

# T.Y. Objectives VSEM

## MODULE-1

Qs: 1. Choose the correct answer -

1. LPG means b

a) Liberalisation, Personalisation, Globalisation

b) Liberalisation, Privatisation, Globalisation.

c) Localisation, Privatisation, Globalisation,

d) None of the above.

2. Social infrastructure does not include a

a) Agriculture      b) Education

c) Family welfare      d) None of above

3) The SDGs came into effect in b

a) January 2015

b) January 2016

c) January 2017

d) January 2018

4. Sustainable Development Goals (SDGs) have total of

17 goals

a) 15

b) 16

c) 17

d) 18

5. The Logo of 'Make in India' is a

a) a lion made of gear wheels

b) a tiger made of gear wheels.

c) a cheetah made of gear wheels

d) None of the above.

6. Open Defecation Free is a part of b <sup>2</sup>

a) Make in India

✓ b) Swachha Bharat Mission

c) Invest in India

d) All the above

7. The SDGs replace the a

✓ a) Millennium Development Goals (MDGs)

b) Milestone Development Goals (MDGs)

c) Millennium Development Government (MDGs)

d) None of the above

8. The Sustainable Development Goals (SDGs) otherwise known as the c

a) International Goals

b) world Goals

✓ c) Global Goals

d) None of the above.

9. UNDP refers to a

✓ a) United Nations Development Programme

b) United Nations Development Project

c) United Nations Department Programme

d) None of above.

10. d. Narendra Modi launched the Make in India initiative on September 25, 2014.

a) Mrs. Smriti Irani

b) Mr. Arun Jaitley

c) Mr. Rajnath Singh

✓ d) None the above

11. DIPP refers to b

a) Department of Investment Policy and Promotion.

✓ b) Department of Industrial Policy and Promotion.

- 3.
- c) Department of Industrial Programme and Promotion.  
d) None the above.

12. Project approved by Foreign Investment Promotion Board (FIPB) is d

- a) Coca-Cola      b) General Electric  
c) Mc Donalds    ✓ d) All the Above

Q:2 True/False :-

1. New Economic Policy was launched on 24th July 1991

Ans True

2. NEP was launched by the Mr. Narasimha Rao.

Ans True

3. Social infrastructure includes Universal facilities True

4. The Sustainable Development Goals were born at the United Conference on Sustainable Development In Rio de Janeiro in 2012 True

5. The SDGs and Millennium Development Goals are Same. False

6. Invest India targets 25 sectors of economy False

7. Make in India targets 25 sectors of economy True

8. Make in India is the national investment promotion and Facilitation India and act as the first of reference for investors in India False

9. India was ranked 1st position in the FDI Confidence Index 2018 False

10. In India FDI can be approved either through the Automatic Route under powers delegated to the RBI of India or by the Government as the case may be. 4

Ans. True

11. FIPB was abolished on 24th May 2017, as announced by Finance Minister Arun Jaitley True

12. A multinational Corporation owns and manages business in only country False

13. Skill development is a means to harnessing the human Resource Potential. False

## MODULE-II

Q: 1. Choose the correct options -

1. CCI means a

- a) Competition Commission of India
- b) Competition Committee of India.
- c) Complementary Commission of India.
- d) None of the above.

2. Competition Act is not applicable in the following cases a

- a) Public Financial Institutions
- b) Foreign Institutional Investors (FIIs)
- c) Banks
- d) All the above

3. C loans are for a period upto 5 years

a) short-term

b) Long-term

✓ c) Medium-term

d) None of the above

4) Long term Loans are for a period more than 5 years

5. PACS refers to d none of the above

a) Primary Agricultural credit societies.

b) Private Agricultural credit societies.

c) Primary Agricultural Coop societies

✓ d) None of the above.

PACS → Primary  
Agriculture  
Co-operative

6. NABARD refers to b

a) National Bank for Agriculture and Regional Development

✓ b) National Bank for Agriculture and Rural Development

c) National Bureau of Agriculture and Rural Development

d) None of the above.

7. b is necessary for the success of  
Agricultural Marketing.

a) Enabling Environment

✓ b) Rural Development

c) International Exposure

d) None of the above.

8. Contract Farming follows a

✓ a) Decentralised Model

b) Regional Model

c) Centralised Model

d) None of the above.

9. NIAM refers to a

- a) National Institute of Agricultural Marketing
- b) National Institute of Agricultural Marking.
- c) Notional Institute of Agricultural Marketing
- d) None of the above

10. Agri business is the business of a

- a) Agricultural Production
- b) Horticultural Production
- c) Sericultural Production
- d) None of the above

11. The major Components of a supportive enabling environment include d

- a) Well-functioning inclusive markets
- b) Micro insurance
- c) Agricultural finance
- d) All the Above.

Q:2 True / False.

1. On 28th July, 2000, the NDA Government made Public a National Agriculture Policy envisaging over 4 Percent annual growth True

2. The agriculture sector has never been starved of Capital False

3. There has been a increase in the Public sector investment in the agriculture sector.

True

4. The importance of tenancy reforms, rights of Tenants and Share Croppers was also identified as one of the important factor for attaining equity. True.

5. The government formulated Price Policy for agricultural Produce to secure remunerative Prices for farmers.

Ans. True

6. PDS means Private Distribution System. False

7. In India, there is an immense need for proper Agricultural Credit as Indian Farmers are very poor.

Ans. True

8. RRBs means Rational Rural Banks. False

9. Long-term loans are for a period of more than 5 years.

Ans. True

10. Commercial Banks (CBs) provide Rural credit by establishing their branches in the Urban areas.

Ans. False

11. NABARD was established in July 1992 as an apex institution to co-ordinate the activities of Organisations engaged in the area of rural credit.

Ans. False NABARD = 12th July - 1982.

12. NABARD Directly deals with Farmers and other rural Peoples. False

13. Agricultural Marketing System is an efficient way by which the farmers can dispose their surplus production.

- at fair and reasonable price True 8
14. In the absence of adequate Institution Finance, Indian Farmers are forced for selling their produce to the money lenders at unfavourable terms True
15. There is sufficient market intelligence False
16. Agricultural Marketing Infrastructure Scheme is temporarily stopped w.e.f. 05-08 2014 True
17. Food security can be measured by Calorie intake Per Person Per month. False
18. Government has no role to play in creating an enabling environment False
19. Crop insurance programmes are structured to support different types of losses. True
20. Agri business is the business of agricultural production True

## MODULE-III

- Q:1. Choose the correct answer.
1. National Agricultural Policy was introduced in the year a
- ✓ a) 2000      b) 2001      c) 2002      d) None of the above.
2. MSP refers to b
- a) Maximum Support Prices      ✓ b) Minimum Support Prices
- c) Major Support Prices      d) None of the above.





10) The Health care comprises d

- a) medical devices    b) clinical trials  
c) medical tourism    d) All the above.

11) CAGR means a

- a) Compounded Annual Growth Rate  
b) Compounded Average Growth Rate  
c) Compounded Annual Growth Ratio  
d) None of the above

12. Tourism Policy highlights d

- a) Swagat (welcome)    b) Soochna (information)  
c) Suvidha (Facilitation)    d) All the above.

Q:2 True/False

1. Competition Act 2003 smoothly replaced by MRTP Act

Ans: True

2. Competition Act 2003 provides for Constitution of Competition Commission of India. True

3. Competition Act is applicable for Public Financial Institution False

4. In Disinvestment Policy, citizens have every right to own part of the shares of public sector undertaking.

Ans: True

5. REC means Rural Electronics Corporation False  
Rural Electrification Corporation = REC

6. Micro, small and Medium Enterprises (MSMEs), widely accepted - engine of economic growth of India

True

7. MSMEs in India are homogeneous False

8. The primary responsibility of promotion and development of MSMEs is of the Local Government. False

9. The socially backward groups owned almost 66.27% of MSMEs. True

10. State of Bihar had the largest number of estimated MSMEs. False

11. Industrial Pollution is the release of waste and pollutants generated by industrial activities into the natural environment including air, water and Land.

True

Ans. True

12. Process wastes are the wastes generated in an industry during washing and processing of raw-materials.

Ans. True

13. With the rise in Industrial Pollution, global warming has been decreasing. False

14. Waste Minimization is one of the strategies adopted for minimizing the industrial pollution. True

15. Life Cycle Assessment is a decision cum management tool which provides information on the environmental effects.

True

- 16) The service sector has not attracted Foreign Investment Flows False
- 17) Service Sector growth is governed by only global factors. False
- 18) Healthcare comprises, hospitals, medical devices, clinical trials, outsourcing, telemedicine, medical tourism. True
- 19) According to the International Diabetes Federation (IDF), India is expected to be the cancer capital of the world. False
- 20) Healthcare industry is the future and India is the next big healthcare hub of the world. True
- 21) The Indian Tourism and hospitality industry has emerged as one of the key drivers of growth among the service sector in India. True
- 22) Indian Tourism has no potential for generating employment. False
- 23) Ministry of Tourism has taken initiatives of identifying, diversifying, developing and promoting niche products of the tourism industry. True
- 24) The tourism and hospitality sector is among the top 10 sectors in India to attract the highest Foreign Direct Investment. True

# Module-IV

13

Q:1 Choose the correct answer—

1. FTE means a

- ✓ a) Full-Time Equivalent b) Full-term Equivalent  
c) First-time Equivalent d) None of the above.

2. Moody's is a

- ✓ a) Global rating Agency b) National rating Agency  
c) Bank rating Agency d) None of the above.

3. IMPS refers to d-Immediate Payment Service

- a) India's most important Payment Service.  
b) India's immediate Payment Service  
c) International immediate Payment Service

✓ d) None of the above.

4) The Indian Banking system consists of d

- a) Private sector banks b) Foreign Banks  
c) Regional Rural banks d) All the above. ✓

5) FPII refers to C - Faster Payment Innovation Index

- a) First Payments Innovation Index  
b) Faster Payments Indian Index  
✓ c) Faster Payments Innovation Index  
d) None of the above

6) Financial Inclusion is Significant from the Point of View of living Conditions of a - Poor People

- ✓ a) Poor People b) Farmers c) Rural non-Farm enterprises  
d) All the above

7. NPA means a

- ✓ a) Non-Performing Assets b) Non Paying Assets  
c) New Performing Assets d) None of the above

8) The insurance industry of India consists of c

- a) Life insurance business b) non-life insurers  
✓ c) both a and b d) None of the above

9) RSBY refers to b

- a) Rashtriya Swayam Bima Yojana  
✓ b) Rashtriya Swasthya Bima Yojana  
c) Rashtrataran Swasthya Bima Yojana  
d) None of the above.

10) Money Market deals in the borrowing and lending of short-term loans for a period of c

- a) less than or equal to 565 days  
b) Less than or equal to 465 days  
✓ c) Less than or equal to 365 days  
d) None of the above

11) LAF means a

- ✓ a) Liquidity Adjustment Facility.  
b) Liquidity Arrangement Facility.  
c) Liquidity Assistance Facility.  
d) None of the above.

Q:2 True or false :-

1. Banks in recent years are shifting from the traditional Product Focus to a more Client-centric strategy

1. True

2) Too often banks try to be few things to few people

False

3) The Indian Banking system consists of only public sector banks False

4) NPAs have become a grave concern for the banking sector True

5) India still has a huge number of people who do not have access to banking services due to scattered and fragmented locations True

6. Social banks are banks with a conscience True

7. The insurance industry of India consists of only life insurance business False

8. In India, the urban market is the major contributor for general insurance True

9. Health insurance is not a lucrative segment False

10. Money market is a mechanism to clear long term monetary transactions in an economy False

11. There are two sectors in money market - The organised sector and unorganised sector True

12. Under call money market, funds are transacted on monthly basis False

13. Certificates of Deposits are issued by RBI False

14. The commercial papers can be issued by listed company which have working capital of not less than ₹ 5 crores.

True

15. Mutual Funds in India have not helped the capital market to grow False

16) Masala bonds are debt instruments issued by Indian Companies to Foreign investors in rupee denominations 16

True

17. The main functions of SEBI is to regulate the business of the stock markets and other securities market.

True

## University Question Paper - 2018-2019

Q-1A] Select the right answer -

1. Liberalisation Policy was announced on 24th July 1991
2. Social infrastructure refers to Education
3. Beti Padho, Beti Bachao is related to girls education
4. Farmers need short-term loans All of the above
  - a) Purchase of seeds
  - b) Purchase of inputs
  - c) To meet consumption needs
  - d) All of the above ✓
5. NABARD is the apex body of Rural credit
6. Farmers are not able to realise better prices because of All of the above
  - a) Lack of grading
  - b) Lack of marketing knowledge
  - c) Lack of storage facilities
  - d) All of the above ✓
7. Dis investment refers to Sale of government Ownership
8. Industrial Pollution Control is a Concurrent Subject (It means Central and state govt both have powers)



9) both (a) and (b) sectors are identified for Promotion.

- a) Tourism      b) medical Tourism
- c) both (a) and (b)      (d) None of the above.

10) Narasimham Committee recommended Consolidation of Banks

Introduction of Modern Technology      Liberalisation of Banking sector (a, b, c)

11. Indian Money market is regulated by the RBI

12) Equity market is associated with Issue of Fresh Capital      Private securities      sale of old Shares

B] True / False

- 1. NEP was Launched by Mr. P.V. Narasimha Rao True
- 2. Invest in India is to attract Foreign Investment True
- 3. National Nutrition Mission (NNM) is created to ensure effective nutrition intervention True
- 4. Central government allocation to agriculture declined in recent year. False
- 5. Credit Provisioning for agriculture is adequate in India False
- 6. Agricultural Marketing infrastructure is inadequate in India False
- 7. Disinvestment in India is mainly governed by deficit Consideration True
- 8. National Green Tribunal is responsible to maintain the environment True

- 9) FDI Flows into services sector are not Satisfactory. <sup>18</sup>  
False
- 10) Indian banking sector is facing serious threat from Non-Performing assets True
11. Indian money market is segmented True
12. Indian insurance sector provides only life insurance  
False

## University Question Paper - 2019-2020

- Q:1 A] Select the right answer—
1. Social infrastructure does not include Agriculture
- ✓ a) Agriculture    b) Education.  
 c) Family welfare    d) None of the above
2. Make in India is an initiative to make India a manufacturing hub.
3. Projects approved by Foreign Investment Promotion Board (FIPB) is d - All of the above
- a) Coca-Cola    b) General Electric  
 c) McDonalds    d) All of the above ✓
- 4) The Avg. Agricultural growth rate since 2000 is Above 4%
- 5) Kisan Credit Cards was introduced by NABARD
- 6) Regulated Markets aims at protecting C
- a) Consumers    b) Farmers  
 ✓ c) Both (a) and (b)    d) Traders

7) Competition Act is not applicable in the following cases —

Public Financial Institutions

- ✓ a) Public Financial Institutions (b) Foreign Institutional Investors (FIIs)
- c) Banks d) All the above

8) MSMEs means Micro, Small and medium Enterprises.

- ✓ a) Micro, small and medium Enterprises
- b) Mini, small and medium Enterprises
- c) Micro, small and medium Employment
- d) None of the above

9) Tourism Policy highlights All the above

- a) Swagat (welcome) b) Soochna (Information)
- c) Suvidha (Facilitation) d) All the above. ✓

10) Virtual banking aims at rendering banking services through Use of IT Services

- a) Branch Expansion b) Advancing cheap credit
- ✓ b) Use of IT Services d) Deposit mobilisation

11) Which of the following Committee was established to suggest insurance sector reforms?

Malhotra Committee

12) Money market deals in the borrowings and Lending of short-term loans for a period of

Less than or equal to 365 days

## B) True / False

- 1) The New Economic Policy 1991 was announced by Union Finance minister Dr. Manmohan Singh True
- 2) The SDGs and Millennium Development Goals (MDGs) are same False
- 3) The FDI Policy 2017 has given boost to foreign investment in startups True
- 4) Agriculture Price Policy is necessary to improve terms of trade in favour of farmers. True
- 5) Share of co-operative banks in Institutional agricultural finance is declining. True
- 6) Regulated markets render useful services both to the producer and consumer True
- 7) IPO and FPO are identical methods of disinvestment. False
- 8) SIDBI is only a refinancing agency and does not provide direct assistance to small units False
- 9) India has several legislations for prevention and control of Industrial Pollution True
- 10) Internet Banking is a product of e-commerce in the field of banking and financial services. True
- 11) Under Call money market, funds are transacted on monthly basis False
- 12) Mutual funds in India have not helped Capital market to grow False