

## WBCS (Main) Exam. Paper – V Practice Set

### Answers with Explanation

1. (c) Faster and more inclusive growth is the theme of the approach paper of the Eleventh five year plan. The Inclusive growth in eleventh plan has the objectives of increasing GDP, Agricultural GDP, Increasing work opportunities, developing education, providing clean drinking water, reducing malnutrition, increasing energy efficiency, healthcare facilities, road connectivity, broadband connectivity to villages, increasing forest etc.
2. (a) Union Government on 1 January, 2015 set up the National Institution for Transforming India (NITI) Aayog. NITI Aayog that replaced the 65 year old Planning Commission will be headed by Prime Minister. It will have a governing council comprising Chief Ministers of all the states and Lt. Governors of Union Territories. শ্রীশ্রী
3. (b) The Bajaj Allianz Life Insurance Co. Ltd., the private life insurer, launched the first of its kind insurance plan in the Indian life insurance industry designed for Type 2 diabetic and pre-diabetic individuals, named 'Bajaj Allianz Life Diabetic Term Plan Sub 8 HbA1c'.
  - i. As per the data of Bajaj Allianz Life, India is referred to as the 'diabetes capital of the world' with the diabetic population in the country expected to hit 69.9 million by 2025 and 80 million by 2030.
  - ii. Diabetic Term Plan Sub 8 HbA1c offers life insurance coverage by factoring in the nuances of the health condition of those having diabetes.
  - iii. The term plan will enable financial security for pre-diabetic or Type 2 diabetic individuals whose HbA1c (Haemoglobin A1c) is up to 8%.
4. (c) The Second Five Year Plan heralded in a true sense the Socialist Project of the then Prime Minister, Jawaharlal Nehru. The economic policies of Nehru were heavily influenced by the erstwhile Union of Soviet Socialist Republics (USSR) which had followed the path of speedy industrialisation to expand the manufacturing base of its economy. The Second Five year Plan focused mainly on heavy industry as against the First Plan which was essentially an agricultural plan. This was done to boost domestic production and manufacturing of goods. Third plan aimed to achieve self-sufficiency in foodgrains and to increase agricultural production to meet the requirements of industry and exports. শ্রীশ্রী
5. (b) In the fifth five year plan, the concept of 'minimum needs' and directed anti-poverty programmes were innovated. The Minimum needs Programme aimed to establish a network of basic services to raise living standards and in reducing the regional disparities in development. The basic needs of the people identified for this programme are Elementary Education, Adult Education, Rural Health, Rural Roads, Rural Electrification, Rural Housing. Moreover, it was during the plan, slogan of 'Garibi hatao' was given to remove poverty.
6. (d) The economy of India had undergone significant policy shifts in the beginning of the 1990s. This new model of economic reforms is commonly known as the LPG or Liberalization, Privatization and Globalization model. LPG model of economic development in India was proposed by Dr. Manmohan Singh, economist and finance minister at that time under the PV Narshimha Rao Government in 1990. শ্রীশ্রী
7. (b) The Mahatma Gandhi National Rural Employment Guarantee Act (MNREGA) is an Indian law that aims to guarantee the 'right to work' and ensures livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. MNREGA was launched in 200 select districts in 2006. However Indira Awas Yojana was launched in the 9th Five Year Plan to provide housing for the rural poor in India.
8. (c) First plan – agriculture, Irrigation and power projects  
Third Plan – self reliance and generating economy  
Fifth Plan – growth with social justice  
Twelfth plan – sustainable inclusive growth

9. (c) Jawahar Rozgar Yojna was launched on April 1, 1989 by merging National Rural Employment Program (NREP) and Rural Landless Employment Guarantee Programme (RLEGP). In Seventh Five Year Plan the small-scale and food processing industries were given new impetus as the plan laid stress on improving the productivity level of industries by upgrading technology. অ্যাডভান্স
10. (d) According to the International Labour Organisation (ILO)'s 11th edition 'World of Work', the global unemployment is projected to fall below pre pandemic levels to 191 million, corresponding to an unemployment rate of 5.3% in 2023.
- The report highlighted that the low-income countries may remain far behind in the recovery process.
  - In 2023, the global jobs gap is projected to be at 453 million people or 11.7%, which is more than double the unemployment count.
- i. The global jobs gap of 453 million includes both the 191 million unemployed people and an additional 262 million who want employment but do not qualify as unemployed.
- ii. As per the report's projection, low-income countries in the Arab and African region will not be able to recover to the pre-Covid levels of unemployment in 2023. অ্যাডভান্স
11. (d) IIT Madras Research Park (IITMRP), not for profit company promoted by the Indian Institute of Technology Madras (IITM), Chennai, Tamil Nadu(TN) and IITM Incubation Cell (IITMIC) have joined hands with Reserve Bank Innovation Hub (RBIH), a wholly-owned subsidiary of the Reserve Bank of India (RBI), to introduce voice-banking solutions to eliminate language barriers across India.
- i. The voice-based banking solution aims at conducting basic banking transactions through voicecontrols in Hindi, Tamil, Telugu and English, in the initial stage.
- ii. IITMRP, IITMIC, and RBIH partnered with State Bank of India (SBI), Axis Bank, Kotak Mahindra Bank, and IDFC First Bank for the 'Vault Voice' voice banking hackathon at IIT Madras Research Park. অ্যাডভান্স
12. (b) According to the official data released by the Union Government on May 30, 2023, the Indian Economy's Gross Domestic Product (GDP) growth in Q4 FY23 (Fourth Quarter of Financial Year 2022-23) i.e. from January to March 2023 is projected at 6.1% year-on-year (YoY) when compared to the 4.5% growth in Q3 FY23 and 4.1% in FY22. অ্যাডভান্স
- i. India's growth rate for FY23 was projected at 7.2% compared to 9.1% GDP growth in FY22. Due to this growth, the Indian economy is now USD 3.3 trillion in size.
13. (c) JP Morgan raised its forecast for India's annual growth by 50 basis points to 5.5% for fiscal 2024, following an increase in India's gross domestic product (GDP) growth to 6.1% in the March quarter of FY23 (Q4FY23).
- This growth was boosted by government and private capital spending.
  - The economy also grew at a better-than-expected 7.2% for fiscal 2023.
14. (b) Regarding the 11th Five Year Plan, in the middle of the plan, the import growth was negative due to external factors and the growth rate of the export was negative during certain periods.
15. (d) The Bombay Plan is the name commonly given to a World War II-era consisting of a set of proposals for the development of the post-independence economy of India. The plan, published in 1944/1945 was endorsed by eight leading Indian industrialists including Tata & Birla Group. Shri Shriman Narayan was a renowned interpreter of Gandhian economic thought whose "Gandhian plan for Economic Development for India" was published as early as 1944. In 1944, Roy published People's Plan for Economic Development of India. Sarvodaya plan was given by Jai Prakash Narayan for upliftment of all. অ্যাডভান্স
16. (b) অ্যাডভান্স
17. (c) National Bank for Agriculture and Rural Development (NABARD) is an apex development bank in India having headquarters in Mumbai. It was established on 12 July, 1982 in sixth five year plan by a special act by the Parliament and its main focus was to uplift rural India by increasing the credit flow for elevation of agriculture and rural non-farm sector. অ্যাডভান্স
18. (b) অ্যাডভান্স
19. (a) Sarva Shiksha Abhiyan, 2001; Saakshar Bharat Mission, 2009; Operation Blackboard, 1987. National Literacy Mission, 1988.

20. (b) Since 2005, REC has been appointed nodal agency by Ministry of Power for Government of India scheme Rajiv Gandhi Grameen Vidyutikaran Yojana aimed at building rural electricity infrastructure and household electrification towards the National Common Minimum Programme goal of access to electricity for all. This programme aims to meet the energy needs of cluster of villages through a blend of conventional and non-conventional sources of energy. শ্রীচিওর্ক
21. (a) Dr. C. Rangarajan mentioned in his report that access to finance by the poor and vulnerable groups is a prerequisite for poverty reduction and social cohesion. This has to become an integral part of our efforts to promote inclusive growth. In fact, providing access to finance is a form of empowerment of the vulnerable groups. Financial inclusion denotes delivery of financial services at an affordable cost to the vast sections of the disadvantaged and low income groups. The various financial services include credit, savings, insurance and payments and remittance facilities. The objective of financial inclusion is to extend the scope of activities of the organised financial system to include within its ambit people with low incomes. Through graduated credit, the attempt must be to lift the poor from one level to another so that they come out of poverty.
22. (d) On May 30, 2023, the Reserve Bank of India (RBI) released its Annual Report 2022-23, a static report of the Central Board of Directors on the working of the RBI for the year ended March 31, 2023 (i.e. FY23) submitted to the Central Government in terms of Section 53(2) of the RBI Act, 1934 শ্রীচিওর্ক
- i. RBI's income increased in 2022-23 by 47.06% to Rs 2.35 lakh crore, the expenditure increased by 14.05% to Rs 1.48 lakh crore.
- ii. According to the second advance estimates (SAE) of national income released by the National Statistical Office (NSO) the Indian economy is expected to have recorded a 7.0% growth in real GDP (Gross Domestic Product) in FY23 from 9.1% in FY22.
- iii. In FY23, as per the assessment of bank group-wise fraud cases over the last three years, private sector banks reported the maximum number of frauds. শ্রীচিওর্ক
- iv. 13,530 cases of bank frauds are identified in 2022-23 and public sector banks contribute Maximum Bank Fraud Amount.
23. (a) Cooperative Banks operate on no profit no loss basis, and they operate in all sectors including agriculture sector. NABARD is not a Cooperative Bank. National Bank for Agriculture and Rural Development (NABARD) is an apex development bank in India.
24. (c) The National Bamboo Mission is a Centrally Sponsored Scheme in which the contribution of the Central Government will be 100%. The Scheme is implemented by the Division of Horticulture under the Department of Agriculture and Cooperation in the Ministry of Agriculture. শ্রীচিওর্ক
25. (b) The Blue Revolution is similar to the Green Revolution only that it deals with aquaculture, fish and water preservation for human use.
26. (a) The growth performance of the agriculture sector has been fluctuating across the plan periods. It witnessed a growth rate of 4.8 per cent during the Eighth plan period (1992-97).
27. (c) International Finance Corporation (IFC), a part of the World Bank Group, and National Bank for Financing Infrastructure and Development (NaBFID) signed a memorandum of understanding (MoU) on June 2, 2023, to develop a pipeline of investment-ready public-private partnership (PPP) projects in infrastructure across India. শ্রীচিওর্ক
- i. The MoU would support India's target of achieving a USD 5-trillion economy while fostering lowcarbon and climate-resilient growth.
- ii. Under the MoU, IFC and NaBFID would collaborate and identify and develop PPP projects and provide comprehensive transaction advisory services.
28. (c) The Confederation of Indian Industry (CII) has projected the Indian economy to grow in the range of 6.5-6.7% in FY24 (Financial Year 2023-24) supported by strong domestic drivers and robust Capital expenditures (CapEx) momentum of the government.
- i. CII has also projected India's GDP to grow in Q4 FY23 by 6.1%, with an annual growth rate of FY23 at 7.2%. শ্রীচিওর্ক
- ii. CII also expects the consumer price index (CPI) based retail inflation to fall within RBI's

- target range of 4% within a band of +/- 2 percent in FY24.
29. (d) According to the data released by the Controller General of Accounts (CGA), the fiscal deficit target in FY23 was reduced to 6.36% of Gross Domestic Product (GDP) against 6.4% in the revised estimates (RE) due to lower-than-estimated revenue expenditure.
- Fiscal deficit for FY23 was at Rs 17.33 trillion, or 98.7% of the RE of Rs 17.55 trillion due to the reduction in higher tax, non-tax revenue collections and non-debt capital receipts. অ্যাডভান্স
  - i. The net tax revenue in FY23 reached marginally higher (by 0.5%) at Rs 20.97 trillion than the RE of Rs. 20.86 trillion.
  - ii. The non-tax revenues for FY23 were at Rs 2.86 trillion, or nearly 9.3% higher than the RE.
  - iii. The fiscal deficit in April 2023 stood at Rs 1.33 trillion, or 7.5% of the FY24 Budget Estimates (BE) compared to 4.5% in April FY23.
30. (a) The Commission of Agricultural Costs & Prices (CACCP since 1985, earlier named as Agricultural Prices Commission) came into existence in January 1965. It is mandated to recommend minimum support prices (MSPs) to incentivize the cultivators to adopt modern technology, and raise productivity and overall grain production in line with the emerging demand patterns in the country. অ্যাডভান্স
31. (d) A Kisan Credit Card is a credit card to provide affordable credit for farmers in India. It was started by the Government of India, Reserve Bank of India (RBI), and National Bank for Agricultural and Rural Development (NABARD) in 1998-99 to help farmers access timely and adequate credit. The farmers can use cards to withdraw money from most of the banks like commercial bank, cooperative bank and regional rural banks. However in day-to-day operations NABARD is not included.
32. (a) On June 6, 2023, the World Bank (WB) in its Global Economic Prospects Report-June 2023 lowered India's growth outlook to 6.3% for 2023, a 0.3 percentage point downward revision from 6.6% in January 2023.
- i. However, India will remain the fastest-growing economy (in terms of both aggregate and per capita GDP) of the largest EMDEs (Emerging Market and Developing Economies).
  - ii. India's growth to pick up slightly through FY 2025/26 as inflation moves back toward the midpoint of the tolerance range and reforms pay off. অ্যাডভান্স
  - iii. For 2024, WB expects GDP growth rate at 6.4%. While for 2025 forecast, the growth rate is expected at 6.5%.
33. (c) Zero-based budgeting is an approach to planning and decision-making which reverses the working process of traditional budgeting. In zerobased budgeting, every line item of the budget must be approved, rather than only changes. During the review process, no reference is made to the previous level of expenditure. Regarding zero Base Budgeting (ZBB) Existing Government programme can be discarded under ZBB if they are found to be outdated. Moreover ZBB is difficult to be applied to Human Development programmes as the outcome of such programmes is intangible in nature. অ্যাডভান্স
34. (d) Inflation is a persistent increase in the general price level of goods and services in an economy over a period of time . When the general price level rises, each unit of currency buys fewer goods and services. Consequently, inflation reflects a reduction in the purchasing power per unit of money – a loss of real value .High inflation means excessive supply of money and thus leads to rise in the cost of credit and interest rates. Higher inflation leads to reduction in economic growth, decrease in cost of credit, increase in spending rather than saving as the value of money is declining.
35. (d) Deflation may be caused by a combination of the supply and demand for goods and the supply and demand for money, specifically the supply of money going down and the supply of goods going up.
36. (d) Currency notes and coins are called fiat money. They don't have intrinsic value like a gold or silver coin. The currency-deposit ratio measures the relationship between the cash people have on hand and what they have in their accounts. অ্যাডভান্স
37. (c) Real Gross Domestic Product (real GDP) is a macroeconomic measure of the value of economic output adjusted for price changes (i.e., inflation or deflation). Nominal gross domestic product is defined as the market value

of all final goods produced in a geographical region.

38. (c) Fiscal policy is the use of government revenue collection (taxation) and expenditure (spending) to influence the economy. The two main instruments of fiscal policy are changes in the level and composition of taxation and government spending in various sectors.
39. (b) By buying the government securities from the banks and reducing SLR may inject money into the system. However Raising cash Reserve Ratio may take away liquidity from the market as the banks will have to deposit more money with the RBI and similarly entering the reverse repo operations may also take away liquidity from the market. **শ্রীচিওর্স**
40. (b) GDP deflator is An economic metric that accounts for inflation by converting output measured at current prices into constant-dollar GDP. The GDP deflator shows how much a change in the base year's GDP relies upon changes in the price level.
41. (c) The Gini coefficient is a measure of statistical dispersion intended to represent the income distribution of a nation's residents. Gini coefficient commonly used as a measure of inequality of individual income or wealth. Lorenz curve helps to find mathematical value of Gini coefficient.
42. (d) National Income is the Net National product at the factor cost. (NI = NNP at factor cost = NNP at market price – Indirect taxes + subsidies).
43. (d) Banks are required to investment a portion of their statutory liquidity ratio besides CRR. Statutory liquidity ratio (SLR) is the Indian government term for reserve requirement that the commercial banks in India require to maintain in the form of gold, cash or government approved securities before providing credit to the customers. SLR is determined and maintained by Reserve Bank of India in order to control the expansion of bank credit. **শ্রীচিওর্স**
44. (b)
45. (a) Though the all India Services violate the principle of federalism under the constitution by restricting the autonomy and patronage of the states. They are supported on the ground that (i) they help in maintaining high standard of administration in the centre as well as in the

states (ii) they help to ensure uniformity of the administrative system throughout the country; and (iii) they facilitate liaison, cooperation, coordination and joint action on the issue of common interest between the Centre and States. These services are controlled jointly by the centre and the states. The ultimate control lies with the central government while the immediate control vests with the state governments.

**শ্রীচিওর্স**

46. (b)
47. (a) The Reserve Bank of India's (RBI) 6-members Monetary Policy Committee (MPC) met on 6th, 7th and 8th June 2023 and released its second bi-monthly monetary policy statement for FY24 (Financial year 2023-2024).
- India's real gross domestic product (GDP) growth for FY24 was projected at 6.5% with 8 percent in Q1, 6.5 percent in Q2, 6 percent in Q3, and 5.7 percent in Q4.
  - Consumer Price Index (CPI) inflation was projected at 5.1 percent in FY24, with 4.6 percent in Q1, 5.2 percent in Q2, 5.4 percent in Q3, and 5.2 percent in Q4.
  - RBI has examined the arrangements between Regulated Entities (REs) and Lending Service Providers (LSPs) or between two REs involving default loss guarantee (DLG), commonly known as First Loss Default Guarantee (FLDG) and approved the regulatory framework for permitting DLG arrangements in Digital Lending.
  - RBI has extended the phase-in time for achievement of the Priority Sector Lending (PSL) Targets for Primary (Urban) Cooperative Banks (UCBs) by two years, i.e. from March 31, 2024 to March 31, 2026. **শ্রীচিওর্স**
  - Scheduled commercial banks (excluding Small Finance Banks) are allowed to set their own limits for borrowing in Call and Notice Money Markets within the prescribed prudential limits for inter-bank liabilities.
  - RBI has conducted a four-day variable rate reverse repo (VRRR) auction for Rs 1 lakh crore (USD 12.12 billion) on June 12, 2023. Note—The next meeting of the MPC is scheduled during August 8-10, 2023
48. (d) On June 9th, 2023, The World Bank's Board of Executive Directors approved a USD 148 million loan to support West Bengal, India, in improving irrigation practices in rural areas.

The loan will help the region harness(utilize) the surface and groundwater resources more effectively for agricultural purposes.

i. West Bengal aims to increase farmers' incomes through production of a range of pulses, fruits, and vegetables which requires water for irrigation.

অ্যাডভান্স

ii. The West Bengal Accelerated Development of Minor Irrigation Project – Phase II will support the state's Department of Water Resources Investigation and Development and water-user associations (WUAs) to plan and operate new irrigation structures such as check dams, small-scale storage structures, creek rehabilitation, tube wells, and pump dug wells.

49. (c) On 8th June 2023, the Asian Development Bank (ADB) and The Government of India signed a USD 130 million loan for the Himachal Pradesh Subtropical Horticulture, Irrigation, and Value Addition Project to increase agricultural productivity, improve access to irrigation and promote horticulture agribusinesses to raise farmers' income in Himachal Pradesh, India.

i. This agreement is based on the outcome of ADB's project readiness facility which demonstrated the subtropical horticulture production over 200 hectares and prepared the draft water user association (WUA) act and the draft state horticulture development strategy.

ii. This project will improve on-farm irrigation and water management in about 6,000 hectares of farmland by rehabilitating or building new irrigation schemes strengthening the capacity of water user association (WUA).

50. (c)

51. (d)

অ্যাডভান্স

52. (c)

53. (a)

54. (c) In June 2023, the Reserve Bank of India (RBI) Governor, Shaktikanta Das, launched a financial inclusion dashboard named 'Antardrishti'.

• 'Antardrishti' in Hindi means "Insight".

i. Purpose: The dashboard provides the necessary insight to assess and track the development of financial inclusion by recording relevant data.

অ্যাডভান্স

ii. Financial Inclusion aims to provide access to affordable and appropriate financial products and services like savings accounts, credit, insurance, and payment systems.

• RBI had constructed the Financial Inclusion (FI) Index in 2021, to measure the extent of financial inclusion.

• The FI index comprises 3 parameters, 'Access (35% weightage), Usage (45%), and Quality (20%).'.

55. (c)

56. (d)

অ্যাডভান্স

57. (d) A state of emergency in India refers to a period of governance under an altered constitutional setup that can be proclaimed by the President of India, when he/she perceives grave threats to the nation from internal and external sources or from financial situations of crisis. Every Proclamation shall be laid before each House of Parliament and shall, except where it is a Proclamation revoking a previous Proclamation, cease to operate at the expiration of two months unless before the expiration of that period it has been approved by resolutions of both Houses of Parliament: Provided that if any such Proclamation (not being a Proclamation revoking a previous Proclamation) is issued at a time when the House of the People is dissolved or the dissolution of the House of the People takes place during the period of two months referred to in this clause.

58. (b) India's head of state is the president who is elected to a five-year renewable term by an electoral college consisting of the elected members of both houses of parliament and the elected members of the legislative assemblies of all the states. Effective executive power rests with the Council of Ministers, headed by the prime minister, who is chosen by the majority party or coalition in the Lok Sabha and is formally appointed by the president. Whenever the office becomes vacant, the new President is chosen by an electoral college consisting of the elected members of both houses of Parliament (M.P.), the elected members of the State Legislative Assemblies (Vidhan Sabha) of all States and the elected members of the legislative assemblies (M.L.A.) of two Union Territories i.e., National Capital Territory (NCT) of Delhi and Union Territory of Puducherry.

অ্যাডভান্স

59. (a) When a bill has been passed, it is sent to the President for his approval. The President can assent or withhold his assent to a bill or he can return a bill, other than a money bill which

is recommended by president himself to the houses, with his recommendations. The president can exercise absolute veto on aid and advice of council of ministers. Following position can be arrived by reading article 111 of Indian constitution with article 74. The president may also effectively withhold his assent as per his own discretion, which is known as pocket veto. If the president returns it for reconsideration, the Parliament must do so, but if it is passed again and returned to him, he must give his assent to it. **শ্রীচিভর্ন**

60. (d) All bills passed by the Parliament can become laws only after receiving the assent of the President. After a bill is presented to him, the President shall declare either that he assents to the Bill, or that he withholds his assent from it. As a third option, he can return a bill to the Parliament, if it is not a money bill or a constitutional amendment bill, for reconsideration. When, after reconsideration, the bill is passed and presented to the President, with or without amendments, the President cannot withhold his assent from it.
61. (c) The National Integration Council (NIC) is a group of senior politicians and public figures in India that looks for ways to address the problems of communalism, casteism and regionalism is chaired by Prime Minister. The Prime Minister is the Chairman of National Water Resources Council. The National Development Council (NDC) or the Rashtriya Vikas Parishad is the apex body for decision making and deliberations on development matters in India, presided over by the Prime Minister. The Inter-State Council shall consist of:
- শ্রীচিভর্ন**
- (a) Prime Minister - Chairman  
 (b) Chief Ministers of all States - Member  
 (c) Chief Ministers of Union Territories having a Legislative Assembly and Administrators of UTs not having a Legislative Assembly-Member  
 (d) Six Ministers of Cabinet rank in the Union Council of Ministers to be nominated by the Prime Minister – Member
62. (a) Late B. R. Ambedkar stated as under in the Constituent Assembly: “The President occupies the same position as the King under the English Constitution. In a parliamentary system of Government, the Executive is responsible to the Legislature. The Council of Ministers hold

their offices not by the grace of the President (or literally during the pleasure of the President) but because of the confidence of Parliament which they enjoy. **শ্রীচিভর্ন**

63. (a) Article 109 special procedures in respect of Money Bills mentions a Money Bill shall not be introduced in the Council of States. After a Money Bill has been passed by the House of the People it shall be transmitted to the Council of States for its recommendations and the Council of States shall within a period of fourteen days from the date of its receipt of the Bill return the Bill to the House of the People with its recommendations.
- If a Money Bill passed by the House of the People and transmitted to the Council of States for its recommendations is not returned to the House of the People within the said period of fourteen days, it shall be deemed to have been passed by both Houses at the expiration of the said period in the form in which it was passed by the House of the People. **শ্রীচিভর্ন**
64. (b) The collective responsibility under Article 75 of the Constitution of India has two meanings: (I) All members of a Government are unanimous in support of its policies, (II) The ministers, who had an opportunity to speak for or against the policies in the cabinet are thereby personally and morally responsible for its success and failure. The prime minister selects and can dismiss other members of the cabinet; allocates posts to members within the Government; is the presiding member and chairman of the cabinet and is responsible for bringing proposal of legislation. **শ্রীচিভর্ন**
65. (a) **শ্রীচিভর্ন**
66. (c) Bihar represents 16 members to Rajya Sabha. All the other options are correct.
67. (d) Under article 110(1) of the Constitution a Money Bill can be introduced in Lok Sabha only. If any question arises whether a Bill is a Money Bill or not, the decision of Speaker thereon is final. The Speaker is under no obligation to consult any one in coming to a decision or in giving his certificate that a Bill is a Money Bill. The certificate of the Speaker to the effect that a Bill is a Money Bill, is to be endorsed and signed by him when it is transmitted to Rajya Sabha and also when it is presented to the President for his assent.

68. (c) The Rajya Sabha is also known as “Council of States” or the upper house. Its members are indirectly elected by members of legislative bodies of the States. The Rajya Sabha has 250 members in all. Elections to it are scheduled and the chamber cannot be dissolved. Each member has a term of six years and elections are held for one-third of the seats after every two years. The composition is specified in Article 80 of the Constitution of India.
69. (a) Procedure for a Money Bill: Money Bills can be introduced only in Lok Sabha (the directly elected ‘people’s house’ of the Indian Parliament). Money bills passed by the Lok Sabha are sent to the Rajya Sabha (the upper house of parliament, elected by the state and territorial legislatures or appointed by the President). The Rajya Sabha may not amend money bills but can recommend amendments.
70. (c) The Union Budget of India also referred to as the Annual financial statement in the Article 112 of the Constitution of India, is the annual budget of the Republic of India. Article 115 deals with Supplementary, additional or excess grants. Appropriation Bills deal with Article 114. Definition of Money Bill is given in Article 110.
71. (b) The Governor has the power to appoint the Council of Ministers including the Chief Minister of the state, the Advocate General and the members of the State Public Service Commission. However, the Governor cannot remove the members of the State Public Service Commission as they can only be removed by an order of the President. অ্যাডভার্স
72. (b) The World Bank (WB) through its lending arm International Bank for Reconstruction and Development (IBRD) has approved an additional USD 150 million loan to support the Resilient Kerala Program to strengthen Kerala’s preparedness against natural disasters, climate change impacts, disease outbreaks, and protect lives.
- i. This financing along with the earlier investment of USD 125 million, focuses on coastal erosion and water resource management and is expected to protect approximately 5 million (50 lakh) people from the impacts of floods.
- ii. The loan has a final maturity of 14 years, including a grace period of 6 years.
73. (a) অ্যাডভার্স
74. (a) The Constitution provides that there shall be a Council of Ministers with the Chief Minister at the head to aid and advice the Governor in the exercise of his functions except in so far as he is by or under the Constitution required to act in his discretion. The governor appoints the Chief Minister and other Ministers on the advice of the Chief Minister.
75. (d) Members of the Legislative Assembly and the Legislative Council of a State shall be entitled to receive such salaries and allowances as may from time to time be determined, by the Legislature of the State by law and, until provision in that respect is so made, salaries and allowances at such rates and upon such conditions as were immediately before the commencement of this Constitution applicable in the case of members of the Legislative Assembly of the corresponding province. The salary is paid from state consolidated fund.
76. (b) অ্যাডভার্স
77. (d) অ্যাডভার্স
78. (a) First Finance Commission – K.C. Neogy  
Fourth Finance Commission– P.V. Rajamannar  
Sixth Finance Commission– Brahamananda Reddy  
Eighth Finance Commission– Y.B. Chavan
79. (a)
80. (b)
81. (a) Presidents, Vice Presidents, Prime Ministers etc.  
(i) Sh. V.V. Giri  
(Term of Office 13.5.1967 to 3.5.1969)  
(ii) Sh. Gopal Swarup Pathak  
(Term of Office 31.8.1969 to 30.8.1974)  
(iii) Sh. B.D.Jatti  
(Term of Office 31.8.1974 to 30.8.1979)  
(iv) Sh. M. Hidayatullah  
(Term of Office 31.8.1979 to 30.8.1984)
82. (c) The concept of public Interest litigation (PIL) originated in the USA.
83. (c) The fresh elections to constitute a panchayat shall be completed in case of dissolution before the expiry of a period of six months.
84. (a) Zilla parishads at the sub-divisional level Assam Mandal Praja parishad-Andhra Pradesh, Tribal Councils-Meghalaya and Absence of village panchayats-Mizoram. অ্যাডভার্স



85. (d) Only 1 and 3 statements are correct. They are not necessarily formed in each state as state Human Rights Commission. Till now only 15 states have SHRCs and not mandatory appoint a woman as a member.
86. (b) A fiscal deficit is often funded by issuing bonds, like treasury bills or consols and gilt-edged securities. শ্রীচিভর্ষ
87. (a)
88. (c) The Central Government had appointed a Committee under the chairmanship of Ram Nandan Prasad, a former judge of the Patna High Court, which had as its members M. L. Sahara, former Chairman of the Union Public Service Commission (UPSC); P. S. Krishnan and R. L. Majitha. The committee formed on February 23, 1993 submitted its report on March 10, 1993.
89. (a)
90. (c)
91. (a) শ্রীচিভর্ষ
92. (d)
93. (d)
94. (b)
95. (a) The minimum number of judges who are to sit for the purpose of hearing any reference under Article 143 shall be five. If at any time it appears to the President that a question of law or fact has arisen, or is likely to arise, which is of such a nature and of such public importance that it is expedient to obtain the opinion of the Supreme Court upon it, he may refer the question to that Court for consideration and the Court may, after such hearing as it thinks fit, report to the President its opinion thereon. শ্রীচিভর্ষ
96. (a) Pensions of High Court judges are charged on the consolidated Fund of the India.
97. (c) Under Article 131, disputes between different units of the Federation will be within the exclusive original jurisdiction of the Supreme Court. Subject to the provisions of this Constitution, the Supreme Court shall, to the exclusion of any other court, has original jurisdiction in any dispute (a) between the Government of India and one or more States; or (b) between the Government of India and any State or States on one side and one or more other States on the other; or (c) between two or more States.
98. (a) The salary and other allowances of the judge are charged upon the consolidated fund of India.
99. (c) The parliament can regulate the organization and jurisdiction of the Supreme Court. It can expand the jurisdiction but can't curtail the same.
100. (b) The Calcutta High Court has the territorial jurisdiction over West Bengal, it is having circuit bench at Port Blair. শ্রীচিভর্ষ

