'non cooperative jurisdictions' by Financial Action Task Force (FAFT). It also prohibits remittances to entities identified as posing terrorist risks.

3. Earlier, the LRS transactions were permitted by banks based on declaration made by remitter. The monitoring of adherence to limit is confined to obtaining such declaration without independent verification, in absence of reliable source of information.
4. Now under tightened reporting norms, daily reporting system by Authorised Dealer (AD) banks of transactions undertaken by individuals under LRS has been placed, which will be accessible to all the other ADs. It will be mandatory for banks to upload daily transaction-wise information undertaken by them under LRS.

Choose the correct statement:

- a. 1,2, only
- b. 1,2,3 only
- c. 3,4 only
- d. **All of the above**

**78. Which of the following is not matched correctly?**

1. Foreign exchange regulation act---1973
2. Foreign exchange management act----2002
3. FEMA act—criminalisation of violation, & punishment can go up to life imprisonment.
4. FERA act---violation is treated as civil offence, no criminalisation.
5. A person committing offence in terms of foreign exchange in India in 2019 ----

can be convicted both under FERA & FEMA.

Choose the option:

- a. 1,2,3 only
- b. 3,5 only
- c. **2,3,4,5only**
- d. All of the above

**79. Basel norms has mandated the banks to maintain the capital adequacy ratio, which is given as ratio of Tier-1 capital + tier-2 capital to risk weighted average. Which of the following forms the part of Tier-2 capital?**

- 1. Paid-up capital
- 2. Preferential shares
- 3. Statutory reserves
- 4. Disclosed capital
- 5. Subordinate debt

Choose the option:

- a. 1,2,3 only
- b. 3,5 only
- c. **2,3,5 only**
- d. All of the above

**80. which of the following statement is incorrect regarding Basel-norms?**

- a. Norms are made by bank of international standard. Aimed at Improving the banking sector's ability to absorb shocks arising from financial and economic stress, whatever the source. Improve risk management and governance.
- b. BIS was setup in 1930 as the bank of all the central banks.
- c. Basel-1 covered only credit risk while basel-2 all types of risk including credit risk, market risks, & operational risks.
- d. **Basel-3 norms were introduced in December 2010 in response to sub prime crisis of 2008, India**

**will implement these norms by 2022.**

**81. The objective of SARFAESI ACT 2002 is: Efficient or rapid recovery of non-performing assets (NPAs) of the banks and Financial institutions. What does 'R' stand for in SARFAESI ACT?**

- a. Recovery
- b. Restructuring
- c. **Reconstruction**
- d. Refinancing

**82. which of the following statement is incorrect?**

- a. The Recovery of Debts Due to Banks and Financial Institutions Act, was enacted in 1993
- b. **DRT & DRATs were established for 1<sup>st</sup> time under SARFAESI ACT.**
- c. DRATs are apex tribunal for resolving disputes regarding financial recoveries.
- d. ARC's(asset reconstruction company) are the companies to whom the Banks sell their non-performing assets in order to recover their NPA's.

**83. which of the following is not a part of '3R-framework' of banks?**

- a. Recovery
- b. Restructuring
- c. Rectification
- d. **None of these**

**84. which of the following can be advantages of FDI?**

- 1. Exports may rise.
- 2. Forex reserve may rise.
- 3. Employment generation.
- 4. Technological advancement.
- 5. Import substitution.

6. Greenfield/brownfield investments may rise.

Choose the option:

- a. 1,2,3 only
- b. 3,5 only
- c. 1,2,3,4,5 only
- d. All of the above

**85. As the over Rs 11,000-crore Punjab National Bank fraud unfolds, the underlying technology that enabled the money transfer has been in the limelight. Which of the following statement is not correct regarding that technology?**

- a. SWIFT & 'core banking solution' are those technology.
- b. SWIFT stands for the Society for Worldwide Interbank Financial Telecommunications, a messaging system used by banks the world over to send information and instructions in an encrypted format through a secure channel.
- c. A core banking system is a software that supports the daily transactions and accounts within a bank internally. It lets customers perform basic transactions from any member branch office of the bank.
- d. None of these.

**86. Which of the following statement is not correct regarding SEZ in India?**

- a. A special economic zone (SEZ) is an area in which business and trade laws are different from the rest of the country. SEZs are located within a country's national borders, and their aims include increased trade balance by increasing exports of the country, employment, increased investment,

job creation, and effective administration.

- b. companies may be offered tax holidays, where upon establishing themselves in a zone, they are granted a period of lower taxation.
- c. In India there are 355 notified SEZ's. The creation of special economic zones by the host country may be motivated by the desire to attract foreign direct investment.
- d. None of these.

**87. which of the following is correctly matched?**

- a. 1<sup>st</sup> '5 year plan'---1950-55
- b. 4<sup>th</sup> '5 year plan'---1966-70
- c. 5<sup>th</sup> '5 year plan'---1974-79
- d. 9<sup>th</sup> '5 year plan'---1992-97

**88. Planning in India has not come to an end with 12<sup>th</sup> five year plan which ended in 2017, In 2015 NITI Aayog replaced planning commission, & hence a new era of planning started. Which of the following are correctly matched with respect to this new initiative by NITI Aayog?**

- a. Vision—15 year
- b. Strategy—7 & a half year
- c. Action agenda—3 & a half year
- d. All of the above

89. Banking Ombudsman is a quasi judicial authority functioning under India's Banking Ombudsman Scheme 2006, to enable resolution of complaints of customers of banks relating to certain services rendered by the banks in India. Who is the highest appellate authority in these cases?

- a. Governor of RBI

**b. Deputy governor of RBI**

- c. Chairman of respective bank
- d. None of these

**90. which of the following forms part of capital a/c under Balance of payment a/c?**

- 1. External commercial borrowings
- 2. FDI & FPI
- 3. Goods & services
- 4. Remittances
- 5. India's subscription to international institutions
- 6. Rupee debt services

Choose the correct option:

- a. 1,2,3 only
- b. 1,2,5,6 only**
- c. 2,3,4,5 only
- d. All of the above

**91. Who among the following was the last governor of Bengal appointed by the**

**94.Tansen, the greatest musician of Akbar's court, belonged to :**

- [A] Agra [B] Gwalior [C] Kanauj [D] Delhi

**95.Consider the following statements :**

- 1.The mausoleum of Sher Shah is at Sasaram
- 2.Sher Shah's real name was Farid

Choose the correct option

- A.1 only B.2only **C.both 1 and 2** D.none

**96.The two great Mughal rulers who wrote their own memories are:**

- [A] Babar and Jahangir**
- [B] Jahangir and Shahjahan
- [C] Babar and Humayun
- [D] Humayun and Akbar

**97.The Mansabdari system introduced by**

**Mughal emperor?**

- [A] Alivardi Khan
- [B] Sujauddin Muhammad Khan
- [C] Sarfaraz Khan
- [D] Murshid Quli Khan**

**92.Ibadat Khana, where learned men of all religions discussed religious issues during the time of Akbar, is a famous structure in:**

- [A] The Red fort of Delhi **[B] Fatehpur Sikri**
- [C] the Agra fort [D] Sikandara

**93.Consider the following statements:**

- 1.Akbar founded his own religion known as 'Din-i- ilahi' which means Divine faith.
- 2.Birbal, Abul Faizal and Faizi Abul was first to join Din-i-ilahi or Tauhind-i-Ilahi.

Choose the correct option

- A.1 only B.2only **C.both 1 and 2** D.none

**Akbar was borrowed from the system in:**

- [A] Mongolia**[B] Turkey [C] Persia [D] Afghanistan

**98.Which Mughal emperor is also known as "Zinda Pir"?**

- [A] Akbar **[B] Aurangzeb**
- [C] Babar [D] Jahangir

**99.Which of the following Englishmen was honored by Jahangir with the title of "Khan"?**

- [A] Edward Terry [B] Sir Thomas Roe
- [C] Martin Duke **[D] William Hawkins**

**100.Who among the following was not a painter in the Mughal period ?**

- [A] Abdus Samad **[B] Baz Bahadur**
- [C] Bishan Das [D] Mir Sayyid Al



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