



*Prepare 50% Faster*

***RBI Grade B 2024***

***Study Plan-(6)***

***(75 + 20 Days Plan)***

## Study Plan

### RBI Grade B 2024 Batch No.6

S.No	Date	Day	Subject	Time	Topics	Faculty
1	1/4/2024	Monday	Strategy	9:00 PM	Phase 1 Strategy with Special focus on Quant and Reasoning Phase 2 Strategy with Special focus on Descriptive Answer writing	Susheel Ragade Sir
2	2/4/2024	Tuesday	Strategy	9:00 PM	Interview Learnings from 2023 Candidates (Mistakes one should avoid)	Susheel Ragade Sir
3	3/4/2024	Wednesday	GA Test 1-15 January 2024 (40 MCQs)			
4	4/4/2024	Thursday	Quant 1	9:00 PM	Percentage	Susheel Ragade Sir
5	5/4/2024	Friday	GA 1	9:00 PM	Important Banking & Financial News Part-1	Tushar Saha Sir
6	6/4/2024	Saturday	Reasoning 1	9:30 PM	Syllogism high level	Kansal Sir
7	7/4/2024	Sunday	FM 1	8:00 PM	Basics of Accounting and Financial Statements	CA Prateek
8	8/4/2024	Monday	ESI 1	9:00 PM	Measurement of growth: National Income and per capita income	Tushar Saha Sir
9	9/4/2024	Tuesday	English 1	9:00 PM	Rules of Grammar	Satakshi Naithani Mam
10	10/4/2024	Wednesday	GA Test 16-31 January 2024 (40 MCQs)			
11	11/4/2024	Thursday	Quant 2	9:00 PM	Profit and loss	Susheel Ragade Sir
12	12/4/2024	Friday	GA 2	9:00 PM	National News Part-1	Amit Parhi Sir
13	13/4/2024	Saturday	Reasoning 2	9:30 PM	Logical Coding Decoding	Kansal Sir
14	14/4/2024	Sunday	FM 2	8:00 PM	Structure and Functions of Financial Institutions - SIDBI, EXIM Bank, NABARD, NHB, NaBFID etc	Chakshoo Mirakhur Sir
15	15/4/2024	Monday	ESI 2	9:00 PM	Poverty Alleviation and Employment Generation in India & Gender Issues – Social Justice	Amit Parhi Sir
16	16/4/2024	Tuesday	English 2	9:00 PM	Subject Verb Agreement	Satakshi Naithani Sir
17	17/4/2024	Wednesday	GA Test 1-15 February 2024 (40 MCQs)			
18	18/4/2024	Thursday	Quant 3	9:00 PM	Average/Ratio and Proportion	Susheel Ragade

						Sir
19	19/4/2024	Friday	GA 3	9:00 PM	Important Banking & Financial News Part-2	Tushar Saha Sir
20	20/4/2024	Saturday	Reasoning 3	9:30 PM	High level Machine Input	Kansal Sir
21	21/4/2024	Sunday	FM 3	8:00 PM	Functions of Reserve Bank of India	Chakshoo Mirakhur Sir
22	22/4/2024	Monday	ESI 3	9:00 PM	Sustainable Development and Environmental issues	CP Sir
23	23/4/2024	Tuesday	English 3	9:00 PM	Error Detection	Satakshi Naithani Mam
24	24/4/2024	Wednesday	GA Test 16-29 February 2024 (40 MCQs)			
25	25/4/2024	Thursday	Quant 4	9:00 PM	Time and work/Pipe and Cistern	Susheel Ragade
26	26/4/2024	Friday	GA 4	9:00 PM	National News Part-2	Amit Parhi Sir
27	27/4/2024	Saturday	Reasoning 4	9:30 PM	Analytical Reasoning 1	Kansal Sir
28	28/4/2024	Sunday	FM 4	8:00 PM	Banking System in India – Structure and Developments	Chakshoo Mirakhur Sir
29	29/4/2024	Monday	ESI 4	9:00 PM	Economic History of India - Changes in Industrial and Labour Policy, Industrial Developments in India- Indian Agriculture - Services sector in India.	CP Sir
30	30/4/2024	Tuesday	English	9:00 PM	Sentence Improvement	Satakshi Naithani Mam
31	1/5/2024	Wednesday	GA Test 1-15 March 2024 (40 MCQs)			
32	2/5/2024	Thursday	Quant 5	9:00 PM	Time and Distance/Train /Boat and Stream	Susheel Ragade Sir
33	3/5/2024	Friday	GA 5	9:00 PM	Important Banking & Financial News Part-3	Tushar Saha Sir
34	4/5/2024	Saturday	Reasoning 5	9:30 PM	Analytical Reasoning 2	Kansal Sir
35	5/5/2024	Sunday	FM 5	8:00 PM	Non-Banking System	Chakshoo Mirakhur Sir
36	6/5/2024	Monday	ESI 5	9:00 PM	Priorities and recommendations of Economic Survey and Union Budget	Tushar Saha Sir
37	7/5/2024	Tuesday	English	9:00 PM	Reading Comprehension	Satakshi Naithani Mam
38	8/5/2024	Wednesday	GA Test 16-31 March 2024 (40 MCQs)			

39	9/5/2024	Thursday	Quant 6	9:00 PM	Number Series	Susheel Ragade Sir
40	10/5/2024	Friday	GA 6	9:00 PM	National News Part-3	Amit Parhi Sir
41	11/5/2024	Saturday	Reasoning 6	9:30 PM	Puzzles 1	Kansal Sir
42	12/5/2024	Sunday	Management 1	10:00 AM	Introduction to Management	Chakshoo Mirakhur Sir
43	13/5/2024	Sunday	FM 6	8:00 PM	Role of IT in Banking and Finance/ Developments in Digital Payments	Chakshoo Mirakhur Sir
44	14/5/2024	Monday	ESI 6	9:00 PM	Monetary and Fiscal Policy since reforms of 1991, Public Finance - Political Economy	CP Sir
45	15/5/2024	Tuesday	English	9:00 PM	Parajumbles	Satakshi Naithani Mam
46	16/5/2024	Wednesday	GA Test 1-15 April 2024 (40 MCQs)			
47	17/5/2024	Thursday	Quant 7	9:00 PM	Quadratic Equation	Susheel Ragade Sir
48	18/5/2024	Friday	GA 7	9:00 PM	Important Banking & Financial News Part-4	Tushar Saha
49	19/5/2024	Saturday	Reasoning 7	9:30 PM	Puzzles 2	Kansal Sir
50	20/5/2024	Sunday	Management 2	10:00 AM	Meaning and Concept of OB	Chakshoo Mirakhur Sir
51	21/5/2024	Sunday	FM 7	8:00 PM	Financial Markets	Chakshoo Mirakhur Sir
52	22/5/2024	Monday	ESI 7	9:00 PM	Indian Money and Financial Markets: Linkages with the economy – Role of Indian banks and Reserve Bank in the development process	CP Sir
53	23/5/2024	Tuesday	English	9:00 PM	Mixed Practice	Satakshi Naithani Mam
54	24/5/2024	Wednesday	GA Test 16-30 April 2024 (40 MCQs)			
55	25/5/2024	Thursday	Quant 8	9:00 PM	D.I	Susheel Ragade Sir
56	26/5/2024	Friday	GA 8	9:00 PM	National News Part-4	Amit Parhi Sir
57	27/5/2024	Saturday	Reasoning 8	9:30 PM	Seating Arrangements 1	Kansal Sir

58	28/5/2024	Sunday	Management 3	10:00 AM	Motivation & Leadership	Chakshoo Mirakhur Sir
59	29/5/2024	Sunday	FM 8	8:00 PM	Financial Risk Management & Alternate source of finance, private and social cost-benefit, Public-Private Partnership	Chakshoo Mirakhur Sir
60	30/5/2024	Monday	ESI 8	9:00 PM	Opening up of the Indian Economy – Balance of Payments, Export-Import Policy	CP Sir
61	31/5/2024	Tuesday	English	9:00 PM	Correct Usage & Coherent Paragraph	Satakshi Naithani Mam
62	1/6/2024	Wednesday	GA Test 1-15 May 2024 (40 MCQs)			
63	2/6/2024	Thursday	Quant 9	9:00 PM	Ratio /Mixture & S.I and C.I	Susheel Ragade Sir
64	3/6/2024	Friday	GA 9	9:00 PM	Important Banking & Financial News Part-5	Tushar Saha Sir
65	4/6/2024	Saturday	Reasoning 9	9:30 PM	Seating Arrangements 2	Kansal Sir
66	5/6/2024	Sunday	Management 4	10:00 AM	Ethics at Workplace & Corporate Governance & Communication	Chakshoo Mirakhur Sir
67	6/6/2024	Sunday	FM 9	8:00 PM	Basics of Derivatives & Financial Inclusion	Chakshoo Mirakhur Sir
68	7/6/2024	Monday	ESI 9	9:00 PM	International Economic Institutions – IMF and World Bank – WTO & Multiculturalism – Demographic Trends – Urbanisation and Migration	Amit Parhi Sir
69	8/6/2024	Tuesday	English	9:00 PM	Fillers & Mixed Practice	Satakshi Naithani Mam
70	9/6/2024	Wednesday	GA Test 16-31 May 2024 (40 MCQs)			
71	10/6/2024	Thursday	Quant 10	9:00 PM	Partnership/Ages	Susheel Ragade Sir
72	11/6/2024	Friday	GA 10	9:00 PM	National News Part-5	Amit Parhi Sir
73	12/6/2024	Saturday	Reasoning 10	9:30 PM	Direction Blood Relation Puzzles & high Level Misc Questions	Kansal Sir
74	13/6/2024	Sunday	GA Test RBI Circulars Jan-April 2024 (40 MCQs)			
75	14/6/2024	Sunday	GA Test Govt Schemes Jan-April 2024 (40 MCQs)			
76	15/6/2024	Monday	Self Study & Revision			
77	16/6/2024	Tuesday				

78	17/6/2024	Wednesday	
79	18/6/2024	Thursday	
80	19/6/2024	Friday	
81	20/6/2024	Saturday	Expected Phase 1 - EXAM DAY

**RBI Grade B Previous Year Paper QRE Classes**

Date	Day	Time	Subject	Chapter/Topic	Faculty
1-Apr-24	Monday	6:30PM	Quant	Series-1	Vishal Sir
2-Apr-24	Tuesday	6:30PM	English	Error Detection	Satakshi Maam
3-Apr-24	Wednesday	8:00PM	Reasoning	Blood Relations	Yaman Kansal Sir
4-Apr-24	Thursday	6:30PM	Quant	Quadratic Equation 1	Vishal Sir
5-Apr-24	Friday	6:30PM	English	Parajumbles	Satakshi Maam
6-Apr-24	Saturday	8:00PM	Reasoning	Directions	Yaman Kansal Sir
7-Apr-24	Sunday				
8-Apr-24	Monday	6:30PM	Quant	Average	Vishal Sir
9-Apr-24	Tuesday	6:30PM	English	Word Exchange	Satakshi Maam
10-Apr-24	Wednesday	8:00PM	Reasoning	Inequality	Yaman Kansal Sir
11-Apr-24	Thursday	6:30PM	Quant	Ages	Vishal Sir
12-Apr-24	Friday	6:30PM	English	Correct Usage	Satakshi Maam
13-Apr-24	Saturday	8:00PM	Reasoning	Syllogism 1	Yaman Kansal Sir
14-Apr-24	Sunday				
15-Apr-24	Monday	6:30PM	Quant	Profit and Loss-1	Vishal Sir
16-Apr-24	Tuesday	6:30PM	English	Reading Comprehension	Satakshi Maam
17-Apr-24	Wednesday	8:00PM	Reasoning	Syllogism 2	/
18-Apr-24	Thursday	6:30PM	Quant	SI & CI	Vishal Sir
19-Apr-24	Friday	6:30PM	English	Reading Comprehension	Satakshi Maam
20-Apr-24	Saturday	8:00PM	Reasoning	Missing series/commonsense reasoning	Yaman Kansal Sir
21-Apr-24	Sunday				
22-Apr-24	Monday	6:30PM	Quant	Partnership 1	Vishal Sir
23-Apr-24	Tuesday	6:30PM	English	Parajumbles	Satakshi Maam
24-Apr-24	Wednesday	8:00PM	Reasoning	Coding decoding 1	Yaman Kansal Sir
25-Apr-24	Thursday	6:30PM	Quant	Speed & Distance	Vishal Sir
26-Apr-24	Friday	6:30PM	English	Fillers	Satakshi Maam
27-Apr-24	Saturday	8:00PM	Reasoning	Coding decoding 2	Yaman Kansal Sir



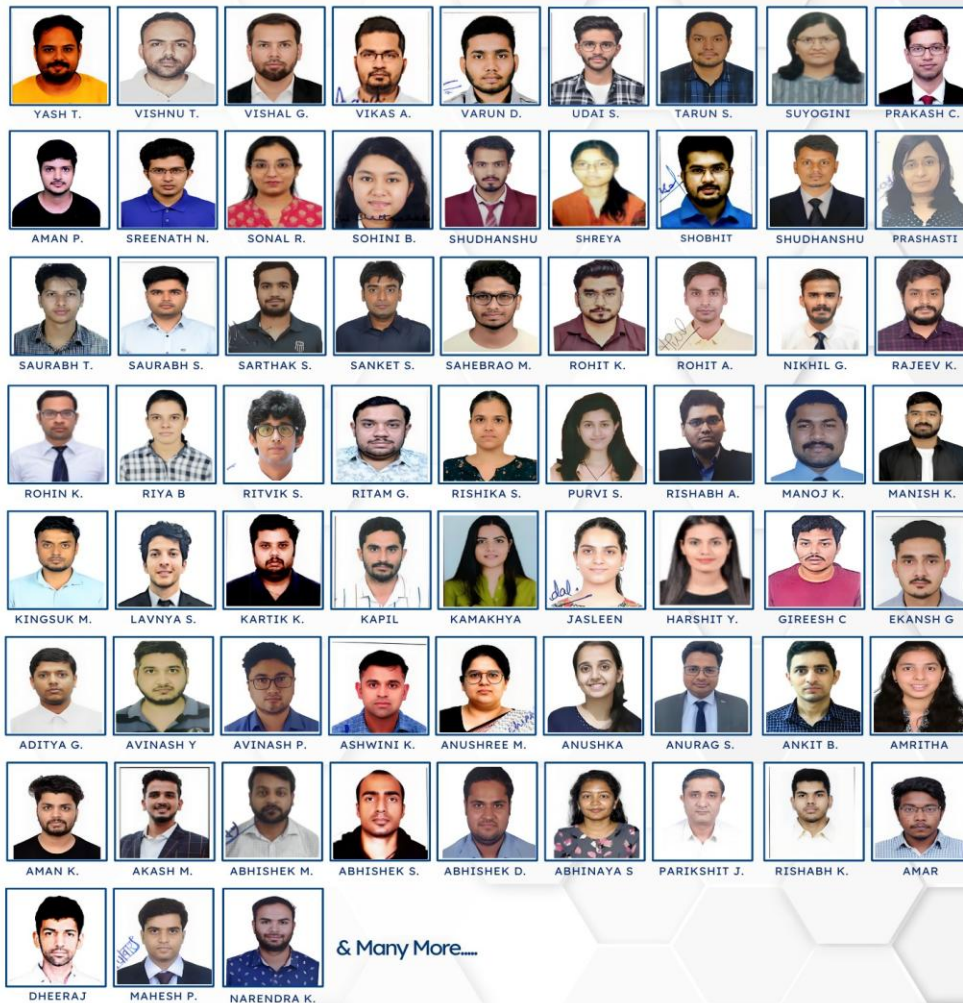
28-Apr-24	Sunday				
29-Apr-24	Monday	6:30PM	Quant	Speed & Distance 2	Vishal Sir
30-Apr-24	Tuesday	6:30PM	English	Mixed	Satakshi Maam
1-May-24	Wednesday	8:00PM	Reasoning	Machine input 1	Yaman Kansal Sir
2-May-24	Thursday	6:30PM	Quant	Time & Work 1	Vishal Sir
3-May-24	Friday	6:30PM	English	Mixed	Satakshi Maam
4-May-24	Saturday	8:00PM	Reasoning	Machine input 2	Yaman Kansal Sir
5-May-24	Sunday				
6-May-24	Monday	6:30PM	Quant	Time & Work 2	Vishal Sir
7-May-24	Tuesday	6:30PM	English	Mixed	Satakshi Maam
8-May-24	Wednesday	8:00PM	Reasoning	Analytical reasoning 1	Yaman Kansal Sir
9-May-24	Thursday	6:30PM	Quant	Mixture & Allegation	
10-May-24	Friday	6:30PM	English	Mixed	Satakshi Maam
11-May-24	Saturday	8:00PM	Reasoning	Analytical Reasoning 2	Yaman Kansal Sir
12-May-24	Sunday				
13-May-24	Monday	6:30PM	Quant	Mensuration	Vishal Sir
14-May-24	Tuesday	6:30PM	English	Mixed	Satakshi Maam
15-May-24	Wednesday	8:00PM	Reasoning	Puzzles 1	Yaman Kansal Sir
16-May-24	Thursday	6:30PM	Quant	Quantity 1 and Quantity 2	Vishal Sir
17-May-24	Friday	6:30PM	English	Mixed	Satakshi Maam
18-May-24	Saturday	8:00PM	Reasoning	Puzzles 2	Yaman Kansal Sir
19-May-24	Sunday				
20-May-24	Monday	6:30PM	Quant	Data Sufficiency	Vishal Sir
21-May-24	Tuesday	6:30PM	English	Mixed	Satakshi Maam
22-May-24	Wednesday	8:00PM	Reasoning	Puzzles 3	Yaman Kansal Sir
23-May-24	Thursday	6:30PM	Quant	DI 1	Vishal Sir
24-May-24	Friday	6:30PM	English	Mixed	Satakshi Maam
25-May-24	Saturday	8:00PM	Reasoning	Seating Arrangements 1	Yaman Kansal Sir
26-May-24	Sunday				
27-May-24	Monday	6:30PM	Quant	DI 2	Vishal Sir
28-May-24	Tuesday	6:30PM	English	Mixed	Satakshi Maam
29-May-24	Wednesday	8:00PM	Reasoning	Seating Arrangements 2	Yaman Kansal Sir
30-May-24	Thursday	6:30PM	Quant	Caselete DI	Vishal Sir
31-May-24	Friday	6:30PM	English	Mixed	Satakshi Maam
1-Jun-24	Saturday	8:00PM	Reasoning	Seating Arrangements 3	Yaman Kansal Sir



# RBI GRADE B 2023



70+ Genuine Selections from ixamBee



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# RBI GR B

Online Course | Expert Faculty



## Susheel Ragade

Ex-Manager, RBI



## Chandraprakash Joshi

Ex-ACM, RBI & Ex-SVP YES Bank, MBA ISB Hyderabad, PhD Agri Extn



## Dr. Sanjeev Sharma

Ex-Exec. Dir-NHB; Ex- Reg Dir (CGM)-RBI and, PhD - IIT Kanpur, PG - Hindu College, DU



## Chakshoo Mirakhur

Ex-RBI officer, Master of Science (MS), Engineering Management from Northeastern University



## Prachi Agarwal

Ex-Mgr, CARE Ratings, B.Com - Hansraj College, DU, MBA -Birla Institute of Management



## Arunima Sinha

Ex-Manager, SIDBI, Ex-PO, IOB



## Tushar Saha

Expert for ESI & GA, BBA in Finance, having a decade experience including teaching & corporate



## Amit Parhi

Expert for ESA & GA, Cleared RRB Scale-2 Exam 2018, NABARD Gr A Two Interviews, UPSC 2 Mains, 2 Interviews State PCS



## Neha Arora

Expert Quants & Reasoning Expert, B Tech & MBA from Rajasthan Technical University



## Satakshi Naithani

IBPS PO qualifier, Rajbhasha Awardee, Mentor for 5+ years



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EX-RBI OFFICER




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## Our Students Speak...



## RBI GR B 2023



Selected Candidate

Good evening sir, I have managed to clear RBI grade b. Thankful for your regular guidance on YouTube and ixambee platform. Also, thankful to CP joshi sir for making 500 mcqs series on YouTube and demystified interview guidance session on ixambee. 🙏🙏🙏

9:54 PM

## RBI Grade B 2022 Selections



### SYLLABI (Phase-II)

#### Paper-I - Economic and Social Issues (ESI):

**Growth and Development** – Measurement of growth: National Income and per capita income – Poverty Alleviation and Employment Generation in India – Sustainable Development and Environmental issues.

**Indian Economy** – Economic History of India - Changes in Industrial and Labour Policy, Monetary and Fiscal Policy since reforms of 1991 – Priorities and recommendations of Economic Survey and Union Budget – Indian Money and Financial Markets: Linkages with the economy – Role of Indian banks and Reserve Bank in the development process - Public Finance - Political Economy - Industrial Developments in India- Indian Agriculture - Services sector in India.

**Globalization** – Opening up of the Indian Economy – Balance of Payments, Export-Import Policy – International Economic Institutions – IMF and World Bank – WTO – Regional Economic Co-operation; International Economic Issues

**Social Structure in India** – Multiculturalism – Demographic Trends – Urbanisation and Migration – Gender Issues – Social Justice



**Paper-II -English (Writing Skills):**

The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic.

**Paper -III - General Finance and Management:**

**a) Financial System**

1. Structure and Functions of Financial Institutions
2. Functions of Reserve Bank of India
3. Banking System in India – Structure and Developments, Financial Institutions – SIDBI, EXIM Bank, NABARD, NHB, NaBFID etc.
4. Recent Developments in Global Financial System and its impact on Indian Financial System
5. Role of Information Technology in Banking and Finance
6. Non-Banking System
7. Developments in Digital Payments

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**b) Financial Markets**

Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), functions, instruments, recent developments.

**c) General Topics**

1. Financial Risk Management
2. Basics of Derivatives
3. Global financial markets and International Banking – broad trends and latest developments
4. Financial Inclusion
5. Alternate source of finance, private and social cost-benefit, Public-Private Partnership
6. Corporate Governance in Banking Sector
7. The Union Budget – Concepts, approach and broad trends
8. Basics of Accounting and Financial Statements - Balance Sheet, Profit and Loss, Cash Flow Statements, Ratio Analysis (such as Debt to Equity, Debtor Days, Creditor Days, Inventory Turnover, Return on Assets, Return on Equity, etc.)
9. Inflation: Definition, trends, estimates, consequences and remedies (control): WPI- CPI - components and trends; striking a balance between inflation and growth through monetary and fiscal policies

**d) Management:**

- **Fundamentals of Management & Organizational Behaviour:** Introduction to management; Evolution of management thought: Scientific, Administrative, Human Relations and Systems approach to management; Management functions and Managerial roles; Nudge theory

Meaning & concept of organizational behaviour; Personality: meaning, factors affecting personality, Big five model of personality; concept of reinforcement; Perception: concept, perceptual errors. Motivation: Concept, importance, Content theories (Maslow's need theory, Alderfers' ERG theory, McClelland's theory of needs, Herzberg's two factor theory) & Process theories (Adams equity theory, Vrooms expectancy theory).

Leadership: Concept, Theories (Trait, Behavioural, Contingency, Charismatic, Transactional and Transformational Leadership; Emotional Intelligence: Concept, Importance, Dimensions. Analysis of Interpersonal Relationship: Transactional Analysis, Johari Window; Conflict: Concept, Sources, Types, Management of Conflict; Organizational Change: Concept, Kurt Lewin Theory of Change; Organizational Development (OD): Organisational Change, Strategies for Change, Theories of Planned Change (Lewin's change model, Action research model, Positive model).

- **Ethics at the Workplace and Corporate Governance:**

Meaning of ethics, why ethical problems occur in business. Theories of ethics: Utilitarianism: weighing social cost and benefits, Rights and duties, Justice and fairness, ethics of care, integrating utility, rights, justice and caring, An alternative to moral principles: virtue ethics, teleological theories, egoism theory, relativism theory, Moral issues in business: Ethics in Compliance, Finance, Human Resources, Marketing, etc. Ethical Principles in Business: introduction, Organization Structure and Ethics, Role of Board of Directors, Best Practices in Ethics Programme, Code of Ethics, Code of Conduct, etc.

Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance

Communication: Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology.



**Previous Year Paper 2023**

**RBI Grade B Phase 1 Shift I**

Question No. 1

**Consider the following statements regarding NIRF Rankings and identify the correct statement .**

- i. The Framework uses several parameters for ranking purposes like resources, research, and stakeholder perception .
- ii. These parameters have been grouped into Six clusters .
- iii. Learning and Resource is one of the Parameter .

**Options :**

- 1. Only I
- 2. Only II
- 3. Only III
- 4. Only I and III
- 5. None of these

**Answer : Only I and III**

*The National Institutional Ranking Framework ( NIRF ) was approved by the MHRD and launched by Honourable Minister of Human Resource Development on 29th September 2015 .*

*This framework outlines a methodology to rank institutions across the country . The methodology draws from the overall recommendations broad understanding arrived at by a Core Committee set up by MHRD, to identify the broad parameters for ranking various universities and institutions . The parameters broadly cover “ Teaching, Learning and Resources, ” “ Research and Professional Practices, ” “ Graduation Outcomes, ” “ Outreach and Inclusivity, ” and “ Perception ”.*

*India Rankings – 2016 based on this framework were released on 4th April 2016 .*

*For India Rankings – 2017, the main ranking parameters remain the same . However, there are a few significant changes in a few sub - parameters . Also, this year every large institution will be given a common overall rank as well as a discipline specific rank as applicable*

Question No. 2

**What is the weight age of Coal as an industry in 8 Core sectors in India?**

**Options :**

- 1. 10.33
- 2. 11.56
- 3. 17.92
- 4. 8.98
- 5. 2.63

**Answer : 10.33**

*Index of Eight Core Industries ( ICI ) refers to a production volume index that measures the collective and individual production performances of eight selected core industries. These industries are Natural Gas, Coal, Refinery Products, Crude Oil, Cement, Electricity, Steel, and Fertilizers . The*

compilation and releasing of the index are done by the Office of the Economic Adviser ( OEA ) ,  
Department of Industrial Policy and Promotion ( DIPP ) , Ministry of Commerce and Industry .

Industry	Weightage Percentage
Refinery Products Industry	28.04 %
Electricity Industry	19.85 %
Steel Industry	17.92 %
Coal Industry	10.33 %
Crude Oil Industry	8.98 %
Natural Gas Industry	6.88 %
Cement Industry	5.37 %
Fertilizers Industry	2.63 %

Question No. 3

Index of Eight Core Industries ( ICI ) refers to a production volume index that measures the collective and individual production performances of eight selected core industries . These industries comprise a total of \_\_\_\_\_ of the total weight of the overall items that are included in the Index of Industrial Production ( IIP ). And \_\_\_\_\_ has the highest weight in the ICI .

**Options :**

1. 40.27% & Refinery Products
2. 42% & Electricity Industry
3. 50% & Coal Industry
4. 60% & Cement
5. None of these

**Answer : 40.27% & Refinery Products**

Index of Eight Core Industries ( ICI ) refers to a production volume index that measures the collective and individual production performances of eight selected core industries . These industries comprise a total of 40 . 27 % of the total weight of the overall items that are included in the Index of Industrial Production ( IIP ). And Refinery Products has the highest weight in the ICI .

Question No. 4

Who among the following defended her women's singles title at the French Open 2023, capturing a second consecutive Roland Garros?

**Options :**

1. Karolína Muchova
2. Serena Williams
3. Iga Swiatek
4. Monica Seles
5. None of these

**Answer : Iga Swiatek**

- Novak Djokovic created history by winning a record - breaking 23rd Grand Slam title at the French Open

- In the summit clash, Djokovic defeated Norway's Casper Ruud to win his third Roland Garros title .
- The 36 - year - old surpassed his long - time rival on the court, Rafael Nadal to become the most successful male tennis player in history .
- The third title in Paris also made Djokovic the only male player to win all the four Grand Slams titles at least three times, reinforcing his case to be crowned the greatest of all time .
- He now has three French Open titles to add to his 10 Australian Open titles, seven at Wimbledon and three at the US Open .
- World No.1 Iga Swiatek defended her women's singles title at the French Open 2023, capturing a second consecutive Roland Garros

Question No. 5

Which of the following Article talks about the tenure of the office of persons serving the Union or a State.

**Options :**

1. Article 14
2. Article 300
3. Article 124
4. Article 310
5. None of these

**Answer : Article 310**

**Article 14 :** The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India .

**Article 300** of the Indian Constitution pertains to suits and proceedings by or against the Government of India or a state government .

**Article 124** of Chapter IV states the establishment and constitution of the Supreme Court .

**Article 310** of the Indian Constitution guarantees the right to hold a civil post in the Union or a state to any citizen of India, subject to the provisions of the Constitution and any law made by Parliament or the state legislature .

Question No. 6

Consider the following statement regarding project tiger and identify the correct statement .

- i. Project Tiger completed 30 years of its launch .
- ii. PM also released Status of Tigers 2022 report
- iii. As per the report it was revealed that there are 3167 tigers in 2022 .

**Options :**

1. Only I
2. Both II and III
3. Only III
4. Only II
5. All of the above

**Answer : Both II and III**

- A conservation programme called ' Project Tiger ' completed 50 years of its launch and Prime Minister Narendra Modi also released a commemorative coin marking 50 years of ' Project Tiger ', and the government ' s vision for tiger conservation during the ' Amrit Kaal ' .
- Apart from the tiger census report, titled the ' Status of Tigers 2022 ' , Modi also released the fifth cycle of Management Effectiveness Evaluation ( MEE ) , an annual assessment that accompanies the tiger census in India .
- Prime Minister Narendra Modi revealed the 2022 tiger count which makes up to 3,167 .
- Calling for the protection of big cats worldwide, PM Narendra Modi also launched the " International Big Cat Alliance ( IBCA )" with the objective to conserve and protect seven species — tigers, leopards, cheetahs, lions, snow leopards, pumas and jaguars — and create a platform that will benchmark big cat conservation practices and act as a repository of technical knowledge and funds for conservation .

**Learn Along :**

- Project Tiger also known as Tiger Conservation Programme was first put forward on April 01, 1973 .
- It is an ongoing Centrally Sponsored Scheme which is totally operated by the Government of India .

**Question No. 7**

Consider the following Statements about DAY - NRLM and choose the option with correct **Statements** .

I - It is a Centrally Sponsored Programme, launched by the Ministry of Rural Development in 2011 .

II - It aims to eliminate rural poverty through the promotion of multiple livelihoods and improved access to financial services for the rural poor households across the country .

III - Aajeevika Grameen Express Yojana ( AGEY ) is one of the sub - schemes under the scheme .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : All of the above**

- The Ministry of Rural Development's Deendayal Antyodaya Yojana - National Rural Livelihoods Mission ( DAY - NRLM ) has launched " Sangathan Se Samridhhi – Leaving no Rural Woman Behind " , a national campaign under Azadi Ka Amrit Mahotsav Samaveshi Vikaas, aimed at mobilizing 10 crore women from eligible rural households .
- This special drive will go on till June 30th 2023 and aspires to bring all the vulnerable and marginalized rural households under the Self - Help Group ( SHG ) fold to enable them to draw benefits provided under the programme .

- The campaign's primary objective is to mobilize disadvantaged rural communities unaware of the benefits of the DAY - NRLM program . The campaign will be organized in all states, with the expectation of forming more than 1 . 1 lakh SHGs during the period through interventions like organizing General Body Meetings of Village Organizations and experience sharing by SHG champions to motivate left out households to join SHGs, conducting Community Resource Persondrives, mobilizing eligible women from PMAY - G beneficiary households, training new SHG members, reviving defunct SHGs, opening SHG bank accounts and creation of a common database of SHGs promoted by other stakeholders .

**Learn Along :**

- The Ministry of Rural Development ( MoRD launched the National Rural Livelihood Mission ( NRLM ) by restructuring Swarnajayanti Gram Swarojgar Yojana ( SGSY ) with effect from 01 . 04 . 2013 .
- NRLM was renamed as DAY - NRLM ( Deendayal Antyodaya Yojana - National Rural Livelihoods Mission ) and is the flagship program of Govt . of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods services .
- NABARD is implementing the Interest Subvention Scheme for Women SHGs under DAY - NRLM for RRBs and Cooperative Banks .

**Question No. 8**

Which of the following companies is owned by Elon Musk?

**Options :**

1. OpenAI
2. Threads
3. SpaceY
4. Tesla
5. Dogecoin

**Answer : Tesla**

About Tesla :

Headquarters : Austin, Texas, United States

CEO : Elon Musk

Founded : 1 July 2003, San Carlos, California, United States

Founders : Elon Musk, Martin Eberhard, JB Straubel, Marc Tarpenning, Ian Wright

**Question No. 9**

Consider the following statement regarding G20 and identify the incorrect one .

- i. There are 20 members in the G20 group .
- ii. Spain is one of the member country in G20 group .
- iii. Amitabh Kant is the G20 Sherpa .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : Only I and II**

The Group of Twenty ( G20 ) comprises 19 countries ( Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia,



*South Africa, Türkiye, United Kingdom and United States ) and the European Union . It works to address major issues related to the global economy, such as international financial stability, climate change mitigation and sustainable development . Amitabh Kant is the G20 Sherpa.*

Question No. 10

Which of the following sports governing body has extended banned on spin serve until Paris Olympic game?

**Options :**

1. Badminton
2. Swimming
3. Tennis
4. Both A and C
5. None of the above

**Answer : Badminton**

*Badminton ' s governing body extended its ban on the so - called " spin serve " until after the Paris 2024 Olympic and Paralympic Games .*

*The new style of serving involves a player spinning the shuttlecock before launching it, making it difficult for the opponent to return .*

*In May 2023, the Badminton World Federation (BWF) temporarily banned this style of serve, citing the the possibility for disruption to the game .*

Question No. 11

As per the Digital Payment Index, the Digital Payment in the country is increased by 24 . 13 % , what is the base year for DPI?

**Options :**

1. 2017
2. 2019
3. 2018
4. 2022
5. 2014

**Answer : 2018**

*The index is calculated with 2018 as the base period . The 2023 DPI in India is 377 . 46 . In 2022, it was 349 . 30 and in 2021 it was 304 . 06 . With this, RBI concluded that Digital Payments in the country increased by 24 . 13 %.*

Question No. 12

Which of the following cites topped in Global Peace Index 2023?

**Options :**

1. Iceland
2. India
3. Ukraine
4. Japan
5. Norway

**Answer : Iceland**

- Global Peace Index ( GPI ) 17th edition launched by the Institute for Economics & Peace .
- Global conflict deaths increased by 96 % to 238,000 .
- Global economic impact of violence rose by 17 % ( \$1 trillion ) to \$17 . 5 trillion in 2022, equivalent to 13 % of global GDP .
- Chinese blockade of Taiwan could cause a global economic output drop of \$2 . 7 trillion, twice the impact of the 2008 financial crisis .
- Ukraine's peacefulness deteriorated the most, falling 14 places to 157th on the Index .
- Ukraine's economic impact of violence increased by 479 % ( \$449 billion ) , equivalent to 64 % of its GDP .
- Iceland remains the most peaceful country, while Afghanistan is the least peaceful .
- Europe remains the most peaceful region despite deteriorations due to the Ukraine war .
- Coastal West Africa has seen improved peacefulness, while the Sahel region has experienced increased terrorism .
- Europe and the Asia - Pacific region have the most peaceful countries .

**Learn Along**

**About the Global Peace Index ( GPI )**

- Produced by the international think - tank the Institute for Economics & Peace ( IEP ) , the GPI report presents the most comprehensive data - driven analysis to date on peace, its economic value, trends, and how to develop peaceful societies .
- The report covers 99 . 7 % of the world's population and uses 23 qualitative and quantitative indicators from highly respected sources to compile the Index . These indicators are grouped into three key domains : Ongoing Conflict, Safety and Security, and Militarisation .

**About the Institute for Economics and Peace ( IEP )**

- IEP is an international and independent think tank dedicated to shifting the world's focus to peace as a positive, achievable and tangible measure of human well - being and progress .
- It has offices in Sydney, Brussels, New York, The Hague, Mexico City and Harare.

**Question No. 13**

Which of the following options accurately describes the ISIN code assigned by SEBI?

**Options :**

1. A 6-character alphanumeric code
2. A 10-character alphanumeric code
3. A 12-character alphanumeric code
4. A 16-character alphanumeric code
5. A 20-character alphanumeric code

**Answer : A 12-character alphanumeric code**

International Securities Identification Numbering ( ISIN ) system, uniquely identifies a security . The ISIN is an international standard formed by the International Organization for Standardization ( ISO ) , for the purpose of numbering specific securities .

The ISIN number is administered by the corresponding National Numbering Agency present in the respective country . A typical ISIN code consists of 12 alphanumeric characters . The first two are assigned by the country of origin and by the head office of the issuing company respectively . The 9

characters between the first and the last, are utilized for unique identification of the security . The last digit acts as a check digit to prevent errors and ensure authenticity of the code .

Question No. 14

The first G20 environment meeting under the G20 India Presidency held in which Country?

**Options :**

1. Bengaluru
2. Lucknow
3. Delhi
4. Dehradun
5. Mumbai

**Answer : Bengaluru**

- **The first G20 environment meeting under G20 India Presidency is scheduled to be held during 09th - 11th February in Bengaluru .**
- **Leading to the 1st Meeting in Bengaluru, Mysuru Zoo in coordination with Central Zoo Authority organised a Two - Day National Conference for Zoo Directors of India on 18th and 19th of January 2023 .**
- **The conference mainly focused on “ Master Planning and Building the National Capacity for species Management & Conservation Breeding .**
- **Learn Along :**
- **India will be holding the Presidency of G20 for one year till 30th November 2023 .**
- **The forum will bring together the G20 member countries , guest countries and international organisations invited by India .**
- **Through the Sherpa Track, 13 Working Groups and 2 Initiatives will meet under India ' s Presidency to discuss priorities and provide recommendations . Environment, Climate & Sustainability is one of working groups under the Sherpa Track .**
- **About G20**
- **The G20 or Group of Twenty is an intergovernmental forum comprising 19 countries and the European Union . It works to address major issues related to the global economy, such as international financial stability, climate change mitigation, and sustainable development .**
- **Founded : 26 September 1999**

Question No. 15

Which of the following Statements about SWAMIH Fund is / are True?

- I - It is a government backed fund, set up as a Category - II AIF ( Alternate Investment Fund ) debt fund registered with SEBI ( Securities and Exchange Board of India),launched in 2019 .
- II - The Fund is sponsored by the Ministry of Finance
- III - It is managed by SBICAP Ventures Ltd.(a State Bank Group company ) .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : All of the above**

**SWAMIH** was announced on 6th November 2019 by the Finance Minister Nirmala Sitharaman . The Union Cabinet cleared a proposal to set up a ' Special Window ' in the form of AIF to provide priority debt financing for completion of stalled housing projects . SBICAP Ventures was assigned the role of Investment Manager for this special window .

The Special Window for Affordable and Mid - Income Housing ( SWAMIH ) Investment Fund I is a social impact fund specifically formed for completing stressed and stalled residential projects .

The Fund is sponsored by the Ministry of Finance, Government of India, and is managed by SBICAP Ventures Ltd . , a State Bank Group company .

It is a government backed fund, set up as a Category - II AIF ( Alternate Investment Fund ) debt fund registered with SEBI ( Securities and Exchange Board of India ) , launched in 2019 .

Question No. 16

The Union Cabinet approved the Production Linked Incentive Scheme 2 . 0 for IT Hardware with a budgetary outlay\_\_\_\_\_ .

**Options :**

1. Rs. 17,000 crore
2. Rs. 18,000 crore
3. Rs. 19,000 crore
4. Rs. 20,000 crore
5. None of these

**Answer : Rs. 17,000 crore**

The Union Cabinet has approved the modified production - linked incentive ( PLI ) scheme for information technology ( IT ) hardware to boost local manufacturing of products like tablets and laptops, and more than doubled its budgetary outlay to Rs 17,000 crore from the previous provision of Rs 7,325 crore .

The revised scheme may offer incentives of up to 9 per cent on the incremental sales of tablets, laptops, all - in - one personal computers, servers, and edge computing devices manufactured in the country to attract investment in the sector . The tenure of the scheme has been extended to six years from four years announced in 2021 .

Production Linked Incentive Scheme ( PLI ) offers a production linked incentive to boost domestic manufacturing and attract large investments in mobile phone manufacturing and specified electronic components. The scheme shall extend an incentive of 4 % to 6 % on incremental sales ( over base year ) of goods manufactured in India and covered under target segments, to eligible companies, for a period of 5 years

About PLI      Ministry : Ministry of Electronics & IT      Launch Year : 2020

Question No. 17

India's top oil and gas producer ONGC will invest \_\_\_\_\_ by 2030 on energy transition projects as it targets net zero carbon emissions by\_\_\_\_\_ .

**Options :**

1. Rs 1 lakh crore and 2038
2. Rs 2 lakh crore and 2038
3. Rs 1 lakh crore and 2030
4. Rs 1.5 lakh crore and 2040
5. None of these

**Answer : Rs 1 lakh crore and 2038**

*Oil and Natural Gas Corporation ( ONGC ) , will invest up to Rs 1 trillion by 2030 on energy transition goals as part of its target to go carbon neutral by 2038 .*

*The company also plans to raise electricity generation from renewable sources to 10 gigawatt ( Gw ) by the end of the decade from 189 Mw in 2023 .*

*Oil and Natural Gas Corporation                      Headquarters : New Delhi*

*Chairman & CEO : Arun Kumar Singh*

**Question No. 18**

The Reserve Bank of India ( RBI ) regulates the functioning and operations of Non-Banking Financial Companies ( NBFCs ) in India . To ensure financial stability, the RBI has introduced regulations regarding the number of layers of NBFCs in a group structure. According to the RBI guidelines, what is the maximum number of layers of NBFCs allowed in a group structure?

**Options :**

1. 2 layers
2. 3 layers
3. 4 layers
4. 5 layers
5. No specific limit

**Answer : 4 layers**

*The RBI in October 2021 announced to put in place a four - layered regulatory structure for non - banking financial companies ( NBFCs ) to keep a stricter vigil on the shadow banking sector and minimise risks for the overall financial system.*

**Question No. 19**

As per Global Financial Centres Index ( GFCI ) 2023 , which are the top 5 countries?

**Options :**

1. New York, London, Singapore, Hong Kong, and San Francisco
2. London, New York, Singapore, Hong Kong, and San Francisco
3. Singapore, New York, London, Hong Kong, and San Francisco
4. Singapore, London, New York, Hong Kong, and San Francisco
5. None of the above.

**Answer : New York, London, Singapore, Hong Kong, and San Francisco**

*Z / Yen in London and the China Development Institute ( CDI ) in Shenzhen collaborated to publish the 33rd edition of the Global Financial Centres Index ( GFCI 33 ). Overall, the top five financial centres continue to be New York, London, Singapore, Hong Kong and San Francisco .*

*Singapore continues to lead the region, one rating point ahead of Hong Kong . Chicago, Boston, and Seoul entered the top 10, replacing Paris, Shenzhen, and Beijing .*

**Question No. 20**

DLS Method is sometimes seen in the news . What does the “ S ” stand for in DLS?

**Options :**

1. Super
2. Sigma
3. Stern
4. Suspect
5. None of these

**Answer : Stern**

*DLS : Duckworth - Lewis – Stern*



Question No. 21

Which of the following Statements about PM KUSUM is / are True?

I - The PM - KUSUM was launched by the MNRE in 2019 .

II - The major objective is to endow installation of off - grid solar pumps in rural areas and reduce dependence on grid, in grid - connected areas .

III - It is managed by the Power Ministry .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : Only I and II**

Ministry of New and Renewable Energy ( MNRE ) launched the Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan ( PM KUSUM ) Scheme for farmers in 2019 .

- The scheme aims to add solar capacity of 30,800 MW by 2022 with total central financial support of Rs . 34,422 Crore including service charges to the implementing agencies .

- The Scheme consists of three components :

§ Component A : 10,000 MW of solar capacity through installation of small Solar Power Plants of individual plants of capacity upto 2 MW .

§ Component B : Installation of 20 lakh standalone Solar Powered Agriculture Pumps .

§ Component C : Solarisation of 15 Lakh Grid - connected Agriculture Pumps .

• Till 31 . 03 . 2026

Question No. 22

SEBI has made inflexible norms for Foreign Portfolio Investors ( FPIs ) , asking them to disclose any material change in their structure and common ownership within \_\_\_\_ working days .

**Options :**

1. 11
2. 9
3. 7
4. 5
5. None of these

**Answer : 7**

SEBI has made inflexible norms for Foreign Portfolio Investors ( FPIs ) , asking them to disclose any material change in their structure and common ownership within seven working days . Under the new rules, FPIs will inform SEBI and designated depository about any false or misleading information about change in material respect and any change in their structure or control within seven working days in writing . In addition, FPIs will have to inform in case of any penalty, pending proceedings, findings of investigations for which action may have been taken or is in the process of being taken by an overseas regulator against them within seven days .

Question No. 23

Which of the following is not one of the Global Navigation Satellite System ( GNSS).

**Options :**

1. GPS (US)
2. GLONASS (Russia)
3. Galileo (EU)
4. BeiDou (China)
5. MPSS (Japan)

**Answer : MPSS (Japan)**

*Examples of GNSS include Europe's Galileo, the USA's NAVSTAR Global Positioning System ( GPS ) , Russia's Global'naya Navigatsionnaya Sputnikovaya Sistema ( GLONASS ) and China's BeiDou Navigation Satellite System .*

Question No. 24

Which of the following best describes the Trade Receivables Discounting System (TReDS ) platform?

**Options :**

1. A platform for online trading of stocks and securities.
2. An electronic marketplace facilitating the financing of trade receivables.
3. A system for tracking and managing inventory in supply chains.
4. A platform for conducting international trade transactions.
5. None of these

**Answer : An electronic marketplace facilitating the financing of trade receivables.**

*TReDS is an electronic platform for facilitating the financing / discounting of trade receivables of Micro, Small and Medium Enterprises ( MSMEs ) through multiple financiers . These receivables can be due from corporates and other buyers, including Government Departments and Public Sector Undertakings (PSUs).*

Question No. 25

What is the target year for National Green Hydrogen Mission?

**Options :**

1. 2025
2. 2028
3. 2035
4. 2030
5. 2047

**Answer : 2030**

- The Union Cabinet approved an **initial outlay of Rs 19,744 crore** for the **National Green Hydrogen Mission** .
- The initial outlay for the mission will **include Rs 17,490 crore** for **strategic interventions for green hydrogen transition ( SIGHT )** programme, **Rs 1,466 crore** for **pilot projects**, **Rs 400**

**crore for research and development ( R&D ) , and Rs 388 crore towards other mission components .**

- The initial target is to **produce 5 million tonnes ( mt )** of green hydrogen annually . **SIGHT** will include two financial incentive mechanisms for the domestic manufacturing of electrolyzers and the production of green hydrogen .

**Learn Along :**

- **The National Hydrogen Mission** was launched on August 15, 2021, with a view to cutting down carbon emissions and increasing the use of renewable sources of energy . The Ministry of New and Renewable Energy ( MNRE ) will formulate the scheme guidelines for implementation . The mission seeks to promote the development of green hydrogen production capacity of at least 5 MMT ( Million Metric Tonnes ) per annum with an associated renewable energy capacity addition of about 125 GW in the country by 2030 .

Question No. 26

Which of the following Countries is not one of the Top % Crude Steel producing countries?

**Options :**

1. China
2. India
3. Japan
4. USA
5. UK

**Answer : UK**

Here is a list of the 10 biggest steel - producing countries :

- 1) People's Republic of China
- 2) India
- 3) Japan
- 4) United States of America
- 5) Russia
- 6) South Korea
- 7) Turkey
- 8) Germany
- 9) Brazil
- 10) Iran

Question No. 27

The Climate Clock is a graphic to demonstrate how quickly the planet is approaching 1 . 5 °C of global warming, given current emissions trends . It is installed in \_\_\_\_\_ .

**Options :**

1. London
2. New York
3. Munich
4. Delhi
5. None of these

**Answer : New York**

*The Climate Clock is a graphic to demonstrate how quickly the planet is approaching 1 . 5 °C of global warming, given current emissions trends . It is installed in New York .*

Question No. 28

Which of the Following is true regarding UPI? ( January 2023 )

I - It is an advanced version of Immediate Payment Service ( IMPS )- round – the -clock funds transfer service to make cashless payments faster, easier and smoother.

II - UPI is currently the biggest among the National Payments Corporation of India (NPCI) operated systems

III - Digital transactions through UPI recorded phenomenal growth during the pandemic year 2020 - 21 and several countries have evinced interest to learn from Indian experience so that they could replicate the model .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : All of the above**

- The data released by **National Payments Corporation of India ( NPCI )** showed that **Unified Payments Interface ( UPI )** , the volume of transactions touched a record **7 . 82 billion in December**, amounting to **Rs 12 . 82 trillion** which was **up by 7 . 12 percent** compared to November, while value of transactions **was up 7 . 73 percent** during the same period .
- In 2022, **UPI processed over 74 billion** transactions, **worth Rs 125 . 94 trillion** . So, in a year, the volume of transactions on the platform **jumped over 90 per cent** and **value jumped by 76 per cent** .

**Learn Along :**

- **Unified Payments Interface ( UPI )** is an instant real - time payment system developed by National Payments Corporation of India facilitating inter - bank transactions . The interface is regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform .
- **National Payments Corporation of India ( NPCI )** is an umbrella organization for all retail payments in India . It was set up with the guidance and support of the Reserve Bank of India ( RBI ) and Indian Banks Association ( IBA ) .

Question No. 29

Gross Saving Rate is expressed as % of ?

Gross Savings Rate is Calculated in terms of \_\_\_\_\_ .

**Options :**

1. Gross Domestic Product
2. Gross National Disposable Income
3. Per Capita Income
4. Per Capita Expenditure
5. None of the above

**Answer : Gross Domestic Product**

*Gross Domestic Saving is GDP minus final consumption expenditure . It is expressed as a percentage of GDP . Description : Gross Domestic Saving consists of savings of household sector, private corporate sector and public sector .*

Question No. 30

Which of the following Statements about the PIDF Scheme is / are True?

- I - The objective of the fund is to develop payment acceptance infrastructure in tier - 3 to tier - 6 cities ( centres ) , with a special focus on the north - eastern states of the country .
- II - The fund was operational for three years effective from 1st January, 2021 .
- III - The fund will be used to subsidize banks and non - banks for deploying payment infrastructure, which will be contingent upon specific targets being achieved .

**Options :**

- 1. Only I
- 2. Only I and II
- 3. Only III
- 4. All of the above
- 5. None of the above

**Answer : All of the above**

*The Payment Infrastructure Development Fund ( PIDF ) is a fund set up by the Reserve Bank of India (RBI) , in consultation with major authorized card networks, to facilitate the development of payment acceptance infrastructure in tier - 3 to tier - 6 cities and north - eastern states of India . Starting from January 1, 2021, the PIDF scheme has been activated to promote economic growth for the next three years . The RBI is responsible for operationalizing the scheme, with the Chairman of the Payments Council of India at the helm . If need be, the scheme's validity can be extended for two more years, providing a longer - term outlook for financial progress . The fund will be used to subsidize banks and non - banks for deploying payment infrastructure, which will be contingent upon specific targets being achieved.*

Question No. 31

Which of the following is / are SEBI regulated entities?

- I - merchant bankers,
- II - stock brokers,
- III - bankers to issues,
- IV - debenture trustees,
- V - portfolio managers,

**Options :**

- 1. I, II, III
- 2. II & III
- 3. III, IV & V
- 4. I, II, III, & IV
- 5. I, II, III, IV, & V

**Answer : I, II, III, IV, & V**



*Merchant bankers, stock brokers, bankers to issues, debenture trustees, portfolio managers, DPs, registrars to issues, share transfer agents, etc. These entities are regulated by SEBI.*

Question No. 32

Which statement correctly reflects the feature of BBPS?

I - The Bharat Bill payment system is a Reserve Bank of India ( RBI ) conceptualised system driven by National Payments Corporation of India ( NPCI ).

II - Bharat Bill Payment System is offering one - stop bill payment solution for all recurring payments with 200 + Billers in the categories Viz . Electricity, Gas, Water, Telecom, DTH, Loan Repayments, Insurance, FASTag Recharge, Cable etc . across India .

III - The payments solution is aimed at making bill payments a round - the - clock option and in any mode.

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : All of the above**

*The Bharat Bill payment system is a Reserve Bank of India (RBI) conceptualised system driven by National Payments Corporation of India (NPCI).*

*It is a one-stop ecosystem for payment of all bills providing an interoperable and accessible “Anytime Anywhere” Bill payment service to all customers across India with certainty, reliability and safety of transactions.*

*In short, we can say that BBPS is an interoperable platform for recurring bill payments operated by the National Payments Corporation of India (NPCI).*

*It offers interoperable bill payment service to customers online as well as through a network of agents on the ground.*

*The system will provide multiple payment modes and instant confirmation of payment.*

*It was piloted in 2016 and went live a year later. By 2019, BBPS onboarded all recurring payments. Bharat Bill Payment System is offering one-stop bill payment solution for all recurring payments with 200+ Billers in the categories Viz. Electricity, Gas, Water, Telecom, DTH, Loan Repayments, Insurance, FASTag Recharge, Cable etc. across India.*

*The payments solution is aimed at making bill payments a round-the-clock option and in any mode .An effective mechanism for handling consumer complaints has also been put in place to support consumer regarding any Bill related problems in Bharat BillPay*

Question No. 33

Which Article defines the powers of Union and States with respect to governor?

**Options :**

1. 153
2. 14
3. 144
4. 167
5. None of these

**Answer : 153**

**Article 153 . The Governor :** There shall be a Governor for each State . Provided that nothing in this Article shall prevent the appointment of the same person as Governor for two or more States .

Question No. 34

Which Multilateral Development Bank rolled out Country Partnership strategy?

**Options :**

1. Asian Development Bank
2. World Bank
3. African Development Bank
4. European Bank for Reconstruction and Development
5. None of these

**Answer : Asian Development Bank**

*The Asian Development Bank ( ADB ) has rolled out its 2023 - 27 country partnership strategy for India that identifies accelerating structural transformation and job creation, promoting climate - resilient growth, and deepening social and economic inclusiveness as key focus areas .*

Question No. 35

Which of the following countries is not one of the top 5 Gold Producing Countries?

**Options :**

1. China
2. Russia
3. Australia
4. Canada
5. India

**Answer : India**

*Around 31 % of the world ' s gold production in 2022 came from three countries — China, Russia, and Australia, with each producing over 300 tonnes of the precious metal .*

Rank	Country	2022	E
#1	China	330	11 %
#2	Russia	320	10 %
#3	Australia	320	10 %
#4	Canada	220	7 %
#5	United States	170	5 %

Question No. 36

The Comptroller and Auditor General ( CAG ) of India, Shri Girish Chandra Murmu, holds the position of Chair of the Supreme Audit Institutions - 20 (SAI20) Engagement Group during India ' s G20 Presidency . In this spirit, the Comptroller and Auditor General of India proposed the collaboration of SAI20 Engagement Group on two priority areas :

- I - Blue Economy
- II - Responsible Artificial Intelligence ( AI )
- III - Checking Inflation

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of these

**Answer : Only I and II**

*While recognizing the importance of sustainability, growth and role of emerging technologies, Girish Chandra Murmu informed that the SAI20, priority areas – “ Blue Economy ” and “ Responsible Artificial Intelligence ” represents the new - age opportunities and concerns and these underline the need for genuine cooperation, CAG informed that in an effort to understand the global experiences and initiatives and to know how external stakeholders view the emerging role of Audit in these areas, they interacted with many domain experts from government and the private sector and conducted seminars on these themes during the last few months .*

**Question No. 37**

How many countries are there in Indo - Pacific Economic Framework?

**Options :**

1. 11
2. 13
3. 14
4. 16
5. None of these

**Answer : 14**

*There are 14 countries participating in the Indo - Pacific Economic Framework ( IPEF ): the United States, Japan, Australia, New Zealand, the Republic of Korea, India, Fiji, and seven ASEAN countries ( Brunei, Indonesia, Malaysia, the Philippines, Singapore, Thailand, and Vietnam ). They will negotiate four pillars with the aim of achieving a free and open Indo - Pacific on the economic front: (1) Trade, (2) Supply Chains, (3) Clean Economy (e.g . , clean energy and decarbonization) , and (4) Fair Economy .*

**Question No. 38**

In which of the following organizations, the Government of India holds less than 90 % shares?

**Options :**

1. Punjab & Sind Bank
2. LIC
3. Indian Overseas Bank
4. UCO Bank
5. State Bank of India

**Answer : State Bank of India**

*The Indian government holds just a 57.6 % stake in the country's largest lender State Bank of India (SBI) , and the highest 98 . 25 % stake in Punjab & Sind Bank as of March 2022, the Rajya Sabha was informed . Ten years ago, the government's stake in SBI was 61 . 58 % , which has come down to 57 . 59 % as of March 2022 .*

Question No. 39

Who Chaired the 3rd FIPIC III Summit?

**Options :**

1. NITI Aayog Chairman
2. PM of India
3. External Affairs Minister
4. Finance Minister
5. None of the above

**Answer : PM of India**

*The Prime Minister has co - chaired the 3rd Summit of the Forum for India - Pacific Islands Cooperation ( FIPIC III Summit ) with his Papua New Guinea counterpart James Marape .*

Question No. 40

Which of the following scheme is related to E Saras mobile app?

**Options :**

1. Pradhan Mantri Jan Dhan Yojana
2. Deendayal Antodaya Yojana
3. Pradhan Mantri Masya Sampada Yojana
4. Pradhan Mantri Krishi Sichai Yojana
5. None of these

**Answer : Deendayal Antodaya Yojana**

*In a significant move towards empowering rural artisans and promoting authentic handicrafts and handlooms, the Deendayal Antyodaya Yojana, a part of the National Rural Livelihoods Mission ( DAY - NRLM ) , has recently launched a mobile app called eSARAS . This innovative app aims to provide better marketing support and e - commerce opportunities for products made by women in self - help groups ( SHGs ).*

Question No. 41

Consider the following statement regarding the Domestic Systemically Important Insurer of India, and identify the correct statement?

- i. Life Insurance Corporation is the only insurer which falls under D - SII .
- ii. New India Assurance is the only insurer which falls under D - SII .
- iii. GIC Re is one of the insurer which falls under D - SIIs category by IRDAI

**Options :**

1. Only I
2. Only II
3. Only III
4. Both I and II
5. None of the above

**Answer : Only III**

*The Life Insurance Corporation ( LIC ) , GIC Re . and New India Assurance continue to be identified as Domestic Systemically Important Insurers ( D - SIIs ). D - SIIs are being subjected to enhanced regulatory supervision, the . Insurance Regulatory and Development Authority of India ( IRDAI ). Domestic Systemically Important Insurers ( D - SIIs ) refer to insurers of such size, market importance, and domestic and global interconnectedness, whose distress or failure would cause a significant dislocation in the domestic financial system .*

Question No. 42

In which foreign banks can the Reserve Bank of India ( RBI ) keep its forex reserve gold?

- 1 ) Bank of England
- 2 ) Federal Reserve Bank of New York
- 3 ) Bank of International Settlements ( BIS )
- 4 ) Banque de France

**Options :**

1. 1 and 2
2. 2, 3 and 4
3. 1 and 3
4. All are correct
5. Only 3

**Answer : 1 and 3**

*The Reserve Bank of India ( RBI ) can keep its forex reserve gold in various foreign banks, but the prominent banks where it often stores its gold is the Bank of England and Bank of International Settlements ( BIS ). The Bank of England is known for its long - standing reputation as a custodian of gold reserves and has been a trusted institution for several central banks worldwide.*

Question No. 43

Recently RBI has canceled license of some of the NBFC in India, which of the following is not one among the following?

**Options :**

1. Coorg Tea Company.
2. Trinurti Finance
3. KK Patel Finance
4. Genpact Finance Capital
5. JV Modi Securities

**Answer : Genpact Finance Capital**

*The Reserve Bank of India ( RBI ) has cancelled permits of seven non - banking finance companies (NBFC ). The NBFCs whose certificate of registration was cancelled were Coorg Tea Company, Trimurthi Finvest, East West Finvest India, J . V . Modi Securities, K K Patel Finance, Purvi Finvest, and Genfin Capital Pvt Ltd, according to a press release from the RBI.*

Question No. 44

Which of the following options accurately describes the focus of the World Bank's and IMF's respective reports?

**Options :**

1. The World Bank publishes annual reports on global economic growth and forecasts, while the IMF publishes reports on poverty reduction and development programs.
2. The World Bank publishes reports on poverty reduction and development programs, while the IMF focuses on global economic growth and forecasts.
3. Both the World Bank and the IMF publish reports on global economic growth and forecasts.
4. The World Bank primarily focuses on global economic growth and forecasts, while the IMF focuses on poverty reduction and development programs.
5. Both the World Bank and the IMF primarily focus on poverty reduction and development programs.



**Answer : The World Bank publishes reports on poverty reduction and development programs, while the IMF focuses on global economic growth and forecasts.**

*The World Bank Group works with developing countries to reduce poverty and increase shared prosperity, while the International Monetary Fund serves to stabilize the international monetary system and acts as a monitor of the world ' s currencies . The World Bank Group provides financing, policy advice, and technical assistance to governments, and also focuses on strengthening the private sector in developing countries . The IMF keeps track of the economy globally and in member countries, lends to countries with balance of payments difficulties, and gives practical help to members .*

Question No. 45

Among the following options, which country is considered an emerging market economy in Europe?

**Options :**

1. Romania
2. Germany
3. United Kingdom
4. Poland
5. Italy

**Answer : Romania**

*The emerging countries are found in Eastern Europe, in the former Soviet Union – Latvia, Romania, Bulgaria, the Czech Republic, Hungary, Slovenia, and Slovakia . Because of their experiences under communism, they are less developed than countries in Western Europe and are still developing their economies to catch up .*

Question No. 46

As per the RBI, the definition of hedging includes mitigating which type of risk?

**Options :**

1. Identifiable and measurable risk
2. Identifiable and insurable risk
3. Identifiable and controllable risk
4. Identifiable and unpredictable risk
5. Identifiable and specific risk

**Answer : Identifiable and measurable risk**

*The Master Direction – Foreign Exchange Management ( Hedging of Commodity Price Risk and Freight Risk in Overseas Markets ) Directions, 2022 .*

*Hedging – The activity of undertaking a derivative transaction to reduce an identifiable and measurable risk . For the purpose of these directions, the relevant risks are commodity price risk and freight risk .*

Question No. 47

Which of the following components are commonly included in Gender Inequality Reports?

**Options :**

1. Reproductive health, Empowerment and the Labour market
2. Access to clean water and sanitation, political representation, energy consumption.
3. Religious freedom, cultural heritage preservation, technological advancement.
4. Environmental sustainability, income inequality, military spending.
5. Intellectual property rights, transportation infrastructure, global trade agreements.

**Answer : Reproductive health, Empowerment and the Labour market**

*GII reflects gender - based disadvantage in three dimensions — reproductive health, empowerment and the labour market — for as many countries as data of reasonable quality allow . It shows the loss in potential human development due to inequality between female and male achievements in these dimensions . It ranges from 0, where women and men fare equally, to 1, where one gender fares as poorly as possible in all measured dimensions .*

**Question No. 48**

Ministry of Consumer Affairs concerned over the increasing 'dark patterns' of misleading advertisements, creating false urgency, confirm - shaming, forced action, subscription traps and nagging on online platforms, the Union Consumer Affairs Ministry has decided to issue specific guidelines to control it .What is it called?

**Options :**

1. Dark Web
2. Dark Web Pattern
3. Dark Pattern
4. Black Pattern
5. Black web Pattern

**Answer : Dark Pattern**

*The Department of Consumer Affairs and the Advertising Standards Council of India ( ASCI ) recently held a joint consultation with stakeholders on the menace of ' dark patterns ' . A dark pattern refers to a design or user interface technique that is intentionally crafted to manipulate or deceive users into making certain choices or taking specific actions that may not be in their best interest . It is a deceptive practice employed to influence user behaviour in a way that benefits the company implementing it .*

**Question No. 49**

Consider the following statement regarding component of Forex reserve in India and identify the incorrect one

- i. Foreign Currency Assets forms the major portion .
- ii. Gold and Silver reserve is part of Forex reserve .
- iii. SDR is one of the component of Forex .

**Options :**

1. Only I
2. Only II
3. Only III
4. All of the above
5. None of the above

**Answer : Only II**

*Forex reserves are foreign currency assets held by the central banks of countries . These assets include foreign marketable securities, monetary gold, special drawing rights ( SDRs ) and reserve position in the IMF .*

Question No. 50

Which of the following institutes is responsible for undertaking the Deep Ocean Mission?

**Options :**

1. National Institute of Ocean Technology
2. Indian Sea bed Authority
3. Central Indian Institute of Ocean
4. Both A and B
5. None of the above

**Answer : National Institute of Ocean Technology**

*Deep Ocean Mission was announced in the Union Budget 2020 - 21 . The National Institute of Ocean Technology ( NIOT ) will carry out the Deep Ocean Mission under the Ministry of Earth Sciences ( MoES ). The knowledge gained through Deep Ocean Mission will help India explore and utilize these resources sustainably with minimal ecological impact .*

Question No. 51

Which of the following states recently announced to join the Pradhan Mantri Fasal Bima Yojana (PMFBY ) scheme seeking to compensate farmers against crop losses initially for Cotton and Soybean?

**Options :**

1. Punjab
2. Himachal Pradesh
3. Uttarakhand
4. West Bengal
5. Tamil Nadu

**Answer : Punjab**

*Punjab is set to join the Pradhan Mantri Fasal Bima Yojana ( PMFBY ) scheme, seeking to compensate farmers against crop losses due to extreme weather events .*

*Initially the state would opt to cover cotton and soybean growing farmers and subsequently other crops will be added .*

*The Pradhan Mantri Fasal Bima Yojna was launched on 18th February 2016 by Prime Minister Shri Narendra Modi . PMFBY provides a comprehensive insurance cover against failure of the crop thus helping in stabilising the income of the farmers . The Scheme covers all Food & Oilseeds crops and Annual Commercial / Horticultural Crops for which past yield data is available and for which requisite number of Crop Cutting Experiments ( CCEs ) are conducted under General Crop Estimation Survey (GCES). The scheme is implemented by empanelled general insurance companies .*

Question No. 52

How many teams participated in the Men ' s 36th Federation Cup volleyball tournament held in Karaikal from April 20 to 26?

**Options :**

1. 9
2. 7
3. 8
4. 10
5. 11

**Answer : 9**

*Elite Sports India has become the official filming and streaming partner of the prestigious 36th Federation Cup Volleyball Championship 2023 . The event is scheduled to be held from 20th April to 26th April in Karaikal Pondicherry . The event is organised Nedungadu Sports Club, Karaikal in association with the Volleyball Federation of India*

*The 7 - day long tournament will witness the top 9 teams from men ' s and the top 5 teams from women ' s compete for the championships . The Men ' s draw will see teams like Rajasthan, Tamil Naidu, Services, Haryana, Jharkhand, Karnataka, Punjab, Indian Railways and Pondicherry .*

**Question No. 53**

Which of the following is NOT a primary objective of the National Financial Awareness Program in India?

- 1 ) Promoting financial literacy among the general public .
- 2 ) Encouraging responsible financial behavior and savings .
- 3 ) Ensuring investor protection and market transparency .
- 4 ) Regulating the functioning of banks and financial institutions .

**Options :**

- 1. 1 and 2
- 2. 2, 3 and 4
- 3. Only 3
- 4. Only 4
- 5. 3 and 4

**Answer : Only 4**

*While the National Financial Awareness Program in India aims to achieve multiple objectives, regulating the functioning of banks and financial institutions falls under the purview of the Reserve Bank of India (RBI) rather than the National Financial Awareness Program .*

**Question No. 54**

Who are the participants involved in a typical Trade Receivable arrangement?

**Options :**

- 1. Buyer, seller, and bank
- 2. Buyer, supplier, and government
- 3. Buyer, lender, and Investors
- 4. Supplier, bank, and Debtors
- 5. Seller, government, and Investors

**Answer : Buyer, seller, and bank**

*In a typical Trade Receivable arrangement, the primary participants involved are the buyer, seller, and bank . The buyer is the entity purchasing goods or services on credit from the seller . The seller is the entity providing the goods or services and generating the receivable from the buyer . The bank, often acting as a financing institution, provides funds to the seller by discounting or factoring the trade receivable . This allows the seller to receive immediate payment, while the bank assumes the responsibility of collecting the receivable from the buyer at a later date . The involvement of a*

*bank in a Trade Receivable arrangement helps provide liquidity to the seller and mitigates the risk of non - payment by the buyer .*

Question No. 55

What is the percentage increase in the number of subscribers under the National Pension Scheme(NPS) and Atal Pension Yojana ( APY ) as reported by the Finance Ministry during FY 22 - 23?

**Options :**

1. 12%
2. 16%
3. 19%
4. 23%
5. 27%

**Answer : 23%**

*According to the Finance Ministry, the number of subscribers under the National Pension Scheme ( NPS ) and Atal Pension Yojana ( APY ) increased by 23 percent . Of this, there was over 28 per cent growth in APY subscribers and more than 1 crore new customers were added . The total pension assets under management ( AUM ) under NPS and APY grew 23 . 45 per cent year - on - year to ₹8 . 82 lakh crore as of March 4, 2023 .*

Question No. 56

Which of the following options accurately describes the structure of LEI digits?

**Options :**

1. 10 alphanumeric characters followed by 10 numerical digits.
2. 10 numerical digits followed by 10 alphanumeric characters.
3. 20 numerical digits.
4. 20 alphanumeric characters.
5. 10 alphanumeric characters.

**Answer : 10 numerical digits followed by 10 alphanumeric characters.**

*The Legal Entity Identifier ( LEI ) is a 20 - character alpha - numeric code used to uniquely identify parties to financial transactions worldwide . It has been implemented to improve the quality and accuracy of financial data reporting systems for better risk management . It is used to create a global reference data system that uniquely identifies every legal entity in any jurisdiction that is party to a financial transaction.*

Question No. 57

What will be the speed of petaFLOP Super computer that India is going to launch to enhance weather forecast at block level?

**Options :**

1. 20 PetaFlop
2. 21 PetaFlop
3. 19 PetaFlop
4. 18 PetaFlop
5. 17 PetaFlop



**Answer : 18 PetaFlop**

*In an effort to supercharge its current weather forecasting capabilities, India is set to acquire its fastest supercomputer so far at an estimated cost of 900 crore rupees .*

*The brand - new 18 petaFLOPS ( PFLOPS ) supercomputer is envisioned to become functional by March 2024 . About 10 of its PFLOPS will go to the Indian Institute of Tropical Meteorology ( IITM ) , Pune, for its long - range seasonal weather forecasts and the remaining 8 PFLOPS will get assigned to the National Centre for Medium - Range Weather Forecasting ( NCMRWF ) , Noida .*

Question No. 58

Which of the following options accurately describes Blue Bonds?

**Options :**

1. Bonds issued by governments to fund renewable energy projects.
2. Bonds issued by international organizations to promote biodiversity conservation.
3. Bonds issued by private companies for the development of clean technologies.
4. Bonds issued by governments to finance projects related to marine conservation and sustainability.
5. Bonds issued by non-profit organizations to support research on climate change.

**Answer : Bonds issued by governments to finance projects related to marine conservation and sustainability.**

*Blue bonds work in the same way than traditional bonds but are different in that the entities issuing them are determined to use the resources generated – or a large proportion thereof – for the protection and conservation of marine ecosystems .*

Question No. 59

How many teams are there in the premier league of tennis in India?

**Options :**

1. 6
2. 8
3. 10
4. 12
5. 14

**Answer : 8**

*The premier league of tennis in India consists of 8 teams .*

*Mumbai Leon Army : Ramkumar Ramanathan, Niki Poonacha, Sofia Shapatava*

*Delhi Binny's Brigade : Yuki Bhambri, Manish Sureshkumar, Peangtarn*

*Plipuech Chennai Stallions : Purav Raja, Sidharth Rawat, Samantha Murray Sharan*

*Bengaluru Spartans : Jeevan Nedunchezhiyan, Sriram Balaji, Sabina Sharipova*

*Hyderabad Strikers : Arjun Kadhe, Vishnu Vardhan, Ankita Raina .*

*Rajasthan Tigers : Prajnesh Gunneswaran, Aryan Goveas, Diana Marcinkevica*

*Gujarat Panthers : Divij Sharan, Vijay Sundar Prashant, Valeriya Strakhova .*

*Pune Jaguars : Saketh Myneni, Ishaque Iqbal, Rutuja Bhosale .*

## RBI Grade B Study Plan (75+20 Days)

Question No. 60

How Many States in India have a Bicameral Legislature?

**Options :**

1. 5
2. 6
3. 8
4. 4
5. 9

**Answer : 6**

*There are six states in India with a bicameral legislature . These states include Odisha, Karnataka, Bihar, Andhra Pradesh, Maharashtra, Telangana, and Uttar Pradesh.*

Question No. 61

Which of the following is / are included in the India Stack?

**Options :**

1. Aadhar
2. GSTIN
3. e-KYC
4. UPI
5. All of the above

**Answer : All of the above**

*The following APIs are considered to be a core part of the India Stack.*

1. Aadhaar Authentication
2. Aadhaar e- KYC
3. eSign
4. Digital Locker
5. Unified Payment Interface ( UPI)
6. Digital User Consent - still work in progress.

**The following APIs are also considered to be societal platforms built on similar principles like India Stack:**

1. GSTN - The Goods and Services Tax Network
2. BBPS - The Bharat Bill Payment System
3. ETC - Electronic Toll Collection ( known under the brand FASTag)

Question No. 62

Who is the Prime Minister of Papua New Guinea?

**Options :**

1. James Marpe
2. Jean Badel Bakossa
3. Abid Ahmed
4. Kassim Majaliwa
5. Mustapha Madbouly

**Answer : James Marpe**

*James Marpe is the Prime Minister of Papua New Guinea Since 30<sup>th</sup> May 2019 .*

Question No. 63

Which of the has the highest component in GST Collection for the month of May 2023?

**Options :**

1. IGST
2. SGST
3. CGST
4. Cess
5. None of these

**Answer : IGST**

*The gross Good & Services Tax ( GST ) revenue collected in the month of May, 2023 is ₹1,57,090 crore of which CGST is ₹28,411 crore, SGST is ₹35,828 crore, IGST is ₹81,363 crore ( including ₹41,772 crore collected on import of goods ) and cess is ₹11,489 crore ( including ₹1,057 crore collected on import of goods ).*

Question No. 64

The " Beti Bachao Beti Padhao " scheme was introduced in response to the declining \_\_\_\_\_ in India . The objective of this scheme is to address which of the following issues?

**Options :**

1. Declining fertility rate
2. Low literacy rate among girls
3. High maternal mortality rate
4. Child sex ratio imbalance
5. Lack of access to healthcare facilities

**Answer : Child sex ratio imbalance**

*The Beti Bachao, Beti Padhao ( BBBP ) Scheme has been introduced in October 2014 to address the issue of declining Child Sex Ratio ( CSR ). This is being implemented through a national campaign and focussed multi - sectoral action in 100 selected districts low in CSR, covering all States and UTs .*

Question No. 65

ADB will provide a fund of Rs.1311 .20 crore for tourism projects in which state?

**Options :**

1. Uttarakhand
2. Tamil Nadu
3. Himachal Pradesh
4. Maharashtra
5. None of these

**Answer : Himachal Pradesh**

*The Asian Development Bank ( ADB ) has agreed for in - principle funding of tourism projects in Himachal Pradesh . Officials said that ADB has given an agreement for Rs 1,311 . 20 crore for various projects in the tourism department .*

Question No. 66

Which of the following Constitutional Amendments is related to the creation of ULBs in India?

**Options :**

1. 101st
2. 74th
3. 100th
4. 102nd
5. None of these

**Answer : 74<sup>th</sup>**

*The Constitution of India provided a clear mandate for democratic decentralisation through the 74th Constitutional Amendment Act ( 74th CAA ) , which sought to create an institutional framework for ushering in democracy at the grass root level through self - governing local bodies in urban areas of the country .*

Question No. 67

Consider the following Statements about **Smart Cities Mission** and choose the options with correct statements .

I - Smart Cities Mission has covered 100 cities that have been distributed among the States / Union Territories ( UT ) on the basis of an equitable criteria .

II - It was launched in 2015 .

III - It was launched by the Union Housing and Urban Affairs Ministry .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of these

**Answer : All of the above**

*Integrated Command and Control Centers operationalized in all 100 smart cities for better monitoring and coordination . Government of India, launched the Smart Cities Mission ( SCM ) on 25 June 2015 . 100 Smart Cities were selected through 4 rounds of competition from January 2016 to June 2018 . It was launched by the Ministry of Housing and Urban Affairs .*

Question No. 68

Which of the following statement is / are incorrect about “ World Bank and IMF ” ?

I. The World Bank publishes the World Development Report . It has been published annually since 2002

II. World economic outlook is published by World Bank .

III. IMF publishes Global Financial Stability Report .

**Options :**

1. I and II only
2. II and III only
3. II only
4. I and III only
5. All of the above

**Answer : I and II only**

*World Economic Outlook and Global Financial Stability Report are published by IMF .*

*The World Bank publishes the World Development Report . It has been published annually since 1978 as an invaluable guide to the economic, social, and environmental state of the world .*

Question No. 69

Which of the following statement is / are correct about Union Public Service Commission " ?

- I. Article 312 empowers Parliament to create All India services, including an All India Judicial Service, common to the Union and the States .
- II. Article 315 establishes the constitution of Public Service Commissions for the Union and the States .
- III. Article 316 covers the appointment and term of office of members of the UPSC and SPSC .

**Options :**

- 1. I and III only
- 2. II and III only
- 3. I only
- 4. III only
- 5. All of the above

**Answer : All of the above**

*Article 312 empowers Parliament to create All India services, including an All India Judicial Service, common to the Union and the States .*

*The provisions for the composition, appointment, and removal of members, as well as the powers and functions of the UPSC, are outlined in Part XIV of the Indian Constitution under Articles 315 to 323 .*

*Article 315 establishes the constitution of Public Service Commissions for the Union and the States.*

*Article 316 covers the appointment and term of office of members of the UPSC and SPSC.*

*Article 317 deals with the removal and suspension of members of both the UPSC and SPSC*

Question No. 70

According to the Budget 2023, which of the following changes is/ are correct regarding " Income tax"?

- I. Rebate limit of Personal Income Tax to be increased to Rs . 7 lakh from the current Rs . 5 lakh in the new tax regime .
- II. The new tax regime was introduced in 2021 .
- III. According to the new tax regime the highest income tax rate is 30 %.

**Options :**

- 1. I only
- 2. III only
- 3. I and III only
- 4. I and II only
- 5. All of the above

**Answer : I and III only**

*Rebate limit of Personal Income Tax to be increased to Rs. 7 lakh from the current Rs. 5 lakh in the new tax regime. Thus, persons in the new tax regime, with income up to Rs. 7 lakh to not pay any tax.*

*Tax structure in new personal income tax regime, introduced in 2020 with six income slabs, to change by reducing the number of slabs to five and increasing the tax exemption limit to Rs. 3 lakh. Change to provide major relief to all tax payers in the new regime.*



Question No. 71

Which of the following options accurately describes the primary focus areas of UNESCO and WHO, respectively?

**Options :**

1. UNESCO: Promoting education and cultural heritage preservation; WHO: Ensuring global health and disease prevention.
2. UNESCO: Addressing climate change and environmental sustainability; WHO: Promoting international peace and security.
3. UNESCO: Ensuring global food security and agricultural development; WHO: Facilitating cultural exchange and cooperation among member countries.
4. UNESCO: Setting and enforcing rules for international trade and resolving trade disputes; WHO: Promoting human rights and social justice worldwide.
5. UNESCO: Promoting gender equality and women's empowerment; WHO: Advocating for international labor rights and workers' protection.

**Answer : UNESCO: Promoting education and cultural heritage preservation; WHO: Ensuring global health and disease prevention.**

*UNESCO, or the United Nations Educational, Scientific and Cultural Organization, works to build the conditions for dialogue among civilizations, cultures and peoples, based upon respect for commonly shared values. The World Health Organization is responsible for providing leadership on global health matters, shaping the health research agenda, setting norms and standards, articulating evidence - based policy options, providing technical support to countries and monitoring and assessing health trends .*

Question No. 72

According to a report by Brand Finance which is India's most valuable brand?

**Options :**

1. TATA Group
2. LIC
3. SBI
4. HDFC
5. Infosys

**Answer : TATA Group**

*Tata Retains Title of India's Most Valuable Brand, Taj Strongest Brand for 2nd Year in a Row : Brand Finance Report.*

Question No. 73

With respect to PMEGP, how much subsidy is given for General Category applicants in Rural and Urban areas respectively?

**Options :**

1. 25% & 15%
2. 25% & 10%
3. 35% & 25%
4. 45% & 15%
5. None of these

**Answer : 25% & 15%**

*Under PMEGP, General Category beneficiaries can avail of Margin Money ( MM ) subsidy of 25 % of the project cost in rural areas and 15 % in urban areas .*

Question No. 74

Which of the following metal was not used in a special commemorative Rs 75 coin to mark the opening of the new Parliament building?

**Options :**

1. Silver
2. Copper
3. Nickel
4. Zinc
5. Gold

**Answer : Gold**

*The coin will be circular in shape with a diameter of 44 millimeters and will have 200 serrations along its edges . The 35 - gram coin will be made from a four - part alloy, which includes 50 % silver, 40 % copper, 5 % nickel, and 5 % zinc .*

Question No. 75

Who can issue Sovereign Gold Bonds?

**Options :**

1. Reserve Bank of India
2. Authorized Primary Dealers
3. Can be bought from Exchange
4. Both A and C
5. None of the above.

**Answer : Reserve Bank of India**

*SGBs are government securities denominated in grams of gold . They are substitutes for holding physical gold . Investors have to pay the issue price in cash and the bonds will be redeemed in cash on maturity . The Bond is issued by Reserve Bank on behalf of Government of India .*

Question No. 76

Which of the following towns was NOT designated as a Town of Export Excellence ( TEE ) in the FTP 2023?

**Options :**

1. Faridabad
2. Mirzapur
3. Moradabad
4. Varanasi
5. Bhagalpur

**Answer : Bhagalpur**

*The trade policy of 2023 has identified Four new towns Faridabad, Mirzapur, Moradabad, and Varanasi as new towns of export excellence . Now there are 43 TEE ( Tripur, Ludhiana, Panipat, Kanoor, Karur, AEKK, Jodhpur, Kekhra, Dewas, Alleppey, Kollam, Indore, Bhilwara, Surat, Malihabad, Kanpur, Ambur, Jaipur, Srinagar, Anantnag, Barmer, Bhiwandi, Agra, Firozabad, Bhubaneshwar, Agartala, Ahmedabad, Kolhapur, Saharanpur, and Morbi ).*

Question No. 77

As per Union budget 2023 - 24 . India is largest \_\_\_\_\_ and second largest \_\_\_\_\_ of Shree Anna in the world .

**Options :**

1. Producer, Exporter
2. Exporter, Producer
3. Consumer, Exporter
4. Exporter, Consumer
5. None of these

**Answer : Producer, Exporter**

*India is the largest producer and second largest exporter of ' Shree Anna ' in the world .*

Question No. 78

Which of the following statements are correct in regards to Pradhan Mantri Kaushal Vikas Yojana 4.0?

1. Pradhan Mantri Kaushal Vikas Yojana 4 . 0 has been announced in the budget 2023 -24
2. To skill lakhs of youth within the next 5 years covering new age courses for Industry
3. 30 Skill India International Centres to be set up across different States to skill youth for international opportunities.

**Options :**

1. 1 & 2
2. 1 & 3
3. 2 & 3
4. All
5. None

**Answer : 1 & 3**

*Pradhan Mantri Kaushal Vikas Yojana 4 . 0, to be launched to skill lakhs of youth within the next 3 years covering new age courses for Industries like coding, AI, robotics, mechatronics, IOT, 3D printing, drones, and soft skills . 30 Skill India International Centres to be set up across different States to skill youth for international opportunities .*

Question No. 79

Which of the following statements is / are correct in regards to budget 2023 - 24?

1. MISHTI, to be taken up for mangrove plantation along the coastline and on salt pan lands
2. Green Credit Programme to be notified under the Environment ( Protection ) Act
3. Amrit Dharohar scheme to be implemented over the next three years

**Options :**

1. 1 & 2
2. 1 & 3
3. 2 & 3
4. All
5. None

**Answer : All**

*MISHTI, to be taken up for mangrove plantation along the coastline and on salt pan lands, through convergence between MGNREGS, CAMPA Fund and other sources .*

*Green Credit Programme to be notified under the Environment ( Protection ) Act to incentivize and mobilize additional resources for environmentally sustainable and responsive actions .*

*Amrit Dharohar scheme to be implemented over the next three years to encourage optimal use of wetlands, enhance bio - diversity, carbon stock, eco - tourism opportunities and income generation for local communities .*

Question No. 80

Which of the following are the achievements after the budget of 2014 - 15 till now?

1. 47 . 8 crores PM Jana Dhan Accounts
2. COVID vaccination to 102 crore persons
3. 11 . 7 crore household toilet constructed
4. 9 . 6 crore LPG connections provided

**Options :**

1. 1 & 2
2. 2 & 3
3. 3 & 4
4. 1, 2 & 4
5. All of the above

**Answer : All of the above**

*47 . 8 crores PM Jana Dhan Accounts opened*

*220 crore COVID vaccination to 102 crore persons*

*11 . 7 crore household toilet constructed under Swachh Bharat Mission*

*9 . 6 crore LPG connections provided under Ujjawala Yojana .*

**Direction: In each of the following questions, a word has been used in sentences in THREE different ways. Choose the option corresponding to the sentences in which the usage of the word is CORRECT or APPROPRIATE.**

Question No. 81

The following question, a word has been used in sentences in THREE different ways.

Choose the option corresponding to the sentences in which the usage of the word is CORRECT or APPROPRIATE.

**Elegy**

- I. Had the husband not die after his wife died, he would have composed many **elegies**.
- II. The **elegy** of the church made it mandatory for all to attend mass on Sundays.
- III. Did Shakespeare write any **elegies** in his time?

**Options :**

1. Only I
2. Both II and III
3. Both I and III
4. Only II
5. All are correct

**Answer : Both I and III**

*In statement I and III the word elegy means a poem typically written accentuating lamentations or grief. In the second sentence the word is inappropriate and should be replaced with another word which makes the sentence meaningful. The correct replacement can be 'clergy' that means a body of priests in the church.*

Question No. 82

The government decision to increase the important duty on electronic goods (A) / will likely to have a negative impact (B) / **on the consumer electronics industry** (C) / and may result in higher prices (D) / for the ending consumers. (E).

**Options :**

1. A
2. B
3. C
4. D
5. All contain error

**Answer : D**

*In part A 'important' should be replaced with 'import' to define a particular type of duty on electronic goods. In the second part 'likely to' is inaccurate and the preposition 'to' should be omitted. The correct way should be 'will likely have a negative impact'. Part E is incorrect as the word 'ending' should be replaced with 'end'. 'End consumers' are those who make the final purchase or use of a product. Hence apart from part C, part D is error free.*

Question No. 83

One of the most effective strategy (A) / to improve memory attention (B) / is to break in complex information (C) / **into smaller, manageable chunks** (D) / that are easier to comprehend. (E)

**Options :**

1. A
2. B
3. E
4. D
5. All contain error

**Answer : E**

*Part A should contain 'strategies' in place of 'strategy' to follow subject verb agreement. Part B should have 'memory retention' in place of 'memory attention' to make a sensible meaning. Part C should contain 'break in' should be replaced with 'break down' that means splitting up while the phrasal verb 'break in' means an entry by force. Part E is accurate apart from part D.*

Question No. 84

**The recent advancements in artificial intelligence** (A) / has led to significant breakthroughs (B) / in various field, including healthcare, finance, and manufacturing (C) / that were unimaginable a decade past(D) / and have transformed the way we live and work. (E)

**Options :**

1. A
2. E
3. C
4. D
5. All contain error

**Answer : E**



*Part B should begin with 'have led' in place of 'has led' to follow subject verb agreement. Part C should start with 'in various fields'. As 'various' refers to multiple items, the noun after that should be plural. In part D 'a decade past' should be replaced with 'a decade ago' to be grammatically correct. Part E is correct apart from part A.*

Question No. 85

**Out of the statements given below, one statement may be grammatically and contextually correct. Choose the correct statement as your answer. If all the statements are correct, choose E, i.e. 'All are correct'.**

**Options :**

1. The government's decision to implement stricter regulations on cryptocurrency exchanges has raised concerns among investors.
2. Despite of the increasing demand for renewable energy sources, the government has failed to provide sufficient incentives for solar power adoption.
3. It is essential that businesses adopt sustainable practices to mitigate the environmental impact and ensure long-term viability.
4. The technological advancements in artificial intelligence has revolutionized various industries, including healthcare and finance.
5. All are correct.

**Answer : All are correct.**

Question No. 86

**Out of the statements given below, one statement may be grammatically and contextually correct. Choose the correct statement as your answer. If all the statements are correct, choose E, i.e. 'All are correct'.**

**Options :**

1. The recent urge in online shopping has resulted in a significant increase in e-commerce sales worldwide.
2. Although the company faced financial challenges, it managed to stay floated by implementing cost-cutting measures and strategic partnerships.
3. The government's decision to impose a ban on single-use plastics is a positive step towards inducing environmental pollution.
4. The international conference on climate change aims to bring together experts and policymakers to discuss strategies for combating global warming.
5. All are correct.

**Answer : The international conference on climate change aims to bring together experts and policymakers to discuss strategies for combating global warming.**

*Sentence A: 'Urge' should be replaced with 'surged' to define a 'hike in online shopping'.*

*Sentence B: 'floated' should be replaced with 'afloat' that means 'out of debt'.*

*Sentence C: 'inducing' does not make correct sense; hence, should be replaced with 'reducing'.*

*Sentence D is correct.*

Question No. 87

**Out of the statements given below, one statement may be grammatically and contextually correct. Choose the correct statement as your answer. If all the statements are correct, choose E, i.e. 'All are correct'.**

**Options :**

1. The company's commitment to innovation and continuous improvement has helped it maintain a competitive in the market.
2. Despite of the economic downturn, the real estate sector has witnessed a steady growth in property prices.
3. The government's decision to raise the minimum wage is expected to improve the standard of living for low-income work.
4. The educational forms aim to enhance the quality of education by incorporating modern teaching methods and technologies.
5. All are correct.

**Answer : The company's commitment to innovation and continuous improvement has helped it maintain a competitive in the market.**

*Sentence A- is correct*

*Sentence: B - 'Despite' is not followed by 'of'. Hence, it should be only 'despite'.*

*Sentence C - 'work' should be replaced with 'workers' to give it a correct sense.*

*Sentence D- 'educational forms' should be replaced with 'educational reforms'.*

Question No. 88

**Out of the statements given below, one statement may be grammatically and contextually correct. Choose the correct statement as your answer. If all the statements are correct, choose E, i.e. 'All are correct'.**

**Options :**

1. The novel's depreciate plot and well-developed characters have captivated readers worldwide.
2. Despite the challenges faced during the pandemic, the healthcare system demonstrated resilience and adoptability.
3. The government's initiative to provide free healthcare services to marginalized communities is a step toward achieving universal healthcare coverage.
4. The increasing prevalence of cyberattacks highlights the need for stronger cybersecurity measures across organizations.
5. All are correct.

**Answer : The increasing prevalence of cyberattacks highlights the need for stronger cybersecurity measures across organizations.**

*Sentence A- 'depreciate' should be replaced with 'intricate' to define the plot as difficult. Depreciate means a descent in value.*

*Sentence B- 'adoptability' should be corrected by replacing it with 'adaptability'.*

*Sentence C- 'toward' should be replaced with 'towards' to follow the agreement in subject and verb.*

*Sentence D is correct.*

**Direction:** Six statements are given below, which are jumbled in any random order. These statements will form a coherent and meaningful paragraph, when arranged in the correct sequence. Arrange the sentences in the right order and answer the questions that follow.

- (a) In India too, it is rapidly rising.
- (b) The gender disparity in access to healthcare is also well-documented.
- (c) Today, one in 22 urban women and one in 60 rural women in India is at risk of the disease.
- (d) Breast cancer is now the most commonly diagnosed cancer in the world, making up 11.7% of all new cancer diagnoses.
- (e) We need to undo this skew urgently, so that all women have a fighting chance of a full life.
- (f) Delays in detection and treatment are the main reasons it becomes a more complex and life-threatening situation here.

Question No. 89

Which of the following is the SECOND sentence of the paragraph after rearrangement?

**Options :**

- 1. a
- 2. d
- 3. e
- 4. b
- 5. f

**Answer : a**

Question No. 90

Which of the following is the Fourth sentence of the paragraph after rearrangement?

**Options :**

- 1. a
- 2. d
- 3. e
- 4. b
- 5. f

**Answer : a**

Question No. 91

Which of the following is the FIRST sentence of the paragraph after rearrangement?

**Options :**

- 1. a
- 2. d
- 3. e
- 4. b
- 5. f

**Answer : a**

Question No. 92

Which of the following is the LAST sentence of the paragraph after rearrangement?

**Options :**

- 1. a
- 2. d
- 3. e
- 4. b
- 5. f

**Answer : a**

**Direction: In the passage given below, certain phrases are given in bold letters. In the questions that follow, there are four options with possible replacement for the phrase in bold. Pick the correct phrase from these options. If the phrase in bold is correct, mark the fifth option as the answer.**

Almost 1.5 million men volunteered to fight in the Great War. Indians \_\_\_\_ **moved four days after British declared war against** \_\_\_\_ (1) Germany, with the support of nationalist leaders, including Mahatma Gandhi. Indians fought with valour and distinction in the trenches of Europe, West Asia and North Africa, earning 11 Victoria Crosses along the way. Of those men, about 74,000 never came home. India raised the largest ever volunteer army, of 2.5 million, for the Second World War. More than 87,000 of those men \_\_\_\_ **are cremated or buried in war cemeteries** \_\_\_\_ (2) around the world and in India. Thirty-one Victoria Crosses — 15 % of the total — went to soldiers from undivided India. Without Indian soldiers, non-combatant labourers, material and money, \_\_\_\_ **the course of two conflicts would be** \_\_\_\_ (3) very different as acknowledged by Field Marshal Auchinleck, Britain's last Commander-in-Chief of the Indian Army, in an interview years later. And yet, there is no recognition within India \_\_\_\_ **of their history** \_\_\_\_ (4). In Britain, the contribution of the Commonwealth — including the Indian subcontinent— \_\_\_\_ **is memorialised onto** \_\_\_\_ (5) Commonwealth Memorial Gates that lead up to Buckingham Palace. The Gates commemorate the campaigns where Commonwealth soldiers served with distinction; there is also a canopy inscribed with the names of the Commonwealth recipients of the George and Victoria Crosses.

Question No. 93

Select the most appropriate option to fill in blank number 1.

**Options :**

1. mobilise four days after Britain declared war on
2. mobilised four days after Britain declared war on
3. moving four days after British declared war on
4. moving four days after British announced war on
5. No improvement required

**Answer : mobilise four days after Britain declared war on**

Question No. 94

Select the most appropriate option to fill in blank number 2.

**Options :**

1. is cremated or buried in war cemetery
2. were cremated or buried in war cemetery
3. was cremated or buried in war cemeteries
4. are cremated or buried in war cemeteries
5. No improvement required

**Answer : is cremated or buried in war cemetery**

Question No. 95

Select the most appropriate option to fill in blank number 3.

**Options :**

1. the courses of both conflicts would have been
2. the courses of both conflicts would be
3. the course of both conflicts would have been
4. the course of both conflicts would be
5. No improvement required

**Answer : the courses of both conflicts would have been**

Question No. 96

Select the most appropriate option to fill in blank number 4.

**Options :**

1. of this history
2. of his history
3. of her history
4. of one's history
5. No improvement required

**Answer : of this history**

Question No. 97

Select the most appropriate option to fill in blank number 5.

**Options :**

1. are memorised in
2. are memorialised in the
3. was remembered in
4. is memorialised in the
5. No improvement required

**Answer : are memorised in**

Question No. 98

**In questions given below, a sentence is given which is divided into FIVE parts such that the parts are jumbled and do not make a meaningful sentence. Only the part in bold is in its correct place. Rearrange the remaining parts to form a grammatically correct and meaningful sentence and choose the correct rearrangement from the options given below each question.**

With Bangladesh in recent years without (a)/ Pakistan has attempted to gesticulate (b)/ its intent to strengthen diplomatic relations and economic ties (c)/necessarily making the concerted efforts (d)/**needed for reconciliation (e).**

**Options :**

1. bcade
2. acbde
3. dbcae
4. cdabe
5. No rearrangement required

**Answer : bcade**



Question No. 99

In questions given below, a sentence is given which is divided into FIVE parts such that the parts are jumbled and do not make a meaningful sentence. Only the part in bold is in its correct place. Rearrange the remaining parts to form a grammatically correct and meaningful sentence and choose the correct rearrangement from the options given below each question.

In the mid-sixties, (a)/ domestic agricultural production (b)/that could not be solved through trade, (c)/a concerted effort was made to raise (d)/ when India was facing food shortage (e).

**Options :**

1. abedc
2. adcbe
3. aecdb
4. acebd
5. No rearrangement required

**Answer : abedc**

Question No. 100

In questions given below, a sentence is given which is divided into FIVE parts such that the parts are jumbled and do not make a meaningful sentence. Only the part in bold is in its correct place. Rearrange the remaining parts to form a grammatically correct and meaningful sentence and choose the correct rearrangement from the options given below each question.

There was a consensus (a)/ on the repeal of the three Acts (b)/no need for a debate because (c)/ the Minister arrogated to himself (d)/ the right to decide that there was (e).

**Options :**

1. adceb
2. becd a
3. edcba
4. decab
5. No rearrangement required

**Answer : adceb**

Question No. 101

Given below are a few sentences with two blanks in each, following which are five options with a pair of words in each. Choose the correct option that contain the correct pair of words that can fill the blanks.

I need to \_\_\_\_\_ the complex task into smaller steps and \_\_\_\_\_ each step systematically.

**Options :**

1. break off, push up
2. hold on, add up
3. break down, carry out
4. get over, break up
5. hold up, give in

**Answer : break down, carry out**

"break down" means to divide or analyze something complex into simpler components, and "carry out" means to execute or complete a task in a systematic manner.

Question No. 102

**Given below are a few sentences with two blanks in each, following which are five options with a pair of words in each. Choose the correct option that contain the correct pair of words that can fill the blanks.**

The manager had to \_\_\_\_\_ the employees who were slacking off and \_\_\_\_\_ their work ethic.

**Options :**

1. call out, straighten out
2. call up, push back
3. call out, blow out
4. blow off, set off
5. call back, set up

**Answer : call out, straighten out**

*"call out" is used to indicate that the manager had to summon or bring attention to the employees who were slacking off. It implies that the manager took action to address the issue and confront the employees about their behavior. "straighten out" is used to convey that the manager had to take steps to address and rectify the employees' work ethic. It implies that the manager intervened to resolve any issues, clarify expectations, and ensure that the employees' work improved or became more organized.*

**Direction: Read the following passage and answer the questions based on it. Some of the words have been emboldened to help you in answering a few questions.**

Even though the Sun is the primary source of energy for most life forms on the planet, there is a lot that we do not know about it. For example, we are not quite sure why its corona, in the outer atmosphere, is hotter than its surface.

But now, the European Space Agency's (ESA) Solar Orbiter may have taken a step towards solving that eighty-year-old mystery. Just a few months after its nominal mission, on March 3, 2022, the Solar Orbiter's Extreme Ultraviolet Imager (EUI) captured data that showed for the first time a magnetic phenomenon called reconnection happening on tiny scales, according to ESA. During that time, the orbiter was about halfway between our planet and the Sun.

Due to this, it was possible to coordinate observations with NASA's Solar Dynamics Observatory and the Interface Region Imaging Spectrograph (IRIS) missions. Astronomers **combined** data from these three missions for their analysis. Magnetic reconnection happens when a magnetic field transforms into a more stable **configuration**. It is an important energy release mechanism in a state of matter called plasma and it is believed that this magnetic reconnection is also behind large-scale solar eruptions. Being a direct cause for space weather, it is also a prime candidate to explain the heating of the Sun's outer atmosphere

Since the 1940s, it has been known that the Sun's corona, or its outer atmosphere, is much hotter than its surface. The surface of the sun is about 5,500 degrees Celsius while the gases in the corona measure about 2 million degrees Celsius. But it has so far proven **intricate** to explain why that is the case. But magnetic reconnection could be one potential explanation.

For a long time, magnetic reconnection was observed during large-scale explosive phenomena, But astronomers now have ultra-high-resolution observations of persistent small scale reconnection in

the corona. Of course, the word small-scale here is relative as this phenomena measure 390 kilometres across on the Sun.

These observations turned out to be long-lived and “gentle” sequences of magnetic reconnection, contrasted with the sudden explosive release of energy that the phenomena is usually associated with.

These new observations suggest that there could be even smaller and harder-to-observe instances of magnetic reconnection on the Sun, and this could perhaps explain how the Sun is injecting so much heat into its outer atmosphere.

Question No. 103

Which one of the following statements is INCORRECT based on the information given in the passage?

**Options :**

1. The Solar Orbiter was positioned between Earth and the Sun during the observations.
2. Data from the Solar Orbiter, Solar Dynamics Observatory, and Interface Region Imaging Spectrograph missions were combined for analysis.
3. The gentle and persistent instances of magnetic reconnection suggest the possibility of smaller-scale events.
4. Magnetic reconnection is considered a significant energy release mechanism in plasma and a potential explanation for the corona's higher temperature compared to the Sun's surface.
5. The discovery of gentle instances of magnetic reconnection in the Sun's corona implies that all instances of reconnection in the corona are characterized by similar behavior.

**Answer :** *The discovery of gentle instances of magnetic reconnection in the Sun's corona implies that all instances of reconnection in the corona are characterized by similar behavior.*

*The statement that "The discovery of gentle instances of magnetic reconnection in the Sun's corona implies that all instances of reconnection in the corona are characterized by similar behavior" is false because the passage mentions the possibility of even smaller and harder-to-observe instances of magnetic reconnection, indicating that there may be variations in behavior and scale of the observed phenomena.*

Question No. 104

Position of the orbiter played an important role in helping astronomers connect with the other relevant missions. This statement is

**Options :**

1. Definitely True
2. Definitely False
3. Probably True
4. Probably False
5. Cannot be determined

**Answer :** *Definitely True*

*During that time, the orbiter was about halfway between our planet and the Sun. Due to this, it was possible to coordinate observations with NASA's Solar Dynamics Observatory and the Interface Region Imaging Spectrograph (IRIS) missions. Astronomers combined data from these three missions for their analysis.*

Question No. 105

What changes were observed in the nature and frequency of magnetic reconnection?

- a. The magnetic reconnection were instant on a large scale and then consecutive on small scale.
- b. Small scale reconnection out-did large-scale reconnection in frequency.
- c. The phenomena of small scale reconnection happened to be for some time in contrast to sudden explosive release of energy.

**Options :**

- 1. Only b and c
- 2. Only a and b
- 3. Only a and c
- 4. All are correct
- 5. None of the above

**Answer : Only a and b**

*Statement 'a' can be concluded from the following statement in the passage: "These observations turned out to be long-lived and "gentle" sequences of magnetic reconnection, contrasted with the sudden explosive release of energy that the phenomena is usually associated with." Statement 'b' can be comprehended from the following statement in the passage 'But astronomers now have ultra-high-resolution observations of persistent small scale reconnection in the corona.' But statement 'c' is wrong because in "These observations turned out to be long-lived and "gentle" sequences of magnetic reconnection, contrasted with the sudden explosive release of energy" it is clearly stated that the observation that is the small scale reconnection were long-lived.*

Question No. 106

Which of the following statement(s) is(are) TRUE based on the information given in the passage?

- I. Magnetic reconnection in the Sun's corona may give an explanation for the phenomenon of the corona being hotter than the Sun's surface.
- II. There is a possibility of even smaller-scale and harder-to-detect magnetic reconnection events that may contribute to the significant heating observed in the Sun's outer atmosphere.
- III. The observations made by the Solar Orbiter completely resolve the longstanding mystery of why the Sun's corona exhibits higher temperatures compared to its surface.

**Options :**

- 1. Only I
- 2. Both I and II
- 3. Both II and III
- 4. Only II
- 5. All are true

**Answer : Both I and II**

*I is TRUE because "The Solar Orbiter's recent observations of magnetic reconnection in the Sun's corona provide a potential explanation for the puzzling phenomenon of the corona being hotter than the Sun's surface. This discovery suggests a connection between magnetic reconnection and the heating of the Sun's outer atmosphere." II is TRUE because "The Solar Orbiter's high-resolution observations reveal persistent and relatively gentle instances of magnetic reconnection in the corona, contrasting with the previously observed explosive energy releases. These findings indicate the possibility of even smaller-scale and harder-to-detect magnetic reconnection events that may contribute to the significant heating observed in the Sun's outer atmosphere." III is not given in the passage.*

Question No. 107

Which of the following statements are true according to the passage?

- a. Magnetic reconnection is a product of a fine network of magnetic field.
- b. The equipose magnetic field is the chief cause of heating the Sun's outer atmosphere
- c. The plasma is the prime cause of the heating of the Sun's outer atmosphere
- d. The plasma causes large-scale solar eruptions
- e. The space weather is influenced by the plasma

**Options :**

- 1. Only a,b and c
- 2. Only b,c and d
- 3. Only a,d and e
- 4. Only b,c and e
- 5. All are true

**Answer : All are true**

*Statement 'a' is concluded by the following statement from the passage: "Magnetic reconnection happens when a magnetic field transforms into a more stable configuration." As the configuration i.e an order or equipose of magnetic field and magnetic reconnection refers to same phenomena statement 'b' is proved. The following statement shows this: "it is also a prime candidate to explain the heating of the Sun's outer atmosphere." The plasma is the state of the magnetic reconnection; hence, statement c,d and e are proved to be true.*

Question No. 108

Astronomers \_\_\_\_\_ data from these three missions for their analysis.

**Options :**

- 1. Coalesce
- 2. Concord
- 3. dis sever
- 4. dice
- 5. accord

**Answer : Coalesce**

*In the passage the statement has 'combine' in the blank given. We need to choose a similar word in meaning in the blank. 'Coalesce' means 'combine' or 'mix'. Hence it is the correct option. 'Concord' and 'accord' mean 'match' which is different in meaning to 'combine'. 'Dissever' and 'dice' mean to 'divide' or 'cut'.*

Question No. 109

Which of the following words is close in meaning to the word '**intricate**' as used in the passage?

**Options :**

- 1. Limpid
- 2. Labyrinthine
- 3. Conspicuous
- 4. Fathomable
- 5. Decipherable



**Answer : Labyrinthine**

The word 'intricate' means 'complicated' or 'complex'. The word 'limpid' means clear, transparent, or easily understood. It is the opposite of 'intricate'. The word 'conspicuous' means easily noticeable, obvious, or something which is clearly visible unlike 'intricate' which expresses an idea that something is not clear but difficult or complex. Both 'Fathomable' and 'Decipherable' mean something which is understandable or able to be comprehended. It suggests that something is clear and can be fully grasped. It does not capture the sense of complexity or intricacy associated with "intricate. 'Labyrinthine' means complicated, intricate, or mazelike. It accurately describes something that is complex and full of twists and turns, similar to the meaning of "intricate." Therefore, it is close in meaning to "intricate."

Question No. 110

Which of the following words does not mean similar to the word **configuration** as used in the passage?

**Options :**

1. Disposition
2. Marshalling
3. dishevelled
4. Contours
5. Silhouette

**Answer : disheveled**

The word 'configuration' means a system or objects arranged in a proper form, shape, sequence or order. Disposition: This word refers to the arrangement, organization, or placement of something. It can be similar in meaning to "configuration" as both involve the arrangement or positioning of elements. b. Marshalling: This word means organizing, arranging, or assembling in a specific order or formation. It is similar in meaning to "configuration" as it relates to the arrangement or organization of objects. d. Contours: This word refers to the outline or shape of something, especially its external boundaries. It can be related to "configuration" as it involves the overall shape or form of an object or system. e. Silhouette: This word refers to the dark shape or outline of an object against a light background. It is similar in meaning to "configuration" as both involve the visual representation or outline of an object. c. Dishevelled: RBI Grade B 2023 Phase 1 Shift 1 Previous Year Paper This word means untidy, messy, or in a state of disorder. It does not convey the idea of arrangement or organization, so it is not similar in meaning to "configuration."

**Direction: Answer the questions based on the information given below.**

Different number of persons (male and female) working in different sectors in five different societies. The table given below shows the average number of males and females working in Government sector (G), Corporate sector (C) and Startups (S). Same number of persons (males and females) working from society D and E respectively.

Total number of persons (males and females) working from society A is 600.

Societies	Average number of persons working in Government sector and Startups	Average number of persons working in MNC sector and Startups	Average number of persons working in Government sector and MNC
A	$19x$	$9y$	$16x$
B	190	$8y$	150
C	174	222	$12y$
D	$8x + 5y$	$8y$	$11y$
E	$0.5x + 6y$	$4x + 9y$	$11x + 4.5y$

**Solution:-**

According to question;

$$0.5x + 6y + 4x + 9y + 11x + 4.5y = 8x + 5y + 8y + 11y$$

$$\Rightarrow 15.5x + 19.5y = 8x + 24y$$

$$\Rightarrow 7.5x = 4.5y$$

$$\Rightarrow 5x = 3y \text{ or } 15x = 9y \text{ (multiplying both side by 3)}$$

$$\text{And, } 9y + 19x + 16x = 600$$

$$\Rightarrow 15x + 19x + 16x = 600$$

$$\Rightarrow 50x = 600$$

$$\Rightarrow x = 12$$

$$\text{And, } y = (5 \times 12)/3 = 20$$

Societies	Average number of persons working in Government sector and MNC	Average number of persons working in MNC sector and Startups	Average number of persons working in Government sector and startups
A	$16 \times 12 = 192$	$9 \times 20 = 180$	$19 \times 12 = 228$
B	150	$8 \times 20 = 160$	190
C	$12 \times 20 = 240$	222	174
D	$11 \times 20 = 220$	$8 \times 20 = 160$	$8 \times 12 + 5 \times 20 = 196$
E	$11 \times 12 + 4.5 \times 20 = 222$	$4 \times 12 + 9 \times 20 = 228$	$0.5 \times 12 + 6 \times 20 = 126$

Societies	Total number of persons in the society	Number of persons who work in Government sector	Number of persons who work in MNC sector	Number of persons who work in Startups sector
A	600	$600 - 180 \times 2 = 240$	$600 - 228 \times 2 = 144$	$600 - 240 - 144 = 216$
B	$150 + 160 + 190 = 500$	$500 - 160 \times 2 = 180$	$500 - 190 \times 2 = 120$	$500 - 180 - 120 = 200$
C	$240 + 222 + 174 = 636$	$636 - 222 \times 2 = 192$	$636 - 174 \times 2 = 288$	$636 - 192 - 288 = 156$
D	$220 + 160 + 196 = 576$	$576 - 160 \times 2 = 256$	$576 - 196 \times 2 = 184$	$576 - 256 - 184 = 136$
E	576	$576 - 228 \times 2 = 120$	$576 - 126 \times 2 = 324$	$576 - 120 - 324 = 132$

Question No. 111

Ratio of total number of persons from societies A and B respectively is:

**Options :**

1. 6:5
2. 7:5
3. 5:6
4. 5:7
5. None of these

**Answer : 6:5**

*Desired ratio = 600:500 = 6:5*

Question No. 112

Find out the average number of females who work in startups from societies D and E together, given that the ratio of male to female is 1:3 in society D and 5:1 in society E.

**Options :**

1. 60
2. 65
3. 62
4. 69
5. 72

**Answer : 62**

*Required average =  $\{(136 \times 3/4) + (1/6 \times 132)\}/2 = 62$*

Question No. 113

Difference between number of persons who work in Government sector from societies C and D is:

**Options :**

1. 54
2. 60
3. 64
4. 74
5. 55

**Answer : 64**

*Desired difference = 256 – 192 = 64*

Question No. 114

Number of persons who worked in MNC from society E is:

**Options :**

1. 320
2. 314
3. 320
4. 324
5. None of these

**Answer : 324**

Number of persons who worked in MNC from society E = 324

Question No. 115

Total number of persons who worked in startups from societies, A, B and C together is:

**Options :**

1. 552
2. 522
3. 572
4. 532
5. 542

**Answer : 572**

Total number of persons who worked in startups from societies, A, B and C together =  $216 + 200 + 156 = 572$

Question No. 116

Equation 1:  $2x^2 - 21x + 54 = 0$

Equation 2:  $4y^2 - 23y + 15 = 0$

Question No. 116

Difference between the roots of equation 1 is approximately how much% more or less than the sum of roots of equation 2 ?

**Options :**

1. 73.91%
2. 62.01%
3. 52.10%
4. 55.17%
5. None of these

**Answer : 73.91%**

We know that,

Difference =  $(\sqrt{(b^2 - 4ac)})/a = \sqrt{(441 - 432)}/2 = 3/2 = 24/16$  (Multiplying Numerator and Denominator by 8)

Sum =  $-b/a = 23/4 = 92/16$  (Multiplying Numerator and Denominator by 4)

Required % =  $(92 - 24)/92 \times 100 = 73.91\%$

**Direction:** Two quadratic equations are given below which will follow some conditions. Apply the given conditions to obtain the answers.

Eq.(i)  $ap^2 - 30p + 44.8 = 0$

Eq.(ii)  $bs^2 - 36s + 38.5 = 0$

**Conditions ::**

- (1) One of the root of Eq.(i) is 2.8.
- (2)  $4a = (3b - 4)$

Question No. 117

What is the difference between the largest root of Eq.(i) and smallest root of Eq.(ii)?

**Options :**

1. 0.45
2. 1.05
3. 1
4. -1.25
5. 1.45

**Answer : 1.45**

Eq.(i)  $ap^2 - 30p + 44.8 = 0$

Eq.(ii)  $bs^2 - 36s + 38.5 = 0$

Condition (1) One of the root of Eq.(i) is 2.8.

So we can put the value of 'p = 2.8' in Eq.(i).

$$a(2.8)^2 - 30 \times 2.8 + 44.8 = 0$$

$$a(7.84 - 84 + 44.8) = 0$$

$$7.84a - 39.2 = 0$$

$$7.84a = 39.2$$

$$a = 5$$

Now by putting the value of 'a' in Eq.(i), we can obtain another root.

$$5p^2 - 30p + 44.8 = 0$$

$$5p^2 - (16 + 14)p + 44.8 = 0$$

$$5p^2 - 16p - 14p + 44.8 = 0$$

$$5p(p - 3.2) - 14(p - 3.2) = 0$$

$$(p - 3.2)(5p - 14) = 0$$

$$p = 3.2, 2.8$$

Condition (2)  $4a = (3b - 4)$

Put the value of 'a' in the above condition.

$$4 \times 5 = (3b - 4)$$

$$20 = (3b - 4)$$

$$3b = 20 + 4 = 24$$

$$b = 8$$

Put the value of 'b' in Eq.(ii).

$$8s^2 - 36s + 38.5 = 0$$

$$8s^2 - (22 + 14)s + 38.5 = 0$$

$$8s^2 - 22s - 14s + 38.5 = 0$$

$$2s(4s - 11) - 3.5(4s - 11) = 0$$

$$(4s - 11)(2s - 3.5) = 0$$

$$s = 2.75, 1.75$$

$$\text{difference between the largest root of Eq.(i) and smallest root of Eq.(ii)} = 3.2 - 1.75 = 1.45$$

Question No. 118

Find out the smallest root of equation  $(a+b+1)z^2 - 112z + 210 = 0$ .

**Options :**



1. 2

2. 1

3. 3

4. -3

5. -2

**Answer : 3**

$$\text{Eq.(i)} \quad ap^2 - 30p + 44.8 = 0$$

$$\text{Eq.(ii)} \quad bs^2 - 36s + 38.5 = 0$$

Condition (1) One of the root of Eq.(i) is 2.8.

So we can put the value of 'p = 2.8' in Eq.(i).

$$ax(2.8)^2 - 30 \times 2.8 + 44.8 = 0$$

$$ax7.84 - 84 + 44.8 = 0$$

$$7.84a - 39.2 = 0$$

$$7.84a = 39.2$$

$$a = 5$$

Now by putting the value of 'a' in Eq.(i), we can obtain another root.

$$5p^2 - 30p + 44.8 = 0$$

$$5p^2 - (16+14)p + 44.8 = 0$$

$$5p^2 - 16p - 14p + 44.8 = 0$$

$$5p(p-3.2) - 14(p-3.2) = 0$$

$$(p-3.2)(5p-14) = 0$$

$$p = 3.2, 2.8$$

$$\text{Condition (2)} \quad 4a = (3b-4)$$

Put the value of 'a' in the above condition.

$$4 \times 5 = (3b-4)$$

$$20 = (3b-4)$$

$$3b = 20+4 = 24$$

$$b = 8$$

Put the value of 'b' in Eq.(ii).

$$8s^2 - 36s + 38.5 = 0$$

$$8s^2 - (22+14)s + 38.5 = 0$$

$$8s^2 - 22s - 14s + 38.5 = 0$$

$$2s(4s-11) - 3.5(4s-11) = 0$$

$$(4s-11)(2s-3.5) = 0$$

$$s = 2.75, 1.75$$

$$(a+b+1)z^2 - 112z + 210 = 0$$

Put the values of 'a' and 'b' in the above equation.

$$(5+8+1)p^2 - 112p + 210 = 0$$

$$14z^2 - 112z + 210 = 0$$

$$z^2 - 8z + 15 = 0$$

$$z^2 - (5+3)z + 15 = 0$$

$$z^2 - 5z - 3z + 15 = 0$$

$$z(z-5) - 3(z-5) = 0$$

$$(z-5)(z-3) = 0$$

$$z = 5, 3$$

Question No. 119

A and B started a business with the investments of Rs. (z-2000) and Rs. (z+4000) respectively. After 4 months of the start of the business, B left it and C joined it. The initial investment of C is Rs. 1000 less than the average of the initial investment of A and B together. If at the end of one year, the ratio between the profits of B and C is 5:8 respectively, then find out the initial investment of A is what percentage of the initial investment of C?

**Options :**

1. 77.5%
2. 67.5%
3. 87.5%
4. 97.5%
5. None of these

**Answer : 87.5%**

The initial investment of C is Rs. 1000 less than the average of the initial investment of A and B together.

$$\begin{aligned} \text{initial investment of C} &= [(z-2000)+(z+4000)]/2 - 1000 \\ &= [2z+2000]/2 - 1000 \\ &= z+1000-1000 \\ &= z \end{aligned}$$

$$\begin{aligned} \text{The ratio between the investment of A, B and C with respect to the time} &= (z-2000) \times 12 : (z+4000) \times 4 : z \times 8 \\ &= (z-2000) \times 3 : (z+4000) : z \times 2 \end{aligned}$$

The ratio between the profits of B and C is 5:8 respectively.

$$(z+4000)/2z = 5/8$$

$$(z+4000)/z = 5/4$$

$$4z+16000 = 5z$$

$$5z-4z = 16000$$

$$z = 16000$$

$$\begin{aligned} \text{Required percentage} &= [(z-2000)/z] \times 100 \\ &= [(16000-2000)/16000] \times 100 \\ &= [14000/16000] \times 100 \\ &= 14000/160 \\ &= 87.5\% \end{aligned}$$

**Direction: Study the following information carefully and answer the questions.**

Observe the Series I carefully to identify the logic and obtain the value of 'P'.

In both of the series, the same logic is applied.

**Series I :** 60, 68, 14, (P), -294, 786, -1272

**Series II :** (P-12), Q, R, S, T, U, W

Question No. 120

What is the value of 'R'?

**Options :**

1. 138
2. 128
3. 148
4. 168
5. 155

**Answer : 148**

$$60 + (2 \times 4 - 2 \times 3) = 60 + (16 - 8) = 60 + 8 = 68$$

$$68 - (3 \times 4 - 3 \times 3) = 68 - (12 - 9) = 68 - 3 = 65$$

$$14 + (4 \times 4 - 4 \times 3) = 14 + (16 - 12) = 14 + 4 = 18$$

$$206 - (5 \times 4 - 5 \times 3) = 206 - (20 - 15) = 206 - 5 = 201$$

$$-294 + (6 \times 4 - 6 \times 3) = -294 + (24 - 18) = -294 + 6 = -288$$

$$786 - (7 \times 4 - 7 \times 3) = 786 - (28 - 21) = 786 - 7 = 779$$

$$\text{So } P = 206$$

$$\text{Series II : } (P - 12) = 206 - 12 = 194$$

$$194 + (2 \times 4 - 2 \times 3) = 194 + (16 - 8) = 194 + 8 = 202 = Q$$

$$202 - (3 \times 4 - 3 \times 3) = 202 - (12 - 9) = 202 - 3 = 199$$

$$148 + (4 \times 4 - 4 \times 3) = 148 + (16 - 12) = 148 + 4 = 152 = S$$

$$340 - (5 \times 4 - 5 \times 3) = 340 - (20 - 15) = 340 - 5 = 335$$

$$-160 + (6 \times 4 - 6 \times 3) = -160 + (24 - 18) = -160 + 6 = -154 = T$$

$$920 - (7 \times 4 - 7 \times 3) = 920 - (28 - 21) = 920 - 7 = 913 = W$$

Question No. 121

If the average of the values of 'S' and 'U' will be equal to the first term of a newly formed third series, then which of the following statements is/are true? It is assumed that each of the series is following the same logic in this question.

- (i) The sum of the values of 'T' and 'W' is the multiple of 9.
- (ii) The fourth term of the third series is an odd number.
- (iii) The difference between the value of 'Q' and the second term of the third series is 426.

**Options :**

1. Only (i) and (iii)
2. Only (i) and (ii)
3. Only (ii) and (iii)
4. Only (iii)
5. None is true

**Answer : None is true**

**Series I :**

$$60 + (2 \times 4 - 2 \times 3) = 60 + (16 - 8) = 60 + 8 = 68$$

$$68 - (3 \times 4 - 3 \times 3) = 68 - (12 - 9) = 68 - 3 = 65$$

$$14 + (4 \times 4 - 4 \times 3) = 14 + (16 - 12) = 14 + 4 = 18$$

$$206 - (5 \times 4 - 5 \times 3) = 206 - (20 - 15) = 206 - 5 = 201$$

## RBI Grade B Study Plan (75+20 Days)

$$-294 + (64 - 63) = -294 + (1296 - 216) = -294 + 1080 = 786$$

$$786 - (74 - 73) = 786 - (2401 - 343) = 786 - 2058 = -1272$$

$$\text{So } P = 206$$

$$\text{Series II : } (P - 12) = 206 - 12 = 194$$

$$194 + (24 - 23) = 194 + (16 - 8) = 194 + 8 = 202 = Q$$

$$202 - (34 - 33) = 202 - (81 - 27) = 202 - 54 = 148 = R$$

$$148 + (44 - 43) = 148 + (256 - 64) = 148 + 192 = 340 = S$$

$$340 - (54 - 53) = 340 - (625 - 125) = 340 - 500 = -160 = T$$

$$-160 + (64 - 63) = -160 + (1296 - 216) = -160 + 1080 = 920 = U$$

$$920 - (74 - 73) = 920 - (2401 - 343) = 920 - 2058 = -1138 = W$$

### Series III :

If the average of the values of 'S' and 'U' will be equal to the first term of a newly formed third series.

$$\text{average of the values of 'S' and 'U'} = (340 + 920) / 2$$

$$= 1260 / 2$$

$$= 630$$

$$630 + (24 - 23) = 630 + (16 - 8) = 630 + 8 = 638$$

$$638 - (34 - 33) = 638 - (81 - 27) = 638 - 54 = 584$$

$$584 + (44 - 43) = 584 + (256 - 64) = 584 + 192 = 776$$

$$776 - (54 - 53) = 776 - (625 - 125) = 776 - 500 = 276$$

(i) The sum of the values of 'T' and 'W' is the multiple of 9.

$$\text{sum of the values of 'T' and 'W'} = -160 + (-1138) = -1298$$

This is not the multiple of 9. So the above given statement is not true.

(ii) The fourth term of the third series is an odd number.

$$\text{fourth term of the third series} = 776$$

This is not an odd number. So the above given statement is not true.

(iii) The difference between the value of 'Q' and the second term of the third series is 426.

$$\text{difference between the value of 'Q' and the second term of the third series} = 638 - 202 = 436$$

So the above given statement is not true.

Question No. 122

Which of the following relation between 'Y' and 'Z' is true?

Options :

$$1. (Z/5) = (6Y - 783)$$

$$2. (Z/6) = (5Y - 619)$$

$$3. (Z/7) = (6Y - 218)$$

$$4. (Z/8) = (7Y - 143)$$

5. None of the above

$$\text{Answer : } (Z/6) = (5Y - 619)$$

Series I :

$$4550 \times 0.5 + 15 = 2275 + 15 = 2290$$

$$2290 \times 1 - 15 = 2290 - 15 = 2275$$

$$2275 \times 2 + 15 = 4550 + 15 = 4565$$

$$4565 \times 4 - 15 = 18260 - 15 = 18245$$

$$18245 \times 8 + 15 = 145960 + 15 = 145975$$

$$145975 \times 16 - 15 = 2335600 - 15 = 2335585$$

So  $Y = 2290$

**Series II :**

$$391986 - 9! = 391986 - 362880 = 29106$$

$$29106 + 8! = 29106 + 40320 = 69426$$

$$69426 - 7! = 69426 - 5040 = 64386$$

$$64386 + 6! = 64386 + 720 = 65106$$

$$65106 - 5! = 65106 - 120 = 64986$$

$$64986 + 4! = 64986 + 24 = 65010$$

$$65010 - 3! = 65010 - 6 = 65004$$

So  $Z = 64986$

Option a)  $(Z/5) = (6Y - 783)$

$$(64986/5) = (6 \times 2290 - 783)$$

$$12997.2 = (13740 - 783)$$

The above given equation is not satisfied. So this is not the correct option.

Option b)  $(Z/6) = (5Y - 619)$

$$(64986/6) = (5 \times 2290 - 619)$$

$$10831 = (11450 - 619)$$

$$10831 = 10831$$

The above given equation is satisfied. So this is the correct option.

Option c)  $(Z/7) = (6Y - 218)$

$$(64986/7) = (6 \times 2290 - 218)$$

$$9283.71429 = (13740 - 218)$$

The above given equation is not satisfied. So this is not the correct option.

Option d)  $(Z/8) = (7Y - 143)$

$$(64986/8) = (7 \times 2290 - 143)$$

$$8123.25 = (16030 - 143)$$

The above given equation is not satisfied. So this is not the correct option.

**Question No. 123**

A car can cover a '2d' km distance at the speed of 'B' km/h in 30 hours. The speed of the boat in still water and the speed of the stream are 'B' and 'C' respectively. The total time taken by the boat to cover 'd' km distance in upstream and the same distance in downstream is 40 hours. The time taken by the boat to cover 1080 km distance in downstream is 8 hours less than the time taken by the boat to cover 600 km distance in upstream. Find out the time taken by the boat to cover (d-210) km distance in still water which is given in the form of equations below. Identify which of the following equations denotes the correct time?

(i)  $[\{C(B+C)\}/5B] + 1.5$

(ii)  $[\{C(B-C)\}/B] - 3.5$

(iii)  $[18B/\{C(B-C)\}] + 10.3$

**Options :**

1. Only (i)
2. Only (ii) and (iii)
3. Only (ii)
4. All (i), (ii) and (iii)



**5. None of the above**

**Answer : Only (ii)**

A car can cover a '2d' km distance at the speed of 'B' km/h in 30 hours.

$$2d/B = 30$$

$$d/B = 15$$

$$d = 15B \text{ Eq.(i)}$$

The total time taken by the boat to cover 'd' km distance in upstream and the same distance in downstream is 40 hours.

$$[d/(B-C)] + [d/(B+C)] = 40$$

Put Eq.(i) in the above equation.

$$[15B/(B-C)] + [15B/(B+C)] = 40$$

By solving the above equation,  $30B^2 = 40B^2 - 40C^2$

$$40C^2 = 40B^2 - 30B^2$$

$$40C^2 = 10B^2$$

$$B^2 = 4C^2$$

$$\text{So } B = 2C \text{ Eq.(ii)}$$

The time taken by the boat to cover 1080 km distance in downstream is 8 hours less than the time taken by the boat to cover 600 km distance in upstream.

$$[1080/(B+C)] = [600/(B-C)] - 8$$

$$[600/(B-C)] - [1080/(B+C)] = 8$$

Put the value of 'B' from Eq.(ii) in the above equation.

$$[600/(2C-C)] - [1080/(2C+C)] = 8$$

$$[600/C] - [1080/3C] = 8$$

$$[600/C] - [360/C] = 8$$

$$[240/C] = 8$$

$$\mathbf{C = 30 \text{ km/h}}$$

Put the value of 'C' in Eq.(ii).

$$B = 2 \times 30$$

$$\mathbf{B = 60 \text{ km/h}}$$

Put the value of 'B' in Eq.(i).

$$\mathbf{d = 15 \times 60 = 900 \text{ km}}$$

Time taken by the boat to cover (d-210) km distance in still water =  $(d-210)/B$

$$= (900-210)/60$$

$$= 690/60$$

$$= 11.5 \text{ hours}$$

$$(i) \{[C(B+C)]/5B\} + 1.5$$

Put the values of 'B' and 'C' in the above equation.

$$\{[30(60+30)]/5 \times 60\} + 1.5$$

$$\{[30 \times 90]/300\} + 1.5$$

$$9 + 1.5$$

$$10.5$$

The above given equation is not correct. Because the required time is not obtained from it.

$$(ii) \{[C(B-C)]/B\} - 3.5$$

Put the values of 'B' and 'C' in the above equation.

$$\{[30(60-30)]/60\} - 3.5$$

$$\{[30 \times 30]/60\} - 3.5$$

$$15 - 3.5$$

$$11.5$$

The above given equation is correct. Because the required time is obtained from it.

$$(iii) [18B/\{C(B-C)\}] + 10.3$$

Put the values of 'B' and 'C' in the above equation.

$$[(18 \times 60)/\{30(60-30)\}] + 10.3$$

$$[1080/\{30 \times 30\}] + 10.3$$

$$[1080/90] + 10.3$$

$$12 + 10.3$$

$$22.3$$

The above given equation is not correct. Because the required time is not obtained from it.

Question No. 124

The ratio between the marked price and cost price of an article is B:A respectively. The ratio between the selling price and marked price of the article is (B+2):(B+3) respectively. If the discount given on the article while selling is Rs. 50 and the marked price of the article is Rs. 300, then which of the following statements is/are correct? (It is assumed that the article is marked 50% above its cost price.)

- (i) The profit on the article while selling is Rs. 100.
- (ii) The value of 'B' is a prime number.
- (iii) The cost price of the article is multiple of 12.

**Options :**

- 1. Only (iii)
- 2. Only (ii)
- 3. Only (i) and (iii)
- 4. Only (ii) and (iii)
- 5. None of the above

**Answer : Only (ii)**

If the discount given on the article while selling is Rs. 50 and the marked price of the article is Rs. 300.

Marked price of the article = Rs. 300

Discount = Rs. 50

Selling price of the article =  $300 - 50 = \text{Rs. } 250$

The ratio between the selling price and marked price of the article is (B+2):(B+3) respectively.

$$(B+2)/(B+3) = 250/300$$

$$(B+2)/(B+3) = 5/6$$

$$6B+12 = 5B+15$$

$$6B-5B = 15-12$$

$$B = 3$$

$$\begin{aligned} \text{ratio between the selling price and marked price of the article} &= (B+2):(B+3) = (3+2):(3+3) \\ &= 5:6 \text{ Eq.(i)} \end{aligned}$$

The ratio between the marked price and cost price of an article is B:A respectively. marked price : cost price = B:A = 3 : A Eq.(ii)

From Eq.(i) and Eq.(ii), marked price : selling price : cost price =  $3 \times 2 : 5 : 2A = 6 : 5 : 2A$

It is assumed that the article is marked 50% above its cost price.

Let's assume the cost price of the article is 6y.

Then cost price = 2Ay

$$6y = (100+50)\% \text{ of } 2A$$

$$6 = (150 \times 2A)/100$$

$$6 = (300A)/100$$

$$A = 2$$

$$\text{So marked price : selling price : cost price} = 6 : 5 : 2A$$

$$= 6 : 5 : 2 \times 2$$

$$= 6 : 5 : 4$$

We know that the marked price of the article is Rs. 300 and the selling price of the article is Rs. 250.

$$\text{So by the above given ratio, cost price of the article} = (300/6) \times 4 = \text{Rs. } 200$$

**(i) The profit on the article while selling is Rs. 100.**

$$\text{profit on the article while selling} = \text{selling price} - \text{cost price} = 250 - 200 = \text{Rs. } 50$$

So the given statement is not true.

**(ii) The value of 'B' is a prime number.**

The given statement is true. Because the value of 'B' is prime.

**(iii) The cost price of the article is multiple of 12.**

$$\text{cost price of the article} = \text{Rs. } 200$$

So the given statement is not true. Because it is not the multiple of 12.

Question No. 125

'Z' is a two digit number in which the unit place digit is 'P' and the tens place digit is 'Q'. The value of 'P' is smaller than the value of 'Q'. The product of P and Q is the multiple of three. The unit place digit of (P) 2, (P) 3 and (P) 4 is the same. The difference between the values of P and Q is 4. If the unit and tens place digit of the number 'Z' are interchanged with each other, then which of the following is the nearest prime number greater than the newly formed two digit number (after interchanging digits).

**Options :**

1. 59
2. 43
3. 47
4. 61
5. 83

**Answer : 61**

'Z' is a two digit number in which the unit place digit is 'P' and the tens place digit is 'Q'.

So the number is 'QP'. Eq.(i)

The value of 'P' is smaller than the value of 'Q'.

The product of P and Q is the multiple of three.

$P \times Q = \text{multiple of three}$  Eq.(iii)

The unit place digit of (P) 2, (P) 3 and (P) 4 is the same.

When **P = 1, 5 and 9**, then only the above given condition will be true.

The difference between the values of P and Q is 4.

From Eq.(ii) and the above given condition,  $(Q-P) = 4$

When  $P = 1$ , then  $(Q-1) = 4$

$$Q = 4+1 = 5$$

When  $P = 5$ , then  $(Q-5) = 4$

$$Q = 4+5 = 9$$

When  $P = 9$ , then  $(Q-9) = 4$  [This is not possible. Because in this case 'Q' will be a two digit number.]

So  $Z = QP \Rightarrow 51$  and  $95$

Because of Eq.(iii),  $(Z = 51)$  will not be possible.

So  $Z = 95$

If the unit and tens place digit of the number 'Z' are interchanged with each other, then the newly formed number = 59

The nearest prime number greater than the newly formed two digit number (after interchanging digits) = 61

**Direction: Study the following information carefully and answer the questions.**

There are a certain number of people in the group. Each of them like Hockey, Baseball and Cricket. Some of them can like more than one game (Hockey, Baseball, Cricket). The number of people who like Cricket is 1000 less than double the number of people who like Baseball. The number of people who like only Cricket is  $(3P-800)$ . The number of people who like Hockey is 50% more than the value of 'Q'. The ratio between the number of people who like Hockey and Baseball but not Cricket to the number of people who like Cricket and Baseball but not Hockey is 2:3 respectively. The number of people who like all three games (Hockey, Baseball, Cricket) is  $(1/9)$  of the number of people who like Cricket and Hockey but not Baseball.  $(Q-600)$  people like only Baseball. The number of people who like Cricket is 8000. The number of people who like Baseball is 25% less than the number of people who like Hockey. The number of people who like only Hockey is  $(2P-200)$ .

**Solution:-**

The number of people who like Cricket is 8000. number of people who like Cricket = 8000

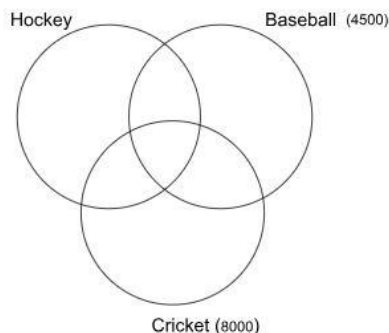
The number of people who like Cricket is 1000 less than double the number of people who like Baseball.

$$8000 = 2x(\text{number of people who like Baseball}) - 1000$$

$$8000+1000 = 2x(\text{number of people who like Baseball})$$

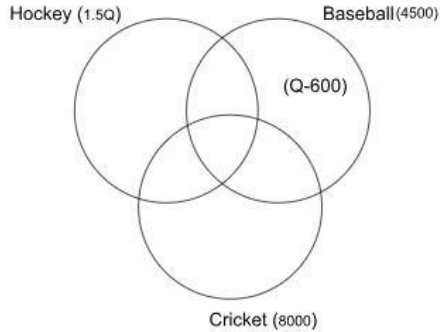
$$9000 = 2x(\text{number of people who like Baseball})$$

$$\text{number of people who like Baseball} = 4500$$



(Q-600) people like only Baseball. The number of people who like Hockey is 50% more than the value of 'Q'.

number of people who like Hockey = 150% of Q = 1.5Q



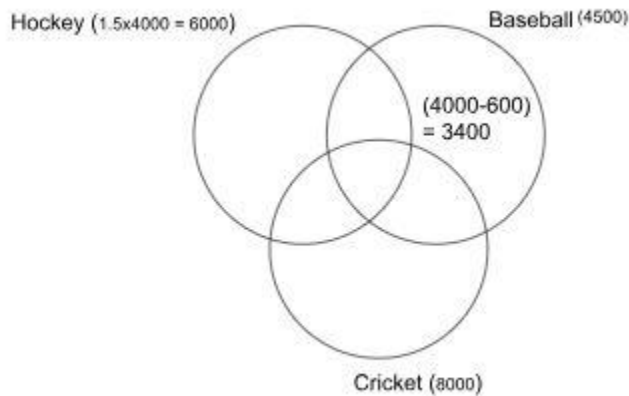
The number of people who like Baseball is 25% less than the number of people who like Hockey.

$$4500 = (100-25)\% \text{ of } 1.5Q$$

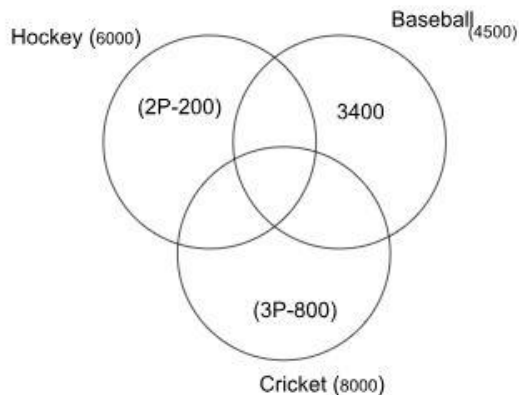
$$4500 = 75\% \text{ of } 1.5Q$$

$$4500 = 1.125Q$$

$$Q = 4000$$

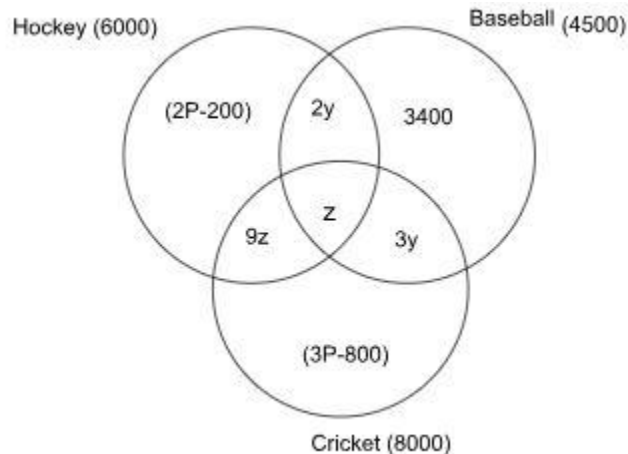


The number of people who like only Cricket is (3P-800). The number of people who like only Hockey is (2P-200).





The ratio between the number of people who like Hockey and Baseball but not Cricket to the number of people who like Cricket and Baseball but not Hockey is 2:3 respectively. Let's assume the number of people who like Hockey and Baseball but not Cricket to the number of people who like Cricket and Baseball but not Hockey is  $2y$  and  $3y$  respectively. The number of people who like all three games (Hockey, Baseball, Cricket) is  $(1/9)$  of the number of people who like Cricket and Hockey but not Baseball. Let's assume the number of people who like Cricket and Hockey but not Baseball is  $9z$ . The number of people who like all three games (Hockey, Baseball, Cricket) =  $(1/9)$  of  $9z = z$



So for Hockey

$$6000 = (2P-200) + 2y + z + 9z$$

$$6200 = 2P + 2y + 10z$$

$$3100 = P + y + 5z$$

$$P + y + 5z = 3100 \text{ Eq. (i)}$$

So for Baseball

$$4500 = 3400 + 2y + z + 3y$$

$$4500 = 3400 + 5y + z$$

$$5y + z = 4500 - 3400$$

$$5y + z = 1100 \text{ Eq. (ii)}$$

So for Cricket

$$8000 = (3P-800) + 9z + z + 3y$$

$$8000 = (3P-800) + 10z + 3y$$

$$3P + 10z + 3y = 8800 \text{ Eq. (iii)}$$

Multiply Eq. (i) by 3.

$$3P + 3y + 15z = 9300 \text{ Eq. (iv)}$$

So Eq. (iv) - Eq. (iii).

$$(3P + 3y + 15z) - (3P + 10z + 3y) = 9300 - 8800$$

$$5z = 500$$

$$z = 100$$

Put the value of 'z' in Eq. (ii).

$$5y + 100 = 1100$$

$$5y = 1100 - 100$$

$$5y = 1000$$

$$y = 200$$

Now put the values of 'y' and 'z' in Eq.(i).

$$P + 200 + 5 \times 100 = 3100$$

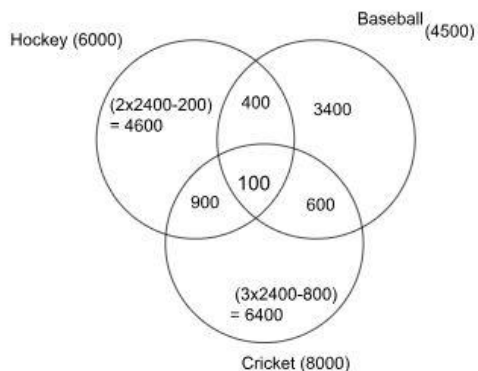
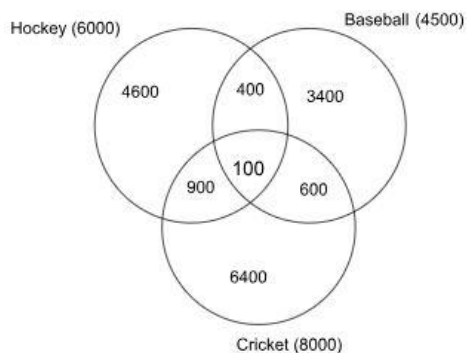
$$P + 200 + 500 = 3100$$

$$P + 700 = 3100$$

$$P = 3100 - 700$$

$$P = 2400$$

Now put the values of 'P', 'y' and 'z' in the below diagram.



**Question No. 126**

How many people who like Hockey and Baseball but not Cricket in the group?

**Options :**

1. 400
2. 500
3. 600
4. 300
5. None of the above

**Answer : 400**

*Number of people who like Hockey and Baseball but not Cricket in the group = 400*

Question No. 127

What is the value of 'P'?

**Options :**

1. 2800
2. 3200
3. 3000
4. 2400
5. None of the above

**Answer : 2400**

*value of 'P' = 2400*

Question No. 128

Find out the total number of people in the group.

**Options :**

1. 18800
2. 16400
3. 20200
4. 19400
5. 21000

**Answer : 16400**

*total number of people in the group = 6000+3400+600+6400  
= 16400*

Question No. 129

The number of people who like all the three games (Hockey, Baseball, Cricket) together is what percentage of the value of 'Q'?

**Options :**

1. 7%
2. 3.5%
3. 2.5%
4. 4%
5. 6%

**Answer : 2.5%**

*Required percentage =  $(100/4000) \times 100$   
=  $(10000/4000)$   
= 2.5%*

Question No. 130

Find out the sum of the people who like only Hockey, only Baseball and only Cricket in the group.

**Options :**

1. 12800
2. 15400
3. 16800

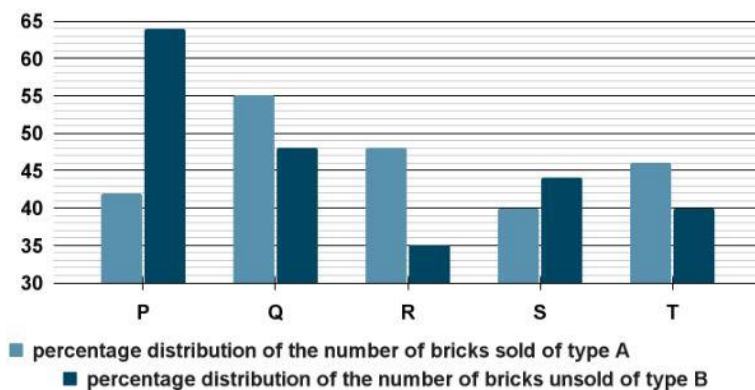
4. 14200  
5. None of the above

**Answer : None of the above**

sum of the people who like only Hockey, only Baseball and only Cricket in the group =  
 $4600 + 3400 + 6400$   
 $= 14400$

**Direction: Study the following information carefully and answer the questions.**

The following bar graph shows five brickyards (P, Q, R, S and T) in which the percentage distribution of the number of bricks sold of type A and the percentage distribution of the number of bricks unsold of type B.



**Note ::** (1) Total number of bricks from a particular brickyard of type A = number of bricks sold from that particular brickyard of type A + number of bricks unsold from that particular brickyard of type A  
 (2) Total number of bricks from a particular brickyard of type B = number of bricks sold from that particular brickyard of type B + number of bricks unsold from that particular brickyard of type B

Question No. 131

If the number of bricks from brickyard Q of type A and B is  $(y+1400)$  and 'y' respectively and the number of unsold bricks from brickyard Q of both of the types together is 4350, then the number of bricks sold from brickyard Q of type A is what percentage of the value of 'y'.

**Options :**

1. 70.75%  
2. 68.5%  
3. 67.5%  
4. 74.25%  
5. None of the above

**Answer : 74.25%**

If the number of bricks from brickyard Q of type A and B is  $(y+1400)$  and 'y' respectively and the number of unsold bricks from brickyard Q of both of the types together is 4350.  
 $(y+1400)$  of  $(100-55)\% + y$  of  $48\% = 4350$

$$(y+1400) \text{ of } 45\% + y \text{ of } 48\% = 4350$$

$$(y+1400) \times 45 + y \times 48 = 4350 \times 100$$

$$45y + 63000 + 48y = 435000$$

$$93y = 435000 - 63000$$

$$93y = 372000$$

$$y = 4000$$

number of bricks sold from brickyard Q of type A =  $(y+1400)$  of 55%

$$= (4000+1400) \text{ of } 55\%$$

$$= 5400 \text{ of } 55\%$$

$$= (5400 \times 55)/100$$

$$= 2970$$

$$\text{Required percentage} = (2970/4000) \times 100$$

$$= 2970/40$$

$$= 74.25\%$$

**Question No. 132**

If the number of sold bricks from brickyard T of both of the types taken together is 5220 and the number of unsold bricks from brickyard T of type A is 1620, then find out the ratio between the number of bricks of type A and number of sold bricks of type B from brickyard T respectively.

**Options :**

1. 27 : 34

2. 29 : 37

3. 26 : 35

4. 21 : 29

5. None of the above

**Answer : None of the above**

The number of unsold bricks from brickyard T of type A is 1620.

Total number of bricks from brickyard T of type A of  $(100-46)\% = 1620$

Total number of bricks from brickyard T of type A of 54% = 1620

Total number of bricks from brickyard T of type A =  $(1620/54) \times 100$

$$= 3000$$

If the number of sold bricks from brickyard T of both of the types taken together is 5220.

3000 of 46% + number of sold bricks from brickyard T of type B = 5220

1380 + number of sold bricks from brickyard T of type B = 5220

number of sold bricks from brickyard T of type B =  $5220 - 1380 = 3840$

Ratio between the number of bricks of type A and number of sold bricks of type B from brickyard T respectively = 3000 : 3840

$$= 25 : 32$$

**Question No. 133**



If the ratio between the number of bricks of type A from brickyard P and S is 3:4 respectively and the number of unsold bricks of type A from brickyard P and S together is 4968, then find out the difference between the number of bricks sold of type A from brickyard P and S.

**Options :**

1. 334
2. 420
3. 408
4. 396
5. None of the above

**Answer : 408**

*If the ratio between the number of bricks of type A from brickyard P and S is 3:4 respectively.*

*Let's assume the number of bricks of type A from brickyard P and S is '3a' and '4a' respectively.*

*The number of unsold bricks of type A from brickyard P and S together is 4968.*

$$3a \text{ of } (100-42)\% + 4a \text{ of } (100-40)\% = 4968$$

$$3a \text{ of } 58\% + 4a \text{ of } 60\% = 4968$$

$$3a \times 58 + 4a \times 60 = 496800$$

$$174a + 240a = 496800$$

$$414a = 496800$$

$$a = 1200$$

*Difference between the number of bricks sold of type A from brickyard P and S = 4a*

*of 40% - 3a of 42%*

$$= 4a \text{ of } 40\% - 3a \text{ of } 42\%$$

$$= 1.60a - 1.26a$$

$$= 0.34a$$

$$= 0.34 \times 1200$$

$$= 408$$

**Question No. 134**

If the total number of bricks of type B from brickyard P is  $(80b+500)$ , then find out the number of bricks sold of type B from brickyard P.

$$b^2 - 100b + 1875 = 0$$

(It is assumed that the value of 'b' should not be the multiple of 3.)

**Options :**

1. 800
2. 900
3. 650
4. 750
5. None of the above

**Answer : 900**

$$b^2 - 100b + 1875 = 0$$

$$b^2 - (75+25)b + 1875 = 0$$

$$b^2 - 75b - 25b + 1875 = 0$$

$$b(b - 75) - 25(b - 75) = 0$$

$$(b - 75) (b - 25) = 0$$

$$b = 75, 25$$

It is assumed that the value of 'b' should not be the multiple of 3.

So  $b = 25$

If the total number of bricks of type B from brickyard P is  $(80b+500)$ .

total number of bricks of type B from brickyard P =  $(80b+500)$

$$= (80 \times 25 + 500)$$

$$= (2000 + 500)$$

$$= 2500$$

Number of bricks sold of type B from brickyard P = 2500 of  $(100-64)\%$

$$= 2500 \text{ of } 36\%$$

$$= (2500 \times 36) / 100$$

$$= 25 \times 36$$

$$= 900$$

**Question No. 135**

If the difference between the number of bricks sold and unsold from brickyard R of type B is 960 and the number of bricks from brickyard R of type B is 2800 less than the number of bricks from brickyard R of type A, then find out the number of bricks from brickyard R of type A.

**Options :**

1. 4000
2. 6500
3. 5000
4. 5500
5. None of the above

**Answer : None of the above**

If the difference between the number of bricks sold and unsold from brickyard R of type B is 960.

Difference between the number of bricks sold and unsold from brickyard R of type B =  $(100-35)\%$ -

$$35\% = 960$$

$$65\% - 35\% = 960$$

$$30\% = 960$$

$$1\% = 32$$

$$100\% \quad 32 \times 100$$

$$= 3200$$

The number of bricks from brickyard R of type B is 2800 less than the number of bricks from brickyard R of type A.

$$3200 = (\text{number of bricks from brickyard R of type A}) - 2800$$

$$\text{number of bricks from brickyard R of type A} = 3200 + 2800 = 6000$$

**Question No. 136**

In a '10Y' litres of mixture of milk and water, the quantity of milk is 60%.

According to which of the following statements the value of 'Y' will be the multiple of 3?

(i) If (Y-54) litres of milk and (Y-90) litres of water are added into the mixture, then the ratio between the quantity of milk and water in the new mixture will be 11:7 respectively.

(ii) If 25 litres of mixture is taken out from the mixture and 3 and 2 litres of milk and water is added into the mixture, then the quantity of milk and water in the new mixture will be (6Y-12) and (4Y-8) respectively.

(iii) If (Y-40) litres of water is added into the mixture, then the quantity of milk will be 27.5% more than the quantity of water in the new mixture.

**Options :**

1. Only (ii)
2. Only (iii)
3. Only (i) and (iii)
4. Only (ii) and (iii)
5. None of the above

**Answer : Only (i) and (iii)**

In a '10Y' litres of mixture of milk and water, the quantity of milk is 60%.

Quantity of milk in the initial mixture is 60%. Then the quantity of water in the initial mixture will be  $(100-60)\% = 40\%$ .

Ratio of milk and water initially  $\Rightarrow 60\% : 40\% \Rightarrow 3 : 2$

So the initial quantity of milk = 10Y of  $(3/5) = 6Y$  initial quantity of water = 10Y of  $(2/5) = 4Y$

**(i) If (Y-54) litres of milk and (Y-90) litres of water are added into the mixture, then the ratio between the quantity of milk and water in the new mixture will be 11:7 respectively.**

$$[6Y + (Y-54)]/[4Y + (Y-90)] = 11/7$$

$$[7Y-54]/[5Y-90] = 11/7$$

$$49Y-378 = 55Y-990$$

$$55Y-49Y = 990-378$$

$$6Y = 612$$

$$Y = 102$$

Here the value of 'Y' will be the multiple of 3.

**(ii) If 25 litres of mixture is taken out from the mixture and 3 and 2 litres of milk and water is added into the mixture, then the quantity of milk and water in the new mixture will be (6Y-12) and (4Y-8) respectively.**

$$[6Y-25 \text{ of } 60\%+3]/[4Y-25 \text{ of } 40\%+2] = (6Y-12)/(4Y-8)$$

$$[6Y-15+3]/[4Y-10+2] = (6Y-12)/(4Y-8)$$

$$[6Y-12]/[4Y-8] = (6Y-12)/(4Y-8)$$

Here both of the sides are equal. So the value of 'Y' cannot be determined. So we cannot say that the value is the multiple of three or not.

**(iii) If (Y-40) litres of water is added into the mixture, then the quantity of milk will be 27.5% more than the quantity of water in the new mixture.**

$$[6Y]/[4Y + (Y-40)] = 127.5/100$$

$$[6Y]/[5Y-40] = 127.5/100$$

$$[6Y]/[5Y-40] = 51/40$$

$$[6Y]/[Y-8] = 51/8$$

$$48Y = 51Y-408$$

$$51Y-48Y = 408$$

$$3Y = 408$$

Here the value of 'Y' will be the multiple of 3.

Question No. 137

The volume of a cube is 21952 cm<sup>3</sup> in which a maximum possible size of circle is drawn on each face. The circle drawn on each face of the cube is painted by pink colour at the rate of Rs. 12.5 per cm<sup>2</sup> and the remaining part of the cube is painted by the red colour at the rate of Rs. 'y' per cm<sup>2</sup>. If the total cost of painting the entire cube is Rs. 64848, then find out the value of 'y'.

**Options :**

1. 14.5
2. 15
3. 17.5
4. 18.5
5. 16

**Answer : 18.5**

The volume of a cube is 21952 cm<sup>3</sup>.

(Length of each side of cube)<sup>3</sup> = 21952

Length of each side of cube = 28 cm

A maximum possible size of circle is drawn on each face of the cube. Then the diameter of the circle is equal to the length of each side of the cube.

diameter of the circle = 28 cm

Radius of circle = 28/2 = 14 cm

The circle drawn on each face of the cube is painted by pink colour at the rate of Rs. 12.5 per cm<sup>2</sup> and the remaining part of the cube is painted by the red colour at the rate of Rs. 'y' per cm<sup>2</sup>.

If the total cost of painting the entire cube is Rs. 64848.

cost of painting each side of cube = 64848/6 = Rs. 10808

$[12.5 \times (28/2) \times (\text{radius})^2] + [y \times [28 \times 28 - [(28/2) \times (\text{radius})^2]]] = 10808$

Put the radius in the above equation.

$[12.5 \times (28/2) \times (14)^2] + [y \times [28 \times 28 - [(28/2) \times (14)^2]]] = 10808$

$[12.5 \times (28/2) \times 196] + [y \times [784 - [(28/2) \times 196]]] = 10808$

$[12.5 \times 616] + [y \times [784 - 616]] = 10808$

$7700 + y \times 168 = 10808$

$168y = 10808 - 7700$

$168y = 3108$

**Value of 'y' = 18.5**

Question No. 138

There are four people P, Q, R and S. R and P are the oldest and youngest among them. Q is older than S. The present age of R is double the present age of P. Which of the following statements is/are sufficient to obtain the age of Q, 'y' years ago?

- (i) The ratio between the present ages of R and S is 4:3 respectively.
- (ii) Four years hence, the average of the present ages of P and Q is 18 years.
- (iii) 'y' years hence, the age of Q is equal to the present age of R.

**Options :**

1. Only (ii) and (iii)
2. Only (iii)
3. Only (i) and (ii)
4. All (i), (ii) and (iii) together
5. None of the statements is sufficient

**Answer : None of the statements is sufficient**

## RBI Grade B Study Plan (75+20 Days)

There are four people P, Q, R and S. R and P are the oldest and youngest among them. Q is older than S.

Let's assume the present ages of P, Q, R and S are 'p', 'q', 'r' and 's' respectively.

So  $r > q > s > p$  Eq.(i)

The present age of R is double the present age of P.

$r = 2p$  Eq.(ii)

**(i) The ratio between the present ages of R and S is 4:3 respectively.**

Let's assume  $r = 4a$  and  $s = 3a$ .

From Eq.(ii),  $2p = r$ , then  $2p = 4a$

So  $p = 2a$

Here no information about the age of Q and the variable 'y' is available. So this statement is not sufficient to answer the question.

**(ii) Four years hence, the average of the present ages of P and Q is 18 years.**

$$(p+q+4+4)/2 = 18$$

$$(p+q+4+4) = 36$$

$$(p+q+8) = 36$$

$$p+q = 36-8$$

$$(p+q) = 28$$

Here no information about the variable 'y' is available. So this statement is not sufficient to answer the question.

**(iii) 'y' years hence, the age of Q is equal to the present age of R.**

$$q+y = r$$

From the given information, the required answer cannot be obtained. So this statement is not sufficient to answer the question.

**Only (i) & (ii)**

$$(p+q) = 28$$

$$(2a+q) = 28$$

$$q = (28-2a)$$

From the given information, the required answer cannot be obtained. So these statements are not sufficient to answer the question.

**Only (ii) & (iii)**

Here three variables are available with the least information. So from the given information, the required answer cannot be obtained. Hence these statements are not sufficient to answer the question.

**Only (i) & (iii)**

Here four variables are available with the least information. From the given information, the required answer cannot be obtained. So these statements are not sufficient to answer the question.

**All (i), (ii) & (iii)**

From the given information, the required answer cannot be obtained. So these statements are not sufficient to answer the question.

$$(28-2a) + y = 4a$$

Question No. 139



Pipe A can fill a tank in 45 minutes while pipe B can fill it in \_\_\_\_ minutes.

There's a leak in the tank which can empty it in \_\_\_\_ minutes. When both the pipes are open, due to the effect of the leak, the tank gets filled in 30 minutes.

Which of the following values can fill the blanks in the same order?

- I. 60, 80
- II. 70, 50
- III. 45, 90
- IV. 36, 60

**Options :**

- 1. only III and IV
- 2. only II and IV
- 3. only I and III
- 4. All are true
- 5. only II and III

**Answer : only III and IV**

*From I: Portion of tank filled in a minute*

$$= 1/45 + 1/60 - 1/80 = (16 + 12 - 9)/720 = 19/720$$

*Hence, I does not follow*

*From II: Portion of the tank filled in a minute*

$$1/45 + 1/70 - 1/50 = (70+45-63)/3150 = 52/3150$$

*Hence II also does not follow.*

*From III: Portion of the tank filled in a minute.*

$$= 1/45 + 1/45 - 1/90 = (2 + 2 - 1)/90 = 3/90 = 1/30$$

*From IV: Portion of the tank filled in a minute*

$$= 1/45 + 1/36 - 1/60 = (4 + 5 - 3)/180 = 6/180 = 1/30$$

*Hence only III and IV satisfy the given blanks.*

**Question No. 140**

Dinesh invested Rs. (P-500) at the rate of 27% per annum on simple interest and at the end of three years, he got Rs. 4860 as an interest. Pankaj invested Rs. (P+300) on simple interest at the rate of (R-2) % per annum. Bhanu invested Rs. (P-100) on compound interest at the rate of 'R' % per annum compounded annually. If at the end of two years, the interest obtained by Bhanu is 368 more than the interest obtained by Pankaj, then find out the value of 'R'.

**Options :**

- 1. 10
- 2. 15
- 3. 12
- 4. 20
- 5. 25

**Answer : 20**

*Dinesh invested Rs. (P-500) at the rate of 27% per annum on simple interest and at the end of three years, he got Rs. 4860 as an interest.*

$$(P-500) \times 27\% \times 3 = 4860$$

$$(P-500) \times 81\% = 4860$$

## RBI Grade B Study Plan (75+20 Days)

$$(P-500) = 486000/81$$

$$(P-500) = 6000$$

$$P = 6000 + 500$$

$$P = 6500$$

Bhanu invested Rs.  $(P-100)$  on compound interest at the rate of 'R' % per annum compounded annually. Pankaj invested Rs.  $(P+300)$  on simple interest at the rate of  $(R-2)$  % per annum. If at the end of two years, the interest obtained by Bhanu is 368 more than the interest obtained by Pankaj.

$$(P-100)[(1+(R/100))^2 - 1] = [(P+300) \times (R-2) \times 2]/100 + 368$$

Put the value of 'P' in the above equation.

$$(6500-100)[(1+(R/100))^2 - 1] = [(6500+300) \times (R-2) \times 2]/100 + 368$$

$$6400[(1+(R/100))^2 - 1] = [6800 \times (R-2) \times 2]/100 + 368$$

After solving the above equation, we will get a quadratic equation which is given below.

$$64R^2 - 800R - 9600 = 0$$

$$2R^2 - 25R - 300 = 0$$

$$2R^2 - (40-15)R - 300 = 0$$

$$2R^2 - 40R + 15R - 300 = 0$$

$$2R(R-20) + 15(R-20) = 0$$

$$(R-20)(2R+15) = 0$$

$$R = 20, -(15/2)$$

As we know that the negative value of 'R' is not possible. So the value of 'R' is 20.

### Directions: Answer the questions based on the information given below:

Nine friends J, K, L, M, N, O, P, Q and R were born on 10th of different months in the same year such that no one was born in March, June and November. These persons visited different cities among Dehradun, Pune, Jaipur, Agra, Goa, Nainital, Lucknow, Ahmedabad and Ranchi. K was born in a month with 31 days and three months before the person who visited Agra. Three persons were born between K and M, who is not the youngest. Person who visited Ahmedabad was born immediately after the one who visited Pune. Person who visited Pune was not born in a month with only 30 days. P does not visited Nainital. There is a gap of only one month between the birth of P and the one who visited Dehradun, Person who visited Jaipur is five months elder than P. O was born two months after M. Only one person was born between O and N, who visited Dehradun. Q, who visited Lucknow, was born three months after R, who is not the eldest. J is younger than L. Person who visited Goa was born before the one who visited Nainital.

### Solution:-

K was born in a month with 31 days and three months before the person who visited Agra. Three persons were born between K and M, who is not the youngest.

There will be three cases:

If K was born in the month of January, then the person who visited Agra was born in the month of April. M was born in the month of July.

If K was born in the month of May, then the person who visited August was born in the month of April. M was born in the month of October.

If K was born in the month of July, then the person who visited Agra was born in the month of October. M was born in the month of January.

	CASE 1.		CASE 2.		CASE 3.	
MONTHS	PERSON	CITIES	PERSON	CITIES	PERSON	CITIES
January(31)	K				M	
February(28)						
April (30)		Agra				
May (31)			K			
July(31)	M				K	
August (31)				Agra		
September(30)						
October (31)			M			Agra
December(31)						

O was born two months after M. Only one person was born between O and N, who visited Dehradun.

O was born either in the month of September or December.

N was born either in the month of September or December.

Case 3 will get discarded as we cannot place O.

	CASE 1.		CASE 2.		CASE 3.	
MONTHS	PERSON	CITIES	PERSON	CITIES	PERSON	CITIES
January(31)	K				M	
February(28)						
April (30)		Agra				
May (31)			K			
July(31)	M				K	
August (31)				Agra		
September(30)	O		N	Dehradun		
October (31)			M			Agra
December(31)	N	Dehradun	O			

Person who visited Ahmedabad was born immediately after the one who visited Pune. Person who visited Pune was not born in a month with only 30 days. P does not visited Nainital. There is a gap of only one month between the birth of P and the one who visited Dehradun, Person who visited Jaipur is five months elder than P. Q, who visited Lucknow, was born three months after R, who is not the eldest. J is younger than L Person who visited Goa was born before the one who visited Nainital. P was born either in the month of October or July.

The person who visited Jaipur born was either in the month of May or January.

If R was born in the month of May, then Q was born in the month of August.

Case 2 will get discarded as we cannot place R.

As person who visited Ahmedabad was born immediately after the one who visited Pune. Person who visited Pune was not born in a month with only 30 days. So, the one who visited Pune and Ahmedabad were born in the month of January and February respectively.

As J is younger than L. J and L were born in the month of April and February respectively.

As P is not who visited Nainital. So, O is who visited Nainital and the person who visited Goa was born in the month of July.

	CASE 1.			CASE 2.	
MONTHS	PERSON	CITIES	PERSON	CITIES	
January(31)	K	Pune			Jaipur
February(28)	L	Ahmedabad			
April (30)	J	Agra			
May (31)	R	Jaipur	K		
July(31)	M	Goa	P		
August (31)	Q	Lucknow			Agra
September(30)	O	Nainital	N		Dehradun
October (31)	P	Ranchi	M		
December(31)	N	Dehradun	O		

Final arrangement as shown below:

MONTHS	PERSON	CITIES
January(31)	K	Pune
February(28)	L	Ahmedabad
April (30)	J	Agra
May (31)	R	Jaipur
July(31)	M	Goa
August (31)	Q	Lucknow
September(30)	O	Nainital
October (31)	P	Ranchi
December(31)	N	Dehradun

Question No. 141

J is how many months older than Q?

**Options :**

1. Five
2. Four
3. Six

- 4. Seven
- 5. None of these

**Answer : Four**

Question No. 142

Who among the following persons were born between L and the one who visited Lucknow?

- I. Person who visited Jaipur
- II. M
- III. K

**Options :**

- 1. Both II and III
- 2. All I, II and III
- 3. Both I and II
- 4. Both I and III
- 5. Only II

**Answer : Both I and II**

Question No. 143

The eldest person belongs to which place?

**Options :**

- 1. Agra
- 2. Goa
- 3. Ranchi
- 4. Pune
- 5. None of these

**Answer : Pune**

Question No. 144

\_\_\_ persons were born between the person who is born in October and the one who visited \_\_\_\_.

**Options :**

- 1. Five, Ahmedabad
- 2. Four, Jaipur
- 3. Three, Agra
- 4. Six, Dehradun
- 5. None of these

**Answer : Five, Ahmedabad**

Question No. 145

Third eldest person is \_\_\_ months older than \_\_\_\_.

**Options :**

- 1. three, M
- 2. five, R
- 3. seven, P
- 4. four, O



5. None of these

**Answer : three, M**

**Direction: Read the following alphanumeric series carefully and answer the questions given beside.**

U 9 H # 6 + N 4 I S % T V & 8 B \* P T \$ 9 E

**Step 1:** If a symbol is immediately preceded and followed by a letter then write it between 8 and B.

**Step 2:** If a number is immediately preceded by a symbol and immediately followed by a letter then write it between N and 4.

**Note: Step 2 is performed after completion of step 1.**

Question No. 146

With respect to the sequence after step 2, four of the following five are alike in some way and thus form a group. Which of the following does not belong to the group?

**Options :**

1. ERM
2. ZS6
3. 4M8
4. QT7
5. 6\*T

**Answer : 6\*T**

U 9 H # 6 + N 4 I S % T V & 8 B \* P T \$ 9 E

Step 1: U 9 H # 6 + N 4 I S T V & 8 % \* B P T \$ 9 E After step 2: U 9 H # 6 + N 9 4 I S T V & 8 % \* B P T \$ E

Question No. 147

How many symbols are to the left of second vowel from right end in the sequence obtained after step 1?

**Options :**

1. None
2. One
3. Two
4. Three
5. More than three

**Answer : Two**

U 9 H # 6 + N 4 I S % T V & 8 B \* P T \$ 9 E

Step 1: U 9 H # 6 + N 4 I S T V & 8 % \* B P T \$ 9 E After step 2: U 9 H # 6 + N 9 4 I S T V & 8 % \* B P T \$ E

There are two symbols (+,#) to the left of second vowel from right end (E) in the sequence after step 1.

Question No. 148

**Read the following directions and answer the questions given beside.**

If third letter from the left end of each word from each group is to be considered, then which among the following group of words can make at least one 4- letter meaningful English word such that one letter to be used only once?

- I. EACH, TOPS, DOVE, DUCK
- II. FINE, RAIN, JOKE, PINE

III. CELL, FURY, OINT, LOAF  
IV. JURY, BURN, DOLL, MEAN

**Options :**

1. Only I, II and III
2. Only II, III and IV
3. Only I, III and IV
4. Only I and III
5. None of the above

**Answer : None of the above**

I. EACH, TOPS, DOVE, DUCK: The third letter of the given words from the left end are 'C', 'P', 'V', and 'C'. No meaningful English word can be formed.

II: EACH, TOPS, DOVE, DUCK: The third letter of the given words from the left end are 'C', 'P', 'V', and 'C'. No meaningful English word can be formed.

III: CELL, FURY, OINT, LOAF: The third letter of the given words from the left end are 'L', 'R', 'N', and 'A'. No meaningful English word can be formed.

IV. JURY, BURN, DOLL, MEAN: The third letter of the given words from the left end are 'R', 'R', 'L', and 'A'. No meaningful English word can be formed.

Question No. 149

**Statements :**

Only few Rose are Tulip.  
Only few Tulip are Sunflower.  
Some Sunflower are Lily.

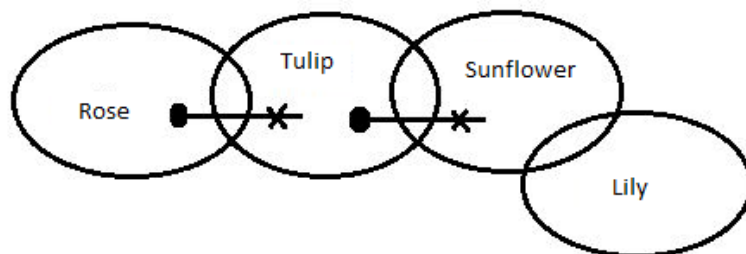
**Conclusions :**

- I. Some Rose are not Tulip.
- II. Some Tulip are not Lily
- III. Some Sunflower are Tulip
- IV. No Sunflower is Tulip

**Options :**

1. Either III or IV
2. Only II
3. Only III and IV
4. Only IV
5. None of these

**Answer : Only IV**



Question No. 150

**Statements :**

Only a few Black are Red.  
All Red are White.

Some White are Orange.

Only Orange is Green.

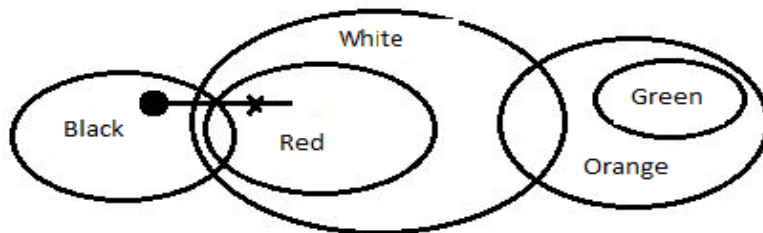
**Conclusions :**

- I. All Orange can be Green.
- II. Some Red being Orange is a possibility.
- III. Some White are Black.
- IV. Some Orange are Black.

**Options :**

- 1. Only II and III
- 2. Only I
- 3. Only I and III
- 4. Only III
- 5. None of these

**Answer : Only I**



**Direction:** In each of the questions below is given some statements followed by some conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Question No. 151

**Statements :**

- Only a few Engineer are Doctor
- All Dentist is Doctor
- Only a few Dentist are Cricketer
- No Cricketer is Skater

**Conclusions :**

- I) Some Engineer are definitely not Dentist
- II) All Skater being Dentist is a possibility
- III) All Cricketer can be Engineer

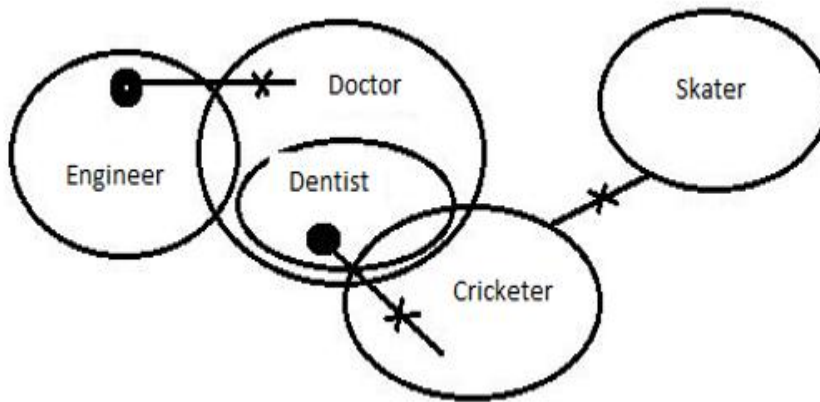
**Options :**

- 1. If only conclusion II follows
- 2. If only conclusion I and III follow
- 3. If only conclusion I and III follow

4. If only conclusion I and II follows

5. All follow

**Answer : All follow**



Question No. 152

**Statements :**

All SBI is RBI.

Only a few RBI is UCO.

Only a few UCO is UGB.

No UGB is IDBI.

**Conclusions :**

I. Some UCO not being UGB is a possibility.

II. Some SBI is UCO.

III. Some RBI being IDBI is a possibility.

**Options :**

1. If only conclusion II follows

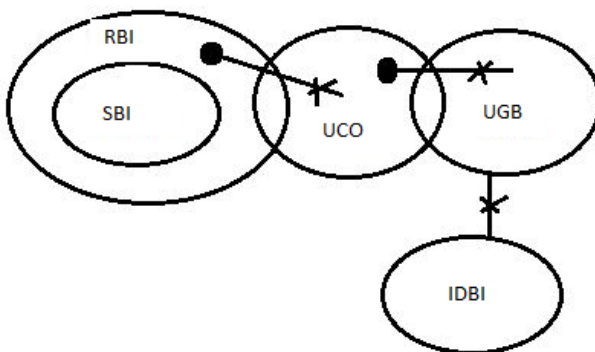
2. If only conclusion I and II follow

3. If only conclusion III follows

4. If only conclusion II and III follow

5. None of the above.

**Answer : If only conclusion III follows**



**Direction:** In the question, assuming the given statements to be true, find which of the conclusion (s) among the given three conclusions is /are definitely true and then give your answer accordingly.

Question No. 153

**Statements:**  $C \leq D = E$ ;  $A$

**Conclusions:**

I)  $A$

II)  $H > C$

III)  $E \geq B$

**Options :**

1. Only conclusion I is true
2. Both conclusions II and III are true
3. All conclusions I, II and III are true
4. Both conclusions I and III are true
5. Only conclusion II is true

**Answer :** All conclusions I, II and III are true

**Given statements:**  $C \leq D = E$ ;  $A < B = C$ ;  $D < F \leq G$ ;  $H \geq G$

**Conclusions:**

I).  $A < F$ : **True** (As  $A < B = C \leq D < F$ , so  $A < F$ )

II).  $H > C$ : **True** (As  $C \leq D < F \leq G \leq H$ , so  $H > C$ )

III).  $E \geq B$ : **True** (As  $E = D \geq C = B$ , so  $E \geq B$ )

Question No. 154

**Statements :**  $A > R = Q \leq P$ ;  $Q > E > B$ ;  $B = C \geq D$

**Conclusions :**

I.  $A > B$

II.  $D$

III.  $Q > A$

**Options :**

1. Only conclusion I is true
2. Only conclusion III is true
3. Only conclusions I and II are true
4. Only conclusions I and III are true
5. All conclusions I, II and III are true

**Answer :** Only conclusions I and II are true

$A > R = Q > E > B$

$A > B$ . Hence conclusion I is true.

$P \geq Q > E > B = C \geq D$

$P > O$ . Hence conclusion II is true.

$A > R = Q$

$A > Q$ . Hence conclusion III is not true.

Question No. 155

**Statements :**  $A D J \geq K$

**Conclusions :**

I.  $G > B$

II.  $H > D$

III.  $J \geq C$

**Options :**

1. Only I and II follow
2. Only II and III follow
3. Only II follow
4. All follow
5. Only III follow

**Answer : Only II follow**

$A < B = C > D < F \leq G$

Hence conclusion I does not follow.

$H \geq B \quad C > D < F \leq G$

$A < B = C > D < F \leq G > J$

Hence conclusion III does not follow.

No relationship can be established between G and B.

$H > D$ . Hence conclusion II follows.

No relationship can be established between J and K.

**Direction: Study the following information carefully and answer the following questions.**

In a certain code,

“nature small capital injured” is coded as “A@19 T@3 U%14 R@9”

“after portrait value awaited” is coded as “T@1 L%22 T@1 A@16”

“located factory others area” is coded as “O@6 E@15 R%1 T@12”

“design camera sleekest nudge” is coded as “I@4 E%3 D%14 E@19”

Question No. 156

What can be the possible code for “route vessel testing”?

**Options :**

1. O@7 D%21 H%12
2. G%26 N%10 X%23
3. N@7 C%11 F@32
4. None of these
5. U%18 I@20 S@22

**Answer : U%18 I@20 S@22**

**Letter:** third letter from right of a word.

**Symbol:** when the last letter is vowel - %

When the last letter is consonant – @

**Number:** place value of the first letter in the English alphabet series in the word.



Question No. 157

What will be the possible word for the given code “G%9”?

**Options :**

1. Affirm
2. Wealth
3. Intrigue
4. Alike
5. None of these

**Answer : Intrigue**

**Letter:** third letter from right of a word.

**Symbol:** when the last letter is vowel - %

When the last letter is consonant – @

**Number:** place value of the first letter in the English alphabet series in the word

Question No. 158

What will be the code for “demand”?

**Options :**

1. J@5
2. W%3
3. G%12
4. A@4
5. None of these

**Answer : A@4**

**Letter:** third letter from right of a word.

**Symbol:** when the last letter is vowel - %

When the last letter is consonant – @

**Number:** place value of the first letter in the English alphabet series in the word

Question No. 159

What will be the code for “targets accuracy”?

**Options :**

1. F@21 N%10
2. E@20 A@1
3. Cannot be determined
4. U%8 D@24
5. None of these

**Answer : E@20 A@1**

**Letter:** third letter from right of a word.

**Symbol:** when the last letter is vowel - %

When the last letter is consonant – @

**Number:** place value of the first letter in the English alphabet series in the word

Question No. 160

“Gridline” will be coded as?

**Options :**

1. E@8
2. I%7
3. CND
4. H@15
5. V%23

**Answer : I%7**

**Letter:** third letter from right of a word.

**Symbol:** when the last letter is vowel - %

When the last letter is consonant – @

**Number:** place value of the first letter in the English alphabet series in the word

**Direction:** Study the following information carefully and answer the questions given below it.

Eight boxes A, B, C, D, E, F, G and H are stacked one above another and each box have different brand of Mobiles in it likely Samsung, Nokia, Lava, Motorola, Oneplus, Rog, Realme and Oppo not necessarily in the same order. The box at the bottom is numbered 1, immediately above it is numbered as 2 and so on. The box which have Realme is placed immediately below the box which have Rog. Three boxes are kept between box C and D. The box which have Oneplus is kept in the box A. There are two boxes placed between Nokia and Samsung. The box which have Samsung is kept above the box which have Nokia. Box F have Motorola. The box which have Realme is kept above the box which have Oppo. E does not have Samsung.

The box which have Rog is placed in an even numbered position above box three. Two boxes are kept between the boxes of Nokia and Oneplus. One box is kept between Realme and box G that have Oppo. Box C is kept at the top. The box which have Motorola is immediately below Oppo box. There is one box between box H and E.

**Solution:-**

We will have three cases as the box which have Rog can be kept either at place no. 8 or 6 or 4.

The box which have Realme can be kept either at place no. 7 or 5 or 3.

The box which have Oppo can be kept either at place no. 5 or 3 or 1.

We know that Box C is kept at the top. The box which have Motorola can be kept either at place no. 4 or 2.

Case 3 will get discarded as there is no place left below the box which have Oppo.

S.No.	Boxes		Mobiles	
	√	x	√	x
8	C		Rog	
7			Realme	
6				
5	G		Oppo	
4				
3				
2				
1				

Case 1.

S.No.	Boxes		Mobiles	
	√	x	√	x
8	C			
7				
6			Rog	
5			Realme	
4				
3	G		Oppo	
2				
1				

Case 2.

S.No.	Boxes		Mobiles	
	√	x	√	x
8	C			
7				
6				
5				
4			Rog	
3			Realme	
2				
1	G		Oppo	

Case 3.

From (i), D is placed at place no. 4 as three boxes are kept between box C and D.

From (i), (ii) and (iii), If the box which have Samsung is kept at place no. 6, then the box which have Nokia is kept at place no. 3 but we cannot place the box which have Oneplus. So, case 1 will get discarded.

S.No.	Boxes		Mobiles	
	√	x	√	x
8	C		Rog	
7			Realme	
6			Samsung	
5	G		Oppo	
4	D			
3			Nokia	
2				
1				

**Case 1.**

From (i), (ii) and (iii), if the box which have Samsung is kept at place no. 7 then the box which have Nokia is kept at place no. 4. The box which have Oneplus is kept at place no. 1.

From (i), it is given that Oneplus is kept in the box A.

F have Motorola and this box can be kept at place no. 2.

Only Mobile left for place no. 1 is Lava.

From (iii), as we know that E does not have Samsung. So, box H and E is kept at place no. 7 and 5 respectively.

Only box left for place no. 6 is B.

S.No.	Boxes		Mobiles	
	√	x	√	x
8	C		Lava	
7	H	E	Samsung	
6	B		Rog	
5	E		Realme	
4	D		Nokia	
3	G		Oppo	
2	F		Motorola	
1	A		Oneplus	

**Case 2.**

**Final arrangement as shown below:**

S.No.	Boxes	Mobiles
8	C	Lava
7	H	Samsung
6	B	Rog
5	E	Realme
4	D	Nokia
3	G	Oppo
2	F	Motorola
1	A	Oneplus

Question No. 161

How many boxes are there between the boxes containing Lava and Motorola?

**Options :**

1. Four
2. Three
3. Five
4. Two
5. None of these

**Answer : Five**

Question No. 162

Which of the following brand of Mobile is kept in the Box H?

**Options :**

1. Samsung
2. Rog
3. Nokia
4. Oppo
5. Motorola

**Answer : Samsung**

Question No. 163

Which of the following brand of Mobile is placed immediately above Nokia?

**Options :**

1. Lava
2. Realme
3. Oneplus
4. Motorola
5. Rog

**Answer : Realme**

Question No. 164

Which of the following box is placed between the boxes B and D?

**Options :**

1. C
2. E
3. G
4. A
5. F

**Answer : E**

Question No. 165

Which of the following box have Rog in it?

**Options :**

1. Box E
2. Box B

3. Box H
4. Box F
5. None of these

**Answer : Box B**

**Direction:** The question given below consists of two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the statements and give answer.

Question No. 166

Seven aspirants are taking an exam Aman, Bipin, Chahat, Devendra, Amit, Rakesh and Gaurav in an Olympiad event. Which of the following aspirants finished the exam first?

**Statement I:** Only two aspirants finished the exam after Chahat. Aman finished the exam after Devendra but finished before Gaurav. Amit finished at the second position. Rakesh finished at the last position.

**Statement II:** The number of aspirants finishing the exam before Aman and the number of aspirants finished after Aman is equal. Gaurav finished after Chahat but finished before Rakesh. Only two aspirants finished before Devendra. Amit finished before Aman but not at the first place.

**Options :**

1. Data in statement I alone is sufficient to answer the question.
2. Data in either statement I or statement II alone sufficient to answer the question.
3. Data in statement II alone is sufficient to answer the question.
4. Data in both statement I and statement II together is sufficient to answer the question.
5. Data in statement I and II together is not sufficient to answer the question.

**Answer : Data in both statement I and statement II together is sufficient to answer the question.**

Using statement I: (First) \_ > Amit > \_ > \_ > Chahat > \_ > Rakesh and Devendra > Aman > Gaurav (Last)

Using statement II: (First) \_ > Amit > Devendra > Aman > \_ > \_ > \_ and Chahat > Gaurav > Rakesh (Last)

Using both I and II: (First) Bipin > Amit > Devendra > Aman > Chahat > Gaurav > Rakesh (Last).

We can conclude from the above steps that Bipin finishes the exam first.

Question No. 167

Certain numbers of persons are sitting in a row facing north. How many persons sit in the row?

**Statement I** Seema sits fourth to the left of Rita. Tina sits immediate left of Sita, who is third from right end. Amit sits at left end. Vibha sits immediate right of Sita.

**Statement II** Two persons sit between Rita and Tina, who is not adjacent to Seema.

One person sits between Amit and Beena, who is adjacent to Seema. Amit and Seema are not adjacent to each other.

**Options :**

1. Data in statement I alone is sufficient to answer the question.



2. Data in either statement I or statement II alone sufficient to answer the question.
3. Data in statement II alone is sufficient to answer the question.
4. Data in both statement I and statement II together is not sufficient to answer the question.
5. Data in statement I and II together is sufficient to answer the question.

**Answer : Data in statement I and II together is sufficient to answer the question.**

Using statement I, Seema sits fourth to the left of Rita. Tina sits immediate left of Sita, who is third from right end. Amit sits at left end. Vibha sits immediate right of Sita.

**Seema** \_ \_ \_ **Rita**

the number of persons in the row cant be determined.

Using statement II, two persons sit between Rita and Tina, who is not adjacent to Seema. One person sits between Amit and Beena, who is adjacent to Seema. Amit and Seema are not adjacent to each other.

the number of persons in the row cant be determined.

By combining statements, I and II, we get,

**Amit** \_ **Beena** **Seema** \_ \_ \_ **Rita** \_ \_ **Tina** **Sita** **Vibha** \_

So, there are 14 persons in the row.

Question No. 168

Eight persons Amitabh, Rajesh, Suraj, Sumit, Tinku, Urmila, Vinod and Rekha are sitting around the circular table facing towards the centre. Who sits to the immediate left of Urmila?

**Statement I** Neither Suraj nor Amitabh sits adjacent to Urmila. Vinod and Suraj are not adjacent to each other.

**Statement II** Sumit sits opposite to one, who sits to the immediate left of Urmila. Rajesh sits to the immediate left of Tinku, who sits opposite to Vinod. Tinku and Sumit are not adjacent to each other.

**Options :**

1. Data in statement I alone is sufficient to answer the question.
2. Data in either statement I or statement II alone sufficient to answer the question.
3. Data in statement II alone is sufficient to answer the question.
4. Data in both statement I and statement II together is not sufficient to answer the question.
5. Data in statement I and II together is sufficient to answer the question.

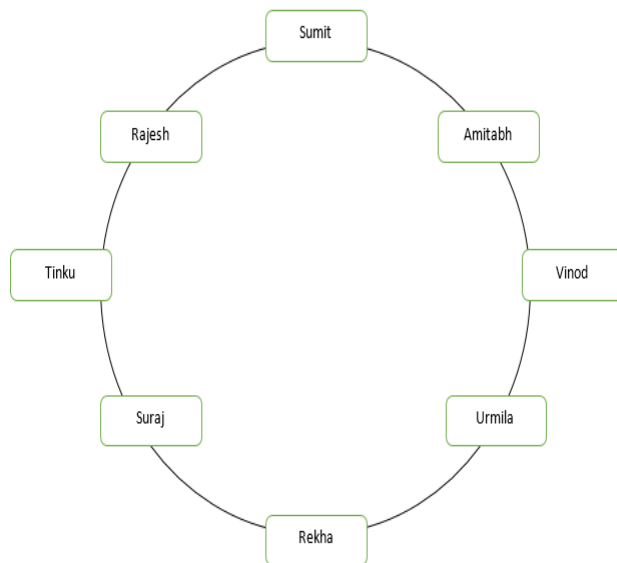
**Answer : Data in statement I and II together is sufficient to answer the question.**

Using statement I and II alone, we can not determine the person sitting immediate left of Urmila.

By using both statements I and II,

Neither Suraj nor Amitabh sits adjacent to Urmila. Vinod and Suraj are not adjacent to each other.

Sumit sits opposite to one, who sits to the immediate left of Urmila. Rajesh sits to the immediate left of Tinku, who sits opposite to Vinod. Tinku and Sumit are not adjacent to each other. So, we have,



Using the given data we can conclude that Rekha sits to the immediate left of Urmila.

#### Question No. 169

Seven persons Priyanka, Malti, Ruhi, Shivi, Teena, Unnati and Vipin were born on the same date of seven different years viz. 1998, 1999, 2000, 2001, 2002, 2003 and 2004 but not necessarily in same order. Who is the oldest among them?

**Statement I:** Two people were born in between Unnati and Malti. Teena was born in 2003. Only one person was born between Unnati and Teena. Shivi was born immediately before Unnati.

**Statement II:** Four people were born between Vipin and Ruhi. Priyanka was born two years before the leap year but not in 1998. Vipin was born immediately after Malti. Three people were born between Malti and Priyanka.

#### Options :

1. Data in statement I alone is sufficient to answer the question.
2. Data in either statement I or statement II alone sufficient to answer the question.
3. Data in statement II alone is sufficient to answer the question.
4. Data in both statement I and statement II together is sufficient to answer the question.
5. Data in statement I and II together is not sufficient to answer the question.

**Answer :** Data in statement II alone is sufficient to answer the question.

Given that Seven people Priyanka, Malti, Ruhi, Shivi, Teena, Unnati and Vipin were born on the same date of seven different year's viz. 1998, 1999, 2000, 2001, 2002, 2003 and 2004.

**From statement I:** Two people were born in between Unnati and Malti. Teena was born in 2003. Only one person was born between Unnati and Teena. Shivi was born immediately before Unnati.

So, we have two cases i.e., we do not have proper information so statement I alone is not sufficient to answer.

Years	Case-1	Case-2
1998	Malti	
1999		
2000	Shivi	Shivi
2001	Unnati	Unnati
2002		
2003	Teena	Teena
2004		Malti

**From statement II:** Four people were born between Vipin and Ruhi. Priyanka was born two years before the leap year but not in 1998. Vipin was born immediately after Malti. Three people were born between Malti and Priyanka. So, we have

Years	Case-1
1998	Malti
1999	Vipin
2000	
2001	
2002	Priyanka
2003	
2004	Ruhi

Question No. 170

Seven persons Ambika, Bhuvan, Shivi, Devendra, Vishakha, Rakshit, and Ashwani belong to a family consisting of three generations and two married couples. Who is father of Rakshit?

**Statement I:** Ganesh is only son of Rakshit, who is married to Shivi. Bhuvan is brother-in-law of Devendra, who belongs to 1st generation. Ambika is daughter of Vishakha.

**Statement II:** Vishakha is mother-in-law of the mother of Ganesh. Bhuvan, who has two children, is married to Vishakha. Devendra is brother-in-law of Bhuvan. Ambika is niece of Devendra. Shivi is sister-in-law of Ambika.

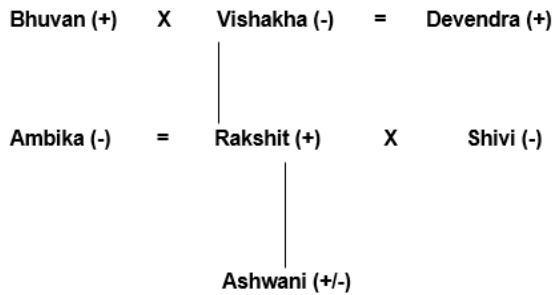
**Options :**

1. Data in statement I alone is sufficient to answer the question.
2. Data in either statement I or statement II alone sufficient to answer the question.
3. Data in statement II alone is sufficient to answer the question.
4. Data in both statement I and statement II together is sufficient to answer the question.
5. Data in statement I and II together is not sufficient to answer the question.

**Answer : Data in statement II alone is sufficient to answer the question.**

Using Statement I alone, relationship between Rakshit, and the persons of the 1<sup>st</sup> generation cannot be established.

Using statement II.



We can conclude that Bhuvan is father of Rakshit.

**Direction:** Read the instructions carefully and answer the following:

Eight family members are sitting around a circular table facing inside the centre. Each of them is related to Amit in a certain way. However, information about some of them is given. There are 3 generations.

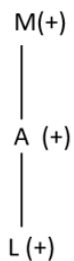
A's mother is sitting 4 places away from him either from left or right of A. A has only one son whose name is L. Y's aunt is sitting to the immediate left of Y's father. L is sitting immediate right of F. A is son of M. G is sitting second to the right of Y's aunt. F does not have any daughters. P sits second to the left of L. Y sits second to the right of A. Y have an uncle. L is sitting to the immediate left of his grandfather. L's mother is sitting immediate right of his father. K is also a family member sitting in the circle.

**Solution**

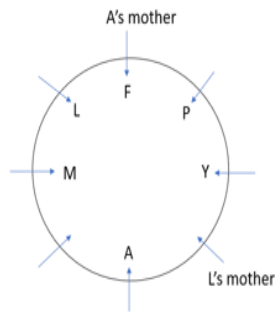
A's mother is sitting 4 places away from him either from left or right of A. Y sits second to the right of A. L is sitting to the immediate left of his grandfather. P sits second to the left of L. L is sitting immediate right of F.

A has only one son whose name is L. A is son of M.

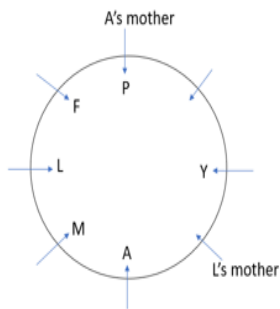
L's mother is sitting immediate right of his father.



(I) case

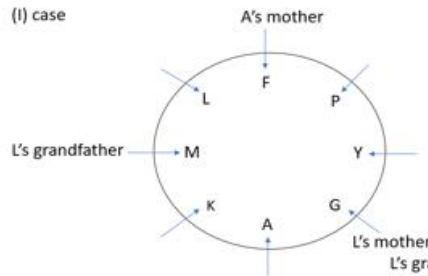


(II) case

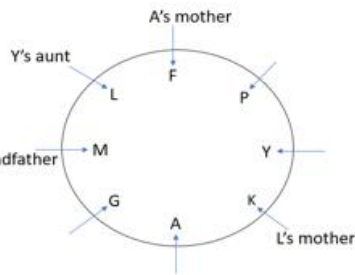


G is sitting second to the right of Y's aunt. Y's aunt is sitting to the immediate left of Y's father. Case II is invalid, as M can not be Y's aunt as he is already grandfather of L.

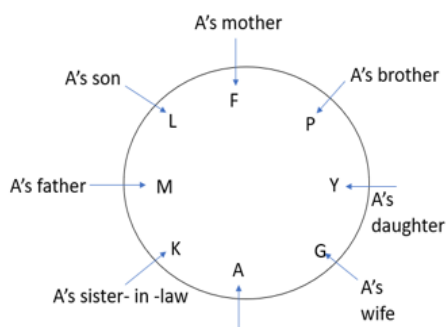
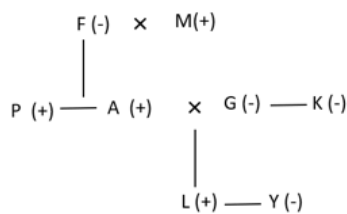
(I) case



(I) a case



L can not be Y's aunt as he is a male. Therefore case (I) a is invalid. Final arrangement,



Question No. 171

What is the position of Y's aunt with respect to Y?

**Options :**

1. Immediate left
2. Third to left
3. Third to right
4. Cannot be determined
5. None of these

**Answer : Third to left**

Question No. 172

Who among the following is L's uncle?

**Options :**

1. K
2. F
3. P
4. M
5. G

**Answer : P**

Question No. 173

Who sits second to the left of A's father?

**Options :**

1. K
2. F
3. P
4. M
5. G

**Answer : F**

Question No. 174

Four of the following five are alike in a certain way to form a group. Find the one which does not belongs to the group?

**Options :**

1. K
2. F
3. Y
4. M
5. G

**Answer : M**



Question No. 175

Which of the following is true about M?

**Options :**

1. M is uncle of F
2. G is daughter in law of M
3. M is sister of G
4. M is grandson of Y
5. M is father of K

**Answer : G is daughter in law of M****Direction: Study the following information carefully and answer the question given below-**

A certain number of persons are living in a building having four floors. Also each of the floor having three flats such as flat-2 is in east of flat-1 but west of flat-3. Ground floor is numbered floor 1 and top most floor is floor 4. Each flat is built in such a way that Flat 1 of floor 2 is just above Flat 1 of floor 1 and just below flat-1 of floor-3 and so on. Only the given persons are considered to be living in the building. No flat is vacant. No two floors having same number of persons living in it. J is not living on even numbered floor. E\* is living in a flat just below the flat of N. Y~ is living on an even numbered floor and he is living immediate west of N. No one lives to the east to O. M is living with only S& in same flat which is immediately below the flat of H. Two floors are there between the floors on which D@ and V\$ lives and both are living in the same flat number. G^ is not living alone in any of the flat. The total number of persons living on topmost floor is one more than the number of persons living on the bottom most floor. G^ is living immediate west of O. I is living immediately below Y~ in the same flat number. V is living immediate west of I. Number of persons living on floor-2 is more than the number of persons living on floor-3 but less than number of persons living on floor-1. H is living on a floor having least number of persons. J? is living to the west of L. Only one floor is there between H and B# who is living in same flat number as H. No one is living to the east of D@ who lives below V\$. P% is living in a flat which is just below the flat of T!. No one is living with P% and is living immediate west of J. No one is living with J?. O is living on even numbered floor. No one is living with H in the same flat. L is not living in the same flat with T!.

**Solution**

*Y~ is living on an even-numbered floor and he is living immediate west of N. I is living immediately below Y~ in the same flat number. V is living immediate west of I.*

**Case 1 -**

Floors	Flat 1	Flat 2	Flat 3
4		Y~	N
3	V	I	
2			
1			

**Case 2 -**

Floors	Flat 1	Flat 2	Flat 3
4			
3			
2		Y~	N
1	V	I	

*H is living on a floor having least number of persons. Number of persons living on floor-2 is more than the number of persons living on floor-3 but less than number of persons living on floor-1. The total number of persons living on topmost floor is one more than the number of persons living on the bottom most floor. So, it is clear that least no of persons are living on floor-3. M is living with only S& in same flat which is immediately below the flat of H.*

**Case 1 -**

Floors	Flat 1	Flat 2	Flat 3
4		Y~	N
3	V	I	H
2			M, S&
1			

**Case 2 -**

Floors	Flat 1	Flat 2	Flat 3
4			
3	H		
2	M, S&	Y~	N
1	V	I	

*Only one floor is there between H and B# who is living in the same flat number as H. Two floors are there between the floors on which D@ and V\$ lives and both are living in the same flat number. No one is living to the east of D@ who lives below V\$. P% is living in a flat which is just below the flat of T!. No one is living with P% and is living immediate west of J. J is not living on an even-numbered floor.*

**Case 1 -**

Floors	Flat 1	Flat 2	Flat 3
4		Y~	N, V\$
3	V	I	H
2	T!		M, S&
1	P%	J	B#, D@

**Case 2 -**

Floors	Flat 1	Flat 2	Flat 3
4		T!	V\$
3	H	P%	J
2	M, S&	Y~	N
1	V, B#	I	D@

*E\* is living in a flat just below the flat of N. J? is living to the west of L. No one is living with J?. O is living on even-numbered floor. G^ is living immediate west of O. No one lives to the east to O. L is not living in the same flat with T!. As we know that no two floors having the same number of persons living in it. G^ is not living alone in any of the flat. No flat is vacant. From this case-1 gets eliminated. So, the final arrangement is—*

Floors	Flat 1	Flat 2	Flat 3
4	J?	T!, G^	V\$, L, O
3	H	P%	J
2	M, S&	Y~	N
1	V, B#	I	D@, E*

Question No. 176

Who among the following is living on floor 4 of flat 1?

**Options :**

1. D@
2. No one
3. J?
4. M
5. G^

**Answer : J?**

Question No. 177

Who among the following lives just below P% in the same flat number?

**Options :**

1. Y~
2. O
3. N
4. D@
5. None of these

**Answer : Y~**

Question No. 178

How many persons are living to the west of 'I'?

**Options :**

1. None
2. Three
3. More than three
4. Two
5. One

**Answer : Two**

Question No. 179

How many persons live above J in the same flat?

**Options :**

1. Five
2. Three
3. One
4. Four
5. No one

**Answer : Three**

Question No. 180

Who among the following lives just below 'S&' in the same flat number?

**Options :**

1. G^, O, L
2. M
3. P%, V\$
4. No one
5. V, B#

**Answer : V, B#**

**Direction: Study the following information carefully and answer the questions given below.**

The centre reportedly wants to continue providing subsidy to consumers for cooking gas and kerosene for five more years. This is not good news from the point of view of reining in the fiscal deficit. Mounting subventions for subsidies means diversion of savings by the government from investment to consumption, raising the cost of capital in the process.

The government must cut expenditure on subsidies to create more fiscal space for investments in both physical and social infrastructure. It should outline a plan for comprehensive reform in major subsidies including petroleum, food and fertilizers and set goals.

Question No. 181

Which of the following is an assumption which is implicit in the facts stated in the above paragraph?

**Options :**

1. People in India may not be able to pay more for petroleum products.
2. Many people in India are rich enough to buy petroleum products at market cost.
3. Govt. may not be able to create more infrastructural facilities if present level of subsidy continues for a longer time.
4. Govt. of India has sought assistance from international financial organizations for its infrastructural projects.
5. None of these

**Answer : People in India may not be able to pay more for petroleum products.**

*People in India may not be able to pay more for petroleum products.*

**Direction: Introduction: Inference is a conclusion drawn on the basis of knowledge of facts available. In questions on INFERENCES, a paragraph is followed by few Paragraphs.**

On the basis of the information given in the passage, we have to check the truthfulness or falsity of the given Paragraph. Each Paragraph can be put into one of the four categories. Definitely true probably true probably false definitely false

In each question below is given a passage followed by some inferences. You have to examine each inference separately in the context of the passage and decide upon the degree of truth or falsity of the inference. Mark answer

Question No. 182

**5) Paragraph:**

The general assumption is that older workers are paid more in spite of, rather than because of, their productivity. That might partly explain why, when employers are under pressure to cut costs, they persuade a 55-year old to take early retirement. Take away seniority based pay scales, and older workers may become a much more attractive employment proposition. But most employers and many workers are uncomfortable with the idea of reducing someone's pay in later life – although manual workers on piece-rates often earn less as they get older. So retaining the services of older workers may mean employing them in different ways. Faced with the need to cut staff costs, and having decided to concentrate cuts on 55 to 60-year olds, IBM set up a separate company called Skill Team, which reemployed any of the early retired who wanted to go on working up to the age of 60.

**Inferences:**

Skill Team is an example of a company that allows people to continue working for as long. as they want.

**Options :**

1. if you think that the answer is definitely true.
2. if you think that the answer is probably true.
3. if the data provided is inadequate to answer the question.
4. if the answer is definitely false.
5. if the answer is probably false.

**Answer : if the answer is definitely false.**

*This Inference is "Definitely False-Option (D)" since the paragraph says "Skill Team, which re-employed any of the early retired who wanted to go on working up to the age of 60.", herespecifically its mentioned maximum working age to be 60.*

Question No. 183

**5) Paragraph:**

The general assumption is that older workers are paid more in spite of, rather than because of, their productivity. That might partly explain why, when employers are under pressure to cut costs, they persuade a 55-year old to take early retirement. Take away seniority based pay scales, and older workers may become a much more attractive employment proposition. But most employers and many workers are uncomfortable with the idea of reducing someone's pay

in later life – although manual workers on piece-rates often earn less as they get older. So retaining the services of older workers may mean employing them in different ways. Faced with the need to cut staff costs, and having decided to concentrate cuts on 55 to 60-year olds, IBM set up a separate company called Skill Team, which reemployed any of the early retired who wanted to go on working up to the age of 60.

**Inferences:**

Writer's find that older people are good at running their own businesses.

**Options :**

1. if you think that the answer is definitely true.
2. if you think that the answer is probably true.
3. if the data provided is inadequate to answer the question.
4. if the answer is definitely false.
5. if the answer is probably false.

**Answer : if the data provided is inadequate to answer the question.**

*This inference is "Data Inadequate-Option (C)" since nothing about this is talked in the paragraph.*

Question No. 184

**5) Paragraph:**

The general assumption is that older workers are paid more in spite of, rather than because of, their productivity. That might partly explain why, when employers are under pressure to cut costs, they persuade a 55-year old to take early retirement. Take away seniority based pay scales, and older workers may become a much more attractive employment proposition. But most employers and many workers are uncomfortable with the idea of reducing someone's pay in later life – although manual workers on piece-rates often earn less as they get older. So retaining the services of older workers may mean employing them in different ways. Faced with the need to cut staff costs, and having decided to concentrate cuts on 55 to 60-year olds, IBM set up a separate company called Skill Team, which reemployed any of the early retired who wanted to go on working up to the age of 60.

**Inferences:**

Companies should consider abolishing pay schemes that are based on age.

**Options :**

1. if you think that the answer is definitely true.
2. if you think that the answer is probably true.
3. if the data provided is inadequate to answer the question.
4. if the answer is definitely false.
5. if the answer is probably false.

**Answer : if you think that the answer is definitely true.**

*The inference is "Definitely True-Option (A)" since the paragraph says "Take away seniority-based pay scales, and older workers may become a much more attractive employment proposition" which indicates that companies should consider abolishing pay schemes based on age.*



**Direction:** In each question below is given a statement followed by three assumptions (A), (B) and (C). An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Question No. 185

**Statement:** Govt. has urged all the citizens to use electronic media for carrying out their daily activities, whenever possible, instead of using paper as the manufacturing of paper requires the cutting down of a large number of trees causing severe damage to the ecosystem.

**Which of the following assumptions is/are implicit in the above statement?**

- (A) Most people may be capable of using electronic media to carry out various routines.
- (B) Most people may have access to electronic media for carrying out their daily routine activities.
- (C) People at large may reject the govt's appeal the continue using paper as before.

**Options :**

- 1. Only (A) is implicit
- 2. Only (B) is implicit
- 3. Only (A) and (B) are implicit
- 4. Only (C) is implicit
- 5. None of these

**Answer : Only (A) and (B) are implicit**

*The urging of the govt makes sense only when (A) and (B) are implicit.*

**Direction:** Study the following information and the answer the questions based on the information given below:

Input: 786 866 346 898 743 998 625 478

Step I: 788 666 348 698 749 398 624 578

Step II: 699 777 259 789 658 289 735 469

Step III: 26 23 18 26 21 21 17 21

Step IV: Z W R Z U U Q U

Step V: Q R U U U W Z Z

Step V is the last step Input for the question:

973 635 994 655 978 834 965 329

Question No. 186

What is the sum of all even numbers in step III?

**Options :**

- 1. 20
- 2. 24
- 3. 28
- 4. 22
- 5. 30

**Answer : 28**

*Required sum = 10 + 18 = 28*

*Step I: The last digit of first number and first digit of second number is exchanged. Similarly, for 3<sup>rd</sup> and 4<sup>th</sup> number and so on.*

*Step II: One is subtracted from odd digits and one is added to even digits.*

*Step III: Two is added to sum of digits of each number.*

*Step IV: Each number is replaced by the Alphabet representing them in alphabetical series.*

*Step V: Alphabets are arranged in alphabetical order from left to right.*

*Input: 973 635 994 655 978 834 965 329*

*Step I: 976 335 996 455 978 834 963 529*

*Step II: 867 224 887 544 869 925 872 438*

*Step III: 23 10 25 15 25 18 19 17*

*Step IV: W J Y O Y R S Q*

*Step V: J O Q R S Y Y W*

*Step V is the last step.*

**Question No. 187**

Which element is second to the right of 3<sup>rd</sup> element from left end in step IV?

**Options :**

1. R
2. S
3. Q
4. Y
5. None of the above

**Answer : Y**

*Step I: The last digit of first number and first digit of second number is exchanged. Similarly, for 3<sup>rd</sup> and 4<sup>th</sup> number and so on.*

*Step II: One is subtracted from odd digits and one is added to even digits.*

*Step III: Two is added to sum of digits of each number.*

*Step IV: Each number is replaced by the Alphabet representing them in alphabetical series.*

*Step V: Alphabets are arranged in alphabetical order from left to right.*

*Input: 973 635 994 655 978 834 965 329*

*Step I: 976 335 996 455 978 834 963 529*

*Step II: 867 224 887 544 869 925 872 438*

*Step III: 23 10 25 15 25 18 19 17*

*Step IV: W J Y O Y R S Q*

*Step V: J O Q R S Y Y W*

*Step V is the last step.*

**Question No. 188**

If all the alphabets are replaced by previous alphabet in last step then how many vowels will be there in last step?

**Options :**

1. Four
2. One
3. Three
4. Two
5. None of the above

**Answer : One**

*Step V: J O Q R S Y Y W*

*Step V: I N P Q R X X V (After replacement)*

*Step I: The last digit of first number and first digit of second number is exchanged. Similarly, for 3<sup>rd</sup> and 4<sup>th</sup> number and so on.*

*Step II: One is subtracted from odd digits and one is added to even digits.*

*Step III: Two is added to sum of digits of each number.*

*Step IV: Each number is replaced by the Alphabet representing them in alphabetical series.*

*Step V: Alphabets are arranged in alphabetical order from left to right.*

*Input: 973 635 994 655 978 834 965 329*

*Step I: 976 335 996 455 978 834 963 529*

*Step II: 867 224 887 544 869 925 872 438*

*Step III: 23 10 25 15 25 18 19 17*

*Step IV: W J Y O Y R S Q*

*Step V: J O Q R S Y Y W*

*Step V is the last step.*

**Question No. 189**

How many odd numbers are to the right of '887' in the step II?

**Options :**

1. Two
2. Four
3. Three
4. Five
5. Six

**Answer : Two**

*Step I: The last digit of first number and first digit of second number is exchanged. Similarly, for 3<sup>rd</sup> and 4<sup>th</sup> number and so on.*

*Step II: One is subtracted from odd digits and one is added to even digits.*

*Step III: Two is added to sum of digits of each number.*

*Step IV: Each number is replaced by the Alphabet representing them in alphabetical series.*

*Step V: Alphabets are arranged in alphabetical order from left to right.*

*Input: 973 635 994 655 978 834 965 329*

*Step I: 976 335 996 455 978 834 963 529*

*Step II: 867 224 887 544 869 925 872 438*

*Step III: 23 10 25 15 25 18 19 17*

*Step IV: W J Y O Y R S Q*

*Step V: J O Q R S Y Y W*

*Step V is the last step.*

**Question No. 190**

Which of the following is the Step III?

**Options :**

1. 23 18 19 17 10 25 15 25
2. 23 10 19 17 25 15 25 18
3. 25 18 19 17 23 10 25 15
4. 23 10 25 15 25 18 19 17
5. 23 10 18 19 17 25 15 25

**Answer : 23 10 25 15 25 18 19 17**

*Step I: The last digit of first number and first digit of second number is exchanged. Similarly, for 3<sup>rd</sup> and 4<sup>th</sup> number and so on.*

*Step II: One is subtracted from odd digits and one is added to even digits.*

*Step III: Two is added to sum of digits of each number.*

*Step IV: Each number is replaced by the Alphabet representing them in alphabetical series.*

*Step V: Alphabets are arranged in alphabetical order from left to right.*

*Input: 973 635 994 655 978 834 965 329*

*Step I: 976 335 996 455 978 834 963 529*

*Step II: 867 224 887 544 869 925 872 438*

*Step III: 23 10 25 15 25 18 19 17*

*Step IV: W J Y O Y R S Q*

*Step V: J O Q R S Y Y W*

*Step V is the last step.*

**Direction:** In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumption and decide which of the assumption is implicit in the statement.

Question No. 191

**Statement:** "In view of a likely fiscal deficit of around 5%, there is no denying the need for a consensus to trim Government expenditure."—View of Mr. X.

**Assumptions:**

- I. Trimming Government expenditure is an effective tool to curb fiscal deficit.
- II. Trimming Government expenditure is not an effective tool to curb fiscal deficit.

**Options :**

- 1. If only assumption I is implicit
- 2. If only assumption II is implicit
- 3. If either I or II is implicit
- 4. If neither I nor II is implicit
- 5. If both I and II are implicit

**Answer : If only assumption I is implicit**

*Only I is implicit. That is why Mr. X advocates for the need for a consensus to Trim Government expenditure.*

Question No. 192

**Statement:** Should graduation be made minimum educational qualification for entry level jobs in any public sector organisation?

**Argument I.** Yes, graduates always perform better than non-graduates by virtue of their higher level of education.

**II.** No, there are quite a few people who cannot afford to remain unemployed till the completion of graduation and are capable of performing equally well as the graduate candidates.

**Options :**

- 1. If only Argument I is strong
- 2. If only Argument II is strong
- 3. If either Argument I or II is strong
- 4. If neither Argument I or II is strong
- 5. If both Argument I or II is strong

**Answer : If neither Argument I or II is strong**

Question No. 193

The indications are that the Pakistani establishment has begun turning the screws against terrorists, not necessarily to end the menace of terrorism as both the civil government and the military leadership would want the world to believe, but only to restrain them for a while. Even the execution of Salman Taseer's murderer is no evidence of a putsch for tolerance. It is at best a demonstration of wield power of military in comparison to central government in that benighted country, Which of the following, if true, would strengthen the argument?

**Options :**

1. The military that stood by the government in this case does not usually do so.
2. The attack on a Christian church on Easter did not take place with the knowledge of the military establishment.
3. The civil government has followed the instruction of the military in selectively carrying out the execution.
4. Intolerance is always high in Pakistan.
5. Both 3 and 4.

**Answer :** *The civil government has followed the instruction of the military in selectively carrying out the execution.*

*The passage's argument is that in Pakistan there are dual power centres and the elected government is not as powerful as it should be. He assumes that the execution of Salman Taseer's murderer was carried out as the actual power centre gave its green signal for it. Therefore, the fact that supports this assumption can strengthen the argument. It is option 3 as it makes it clear that the civil government is not the power centre, but the military. Option 1 is too mild as supporting is not equal to dictating. Option 2 actually weakens the argument.*

**Direction:** Below in each of the questions are given two statements I and II.

These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statements. Read both the statements and decide which of the following answer choice correctly depicts the relationship between these two statements.

Mark answer

- (1) If statement I is the cause and statement II is its effect.
- (2) If statement II is the cause and statement I is its effect.
- (3) If both the statements I and II are independent causes.
- (4) If both the statements I and II are effects of independent causes.
- (5) If both the statements I and II are effects of some common cause.

Question No. 194

**Statements:**

I) Automated Traffic signals that were installed at three barely populous locations in Chennai have been removed.

II) Total number of road accidents and deaths have increased considerably in Chennai this month.

**Options :**

1. 1
2. 2
3. 3
4. 4
5. 5

**Answer :** 4

Question No. 195

**Effect :** The World Economic Forum listed data analyst as one of the most in demand job categories across all industries in the U.S. as we enter the 2020s.

Which of the following can be a possible cause of the above mentioned situation

- (I) There has been increase in devices that connect to the internet leading to more data availability than could likely be imagined 10 years ago.  
 (II) Salary trend for big data analytics in UK indicates positive and exponential growth  
 (III) Data Analyst is not limited to working in a particular industry.

**Options :**

1. Both I and II
2. Both II and III
3. Both I and III
4. All I, II and III
5. None of these

**Answer : Both I and III**

**Direction: Study the following information carefully and answer the questions given below:**

Nine persons F to N live in three different colonies (Colony A, Colony B and Colony C) of different ages. Not more than 4 and not less than 2 persons live in each colony. If it is given for example B and the one who is 10yrs live in same colony then that means B is not 10 years.

F and L does not live in the same colony. I does not live in Colony A and Colony C. G and the one who is 18 yrs old live in same colony and these are the only persons belonging to that colony. K and the one who is 29 yrs old live in the same colony and K's age is an odd number. M and the one who is 54 yrs old live in the same colony. L, the one who is 61 yrs and the one who is 64 yrs live in the same colony. F is the eldest person in his/her respective colony. The one who is 53 yrs live in Colony A. I age is twice of G. L's age is 7 years less than M's age. H is not the youngest person. Minimum age is 18 yrs. L is elder than G. F and I does not live in the same colony. L and J live in same colony. K is 5 yrs elder to G and one of the ages is 51 yrs.

**Solution**

*I does not live in Colony A and Colony C. It means I live in Colony B. G and the one who is 18yrs old live in the same colony and these are the only persons belonging to that colony. It means one colony has 4 persons, one has 3 and the other one has 2 persons. We cannot determine the colony of G and the one who is 18 yrs old yet.*

Colonies	Person & Age
Colony A	
Colony B	I
Colony C	

*K and the one who is 29 yrs old live in the same colony and K's age is an odd number. K is 5 yrs elder than G and one of the ages is 51 yrs. If G is 51 then K will be  $51 + 5 = 56$  which is an even number. This contradicts condition. So the age of K is 51 years and the age of G is 46 years. We cannot determine the colony of K for now. The one who is 53 yrs live in Colony A. It means who is 46 years old and the one who is 18 yrs old live in Colony C.*



Colonies	Person & Age
Colony A	(53)
Colony B	I
Colony C	G(46), (18)

*I age is twice of G. Age of I =  $46 \times 2 = 92$  years. F and 5 do not live in the same colony. F is the eldest person in his/her respective colony. It means F lives in Colony A. The age of F can be 53 or can't be 53.*

**Case 1-**

Colonies	Person & Age
Colony A	F(53)
Colony B	I(92)
Colony C	G(46), (18)

**Case 2**

Colonies	Person & Age
Colony A	F, (53)
Colony B	I(92)
Colony C	G(46), (18)

*F and L do not live in the same colony. L and J live in the same colony. It means they both live in Colony B. L and the one who is 64 yrs live in the same colony. J should be either 61 years old or 64 years old.*

**Case 1 (a) –**

Colonies	Person & Age
Colony A	F(53)
Colony B	I(92), L, J(61), (64)
Colony C	G(46), (18)

**Case 1(b)**

Colonies	Person & Age
Colony A	F(53)
Colony B	I(92), L, (61), J(64)
Colony C	G(46), (18)

**Case 2 (a)**

Colonies	Person & Age
Colony A	F, (53)
Colony B	I(92), L, J(61), (64)
Colony C	G(46), (18)

**Case 2 (b)**

Colonies	Person & Age
Colony A	F, (53)
Colony B	I(92), L, (61), J(64)
Colony C	G(46), (18)

*L is elder than G. Combining this condition with condition 3) we get that L's age cannot be 29 so K and the one whose age is 29 live in Colony A. There can be 3 persons in Colony A only as there are 4 persons in Colony B. M and the one who is 54 yrs old live in the same colony. They live in Colony B as this is the only possible case here. M's age can be either 61 or 64. L's age is 54 (more than 46). L's age is 7 years less than M's age. So,  $54 + 7 = 61$  is the age of M and 64 is the age of J. H is not the youngest person. So, H's age is 29 and N, the remaining one, is the youngest person. F's age is 53 (eldest in the colony).*

*The final arrangement is –*

Colonies	Person & Age
Colony A	F(53), K(51), H(29)
Colony B	I(92), L(54), M (61), J(64)
Colony C	G(46), N (18)

Question No. 196

Who among the following live in Colony C?

**Options :**

1. F
2. H
3. J
4. K
5. N

**Answer : N**

Question No. 197

What is the sum of ages of H and I?

**Options :**

1. 121
2. 110
3. 106
4. 115

**Answer : 121**

Question No. 198

Find the odd man out.

**Options :**

1. I
2. J
3. K
4. L
5. M

**Answer : K**

Question No. 199

What is the age of L?

**Options :**

1. 51
2. 54
3. 47
4. 42
5. None of these

**Answer : 54**

Question No. 200

Who among the following live in Colony A?

**Options :**

1. F
2. H
3. I
4. Both 1 and 3
5. Both 1 and 2

**Answer : Both 1 and 2**

**RBI Grade B 2023 Phase II FM Previous Year Paper**

Question No. 1

People who are disciplined and organised belong to which type of personality as per the OCEAN Model?

**Options :**

1. Openness
2. Conscientiousness
3. Extroversion
4. Agreeableness
5. Neuroticism

*Answer : Conscientiousness*

*Explanation: Conscientiousness is associated with traits such as organization, discipline, and reliability. Individuals scoring high in conscientiousness tend to be thorough and careful in their work.*

Question No. 2

The difference between emotions and exposed emotions is known as \_\_\_\_\_.

**Options :**

1. Emotional Discrepancy
2. Emotional Dissonance
3. Emotional Suppression
4. Affective Incongruence
5. Emotional Resilience

*Answer : Emotional Dissonance*

*Explanation: The term for the difference between felt emotions and displayed emotions, particularly in a workplace setting, is known as Emotional Dissonance.*

Question No. 3

The theory which focusses on consequences of greater good and evil \_\_\_\_\_.

**Options :**

1. Utilitarianism
2. Deontology
3. Virtue Ethics
4. Relativism
5. Theological Theory

*Answer : Theological Theory*

*Explanation: Theological Theory is often associated with Utilitarianism, which focuses on the consequences of actions in terms of the greater good or evil they produce.*

Question No. 4

Kind of value which shows concerns for others \_\_\_\_\_.

**Options :**

1. Ethical Value
2. Instrumental Value
3. Intrinsic Value
4. Extrinsic Value
5. Caring

*Answer : Caring*

*Explanation: Caring is a type of value that reflects concern for others. It is a fundamental aspect of ethical values, demonstrating empathy and consideration for the well-being of others.*

Question No. 5

What role does the principle of transparency play in corporate governance?

**Options :**

1. Enhancing corporate secrecy
2. Timely and accurate disclosure
3. Concealing financial information
4. Minimizing shareholder involvement
5. None of these

*Answer : Timely and accurate disclosure*

*Disclosure and Transparency : The framework should ensure that timely and accurate disclosure is made on all material matters regarding the corporation, including the financial situation, performance, ownership, and governance of the company.*

Question No. 6

Alternative sources of finance refer to non-traditional methods that businesses explore beyond conventional options to secure funds for their operations and expansion. Which of the following is not an Alternative source of Finance?

**Options :**

1. Crowdfunding
2. Peer to peer lending
3. Dark Pool Investments
4. Venture Capital
5. None of these

*Answer : None of these*

*Alternative finance means any sort of finance apart from a conventional high street bank loan. It includes crowdfunding, venture capital, dark pool investments, peer to peer lending, leasing, franchising etc.*

Question No. 7

NaBFID was set up as a DFI that is Regulated and Supervised as AIFI by the Reserve Bank under Sections 45L and 45N of the Reserve Bank of India Act, 1934. What is the primary role of NaBFID in the economy?

**Options :**

1. Overseeing National Banking Regulations
2. Promoting International Trade Agreements
3. Facilitating Infrastructure Funding and Development
4. Managing Foreign Exchange Reserves
5. None of these

*Answer : Facilitating Infrastructure Funding and Development*

*Set up as a DFI Development Finance Institution to support the development of long term infrastructure financing in India.*

**Direction(8-10) :** The Pradhan Mantri Jan Dhan Yojana (PMJDY) – the National Mission for Financial Inclusion - completes nine years of successful implementation. The 9 years of PMJDY-led interventions and digital transformation have revolutionized financial inclusion in India. More than 50 crore people have been brought into the formal banking system through the opening of Jan Dhan Accounts. A The cumulative deposits in these accounts surpass ₹2 lakh crore. Furthermore, about 34 crore RuPay cards have been issued to these accounts without charge, which also provides for a ₹2 lakh accident insurance cover. Furthermore, the three social security schemes - Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) have completed 8 years of successful implementation. Citing data on the 8<sup>th</sup> anniversaries of the Jan Suraksha Schemes, Smt. Sitharaman said that 16.2 crore, 34.2 crore and 5.2 crore enrolments have been done under PMJJBY, PMSBY & APY respectively till 26th April 2023. The PMJJBY scheme has provided crucial support to 6.64 lakh families who have received claims for Rs. 13,290 crore. Under PMSBY scheme more than 1.15 lakh families have received claims for Rs. 2,302 crore. With respect to the information provided above, answer the following questions-

Question No. 8

With reference to the PM Jan Dhan Yojana been mentioned in the above paragraph, what is the enhanced accidental insurance limit under PM Jan Dhan Yojana for an account opened after 2018?

**Options :**

1. Rs. 2 lakh
2. Rs. 3 lakh
3. Rs. 5 lakh
4. Rs. 6 lakh
5. None of these

*Answer : Rs. 2 lakh*

*Explanation :*

*Accident Insurance Cover of Rs. 1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.*

Question No. 9

Under PM Jan Dhan Yojana amendments have been made with respect to the age limit of availing loans. What is the revised age limit now?

**Options :**

1. 18 to 45 years
2. 21 to 55 years
3. 20 to 60 years
4. 18 to 65 years
5. None of these



*Answer : 18 to 65 years*

*Explanation :*

*Age limit for availing OD facility to be revised from 18-60 years to 18-65 years.*

Question No. 10

The above mentioned PM Suraksha Bima Yojana had an yearly premium amount of Rs.12. What is the new premium amount for enrolment for full year under PM Suraksha Bima Yojana?

**Options :**

1. Rs.60
2. Rs.55
3. Rs.35
4. Rs.20
5. None of these

*Answer : Rs.20*

*Explanation :*

*Accidental death cum disability cover of Rs.2 lakh (Rs.1 lakh in case of partial disability) for death or disability due to an accident against a premium of Rs.20/- per annum*

**Direction(11-14) :** The "fit and proper" criteria (or "fit and proper test") make reference to requirements for evaluating managers, directors and shareholders. Particularly, the ability to fulfill their duties ("fitness") as well as their integrity and suitability ("propriety") are examined. This concept is a standard in corporate governance of financial institutions.

Most financial supervision organisms include these requirements in their regulatory frameworks to ensure that institutions have a prudent and solid management. Senior management, directors and shareholders who hold influence over the entity's operations must meet the "fit and proper" criteria. Fitness requirements take into consideration formal qualifications, previous experience and career.

On the other hand, integrity and suitability analyze aspects such as criminal records, financial position, civil actions against third parties, sanctions applied by regulators of other similar industries, questionable business practices and rejection or expulsion from professional associations.

**Answer the following questions after reading the above information –**

Question No. 11

The concept of stewardship means that a company's directors -

**Options :**

1. Are responsible for ensuring that the company complies with the law
2. Are responsible for ensuring that the company pays its tax by the due date
3. Safeguard the company's assets and manage them on behalf of shareholders
4. Report suspected fraud and money laundering to the authorities
5. None of these

*Answer : Safeguard the company's assets and manage them on behalf of shareholders*

**Explanation :**

*The stewardship function is to show shareholders that their funds are safe and are being used wisely by the directors (financial statements for external use – published accounts.) It is the responsibility of shareholders to appoint directors to run and manage the company on their behalf.*

**Question No. 12**

With respect to the Risk Management Committee, what is the quorum for a meeting of this committee?

**Options :**

1. Shall be either two members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.
2. Shall be either two members or one fourth of the members of the committee, whichever is higher, including at least two members of the board of directors in attendance.
3. Shall be either three members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.
4. Shall be either four members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.
5. None of these

*Answer : Shall be either two members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.*

**Explanation :**

*The quorum for a meeting of the Risk Management Committee shall be either two members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.*

**Question No. 13**

Who serves as the chairman of the Risk Management Committee?

**Options :**

1. The CEO of the organization
2. The Chief Financial Officer (CFO)
3. A whole time director nominated by the committee members
4. The committee member with the longest tenure
5. The Chief Risk Officer (CRO)

*Answer : A whole time director nominated by the committee members*

**Explanation :**

*A Risk Management Committee headed by the Whole-time Director evaluates the efficacy of the framework relating to risk identification and its mitigation.*

**Question No. 14**

Which committee is mandated by the Reserve Bank of India (RBI) under the Fit and Proper Criteria?

**Options :**

1. Human Resources Committee
2. Ethics and Compliance Committee
3. Risk Management Committee
4. Nominations and Remuneration Committee
5. Fit and Proper Assessment Committee

*Answer : Nominations and Remuneration Committee*

*Explanation :*

*The Nominations and Remuneration Committee is mandated by the Reserve Bank of India (RBI) under the Fit and Proper Criteria due to its crucial role in overseeing the appointment of key individuals within financial institutions. This committee ensures that those selected for top executive positions meet the necessary standards of integrity, competence, and financial soundness. Specifically, it assesses and recommends candidates for leadership roles, oversees their compensation, and ensures that the overall composition of the leadership team complies with regulatory standards. The establishment of this committee by the RBI is aimed at improving corporate governance, transparency, and accountability within financial institutions, ultimately contributing to the stability and reliability of the financial system.*

**Direction(15-17) :** Motivation plays a pivotal role in the corporate environment, serving as a driving force that propels individuals and teams towards enhanced performance and productivity. In the workplace, where diverse tasks and challenges abound, motivated employees are more likely to exhibit higher levels of commitment, enthusiasm, and resilience. A motivated workforce not only meets organizational goals but also contributes to a positive and dynamic work culture. Motivation serves as a catalyst for innovation, creativity, and continuous improvement, fostering a sense of accomplishment and job satisfaction among employees. It is the cornerstone of employee engagement, influencing job retention and reducing absenteeism. In addition, motivated individuals are more open to learning and adapting to change, crucial attributes in today's rapidly evolving business landscape. Recognizing and addressing the diverse needs and aspirations of employees through effective motivational strategies can create a harmonious and thriving workplace, ultimately contributing to the long-term success and competitiveness of the organization.

Question No. 15

What is the highest need as per the Maslow's Theory of Needs?

**Options :**

1. Physiological
2. Safety
3. Love and Belonging
4. Esteem
5. Self-Actualization

*Answer : Self-Actualization*

*Explanation :*

*Explanation: According to Maslow's Hierarchy of Needs, self-actualization represents the*

*highest level of human needs, encompassing personal growth, realization of one's potential, and a sense of fulfillment.*

Question No. 16

How many elements are there in the David McClelland theory?

**Options :**

1. 2
2. 3
3. 4
4. 5
5. 6

**Answer : 4**

*Explanation: David McClelland's theory of needs includes three elements: Achievement, Affiliation, and Power. These are known as the three major motivators that drive human behavior.*

Question No. 17

There are such managers who assume some employees are lazy and dislike work and some are of the opposite character. Which theory talks about these types of managers.

**Options :**

1. Contingency Theory
2. Equity Theory
3. Theory X and Theory Y
4. Leadership-Member Exchange Theory
5. Expectancy Theory

**Answer : Theory X and Theory Y**

*Explanation: Theory X and Theory Y, proposed by Douglas McGregor, discuss two contrasting views of managerial attitudes toward employees. Theory X assumes employees are inherently lazy and dislike work, while Theory Y assumes employees are self-motivated and enjoy their work.*

**Direction(18-22) :** In the public sector, leadership plays a critical role in steering organizations toward effective governance, efficient service delivery, and the fulfillment of public needs. Strong leadership is essential for navigating the complex challenges inherent in public sector jobs, where the stakes often involve public welfare, resource allocation, and policy implementation. Effective leaders in the public sector inspire trust, foster transparency, and promote accountability, establishing a foundation for ethical decision-making. They provide a vision that aligns with the public interest, ensuring that government agencies work cohesively to address societal issues. Leadership in the public sector is instrumental in promoting innovation, adaptability, and responsiveness to the evolving needs of citizens. Skilled leaders guide their teams through periods of change, balancing stability with the necessary adjustments to meet the demands of a dynamic and diverse public. Overall, strong leadership is indispensable for the successful functioning of public sector organizations, contributing to the well-being and satisfaction of the communities they serve.

Question No. 18

Kurt Lewin, in 1930, introduced three basic types of Leadership Styles. They are

**Options :**

1. Authoritarian, Laissez-Faire, Charismatic
2. Autocratic, Democratic, Delegative
3. Transformational, Transactional, Servant
4. Participative, Situational, Transformational
5. Directive, Supportive, Achievement-oriented

**Answer :** *Autocratic, Democratic, Delegative*

**Explanation :**

**Explanation:** Kurt Lewin's three basic leadership styles are Autocratic (authoritarian), Democratic, and Delegative (Laissez-Faire).

Question No. 19

Which of the following comes under Contingency Theory?

**Options :**

1. Theory X and Theory Y
2. Maslow's Hierarchy of Needs
3. Path-Goal Theory and Fiedler's Contingency Model
4. Transactional Leadership and Transformational Leadership
5. Situational Leadership and Servant Leadership

**Answer :** *Path-Goal Theory and Fiedler's Contingency Model*

**Explanation :**

**Explanation:** Contingency Theory includes models such as Path-Goal Theory and Fiedler's Contingency Model. These theories emphasize that effective leadership is contingent upon various situational factors.

Question No. 20

Which of the following is one example of Non-verbal communication?

**Options :**

1. Written Reports
2. Emails
3. Meetings
4. Body Language
5. Phone Calls

**Answer :** *Body Language*

**Explanation :**

**Explanation:** Non-verbal communication includes gestures, facial expressions, and body language, making "Body Language" an example of non-verbal communication.

Question No. 21

Identify the barrier in communication when the personal is not able to translate the language?

**Options :**

1. Cultural
2. Psychological
3. Semantic
4. Physical
5. Emotional

**Answer : Semantic**

**Explanation :**

*Explanation: When a person is not able to translate the language, it represents a Semantic barrier in communication. Semantic barriers arise from differences in language, meaning, or interpretation.*

Question No. 22

As per the French & Raven Theory, which of the following are positional Power and Personal Power?

**Options :**

1. Legitimate, Coercive, Reward, Referent, and Expert
2. Legitimate, Coercive, Reward, Expert, and Informational
3. Positional, Coercive, Reward, Referent, and Knowledge
4. Positional, Coercive, Reward, Expert, and Informational
5. Legitimate, Coercive, Reward, Referent, and Knowledge

**Answer : Legitimate, Coercive, Reward, Referent, and Expert**

*Explanation: According to French and Raven's Five Bases of Power, Legitimate, Coercive, and Reward power are considered Positional (formal) power, while Referent and Expert power are considered Personal (informal) power. Therefore, option (a) is the correct combination.*

Question No. 23

Company A has a net income of ₹50,000 and total assets of ₹500,000. What is the Return on Assets (ROA) for Company A?

**Options :**

1. 10%
2. 5%
3. 25%
4. 15%
5. 20%

**Answer : 5%**

**Explanation :**

*Return on Assets (ROA) is calculated by dividing net income by average total assets. In this case, the calculation is:*



$$\begin{aligned} \text{ROA} &= (\text{Net Income} / \text{Total Assets}) * 100 \\ &= (₹50,000 / ₹500,000) * 100 \\ &= (0.10) * 100 \\ &= 10\% \end{aligned}$$

**Direction(Q24 -25) :**Refer to the following information to answer the next 4 questions The asset reconstruction industry is set to clock the best growth this fiscal as their asset under management is expected to increase by almost 10% to Rs 1.1 lakh crore. The 29-player ARC industry began its journey in the second half of 2002 and has since undergone radical regulatory changes and challenges. With the beginning of operation of public sector National Asset Reconstruction Co. and rising popularity of the Insolvency and Bankruptcy Code effective from May 2016 also pose challenge for the ARC industry. Another major challenge is the steep fall in banks' nonperforming assets, which is set to fall to under 5% by March, down from over 11% in FY18. Assets under management of ARCs are set to grow 9.8% to a five-year high this fiscal, driven by a few large transactions to Rs 1.19 lakh crore.

Question No. 24

As per RBI guidelines for ARCs, an asset becomes non-performing when the interest or principal is overdue for a period of how many days from the date of acquisition or the due date as per contract between the borrower and the originator, whichever is later?

**Options :**

1. 60 days
2. 90 days
3. 120 days
4. 180 days
5. 240 days

**Answer : 180 days**

**Explanation :**

*As per RBI guidelines for ARCs, An asset becomes an NPA when interest or principal (or instalment thereof) is overdue for a period of 180 days or more from the date of acquisition or the due date as per contract between the borrower and the originator, whichever is later.*

Question No. 25

What is the minimum percentage of the total assets owned by the borrower that is required for an ARC to effect change in or takeover of the management of the business of the borrower?

**Options :**

1. 10%
2. 20%
3. 25%
4. 30%
5. 40%

*Answer : 25%*

*Explanation :*

*An ARC may effect change in or takeover of the management of the business of the borrower, where the amount due to it from the borrower is not less than 25% of the total assets owned by the borrower.*

Question No. 26

**Special Situation Funds can be offered by registered Fund Management Entity in IFSC, which of the following conditions govern them?**

- (i) Only close ended SSFs are permissible, with minimum tenure of 3 years
- (ii) Extension of the tenure of the close ended special situation fund may be permitted up to five (5) years
- (iii) A special situation fund shall be constituted in IFSC as a company or LLP or Trust under the applicable laws of India.

**Options :**

- 1. Only I and ii are correct
- 2. Only ii and iii are correct
- 3. Only I and iii are correct
- 4. All are correct
- 5. None is correct

*Answer : Only I and iii are correct*

*Explanation :*

*Ø SSFs can be launched by a registered FME*

*Ø SSFs are permitted to acquire special situation assets, which includes: - Stressed loan available for acquisition - Security Receipts (SRs) issued by an Asset Reconstruction Company (ARC) registered with the RBI - Securities of investee companies*

- (i) whose stressed loans are available for acquisition,*
- (ii) against whose borrowings, SRs have been issued by an ARC,*
- (iii) whose borrowings are subject to corporate insolvency resolution process,*
- (iv) who has continuing default of loans, subject to conditions*

*Ø Only close ended SSFs are permissible, with minimum tenure of 3 years*

*Ø Extension of the tenure of the close ended special situation fund may be permitted up to two (2) years*

*Ø subject to approval of two-thirds (2/3rd) of the investors by value:*

*Ø Provided that any further extension beyond two (2) years may be considered subject to express consent of the investors and exit opportunity shall be provided to other investors.*

*Ø Scheme corpus, eligible investors, investment conditions may be specified by the IFSCA*

*Ø Leverage not permissible except to meet day to-day operational requirements*

*Ø A special situation fund shall be constituted in IFSC as a company or LLP or Trust under the applicable laws of India.*

Question No. 27

Which of the following actions most emerging economies took after facing with the prospects of global stagflation, nations, feeling compelled to protect their respective economic space?

I- Nation opted Protectionist Measures

II- Slowed down Cross border trade

III- Opened their economy more

**Options :**

1. Only I
2. Only III
3. I & II
4. II & III
5. I, II, & III

**Answer : I & II**

**Explanation :**

*The Covid-19 pandemic notified by the WHO in January 2020 was the first challenge of the third decade that hit global growth. Two years later, as the global economy was recovering from the pandemic-induced output contraction, the Russia-Ukraine conflict broke out in February 2022, triggering a swing in commodity prices and, thus, accelerating existing inflationary pressures. This posed the second challenge.*

*Soon after, the third challenge emerged when nations undertook monetary tightening to rein in inflation causing growth to weaken. Monetary tightening also drove capital flows to safe-haven US markets, contributed to rising sovereign bond yields, and depreciation of most currencies against the US dollar. The consequent increase in borrowing costs also stressed high levels of public and private debt, threatening the financial system. Faced with the prospects of global stagflation, nations, feeling compelled to protect their respective economic space, slowed cross-border trade, which posed the fourth challenge to growth.*

Question No. 28

Which of the following best describes the concept of arbitrage in finance?

**Options :**

1. The act of engaging in foreign currency arbitration with a counterparty.
2. The practice of exploiting differences in prices of the same asset between two or more markets in order to make a profit.
3. The process of generating income through the buying and selling of foreign currencies.
4. The practice of investing in multiple asset classes to reduce overall risk.
5. All of the above.

**Answer :** *The practice of exploiting differences in prices of the same asset between two or more markets in order to make a profit.*

*Arbitrage is a trading strategy used in finance where an investor takes advantage of price differences of the same asset between two or more markets. The investor buys the asset in the market where it is undervalued and immediately sells it in the market where it is*

*overvalued, making a profit from the difference in prices. The key to successful arbitrage is to act quickly, as the price difference is usually small and the opportunity to make a profit is fleeting.*

**Question No. 29**

Which of the following accounting rules can roughly estimate how many years a given sum of money must earn at a given compound annual interest rate in order to double that initial amount.

**Options :**

1. Rule of 85
2. Rule of 78
3. Rule of 144
4. Rule of 72
5. Rule of 216

**Answer : Rule of 72**

*The Rule of 72 is a simple way to determine how long an investment will take to double given a fixed annual rate of interest. By dividing 72 by the annual rate of return, investors obtain a rough estimate of how many years it will take for the initial investment to duplicate itself. However the Rule of 72 is reasonably accurate for low rates of return.*

**Question No. 30**

Which among the followings are correct statements with regard to NBFC in India?

- (A) All NBFCs should be registered with RBI.
- (B) NBFCs cannot accept demand deposits.
- (C) NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself.
- (D) Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs.

Choose the correct from the options given below:

**Options :**

1. (A), (B), (C) only
2. (A), (B), (C), (D) only
3. (A), (B), (D) only
4. (A), (D) only
5. None of the above

**Answer : (A), (B), (C), (D) only**

*NBFCs lend and make investments and hence their activities are akin to that of banks; however, there are a few differences as given below:*

- i. NBFC cannot accept demand deposits;
- ii. NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on themselves;
- iii. the deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in the case of banks.

**Descriptive Test:-****Q1. Answer any 2 questions out of the following: Marks (2\*15 = 30 marks)**

1. Explain in details, the scope and applicability of RBI's Retail Direct Scheme.
2. Discuss the Big Five factor model of Personality.
3. Explain the Contribution of Henry Fayol's in Management and describe the 14 principles of Management given by him.

**Q2. Answer any 2 questions out of the following: Marks (2\*10 = 20 marks)**

1. What is Code of Conduct? How it is implemented in organization?
2. Discuss ONDC framework and explain how it will impact the e commerce space.
3. Explain the term in details" pre-Sanctioned credit lines on UPI".

**RBI Grade B 2023 Phase II ESI Previous Year Paper****Direction : Read the below passage and attempt the following questions (Q no 1 to 4).**

In the ever-evolving tapestry of the global economy, policymakers, businesses, and investors rely on a compass that provides insights into the prevailing economic winds and potential storms. A report that is published regularly, serves as an indispensable guide for nations worldwide. Without explicitly naming the report, let's delve into its importance and the role it plays in shaping economic strategies on a global scale. The world is intricately interconnected through trade, finance, and technology. What happens in one corner of the globe can send ripples across borders, affecting economies near and far. It serves as a panoramic view, offering a nuanced understanding of the prevailing economic conditions, potential risks, and emerging opportunities. At the heart of the report, are key macroeconomic indicators, including GDP growth rates, inflation, and unemployment. These metrics serve as barometers, providing a snapshot of a country's economic health and its trajectory. Policymakers use this information to fine-tune fiscal and monetary policies, ensuring stability and sustainable growth. In an era of globalization, understanding global trade dynamics is paramount. It examines trends in international trade, identifies emerging patterns, and assesses the impact of geopolitical factors. Nations can adjust their trade policies in response to these insights, fostering a more resilient and adaptable economic environment.

**Question No. 1**

Which of the following is the Central Theme report of the passage above?

**Options :**

1. Ease of Doing Business Report
2. World Drug Report
3. Asian Development Outlook
4. World Economic Outlook
5. Global Financial Stability Report

**Answer :** *World Economic Outlook*

**Explanation :**

*Recently, the International Monetary Fund (IMF) has released its World Economic Outlook (WEO) Update, which has marginally improved the forecast for global growth in 2023. The global growth, which was estimated at 3.4% in 2022, is now projected to fall to 2.9% in 2023 before rising to 3.1% in 2024. The IMF effectively rules out a global recession.*

*Negative growth in global GDP (Gross Domestic Product) or global GDP per capita—which often happens when there is a global recession—is not expected. Instead, it expects global growth to bottom out in 2023 before starting to gather speed in 2024.*

**Question No. 2**

As per the prediction of the same report, the growth of advance economies will fall from 2.7% to \_\_\_\_\_.

**Options :**

1. 1.4%
2. 1.3%
3. 2.1%
4. 2.5%
5. None of the above

**Answer :** *1.3%*

*The baseline forecast is for growth to fall from 3.4 percent in 2022 to 2.8 percent in 2023, before settling at 3.0 percent in 2024. Advanced economies are expected to see an especially pronounced growth slowdown, from 2.7 percent in 2022 to 1.3 percent in 2023. In a plausible alternative scenario with further financial sector stress, global growth declines to about 2.5 percent in 2023 with advanced economy growth falling below 1 percent. Global headline inflation in the baseline is set to fall from 8.7 percent in 2022 to 7.0 percent in 2023 on the back of lower commodity prices but underlying (core) inflation is likely to decline more slowly. Inflation's return to target is unlikely before 2025 in most cases.*

**Question No. 3**

Which of the following is/are the mission of International Monetary Fund?

**Options :**

1. furthering international monetary cooperation
2. encouraging the expansion of trade
3. economic growth
4. discouraging policies that would harm prosperity
5. All of the above

**Answer :** *All of the above*

**Explanation :**

*The IMF has three critical missions: furthering international monetary cooperation, encouraging the expansion of trade and economic growth, and discouraging policies that would harm prosperity. To fulfill these missions, IMF member countries work collaboratively with each other and with other international bodies.*



Question No. 4

The Central Theme Report database and publication are updated and published twice a year, usually in \_\_\_\_\_.

**Options :**

1. January & October
2. April & October
3. May & November
4. January & June
5. None of the above

*Answer : April & October*

*Explanation :*

*The World Economic Outlook (WEO) database contains selected macroeconomic data series from the statistical appendix of the World Economic Outlook report, which presents the IMF staff's analysis and projections of economic developments at the global level, in major country groups and in many individual countries. The WEO is released in April and September/October each year.*

**Direction : Read the below passage and attempt the following questions (Q no 5 to 8).**

India is close to resolving its most contentious trade dispute, involving information communications technology (ICT) products, with its second largest trade partner, the European Union (EU), a senior government official said. This comes on the heels of India settling all seven trade disputes at the World Trade Organization (WTO) with its largest trade partner, the US. Brussels had dragged New Delhi to the WTO's dispute settlement mechanism in 2019 challenging its levying of import duty on a wide range of ICT products including mobile phones and components, base stations, integrated circuits and optical instruments claiming that the duty was inconsistent with global trade norms and was hurting €600 million worth of its tech exports to India. The dispute assumes significance as it was feared to affect India's efforts to boost electronic products manufacturing — a strategic sector in which India is trying to cut its reliance on China. An adverse final ruling could have also meant disruption of the flagship production-led incentive (PLI) scheme due to the rolling back of duties.

Question No. 5

When was the World Trade Organisation established?

**Options :**

1. 1991
2. 1992
3. 1993
4. 1994
5. 1995

*Answer : 1995*

**Explanation :**

*The WTO began life on 1 January 1995, but its trading system is half a century older. Since 1948, the General Agreement on Tariffs and Trade (GATT) had provided the rules for the system. (The second WTO ministerial meeting, held in Geneva in May 1998, included a celebration of the 50th anniversary of the system.)*

**Question No. 6**

Who among the following is the current Director General (DG) of the World Trade Organisation?

**Options :**

1. Supachai Panitchpakdi
2. Pascal Lamy
3. Roberto Azevêdo
4. Ngozi Okonjo-Iweala
5. Neha Singh

*Answer : Ngozi Okonjo-Iweala*

**Explanation :**

*Ngozi Okonjo-Iweala is the current Director General (DG) of the World Trade Organisation*

**Question No. 7**

Which of the following is the highest decision making body in the World Trade Organisation?

**Options :**

1. General Council
2. Ministerial Conference
3. Council for Goods & Trade
4. Trade Negotiations Committee
5. None of the above

*Answer : Ministerial Conference*

**Explanation :**

*The WTO's top-level decision-making body is the Ministerial Conference, which usually meets every two years. Below this is the General Council (normally ambassadors and heads of delegation in Geneva, and sometimes officials sent from members' capitals), which meets several times a year in the Geneva headquarters. The General Council also meets as the Trade Policy Review Body and the Dispute Settlement Body. At the next level, the Goods Council, Services Council and Intellectual Property (TRIPS) Council report to the General Council. Numerous specialized committees, working groups and working parties deal with the individual agreements and other areas such as the environment, development, membership applications and regional trade agreements. All WTO members may participate in all councils and committees, with the exceptions of the Appellate Body, Dispute Settlement panels and plurilateral committees.*

Question No. 8

Which of the following Development Round of WTO was held in 2001?

**Options :**

1. Geneva Round
2. Annecy Round
3. Geneva Round
4. Doha Round
5. Dillion round

*Answer : Doha Round*

*Explanation :*

*Geneva Round (April 1947) – GATT was signed.*

*Annecy Round (April 1949) – Tariff Concessions discussed.*

*Torquay Round (September 1950) – Cut in tariff levels.*

*Geneva II Round (January 1956) – Japan was admitted and tariff reductions.*

*Dillion round (September 1960) – Tariff Concessions.*

*Kennedy Round (May 1964) – Tariff Concessions and Anti-Dumping covered.*

*Tokyo Round (September 1973) – Tariff, Non-Tariff measures discussed.*

*Uruguay Round (September 1986) – WTO was created, tariffs and agricultural subsidies were reduced.*

*Doha Round (November 2001)*

**Direction : Read the below passage and attempt the following questions (Q no 9 to 12).**

They represent a unique facet of the country's rich cultural diversity. Recognized for their distinct identity, traditional practices, and geographical isolation, these indigenous communities are acknowledged as requiring special attention and targeted development efforts to ensure their survival and well-being. One of the primary objectives of focusing on them is the preservation of their cultural heritage. These tribal communities often have distinctive languages, customs, and belief systems that contribute significantly to India's cultural mosaic. Efforts are made to protect and promote these unique aspects, recognizing their intrinsic value and the importance of cultural diversity. The Indian government has implemented targeted welfare and development programs for them to address their specific needs. These initiatives cover areas such as healthcare, education, livelihood, and infrastructure development. By tailoring interventions to the cultural context and socio-economic realities of each group, authorities aim to uplift their living standards and empower them to participate more actively in the broader social and economic fabric.

Question No. 9

Identify the Central Theme being discussed in the above passage.

**Options :**

1. Scheduled Caste
2. Scheduled Tribe
3. Other Backward Castes
4. Economic Weaker Section
5. Particularly Vulnerable Tribal Groups

*Answer : Particularly Vulnerable Tribal Groups*

*Explanation :*

*In India, tribal population makes up for 8.6% of the total population. PVTGs are more vulnerable among the tribal groups. Due to this factor, more developed and assertive tribal groups take a major chunk of the tribal development funds because of which PVTGs need more funds directed for their development. In 1973, the Dhebar Commission created Primitive Tribal Groups (PTGs) as a separate category, who are less developed among the tribal groups. In 2006, the Government of India renamed the PTGs as PVTGs.*

**Question No. 10**

Under which of the following theme of the Union Budget the central theme of the passage is derived from?

**Options :**

1. Inclusive Development
2. Reaching the last mile
3. Infrastructure & Investment
4. Unleashing the potential
5. Green Growth

*Answer : Reaching the last mile*

*Explanation :*

*The seven priorities, termed Saptarishi, adopted in the Union Budget for FY 2023-24 to guide the country towards 'Amrit Kaal', thus providing a blueprint for an empowered and inclusive economy, are:*

*Inclusive Development*

*Reaching the last mile*

*Infrastructure & Investment*

*Unleashing the potential*

*Green Growth Youth*

*Power Financial Sector*

**Question No. 11**

Which of the is/are correct for the determination of PVTGs in India?

**Options :**

1. A pre-agriculture level of technology
2. A stagnant or declining population
3. Extremely low literacy; and
4. A subsistence level of the economy
5. All of the above

*Answer : All of the above*

*Explanation :*

*Particularly Vulnerable Tribal Groups (PVTGs) in general, are socially as well as economically more backward among the tribal groups. In 1973, the Dhebar Commission*

*created Primitive Tribal Groups (PTGs) as a separate category, who are less developed among the tribal groups. In 2006, the Government of India renamed the PTGs as Particularly Vulnerable Tribal Groups (PVTGs). There are 75 PVTGs notified as on date in the country in 18 States and UT of Andaman & Nicobar Islands.*

*The criteria followed for determination of PVTGs are as under:*

*A pre-agriculture level of technology;*

*A stagnant or declining population;*

*Extremely low literacy;*

*and A subsistence level of the economy.*

**Question No. 12**

Which of the following States does not have any PVTGs?

**Options :**

1. Andhra Pradesh
2. Bihar
3. Gujarat
4. Karnataka
5. Assam

**Answer : Assam**

**Explanation :**

*There are certain tribal communities who have declining or stagnant population, low level of literacy, pre-agricultural level of technology and are economically backward. These groups are among the most vulnerable section of our society as they are few in numbers, have not attained any significant level of social and economic development and generally inhabit remote localities having poor infrastructure and administrative support. 75 such groups have been identified and categorized as Particularly Vulnerable Tribal Groups (PVTGs). Assam does not have any PVTGs.*

**Direction :Read the below passage and attempt the following questions (Q no 13 to 16).**

In a country as vast and diverse as India, a significant portion of the workforce operates in the unorganized sector, often without access to formal employment benefits or social security. Recognizing the need to address the concerns of these workers, the Indian government launched the e-Shram portal, a groundbreaking initiative aimed at creating a comprehensive database of unorganized sector laborers. The e-Shram portal was officially announced as part of the government's efforts to streamline and organize information about workers in the unorganized sector. This sector encompasses a wide range of occupations, including construction workers, street vendors, agricultural laborers, and more, who often face challenges such as lack of job security, limited access to healthcare, and insufficient social protection. The registration process for the e-Shram portal is designed to be user-friendly, ensuring that even those with limited technological literacy can easily participate. Workers are required to provide basic details such as name, age, address, educational qualifications, and occupation. The portal also allows for the inclusion of family details, ensuring a more comprehensive understanding of each worker's

background. While the e-Shram portal holds great promise, there are certain challenges and concerns that need to be addressed for its successful implementation. Privacy and data security are paramount, and safeguards must be in place to protect the sensitive information collected. Additionally, efforts should be made to raise awareness among unorganized sector workers about the benefits of registration and the services available to them through the portal.

Question No. 13

As on April 2023, how many unorganised workers have been registered on e-Shram Portal?

**Options :**

1. 25.5 Crores
2. 28.78 crores
3. 30.02 crore
4. 35.56 crore
5. 46.68 crore

**Answer :** 28.78 crores

**Explanation :**

On 26.08.2021, Ministry of Labour & Employment has launched eShram portal, a National Database of the Unorganised Workers (NDUW) aged between 16-59 seeded with Aadhaar. As on 26.03.2023, more than 28.78 crore unorganised workers have registered on the portal. State wise details of registration in eShram portal are annexed. A total of Rs. 704.01 crores was allocated for NDUW for the period FY 2019-20 to FY 2024-25 and funds to the tune of around Rs. 418 Crores has been utilized as on 24th March, 2023.

Question No. 14

Which of the following services are provided by e-Shram Portal?

**Options :**

1. Jobs
2. Training & Development
3. Social Security
4. Apprenticeship
5. All of the above

**Answer :** All of the above

**Explanation :**

Ministry of Labour & Employment, Government of India launched eShram portal ([eshram.gov.in](http://eshram.gov.in)) on 26th August 2021 for creation of a comprehensive National Database of Unorganised Workers verified and seeded with Aadhaar. eShram portal is meant to register and support the unorganised workers by providing them a Universal Account Number (UAN). eShram portal captures details of workers such as name, permanent address, current address, occupation, educational qualification, skill type etc. eShram portal allows registration under 30 broad occupation sectors and around 400 occupations.= eShram portal provides multiple modes of registration, through selfregistration



*as well as assisted mode registration to facilitate smooth registration process.*

*Self-registration includes registration through eShram portal and Unified Mobile Application for New-age Governance (UMANG) mobile app. Assisted mode registration includes registration through Common Service Centre (CSC) and State Seva Kendras (SSKs).*

**Question No. 15**

UMANG (Unified Mobile Application for New-age Governance) developed by Ministry of Electronics and Information Technology (MeitY) and \_\_\_\_\_ to drive mobile governance in India?

**Options :**

1. NIC
2. NITI Aayog
3. NeGD
4. IIT Delhi
5. None of the above

*Answer : NeGD*

*Explanation :*

*UMANG (Unified Mobile Application for New-age Governance) is developed by Ministry of Electronics and Information Technology (MeitY) and National e-Governance Division (NeGD) to drive Mobile Governance in India.*

**Question No. 16**

Which of the following States have achieved the target number of registrations on e-Shram Portal?

- I- Odisha
- II- Uttar Pradesh
- III- Chhattisgarh
- IV- Madhya Pradesh

**Options :**

1. I & II
2. II & III
3. I & IV
4. I, II & III
5. I, II & IV

*Answer : I, II & III*

*Explanation :*

*Ministry of Labour & Employment, Government of India launched eShram portal (eshram.gov.in) on 26th August 2021 for creation of a comprehensive National Database of Unorganised Workers verified and seeded with Aadhaar. eShram portal is meant to register and support the unorganised workers by providing them a Universal Account Number (UAN). eShram portal captures details of workers such as name, permanent address, current address, occupation, educational qualification, skill type etc. eShram portal allows registration under 30 broad occupation sectors and around 400*

*occupations.= eShram portal provides multiple modes of registration, through selfregistration as well as assisted mode registration to facilitate smooth registration process.*

*Self-registration includes registration through eShram portal and Unified Mobile Application for New-age Governance (UMANG) mobile app. Assisted mode registration includes registration through Common Service Centre (CSC) and State Seva Kendras (SSKs).*

**Direction : Read the below passage and attempt the following questions (Q no 17 to 20).**

Prime Minister Shri Narendra Modi launched Mission \_\_\_\_\_. The initiative aims to engage one billion Indians and global citizens in environmental conservation from 2022 to 2027, focusing on making 80% of Indian villages and urban areas eco-friendly by 2028. The mission envisions three phases: demand change, urging individuals around the world to adopt eco-friendly practices; Changes in supply, with industries expected to adapt to revised demands; And changes in policy influence long-term changes in industrial and government policies. In its inaugural year, the Mission focuses on Phase I to promote simple environment-friendly actions. India's 75th year of independence has inspired the identification of 75 individual LiFE actions across seven categories, with emphasis on scalability, ease of practice and non-disruption to economic activities. The initiative seeks to democratize the fight against climate change, encouraging everyone to contribute to protecting the environment every day.

Question No. 17

Which mission/Programme is discussed in the above passage?

**Options :**

1. Stand Up India
2. Production Linked Initiative scheme
3. Mission LiFE
4. Green Wall Initiative
5. National Action Plan For Climate Change

**Answer : Mission LiFE**

**Explanation :**

*Prime Minister Shri Narendra Modi attended a bilateral meeting with UN Secretary-General, Mr Antonio Guterres and subsequently launched Mission LiFE at the Statue of Unity, Ekta Nagar, Kevadia, Gujarat on October 20, 2022. During the launch, the Prime Minister remarked, "The mantra of Mission LiFE is 'Lifestyle for Environment'. It connects the powers of the people for the protection of this earth and teaches them to utilize it in a better way." Elaborating further, he said, "Mission LiFE makes the fight against climate change democratic, in which everyone can contribute within their capacity. It inspires us to do all that can be done in our everyday life to protect the environment."*

Question No. 18

From where was the mission described in the passage launched?

**Options :**

1. Gujrat
2. Madrid
3. New Delhi
4. New York
5. Paris

*Answer : Gujrat*

*Explanation :*

*Prime Minister Shri Narendra Modi attended a bilateral meeting with UN Secretary-General, Mr Antonio Guterres and subsequently launched Mission LiFE at the Statue of Unity, Ekta Nagar, Kevadia, Gujarat on October 20, 2022.*

Question No. 19

Which of the following is not a category under this mission which is described in the above passage?

**Options :**

1. Save Water
2. Reduce e-waste
3. Adopt sustainable food systems
4. Adopt healthy lifestyles
5. Provide Adequate funding to the developing countries

*Answer : Provide Adequate funding to the developing countries*

*Explanation :*

*As a part of Mission LiFE, a comprehensive and non-exhaustive list of 75 individual LiFE actions have been identified across 7 themes – save water, save energy, reduce waste, reduce e-waste, reduce single-use plastics, adopt sustainable food systems, and adopt healthy lifestyles.*

Question No. 20

Match the following as per your best knowledge as understood from the given passage:

**Options :**

1. A-1, B-2, C-3
2. A-2, B-3, C-1
3. A-1, B-3, C-2
4. A-3, B-2, C-2
5. A-2, B-1, C-3

*Answer : A-1, B-2, C-3*

*Explanation :*

*Mission LiFE envisions three phases: Change in Demand, urging individuals worldwide to adopt eco-friendly practices; Change in Supply, expecting industries to adapt to revised demands; and Change in Policy, influencing long-term shifts in industrial and government policies.*

Question No. 21

Consider the following regarding “Pradhan Mantri Bharatiya Janaushadhi Pariyojana (PMBJP)”;

1. Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) is a campaign launched in November 2014.
2. The Government revamped the ‘Janaushadhi Scheme’ in September 2015 as ‘Pradhan Mantri Janaushadhi Yojana’ (PMJAY).
3. Pharmaceuticals & Medical Devices Bureau of India (PMBI) is the implementing agency of PMBJP.

Which of the above statements is/are correct?

**Options :**

1. I only
2. I and II only
3. II and III only
4. I and III only
5. None of the above

*Answer : II and III only*

*Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) is a campaign launched in November, 2008 by the Department of Pharmaceuticals in association with Central Pharma Public Sector Undertakings, to provide quality medicines at affordable prices to the masses through dedicated outlets known as Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK). They provide generic medicines at much lesser price. The potency of these medicines is the same as that of expensive branded medicines available in the open market. The Janaushadhi scheme requires that at least one Janaushadhi Store be setup in each District of the country. The Government revamped the ‘Janaushadhi Scheme’ in September 2015 as ‘Pradhan Mantri Janaushadhi Yojana’ (PMJAY). To give further impetus to the scheme, it was again renamed as Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP).*

Question No. 22

Consider the following statements regarding the Sovereign Gold Bonds (SGBs) :

1. They are substitutes for holding physical gold in which Investors have to pay the issue price in cash and the bonds will be redeemed in gold on maturity.
2. The Bonds are issued in denominations of one gram of gold and in multiples thereof, and there is no minimum or maximum investment limit of subscription.
3. These securities are eligible to be used as collateral for loans from banks, financial Institutions and Non-Banking Financial Companies (NBFC).

Which of the statements given above is /are correct?

**Options :**

1. I and III only
2. II and III only
3. III only
4. I and II only
5. All of the above

**Answer : III only**

**Explanation :**

SGBs are government securities denominated in grams of gold. They are substitutes for holding physical gold. Investors have to pay the issue price in cash and the bonds will be redeemed in cash on maturity. The Bond is issued by the Reserve Bank on behalf of the Government of India. The quantity of gold for which the investor pays is protected since he receives the ongoing market price at the time of redemption/ premature redemption. The Bonds are issued in denominations of one gram of gold and in multiples thereof. The minimum investment in the Bond shall be one gram with a maximum limit of subscription of 4 kg for individuals, 4 kg for Hindu Undivided Family (HUF) and 20 kg for trusts and similar entities notified by the government from time to time per fiscal year. These securities are eligible to be used as collateral for loans from banks, financial Institutions and Non-Banking Financial Companies (NBFC). The Loan to Value ratio will be the same as applicable to ordinary gold loans prescribed by RBI from time to time.

**Question No. 23**

Consider the following statement regarding “Sukanya Samiriddhi Yojana”;

1. It was launched by Prime Minister Narendra Modi on 22nd January 2015 as a part of Beti Bachao Beti Padhao campaign.
2. The account can be opened with a minimum initial deposit of two hundred and fifty rupees.
3. Account can be opened in the name of a girl child till she attains the age of 18 years.

Which of the statement above given is/are correct?

**Options :**

1. Only I
2. I and II only
3. I and III only
4. II and III only
5. All of the above

**Answer : I and II only**

**Explanation :**

The Sukanya Samriddhi Account (SSA) Scheme is a small deposit scheme of the Government of India meant exclusively for a girl child. It was launched by Prime Minister Narendra Modi on 22nd January 2015 as a part of Beti Bachao Beti Padhao campaign. The scheme is meant to meet the education and marriage expenses of a girl child. Notified by the Government of India on 14 December 2014, this scheme encourages parents to build a fund for the future education and marriage expenses of their female child. It is operated through the all Post Offices, branches of Public Sector Banks and three Private Sector Banks viz. HDFC Bank, Axis Bank and ICICI Bank. At present, the SSA Scheme has the highest rate of interest among all the Small Savings Schemes i.e. 7.6 per cent. Since the inception of the scheme, around 2.73 crore accounts have been opened under the scheme, having nearly Rs.1.19 lakh crore deposits.

The account can be opened in the name of a girl child till she attains the age of 10 years.

Only one account can be opened in the name of a girl child. Accounts can be opened

*in Post Offices and notified branches of Commercial Banks.*

*The birth certificate of a girl child in whose name the account is opened shall be submitted.*

*The account may be opened with a minimum initial deposit of two hundred and fifty rupees and in multiples of fifty rupees. Only one account is allowed per child.*

**Question No. 24**

Consider the following statement regarding “Swadhar grah Yojana”;

1. Women victims of domestic violence.
  2. Trafficked women/girls rescued
  3. Women who are deserted and are without any social and economic support
- Who is/are eligible under the scheme?

**Options :**

1. Only I
2. I and II only
3. I and III only
4. II and III only
5. All of the above

*Answer : All of the above*

*Explanation :*

*Beneficiaries: The benefit of the component could be availed by women above 18 years of age of the following categories:*

- a) Women who are deserted and are without any social and economic support;*
- b) Women survivors of natural disasters who have been rendered homeless and are without any social and economic support;*
- c) Women prisoners released from jail and are without family, social and economic support;*
- d) Women victims of domestic violence, family tension or discord, who are made to leave their homes without any means of subsistence and have no special protection from exploitation and/ or facing litigation on account of marital disputes; and*
- e) Trafficked women/girls rescued or runaway from brothels or other places where they face exploitation and Women affected by HIV/AIDS who do not have any social or economic support. However such women/ girls should first seek assistance under UJJAWALA Scheme in areas where it is in operation.*

**Question No. 25**

On which date the “Stand-up India” Scheme was launched?

**Options :**

1. 05 April 2014
2. 05 April 2015
3. 05 April 2016
4. 09 May 2016
5. 09 May 2015



*Answer : 05 April 2016*

*Explanation :*

*Stand up India Scheme was launched on April 05, 2016 to promote entrepreneurship at grassroot level focusing on economic empowerment and job creation. The scheme has been extended till 2025.*

**Question No. 26**

Under which of the following scheme "PM-Kisan" app was launched?

**Options :**

1. PM Matsya Sampada Yojana
2. PM Fasal Bima Yojana
3. PM Kisan Samman Nidhi Yojana
4. PM Kisan Man Dhan Yojana
5. None of the above

*Answer : PM Kisan Samman Nidhi Yojana*

*Explanation :*

*The PM-Kisan Mobile App with Face Authentication Feature was launched by Union Agriculture and Farmers' Welfare Minister Shri Narendra Singh Tomar under the central government's ambitious and popular scheme for income support to farmers "Pradhan Mantri Kisan Samman Nidhi". PM Kisan is one of the world's largest DBT schemes in which farmers get Rs 6,000 directly transferred through Aadhaar linked bank accounts in three installments in a year. 2.42 lakh crore has been transferred to the accounts of more than 11 crore farmers, of whom more than 3 crore were women.*

**Question No. 27**

Consider the following;

1. The amount of the scholarship under the National Means-cum-Merit Scholarship Scheme (NMMSS) is ₹18000 per annum.
2. Students whose parental income from all sources is not more than ₹6,50,000 per annum are eligible to avail of the scholarships
3. The students must have a minimum of 60% marks or equivalent grade in the Class VII examination to appear in the selection test for the award of a scholarship (relaxable by 5% for SC/ST students).

Which of the above statements is/are correct?

**Options :**

1. I only
2. I and II only
3. I and III only
4. II and III
5. None of the above

*Answer : None of the above*

*Explanation :*

*The amount of the scholarship under the National Means-cum-Merit Scholarship Scheme*

*(NMMSS) is ₹12000 per annum. Students whose parental income from all sources is not more than ₹3,50,000 per annum are eligible to avail of the scholarships. The students must have a minimum of 55% marks or equivalent grade in the Class VII examination to appear in the selection test for the award of a scholarship (relaxable by 5% for SC/ST students).*

**Question No. 28**

Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) is a new name given to Aajeevika – NRLM in \_\_\_\_\_.

**Options :**

1. 2011
2. 2012
3. 2014
4. 2015
5. 2019

**Answer : 2015**

**Explanation :**

*Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) is a new name given to Aajeevika – NRLM in November 2015. The initiative to move towards a demand-driven strategy enabling the states to formulate their own livelihoods-based poverty reduction action plan is at the core of the mission.*

**Question No. 29**

The major aim of the PM Awas Yojna Gramin is to provide a pucca house with basic amenities to all rural families, who are homeless or living in kutcha or dilapidated houses. Which of the following is the Nodal Ministry for the Scheme?

**Options :**

1. Ministry of Housing
2. Ministry of Rural Development
3. NITI Aayog
4. State Governments
5. None of the above

**Answer : Ministry of Rural Development**

**Explanation :**

*The major aim of the PM Awas Yojna Gramin is to provide a pucca house with basic amenities to all rural families, who are homeless or living in kutcha or dilapidated houses. Ministry of Rural development is the Nodal Agency involved here.*

**Question No. 30**

What is the primary impact of persistent inflation on an economy?

**Options :**

1. Increased purchasing power
2. Stable interest rates
3. Decreased unemployment
4. Eroded real value of currency
5. Higher economic growth

*Answer : Eroded real value of currency*

*Explanation :*

*Persistent inflation leads to a continuous increase in the general price level of goods and services over time. As prices rise, the real purchasing power of a currency diminishes, meaning that each unit of currency buys fewer goods and services. This erosion of the real value of currency can have detrimental effects on consumers' purchasing power, savings, and overall economic stability. It often necessitates adjustments, such as wage increases, and can impact the distribution of income and wealth within a society. Inflation management is a key consideration for central banks and policymakers to maintain economic stability and sustainable growth.*

**Descriptive Test**

**Q1. With Respect to “Reports on Currency and Finance” explain the following –**

- a) A-Macroeconomic effect on climate change
- b) B- Landmark global collaboration on climate change

**Q2. "How can the design and implementation of an improved migration policy contribute to the prosperity and well-being of both host countries and migrant populations, taking into consideration economic, social, and cultural factors?" (15 marks)**

**Q3. "What are the key components and goals of the UNDP's new strategy on gender equality, and how does it aim to address and overcome existing challenges to promote more inclusive and equitable societies?" (15 Marks)**

**Q4. Challenges faced by Start-Up in tier 2 and 3 cities. (10 Marks)**

**Q5. Explain monetary policy measures and it asked to explain 8 tools/measure. (10 Marks)**

**Q6. Short note on 3-3 schemes on Employment and Poverty alleviation. (10 marks)**

**English Language Descriptive Test**

**Q1. Essay 300 words (40 marks)**

1. An ounce of prevention is better than cure
2. The future of BPO industry in India
3. Importance of creative thinking in business
4. Pros and cons of teaching coding/computer language to school students

**Q2. Precis 140 words (30 marks)**

Precis writing was based on Sand mining urbanisation and exploitation of soil.

**Q3. Reading Comprehension: 5 questions of 6 marks each**

Reading Comprehension was based on Black Marketing

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### Syllabus

#### **SCHEME OF SELECTION AND SYLLABUS FOR OFFICERS IN GR B (DR)-GENERAL- 2023:**

Selection will be through ONLINE examinations and interview. Examinations will be held in two phases, as described in following paragraphs.

**(I) Phase-I online Examination (Objective Type):** This will comprise a single Paper for 200 marks.

The Paper will consist tests of:

- General Awareness
- English Language
- Quantitative Aptitude and
- Reasoning

A total time of 120 minutes will be given for answering. However, separate time will be allotted for each test.

Candidates have to secure minimum marks separately for each test as well as in aggregate, as may be prescribed by the Board. Candidates, who secure minimum marks separately for each Test, as prescribed, will be shortlisted for Phase-II of the examination based on the aggregate marks obtained in Phase-I.

**(II) Phase-II Online Examination:** The Phase-II online Examination will be conducted only for the candidates who are shortlisted on the basis of results of Phase-I and based on the cut-off decided by the Board. The Phase-II examination will be in shifts. Phase-II online examination will consist of three papers as under:

Paper Name	Type of Paper	Time (Minutes)	Number of Questions	Marks
Paper-I: Economic & Social Issues	50% Objective Type 50% Descriptive Type, answers to be typed with the help of the keyboard. Candidates opting to type the answers in Hindi, may type with the help of either: (i) Inscript or (ii) Remington (GAIL) keyboards layout.	30 90 Total 120	@	50 50 Total 100
Paper II: English (Writing Skills)	Descriptive, to be typed with the help of the keyboard	90	3	100
Paper-III: General Finance and Management	50% Objective Type 50% Descriptive Type, answers to be typed with the help of the keyboard. Candidates opting to type the answers in Hindi, may type with the help of either: (i) Inscript or (ii) Remington (GAIL) keyboards layout	120	@	50 50 Total 100

@For both Paper I and III, there will be 30 questions and 50 marks for Objective questions (some questions carrying 2 marks each and some carrying 1 mark each). In case of Descriptive questions, 6 questions will be asked, of which candidates will be required to attempt 4 questions (2 of 15 marks each (with difficulty level) and 2 of 10 marks each). In case, candidate answers more than 4 questions in descriptive, first 4 shall be evaluated.

**NOTE:** All question papers (in both the Phases, except the test of English) will be set bilingually in Hindi and English.

**(III) Interview:** Candidates will be shortlisted for the interview, based on aggregate of marks obtained in Phase-II (Paper-I + Paper-II + Paper-III). The minimum aggregate cut off marks for being shortlisted for Interview will be decided by the Board in relation to the number of vacancies. Interview will be of 75 marks. Candidate may opt for interview either in Hindi or English. Final Selection will be through merit list which will be prepared by adding marks secured by candidates in Phase II examination and interview and grace marks as applicable as per extant rules.



**SYLLABI (Phase-II)**

**Paper-I - Economic and Social Issues (ESI):**

**Growth and Development** – Measurement of growth: National Income and per capita income – Poverty Alleviation and Employment Generation in India – Sustainable Development and Environmental issues. **Indian Economy** – Economic History of India - Changes in Industrial and Labour Policy, Monetary and Fiscal Policy since reforms of 1991 – Priorities and recommendations of Economic Survey and Union Budget – Indian Money and Financial Markets: Linkages with the economy – Role of Indian banks and Reserve Bank in the development process - Public Finance - Political Economy - Industrial Developments in India- Indian Agriculture - Services sector in India.

**Globalization** – Opening up of the Indian Economy – Balance of Payments, Export-Import Policy – International Economic Institutions – IMF and World Bank – WTO – Regional Economic Co-operation; International Economic Issues

**Social Structure in India** – Multiculturalism – Demographic Trends – Urbanisation and Migration – Gender Issues – Social Justice

**Paper-II -English (Writing Skills):**

The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic.

**Paper -III - General Finance and Management:**

**a) Financial System**

- 1) Structure and Functions of Financial Institutions
- 2) Functions of Reserve Bank of India
- 3) Banking System in India – Structure and Developments, Financial Institutions – SIDBI, EXIM Bank, NABARD, NHB, NaBFID etc.
- 4) Recent Developments in Global Financial System and its impact on Indian Financial System
- 5) Role of Information Technology in Banking and Finance
- 6) Non-Banking System
- 7) Developments in Digital Payments

**b) Financial Markets**

Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), functions, instruments, recent developments.

**c) General Topics**

- 1) Financial Risk Management
- 2) Basics of Derivatives
- 3) Global financial markets and International Banking – broad trends and latest developments
- 4) Financial Inclusion
- 5) Alternate source of finance, private and social cost-benefit, Public-Private Partnership
- 6) Corporate Governance in Banking Sector

- 7) The Union Budget – Concepts, approach and broad trends
- 8) Basics of Accounting and Financial Statements - Balance Sheet, Profit and Loss, Cash Flow Statements, Ratio Analysis (such as Debt to Equity, Debtor Days, Creditor Days, Inventory Turnover, Return on Assets, Return on Equity, etc.)
- 9) Inflation: Definition, trends, estimates, consequences and remedies (control): WPI- CPI - components and trends; striking a balance between inflation and growth through monetary and fiscal policies

### **Management:**

- **Fundamentals of Management & Organizational Behaviour:** Introduction to management; Evolution of management thought: Scientific, Administrative, Human Relations and Systems approach to management; Management functions and Managerial roles; Nudge theory

Meaning & concept of organizational behaviour; Personality: meaning, factors affecting personality, Big five model of personality; concept of reinforcement; Perception: concept, perceptual errors. Motivation: Concept, importance, Content theories (Maslow's need theory, Alderfers' ERG theory, McClelland's theory of needs, Herzberg's two factor theory) & Process theories (Adams equity theory, Vrooms expectancy theory).

Leadership: Concept, Theories (Trait, Behavioural, Contingency, Charismatic, Transactional and Transformational Leadership; Emotional Intelligence: Concept, Importance, Dimensions. Analysis of Interpersonal Relationship: Transactional Analysis, Johari Window; Conflict: Concept, Sources, Types, Management of Conflict; Organizational Change: Concept, Kurt Lewin Theory of Change; Organizational Development (OD): Organisational Change, Strategies for Change, Theories of Planned Change (Lewin's change model, Action research model, Positive model).

- **Ethics at the Workplace and Corporate Governance:**

Meaning of ethics, why ethical problems occur in business. Theories of ethics: Utilitarianism: weighing social cost and benefits, Rights and duties, Justice and fairness, ethics of care, integrating utility, rights, justice and caring, An alternative to moral principles: virtue ethics, teleological theories, egoism theory, relativism theory, Moral issues in business: Ethics in Compliance, Finance, Human Resources, Marketing, etc. Ethical Principles in Business: introduction, Organization Structure and Ethics, Role of Board of Directors, Best Practices in Ethics Programme, Code of Ethics, Code of Conduct, etc.

Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance

Communication: Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology.

**Previous Year Paper 2023**

**RBI Grade B Phase 1 Shift I**

Question No. 1

**Consider the following statements regarding NIRF Rankings and identify the correct statement .**

- i. The Framework uses several parameters for ranking purposes like resources, research, and stakeholder perception .
- ii. These parameters have been grouped into Six clusters .
- iii. Learning and Resource is one of the Parameter .

**Options :**

- 1. Only I
- 2. Only II
- 3. Only III
- 4. Only I and III
- 5. None of these

**Answer : Only I and III**

*The National Institutional Ranking Framework ( NIRF ) was approved by the MHRD and launched by Honourable Minister of Human Resource Development on 29th September 2015 .*

*This framework outlines a methodology to rank institutions across the country . The methodology draws from the overall recommendations broad understanding arrived at by a Core Committee set up by MHRD, to identify the broad parameters for ranking various universities and institutions . The parameters broadly cover “ Teaching, Learning and Resources, ” “ Research and Professional Practices, ” “ Graduation Outcomes, ” “ Outreach and Inclusivity, ” and “ Perception ”.*

*India Rankings – 2016 based on this framework were released on 4th April 2016 .*

*For India Rankings – 2017, the main ranking parameters remain the same . However, there are a few significant changes in a few sub - parameters . Also, this year every large institution will be given a common overall rank as well as a discipline specific rank as applicable*

Question No. 2

**What is the weight age of Coal as an industry in 8 Core sectors in India?**

**Options :**

- 1. 10.33
- 2. 11.56
- 3. 17.92
- 4. 8.98
- 5. 2.63

**Answer : 10.33**

*Index of Eight Core Industries ( ICI ) refers to a production volume index that measures the collective and individual production performances of eight selected core industries. These industries are Natural Gas, Coal, Refinery Products, Crude Oil, Cement, Electricity, Steel, and Fertilizers . The*

compilation and releasing of the index are done by the Office of the Economic Adviser ( OEA ) ,  
Department of Industrial Policy and Promotion ( DIPP ) , Ministry of Commerce and Industry .

Industry	Weightage Percentage
Refinery Products Industry	28.04 %
Electricity Industry	19.85 %
Steel Industry	17.92 %
Coal Industry	10.33 %
Crude Oil Industry	8.98 %
Natural Gas Industry	6.88 %
Cement Industry	5.37 %
Fertilizers Industry	2.63 %

Question No. 3

Index of Eight Core Industries ( ICI ) refers to a production volume index that measures the collective and individual production performances of eight selected core industries . These industries comprise a total of \_\_\_\_\_ of the total weight of the overall items that are included in the Index of Industrial Production ( IIP ). And \_\_\_\_\_ has the highest weight in the ICI .

**Options :**

1. 40.27% & Refinery Products
2. 42% & Electricity Industry
3. 50% & Coal Industry
4. 60% & Cement
5. None of these

**Answer : 40.27% & Refinery Products**

Index of Eight Core Industries ( ICI ) refers to a production volume index that measures the collective and individual production performances of eight selected core industries . These industries comprise a total of 40 . 27 % of the total weight of the overall items that are included in the Index of Industrial Production ( IIP ). And Refinery Products has the highest weight in the ICI .

Question No. 4

Who among the following defended her women's singles title at the French Open 2023, capturing a second consecutive Roland Garros?

**Options :**

1. Karolína Muchova
2. Serena Williams
3. Iga Swiatek
4. Monica Seles
5. None of these

**Answer : Iga Swiatek**

- Novak Djokovic created history by winning a record - breaking 23rd Grand Slam title at the French Open

- In the summit clash, Djokovic defeated Norway's Casper Ruud to win his third Roland Garros title .
- The 36 - year - old surpassed his long - time rival on the court, Rafael Nadal to become the most successful male tennis player in history .
- The third title in Paris also made Djokovic the only male player to win all the four Grand Slams titles at least three times, reinforcing his case to be crowned the greatest of all time .
- He now has three French Open titles to add to his 10 Australian Open titles, seven at Wimbledon and three at the US Open .
- World No.1 Iga Swiatek defended her women's singles title at the French Open 2023, capturing a second consecutive Roland Garros

Question No. 5

Which of the following Article talks about the tenure of the office of persons serving the Union or a State.

**Options :**

1. Article 14
2. Article 300
3. Article 124
4. Article 310
5. None of these

**Answer : Article 310**

**Article 14 :** The State shall not deny to any person equality before the law or the equal protection of the laws within the territory of India .

**Article 300** of the Indian Constitution pertains to suits and proceedings by or against the Government of India or a state government .

**Article 124** of Chapter IV states the establishment and constitution of the Supreme Court .

**Article 310** of the Indian Constitution guarantees the right to hold a civil post in the Union or a state to any citizen of India, subject to the provisions of the Constitution and any law made by Parliament or the state legislature .

Question No. 6

Consider the following statement regarding project tiger and identify the correct statement .

- i. Project Tiger completed 30 years of its launch .
- ii. PM also released Status of Tigers 2022 report
- iii. As per the report it was revealed that there are 3167 tigers in 2022 .

**Options :**

1. Only I
2. Both II and III
3. Only III
4. Only II
5. All of the above

**Answer : Both II and III**

- A conservation programme called ‘ Project Tiger ’ completed 50 years of its launch and Prime Minister Narendra Modi also released a commemorative coin marking 50 years of ‘ Project Tiger ’, and the government’s vision for tiger conservation during the ‘ Amrit Kaal ’.
- Apart from the tiger census report, titled the ‘ Status of Tigers 2022 ’, Modi also released the fifth cycle of Management Effectiveness Evaluation ( MEE ), an annual assessment that accompanies the tiger census in India .
- Prime Minister Narendra Modi revealed the 2022 tiger count which makes up to 3,167 .
- Calling for the protection of big cats worldwide, PM Narendra Modi also launched the “ International Big Cat Alliance ( IBCA )” with the objective to conserve and protect seven species — tigers, leopards, cheetahs, lions, snow leopards, pumas and jaguars — and create a platform that will benchmark big cat conservation practices and act as a repository of technical knowledge and funds for conservation .

**Learn Along :**

- Project Tiger also known as Tiger Conservation Programme was first put forward on April 01, 1973 .
- It is an ongoing Centrally Sponsored Scheme which is totally operated by the Government of India .

**Question No. 7**

Consider the following Statements about DAY - NRLM and choose the option with correct **Statements** .

I - It is a Centrally Sponsored Programme, launched by the Ministry of Rural Development in 2011 .

II - It aims to eliminate rural poverty through the promotion of multiple livelihoods and improved access to financial services for the rural poor households across the country .

III - Aajeevika Grameen Express Yojana ( AGEY ) is one of the sub - schemes under the scheme .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : All of the above**

- The Ministry of Rural Development's Deendayal Antyodaya Yojana - National Rural Livelihoods Mission ( DAY - NRLM ) has launched “ Sangathan Se Samridhhi – Leaving no Rural Woman Behind ”, a national campaign under Azadi Ka Amrit Mahotsav Samaveshi Vikaas, aimed at mobilizing 10 crore women from eligible rural households .
- This special drive will go on till June 30th 2023 and aspires to bring all the vulnerable and marginalized rural households under the Self - Help Group ( SHG ) fold to enable them to draw benefits provided under the programme .



- The campaign's primary objective is to mobilize disadvantaged rural communities unaware of the benefits of the DAY - NRLM program . The campaign will be organized in all states, with the expectation of forming more than 1 . 1 lakh SHGs during the period through interventions like organizing General Body Meetings of Village Organizations and experience sharing by SHG champions to motivate left out households to join SHGs, conducting Community Resource Person drives, mobilizing eligible women from PMAY - G beneficiary households, training new SHG members, reviving defunct SHGs, opening SHG bank accounts and creation of a common database of SHGs promoted by other stakeholders .

**Learn Along :**

- The Ministry of Rural Development ( MoRD ) launched the National Rural Livelihood Mission ( NRLM ) by restructuring Swarnajayanti Gram Swarojgar Yojana ( SGSY ) with effect from 01 . 04 . 2013 .
- NRLM was renamed as DAY - NRLM ( Deendayal Antyodaya Yojana - National Rural Livelihoods Mission ) and is the flagship program of Govt . of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods services .
- NABARD is implementing the Interest Subvention Scheme for Women SHGs under DAY - NRLM for RRBs and Cooperative Banks .

**Question No. 8**

Which of the following companies is owned by Elon Musk?

**Options :**

1. OpenAI
2. Threads
3. SpaceY
4. Tesla
5. Dogecoin

**Answer : Tesla**

About Tesla :

Headquarters : Austin, Texas, United States

CEO : Elon Musk

Founded : 1 July 2003, San Carlos, California, United States

Founders : Elon Musk, Martin Eberhard, JB Straubel, Marc Tarpenning, Ian Wright

**Question No. 9**

Consider the following statement regarding G20 and identify the incorrect one .

- i. There are 20 members in the G20 group .
- ii. Spain is one of the member country in G20 group .
- iii. Amitabh Kant is the G20 Sherpa .

**Options :**

1. Only I
2. Only I and II
3. Only III

- 4. All of the above
- 5. None of the above

**Answer : Only I and II**

*The Group of Twenty ( G20 ) comprises 19 countries ( Argentina, Australia, Brazil, Canada, China, France, Germany, India, Indonesia, Italy, Japan, Republic of Korea, Mexico, Russia, Saudi Arabia, South Africa, Türkiye, United Kingdom and United States ) and the European Union . It works to address major issues related to the global economy, such as international financial stability, climate change mitigation and sustainable development . Amitabh Kant is the G20 Sherpa.*

Question No. 10

Which of the following sports governing body has extended banned on spin serve until Paris Olympic game?

**Options :**

- 1. Badminton
- 2. Swimming
- 3. Tennis
- 4. Both A and C
- 5. None of the above

**Answer : Badminton**

*Badminton ' s governing body extended its ban on the so - called " spin serve " until after the Paris 2024 Olympic and Paralympic Games .*

*The new style of serving involves a player spinning the shuttlecock before launching it, making it difficult for the opponent to return .*

*In May 2023, the Badminton World Federation (BWF) temporarily banned this style of serve, citing the the possibility for disruption to the game .*

Question No. 11

As per the Digital Payment Index, the Digital Payment in the country is increased by 24 . 13 % , what is the base year for DPI?

**Options :**

- 1. 2017
- 2. 2019
- 3. 2018
- 4. 2022
- 5. 2014

**Answer : 2018**

*The index is calculated with 2018 as the base period . The 2023 DPI in India is 377 . 46 . In 2022, it was 349 . 30 and in 2021 it was 304 . 06 . With this, RBI concluded that Digital Payments in the country increased by 24 . 13 %.*

Question No. 12

Which of the following cites topped in Global Peace Index 2023?

**Options :**

1. Iceland
2. India
3. Ukraine
4. Japan
5. Norway

**Answer : Iceland**

- Global Peace Index ( GPI ) 17th edition launched by the Institute for Economics & Peace .
- Global conflict deaths increased by 96 % to 238,000 .
- Global economic impact of violence rose by 17 % ( \$1 trillion ) to \$17 . 5 trillion in 2022, equivalent to 13 % of global GDP .
- Chinese blockade of Taiwan could cause a global economic output drop of \$2 . 7 trillion, twice the impact of the 2008 financial crisis .
- Ukraine's peacefulness deteriorated the most, falling 14 places to 157th on the Index .
- Ukraine's economic impact of violence increased by 479 % ( \$449 billion ) , equivalent to 64 % of its GDP .
- Iceland remains the most peaceful country, while Afghanistan is the least peaceful .
- Europe remains the most peaceful region despite deteriorations due to the Ukraine war .
- Coastal West Africa has seen improved peacefulness, while the Sahel region has experienced increased terrorism .
- Europe and the Asia - Pacific region have the most peaceful countries .

**Learn Along**

**About the Global Peace Index ( GPI )**

- Produced by the international think - tank the Institute for Economics & Peace ( IEP ) , the GPI report presents the most comprehensive data - driven analysis to date on peace, its economic value, trends, and how to develop peaceful societies .
- The report covers 99 . 7 % of the world's population and uses 23 qualitative and quantitative indicators from highly respected sources to compile the Index . These indicators are grouped into three key domains : Ongoing Conflict, Safety and Security, and Militarisation .

**About the Institute for Economics and Peace ( IEP )**

- IEP is an international and independent think tank dedicated to shifting the world's focus to peace as a positive, achievable and tangible measure of human well - being and progress .
- It has offices in Sydney, Brussels, New York, The Hague, Mexico City and Harare.

**Question No. 13**

Which of the following options accurately describes the ISIN code assigned by SEBI?

**Options :**

1. A 6-character alphanumeric code
2. A 10-character alphanumeric code
3. A 12-character alphanumeric code
4. A 16-character alphanumeric code
5. A 20-character alphanumeric code

**Answer : A 12-character alphanumeric code**

*International Securities Identification Numbering ( ISIN ) system, uniquely identifies a security . The ISIN is an international standard formed by the International Organization for Standardization ( ISO ) , for the purpose of numbering specific securities .*

*The ISIN number is administered by the corresponding National Numbering Agency present in the respective country . A typical ISIN code consists of 12 alphanumeric characters . The first two are assigned by the country of origin and by the head office of the issuing company respectively . The 9 characters between the first and the last, are utilized for unique identification of the security . The last digit acts as a check digit to prevent errors and ensure authenticity of the code .*

Question No. 14

The first G20 environment meeting under the G20 India Presidency held in which Country?

**Options :**

1. Bengaluru
2. Lucknow
3. Delhi
4. Dehradun
5. Mumbai

**Answer : Bengaluru**

- **The first G20 environment meeting under G20 India Presidency is scheduled to be held during 09th - 11th February in Bengaluru .**
- **Leading to the 1st Meeting in Bengaluru, Mysuru Zoo in coordination with Central Zoo Authority organised a Two - Day National Conference for Zoo Directors of India on 18th and 19th of January 2023 .**
- **The conference mainly focused on “ Master Planning and Building the National Capacity for species Management & Conservation Breeding .**
- **Learn Along :**
- **India will be holding the Presidency of G20 for one year till 30th November 2023 .**
- **The forum will bring together the G20 member countries , guest countries and international organisations invited by India .**
- **Through the Sherpa Track, 13 Working Groups and 2 Initiatives will meet under India ' s Presidency to discuss priorities and provide recommendations . Environment, Climate & Sustainability is one of working groups under the Sherpa Track .**
- **About G20**
- **The G20 or Group of Twenty is an intergovernmental forum comprising 19 countries and the European Union . It works to address major issues related to the global economy, such as international financial stability, climate change mitigation, and sustainable development .**
- **Founded : 26 September 1999**

Question No. 15

Which of the following Statements about SWAMIH Fund is / are True?

- I - It is a government backed fund, set up as a Category - II AIF ( Alternate Investment Fund ) debt fund registered with SEBI ( Securities and Exchange Board of India),launched in 2019 .
- II - The Fund is sponsored by the Ministry of Finance
- III - It is managed by SBICAP Ventures Ltd.(a State Bank Group company ).

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : All of the above**

**SWAMIH** was announced on 6th November 2019 by the Finance Minister Nirmala Sitharaman . The Union Cabinet cleared a proposal to set up a ' Special Window ' in the form of AIF to provide priority debt financing for completion of stalled housing projects . SBICAP Ventures was assigned the role of Investment Manager for this special window .

The Special Window for Affordable and Mid - Income Housing ( SWAMIH ) Investment Fund I is a social impact fund specifically formed for completing stressed and stalled residential projects .

The Fund is sponsored by the Ministry of Finance, Government of India, and is managed by SBICAP Ventures Ltd . , a State Bank Group company .

It is a government backed fund, set up as a Category - II AIF ( Alternate Investment Fund ) debt fund registered with SEBI ( Securities and Exchange Board of India ) , launched in 2019 .

Question No. 16

The Union Cabinet approved the Production Linked Incentive Scheme 2 . 0 for IT Hardware with a budgetary outlay\_\_\_\_\_ .

**Options :**

1. Rs. 17,000 crore
2. Rs. 18,000 crore
3. Rs. 19,000 crore
4. Rs. 20,000 crore
5. None of these

**Answer : Rs. 17,000 crore**

The Union Cabinet has approved the modified production - linked incentive ( PLI ) scheme for information technology ( IT ) hardware to boost local manufacturing of products like tablets and laptops, and more than doubled its budgetary outlay to Rs 17,000 crore from the previous provision of Rs 7,325 crore .

The revised scheme may offer incentives of up to 9 per cent on the incremental sales of tablets, laptops, all - in - one personal computers, servers, and edge computing devices manufactured in the country to attract investment in the sector . The tenure of the scheme has been extended to six years from four years announced in 2021 .

Production Linked Incentive Scheme ( PLI ) offers a production linked incentive to boost domestic manufacturing and attract large investments in mobile phone manufacturing and specified electronic componentsThe scheme shall extend an incentive of 4 % to 6 % on incremental sales ( over base year ) of goods manufactured in India and covered under target segments, to eligible companies, for a period of 5 years

About PLI      Ministry : Ministry of Electronics & IT      Launch Year : 2020



Question No. 17

India's top oil and gas producer ONGC will invest \_\_\_\_\_ by 2030 on energy transition projects as it targets net zero carbon emissions by \_\_\_\_\_ .

**Options :**

1. Rs 1 lakh crore and 2038
2. Rs 2 lakh crore and 2038
3. Rs 1 lakh crore and 2030
4. Rs 1.5 lakh crore and 2040
5. None of these

**Answer : Rs 1 lakh crore and 2038**

*Oil and Natural Gas Corporation ( ONGC ) , will invest up to Rs 1 trillion by 2030 on energy transition goals as part of its target to go carbon neutral by 2038 .*

*The company also plans to raise electricity generation from renewable sources to 10 gigawatt ( Gw ) by the end of the decade from 189 Mw in 2023 .*

*Oil and Natural Gas Corporation                      Headquarters : New Delhi*

*Chairman & CEO : Arun Kumar Singh*

Question No. 18

The Reserve Bank of India ( RBI ) regulates the functioning and operations of Non-Banking Financial Companies ( NBFCs ) in India . To ensure financial stability, the RBI has introduced regulations regarding the number of layers of NBFCs in a group structure. According to the RBI guidelines, what is the maximum number of layers of NBFCs allowed in a group structure?

**Options :**

1. 2 layers
2. 3 layers
3. 4 layers
4. 5 layers
5. No specific limit

**Answer : 4 layers**

*The RBI in October 2021 announced to put in place a four - layered regulatory structure for non - banking financial companies ( NBFCs ) to keep a stricter vigil on the shadow banking sector and minimise risks for the overall financial system.*

Question No. 19

As per Global Financial Centres Index ( GFCI ) 2023 , which are the top 5 countries?

**Options :**

1. New York, London, Singapore, Hong Kong, and San Francisco
2. London, New York, Singapore, Hong Kong, and San Francisco
3. Singapore, New York, London, Hong Kong, and San Francisco
4. Singapore, London, New York, Hong Kong, and San Francisco
5. None of the above.

**Answer : New York, London, Singapore, Hong Kong, and San Francisco**

*Z / Yen in London and the China Development Institute ( CDI ) in Shenzhen collaborated to publish the 33rd edition of the Global Financial Centres Index ( GFCI 33 ). Overall, the top five financial centres continue to be New York, London, Singapore, Hong Kong and San Francisco .*

*Singapore continues to lead the region, one rating point ahead of Hong Kong . Chicago, Boston, and Seoul entered the top 10, replacing Paris, Shenzhen, and Beijing .*



Question No. 20

DLS Method is sometimes seen in the news . What does the “ S ” stand for in DLS?

**Options :**

1. Super
2. Sigma
3. Stern
4. Suspect
5. None of these

**Answer : Stern**

*DLS : Duckworth - Lewis – Stern*

Question No. 21

Which of the following Statements about PM KUSUM is / are True?

I - The PM - KUSUM was launched by the MNRE in 2019 .

II - The major objective is to endow installation of off - grid solar pumps in rural areas and reduce dependence on grid, in grid - connected areas .

III - It is managed by the Power Ministry .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : Only I and II**

*Ministry of New and Renewable Energy ( MNRE ) launched the Pradhan Mantri Kisan Urja Suraksha evam Utthan Mahabhiyan ( PM KUSUM ) Scheme for farmers in 2019 .*

- *The scheme aims to add solar capacity of 30,800 MW by 2022 with total central financial support of Rs . 34,422 Crore including service charges to the implementing agencies .*

- *The Scheme consists of three components :*

*§ Component A : 10,000 MW of solar capacity through installation of small Solar Power Plants of individual plants of capacity upto 2 MW .*

*§ Component B : Installation of 20 lakh standalone Solar Powered Agriculture Pumps .*

*§ Component C : Solarisation of 15 Lakh Grid - connected Agriculture Pumps .*

*• Till 31 . 03 . 2026*

Question No. 22

SEBI has made inflexible norms for Foreign Portfolio Investors ( FPIs ) , asking them to disclose any material change in their structure and common ownership within \_\_\_\_ working days .

**Options :**

1. 11
2. 9
3. 7
4. 5
5. None of these

**Answer : 7**

SEBI has made inflexible norms for Foreign Portfolio Investors ( FPIs ) , asking them to disclose any material change in their structure and common ownership within seven working days . Under the new rules, FPIs will inform SEBI and designated depository about any false or misleading information about change in material respect and any change in their structure or control within seven working days in writing . In addition, FPIs will have to inform in case of any penalty, pending proceedings, findings of investigations for which action may have been taken or is in the process of being taken by an overseas regulator against them within seven days .

**Question No. 23**

Which of the following is not one of the Global Navigation Satellite System ( GNSS).

**Options :**

1. GPS (US)
2. GLONASS (Russia)
3. Galileo (EU)
4. BeiDou (China)
5. MPSS (Japan)

**Answer : MPSS (Japan)**

Examples of GNSS include Europe's Galileo, the USA's NAVSTAR Global Positioning System ( GPS ) , Russia's Global'naya Navigatsionnaya Sputnikovaya Sistema ( GLONASS ) and China's BeiDou Navigation Satellite System .

**Question No. 24**

Which of the following best describes the Trade Receivables Discounting System (TReDS ) platform?

**Options :**

1. A platform for online trading of stocks and securities.
2. An electronic marketplace facilitating the financing of trade receivables.
3. A system for tracking and managing inventory in supply chains.
4. A platform for conducting international trade transactions.
5. None of these

**Answer : An electronic marketplace facilitating the financing of trade receivables.**

TReDS is an electronic platform for facilitating the financing / discounting of trade receivables of Micro, Small and Medium Enterprises ( MSMEs ) through multiple financiers . These receivables can be due from corporates and other buyers, including Government Departments and Public Sector Undertakings (PSUs).

**Question No. 25**

What is the target year for National Green Hydrogen Mission?

**Options :**

1. 2025
2. 2028

3. 2035

4. 2030

5. 2047

**Answer : 2030**

- The Union Cabinet approved an **initial outlay of Rs 19,744 crore** for the **National Green Hydrogen Mission** .
- The initial outlay for the mission will **include Rs 17,490 crore** for **strategic interventions for green hydrogen transition ( SIGHT )** programme, **Rs 1,466 crore** for **pilot projects**, **Rs 400 crore** for **research and development ( R&D )** , and **Rs 388 crore** towards other **mission components** .
- The initial target is to **produce 5 million tonnes ( mt )** of green hydrogen annually . SIGHT will include two financial incentive mechanisms for the domestic manufacturing of electrolyzers and the production of green hydrogen .

**Learn Along :**

- **The National Hydrogen Mission** was launched on August 15, 2021, with a view to cutting down carbon emissions and increasing the use of renewable sources of energy . The Ministry of New and Renewable Energy ( MNRE ) will formulate the scheme guidelines for implementation . The mission seeks to promote the development of green hydrogen production capacity of at least 5 MMT ( Million Metric Tonnes ) per annum with an associated renewable energy capacity addition of about 125 GW in the country by 2030 .

Question No. 26

Which of the following Countries is not one of the Top % Crude Steel producing countries?

**Options :**

1. China
2. India
3. Japan
4. USA
5. UK

**Answer : UK**

Here is a list of the 10 biggest steel - producing countries :

- 11) People's Republic of China
- 12) India
- 13) Japan
- 14) United States of America
- 15) Russia
- 16) South Korea
- 17) Turkey
- 18) Germany
- 19) Brazil
- 20) Iran

Question No. 27

The Climate Clock is a graphic to demonstrate how quickly the planet is approaching 1 . 5 °C of global warming, given current emissions trends . It is installed in \_\_\_\_\_ .

**Options :**

1. London
2. New York
3. Munich
4. Delhi
5. None of these

**Answer : New York**

*The Climate Clock is a graphic to demonstrate how quickly the planet is approaching 1 . 5 °C of global warming, given current emissions trends . It is installed in New York .*

Question No. 28

Which of the Following is true regarding UPI? ( January 2023 )

I - It is an advanced version of Immediate Payment Service ( IMPS )- round – the -clock funds transfer service to make cashless payments faster, easier and smoother.

II - UPI is currently the biggest among the National Payments Corporation of India (NPCI) operated systems

III - Digital transactions through UPI recorded phenomenal growth during the pandemic year 2020 - 21 and several countries have evinced interest to learn from Indian experience so that they could replicate the model .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : All of the above**

• The data released by **National Payments Corporation of India ( NPCI )** showed that **Unified Payments Interface ( UPI )** , the volume of transactions touched a record **7 . 82 billion in December**, amounting to **Rs 12 . 82 trillion** which was **up by 7 . 12 percent** compared to November, while value of transactions **was up 7 . 73 percent** during the same period .

• In 2022, **UPI processed over 74 billion** transactions, **worth Rs 125 . 94 trillion** . So, in a year, the volume of transactions on the platform **jumped over 90 per cent** and **value jumped by 76 per cent** .

**Learn Along :**

• **Unified Payments Interface ( UPI )** is an instant real - time payment system developed by National Payments Corporation of India facilitating inter - bank transactions . The interface is regulated by the Reserve Bank of India and works by instantly transferring funds between two bank accounts on a mobile platform .

• **National Payments Corporation of India ( NPCI )** is an umbrella organization for all retail payments in India . It was set up with the guidance and support of the Reserve Bank of India ( RBI ) and Indian Banks Association ( IBA ) .

Question No. 29

Gross Saving Rate is expressed as % of ?

Gross Savings Rate is Calculated in terms of \_\_\_\_\_ .

**Options :**

1. Gross Domestic Product
2. Gross National Disposable Income
3. Per Capita Income
4. Per Capita Expenditure
5. None of the above

**Answer : Gross Domestic Product**

*Gross Domestic Saving is GDP minus final consumption expenditure . It is expressed as a percentage of GDP . Description : Gross Domestic Saving consists of savings of household sector, private corporate sector and public sector .*

Question No. 30

Which of the following Statements about the PIDF Scheme is / are True?

I - The objective of the fund is to develop payment acceptance infrastructure in tier - 3 to tier - 6 cities ( centres ) , with a special focus on the north - eastern states of the country .

II - The fund was operational for three years effective from 1st January, 2021 .

III - The fund will be used to subsidize banks and non - banks for deploying payment infrastructure, which will be contingent upon specific targets being achieved .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : All of the above**

*The Payment Infrastructure Development Fund ( PIDF ) is a fund set up by the Reserve Bank of India (RBI) , in consultation with major authorized card networks, to facilitate the development of payment acceptance infrastructure in tier - 3 to tier - 6 cities and north - eastern states of India . Starting from January 1, 2021, the PIDF scheme has been activated to promote economic growth for the next three years . The RBI is responsible for operationalizing the scheme, with the Chairman of the Payments Council of India at the helm . If need be, the scheme's validity can be extended for two more years, providing a longer - term outlook for financial progress .*

*The fund will be used to subsidize banks and non - banks for deploying payment infrastructure, which will be contingent upon specific targets being achieved.*

Question No. 31

Which of the following is / are SEBI regulated entities?

- I - merchant bankers,
- II - stock brokers,
- III - bankers to issues,
- IV - debenture trustees,

V - portfolio managers,

**Options :**

1. I, II, III
2. II & III
3. III, IV & V
4. I, II, III, & IV
5. I, II, III, IV, & V

**Answer : I, II, III, IV, & V**

*Merchant bankers, stock brokers, bankers to issues, debenture trustees, portfolio managers, DPs, registrars to issues, share transfer agents, etc. These entities are regulated by SEBI.*

Question No. 32

Which statement correctly reflects the feature of BBPS?

I - The Bharat Bill payment system is a Reserve Bank of India ( RBI ) conceptualised system driven by National Payments Corporation of India ( NPCI ).

II - Bharat Bill Payment System is offering one - stop bill payment solution for all recurring payments with 200 + Billers in the categories Viz . Electricity, Gas, Water, Telecom, DTH, Loan Repayments, Insurance, FASTag Recharge, Cable etc . across India .

III - The payments solution is aimed at making bill payments a round - the - clock option and in any mode.

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of the above

**Answer : All of the above**

*The Bharat Bill payment system is a Reserve Bank of India (RBI) conceptualised system driven by National Payments Corporation of India (NPCI).*

*It is a one-stop ecosystem for payment of all bills providing an interoperable and accessible “Anytime Anywhere” Bill payment service to all customers across India with certainty, reliability and safety of transactions.*

*In short, we can say that BBPS is an interoperable platform for recurring bill payments operated by the National Payments Corporation of India (NPCI).*

*It offers interoperable bill payment service to customers online as well as through a network of agents on the ground.*

*The system will provide multiple payment modes and instant confirmation of payment.*

*It was piloted in 2016 and went live a year later. By 2019, BBPS onboarded all recurring payments. Bharat Bill Payment System is offering one-stop bill payment solution for all recurring payments with 200+ Billers in the categories Viz. Electricity, Gas, Water, Telecom, DTH, Loan Repayments, Insurance, FASTag Recharge, Cable etc. across India.*

*The payments solution is aimed at making bill payments a round-the-clock option and in any mode .An effective mechanism for handling consumer complaints has also been put in place to support consumer regarding any Bill related problems in Bharat BillPay*



Question No. 33

Which Article defines the powers of Union and States with respect to governor?

**Options :**

1. 153
2. 14
3. 144
4. 167
5. None of these

**Answer : 153**

**Article 153 . The Governor :** There shall be a Governor for each State . Provided that nothing in this Article shall prevent the appointment of the same person as Governor for two or more States .

Question No. 34

Which Multilateral Development Bank rolled out Country Partnership strategy?

**Options :**

1. Asian Development Bank
2. World Bank
3. African Development Bank
4. European Bank for Reconstruction and Development
5. None of these

**Answer : Asian Development Bank**

**The Asian Development Bank ( ADB )** has rolled out its 2023 - 27 country partnership strategy for India that identifies accelerating structural transformation and job creation, promoting climate - resilient growth, and deepening social and economic inclusiveness as key focus areas .

Question No. 35

Which of the following countries is not one of the top 5 Gold Producing Countries?

**Options :**

1. China
2. Russia
3. Australia
4. Canada
5. India

**Answer : India**

Around 31 % of the world ' s gold production in 2022 came from three countries — China, Russia, and Australia, with each producing over 300 tonnes of the precious metal .

Rank	Country	2022	E
#1	China	330	11 %
#2	Russia	320	10 %
#3	Australia	320	10 %
#4	Canada	220	7 %
#5	United States	170	5 %

Question No. 36

The Comptroller and Auditor General ( CAG ) of India, Shri Girish Chandra Murmu, holds the position of Chair of the Supreme Audit Institutions - 20 (SAI20) Engagement Group during India ' s G20 Presidency . In this spirit, the Comptroller and Auditor General of India proposed the collaboration of SAI20 Engagement Group on two priority areas :

I - Blue Economy

II - Responsible Artificial Intelligence ( AI )

III - Checking Inflation

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of these

**Answer : Only I and II**

*While recognizing the importance of sustainability, growth and role of emerging technologies, Girish Chandra Murmu informed that the SAI20, priority areas – “ Blue Economy ” and “ Responsible Artificial Intelligence ” represents the new - age opportunities and concerns and these underline the need for genuine cooperation, CAG informed that in an effort to understand the global experiences and initiatives and to know how external stakeholders view the emerging role of Audit in these areas, they interacted with many domain experts from government and the private sector and conducted seminars on these themes during the last few months .*

Question No. 37

How many countries are there in Indo - Pacific Economic Framework?

**Options :**

1. 11
2. 13
3. 14
4. 16
5. None of these

**Answer : 14**

*There are 14 countries participating in the Indo - Pacific Economic Framework ( IPEF ): the United States, Japan, Australia, New Zealand, the Republic of Korea, India, Fiji, and seven ASEAN countries ( Brunei, Indonesia, Malaysia, the Philippines, Singapore, Thailand, and Vietnam ). They will negotiate four pillars with the aim of achieving a free and open Indo - Pacific on the economic front: (1) Trade, (2) Supply Chains, (3) Clean Economy (e.g . , clean energy and decarbonization) , and (4) Fair Economy .*

Question No. 38

In which of the following organizations, the Government of India holds less than 90 % shares?

**Options :**

1. Punjab & Sind Bank
2. LIC
3. Indian Overseas Bank
4. UCO Bank
5. State Bank of India

**Answer : State Bank of India**

*The Indian government holds just a 57.6 % stake in the country's largest lender State Bank of India (SBI) , and the highest 98 . 25 % stake in Punjab & Sind Bank as of March 2022, the Rajya Sabha was informed . Ten years ago, the government's stake in SBI was 61 . 58 % , which has come down to 57 . 59 % as of March 2022 .*

Question No. 39

Who Chaired the 3rd FIPIC III Summit?

**Options :**

1. NITI Aayog Chairman
2. PM of India
3. External Affairs Minister
4. Finance Minister
5. None of the above

**Answer : PM of India**

*The Prime Minister has co - chaired the 3rd Summit of the Forum for India - Pacific Islands Cooperation ( FIPIC III Summit ) with his Papua New Guinea counterpart James Marape .*

Question No. 40

Which of the following scheme is related to E Saras mobile app?

**Options :**

1. Pradhan Mantri Jan Dhan Yojana
2. Deendayal Antodaya Yojana
3. Pradhan Mantri Masya Sampada Yojana
4. Pradhan Mantri Krishi Sichai Yojana
5. None of these

**Answer : Deendayal Antodaya Yojana**

*In a significant move towards empowering rural artisans and promoting authentic handicrafts and handlooms, the Deendayal Antodaya Yojana, a part of the National Rural Livelihoods Mission ( DAY - NRLM ) , has recently launched a mobile app called eSARAS . This innovative app aims to provide better marketing support and e - commerce opportunities for products made by women in self - help groups ( SHGs ).*

Question No. 41

Consider the following statement regarding the Domestic Systemically Important Insurer of India, and identify the correct statement?

- i. Life Insurance Corporation is the only insurer which falls under D - SII .
- ii. New India Assurance is the only insurer which falls under D - SII .
- iii. GIC Re is one of the insurer which falls under D - SIIs category by IRDAI

**Options :**

1. Only I
2. Only II
3. Only III
4. Both I and II
5. None of the above

**Answer : Only III**

*The Life Insurance Corporation ( LIC ), GIC Re . and New India Assurance continue to be identified as Domestic Systemically Important Insurers ( D - SIs ). D - SIs are being subjected to enhanced regulatory supervision, the . Insurance Regulatory and Development Authority of India ( IRDAI ). Domestic Systemically Important Insurers ( D - SIs ) refer to insurers of such size, market importance, and domestic and global interconnectedness, whose distress or failure would cause a significant dislocation in the domestic financial system .*

**Question No. 42**

In which foreign banks can the Reserve Bank of India ( RBI ) keep its forex reserve gold?

- 1 ) Bank of England
- 2 ) Federal Reserve Bank of New York
- 3 ) Bank of International Settlements ( BIS )
- 4 ) Banque de France

**Options :**

1. 1 and 2
2. 2, 3 and 4
3. 1 and 3
4. All are correct
5. Only 3

**Answer : 1 and 3**

*The Reserve Bank of India ( RBI ) can keep its forex reserve gold in various foreign banks, but the prominent banks where it often stores its gold is the Bank of England and Bank of International Settlements ( BIS ). The Bank of England is known for its long - standing reputation as a custodian of gold reserves and has been a trusted institution for several central banks worldwide.*

**Question No. 43**

Recently RBI has canceled license of some of the NBFC in India, which of the following is not one among the following?

**Options :**

1. Coorg Tea Company.
2. Trinurti Finance
3. KK Patel Finance
4. Genpact Finance Capital
5. JV Modi Securities

**Answer : Genpact Finance Capital**

*The Reserve Bank of India ( RBI ) has cancelled permits of seven non - banking finance companies (NBFC ). The NBFCs whose certificate of registration was cancelled were Coorg Tea Company, Trimurthi Finvest, East West Finvest India, J . V . Modi Securities, K K Patel Finance, Purvi Finvest, and Genfin Capital Pvt Ltd, according to a press release from the RBI.*

**Question No. 44**

Which of the following options accurately describes the focus of the World Bank's and IMF's respective reports?

**Options :**

1. The World Bank publishes annual reports on global economic growth and forecasts, while the IMF publishes reports on poverty reduction and development programs.
2. The World Bank publishes reports on poverty reduction and development programs, while the IMF focuses on global economic growth and forecasts.
3. Both the World Bank and the IMF publish reports on global economic growth and forecasts.

4. The World Bank primarily focuses on global economic growth and forecasts, while the IMF focuses on poverty reduction and development programs.

5. Both the World Bank and the IMF primarily focus on poverty reduction and development programs.

**Answer : The World Bank publishes reports on poverty reduction and development programs, while the IMF focuses on global economic growth and forecasts.**

*The World Bank Group works with developing countries to reduce poverty and increase shared prosperity, while the International Monetary Fund serves to stabilize the international monetary system and acts as a monitor of the world's currencies. The World Bank Group provides financing, policy advice, and technical assistance to governments, and also focuses on strengthening the private sector in developing countries. The IMF keeps track of the economy globally and in member countries, lends to countries with balance of payments difficulties, and gives practical help to members.*

Question No. 45

Among the following options, which country is considered an emerging market economy in Europe?

**Options :**

1. Romania
2. Germany
3. United Kingdom
4. Poland
5. Italy

**Answer : Romania**

*The emerging countries are found in Eastern Europe, in the former Soviet Union – Latvia, Romania, Bulgaria, the Czech Republic, Hungary, Slovenia, and Slovakia. Because of their experiences under communism, they are less developed than countries in Western Europe and are still developing their economies to catch up.*

Question No. 46

As per the RBI, the definition of hedging includes mitigating which type of risk?

**Options :**

1. Identifiable and measurable risk
2. Identifiable and insurable risk
3. Identifiable and controllable risk
4. Identifiable and unpredictable risk
5. Identifiable and specific risk

**Answer : Identifiable and measurable risk**

*The Master Direction – Foreign Exchange Management ( Hedging of Commodity Price Risk and Freight Risk in Overseas Markets ) Directions, 2022 .*

*Hedging – The activity of undertaking a derivative transaction to reduce an identifiable and measurable risk . For the purpose of these directions, the relevant risks are commodity price risk and freight risk .*

Question No. 47

Which of the following components are commonly included in Gender Inequality Reports?

**Options :**

1. Reproductive health, Empowerment and the Labour market
2. Access to clean water and sanitation, political representation, energy consumption.

3. Religious freedom, cultural heritage preservation, technological advancement.
4. Environmental sustainability, income inequality, military spending.
5. Intellectual property rights, transportation infrastructure, global trade agreements.

**Answer : Reproductive health, Empowerment and the Labour market**

*GII reflects gender - based disadvantage in three dimensions — reproductive health, empowerment and the labour market — for as many countries as data of reasonable quality allow . It shows the loss in potential human development due to inequality between female and male achievements in these dimensions . It ranges from 0, where women and men fare equally, to 1, where one gender fares as poorly as possible in all measured dimensions .*

Question No. 48

Ministry of Consumer Affairs concerned over the increasing 'dark patterns' of misleading advertisements, creating false urgency, confirm - shaming, forced action, subscription traps and nagging on online platforms, the Union Consumer Affairs Ministry has decided to issue specific guidelines to control it .What is it called?

**Options :**

1. Dark Web
2. Dark Web Pattern
3. Dark Pattern
4. Black Pattern
5. Black web Pattern

**Answer : Dark Pattern**

*The Department of Consumer Affairs and the Advertising Standards Council of India ( ASCI ) recently held a joint consultation with stakeholders on the menace of ' dark patterns ' . A dark pattern refers to a design or user interface technique that is intentionally crafted to manipulate or deceive users into making certain choices or taking specific actions that may not be in their best interest . It is a deceptive practice employed to influence user behaviour in a way that benefits the company implementing it .*

Question No. 49

Consider the following statement regarding component of Forex reserve in India and identify the incorrect one

- i. Foreign Currency Assets forms the major portion .
- ii. Gold and Silver reserve is part of Forex reserve .
- iii. SDR is one of the component of Forex .

**Options :**

1. Only I
2. Only II
3. Only III
4. All of the above
5. None of the above

**Answer : Only II**



*Forex reserves are foreign currency assets held by the central banks of countries . These assets include foreign marketable securities, monetary gold, special drawing rights ( SDRs ) and reserve position in the IMF .*

Question No. 50

Which of the following institutes is responsible for undertaking the Deep Ocean Mission?

**Options :**

1. National Institute of Ocean Technology
2. Indian Sea bed Authority
3. Central Indian Institute of Ocean
4. Both A and B
5. None of the above

**Answer : National Institute of Ocean Technology**

*Deep Ocean Mission was announced in the Union Budget 2020 - 21 . The National Institute of Ocean Technology ( NIOT ) will carry out the Deep Ocean Mission under the Ministry of Earth Sciences ( MoES ). The knowledge gained through Deep Ocean Mission will help India explore and utilize these resources sustainably with minimal ecological impact .*

Question No. 51

Which of the following states recently announced to join the Pradhan Mantri Fasal Bima Yojana (PMFBY ) scheme seeking to compensate farmers against crop losses initially for Cotton and Soybean?

**Options :**

1. Punjab
2. Himachal Pradesh
3. Uttarakhand
4. West Bengal
5. Tamil Nadu

**Answer : Punjab**

*Punjab is set to join the Pradhan Mantri Fasal Bima Yojana ( PMFBY ) scheme, seeking to compensate farmers against crop losses due to extreme weather events .*

*Initially the state would opt to cover cotton and soybean growing farmers and subsequently other crops will be added .*

*The Pradhan Mantri Fasal Bima Yojna was launched on 18th February 2016 by Prime Minister Shri Narendra Modi . PMFBY provides a comprehensive insurance cover against failure of the crop thus helping in stabilising the income of the farmers . The Scheme covers all Food & Oilseeds crops and Annual Commercial / Horticultural Crops for which past yield data is available and for which requisite number of Crop Cutting Experiments ( CCEs ) are conducted under General Crop Estimation Survey (GCES). The scheme is implemented by empanelled general insurance companies .*

Question No. 52

How many teams participated in the Men ' s 36th Federation Cup volleyball tournament held in Karaikal from April 20 to 26?

**Options :**

1. 9
2. 7
3. 8
4. 10
5. 11

**Answer : 9**

*Elite Sports India has become the official filming and streaming partner of the prestigious 36th Federation Cup Volleyball Championship 2023 . The event is scheduled to be held from 20th April to 26th April in Karaikal Pondicherry . The event is organised Nedungadu Sports Club, Karaikal in association with the Volleyball Federation of India*

*The 7 - day long tournament will witness the top 9 teams from men ' s and the top 5 teams from women's compete for the championships . The Men ' s draw will see teams like Rajasthan, Tamil Nadu, Services, Haryana, Jharkhand, Karnataka, Punjab, Indian Railways and Pondicherry .*

**Question No. 53**

Which of the following is NOT a primary objective of the National Financial Awareness Program in India?

- 1 ) Promoting financial literacy among the general public .
- 2 ) Encouraging responsible financial behavior and savings .
- 3 ) Ensuring investor protection and market transparency .
- 4 ) Regulating the functioning of banks and financial institutions .

**Options :**

1. 1 and 2
2. 2, 3 and 4
3. Only 3
4. Only 4
5. 3 and 4

**Answer : Only 4**

*While the National Financial Awareness Program in India aims to achieve multiple objectives, regulating the functioning of banks and financial institutions falls under the purview of the Reserve Bank of India (RBI) rather than the National Financial Awareness Program .*

**Question No. 54**

Who are the participants involved in a typical Trade Receivable arrangement?

**Options :**

1. Buyer, seller, and bank
2. Buyer, supplier, and government
3. Buyer, lender, and Investors
4. Supplier, bank, and Debtors
5. Seller, government, and Investors

**Answer : Buyer, seller, and bank**

*In a typical Trade Receivable arrangement, the primary participants involved are the buyer, seller, and bank. The buyer is the entity purchasing goods or services on credit from the seller. The seller is the entity providing the goods or services and generating the receivable from the buyer. The bank, often acting as a financing institution, provides funds to the seller by discounting or factoring the trade receivable. This allows the seller to receive immediate payment, while the bank assumes the responsibility of collecting the receivable from the buyer at a later date. The involvement of a bank in a Trade Receivable arrangement helps provide liquidity to the seller and mitigates the risk of non-payment by the buyer.*

Question No. 55

What is the percentage increase in the number of subscribers under the National Pension Scheme (NPS) and Atal Pension Yojana (APY) as reported by the Finance Ministry during FY 22 - 23?

**Options :**

1. 12%
2. 16%
3. 19%
4. 23%
5. 27%

**Answer : 23%**

*According to the Finance Ministry, the number of subscribers under the National Pension Scheme (NPS) and Atal Pension Yojana (APY) increased by 23 percent. Of this, there was over 28 per cent growth in APY subscribers and more than 1 crore new customers were added. The total pension assets under management (AUM) under NPS and APY grew 23.45 per cent year-on-year to ₹8.82 lakh crore as of March 4, 2023.*

Question No. 56

Which of the following options accurately describes the structure of LEI digits?

**Options :**

1. 10 alphanumeric characters followed by 10 numerical digits.
2. 10 numerical digits followed by 10 alphanumeric characters.
3. 20 numerical digits.
4. 20 alphanumeric characters.
5. 10 alphanumeric characters.

**Answer : 10 numerical digits followed by 10 alphanumeric characters.**

*The Legal Entity Identifier (LEI) is a 20-character alpha-numeric code used to uniquely identify parties to financial transactions worldwide. It has been implemented to improve the quality and accuracy of financial data reporting systems for better risk management. It is used to create a global reference data system that uniquely identifies every legal entity in any jurisdiction that is party to a financial transaction.*

Question No. 57

What will be the speed of petaFLOP Super computer that India is going to launch to enhance weather forecast at block level?

**Options :**

1. 20 PetaFlop
2. 21 PetaFlop
3. 19 PetaFlop
4. 18 PetaFlop
5. 17 PetaFlop

**Answer : 18 PetaFlop**

*In an effort to supercharge its current weather forecasting capabilities, India is set to acquire its fastest supercomputer so far at an estimated cost of 900 crore rupees .*

*The brand - new 18 petaFLOPS ( PFLOPS ) supercomputer is envisioned to become functional by March 2024 . About 10 of its PFLOPS will go to the Indian Institute of Tropical Meteorology ( IITM ) , Pune, for its long - range seasonal weather forecasts and the remaining 8 PFLOPS will get assigned to the National Centre for Medium - Range Weather Forecasting ( NCMRWF ) , Noida .*

**Question No. 58**

Which of the following options accurately describes Blue Bonds?

**Options :**

1. Bonds issued by governments to fund renewable energy projects.
2. Bonds issued by international organizations to promote biodiversity conservation.
3. Bonds issued by private companies for the development of clean technologies.
4. Bonds issued by governments to finance projects related to marine conservation and sustainability.
5. Bonds issued by non-profit organizations to support research on climate change.

**Answer : Bonds issued by governments to finance projects related to marine conservation and sustainability.**

*Blue bonds work in the same way than traditional bonds but are different in that the entities issuing them are determined to use the resources generated – or a large proportion thereof – for the protection and conservation of marine ecosystems .*

**Question No. 59**

How many teams are there in the premier league of tennis in India?

**Options :**

1. 6
2. 8
3. 10
4. 12
5. 14

**Answer : 8**

*The premier league of tennis in India consists of 8 teams .*

*Mumbai Leon Army : Ramkumar Ramanathan, Niki Poonacha, Sofia Shapatava*

*Delhi Binny's Brigade : Yuki Bhambri, Manish Sureshkumar, Peangtarn*

*Plipuech Chennai Stallions : Purav Raja, Sidharth Rawat, Samantha Murray Sharan*

*Bengaluru Spartans : Jeevan Nedunchezhiyan, Sriram Balaji, Sabina Sharipova*

*Hyderabad Strikers : Arjun Kadhe, Vishnu Vardhan, Ankita Raina .  
Rajasthan Tigers : Prajnesh Gunneswaran, Aryan Goveas, Diana Marcinkevica  
Gujarat Panthers : Divij Sharan, Vijay Sundar Prashant, Valeriya Strakhova .  
Pune Jaguars : Saketh Myneni, Ishaque Iqbal, Rutuja Bhosale .*

Question No. 60

How Many States in India have a Bicameral Legislature?

**Options :**

1. 5
2. 6
3. 8
4. 4
5. 9

**Answer : 6**

*There are six states in India with a bicameral legislature . These states include Odisha, Karnataka, Bihar, Andhra Pradesh, Maharashtra, Telangana, and Uttar Pradesh.*

Question No. 61

Which of the following is / are included in the India Stack?

**Options :**

1. Aadhar
2. GSTIN
3. e-KYC
4. UPI
5. All of the above

**Answer : All of the above**

*The following APIs are considered to be a core part of the India Stack.*

1. Aadhaar Authentication
2. Aadhaar e- KYC
3. eSign
4. Digital Locker
5. Unified Payment Interface ( UPI)
6. Digital User Consent - still work in progress.

**The following APIs are also considered to be societal platforms built on similar principles like India Stack:**

1. GSTN - The Goods and Services Tax Network
2. BBPS - The Bharat Bill Payment System
3. ETC - Electronic Toll Collection ( known under the brand FASTag)

Question No. 62

Who is the Prime Minister of Papua New Guinea?

**Options :**

1. James Marpe
2. Jean Badel Bakossa

3. Abid Ahmed
4. Kassim Majaliwa
5. Mustapha Madbouly

**Answer : James Marpe**

*James Marpe is the Prime Minister of Papua New Guinea Since 30<sup>th</sup> May 2019 .*

Question No. 63

Which of the has the highest component in GST Collection for the month of May 2023?

**Options :**

1. IGST
2. SGST
3. CGST
4. Cess
5. None of these

**Answer : IGST**

*The gross Good & Services Tax ( GST ) revenue collected in the month of May, 2023 is ₹1,57,090 crore of which CGST is ₹28,411 crore, SGST is ₹35,828 crore, IGST is ₹81,363 crore ( including ₹41,772 crore collected on import of goods ) and cess is ₹11,489 crore ( including ₹1,057 crore collected on import of goods ).*

Question No. 64

The " Beti Bachao Beti Padhao " scheme was introduced in response to the declining \_\_\_\_\_ in India . The objective of this scheme is to address which of the following issues?

**Options :**

1. Declining fertility rate
2. Low literacy rate among girls
3. High maternal mortality rate
4. Child sex ratio imbalance
5. Lack of access to healthcare facilities

**Answer : Child sex ratio imbalance**

*The Beti Bachao, Beti Padhao ( BBBP ) Scheme has been introduced in October 2014 to address the issue of declining Child Sex Ratio ( CSR ). This is being implemented through a national campaign and focussed multi - sectoral action in 100 selected districts low in CSR, covering all States and UTs .*

Question No. 65

ADB will provide a fund of Rs.1311 .20 crore for tourism projects in which state?

**Options :**

1. Uttarakhand
2. Tamil Nadu
3. Himachal Pradesh
4. Maharashtra
5. None of these



**Answer : Himachal Pradesh**

*The Asian Development Bank ( ADB ) has agreed for in - principle funding of tourism projects in Himachal Pradesh . Officials said that ADB has given an agreement for Rs 1,311 . 20 crore for various projects in the tourism department .*

Question No. 66

Which of the following Constitutional Amendments is related to the creation of ULBs in India?

**Options :**

1. 101st
2. 74th
3. 100th
4. 102nd
5. None of these

**Answer : 74<sup>th</sup>**

*The Constitution of India provided a clear mandate for democratic decentralisation through the 74th Constitutional Amendment Act ( 74th CAA ) , which sought to create an institutional framework for ushering in democracy at the grass root level through self - governing local bodies in urban areas of the country .*

Question No. 67

Consider the following Statements about **Smart Cities Mission** and choose the options with correct statements .

I - Smart Cities Mission has covered 100 cities that have been distributed among the States / Union Territories ( UT ) on the basis of an equitable criteria .

II - It was launched in 2015 .

III - It was launched by the Union Housing and Urban Affairs Ministry .

**Options :**

1. Only I
2. Only I and II
3. Only III
4. All of the above
5. None of these

**Answer : All of the above**

*Integrated Command and Control Centers operationalized in all 100 smart cities for better monitoring and coordination . Government of India, launched the Smart Cities Mission ( SCM ) on 25 June 2015 . 100 Smart Cities were selected through 4 rounds of competition from January 2016 to June 2018 . It was launched by the Ministry of Housing and Urban Affairs .*

Question No. 68

Which of the following statement is / are incorrect about “ World Bank and IMF ” ?

I. The World Bank publishes the World Development Report . It has been published annually since 2002

II. World economic outlook is published by World Bank .

III. IMF publishes Global Financial Stability Report .

**Options :**

1. I and II only
2. II and III only

- 3. II only
- 4. I and III only
- 5. All of the above

**Answer : I and II only**

*World Economic Outlook and Global Financial Stability Report are published by IMF .*

*The World Bank publishes the World Development Report . It has been published annually since 1978 as an invaluable guide to the economic, social, and environmental state of the world .*

Question No. 69

Which of the following statement is / are correct about Union Public Service Commission " ?

- I. Article 312 empowers Parliament to create All India services, including an All India Judicial Service, common to the Union and the States .
- II. Article 315 establishes the constitution of Public Service Commissions for the Union and the States .
- III. Article 316 covers the appointment and term of office of members of the UPSC and SPSC .

**Options :**

- 1. I and III only
- 2. II and III only
- 3. I only
- 4. III only
- 5. All of the above

**Answer : All of the above**

*Article 312 empowers Parliament to create All India services, including an All India Judicial Service, common to the Union and the States .*

*The provisions for the composition, appointment, and removal of members, as well as the powers and functions of the UPSC, are outlined in Part XIV of the Indian Constitution under Articles 315 to 323 .*

*Article 315 establishes the constitution of Public Service Commissions for the Union and the States.*

*Article 316 covers the appointment and term of office of members of the UPSC and SPSC.*

*Article 317 deals with the removal and suspension of members of both the UPSC and SPSC*

Question No. 70

According to the Budget 2023, which of the following changes is/ are correct regarding " Income tax"?

- I. Rebate limit of Personal Income Tax to be increased to Rs . 7 lakh from the current Rs . 5 lakh in the new tax regime .
- II. The new tax regime was introduced in 2021 .
- III. According to the new tax regime the highest income tax rate is 30 %.

**Options :**

- 1. I only
- 2. III only
- 3. I and III only
- 4. I and II only
- 5. All of the above

**Answer : I and III only**

*Rebate limit of Personal Income Tax to be increased to Rs. 7 lakh from the current Rs. 5 lakh in the new tax regime. Thus, persons in the new tax regime, with income up to Rs. 7 lakh to not pay any tax.*

*Tax structure in new personal income tax regime, introduced in 2020 with six income slabs, to change by reducing the number of slabs to five and increasing the tax exemption limit to Rs. 3 lakh. Change to provide major relief to all tax payers in the new regime.*

Question No. 71

Which of the following options accurately describes the primary focus areas of UNESCO and WHO, respectively?

**Options :**

1. UNESCO: Promoting education and cultural heritage preservation; WHO: Ensuring global health and disease prevention.
2. UNESCO: Addressing climate change and environmental sustainability; WHO: Promoting international peace and security.
3. UNESCO: Ensuring global food security and agricultural development; WHO: Facilitating cultural exchange and cooperation among member countries.
4. UNESCO: Setting and enforcing rules for international trade and resolving trade disputes; WHO: Promoting human rights and social justice worldwide.
5. UNESCO: Promoting gender equality and women's empowerment; WHO: Advocating for international labor rights and workers' protection.

**Answer : UNESCO: Promoting education and cultural heritage preservation; WHO: Ensuring global health and disease prevention.**

*UNESCO, or the United Nations Educational, Scientific and Cultural Organization, works to build the conditions for dialogue among civilizations, cultures and peoples, based upon respect for commonly shared values. The World Health Organization is responsible for providing leadership on global health matters, shaping the health research agenda, setting norms and standards, articulating evidence - based policy options, providing technical support to countries and monitoring and assessing health trends .*

Question No. 72

According to a report by Brand Finance which is India's most valuable brand?

**Options :**

1. TATA Group
2. LIC
3. SBI
4. HDFC
5. Infosys

**Answer : TATA Group**

*Tata Retains Title of India's Most Valuable Brand, Taj Strongest Brand for 2nd Year in a Row : Brand Finance Report.*

Question No. 73

With respect to PMEGP, how much subsidy is given for General Category applicants in Rural and Urban areas respectively?

**Options :**

1. 25% & 15%
2. 25% & 10%

3. 35% & 25%
4. 45% & 15%
5. None of these

**Answer : 25% & 15%**

*Under PMEGP, General Category beneficiaries can avail of Margin Money ( MM ) subsidy of 25 % of the project cost in rural areas and 15 % in urban areas .*

Question No. 74

Which of the following metal was not used in a special commemorative Rs 75 coin to mark the opening of the new Parliament building?

**Options :**

1. Silver
2. Copper
3. Nickel
4. Zinc
5. Gold

**Answer : Gold**

*The coin will be circular in shape with a diameter of 44 millimeters and will have 200 serrations along its edges . The 35 - gram coin will be made from a four - part alloy, which includes 50 % silver, 40 % copper, 5 % nickel, and 5 % zinc .*

Question No. 75

Who can issue Sovereign Gold Bonds?

**Options :**

1. Reserve Bank of India
2. Authorized Primary Dealers
3. Can be bought from Exchange
4. Both A and C
5. None of the above.

**Answer : Reserve Bank of India**

*SGBs are government securities denominated in grams of gold . They are substitutes for holding physical gold . Investors have to pay the issue price in cash and the bonds will be redeemed in cash on maturity . The Bond is issued by Reserve Bank on behalf of Government of India .*

Question No. 76

Which of the following towns was NOT designated as a Town of Export Excellence ( TEE ) in the FTP 2023?

**Options :**

1. Faridabad
2. Mirzapur
3. Moradabad
4. Varanasi
5. Bhagalpur

**Answer : Bhagalpur**

The trade policy of 2023 has identified Four new towns Faridabad, Mirzapur, Moradabad, and Varanasi as new towns of export excellence . Now there are 43 TEE ( Tripur, Ludhiana, Panipat, Kanoor, Karur, AEKK, Jodhpur, Kekhra, Dewas, Alleppey, Kollam, Indore, Bhilwara, Surat, Malihabad, Kanpur, Ambur, Jaipur, Srinagar, Anantnag, Barmer, Bhiwandi, Agra, Firozabad, Bhubaneshwar, Agartala, Ahmedabad, Kolhapur, Saharanpur, and Morbi ).

**Question No. 77**

As per Union budget 2023 - 24 . India is largest \_\_\_\_\_ and second largest \_\_\_\_\_ of Shree Anna in the world .

**Options :**

1. Producer, Exporter
2. Exporter, Producer
3. Consumer, Exporter
4. Exporter, Consumer
5. None of these

**Answer : Producer, Exporter**

India is the largest producer and second largest exporter of ' Shree Anna ' in the world .

**Question No. 78**

Which of the following statements are correct in regards to Pradhan Mantri Kaushal Vikas Yojana 4.0?

1. Pradhan Mantri Kaushal Vikas Yojana 4 . 0 has been announced in the budget 2023 -24
2. To skill lakhs of youth within the next 5 years covering new age courses for Industry
3. 30 Skill India International Centres to be set up across different States to skill youth for international opportunities.

**Options :**

1. 1 & 2
2. 1 & 3
3. 2 & 3
4. All
5. None

**Answer : 1 & 3**

Pradhan Mantri Kaushal Vikas Yojana 4 . 0, to be launched to skill lakhs of youth within the next 3 years covering new age courses for Industries like coding, AI, robotics, mechatronics, IOT, 3D printing, drones, and soft skills . 30 Skill India International Centres to be set up across different States to skill youth for international opportunities .

**Question No. 79**

Which of the following statements is / are correct in regards to budget 2023 - 24?

1. MISHTI, to be taken up for mangrove plantation along the coastline and on salt pan lands
2. Green Credit Programme to be notified under the Environment ( Protection ) Act
3. Amrit Dharohar scheme to be implemented over the next three years

**Options :**

1. 1 & 2

2. 1 & 3
3. 2 & 3
4. All
5. None

**Answer : All**

*MISHTI, to be taken up for mangrove plantation along the coastline and on salt pan lands, through convergence between MGNREGS, CAMPA Fund and other sources .*

*Green Credit Programme to be notified under the Environment ( Protection ) Act to incentivize and mobilize additional resources for environmentally sustainable and responsive actions .*

*Amrit Dharohar scheme to be implemented over the next three years to encourage optimal use of wetlands, enhance bio - diversity, carbon stock, eco - tourism opportunities and income generation for local communities .*

Question No. 80

Which of the following are the achievements after the budget of 2014 - 15 till now?

1. 47 . 8 crores PM Jana Dhan Accounts
2. COVID vaccination to 102 crore persons
3. 11 . 7 crore household toilet constructed
4. 9 . 6 crore LPG connections provided

**Options :**

1. 1 & 2
2. 2 & 3
3. 3 & 4
4. 1, 2 & 4
5. All of the above

**Answer : All of the above**

*47 . 8 crores PM Jana Dhan Accounts opened*

*220 crore COVID vaccination to 102 crore persons*

*11 . 7 crore household toilet constructed under Swachh Bharat Mission*

*9 . 6 crore LPG connections provided under Ujjawala Yojana .*

**Direction: In each of the following questions, a word has been used in sentences in THREE different ways. Choose the option corresponding to the sentences in which the usage of the word is CORRECT or APPROPRIATE.**

Question No. 81

The following question, a word has been used in sentences in THREE different ways.

Choose the option corresponding to the sentences in which the usage of the word is CORRECT or APPROPRIATE.

**Elegy**

- I. Had the husband not die after his wife died, he would have composed many **elegies**.
- II. The **elegy** of the church made it mandatory for all to attend mass on Sundays.
- III. Did Shakespeare write any **elegies** in his time?

**Options :**

1. Only I



2. Both II and III
3. Both I and III
4. Only II
5. All are correct

**Answer : Both I and III**

*In statement I and III the word elegy means a poem typically written accentuating lamentations or grief. In the second sentence the word is inappropriate and should be replaced with another word which makes the sentence meaningful. The correct replacement can be 'clergy' that means a body of priests in the church.*

Question No. 82

The government decision to increase the important duty on electronic goods (A) / will likely to have a negative impact (B) / **on the consumer electronics industry** (C) / and may result in higher prices (D) / for the ending consumers. (E).

**Options :**

1. A
2. B
3. C
4. D
5. All contain error

**Answer : D**

*In part A 'important' should be replaced with 'import' to define a particular type of duty on electronic goods. In the second part 'likely to' is inaccurate and the preposition 'to' should be omitted. The correct way should be 'will likely have a negative impact'. Part E is incorrect as the word 'ending' should be replaced with 'end'. 'End consumers' are those who make the final purchase or use of a product. Hence apart from part C, part D is error free.*

Question No. 83

One of the most effective strategy (A) / to improve memory attention (B) / is to break in complex information (C) / **into smaller, manageable chunks** (D) / that are easier to comprehend. (E)

**Options :**

1. A
2. B
3. E
4. D
5. All contain error

**Answer : E**

*Part A should contain 'strategies' in place of 'strategy' to follow subject verb agreement. Part B should have 'memory retention' in place of 'memory attention' to make a sensible meaning. Part C should contain 'break in' should be replaced with 'break down' that means splitting up while the phrasal verb 'break in' means an entry by force. Part E is accurate apart from part D.*

Question No. 84

**The recent advancements in artificial intelligence** (A) / has led to significant breakthroughs (B) / in various field, including healthcare, finance, and manufacturing (C) / that were unimaginable a decade past(D) / and have transformed the way we live and work. (E)

**Options :**

1. A

2. E
3. C
4. D
5. All contain error

**Answer : E**

*Part B should begin with 'have led' in place of 'has led' to follow subject verb agreement. Part C should start with 'in various fields'. As 'various' refers to multiple items, the noun after that should be plural. In part D 'a decade past' should be replaced with 'a decade ago' to be grammatically correct. Part E is correct apart from part A.*

Question No. 85

**Out of the statements given below, one statement may be grammatically and contextually correct. Choose the correct statement as your answer. If all the statements are correct, choose E, i.e. 'All are correct'.**

**Options :**

1. The government's decision to implement stricter regulations on cryptocurrency exchanges has raised concerns among investors.
2. Despite of the increasing demand for renewable energy sources, the government has failed to provide sufficient incentives for solar power adoption.
3. It is essential that businesses adopt sustainable practices to mitigate the environmental impact and ensure long-term viability.
4. The technological advancements in artificial intelligence has revolutionized various industries, including healthcare and finance.
5. All are correct.

**Answer : All are correct.**

Question No. 86

**Out of the statements given below, one statement may be grammatically and contextually correct. Choose the correct statement as your answer. If all the statements are correct, choose E, i.e. 'All are correct'.**

**Options :**

1. The recent urge in online shopping has resulted in a significant increase in e-commerce sales worldwide.
2. Although the company faced financial challenges, it managed to stay floated by implementing cost-cutting measures and strategic partnerships.
3. The government's decision to impose a ban on single-use plastics is a positive step towards inducing environmental pollution.
4. The international conference on climate change aims to bring together experts and policymakers to discuss strategies for combating global warming.
5. All are correct.

**Answer : The international conference on climate change aims to bring together experts and policymakers to discuss strategies for combating global warming.**

*Sentence A: 'Urge' should be replaced with 'surged' to define a 'hike in online shopping'.*

*Sentence B: 'floated' should be replaced with 'afloat' that means 'out of debt'.*

*Sentence C: 'inducing' does not make correct sense; hence, should be replaced with 'reducing'.  
Sentence D is correct.*

Question No. 87

**Out of the statements given below, one statement may be grammatically and contextually correct. Choose the correct statement as your answer. If all the statements are correct, choose E, i.e. 'All are correct'.**

**Options :**

1. The company's commitment to innovation and continuous improvement has helped it maintain a competitive in the market.
2. Despite of the economic downturn, the real estate sector has witnessed a steady growth in property prices.
3. The government's decision to raise the minimum wage is expected to improve the standard of living for low-income work.
4. The educational forms aim to enhance the quality of education by incorporating modern teaching methods and technologies.
5. All are correct.

**Answer : The company's commitment to innovation and continuous improvement has helped it maintain a competitive in the market.**

*Sentence A- is correct*

*Sentence: B - 'Despite' is not followed by 'of'. Hence, it should be only 'despite'.*

*Sentence C - 'work' should be replaced with 'workers' to give it a correct sense.*

*Sentence D- 'educational forms' should be replaced with 'educational reforms'.*

Question No. 88

**Out of the statements given below, one statement may be grammatically and contextually correct. Choose the correct statement as your answer. If all the statements are correct, choose E, i.e. 'All are correct'.**

**Options :**

1. The novel's depreciate plot and well-developed characters have captivated readers worldwide.
2. Despite the challenges faced during the pandemic, the healthcare system demonstrated resilience and adoptability.
3. The government's initiative to provide free healthcare services to marginalized communities is a step toward achieving universal healthcare coverage.
4. The increasing prevalence of cyberattacks highlights the need for stronger cybersecurity measures across organizations.
5. All are correct.

**Answer : The increasing prevalence of cyberattacks highlights the need for stronger cybersecurity measures across organizations.**

*Sentence A- 'depreciate' should be replaced with 'intricate' to define the plot as difficult. Depreciate means a descent in value.*

*Sentence B- 'adoptability' should be corrected by replacing it with 'adaptability'.*

*Sentence C- 'toward' should be replaced with 'towards' to follow the agreement in subject and verb.  
Sentence D is correct.*

**Direction:** Six statements are given below, which are jumbled in any random order. These statements will form a coherent and meaningful paragraph, when arranged in the correct sequence. Arrange the sentences in the right order and answer the questions that follow.

- (a) In India too, it is rapidly rising.
- (b) The gender disparity in access to healthcare is also well-documented.
- (c) Today, one in 22 urban women and one in 60 rural women in India is at risk of the disease.
- (d) Breast cancer is now the most commonly diagnosed cancer in the world, making up 11.7% of all new cancer diagnoses.
- (e) We need to undo this skew urgently, so that all women have a fighting chance of a full life.
- (f) Delays in detection and treatment are the main reasons it becomes a more complex and life-threatening situation here.

Question No. 89

Which of the following is the SECOND sentence of the paragraph after rearrangement?

**Options :**

- 1. a
- 2. d
- 3. e
- 4. b
- 5. f

**Answer : a**

Question No. 90

Which of the following is the Fourth sentence of the paragraph after rearrangement?

**Options :**

- 1. a
- 2. d
- 3. e
- 4. b
- 5. f

**Answer : a**

Question No. 91

Which of the following is the FIRST sentence of the paragraph after rearrangement?

**Options :**

- 1. a
- 2. d
- 3. e
- 4. b
- 5. f

**Answer : a**

Question No. 92

Which of the following is the LAST sentence of the paragraph after rearrangement?

**Options :**

- 1. a
- 2. d

3. e
4. b
5. f

**Answer : a**

**Direction:** In the passage given below, certain phrases are given in bold letters. In the questions that follow, there are four options with possible replacement for the phrase in bold. Pick the correct phrase from these options. If the phrase in bold is correct, mark the fifth option as the answer.

Almost 1.5 million men volunteered to fight in the Great War. Indians \_\_\_\_ **moved four days after British declared war against** \_\_\_\_ (1) Germany, with the support of nationalist leaders, including Mahatma Gandhi. Indians fought with valour and distinction in the trenches of Europe, West Asia and North Africa, earning 11 Victoria Crosses along the way. Of those men, about 74,000 never came home. India raised the largest ever volunteer army, of 2.5 million, for the Second World War. More than 87,000 of those men \_\_\_\_ **are cremated or buried in war cemeteries** \_\_\_\_ (2) around the world and in India. Thirty-one Victoria Crosses — 15 % of the total — went to soldiers from undivided India. Without Indian soldiers, non-combatant labourers, material and money, \_\_\_\_ **the course of two conflicts would be** \_\_\_\_ (3) very different as acknowledged by Field Marshal Auchinleck, Britain's last Commander-in-Chief of the Indian Army, in an interview years later. And yet, there is no recognition within India \_\_\_\_ **of their history** \_\_\_\_ (4). In Britain, the contribution of the Commonwealth — including the Indian subcontinent — \_\_\_\_ **is memorialised onto** \_\_\_\_ (5) Commonwealth Memorial Gates that lead up to Buckingham Palace. The Gates commemorate the campaigns where Commonwealth soldiers served with distinction; there is also a canopy inscribed with the names of the Commonwealth recipients of the George and Victoria Crosses.

Question No. 93

Select the most appropriate option to fill in blank number 1.

**Options :**

1. mobilise four days after Britain declared war on
2. mobilised four days after Britain declared war on
3. moving four days after British declared war on
4. moving four days after British announced war on
5. No improvement required

**Answer : mobilise four days after Britain declared war on**

Question No. 94

Select the most appropriate option to fill in blank number 2.

**Options :**

1. is cremated or buried in war cemetery
2. were cremated or buried in war cemetery
3. was cremated or buried in war cemeteries

4. are cremated or buried in war cemeteries
5. No improvement required

**Answer : is cremated or buried in war cemetery**

Question No. 95

Select the most appropriate option to fill in blank number 3.

**Options :**

1. the courses of both conflicts would have been
2. the courses of both conflicts would be
3. the course of both conflicts would have been
4. the course of both conflicts would be
5. No improvement required

**Answer : the courses of both conflicts would have been**

Question No. 96

Select the most appropriate option to fill in blank number 4.

**Options :**

1. of this history
2. of his history
3. of her history
4. of one's history
5. No improvement required

**Answer : of this history**

Question No. 97

Select the most appropriate option to fill in blank number 5.

**Options :**

1. are memorised in
2. are memorialised in the
3. was remembered in
4. is memorialised in the
5. No improvement required

**Answer : are memorised in**

Question No. 98

**In questions given below, a sentence is given which is divided into FIVE parts such that the parts are jumbled and do not make a meaningful sentence. Only the part in bold is in its correct place. Rearrange the remaining parts to form a grammatically correct and meaningful sentence and choose the correct rearrangement from the options given below each question.**

With Bangladesh in recent years without (a)/ Pakistan has attempted to gesticulate (b)/ its intent to strengthen diplomatic relations and economic ties (c)/necessarily making the concerted efforts (d)/**needed for reconciliation (e).**

**Options :**

1. bcade
2. acbde
3. dbcae



- 4. cdabe
- 5. No rearrangement required

**Answer : bcade**

Question No. 99

**In questions given below, a sentence is given which is divided into FIVE parts such that the parts are jumbled and do not make a meaningful sentence. Only the part in bold is in its correct place. Rearrange the remaining parts to form a grammatically correct and meaningful sentence and choose the correct rearrangement from the options given below each question. In the mid-sixties, (a)/ domestic agricultural production (b)/that could not be solved through trade, (c)/a concerted effort was made to raise (d)/ when India was facing food shortage (e).**

**Options :**

- 1. abedc
- 2. adcbe
- 3. aecdb
- 4. acebd
- 5. No rearrangement required

**Answer : abedc**

Question No. 100

**In questions given below, a sentence is given which is divided into FIVE parts such that the parts are jumbled and do not make a meaningful sentence. Only the part in bold is in its correct place. Rearrange the remaining parts to form a grammatically correct and meaningful sentence and choose the correct rearrangement from the options given below each question. There was a consensus (a)/ on the repeal of the three Acts (b)/no need for a debate because (c)/ the Minister arrogated to himself (d)/ the right to decide that there was (e).**

**Options :**

- 1. adceb
- 2. becda
- 3. edcba
- 4. decab
- 5. No rearrangement required

**Answer : adceb**

Question No. 101

**Given below are a few sentences with two blanks in each, following which are five options with a pair of words in each. Choose the correct option that contain the correct pair of words that can fill the blanks.**

I need to \_\_\_\_\_ the complex task into smaller steps and \_\_\_\_\_ each step systematically.

**Options :**

- 1. break off, push up
- 2. hold on, add up
- 3. break down, carry out

4. get over, break up

5. hold up, give in

**Answer : break down, carry out**

*"break down" means to divide or analyze something complex into simpler components, and "carry out" means to execute or complete a task in a systematic manner.*

Question No. 102

**Given below are a few sentences with two blanks in each, following which are five options with a pair of words in each. Choose the correct option that contain the correct pair of words that can fill the blanks.**

The manager had to \_\_\_\_\_ the employees who were slacking off and \_\_\_\_\_ their work ethic.

**Options :**

1. call out, straighten out

2. call up, push back

3. call out, blow out

4. blow off, set off

5. call back, set up

**Answer : call out, straighten out**

*"call out" is used to indicate that the manager had to summon or bring attention to the employees who were slacking off. It implies that the manager took action to address the issue and confront the employees about their behavior. "straighten out" is used to convey that the manager had to take steps to address and rectify the employees' work ethic. It implies that the manager intervened to resolve any issues, clarify expectations, and ensure that the employees' work improved or became more organized.*

**Direction: Read the following passage and answer the questions based on it. Some of the words have been emboldened to help you in answering a few questions.**

Even though the Sun is the primary source of energy for most life forms on the planet, there is a lot that we do not know about it. For example, we are not quite sure why its corona, in the outer atmosphere, is hotter than its surface.

But now, the European Space Agency's (ESA) Solar Orbiter may have taken a step towards solving that eighty-year-old mystery. Just a few months after its nominal mission, on March 3, 2022, the Solar Orbiter's Extreme Ultraviolet Imager (EUI) captured data that showed for the first time a magnetic phenomenon called reconnection happening on tiny scales, according to ESA. During that time, the orbiter was about halfway between our planet and the Sun.

Due to this, it was possible to coordinate observations with NASA's Solar Dynamics Observatory and the Interface Region Imaging Spectrograph (IRIS) missions. Astronomers **combined** data from these three missions for their analysis. Magnetic reconnection happens when a magnetic field transforms into a more stable **configuration**. It is an important energy release mechanism in a state of matter called plasma and it is believed that this magnetic reconnection is also behind large-scale solar eruptions. Being a direct cause for space weather, it is also a prime candidate to explain the heating of the Sun's outer atmosphere

Since the 1940s, it has been known that the Sun's corona, or its outer atmosphere, is much hotter than its surface. The surface of the sun is about 5,500 degrees Celsius while the gases in the corona measure about 2 million degrees Celsius. But it has so far proven **intricate** to explain why that is the case. But magnetic reconnection could be one potential explanation.

For a long time, magnetic reconnection was observed during large-scale explosive phenomena, But astronomers now have ultra-high-resolution observations of persistent small scale reconnection in the corona. Of course, the word small-scale here is relative as this phenomena measure 390 kilometres across on the Sun.

These observations turned out to be long-lived and "gentle" sequences of magnetic reconnection, contrasted with the sudden explosive release of energy that the phenomena is usually associated with.

These new observations suggest that there could be even smaller and harder-toobserve instances of magnetic reconnection on the Sun, and this could perhaps explain how the Sun is injecting so much heat into its outer atmosphere.

Question No. 103

Which one of the following statements is INCORRECT based on the information given in the passage?

**Options :**

1. The Solar Orbiter was positioned between Earth and the Sun during the observations.
2. Data from the Solar Orbiter, Solar Dynamics Observatory, and Interface Region Imaging Spectrograph missions were combined for analysis.
3. The gentle and persistent instances of magnetic reconnection suggest the possibility of smaller-scale events.
4. Magnetic reconnection is considered a significant energy release mechanism in plasma and a potential explanation for the corona's higher temperature compared to the Sun's surface.
5. The discovery of gentle instances of magnetic reconnection in the Sun's corona implies that all instances of reconnection in the corona are characterized by similar behavior.

**Answer : The discovery of gentle instances of magnetic reconnection in the Sun's corona implies that all instances of reconnection in the corona are characterized by similar behavior.**

*The statement that "The discovery of gentle instances of magnetic reconnection in the Sun's corona implies that all instances of reconnection in the corona are characterized by similar behavior" is false because the passage mentions the possibility of even smaller and harder-to-observe instances of magnetic reconnection, indicating that there may be variations in behavior and scale of the observed phenomena.*

Question No. 104

Position of the orbiter played an important role in helping astronomers connect with the other relevant missions. This statement is

**Options :**

1. Definitely True
2. Definitely False
3. Probably True
4. Probably False

5. Cannot be determined

**Answer : Definitely True**

*During that time, the orbiter was about halfway between our planet and the Sun. Due to this, it was possible to coordinate observations with NASA's Solar Dynamics Observatory and the Interface Region Imaging Spectrograph (IRIS) missions. Astronomers combined data from these three missions for their analysis.*

Question No. 105

What changes were observed in the nature and frequency of magnetic reconnection?

- a. The magnetic reconnection were instant on a large scale and then consecutive on small scale.
- b. Small scale reconnection out-did large-scale reconnection in frequency.
- c. The phenomena of small scale reconnection happened to be for some time in contrast to sudden explosive release of energy.

**Options :**

- 1. Only b and c
- 2. Only a and b
- 3. Only a and c
- 4. All are correct
- 5. None of the above

**Answer : Only a and b**

*Statement 'a' can be concluded from the following statement in the passage: "These observations turned out to be long-lived and "gentle" sequences of magnetic reconnection, contrasted with the sudden explosive release of energy that the phenomena is usually associated with." Statement 'b' can be comprehended from the following statement in the passage 'But astronomers now have ultra-high-resolution observations of persistent small scale reconnection in the corona.' But statement 'c' is wrong because in "These observations turned out to be long-lived and "gentle" sequences of magnetic reconnection, contrasted with the sudden explosive release of energy" it is clearly stated that the observation that is the small scale reconnection were long-lived.*

Question No. 106

Which of the following statement(s) is(are) TRUE based on the information given in the passage?

- I. Magnetic reconnection in the Sun's corona may give an explanation for the phenomenon of the corona being hotter than the Sun's surface.
- II. There is a possibility of even smaller-scale and harder-to-detect magnetic reconnection events that may contribute to the significant heating observed in the Sun's outer atmosphere.
- III. The observations made by the Solar Orbiter completely resolve the longstanding mystery of why the Sun's corona exhibits higher temperatures compared to its surface.

**Options :**

- 1. Only I
- 2. Both I and II
- 3. Both II and III
- 4. Only II
- 5. All are true

**Answer : Both I and II**

*I is TRUE because "The Solar Orbiter's recent observations of magnetic reconnection in the Sun's corona provide a potential explanation for the puzzling phenomenon of the corona being hotter than*

*the Sun's surface. This discovery suggests a connection between magnetic reconnection and the heating of the Sun's outer atmosphere." II is TRUE because "The Solar Orbiter's high-resolution observations reveal persistent and relatively gentle instances of magnetic reconnection in the corona, contrasting with the previously observed explosive energy releases. These findings indicate the possibility of even smaller-scale and harder-to-detect magnetic reconnection events that may contribute to the significant heating observed in the Sun's outer atmosphere." III is not given in the passage.*

Question No. 107

Which of the following statements are true according to the passage?

- a. Magnetic reconnection is a product of a fine network of magnetic field.
- b. The equipose magnetic field is the chief cause of heating the Sun's outer atmosphere
- c. The plasma is the prime cause of the heating of the Sun's outer atmosphere
- d. The plasma causes large-scale solar eruptions
- e. The space weather is influenced by the plasma

**Options :**

- 1. Only a,b and c
- 2. Only b,c and d
- 3. Only a,d and e
- 4. Only b,c and e
- 5. All are true

**Answer : All are true**

*Statement 'a' is concluded by the following statement from the passage: "Magnetic reconnection happens when a magnetic field transforms into a more stable configuration." As the configuration i.e an order or equipose of magnetic field and magnetic reconnection refers to same phenomena statement 'b' is proved. The following statement shows this: "it is also a prime candidate to explain the heating of the Sun's outer atmosphere." The plasma is the state of the magnetic reconnection; hence, statement c,d and e are proved to be true.*

Question No. 108

Astronomers \_\_\_\_\_ data from these three missions for their analysis.

**Options :**

- 1. Coalesce
- 2. Concord
- 3. dis sever
- 4. dice
- 5. accord

**Answer : Coalesce**

*In the passage the statement has 'combine' in the blank given. We need to choose a similar word in meaning in the blank. 'Coalesce' means 'combine' or 'mix'. Hence it is the correct option. 'Concord' and 'accord' mean 'match' which is different in meaning to 'combine'. 'Dis sever' and 'dice' mean to 'divide' or 'cut'.*

Question No. 109

Which of the following words is close in meaning to the word 'intricate' as used in the passage?



**Options :**

1. Limpid
2. Labyrinthine
3. Conspicuous
4. Fathomable
5. Decipherable

**Answer : Labyrinthine**

The word 'intricate' means 'complicated' or 'complex'. The word 'limpid' means clear, transparent, or easily understood. It is the opposite of 'intricate'. The word 'conspicuous' means easily noticeable, obvious, or something which is clearly visible unlike 'intricate' which expresses an idea that something is not clear but difficult or complex. Both 'Fathomable' and 'Decipherable' mean something which is understandable or able to be comprehended. It suggests that something is clear and can be fully grasped. It does not capture the sense of complexity or intricacy associated with "intricate. 'Labyrinthine' means complicated, intricate, or mazelike. It accurately describes something that is complex and full of twists and turns, similar to the meaning of "intricate." Therefore, it is close in meaning to "intricate."

**Question No. 110**

Which of the following words does not mean similar to the word **configuration** as used in the passage?

**Options :**

1. Disposition
2. Marshalling
3. dishevelled
4. Contours
5. Silhouette

**Answer : disheveled**

The word 'configuration' means a system or objects arranged in a proper form, shape, sequence or order. Disposition: This word refers to the arrangement, organization, or placement of something. It can be similar in meaning to "configuration" as both involve the arrangement or positioning of elements. b. Marshalling: This word means organizing, arranging, or assembling in a specific order or formation. It is similar in meaning to "configuration" as it relates to the arrangement or organization of objects. d. Contours: This word refers to the outline or shape of something, especially its external boundaries. It can be related to "configuration" as it involves the overall shape or form of an object or system. e. Silhouette: This word refers to the dark shape or outline of an object against a light background. It is similar in meaning to "configuration" as both involve the visual representation or outline of an object. c. Dishevelled: RBI Grade B 2023 Phase 1 Shift 1 Previous Year Paper This word means untidy, messy, or in a state of disorder. It does not convey the idea of arrangement or organization, so it is not similar in meaning to "configuration."

**Direction: Answer the questions based on the information given below.**

Different number of persons (male and female) working in different sectors in five different societies. The table given below shows the average number of males and females working in Government



sector (G), Corporate sector (C) and Startups (S). Same number of persons (males and females) working from society D and E respectively.

Total number of persons (males and females) working from society A is 600.

Societies	Average number of persons working in Government sector and Startups	Average number of persons working in MNC sector and Startups	Average number of persons working in Government sector and MNC
A	$19x$	$9y$	$16x$
B	190	$8y$	150
C	174	222	$12y$
D	$8x + 5y$	$8y$	$11y$
E	$0.5x + 6y$	$4x + 9y$	$11x + 4.5y$

**Solution:-**

According to question;

$$0.5x + 6y + 4x + 9y + 11x + 4.5y = 8x + 5y + 8y + 11y$$

$$\Rightarrow 15.5x + 19.5y = 8x + 24y$$

$$\Rightarrow 7.5x = 4.5y$$

$$\Rightarrow 5x = 3y \text{ or } 15x = 9y \text{ (multiplying both side by 3)}$$

$$\text{And, } 9y + 19x + 16x = 600$$

$$\Rightarrow 15x + 19x + 16x = 600$$

$$\Rightarrow 50x = 600$$

$$\Rightarrow x = 12$$

$$\text{And, } y = (5 \times 12)/3 = 20$$

Societies	Average number of persons working in Government sector and MNC	Average number of persons working in MNC sector and Startups	Average number of persons working in Government sector and startups
A	$16 \times 12 = 192$	$9 \times 20 = 180$	$19 \times 12 = 228$
B	150	$8 \times 20 = 160$	190
C	$12 \times 20 = 240$	222	174
D	$11 \times 20 = 220$	$8 \times 20 = 160$	$8 \times 12 + 5 \times 20 = 196$
E	$11 \times 12 + 4.5 \times 20 = 222$	$4 \times 12 + 9 \times 20 = 228$	$0.5 \times 12 + 6 \times 20 = 126$

Societies	Total number of persons in the society	Number of persons who work in Government sector	Number of persons who work in MNC sector	Number of persons who work in Startups sector
A	600	$600 - 180 \times 2 = 240$	$600 - 228 \times 2 = 144$	$600 - 240 - 144 = 216$
B	$150 + 160 + 190 = 500$	$500 - 160 \times 2 = 180$	$500 - 190 \times 2 = 120$	$500 - 180 - 120 = 200$
C	$240 + 222 + 174 = 636$	$636 - 222 \times 2 = 192$	$636 - 174 \times 2 = 288$	$636 - 192 - 288 = 156$
D	$220 + 160 + 196 = 576$	$576 - 160 \times 2 = 256$	$576 - 196 \times 2 = 184$	$576 - 256 - 184 = 136$
E	576	$576 - 228 \times 2 = 120$	$576 - 126 \times 2 = 324$	$576 - 120 - 324 = 132$

Question No. 111

Ratio of total number of persons from societies A and B respectively is:

**Options :**

1. 6:5
2. 7:5
3. 5:6
4. 5:7
5. None of these

**Answer : 6:5**

*Desired ratio = 600:500 = 6:5*

Question No. 112

Find out the average number of females who work in startups from societies D and E together, given that the ratio of male to female is 1:3 in society D and 5:1 in society E.

**Options :**

1. 60
2. 65
3. 62
4. 69
5. 72

**Answer : 62**

*Required average =  $\{(136 \times 3/4) + (1/6 \times 132)\}/2 = 62$*

Question No. 113

Difference between number of persons who work in Government sector from societies C and D is:

**Options :**

1. 54
2. 60
3. 64

4. 74

5. 55

**Answer : 64**

*Desired difference = 256 – 192 = 64*

Question No. 114

Number of persons who worked in MNC from society E is:

**Options :**

1. 320

2. 314

3. 320

4. 324

5. None of these

**Answer : 324**

*Number of persons who worked in MNC from society E = 324*

Question No. 115

Total number of persons who worked in startups from societies, A, B and C together is:

**Options :**

1. 552

2. 522

3. 572

4. 532

5. 542

**Answer : 572**

*Total number of persons who worked in startups from societies, A, B and C together = 216 + 200 + 156 = 572*

Question No. 116

*Equation 1:  $2x^2 - 21x + 54 = 0$*

*Equation 2:  $4y^2 - 23y + 15 = 0$*

Question No. 116

Difference between the roots of equation 1 is approximately how much% more or less than the sum of roots of equation 2 ?

**Options :**

1. 73.91%

2. 62.01%

3. 52.10%

4. 55.17%

5. None of these

**Answer : 73.91%**

*We know that,*

*Difference =  $(\sqrt{(b^2 - 4ac)})/a = \sqrt{(441 - 432)}/2 = 3/2 = 24/16$  (Multiplying Numerator and Denominator by 8)*

*Sum =  $-b/a = 23/4 = 92/16$  (Multiplying Numerator and Denominator by 4)*

*Required % =  $(92 - 24)/92 \times 100 = 73.91\%$*

**Direction:** Two quadratic equations are given below which will follow some conditions. Apply the given conditions to obtain the answers.

Eq.(i)  $ap^2 - 30p + 44.8 = 0$

Eq.(ii)  $bs^2 - 36s + 38.5 = 0$

**Conditions ::**

(1) One of the root of Eq.(i) is 2.8.

(2)  $4a = (3b - 4)$

Question No. 117

What is the difference between the largest root of Eq.(i) and smallest root of Eq.(ii)?

**Options :**

1. 0.45

2. 1.05

3. 1

4. -1.25

5. 1.45

**Answer : 1.45**

Eq.(i)  $ap^2 - 30p + 44.8 = 0$

Eq.(ii)  $bs^2 - 36s + 38.5 = 0$

Condition (1) One of the root of Eq.(i) is 2.8.

So we can put the value of 'p = 2.8' in Eq.(i).

$ax(2.8)^2 - 30 \times 2.8 + 44.8 = 0$

$ax7.84 - 84 + 44.8 = 0$

$7.84a - 39.2 = 0$

$7.84a = 39.2$

**a = 5**

Now by putting the value of 'a' in Eq.(i), we can obtain another root.

$5p^2 - 30p + 44.8 = 0$

$5p^2 - (16 + 14)p + 44.8 = 0$

$5p^2 - 16p - 14p + 44.8 = 0$

$5p(p - 3.2) - 14(p - 3.2) = 0$

$(p - 3.2)(5p - 14) = 0$

$p = 3.2, 2.8$

Condition (2)  $4a = (3b - 4)$

Put the value of 'a' in the above condition.

$4 \times 5 = (3b - 4)$

$20 = (3b - 4)$

$$3b = 20 + 4 = 24$$

$$b = 8$$

Put the value of 'b' in Eq.(ii).

$$8s^2 - 36s + 38.5 = 0$$

$$8s^2 - (22 + 14)s + 38.5 = 0$$

$$8s^2 - 22s - 14s + 38.5 = 0$$

$$2s(4s - 11) - 3.5(4s - 11) = 0$$

$$(4s - 11)(2s - 3.5) = 0$$

$$s = 2.75, 1.75$$

$$\text{difference between the largest root of Eq.(i) and smallest root of Eq.(ii)} = 3.2 - 1.75 = 1.45$$

**Question No. 118**

Find out the smallest root of equation  $(a+b+1)z^2 - 112z + 210 = 0$ .

**Options :**

1. 2
2. 1
3. 3
4. -3
5. -2

**Answer : 3**

$$\text{Eq.(i) } ap^2 - 30p + 44.8 = 0$$

$$\text{Eq.(ii) } bs^2 - 36s + 38.5 = 0$$

Condition (1) One of the root of Eq.(i) is 2.8.

So we can put the value of 'p = 2.8' in Eq.(i).

$$ax(2.8)^2 - 30 \times 2.8 + 44.8 = 0$$

$$ax7.84 - 84 + 44.8 = 0$$

$$7.84a - 39.2 = 0$$

$$7.84a = 39.2$$

$$a = 5$$

Now by putting the value of 'a' in Eq.(i), we can obtain another root.

$$5p^2 - 30p + 44.8 = 0$$

$$5p^2 - (16 + 14)p + 44.8 = 0$$

$$5p^2 - 16p - 14p + 44.8 = 0$$

$$5p(p - 3.2) - 14(p - 3.2) = 0$$

$$(p - 3.2)(5p - 14) = 0$$

$$p = 3.2, 2.8$$

$$\text{Condition (2) } 4a = (3b - 4)$$

Put the value of 'a' in the above condition.

$$4 \times 5 = (3b - 4)$$

$$20 = (3b - 4)$$

$$3b = 20 + 4 = 24$$

$$b = 8$$

Put the value of 'b' in Eq.(ii).

$$8s^2 - 36s + 38.5 = 0$$

$$8s^2 - (22 + 14)s + 38.5 = 0$$

$$8s^2 - 22s - 14s + 38.5 = 0$$

$$2s(4s-11)-3.5(4s-11) = 0$$

$$(4s-11)(2s-3.5) = 0$$

$$s = 2.75, 1.75$$

$$(a+b+1)z^2 - 112z + 210 = 0$$

Put the values of 'a' and 'b' in the above equation.

$$(5+8+1)p^2 - 112p + 210 = 0$$

$$14z^2 - 112z + 210 = 0$$

$$z^2 - 8z + 15 = 0$$

$$z^2 - (5+3)z + 15 = 0$$

$$z^2 - 5z - 3z + 15 = 0$$

$$z(z-5) - 3(z-5) = 0$$

$$(z-5)(z-3) = 0$$

$$z = 5, 3$$

**Question No. 119**

A and B started a business with the investments of Rs. (z-2000) and Rs. (z+4000) respectively. After 4 months of the start of the business, B left it and C joined it. The initial investment of C is Rs. 1000 less than the average of the initial investment of A and B together. If at the end of one year, the ratio between the profits of B and C is 5:8 respectively, then find out the initial investment of A is what percentage of the initial investment of C?

**Options :**

1. 77.5%
2. 67.5%
3. 87.5%
4. 97.5%
5. None of these

**Answer : 87.5%**

The initial investment of C is Rs. 1000 less than the average of the initial investment of A and B together.

$$\text{initial investment of C} = [(z-2000) + (z+4000)]/2 - 1000$$

$$= [2z+2000]/2 - 1000$$

$$= z+1000-1000$$

$$= z$$

$$\text{The ratio between the investment of A, B and C with respect to the time} = (z-2000) \times 12 : (z+4000) \times 4 : z \times 8$$

$$= (z-2000) \times 3 : (z+4000) : z \times 2$$

The ratio between the profits of B and C is 5:8 respectively.

$$(z+4000)/2z = 5/8$$

$$(z+4000)/z = 5/4$$

$$4z+16000 = 5z$$

$$5z-4z = 16000$$

$$z = 16000$$

$$\text{Required percentage} = [(z-2000)/z] \times 100$$



$$= [(16000-2000)/16000] \times 100$$

$$= [14000/16000] \times 100$$

$$= 14000/160$$

$$= 87.5\%$$

**Direction:** Study the following information carefully and answer the questions.

Observe the Series I carefully to identify the logic and obtain the value of 'P'.

In both of the series, the same logic is applied.

**Series I :** 60, 68, 14, (P), -294, 786, -1272

**Series II :** (P-12), Q, R, S, T, U, W

Question No. 120

What is the value of 'R'?

**Options :**

1. 138
2. 128
3. 148
4. 168
5. 155

**Answer : 148**

$$60 + (2 \times 4 - 2 \times 3) = 60 + (16 - 8) = 60 + 8 = 68$$

$$68 - (3 \times 4 - 3 \times 3) = 68 - (81 - 27) = 68 - 54 = 14$$

$$14 + (4 \times 4 - 4 \times 3) = 14 + (256 - 64) = 14 + 192 = 206$$

$$206 - (5 \times 4 - 5 \times 3) = 206 - (625 - 125) = 206 - 500 = -294$$

$$-294 + (6 \times 4 - 6 \times 3) = -294 + (1296 - 216) = -294 + 1080 = 786$$

$$786 - (7 \times 4 - 7 \times 3) = 786 - (2401 - 343) = 786 - 2058 = -1272$$

So P = 206

$$\text{Series II : } (P-12) = 206-12 = 194$$

$$194 + (2 \times 4 - 2 \times 3) = 194 + (16 - 8) = 194 + 8 = 202 = Q$$

$$202 - (3 \times 4 - 3 \times 3) = 202 - (81 - 27) = 202 - 54 = 148 = R$$

$$148 + (4 \times 4 - 4 \times 3) = 148 + (256 - 64) = 148 + 192 = 340 = S$$

$$340 - (5 \times 4 - 5 \times 3) = 340 - (625 - 125) = 340 - 500 = -160 = T$$

$$-160 + (6 \times 4 - 6 \times 3) = -160 + (1296 - 216) = -160 + 1080 = 920 = U$$

$$920 - (7 \times 4 - 7 \times 3) = 920 - (2401 - 343) = 920 - 2058 = -1138 = W$$

Question No. 121

If the average of the values of 'S' and 'U' will be equal to the first term of a newly formed third series, then which of the following statements is/are true? It is assumed that each of the series is following the same logic in this question.

- (i) The sum of the values of 'T' and 'W' is the multiple of 9.
- (ii) The fourth term of the third series is an odd number.
- (iii) The difference between the value of 'Q' and the second term of the third series is 426.

**Options :**

1. Only (i) and (iii)
2. Only (i) and (ii)
3. Only (ii) and (iii)
4. Only (iii)
5. None is true

**Answer : None is true**

**Series I :**

$$\begin{aligned}60+(2 \ 4 - 2 \ 3) &= 60+(16 - 8) = 60+8 = 68 \\68-(3 \ 4 - 3 \ 3) &= 68-(81 - 27) = 68-54 = 14 \\14+(4 \ 4 - 4 \ 3) &= 14+(256 - 64) = 14+192 = 206 \\206-(5 \ 4 - 5 \ 3) &= 206-(625 - 125) = 206-500 = -294 \\-294+(6 \ 4 - 6 \ 3) &= -294+(1296 - 216) = -294+1080 = 786 \\786-(7 \ 4 - 7 \ 3) &= 786-(2401 - 343) = 786-2058 = -1272 \\So P &= 206\end{aligned}$$

**Series II :**  $(P-12) = 206-12 = 194$

$$\begin{aligned}194+(2 \ 4 - 2 \ 3) &= 194+(16 - 8) = 194+8 = 202 = Q \\202-(3 \ 4 - 3 \ 3) &= 202-(81 - 27) = 202-54 = 148 = R \\148+(4 \ 4 - 4 \ 3) &= 148+(256 - 64) = 148+192 = 340 = S \\340-(5 \ 4 - 5 \ 3) &= 340-(625 - 125) = 340-500 = -160 = T \\-160+(6 \ 4 - 6 \ 3) &= -160+(1296 - 216) = -160+1080 = 920 = U \\920-(7 \ 4 - 7 \ 3) &= 920-(2401 - 343) = 920-2058 = -1138 = W\end{aligned}$$

**Series III :**

If the average of the values of 'S' and 'U' will be equal to the first term of a newly formed third series.

$$\begin{aligned}\text{average of the values of 'S' and 'U'} &= (340+920)/2 \\&= 1260/2 \\&= 630\end{aligned}$$

$$\begin{aligned}630+(2 \ 4 - 2 \ 3) &= 630+(16 - 8) = 630+8 = 638 \\638-(3 \ 4 - 3 \ 3) &= 638-(81 - 27) = 638-54 = 584 \\584+(4 \ 4 - 4 \ 3) &= 584+(256 - 64) = 584+192 = 776 \\776-(5 \ 4 - 5 \ 3) &= 776-(625 - 125) = 776-500 = 276\end{aligned}$$

**(i) The sum of the values of 'T' and 'W' is the multiple of 9.**

$$\text{sum of the values of 'T' and 'W'} = -160+(-1138) = -1298$$

This is not the multiple of 9. So the above given statement is not true.

**(ii) The fourth term of the third series is an odd number.**

$$\text{fourth term of the third series} = 776$$

This is not an odd number. So the above given statement is not true.

**(iii) The difference between the value of 'Q' and the second term of the third series is 426.**

$$\text{difference between the value of 'Q' and the second term of the third series} = 638 - 202 = 436$$

So the above given statement is not true.

Question No. 122

Which of the following relation between 'Y' and 'Z' is true?

**Options :**

1.  $(Z/5) = (6Y-783)$
2.  $(Z/6) = (5Y-619)$
3.  $(Z/7) = (6Y-218)$
4.  $(Z/8) = (7Y-143)$
5. None of the above

**Answer :  $(Z/6) = (5Y-619)$**

**Series I :**

$4550 \times 0.5 + 15 = 2275 + 15 = 2290$   
 $2290 \times 1 - 15 = 2290 - 15 = 2275$   
 $2275 \times 2 + 15 = 4550 + 15 = 4565$   
 $4565 \times 4 - 15 = 18260 - 15 = 18245$   
 $18245 \times 8 + 15 = 145960 + 15 = 145975$   
 $145975 \times 16 - 15 = 2335600 - 15 = 2335585$   
So  $Y = 2290$

**Series II :**

$391986 - 9! = 391986 - 362880 = 29106$   
 $29106 + 8! = 29106 + 40320 = 69426$   
 $69426 - 7! = 69426 - 5040 = 64386$   
 $64386 + 6! = 64386 + 720 = 65106$   
 $65106 - 5! = 65106 - 120 = 64986$   
 $64986 + 4! = 64986 + 24 = 65010$   
 $65010 - 3! = 65010 - 6 = 65004$   
So  $Z = 64986$

Option a)  $(Z/5) = (6Y-783)$   
 $(64986/5) = (6 \times 2290 - 783)$   
 $12997.2 = (13740 - 783)$

The above given equation is not satisfied. So this is not the correct option.

Option b)  $(Z/6) = (5Y-619)$   
 $(64986/6) = (5 \times 2290 - 619)$   
 $10831 = (11450 - 619)$   
 $10831 = 10831$

The above given equation is satisfied. So this is the correct option.

Option c)  $(Z/7) = (6Y-218)$   
 $(64986/7) = (6 \times 2290 - 218)$   
 $9283.71429 = (13740 - 218)$

The above given equation is not satisfied. So this is not the correct option.

Option d)  $(Z/8) = (7Y-143)$   
 $(64986/8) = (7 \times 2290 - 143)$   
 $8123.25 = (16030 - 143)$

The above given equation is not satisfied. So this is not the correct option.

**Question No. 123**

A car can cover a '2d' km distance at the speed of 'B' km/h in 30 hours. The speed of the boat in still water and the speed of the stream are 'B' and 'C' respectively. The total time taken by the boat to cover 'd' km distance in upstream and the same distance in downstream is 40 hours. The time taken

by the boat to cover 1080 km distance in downstream is 8 hours less than the time taken by the boat to cover 600 km distance in upstream. Find out the time taken by the boat to cover  $(d-210)$  km distance in still water which is given in the form of equations below. Identify which of the following equations denotes the correct time?

- (i)  $\left[\frac{C(B+C)}{5B}\right] + 1.5$
- (ii)  $\left[\frac{C(B-C)}{B}\right] - 3.5$
- (iii)  $\left[18B/\{C(B-C)\}\right] + 10.3$

**Options :**

- 1. Only (i)
- 2. Only (ii) and (iii)
- 3. Only (ii)
- 4. All (i), (ii) and (iii)
- 5. None of the above

**Answer : Only (ii)**

A car can cover a '2d' km distance at the speed of 'B' km/h in 30 hours.

$$2d/B = 30$$

$$d/B = 15$$

$$d = 15B \text{ Eq.(i)}$$

The total time taken by the boat to cover 'd' km distance in upstream and the same distance in downstream is 40 hours.

$$[d/(B-C)] + [d/(B+C)] = 40$$

Put Eq.(i) in the above equation.

$$[15B/(B-C)] + [15B/(B+C)] = 40$$

By solving the above equation,  $30B^2 = 40B^2 - 40C^2$

$$40C^2 = 40B^2 - 30B^2$$

$$40C^2 = 10B^2$$

$$B^2 = 4C^2$$

So  $B = 2C$  Eq.(ii)

The time taken by the boat to cover 1080 km distance in downstream is 8 hours less than the time taken by the boat to cover 600 km distance in upstream.

$$[1080/(B+C)] = [600/(B-C)] - 8$$

$$[600/(B-C)] - [1080/(B+C)] = 8$$

Put the value of 'B' from Eq.(ii) in the above equation.

$$[600/(2C-C)] - [1080/(2C+C)] = 8$$

$$[600/C] - [1080/3C] = 8$$

$$[600/C] - [360/C] = 8$$

$$[240/C] = 8$$

$$C = 30 \text{ km/h}$$

Put the value of 'C' in Eq.(ii).

$$B = 2 \times 30$$

$$B = 60 \text{ km/h}$$

Put the value of 'B' in Eq.(i).

$$d = 15 \times 60 = 900 \text{ km}$$

Time taken by the boat to cover  $(d-210)$  km distance in still water =  $(d-210)/B$

$$= (900-210)/60$$

$$= 690/60$$

$$= 11.5 \text{ hours}$$

$$(i) \left[ \frac{C(B+C)}{5B} \right] + 1.5$$

Put the values of 'B' and 'C' in the above equation.

$$\left[ \frac{30(60+30)}{5 \times 60} \right] + 1.5$$

$$\left[ \frac{30 \times 90}{300} \right] + 1.5$$

$$9 + 1.5$$

$$10.5$$

The above given equation is not correct. Because the required time is not obtained from it.

$$(ii) \left[ \frac{C(B-C)}{B} \right] - 3.5$$

Put the values of 'B' and 'C' in the above equation.

$$\left[ \frac{30(60-30)}{60} \right] - 3.5$$

$$\left[ \frac{30 \times 30}{60} \right] - 3.5$$

$$15 - 3.5$$

$$11.5$$

The above given equation is correct. Because the required time is obtained from it.

$$(iii) \left[ \frac{18B}{C(B-C)} \right] + 10.3$$

Put the values of 'B' and 'C' in the above equation.

$$\left[ \frac{18 \times 60}{30(60-30)} \right] + 10.3$$

$$\left[ \frac{1080}{30 \times 30} \right] + 10.3$$

$$\left[ \frac{1080}{90} \right] + 10.3$$

$$12 + 10.3$$

$$22.3$$

The above given equation is not correct. Because the required time is not obtained from it.

#### Question No. 124

The ratio between the marked price and cost price of an article is B:A respectively. The ratio between the selling price and marked price of the article is (B+2):(B+3) respectively. If the discount given on the article while selling is Rs. 50 and the marked price of the article is Rs. 300, then which of the following statements is/are correct? (It is assumed that the article is marked 50% above its cost price.)

(i) The profit on the article while selling is Rs. 100.

(ii) The value of 'B' is a prime number.

(iii) The cost price of the article is multiple of 12.

#### Options :

1. Only (iii)

2. Only (ii)

3. Only (i) and (iii)

4. Only (ii) and (iii)

5. None of the above

#### Answer : Only (ii)

If the discount given on the article while selling is Rs. 50 and the marked price of the article is Rs. 300.

Marked price of the article = Rs. 300

Discount = Rs. 50

Selling price of the article =  $300 - 50 = \text{Rs. } 250$

The ratio between the selling price and marked price of the article is (B+2):(B+3) respectively.

$$(B+2)/(B+3) = 250/300$$

$$(B+2)/(B+3) = 5/6$$

$$6B+12 = 5B+15$$

$$6B-5B = 15-12$$

$$B = 3$$

ratio between the selling price and marked price of the article =  $(B+2):(B+3) = (3+2):(3+3)$   
= 5:6 Eq.(i)

The ratio between the marked price and cost price of an article is B:A respectively. marked price : cost price = B:A = 3 : A Eq.(ii)

From Eq.(i) and Eq.(ii), marked price : selling price : cost price =  $3 \times 2 : 5 : 2A = 6 : 5 : 2A$

It is assumed that the article is marked 50% above its cost price.

Let's assume the cost price of the article is 6y.

Then cost price = 2Ay

$$6y = (100+50)\% \text{ of } 2Ay$$

$$6 = (150 \times 2A)/100$$

$$6 = (300A)/100$$

$$A = 2$$

So marked price : selling price : cost price = 6 : 5 : 2A

$$= 6 : 5 : 2 \times 2$$

$$= 6 : 5 : 4$$

We know that the marked price of the article is Rs. 300 and the selling price of the article is Rs. 250.

So by the above given ratio, cost price of the article =  $(300/6) \times 4 = \text{Rs. } 200$

**(i) The profit on the article while selling is Rs. 100.**

profit on the article while selling = selling price - cost price =  $250 - 200 = \text{Rs. } 50$

So the given statement is not true.

**(ii) The value of 'B' is a prime number.**

The given statement is true. Because the value of 'B' is prime.

**(iii) The cost price of the article is multiple of 12.**

cost price of the article = Rs. 200

So the given statement is not true. Because it is not the multiple of 12.

Question No. 125

'Z' is a two digit number in which the unit place digit is 'P' and the tens place digit is 'Q'. The value of 'P' is smaller than the value of 'Q'. The product of P and Q is the multiple of three. The unit place digit of (P) 2, (P) 3 and (P) 4 is the same. The difference between the values of P and Q is 4. If the unit and tens place digit of the number 'Z' are interchanged with each other, then which of the following is the nearest prime number greater than the newly formed two digit number (after interchanging digits).

**Options :**

1. 59

2. 43

3. 47



4. 61

5. 83

**Answer : 61**

'Z' is a two digit number in which the unit place digit is 'P' and the tens place digit is 'Q'.

So the number is 'QP'. Eq.(i)

The value of 'P' is smaller than the value of 'Q'.

The product of P and Q is the multiple of three.

$P \times Q = \text{multiple of three}$  Eq.(iii)

The unit place digit of (P) 2, (P) 3 and (P) 4 is the same.

When **P = 1, 5 and 9**, then only the above given condition will be true.

The difference between the values of P and Q is 4.

From Eq.(ii) and the above given condition,  $(Q-P) = 4$

When  $P = 1$ , then  $(Q-1) = 4$

**$Q = 4+1 = 5$**

When  $P = 5$ , then  $(Q-5) = 4$

**$Q = 4+5 = 9$**

When  $P = 9$ , then  $(Q-9) = 4$  [This is not possible. Because in this case 'Q' will be a two digit number.]

So  $Z = QP \Rightarrow 51$  and  $95$

Because of Eq.(iii),  $(Z = 51)$  will not be possible.

So  $Z = 95$

If the unit and tens place digit of the number 'Z' are interchanged with each other, then the newly formed number = 59

The nearest prime number greater than the newly formed two digit number (after interchanging digits) = 61

**Direction: Study the following information carefully and answer the questions.**

There are a certain number of people in the group. Each of them like Hockey, Baseball and Cricket. Some of them can like more than one game (Hockey, Baseball, Cricket). The number of people who like Cricket is 1000 less than double the number of people who like Baseball. The number of people who like only Cricket is  $(3P-800)$ . The number of people who like Hockey is 50% more than the value of 'Q'. The ratio between the number of people who like Hockey and Baseball but not Cricket to the number of people who like Cricket and Baseball but not Hockey is 2:3 respectively. The number of people who like all three games (Hockey, Baseball, Cricket) is  $(1/9)$  of the number of people who like Cricket and Hockey but not Baseball.  $(Q-600)$  people like only Baseball. The number of people who like Cricket is 8000. The number of people who like Baseball is 25% less than the number of people who like Hockey. The number of people who like only Hockey is  $(2P-200)$ .

**Solution:-**

The number of people who like Cricket is 8000. number of people who like Cricket = 8000

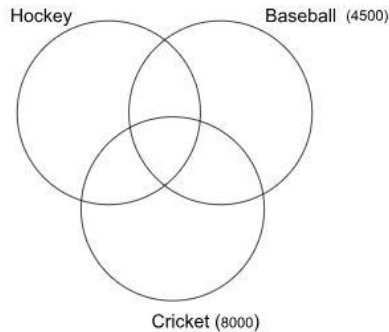
The number of people who like Cricket is 1000 less than double the number of people who like Baseball.

$8000 = 2x(\text{number of people who like Baseball}) - 1000$

$$8000 + 1000 = 2x(\text{number of people who like Baseball})$$

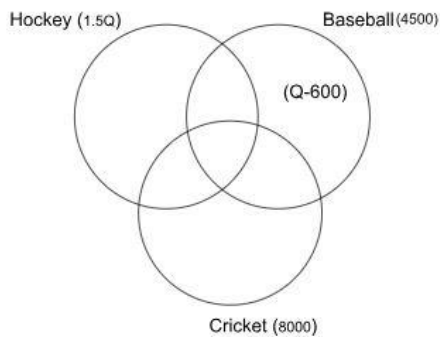
$$9000 = 2x(\text{number of people who like Baseball})$$

$$\text{number of people who like Baseball} = 4500$$



$(Q-600)$  people like only Baseball. The number of people who like Hockey is 50% more than the value of 'Q'.

$$\text{number of people who like Hockey} = 150\% \text{ of } Q = 1.5Q$$



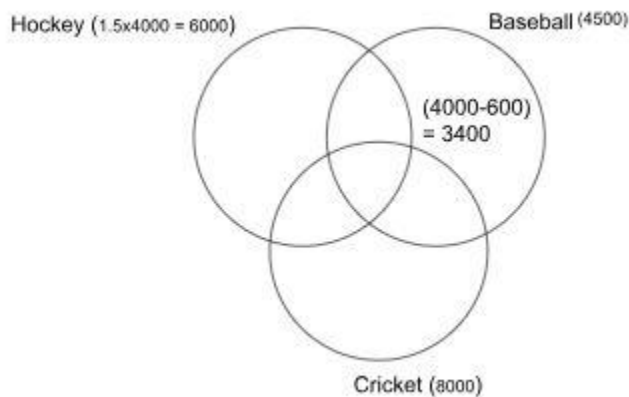
The number of people who like Baseball is 25% less than the number of people who like Hockey.

$$4500 = (100-25)\% \text{ of } 1.5Q$$

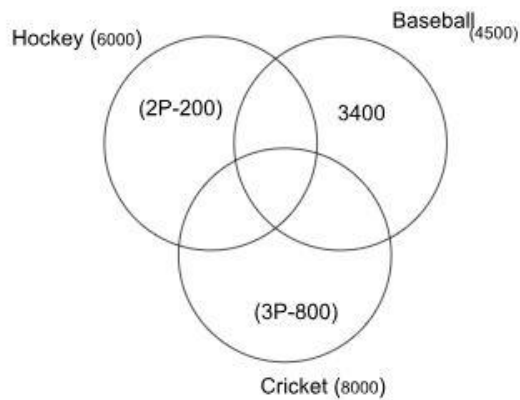
$$4500 = 75\% \text{ of } 1.5Q$$

$$4500 = 1.125Q$$

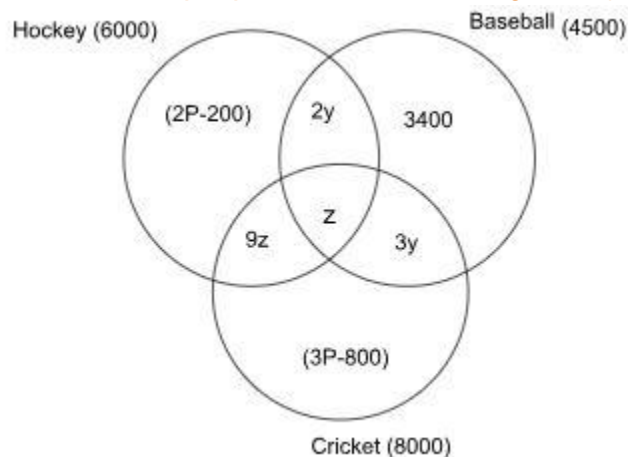
$$Q = 4000$$



The number of people who like only Cricket is  $(3P-800)$ . The number of people who like only Hockey is  $(2P-200)$ .



The ratio between the number of people who like Hockey and Baseball but not Cricket to the number of people who like Cricket and Baseball but not Hockey is 2:3 respectively. Let's assume the number of people who like Hockey and Baseball but not Cricket to the number of people who like Cricket and Baseball but not Hockey is 2y and 3y respectively. The number of people who like all three games (Hockey, Baseball, Cricket) is  $(1/9)$  of the number of people who like Cricket and Hockey but not Baseball. Let's assume the number of people who like Cricket and Hockey but not Baseball is 9z. The number of people who like all three games (Hockey, Baseball, Cricket) =  $(1/9)$  of  $9z = z$



So for Hockey  
 $6000 = (2P-200) + 2y + z + 9z$   
 $6200 = 2P + 2y + 10z$   
 $3100 = P + y + 5z$   
 $P + y + 5z = 3100$  Eq.(i)  
 So for Baseball  
 $4500 = 3400 + 2y + z + 3y$   
 $4500 = 3400 + 5y + z$   
 $5y + z = 4500 - 3400$   
 $5y + z = 1100$  Eq.(ii)

So for Cricket

$$8000 = (3P-800)+9z+z+3y$$

$$8000 = (3P-800)+10z+3y$$

$$3P+10z+3y = 8800 \text{ Eq.(iii)}$$

Multiply Eq.(i) by 3.

$$3P+3y+15z = 9300 \text{ Eq.(iv)}$$

So Eq.(iv)-Eq.(iii).

$$(3P+3y+15z)-(3P+10z+3y) = 9300-8800$$

$$5z = 500$$

$$z = 100$$

Put the value of 'z' in Eq.(ii).

$$5y+100 = 1100$$

$$5y = 1100-100$$

$$5y = 1000$$

$$y = 200$$

Now put the values of 'y' and 'z' in Eq.(i).

$$P+200+5 \times 100 = 3100$$

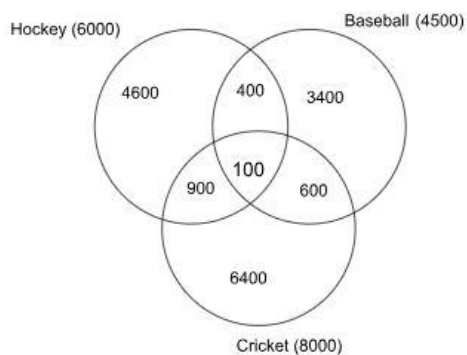
$$P+200+500 = 3100$$

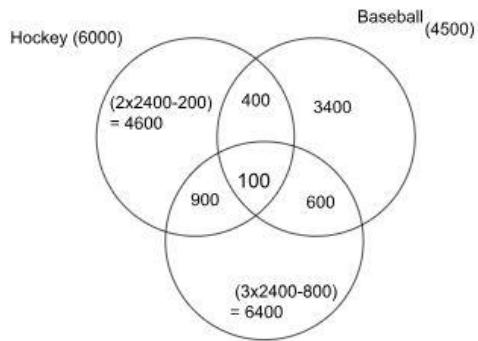
$$P+700 = 3100$$

$$P = 3100-700$$

$$P = 2400$$

Now put the values of 'P', 'y' and 'z' in the below diagram.





Question No. 126

How many people who like Hockey and Baseball but not Cricket in the group?

**Options :**

1. 400
2. 500
3. 600
4. 300
5. None of the above

**Answer : 400**

Number of people who like Hockey and Baseball but not Cricket in the group = 400

Question No. 127

What is the value of 'P'?

**Options :**

1. 2800
2. 3200
3. 3000
4. 2400
5. None of the above

**Answer : 2400**

value of 'P' = 2400

Question No. 128

Find out the total number of people in the group.

**Options :**

1. 18800
2. 16400
3. 20200
4. 19400
5. 21000

**Answer : 16400**

total number of people in the group = 6000+3400+600+6400  
= 16400

Question No. 129

The number of people who like all the three games (Hockey, Baseball, Cricket) together is what percentage of the value of 'Q'?

**Options :**

1. 7%
2. 3.5%
3. 2.5%
4. 4%
5. 6%

**Answer : 2.5%**

Required percentage =  $(100/4000) \times 100$   
 $= (10000/4000)$   
 $= 2.5\%$

Question No. 130

Find out the sum of the people who like only Hockey, only Baseball and only Cricket in the group.

**Options :**

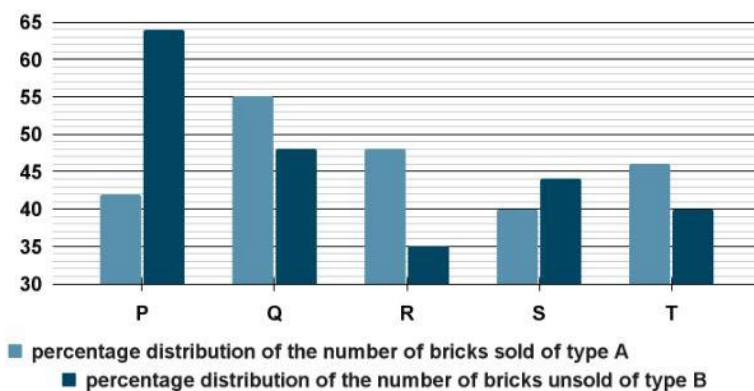
1. 12800
2. 15400
3. 16800
4. 14200
5. None of the above

**Answer : None of the above**

sum of the people who like only Hockey, only Baseball and only Cricket in the group =  
 $4600 + 3400 + 6400$   
 $= 14400$

**Direction: Study the following information carefully and answer the questions.**

The following bar graph shows five brickyards (P, Q, R, S and T) in which the percentage distribution of the number of bricks sold of type A and the percentage distribution of the number of bricks unsold of type B.



**Note ::** (1) Total number of bricks from a particular brickyard of type A = number of bricks sold from that particular brickyard of type A + number of bricks unsold from that particular brickyard of type A  
 (2) Total number of bricks from a particular brickyard of type B = number



**of bricks sold from that particular brickyard of type B + number of bricks unsold from that particular brickyard of type B**

Question No. 131

If the number of bricks from brickyard Q of type A and B is  $(y+1400)$  and ' $y$ ' respectively and the number of unsold bricks from brickyard Q of both of the types together is 4350, then the number of bricks sold from brickyard Q of type A is what percentage of the value of ' $y$ '.

**Options :**

1. 70.75%
2. 68.5%
3. 67.5%
4. 74.25%
5. None of the above

**Answer : 74.25%**

*If the number of bricks from brickyard Q of type A and B is  $(y+1400)$  and ' $y$ ' respectively and the number of unsold bricks from brickyard Q of both of the types together is 4350.*

$$(y+1400) \text{ of } (100-55)\% + y \text{ of } 48\% = 4350$$

$$(y+1400) \text{ of } 45\% + y \text{ of } 48\% = 4350$$

$$(y+1400) \times 45 + y \times 48 = 4350 \times 100$$

$$45y + 63000 + 48y = 435000$$

$$93y = 435000 - 63000$$

$$93y = 372000$$

$$y = 4000$$

$$\text{number of bricks sold from brickyard Q of type A} = (y+1400) \text{ of } 55\%$$

$$= (4000+1400) \text{ of } 55\%$$

$$= 5400 \text{ of } 55\%$$

$$= (5400 \times 55)/100$$

$$= 2970$$

$$\text{Required percentage} = (2970/4000) \times 100$$

$$= 2970/40$$

$$= 74.25\%$$

Question No. 132

If the number of sold bricks from brickyard T of both of the types taken together is 5220 and the number of unsold bricks from brickyard T of type A is 1620, then find out the ratio between the number of bricks of type A and number of sold bricks of type B from brickyard T respectively.

**Options :**

1. 27 : 34
2. 29 : 37
3. 26 : 35
4. 21 : 29
5. None of the above

**Answer : None of the above**

The number of unsold bricks from brickyard T of type A is 1620.

Total number of bricks from brickyard T of type A of  $(100-46)\% = 1620$

Total number of bricks from brickyard T of type A of  $54\% = 1620$

Total number of bricks from brickyard T of type A =  $(1620/54) \times 100$   
 $= 3000$

If the number of sold bricks from brickyard T of both of the types taken together is 5220.

$3000 \text{ of } 46\% + \text{number of sold bricks from brickyard T of type B} = 5220$

$1380 + \text{number of sold bricks from brickyard T of type B} = 5220$

number of sold bricks from brickyard T of type B =  $5220 - 1380 = 3840$

Ratio between the number of bricks of type A and number of sold bricks of type B from brickyard T respectively =  $3000 : 3840$

$= 25 : 32$

**Question No. 133**

If the ratio between the number of bricks of type A from brickyard P and S is 3:4 respectively and the number of unsold bricks of type A from brickyard P and S together is 4968, then find out the difference between the number of bricks sold of type A from brickyard P and S.

**Options :**

1. 334
2. 420
3. 408
4. 396
5. None of the above

**Answer : 408**

If the ratio between the number of bricks of type A from brickyard P and S is 3:4 respectively.

Let's assume the number of bricks of type A from brickyard P and S is '3a' and '4a' respectively.

The number of unsold bricks of type A from brickyard P and S together is 4968.

$3a \text{ of } (100-42)\% + 4a \text{ of } (100-40)\% = 4968$

$3a \text{ of } 58\% + 4a \text{ of } 60\% = 4968$

$3a \times 58 + 4a \times 60 = 496800$

$174a + 240a = 496800$

$414a = 496800$

$a = 1200$

Difference between the number of bricks sold of type A from brickyard P and S =  $4a$  of  $40\%$  -  $3a$  of  $42\%$

$= 4a \text{ of } 40\% - 3a \text{ of } 42\%$

$= 1.60a - 1.26a$

$= 0.34a$

$= 0.34 \times 1200$

$= 408$

Question No. 134

If the total number of bricks of type B from brickyard P is  $(80b+500)$ , then find out the number of bricks sold of type B from brickyard P.

$$b^2 - 100b + 1875 = 0$$

(It is assumed that the value of 'b' should not be the multiple of 3.)

**Options :**

1. 800
2. 900
3. 650
4. 750
5. None of the above

**Answer : 900**

$$b^2 - 100b + 1875 = 0$$

$$b^2 - (75+25)b + 1875 = 0$$

$$b^2 - 75b - 25b + 1875 = 0$$

$$b(b - 75) - 25(b - 75) = 0$$

$$(b - 75)(b - 25) = 0$$

$$b = 75, 25$$

It is assumed that the value of 'b' should not be the multiple of 3.

$$\text{So } b = 25$$

If the total number of bricks of type B from brickyard P is  $(80b+500)$ .

total number of bricks of type B from brickyard P =  $(80b+500)$

$$= (80 \times 25 + 500)$$

$$= (2000 + 500)$$

$$= 2500$$

Number of bricks sold of type B from brickyard P = 2500 of  $(100-64)\%$

$$= 2500 \text{ of } 36\%$$

$$= (2500 \times 36)/100$$

$$= 25 \times 36$$

$$= 900$$

Question No. 135

If the difference between the number of bricks sold and unsold from brickyard R of type B is 960 and the number of bricks from brickyard R of type B is 2800 less than the number of bricks from brickyard R of type A, then find out the number of bricks from brickyard R of type A.

**Options :**

1. 4000
2. 6500
3. 5000
4. 5500
5. None of the above

**Answer : None of the above**

If the difference between the number of bricks sold and unsold from brickyard R of type B is 960.

Difference between the number of bricks sold and unsold from brickyard R of type B =  $(100-35)\%$ -

$$35\% = 960$$

$$65\%-35\% = 960$$

$$30\% = 960$$

$$1\% = 32$$

$$100\% 32 \times 100$$

$$= 3200$$

The number of bricks from brickyard R of type B is 2800 less than the number of bricks from brickyard R of type A.

$$3200 = (\text{number of bricks from brickyard R of type A}) - 2800$$

$$\text{number of bricks from brickyard R of type A} = 3200 + 2800 = 6000$$

Question No. 136

In a '10Y' litres of mixture of milk and water, the quantity of milk is 60%.

According to which of the following statements the value of 'Y' will be the multiple of 3?

(i) If (Y-54) litres of milk and (Y-90) litres of water are added into the mixture, then the ratio between the quantity of milk and water in the new mixture will be 11:7 respectively.

(ii) If 25 litres of mixture is taken out from the mixture and 3 and 2 litres of milk and water is added into the mixture, then the quantity of milk and water in the new mixture will be (6Y-12) and (4Y-8) respectively.

(iii) If (Y-40) litres of water is added into the mixture, then the quantity of milk will be 27.5% more than the quantity of water in the new mixture.

**Options :**

1. Only (ii)
2. Only (iii)
3. Only (i) and (iii)
4. Only (ii) and (iii)
5. None of the above

**Answer : Only (i) and (iii)**

In a '10Y' litres of mixture of milk and water, the quantity of milk is 60%.

Quantity of milk in the initial mixture is 60%. Then the quantity of water in the initial mixture will be  $(100-60)\% = 40\%$ .

$$\text{Ratio of milk and water initially} \Rightarrow 60\% : 40\% \Rightarrow 3 : 2$$

$$\text{So the initial quantity of milk} = 10Y \text{ of } (3/5) = 6Y \text{ initial quantity of water} = 10Y \text{ of } (2/5) = 4Y$$

(i) If (Y-54) litres of milk and (Y-90) litres of water are added into the mixture, then the ratio between the quantity of milk and water in the new mixture will be 11:7 respectively.

$$[6Y + (Y-54)]/[4Y + (Y-90)] = 11/7$$

$$[7Y-54]/[5Y-90] = 11/7$$

$$49Y-378 = 55Y-990$$

$$55Y-49Y = 990-378$$

$$6Y = 612$$

$$Y = 102$$

Here the value of 'Y' will be the multiple of 3.

(ii) If 25 litres of mixture is taken out from the mixture and 3 and 2 litres of milk and water is added into the mixture, then the quantity of milk and water in the new mixture will be (6Y-12) and (4Y-8) respectively.

$$[6Y-25 \text{ of } 60\%+3]/[4Y-25 \text{ of } 40\%+2] = (6Y-12)/(4Y-8)$$

$$[6Y-15+3]/[4Y-10+2] = (6Y-12)/(4Y-8)$$

$$[6Y-12]/[4Y-8] = (6Y-12)/(4Y-8)$$

Here both of the sides are equal. So the value of 'Y' cannot be determined. So we cannot say that the value is the multiple of three or not.

**(iii) If (Y-40) litres of water is added into the mixture, then the quantity of milk will be 27.5% more than the quantity of water in the new mixture.**

$$[6Y]/[4Y+(Y-40)] = 127.5/100$$

$$[6Y]/[4Y+(Y-40)] = 127.5/100$$

$$[6Y]/[5Y-40] = 51/40$$

$$[6Y]/[Y-8] = 51/8$$

$$48Y = 51Y - 408$$

$$51Y - 48Y = 408$$

$$3Y = 408$$

Here the value of 'Y' will be the multiple of 3.

#### Question No. 137

The volume of a cube is 21952 cm<sup>3</sup> in which a maximum possible size of circle is drawn on each face. The circle drawn on each face of the cube is painted by pink colour at the rate of Rs. 12.5 per cm<sup>2</sup> and the remaining part of the cube is painted by the red colour at the rate of Rs. 'y' per cm<sup>2</sup>. If the total cost of painting the entire cube is Rs. 64848, then find out the value of 'y'.

#### Options :

1. 14.5
2. 15
3. 17.5
4. 18.5
5. 16

#### Answer : 18.5

The volume of a cube is 21952 cm<sup>3</sup>.

$$(\text{Length of each side of cube})^3 = 21952$$

$$\text{Length of each side of cube} = 28 \text{ cm}$$

A maximum possible size of circle is drawn on each face of the cube. Then the diameter of the circle is equal to the length of each side of the cube.

$$\text{diameter of the circle} = 28 \text{ cm}$$

$$\text{Radius of circle} = 28/2 = 14 \text{ cm}$$

The circle drawn on each face of the cube is painted by pink colour at the rate of Rs. 12.5 per cm<sup>2</sup> and the remaining part of the cube is painted by the red colour at the rate of Rs. 'y' per cm<sup>2</sup>.

If the total cost of painting the entire cube is Rs. 64848.

$$\text{cost of painting each side of cube} = 64848/6 = \text{Rs. } 10808$$

$$[12.5 \times (28/2) \times (\text{radius})^2] + [y \times [28 \times 28 - [(28/2) \times (\text{radius})^2]]] = 10808$$

Put the radius in the above equation.

$$[12.5 \times (28/2) \times (14)^2] + [y \times [28 \times 28 - [(28/2) \times (14)^2]]] = 10808$$

$$[12.5 \times (28/2) \times 196] + [y \times [784 - [(28/2) \times 196]]] = 10808$$

$$[12.5 \times 616] + [y \times [784 - 616]] = 10808$$

$$7700 + y \times 168 = 10808$$

$$168y = 10808 - 7700$$

$$168y = 3108$$

**Value of 'y' = 18.5**

Question No. 138

There are four people P, Q, R and S. R and P are the oldest and youngest among them. Q is older than S. The present age of R is double the present age of P. Which of the following statements is/are sufficient to obtain the age of Q, 'y' years ago?

- (i) The ratio between the present ages of R and S is 4:3 respectively.
- (ii) Four years hence, the average of the present ages of P and Q is 18 years.
- (iii) 'y' years hence, the age of Q is equal to the present age of R.

**Options :**

- 1. Only (ii) and (iii)
- 2. Only (iii)
- 3. Only (i) and (ii)
- 4. All (i), (ii) and (iii) together
- 5. None of the statements is sufficient

**Answer : None of the statements is sufficient**

There are four people P, Q, R and S. R and P are the oldest and youngest among them. Q is older than S.

Let's assume the present ages of P, Q, R and S are 'p', 'q', 'r' and 's' respectively.

So  $r > q > s > p$  Eq.(i)

The present age of R is double the present age of P.

$r = 2p$  Eq.(ii)

**(i) The ratio between the present ages of R and S is 4:3 respectively.**

Let's assume  $r = 4a$  and  $s = 3a$ .

From Eq.(ii),  $2p = r$ , then  $2p = 4a$

So  $p = 2a$

Here no information about the age of Q and the variable 'y' is available. So this statement is not sufficient to answer the question.

**(ii) Four years hence, the average of the present ages of P and Q is 18 years.**

$$(p+q+4+4)/2 = 18$$

$$(p+q+4+4) = 36$$

$$(p+q+8) = 36$$

$$p+q = 36-8$$

$$(p+q) = 28$$

Here no information about the variable 'y' is available. So this statement is not sufficient to answer the question.

**(iii) 'y' years hence, the age of Q is equal to the present age of R.**

$$q+y = r$$

From the given information, the required answer cannot be obtained. So this statement is not sufficient to answer the question.

**Only (i) & (ii)**

$$(p+q) = 28$$

$$(2a+q) = 28$$

$$q = (28-2a)$$



From the given information, the required answer cannot be obtained. So these statements are not sufficient to answer the question.

**Only (ii) & (iii)**

Here three variables are available with the least information. So from the given information, the required answer cannot be obtained. Hence these statements are not sufficient to answer the question.

**Only (i) & (iii)**

Here four variables are available with the least information. From the given information, the required answer cannot be obtained. So these statements are not sufficient to answer the question.

**All (i), (ii) & (iii)**

From the given information, the required answer cannot be obtained. So these statements are not sufficient to answer the question.

$$(28-2a) + y = 4a$$

**Question No. 139**

Pipe A can fill a tank in 45 minutes while pipe B can fill it in \_\_\_\_ minutes.

There's a leak in the tank which can empty it in \_\_\_\_ minutes. When both the pipes are open, due to the effect of the leak, the tank gets filled in 30 minutes.

Which of the following values can fill the blanks in the same order?

- I. 60, 80
- II. 70, 50
- III. 45, 90
- IV. 36, 60

**Options :**

- 1. only III and IV
- 2. only II and IV
- 3. only I and III
- 4. All are true
- 5. only II and III

**Answer : only III and IV**

From I: Portion of tank filled in a minute

$$= 1/45 + 1/60 - 1/80 = (16 + 12 - 9)/720 = 19/720$$

Hence, I does not follow

From II: Portion of the tank filled in a minute

$$1/45 + 1/70 - 1/50 = (70+45-63)/3150 = 52/3150$$

Hence II also does not follow.

From III: Portion of the tank filled in a minute.

$$= 1/45 + 1/45 - 1/90 = (2 + 2 - 1)/90 = 3/90 = 1/30$$

From IV: Portion of the tank filled in a minute

$$= 1/45 + 1/36 - 1/60 = (4 + 5 - 3)/180 = 6/180 = 1/30$$

Hence only III and IV satisfy the given blanks.

**Question No. 140**

Dinesh invested Rs. (P-500) at the rate of 27% per annum on simple interest and at the end of three years, he got Rs. 4860 as an interest. Pankaj invested Rs. (P+300) on simple interest at the rate of (R-2) % per annum. Bhanu invested Rs. (P-100) on compound interest at the rate of 'R' % per annum compounded annually. If at the end of two years, the interest obtained by Bhanu is 368 more than the interest obtained by Pankaj, then find out the value of 'R'.

**Options :**

1. 10
2. 15
3. 12
4. 20
5. 25

**Answer : 20**

Dinesh invested Rs. (P-500) at the rate of 27% per annum on simple interest and at the end of three years, he got Rs. 4860 as an interest.

$$(P-500) \times 27\% \times 3 = 4860$$

$$(P-500) \times 81\% = 4860$$

$$(P-500) = 486000/81$$

$$(P-500) = 6000$$

$$P = 6000 + 500$$

$$P = 6500$$

Bhanu invested Rs. (P-100) on compound interest at the rate of 'R' % per annum compounded annually. Pankaj invested Rs. (P+300) on simple interest at the rate of (R-2) % per annum. If at the end of two years, the interest obtained by Bhanu is 368 more than the interest obtained by Pankaj.

$$(P-100)[(1+(R/100))^2 - 1] = [(P+300) \times (R-2) \times 2]/100 + 368$$

Put the value of 'P' in the above equation.

$$(6500-100)[(1+(R/100))^2 - 1] = [(6500+300) \times (R-2) \times 2]/100 + 368$$

$$6400[(1+(R/100))^2 - 1] = [6800 \times (R-2) \times 2]/100 + 368$$

After solving the above equation, we will get a quadratic equation which is given below.

$$64R^2 - 800R - 9600 = 0$$

$$2R^2 - 25R - 300 = 0$$

$$2R^2 - (40-15)R - 300 = 0$$

$$2R^2 - 40R + 15R - 300 = 0$$

$$2R(R-20) + 15(R-20) = 0$$

$$(R-20)(2R+15) = 0$$

$$R = 20, -(15/2)$$

As we know that the negative value of 'R' is not possible. So the value of 'R' is 20.

**Directions:** Answer the questions based on the information given below:

Nine friends J, K, L, M, N, O, P, Q and R were born on 10th of different months in the same year such that no one was born in March, June and November. These persons visited different cities among Dehradun, Pune, Jaipur, Agra, Goa, Nainital, Lucknow, Ahmedabad and Ranchi. K was born in a month with 31 days and three months before the person who visited Agra. Three persons were born between K and M, who is not the youngest. Person who visited Ahmedabad was born immediately after the one who visited Pune. Person who visited Pune was not born in a month with only 30 days. P does not visited Nainital. There is a gap of only one month between the birth of P and the one who visited Dehradun, Person who visited Jaipur is five months elder than P. O was born two months after M. Only one person was born between O and N, who visited Dehradun. Q, who visited Lucknow, was born three months after R, who is not the eldest. J is younger than L. Person who visited Goa was born before the one who visited Nainital.

**Solution:-**

*K was born in a month with 31 days and three months before the person who visited Agra. Three persons were born between K and M, who is not the youngest.*

*There will be three cases:*

*If K was born in the month of January, then the person who visited Agra was born in the month of April. M was born in the month of July.*

*If K was born in the month of May, then the person who visited Agra was born in the month of August. M was born in the month of October.*

*If K was born in the month of July, then the person who visited Agra was born in the month of October. M was born in the month of January.*

	CASE 1.		CASE 2.		CASE 3.	
MONTHS	PERSON	CITIES	PERSON	CITIES	PERSON	CITIES
January(31)	K				M	
February(28)						
April (30)		Agra				
May (31)			K			
July(31)	M				K	
August (31)				Agra		
September(30)						
October (31)			M			Agra
December(31)						

*O was born two months after M. Only one person was born between O and N, who visited Dehradun.*

*O was born either in the month of September or December.*

*N was born either in the month of September or December.*

*Case 3 will get discarded as we cannot place O.*

	CASE 1.		CASE 2.		CASE 3.	
MONTHS	PERSON	CITIES	PERSON	CITIES	PERSON	CITIES
January(31)	K				M	
February(28)						
April (30)		Agra				
May (31)			K			
July(31)	M				K	
August (31)				Agra		
September(30)	O		N	Dehradun		
October (31)			M			Agra
December(31)	N	Dehradun	O			

Person who visited Ahmedabad was born immediately after the one who visited Pune. Person who visited Pune was not born in a month with only 30 days. P does not visited Nainital. There is a gap of only one month between the birth of P and the one who visited Dehradun, Person who visited Jaipur is five months elder than P. Q, who visited Lucknow, was born three months after R, who is not the eldest. J is younger than L Person who visited Goa was born before the one who visited Nainital. P was born either in the month of October or July.

The person who visited Jaipur born was either in the month of May or January.

If R was born in the month of May, then Q was born in the month of August.

Case 2 will get discarded as we cannot place R.

As person who visited Ahmedabad was born immediately after the one who visited Pune. Person who visited Pune was not born in a month with only 30 days. So, the one who visited Pune and Ahmedabad were born in the month of January and February respectively.

As J is younger than L. J and L were born in the month of April and February respectively.

As P is not who visited Nainital. So, O is who visited Nainital and the person who visited Goa was born in the month of July.

	CASE 1.		CASE 2.	
MONTHS	PERSON	CITIES	PERSON	CITIES
January(31)	K	Pune		Jaipur
February(28)	L	Ahmedabad		
April (30)	J	Agra		
May (31)	R	Jaipur	K	
July(31)	M	Goa	P	
August (31)	Q	Lucknow		Agra
September(30)	O	Nainital	N	Dehradun
October (31)	P	Ranchi	M	
December(31)	N	Dehradun	O	

*Final arrangement as shown below:*

MONTHS	PERSON	CITIES
January(31)	K	Pune
February(28)	L	Ahmedabad
April (30)	J	Agra
May (31)	R	Jaipur
July(31)	M	Goa
August (31)	Q	Lucknow
September(30)	O	Nainital
October (31)	P	Ranchi
December(31)	N	Dehradun

Question No. 141

J is how many months older than Q?

**Options :**

1. Five
2. Four
3. Six
4. Seven
5. None of these

**Answer : Four**

Question No. 142

Who among the following persons were born between L and the one who visited Lucknow?

- I. Person who visited Jaipur
- II. M
- III. K

**Options :**

1. Both II and III
2. All I, II and III
3. Both I and II
4. Both I and III
5. Only II

**Answer : Both I and II**

Question No. 143

The eldest person belongs to which place?

**Options :**

1. Agra
2. Goa
3. Ranchi
4. Pune
5. None of these

**Answer : Pune**

Question No. 144

\_\_\_ persons were born between the person who is born in October and the one who visited \_\_\_\_.

**Options :**

1. Five, Ahmedabad
2. Four, Jaipur
3. Three, Agra
4. Six, Dehradun
5. None of these

**Answer : Five, Ahmedabad**

Question No. 145

Third eldest person is \_\_\_ months older than \_\_\_\_.

**Options :**

1. three, M
2. five, R
3. seven, P
4. four, O
5. None of these

**Answer : three, M**

**Direction:** Read the following alphanumeric series carefully and answer the questions given beside.

U 9 H # 6 + N 4 I S % T V & 8 B \* P T \$ 9 E

**Step 1:** If a symbol is immediately preceded and followed by a letter then write it between 8 and B.

**Step 2:** If a number is immediately preceded by a symbol and immediately followed by a letter then write it between N and 4.



**Note: Step 2 is performed after completion of step 1.**

Question No. 146

With respect to the sequence after step 2, four of the following five are alike in some way and thus form a group. Which of the following does not belong to the group?

**Options :**

1. ERM
2. ZS6
3. 4M8
4. QT7
5. 6\*T

**Answer : 6\*T**

*U 9 H # 6 + N 4 I S % T V & 8 B \* P T \$ 9 E*

*Step 1: U 9 H # 6 + N 4 I S T V & 8 % \* B P T \$ 9 E After step 2: U 9 H # 6 + N 9 4 I S T V & 8 % \* B P T \$ E*

Question No. 147

How many symbols are to the left of second vowel from right end in the sequence obtained after step 1?

**Options :**

1. None
2. One
3. Two
4. Three
5. More than three

**Answer : Two**

*U 9 H # 6 + N 4 I S % T V & 8 B \* P T \$ 9 E*

*Step 1: U 9 H # 6 + N 4 I S T V & 8 % \* B P T \$ 9 E After step 2: U 9 H # 6 + N 9 4 I S T V & 8 % \* B P T \$ E*

*There are two symbols (+,#) to the left of second vowel from right end (E) in the sequence after step 1.*

Question No. 148

**Read the following directions and answer the questions given beside.**

If third letter from the left end of each word from each group is to be considered, then which among the following group of words can make at least one 4- letter meaningful English word such that one letter to be used only once?

- I. EACH, TOPS, DOVE, DUCK
- II. FINE, RAIN, JOKE, PINE
- III. CELL, FURY, OINT, LOAF
- IV. JURY, BURN, DOLL, MEAN

**Options :**

1. Only I, II and III
2. Only II, III and IV
3. Only I, III and IV
4. Only I and III
5. None of the above

**Answer : None of the above**

*I. EACH, TOPS, DOVE, DUCK: The third letter of the given words from the left end are 'C', 'P', 'V', and 'C'. No meaningful English word can be formed.*

*II: EACH, TOPS, DOVE, DUCK: The third letter of the given words from the left end are 'C', 'P', 'V', and 'C'. No meaningful English word can be formed.*

*III: CELL, FURY, OINT, LOAF: The third letter of the given words from the left end are 'L', 'R', 'N', and 'A'. No meaningful English word can be formed.*

*IV. JURY, BURN, DOLL, MEAN: The third letter of the given words from the left end are 'R', 'R', 'L', and 'A'. No meaningful English word can be formed.*

Question No. 149

**Statements :**

Only few Rose are Tulip.

Only few Tulip are Sunflower.

Some Sunflower are Lily.

**Conclusions :**

I. Some Rose are not Tulip.

II. Some Tulip are not Lily

III. Some Sunflower are Tulip

IV. No Sunflower is Tulip

**Options :**

1. Either III or IV

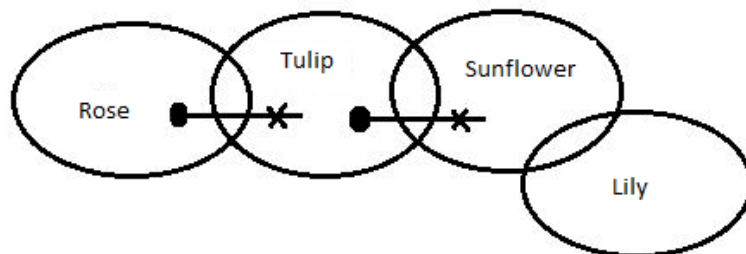
2. Only II

3. Only III and IV

4. Only IV

5. None of these

**Answer : Only IV**



Question No. 150

**Statements :**

Only a few Black are Red.

All Red are White.

Some White are Orange.

Only Orange is Green.

**Conclusions :**

I. All Orange can be Green.

II. Some Red being Orange is a possibility.

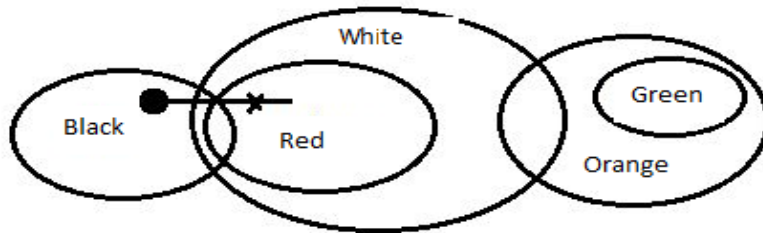
III. Some White are Black.

IV. Some Orange are Black.

**Options :**

1. Only II and III
2. Only I
3. Only I and III
4. Only III
5. None of these

**Answer : Only I**



**Direction:** In each of the questions below is given some statements followed by some conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Question No. 151

**Statements :**

- Only a few Engineer are Doctor
- All Dentist is Doctor
- Only a few Dentist are Cricketer
- No Cricketer is Skater

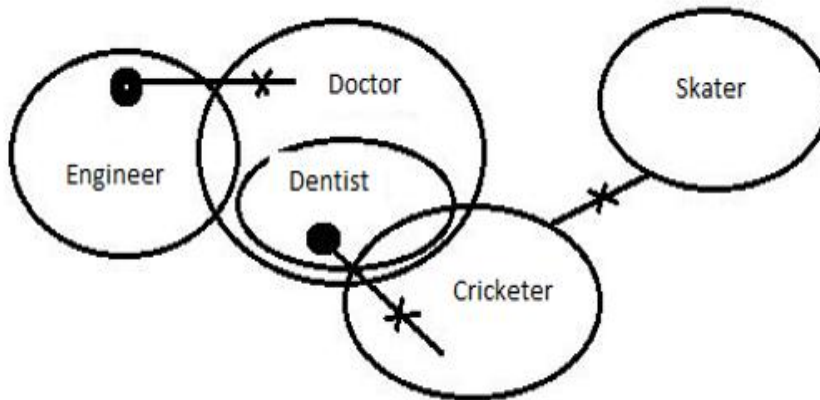
**Conclusions :**

- I) Some Engineer are definitely not Dentist
- II) All Skater being Dentist is a possibility
- III) All Cricketer can be Engineer

**Options :**

1. If only conclusion II follows
2. If only conclusion I and III follow
3. If only conclusion I and III follow
4. If only conclusion I and II follows
5. All follow

**Answer : All follow**



Question No. 152

**Statements :**

- All SBI is RBI.
- Only a few RBI is UCO.
- Only a few UCO is UGB.
- No UGB is IDBI.

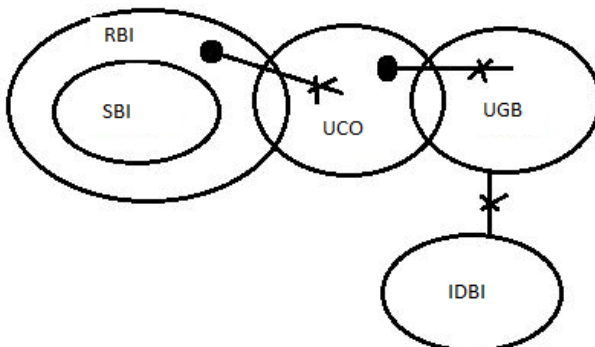
**Conclusions :**

- I. Some UCO not being UGB is a possibility.
- II. Some SBI is UCO.
- III. Some RBI being IDBI is a possibility.

**Options :**

- 1. If only conclusion II follows
- 2. If only conclusion I and II follow
- 3. If only conclusion III follows
- 4. If only conclusion II and III follow
- 5. None of the above.

**Answer : If only conclusion III follows**



**Direction:** In the question, assuming the given statements to be true, find which of the

conclusion (s) among the given three conclusions is /are definitely true and then give your answer accordingly.

Question No. 153

**Statements:**  $C \leq D = E$ ;  $A$

**Conclusions:**

I)  $A$

II)  $H > C$

III)  $E \geq B$

**Options :**

1. Only conclusion I is true
2. Both conclusions II and III are true
3. All conclusions I, II and III are true
4. Both conclusions I and III are true
5. Only conclusion II is true

**Answer :** All conclusions I, II and III are true

**Given statements:**  $C \leq D = E$ ;  $A < B = C$ ;  $D < F \leq G$ ;  $H \geq G$

**Conclusions:**

I).  $A < F$ : **True** (As  $A < B = C \leq D < F$ , so  $A < F$ )

II).  $H > C$ : **True** (As  $C \leq D < F \leq G \leq H$ , so  $H > C$ )

III).  $E \geq B$ : **True** (As  $E = D \geq C = B$ , so  $E \geq B$ )

Question No. 154

**Statements :**  $A > R = Q \leq P$ ;  $Q > E > B$ ;  $B = C \geq D$

**Conclusions :**

I.  $A > B$

II.  $D$

III.  $Q > A$

**Options :**

1. Only conclusion I is true
2. Only conclusion III is true
3. Only conclusions I and II are true
4. Only conclusions I and III are true
5. All conclusions I, II and III are true

**Answer :** Only conclusions I and II are true

$A > R = Q > E > B$

$A > B$ . Hence conclusion I is true.

$P \geq Q > E > B = C \geq D$

$P > Q$ . Hence conclusion II is true.

$A > R = Q$

$A > Q$ . Hence conclusion III is not true.

Question No. 155

**Statements :**  $A D J \geq K$

**Conclusions :**

I.  $G > B$

II.  $H > D$

III.  $J \geq C$

**Options :**

1. Only I and II follow
2. Only II and III follow
3. Only II follow
4. All follow
5. Only III follow

**Answer : Only II follow**

$A < B = C > D < F \leq G$

Hence conclusion I does not follow.

$H \geq B \ C > D < F \leq G$

$A < B = C > D < F \leq G > J$

Hence conclusion III does not follow.

No relationship can be established between G and B.

$H > D$ . Hence conclusion II follows.

No relationship can be established between J and K.

**Direction: Study the following information carefully and answer the following questions.**

In a certain code,

“nature small capital injured” is coded as “A@19 T@3 U%14 R@9”

“after portrait value awaited” is coded as “T@1 L%22 T@1 A@16”

“located factory others area” is coded as “O@6 E@15 R%1 T@12”

“design camera sleekest nudge” is coded as “I@4 E%3 D%14 E@19”

Question No. 156

What can be the possible code for “route vessel testing”?

**Options :**

1. O@7 D%21 H%12
2. G%26 N%10 X%23
3. N@7 C%11 F@32
4. None of these
5. U%18 I@20 S@22

**Answer : U%18 I@20 S@22**

**Letter:** third letter from right of a word.

**Symbol:** when the last letter is vowel - %

When the last letter is consonant – @

**Number:** place value of the first letter in the English alphabet series in the word.

Question No. 157



What will be the possible word for the given code “G%9”?

**Options :**

1. Affirm
2. Wealth
3. Intrigue
4. Alike
5. None of these

**Answer : Intrigue**

**Letter:** third letter from right of a word.

**Symbol:** when the last letter is vowel - %

When the last letter is consonant – @

**Number:** place value of the first letter in the English alphabet series in the word

Question No. 158

What will be the code for “demand”?

**Options :**

1. J@5
2. W%3
3. G%12
4. A@4
5. None of these

**Answer : A@4**

**Letter:** third letter from right of a word.

**Symbol:** when the last letter is vowel - %

When the last letter is consonant – @

**Number:** place value of the first letter in the English alphabet series in the word

Question No. 159

What will be the code for “targets accuracy”?

**Options :**

1. F@21 N%10
2. E@20 A@1
3. Cannot be determined
4. U%8 D@24
5. None of these

**Answer : E@20 A@1**

**Letter:** third letter from right of a word.

**Symbol:** when the last letter is vowel - %

When the last letter is consonant – @

**Number:** place value of the first letter in the English alphabet series in the word

Question No. 160

“Gridline” will be coded as?

**Options :**

1. E@8
2. I%7
3. CND
4. H@15
5. V%23

**Answer : I%7**

**Letter:** third letter from right of a word.

**Symbol:** when the last letter is vowel - %

When the last letter is consonant – @

**Number:** place value of the first letter in the English alphabet series in the word

**Direction:** Study the following information carefully and answer the questions given below it.

Eight boxes A, B, C, D, E, F, G and H are stacked one above another and each box have different brand of Mobiles in it likely Samsung, Nokia, Lava, Motorola, Oneplus, Rog, Realme and Oppo not necessarily in the same order. The box at the bottom is numbered 1, immediately above it is numbered as 2 and so on. The box which have Realme is placed immediately below the box which have Rog. Three boxes are kept between box C and D. The box which have Oneplus is kept in the box A. There are two boxes placed between Nokia and Samsung. The box which have Samsung is kept above the box which have Nokia. Box F have Motorola. The box which have Realme is kept above the box which have Oppo. E does not have Samsung. The box which have Rog is placed in an even numbered position above box three. Two boxes are kept between the boxes of Nokia and Oneplus. One box is kept between Realme and box G that have Oppo. Box C is kept at the top. The box which have Motorola is immediately below Oppo box. There is one box between box H and E.

**Solution:-**

We will have three cases as the box which have Rog can be kept either at place no. 8 or 6 or 4.

The box which have Realme can be kept either at place no. 7 or 5 or 3.

The box which have Oppo can be kept either at place no. 5 or 3 or 1.

We know that Box C is kept at the top. The box which have Motorola can be kept either at place no. 4 or 2.

Case 3 will get discarded as there is no place left below the box which have Oppo.

S.No.	Boxes		Mobiles	
	✓	x	✓	x
8	C		Rog	
7			Realme	
6				
5	G		Oppo	
4				
3				
2				
1				

**Case 1.**

S.No.	Boxes		Mobiles	
	√	x	√	x
8	C			
7				
6			Rog	
5			Realme	
4				
3	G		Oppo	
2				
1				

Case 2.

S.No.	Boxes		Mobiles	
	√	x	√	x
8	C			
7				
6				
5				
4			Rog	
3			Realme	
2				
1	G		Oppo	

Case 3.

From (i), D is placed at place no. 4 as three boxes are kept between box C and D.

From (i), (ii) and (iii), If the box which have Samsung is kept at place no. 6, then the box which have Nokia is kept at place no. 3 but we cannot place the box which have Oneplus. So, case 1 will get discarded.

S.No.	Boxes		Mobiles	
	√	x	√	x
8	C		Rog	
7			Realme	
6			Samsung	
5	G		Oppo	
4	D			
3			Nokia	
2				
1				

Case 1.

From (i), (ii) and (iii), if the box which have Samsung is kept at place no. 7 then the box which have Nokia is kept at place no. 4. The box which have Oneplus is kept at place no. 1.

From (i), it is given that Oneplus is kept in the box A.

F have Motorola and this box can be kept at place no. 2.

Only Mobile left for place no. 1 is Lava.

From (iii), as we know that E does not have Samsung. So, box H and E is kept at place no. 7 and 5 respectively.

Only box left for place no. 6 is B.

S.No.	Boxes		Mobiles	
	√	x	√	x
8	C		Lava	
7	H	E	Samsung	
6	B		Rog	
5	E		Realme	
4	D		Nokia	
3	G		Oppo	
2	F		Motorola	
1	A		Oneplus	

Case 2.

Final arrangement as shown below:

S.No.	Boxes	Mobiles
8	C	Lava
7	H	Samsung
6	B	Rog
5	E	Realme
4	D	Nokia
3	G	Oppo
2	F	Motorola
1	A	Oneplus

Question No. 161

How many boxes are there between the boxes containing Lava and Motorola?

**Options :**

- Four
- Three
- Five
- Two
- None of these

**Answer : Five**

Question No. 162

Which of the following brand of Mobile is kept in the Box H?

**Options :**

- Samsung
- Rog
- Nokia
- Oppo
- Motorola

**Answer : Samsung**

Question No. 163

Which of the following brand of Mobile is placed immediately above Nokia?

**Options :**

1. Lava
2. Realme
3. OnePlus
4. Motorola
5. Rog

**Answer : Realme**

Question No. 164

Which of the following box is placed between the boxes B and D?

**Options :**

1. C
2. E
3. G
4. A
5. F

**Answer : E**

Question No. 165

Which of the following box have Rog in it?

**Options :**

1. Box E
2. Box B
3. Box H
4. Box F
5. None of these

**Answer : Box B**

**Direction:** The question given below consists of two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the statements and give answer.

Question No. 166

Seven aspirants are taking an exam Aman, Bipin, Chahat, Devendra, Amit, Rakesh and Gaurav in an Olympiad event. Which of the following aspirants finished the exam first?

**Statement I:** Only two aspirants finished the exam after Chahat. Aman finished the exam after Devendra but finished before Gaurav. Amit finished at the second position. Rakesh finished at the last position.

**Statement II:** The number of aspirants finishing the exam before Aman and the number of aspirants finished after Aman is equal. Gaurav finished after Chahat but finished before Rakesh. Only two aspirants finished before Devendra. Amit finished before Aman but not at the first place.

**Options :**

1. Data in statement I alone is sufficient to answer the question.
2. Data in either statement I or statement II alone sufficient to answer the question.
3. Data in statement II alone is sufficient to answer the question.
4. Data in both statement I and statement II together is sufficient to answer the question.
5. Data in statement I and II together is not sufficient to answer the question.

**Answer : Data in both statement I and statement II together is sufficient to answer the question.**

Using statement I: (First) \_ > Amit > \_ > \_ > Chahat > \_ > Rakesh and Devendra > Aman > Gaurav (Last)

Using statement II: (First) \_ > Amit > Devendra > Aman > \_ > \_ > \_ and Chahat > Gaurav > Rakesh (Last)

Using both I and II: (First) Bipin > Amit > Devendra > Aman > Chahat > Gaurav > Rakesh (Last).  
We can conclude from the above steps that Bipin finishes the exam first.

Question No. 167

Certain numbers of persons are sitting in a row facing north. How many persons sit in the row?

**Statement I** Seema sits fourth to the left of Rita. Tina sits immediate left of Sita, who is third from right end. Amit sits at left end. Vibha sits immediate right of Sita.

**Statement II** Two persons sit between Rita and Tina, who is not adjacent to Seema.

One person sits between Amit and Beena, who is adjacent to Seema. Amit and Seema are not adjacent to each other.

**Options :**

1. Data in statement I alone is sufficient to answer the question.
2. Data in either statement I or statement II alone sufficient to answer the question.
3. Data in statement II alone is sufficient to answer the question.
4. Data in both statement I and statement II together is not sufficient to answer the question.
5. Data in statement I and II together is sufficient to answer the question.

**Answer : Data in statement I and II together is sufficient to answer the question.**

Using statement I, Seema sits fourth to the left of Rita. Tina sits immediate left of Sita, who is third from right end. Amit sits at left end. Vibha sits immediate right of Sita.

**Seema** \_ \_ \_ **Rita**

the number of persons in the row cant be determined.

Using statement II, two persons sit between Rita and Tina, who is not adjacent to Seema. One

person sits between Amit and Beena, who is adjacent to Seema. Amit and Seema are not adjacent to each other.

the number of persons in the row cant be determined.

By combining statements, I and II, we get,

**Amit** \_ **Beena** **Seema** \_ \_ \_ **Rita** \_ \_ **Tina** **Sita** **Vibha** \_

So, there are 14 persons in the row.



Question No. 168

Eight persons Amitabh, Rajesh, Suraj, Sumit, Tinku, Urmila, Vinod and Rekha are sitting around the circular table facing towards the centre. Who sits to the immediate left of Urmila?

**Statement I** Neither Suraj nor Amitabh sits adjacent to Urmila. Vinod and Suraj are not adjacent to each other.

**Statement II** Sumit sits opposite to one, who sits to the immediate left of Urmila. Rajesh sits to the immediate left of Tinku, who sits opposite to Vinod. Tinku and Sumit are not adjacent to each other.

**Options :**

1. Data in statement I alone is sufficient to answer the question.
2. Data in either statement I or statement II alone sufficient to answer the question.
3. Data in statement II alone is sufficient to answer the question.
4. Data in both statement I and statement II together is not sufficient to answer the question.
5. Data in statement I and II together is sufficient to answer the question.

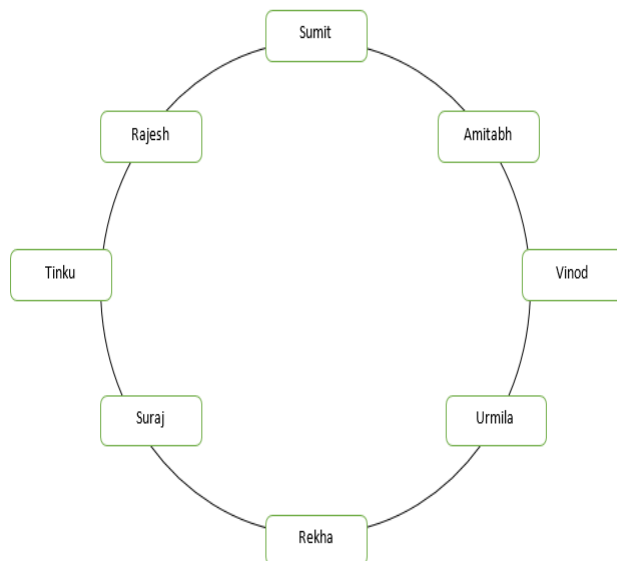
**Answer : Data in statement I and II together is sufficient to answer the question.**

Using statement I and II alone, we can not determine the person sitting immediate left of Urmila.

By using both statements I and II,

Neither Suraj nor Amitabh sits adjacent to Urmila. Vinod and Suraj are not adjacent to each other.

Sumit sits opposite to one, who sits to the immediate left of Urmila. Rajesh sits to the immediate left of Tinku, who sits opposite to Vinod. Tinku and Sumit are not adjacent to each other. So, we have,



Using the given data we can conclude that Rekha sits to the immediate left of Urmila.

Question No. 169

Seven persons Priyanka, Malti, Ruhi, Shivi, Teena, Unnati and Vipin were born on the same date of seven different years viz. 1998, 1999, 2000, 2001, 2002, 2003 and 2004 but not necessarily in same order. Who is the oldest among them?

**Statement I:** Two people were born in between Unnati and Malti. Teena was born in 2003. Only one person was born between Unnati and Teena. Shivi was born immediately before Unnati.

**Statement II:** Four people were born between Vipin and Ruhi. Priyanka was born two years before the leap year but not in 1998. Vipin was born immediately after Malti. Three people were born between Malti and Priyanka.

**Options :**

1. Data in statement I alone is sufficient to answer the question.
2. Data in either statement I or statement II alone sufficient to answer the question.
3. Data in statement II alone is sufficient to answer the question.
4. Data in both statement I and statement II together is sufficient to answer the question.
5. Data in statement I and II together is not sufficient to answer the question.

**Answer : Data in statement II alone is sufficient to answer the question.**

Given that Seven people Priyanka, Malti, Ruhi, Shivi, Teena, Unnati and Vipin were born on the same date of seven different year's viz. 1998, 1999, 2000, 2001, 2002, 2003 and 2004.

**From statement I:** Two people were born in between Unnati and Malti. Teena was born in 2003. Only one person was born between Unnati and Teena. Shivi was born immediately before Unnati. So, we have two cases i.e., we do not have proper information so statement I alone is not sufficient to answer.

Years	Case-1	Case-2
1998	Malti	
1999		
2000	Shivi	Shivi
2001	Unnati	Unnati
2002		
2003	Teena	Teena
2004		Malti

**From statement II:** Four people were born between Vipin and Ruhi. Priyanka was born two years before the leap year but not in 1998. Vipin was born immediately after Malti. Three people were born between Malti and Priyanka. So, we have

Years	Case-1
1998	Malti
1999	Vipin
2000	
2001	
2002	Priyanka
2003	
2004	Ruhi

Question No. 170

Seven persons Ambika, Bhuvan, Shivi, Devendra, Vishakha, Rakshit, and Ashwani belong to a family consisting of three generations and two married couples. Who is father of Rakshit?

**Statement I:** Ganesh is only son of Rakshit, who is married to Shivi. Bhuvan is brother-in-law of Devendra, who belongs to 1st generation. Ambika is daughter of Vishakha.

**Statement II:** Vishakha is mother-in-law of the mother of Ganesh. Bhuvan, who has two children, is married to Vishakha. Devendra is brother-in-law of Bhuvan. Ambika is niece of Devendra. Shivi is sister-in-law of Ambika.

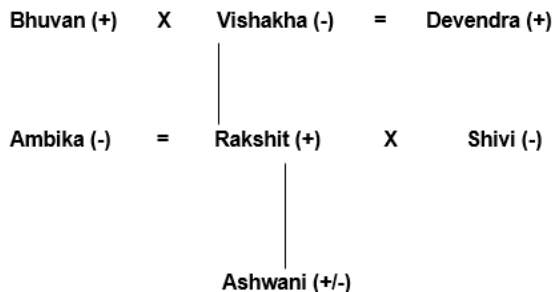
**Options :**

1. Data in statement I alone is sufficient to answer the question.
2. Data in either statement I or statement II alone sufficient to answer the question.
3. Data in statement II alone is sufficient to answer the question.
4. Data in both statement I and statement II together is sufficient to answer the question.
5. Data in statement I and II together is not sufficient to answer the question.

**Answer : Data in statement II alone is sufficient to answer the question.**

Using Statement I alone, relationship between Rakshit, and the persons of the 1<sup>st</sup> generation cannot be established.

Using statement II.



We can conclude that Bhuvan is father of Rakshit.

**Direction: Read the instructions carefully and answer the following:**

Eight family members are sitting around a circular table facing inside the centre. Each of them is related to Amit in a certain way. However, information about some of them is given. There are 3 generations.

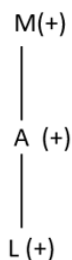
A's mother is sitting 4 places away from him either from left or right of A. A has only one son whose name is L. Y's aunt is sitting to the immediate left of Y's father. L is sitting immediate right of F. A is son of M. G is sitting second to the right of Y's aunt. F does not have any daughters. P sits second to the left of L. Y sits second to the right of A. Y have an uncle. L is sitting to the immediate left of his grandfather. L's mother is sitting immediate right of his father. K is also a family member sitting in the circle.

**Solution**

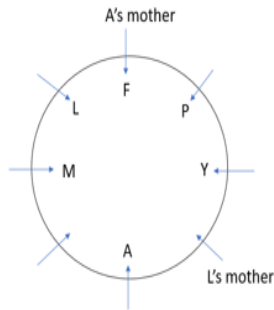
A's mother is sitting 4 places away from him either from left or right of A. Y sits second to the right of A. L is sitting to the immediate left of his grandfather. P sits second to the left of L. L is sitting immediate right of F.

A has only one son whose name is L. A is son of M.

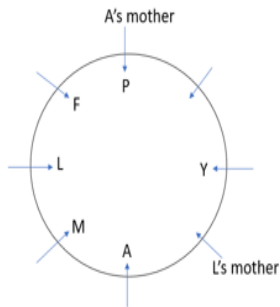
L's mother is sitting immediate right of his father.



(I) case

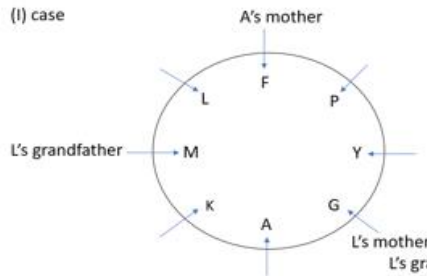


(II) case

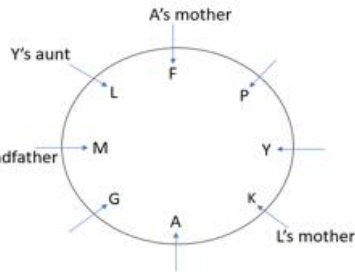


G is sitting second to the right of Y's aunt. Y's aunt is sitting to the immediate left of Y's father. Case II is invalid, as M can not be Y's aunt as he is already grandfather of L.

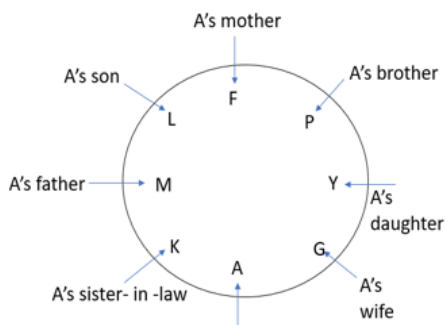
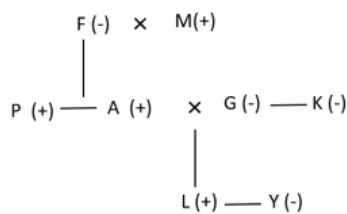
(I) case



(I) a case



L can not be Y's aunt as he is a male. Therefore case (I) a is invalid. Final arrangement,



Question No. 171

What is the position of Y's aunt with respect to Y?

**Options :**

1. Immediate left
2. Third to left
3. Third to right
4. Cannot be determined
5. None of these

**Answer : Third to left**

Question No. 172

Who among the following is L's uncle?

**Options :**

1. K
2. F
3. P
4. M
5. G

**Answer : P**

Question No. 173

Who sits second to the left of A's father?

**Options :**

1. K
2. F
3. P
4. M
5. G

**Answer : F**

Question No. 174

Four of the following five are alike in a certain way to form a group. Find the one which does not belongs to the group?

**Options :**

1. K
2. F
3. Y
4. M
5. G

**Answer : M**

Question No. 175

Which of the following is true about M?

**Options :**

1. M is uncle of F
2. G is daughter in law of M
3. M is sister of G
4. M is grandson of Y
5. M is father of K

**Answer : G is daughter in law of M****Direction: Study the following information carefully and answer the question given below-**

A certain number of persons are living in a building having four floors. Also each of the floor having three flats such as flat-2 is in east of flat-1 but west of flat-3. Ground floor is numbered floor 1 and top most floor is floor 4. Each flat is built in such a way that Flat 1 of floor 2 is just above Flat 1 of floor 1 and just below flat-1 of floor-3 and so on. Only the given persons are considered to be living in the building. No flat is vacant. No two floors having same number of persons living in it. J is not living on even numbered floor. E\* is living in a flat just below the flat of N. Y~ is living on an even numbered floor and he is living immediate west of N. No one lives to the east to O. M is living with only S& in same flat which is immediately below the flat of H. Two floors are there between the floors on which D@ and V\$ lives and both are living in the same flat number. G^ is not living alone in any of the flat. The total number of persons living on topmost floor is one more than the number of persons living on the bottom most floor. G^ is living immediate west of O. I is living immediately below Y~ in the same flat number. V is living immediate west of I. Number of persons living on floor-2 is more than the number of persons living on floor-3 but less than number of persons living on floor-1. H is living on a floor having least number of persons. J? is living to the west of L. Only one floor is there between H and B# who is living in same flat number as H. No one is living to the east of D@ who lives below V\$. P% is living in a flat which is just below the flat of T!. No one is living with P% and is living immediate west of J. No one is living with J?. O is living on even numbered floor. No one is living with H in the same flat. L is not living in the same flat with T!.

**Solution**

*Y~ is living on an even-numbered floor and he is living immediate west of N. I is living immediately below Y~ in the same flat number. V is living immediate west of I.*

**Case 1 -**

Floors	Flat 1	Flat 2	Flat 3
4		Y~	N
3	V	I	
2			
1			

**Case 2 -**

Floors	Flat 1	Flat 2	Flat 3
4			
3			
2		Y~	N
1	V	I	



*H is living on a floor having least number of persons. Number of persons living on floor-2 is more than the number of persons living on floor-3 but less than number of persons living on floor-1. The total number of persons living on topmost floor is one more than the number of persons living on the bottom most floor. So, it is clear that least no of persons are living on floor-3. M is living with only S& in same flat which is immediately below the flat of H.*

**Case 1 -**

Floors	Flat 1	Flat 2	Flat 3
4		Y~	N
3	V	I	H
2			M, S&
1			

**Case 2 -**

Floors	Flat 1	Flat 2	Flat 3
4			
3	H		
2	M, S&	Y~	N
1	V	I	

*Only one floor is there between H and B# who is living in the same flat number as H. Two floors are there between the floors on which D@ and V\$ lives and both are living in the same flat number. No one is living to the east of D@ who lives below V\$. P% is living in a flat which is just below the flat of T!. No one is living with P% and is living immediate west of J. J is not living on an even-numbered floor.*

**Case 1 -**

Floors	Flat 1	Flat 2	Flat 3
4		Y~	N, V\$
3	V	I	H
2	T!		M, S&
1	P%	J	B#, D@

**Case 2 -**

Floors	Flat 1	Flat 2	Flat 3
4		T!	V\$
3	H	P%	J
2	M, S&	Y~	N
1	V, B#	I	D@

*E\* is living in a flat just below the flat of N. J? is living to the west of L. No one is living with J?. O is living on even-numbered floor. G^ is living immediate west of O. No one lives to the east to O. L is not living in the same flat with T!. As we know that no two floors having the same number of persons living in it. G^ is not living alone in any of the flat. No flat is vacant. From this case-1 gets eliminated. So, the final arrangement is—*

Floors	Flat 1	Flat 2	Flat 3
4	J?	T!, G^	V\$, L, O
3	H	P%	J
2	M, S&	Y~	N
1	V, B#	I	D@, E*

Question No. 176

Who among the following is living on floor 4 of flat 1?

**Options :**

1. D@
2. No one
3. J?
4. M
5. G^

**Answer : J?**

Question No. 177

Who among the following lives just below P% in the same flat number?

**Options :**

1. Y~
2. O
3. N
4. D@
5. None of these

**Answer : Y~**

Question No. 178

How many persons are living to the west of 'I'?

**Options :**

1. None
2. Three
3. More than three
4. Two
5. One

**Answer : Two**

Question No. 179

How many persons live above J in the same flat?

**Options :**

1. Five
2. Three
3. One
4. Four
5. No one

**Answer : Three**

Question No. 180

Who among the following lives just below 'S&' in the same flat number?

**Options :**

1. G^, O, L
2. M
3. P%, V\$
4. No one
5. V, B#

**Answer : V, B#**

**Direction: Study the following information carefully and answer the questions given below.**

The centre reportedly wants to continue providing subsidy to consumers for cooking gas and kerosene for five more years. This is not good news from the point of view of reining in the fiscal deficit. Mounting subventions for subsidies means diversion of savings by the government from investment to consumption, raising the cost of capital in the process.

The government must cut expenditure on subsidies to create more fiscal space for investments in both physical and social infrastructure. It should outline a plan for comprehensive reform in major subsidies including petroleum, food and fertilizers and set goals.

Question No. 181

Which of the following is an assumption which is implicit in the facts stated in the above paragraph?

**Options :**

1. People in India may not be able to pay more for petroleum products.
2. Many people in India are rich enough to buy petroleum products at market cost.
3. Govt. may not be able to create more infrastructural facilities if present level of subsidy continues for a longer time.
4. Govt. of India has sought assistance from international financial organizations for its infrastructural projects.
5. None of these

**Answer : People in India may not be able to pay more for petroleum products.**

*People in India may not be able to pay more for petroleum products.*

**Direction: Introduction: Inference is a conclusion drawn on the basis of knowledge of facts available. In questions on INFERENCES, a paragraph is followed by few Paragraphs.**

On the basis of the information given in the passage, we have to check the truthfulness or falsity of the given Paragraph. Each Paragraph can be put into one of the four categories. Definitely true probably true probably false definitely false

In each question below is given a passage followed by some inferences. You have to examine each inference separately in the context of the passage and decide upon the degree of truth or falsity of the inference. Mark answer

Question No. 182

**5) Paragraph:**

The general assumption is that older workers are paid more in spite of, rather than because of, their productivity. That might partly explain why, when employers are under pressure to cut costs, they persuade a 55-year old to take early retirement. Take away seniority based pay scales, and older workers may become a much more attractive employment proposition. But most employers and many workers are uncomfortable with the idea of reducing someone's pay in later life – although manual workers on piece-rates often earn less as they get older. So retaining the services of older workers may mean employing them in different ways. Faced with the need to cut staff costs, and having decided to concentrate cuts on 55 to 60-year olds, IBM set up a separate company called Skill Team, which reemployed any of the early retired who wanted to go on working up to the age of 60.

**Inferences:**

Skill Team is an example of a company that allows people to continue working for as long. as they want.

**Options :**

1. if you think that the answer is definitely true.
2. if you think that the answer is probably true.
3. if the data provided is inadequate to answer the question.
4. if the answer is definitely false.
5. if the answer is probably false.

**Answer : if the answer is definitely false.**

*This Inference is "Definitely False-Option (D)" since the paragraph says "Skill Team, which re-employed any of the early retired who wanted to go on working up to the age of 60.", herespecifically its mentioned maximum working age to be 60.*

Question No. 183

**5) Paragraph:**

The general assumption is that older workers are paid more in spite of, rather than because of, their productivity. That might partly explain why, when employers are under pressure to cut costs, they persuade a 55-year old to take early retirement. Take away seniority based pay scales, and older workers may become a much more attractive employment proposition. But most employers and many workers are uncomfortable with the idea of reducing someone's pay

in later life – although manual workers on piece-rates often earn less as they get older. So retaining the services of older workers may mean employing them in different ways. Faced with the need to cut staff costs, and having decided to concentrate cuts on 55 to 60-year olds, IBM set up a separate company called Skill Team, which reemployed any of the early retired who wanted to go on working up to the age of 60.

**Inferences:**

Writer's find that older people are good at running their own businesses.

**Options :**

1. if you think that the answer is definitely true.
2. if you think that the answer is probably true.
3. if the data provided is inadequate to answer the question.
4. if the answer is definitely false.
5. if the answer is probably false.

**Answer : if the data provided is inadequate to answer the question.**

*This inference is "Data Inadequate-Option (C)" since nothing about this is talked in the paragraph.*

Question No. 184

**5) Paragraph:**

The general assumption is that older workers are paid more in spite of, rather than because of, their productivity. That might partly explain why, when employers are under pressure to cut costs, they persuade a 55-year old to take early retirement. Take away seniority based pay scales, and older workers may become a much more attractive employment proposition. But most employers and many workers are uncomfortable with the idea of reducing someone's pay in later life – although manual workers on piece-rates often earn less as they get older. So retaining the services of older workers may mean employing them in different ways. Faced with the need to cut staff costs, and having decided to concentrate cuts on 55 to 60-year olds, IBM set up a separate company called Skill Team, which reemployed any of the early retired who wanted to go on working up to the age of 60.

**Inferences:**

Companies should consider abolishing pay schemes that are based on age.

**Options :**

1. if you think that the answer is definitely true.
2. if you think that the answer is probably true.
3. if the data provided is inadequate to answer the question.
4. if the answer is definitely false.
5. if the answer is probably false.

**Answer : if you think that the answer is definitely true.**

*The inference is "Definitely True-Option (A)" since the paragraph says "Take away seniority-based pay scales, and older workers may become a much more attractive employment proposition" which indicates that companies should consider abolishing pay schemes based on age.*

**Direction:** In each question below is given a statement followed by three assumptions (A), (B) and (C). An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Question No. 185

**Statement:** Govt. has urged all the citizens to use electronic media for carrying out their daily activities, whenever possible, instead of using paper as the manufacturing of paper requires the cutting down of a large number of trees causing severe damage to the ecosystem.

**Which of the following assumptions is/are implicit in the above statement?**

- (A) Most people may be capable of using electronic media to carry out various routines.
- (B) Most people may have access to electronic media for carrying out their daily routine activities.
- (C) People at large may reject the govt's appeal the continue using paper as before.

**Options :**

- 1. Only (A) is implicit
- 2. Only (B) is implicit
- 3. Only (A) and (B) are implicit
- 4. Only (C) is implicit
- 5. None of these

**Answer : Only (A) and (B) are implicit**

*The urging of the govt makes sense only when (A) and (B) are implicit.*

**Direction:** Study the following information and the answer the questions based on the information given below:

Input: 786 866 346 898 743 998 625 478

Step I: 788 666 348 698 749 398 624 578

Step II: 699 777 259 789 658 289 735 469

Step III: 26 23 18 26 21 21 17 21

Step IV: Z W R Z U U Q U

Step V: Q R U U U W Z Z

Step V is the last step Input for the question:

973 635 994 655 978 834 965 329

Question No. 186

What is the sum of all even numbers in step III?

**Options :**

- 1. 20
- 2. 24
- 3. 28
- 4. 22
- 5. 30

**Answer : 28**

*Required sum = 10 + 18 = 28*



*Step I: The last digit of first number and first digit of second number is exchanged. Similarly, for 3<sup>rd</sup> and 4<sup>th</sup> number and so on.*

*Step II: One is subtracted from odd digits and one is added to even digits.*

*Step III: Two is added to sum of digits of each number.*

*Step IV: Each number is replaced by the Alphabet representing them in alphabetical series.*

*Step V: Alphabets are arranged in alphabetical order from left to right.*

*Input: 973 635 994 655 978 834 965 329*

*Step I: 976 335 996 455 978 834 963 529*

*Step II: 867 224 887 544 869 925 872 438*

*Step III: 23 10 25 15 25 18 19 17*

*Step IV: W J Y O Y R S Q*

*Step V: J O Q R S Y Y W*

*Step V is the last step.*

**Question No. 187**

Which element is second to the right of 3<sup>rd</sup> element from left end in step IV?

**Options :**

1. R
2. S
3. Q
4. Y
5. None of the above

**Answer : Y**

*Step I: The last digit of first number and first digit of second number is exchanged. Similarly, for 3<sup>rd</sup> and 4<sup>th</sup> number and so on.*

*Step II: One is subtracted from odd digits and one is added to even digits.*

*Step III: Two is added to sum of digits of each number.*

*Step IV: Each number is replaced by the Alphabet representing them in alphabetical series.*

*Step V: Alphabets are arranged in alphabetical order from left to right.*

*Input: 973 635 994 655 978 834 965 329*

*Step I: 976 335 996 455 978 834 963 529*

*Step II: 867 224 887 544 869 925 872 438*

*Step III: 23 10 25 15 25 18 19 17*

*Step IV: W J Y O Y R S Q*

*Step V: J O Q R S Y Y W*

*Step V is the last step.*

**Question No. 188**

If all the alphabets are replaced by previous alphabet in last step then how many vowels will be there in last step?

**Options :**

1. Four
2. One
3. Three
4. Two
5. None of the above

**Answer : One**

*Step V: J O Q R S Y Y W*

*Step V: I N P Q R X X V (After replacement)*

*Step I: The last digit of first number and first digit of second number is exchanged. Similarly, for 3<sup>rd</sup> and 4<sup>th</sup> number and so on.*

*Step II: One is subtracted from odd digits and one is added to even digits.*

*Step III: Two is added to sum of digits of each number.*

*Step IV: Each number is replaced by the Alphabet representing them in alphabetical series.*

*Step V: Alphabets are arranged in alphabetical order from left to right.*

*Input: 973 635 994 655 978 834 965 329*

*Step I: 976 335 996 455 978 834 963 529*

*Step II: 867 224 887 544 869 925 872 438*

*Step III: 23 10 25 15 25 18 19 17*

*Step IV: W J Y O Y R S Q*

*Step V: J O Q R S Y Y W*

*Step V is the last step.*

**Question No. 189**

How many odd numbers are to the right of '887' in the step II?

**Options :**

1. Two
2. Four
3. Three
4. Five
5. Six

**Answer : Two**

*Step I: The last digit of first number and first digit of second number is exchanged. Similarly, for 3<sup>rd</sup> and 4<sup>th</sup> number and so on.*

*Step II: One is subtracted from odd digits and one is added to even digits.*

*Step III: Two is added to sum of digits of each number.*

*Step IV: Each number is replaced by the Alphabet representing them in alphabetical series.*

*Step V: Alphabets are arranged in alphabetical order from left to right.*

*Input: 973 635 994 655 978 834 965 329*

*Step I: 976 335 996 455 978 834 963 529*

*Step II: 867 224 887 544 869 925 872 438*

*Step III: 23 10 25 15 25 18 19 17*

*Step IV: W J Y O Y R S Q*

*Step V: J O Q R S Y Y W*

*Step V is the last step.*

**Question No. 190**

Which of the following is the Step III?

**Options :**

1. 23 18 19 17 10 25 15 25
2. 23 10 19 17 25 15 25 18
3. 25 18 19 17 23 10 25 15
4. 23 10 25 15 25 18 19 17
5. 23 10 18 19 17 25 15 25

**Answer : 23 10 25 15 25 18 19 17**

*Step I: The last digit of first number and first digit of second number is exchanged. Similarly, for 3<sup>rd</sup> and 4<sup>th</sup> number and so on.*

*Step II: One is subtracted from odd digits and one is added to even digits.*

*Step III: Two is added to sum of digits of each number.*

*Step IV: Each number is replaced by the Alphabet representing them in alphabetical series.*

*Step V: Alphabets are arranged in alphabetical order from left to right.*

*Input: 973 635 994 655 978 834 965 329*

*Step I: 976 335 996 455 978 834 963 529*

*Step II: 867 224 887 544 869 925 872 438*

*Step III: 23 10 25 15 25 18 19 17*

*Step IV: W J Y O Y R S Q*

*Step V: J O Q R S Y Y W*

*Step V is the last step.*

**Direction:** In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumption and decide which of the assumption is implicit in the statement.

Question No. 191

**Statement:** "In view of a likely fiscal deficit of around 5%, there is no denying the need for a consensus to trim Government expenditure."—View of Mr. X.

**Assumptions:**

- I. Trimming Government expenditure is an effective tool to curb fiscal deficit.
- II. Trimming Government expenditure is not an effective tool to curb fiscal deficit.

**Options :**

- 1. If only assumption I is implicit
- 2. If only assumption II is implicit
- 3. If either I or II is implicit
- 4. If neither I nor II is implicit
- 5. If both I and II are implicit

**Answer : If only assumption I is implicit**

*Only I is implicit. That is why Mr. X advocates for the need for a consensus to Trim Government expenditure.*

Question No. 192

**Statement:** Should graduation be made minimum educational qualification for entry level jobs in any public sector organisation?

**Argument I.** Yes, graduates always perform better than non-graduates by virtue of their higher level of education.

**II.** No, there are quite a few people who cannot afford to remain unemployed till the completion of graduation and are capable of performing equally well as the graduate candidates.

**Options :**

- 1. If only Argument I is strong
- 2. If only Argument II is strong
- 3. If either Argument I or II is strong
- 4. If neither Argument I or II is strong
- 5. If both Argument I or II is strong

**Answer : If neither Argument I or II is strong**

Question No. 193

The indications are that the Pakistani establishment has begun turning the screws against terrorists, not necessarily to end the menace of terrorism as both the civil government and the military leadership would want the world to believe, but only to restrain them for a while. Even the execution of Salman Taseer's murderer is no evidence of a putsch for tolerance. It is at best a demonstration of wield power of military in comparison to central government in that benighted country, Which of the following, if true, would strengthen the argument?

**Options :**

1. The military that stood by the government in this case does not usually do so.
2. The attack on a Christian church on Easter did not take place with the knowledge of the military establishment.
3. The civil government has followed the instruction of the military in selectively carrying out the execution.
4. Intolerance is always high in Pakistan.
5. Both 3 and 4.

**Answer :** *The civil government has followed the instruction of the military in selectively carrying out the execution.*

*The passage's argument is that in Pakistan there are dual power centres and the elected government is not as powerful as it should be. He assumes that the execution of Salman Taseer's murderer was carried out as the actual power centre gave its green signal for it. Therefore, the fact that supports this assumption can strengthen the argument. It is option 3 as it makes it clear that the civil government is not the power centre, but the military. Option 1 is too mild as supporting is not equal to dictating. Option 2 actually weakens the argument.*

**Direction:** Below in each of the questions are given two statements I and II.

These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statements. Read both the statements and decide which of the following answer choice correctly depicts the relationship between these two statements.

Mark answer

- (1) If statement I is the cause and statement II is its effect.
- (2) If statement II is the cause and statement I is its effect.
- (3) If both the statements I and II are independent causes.
- (4) If both the statements I and II are effects of independent causes.
- (5) If both the statements I and II are effects of some common cause.

Question No. 194

**Statements:**

I) Automated Traffic signals that were installed at three barely populous locations in Chennai have been removed.

II) Total number of road accidents and deaths have increased considerably in Chennai this month.

**Options :**

1. 1
2. 2
3. 3
4. 4
5. 5

**Answer :** 4

Question No. 195

**Effect :** The World Economic Forum listed data analyst as one of the most in demand job categories across all industries in the U.S. as we enter the 2020s.

Which of the following can be a possible cause of the above mentioned situation

- (I) There has been increase in devices that connect to the internet leading to more data availability than could likely be imagined 10 years ago.  
 (II) Salary trend for big data analytics in UK indicates positive and exponential growth  
 (III) Data Analyst is not limited to working in a particular industry.

**Options :**

1. Both I and II
2. Both II and III
3. Both I and III
4. All I, II and III
5. None of these

**Answer : Both I and III**

**Direction: Study the following information carefully and answer the questions given below:**

Nine persons F to N live in three different colonies (Colony A, Colony B and Colony C) of different ages. Not more than 4 and not less than 2 persons live in each colony. If it is given for example B and the one who is 10yrs live in same colony then that means B is not 10 years.

F and L does not live in the same colony. I does not live in Colony A and Colony C. G and the one who is 18 yrs old live in same colony and these are the only persons belonging to that colony. K and the one who is 29 yrs old live in the same colony and K's age is an odd number. M and the one who is 54 yrs old live in the same colony. L, the one who is 61 yrs and the one who is 64 yrs live in the same colony. F is the eldest person in his/her respective colony. The one who is 53 yrs live in Colony A. I age is twice of G. L's age is 7 years less than M's age. H is not the youngest person. Minimum age is 18 yrs. L is elder than G. F and I does not live in the same colony. L and J live in same colony. K is 5 yrs elder to G and one of the ages is 51 yrs.

**Solution**

*I does not live in Colony A and Colony C. It means I live in Colony B. G and the one who is 18yrs old live in the same colony and these are the only persons belonging to that colony. It means one colony has 4 persons, one has 3 and the other one has 2 persons. We cannot determine the colony of G and the one who is 18 yrs old yet.*

Colonies	Person & Age
Colony A	
Colony B	I
Colony C	

*K and the one who is 29 yrs old live in the same colony and K's age is an odd number. K is 5 yrs elder than G and one of the ages is 51 yrs. If G is 51 then K will be  $51 + 5 = 56$  which is an even number. This contradicts condition. So the age of K is 51 years and the age of G is 46 years. We cannot determine the colony of K for now. The one who is 53 yrs live in Colony A. It means who is 46 years old and the one who is 18 yrs old live in Colony C.*

Colonies	Person & Age
Colony A	(53)
Colony B	I
Colony C	G(46), (18)

*I age is twice of G. Age of I =  $46 \times 2 = 92$  years. F and 5 do not live in the same colony. F is the eldest person in his/her respective colony. It means F lives in Colony A. The age of F can be 53 or can't be 53.*

**Case 1-**

Colonies	Person & Age
Colony A	F(53)
Colony B	I(92)
Colony C	G(46), (18)

**Case 2**

Colonies	Person & Age
Colony A	F, (53)
Colony B	I(92)
Colony C	G(46), (18)

*F and L do not live in the same colony. L and J live in the same colony. It means they both live in Colony B. L and the one who is 64 yrs live in the same colony. J should be either 61 years old or 64 years old.*

**Case 1 (a) –**

Colonies	Person & Age
Colony A	F(53)
Colony B	I(92), L, J(61), (64)
Colony C	G(46), (18)

**Case 1(b)**

Colonies	Person & Age
Colony A	F(53)
Colony B	I(92), L, (61), J(64)
Colony C	G(46), (18)



**Case 2 (a)**

Colonies	Person & Age
Colony A	F, (53)
Colony B	I(92), L, J(61), (64)
Colony C	G(46), (18)

**Case 2 (b)**

Colonies	Person & Age
Colony A	F, (53)
Colony B	I(92), L, (61), J(64)
Colony C	G(46), (18)

*L is elder than G. Combining this condition with condition 3) we get that L's age cannot be 29 so K and the one whose age is 29 live in Colony A. There can be 3 persons in Colony A only as there are 4 persons in Colony B. M and the one who is 54 yrs old live in the same colony. They live in Colony B as this is the only possible case here. M's age can be either 61 or 64. L's age is 54 (more than 46). L's age is 7 years less than M's age. So,  $54 + 7 = 61$  is the age of M and 64 is the age of J. H is not the youngest person. So, H's age is 29 and N, the remaining one, is the youngest person. F's age is 53 (eldest in the colony).*

*The final arrangement is –*

Colonies	Person & Age
Colony A	F(53), K(51), H(29)
Colony B	I(92), L(54), M (61), J(64)
Colony C	G(46), N (18)

Question No. 196

Who among the following live in Colony C?

**Options :**

1. F
2. H
3. J
4. K
5. N

**Answer : N**

Question No. 197

What is the sum of ages of H and I?

**Options :**

1. 121
2. 110
3. 106
4. 115

**Answer : 121**

Question No. 198

Find the odd man out.

**Options :**

1. I
2. J
3. K
4. L
5. M

**Answer : K**

Question No. 199

What is the age of L?

**Options :**

1. 51
2. 54
3. 47
4. 42
5. None of these

**Answer : 54**

Question No. 200

Who among the following live in Colony A?

**Options :**

1. F
2. H
3. I
4. Both 1 and 3
5. Both 1 and 2

**Answer : Both 1 and 2**

**RBI Grade B 2023 Phase II FM Previous Year Paper**

Question No. 1

People who are disciplined and organised belong to which type of personality as per the OCEAN Model?

**Options :**

1. Openness
2. Conscientiousness
3. Extroversion
4. Agreeableness
5. Neuroticism

*Answer : Conscientiousness*

*Explanation: Conscientiousness is associated with traits such as organization, discipline, and reliability. Individuals scoring high in conscientiousness tend to be thorough and careful in their work.*

Question No. 2

The difference between emotions and exposed emotions is known as \_\_\_\_\_.

**Options :**

1. Emotional Discrepancy
2. Emotional Dissonance
3. Emotional Suppression
4. Affective Incongruence
5. Emotional Resilience

*Answer : Emotional Dissonance*

*Explanation: The term for the difference between felt emotions and displayed emotions, particularly in a workplace setting, is known as Emotional Dissonance.*

Question No. 3

The theory which focusses on consequences of greater good and evil \_\_\_\_\_.

**Options :**

1. Utilitarianism
2. Deontology
3. Virtue Ethics
4. Relativism
5. Theological Theory

*Answer : Theological Theory*

*Explanation: Theological Theory is often associated with Utilitarianism, which focuses on the consequences of actions in terms of the greater good or evil they produce.*

Question No. 4

Kind of value which shows concerns for others \_\_\_\_\_.

**Options :**

1. Ethical Value
2. Instrumental Value
3. Intrinsic Value
4. Extrinsic Value
5. Caring

*Answer : Caring*

*Explanation: Caring is a type of value that reflects concern for others. It is a fundamental aspect of ethical values, demonstrating empathy and consideration for the well-being of others.*

Question No. 5

What role does the principle of transparency play in corporate governance?

**Options :**

1. Enhancing corporate secrecy
2. Timely and accurate disclosure
3. Concealing financial information
4. Minimizing shareholder involvement
5. None of these

*Answer : Timely and accurate disclosure*

*Disclosure and Transparency : The framework should ensure that timely and accurate disclosure is made on all material matters regarding the corporation, including the financial situation, performance, ownership, and governance of the company.*

Question No. 6

Alternative sources of finance refer to non-traditional methods that businesses explore beyond conventional options to secure funds for their operations and expansion. Which of the following is not an Alternative source of Finance?

**Options :**

1. Crowdfunding
2. Peer to peer lending
3. Dark Pool Investments
4. Venture Capital
5. None of these

*Answer : None of these*

*Alternative finance means any sort of finance apart from a conventional high street bank loan. It includes crowdfunding, venture capital, dark pool investments, peer to peer lending, leasing, franchising etc.*

Question No. 7

NaBFID was set up as a DFI that is Regulated and Supervised as AIFI by the Reserve Bank under Sections 45L and 45N of the Reserve Bank of India Act, 1934. What is the primary role of NaBFID in the economy?

**Options :**

1. Overseeing National Banking Regulations
2. Promoting International Trade Agreements
3. Facilitating Infrastructure Funding and Development
4. Managing Foreign Exchange Reserves
5. None of these

*Answer : Facilitating Infrastructure Funding and Development*

*Set up as a DFI Development Finance Institution to support the development of long term infrastructure financing in India.*

**Direction(8-10) :** The Pradhan Mantri Jan Dhan Yojana (PMJDY) – the National Mission for Financial Inclusion - completes nine years of successful implementation. The 9 years of PMJDY-led interventions and digital transformation have revolutionized financial inclusion in India. More than 50 crore people have been brought into the formal banking system through the opening of Jan Dhan Accounts. A The cumulative deposits in these accounts surpass ₹2 lakh crore. Furthermore, about 34 crore RuPay cards have been issued to these accounts without charge, which also provides for a ₹2 lakh accident insurance cover. Furthermore, the three social security schemes - Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) have completed 8 years of successful implementation. Citing data on the 8<sup>th</sup> anniversaries of the Jan Suraksha Schemes, Smt. Sitharaman said that 16.2 crore, 34.2 crore and 5.2 crore enrolments have been done under PMJJBY, PMSBY & APY respectively till 26th April 2023. The PMJJBY scheme has provided crucial support to 6.64 lakh families who have received claims for Rs. 13,290 crore. Under PMSBY scheme more than 1.15 lakh families have received claims for Rs. 2,302 crore. With respect to the information provided above, answer the following questions-

Question No. 8

With reference to the PM Jan Dhan Yojana been mentioned in the above paragraph, what is the enhanced accidental insurance limit under PM Jan Dhan Yojana for an account opened after 2018?

**Options :**

1. Rs. 2 lakh
2. Rs. 3 lakh
3. Rs. 5 lakh
4. Rs. 6 lakh
5. None of these

*Answer : Rs. 2 lakh*

*Explanation :*

*Accident Insurance Cover of Rs. 1 lakh (enhanced to Rs. 2 lakh to new PMJDY accounts opened after 28.8.2018) is available with RuPay card issued to the PMJDY account holders.*

Question No. 9

Under PM Jan Dhan Yojana amendments have been made with respect to the age limit of availing loans. What is the revised age limit now?

**Options :**

1. 18 to 45 years
2. 21 to 55 years
3. 20 to 60 years
4. 18 to 65 years
5. None of these

*Answer : 18 to 65 years*

*Explanation :*

*Age limit for availing OD facility to be revised from 18-60 years to 18-65 years.*

Question No. 10

The above mentioned PM Suraksha Bima Yojana had an yearly premium amount of Rs.12. What is the new premium amount for enrolment for full year under PM Suraksha Bima Yojana?

**Options :**

1. Rs.60
2. Rs.55
3. Rs.35
4. Rs.20
5. None of these

*Answer : Rs.20*

*Explanation :*

*Accidental death cum disability cover of Rs.2 lakh (Rs.1 lakh in case of partial disability) for death or disability due to an accident against a premium of Rs.20/- per annum*

**Direction(11-14) :** The "fit and proper" criteria (or "fit and proper test") make reference to requirements for evaluating managers, directors and shareholders. Particularly, the ability to fulfill their duties ("fitness") as well as their integrity and suitability ("propriety") are examined. This concept is a standard in corporate governance of financial institutions.

Most financial supervision organisms include these requirements in their regulatory frameworks to ensure that institutions have a prudent and solid management. Senior management, directors and shareholders who hold influence over the entity's operations must meet the "fit and proper" criteria. Fitness requirements take into consideration formal qualifications, previous experience and career.

On the other hand, integrity and suitability analyze aspects such as criminal records, financial position, civil actions against third parties, sanctions applied by regulators of other similar industries, questionable business practices and rejection or expulsion from professional associations.

**Answer the following questions after reading the above information –**

Question No. 11

The concept of stewardship means that a company's directors -

**Options :**

1. Are responsible for ensuring that the company complies with the law
2. Are responsible for ensuring that the company pays its tax by the due date
3. Safeguard the company's assets and manage them on behalf of shareholders
4. Report suspected fraud and money laundering to the authorities
5. None of these

*Answer : Safeguard the company's assets and manage them on behalf of shareholders*



**Explanation :**

*The stewardship function is to show shareholders that their funds are safe and are being used wisely by the directors (financial statements for external use – published accounts.) It is the responsibility of shareholders to appoint directors to run and manage the company on their behalf.*

**Question No. 12**

With respect to the Risk Management Committee, what is the quorum for a meeting of this committee?

**Options :**

1. Shall be either two members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.
2. Shall be either two members or one fourth of the members of the committee, whichever is higher, including at least two members of the board of directors in attendance.
3. Shall be either three members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.
4. Shall be either four members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.
5. None of these

*Answer : Shall be either two members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.*

**Explanation :**

*The quorum for a meeting of the Risk Management Committee shall be either two members or one third of the members of the committee, whichever is higher, including at least one member of the board of directors in attendance.*

**Question No. 13**

Who serves as the chairman of the Risk Management Committee?

**Options :**

1. The CEO of the organization
2. The Chief Financial Officer (CFO)
3. A whole time director nominated by the committee members
4. The committee member with the longest tenure
5. The Chief Risk Officer (CRO)

*Answer : A whole time director nominated by the committee members*

**Explanation :**

*A Risk Management Committee headed by the Whole-time Director evaluates the efficacy of the framework relating to risk identification and its mitigation.*

**Question No. 14**

Which committee is mandated by the Reserve Bank of India (RBI) under the Fit and Proper Criteria?

**Options :**

1. Human Resources Committee
2. Ethics and Compliance Committee
3. Risk Management Committee
4. Nominations and Remuneration Committee
5. Fit and Proper Assessment Committee

**Answer :** *Nominations and Remuneration Committee*

**Explanation :**

*The Nominations and Remuneration Committee is mandated by the Reserve Bank of India (RBI) under the Fit and Proper Criteria due to its crucial role in overseeing the appointment of key individuals within financial institutions. This committee ensures that those selected for top executive positions meet the necessary standards of integrity, competence, and financial soundness. Specifically, it assesses and recommends candidates for leadership roles, oversees their compensation, and ensures that the overall composition of the leadership team complies with regulatory standards. The establishment of this committee by the RBI is aimed at improving corporate governance, transparency, and accountability within financial institutions, ultimately contributing to the stability and reliability of the financial system.*

**Direction(15-17) :** Motivation plays a pivotal role in the corporate environment, serving as a driving force that propels individuals and teams towards enhanced performance and productivity. In the workplace, where diverse tasks and challenges abound, motivated employees are more likely to exhibit higher levels of commitment, enthusiasm, and resilience. A motivated workforce not only meets organizational goals but also contributes to a positive and dynamic work culture. Motivation serves as a catalyst for innovation, creativity, and continuous improvement, fostering a sense of accomplishment and job satisfaction among employees. It is the cornerstone of employee engagement, influencing job retention and reducing absenteeism. In addition, motivated individuals are more open to learning and adapting to change, crucial attributes in today's rapidly evolving business landscape. Recognizing and addressing the diverse needs and aspirations of employees through effective motivational strategies can create a harmonious and thriving workplace, ultimately contributing to the long-term success and competitiveness of the organization.

Question No. 15

What is the highest need as per the Maslow's Theory of Needs?

**Options :**

1. Physiological
2. Safety
3. Love and Belonging
4. Esteem
5. Self-Actualization

**Answer :** *Self-Actualization*

**Explanation :**

*Explanation: According to Maslow's Hierarchy of Needs, self-actualization represents the*

*highest level of human needs, encompassing personal growth, realization of one's potential, and a sense of fulfillment.*

Question No. 16

How many elements are there in the David McClelland theory?

**Options :**

1. 2
2. 3
3. 4
4. 5
5. 6

**Answer : 4**

*Explanation: David McClelland's theory of needs includes three elements: Achievement, Affiliation, and Power. These are known as the three major motivators that drive human behavior.*

Question No. 17

There are such managers who assume some employees are lazy and dislike work and some are of the opposite character. Which theory talks about these types of managers.

**Options :**

1. Contingency Theory
2. Equity Theory
3. Theory X and Theory Y
4. Leadership-Member Exchange Theory
5. Expectancy Theory

**Answer : Theory X and Theory Y**

*Explanation: Theory X and Theory Y, proposed by Douglas McGregor, discuss two contrasting views of managerial attitudes toward employees. Theory X assumes employees are inherently lazy and dislike work, while Theory Y assumes employees are self-motivated and enjoy their work.*

**Direction(18-22) :** In the public sector, leadership plays a critical role in steering organizations toward effective governance, efficient service delivery, and the fulfillment of public needs. Strong leadership is essential for navigating the complex challenges inherent in public sector jobs, where the stakes often involve public welfare, resource allocation, and policy implementation. Effective leaders in the public sector inspire trust, foster transparency, and promote accountability, establishing a foundation for ethical decision-making. They provide a vision that aligns with the public interest, ensuring that government agencies work cohesively to address societal issues. Leadership in the public sector is instrumental in promoting innovation, adaptability, and responsiveness to the evolving needs of citizens. Skilled leaders guide their teams through periods of change, balancing stability with the necessary adjustments to meet the demands of a dynamic and diverse public. Overall, strong leadership is indispensable for the successful functioning of public sector organizations, contributing to the well-being and satisfaction of the communities they serve.

Question No. 18

Kurt Lewin, in 1930, introduced three basic types of Leadership Styles. They are

**Options :**

1. Authoritarian, Laissez-Faire, Charismatic
2. Autocratic, Democratic, Delegative
3. Transformational, Transactional, Servant
4. Participative, Situational, Transformational
5. Directive, Supportive, Achievement-oriented

**Answer :** *Autocratic, Democratic, Delegative*

**Explanation :**

**Explanation:** Kurt Lewin's three basic leadership styles are Autocratic (authoritarian), Democratic, and Delegative (Laissez-Faire).

Question No. 19

Which of the following comes under Contingency Theory?

**Options :**

1. Theory X and Theory Y
2. Maslow's Hierarchy of Needs
3. Path-Goal Theory and Fiedler's Contingency Model
4. Transactional Leadership and Transformational Leadership
5. Situational Leadership and Servant Leadership

**Answer :** *Path-Goal Theory and Fiedler's Contingency Model*

**Explanation :**

**Explanation:** Contingency Theory includes models such as Path-Goal Theory and Fiedler's Contingency Model. These theories emphasize that effective leadership is contingent upon various situational factors.

Question No. 20

Which of the following is one example of Non-verbal communication?

**Options :**

1. Written Reports
2. Emails
3. Meetings
4. Body Language
5. Phone Calls

**Answer :** *Body Language*

**Explanation :**

**Explanation:** Non-verbal communication includes gestures, facial expressions, and body language, making "Body Language" an example of non-verbal communication.

Question No. 21

Identify the barrier in communication when the personal is not able to translate the language?

**Options :**

1. Cultural
2. Psychological
3. Semantic
4. Physical
5. Emotional

**Answer : Semantic**

**Explanation :**

*Explanation: When a person is not able to translate the language, it represents a Semantic barrier in communication. Semantic barriers arise from differences in language, meaning, or interpretation.*

Question No. 22

As per the French & Raven Theory, which of the following are positional Power and Personal Power?

**Options :**

1. Legitimate, Coercive, Reward, Referent, and Expert
2. Legitimate, Coercive, Reward, Expert, and Informational
3. Positional, Coercive, Reward, Referent, and Knowledge
4. Positional, Coercive, Reward, Expert, and Informational
5. Legitimate, Coercive, Reward, Referent, and Knowledge

**Answer : Legitimate, Coercive, Reward, Referent, and Expert**

*Explanation: According to French and Raven's Five Bases of Power, Legitimate, Coercive, and Reward power are considered Positional (formal) power, while Referent and Expert power are considered Personal (informal) power. Therefore, option (a) is the correct combination.*

Question No. 23

Company A has a net income of ₹50,000 and total assets of ₹500,000. What is the Return on Assets (ROA) for Company A?

**Options :**

1. 10%
2. 5%
3. 25%
4. 15%
5. 20%

**Answer : 5%**

**Explanation :**

*Return on Assets (ROA) is calculated by dividing net income by average total assets. In this case, the calculation is:*

$$\begin{aligned} \text{ROA} &= (\text{Net Income} / \text{Total Assets}) * 100 \\ &= (₹50,000 / ₹500,000) * 100 \\ &= (0.10) * 100 \\ &= 10\% \end{aligned}$$

**Direction(Q24 -25) :** Refer to the following information to answer the next 4 questions The asset reconstruction industry is set to clock the best growth this fiscal as their asset under management is expected to increase by almost 10% to Rs 1.1 lakh crore. The 29-player ARC industry began its journey in the second half of 2002 and has since undergone radical regulatory changes and challenges. With the beginning of operation of public sector National Asset Reconstruction Co. and rising popularity of the Insolvency and Bankruptcy Code effective from May 2016 also pose challenge for the ARC industry. Another major challenge is the steep fall in banks' nonperforming assets, which is set to fall to under 5% by March, down from over 11% in FY18. Assets under management of ARCs are set to grow 9.8% to a five-year high this fiscal, driven by a few large transactions to Rs 1.19 lakh crore.

Question No. 24

As per RBI guidelines for ARCs, an asset becomes non-performing when the interest or principal is overdue for a period of how many days from the date of acquisition or the due date as per contract between the borrower and the originator, whichever is later?

**Options :**

1. 60 days
2. 90 days
3. 120 days
4. 180 days
5. 240 days

**Answer : 180 days**

**Explanation :**

*As per RBI guidelines for ARCs, An asset becomes an NPA when interest or principal (or instalment thereof) is overdue for a period of 180 days or more from the date of acquisition or the due date as per contract between the borrower and the originator, whichever is later.*

Question No. 25

What is the minimum percentage of the total assets owned by the borrower that is required for an ARC to effect change in or takeover of the management of the business of the borrower?

**Options :**

1. 10%
2. 20%
3. 25%
4. 30%
5. 40%



*Answer : 25%*

*Explanation :*

*An ARC may effect change in or takeover of the management of the business of the borrower, where the amount due to it from the borrower is not less than 25% of the total assets owned by the borrower.*

Question No. 26

**Special Situation Funds can be offered by registered Fund Management Entity in IFSC, which of the following conditions govern them?**

- (i) Only close ended SSFs are permissible, with minimum tenure of 3 years
- (ii) Extension of the tenure of the close ended special situation fund may be permitted up to five (5) years
- (iii) A special situation fund shall be constituted in IFSC as a company or LLP or Trust under the applicable laws of India.

**Options :**

- 1. Only I and ii are correct
- 2. Only ii and iii are correct
- 3. Only I and iii are correct
- 4. All are correct
- 5. None is correct

*Answer : Only I and iii are correct*

*Explanation :*

*Ø SSFs can be launched by a registered FME*

*Ø SSFs are permitted to acquire special situation assets, which includes: - Stressed loan available for acquisition - Security Receipts (SRs) issued by an Asset Reconstruction Company (ARC) registered with the RBI - Securities of investee companies*

*(i) whose stressed loans are available for acquisition,*

*(ii) against whose borrowings, SRs have been issued by an ARC,*

*(iii) whose borrowings are subject to corporate insolvency resolution process,*

*(iv) who has continuing default of loans, subject to conditions*

*Ø Only close ended SSFs are permissible, with minimum tenure of 3 years*

*Ø Extension of the tenure of the close ended special situation fund may be permitted up to two (2) years*

*Ø subject to approval of two-thirds (2/3rd) of the investors by value:*

*Ø Provided that any further extension beyond two (2) years may be considered subject to express consent of the investors and exit opportunity shall be provided to other investors.*

*Ø Scheme corpus, eligible investors, investment conditions may be specified by the IFSCA*

*Ø Leverage not permissible except to meet day to-day operational requirements*

*Ø A special situation fund shall be constituted in IFSC as a company or LLP or Trust under the applicable laws of India.*

Question No. 27

Which of the following actions most emerging economies took after facing with the prospects of global stagflation, nations, feeling compelled to protect their respective economic space?

I- Nation opted Protectionist Measures

II- Slowed down Cross border trade

III- Opened their economy more

**Options :**

1. Only I
2. Only III
3. I & II
4. II & III
5. I, II, & III

**Answer : I & II**

**Explanation :**

*The Covid-19 pandemic notified by the WHO in January 2020 was the first challenge of the third decade that hit global growth. Two years later, as the global economy was recovering from the pandemic-induced output contraction, the Russia-Ukraine conflict broke out in February 2022, triggering a swing in commodity prices and, thus, accelerating existing inflationary pressures. This posed the second challenge.*

*Soon after, the third challenge emerged when nations undertook monetary tightening to rein in inflation causing growth to weaken. Monetary tightening also drove capital flows to safe-haven US markets, contributed to rising sovereign bond yields, and depreciation of most currencies against the US dollar. The consequent increase in borrowing costs also stressed high levels of public and private debt, threatening the financial system. Faced with the prospects of global stagflation, nations, feeling compelled to protect their respective economic space, slowed cross-border trade, which posed the fourth challenge to growth.*

Question No. 28

Which of the following best describes the concept of arbitrage in finance?

**Options :**

1. The act of engaging in foreign currency arbitration with a counterparty.
2. The practice of exploiting differences in prices of the same asset between two or more markets in order to make a profit.
3. The process of generating income through the buying and selling of foreign currencies.
4. The practice of investing in multiple asset classes to reduce overall risk.
5. All of the above.

**Answer :** *The practice of exploiting differences in prices of the same asset between two or more markets in order to make a profit.*

*Arbitrage is a trading strategy used in finance where an investor takes advantage of price differences of the same asset between two or more markets. The investor buys the asset in the market where it is undervalued and immediately sells it in the market where it is*

*overvalued, making a profit from the difference in prices. The key to successful arbitrage is to act quickly, as the price difference is usually small and the opportunity to make a profit is fleeting.*

**Question No. 29**

Which of the following accounting rules can roughly estimate how many years a given sum of money must earn at a given compound annual interest rate in order to double that initial amount.

**Options :**

1. Rule of 85
2. Rule of 78
3. Rule of 144
4. Rule of 72
5. Rule of 216

**Answer : Rule of 72**

*The Rule of 72 is a simple way to determine how long an investment will take to double given a fixed annual rate of interest. By dividing 72 by the annual rate of return, investors obtain a rough estimate of how many years it will take for the initial investment to duplicate itself. However the Rule of 72 is reasonably accurate for low rates of return.*

**Question No. 30**

Which among the followings are correct statements with regard to NBFC in India?

- (A) All NBFCs should be registered with RBI.
- (B) NBFCs cannot accept demand deposits.
- (C) NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself.
- (D) Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs.

Choose the correct from the options given below:

**Options :**

1. (A), (B), (C) only
2. (A), (B), (C), (D) only
3. (A), (B), (D) only
4. (A), (D) only
5. None of the above

**Answer : (A), (B), (C), (D) only**

*NBFCs lend and make investments and hence their activities are akin to that of banks; however, there are a few differences as given below:*

- i. NBFC cannot accept demand deposits;
- ii. NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on themselves;
- iii. the deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs, unlike in the case of banks.

**Descriptive Test:-****Q1. Answer any 2 questions out of the following: Marks (2\*15 = 30 marks)**

4. Explain in details, the scope and applicability of RBI's Retail Direct Scheme.
5. Discuss the Big Five factor model of Personality.
6. Explain the Contribution of Henry Fayol's in Management and describe the 14 principles of Management given by him.

**Q2. Answer any 2 questions out of the following: Marks (2\*10 = 20 marks)**

4. What is Code of Conduct? How it is implemented in organization?
5. Discuss ONDC framework and explain how it will impact the e commerce space.
6. Explain the term in details" pre-Sanctioned credit lines on UPI".

**RBI Grade B 2023 Phase II ESI Previous Year Paper****Direction : Read the below passage and attempt the following questions (Q no 1 to 4).**

In the ever-evolving tapestry of the global economy, policymakers, businesses, and investors rely on a compass that provides insights into the prevailing economic winds and potential storms. A report that is published regularly, serves as an indispensable guide for nations worldwide. Without explicitly naming the report, let's delve into its importance and the role it plays in shaping economic strategies on a global scale. The world is intricately interconnected through trade, finance, and technology. What happens in one corner of the globe can send ripples across borders, affecting economies near and far. It serves as a panoramic view, offering a nuanced understanding of the prevailing economic conditions, potential risks, and emerging opportunities. At the heart of the report, are key macroeconomic indicators, including GDP growth rates, inflation, and unemployment. These metrics serve as barometers, providing a snapshot of a country's economic health and its trajectory. Policymakers use this information to fine-tune fiscal and monetary policies, ensuring stability and sustainable growth. In an era of globalization, understanding global trade dynamics is paramount. It examines trends in international trade, identifies emerging patterns, and assesses the impact of geopolitical factors. Nations can adjust their trade policies in response to these insights, fostering a more resilient and adaptable economic environment.

**Question No. 1**

Which of the following is the Central Theme report of the passage above?

**Options :**

1. Ease of Doing Business Report
2. World Drug Report
3. Asian Development Outlook
4. World Economic Outlook
5. Global Financial Stability Report

**Answer :** *World Economic Outlook*

**Explanation :**

*Recently, the International Monetary Fund (IMF) has released its World Economic Outlook (WEO) Update, which has marginally improved the forecast for global growth in 2023. The global growth, which was estimated at 3.4% in 2022, is now projected to fall to 2.9% in 2023 before rising to 3.1% in 2024. The IMF effectively rules out a global recession.*

*Negative growth in global GDP (Gross Domestic Product) or global GDP per capita—which often happens when there is a global recession—is not expected. Instead, it expects global growth to bottom out in 2023 before starting to gather speed in 2024.*

**Question No. 2**

As per the prediction of the same report, the growth of advance economies will fall from 2.7% to \_\_\_\_\_.

**Options :**

1. 1.4%
2. 1.3%
3. 2.1%
4. 2.5%
5. None of the above

**Answer :** *1.3%*

*The baseline forecast is for growth to fall from 3.4 percent in 2022 to 2.8 percent in 2023, before settling at 3.0 percent in 2024. Advanced economies are expected to see an especially pronounced growth slowdown, from 2.7 percent in 2022 to 1.3 percent in 2023. In a plausible alternative scenario with further financial sector stress, global growth declines to about 2.5 percent in 2023 with advanced economy growth falling below 1 percent. Global headline inflation in the baseline is set to fall from 8.7 percent in 2022 to 7.0 percent in 2023 on the back of lower commodity prices but underlying (core) inflation is likely to decline more slowly. Inflation's return to target is unlikely before 2025 in most cases.*

**Question No. 3**

Which of the following is/are the mission of International Monetary Fund?

**Options :**

1. furthering international monetary cooperation
2. encouraging the expansion of trade
3. economic growth
4. discouraging policies that would harm prosperity
5. All of the above

**Answer :** *All of the above*

**Explanation :**

*The IMF has three critical missions: furthering international monetary cooperation, encouraging the expansion of trade and economic growth, and discouraging policies that would harm prosperity. To fulfill these missions, IMF member countries work collaboratively with each other and with other international bodies.*

Question No. 4

The Central Theme Report database and publication are updated and published twice a year, usually in \_\_\_\_\_.

**Options :**

1. January & October
2. April & October
3. May & November
4. January & June
5. None of the above

*Answer : April & October*

*Explanation :*

*The World Economic Outlook (WEO) database contains selected macroeconomic data series from the statistical appendix of the World Economic Outlook report, which presents the IMF staff's analysis and projections of economic developments at the global level, in major country groups and in many individual countries. The WEO is released in April and September/October each year.*

**Direction : Read the below passage and attempt the following questions (Q no 5 to 8).**

India is close to resolving its most contentious trade dispute, involving information communications technology (ICT) products, with its second largest trade partner, the European Union (EU), a senior government official said. This comes on the heels of India settling all seven trade disputes at the World Trade Organization (WTO) with its largest trade partner, the US. Brussels had dragged New Delhi to the WTO's dispute settlement mechanism in 2019 challenging its levying of import duty on a wide range of ICT products including mobile phones and components, base stations, integrated circuits and optical instruments claiming that the duty was inconsistent with global trade norms and was hurting €600 million worth of its tech exports to India. The dispute assumes significance as it was feared to affect India's efforts to boost electronic products manufacturing — a strategic sector in which India is trying to cut its reliance on China. An adverse final ruling could have also meant disruption of the flagship production-led incentive (PLI) scheme due to the rolling back of duties.

Question No. 5

When was the World Trade Organisation established?

**Options :**

1. 1991
2. 1992
3. 1993
4. 1994
5. 1995

*Answer : 1995*



**Explanation :**

*The WTO began life on 1 January 1995, but its trading system is half a century older. Since 1948, the General Agreement on Tariffs and Trade (GATT) had provided the rules for the system. (The second WTO ministerial meeting, held in Geneva in May 1998, included a celebration of the 50th anniversary of the system.)*

**Question No. 6**

Who among the following is the current Director General (DG) of the World Trade Organisation?

**Options :**

1. Supachai Panitchpakdi
2. Pascal Lamy
3. Roberto Azevêdo
4. Ngozi Okonjo-Iweala
5. Neha Singh

*Answer : Ngozi Okonjo-Iweala*

**Explanation :**

*Ngozi Okonjo-Iweala is the current Director General (DG) of the World Trade Organisation*

**Question No. 7**

Which of the following is the highest decision making body in the World Trade Organisation?

**Options :**

1. General Council
2. Ministerial Conference
3. Council for Goods & Trade
4. Trade Negotiations Committee
5. None of the above

*Answer : Ministerial Conference*

**Explanation :**

*The WTO's top-level decision-making body is the Ministerial Conference, which usually meets every two years. Below this is the General Council (normally ambassadors and heads of delegation in Geneva, and sometimes officials sent from members' capitals), which meets several times a year in the Geneva headquarters. The General Council also meets as the Trade Policy Review Body and the Dispute Settlement Body. At the next level, the Goods Council, Services Council and Intellectual Property (TRIPS) Council report to the General Council. Numerous specialized committees, working groups and working parties deal with the individual agreements and other areas such as the environment, development, membership applications and regional trade agreements. All WTO members may participate in all councils and committees, with the exceptions of the Appellate Body, Dispute Settlement panels and plurilateral committees.*

Question No. 8

Which of the following Development Round of WTO was held in 2001?

**Options :**

1. Geneva Round
2. Annecy Round
3. Geneva Round
4. Doha Round
5. Dillion round

**Answer : Doha Round**

**Explanation :**

*Geneva Round (April 1947) – GATT was signed.*

*Annecy Round (April 1949) – Tariff Concessions discussed.*

*Torquay Round (September 1950) – Cut in tariff levels.*

*Geneva II Round (January 1956) – Japan was admitted and tariff reductions.*

*Dillion round (September 1960) – Tariff Concessions.*

*Kennedy Round (May 1964) – Tariff Concessions and Anti-Dumping covered.*

*Tokyo Round (September 1973) – Tariff, Non-Tariff measures discussed.*

*Uruguay Round (September 1986) – WTO was created, tariffs and agricultural subsidies were reduced.*

*Doha Round (November 2001)*

**Direction : Read the below passage and attempt the following questions (Q no 9 to 12).**

They represent a unique facet of the country's rich cultural diversity. Recognized for their distinct identity, traditional practices, and geographical isolation, these indigenous communities are acknowledged as requiring special attention and targeted development efforts to ensure their survival and well-being. One of the primary objectives of focusing on them is the preservation of their cultural heritage. These tribal communities often have distinctive languages, customs, and belief systems that contribute significantly to India's cultural mosaic. Efforts are made to protect and promote these unique aspects, recognizing their intrinsic value and the importance of cultural diversity. The Indian government has implemented targeted welfare and development programs for them to address their specific needs. These initiatives cover areas such as healthcare, education, livelihood, and infrastructure development. By tailoring interventions to the cultural context and socio-economic realities of each group, authorities aim to uplift their living standards and empower them to participate more actively in the broader social and economic fabric.

Question No. 9

Identify the Central Theme being discussed in the above passage.

**Options :**

1. Scheduled Caste
2. Scheduled Tribe
3. Other Backward Castes
4. Economic Weaker Section
5. Particularly Vulnerable Tribal Groups

*Answer : Particularly Vulnerable Tribal Groups*

*Explanation :*

*In India, tribal population makes up for 8.6% of the total population. PVTGs are more vulnerable among the tribal groups. Due to this factor, more developed and assertive tribal groups take a major chunk of the tribal development funds because of which PVTGs need more funds directed for their development. In 1973, the Dhebar Commission created Primitive Tribal Groups (PTGs) as a separate category, who are less developed among the tribal groups. In 2006, the Government of India renamed the PTGs as PVTGs.*

**Question No. 10**

Under which of the following theme of the Union Budget the central theme of the passage is derived from?

**Options :**

1. Inclusive Development
2. Reaching the last mile
3. Infrastructure & Investment
4. Unleashing the potential
5. Green Growth

*Answer : Reaching the last mile*

*Explanation :*

*The seven priorities, termed Saptarishi, adopted in the Union Budget for FY 2023-24 to guide the country towards 'Amrit Kaal', thus providing a blueprint for an empowered and inclusive economy, are:*

*Inclusive Development*

*Reaching the last mile*

*Infrastructure & Investment*

*Unleashing the potential*

*Green Growth Youth*

*Power Financial Sector*

**Question No. 11**

Which of the is/are correct for the determination of PVTGs in India?

**Options :**

1. A pre-agriculture level of technology
2. A stagnant or declining population
3. Extremely low literacy; and
4. A subsistence level of the economy
5. All of the above

*Answer : All of the above*

*Explanation :*

*Particularly Vulnerable Tribal Groups (PVTGs) in general, are socially as well as economically more backward among the tribal groups. In 1973, the Dhebar Commission*

*created Primitive Tribal Groups (PTGs) as a separate category, who are less developed among the tribal groups. In 2006, the Government of India renamed the PTGs as Particularly Vulnerable Tribal Groups (PVTGs). There are 75 PVTGs notified as on date in the country in 18 States and UT of Andaman & Nicobar Islands.*

*The criteria followed for determination of PVTGs are as under:*

*A pre-agriculture level of technology;*

*A stagnant or declining population;*

*Extremely low literacy;*

*and A subsistence level of the economy.*

**Question No. 12**

Which of the following States does not have any PVTGs?

**Options :**

1. Andhra Pradesh
2. Bihar
3. Gujarat
4. Karnataka
5. Assam

**Answer : Assam**

**Explanation :**

*There are certain tribal communities who have declining or stagnant population, low level of literacy, pre-agricultural level of technology and are economically backward. These groups are among the most vulnerable section of our society as they are few in numbers, have not attained any significant level of social and economic development and generally inhabit remote localities having poor infrastructure and administrative support. 75 such groups have been identified and categorized as Particularly Vulnerable Tribal Groups (PVTGs). Assam does not have any PVTGs.*

**Direction :Read the below passage and attempt the following questions (Q no 13 to 16).**

In a country as vast and diverse as India, a significant portion of the workforce operates in the unorganized sector, often without access to formal employment benefits or social security. Recognizing the need to address the concerns of these workers, the Indian government launched the e-Shram portal, a groundbreaking initiative aimed at creating a comprehensive database of unorganized sector laborers. The e-Shram portal was officially announced as part of the government's efforts to streamline and organize information about workers in the unorganized sector. This sector encompasses a wide range of occupations, including construction workers, street vendors, agricultural laborers, and more, who often face challenges such as lack of job security, limited access to healthcare, and insufficient social protection. The registration process for the e-Shram portal is designed to be user-friendly, ensuring that even those with limited technological literacy can easily participate. Workers are required to provide basic details such as name, age, address, educational qualifications, and occupation. The portal also allows for the inclusion of family details, ensuring a more comprehensive understanding of each worker's

background. While the e-Shram portal holds great promise, there are certain challenges and concerns that need to be addressed for its successful implementation. Privacy and data security are paramount, and safeguards must be in place to protect the sensitive information collected. Additionally, efforts should be made to raise awareness among unorganized sector workers about the benefits of registration and the services available to them through the portal.

Question No. 13

As on April 2023, how many unorganised workers have been registered on e-Shram Portal?

**Options :**

1. 25.5 Crores
2. 28.78 crores
3. 30.02 crore
4. 35.56 crore
5. 46.68 crore

**Answer :** 28.78 crores

**Explanation :**

On 26.08.2021, Ministry of Labour & Employment has launched eShram portal, a National Database of the Unorganised Workers (NDUW) aged between 16-59 seeded with Aadhaar. As on 26.03.2023, more than 28.78 crore unorganised workers have registered on the portal. State wise details of registration in eShram portal are annexed. A total of Rs. 704.01 crores was allocated for NDUW for the period FY 2019-20 to FY 2024-25 and funds to the tune of around Rs. 418 Crores has been utilized as on 24th March, 2023.

Question No. 14

Which of the following services are provided by e-Shram Portal?

**Options :**

1. Jobs
2. Training & Development
3. Social Security
4. Apprenticeship
5. All of the above

**Answer :** All of the above

**Explanation :**

Ministry of Labour & Employment, Government of India launched eShram portal ([eshram.gov.in](http://eshram.gov.in)) on 26th August 2021 for creation of a comprehensive National Database of Unorganised Workers verified and seeded with Aadhaar. eShram portal is meant to register and support the unorganised workers by providing them a Universal Account Number (UAN). eShram portal captures details of workers such as name, permanent address, current address, occupation, educational qualification, skill type etc. eShram portal allows registration under 30 broad occupation sectors and around 400 occupations.= eShram portal provides multiple modes of registration, through selfregistration

as well as assisted mode registration to facilitate smooth registration process. Self-registration includes registration through eShram portal and Unified Mobile Application for New-age Governance (UMANG) mobile app. Assisted mode registration includes registration through Common Service Centre (CSC) and State Seva Kendras (SSKs).

Question No. 15

UMANG (Unified Mobile Application for New-age Governance) developed by Ministry of Electronics and Information Technology (MeitY) and \_\_\_\_\_ to drive mobile governance in India?

**Options :**

1. NIC
2. NITI Aayog
3. NeGD
4. IIT Delhi
5. None of the above

**Answer : NeGD**

**Explanation :**

UMANG (Unified Mobile Application for New-age Governance) is developed by Ministry of Electronics and Information Technology (MeitY) and National e-Governance Division (NeGD) to drive Mobile Governance in India.

Question No. 16

Which of the following States have achieved the target number of registrations on e-Shram Portal?

- I- Odisha
- II- Uttar Pradesh
- III- Chhattisgarh
- IV- Madhya Pradesh

**Options :**

1. I & II
2. II & III
3. I & IV
4. I, II & III
5. I, II & IV

**Answer : I, II & III**

**Explanation :**

Ministry of Labour & Employment, Government of India launched eShram portal (eshram.gov.in) on 26th August 2021 for creation of a comprehensive National Database of Unorganised Workers verified and seeded with Aadhaar. eShram portal is meant to register and support the unorganised workers by providing them a Universal Account Number (UAN). eShram portal captures details of workers such as name, permanent address, current address, occupation, educational qualification, skill type etc. eShram portal allows registration under 30 broad occupation sectors and around 400



occupations.= eShram portal provides multiple modes of registration, through selfregistration as well as assisted mode registration to facilitate smooth registration process.

Self-registration includes registration through eShram portal and Unified Mobile Application for New-age Governance (UMANG) mobile app. Assisted mode registration includes registration through Common Service Centre (CSC) and State Seva Kendras (SSKs).

**Direction : Read the below passage and attempt the following questions (Q no 17 to 20).**

Prime Minister Shri Narendra Modi launched Mission \_\_\_\_\_. The initiative aims to engage one billion Indians and global citizens in environmental conservation from 2022 to 2027, focusing on making 80% of Indian villages and urban areas eco-friendly by 2028. The mission envisions three phases: demand change, urging individuals around the world to adopt eco-friendly practices; Changes in supply, with industries expected to adapt to revised demands; And changes in policy influence long-term changes in industrial and government policies. In its inaugural year, the Mission focuses on Phase I to promote simple environment-friendly actions. India's 75th year of independence has inspired the identification of 75 individual LiFE actions across seven categories, with emphasis on scalability, ease of practice and non-disruption to economic activities. The initiative seeks to democratize the fight against climate change, encouraging everyone to contribute to protecting the environment every day.

Question No. 17

Which mission/Programme is discussed in the above passage?

**Options :**

1. Stand Up India
2. Production Linked Initiative scheme
3. Mission LiFE
4. Green Wall Initiative
5. National Action Plan For Climate Change

**Answer : Mission LiFE**

**Explanation :**

Prime Minister Shri Narendra Modi attended a bilateral meeting with UN Secretary-General, Mr Antonio Guterres and subsequently launched Mission LiFE at the Statue of Unity, Ekta Nagar, Kevadia, Gujarat on October 20, 2022. During the launch, the Prime Minister remarked, "The mantra of Mission LiFE is 'Lifestyle for Environment'. It connects the powers of the people for the protection of this earth and teaches them to utilize it in a better way." Elaborating further, he said, "Mission LiFE makes the fight against climate change democratic, in which everyone can contribute within their capacity. It inspires us to do all that can be done in our everyday life to protect the environment."

Question No. 18

From where was the mission described in the passage launched?

**Options :**

1. Gujrat
2. Madrid
3. New Delhi
4. New York
5. Paris

*Answer : Gujrat*

*Explanation :*

*Prime Minister Shri Narendra Modi attended a bilateral meeting with UN Secretary-General, Mr Antonio Guterres and subsequently launched Mission LiFE at the Statue of Unity, Ekta Nagar, Kevadia, Gujarat on October 20, 2022.*

Question No. 19

Which of the following is not a category under this mission which is described in the above passage?

**Options :**

1. Save Water
2. Reduce e-waste
3. Adopt sustainable food systems
4. Adopt healthy lifestyles
5. Provide Adequate funding to the developing countries

*Answer : Provide Adequate funding to the developing countries*

*Explanation :*

*As a part of Mission LiFE, a comprehensive and non-exhaustive list of 75 individual LiFE actions have been identified across 7 themes – save water, save energy, reduce waste, reduce e-waste, reduce single-use plastics, adopt sustainable food systems, and adopt healthy lifestyles.*

Question No. 20

Match the following as per your best knowledge as understood from the given passage:

**Options :**

1. A-1, B-2, C-3
2. A-2, B-3, C-1
3. A-1, B-3, C-2
4. A-3, B-2, C-2
5. A-2, B-1, C-3

*Answer : A-1, B-2, C-3*

*Explanation :*

*Mission LiFE envisions three phases: Change in Demand, urging individuals worldwide to adopt eco-friendly practices; Change in Supply, expecting industries to adapt to revised demands; and Change in Policy, influencing long-term shifts in industrial and government policies.*

Question No. 21

Consider the following regarding “Pradhan Mantri Bharatiya Janaushadhi Pariyojana (PMBJP)”;

1. Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) is a campaign launched in November 2014.
2. The Government revamped the ‘Janaushadhi Scheme’ in September 2015 as ‘Pradhan Mantri Janaushadhi Yojana’ (PMJAY).
3. Pharmaceuticals & Medical Devices Bureau of India (PMBI) is the implementing agency of PMBJP.

Which of the above statements is/are correct?

**Options :**

1. I only
2. I and II only
3. II and III only
4. I and III only
5. None of the above

*Answer : II and III only*

*Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP) is a campaign launched in November, 2008 by the Department of Pharmaceuticals in association with Central Pharma Public Sector Undertakings, to provide quality medicines at affordable prices to the masses through dedicated outlets known as Pradhan Mantri Bhartiya Janaushadhi Kendras (PMBJK). They provide generic medicines at much lesser price. The potency of these medicines is the same as that of expensive branded medicines available in the open market. The Janaushadhi scheme requires that at least one Janaushadhi Store be setup in each District of the country. The Government revamped the ‘Janaushadhi Scheme’ in September 2015 as ‘Pradhan Mantri Janaushadhi Yojana’ (PMJAY). To give further impetus to the scheme, it was again renamed as Pradhan Mantri Bhartiya Janaushadhi Pariyojana (PMBJP).*

Question No. 22

Consider the following statements regarding the Sovereign Gold Bonds (SGBs) :

1. They are substitutes for holding physical gold in which Investors have to pay the issue price in cash and the bonds will be redeemed in gold on maturity.
2. The Bonds are issued in denominations of one gram of gold and in multiples thereof, and there is no minimum or maximum investment limit of subscription.
3. These securities are eligible to be used as collateral for loans from banks, financial Institutions and Non-Banking Financial Companies (NBFC).

Which of the statements given above is /are correct?

**Options :**

1. I and III only
2. II and III only
3. III only
4. I and II only
5. All of the above

*Answer : III only*

*Explanation :*

*SGBs are government securities denominated in grams of gold. They are substitutes for holding physical gold. Investors have to pay the issue price in cash and the bonds will be redeemed in cash on maturity. The Bond is issued by the Reserve Bank on behalf of the Government of India. The quantity of gold for which the investor pays is protected since he receives the ongoing market price at the time of redemption/ premature redemption. The Bonds are issued in denominations of one gram of gold and in multiples thereof. The minimum investment in the Bond shall be one gram with a maximum limit of subscription of 4 kg for individuals, 4 kg for Hindu Undivided Family (HUF) and 20 kg for trusts and similar entities notified by the government from time to time per fiscal year. These securities are eligible to be used as collateral for loans from banks, financial Institutions and Non-Banking Financial Companies (NBFC). The Loan to Value ratio will be the same as applicable to ordinary gold loans prescribed by RBI from time to time.*

**Question No. 23**

Consider the following statement regarding “Sukanya Samiriddhi Yojana”;

1. It was launched by Prime Minister Narendra Modi on 22nd January 2015 as a part of Beti Bachao Beti Padhao campaign.
2. The account can be opened with a minimum initial deposit of two hundred and fifty rupees.
3. Account can be opened in the name of a girl child till she attains the age of 18 years.

Which of the statement above given is/are correct?

**Options :**

1. Only I
2. I and II only
3. I and III only
4. II and III only
5. All of the above

*Answer : I and II only*

*Explanation :*

*The Sukanya Samriddhi Account (SSA) Scheme is a small deposit scheme of the Government of India meant exclusively for a girl child. It was launched by Prime Minister Narendra Modi on 22nd January 2015 as a part of Beti Bachao Beti Padhao campaign. The scheme is meant to meet the education and marriage expenses of a girl child. Notified by the Government of India on 14 December 2014, this scheme encourages parents to build a fund for the future education and marriage expenses of their female child. It is operated through the all Post Offices, branches of Public Sector Banks and three Private Sector Banks viz. HDFC Bank, Axis Bank and ICICI Bank. At present, the SSA Scheme has the highest rate of interest among all the Small Savings Schemes i.e. 7.6 per cent. Since the inception of the scheme, around 2.73 crore accounts have been opened under the scheme, having nearly Rs.1.19 lakh crore deposits.*

*The account can be opened in the name of a girl child till she attains the age of 10 years.*

*Only one account can be opened in the name of a girl child. Accounts can be opened*

*in Post Offices and notified branches of Commercial Banks.*

*The birth certificate of a girl child in whose name the account is opened shall be submitted.*

*The account may be opened with a minimum initial deposit of two hundred and fifty rupees and in multiples of fifty rupees. Only one account is allowed per child.*

**Question No. 24**

Consider the following statement regarding “Swadhar grah Yojana”;

1. Women victims of domestic violence.
  2. Trafficked women/girls rescued
  3. Women who are deserted and are without any social and economic support
- Who is/are eligible under the scheme?

**Options :**

1. Only I
2. I and II only
3. I and III only
4. II and III only
5. All of the above

*Answer : All of the above*

*Explanation :*

*Beneficiaries: The benefit of the component could be availed by women above 18 years of age of the following categories:*

- a) Women who are deserted and are without any social and economic support;*
- b) Women survivors of natural disasters who have been rendered homeless and are without any social and economic support;*
- c) Women prisoners released from jail and are without family, social and economic support;*
- d) Women victims of domestic violence, family tension or discord, who are made to leave their homes without any means of subsistence and have no special protection from exploitation and/ or facing litigation on account of marital disputes; and*
- e) Trafficked women/girls rescued or runaway from brothels or other places where they face exploitation and Women affected by HIV/AIDS who do not have any social or economic support. However such women/ girls should first seek assistance under UJJAWALA Scheme in areas where it is in operation.*

**Question No. 25**

On which date the “Stand-up India” Scheme was launched?

**Options :**

1. 05 April 2014
2. 05 April 2015
3. 05 April 2016
4. 09 May 2016
5. 09 May 2015

*Answer : 05 April 2016*

*Explanation :*

*Stand up India Scheme was launched on April 05, 2016 to promote entrepreneurship at grassroot level focusing on economic empowerment and job creation. The scheme has been extended till 2025.*

**Question No. 26**

Under which of the following scheme "PM-Kisan" app was launched?

**Options :**

1. PM Matsya Sampada Yojana
2. PM Fasal Bima Yojana
3. PM Kisan Samman Nidhi Yojana
4. PM Kisan Man Dhan Yojana
5. None of the above

*Answer : PM Kisan Samman Nidhi Yojana*

*Explanation :*

*The PM-Kisan Mobile App with Face Authentication Feature was launched by Union Agriculture and Farmers' Welfare Minister Shri Narendra Singh Tomar under the central government's ambitious and popular scheme for income support to farmers "Pradhan Mantri Kisan Samman Nidhi". PM Kisan is one of the world's largest DBT schemes in which farmers get Rs 6,000 directly transferred through Aadhaar linked bank accounts in three installments in a year. 2.42 lakh crore has been transferred to the accounts of more than 11 crore farmers, of whom more than 3 crore were women.*

**Question No. 27**

Consider the following;

1. The amount of the scholarship under the National Means-cum-Merit Scholarship Scheme (NMMSS) is ₹18000 per annum.
2. Students whose parental income from all sources is not more than ₹6,50,000 per annum are eligible to avail of the scholarships
3. The students must have a minimum of 60% marks or equivalent grade in the Class VII examination to appear in the selection test for the award of a scholarship (relaxable by 5% for SC/ST students).

Which of the above statements is/are correct?

**Options :**

1. I only
2. I and II only
3. I and III only
4. II and III
5. None of the above

*Answer : None of the above*

*Explanation :*

*The amount of the scholarship under the National Means-cum-Merit Scholarship Scheme*



*(NMMSS) is ₹12000 per annum. Students whose parental income from all sources is not more than ₹3,50,000 per annum are eligible to avail of the scholarships. The students must have a minimum of 55% marks or equivalent grade in the Class VII examination to appear in the selection test for the award of a scholarship (relaxable by 5% for SC/ST students).*

**Question No. 28**

Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) is a new name given to Aajeevika – NRLM in \_\_\_\_\_.

**Options :**

1. 2011
2. 2012
3. 2014
4. 2015
5. 2019

**Answer : 2015**

**Explanation :**

*Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM) is a new name given to Aajeevika – NRLM in November 2015. The initiative to move towards a demand-driven strategy enabling the states to formulate their own livelihoods-based poverty reduction action plan is at the core of the mission.*

**Question No. 29**

The major aim of the PM Awas Yojna Gramin is to provide a pucca house with basic amenities to all rural families, who are homeless or living in kutcha or dilapidated houses. Which of the following is the Nodal Ministry for the Scheme?

**Options :**

1. Ministry of Housing
2. Ministry of Rural Development
3. NITI Aayog
4. State Governments
5. None of the above

**Answer : Ministry of Rural Development**

**Explanation :**

*The major aim of the PM Awas Yojna Gramin is to provide a pucca house with basic amenities to all rural families, who are homeless or living in kutcha or dilapidated houses. Ministry of Rural development is the Nodal Agency involved here.*

**Question No. 30**

What is the primary impact of persistent inflation on an economy?

**Options :**

1. Increased purchasing power
2. Stable interest rates
3. Decreased unemployment
4. Eroded real value of currency
5. Higher economic growth

*Answer : Eroded real value of currency*

*Explanation :*

*Persistent inflation leads to a continuous increase in the general price level of goods and services over time. As prices rise, the real purchasing power of a currency diminishes, meaning that each unit of currency buys fewer goods and services. This erosion of the real value of currency can have detrimental effects on consumers' purchasing power, savings, and overall economic stability. It often necessitates adjustments, such as wage increases, and can impact the distribution of income and wealth within a society. Inflation management is a key consideration for central banks and policymakers to maintain economic stability and sustainable growth.*

**Descriptive Test**

**Q1. With Respect to “Reports on Currency and Finance” explain the following –**

- c) A-Macroeconomic effect on climate change
- d) B- Landmark global collaboration on climate change

**Q2. "How can the design and implementation of an improved migration policy contribute to the prosperity and well-being of both host countries and migrant populations, taking into consideration economic, social, and cultural factors?" (15 marks)**

**Q3. "What are the key components and goals of the UNDP's new strategy on gender equality, and how does it aim to address and overcome existing challenges to promote more inclusive and equitable societies?" (15 Marks)**

**Q4. Challenges faced by Start-Up in tier 2 and 3 cities. (10 Marks)**

**Q5. Explain monetary policy measures and it asked to explain 8 tools/measure. (10 Marks)**

**Q6. Short note on 3-3 schemes on Employment and Poverty alleviation. (10 marks)**

**English Language Descriptive Test**

**Q1. Essay 300 words (40 marks)**

1. An ounce of prevention is better than cure
2. The future of BPO industry in India
3. Importance of creative thinking in business
4. Pros and cons of teaching coding/computer language to school students

**Q2. Precis 140 words (30 marks)**

Precis writing was based on Sand mining urbanisation and exploitation of soil.

**Q3. Reading Comprehension: 5 questions of 6 marks each**

Reading Comprehension was based on Black Marketing