

JAIIB IE & IFS Practice Questions

Q1. In terms of GDP purchasing power parity (PPP), India is ranked ____ in the world in 2022. (As per IMF World Economic Outlook April 2022)

- (a) 1st
- (b) 3rd
- (c) 4th
- (d) 7th

Q2. As per the World Bank classification, Indian economy is a lower-middle income economy, which is attributed to:

- (a) Illiteracy
- (b) Unemployment
- (c) High levels of poverty
- (d) All of these

Q3. According to the provisional estimates of annual national income, 2021-22, the growth in GDP during 2021-22 is estimated at ____ per cent, as compared to a contraction of ____ per cent in 2020-21.

- (a) 7.8%, 6.6%
- (b) 8.7%, 6.6%
- (c) 7.8%, 6%
- (d) 6.6%, 8.7%

Q4. Read the following statements carefully and choose the correct option.

Statement 1: According to the Angus Maddison database, India and China contributed 50.5 per cent of global GDP in 1000 AD (GDP computed in 1990 dollars and in purchasing power parity terms).

Statement 2: By 1600 AD, that figure had risen to 52 per cent, with China accounting for 29 per cent and India accounting for 23 per cent of global GDP.

- (a) Statement 1 is correct and Statement 2 is incorrect
- (b) Statement 1 is incorrect and Statement 2 is correct
- (c) Both the Statements are correct
- (d) Both the Statements are incorrect

Q5. Indian Economy falls under which category?

- (a) Low Income
- (b) Lower Middle-Income
- (c) Upper Middle-Income
- (d) Higher Income

Q6. Which phase of the Indian Economy is being discussed here in the below-mentioned statements?

- 1. This is popularly referred as the post-reform period.

2. Following the economic crisis, the implementation of reforms and the adoption of LPG (Liberalisation – Privatisation – Globalisation) policies paved the way for positive economic outcomes and higher GDP growth rates.

3. The economy grew at 6.7 per cent during the eighth five-year plan, 5.3 per cent during the ninth five-year plan, and 7.6 per cent during the tenth five-year plan.

4. The main reason for the high growth rate in the eighth plan was an increase in the inflow of foreign capital, which was a direct result of the new economic policy.

- (a) 1951-1980
- (b) 1980-1990
- (c) 1992-2008
- (d) 2008-2021

Q7. As per the Angus Maddison database, India's share to global GDP was ____ in 1600 AD.

- (a) 5 per cent
- (b) 10 per cent
- (c) 23 per cent
- (d) 30 per cent

Q8. Contribution of which sector is maximum to the Indian Economy?

- (a) Primary sector
- (b) Secondary sector
- (c) Tertiary sector
- (d) All have equal share

Q9. Match the following in relation to the topic "Different revolutions in Primary Sector".

Revolution	Product /Father of Revolution / Period
1. Yellow Revolution	A. 2020
2. Golden Revolution	B. M. S. Swaminathan
3. Evergreen Revolution	C. Fruits, Honey, Horticulture
4. Protein Revolution	D. 1986-1990

Q10. Quaternary Sector is a part of _____.

- (a) Agriculture sector
- (b) Service sector
- (c) Industrial sector
- (d) Foreign sector

Q11. Which sector provides maximum employment in India?

- (a) Agriculture
- (b) Industry
- (c) Construction
- (d) Services

Q12. Read the following statements carefully and choose the correct option in relation to the topic “Sunrise Sector of Indian Economy”.

Statement 1: The sector is often characterized by strong growth rates, a high degree of innovation, and a high level of public awareness, with investors attracted to its short-term growth prospects.

Statement 2: Existing Indian industries that may be categorized as Sunrise sectors are likely to benefit the economy in terms of job creation and business growth, in the future.

- (a) Statement 1 is correct and Statement 2 is incorrect
- (b) Statement 1 is incorrect and Statement 2 is correct
- (c) Both the Statements are correct
- (d) Both the Statements are incorrect

Q13. “Pradhan Mantri Fasal Bima Yojana” was launched in the year:

- (a) 2010
- (b) 2014
- (c) 2016
- (d) 2018

Q14. Match the following in relation to the topic “Journey of Indian Industry”.

Phase	Name of the Phase
1. Phase 1951-1965	A. The period of Industrial Foundation
2. Phase 1980-1991	B. The period of Industrial Fall
3. Phase 1965-1980	C. The period of Industrial Recovery
4. Phase 1991 onwards	D. The Post-Reform Period

- (a) (1) – (A), (2) – (C), (3) – (B), (4) – (D)
- (b) (1) – (A), (2) – (B), (3) – (C), (4) – (D)
- (c) (1) – (D), (2) – (C), (3) – (B), (4) – (A)
- (d) (1) – (B), (2) – (A), (3) – (C), (4) – (D)

Q15. Black Revolution is connected to _____.

- (a) Eggs
- (b) Banana
- (c) Petroleum
- (d) Pulses

Q16. Read the following statements carefully and choose the correct ones in relation to the topic “Services Sector”.

1. The sector produces ‘intangible or invisible goods’ for businesses as well as consumers.

2. The services sector’s proportion has increased from 33 per cent in 1950 to 60 per cent in 2021-22.

3. As per Government of India publication, chapter 9 of Union Budget 2019-20 – “The services sector accounts for 54 per cent of India’s Gross Value Added (GVA).

- (a) (1) and (2)
- (b) (2) and (3)
- (c) (1) and (3)
- (d) (1), (2), and (3)

Q17. Who is the chairman of the NITI Aayog?

- (a) President of India
- (b) Prime Minister
- (c) RBI Governor
- (d) Finance Minister

Q18. In December____, NITI Aayog published its comprehensive national Strategy for New India which is a full exposition spanning ____ critical areas that recognizes previous accomplishments, identifies binding restrictions, and recommends a path ahead to achieve the explicitly defined objectives.

- (a) 2014, 21
- (b) 2018, 21
- (c) 2014, 41
- (d) 2018, 41

Q19. Read the following statements carefully and choose the incorrect ones in relation to the topic “NITI Aayog Strategy for New India @75”.

1. In December 2018, NITI Aayog published its comprehensive national Strategy for New India, including clear objectives for 2022–23.

2. It is a full exposition spanning 41 critical areas that recognizes previous accomplishments, identifies binding restrictions, and recommends a path ahead to achieve the explicitly defined objectives.

3. During the document’s creation, nearly 800 stakeholders from the government’s central, state, and district levels, as well as over 550 external specialists, were contacted.

4. The document’s 41 chapters are divided into three sections: Drivers, Inclusion, and Governance.

- (a) (1), (2), and (3)
- (b) (2) and (3)
- (c) (3) and (4)
- (d) (4) only

Q20. During which plan, concerns about meeting the growth expectations as a result of the Fiscal Responsibility and Budget Management Act were raised by the Planning Commission?

- (a) Ninth Plan
- (b) Eleventh Plan
- (c) Sixth Plan
- (d) Plan Holidays

Q21. 'Garibi Hatao' (alleviate poverty) is the motto of which five-year plan?

- (a) 1st Five-year plan
- (b) 3rd Five-year plan
- (c) 4th Five-year plan
- (d) 6th Five-year plan

Q22. Read the following statements carefully and choose the correct option in relation to the topic "Key Recommendations in the section of Drivers".

Statement 1: To enhance private investment, increasing the tax to GDP ratio to at least 22 per cent of GDP, by 2022-23, from 17 per cent in 2018.

Statement 2: To raise the export of goods and services to \$600 billion a year by 2022-23, as against \$478 billion in 2018.

- (a) Statement 1 is correct and Statement 2 is incorrect
- (b) Statement 1 is incorrect and Statement 2 is correct
- (c) Both the Statements are correct
- (d) Both the Statements are incorrect

Q23. Which among the following contributes the most to plan financing in India?

- (a) Domestic Budgetary Sources
- (b) Deficit Financing
- (c) Foreign Assistance
- (d) All of the above

Q24. The different types of deficit financing are:

- (a) Borrowing from Public and Foreign Governments.
- (b) Withdrawing Cash Balances held with the Reserve Bank of India
- (c) Borrowing from the Reserve Bank of India (RBI)
- (d) All of the above

Q25. As per the new definition of MSME, investment in plant and machinery or equipment does not exceed _____ for a micro enterprise.

- (a) Rs. 50 Lakh
- (b) Rs. 1 Crore
- (c) Rs. 5 Crore
- (d) Rs. 10 Crore

Q26. Which among the following is not a part of the PLI sector?

- (a) Pharmaceuticals Drugs
- (b) Food Products
- (c) Specialty Steel
- (d) Agriculture

Q27. Which among the following is/are the new definitions of MSMEs?

1. Micro enterprises are those whose Investment in Plant and Machinery does not exceed Rs. 25 Lakh in case of manufacturing and investment in Equipment does not exceed Rs. 10 Lakh in case of services.

2. Small enterprises are those whose investment in plant and machinery or equipment does not exceed Rs. 10 crore and turnover does not exceed Rs. 50 crores in case of both manufacturing and services.

3. Medium enterprises are those whose investment in plant and machinery or equipment does not exceed Rs. 50 crore and turnover does not exceed Rs. 250 crores in case of both manufacturing and services.

- (a) (2) and (3)
- (b) (1) and (3)
- (c) (2) and (4)
- (d) (1), (2), and (3)

Q28. Fill in the blanks in relation to the scheme "Make in India".

The Prime Minister introduced the Make in India program in September____, as part of a larger set of nation-building initiatives. Make in India was created in response to a crisis circumstance, with the objective of turning India into a global design and _____hub. The "Make in India" project is built on four pillars established to boost _____in India, not just in manufacturing but also in other sectors. New Processes, New Infrastructure, New Sectors, and New mindset are the four pillars. The Make in India action plan aims to increase the manufacturing sector's contribution to GDP to ____ percent, by_____.

- (a) 2014, Services, Employment, 40, 2030
- (b) 2016, Manufacturing, Employment, 25, 2022-2025
- (c) 2016, Services, Entrepreneurship, 40, 2020-2025
- (d) 2014, Manufacturing, Entrepreneurship, 25, 2020-2022

Q29. Which among the following is/are incorrect in relation to "Some of the other Schemes to promote MSMEs"?

- 1. Udyami Mitra Portal
- 2. MSME Delayed Payment Portal
- 3. Scheme of Fund for Regeneration of Textile Industries
- 4. National Manufacturing Competitiveness Programme
- 5. Credit Linked Capital Subsidy Scheme
- (a) (1) and (4)
- (b) (2) and (3)
- (c) (3) only
- (d) (4) only

Q30. As per the new definition of MSME, investment in plant and machinery or equipment does not exceed _____ for a micro enterprise.

- (a) Rs. 50 Lakh
- (b) Rs. 1 Crore
- (c) Rs. 5 Crore
- (d) Rs. 10 Crore

Q31. Which among the following is not a pillar of the National Education Policy 2022?

- (a) Accessibility
- (b) Equity
- (c) Quantity
- (d) Accountability

Q32. _____ is the core and fundamental goal of the family welfare programme in India.

- (a) Better education
- (b) Higher literacy
- (c) Quality food
- (d) Population management

Q33. Which among the following fall under the category of “Critical Infrastructure”?

- 1. Transmission and Distribution
 - 2. Food Production and Distribution
 - 3. Security Services (police, military etc.)
 - 4. Public Health
 - 5. Gas Production
 - 6. Financial Services
- (a) (1), (2), (4), and (5)
 - (b) (2), (3), (4), and (5)
 - (c) (3), (4), (5), and (6)
 - (d) (1), (2), (3), (4), (5), and (6)

Q34. The Water (Prevention and Control of Pollution) Act was came into existence in the year:

- (a) 1970
- (b) 1974
- (c) 1980
- (d) 1984

Q35. Which among the following fall under the category of “Critical Infrastructure”?

- 1. Transmission and Distribution
 - 2. Food Production and Distribution
 - 3. Security Services (police, military etc.)
 - 4. Public Health
 - 5. Gas Production
 - 6. Financial Services
- (a) (1), (2), (4), and (5)
 - (b) (2), (3), (4), and (5)
 - (c) (3), (4), (5), and (6)
 - (d) (1), (2), (3), (4), (5), and (6)

Q36. Which among the following is/are correct in relation to the “Fundamental Premises of the Family Welfare Programme”?

- 1. Acceptance of Family Welfare services is involuntary
 - 2. Integrated Maternal and Child Health (MCH)
 - 3. Family planning services
 - 4. Effective information education
- (a) (2), (3), and (4)
 - (b) (3) and (4)
 - (c) (1) only
 - (d) (2) and (3)

Q37. The 2017 National Health Policy aimed to boost government health spending to ___ per cent of GDP by 2025.

- (a) 2.5%
- (b) 5%
- (c) 3%
- (d) 3.5%

Q38. During the post reforms period, what was the main reason for the high growth rate the Indian economy experienced?

- (a) Increased inflow of foreign capital
- (b) Technological advances
- (c) New product developments
- (d) Increase in consumer demand structure

Q39. “Protectionism” is what kind of trade barrier?

- (a) Tariff
- (b) Import Quotas
- (c) Non-tariff Barriers
- (d) All of the above

Q40. Read the following statements carefully and choose the correct option in relation to the topic “Globalization”.

Statement 1: Effects of globalization in India, include increased per capita income, better employment opportunities, and far less options for customers.

Statement 2: The process of reducing dependency and integration amongst particular units throughout the world is known as deglobalization.

- (a) Statement 1 is correct and Statement 2 is incorrect
- (b) Statement 1 is incorrect and Statement 2 is correct
- (c) Both the Statements are correct
- (d) Both the Statements are incorrect

Q41. Which organization popularized the globalization concept in mid-1980s?

- (a) UB
- (b) OECD
- (c) IMF
- (d) ECB

Q42. The indication of Economic growth among the following is?

- (a) Per capita income
- (b) Balance of trade
- (c) Human Development Index
- (d) Gini Coefficient

Q43. Which among the following is not a protectionism measure?

- (a) Increased tariff
- (b) Increased quota
- (c) Nontariff barriers
- (d) Increased capital account convertibility

Q44. Which among the following is not a benefit of globalization?

- (a) Technology transfer
- (b) Job creation
- (c) Political stability
- (d) Economic development

Q45. During economic and geopolitical crises, globalization has always taken a hit, as ____ regulations allow governments to practice trade protection measures to preserve national interests, within specific limits.

- (a) WTO
- (b) WB
- (c) IMF
- (d) EU

Q46. Which is not one of the primary pillars of the 1991 economic reform?

- (a) Automation
- (b) Liberalization
- (c) Globalization
- (d) Privatization

Q47. Narsimham Committee on Financial Sector Reforms is related to which sector?

- (a) Insurance
- (b) Banking
- (c) Capital market
- (d) Money market

Q48. Which is not a part of supervisory reforms, CAMELS?

- (a) Capital adequacy
- (b) Asset quality
- (c) Merger
- (d) Earnings

Q49. Which among the following is not an instrument used by Indian corporate sector to access funds from international capital markets?

- (a) ADRs
- (b) GDRs
- (c) FCCBs
- (d) IPO

Q50. Few of the important reforms that took place in 1992 were:

1. Capital adequacy norms
2. Deregulation of Lending rates
3. Credit delivery
4. Debt Recovery Tribunal (DRT)
5. Strong Supervisory System
6. Entry of New Private Banks
7. Mergers and Amalgamation

(a) (1), (2), (4), (6), and (7)

(b) (2), (3), (5), (6), and (7)

(c) (3), (4), (5), (6), and (7)

(d) (1), (2), (3), (4), (5), (6), and (7)

Q51. Which among the following is/are a part of “Supervisory Reforms” under Second Phase of Reforms?

1. Recasting of the role of statutory auditors, increased internal control through strengthening of internal audit.
2. Strengthening corporate governance, enhanced due diligence on important shareholders, fit and proper tests for directors.
3. Sharp reduction in pre-emption through reserve requirement, market determined pricing for government securities, disbanding of administered interest rates with a few exceptions and enhanced transparency and disclosure norms to facilitate market discipline.
4. Introduction of pure inter-bank call money market, auction-based repos-reverse repos for short-term liquidity management, facilitation of improved payments and settlement mechanism.

(a) (1) and (2)

(b) (2) and (3)

(c) (3) and (4)

(d) (1) and (4)

Q52. The Foreign Trade Policy 2015-2020 targeted to increase India’s merchandise and services exports to _____ by 2019-20.

(a) \$900 billion

(b) \$700 billion

(c) \$600 billion

(d) \$500 billion

Q53. FDI limit in Private banking is _____.

(a) 26%

(b) 49%

(c) 74%

(d) 100%

Q54. Read the following statements carefully and choose the correct option in relation to the topic “Types of FDI”.

Statement 1: Brownfield FDI is a sort of investment in which, a parent corporation establishes a subsidiary in the destination country. It builds operations from the scratch. McDonald’s, Hyundai India, Pepsi India are examples of greenfield FDIs.

Statement 2: Greenfield FDI is an investment in which a multinational corporation buys stock in an established firm in the host country. For example, Daiichi Sankyo of Japan acquired Ranbaxy India.

(a) Statement 1 is correct and Statement 2 is incorrect

(b) Statement 1 is incorrect and Statement 2 is correct

(c) Both the Statements are correct

(d) Both the Statements are incorrect

Q55. FDI in India is prohibited in which of the sectors?

- (a) Defense
- (b) Irrigation
- (c) Health
- (d) Lottery Business

Q56. Which among the following is/are not a correct function of "WTO"?

- 1. Administering WTO trade agreements.
- 2. Providing a forum for trade negotiations.
- 3. Handling trade disputes.
- 4. Monitoring national trade policies.
- 5. Technical assistance and training for developed countries.
- 6. Cooperation with other international organizations.

- (a) (1), (3), and (5)
- (b) (b) (5) only
- (c) (5) and (6)
- (d) (1), (4), and (6)

Q57. India is not one of the founder members of which of the World Bank group of institutions?

- (a) IBRD
- (b) IDA
- (c) MIGA
- (d) IFC

Q58. When did India become a member of IMF?

- (a) 1945
- (b) 1995
- (c) 2000
- (d) 2010

Q59. Which is not one of the baskets of five currencies used for SDR valuation?

- (a) US Dollar
- (b) Canadian Dollar
- (c) Japanese Yen
- (d) Chinese Renminbi

Q60. Fill in the blanks.

India became a member of IMF on December 27, _____. India is a founding member of the IMF. _____ Minister is the ex-officio Governor on the Board of Governors of the IMF.

- (a) 1954, Prime
- (b) 1954, Finance
- (c) 1945, Finance
- (d) 1945, Prime

Q61. Which among the following is goal no. 14 among the "Sustainable Development Goals"?

- (a) Industry, Innovation and Infrastructure
- (b) Life Below Water
- (c) Quality Education
- (d) Affordable and Clean Energy

Q62. Fill in the blanks in relation to "Core Elements of Sustainable Development".

In September____, the United Nations General Assembly announced a set of 17 Sustainable Development Goals (SDGs) and ____ targets to spur action, over the next 15 years. These goals were proposed in June ____ at the United Nations Conference on Sustainable Development (Rio 20). These set of goals superseded the Millennium Development Goals (MDGs), which were slated to expire in 2015, and focused on areas that could not be fulfilled sooner. The SDGs have a time frame of_____.

- (a) 2015, 169, 2012, 2016-2030
- (b) 2014, 196, 2012, 2016-2030
- (c) 2015, 169, 2014, 2015-2030
- (d) 2015, 196, 2014, 2015-2030

Q63. "Decent Work and Economic Growth" is the SDG no.:

- (a) 4
- (b) 8
- (c) 9
- (d) 10

Q64. Read the following statements carefully and choose the correct option in relation to "Progress in India".

Statement 1: The Government of India has also been taking proactive policy measures to promote and support green finance initiatives. It has included the small renewable energy sector under its Priority Sector Lending (PSL) scheme in 2015.

Statement 2: Under this scheme, firms in renewable energy sector 13 are eligible for loans up to ` 30 crore (increased from ` 15 Crore since September 4, 2020) while the households are eligible for loans up to ` 10 lakh for investing into renewable energy. In September 2019, India announced a target to reach 600 GW of renewable energy generation by 2030.

- (a) Statement 1 is correct and Statement 2 is incorrect
- (b) Statement 1 is incorrect and Statement 2 is correct
- (c) Both the Statements are correct
- (d) Both the Statements are incorrect

Q65. India has made five "Panchamrit" commitments to combat climate change. The correct ones out of them are:

- 1. Achieving the target of net zero emissions, by the year 2070
- 2. Achieving 500 Giga Watt non-fossil energy capacity, by 2030
- 3. Fulfilling 40 per cent of its energy requirements from renewable energy sources, by 2030
- 4. India will reduce the total projected carbon emissions by one billion tonnes from now onwards, till 2030
- 5. By 2030, India will reduce the carbon intensity of its economy, by less than 45 per cent

- (a) (1), (2), (4), and (5)
- (b) (3), (4), and (5)
- (c) (1), (3), (4), and (5)
- (d) All of the above

Q66. Which section of the Companies Act 2013 provides legal support for CSR in India?

- (a) Section 135
- (b) Section 235
- (c) Section 295
- (d) Section 195

Q67. As per the World Bank estimates, climate change is likely to lower India's GDP _____ by 2050.

- (a) 6.8 per cent per year
- (b) 2.8 per cent per year
- (c) 9.8 per cent per year
- (d) 0.8 per cent per year

Q68. Read the following statements carefully and choose the correct option in relation to the concept of "Rising Inequalities".

Statement 1: For India, exclusive growth is critical. To solve the issue of inequality, the government must increase spending on healthcare, education, and social welfare. For example, if a government invests in free and high-quality public services, poor people will be able to save money. It is also critical that the government invest more in R&D and innovation.

Statement 2: Another approach may be to directly reduce income disparities by taxing the rich more heavily. These taxes, if utilized to pay public services, have the potential to reduce inequalities even more. Tax breaks for corporations that share more of their profits with their workers can also serve to maximize the disparity.

- (a) Statement 1 is correct and Statement 2 is incorrect
- (b) Statement 1 is incorrect and Statement 2 is correct
- (c) Both the Statements are correct
- (d) Both the Statements are incorrect

Q69. As per Planning Commission estimates (2011-12), per cent of population below poverty line in rural area is_____.

- (a) 13.7%
- (b) 20.7%
- (c) 25.7%
- (d) 37.0%

Q70. As per the World Inequality Report (2022), top 10 percent of the Indians earn _____of the national income.

- (a) 27%
- (b) 37%
- (c) 47%
- (d) 57%

Q71. As per the IMF WEO April 2022, name the world's fastest-growing major economy in 2022 is:

- (a) India
- (b) China
- (c) US
- (d) Russia

Q72. Read the following statements carefully and choose the incorrect ones in relation to the concept of "Jobless Growth".

1. Jobless growth is an economic phenomenon, in which, the economy grows while maintaining or lowering its employment level.
2. It can be caused by a variety of economic factors, including structural factors, stringent labor laws, and a stronger reliance on capital-intensive industries, particularly in a growing economy.
3. Economists refer to recent Indian growth as jobless growth, since the rate of employment growth is much less than the rate of population growth.

- (a) (1) only
- (b) (2) only
- (c) (3) only
- (d) None of the above

Solutions

S1. Ans.(b)
S2. Ans.(d)
S3. Ans.(b)
S4. Ans.(c)
S5. Ans.(b)
S6. Ans.(c)
S7. Ans.(c)
S8. Ans.(c)
S9. Ans.(d)
S10. Ans.(b)
S11. Ans.(a)
S12. Ans.(b)
S13. Ans.(c)
S14. Ans.(a)
S15. Ans.(c)
S16. Ans.(c)
S17. Ans.(b)
S18. Ans.(d)
S19. Ans.(d)
S20. Ans.(b)
S21. Ans.(d)
S22. Ans.(d)
S23. Ans.(a)
S24. Ans.(d)
S25. Ans.(b)
S26. Ans.(d)
S27. Ans.(a)
S28. Ans.(d)
S29. Ans.(c)
S30. Ans.(b)
S31. Ans.(c)
S32. Ans.(d)
S33. Ans.(d)
S34. Ans.(b)
S35. Ans.(d)
S36. Ans.(a)

S37. Ans.(a)
S38. Ans.(a)
S39. Ans.(d)
S40. Ans.(b)
S41. Ans.(b)
S42. Ans.(a)
S43. Ans.(d)
S44. Ans.(c)
S45. Ans.(a)
S46. Ans.(a)
S47. Ans.(b)
S48. Ans.(c)
S49. Ans.(d)
S50. Ans.(d)
S51. Ans.(a)
S52. Ans.(a)
S53. Ans.(c)
S54. Ans.(d)
S55. Ans.(d)
S56. Ans.(b)
S57. Ans.(c)
S58. Ans.(a)
S59. Ans.(b)
S60. Ans.(c)
S61. Ans.(b)
S62. Ans.(a)
S63. Ans.(b)
S64. Ans.(d)
S65. Ans.(a)
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S67. Ans.(b)
S68. Ans.(d)
S69. Ans.(c)
S70. Ans.(d)
S71. Ans.(a)
S72. Ans.(d)