ta. The key objective of SBM(G) Phase II is to ensure that all villages sustain their ODF status and progress towards becoming ODF Plus
(Model) Villages. This includes which of the following components?

(1) ODF Sustainability
(2) Solid Waste Management
(3) Visual Cleanliness
(4) Liquid Waste Management

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

Q.30)
Government's flagship platform PRAGATI system has accelerated the implementation of mega projects and key welfare schemes. So far, 50 meetings of PRAGATI have been held, and under it, over three thousand three hundred projects worth Rs. 85 lakh crore including those which faced problems, were reviewed. What does PRAGATI stand for?

(a) Programme for Rapid Action and Governance Integration
(b) Platform for Review and Acceleration of Government Initiatives
(c) Proactive Review and Governance Implementation Tool
(d) Pro-Active Governance and Timely Implementation
(e) Programme for Results-Oriented Administrative Governance

Finance and Management

1 Marker:

Q.1)
The T+2 trading cycle prescribed by the Securities and Exchange Board of India applies to which of the following corporate actions?

(a) Rights Issue
(b) Preferential Allotment
(c) Bonus Issue
(d) Buyback of Shares
(e) Qualified Institutional Placement (QIP)

Q.2)
In a public issue of units by an Infrastructure Investment Trust (InvIT), what is the minimum allocation to Qualified Institutional Buyers (QIBs)?

(a) 50%
(b) 60%
(c) 65%
(d) 75%
(e) 80%

Q.3)
What is the minimum allocation to Retail Individual Investors (RIIs) in a public issue of InvIT units?

(a) 5%
(b) 10%
(c) 15%
(d) 20%
(e) 25%

Q.4)
In an InvIT public issue, what is the maximum portion of the Institutional Investors' allocation that may be allocated to Anchor Investors?

(a) 40%
(b) 50%
(c) 60%
(d) 75%
(e) 100%

Q.5) How does the Reserve Bank of India primarily maintain price stability through its monetary policy framework?

(a) By directly controlling retail prices of essential commodities
(b) By regulating money supply and interest rates to anchor inflation expectations
(c) By increasing government expenditure during inflationary periods
(d) By fixing the exchange rate of the Indian Rupee
(e) By imposing quantitative restrictions on imports

2 Marker

Q.6)
The inverse relationship between inflation and unemployment is represented by which of the following curves?

(a) Laffer Curve
(b) Kuznets Curve
(c) Lorenz Curve
(d) Phillips Curve
(e) IS Curve

Q.7)
The Government initiated financial sector reforms in 1992–93 based on the recommendations of the Committee on Financial System (1991). In December 1997, another committee was constituted under the chairmanship of M. Narasimham. With reference to this committee, consider the following statements:

1) The committee is known as the Committee on Banking Sector Reforms.
2) It recommended the licensing of new private sector banks, including the participation of foreign banks.
3) It suggested the use of Cash Reserve Ratio (CRR) as the primary tool for liquidity management.

Which of the above statements is/are correct?

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

Q.8)
Which of the following instruments was introduced by the Reserve Bank of India, based on the recommendations of the 1998 Committee on Banking Sector Reforms, chaired by M. Narasimham, for controlling credit and managing liquidity in the banking system?

(a) Marginal Standing Facility (MSF)
(b) Liquidity Adjustment Facility (LAF)
(c) Market Stabilisation Scheme (MSS)
(d) Standing Deposit Facility (SDF)
(e) Ways and Means Advances (WMA)

Q.9-10)
Given the imperative for a long-term capital provider with a comprehensive sectoral mandate, distinct from the limited and specialised mandates of other Development Finance Institutions (DFIs), the _____ was established as an infrastructure-focused DFI under an Act of Parliament in 2021. Subsequently, the _____ conferred upon it the status of an 'All India Financial Institution' (AIFI) on 8 March 2022, thereby designating it as the fifth AIFI in India.

The institution pursues both financial and developmental objectives. Its financial objective encompasses direct and indirect lending and investment activities, while mobilising private and institutional capital for infrastructure development. Its developmental mandate includes coordination with the Central and State Governments, regulators, financial institutions, and other stakeholders to promote sustainable economic growth.

Q.9)
Which of the following institutions is being referred to in the above passage?

(a) National Bank for Agriculture and Rural Development (NABARD)
(b) National Housing Bank (NHB)
(c) National Bank for Financing Infrastructure and Development (NaBFID)
(d) Small Industries Development Bank of India (SIDBI)
(e) Infrastructure Leasing & Financial Services (IL&FS)

Q.10)
Which of the following authorities regulates the above-mentioned institution?

(a) Securities and Exchange Board of India (SEBI)
(b) Ministry of Finance
(c) Insolvency and Bankruptcy Board of India (IBBI)
(d) Reserve Bank of India (RBI)
(e) Pension Fund Regulatory and Development Authority (PFRDA)

Q.11-13)
A company reports its Reserves and Equity Share Capital as ₹6,00,000 and ₹4,00,000 according to their balance sheet of current financial year. Accordingly some financial data like its Debt–Equity Ratio is 0.5 and Asset Turnover Ratio: 2 : 1. The Companies Gross Profit Margin is 30% of Sales.

Q.11)
Based on the above balance sheet data, calculate Total Debt.

(a) ₹2,00,000
(b) ₹5,00,000
(c) ₹4,00,000
(d) ₹6,00,000
(e) ₹3,00,000

Q.12)
Calculate Total Liabilities.

(a) ₹10,00,000
(b) ₹12,00,000
(c) ₹15,00,000
(d) ₹20,00,000
(e) ₹5,00,000

Q.13)
Calculate the Gross Profit of the company.

(a) ₹6,00,000
(b) ₹3,00,000
(c) ₹4,50,000
(d) ₹6,60,000
(e) ₹5,40,000

14-15) It is a screen-based, electronic, anonymous order-matching platform for secondary market trading in

Government securities, owned and operated by the Reserve Bank of India. Membership of the system is presently open to entities such as banks, Primary Dealers, insurance companies and mutual funds, i.e., entities maintaining Subsidiary General Ledger (SGL) accounts with RBI. These entities are designated as Primary Members (PMs) of the _____.

Gilt Account Holders (GAHs) maintaining gilt accounts with the PMs are permitted to obtain indirect access to the _____ system, whereby they may route their orders through their respective Primary Members for execution on the _____ platform.

Q.14)
The above paragraph states which of the following platform:

(a) CCIL — Clearing Corporation of India Limited
(b) NDS-OM — Negotiated Dealing System – Order Matching
(c) RTGS — Real Time Gross Settlement
(d) e-Kuber — RBI's Core Banking Solution / e-Kuber System
(e) CROMS — Clearcorp Repo Order Matching System

Q.15)
The above platform is administered/operated by which of the following institutions?

(a) Securities and Exchange Board of India
(b) Clearing Corporation of India Limited
(c) National Stock Exchange
(d) Ministry of Finance
(e) Public Debt Office

1 Marks

Q.16)
Which theory explains that employees' attitudes and perceptions influence their work behaviour and performance?

(a) Abraham Maslow's Need Hierarchy Theory
(b) Lyman W. Porter and Edward E. Lawler Model
(c) Reinforcement theory
(d) Frederick Herzberg's Two-Factor Theory
(e) None of these

Q.17)
Which ethical theory believes that there are fixed and universal moral rules tha apply to everyone, in all situations and cultures?

(a) Ethical relativism
(b) Utilitarianism
(c) Deontological ethics
(d) Ethical absolutism
(e) Virtue ethics

Q.18)
Which type of communication allows employees to send feedback, complaints and suggestions to top management?

(a) Downward communication
(b) Horizontal communication
(c) Diagonal communication
(d) Upward communication
(e) Informal communication

Q.19)
Which of the following is a key feature of the Systems Theory of management?

(a) Strict hierarchy and fixed chain of command
(b) Emphasis on formal authority and responsibility
(c) Interaction with the external environment
(d) Standardisation of tasks and work procedures
(e) Centralised decision-making at top level

2 Marks

(Q.20-Q.21) Information:

In a large financial institution, some senior managers slowly started following unfair and unethical practices, such as giving special treatment to certain clients and ignoring proper due-diligence rules. When other employees saw this, many of them also began to lower their ethical standards.

One junior officer even approved a risky and unethical loan, which later became a bad loan. When he was asked about it, he said that everyone in the organisation was doing the same thing and that if senior officers could do it, junior staff could also follow them.

This situation shows that when top managers behave unethically, their actions influence lower-level employees and such behaviour spreads throughout the organisation.

Q.20)
If the organisation implements and strictly follows a Code of Ethics, which of the following is most likely to be observed?

(a) Increase in ethical behaviour
(b) No change in employees' behaviour
(c) Increase in fear and hesitation among employees while taking decisions
(d) Decline in operational efficiency
(e) Increase in rule violations and misconduct

Q.21)
Which ethical theory supports the belief that "If everyone in the organisation is doing it, then I should also do the same"?

(a) Ethical absolutism
(b) Utilitarianism
(c) Deontological ethics
(d) Ethical relativism

(e) Virtue ethics

Q.22-Q.23
At the early stage, the manufacturing company focused mainly on improving efficiency by using time study, motion study and work standardisation. Managers carefully analysed each task, divided the work into smaller activities and fixed clear work methods so that every worker could achieve maximum productivity.

As the organisation grew, it became difficult to manage and coordinate activities. To maintain control, the company introduced a strict hierarchical structure with clearly defined authority and reporting relationships.

Later, the management realised that involving employees in decisions helps improve motivation and the quality of decisions. Therefore, the company adopted a participative approach in which employees were encouraged to share their ideas during planning and problem-solving.

Finally, as the business environment became more complex and dynamic, the organisation shifted to a systems approach, recognising that all departments are interconnected and that overall performance depends on how well the entire system works together.

Q.22)
Which management theory mainly focuses on work specialisation, time study and motion study to improve employee productivity?

(a) Human Relations Theory
(b) Systems Theory
(c) Contingency Theory
(d) Scientific Management Theory
(e) Behavioural Management Theory

Q.23)
Which management thinker is best known for advocating a formal hierarchical structure with clearly defined authority and responsibility?

(a) Frederick Winslow Taylor
(b) Elton Mayo
(c) Henri Fayol
(d) Max Weber
(e) Douglas McGregor

Q.24-Q.25)

In a large organisation, management introduced a clearly defined hierarchy so that every employee knows his or her reporting relationship and position in the chain of command. To improve coordination and operational efficiency, related activities were grouped into specialised units through proper departmentalisation, such as finance, human resources and operations.

Further, managers at each level were given adequate authority to take decisions and issue instructions to their subordinates, in line with their responsibilities. This ensured smooth functioning of the organisation and reduced role ambiguity and conflicts.

These ideas are closely associated with the administrative principles proposed by Henri Fayol.

Q.24)
Which management principle is primarily reflected by the introduction of a clear chain of command and reporting relationships in the above passage?

(a) Unity of direction
(b) Scalar chain
(c) Centralisation
(d) Esprit de corps
(e) Division of work

Q.25)
The practice of grouping similar activities into finance, HR and operations departments in the above passage mainly represents:

(a) Decentralisation
(b) Delegation
(c) Departmentalisation
(d) Coordination
(e) Staffing