

TYBCOM - Business Economics - SEM V – MCQ

1. Since 1951, India has been a _____ Economy.
a. Socialist b. Mixed
c. Capitalist d. Feudal
2. The fiscal crisis face by the Indian Economy in 1990's was caused primarily by
a. Widening gap between Imports and Exports
b. Difference between savings and investments
c. Widening gap between government expenditure and revenue
d. Difference between aggregate demand and aggregate supply
3. Which of the following factors was one of the primary causes of the balance of payments crisis in 1991.
a. Low rate of inflation b. Surplus Budget
c. High Interest rate d. Rising Oil price and poor remittances
4. Which of the following sentence would best describe the Indian economy in 1990-91.
a. High inflation, low foreign exchange reserves
b. Low inflation, low foreign exchange reserves
c. Huge current account deficit, fiscal surplus
d. Current account surplus, huge fiscal deficit
5. Which of the following measures was adopted in 1991 to stabilise the economy?
a. Banking Sector reforms b. Capital market reforms
c. Control of inflation d. Insurance reforms
6. One of the measures adopted to control the inflation in 1990-91 was
a. Lowering of CRR and SLR b. Lowering of bank rate
c. Raising CRR and SLR d. Restricting imports of essential commodities
7. Which of the following measures did not form a part of fiscal correction in 1991.
a. Increasing Tax collection b. Cutting down subsidies
c. Reducing budgetary support to public enterprises d. Raising tax rates
8. Which of the following measures was implemented by the government in order to reduced current account deficit?
a. Revaluation of the rupee b. Strict exchange control
c. Devaluation of the rupee d. Import restriction were increased
9. Structural reforms are
a) Long-term measures b) Improve the supply side of economy
c) Remove growth bottlenecks d) All of the above

10. Which of the following was not a feature of the new industrial policy 1991?
- Abolition of new industrial licensing
 - Setting up of new public sector enterprises
 - Permitted foreign investment
 - Removal of MRTP limit
11. One of the policies adopted to make public sector more efficient was
- Raising fresh equity from the market
 - Increasing government's shareholding in public enterprises
 - Maintaining public sector monopoly
 - Increasing operational control on public enterprises by the government.
12. Which of the following is an important banking sector reform introduced in 1991?
- Raising SLR and CRR
 - RBI determined interest rates
 - Introduction of Prudential norms
 - None of the above
13. Capital adequacy norms help to
- Increase bank's profit
 - Maintain Financial Stability
 - Control Inflation
 - Reduce Balance of payments deficit
14. Capital market reform includes
- Setting up of SEBI
 - special recovery tribunals
 - Introduction of capital adequacy norms
 - Deregulation of interest rate
15. The FDI limit in the insurance sector in India is
- 100%
 - 79%
 - 49%
 - 26%
16. Which of the following is true of social infrastructure?
- It includes the education and health network.
 - It is aimed at improving quality of life
 - It is an investment in human capital
 - All of the above
17. Which of the following describes the change in India after 1991?
- Reduced private investment in education and health
 - Increased job security
 - Reduced subsidies to social sector in relative terms
 - Increased formal jobs creation
18. According to the Human Development Report 2016, India's HDI rank is _____ among 188 countries.
- 131
 - 125
 - 141
 - 100

19. Which of the following is not true of the Right to Education Act?
- Free education to all children between 6 and 14 years
 - It was enacted in 2009
 - It is an adult literacy programme
 - It is aimed at providing quality elementary education
20. The scheme for providing residential school as elementary level for girl is
- National programmed for education of girls at Elementary Level
 - Model Schools Schemes
 - Rashtriya Madhyamik Shiksha Abhiyan
 - Kasturba Gandhi Balika Vidyalaya
21. The scheme for improving access to secondary education is
- National Programme for Education of Girls at Elementary Level
 - Model School scheme
 - Rashtriya Madhyamik Shiksha Abhiyan
 - Kasturba Gandhi Balika Vidyalaya
22. Community Health Centres are located at _____ level of public health infrastructure
- Primary
 - Secondary
 - Tertiary
 - None of the above
23. AIIMS are at the _____ level of public health infrastructure
- Primary
 - Secondary
 - Tertiary
 - None of the above
24. The _____ provides a reference point for the functioning of the public health centres.
- Indian Public Health Standards
 - Indian Public Health Guidelines
 - Indian Public Health Manual
 - Indian Public Health Rules
25. Which of the following is a programme aimed at controlling the spread of communicable diseases?
- National Oral Health Programme
 - National Mental Health Programme
 - National TB Control Programme
 - National Programme for Prevention and control of deafness.
26. _____ is a fund that financially supports poor patients suffering from major life threatening illness.
- Rashtriya Swasthya Bima Yojana
 - Rashtriya Arogya Nidhi
 - Pradhan Mantri Swashtya Yojana
 - All of the above
27. Rashtriya Swasthya Bima Yojana provides health insurance coverage to
- Workers in the unorganised sector
 - Workers in the organised sector
 - The entire population
 - Only women and children

28. Which of the following statements best describes economic development?
- It always accompanies economic growth
 - It indicates the increase in GDP
 - It is reflected in the quality of life of the people
 - It is a quantitative concept
29. Which of the following is not included in UNDP's HDI composite?
- Culture
 - Education
 - Health
 - Standard of living
30. Sustainable development includes which of the following?
- Economic development
 - Social development
 - Environmental development
 - All of the above
31. _____ is responsible for coordinating the SDGs in India.
- Planning Commission
 - Ministry of Human Resource Development
 - NITI Aayog
 - Ministry of Finance
32. _____ is an initiative to make India a manufacturing hub.
- Skill India
 - NIT Aayog
 - Invest India
 - Make in India
33. The scheme for skill training of youth to be implemented through the National Skill Development Corporation is
- National Skill Development Mission
 - Pradhan Mantri Kaushal Vikas Yojana
 - Skill Loan Scheme
 - All the above
34. Which of the following statements best define FDI?
- Buying shares of companies in a foreign country without gaining control over management
 - Loans from multilateral institutions like IMF and World Bank
 - Investment in foreign assets to acquire lasting business interest
 - Foreign currency deposits of non resident citizens
35. Which of the following constitutes foreign direct investment?
- Purchase of stocks
 - Reinvestment of earnings by a wholly owned subsidiary abroad
 - Lending of funds to a foreign subsidiary
 - All the above
36. Which of the following best describes horizontal foreign direct investment?
- FDI into industry that provides inputs to the firm
 - FDI into industry that uses the firm's output
 - Long term lending to a foreign firm
 - FDI in the same industry abroad as the foreign investor firm

37. Which of the following is not one of the benefits of FDI?
- Culture of consumerism
 - Infrastructure Development
 - Transfer of technology
 - Sectoral development
38. Which of the following are advantages of TNCs?
- Direct and indirect employment generation
 - Increased competition
 - Industrial expansion
 - All the above
39. The government institution that is responsible for formulation of FDI policy in India is
- Foreign Investment Promotion Board
 - The Department of Industrial Policy and Promotion
 - The Ministry of External Affairs
 - The RBI
40. Which of the following was not part of the FDI policy 2017?
- Strengthening of the FIPB
 - Introduction of Foreign Investment Facilitation Portal
 - Introduction of Standard Operating Procedures
 - Issue of Convertible Notes by Start-ups
41. Liberalization policy was announced on
- 24th July 1991
 - 1st January 1991
 - 1st April 1991
 - None of the above
42. Social Infrastructure refers to _____
- Education
 - Agriculture
 - Real Estate
 - Manufacturing
43. _____ is related to girl's education.
- Beti Padhao, Beti Bachao
 - Sarv Shiksha Abhiyan
 - RUSA
 - None of the above
44. The objective of national agriculture policy 2000 is to agriculture growth rate of
- 3 %
 - 4%
 - 5%
 - 10%
45. The new policy aims to
- liberalise internal trade
 - exports
 - both (a) and (b)
 - Import
46. The average agriculture growth rate since 2000 is
- Above 4 %
 - Less than 4 percent
 - 4 percent
 - 5%

47. Agriculture prices in India are
- Very certain
 - Uncertain
 - Very remunerative
 - None of the above
48. Agriculture price policy is required to
- Provide incentives to farmers
 - To encourage farmers to spend more
 - To increase income inequality
 - To discourage farmers
49. Minimum Support Price guarantees the farmers with
- High income
 - Floor price
 - Competitive price
 - None of the above
50. Issue price is at which the government supplies foodgrains
- In the open market
 - To the middlemen
 - Competitive price
 - The whole seller shop
51. Fair price shops protect the interest of
- Poor farmers
 - Poor consumers
 - traders
 - None of the above
52. Price policy mainly benefits
- Small farmers
 - Marginal farmers
 - Large farmers
 - Rich farmers
53. Major part of the agricultural credit is supplied by
- Money lenders
 - Commercial banks
 - Co-operative banks
 - None of the above
54. RRB's were established to provide credit to
- Only two non-agriculture activities in rural areas
 - Both agriculture and non agricultural activities
 - Only two agricultural activities
 - None of the above
55. Kisan credit card was introduced by
- RBI
 - NABARD
 - Co-operative Bank
 - State Bank of India
56. Non institutional credit very often leads to
- Indebtedness
 - Exploitation of borrowers
 - Loss of land and property
 - All of the above
57. Farmers require long-term credit for
- Consumption expenditure
 - Purchase of land
 - Purchasing seeds and fertilizers
 - None of the above

58. Regional Rural Banks were established to provide finance to

- a. Small and marginal farmers
- b. Village artisans
- c. Agriculture labourers
- d. All of the above

59. Agriculture market faces the problem of

- a. Seasonal price fluctuation
- b. Lower prices when crop fail
- c. High prices when there is bumper crop
- d. None of the above

60. Demand for agricultural commodities

- a. Very elastic
- b. Unit elastic
- c. Less elastic
- d. unelastic

61. Regulated markets aim at protecting

- a. Consumers
- b. Farmers
- c. Traders
- d. Both (a) and (b)

62. AGMARK enables to ensure

- a. Quality of product
- b. Better price
- c. Both (a) and (b)
- d. Only a

63. Market information reduces exploitation of

- a. Farmers
- b. Traders
- c. Both (a) and (b)
- d. broker

64. National agriculture policy was introduced in the year_____

- a.2000
- b.2001
- c.2002
- d. None of the above

65. MSP refer to _____

- a. Maximum support prices
- b. Minimum support prices
- c. Major support prices
- d. None of the above

66. _____loans are for a period up to 5 years.

- a. Short term
- b. Long term
- c. Medium-term
- d. None of the above

67. PACS refers to_____

- a. Primary agriculture credit societies
- b. Private agricultural credit societies
- c. Primary agriculture crop societies
- d. None of these

68. NABARD Refers to_____
- National bank for agriculture and regional development
 - National bank for agriculture and Rural development
 - National bureau of agriculture and rural development
 - None of the above
69. _____is necessary for the success of agriculture marketing.
- Enabling environment
 - Rural development
 - International exposure
 - None of these
70. Contract farming follows_____
- decentralized model
 - regional module
 - centralised module
 - None of the above
71. Equity market is associated with _____
- Government Securities
 - Private securities
 - Issue of fresh capital
 - Sold of old shares
72. Agri business is the business of_____
- Agriculture production
 - Horticulture production
 - Sericulture production
 - None of the above
73. The major components of a supportive enabling environment include_____
- Well - functioning inclusive markets
 - Micro insurance
 - Agriculture finance
 - All of the above
74. Industrialisation involves
- Technological innovation
 - Social changes
 - Relatively decline of agriculture's share in the GDP
 - All of the above
75. Functional composition of industries refers to
- Ownership based criteria
 - Use based criteria
 - Investment based criteria
 - Turnover based criteria
76. Which of the following is not a part of the new industrial policy 1991
- increased investment in public sector enterprises
 - abolition of licensing policy
 - encouraging foreign direct investment
 - amendment of MRTP act
77. IIP measures
- Industrial inputs inflation
 - Growth of industrial production
 - Growth of industrial investment
 - Growth of industrial exports

78. Currently the base year for estimating IIP is

- a. 1993-94 b. 2004-05
- c. 2015-16 d. 2011-12

79. Which of the following is not an objective of the Competition Act 2002

- a. Prohibition of anti-competitive agreements
- b. Regulation of combinations
- c. Control of monopolies
- d. Prohibition of abuse of dominant position

80. Competition advocacy refers to

- a. Control of monopolies b. Restricting investments through licensing
- c. Control of unreasonable profits d. Promoting a competition culture

81. Which of the following statements is not true of the PSUs in India

- a. They have generated large scale employment
- b. They have high returns on investment
- c. They have saved foreign exchange
- d. They have created a diversified industrial base for India

82. Which of the following is a problem faced by the PSUs in India

- a. Mounting losses b. Underutilization of capacity
- c. Administrative defects d. All of the above

83. In 1999, the investment limit of the Small Scale unit was determined at

- a. ₹ 25 lakh b. ₹ 50 lakh
- c. ₹ 1 crore d. ₹ 5 crore

84. The MSME act was passed in

- a. 2005 b. 2002
- c. 2008 d. 2009

85. According to the MSME Act, micro manufacturing units are classified as those with investment limit of

- a. ₹ 25 lakh b. ₹ 5 lakh
- c. ₹ 1 crore d. ₹ 75 lakh

86. _____ units in the _____ sector have an investment range between ₹ 2 crore and ₹ 5 crore.

- a. Medium, manufacturing b. Micro, manufacturing
- c. Small, service d. Medium, service

87. A separate ministry for small industries. was set up in in in

- a. 1991 b. 1999
- c. 2007 d. 2005

88. _____ is the nodal development agency for the MSME sector.
- a. Divisional Commissioner MSME
 - b. Development Commissioner MSME
 - c. Directorate General MSME
 - d. Development Council MSME
89. _____ is a SIDBI initiative that provides capital to new
- a. ISARC
 - b. Credit Guarantee Funds
 - c. CLCSS
 - d. SIDBI Venture Capital
90. _____ is not a SIDBI initiative
- a. ICRA
 - b. SMERA
 - c. CGFT
 - d. ISARC
91. MSME-MDA does not provide funding to MSMEs for
- a. Participation in international trade fairs
 - b. Acquiring quality and environmental certifications
 - c. Carrying out sector specification market studies
 - d. Contesting anti-dumping cases
92. The scheme to improve ease of doing business in the MSMEs
- a. SFURTI
 - b. UAM
 - c. CLCSS
 - d. ASPIRE
93. Which of the following is not a characteristic of the services
- a. Output includes intangible products
 - b. Is the fastest growing sector globally
 - c. Produce primary products
 - d. Involves a wide range of activities
94. Which of the following activities does not belong to the service in India
- a. Retail trade
 - b. Real estate
 - c. Insurance
 - d. Automobile
95. In 2017-18, the services sector's contribution to the GVA was
- a. 55.2%
 - b. 65.2 %
 - c. 59%
 - d. 45%
96. Services sector's contribution to employment as percentage of total employment in 2015-16 was
- a. 40%
 - b. 32%
 - c. 50%
 - d. 25%
97. The FDI limit in multi-brand retailing is
- a. 49%
 - b. 74%
 - c. 100%
 - d. 51%

98. FDI limit in single - brand retailing is

- a. 49%
- b. 74%
- c. 100%
- d. 51%

99. The healthcare industry includes

- a. Hospitals
- b. Health insurance
- c. Pharmaceutical companies
- d. All of the above

100. The FDI limit permitted for all health related services under automatic route is

- a. 51%
- b. 100%
- c. 74%
- d. 26%

101. Which of the following is not a characteristic of Indian healthcare industry?

- a. Every citizen has access to high quality services
- b. Inadequate infrastructure
- c. High incidence of disease
- d. Inadequate insurance coverage

102. Which of the following is a growth potential in the healthcare industry in India?

- a. Growing insurance market
- b. Expanding medical tourism
- c. Telemedicine
- d. All of the above

103. Type of tourism that helps conserve natural diversity is

- a. Eco tourism
- b. Heritage tourism
- c. Adventure tourism
- d. Medical tourism

104. Which of the following is not a feature of the tourism industry?

- a. It is composite of several service providers
- b. Has high employment potential
- c. Does not harm the natural environment
- d. Has high foreign exchange earning potential

105. The central government department is responsible for disinvestment is

- a. Department of investment and Public Asset Management
- b. Department of Commerce
- c. Department of Industrial Policy and Promotion
- d. Department of Revenue

106. Which of the following is not a function of the DIPAM

- a. Advising government of matters related to CPSE
- b. All matters relating to sale of Central Government equity through offer for sale or private placement
- c. Decisions on the recommendations of Administrative Ministries and NITI Aayog for disinvestment
- d. Promotion of foreign direct investment

107. Offer of shares by a listed CPSE or the government out of its shareholding or a combination of both to the public for subscription is done through

- a. Initial Public Offering
- b. Offer for sale
- c. Further Public Offering
- d. Strategic Sale

108. Only financial institution can participate in

- a. Initial Public Offering
- b. Offer for Sale
- c. Further Public Offering
- d. Institutional Placement Programme

109. A scheduled Bank is one which has

- a. paid up capital and reserve not less than 5 lakhs
- b. term deposit of ₹ 5 lakhs
- c. demand deposit of ₹ 5 lakhs
- d. None of the above

110. Public sector banks include

- a. only State Bank of India
- b. only nationalised banks
- c. only Regional Rural Bank
- d. all the above

111. The population for every bank branch in 2015 was

- a. 64,000
- b. 16,000
- c. 10,300
- d. None of the above

112. To promote financial inclusion, on 28 August 2014, the following new scheme was introduced

- a. Garibi Hatao
- b. The Pradhan Mantri Jan Dhan Yojana (PMJDY)
- c. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGA)
- d. None of the above

113. Which one of the following schemes was introduced under operational technology

- a. ATMs
- b. Mobile Banking
- c. Electronic Fund Transfer
- d. All the above

114. Since 1991 commercial banks have succeeded in

- a. Expanding branches
- b. Deposit mobilisation
- c. Increase in lending
- d. All the above

115. In 2017 advances of commercial banks to the priority sector was

- a. 40%
- b. Less than 40%
- c. More than 40%
- d. None of the above

116. Financial inclusions aims at providing financial services to

- a. Industrialists
- b. Poor People
- c. Indian Investors abroad
- d. None of the above

117. In recent years Indian Banks have increased their efficiency by

- a. using information technology
- b. by reducing number of employees
- c. by increasing number of branches
- d. None of the above

118. In recent years the number of RRBs has

- a. Increased
- b. Decreased
- c. Remained constant
- d. None of the above

119. Virtual Banking aims at rendering banking services through

- a. Branch expansion
- b. Advancing cheap credit
- c. use of IT services
- d. None of the above

120. The IRDA Act was passed in the year

- a. 1999
- b. 1998
- c. 2000
- d. None of the above

121. Insurance Regulatory and development Authority was established in which of the following year?

- a. 1999
- b. 2000
- c. 2001
- d. None of the above

122. How much FDI is allowed in Insurance Companies?

- a. 26%
- b. 49%
- c. 51%
- d. 75%

123. Which of the following committee was established to suggest insurance sector reforms?

- a. Malhotra Committee
- b. Rangarayan Committee
- c. Narashimham Committee
- d. Raja Chelliah Committee

124. Which of the following is a part of the organised sector of Indian money market?

- a. Indigenous bankers
- b. Loan companies
- c. Call money market
- d. Money Lenders

125. Which of the following is not the main player of Indian Money market?

- a. Government
- b. RBI
- c. Commercial Banks
- d. None of the above

126. Which of the following are the main participants in the Call money market?

- a. Commercial banks
- b. Co-operative banks
- c. Primary dealers
- d. All the above

127. Which of the following is not the feature of commercial bills?

- a. Short term
- b. Trade bills
- c. Issued by RBI
- d. High degree of Liquidity

128. Which of the following money market instrument is issued by commercial banks?

- a. CPs
- b. Commercial bills
- c. CDs
- d. Treasury bills

129. Which of the following measures absorb liquidity from the financial system?

- a. Repo
- b. Reverse repo
- c. MSF
- d. Buying of securities under OMO

130. Capital Market is a market for

- a. Short term funds
- b. Long term funds
- c. Medium term funds
- d. Medium and long term funds

131. Which of the following does not constitute the structure of capital market in India?

- a. Gilt-edged market
- b. Industrial securities market
- c. RBI
- d. Mutual Funds

132. The Primary market does not include

- a. Equity issues
- b. GDR issues
- c. Screen based trading
- d. Debt issues

133. Which of the following measures constitute primary market reforms?

- a. Abolition of controller of capital issues
- b. Setting up of NSE
- c. Setting up of OTCEI
- d. None of the above

134. Secondary market reform does not include

- a. Screen based trading
- b. LAF
- c. Depository System
- d. Rolling settlement

135. Foreign Institutional Investors (FIIs) are allowed to invest in

- a. Only equity shares
- b. Only debt market
- c. Both the above markets
- d. None of the above

136. The Over the counter exchange of India (OTCEI) allows the companies to register only in

- | | |
|------------------|----------------------|
| a. OTCEI | b. OTCEI and NSE |
| c. OTCEI and BSE | d. None of the above |

137. Mutual Funds play an important role in Indian capital markets as

- a. Speculator in stock market
- b. Investment avenue for small investors
- c. Promoter of large scale industries
- d. None of the above

138. Liberalisation policy was announced on

- a. January 1st 1991
- b. April 1st 1991
- c. July 24th 1991
- d. None of the above

139. Social infrastructure refers to

- a. Agriculture
- b. Education
- c. Real estate
- d. Manufacturing

140. _____ is related to girls education

- a. Sarva Shiksha Abhiyan
- b. RUSA
- c. Beti Padhao, Beti Bachao
- d. None of the above

141. Farmers need short term loans for

- a. Purchase of seeds
- b. Purchase of inputs
- c. To meet consumption needs
- d. All the above

142. _____ is the apex body of rural credit

- a. Government of India
- b. Reserve Bank of India
- c. NABARD
- d. ADB

143. Farmers are not able to realise better prices because of

- a. lack of grading
- b. lack of market knowledge
- c. lack of storage facilities
- d. All of the above

144. Disinvestment refers to

- a. sale of government ownership
- b. Purchase of shares
- c. sale of private securities
- d. All of the above

145. Industrial Pollution control is _____

- a. State subject
- b. Central subject
- c. Concurrent subject
- d. None of the above

146. _____ sectors are identified for promoters

- a. Tourism
- b. Medical Tourism
- c. Both (a) and (b)
- d. None of the above

147. Narasimham committee recommended _____

- a. introduction of modern technology
- b. consolidation of banks
- c. liberalisation of banking sector
- d. All of the above

148. Indian money market is regulated by _____

- a. the RBI
- b. SBI
- c. SEBI
- d. LIC

149. Equity market is associated with _____

- a. Government securities
- b. Private securities
- c. Issue of fresh capital
- d. Sale of old shares

150. Which of the following rural bank is named after a river?

- a. Prathama Bank
- b. Varada Grameen Bank
- c. Thar Anchalik Grameen Bank
- d. Aravali Kshetriya Grameen Bank

151. What is Scheduled Bank in India?

- a. It is included in the II Schedule of Banking Regulation Act.
- b. It is included in the II Schedule of Constitution
- c. It is included in the II Schedule of Reserve Bank of India Act
- d. None of these above

152. What is the animal on the insignia of the RBI?

- a. Lion
- b. Tiger
- c. Panther
- d. Elephant

153. For regulation and development of the insurance sector of the country the Government has formed :

- a. SEBI
- b. Reserve Bank of India
- c. Insurance Regulatory and Development Authority
- d. General Insurance Corporation

154. The number of Banks nationalised since 1969 is :

- a. 8
- b. 12
- c. 14
- d. 20

155. Which of the following is the Banker's Bank

- a. IDBI
- b. RBI
- c. SBI
- d. UBI

156. What is the largest Public Sector Bank in India?

- a. Central Bank
- b. SBI
- c. Punjab National Bank
- d. None of these above

157. In which year the Reserve Bank of India was taken over by the Government?

- a. 1945
- b. 1948
- c. 1952
- d. 1956

158 . In Capital Market SRO stands for :

- a. Self-Regulatory Organisations
- b. Small Revenue Operations
- c . Securities Roll-back Operations
- d. Securities Regulatory Organisations

159. Terms Bull market and Bear market is associated with which branch of commercial I activity?

- | | |
|------------------|-------------------|
| a. Foreign Trade | b. Banking |
| c. Share Market | d. Manu facturing |

160. Mid day meals programme has been a success

- a. True
- b. False

161. Economic reforms programme in India has benefited all.

- a. True
- b. False

162. Economic development is broader concept

- a. True
- b. False

163. HDI measures only the economic performance of a country.
a. True
b. False
164. FDI contributes to a country's balance of payments.
a. True
b. False
165. It is necessary to change in attitude among the Indian farmers.
a. True
b. False
166. Issue price is lower than procurement price.
a. True
b. False
167. Major portion of agricultural finance comes from traditional sources.
a. True
b. False
168. Share of co-operative banks in institutional agricultural finance is declining.
a. True
b. False
169. A good and efficient marketing system is a must for agricultural progress.
a. True
b. False
170. Co-operative marketing exploits the members (farmers)
a. True
b. False
171. IIP measures the general level of industrial production.
a. True
b. False
172. Competition Act does not allow a firm to gain dominant position in the market.
a. True
b. False
173. Return on investments of PSU has very high.
a. True
b. False
174. MSMEs are by and large, labour intensive.
a. True
b. False

175. The MSME act categorises units into tiny and small.
a. True
b. False
176. Water pollution is not a major problem in India
a. True
b. False
177. Toxic wastes cause pollution.
a. True
b. False
178. Services sector has been a major driver of economic growth in India.
a. True
b. False
179. Adventure tourism does not have much potential in India.
a. True
b. False
180. NPAs of public sector banks have been increasing.
a. True
b. False
181. Recovery of loans is no problem of public sector banks.
a. True
b. False
182. The important objectives of IRDA is to protect the interests of policy holders.
a. True
b. False
183. FDI is not permitted in insurance sector in India.
a. True
b. False
184. Money market is a market for lending and borrowing of long term funds.
a. True
b. False
185. The certificates of deposits are issued by corporates.
a. True
b. False
186. Repo operations inject liquidity into the financial system.
a. True
b. False

187. Reverse repo operation absorbs the excess liquidity out from the system.
a. True
b. False
188. The capital market is the market for medium and long term funds.
a. True
b. False
189. Primary market deals ,with securities already issued.
a. True
b. False.
190. NSE is fully owned by the Government of India.
a. True
b. False
191. Retail investors are not allowed to trade in Central Government Securities.
a. True.
b. False
192. SEBI is not responsible for capital market surveillance.
a. True
b. False
193. Business corporates are allowed to determine par values of shares issued by them.
a. True
b. False
194. Electronic fund transfer of money from one place to another could be done through NEFT.
a. True
b. False
195. All CPSEs are currently in operation.
a. True.
b. False
196. The law enacted as an outcome of the Bhopal Gas tragedy is
a. Public Liability Insurance Act
b. The Environment (Protection) Act
c. The Air (Prevention and Control of Pollution) Act
d. All the above

197. Which of the following is not true of toxic wastes in India?

- a. There are highly efficient systems for their disposal
- b. They can be caused by e-wastes
- c. Handling them can be fatal at times
- d. These constitute 10-15% of industrial wastes

198. Bharat Stage IV emission standards were adopted in

- a. 1991
- b. 2001
- c. 2015
- d. 2005.

199. Air pollution is caused by

- a. The release of harmful gases
- b. Solid and liquid particulate materials
- c. Smoke emission
- d. All the above

200. Which of the following is not true about global warming?

- a. It is causing glaciers to melt
- b. It has put human lives to threat
- c. It has prevented extinction of wildlife
- d. It has resulted in frequent natural calamities