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UNION BUDGET 100 BEST MCQ 2020

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1. Who presents the Union budget of India in the parliament?

- 1. Minister of State for Statistics and Programme **Implementation**
- 2. Chairperson, Central Board of Direct Taxes (CBDT)
- 3. Secretary, Department of Economic Affairs
- 4. Union Finance Minister of India
- 5. Prime Minister of India



Answer- 4) Union Finance Ministerof India



Explanation- The Union Budget of India is always presented by Finance Minister of India in the parliament.

2.On which date, the Union budget of India comes into effect?

- 1. 1st February
- 2. 1st March

- 3. 31st Mrach
- - 4. 1st April
 - 5. 31st April

Answer-4)1st April

Explanation - The budget, which is presented by means of the Finance bill and the Appropriation bill has to be passed by Lok Sabha before it can come into effect on 1 April, the start of India's financial year.

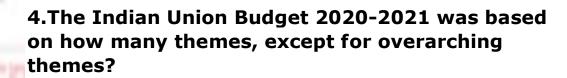


- 1. Article 112
- 2. Article 144
- 3. Article 121
- 4. Article 224
- 5. Article 268



Answer-1) Article 112

Explanation - Union Budget of India, also referred to as the Annual Financial Statement in Article 112 of the Constitution of India is the annual budget of the Republic of India.

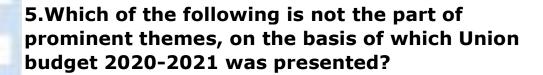


- 1. 2
- 2. 3
- 3. 4
- 4. 5
- 5. No theme

Answer-2)3

Explanation - The Union budget 2020-2021 was presented on the basis of 3 prominent themes and

dedicated to provide "Ease of Living" to all citizens.



- 1. Aspirational India
- 2. Ease of Living
- 3. Caring society
- 4. Economic development for all
- 5. Environmental concerns

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Answer-5) Environmental concerns

Explanation - The Union budget 2020-2021 was presented on the basis of the following 3 prominent themes and dedicated to provide "Ease of Living" to all citizens. The themes are: Aspirational India, Economic development for all and Caring society.



6.The Indian Government has allocated how much worth towards 'Aspirational India', one of the 3 themes of Union Budget?

- 1. Rs Rs 50,040 cr
- 2. Rs 62,626 cr
- 3. Rs 2,37,604 cr
- 4. Rs 4,82,401 cr
- 5. Rs 1,67,250 cr





Answer-4)Rs 4,82,401 cr

Explanation- Among the three themes of Indian Union Budget 2020-2021, Aspirational India has recieved the highest allocation of Rs 4,82,401 cr followed by Economic development for all (Rs 2,37,604 cr) and Caring society (Rs 62,626 cr).

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7. What is the percentage of nominal Gross Domestic Product (GDP) growth rate for 2020-21 cited in Union Budget 2020?

- 1. 6.2%
- 2. 7%
- 3. 8.1%
- 4. 10%
- 5. 12%





Answer-4)10%

Explanation-The budget speech cited nominal Gross Domestic Product (GDP) growth rate of 10% (i.e., real growth plus inflation) in 2020-21, which was 12% for 2019-20.

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8. Who has presented the 90th Union Budget India for 2020-2021?

- 1. Nirmala Sitharaman
- 2. M Ajit Kumar
- 3. Ajay Bhushan Pandey
- 4. Rajiv Kumar
- 5. Anurag Singh Thakur





Answer-1) Nirmala Sitharaman

Explanation-Union Finance Minister Nirmala Sitharaman presented her second and 90th Union **Budget of India for 2020-2021 (2020 Ke Lie** Bharata Ka Kemdriya Bajata) in Parliament.



9.To how much percentage the fiscal deficit target has been fixed for the coming fiscal year starting **April 1, 2020?**

- 1. 3 per cent
- 2. 3.5 per cent
- 3. 4.2 per cent
- 4. 4.6 per cent
- 5. 5 per cent



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Answer-2)3.5 per cent

Explanation - The fiscal deficit target for the coming fiscal year starting April 1, has been fixed at 3.5 per cent. A fiscal deficit is a shortfall in a government's income compared with its spending.



- 1. Harivansh Narayan Singh
- 2. Thawar Chand Gehlot
- 3. Meira Kumar
- 4. Om Birla
- 5. Sumitra Mahajan

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Answer-4)Om Birla

Explanation-Union Finance Minister Nirmala Sitharaman presented her second and 90th Union **Budget of India for 2020-2021 (2020 Ke Lie** Bharata Ka Kemdriya Bajata) in Parliament with an

address to the speaker of Lok Sabha Om Birla. He is the 17th Speaker of the Lok Sabha.

11.As per 90th Union Budget India, how much amount has been proposed by government as an expenditure for 2020-21?

- 1. Rs 13,75,996 crore
- 2. Rs 46,68,361 crore
- 3. Rs 30,42,230 crore
- 4. Rs 22,45,893 crore
- 5. None of the above

Answer-3)Rs 30,42,230 crore

Explanation-The government proposes to spend Rs 30,42,230 crore in 2020-21, which is 12.7% higher than the revised estimate of 2019-20.

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12.To how much percent, the Revenue deficit is targeted for 2020-2021?

- 1. 2.7%
- 2. 3%
- 3. 3.2%
- 4. 4%
- 5. 4.1%





Answer-1)2.7%

Explanation-Revenue deficit is targeted at 2.7% of GDP, which is higher than the revised estimate of 2.4% in 2019-20.

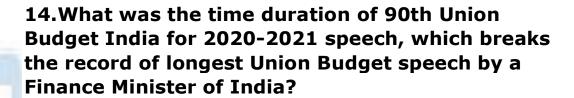


- 1. Zaffar Iqbal Manhas
- 2. Agha Shahid Ali
- 3. Ghulam Nabi Firaq
- 4. Rehman Rahi
- Pandit Dinanath Koul

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Answer-5) Pandit Dinanath Koul

Explanation-Before presenting the budget Sitharaman had recited a small verse in Kashmiri by Pandit Dinanath Koul. In English the verse means "Everything that we do, all of us do, is for this beautiful country".



- 1. 120 minutes
- 2. 136 minutes
- 3. 140 minutes
- 4. 159 minutes
- 5. 165 minutes

Answer-4)159 minutes

Explanation-Nirmala Sitharaman broke her own record and delivered the longest Union Budget speech by a Finance Minister of India i.e. 159 minutes long. Her first budget speech (2019-20) was 137 minutes long.



15. What is the name of the first full-time woman Finance Minister of India, who presented the **Union Budget?**

- 1. Indira Gandhi
- 2. Nirmala Sitharaman
- 3. Late Sushma swaraj

4. Maneka Gandhi



5. Uma Bharati

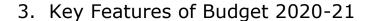
Answer-2) Nirmala Sitharaman

Explanation-Nirmala Sitharaman is the only second woman to present the budget after Indira Gandhi presented in 1970-71. But she is the first full-time woman Finance Minister to present the Union Budget. Indira Gandhi held the additional charge of Finance when she was the Prime Minister.

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- 1. Demands for Grants
- 2. Memorandum Explaining the Provisions in the Finance Bill





- 4. Budget at a Glance
- 5. Micro-Economic Framework



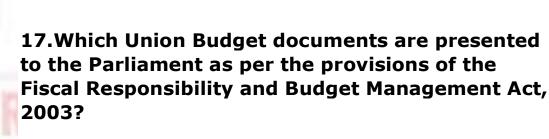
Explanation-Besides the Finance Minister's Budget Speech, these are the documents that are presented to the Parliament:

- A. Annual Financial Statement (AFS)
- **B. Demands for Grants (DG)**
- C. Finance Bill
- D. Statements mandated under FRBM Act:
- i.Macro-Economic Framework Statement
- ii.Medium-Term Fiscal Policy cum Fiscal Policy **Strategy Statement**
- E. Expenditure Budget
- F. Receipt Budget
- **G. Expenditure Profile**

H. Budget at a Glance



- I. Memorandum Explaining the Provisions in the **Finance Bill**
- J. Output Outcome Monitoring Framework
- K. Key Features of Budget 2020-21



- Annual Financial Statement & Finance Bill
- 2. Demands for Grants & Memorandum Explaining the Provisions in the Finance Bill
- 3. Expenditure Budget & Expenditure Profile
- 4. Macro-Economic Framework Statement & Medium-Term Fiscal Policy cum Fiscal Policy Strategy Statement
- 5. Receipt Budget & Output Outcome Monitoring Framework

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Explanation-Besides the Finance Minister's Budget Speech, these are the documents that are presented to the Parliament:

- A. Annual Financial Statement (AFS)
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- C. Finance Bill
- D. Statements mandated under FRBM Act:
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The documents shown at Serial Nos. A, B, and C are mandated by Art. 112,113 and 110 (a) of the Constitution of India respectively, while the documents at Serial No. D (i) and (ii) are



presented as per the provisions of the Fiscal Responsibility and Budget Management Act, 2003. Other documents at Serial Nos. E, F, G, H, I, J and K are in the nature of explanatory statements supporting the mandated documents.

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18. What are the overarching themes of the 90th Union Budget for 2020-2021?

- 1. Ease of living & Boost Incomes
- 2. Good Governance & Financial sector
- 3. Simplified taxation & Women welfare
- 4. None
- 5. None of the above



Answer-2)Good Governance & Financial sector

Explanation - The Union budget 2020-2021 was presented on the basis of 3 prominent themes namely Aspirational India, Economic development for all, and Caring society. These themes are held together by overarching themes: Good Governance and Financial sector.



19. Which Union Ministry has received the highest monetary allocation from the government, as per the Union budget 2020-2021?

- 1. Ministry of Rural Development (MoRD)
- 2. Ministry of Railways
- 3. Ministry of Defence (MoD)
 - 4. Ministry of Home Affairs (MHA)
 - 5. Ministry of Agriculture & Farmers' Welfare

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Answer-3)Ministry of Defence (MoD)

Explanation-Ministry of Defence (MoD) headed by Rajnath Singh has received the highest allocation worth Rs 4,71,378 crore.



20. How much amount has been allocated towards Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) for 2020-2021?

- 1. Rs 75,000 cr
- 2. Rs 63,861 cr
- 3. Rs 37,560 cr
- 4. Rs 15,695 cr
- 5. Rs 2,000 cr

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Answer-1) Rs 75,000 cr

Explanation-Union government's Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) has received the highest allocation, among all schemes, worth Rs 75,000 crores for 2020-2021.



21. The sector comprising of Agriculture, Irrigation and Rural Development has been allocated with how much worth?

- 1. Rs 2,60,000 cr
- 2. Rs 1,23,100 cr
- 3. Rs 1,87,686 cr
- 4. Rs 2,83,202 cr
- 5. Rs 1,60,000 cr



Answer-4)Rs 2,83,202 cr

Explanation-The theme Aspirational India is divided under three categories of which Agriculture, Irrigation, and Rural Development received Rs 2,83,202 cr, Wellness, Water, and Sanitation received 96,885 crore, and Education and Skills allocated with Rs 1,02,314 crore.



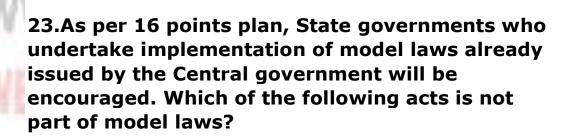
22. How many points action plan was listed with a Goal of Doubling farmers' incomes by 2022 under **Agriculture, Irrigation and Rural Development?**

- 1. 10
- 2. 12
- 3. 14
- 4. 16
- 5. 18

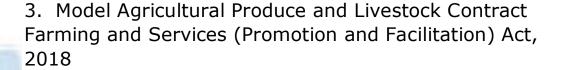
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Explanation-As a part of Agriculture, Irrigation and Rural Development, a 16-point action plan was listed with a Goal of Doubling farmers' incomes by 2022. The plan also includes expansion of Pradhan Mantri Kisan Urja Suraksha Utthan Mahabhiyan Scheme (PM KUSUM) which had unveiled in Feb 2019 with an outlay of Rs. 34,422 crores to add a solar capacity of 25,750 MW by 2022.



- 1. Model Agricultural Land Leasing Act, 2016
- 2. Model Agricultural Produce and Livestock Marketing (Promotion and Facilitation) Act, 2017



- 4. Model Organic Agricultural Produce Grading and Marking (Amendment) Rules, 2015
- 5. None of the above



Explanation-Encourage will be given to those State governments who undertake implementation of following model laws already issued by the Central government:

- a) Model Agricultural Land Leasing Act, 2016
- b) Model Agricultural Produce and Livestock Marketing (Promotion and Facilitation) Act, 2017; and
- c) Model Agricultural Produce and Livestock **Contract Farming and Services (Promotion and** Facilitation) Act, 2018

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24. Which organization will be entrusted with mapping and geo-tagging of agri-warehouses across the country?

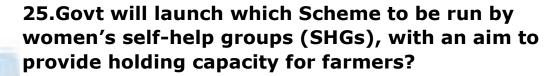
- 1. National Bank for Agriculture and Rural Development (NABARD)
- 2. Indian Council of Agricultural Research (ICAR)
- 3. Bharat Sanchar Nigam Limited (BSNL)
- 4. Central Warehousing Corporation
- 5. None of the above





Answer-1) National Bank for Agriculture and Rural **Development (NABARD)**

Explanation-NABARD will be entrusted with mapping and geo-tagging of agri-warehouses across the country. Currently, India has an estimated capacity of 162 million MT of agriwarehousing, cold storage, reefer van facilities etc.

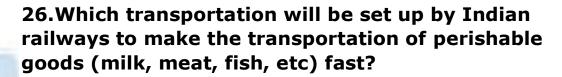


- 1. Centre storage scheme
- 2. Gram storage scheme
- 3. Rural storage scheme
- 4. Village Storage Scheme
- 5. None of the above

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Answer-4) Village Storage Scheme

Explanation – Govt will launch a 'Village Storage Scheme' to be run by women's self-help groups (SHGs), with an aim to provide holding capacity for farmers. Apart from this, women belonging to rural areas will be able to retain their status as "Dhaanya Lakshmi".



- 1. Kisan Pariyahan
- 2. Kisan Rail
- 3. Kisan Train
- 4. Kisan Carriage
- 5. None of the above

Answer-2)Kisan Rail

Explanation-To make the transportation of perishable goods (milk, meat, fish, etc) fast, Indian Railways will set up Kisan Rail through Public Private Partnership (PPP). There shall be refrigerated coaches in Express and Freight trains as well.



- 1. Ministry of Agriculture & Farmers' Welfare
- 2. Ministry of Civil Aviation

3. Ministry of Commerce and Industry



- 4. Ministry of Consumer Affairs, Food and Public Distribution.
- 5. None of the above



Answer-2) Ministry of Civil Aviation

Explanation-In order to assist farmers in transporting agricultural products, Krishi Udaan will be launched by the Ministry of Civil Aviation. This will immensely help improve value realisation (on agricultural products), especially in the northeast and tribal districts.



28. The scheme 'One product one district scheme' is related to which kind of product?

- 1. Dairy product
- 2. Aquaculture product
- 3. Organic product
- 4. Horticulture product
- 5. None of the above

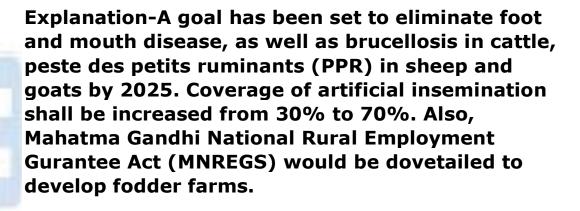
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Explanation-In order to promote horticulture, 'one product one district 'has been mooted wherein one district will focus on one horticulture product.

29. Which year is set as the target to achieve Elimination of foot and mouth disease?

- 1. 2022
- 2. 2023
- 3. 2024
- 4. 2025
- 5. 2026



30. Which year is set as the target to double the milk processing capacity of India?

- 1. 2022
- 2. 2023
- 3. 2024
- 4. 2025
- 5. 2026

Answer-4)2025

Explanation-As per 16 points plans, the aim of the government is to Double the milk processing capacity from 53.5 million MT to 108 million MT by 2025.

31. How much amount has been allocated towards the health sector?

1. Rs 27,000 crore

2. Rs 32,000 crore



- 3. Rs 48,000 crore
- 4. Rs 55,000 crore
- 5. Rs 69,000 crore

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Answer-5) Rs 69,000 crore

Explanation- Under Wellness, Water and Sanitation, Rs 69,000 crore has been allocated to the health sector which includes Rs 6,400 Crore for Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY).



32. For which of the following purpose, the government has proposed to set up Viability Gap funding window in the Public Private Partnership (PPP) mode?

- 1. Tap drinking water for all
- 2. Sewerage cleaning
- 3. Hospital establishment
- 4. Expansion of Jan Aushadhi Kendra Scheme
- 5. None of the above



Answer-3) Hospital establishment

Explanation-It is proposed to set up Viability Gap funding window for setting up hospitals in the PPP mode. This would also provide large scale employment opportunities to youth. Proceeds from taxes on medical devices would be used to support this vital health infrastructure.

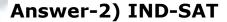


33. Which examination has been proposed for the students of Asian and African countries to study in India?

- 1. IND-CAT
- 2. IND-SAT
- 3. IND-MAT
- 4. IND-MET
- 5. None of the above



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Explanation-Under the government's Study in India programme an IND-SAT exam is proposed for Asian and African. Now foreign students have to clear the IND-SAT exam to study in India

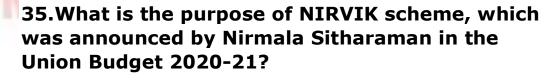


- 1. Rs 8,657 crore
- 2. Rs 12,465 crore
- 3. Rs 14,780 crore
- 4. Rs 27,227 crore
- 5. Rs 29,186 crore



Answer-4) Rs 27,227 crore

Explanation-Under the theme Economic Development for all, the sector Industry, **Commerce and Investment has been allocated Rs** 27,227 crore.



- 1. To achieve higher export credit disbursement
- 2. To export more agricultural products
- 3. To simplify the direct tax regime
- 4. To simplify Intellectual Property Rights (IPRs)
- 5. None of the above

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Answer-1) To achieve higher export credit disbursement

Explanation-To achieve higher export credit disbursement, a new scheme, NIRVIK is being launched, which provides for higher insurance coverage, reduction in premium for small exporters and simplified procedure for claim.



- 1. Rs 1,69,637 crore
- 2. Rs 1,97,256 crore
- 3. Rs 40,740 crore
- 4. Rs 27,985 crore
- 5. Rs 15,491 crore

Answer-1) Rs 1,69,637 crore

Explanation - For the year 2020-2021, allocation towards Transport Infrastructure is Rs 1,69,637 crore while for overall Infrastructure- Rs 100 lakh crore to be invested over the next 5 years.



37. How many more airports to be developed by 2024 to support Udaan scheme?

- 1. 60
- 2. 70
- 3.80
- 4. 90
- 5. 100



Answer-5)100

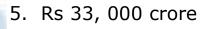


Explanation - 100 more airports to be developed by 2024 to support Udaan scheme.

38. How much amount has been allocated for power and renewable energy sector?

- 1. Rs 10, 000 crore
- 2. Rs 11, 000 crore
- 3. Rs 22, 000 crore

4. Rs 27, 000 crore







Explanation-Union Budget 2020-2021 has allocated Rs 22, 000 crore towards power and renewable energy sector. It is proposed to promote "smart" metering in all the States and Union Territories by replacing conventional energy meters by prepaid smart meters in the next 3 years.



- 1. Rs 3000 crore
- 2. Rs 4000 crore
- 3. Rs 5000 crore

4. Rs 6000 crore



5. Rs 7000 crore

Answer-4) Rs 6000 crore

Explanation-BharatNet, also known as Bharat Broadband Network Limited, is the world's largest rural broadband connectivity program. For the year 2020-2021 it has recieved Rs 6000 crore.

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- 1. Rs 1000 crore
- 2. Rs 2000 crore
- 3. Rs 4000 crore
- 4. Rs 6000 crore
- 5. Rs 8000 crore



Answer-5)Rs 8000 crore

Explanation-Rs.8000 crore proposed over five years for National Mission on Quantum **Technologies and Applications.**

41. Under the theme caring society, how much has been allocated towards Women & Child, Social Welfare?

- 1. Rs 27,121 crore
- 2. Rs 48,696 crore
- 3. Rs 53,876 crore
- 4. Rs 85,000 crore
- 5. Rs 63,247 crore

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Answer-3)Rs 53,876 crore



Explanation-As a part of third theme 'Caring Society', the sector Women & Child, Social Welfare has been allocated with Rs 53,876 crore, Culture & Tourism funded with Rs 5,650 crore and **Environment & Climate Change allocated with Rs** 3,100 crore.

42. The government has allocated how many funds towards nutrition-related programmes for 2020-2021?

- 1. Rs 35,600 crore
- 2. Rs 9,500 crore
- 3. Rs 27,227 crore
- 4. Rs 2,314 crore
- 5. Rs 12,300 crore



Answer-1)Rs 35600 crore

Explanation-Allocation towards nutrition-related programmes is Rs 35600 crore for 2020-2021 while programs specific to women are funded with Rs 28,600 crore.

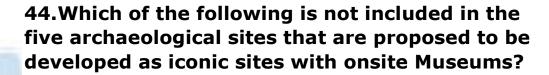


- 1. Rs 2,300 crore
- 2. Rs 9,500 crore
- 3. Rs 8,000 cror
- 4. Rs 6,400 Crore
- 5. Rs 1,500 crore

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Answer-2)Rs 9,500 crore

Explanation-The 90th Union Budget of India for 2020-2021 has provided Rs 9,500 crore for the welfare of senior citizens and Divyang (differently-abled). On the other hand, allocation towards welfare of Scheduled Castes (SC) and Other Backward classes (OBC) is Rs 85,000 crore and towards Scheduled tribes is Rs 53,700 crore.



- 1. Rakhigarhi (Haryana)
- 2. Hastinapur (Uttar Pradesh)
- 3. Shivsagar (Assam)
- 4. Burzahom (Jammu and Kashmir)
- 5. Dholavira (Gujarat)

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Answer-4)Burzahom (Jammu and Kashmir)

Explanation-The 9oth Union Budget of India has proposed five archaeological sites would be developed as iconic sites with onsite Museums. They are: Rakhigarhi (Haryana), Hastinapur (Uttar Pradesh) Shivsagar (Assam), Dholavira (Gujarat) and Adichanallur (Tamil Nadu). Apart from this, there would be Re-curation of the Indian Museum in Kolkata, and Museum on Numismatics and Trade to be located in the historic Old Mint building in Kolkata (West Bengal).



45. Under which ministry, the government has proposed to set up Indian Institute of Heritage and Conservation with a status of deemed **University?**

- 1. Ministry of Home Affairs
- 2. Ministry of Statistics and Program Implementation
- 3. Ministry of Tourism
- 4. Ministry of Human Resource Development
- 5. Ministry of Culture





Answer-5) Ministry of Culture

Explanation-The government has proposed to establish an Indian Institute of Heritage and Conservation under Ministry of Culture with a status of deemed University.



46.In which city, a maritime museum would be set up by the Ministry of Shipping?

- 1. Thoothukudi, Tamil Nadu
- 2. Bharuch, Gujarat
- 3. Lothal, Gujarat
- 4. Muziris, Kerala
- 5. Poompuhar, Tamil Nadu

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Answer-3) Lothal, Gujarat

Explanation-A maritime museum would be set up at Lothal, the Harappan age maritime site near Ahmedabad, Gujarat by the Ministry of Shipping.

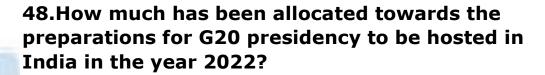
47. The Ministry of Environment, Forests and Climate change will prepare parameters to

provide incentives to states for formulating plans to ensure clean air. How much is the allocation for this purpose?

- 1. Rs 3100 crore
- 2. Rs 4400 crore
- 3. Rs 2300 crore
- 4. Rs 1600 crore
- 5. Rs 5100 crore

Answer-2)Rs 4400 crore

Explanation-Union Finance Minister Nirmala Sitharaman announced an allocation of Rs 4,400 crore to encourage states formulating plans to ensure clean air in cities which have a population of above one million. Parameters for the incentives would be notified by the Ministry of **Environment, Forests and Climate change.**



- 1. Rs 80 crore
- 2. Rs 120 crore
- 3. Rs 96 crore
- 4. Rs 100 crore
- 5. Rs 200 crore

Answer-4) Rs 100 crore

Explanation-A sum of Rs. 100 crores allocated to begin the preparations for G20 presidency to be hosted in India in the year 2022.

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49. Which of the following agency is proposed to be set up for recruitment to Non-Gazetted posts?

- 1. National Human Resource Agency (NHRA)
- 2. National Hiring Agency (NHA)
- 3. National Recruitment Agency (NRA)
- 4. National Hiring Agency for Non-Gazetted (NHANG)

5. None of the above





Explanation-It is proposed to set up a National Recruitment Agency (NRA) as an independent, professional, specialist organisation for conduct of a computer-based online Common Eligibility Test for recruitment to Non-Gazetted posts.



- 1. Rs 37,604 crore
- 2. Rs 40,433 crore
- 3. Rs 82,401 crore
- 4. Rs 62,626 crore
- 5. Rs 71,378 crore

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Answer-2) Rs 40,433 crore

Explanation-The 90th Union Budget of India for 2020-2021 has allocated Rs 40,433 crore Financial Sector which is comprised of Banking, **Insurance, Financial Market and Infra Finance.**



- 1. Rs 1.5 lakh
- 2. Rs 2 lakh
- 3. Rs 3 lakh
- 4. Rs 4 lakh
- 5. Rs 5 lakh

Answer-5) Rs 5 lakh



Explanation-Deposit Insurance and Credit Guarantee Corporation (DICGC) has been permitted to increase Deposit Insurance Coverage for a depositor, which is now Rs 1 lakh to Rs 5 lakh per depositor.

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- 1. Rs 50 crore
- 2. Rs 100 crore
- 3. Rs 250 crore
- 4. Rs 300 crore
- 5. Rs 500 crore

Answer-2) Rs 100 crore

Explanation-The limit for Non-banking financial companies (NBFCs) to be eligible for debt recovery under the Securitization and **Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act** 2002 is proposed to be reduced from Rs 500 crore to asset size of Rs 100 crore or loan size from existing Rs 1 crore to Rs 50 lakh.

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ENACHUALI PUNDIDIES

53. For how many months, window for Micro, Small and Medium Enterprises'(MSME's) debt restructuring by Reserve Bank of India (RBI) will be extended?

- 1. 3 months
- 2. 6 months
- 3. 9 months
- 4. 12 months
- 5. 24 months



Explanation-Window for Micro, Small and Medium Enterprises'(MSME's) debt restructuring by Reserve Bank of India (RBI) to be extended by one year till March 31, 2021. More than five lakh MSMEs have already been benefitted.

- 54.A handholding support will be provided to midsize companies for their export promotion through a scheme anchored by EXIM Bank and SIDBI. What is the outlay of that scheme?
- 1. Rs 80 crore
- 2. Rs 100 crore
- 3. Rs 960 crore
- 4. Rs 1000 crore
- 5. Rs 2000 crore

Answer-4) Rs 1000 crore

Explanation-Many mid-size companies are successful domestically but not in export markets. For selected sectors such as pharmaceuticals, auto components and others, it has been proposed to extend handholding support. A scheme of Rs 1000 crore will be anchored by EXIM



Bank (Export-Import Bank of India) together with SIDBI (Small industrial Development Bank of India). Both these institutions would contribute Rs 50 crore each.

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55.To how much percent, the limit for Foreign portfolio investment (FPI) in the outstanding stock of corporate bonds has been increased?



- 1. 9.5%
- 2. 10%
- 3. 12.5%
- 4. 13%



5. 15%



Explanation-The limit for Foreign portfolio investment (FPI) in corporate bonds, currently at

9% of outstanding stock, will be increased to 15% of the outstanding stock of corporate bonds.

56. The government has proposed to sell a part of its holding in which insurance company by way of **Initial Public Offer (IPO)?**

- 1. General Insurance Corporation of India (GIC)
- 2. Life Insurance Corporation of India (LIC)
- 3. United India Insurance Company Limited (UIIC)
- 4. New India Assurance Company Ltd (NIA)
- 5. Agriculture Insurance Company of India Limited (AIC)

Answer-2)Life Insurance Corporation of India (LIC)

Explanation-As a part of disinvestment, Government proposes to sell a part of its holding in LIC (Life Insurance Corporation of India) by way of Initial Public Offer (IPO).

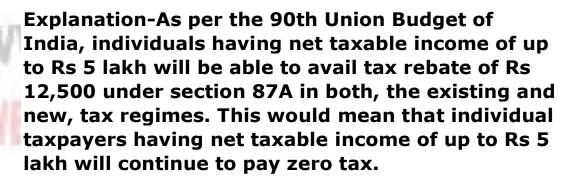


57.As per the 90th Union Budget of India, upto how much net taxable income, the individual taxpayer will pay zero tax?

- 1. Upto 2 Lakh
- 2. Upto 2.5 Lakh
- 3. Upto 3 Lakh
- 4. Upto 4 Lakh
- 5. Upto 5 Lakh

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Answer-5) Upto 5 Lakh



58. What is the new tax rate for an individual and Hindu undivided family (HUF) in the tax slab of

7.5-10 Lakh if they do not avail specified exemption/deductions?



- 2. 10%
- 3. 12%
- 4. 15%
- 5. 17%

Answer-4)15%

Unto 2.5 Lakh

Explanation-In order to provide relief and to simplify the taxation regime, it is proposed to provide an option to individual and Hindu undivided family (HUF) to be taxed at lower rates if they do not avail specified exemption/deductions. Around 70 of the existing exemptions and deductions (more than 100) to be removed in the new simplified regime.

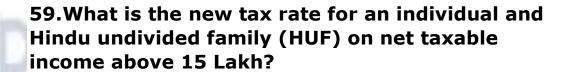
Total Income (Rs) Current Tax Rate (%) New Tax Rate (%)

Fyamnt

Exempt	Exemp	•
2.5-5 Lakh	5%	5%
5-7.5 Lakh	20%	10%
7.5-10 Lakh	20%	15%

10-12.5 Lakh	30%	20%
12.5-15 Lakh	30%	25%

Above 15 Lakh 30% 30%



- 1. 22%
- 2. 25%
- 3, 27%
- 4. 30%
- 5. 32%

Answer-4)30%

Explanation-In order to provide relief and to simplify the taxation regime, it is proposed to provide an option to individual and Hindu undivided family (HUF) to be taxed at lower rates if they do not avail specified exemption/deductions. Around 70 of the existing exemptions and deductions (more than 100) to be removed in the new simplified regime.

Total Income (Rs) Current Tax Rate (%) New Tax Rate (%)

Upto 2.5 Lakh **Exempt Exempt**

2.5-5 Lakh	5%	5%
ZIS S LUKII	5 70	5 /0

5-7.5 Lakh 20% 10%

7.5-10 Lakh 20% **15%**

10-12.5 Lakh 30% 20%

12.5-15 Lakh 25% 30%

Above 15 Lakh 30% 30%



60. Which scheme has been proposed to bring out for reducing the direct tax litigation?

- 1. Kar se Samadhan Scheme
- 2. Kar ka Samadhan Scheme
- 3. Vishwas se Samadhan Scheme
- 4. Vivad se Samadhan Scheme
- 5. Vivad se Vishwas Scheme





Explanation-Vivad se Vishwas Scheme- It is proposed to bring out a scheme for reducing the direct tax litigation. Taxpayers in whose case appeals are pending at any level can take the benefit from this scheme. Under the scheme, taxpayer would be required to pay only the amount of the disputed taxes and there will be complete waiver of interest and penalty provided they make payment by 31st March, 2020. For disputed penalty, interest and fee not connected with the disputed tax, the taxpayer would be required to pay only 25% of the same for settling the dispute. A tax payer shall be required to pay 110% of the disputed tax and 30% of penalty, interest and fee in case of payment after 31st March, 2020.

61. How much tax exemption has been proposed the interest, dividend and capital gains income on foreign investment made in infrastructure before 31st March, 2024 with a minimum lock-in period of 3 years?

- 1. 50%
- 2. 70%
- 3. 80%
- 4. 90%
- 5. 100%



Answer-5)100%

Explanation-Tax concession for foreign investments- 100% tax exemption to the interest, dividend and capital gains income on investment made in infrastructure and priority sectors before 31st March, 2024 with a minimum lock-in period of 3 years by the Sovereign Wealth Fund of foreign governments including the wholly owned subsidiary of Abu Dhabi Investment Authority (ADIA).

62. It is proposed to reduce the time of stay in India for an Indian citizen or person of Indian origin to how many days to become resident in India?

- 1. 170
- 2. 160
- 3. 150
- 4. 130
- 5. 120

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Answer-5)120

Explanation-Proposal to reduce PIO time of stay-It is proposed to reduce the time of stay in India from 182 days to 120 days for an Indian citizen or person of Indian origin to become resident in India.



63. Purified terephthalic acid (PTA) is a raw material for which industry on which Antidumping duty is abolished?

- 1. Manufacturing
- 2. Textile
- 3. Footwear
- 4. Pharmaceutical
- 5. None of the above

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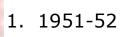


Answer-2)Textile

Explanation-Anti-dumping duty on Purified terephthalic acid (PTA), which is a raw material for synthetic textile is being abolished.



64. Which year's Union Budget is known as "Black **Budget" of India?**



- 2. 1958-59
- 3. 1973-74
- 4. 1997-98
- 5. None of the above



Answer-3)1973-74

Explanation-Union Budget 1973-74 is known as "Black Budget" of India as budget deficit rose to Rs 550 crore.



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65. Which finance minister of India, has presented the maximum number of budgets so far?

- 1. Pranab Mukherjee
- 2. Morarji Desai
- 3. P Chidambaram
- 4. Manmohan Singh
- 5. Yashwant Sinha



Answer-2) Morarji Desai

Explanation-In 1959, Morarji Desai, who became the finance minister of India, has presented the maximum number of budgets so far i.e. 10. He presented two budgets on his birthday - 1964 and 1968 as he was born on February 29.



66. Who has presented the Economic Survey 2019-20 in the Parliament?

- 1. Ajay Bhushan Pandey
- 2. Anurag Singh Thakur
- 3. Nirmala Sitharaman
- 4. Pranab Kumar Das
- 5. Pranab Mukherjee



Answer-3) Nirmala Sitharaman

Explanation - On 31st January 2020, Union Minister for Finance & Corporate Affairs, Smt. Nirmala Sitharaman presented the Economic Survey 2019-20 in the Parliament.

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- 1. 4-4.5%
- 2. 4.5-5%
- 3. 5-5.5%
- 4. 6-6.5%
- 5. 6.5-7%



Answer-4)6-6.5%

Explanation - On 31st January 2020, Union Minister for Finance & Corporate Affairs, Smt. Nirmala Sitharaman presented the Economic **Survey 2019-20 in the Parliament predicting** India's GDP (Gross Domestic Product) to be 6-6.5% in 2020-2021.

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68. The Economic Survey 2019-20 has presented which new kind of parameter to relate economics with the common person?

- 1. Petronomics
- 2. Rozgarnomics
- 3. Thalinomics
- 4. Rotinomics
- 5. None of the above



Answer- 3) Thalinomics

Explanation- This Economic Survey 2019-20 influenced by Kautilya's Arthashashtra, has presented the "Thalinomics"- an attempt to relate economics to the common person using something that he or she encounters every day a plate of food i.e. a Thali.



69. What was the overarching theme of Economic **Survey 2019-20?**

- 1. Aspirtional India
- 2. Lines of Arthashashtra
- 3. Pro-Business
- 4. Wealth Creation
- 5. 5 trillion economy



Answer-4) Wealth Creation

Explanation-The Overarching theme of Economic Survey 2019-20 is Wealth Creation. The survey documents ideas of wealth creation that are rooted in India's tradition from Arthashashtra to Thiruvalluvar's Thirukural.

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70. Who has written the treatise on economic policy namely 'Arthashashtra'?

- 1. Thiruvalluvar
- 2. Kautilya
- 3. Ashoka
- 4. Aryabhata
- 5. Chandragupta



Answer-2) Kautilya

Explanation - Arthashashtra, written by Kautilya is a treatise on economic policy, statecraft and military strategy. The treatise is estimated to have been completed around the 2nd century BCE (Before Common Era).



71. Which department of government of India is entitled for preparing the economic survey?

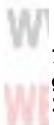
- 1. Department of Expenditure
- 2. Department of Disinvestment
- 3. Department of Economic Affairs, Ministry of Finance
- 4. Department of Financial Services
- 5. Department of Investment and Public Asset Management



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Answer- 3) Department of Economic Affairs, Ministry of Finance

Explanation – The Economic Survey, which is a detailed report card on the Centre's economic performance through the year and future projection on the country's growth has been prepared by the Economic Division, Department of **Economic Affairs, Ministry of Finance.**



72. Under the guidance of which Indian government official the economic survey of 2019-20 has been prepared?

- 1. Atanu Chakraborty
- 2. Krishnamurthy Subramanian
- 3. Nirmala Sitharaman
- 4. T V Somanathan
- 5. Vishal Sharma



Answer- 2) Krishnamurthy Subramanian

Explanation – The Economic Survey 2019-20 s been prepared by the Economic Division, **Department of Economic Affairs, Ministry of** Finance under the guidance of Chief Economic Adviser, Ministry of Finance, Krishnamurthy V. Subramanian in a period of 6 months. It is a collaborative effort of all Ministries and Departments of Government of India including researchers, consultants and think tanks both within and outside the government. The Economic Survey 2019-20 has also sourced certain data from Wikipedia, which is not considered as reliable source of information.

73. The year 2019 was observed as which jubilee vear of bank nationalization?

- 1. Silver jubilee year
- 2. Golden jubilee year
- 3. Diamond jubliee year
- 4. Platinum jubliee year
- 5. Centenary year



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Answer- 2)Golden jubilee year

Explanation - Golden jubilee of bank nationalisation Survey observes 2019 as the golden jubilee year of bank nationalization.



73. Which bank is the only Indian bank listed in the global top 100 list?

- 1. SBI
- 2. HDFC
- 3. Canara Bank
- 4. ICICI
- 5. IDFC first Bank



Answer- 1)SBI

Explanation - India has only one bank in the global top 100 i.e State Bank of India (SBI) which is also on lowly 55th rank. Being the fifth largest economy, India should have at least six banks in the top 100 global list, and at least eight would be required for a country having a \$5-trillion economy.



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74. What is the rank of India in terms of new firms created, as per the World Bank?

- 1. 2nd
- 2. 3rd
- 3. 4th
- 4. 5th
- 5. 6th

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Answer- 2)3rd

Explanation - India ranked third in number of new firms created, as per the World Bank. New firm creation in India increased dramatically since 2014. There is 12.2 % cumulative annual growth rate of new firms in the formal sector during 2014-18, compared to 3.8 % during 2006-2014.



75. The economic survey 2019-20 suggested which model for creation of jobs?

- 1. French model
- 2. Russian model
- 3. Japnese model
- 4. American model
- 5. Chinese model

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Explanation – The economic survey 2019-20 suggests the creation of jobs on Chinese model.'Assemble in India for the world' strategy with Make in India. Apart from raising India's share in world trade, it could give India 8 crore well-paying jobs by 2030.

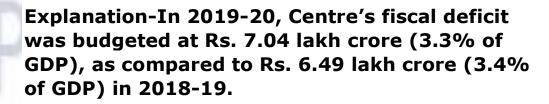


- 1. Rs. 4.30 lakh crore
- 2. Rs. 5.50 lakh crore
- 3. Rs. 6.49 lakh crore
- 4. Rs. 7.04 lakh crore
- 5. Rs. 8.01 lakh crore

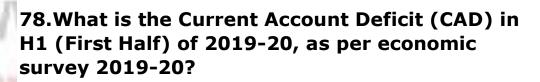


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Answer- 4)Rs. 7.04 lakh crore



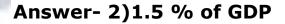




- 1. 1.3 % of GDP
- 2. 1.5 % of GDP
- 3. 1.6 % of GDP
- 4. 1.7 % of GDP
- 5. 1.9 % of GDP



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Explanation-In 2019-20, Centre's fiscal deficit was budgeted at Rs. 7.04 lakh crore (3.3% of GDP), as compared to Rs. 6.49 lakh crore (3.4% of GDP) in 2018-19, as per economic survey 2019-20.



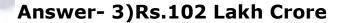
79.To achieve GDP of USD 5 trillion, how much Infrastructure Investment is budgeted for FY 2020-2025?

- 1. Rs.90 Lakh Crore
- 2. Rs.100 Lakh Crore
- 3. Rs.102 Lakh Crore
- 4. Rs.115 Lakh Crore

5. Rs.130 Lakh Crore



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Explanation-To achieve GDP of USD 5 trillion by 2024 - 2025, India needs to spend about USD 1.4 trillion (Rs.100 lakh crore) over these years on infrastructure so that lack of infrastructure does not become a constraint to the growth of Indian economy. In this regard Infrastructure **Investment of Rs.102 Lakh Crore is budgeted for** FY 2020-2025.



80. How much is the agricultural growth for the year 2019-20?

- 1. 2.3%
- 2. 2.4%
- 3. 2.6%

- 4. 2.8%
- 5. 2.9%



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Answer-4)2.8%

Explanation- The industrial growth for the year 2019-20 has been listed as 2.9% while the agricultural growth is 2.8%.



81. What is the position of India in Emerging **Green Bond Market?**

- 1. 2nd
- 2. 3rd
- 3. 4th
- 4. 5th
- 5. 6th



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Answer-1)2nd

Explanation-India has become 2nd Largest Emerging Green Bond Market after China. The State Bank of India(SBI) entered the market with an US\$650 million Certified Climate Bond. India also joined the International Platform on Sustainable Finance (IPSF) in 2019 to scale up the environmentally sustainable investments.



82. Which bollywood movie was referred to show Indian entrepreneurship in the economic survey 2019-20?

- 1. Guru
- 2. Pitcher
- 3. Band Baaja Baaraat
- 4. Badmash Company
- 5. Bazaar

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Answer-3)Band Baaja Baaraat

Explanation-The bollywood movie Band Baaja Baaraat was given reference to show Indian entrepreneurship.

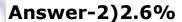


83. What is the rate of inflation in India in December 2019?

- 1. 3.2%
- 2. 2.6%
- 3. 3.1%
- 4. 2.8%
- 5. 2.3%



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Explanation-There was decline in inflation from 3.2% in April 2019 to 2.6% in December 2019, reflecting weakening demand pressure in the Indian economy.



84.As on 10th January, 2020, India has how much of foreign reserves?

- 1. US\$ 360.6 bn
- 2. US\$ 389.1 bn
- 3. US\$ 408.5 bn
- 4. US\$ 435.7 bn
- 5. US\$ 461.2 bn



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Answer- 5)US\$ 461.2 bn

Explanation - Foreign reserves stood at US\$ 461.2 bn as on 10th January, 2020. Foreign exchange reserves are assets held on reserve by a central bank in foreign currencies. These reserves are used to back liabilities and influence monetary policy.



85. Which of the following country is not among the top five trading partners of India in 2019-20?

- 1. USA
- 2. China
- 3. Saudi Arabia
- 4. Russia
- 5. Hong Kong



Answer- 4) Russia

Explanation- India's top five trading partners continue to be USA (United States of America), China, UAE (United Arab Emirates), Saudi Arabia and Hong Kong. The top export items are Petroleum products, precious stones, drug formulations & biologicals, gold and other precious metals. Largest export destinations in 2019-20 (April-November): United States of America (USA), followed by United Arab Emirates (UAE), China and Hong Kong.

86. Which of the following product is not included in top import items by India in 2019-20?

- 1. Crude petroleum
- 2. Gold
- 3. Organic chemicals

- 4. Coal
- 5. Briquittes



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Explanation - Top import items are Crude petroleum, gold, petroleum products, coal, coke & briquittes. India's imports continue to be largest from China, followed by USA, UAE and Saudi Arabia.



- 1. 143
- 2. 107
- 3. 94

4. 79



5. 68

Answer- 5)68

Explanation - Under trade facilitation, India improved its ranking from 143 in 2016 to 68 in 2019 under the indicator, "Trading across Borders", monitored by World Bank in its Ease of **Doing Business Report.**

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88.According to World Bank's Logistics Performance Index, what is the rank of India in 2018 globally?

- 1. 44th
- 2. 54th
- 3. 64th

- 4. 74th
- - 5. 84th



Explanation- Currently estimated to be around US\$ 160 billion it is expected to touch US\$ 215 billion by 2020. According to World Bank's Logistics Performance Index, India ranks 44th in 2018 globally, up from 54th rank in 2014.



- 1. 54
- 2. 68
- 3. 75
- 4. 81

5. 90



Answer-3)75

Explanation - In FY 2019-20, 75 new medical colleges have been approved in the country. This will increase the total number to 16,000 MBBS medical and over 4,000 PG seats.

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90. What is the area of operation of Bodo **Organizations?**

- 1. Tripura
- 2. Meghalaya
- 3. Nagaland
- 4. Assam
- 5. Manipur



Answer- 4)Assam

Explanation- The Central and Assam Governments have recently signed a historic agreement with the Bodo Organizations to bring an end to the 5 decade-old Bodo disputes.



91. How many jobs created in Rural and Urban Areas Between 2011-12 and 2017-18?

- 1. 1.9 crore
- 2. 2.6 crore
- 3. 2.8 crore
- 4. 3.2 crore
- 5. 3.4 crore

Answer- 2)2.6 crore



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92. How much is the Foreign Direct Investment (FDI) in first eight months of 2019-20?

- 1. US\$ 10.6 bn
- 2. US\$ 18.5 bn
- 3. US\$ 24.4 bn
- 4. US\$ 30.2 bn
- 5. US\$ 37.1 bn

Answer- 3)US\$ 24.4 bn

Explanation - Net FDI inflows in 2019-20 attracting US\$ 24.4 bn in the first eight months, higher than the corresponding period of 2018-19. while Net Foreign Portfolio Investment (FPI) in

the first eight months of 2019-20 stood at US\$ 12.6 bn.

93.In the period between March and September 2019, what is the Gross Non-Performing Advances ratio for Scheduled Commercial banks?

- 1. 6.1%
- 2. 6.3%
- 3. 7.8%
- 4. 9.3%
- 5. 9.5%

Answer- 4)9.3%

Explanation – The Gross Non-Performing Advances ratio remained unchanged for Scheduled Commercial banks (SCBs) at 9.3% between March and September 2019 but increased slightly for the Non-Banking Financial Corporations (NBFCs) from 6.1% in March 2019 to 6.3% in September 2019.

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94. What is the Bank Credit growth (YoY-Year Over Year) as on December 20, 2019?

- 1. 12.9%
- 2. 7.1%
- 3. 11.5%
- 4. 9%
- 5. 8.2%





Answer- 2)7.1%

Explanation- The Bank Credit growth (YoY-Year Over Year) moderated from 12.9% in April 2019 to 7.1% as on December 20, 2019 while Capital to Risk-weighted Asset Ratio of SCBs increased from 14.3% to 15.1% between March 2019 and September 2019.

95. What is the Consumer Price Index (CPI) inflation in 2019-20 (April to December, 2019)?

- 1. 2.9%
- 2. 3.7%
- 3. 4.1%
- 4. 4.3%
- 5. 5%

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Answer- 3)4.1%

Explanation - Consumer Price Index (CPI) inflation increased from 3.7% in 2018-19 (April to December, 2018) to 4.1% in 2019-20 (April to December, 2019). CPI - Combined (C) inflation has been highly variable across States ranging between (-)0.04% to 8.1% across States/UTs in financial year (FY) 2019-20 (April-December).

96. How much is the rate of Wholesale Price Index (WPI) inflation during 2019-20 (April to **December, 2019)?**



2. 2.6%

3. 3.2%

4. 4.7%

5. 5.3%

Answer- 1)1.5%

Explanation – The wholesale Price Index (WPI) inflation fell from 4.7% in 2018-19 (April to December, 2018) to 1.5% during 2019-20 (April to December, 2019).

During 2019-20 (April-December), food and beverages was the main contributor. Among them, inflation in vegetables and pulses was particularly high due to low base effect and production side disruptions like untimely rain.



- 1. Punjab
- 2. West Bengal
- 3. Karnataka
- 4. Tamil Nadu
- 5. Uttar Pradesh

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Answer- 4)Tamil Nadu

Explanation - SDG India Index 2019: Himachal Pradesh, Kerala, Tamil Nadu, Chandigarh are front runners. While Assam, Bihar and Uttar Pradesh are under the category of Aspirants.

98.In FY 2019-20, the forest and tree cover have reached to how many hectares?

- 1. 50.61 million hectares
- 2. 68.24 million hectares

- 3. 76.15 million hectares
- 4. 80.73 million hectares
- 5. 91.47 million hectares

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Answer- 4)80.73 million hectares

Explanation – The forest and tree cover have reached 80.73 million hectares which is 24.56% of the geographical area of the country. States/UTs showing gain in forest cover are Karnataka (1,025 sq. km), Andhra Pradesh (990 sq. km) and Jammu & Kashmir (371 sq. km). States showing loss in forest cover include Manipur, Meghalaya, Arunachal Pradesh and Mizoram.

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- 2. 3.54 days
- 3. 2.48 days
- 4. 2.24 days
- 5. 1.90 days

Answer- 3)2.48 days

Explanation- The turnaround time of ships in India has almost halved to 2.48 days in 2018-19 from 4.67 days in 2010-11.



- 1. Rs. 14,000 crores
- 2. Rs. 28,000 crores
- 3. Rs. 33,000 crores
- 4. Rs. 47,000 crores
- 5. Rs. 51,000 crores

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Answer- 3) Rs. 33,000 crores

Explanation - Strategic disinvestment of Government's shareholding of 53.29 per cent in **Hindustan Petroleum Corporation Limited (HPCL)** led to an increase of around Rs. 33,000 crores in national wealth.

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