

Indian Economy

National Income

- It is the sum total of money value of all the final goods and services produced in a country during one financial year
- National Income estimates are published by the Central Statistical Organisation (CSO) in its publication 'National Accounts Statistics'.
- Over the past decade, there has been perceptible decline in percentage contribution of primary sector to the GDP, whereas the contribution of secondary sector and the tertiary sector has gone up.
- Now the service sector contributes half of the GDP while primary and secondary sectors contribute nearly a quarter each.

The Five Year Plans

- After Independence, the union government set up the Planning Commission in March 1950. The First Five Year Plan was launched in April 1951. Since then twelve Five Year Plans have been launched, the last chain of planning completing its course in March 2017.
- However, because the planning process brought in more restrictions, controls and other impediments, it stifled the spirit of enterprise and innovation, that are imperative for rapid economic development.
- The economic reforms introduced in July 1991 by the Narsimha Rao government, gave a push to liberalisation and economic growth. This was a turning point in Indian economy.
- India needs more doses of liberalisation, economic freedom, bolder and rapid economic reforms. Therefore, planning and liberalisation cannot really go together.
- Convinced by this glaring truth, Prime Minister, Narendra Modi declared his intention to disband the Planning Commission, in his Independence day speech on August 15, 2014.

The NITI Aayog

- National Institution for Transforming India (NITI) Aayog was set up on January 1, 2015 replacing the existing Planning Commission established in March 1950.
- The NITI Aayog acts as a 'Think Tank of the Government'. It deliberates on various issues referred to it and tenders suitable advice to the Government
- With the end of the Twelfth Plan in March 2017, the era of Nehruvian development strategy through five year plans based on the Soviet model came to an end. NITI Aayog will prepare a broader vision of 15 years of socio- economic development.

Goods and Services Tax (GST)

- GST came into effect from 1 July 2017 through 101st Amendment to the Constitution of India.
- The GST replaced existing multiple taxes levied by the union and state governments. It was implemented when late Arun Jaitley was the Finance Minister.

Budget Presentation

- In 2016, departing from the colonial era tradition of presenting the Union Budget on the last working day of February, Finance Minister late Arun Jaitley in the NDA government (led by BJP) of Narendra Modi, announced that the Union Budget will now be presented on 1 February.
- Additionally the Rail Budget was merged with the Union Budget, after 92 years. Hence, Arun Jaitley presented the Budget on February 1, 2017 instead of 28/29 February as per earlier custom

Poverty and Unemployment

- Poverty can be viewed as denial of opportunities to lead a long, healthy, creative life, and to enjoy a decent standard of living, freedom, dignity, self-respect and respect of others. Poverty is a cyclic socio-economic phenomenon as a consequence of denial of gainful employment.
- As per the recommendation of the Rangarajan Committee (2014), the latest poverty line is 1972 per month for rural areas, and 1407 for urban areas, in the form of per capita expenditure, for the year 2011-12
- In India, agriculture and allied activities such as fishery, forestry, animal husbandry, is a major source of employment. Industry, trade and services are the main sectors of employment for urban people.
- As per the estimates of NSSO, out of 121 crore population (as per census 2011) the workforce stood at 48 crore. Organised sector of the Indian economy comprises all those industrial and commercial units that employ 10 or more persons. All the PSES and large corporate organisations and big commercial units belong to the organised sector. Small-scale industries that employ 10 or more persons also comprise the organised sector.
- At present, the organised sector employs about 8 per cent of the workforce, as almost 92 per cent of employment is provided by unorganised sector.
- Within the organised sector, public sector is the major employer (59%) whereas the private sector provides employment to 41% of total employment in the organised sector.
- In India, unorganised or informal sector is the main source of employment. Almost 90 per cent of the total workforce is employed in the unorganised sector.

- Within the unorganised sector agriculture accounts for nearly 52 per cent of total employment,
- Trade, shops, transport, tourism, restaurants, etc., that are run on a small scale, also provide employment in the unorganised or informal sector.
- Consistent with the objectives of the successive plans in the realm of poverty alleviation, a number of general as well as specific programmes were implemented to provide employment opportunities, from time to time. These are as follows:
- **Integrated Rural Development Programme (IRDP):** The main objective of the IRDP was to raise the standard of living of the poorest families in the rural areas above the poverty line on a lasting basis by giving them income- generating assets and access to credit and other inputs. Under the IRDP, the poorest families were selected and given assistance by way of loans and subsidies to purchase income-yielding assets.
- **Training Rural Youth for Self Employment (TRYSEM):** With a view to providing technical skills to rural youths to enable them to take up self employment in agriculture, rural industries, services and business activities in the rural areas, the scheme of Training Rural Youth for Self employment (TRY SEM) was started in August 1979.
- **National Rural Employment Programme (NREP):** Another scheme aimed at poverty alleviation in rural areas, viz. National Rural Employment Programme (NREP) was launched in October 1980. Under the scheme besides generating employment opportunities, subsidised wheat and rice were provided to the workers.
- **Rural Landless Employment Guarantee Programme (RLEGP):** Another scheme, viz., Rural Landless Employment Guarantee Programme (RLEGP) was introduced in August 1983 with a view to providing guarantee of employment to at least one member of every landless household up to 100 days in a year and for creating durable assets for strengthening the infrastructure to meet the growing requirements of the rural economy.
- In April 1989, NREP and RLEGP were merged into a single rural employment programme called **Jawahar Rozgar Yojana**.
- **Swarnajayanti Gram Swarozgar Yojna (SGSY):** All the above self-employment generating programmes were redesigned and restructured to improve their effectiveness and merged into a single programme Swarnajayanti Gram Swarozgar Yojana (SGSV) from April 1, 1999.
- This programme, viz. SGSY seeks to overcome the problems associated with the multiplicity of schemes aimed at removing poverty and thus, provides a more focussed approach to the problem. The programme covered all aspects of self-employment which include organising the rural poor into Self-Help Groups.
- **Sampoorna Grameen Rozgar Yojana (SGRY):** Launched in September 2001, the scheme aims at providing wage employment in rural areas. It seeks to ensure food security to the poor. The scheme is being implemented on cost sharing basis of 75: 25 between the Centre and the States.
- The earlier schemes (EAS) and Jawahar Gram Smridhi Yojana (JGSY) have been fully integrated within this GRY from April 2002.
- **Pradhan Mantri Gramodaya Yojana (PMGY):** This scheme PMGY was introduced in the budget for 2000-01 and focuses on village level development in areas like health, primary education, drinking water, housing and rural roads, thus improving the quality of life of rural people.
- **Indira Awas Yojana (LAY):** This scheme aims at providing houses for the poor free of cost. Besides construction of new houses, the scheme also provides for conversion of kuchcha house into semi-pucca houses.

Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

- The National Rural Employment Guarantee Act, 2005 was passed with the aim of ensuring that the State governments provide at least 100 days of guaranteed wage employees in every financial year to all those poor rural households whose adult members are willing to do unskilled manual work.
- Under this Act, National Rural Employment Guarantee Scheme (NREGA) was launched in February 2006. The earlier two schemes, viz. Sampoorna Grameen Rozgar Yojana (SGRY) and National Food for Work Programme merged in this.
- This employment guarantee scheme which initially covered only 200 districts, has been extended to cover the entire rural population since April 2008 and is the flagship programme of the Government of India for employment generation and poverty alleviation.

National Food Security Act 2013

- The National Food Security Act also called as Right to Food Act, was passed by Parliament on September 12, 2013 but became effective from July 5, 2013, retrospectively.
- Under the provisions of NFSA, nearly 82 crore persons out of 125 crore are to be supplied 5 kg of foodgrains per eligible person per month at the rate of 3 per kg for rice, 2 per kg for wheat, and 1 per kg for coarse grains.
- The poorest who are covered under the Antyodaya Yojana continue to remain entitled to receive 35 kg of foodgrains per month at these subsidised rates.

Structure of the Indian Banking System

- Reserve Bank of India is the central bank of the country and regulates the banking system of India. The structure of the banking system of India can be broadly divided into scheduled banks, non-scheduled banks and development banks.
- Banks that are included in the second schedule of the Reserve Bank of India Act, 1934 are considered to be scheduled banks

Commercial Banks

- The institutions that accept deposits from the general public and advance loans with the purpose of earning profits are known as **Commercial Banks**, Commercial banks can be broadly divided into public sector, private sector, foreign banks and RRBs
- In **Public Sector Banks** the majority stake is held by the government After the recent amalgamation of smaller banks with larger banks, there are 12 public sector banks in India as of now. An example of Public Sector Bank State Bank of India,
- Private Sector Banks are banks where the major stakes in the equity are owned by private stakeholders or business houses. A few major private sector banks in India are HDFC Bank, Kotak Mahindra Bank, ICICI Bank
- A Foreign Bank is a bank that has its headquarters outside the country but runs its offices as a private entity at any other location outside the country, Such banks are under an obligation to operate under the regulations provided by the central bank of the country as well as the rule prescribed by the parent organization located outside India
- An example of Foreign Bank in India is Citi Bank
- **Regional Rural Banks** were established under the Regional Rural Banks Ordinance, 1975 with the aim of ensuring sufficient institutional credit for agriculture and other rural sectors.
- The area of operation of RRBs is limited to the area notified by the Government. RRBs are owned jointly by the Government of India, the State Government and Sponsor Banks.

Cooperative Banks

- A **Cooperative Bank** is a financial entity that belongs to its members, who are also the owners as well as the customers of their bank. They provide their members with numerous banking and financial services.
- Cooperative banks are the primary supporters of agricultural activities, some small-scale industries and self-employed workers An example of a Cooperative Bank in India is Mehsana Urban Co-operative Bank

Development Banks

- Financial institutions that provide long-term credit in order to support capital-intensive investments spread over a long period and yielding low rates of return with considerable social benefits are known as Development Banks.
- The major development banks in India are; Industrial Finance Corporation of India (IFCI Ltd), Industrial Development Bank of India (IDBI), Export-Import Banks of India (EXIM), Small Industries Development Bank Of India (SIDB), National Bank for Agriculture and Rural Development (NABARD).

TRY THESE Questions

- 1) **The Gross National Product (GNP) is money value of**
 - a) Total output of goods and services
 - b) Intermediate Products
 - c) Semi-finished and final products both
 - d) None of the above
- 2) **National income is a measure of total value of**
 - a) Infrastructure items
 - b) Goods and services (output) produced by an economy
 - c) Natural resources
 - d) Mineral and metal resources
- 3) **Per capita income refers to**
 - a) Net earnings per person
 - b) The living standards of people in a country
 - c) Land possessed by a person
 - d) None of the above
- 4) **Disguised unemployment refers to**
 - a) When people are totally unemployed in whole year
 - b) When people appear to be employed but they are not adding any value to the work
 - c) When people are not willing to work at existing wage rates
 - d) None of the above

- 5) **Agriculture and allied activities are associated with**
 - a) Primary sector
 - b) Secondary sector
 - c) Tertiary sector
 - d) None of the above
- 6) **Tertiary sector in terms of economic activities is also called**
 - a) Service sector
 - b) Secondary sector
 - c) Agriculture sector
 - d) Mining sector
- 7) **Capital depreciation refers to**
 - a) Interest paid for capital assets
 - b) Insurance premium paid for capital assets
 - c) Decline in capital assets due to wear and tear
 - d) None of the above
- 8) **The activities which add value to the national income are called**
 - a) Economic activities
 - b) Non-economic activities
 - c) Non-marketing activities
 - d) None of the above
- 9) **Which of the following is not a factor of production used in farming?**
 - a) Land
 - b) Labour
 - c) Capital
 - d) Means of transport
- 10) **Tools, machines and buildings are type of**
 - a) Working capital
 - b) Fixed capital
 - c) Human capital
 - d) None of the above
- 11) **Which two factors are indicators of 'Quality of Population'?**
 - a) Literate and healthy population
 - b) Employment and wealth among people
 - c) Land and machinery available to people
 - d) None of the above
- 12) **The main criterion for food requirement while estimating the poverty line is**
 - a) Education level
 - b) Desired calorie requirement
 - c) Age and type of work
 - d) None of the above
- 13) **Which state has given maximum stress on Human Resource Development in India?**
 - a) Andhra Pradesh
 - b) Tamil Nadu
 - c) Kerala
 - d) West Bengal
- 14) **National Rural Employment Guarantee Scheme was launched by**
 - a) Central Government
 - b) State Government
 - c) Gram Panchayats
 - d) None of the above
- 15) **Prime Minister 'Rozgar Yojana' (PMRY) was started with the basic aim of**
 - a) Employment to women
 - b) Employment to SC/STs
 - c) Educated unemployed youth
 - d) None of the above

www.fundamakers.com

16) The nationalisation of the major 14 commercial banks took place in

- a) 1969
- b) 1947
- c) 1955
- d) 1980

17) Buffer stock refers to the stock of foodgrains procured by the government through

- a) Food Corporation of India (FCI)
- b) Traders and middlemen
- c) Land reformers
- d) None of the above

18) MSP is

- a) Minimum Stable Price
- b) Minimum Stationary Price
- c) Maximum Support Price
- d) Minimum Support Price

19) Which scheme was started for BPL, (below poverty line) families?

- a) Public Distribution System
- b) Mid-day meal
- c) Antyodaya Anna Yojana (AAY)
- d) All the above

20) Recession is typically accompanied by

- a) Drop in the stock market
- b) Increase in unemployment
- c) Decline in housing market
- d) All the above

21) Sarva Shiksha Abhiyan, an initiative started by central government, is aimed at providing elementary education to

- a) All children in age group of 6 to 14 years
- b) Adults in age group of 60 to 80 years
- c) Women and girls in age group of 14 to 25 years
- d) None of the above

22) Literacy rate is the least in which of the states in India according to Census 2011?

- a) Haryana
- b) Odisha
- c) Bihar
- d) Madhya Pradesh

23) Standard of living is associated with

- a) Financial health of population
- b) Land possessed by population
- c) Healthiness of a person
- d) None of the above

24) Infant mortality rate is the death of child

- a) Under 5 years of age
- b) Under one year of age
- c) Newly born child
- d) None of the above

25) Which of the following is not a social indicator of development?

- a) Literacy rate
- b) Birth rate
- c) Life expectancy
- d) Landlessness

26) What is GST?

- a) Grand sales Tax
- b) Goods and Services Tax
- c) Great Savings Tax
- d) Govt. Scheme Tax

- 27) Green GDP relates to**
- Sustainable environment
 - Growing plants
 - Growing literacy
 - None of the above
- 28) National Rural Employment Guarantee Act 2005 (NREGA) provides _____ days assured employment every year to every rural household.**
- 50 days
 - 150 days
 - 100 days
 - 10 days
- 29) For the benefit of the children of transferable employees were started by the central government.**
- Navodaya Vidyalayas
 - Kendriya Vidyalayas
 - Community polytechnics
 - None of the above
- 30) Who guides and controls higher education?**
- National Literacy Mission
 - University Grant Commission
 - Central Government
 - None of the above
- 31) In which state 94% of ration shops are run by cooperative societies?**
- Andhra Pradesh
 - Tamil Nadu
 - Odisha
 - Bihar
- 32) The newly introduced Indian rupee' symbol is based on**
- Devnagri Script
 - Roman Script
 - Both (a) and (b)
 - None of the above
- 33) Who was the Father of White Revolution in India?**
- Dr. Verghese Kurien
 - Sh. Tribhuvan Das Patel
 - Dr. A.R. Seth
 - None of the above
- 34) Development of a country can generally be determined by**
- its per capita income
 - its average literacy level
 - health status of its people
 - all of these
- 35) Infant Mortality Rate (IMR) indicates the number of children who die before the age of**
- 1 year
 - 5 years
 - 10 years
 - none of the above
- 36) The Second Five Year Plan was drafted by**
- KC. Niyogi
 - P.C. Mahalanobis
 - B.N. Gadgil
 - VKRV Rao
- 37) Per capita income refers to**
- Net earning per person
 - The living standard of people in a country
 - Land possessed by a person
 - None of these

38) Insider trading is related to

- a) Taxation
- b) Public expenditure
- c) Share market
- d) Import-Export

39) Human Development Index (HDI) is prepared by

- a) UNO
- b) WTO
- c) IMF
- d) UNDP

40) Average income is also called

- a) Total income
- b) Per capita income
- c) Gross income
- d) Net income

41) Which of the following Union Territories (UT) is most densely populated as per Census 2011?

- a) Delhi
- b) Andaman-Nicobar Islands
- c) Puducherry
- d) Lakshadweep

42) The first Credit Information Company in India was

- a) CARE
- b) CIBIL
- c) ICRE
- d) WTO

43) National Sample Survey Organisation (NSSO) was established in

- a) 1960
- b) 1950
- c) 1970
- d) 1980

44) Which country or region is having maximum crude oil reserves in the world?

- a) Middle East
- b) United States of America
- c) India
- d) None of these

45) Literacy rate in India measures the proportion of literate population in the age group of

- (a) 7 years and above
- (b) less than 6 years
- (c) 10 years and above
- (d) 4-6 years

46) Which was the turning point for Indian agriculture in the mid-1960s?

- (a) Green revolution
- (b) White revolution
- (c) Industrialisation
- (d) None of the above

47) Which is the first Indian bank to open its branch in China?

- (a) Bank of India
- (b) State Bank of India
- (c) Axis Bank
- (d) Punjab National Bank

48) Which is most essential for sustained economic growth?

- (a) Strong industrial base
- (b) Agriculture
- (c) Labour productivity
- (d) None of these

- 49) Which of the following are traditional export items of India?**
- (a) Tea/Jute
 - (b) Electronic goods
 - (c) Auto parts
 - (d) None of these
- 50) Contribution of agriculture to the total employment in India is**
- (a) 50%
 - (b) 60%
 - (c) 40%
 - (d) 70%
- 51) India comes in the category of**
- (a) Rich countries
 - (b) Low-income countries
 - (c) Developed countries
 - (d) None of these
- 52) GDP (Gross Domestic Product) is the total value of produced within the boundaries of a country during a particular year.**
- (a) all goods and services
 - (b) all final goods and services
 - (c) all intermediate goods and services
 - (d) all intermediate and final goods and services
- 53) Inflation, in theory, occurs**
- a) when the prices of essential commodities outstrip income
 - b) when money supply grows at a higher rate than GDP in real terms
 - c) when the exchange rate of currency falls
 - d) when final deficit exceeds balance of payment deficit
- 54) Bank Rate refers to**
- a) the rate at which banks lend to the prime borrowers
 - b) the maximum rate that banks can pay for deposit
 - c) the rate at which banks rediscount bills with RBI (Reserve Bank of India)
 - d) the rate of interest charged on inter-bank transactions.
- 55) In India, national income is computed by**
- a) Ministry of Finance
 - b) Central Statistical Organisation
 - c) Planning Commission
 - d) Indian Statistical Institute
- 56) National Housing Bank is the wholly owned subsidiary of RBI. In which year, NHB was established?**
- a) 1985
 - b) 1986
 - c) 1987
 - d) 1988
- 57) Which among the following terms is used for a situation of "too much money chasing too few goods"?**
- a) Demand pull inflation
 - b) Cost pull inflation
 - c) Stagflation
 - d) Hyperinflation
- 58) In context of Budget, which among the following is not a non-plan expenditure?**
- a) Revenue and capital expenditure on interest payments
 - b) Defence expenditure
 - c) Grants to state governments and Union Territories
 - d) Central assistance to states and Union Territories
- 59) In financial language, 'fixed to floating' and 'floating to floating' are used in context with which of the following?**
- a) Interest rates
 - b) Swaps
 - c) Foreign exchange rates
 - d) None of these

60) Consider the following:

- a) Repo Rate
- b) Reverse Repo Rate
- c) Cash Reverse Ratio
- d) Statutory Liquidity Ratio

Which of the above are called as statutory pre-emptions?

- a) 1 & 2 (b) 2 & 3 (c) 3 & 4 (d) 1 & 4

61) Which of the following is an indirect tax?

- a) Service Tax
- b) Tax on profession of CA
- c) Tax on interest earned on investment
- d) None of these

62) In which year colour television transmission started in India?

- a) 1978
- b) 1982
- c) 1990
- d) 1995

63) Which of the following is also called as disguised unemployment?

- a) Underemployment
- b) Cyclical unemployment
- c) Seasonal unemployment
- d) Frictional unemployment

64) What does the term 'free market' imply?

- a) Minimum government intervention in trade and maximum regulations and maximum regulations
- b) Minimum government intervention in trade and maximum regulations and maximum regulations
- c) Minimum government intervention in trade and maximum regulations and maximum regulations
- d) No government intervention at all in economy

65) Which item contributes maximum to Indian imports?

- a) Oil
- b) Gems and jewellery
- c) Automobiles
- d) Iron & Steel

66) In which year was the Planning Commission scrapped?

- a) 2014
- b) 2015
- c) 2016
- d) 2017

67) Name the largest producer state of coffee?

- a) Kerala
- b) Karnataka
- c) Tamil Nadu
- d) Assam

68) Which state is the largest producer of tendu leaves?

- a) Arunachal Pradesh
- b) Bihar
- c) Jharkhand
- d) Madhya Pradesh

69) What is the maximum investment in a manufacturing company to be considered as a small scale company?

- a) 10 crores
- b) 5 crores
- c) 20 crores
- d) 1 crore

70) What are first generation bio-fuels? Bio-fuels made of

- a) vegetable oils
- b) feedstocks
- c) algae
- d) all of these

71) In which year was Reverse Repo introduced?

- a) 1991
- b) 1996
- c) 1994
- d) 1990

72) Who holds the CRR deposits of banks?

- a) RBI
- b) SBI
- c) NABARD
- d) Central Bank

73) Which among the following is the effect of currency devaluation?

- a) Increase in imports
- b) Decrease in inflation
- c) Increase in exports
- d) None of these

74) Which of the following measures is taken by RBI to infuse liquidity in economy?

- a) Purchase government securities
- b) Decrease interest rates
- c) Reduce SLR
- d) All of these

75) Which among the following was the goal of Industrial Policy of 1948?

- a) To have a mixed economic model
- b) To have a socialist economic model
- c) To help private sector develop
- d) All of these

76) Which body regulates merchant banks in India?

- a) RBI
- b) SBI
- c) NABARD
- d) SEBI

77) Development of a country can generally be determined by

- a) its per capita income
- b) its average literacy level
- c) health status of its people
- d) all the above

78) The sectors are classified into public and private sector on the basis of

- a) employment conditions
- b) nature of economic activity
- c) ownership of enterprises
- d) number of workers engaged in an enterprise

79) Production of a commodity through the natural process is an activity in

- a) Primary
- b) Secondary
- c) Tertiary
- d) Information technology

80) GDP is the total value of _____ produced during a particular year.

- a) all goods and services
- b) (b) all final goods and services
- c) all intermediate goods and services
- d) all intermediate and final goods and services

81) Which of the following is an activity of Tertiary Sector?

- a) Manufacturing of paper
- b) Mining
- c) Agriculture
- d) Banking

www.fundamakers.com

82) Formal sources of credit does not include

- a) Banks
- b) Cooperatives
- c) Moneylenders
- d) None of these

83) In a SHG (Self Help Group) most of the decisions regarding savings and loan activities are taken by

- a) Banks
- b) Members
- c) NGO
- d) Ministry of Finance

84) The most common route for investments by MNCs in countries around the world is to

- a) set up new factories
- b) buy existing local companies
- c) form partnership with local companies
- d) None of these

85) When was the RTI (Right to Information) Act enacted?

- (a) 2005
- (b) 2006
- (c) 2007
- (d) 2010

86) Which day is celebrated as the National Consumers' Day?

- a) 24 October
- b) 24 December
- c) 24 January
- d) 24 March

87) When was the Consumer Protection Act passed by the Indian Parliament?

- a) 1986
- b) 1987
- c) 1988
- d) 1990

88) While buying jewellery which mark/logo will you look for?

- a) ISI
- b) Agmark
- c) Hallmark
- d) Eco-friendly

89) When was the National Food Security Act passed?

- a) 2010
- b) 2013
- c) 2014
- d) 2020

90) Which of the following declares MSP?

- a) State Government
- b) Union Finance Ministry
- c) Union Agriculture Ministry
- d) President of India

Answer Key:-

1) A	2) B	3) A	4) B	5) A	6) A	7) C	8) A	9) D	10) B	11) A	12) B	13) C
14) A	15) C	16) A	17) A	18) D	19) C	20) D	21) A	22) C	23) A	24) B	25) D	26) B
27) A	28) C	29) B	30) B	31) B	32) C	33) A	34) D	35) A	36) B	37) A	38) C	39) D
40) B	41) A	42) B	43) B	44) A	45) A	46) A	47) B	48) A	49) A	50) B	51) B	52) B
53) B	54) C	55) B	56) D	57) A	58) D	59) B	60) C	61) A	62) B	63) A	64) C	65) A
66) A	67) B	68) D	69) A	70) A	71) C	72) A	73) C	74) D	75) A	76) D	77) A	78) C
79) A	80) B	81) D	82) C	83) B	84) B	85) A	86) B	87) A	88) B	89) B	90) C	