

IBPS Clerk Mains Memory Based Paper 2024

Q1. The Reserve Bank of India (RBI) has approved Tata Capital Limited's (TCL) conversion from a non-banking finance company (NBFC)-core investment company (CIC) to which of the following types of companies? (August 2024)

- (a) NBFC-microfinance company (MFC)
- (b) NBFC-asset finance company (AFC)
- (c) NBFC-investment credit company (ICC)
- (d) NBFC-leasing finance company (LFC)
- (e) NBFC-fact

Q2. Which of the following companies are classified as Domestic Systemically Important Financial Institutions (DSFIs)?

- 1. Life Insurance Corporation of India (LIC)
- 2. General Insurance Corporation of India (GIC)
- 3. United India Insurance Company Limited (UIIC)
- 4. New India Assurance Company Limited (NIA)

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

Q3. The National Payments Corporation of India (NPCI) has incorporated NBS as its wholly owned subsidiary. In this context, what does the letter 'B' stand for in NBS? (August 2024)

- (a) Bharat
- (b) Banking
- (c) Business
- (d) Blockchain
- (e) BHIM

Q4. Which organization has recently approved a \$1.5-billion loan to help India accelerate its low-carbon energy development, focusing on green hydrogen, electrolyzers, and renewable energy penetration? (June 2024)

- (a) World Bank
- (b) International Monetary Fund
- (c) Asian Development Bank
- (d) United Nations Development Programme
- (e) European Investment Bank

Q5. The Reserve Bank of India (RBI) has increased the threshold for bulk fixed deposits for Scheduled Commercial Banks and Small Finance Banks to ₹3 crore. What was the previous threshold for bulk deposits before this revision?

- (a) ₹1 crore
- (b) ₹1.5 crore
- (c) ₹2 crore
- (d) ₹2.25 crore
- (e) ₹2.5 crore

Q6. The Government has approved a loan guarantee scheme with _____ to improve solid infrastructure in the country. (July 2024)

- (a) World Bank
- (b) Asian Infrastructure
- (c) International
- (d) Asian Development
- (e) European

Q7. The head of the United Nations Mission for the Rule of Law in the following cities?

- (a) Washington
- (b) Geneva, Switzerland
- (c) Paris, France
- (d) London, United Kingdom
- (e) Brussels, Belgium

Q8. What was the theme for India's first National Space Day, celebrated on August 15, 2024, to mark the successful launch of the Chandrayaan-3 mission?

- (a) Exploring the Unknown
- (b) India's Moon Mission
- (c) Touching the Sky
- (d) Space for National Progress: Advancing Technology and Innovation
- (e) India's Leap in Space Exploration: From Earth to the Moon

Q9. As per the recent announcement by the Reserve Bank of India (RBI), what is the updated per transaction limit for UPI Lite? (October 2024)

- (a) ₹500
- (b) ₹1,000
- (c) ₹2,000
- (d) ₹5,000
- (e) ₹10,000

Q10. According to the latest Global Competitiveness Ranking by IMD, which of the following countries is not ranked in the top 5 most competitive economies in the world in 2024?

- (a) Singapore
- (b) Switzerland
- (c) Denmark
- (d) Ireland
- (e) China

Q11. Tata Power Solar Systems Ltd (TPSSL) has signed an agreement with which bank to provide financing for

- (a) HDFC Bank
- (b) Axis Bank
- (c) ICICI Bank
- (d) State Bank
- (e) Kotak Mah

Q12. The Ayushman Bharat Digital Mission (ABDM) aims to link all Indians to a central digital health database. How many states have been notified under this initiative?

- (a) 10
- (b) 12
- (c) 14
- (d) 16
- (e) 18

Q13. Maramba, a traditional dance form, is associated with which Indian state?

- (a) Tamil Nadu
- (b) Karnataka
- (c) Kerala
- (d) Andhra Pradesh
- (e) Maharashtra

Q14. The Animal Welfare Board of India (AWBI) is headquartered in which state?

- (a) Uttar Pradesh
- (b) Maharashtra
- (c) Tamil Nadu
- (d) Haryana
- (e) Karnataka

Q15. The 'Karthumbi' umbrella, highlighted by Prime Minister Narendra Modi in his 'Mann Ki Baat' program, is made by tribal women from which Indian state?

- (a) Tamil Nadu
- (b) Karnataka
- (c) Kerala
- (d) Andhra Pradesh
- (e) Odisha

Q16. Which Public Sector Undertaking (PSU) has signed a Memorandum of Understanding (MoU) with US-based General Electric (GE) to set up a gas turbine plant in India? (August 2020)

- (a) ONGC
- (b) Indian Oil
- (c) GAIL
- (d) NTPC
- (e) Bharat Petroleum

Q17. Which of the following person is considered as the best performer in the respective sport for the Paris 2024 Olympic Games?

- (a) Praveen Chaudhary
- (b) Manika Batra
- (c) Bhavani Devaraj
- (d) Jeswin Alvarado
- (e) Aman Sehrawat

Q18. What is the name of the dedicated mobile app offered by the Central Pension Accounting Office (CPAO) to simplify access to services for pensioners?

- (a) Pension Samriddhi
- (b) CPAO Connect
- (c) Dirghayu
- (d) Vriddh Asa
- (e) Pension Samriddhi

Q19. The BioE3 Policy, recently approved by the Union Cabinet, focuses on fostering high-performance biomanufacturing. Which of the following does not align with the core themes of the BioE3 Policy?

- (a) Economy
- (b) Environment
- (c) Employment
- (d) Energy
- (e) None of the above

Q20. Under which of the following Acts does the Reserve Bank of India (RBI) derive its authority to regulate the financial market in India?

- (a) Reserve Bank of India Act, 1934
- (b) Banking Regulation Act, 1949
- (c) Payment and Settlement Systems Act, 2007
- (d) Securities Contract (Regulation) Act, 1956
- (e) Companies Act, 2013

Q21. Prime Minister Narendra Modi recently presented four BHISHM Cubes to the Government of Ukraine. What is the total number of emergency situations?

- (a) Around 50
- (b) Around 10
- (c) Around 20
- (d) Around 30
- (e) Around 40

Q22. What is the minimum net worth within financial year that an individual has to be eligible to open a BHISHM Cube? The tax returns must be filed by the individual.

- (a) Rs 25 lakh
- (b) Rs 50 lakh
- (c) Rs 75 lakh
- (d) Rs 1 crore
- (e) Rs 1.5 crore

Q23. According to the revised guideline by the RBI, deposit-taking business of the companies (HFCs) are required to maintain liquid assets to the extent of what percentage of their deposits on an ongoing basis by March 2025?

- (a) 10%
- (b) 12%
- (c) 13%
- (d) 14%
- (e) 15%

Q24. Among the Indian states, which one has the highest total area covered by wetlands, contributing significantly to biodiversity and ecosystem services?

- (a) West Bengal
- (b) Gujarat
- (c) Assam
- (d) Uttar Pradesh
- (e) Madhya Pradesh

Q25. Which of the following countries is not among the top 5 zinc-producing countries in the world as of 2023?

- (a) China
- (b) Peru
- (c) Australia
- (d) India
- (e) Russia

Q26. What is the new upper transaction limit for tax payments using the Unified Payments Interface (UPI) as per the Finance Bill, 2024?

- (a) ₹1 lakh
- (b) ₹2 lakh
- (c) ₹3 lakh
- (d) ₹4 lakh
- (e) ₹5 lakh

Q27. Where was the world's largest ever discovered diamond, the Cullinan, recently unearthed?

- (a) South Africa
- (b) Namibia
- (c) Botswana
- (d) Angola
- (e) Sierra Leone

Q28. According to a study by the Reserve Bank of India (RBI), what is the projected percentage increase in total private sector investment in the current financial year (FY 2024) over the previous financial year (FY 2023)?

- (a) 34%
- (b) 45%
- (c) 54%
- (d) 65%
- (e) 70%

Q29. How many core promoter banks initially formed the consortium to establish the National Payments Corporation of India (NPCI)?

- (a) 8
- (b) 10
- (c) 12
- (d) 15
- (e) 20

Q30. What is the maximum annual turnover limit for Micro Enterprises as per the classification guidelines for manufacturing and service enterprises?

- (a) Rs. 1 crore
- (b) Rs. 2 crore
- (c) Rs. 3 crore
- (d) Rs. 5 crore
- (e) Rs. 10 crore

Q31. The National Strategy for Financial Education (NSFE) for the period 2020-2025 has been prepared by which of the following financial institutions?

- (a) Reserve Bank of India
- (b) Securities and Exchange Board of India
- (c) Insurance Regulatory and Development Authority of India
- (d) Pension Fund Regulatory and Development Authority
- (e) All of the above

Q32. In the 4th category of States of Special Assistance, which state was recognized as the best performing state (in terms of per capita income)?

- (a) Arunachal Pradesh
- (b) Himachal Pradesh
- (c) Meghalaya
- (d) Nagaland
- (e) Goa

Q33. The maximum loan amount eligible for credit guarantee cover has been increased from INR 1.5 lakhs to INR 2.5 lakhs under the revamped Model Skill Loan Scheme. Under the revamped Model Skill Loan Scheme, what percentage of the loan amount is backed by a guarantee against default?

- (a) 50%
- (b) 60%
- (c) 75%
- (d) 85%
- (e) 90%

Q34. Which institute's scientists developed a new computational model for detecting cervical dysplasia with an average accuracy of 98.02%? (July 2024)

- (a) Indian Institute of Science (IISc)
- (b) Tata Institute of Fundamental Research (TIFR)
- (c) Institute of Advanced Study in Science and Technology (IASST)
- (d) Indian Council of Medical Research (ICMR)
- (e) National Institute of Biomedical Imaging and Bioengineering

Q35. What is the allocation for the Nirbhaya Fund in the financial year 2024-25 as announced in the Union Budget?

- (a) Rs 100 crore
- (b) Rs 150 crore
- (c) Rs 200 crore
- (d) Rs 250 crore
- (e) Rs 300 crore

Q36. In the Senior Citizen Savings Scheme (SCSS), what is the age limit for the second applicant in a joint account?

- (a) Above 50 years
- (b) Above 55 years
- (c) Above 60 years
- (d) No age limit
- (e) Above 65 years

Q37. What is the contribution rate for the Employees' Provident Fund (EPF) for employers in the private sector?

- (a) 8%
- (b) 10%
- (c) 12%
- (d) 14%
- (e) 15%

Q38. Which Indian government ministry is responsible for issuing the Certificate of Eligibility (COE) to migrant workers for social security schemes in SSA (Social Security Agreements)?

- (a) Ministry of Labour and Employment
- (b) Employees' Provident Fund Organisation
- (c) National Social Security Agency
- (d) Ministry of Health and Family Welfare
- (e) Labour Welfare Board

Top of Form

Q39. Under how many categories were the National Awards for e-Governance (NAeG) 2024 conferred?

- (a) Three
- (b) Four
- (c) Five
- (d) Six
- (e) Seven

Q40. In August 2024, India successfully named three underwater geographical structures in the Indian Ocean: the Ashoka seamount, the Chandragupt ridge, and the ____.

- (a) Sagar Kanya seamount
- (b) Raman ridge
- (c) Panikkar ridge
- (d) Kalpataru ridge
- (e) Maurya ridge

Q41. What are the sources of revenue for the Consolidated Fund of India?

- 1. Revenue from direct taxes (e.g., income tax and corporate tax)
 - 2. Revenue from indirect taxes (e.g., GST and excise duty)
 - 3. Dividends and profits from public sector enterprises
 - 4. Earnings from the sale of government securities
 - 5. Receipts from the sale of land and other assets
- (a) 1, 2, and 3
 - (b) 2, 3, and 4
 - (c) 1, 3, 4, and 5
 - (d) 1, 2, 3 and 5
 - (e) All of the above

Q42. Who won the Best Actor award at the 70th National Film Awards in 2022?

- (a) Vivek Agnihotri
- (b) Sooraj R. Barjatya
- (c) R. Madhavan
- (d) Sanjay Leela Ghahlan
- (e) Prashanth

Q43. SEBI has directed BSE to pay a differential regulatory fee of 18% per annum on the interest, due to a change in fee structure, on the premium for the coverage of the annual general meeting (AGM) of the company. At what interest rate will BSE pay the differential regulatory fee?

- (a) 10% per annum
- (b) 12% per annum
- (c) 15% per annum
- (d) 18% per annum
- (e) 20% per annum

Q44. How many foreign banks operating under the wholly owned subsidiary (WOS) model have been appointed as agency banks by the RBI as of 2023?

- (a) None
- (b) One
- (c) Two
- (d) Three
- (e) Five

Q45. Which of the following is not a term related to mutual funds?

- (a) Net Asset Value (NAV)
- (b) Systematic Investment Plan (SIP)
- (c) Expense Ratio
- (d) Moratorium Period
- (e) Asset Under Management (AUM)

Q46. Under the Differential Rate of Interest (DRI) Scheme, banks provide finance up to ____ at a concessional

- (a) ₹10,000
- (b) ₹12,000
- (c) ₹15,000
- (d) ₹18,000
- (e) ₹20,000

Q47. Under the Pradhan Mantri Aardram (PM-Aardram) scheme, what is the maximum amount of financial assistance provided to beneficiaries?

- (a) Rs. 3 lakh
- (b) Rs. 3.25 lakh
- (c) Rs. 4 lakh
- (d) Rs. 5 lakh
- (e) Rs. 5.5 lakh

Q48. Agri-Clinic and Allied Business Centres (ACAABCs) provide support in which of the following areas?

- (a) Soil health
- (b) Crop insurance
- (c) Clinical services
- (d) Prices of various agricultural commodities
- (e) All of the above

Q49. Shikhar Dhawan announced his retirement from all forms of cricket in August 2024. What remarkable record did he achieve on his Test debut?

- (a) Highest score in a debut Test inning
- (b) Most sixes in a debut match
- (c) Fastest Test century on debut
- (d) Most fours in a debut match
- (e) Highest strike rate on debut

Q50. In May 2024, India agreed with which country to work towards an early conclusion of the Local Currency Settlement System Agreement for enabling trade in domestic currencies?

- (a) South Africa
- (b) Nigeria
- (c) Brazil
- (d) Russia
- (e) Kenya

Directions (51-56): Read the following passage and answer the given questions.

Nuclear power has played a major role in reducing global CO₂ emissions over the past decades, collectively supplying about one-third of the world's electricity. However, in advanced economies, nuclear power alone cannot meet the growing demand for energy, especially at a time when the world urgently needs to transition to a fully sustainable energy system. The decline of nuclear power in advanced economies is primarily due to safety concerns. Projected by 2040 if not earlier, the cost of transitioning to a fully sustainable energy system without nuclear power could rise significantly. To address these concerns, the report suggests several key government actions. These include supporting the safe operation of existing nuclear plants, encouraging the construction of new nuclear power facilities, and investing in advanced nuclear technologies. The report also highlights the need for consistent and progressive policies to support the development of nuclear power and wind. Without it, the transition to a fully sustainable energy system will likely be delayed and progress in reducing emissions could slow significantly. To address these concerns, the report suggests several key government actions. These include supporting the safe operation of existing nuclear plants, encouraging the construction of new nuclear power facilities, and investing in advanced nuclear technologies. The report also highlights the need for consistent and progressive policies to support the development of nuclear power and wind.

Q51. Which of the following statements can be inferred from the passage?

- (I) Nuclear power has played a major role in reducing global CO₂ emissions over the past decades.
 - (II) The decline of nuclear power in advanced economies is primarily due to safety concerns.
 - (III) The cost of transitioning to a fully renewable energy system without nuclear power could rise significantly.
- (a) Only (I)
 - (b) Only (II)
 - (c) Both (I) and (III)
 - (d) Only (III)
 - (e) All (I), (II), and (III)

Q52. According to the passage, why is the decline of nuclear power a cause for concern?

- (a) It poses a threat to the stability and security of global energy supplies.
- (b) It could result in a rise in CO2 emissions, putting international climate goals at risk.
- (c) Nuclear power is the only reliable source of low-carbon energy that can support global energy needs.
- (d) The expenses associated with maintaining existing nuclear power plants are excessively high, contributing to the decline.
- (e) The development and implementation of advanced nuclear technologies are not yet practical.

Q53. Which of the following actions is NOT suggested by the report to maintain nuclear power as part of the global energy strategy.

- (a) Promoting advanced nuclear technologies.
- (b) Allocating more resources to nuclear power.
- (c) Giving priority to renewable energy sources.
- (d) Supporting international nuclear safety standards.
- (e) Making sure nuclear power remains a key part of the global energy strategy.

Q54. Which of the following is a consequence of the decline in nuclear power from the global energy mix?

- (a) Solar and wind energy have become the primary sources of power, replacing nuclear power.
- (b) Advanced nuclear technologies are being developed, leading to improvements in energy efficiency.
- (c) The world is investing more in renewable energy sources, leading to improvements in energy efficiency.
- (d) CO2 emissions have increased, leading to more alternatives for reducing emissions.
- (e) Achieving the Paris Agreement goals will become more difficult.

Q55. Which of the following is an incorrect interpretation of the phrase "rapid cuts in emissions" used in the passage?

- (a) The Sustainable Development Goals require immediate and significant reductions in CO2 emissions.
- (b) Meeting the Paris Agreement goals requires immediate and significant reductions in CO2 emissions.
- (c) The scenario described in the passage implies that slow progress in emission reductions is acceptable.
- (d) The passage implies that nuclear power helps meet the rapid emission reduction requirements.
- (e) The phrase indicates that slow progress in emission reductions is acceptable.

Q56. What is one of the major consequences of the decline in nuclear power?

- (a) A growing global dependence on nuclear energy, leading to a shift away from other energy sources and increasing the demand for nuclear power in the energy mix.
- (b) Strengthened electricity security across various regions, resulting in improved stability and reliability of energy supplies despite the reduced reliance on nuclear power.
- (c) Increased cost efficiency within the energy sector, allowing for more affordable energy production and distribution due to the decline in nuclear energy investments.

(d) Significant impacts on both electricity security and the overall cost of energy, as the decline of nuclear power undermines the stability of energy supplies and increases energy-related expenses.

(e) A higher dependence on fossil fuels in advanced economies, causing a shift back to more carbon-intensive energy sources to compensate for the decline of nuclear power.

Directions (57-60): In the questions below, a sentence is divided into several parts. Select the most appropriate sequence to rearrange the parts into a grammatically correct and contextually coherent sentence.

Q57. (A) of climate change and preserving

(B) is essential for maintaining the planet's ecosystems

(C) and responsible

(D) including

(E) biodiversity

(F) adopting sustainable

(a) FDCBAE

(b) FDBCEA

(c) EBADAC

(d) EBACAD

(e) EBCFAD

Q58. (A) but a lack of trust in the government

(B) encouraging

(C) effective leadership is essential for success

(D) empowering

(E) ownership and participation in decision-making

(F) not only a necessary condition for success

(a) CDEBAF

(b) BDECFA

(c) CFABDE

(d) BDEAFC

(e) BCEDFA

Q59. (A) artificial intelligence

(B) necessitate careful regulation and

(C) revolutionize industries, but its ethical implications,

(D) job displacement, bias, and data security,

(E) responsible technological development

(F) including concerns over

(a) ACDFEB

(b) ADCFEB

(c) ACFEDB

(d) ACFDBE

(e) ABCDEF



- Q60.** (A) and infrastructure strain, requiring
(B) livable environments for future populations
(C) such as housing shortages, pollution,
(D) as urbanization continues to reshape
(E) innovative planning to ensure sustainable,
(F) the global landscape, cities face growing challenges
(a) DFCAEB
(b) DECABF
(c) DACEBF
(d) FEDACB
(e) FADCEB

Directions (61–62). Each sentence below contains a bolded word or phrase. One of the parts is grammatically incorrect. Identify the part(s) from the sentence that is/are incorrect.

- Q61.** To understand the impact of the new budget, including budget cuts, individuals to make (B)/ informed decisions about the long-term financial future of the organization.
(a) A
(b) A-B
(c) C-D
(d) D
(e) No error

- Q62.** Not only did the team (A) achieve (B)/ remarkable success in the project, but they also encountered (C) such challenges that tested their (C)/ skills and (D) determination (D).
(a) A-D
(b) A-B
(c) C-D
(d) D
(e) No error

- Q63.** The rapidly growth in urban populations (A) / have led to increased demand (B) / for housing, infrastructure, and (C) / public services in many (D) / **developing countries**.
(a) A-B
(b) B-C
(c) C-D
(d) D
(e) No error

Q64. If we would have known (A) / about the new policy changes, (B) / we had prepared (C) / **more effectively**/ for the upcoming challenges. (D)

- (a) A-B
- (b) B-C
- (c) A-C
- (d) D
- (e) No error

Q65. Neither of the technicians **unexpectedly**

- (a) A-B
- (b) B-C
- (c) A-D
- (d) B-D
- (e) No error

Q66. Every year, the government applies (B) / around the world, the government places (C) / universities

- (a) A-B
- (b) B-C
- (c) A-D
- (d) B
- (e) No error

Q67. Each of the participants / were asked to provide (D) / recommendations to be given (C) including their suggestions for (A) / and their overall satisfaction with the experience. (E)

- (a) A-B
- (b) B-C
- (c) A
- (d) D-E
- (e) No error

Directions (68-73): Read the following passage and answer the given questions.

Solar power is steadily reshaping the energy landscape, not just through its promise of sustainability, but by overcoming some of the long-standing technical barriers that once held it back. One of the most significant advancements in recent years lies in the rise of perovskite solar cells. Unlike conventional silicon-based panels, these cells are more affordable to produce and remarkably versatile, offering a faster route to mass adoption of solar energy. The reduced production costs promise to democratize clean energy access, potentially making solar a primary power source for both individuals and industries.

Efficiency, a crucial measure of solar technology's viability, has also seen dramatic improvements. Photovoltaic (PV) panels, now surpassing 20% efficiency in standard conditions, can convert more sunlight into electricity than ever before. Cutting-edge research into tandem solar cells is even pushing efficiency above 25%, challenging old assumptions about solar's limitations.

In addition to these technical leaps, solar power offers unparalleled environmental benefits. Unlike fossil fuel-based energy, solar power produces no harmful emissions during electricity generation, helping to combat climate change and significantly reducing global carbon emissions. This makes it an environmentally attractive alternative as countries seek to meet international climate goals.

Another challenge, historically associated with solar energy, was its intermittency—solar power generation stops when the sun is not shining. However, advancements in energy storage technologies are helping to resolve this issue. The development of large-scale battery farms and pumped hydro storage can store excess energy during sunny periods and release it during cloudy periods.

Grid integration is another key area of focus. Smart grids, which use digital communication technology to monitor and manage the flow of electricity, are being implemented worldwide. These grids allow for better integration of solar power, ensuring that energy is distributed efficiently and reliably. Additionally, decentralized energy systems, such as community solar farms, are being developed to allow individuals and businesses to benefit from solar power without the need for large-scale infrastructure. Ultimately, solar power's ability to provide clean, renewable energy positions it as a central component of the global energy shift, with its ecological benefits and economic advantages driving its rapid growth.

Q68. According to the passage, which of the following statements about perovskite solar cells is correct?

- (a) Perovskite solar cells are more efficient and environmentally friendly than silicon-based solar panels.
- (b) Silicon-based solar panels are more reliable and affordable than perovskite solar cells.
- (c) Unlike silicon-based panels, perovskite cells are easier to integrate into rooftop solar panels, enhancing energy distribution.
- (d) Perovskite solar cells are more cost-effective and versatile than silicon-based panels, making them a more widespread solar technology.
- (e) The development of perovskite solar cells has reached a 25% efficiency milestone.

Q69. Which of the following statements is most likely to be weakened if the technological advancements discussed in the passage fail to materialize?

- (I) Solar energy will become the primary energy source for both individuals and industries.
 - (II) Global reliance on fossil fuels will decrease as solar technology becomes more affordable and efficient.
 - (III) Climate change goals will be met if solar power continues to evolve as expected.
- (a) Only (I)
 - (b) Both (I) and (II)
 - (c) Only (III)
 - (d) Both (II) and (III)
 - (e) All (I), (II), and (III)

Q70. What is the tone of the passage?

- (a) Pessimistic
- (b) Critical
- (c) Optimistic
- (d) Neutral
- (e) Skeptical

Q71. Which of the following best reflects the significance of "grid integration" in the context of solar power as discussed in the passage?

- (a) Grid integration allows solar power to be distributed across regions.
- (b) It allows solar power to be stored in batteries for use during the night.
- (c) Grid integration enables solar power to meet fluctuating energy needs, making it a more reliable source.
- (d) Grid integration reduces the need for energy storage and distribution.
- (e) It ensures that solar power is used efficiently and sustainably.

Q72. Identify the main theme of the passage on the passage.

- (I) The environmental benefits of solar power, including zero emissions.
 - (II) Solar power's role in reducing the carbon footprint of various systems.
 - (III) Perovskite solar cells' potential to revolutionize the solar energy sector.
- (a) Only (I)
 - (b) Both (I) and (II)
 - (c) Only (II)
 - (d) Only (III)
 - (e) All (I) (II) (III)

Q73. Which of the following is a primary benefit of tandem solar cells mentioned in the passage?

- (a) Tandem solar cells are easier to manufacture than conventional solar cells.
- (b) Tandem solar cells have a higher efficiency than conventional solar cells.
- (c) Tandem solar cells can be used in a wider range of additional solar applications.
- (d) Tandem solar cells are more durable than conventional solar cells.
- (e) Tandem solar cells are less expensive than silicon-based and perovskite solar cells.

Q74. Read the information and answer the given question.

John has consistently demonstrated a lack of punctuality, often arriving late to meetings and missing important deadlines, which has caused disruptions in the workflow of the team. Despite numerous reminders and opportunities to improve his time management skills, he continues to struggle with completing tasks on schedule, putting added pressure on his colleagues. Additionally, John has developed a reputation for being arrogant, dismissing constructive feedback from both peers and supervisors, and often undermining the efforts of others with an overconfident attitude. His reluctance to acknowledge these issues has created tension in the workplace, making it difficult for the team to collaborate effectively.

Based on the paragraph, what can be inferred about John's work behavior?

- (a) John frequently meets deadlines but struggles with maintaining a positive relationship with his team.
- (b) John's arrogance stems from the heavy workload he faces and the constant criticism he receives regarding his personal qualities.
- (c) John acknowledges that he lacks necessary skills for the project and thus withdraws from it.
- (d) John is not dependable for urgent projects due to his tardiness and arrogance.
- (e) John is known for always providing constructive feedback to his peers.

Q75. Read the following passage and answer the given question.

Lily is a high school student who excels academically, consistently earning top grades in all her subjects. However, she often feels overwhelmed by her workload, believing that achieving perfect scores is a failure. As a result, Lily sometimes neglects her extracurricular activities. While her friends enjoy participating in sports and social events, Lily focuses solely on her studies. Despite her academic success, she often feels isolated from her friends. Lily's perfect record.

Based on the passage, which statement best describes Lily's attitude towards life?

- (a) Lily believes that academic achievement is the only measure of success in life.
- (b) Lily prefers to spend her free time alone, focusing on her studies while her friends go out.
- (c) Lily's friends often criticize her for neglecting her studies.
- (d) Lily does not participate in extracurricular activities, which affects her academic performance on weekends with friends.
- (e) Lily balances her academic workload with a busy social life, enjoying all activities.

Directions (71-75): Read the following passage and answer the questions.

Recent advances in medical research have led to the development of personalized medicine, a new approach that tailors medical treatment to the individual characteristics of each patient. Researchers have been exploring how genetic, environmental, and lifestyle factors influence the effectiveness of various treatments. One prominent example is the use of targeted therapies in cancer treatment. Unlike traditional one-size-fits-all approaches, targeted therapies focus on specific molecular targets associated with cancer growth. For instance, the drug **imatinib**, used to treat certain types of leukemia, targets a specific protein that promotes cancer cell growth without affecting healthy cells. This precision treatment has led to improved outcomes for patients. Another area of research is the development of mRNA vaccines. Though mRNA vaccine technology has been studied for decades, it gained widespread attention during the COVID-19 pandemic. Researchers successfully developed vaccines like **Pfizer-BioNTech's** mRNA vaccine in record time, which instructs the body's cells to produce a protein that triggers an immune response. This method provides a safer and faster way to develop vaccines, as it avoids the traditional requirement of growing live viruses in laboratories. The success of these vaccines has spurred further research into using mRNA technology to treat other diseases, such as influenza, HIV, and certain cancers.

These breakthroughs in research, from personalized therapies to innovative vaccines, are transforming the landscape of medicine, offering more effective and individualized treatments while reducing potential side effects. The ongoing exploration of these fields holds promise for the future of healthcare.

Q76. Based on the passage, which of the following assumptions can be made about mRNA vaccines?

- (I) mRNA vaccine technology has applications beyond COVID-19 treatment.
 - (II) mRNA vaccines can be developed more quickly than traditional vaccines.
 - (III) mRNA vaccines have proven to be more effective than all other vaccine types.
- (a) Only (I)
 - (b) Both (I) and (II)
 - (c) Only (III)
 - (d) Both (I) and (III)
 - (e) All (I), (II), and (III)

Q77. Identify

- (a) Imatinib is a targeted therapy that is used to treat cancer.
- (b) Traditional vaccines are made from weakened or inactivated viruses.
- (c) Personalized medicine is a type of medicine that is tailored to an individual's genetic profile.
- (d) mRNA vaccines are a type of vaccine that is made from messenger RNA.
- (e) Targeted therapy is a type of cancer treatment that targets specific molecules in the body.

Q78. What is

- (a) Doubtful
- (b) Hopeful
- (c) Analytical
- (d) Alarmist
- (e) Pessimistic

Q79. Based on the passage, what is the most likely reason for the growing interest in mRNA vaccine technology beyond COVID-19?

- (a) mRNA vaccines have proven to be more cost-effective than all other types of vaccines.
- (b) mRNA technology is a platform that can be adapted to develop treatments for various diseases quickly.
- (c) The use of mRNA vaccines is a new and innovative approach to vaccine development.
- (d) mRNA vaccines are a type of vaccine that is made from messenger RNA.
- (e) Research into mRNA vaccines focuses solely on treating infectious diseases like influenza and HIV.

Q80. Which of the following can be inferred about the potential future challenges of personalized medicine based on the passage?

- (a) Personalized medicine may become too expensive for widespread adoption due to its individualized approach.
- (b) Personalized medicine is likely to cause more side effects because of its focus on targeting specific molecular profiles.
- (c) The success of personalized medicine will depend heavily on integrating genetic research into medical treatments.

(d) Personalized medicine will soon replace all forms of traditional medicine, making standardized treatments obsolete.

(e) Personalized medicine is effective only in treating cancer and has limited applications in other fields of healthcare.

Q81. Which of the following statements can be inferred from the passage regarding advancements in medical research?

(I) Targeted therapies have reduced the harmful side effects associated with traditional cancer treatments.

(II) mRNA vaccine technology is gaining interest for its potential to treat diseases beyond infectious ones.

(III) Personalized medicine focuses exclusively on genetic factors when developing individualized treatments.

(a) Only (I)

(b) Both (I) and (II)

(c) Only (III)

(d) Both (II) and (III)

(e) All (I), (II) and (III)

Directions (81-85): Read the passage carefully and select the word that best fits the blank. **Highlighted words:** Select the word that best fits the blank. The word that can be used to ensure the paragraph is contextually accurate.

A recent psychological study highlighted the cognitive biases that influence decision-making. Researchers focused on the risks are identical. Participants were asked to choose between two options, (C), and the results confirmed the hypothesis. The study revealed that framing effects significantly influenced participants' tolerance. This research has implications for fields like economics, marketing, and public policy, as understanding cognitive biases can improve strategies for influencing decision-making processes.

Q82. Which of the following best describes the word "highlighted" in the passage?

(a) emphasis

(b) proposed

(c) shed light

(d) underscored

(e) No replacement required

Q83. Which of the following is most suitable to replace (B)?

(a) fabricated

(b) economic

(c) sustenance

(d) No replacement required

(e) commercial

Q84. Which of the following is most suitable to replace (C)?

- (a) No replacement required
- (b) scenarios
- (c) situation
- (d) predicament
- (e) context

Q85. Which of the following is most suitable to replace (D)?

- (a) embrace
- (b) No replacement required
- (c) seizure
- (d) aversion
- (e) espousal

Q86. Which of

- (a) No replacement
- (b) process
- (c) coagulated
- (d) replaced
- (e) altered

Q87. Which of the following is most suitable to replace (F)?

- (a) organization
- (b) behavioral
- (c) No replacement
- (d) cohort
- (e) realistic

Directions (84-89): In the following question, a sentence is given with a blank and five options are provided. Select the most appropriate word to fill in the blank ensuring that the sentence is both grammatically and contextually correct and meaningful.

Q88. The word

- (a) solitude
- (b) apathy
- (c) hostility
- (d) solidarity
- (e) detachment

Q89. The artist found inspiration for his new sculpture in his nightly _____.

- (a) routine
- (b) muse
- (c) monotony
- (d) impulse
- (e) hesitation

Directions (90): In the paragraph below, some phrasal verbs may be incorrectly positioned. Identify the phrasal verbs that should be swapped to create a coherent paragraph.

Q90. As the project deadline approached, the team needed to **pull together (i)** their resources to ensure success. They began to **carry on (ii)** the final details, making sure nothing was overlooked. Everyone felt the pressure, but they were determined to **go over (iii)** despite the challenges. By the end of the day, they managed to **wrap up (iv)** their tasks, feeling accomplished and ready for the presentation.

- (a) i-ii
- (b) i-iv
- (c) ii-iv
- (d) ii-iii
- (e) No interchange

Directions (91-92):

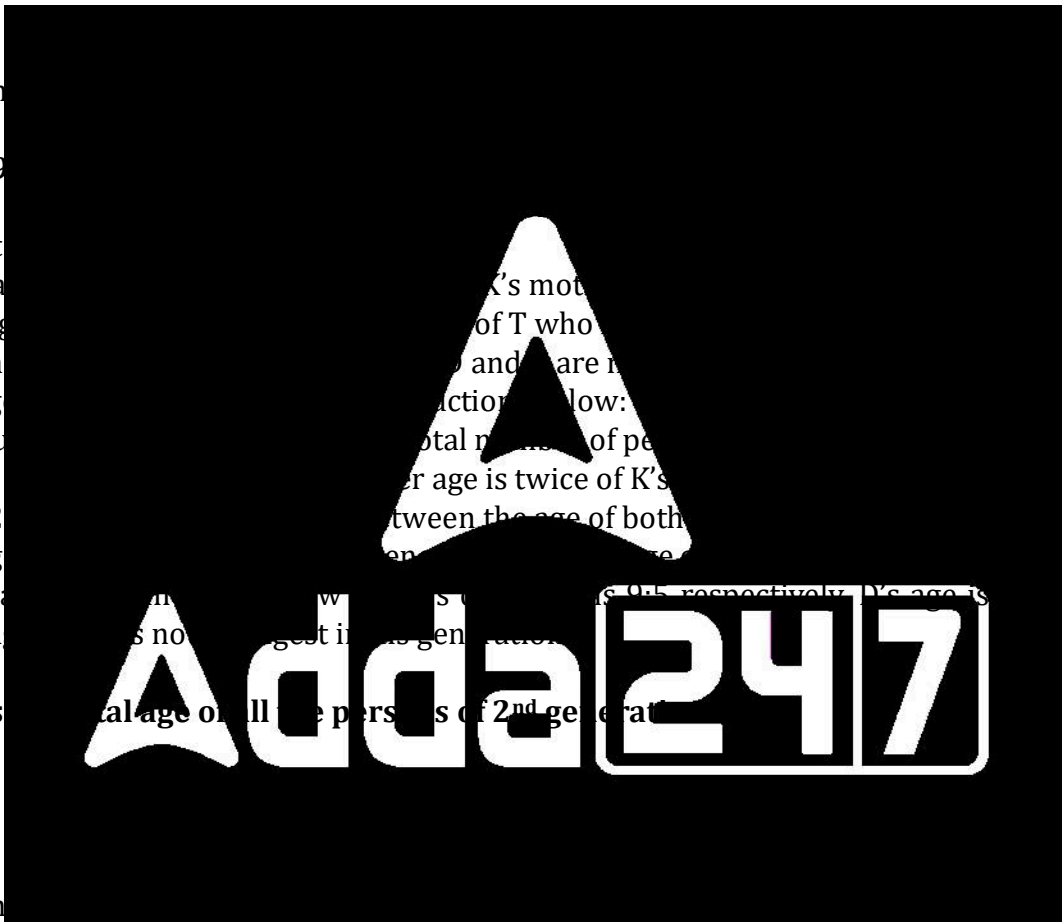
Nine persons A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z are related to each other as follows:
 A is the father of B and C.
 B is the son of A and C.
 C is the daughter of A and B.
 D is the son of B and C.
 E is the daughter of B and C.
 F is the son of C and D.
 G is the daughter of C and D.
 H is the son of D and E.
 I is the daughter of D and E.
 J is the son of E and F.
 K is the daughter of E and F.
 L is the son of F and G.
 M is the daughter of F and G.
 N is the son of G and H.
 O is the daughter of G and H.
 P is the son of H and I.
 Q is the daughter of H and I.
 R is the son of I and J.
 S is the daughter of I and J.
 T is the son of J and K.
 U is the daughter of J and K.
 V is the son of K and L.
 W is the daughter of K and L.
 X is the son of L and M.
 Y is the daughter of L and M.
 Z is the son of M and N.
 A is the grandfather of B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 B is the father of C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 C is the mother of B, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 D is the father of E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 E is the mother of D, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 F is the father of G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 G is the mother of F, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 H is the father of I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 I is the mother of H, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 J is the father of K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 K is the mother of J, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 L is the father of M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 M is the mother of L, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.
 N is the father of O, P, Q, R, S, T, U, V, W, X, Y, Z.
 O is the mother of N, P, Q, R, S, T, U, V, W, X, Y, Z.
 P is the father of Q, R, S, T, U, V, W, X, Y, Z.
 Q is the mother of P, R, S, T, U, V, W, X, Y, Z.
 R is the father of S, T, U, V, W, X, Y, Z.
 S is the mother of R, T, U, V, W, X, Y, Z.
 T is the father of U, V, W, X, Y, Z.
 U is the mother of T, V, W, X, Y, Z.
 V is the father of W, X, Y, Z.
 W is the mother of V, X, Y, Z.
 X is the father of Y, Z.
 Y is the mother of X, Z.
 Z is the father of Y.

Q91. What is the total age of all the persons of 2nd generation?

- (a) 102 years
- (b) 119 years
- (c) 117 years
- (d) 129 years
- (e) None of these

Q92. Which of the following statement is/are correct?

- I. oldest person's age is an odd number
- II. M is nephew of D
- III. T is older to K
- (a) Only III
- (b) Only I
- (c) Both II and III
- (d) Both I and II
- (e) All I, II and III



Q97. If E and R interchanged their places then who sits 45m away from E when counting from one of the sides from E?

- (a) B
- (b) F
- (c) H
- (d) R
- (e) M

Q98. Which of the following pairs of persons are immediate neighbors?

- (a) E and O
- (b) R and G
- (c) F and J
- (d) B and M
- (e) J and B

Q99. Four of the following persons are seated on a bench. Which one does not belong to the group?

- (a) B
- (b) O
- (c) I
- (d) N
- (e) C

Q100. Which of the following is true?
 I. F sits at a distance of 9m from M when counting right of F.
 II. L sits at one of the corners of the square table.
 III. Four persons sit between H and J when counting from left of C.

- (a) Only I
- (b) Both I and II
- (c) Both II and III
- (d) Only III
- (e) Only II



Directions (101-105): In each question, rows containing different elements are provided. To find out the resultant of a particular row, follow the given conditions:

Condition 1: If an even number is followed by an odd number, then the resultant must be the difference between the number.

Condition 2: If an odd number is followed by another odd prime number, then the sum of the resultants is added by 4.

Condition 3: If an odd number is followed by an even number, then the resultant must be the sum of both numbers.

Condition 4: If an even number is followed by an even number, then the resultant must be the difference between the number added by 2.

Condition 5: If an odd number is followed by another odd number (not prime), then the resultant must be product of both the number subtracted by 6.

Now, answer the following questions based on the above conditions:

Q101. What is the sum of the resultants of both rows?

25 17 36

54 22 77

(a) 70

(b) 55

(c) 67

(d) 53

(e) None of the

Q102. What is the resultant of the following numbers?

45 34 92

13 9 78

(a) 324

(b) 441

(c) 579

(d) 676

(e) None of the

Q103. What will be the resultant of the following numbers?

31 46 13

63 17 Y

(a) 89

(b) 76

(c) 32

(d) 88

(e) 95

Q104. What will be the value of X and Z respectively if the difference between the resultants of both the rows is equal to 10?

12 37 X

Z 9 6

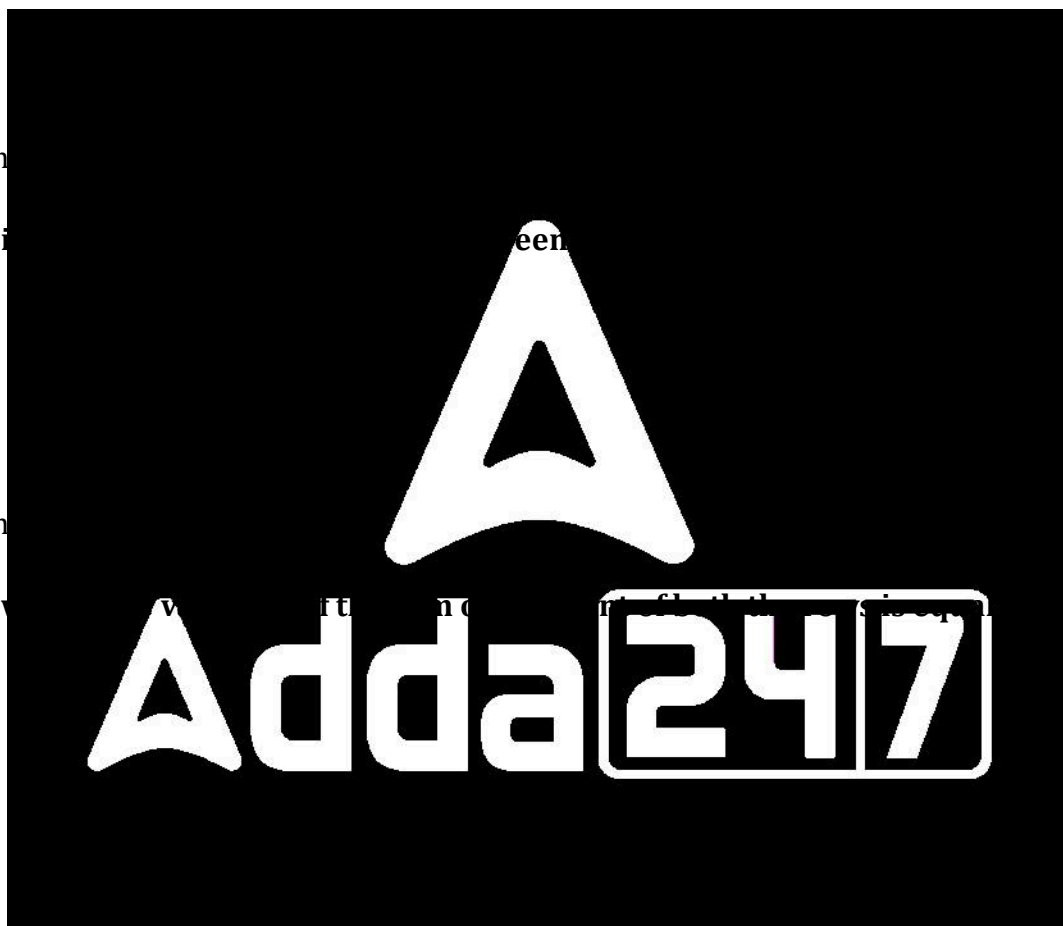
(a) 15, 18

(b) 14, 7

(c) 12, 3

(d) 22, 9

(e) None of these



Q105. What is the product of the resultants of both rows?

11 9 3

5 19 4

(a) 2800

(b) 2600

(c) 1072

(d) 2684

(e) None of these

Directions (1 to 5): In each question, two statements numbered I and II are given, followed by four conclusions numbered (a) to (d). You have to decide which of the conclusions is/are correct on the basis of the statements given. The statements are sufficient or not sufficient to answer the question.

(a) if the data given in statement I alone is sufficient to answer the question.

(b) if the data given in statement II alone is sufficient to answer the question.

(c) if the data given in both statements I and II together are sufficient to answer the question.

(d) if the data given in both statements I and II together are not sufficient to answer the question.

(e) if the data given in both statements I and II together are not sufficient to answer the question.

(f) if the data given in both statements I and II together are not sufficient to answer the question.

(g) if the data given in both statements I and II together are not sufficient to answer the question.

Q106. Five boxes are placed one above another in the same order as they are numbered as 1 to 5.

Which box is placed immediately above box C and immediately below box E?

Statement I: Box A is placed immediately above box C and immediately below box E.

Statement II: Box B is placed immediately below box D and two boxes below box E.

Box A which is placed immediately above box C and immediately below box E.

Box B which is placed immediately below box D and two boxes below box E.

Q107. Six persons P, Q, R, S, T and U have meetings on Monday to Saturday, but not necessarily in that order.

Statement I: P has a meeting on Wednesday and three days before U. As many persons have meeting before U as after R.

Statement II: Q has a meeting before T. V has a meeting before U. P has a meeting before V.

Q108. What is the code of "Are regular"?

Statement I: "regular classes scheduled" is coded as "mj kl pr". "classes tomorrow are cancelled" is coded as "ui ml km mj"

Statement II: "regular exercise is important" is coded as "mo hg kl qw". "regular meetings are important" is coded as "jk ml kl mo"

Q109. Five persons – A, B, C, D and E sit in a linear row and face north, but not necessarily in the same order then what is the position of E with respect to C?

Statement I: E sits second to the right of B. D sits second to the left of A. D sits immediate right of C who sits second to the left of B.

Statement II: A and E are immediate neighbours. C sits third to the left of A.

Q110. Statement: In an effort to combat rising air pollution levels, several city governments are implementing policies that encourage the use of electric vehicles (EVs). These measures include offering tax incentives, developing more EV charging infrastructure, and restricting the use of traditional fuel-powered vehicles. These measures are expected to reduce the environmental impact of transportation and reduce the cost of ownership for EVs.

Which of the following is a likely outcome of these measures?

- (a) Electric vehicle sales will increase significantly.
- (b) Public awareness of EVs will increase.
- (c) The high cost of EVs will be offset by tax incentives.
- (d) The current infrastructure for EVs will be improved.
- (e) The electric vehicle market will grow faster than the fossil fuel market.

Q111. Statement: Several organizations are working to promote women's economic participation and entrepreneurship. These organizations are designed to provide women with the tools and resources needed to start and grow their own businesses. These initiatives are expected to increase women's economic participation and entrepreneurship, which will lead to higher employment levels and economic growth.

Which of the following is a likely outcome of these initiatives?

- I. Many organizations believe that traditional roles limit women's economic participation.
 - II. Women who are new business owners are likely to have better access to economic opportunities.
 - III. Women can enhance their financial prospects through targeted skill development programs.
 - IV. Vocational training is the most effective way to boost a country's overall economy.
- (a) Both I and II
 - (b) Both I and III
 - (c) Only II
 - (d) Both II and III
 - (e) Both II and IV

Directions (112-116): Study the following information carefully and answer the given questions below:

There are eight employees A, B, C, D, E, F, G and H working in a company at different designations: CEO, Vice President (VP), Senior Manager (SM), Manager, Assistant Manager (AM), Junior Officer (JO), Clerk and Trainee. Each employee plays a different sport: Football, Cricket, Basketball, Hockey, Tennis, Badminton, Chess and Volleyball. The designations are ranked in order with CEO being the senior-most and Trainee being the junior-most. All the information is not necessarily in the same order.

The one who plays Badminton is designated just junior to D. A and G don't play Tennis and Hockey. Three designations are between C and the one who plays Basketball. E is two designations junior to the person who plays basketball. C and E are not designated as the junior-most person and senior person. The number of persons senior to E is two less than the number of persons junior to the person who plays Badminton. More than four persons are designated between D and H who plays Cricket. As many persons senior to the person who plays Cricket as junior to the person who plays Hockey. B doesn't play Badminton. The one who plays Chess is two persons senior than G. E and G don't play Football. The person designated as Assistant Manager, F and B don't play Chess.

Q112. Which among the following games B plays and how many persons are junior to B respectively?

- (a) Seven, Hockey
- (b) Five, Hockey
- (c) Seven, Basketball
- (d) Five, Basketball
- (e) None of the above

Q113. Which

- (a) A – Senior
- (b) G – Clerk
- (c) C – Clerk
- (d) C – Junior
- (e) E – Manager

Q114. Which

- (a) D is the designator for the person who plays Chess.
- (b) F is designated as Assistant Manager.
- (c) The person designated as Assistant Manager plays Chess.
- (d) Four designations are there between F and C.
- (e) All are incorrect.

Q115. Which

- (a) Clerk
- (b) Junior Officer
- (c) Senior Manager
- (d) Vice President
- (e) Assistant Manager

Q116. How many designations are there between A and the one who plays Football?

- (a) As many persons designated junior to the person who plays Tennis
- (b) As many persons designated senior to the person who plays Hockey
- (c) As many persons designated between F and C
- (d) Four
- (e) As many persons designated between E and H



(a) T
(b) Q
(c) P
(d) V
(e) None of these

- Q118.** If in the alphabetical series, the first and last letters are changed with each other, the second and the second last are changed with each other and so on till the middle letter, then the third letter from the right end and the third letter from the left end will be the same. For example, in the alphabetical series, if the first and last letters are changed with each other, the second and the second last are changed with each other and so on till the middle letter, then the third letter from the right end and the third letter from the left end will be the same. For example, in the alphabetical series, if the first and last letters are changed with each other, the second and the second last are changed with each other and so on till the middle letter, then the third letter from the right end and the third letter from the left end will be the same.

- Q119.** Statement: "The use of automation in manufacturing processes, particularly in semiconductor production, has led to a significant increase in productivity and cost efficiency. However, this has also resulted in the displacement of workers, leading to unemployment and social issues. Therefore, governments should implement policies to retrain workers and provide social safety nets to mitigate the negative impacts of automation." Do you agree or disagree with this statement? Discuss the reasons for your answer, providing specific examples and evidence to support your position.

- I. Focus on industry partnerships for workforce cooperation to promote economic growth.
- II. Collaborate with tech providers to introduce VR-based simulation for on-the-job training.
- III. Implement a certification system to quickly upskill workers in sectors with shortages.

- Q120. 6G connectivity is in development, with technologies like Reconfigurable Intelligent Surfaces (RIS) expected to optimize wireless communications and support emerging tech like autonomous vehicles. Which of the following courses of action should be taken to support this advancement?**

- 29

- (a) Only II
- (b) Only III
- (c) Only I
- (d) Both II and III
- (e) Both I and II

Q121. Statement: To combat climate change, many countries are accelerating investments in renewable energy and sustainable technologies. A recent focus is on developing hydrogen fuel cells for clean energy production and storage, aiming to reduce reliance on fossil fuels and decrease greenhouse gas emissions. **Which of the following courses of action is the most suitable to support the statement's objective of advancing hydrogen fuel cell technology?**

- (a) Government should provide subsidies for hydrogen fuel cell technology to encourage adoption.
- (b) Encourage research and development in hydrogen fuel cell technology, focusing on improving efficiency and reducing costs.
- (c) Limit the production of hydrogen fuel cells to ensure that only the most advanced technologies are available.
- (d) Increase safety measures for hydrogen fuel cells to keep them from being widely used.
- (e) Prioritize investment in other renewable energy sources, focusing on improving road infrastructure.

Directions (1 to 5): In each question, a line of words is given, followed by a question. The question is followed by five options, each of which is a possible rearrangement of the words in the line of words. Choose the option which is the correct rearrangement of the words in the line of words.

Input: 97 wisdom 23 clarify 1 justice 51 simplify 8

Step I: 52 97 61 clarify 83 justice 1 simplify 23 wisdom

Step II: 83 52 1 simplify justice 51 clarify 23 wisdom 97

Step III: 17 83 23 61 clarify 52 wisdom 97 justice 51

Step IV: 46 17 51 23 83 97 52 wisdom 61 clarify

Step V: 79 46 51 23 83 97 52 wisdom 61 clarify

Based on the input and steps given above, answer the related questions.

Input: 45 courage 86 understand 31 venture 32 meticulous 42 explore

Q122. Find the sum of the numbers which are second from the right end and third from left end in Step IV?

- (a) 63
- (b) 36
- (c) 131
- (d) 77
- (e) None of these

Q123. Which element is eighth from the left end in Step III?

- (a) 86
- (b) erutnev
- (c) suolucitem
- (d) courage
- (e) None of these

Q124. In which among the following step “86 42 explore erutnev” is present in same manner?

- (a) Step I
- (b) Step II
- (c) Step IV
- (d) Step III
- (e) Step V

Q125. Which element is eighth from the left end in the last step?

- (a) 54
- (b) 23
- (c) suolucitem
- (d) erutnev
- (e) 13

Q126. What is the fifth word from left end in the last step?

- (a) 12
- (b) 11
- (c) 10
- (d) 14
- (e) None of these

Q127. Seven persons – M, N, O, P, Q, R and S go to mall (but not necessarily in the same order) on seven different days of the week starting from Monday to Sunday. S goes to mall after P but immediately after O. More than three persons go to mall between Q and O. Q goes to mall immediately after M but M doesn't go to the mall on Friday. Two person goes between P and N. N doesn't go to the mall on Monday. Who among the following persons goes to the mall on Thursday?

- (a) O
- (b) P
- (c) N
- (d) M
- (e) R

Directions (128-130): Study the following information carefully and answer the given questions.

In certain coding language, the directions are coded as per below conditions.

X@Y means – X is North of Y

X%Y means – X is South of Y

X#Y means – X is East of Y

X\$Y means – X is West of Y

@ and \$ means the distance between the two points is either 4m or 8m.

% and # means the distance between the two points is either 3m or 7m.

XY > WZ Means the distance between point X and point Y is greater than that of point W and point Z.

Example: A @ B and A \$ B means A is north of B and A is west of B respectively and the distance between A and B is either 4m or 8m.

Condition:

D#E, F%E, G@H

Q128. What is the direction of Point I from Point P?

- (a) North-west
- (b) South
- (c) South-west
- (d) North-east
- (e) None of these

Q129. What is the distance between Point I and Point P?

- (a) 13m
- (b) 8m
- (c) 73m
- (d) 113m
- (e) Can't be determined

Q130. How far (actual distance) and in which direction is Point I from Point P?

- (a) 12m, North
- (b) 10m, South
- (c) 12m, South
- (d) 8m, South
- (e) None of these

Q131. Neural technology in headphones is advancing rapidly, enabling non-invasive brain control for tasks like web browsing and gaming. This innovation could transform how users interact with devices, offering hands-free control through brainwave sensors, enhancing convenience and accessibility.

Which of the following arguments is the strongest in support of the claim that neural technology in headphones will revolutionize user interaction with devices?

- I. Neural technology in headphones is interesting, but many new technologies don't achieve mass adoption.
- II. Neural headphones allow hands-free control, improving convenience and accessibility for all users, especially those with mobility issues.

Q134. What is the product of all the even digits which are immediately preceded by letters in step I of Series 3?

- (a) 92
- (b) 64
- (c) 24
- (d) 36
- (e) None of these

Q135. How many letters are present in Step III of Series 3 which are immediately preceded by a symbol and immediately followed by a letter?

- (a) Five
- (b) Six
- (c) Four
- (d) Three
- (e) Two

Q136. How many symbols are immediately followed and immediately preceded by a letter in Step II of Series I?

- (a) One
- (b) Two
- (c) Three
- (d) None
- (e) Four

Q137. What is the sum of second number from the right end in Step III of Series 2 and the second number from the right end in Step III of Series 3?

- (a) 15
- (b) 17
- (c) 20
- (d) 16
- (e) 21



Q138. In the word 'BIODEGRADABLE', if all the consonants are replaced with their 4th succeeding letter and all the vowels are replaced with their next letter according to the alphabetical series, then remove the repeated letters. Now, find the multiplication of the numerical value of the remaining letters?

- (a) 1452
- (b) 1936
- (c) 2420
- (d) 1760
- (e) None of these

Q139. To increase productivity, a company plans to implement flexible work hours for its employees, allowing them to choose their start and end times within a set range. Which of the following assumptions is implicit in the given statement?

I. Flexible work hours will help employees manage their work-life balance better, potentially increasing productivity.

II. The company assumes that employees will use flexible hours responsibly without compromising work quality.

III. Flexible work hours are always more effective than traditional fixed schedules in boosting employee productivity.

(a) Only III

(b) Only I

(c) Both II and III

(d) Both I and II

(e) All I, II and III

Q140. With the increasing investment in advanced cyber security measures, large financial institutions have started to protect their customer data. Which of the following assumptions is implicit in the given statement?

I. Cyber threats pose a significant financial risk to institutions that store customer data.

II. Customers are more likely to share their data with institutions if they perceive their data as vulnerable.

III. Advanced security measures are essential for protecting sensitive financial data.

(a) Only I

(b) Only II

(c) Both I and II

(d) Only III

(e) All I, II and III

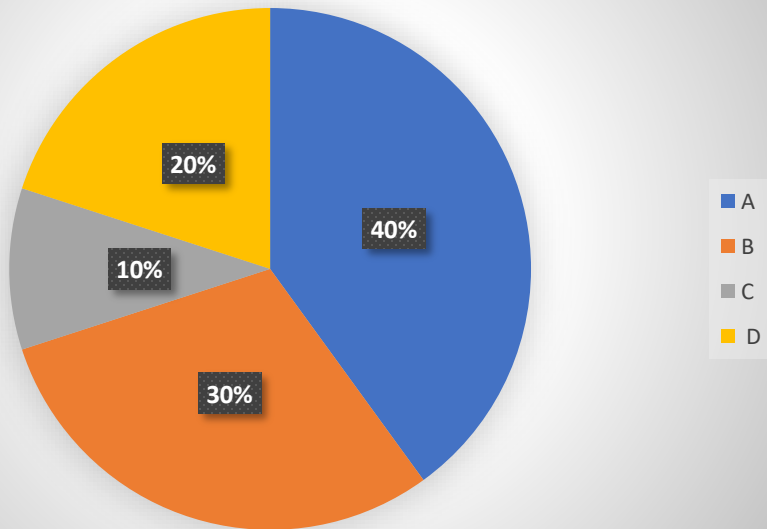
Directions (141-145): Read the following pie chart and table carefully and answer the questions given below. The pie chart shows the percentage distribution of total number of unsold toys (metallic and plastic) by four (A, B, C and D) different companies. The table shows the difference between the metallic and plastic toys sold by these four companies.

Note: (i) Total toys (metallic and plastic) manufactured by A, B, C and D are 40, 33, 25, and 38 respectively.

(ii) Metallic sold are more than plastic toys sold by each company.

(iii) Total toys manufactured = Total toys (metallic and plastic) sold + total toys unsold (metallic and plastic)

Unsold Toys = 30



between the

Q141. Find the difference between the total number of metal toys sold by A and C together and the total number of unsold toys by B and D together.

- (a) 11
- (b) 14
- (c) 12
- (d) 15
- (e) 18

Q142. The total number of toys manufactured by E is 40% more than that of C and the total toys sold by E is half of the total toys sold by C and D together. The total unsold toys by E is what percentage more or less than the total plastic toys sold by C?

- (a) 5%
- (b) 10%
- (c) 1.5%
- (d) 2.5%
- (e) 0%

Q143. Total number of unsold metallic toys by D is 10% of the total number of metallic toys sold by same company. Find the difference between the total number of plastic toys (sold and unsold) manufactured by D and the total number of toys sold by A.

- (a) 12
- (b) 11
- (c) 10
- (d) 14
- (e) 13

Q144. Find the ratio of the total number of plastic toys sold by A and D together to the total number of toys unsold by D.

- (a) 29:12
- (b) 28:15
- (c) 27:11
- (d) 23:19
- (e) 21:17

Q145. The average number of plastic toys sold by A and the percentage of the total metallic toys sold by D is

- (a) 50%
- (b) 75%
- (c) 80%
- (d) 66.67%
- (e) None of these

Directions (1 to 10): Find the value of the expression in the given question and write the answer in the box provided below.
Series: X, 168, 144, 120, 96, Y, Z

Q146. Find the 10th term of the series.

- (a) 271
- (b) -324
- (c) -271
- (d) 324
- (e) -218

Q147. Which of the following statement/s is are correct.

- (i) X is greater than Y
- (ii) Z is square of even number
- (iii) X is less than Z
- (a) All (i), (ii) & (iii)
- (b) Both (ii) & (iii)
- (c) Both (i) & (iii)
- (d) Both (i) & (ii)
- (e) None of the above

Q148. Find the Sum of the Y and Z.

- (a) 182
- (b) 167
- (c) 197
- (d) 198
- (e) 209

Q149. A man invested Rs 5000 in a scheme which offers simple interest at 12% p.a. for 't' years, and he invested a further Rs 6000 in another scheme which offers simple interest at 15% p.a. for 't' years. If the total interest earned from both schemes is Rs 6300, then find the value of 't'.

- (a) 6
- (b) 1
- (c) 2
- (d) 4
- (e) 3

Q150. 200-meter-long train A crosses a pole in 20 seconds. Another 300-meter-long train B crosses the same pole in 30 seconds. Find the ratio of the speed of train A to the speed of train B.

- (a) 135/11 sec
- (b) 119/12 sec
- (c) 111/16 sec
- (d) 120/7 sec
- (e) 110/9 sec

Directions (1 to 5): Read the following information carefully and answer the questions given below. The table shows the ratio of pens and erasers in three boxes and the difference between the probability of picking a pen and the probability of picking an eraser in these boxes. The table also shows the total number of sharpeners and erasers in these boxes.

Boxes	Pens: Sharpeners	Difference between the probability of picking a pen and the probability of picking an eraser	Total number of sharpeners and erasers
A	4:3	2/9	10
B	3:4	3/17	11
C	3:2	1/11	13

Note: Number of pens in each box is more than the number of erasers.

Q151. Find the ratio between the total number of erasers in C and B together to the number of pens in A.

- (a) 1:3
- (b) 4:5
- (c) 5:4
- (d) 3:2
- (e) 5:3

Q152. The number of pens in A is 4 times that of the number of pens in B is Q

I. $P > Q$

II. $4P = 3Q$

III. $Q : P = 4 : 3$

- (a) Both I & II
- (b) All I, II & III
- (c) Only II
- (d) Both II & III
- (e) Only I

Q153. Find the sum of the number of sharpeners in A and B together.

- (a) 22
- (b) 14
- (c) 18
- (d) 15
- (e) 20

Q154. If the average number of pens, sharpeners and erasers in A is X, then find which of the option is correct about X.

- (a) X is an even number
- (b) X is a perfect number
- (c) Both (a) & (b)
- (d) $X > 8$
- (e) X is an odd number



Directions (155–157): Find the pattern of the series and answer the question given below.

Series I: 8, 9, 17, 52, $25A+7$, 1036, B

Q155. Find which of the statement/s is/are correct.

- (i) $B/113 + A > 67$
- (ii) $\sqrt{B + 26} = 79$
- (iii) A is completely divisible by first term of the series I.
- (a) All (i), (ii) & (iii)
- (b) Both (i) & (ii)
- (c) Only (iii)
- (d) Both (i) & (iii)
- (e) None of the above

Q156. Find the sum of the series

- (a) 6615
- (b) 6516
- (c) 6115
- (d) 5215
- (e) 6215

Q157. $A+5$ is the first term of an A.P. and $10A+1$ is the 10th term of the same A.P. then find the fourth term of the A.P.

- (a) 27
- (b) 82
- (c) 327
- (d) 1636
- (e) 89

Directions (158–160): You have to solve both the equations and give answer.

- (a) If $x > y$
- (b) If $x \geq y$
- (c) If $x < y$
- (d) If $x \leq y$
- (e) If $x = y$ or no relation can be established between x and y

Q158. I. $5x^2 + 6x + 1 = 0$

II. $100y^2 + 25y + 1 = 0$

Q159. I. $2x^2 - 17x + 21 = 0$

II. $y^2 - 16y + 64 = 0$

Q160. I. $x^2 - 3x + 2\frac{2}{9} = 0$

II. $y = \sqrt{\sqrt{\frac{2401}{625}}}$

Q161. I. $x^2 - 1\frac{3}{10}x + \frac{21}{50} = 0$

II. $y^2 - 1\frac{4}{5}y + \frac{4}{5} = 0$

Q162. I. $4x^2 - 12x + 9 = 0$

II. $y^2 + 11y + 10 = 0$

Q163. P can complete a piece of work in 10 days and R can complete the same piece of work in 12 days. After two days, they left, and Q completed the work. Find the time taken by Q to complete the work. (Note: Q is more than 10 days and less than 12 days R alone can complete the work.)

- (a) 4
- (b) 6
- (c) 2
- (d) 7
- (e) 10

Q164. Profit on a diamond is 20% when it is sold at the same price as the cost price of the diamond. If the ratio between the market price and the selling price of the diamond is 6:5, respectively, then find the ratio of the market price and the cost price of the diamond. (Note: The market price, selling price, and market price of each diamond are uniform.)

- (a) 12:5
- (b) 5:18
- (c) 18:5
- (d) 10:7
- (e) 24:5

Q165. The time taken by a boat to cover D km downstream is 4 hours more than the time taken by the boat to cover D-116 km upstream. The ratio of the speed of the boat in still water to the speed of the current is 9:2, respectively. If the time taken by the boat to cover 176 km downstream in 8 hours, then find the time taken by the boat to cover D-60 km upstream.

- (a) 6.5 hours
- (b) 8 hours
- (c) 7.5 hours
- (d) 8.4 hours
- (e) 9 hours

Q166. Rs X is distributed amongst P, Q, R, S, and T. The total amount received by P and Q together is Rs 500 more than that of R, and the total amount received by R and S together is Rs 1600 more than that of T. If the total amount received by S is Rs 600 more than that of T and the ratio of the total amount received by R and T is 5:3, respectively, then find the value of X.

- (a) 4600
- (b) 4700
- (c) 4500
- (d) 3900
- (e) 4300

Q167. A and B are two alloys of iron and copper respectively. After six months, B will have 25% more iron and 20% less copper than A to B is 26:3, respectively.

- (a) 20
- (b) Can't be determined
- (c) 45
- (d) None of these
- (e) 60

Q168. In X litres of water, $\frac{X}{2}$ litres of water are taken out and $\frac{X}{2}$ litres of water are added. The resultant mixture becomes 20% less than X.

- (a) 40
- (b) 20
- (c) 25
- (d) 50
- (e) 60

Directions (169-174): What approximate value will come in place of question mark (?) in the following questions? (You are not expected to calculate the exact value)

Q169. $18.02 \times 6.02^2 - 112.03 = ? \times 3.98$

- (a) 127
- (b) 142
- (c) 134
- (d) 119
- (e) 153

Q170. $11.02 \times 1.99^2 + 87.98 \div \sqrt{5} = ?$

- (a) 67
- (b) 98
- (c) 88
- (d) 73
- (e) 54

Q171. $\sqrt{15} +$

- (a) 59
- (b) 19
- (c) 23
- (d) 41
- (e) 46

Q172. $2.99 \times$

- (a) 109
- (b) 29
- (c) 43
- (d) 66
- (e) 88

Q173. $78.22 \div 100.03 = ?$

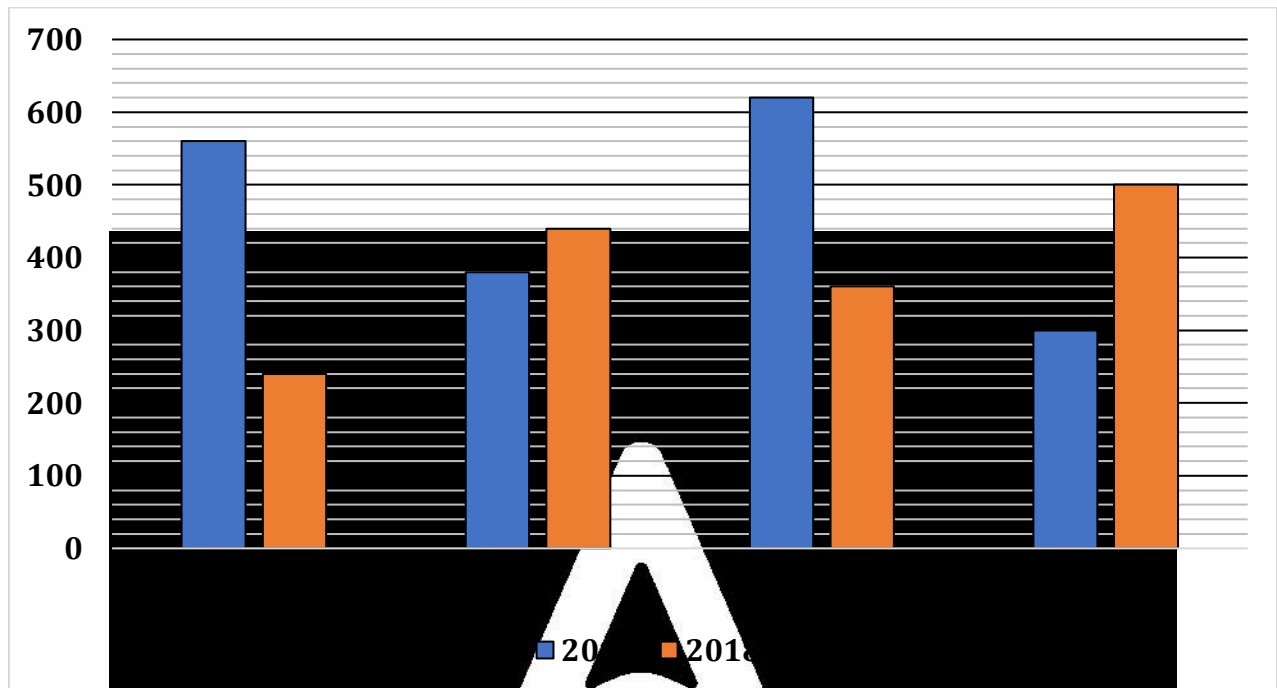
- (a) 2
- (b) 1
- (c) 12
- (d) 8
- (e) 6

Q174. $81.03 \div 9.02 + 4.78^2 - 27.011 = \sqrt{?}$

- (a) 25
- (b) 36
- (c) 16
- (d) 81
- (e) 49



Directions (175-180): Read the following bar graph carefully and answer the questions given below. The bar graph shows the total number of people who votes in two different years in four different cities.



Q175. In 2017, the ratio of total valid votes to total invalid votes in city A was 5:3, respectively. Find the difference between the total number of people who voted in city A in 2017 and 2018.

- (a) 456
- (b) 452
- (c) 432
- (d) 413
- (e) 409

Q176. In 2018, the ratio of total males to total females who vote in city A was 5:7, respectively. $\frac{3}{8}$ th of the total number of people who vote in city A were invalid. If the total number of females valid votes is 50% of the total number of valid votes, then find the difference between the total number of male valid and invalid votes in city A.

- (a) 50
- (b) 25
- (c) 75
- (d) 10
- (e) 80

Q177. If the difference between the total number of people who vote in city B in 2018 and the total number of people who vote in 2013 in city D is X, then find which of the following statement/s is/are correct about X.

- I. $X > 120$
- II. $X < 150$
- III. $X =$ Total number of people who votes in city A in 2018
- (a) Both I & III
- (b) All I, II & III
- (c) Both I & II
- (d) Only I
- (e) None

Q178. The total number of people who vote in city E in 2013 is 120. Find the average number of people who vote in city E in 2018 and 2019. The total number of people who vote in city E in 2018 is 135.

- (a) 135
- (b) 120
- (c) 125
- (d) 150
- (e) 105

Q179. The total number of people who vote in city A in 2020 is 240. The ratio of males to females who vote in city A in 2020 is 5:4, respectively, and the total number of females who vote in city A in 2020 is 96. What is the percentage of the total number of people who vote in 2020 in city A?

- (a) 15%
- (b) 12%
- (c) 20%
- (d) 24%
- (e) 16%

Q180. Find the ratio of the difference between the total number of people who votes in cities D and A in 2013 and the average number of people who votes in cities in B and C in 2018.

- (a) 11:19
- (b) 13:20
- (c) 12:23
- (d) 17:21
- (e) 10:17

Directions (181-182): Read the following information carefully and answer the questions given below.

The average of total items manufactured in 2021 and 2022 by A, B, and C is 1500 and 1650, respectively. 20% and $\frac{1}{5}$ th of the total items manufactured in 2021 and 2022, respectively, by B. Total items manufactured by C in 2021 are 33.33% more than that of B, and the total items manufactured by A in both years are 4000.

Q181. Find the difference between the total items manufactured by C in both years and the total items manufactured by A in 2022.

- (a) 1960
- (b) 2340
- (c) 1450
- (d) 1880
- (e) 1920

Q182. Total items manufactured by B in 2022 is what percentage of the total items manufactured by C in 2021?

- (a) 77.5%
- (b) 82.5%
- (c) 87.5%
- (d) 66.67%
- (e) 62.5%

Directions (183-185): Read the following information carefully and answer the questions given below. The information about a company conducted interviews over three consecutive days i.e. Monday, Tuesday and Wednesday for various roles.

Total candidates interviewed on Monday were 120. The number of male candidates interviewed on Monday was 40% of the total candidates interviewed on Monday. The number of female candidates interviewed on Tuesday was 20% more than the female candidates interviewed on Monday. The average number of male candidates interviewed on Monday is 90.

Q183. Find the ratio of the total female candidates interviewed on Wednesday to the total male candidates interviewed on Monday.

- (a) 4:1
- (b) 3:4
- (c) 1:3
- (d) 2:1
- (e) 1:2

Q184. Total female candidates interviewed on Tuesday is what percentage more or less than the total candidates (males and females) interviewed on Wednesday?

- (a) 25%
- (b) 32.5%
- (c) 40%
- (d) 66.67%
- (e) 33.33%

Q185. Find the difference between the male candidates interviewed on Wednesday and the female candidates interviewed on Monday.

- (a) 8
- (b) 5
- (c) 14
- (d) 10
- (e) 25

Q186. 20% of the male candidates interviewed on Wednesday were selected, the number of the female candidates interviewed on Monday is what percentage more or less than the number of the female candidates interviewed on Wednesday who are selected?

- (a) 145
- (b) 110
- (c) 125
- (d) 130
- (e) 100

Q187. Total candidates interviewed on Monday is what percentage more or less than the total female candidates interviewed on Wednesday?

- (a) 15
- (b) 10
- (c) 20
- (d) 30
- (e) 40

Directions (188-190): Read the following information carefully and answer the questions (I), (II), and (III). You have to select one or more than one correct answer.

Q188. What is speed of boat in still water?

- I. Speed of stream is two-third of speed of boat in still water
- II. The boat covers 20 km in 2 hours in downstream
- III. The boat covers 10 km in 5 hours in upstream.
- (a) only statement II is sufficient
- (b) Any two are sufficient
- (c) I and II or III are sufficient
- (d) Only statement III is sufficient
- (e) None of these

Q189. What was the amount of profit earned?

- I. If no discount is given, profit would be 40%
 - II. 30% discount is offered on marked price.
 - III. Selling price is more than cost price by 40%.
- (a) Only III
 - (b) All I, II and III
 - (c) Only II and III
 - (d) Cannot be answered even including all statement
 - (e) Only I and III

Q190. What is the correct statement?

- I. The train crosses the platform in 30 seconds.
 - II. The train crosses the platform in 40 seconds.
 - III. The train crosses the platform in 50 seconds.
- (a) I and II only
 - (b) Only I
 - (c) II and III only
 - (d) Only III
 - (e) I and II only

Solutions

S1. Ans.(c)

Sol. The Reserve Bank of India (RBI) has approved the conversion of Tata Capital into an NBFC-Investment Credit Company (ICC).

- Details-**
- **Merger:** The conversion follows Tata Capital's merger with Tata Capital Financial Services.
 - **Significance:** The change reflects Tata Capital's transformation into a core investment company, positioning it for a potential IPO.
 - **Previous:** Tata Capital was previously a Core Investment Company (CIC).
 - **Tata Capital:** The company, which has now become an NBFC-Investment Credit Company (ICC), is positioning itself for a potential IPO.
 - **Tata Capital:** The company, which has now become an NBFC-Investment Credit Company (ICC), is positioning itself for a potential IPO.

NBFC-Investment Credit Company (ICC):

- **Definition:** An NBFC-Investment Credit Company (ICC) is a type of NBFC that is primarily involved in extending credit and making investments.
- **Functions:** These companies provide loans, credit facilities, and invest in securities of other companies, acting as a lending institution while also managing investment portfolios.
- **Difference from CIC:** Unlike Core Investment Companies (CICs), which primarily hold investments in group companies, ICCs actively participate in lending and investing activities beyond their group entities.
- **Regulatory Oversight:** ICCs are subject to RBI regulations and must comply with guidelines related to capital adequacy, asset quality, and liquidity management.

S2. Ans.(c)

Sol. The **Life Insurance Corporation of India (LIC)**, **General Insurance Corporation of India (GIC Re)**, and **New India Assurance Company** continue to be identified as Domestic Systemically Important Insurers (D-SIIs) by IRDAI.

- **LIC:** The largest life insurance company in India, playing a crucial role in the domestic financial system.
- **GIC Re:** The only Indian reinsurer, making it systemically important due to its interconnectedness in the global and domestic insurance markets.
- **New India Assurance:** The largest general insurance company, providing essential services to the national economy.
- **D-SIIs:** Their distress or failure could cause significant adverse effects on the financial system, making them subject to additional regulatory oversight to mitigate systemic risks.

S3. Ans.(e)

Sol. The letter

- **NBSL:** National Book Service Limited, a subsidiary of NPTEL, provides a digital library of NPTEL content. It offers a user-friendly interface for accessing digital content, including books, journals, and e-books.
- **Objective:** NBSL aims to provide a digital library of NPTEL content, facilitating easy access to digital content for students and faculty members. It also aims to support digital payments, financial inclusion, and supporting digital financial inclusion.

About NPCI:

- **Established:** NPCI was established in 2008 as a not-for-profit organization to promote digital payments in India.
- **Products:** NPCI offers a range of digital payment products, including the Unified Payments Interface (UPI), Bharat Bill Payment System (BBPS), and Bharat Mobile Payments (Bharat Mobile Payments).
- **Mission:** NPCI's mission is to drive India towards a digital economy by providing affordable, accessible, and secure digital payment infrastructure.

S4. Ans.(a)

Sol. The World

development

Details-

- **Funding Objective:** The funds will promote green hydrogen, electrolyzers, and increased renewable energy penetration in India.
- **Series of Operations:** This is the second round of funding under the "Low-Carbon Energy Programmatic Development Policy Operation". The first round of \$1.5 billion was approved in June 2023.
- **India's Goals:** The funding aligns with India's targets of achieving 500 GW of renewable energy capacity by 2030 and reaching net zero by 2070.
- **World Bank's Role:** The loan will support reforms in green hydrogen production, renewable energy integration, and the development of a national carbon credit market.

S5. Ans.(c)

Sol. The previous threshold for bulk fixed deposits was **₹2 crore**, which has now been increased to **₹3 crore** by the RBI.

- **Bulk Deposits:** These deposits earn slightly higher interest rates as banks use them for managing liquidity.
- **Revised Definition:** Bulk deposits are now defined as "Single Rupee term deposits of ₹3 crore and above" for Scheduled Commercial Banks (excluding RRBs) and Small Finance Banks.
- **Local Area Banks:** The bulk deposit limit for Local Area Banks and Regional Rural Banks is set at ₹1 crore.
- **RBI's Policy Update:** This revision was announced during the bi-monthly monetary policy review in June 2024.

S6. Ans.(d)

Sol. The Government has approved the **₹10,000 crore** **Atal Mission for Urban Development Bank (AMUDB)** to improve urban infrastructure.

Details-

- **Purpose:** The AMUDB aims to fund urban infrastructure projects under the Swachh Bharat Mission (SBM) and the Atal Mission for Urban Development (AMUD).
- **Focus Areas:** The AMUDB will focus on the construction of bio-methanation plants, the establishment of biogas plants, and the construction of biogas plants.
- **Additional Features:** The AMUDB will also fund the construction of biogas plants and the construction of biogas plants.

About Asian Development Bank

- **Established:** The Asian Development Bank (ADB) was established in 1966.
- **Mission:** The ADB's mission is to promote economic development and social progress in the Asia-Pacific region.
- **Members:** The ADB has 67 member countries, including India.
- **Focus Areas:** The ADB focuses on infrastructure, poverty reduction, and sustainable development.
- **India's Partnership:** A key partner in India's development profile, including infrastructure and energy.

S7. Ans.(c)

Sol. The head of FATF is **Christophersen**.

Key Details about FATF:

- **Membership:** FATF has 40 members, which include 38 jurisdictions and 2 regional organizations (the Gulf Cooperation Council and the European Commission).
- **Mission:** The FATF plays a crucial role in combating money laundering, terrorist financing, and other financial crimes on a global scale.
- **Global Partnerships:** In addition to its core members, FATF collaborates with 31 international and regional organizations that act as Associate Members or Observers, contributing to its global initiatives.
- **Impact:** FATF's recommendations form the backbone of international efforts to secure financial systems. Countries that fail to comply with these recommendations may be placed on grey or black lists.
- **Role in Financial Security:** FATF's efforts help ensure that illegal financial activities do not destabilize economies, supporting global financial integrity and security.

S8. Ans.(c)

Sol. The theme for India's first National Space Day, celebrated on August 23, 2024, was **"Touching Lives while Touching the Moon: India's Space Saga."**

Details-

- **National Space Day:** August 23, 2024, was designated as India's first National Space Day to celebrate the successful landing of Vikram Lander on August 23, 2023, from the Chandrayaan-3 mission.
- **Theme Significance:** The theme reflects how India's advancements in space exploration, especially with the Chandrayaan-3 mission, have touched not only the Moon but also lives on Earth by contributing to science, technology, and innovation.
- **Chandrayaan-3:** Successfully landed on the Moon's surface on August 23, 2023.

S9. Ans.(b)

Sol. The update to the UPI system has been announced.

- **UPI Lite Feature:** This feature has been introduced to make it easier for users to conduct small transactions quickly and securely.
- **UPI Lite Limit:** The transaction limit for UPI Lite has been increased from ₹2,000 to ₹5,000.
- **Purpose:** The update aims at making the UPI system more accessible for everyday transactions.
- **UPI 123Pay:** This feature has been introduced to raise the transaction limit from ₹5,000 to ₹10,000, for payments made through the UPI app.
- **Impact:** UPI updates are expected to boost digital payments and financial inclusion, particularly with ongoing innovation in the UPI ecosystem.

S10. Ans.(e)

Sol. China is not in the top 5 economies.

Top 5 Economies in 2024:

1. Singapore
2. Switzerland
3. Denmark
4. Ireland
5. Hong Kong SAR

- **India's Rank:** India has improved its position in the Global Competitiveness Index, ranking 39th in 2024, up from 43rd in 2020.
- **China's Position:** Although China is recognized as a key player in trade, investment, and innovation, it does not feature in the top 5 economies in 2024.
- **Competitiveness Criteria:** The ranking evaluates countries based on four main factors: economic performance, government efficiency, business efficiency, and infrastructure.

S11. Ans.(c)

Sol. Tata Power Solar Systems Ltd (TPSSL) has signed an agreement with **ICICI Bank** to provide financing for solar units to residential and corporate customers.

Details-

- **Loan Details:** Customers can avail loans up to ₹90 lakh, with collateral-free options and a tenure of up to 5 years.
- **Higher Loan Options:** Higher loans with collateral can have tenures extending up to 20 years.
- **Collaboration Purpose:** The agreement aims to promote the adoption of solar energy by making it easier for customers to finance solar panel purchases.
- **TPSSL:** A wholly owned subsidiary of Tata Power Solar Limited (TPSOL), dedicated to providing

S12. Ans.(c)

Sol. The unique health ID system is called **Ayushman Bharat Digital Mission (ABDM)** consists of 14

Details-

- **Purpose** of the mission is to create a digital health ecosystem and provide services digitally, providing a seamless experience to citizens.
- **Objective** is to ensure that every citizen has access to digital health services and professionals and service providers can provide precise and timely medical decisions.
- **Portability** of the health ID is a key feature, allowing citizens to access services across the Ayushman Bharat scheme and various government schemes.
- **Electronic** health ID is a unique identifier for each citizen, which is integrated with digital storage and retrieval of health records.
- **ABHA Add** is a feature that allows citizens to add their health ID to their mobile app, allowing them to access and share health records digitally and securely.

S13. Ans.(c)

Sol. Maramadi, known as Malappottu or Pothottam, is a traditional dance form in **Kerala**.

Details-

- **Event:** The Maramadi festival is held after the harvest season.
- **Famous** Maramadi is performed in the Puthallu village in Pathanamthitta district during the Onam festival.
- **Cultural Significance:** Maramadi attracts large crowds and is an integral part of Kerala's rich cultural heritage, celebrating rural life and community spirit.

S14. Ans.(d)

Sol. The Animal Welfare Board of India (AWBI) is headquartered in Ballabgarh, **Haryana**.

- **Establishment:** The AWBI was established in 1962 under Section 4 of the Prevention of Cruelty to Animals Act, 1960.
- **Role:** It is a statutory advisory body responsible for promoting animal welfare and ensuring that animal welfare laws are followed in India.

- **Leadership:** The board was started under the stewardship of Late Smt. Rukmini Devi Arundale, a prominent humanitarian.
- **Structure:** The Board consists of 28 members, including 6 Members of Parliament, and advises the Government of India on animal welfare issues.

S15. Ans.(c)

Sol. The 'Karthumbi' umbrella is made by tribal women from **Kerala**, specifically from the Attappadi region in Palakkad district.

Details-

- **Launch:** The production of Karthumbi umbrellas started in 2014 to provide income opportunities for tribal women.
- **Region:** The area in Kerala's Palakkad district.
- **Significance:** Karthumbi umbrellas are made by tribal women, providing them with economic opportunities.

S16. Ans.(c)

Sol. GAIL (India) Limited has entered into a Memorandum of Understanding (MoU) with Petron Scientech to establish a bio-ethanol plant in Kerala.

- **Project Details:** The plant will have a capacity of 100,000 litres per day (KTA) of bio-ethanol.
- **Collaboration:** GAIL will conduct feasibility studies, while Petron Scientech will provide technical and financial support.
- **Petron Export:** The plant will produce bio-ethanol for export to various countries.
- **Global Leadership:** GAIL is a global leader in setting up bio-ethanol plants.

S17. Ans.(e)

Sol. Aman Sehrawat is correctly matched with Wrestling for the 1st time.

- **Praveen Chaudhary** is associated with Wrestling.
- **Manika Batra** is associated with Table Tennis.
- **Bhavani Debnath** is associated with Wrestling.
- **Jeswin Arjoon** is associated with Wrestling.
- **Aman Sehrawat** is correctly associated with Wrestling.

S18. Ans.(c)

Sol. The dedicated mobile app offered by the Central Pension Accounting Office (CPAO) to simplify access to services for pensioners is called "**Dirghayu.**"

- **Purpose:** The app simplifies access to various pension-related services.
- **Registration Process:** Users are required to enter their Pension Payment Order (PPO) number, Date of Birth, and Date of Retirement (or Date of Death for family pensioners) for registration.
- **Benefit:** It provides pensioners with easy digital access to their pension details and services, promoting convenience and efficiency.

S19. Ans.(d)

Sol. Energy is not one of the core themes of the BioE3 Policy.

- **Economy:** The policy aims to boost the bioeconomy by promoting sustainable biomanufacturing and innovation in various sectors.
- **Environment:** It focuses on reducing environmental impact through bio-based chemicals, carbon capture, and climate-resilient agriculture.
- **Employment:** The policy seeks to generate significant employment, particularly in tier-II and tier-III cities, by establishing biomanufacturing hubs.

BioE3 Policy

Key Focus Areas: The policy focuses on three main areas: **Economy**, **Environment**, and **Employment**. It aims to promote sustainable growth, and innovation, and to reduce environmental impact.

Employment: The policy seeks to generate significant employment, particularly in tier-II and tier-III cities, by establishing biomanufacturing hubs.

Themes: The policy is based on three themes: **Economy**, **Environment**, and **Employment**. It focuses on sustainable growth, and innovation, and to reduce environmental impact.

Broader Goals: The policy aims to achieve the following goals: **Economy**, **Environment**, and **Employment**. It focuses on sustainable growth, and innovation, and to reduce environmental impact.

S20. Ans.(a)

Sol. The Reserve Bank of India (RBI) derives its authority to regulate banking under the Reserve Bank of India Act, 1934.

- This Act empowers the RBI to regulate banking and to issue and manage the currency of India.
- Other Acts such as the Banking Regulation Act, 1949, focus on regulating the banking sector, while the Payment and Settlement Systems Act, 2007 deals with the regulation of payment systems.

About RBI:

- **Establishment:** Established under RBI Act, 1934.
- **Regulation:** Regulates banking and issues currency.
- **Monetary Policy:** Formulates and implements monetary policy.
- **Banking Supervision:** Supervises banks and other financial institutions.
- **Payment Systems:** Oversees payments under Payment and Settlement Systems Act, 2007.

S21. Ans.(c)

Sol. Each BHISHM Cube has the capacity to handle around 200 cases in emergency situations.

Details-

- **BHISHM Full Form:** Bharat Health Initiative for Sahyog Hita & Maitri.
- **Medical Aid Purpose:** Provides essential medical care for injuries.
- **Operational Capacity:** Can perform 10-15 basic surgeries daily.
- **Emergency Situations:** Equipped for trauma, bleeding, burns, fractures, etc.
- **Self-sufficiency Features:** Generates limited power and oxygen.

S22. Ans.(b)

Sol. Salaried resident individuals with a maximum income of **Rs 50 lakh** within a financial year are eligible to file the ITR 1 form.

ITR 1 Applicability:

- o Income source should primarily be salary or pension.
- o Income may include a single property and other sources (excluding horse racing, gambling, lotteries, etc.).
- o The taxpayer should not own property outside India.
- o No foreign income should be received.
- o Interest income

S23. Ans.(d)

Sol. Deposit-taking banks are required to maintain a minimum of 13% liquid assets on all deposits on an ongoing basis.

Liquid Asset

- o Currently, deposit-taking banks are required to maintain 13% liquid assets.
- o By January 2025, this requirement will increase to 14%.
- o By July 2025, the requirement will further increase to 15% for all deposit-taking banks.

Repayment Term

- o The RBI may accept or renew deposits for periods of up to 60 months, payable after a minimum period of 12 months, subject to a maximum of 660 months.
- o Existing deposits may be repaid on demand or at the discretion of the bank, subject to their repayment profile.
- o Previously, banks were permitted to accept or renew deposits for periods of up to 60 months.

Revised Ceiling on Public Deposits: The permissible public deposit ceiling for all banks has been reduced from 3 times to 2 times of Net Owned Fund (NOF), enhancing regulatory compliance and strengthening BFCs.

S24. Ans.(b)

Sol. Gujarat has

Details-

- **Wetland Coverage:** Gujarat leads in total wetland area due to its extensive coastline and diverse ecosystems.
- **Notable Wetlands:** Includes the Nalsarovar Bird Sanctuary, Great Rann of Kutch, and Marine National Park.
- **Ecological Importance:** Supports a wide range of biodiversity, including migratory birds and unique marine life.
- **Wetland Conservation:** Gujarat has significant initiatives to protect and manage its wetland ecosystems.

S25. Ans.(e)

Sol. Russia is not among the top 5 zinc-producing countries in the world.

- **Top 5 Zinc Producers:**
 - o **China:** Leading with 4.2 million metric tons.
 - o **Peru:** Second, with 1.4 million metric tons.
 - o **Australia:** Third, producing 1.3 million metric tons.
 - o **India:** Fourth, with an output of 830,000 metric tons.
 - o **United States:** Fifth among the top producers.
- **Significant:** Russia has been increasing its zinc production during.
- **Russian Federation:** Within the top 5 global producers.

S26. Ans.(e)

Sol. The new limit for payment by cash or by demand draft is ₹5 lakh per transaction.

Details-

- **NPCI Update:** The limit has been increased from ₹2 lakh to ₹5 lakh effective from September 1, 2020.
- **Applicable:**
 - o **Tax Payments:** ₹5 lakh per transaction.
 - o **Healthcare:** ₹5 lakh per transaction.
 - o **Educational:** ₹5 lakh per transaction.
 - o **Financial:** ₹5 lakh per transaction.
- **Standard:** The limit for peer-to-peer transactions is ₹1 lakh. Other standard transactions are ₹5 lakh.

S27. Ans.(c)

Sol. The second largest diamond ever discovered in Botswana.

Details-

- **Mine Location:** Found at Karowe mine, approximately 500km north of Botswana's capital, Gaborone.
- **Ownership:** The mine is owned by Canadian firm Lucara Diamond.
- **Historical Context:** This is the largest diamond ever discovered in Botswana, surpassing the previous record of a 1,758-carat diamond found in 2019 at the same mine.
- **Global Ranking:** It follows the 3,106-carat Cullinan diamond found in South Africa in 1905, now part of the British Crown Jewels.
- **Botswana's Role:** One of the world's largest diamond producers, accounting for around 20% of global production.

S28. Ans.(c)

Sol. The RBI study shows an expected **54% increase** in total private sector investment for the current financial year compared to the previous year.

- **Investment Growth:**
 - Expected increase to ₹2.45 trillion from ₹1.59 trillion in FY24.
- **Funding Sources Considered:**
 - Bank and financial institution commitments
 - External Commercial Borrowings (ECBs)
 - Rights issues for capital expenditure
- **Investment**
 - Total int
- **Sector-Wise**
 - Infrastru
- Power
- Roads and
- Ports and

S29. Ans.(b)

Sol. The National Payments Corporation of India (NPCI) was set up as a **not-for-profit** entity with a **capital of 10 crore** and **promoter banks** including the Reserve Bank of India (RBI), State Bank of India (SBI), Union Bank of India (UBI), and others.

Details-

- **Core Promoter Banks:** RBI, SBI, UBI, Bank of India, and others.
- **Incorporation:** Pursuant to the RBI's guidance, NPCI is a "Not-for-Profit" entity incorporated to develop and support India's payment infrastructure.
- **Legal Foundation:** Operates under the Payment and Settlement Systems Act, 2007, enabling it to manage and oversee all payment systems.
- **Expansion:**
 - In 2011, NPCI introduced the Unified Payments Interface (UPI).
 - In 2020, NPCI launched the Bharat Bill Payment System (BBPS) for bill payments, and the Bharat Bill Payment System (BBPS) for bill payments, and the Bharat Bill Payment System (BBPS) for bill payments.
- **Headquarters and Governance:** Headquartered in Mumbai, NPCI's board includes RBI nominees and representatives from core promoter banks.
- **Key Payment Systems Operated by NPCI:**
 - **National Financial Switch (NFS):** Facilitates ATM interbank transactions.
 - **Immediate Payment Service (IMPS):** Real-time, 24/7 money transfer.
 - **Aadhaar-enabled Payment System (AEPS):** Enables Aadhaar-based transactions.
 - **National Automated Clearing House (NACH):** Supports bulk payments like subsidies and salaries.
- **Innovation and Digital Payment Reach:** NPCI drives digital payment solutions in India, leveraging technology for efficient and secure transactions.

S30. Ans.(d)

Sol. The maximum annual turnover limit for Micro Enterprises is **Rs. 5 crore**.

- **Micro Enterprise Classification:**
 - o **Investment in Plant and Machinery or Equipment:** Up to Rs. 1 crore.
 - o **Annual Turnover Limit:** Up to Rs. 5 crore.
- **Purpose of Classification:** Helps in categorizing enterprises to provide targeted support and benefits based on size and economic capacity.
- **Comparison with Other Categories:**
 - o Small Enterprises: Investment up to Rs. 10 crore; turnover up to Rs. 50 crore.
 - o Medium Enterprises: Investment up to Rs. 25 crore; turnover up to Rs. 100 crore.

S31. Ans.(e)

Sol. The NSRF is a part of the National Commission for Financial Education (NCFE) in consultation with the Reserve Bank of India (RBI).

- **Consulting:**
 - o Reserve Bank of India (RBI)
 - o Securities and Exchange Board of India (SEBI)
 - o Insurance Regulatory and Development Authority of India (IRDAI)
 - o Pension Fund Regulatory and Development Authority (PFRDA)
- **Objective:** To promote financial literacy and entrepreneurship among sections of the population.
- **Developed:** The NSRF was developed under the National Financial Education Act, 2013, and promoted by the Government of India.

S32. Ans.(b)

Sol. Himachal Pradesh was recognized as the "Best Performing State" for its contribution to the startup ecosystem.

- **Ranking:** The Ministry of Industry and Commerce, Government of India, released the Promotion of Start-up India Report, 2018, which ranked the states and UTs based on their contribution to the startup ecosystem.
- **Categories:** States and UTs were divided into Category A (population >1 crore) and Category B (population <1 crore).
- **Purpose of Ranking:** Part of the Start-up India initiative, aimed at creating a robust startup ecosystem by nurturing innovation and fostering entrepreneurship.
- **Objectives:**
 - o Highlight progress by States/UTs in promoting startups.
 - o Foster competitiveness and proactive efforts.
 - o Help States/UTs learn and replicate best practices.
- **Additional Resources:** The exercise also released a National Report, a Compendium of Best Practices, and individual State Reports to support entrepreneurial growth in India.

S33. Ans.(c)

Sol. The revamped Model Skill Loan Scheme provides a guarantee against default up to **75% of the loan amount**.

- **Loan Limit Increase:** The maximum loan amount eligible for credit guarantee has been raised from INR 1.5 lakhs to INR 7.5 lakhs.
- **Scheme Objective:** To support skill development by increasing credit guarantee coverage for skill loans.
- **Expanded Network:** The lending network now includes small finance banks, with additional skill development courses covered.
- **Overseeing**

S34. Ans.(c)

Sol. The new **AI-based Cervical Cancer Detection System** was developed by researchers at the **Institute of Advanced Studies in Artificial Intelligence (IAS2)**.
Details-

- **Purpose:** The system is designed for early detection of cervical cancer, improving diagnosis.
- **Development:** The system was developed by a team of researchers at IAS2, under the Department of Artificial Intelligence (AI).
- **Technique:** The system uses a deep learning-based approach, specifically a Convolutional Neural Network (CNN), for image analysis.
- **Performance:** The system achieved a high accuracy of 92% on a dataset of cervical cancer images.
- **Testing:** The system was tested on a dataset of 10,000 images, including 2,000 images of cervical cancer.

S35. Ans.(c)

Sol. The allocation for the Nirbhaya Fund in the financial year 2023-24 is **Rs 200 crore**.

- **Increase in Allocation:** The Nirbhaya Fund Allocation has been increased from **Rs 100 crore** in 2023-24 to **Rs 200 crore** in 2024-25.
- **Overall Welfare:** The Ministry of Home Affairs (MHA) aims to enhance the overall welfare and security of women across the country.
- **Purpose of the Fund:** Established to finance projects and schemes that enhance safety and security for women across the country.
- **Historical Context:** The Nirbhaya Fund was created in response to the 2012 Delhi gang-rape case, named after the victim, and initially launched under the UPA government.

S36. Ans.(d)

Sol. There is **no age limit** for the second applicant in a joint Senior Citizen Savings Scheme (SCSS) account.
Senior Citizen Savings Scheme

- **Tenure:** 5 years, with an option to extend in blocks of 3 years.
- **Investment Limits:** Minimum of Rs. 1,000; Maximum of Rs. 30 lakh.

- **Benefits:**

- o Safe and reliable investment.
- o Higher returns compared to FD or savings accounts.
- o Tax deduction up to Rs. 1.5 lakh under Section 80C.

- **Premature Withdrawal:** Permitted with penalties up to 1.5%.

- **Eligibility:**

- o Indian citizens above 60 years.
- o Retirees aged 55-60 (VRS or superannuation) can invest within a month of retirement.
- o Retired defence personnel aged 50-60.
- o Spouse of

- **Joint Account:**

attributable

- **Exclusion:**

S37. Ans.(d)

Sol. The NPS

employee's b

Details-

- **Previous**

- **Applicability**

- **Section 8**

enhancing

- **Extension**

governme

S38. Ans.(b)

Sol. The Emp

Coverage (CO

countries.

Details-

- **Role of EPFO:** Acts as the liaison agency in India for Social Security Agreement -related matters.
- **Purpose of COC:** Certifies coverage under Indian social security schemes for workers deputed abroad to SSA countries.
- **Liaison:** EPFO coordinates with the counterpart liaison agency in SSA partner countries.
- **Benefit of COC:** Ensures social security benefits are applicable to Indian workers in SSA countries without additional contributions to foreign social security systems.

S39. Ans.(c)

Sol. The National Awards for e-Governance (NAeG) 2024 were conferred **under five categories**.

- **Award Categories:**

1. Government Process Re-Engineering.
2. Application of Emerging Technologies for Citizen-Centric Services.
3. District-level initiative in e-Governance.
4. Research on Citizen-Centric Services by Academic & Research Institutions.
5. Replication of Top Technological Solutions/initiatives.

- **Award Commendation:** The Government has announced that the winners will receive Rs 10 lakh for Gold Award, Rs 5 lakh for Silver Award, and Rs 2.5 lakh for Bronze Award. The award also includes a certificate and a plaque. The award is given to recognize the achievements in the field of e-governance and to encourage the government to bridge resource gaps for providing better services to the citizens.

S40. Ans.(d)

Sol. The three seamounts are the **Chandragupta**, the **Chandragupta**, and the **Chandragupta**. The seamounts are located in the Indian Ocean and are named after the Chandragupta dynasty.

Details-

- **Naming Award:** The award is given by the International Hydrographic Organization (IHO) and UNESCO's World Heritage Commission to recognize the historical and scientific significance of the seamounts.
- **Historical Significance:** The seamounts are named after the Chandragupta dynasty, which was a powerful empire in ancient India.
- **Discovery:**
 - The **Chandragupta** seamount was discovered by the Russian vessel **Akademik Mordvinov** in 1974.
 - The **Chandragupta** seamount was discovered by the Indian vessel **INS Sagor** in 1974.
- **Previous Naming:** India has also named other underwater structures like the **Chandragupta** seamount, Panikkar seamount, and the **Chandragupta** seamount in the Indian Ocean.

S41. Ans.(e)

Sol. All of the

- **Direct Taxes:** Revenue from direct taxes, such as income tax and corporate tax, contribute to the fund.
- **Indirect Taxes:** Revenue from GST, customs duties, and excise duties forms a major part of indirect income.
- **Dividends and Profits:** Generated from PSUs, such as ONGC and NTPC, these funds come from dividends and profits of state-owned enterprises.
- **Government Services:** Income earned from services provided by the government, such as registration fees and other service charges.
- **Disinvestment and Loan Recoveries:**
 - **Disinvestment:** Proceeds from selling government stakes in PSUs.
 - **Loan Recoveries:** Repayments from loans given by the government to states or foreign entities.

- **About the Consolidated Fund:** Established under Article 266(1) of the Indian Constitution, the Consolidated Fund of India gathers all government revenue and is the primary account from which government expenses are made. It covers routine and essential government expenses like salaries, pensions, infrastructure, defense, and debt servicing.
- **Withdrawal Requirements:** No money can be withdrawn without parliamentary approval, obtained through Appropriation Bills, ensuring transparency and accountability.
- **State-Level Counterpart:** Each state has its own Consolidated Fund, functioning similarly with the requirement for state legislative approval for withdrawals.

S42. Ans.(b)

Sol. Sooraj R won the National Film Award for Best Actor at the 70th National Film Awards ceremony, held on December 15, 2023, at Vigyan Bhawan, New Delhi. He won the Swarna Kamal trophy for his role in the film 'The National Anthem', promoting environmental awareness.

S43. Ans.(c)

Sol. SEBI instructed banks to pay a fee of 15% per annum on the outstanding debt.

Details-

- **Reason for Fee:** The fee is imposed to cover the cost of regulatory oversight and to ensure that banks have sufficient resources to manage the risk associated with the debt.
- **Interest Rate:** A 15% annual interest rate is applicable on the outstanding debt.
- **Payment Method:** The fee is to be paid in installments over a period of 30 days.
- **FY24 Requirement:** For the most recent fiscal year, SEBI instructed payment within 30 days, without interest, as long as it's paid on time.

S44. Ans.(b)

Sol. As of 2023, only one foreign bank, DBS Bank India Limited, operating under the wholly owned subsidiary (WOS) model, has been appointed as an agency bank by the RBI. This appointment allows DBS Bank India Limited to conduct government-related transactions.

Agency Banks: Includes scheduled public and private sector banks, along with this sole foreign bank operating under the WOS model.

S45. Ans.(d)

Sol. The term "**Moratorium Period**" is not related to mutual funds. It is generally used in the context of loans and refers to a period during which repayment is not required.

- **Mutual Fund Terms:**

- **Net Asset Value (NAV):** The per-unit price of a mutual fund.
- **Systematic Investment Plan (SIP):** A method of investing regularly in mutual funds.
- **Expense Ratio:** The percentage of fund assets used for management expenses.
- **Asset Under Management (AUM):** The total market value of all assets managed by the fund.

S46. Ans.(c)

Sol. Under the scheme, the government will provide a concessional interest rate of 7% on loans of up to ₹15,000 at a concessional rate of 7%.

Differential Interest Rate:

- **Purpose:** The scheme aims to provide a concessional interest rate, enabling self-employed individuals to start or expand their businesses. This concessional rate is intended to support the growth of small businesses and self-employment.
- **Eligible Groups:**
 - **Primary Beneficiaries (SBMs):** Scheduled Backward Classes, physically handicapped individuals, and individuals involved in cottage industries.
 - **Individuals:** Individuals who are engaged in cottage industries or other small-scale businesses.
- **RBI Mandate:** The Reserve Bank of India (RBI) has directed banks to ensure that at least 40% of the scheme's advances go to borrowers from the ST community, reflecting the scheme's commitment to social equity.

S47. Ans.(d)

Sol. The Self Employment Scheme for Rehabilitation of Manual Scavengers (SERMS) provides a maximum capital subsidy of Rs. 5 lakh to eligible individuals.

- **Scheme Purpose:** SERMS aims to rehabilitate manual scavengers and their dependents into alternative professions.
- **Revision in 2021:**
 - The capital subsidy has been increased from Rs. 3.25 lakh to Rs. 5 lakh.
 - Payment of the subsidy is now upfront instead of as a back-end subsidy.
- **Additional Eligibility:** Sanitation workers and their dependents are also eligible for the same subsidy amount for sanitation-related projects.
- **Health Coverage:** Manual scavengers receive health insurance coverage of up to Rs. 5 lakh under the Ayushman Bharat Yojana.

S48. Ans.(e)

Sol. Agri-Clinics provide support **in all of the above areas**, as part of the Agri Clinic and Agribusiness Centres (ACABC) Scheme.

• **Areas Supported:**

- **Soil Health:** Assistance in improving soil quality.
- **Cropping Practices and Plant Protection:** Guidance on optimal cropping methods and pest management.
- **Crop Insurance:** Information and assistance regarding crop insurance policies.
- **Post-Harvest Technology:** Advice on handling and storing crops after harvest.
- **Animal Husbandry:** Assistance in improving animal health and productivity.
- **Marketing:** Assistance in making informed decisions.

• **Objective:** To provide support for farmers in the areas of crop production, post-harvest management, and marketing.

S49. Ans.(c)

Sol. Shikhar Dhawan's Test Test debut in 2013 was a milestone in his career, as he scored a century in just 85 balls.

• **Career Highlights:**

- Dhawan scored over 1000 runs in 10 ODIs, and 68 runs in 1 T20Is, and 1000 runs in 10 ODIs.
- Known for his aggressive batting, he was the highest run scorer in the 2013 Champions Trophy, contributing to India's victory.
- He won the title of "Player of the Match" in the Test debut in 2013.

• **Debut Match:**

March 2013, India vs. Australia, Test debut in 2013.

S50. Ans.(b)

Sol. In May 2020, India and Nigeria agreed to expedite the Local Currency Settlement Agreement to facilitate trade between the two countries and to promote their respective domestic currencies.

Details-

- **Purpose:** The agreement aims to facilitate trade between the two countries by allowing them to settle their trade transactions in their respective local currencies, thereby reducing the need for foreign exchange.
- **Additional Discussions:** Both countries also explored cooperation in the United Payments Interface (UPI) system at the Joint Trade Committee (JTC) meeting held in Abuja, Nigeria.

S51. Ans.(c)

Sol. Statement (I) is true, as the passage mentions that nuclear power has prevented over 60 gigatonnes of CO2 emissions.

Statement (II) is incorrect since the passage does not cite safety as the primary reason for the decline of nuclear power; rather, it points to a lack of new investments.

Statement (III) is true as the passage notes that the costs of transitioning to a fully sustainable energy system will likely increase without nuclear power.

S52. Ans.(b)

Sol. The passage emphasizes that nuclear power provides a reliable source of low-carbon energy and that its decline would hinder efforts to reduce CO₂ emissions, making it harder to meet global climate targets.

Here are the relevant quotes from the passage that support the solution:

1. *"The decline of nuclear power could have serious implications for both electricity security and the cost of energy. Projections suggest that nuclear power in advanced economies could drop by as much as two-thirds by 2040 if no significant actions are taken. This would hinder efforts to reduce global CO₂ emissions, as outlined in the Paris Agreement..."*
2. *"Without it, the costs of transitioning to a fully sustainable energy system will likely increase, and progress in reducing emissions could slow significantly."*

These lines highlight the importance of nuclear power in maintaining a stable energy supply and reducing emissions. The decline in nuclear power would lead to increased costs and slower progress in reducing emissions. While (a) mentions the potential for increased CO₂ emissions, it does not address the impact on energy mix or the cost of energy. (c) is incorrect because it focuses on the cost of energy but not the overall impact. (d) is not directly related to the passage. (e) is incorrect because it focuses on the cost of energy but not the overall impact. The correct answer is (b) because it addresses the impact on energy mix and the cost of energy.

S53. Ans.(c)

Sol. The passage mentions that nuclear power should complement renewable energy sources like solar and wind, not be deprioritized. It highlights the importance of maintaining a diverse energy mix to achieve low-carbon energy goals.

Here are the relevant quotes from the passage that support the solution:

1. *"To address these challenges, governments must take key actions. This includes supporting the safe operation of existing nuclear plants, encouraging the construction of new facilities, and investing in advanced nuclear technologies."*
2. *"By taking these steps, countries can ensure that nuclear power remains a vital part of the global low-carbon energy mix."*

These lines emphasize the need for governments to support nuclear power alongside renewable energy. Building new facilities and maintaining existing ones are crucial for ensuring a stable and diverse energy mix. While (a), (b), (d), and (e) are all actions suggested by the report to ensure nuclear power remains a part of the global low-carbon energy mix, (c) is the most comprehensive and directly addresses the need for government support.

S54. Ans.(c)

Sol. The passage mentions that without nuclear power, achieving emission reduction goals would be more difficult and would necessitate greater investments in renewables and energy efficiency.

Here are the relevant quotes from the passage that support the solution:

1. *"Achieving these reductions without nuclear power would require massive investments in renewables and energy efficiency, further complicating an already challenging transition to a low-carbon economy."*
2. *"Without it, the costs of transitioning to a fully sustainable energy system will likely increase, and progress in reducing emissions could slow significantly."*

S56. Ans.(d)

Sol. The passage highlights the serious consequences of declining nuclear power, including threats to electricity security and increased costs, as nuclear energy plays a critical role in providing reliable, low-carbon energy.

Analysis:

(a) is incorrect because the passage does not mention a growing dependence on nuclear energy. In fact, it highlights the decline in investments in nuclear power and the closure of existing plants, which is reducing the role of nuclear power in the energy mix, not increasing it.

(b) is incorrect because the passage explicitly states that the decline in nuclear power poses a threat to electricity security and increased costs, as nuclear energy plays a critical role in providing reliable, low-carbon energy.

(c) is incorrect because the passage does not mention a decline in nuclear power. Nuclear power is highlighted as a reliable, low-carbon energy source that would lead to higher costs, electricity security, and increased costs.

(d) is the correct answer because the passage explicitly states that the decline in nuclear power has serious implications for electricity security and increased costs, as nuclear energy plays a critical role in providing reliable, low-carbon energy. The passage also mentions that alternative sources like renewable energy are expensive.

Supporting quote: "The decline in nuclear power poses a threat to electricity security and the cost of electricity." (Paragraph 1)

(e) is incorrect because the passage does not mention investments in renewable energy. It suggests that there would be a shift to carbon-intensive sources if nuclear power declines, and that low-carbon alternatives are not yet a viable option.

S57. Ans.(a)

Sol. The correct answer is (a) because it is the only option that is grammatically correct and contextually appropriate. Rearranged sentence: "Adopting sustainable practices across industries, including renewable energy usage, waste reduction, and responsible resource management, is essential for mitigating the adverse effects of climate change and preserving biodiversity for future generations."

Explanation:

The sentence starts with **(F)**, as it introduces the main subject: "Adopting sustainable practices across industries."

(D) follows next, expanding on the practices, "including renewable energy usage, waste reduction."

(C) logically adds "and responsible resource management," continuing the list of sustainable practices.

(B) comes next, explaining why these practices are important: "is essential for mitigating the adverse effects."

(A) adds further detail about what these effects are: "of climate change and preserving."

(E) completes the sentence by providing the purpose: "biodiversity for future generations."

This arrangement ensures both grammatical correctness and contextual clarity.

S58. Ans.(c)

Sol. The correct sequence is CFABDE.

Rearranged sentence: "Effective leadership within organizations is not only about making strategic decisions but also about fostering a culture of trust, encouraging open communication, and empowering team members to take ownership of their roles, ultimately driving collective success."

Explanation:

The sentence starts with **(C)** to introduce the subject: "Effective leadership within organizations is."

(F) follows with "not only about making strategic decisions," setting up the contrast structure ("not only... but also").

(A) continues the contrast, "but also about fostering a culture of trust."

(B) adds further details.

(D) logically follows, mentioning "empowering team members to take."

(E) completes the sentence, "ultimately driving collective success."

S59. Ans.(d)

Sol. The correct sequence is AFCEBD.

The sentence starts with **(A)** to introduce the topic: "Artificial intelligence (AI) has the potential to revolutionize various industries, including healthcare, manufacturing, and finance: artificial intelligence."

(C) follows next, mentioning "challenges and ethical concerns" (artificial intelligence (AI) has the potential to revolutionize various industries while introducing the challenges and ethical concerns).

(F) fits next, providing specific examples of challenges and ethical concerns, reading "Data privacy, bias, and data security are key concerns, requiring careful regulation and responsible use." (F) provides specific examples of the challenges and ethical concerns, reading "Data privacy, bias, and data security are key concerns, requiring careful regulation and responsible use."

(B) then explains the need for responsible use, reading "Responsible use of AI is crucial to ensure its benefits are realized while minimizing risks." (B) then explains the need for responsible use, reading "Responsible use of AI is crucial to ensure its benefits are realized while minimizing risks."

Correct sentence:

"Artificial intelligence (AI) has the potential to revolutionize various industries, including healthcare, manufacturing, and finance, but it also brings ethical concerns over data privacy, bias, and data security, necessitating careful regulation and responsible technological development."

S60. Ans.(a)

Sol. The correct sequence is FDBCEA.

(D) introduces the topic: "As urbanization continues to reshape the global landscape, cities face growing challenges such as housing shortages, pollution, and infrastructure strain, requiring innovative planning to ensure sustainable, livable environments for future generations." (D) introduces the topic, reading "As urbanization continues to reshape the global landscape, cities face growing challenges such as housing shortages, pollution, and infrastructure strain, requiring innovative planning to ensure sustainable, livable environments for future generations."

(F) naturally follows, as it continues the thought, mentioning the challenges cities face as a result of this reshaping.

(C) specifies the types of challenges, including housing shortages and pollution, adding concrete examples.

(A) then elaborates further, mentioning infrastructure strain and the need for a response.

(E) provides the response (innovative planning), and **(B)** concludes the sentence with the ultimate goal of creating livable environments for future generations.

Correct sentence:

"As urbanization continues to reshape the global landscape, cities face growing challenges such as housing shortages, pollution, and infrastructure strain, requiring innovative planning to ensure sustainable, livable environments for future populations."

S61. Ans.(b)

Sol. The errors are in Parts A and B.

Part A:- Gerund vs. Infinitive Use:

- **Rule:** Gerunds (verb + -ing) can act as nouns, and using a gerund often provides better sentence flow, especially in this context.
- **Infinitive phrases** like "to understand" can act as subjects, but using "**understanding**" (a gerund) would fit better because it works as a noun and emphasizes the continuous nature of learning personal finance.
- **Correction:** Change "to understand" to "understanding" to make the subject smoother and more appropriate.

Part B:- Subject-Verb Agreement

- **Rule:** The verb must agree with the subject in number. Since "Understanding" is singular, the verb should be singular.
- **Subject in:** "Understanding" is singular.
- **Verb:** "Encounter" is plural. It should be "encounters" to match the singular subject.
- **Correction:** Change "encounter" to "encounters" to match the singular subject.

Corrected Sentence:

"Understanding personal finance is a continuous process that requires individuals to make informed decisions for their financial security."

S62. Ans.(b)

Sol. Analysis:

Explanation:

1. **Part (A): Subject-Verb Inversion**
 - o **Rule:** When using "not only... but also" at the beginning of a sentence, subject-verb inversion is required.
 - o **Error:** The sentence "Not only did the team achieve remarkable success in the project, but also they encountered such challenges that tested their skills and determination to this extent." does not correctly invert the subject and verb.
 - o **Correction:** Change "they had" to "had they" to correctly invert the subject and verb.
2. **Part (B): Incorrect Tense Order**
 - **Rule:** When using past perfect tense, "had" should come before the subject when a negative or limiting adverb (like "never before") is used at the beginning of the sentence.
 - **Error:** "but never before they had encountered" is incorrect. It should be "**but never before had they encountered.**"
 - **Correction:** Change "they had" to "**had they.**"

Corrected Sentence:

"Not only did the team achieve remarkable success in the project, but never before had they encountered such challenges that tested their skills and determination to this extent."

S63. Ans.(a)

Sol. There are two grammatical errors in the sentence:

1. **Error in (A):**
2. "Rapidly growth" is incorrect. "Rapidly" is an adverb, but the correct word needed to modify "growth" (a noun) is an adjective. The correct form should be **"rapid growth."**

Rules:

Adjective vs. Adverb Usage:

- o Adjectives are used to modify nouns, while adverbs modify verbs, adjectives, or other adverbs. In this case,

3. **Error in (C):**
4. "Have led" is incorrect. "Lead" is a verb which requires a singular subject.

Rules:

Subject-Verb Agreement:

- o When the subject is singular, the verb must also be singular. In this case, "lead" is singular, so the correct form is "leads".

Thus, the errors are in (A) and (C).

S64. Ans.(c)

Sol. There are two grammatical errors in the sentence:

1. **Error in (A):**
2. "If we would have known" is incorrect. "Would have" is used in conditional sentences (used to talk about unreal situations), the correct form is "If we had known." "Would have" should be used in the "if" clause.

Rules:

- o **Third Conditional:**
- o In the "if" clause, we use "had" + past participle. In the result clause, we use "would have" + past participle. This is used for hypothetical situations.

3. **Error in (C):**
4. "We had prepared" is incorrect. After using the correct conditional form in the "if" clause, the second clause should follow with **"would have prepared"** to indicate the hypothetical result.

Rules:

Third Conditional Sentences:

- o In the result clause of a third conditional, we use "would have" + past participle. The correct form should be **"we would have prepared."**

Corrected Sentence:

"If we had known about the new policy changes, we would have prepared more effectively for the upcoming challenges."

S65. Ans.(d)

Sol. There are two grammatical errors in the sentence:

1. **Error in (B):**

2. "The manager were aware" is incorrect. Since "the manager" is singular, the verb should be singular as well. The correct form should be **"the manager was aware."**

Rules:

o **Subject-Verb Agreement:**

- o When using "Neither...nor" in a sentence, the verb agrees with the subject closest to it. In this case, the closest subject is "the manager," which is singular, so the verb should be **"was."**

3. **Error in (C):**

4. "Cause the manager to be aware" is incorrect. It should match the past narrative of the sentence.

Rules:

o **Verb Tense:**

- o When using "cause" in a sentence, the verb should match the tense of the main verb. In this case, "cause" should be in the past tense, "caused."

Corrected Sentence:

"Neither the manager nor the staff were aware of the technical difficulties that caused the system to shut down unexpectedly."

Thus, the errors are in (B) and (C), making (d) the right choice.

S66. Ans.(b)

Sol. There are two grammatical errors in the sentence:

1. **Error in (B):**

2. "Thousands of students" is incorrect. Since "students" is plural, the number should be plural. The correct form should be **"thousands of students"**.

Rules:

o **Subject-Verb Agreement:**

- o A plural subject requires a plural verb. In this case, "thousands of students" is plural, so the verb should be plural, "apply."

3. **Error in (C):**

4. "For admission to prestigious" is incorrect. The correct preposition when referring to being accepted or enrolled is **"admission into"** rather than "to."

Rules:

o **Correct Preposition Usage:**

- o "Admission into" is the correct phrase when talking about being accepted into a place or institution, rather than "admission to."

Corrected Sentence:

"Every year, thousands of students apply for admission into prestigious universities around the world, hoping to secure a place in top programs."

Thus, the errors are in (B) and (C), making (b) B-C the right choice.

S67. Ans.(c)

Sol. There is one grammatical error in the sentence:

1. **Error in (A):**
2. "Each of the participants were asked" is incorrect. "Each" is a singular subject, even when followed by a plural noun ("participants"), and thus requires a singular verb. The correct form should be **"Each of the participants was asked."**

Rules:

o **Subject-Verb Agreement:**

- o When "each" is the subject, the verb should be singular. The form of the verb that is used in this case is "was,"

Corrected Sentence:

"Each of the participants was asked to provide suggestions for improvement in the solar panel technology." Thus, the error is in option (A).

S68. Ans.(d)

Sol. The passage discusses the challenges of solar energy, such as "intermittency" and "scalability," and mentions "grid integration" as a solution. The phrase "produce" and "remarkably" are used in the context of solar energy's potential. The phrase "misinterpret" is used in the context of the challenges. The phrase "panel technology" is used in the context of the challenges. The phrase "alone" is used in the context of the challenges.

S69. Ans.(e)

Sol. All three outcomes mentioned in the passage are related to the challenges of solar energy. The phrase "global reliance on fossil fuels" is used in the context of the challenges. The phrase "meeting climate change goals" is used in the context of the challenges. The phrase "continued on" is used in the context of the challenges. The phrase "advancements" is used in the context of the challenges. The phrase "of these outcomes" is used in the context of the challenges.

S70. Ans.(c)

Sol. The tone of the passage is positive, as it discusses the potential of solar energy and the challenges that can be overcome. The phrase "solar energy technology, such as" is used in the context of the challenges. The phrase "intermittency and grid integration" is used in the context of the challenges. The phrase "positive future for solar power" is used in the context of the challenges. The phrase "emphasizes solar power's potential" is used in the context of the challenges. The phrase "becoming a key energy source" is used in the context of the challenges.

S71. Ans.(c)

Sol. The passage mentions that grid integration ensures solar energy can be "fed into national and regional grids," allowing for seamless distribution and scalability, meaning it can meet both individual and larger energy needs. While efficiency, reliability, and environmental impact are important, option (c) best captures the significance of grid integration.

S72. Ans.(e)

Sol. all three statements are incorrect, making the correct answer **(e)**.

Statement (I) is incorrect because the passage mentions that solar energy produces "no harmful emissions during electricity generation," but it does not claim zero emissions during **production and installation**.

Statement (II) is incorrect because the passage emphasizes the importance of both **grid integration** and **battery storage systems** in improving solar power reliability. Grid integration has not reduced the need for advancements in battery storage.

Statement (III) is incorrect because the passage does not suggest that **perovskite solar cells** have achieved higher efficiency than traditional photovoltaic panels. It highlights their affordability and versatility, but not their efficiency.

S73. Ans.(c)

Sol. The passage discusses how John's behavior is challenging old assumptions and breaking down traditional limitations. He is not trying to introduce new information or incorrect information.

S74. Ans.(d)

Sol. The best explanation for John's behavior is that he is **overwhelmed by projects due to his tardiness**.

Explanation:

- **(a)** is incorrect because the passage states that John struggles to meet deadlines, not that he meets them.
- **(b)** is incorrect because the passage mentions his workload or criticism, but not that he is overwhelmed by projects due to his tardiness.
- **(c)** is incorrect because the paragraph does not suggest that John lacks knowledge or skills or withdraws from his projects.
- **(d)** is correct because the paragraph clearly mentions John's procrastination and how these behaviors affect his projects, implying that he is not dependable, especially on urgent projects.
- **(e)** is incorrect because the passage does not mention that he provides information or advice, not that he is overwhelmed by projects due to his tardiness.

S75. Ans.(b)

Sol. The paragraph explains that Lily spends long hours studying, often skipping social events and recreational activities, which shows her preference for studying over socializing.

(a) is incorrect because the paragraph does not state that Lily believes perfect grades are the key to friendships or social life.

(c) is incorrect because the paragraph does not mention her friends avoiding her; only that she chooses to stay home and study.

(d) is incorrect because Lily feels pressured and does not enjoy weekends with her friends.

(e) is incorrect because Lily does not balance her studies and social life; she prioritizes studying.

Thus, (b) is the correct answer: "Lily prefers studying over socializing, often choosing to stay home and review her notes while her friends go out."

S76. Ans.(b)

Sol. The passage mentions that mRNA vaccine technology is being researched for treating diseases like influenza, HIV, and certain cancers, supporting **(I)**. It also mentions that mRNA vaccines "provide a safer and faster way to develop vaccines," supporting **(II)**. **(III)** is not supported, as the passage does not claim that mRNA vaccines are more effective than all other vaccines. Therefore, **(b)** is correct.

S77. Ans.(d)

Sol. The passage explains that mRNA vaccines "instruct the body's cells to produce a protein that triggers an immune response," making **(d)** the correct statement. The other options either misrepresent or contradict information from the passage.

S78. Ans.(b)

Sol. The tone of the passage is **optimistic** about the potential of mRNA vaccines. The passage discusses how personalized medicine, tailored to an individual's genetic makeup, promises more effective and targeted treatments. The passage also mentions that the success of mRNA vaccines during COVID-19 has spurred further research into using this technology for other diseases, suggesting that the platform's effectiveness could be a promising area of research. Therefore, **(b)** is the correct answer as it accurately reflects the optimistic tone of the passage.

S79. Ans.(b)

Sol. The passage states that the success of mRNA vaccines during COVID-19 has spurred further research into using this technology for other diseases, suggesting that the platform's effectiveness could be a promising area of research. The passage also mentions that the success of mRNA vaccines during COVID-19 has spurred further research into using this technology for other diseases, suggesting that the platform's effectiveness could be a promising area of research. Therefore, **(b)** is the correct answer as it accurately reflects the optimistic tone of the passage.

S80. Ans.(c)

Sol. The passage emphasizes how personalized medicine can treat patients based on their individual genetic, environmental, and lifestyle factors. This implies that genetic research is critical to the success of personalized medicine. The passage also mentions that the success of mRNA vaccines during COVID-19 has spurred further research into using this technology for other diseases, suggesting that the platform's effectiveness could be a promising area of research. Therefore, **(c)** is the correct answer as it accurately reflects the optimistic tone of the passage.

S81. Ans.(b)

Sol.

- **(I)** is correct as the passage states that targeted therapies "block certain proteins that promote the growth of cancer cells without harming normal cells," thus reducing harmful side effects.
- **(II)** is also correct, as the passage explains that the success of mRNA vaccines during COVID-19 has spurred further research into using this technology for other diseases, including cancer.
- **(III)** is incorrect because personalized medicine also takes into account **environmental and lifestyle factors**, not just genetic ones.

Thus, the correct answer is **(b)**.

S82. Ans.(c)

Sol. The phrase "*shed light on*" is commonly used to mean clarifying or making something more understandable, which fits the context of explaining cognitive biases.

- (a) emphasis – to give special importance to something
- (b) proposed – suggested an idea or plan
- (c) shed light – to make something clearer or easier to understand
- (d) underscored – emphasized something
- (e) No replacement required

S83. Ans.(d)

Sol. The word *artificial* means something that is made or constructed by humans, which is the intended meaning in the context of the passage.

- (a) fabricated
- (b) economic
- (c) sustenance
- (d) No replacement required
- (e) commercial

S84. Ans.(b)

Sol. The word *scenarios* refers to hypothetical situations or events, which is the intended meaning in the context of the passage.

- (a) No replacement required
- (b) scenarios – possible sequences of events
- (c) situation – a state of affairs
- (d) predicament – a difficult or embarrassing situation
- (e) context – the circumstances or environment surrounding an event

S85. Ans.(d)

Sol. *Loss aversion* is a well-known psychological term, meaning people are more likely to avoid losses than to pursue gains, which is the intended meaning in the context of the passage.

- (a) embrace – to accept or support
- (b) No replacement required
- (c) seizure – a sudden attack or fit
- (d) aversion – a strong dislike or abhorrence
- (e) espousal – the act of adopting or supporting a cause

S86. Ans.(e)

Sol. The framing effects altered participants' risk tolerance, meaning it changed or modified how they perceived risk, making altered the best choice.

- (a) No replacement required
- (b) process – a series of actions or steps
- (c) coagulated – to thicken into a solid
- (d) replaced – to take the place of something
- (e) altered – changed or modified

S87. Ans.(b)

Sol. Behavioral economics is a well-established field that combines insights from psychology with economics to study how people actually behave in decision-making, making behavioral the correct choice.

- (a) organizational – relating to the organization of something
- (b) behavioral – relating to behavior, especially in terms of psychology
- (c) No replacement required
- (d) cohort – a group of people
- (e) realistic – representing reality

S88. Ans.(d)

Sol. Solidarity (सहकारिता) refers to the feeling of unity with a common interest. The sense of "solidarity" fits.

- **Solitude** (संन्यास) refers to the state of being alone.
- **Apathy** (अव्यवस्था) refers to the lack of interest or concern.
- **Hostility** (विरुद्धता) refers to the state of being hostile or unfriendly.
- **Detachment** (अलग होना) refers to the state of being detached or separated.

S89. Ans.(b)

Sol. Muse (प्रेरणा) refers to a source of inspiration, especially in the context of art or literature. The word "Muse" speaks about finding inspiration for a choice.

- **Routine** (नियमितता) refers to a sequence of actions or events.
- **Monotony** (एकता) refers to the state of being monotonous or unchanging.
- **Impulse** (अचानक) refers to a sudden desire or urge to do something.
- **Hesitation** (चिंता) refers to the act of pausing before taking action.

S90. Ans.(d)

Sol. After swamping the team with work, the manager decided to ensure success. "As the project deadline approached, the team faced increasing pressure. They began to feel overwhelmed, but they were determined to **carry on** despite the challenges. By the end of the day, they managed to **wrap up** their tasks, feeling accomplished and ready for the presentation."

Explanation of the Changes

- **Original Placement:**
 - o "carry on" was used where the action required was to review the details, which is better expressed with "go over."
- **New Placement:**
 - o By replacing "carry on" with "go over," the paragraph now accurately reflects that the team was reviewing the final details.
 - o "carry on" remains to express the determination of the team to continue despite pressures.

Phrasal Verbs and Their Meanings

1. Pull together

- o **Meaning:** To gather or organize resources or people in a coordinated manner.
- o **Usage in the paragraph:** Correctly used to indicate that the team needed to combine their resources for success.

2. Carry on

- o **Meaning:** To continue doing something or to persist in an activity.
- o **Usage in the paragraph:** Incorrectly used in place of "go over." It should have been swapped with "go over."

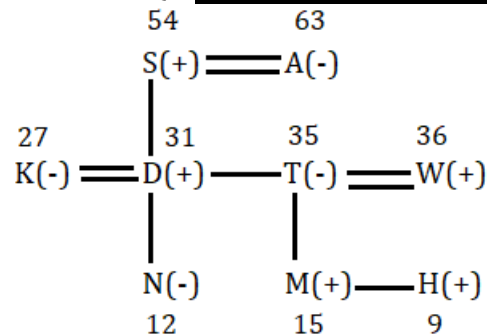
3. Go over

- o **Meaning:** To review or check something carefully.
- o **Usage in the paragraph:** Correctly used to convey that the team reviewed the plan.

4. Wrap up

- o **Meaning:** To finish or complete something.
- o **Usage in the paragraph:** Correctly used to indicate the end of the meeting.

Solutions (91-95)



S91. Ans.(d)

Sol. 27 + 31 +

S92. Ans.(e)

Sol. All I, II and III are correct

S93. Ans.(a)

Sol. Except S's son, age of rest persons is a multiple of 9 or non-prime number.

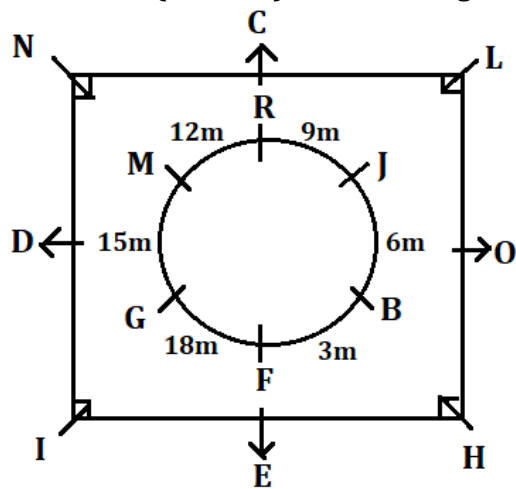
S94. Ans.(c)

Sol. W's brother-in-law

S95. Ans.(b)

Sol. Father

Solutions (96-100): Final Arrangement:



S96. Ans.(c)

S97. Ans.(b)

S98. Ans.(e)

S99. Ans.(a)

Sol. Except B, the other tables are to be placed outside the circle.

S100. Ans.(c)

S101. Ans.(b)

S102. Ans.(a)

S103. Ans.(e)

S104. Ans.(c)

S105. Ans.(b)

S106. Ans.(b)

Sol. From Statement I, we know that

Boxes
D
B
E
A
C

Box E is placed at third position.

S107. Ans.(d)

S108. Ans.(e)

Sol.

Words	Codes
Classes	Mj
tomorrow/cancelled	uj/km
Scheduled	Pr
Are	MI
Regular	Kl
Important	
exercise/is	
Meetings	

S109. Ans.(a)

Sol.

C	D	B	A	E

E sits fourth to

S110. Ans.(a)

Sol. Assumption statement because the statement says that governments are implementing policies to encourage the use of electric vehicles (EVs). This implies that the government believes that EVs are better than conventional fuel-powered vehicles. The statement is based on the assumption that EVs produce fewer harmful emissions, which is a common belief. The statement does not mention anything about the cost of EVs or the infrastructure required for them.

S111. Ans.(d)

Sol. Both II and

Solutions (11)

Designations	Persons	Sports
CEO	D	Hockey
VP	F	Badminton
SM	B	Basketball
Manager	A	Chess
AM	E	Tennis
JO	G	Volleyball
Clerk	C	Football
Trainee	H	Cricket

S112. Ans.(d)

Sol. Five, Basketball

S113. Ans.(c)

Sol. C - Clerk

S114. Ans.(c)

Sol. The person designated as Manager plays Chess.

S115. Ans.(b)

Sol. Junior Officer

S116. Ans.(e)

Sol. As many as

S117. Ans.(c)

Sol.

Boxes
Q
R
S
U
T
V
P

S118. Ans.(b)

Sol. LONGITUDE

TSNMMJHFE

S119. Ans.(c)

Sol. Both II and III align with the statement as they tackle labor shortages using immersive technologies. Implementing these environments quickly upskills workers, while partnering with tech providers ensures industries adopt the necessary tools, directly addressing the skills gap mentioned.

S120. Ans.(c)

Sol. Statement I directly supports the development of 6G and its related technologies like RIS.

S121. Ans.(a)

Sol. Options (a) supports the growth of clean energy solutions like hydrogen fuel cells as a climate change measure.



Solutions (122-126): Logic here is:

Number: The lowest odd number is picked first and the digits of that number is reversed and placed in extreme left end then then smallest even number is picked in the next step and the digits of that number is reversed and placed in extreme left end.

Words: The word in which first letter from the left end has the highest place value is picked and reversed and then placed in extreme right end.

Input: 45 courage 86 understand 31 venture 32 meticulous 42 explore

Step I: 13 45 courage 86 understand 32 meticulous 42 explore erutnev

Step II: 23 13 45 courage 86 meticulous 42 explore erutnev dnatsrednu

Step III: 54 23 13 45 courage 86

Step IV: 24 54 23 13 45 courage 86

Step V: 68 24 54 23 13 45 courage 86

S122. Ans.(b)

S123. Ans.(b)

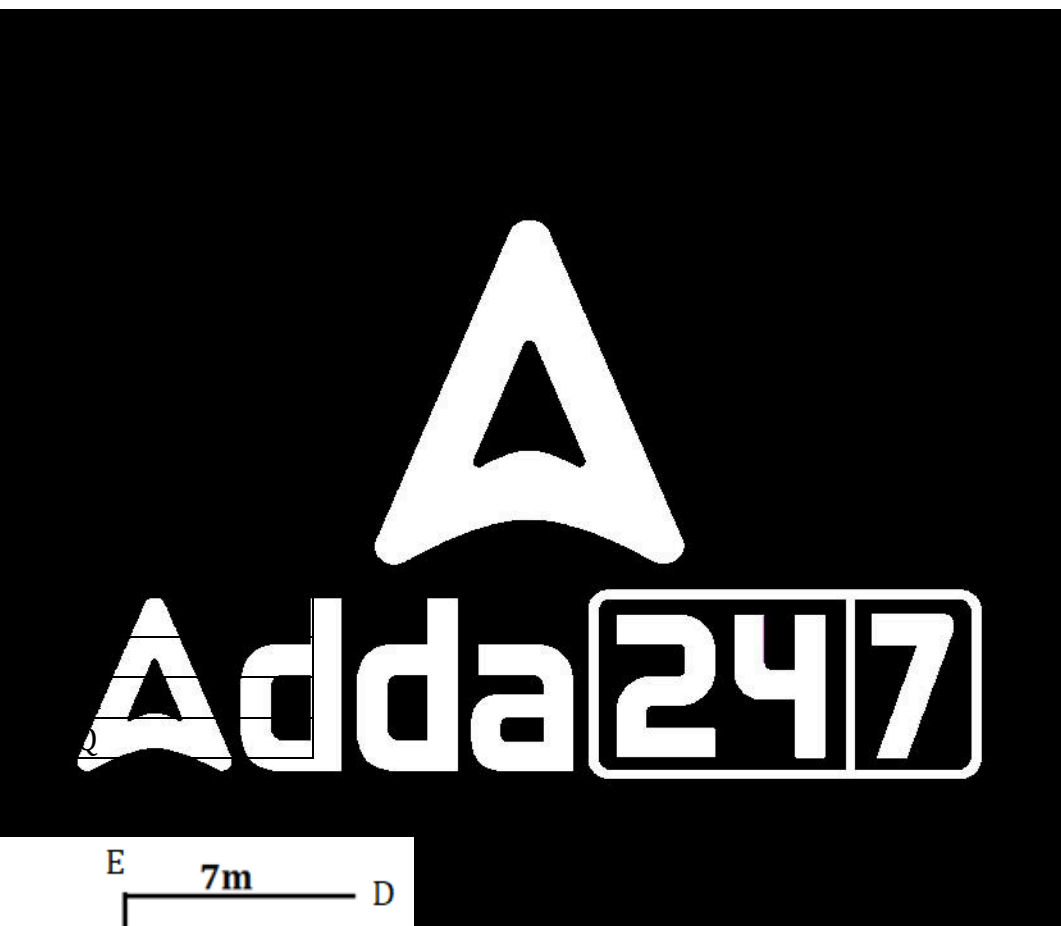
S124. Ans.(d)

S125. Ans.(e)

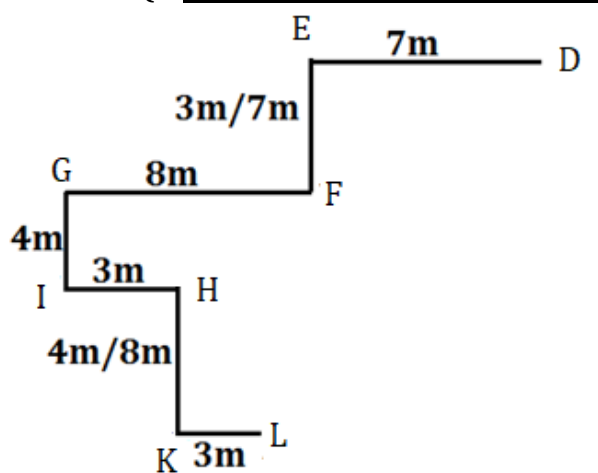
S126. Ans.(e)

S127. Ans.(c)

Days
Monday
Tuesday
Wednesday
Thursday
Friday
Saturday
Sunday



Solutions (122-126)



S128. Ans.(d)

S129. Ans.(e)

S130. Ans.(c)

S131. Ans.(b)

Sol. Argument II is strong because it directly highlights the practical benefits and impact on user experience.

S132. Ans.(e)

Sol. Option (e) is the best choice because it directly addresses the need to develop eco-friendly alternatives, reducing environmental impact.

S133. Ans.(e)

Solutions (13)

Series 1: 1 &

Step I: 1 & K

Step II: 1 & K

Step III: 1 & K

Series 2: % T

Step I: % T 5

Step II: % T E

Step III: % T I

Series 3: 7 F

Step I: 7 F Q

Step II: 7 F Q

Step III: 7 F Q

S134. Ans.(b)

S135. Ans.(c)

S136. Ans.(b)

S137. Ans.(e)

S138. Ans.(c)

Sol. BIODEGRADABLE – FJPHFKVBHBFPP – JKV – 10*11*22 – 2420

S139. Ans.(b)

Sol. The statement implies that flexible work hours are expected to boost productivity, which aligns with Assumption 1—that flexible hours can help employees achieve better work-life balance, potentially increasing their productivity. This is a reasonable expectation based on the company's goal of enhancing productivity.

S140. Ans.(d)

Sol. Assumption III aligns with the statement because the financial institution's plan to invest in cybersecurity implies it sees strong security as necessary to protect customer data effectively. This reinforces the assumption that advanced cybersecurity is essential for safeguarding sensitive information.

Solutions (141-145): For company A

Total toys manufactured = 40

Total toys unsold = $30 \times \frac{40}{100} = 12$

Total toys sold = $40 - 12 = 28$

Metallic toys sold = 15

Plastic toys sold = 13

Similarly,

Company	Metallic toys	Plastic toys
A	15	13
B	20	10
C	19	11
D	35	5

S141. Ans.(b)

Sol. Total number of toys manufactured by A and C = $15 + 11 = 26$

Total number of toys sold = 28

Required difference = 28 - 26 = 2

S142. Ans.(e)

Sol. Total number of toys manufactured by D = $\frac{100}{100} \times 25 = 25$

Total toys sold = 28

Total toys unsold = 25 - 28 = 1

Required percentage = $\frac{1}{25} \times 100 = 4\%$

S143. Ans.(a)

Sol. Total number of unsold metallic toys by D = $\frac{10}{100} \times 20 = 2$

Total number of unsold plastic toys by D = $3 - 2 = 1$

Total plastic toys manufactured by D = $15 + 1 = 16$

Required difference = $28 - 16 = 12$

S144. Ans.(b)

Sol. Required ratio = $(13+15) : (9+6)$

= $28 : 15$

S145. Ans.(c)

Sol. Average number of toys sold by C and the plastic toys sold by A = $\frac{19+13}{2} = 16$

Required percentage = $\frac{16}{20} \times 100 = 80\%$

Solutions (146-148): The pattern of the series:

X, 168, 172, 145, Y, Z

$-1^3 \quad +2^2 \quad -3^3 \quad +4^2 \quad -5^3$

$X = 168 + 1 = 169$

$Y = 145 + 16 = 161$

$Z = 161 - 125 = 136$

S146. Ans.(c)

Sol. 8th term of

$= 36 + 36 - 343$

S147. Ans.(d)

Sol. From (i) X

From (ii) Z is

From (iii) X is

S148. Ans.(c)

Sol. Required

S149. Ans.(e)

Sol. Interest received from the first scheme = $\left(5000 \times t \times \frac{12}{100}\right)$

Amount invested in second scheme = $6000 \times 2 = 12000$

ATQ,

$6300 = 12000$

$6300 = 21000$

$3 = t$

S150. Ans.(e)

Sol. Speed of the train A = $\frac{200}{8} = 25$ m/sec

Length of the train B = $150 + 200 = 350$ meters

ATQ,

Speed of train B = $\frac{350+150}{25} = 20$ m/sec

Required time = $\frac{350+200}{25+20} = \frac{110}{9}$ seconds

Solutions (151-154): In box A

Let number of pens be $4a$

And number of sharpeners = $3a$

Given, Total number of sharpeners and erasers = 10

So, number of erasers = $10 - 3a$

Also given, Difference between the probability of picking a pen and the probability of picking an eraser = $\frac{2}{9}$

$$\frac{4aC_1}{4aC_1 + 10} - \frac{10 - 3aC_1}{4aC_1 + 10} = \frac{2}{9}$$
$$\frac{4a}{4a + 10} - \frac{10 - 3a}{4a + 10 + 3a} = \frac{2}{9}$$

$$\frac{4a + 10}{4a + 10 + 3a} - \frac{4a}{4a + 10 + 3a} = \frac{2}{9}$$

$$\frac{4a + 10}{7a + 10} - \frac{4a}{7a + 10} = \frac{2}{9}$$

$$\frac{4a + 10 - 4a}{7a + 10} = \frac{2}{9}$$

$$\frac{10}{7a + 10} = \frac{2}{9}$$

$$a = 2$$

Similarly,

Boxes
A
B
C

S151. Ans.(c)

Sol. Required ratio = $(7+10) : (4+3)$

$$= 10 : 8 = 5 : 4$$

S152. Ans.(d)

Sol. $P = \frac{6}{4} = \frac{3}{2}$

$$Q = \frac{6}{3} = 2$$

From I. $P > Q$ (it is incorrect)

From II. $4P = 3Q$ (it is correct)

From III. $Q : P = 4 : 3$ (it is correct)

S153. Ans.(e)

Sol. Required sum = $6 + 8 + 6 = 20$

S154. Ans.(c)

$$\text{Sol. } X = \frac{8+6+4}{3} = \frac{18}{3} = 6$$

Solutions (155-157): The pattern of the series I:

8, 9, 17, 52, 25A+7, 1036, B

$\times 1 + 1 \quad \times 2 - 1 \quad \times 3 + 1 \quad \times 4 - 1 \quad \times 5 + 1 \quad \times 6 - 1$

$$52 \times 4 - 1 = 25A + 7$$

$$200 = 25A$$

$$A = 8$$

$$B = 1036 \times 6 - 1 = 6215$$

S155. Ans.(a)

Sol. From (i) 1

$$6215/113 + 8$$

$$63 > 67$$

It is correct

From (ii) $\sqrt{B} - 1$

$$\sqrt{6215 + 26} =$$

$$79 = 79$$

It is correct

From (iii) $A =$

First term of t

A is complete

It is correct

S156. Ans.(e)

Sol. B = 6215

S157. Ans.(b)

Sol. A = 8+5 =

13 = First term

The pattern o

13 14 27 82
 $\times 1 + 1 \quad \times 2 - 1 \quad \times 3 + 1$

S158. Ans.(d)

Sol. I. $5x^2 + 6x + 1 = 0$

$$5x^2 + 5x + 1x + 1 = 0$$

$$x = -1, -1/5$$

II. $100y^2 + 25y + 1 = 0$

$$100y^2 + 20y + 5y + 1 = 0$$

$$y = -1/5, -1/20$$

So, $x \leq y$

S159. Ans.(c)

Sol. I. $2x^2 - 17x + 21 = 0$

$2x^2 - 14x - 3x + 21 = 0$

$x = 7, 1.5$

II. $y^2 - 16y + 64 = 0$

$y^2 - 8y - 8y + 64 = 0$

$y = 8, 8$

So, $x < y$

S160. Ans.(e)

Sol. I. $x^2 - 3x +$

$9x^2 - 27x + 20$

$9x^2 - 15 - 12x +$

$x = 5/3, 4/3$

II. $y = \sqrt{\sqrt{\frac{2401}{625}}}$

$y = 7/5$

So, no relation between x and y

S161. Ans.(c)

Sol. I. $x^2 - 1\frac{3}{10}x$

$50x^2 - 65x + 2$

$50x^2 - 35x - 30x + 20$

$x = 3/5, 7/10$

II. $y^2 - 1\frac{4}{5}y + \frac{4}{5}$

$5y^2 - 9y + 4 =$

$5y^2 - 5y - 4y +$

$y = 1, \frac{4}{5}$

So, $x < y$

S162. Ans.(a)

Sol. I. $4x^2 - 81 = (8-5)x^2$

$x^2 = 81$

$x = 9, -9$

II. $y^2 + 11y + 14 + 9y = -86$

$y^2 + 20y + 100 = 0$

$y = -10, -10$

So, $x > y$



S163. Ans.(a)

Sol. P can complete the whole work = $\frac{4}{50} \times 100 = 8$ days

Q can complete the whole work = $8+4 = 12$ days

Total work (LCM of 8 & 12) = 24 units

The efficiency of P and Q is 3 & 2 units/day respectively

Let the efficiency of R be r unit/day

ATQ,

$$(3 + r) \times 2 + 2 \times 3 = 24$$

$$(3 + r) \times 2 = 18$$

$$3 + r = 9$$

$$6 = r$$

Required days

S164. Ans.(c)

Sol. Let the market value of diamond be x

Let the cost price be y

ATQ,

$$5a \times 2 - 2b = 10a$$

$$10a = 6b$$

$$\frac{a}{b} = \frac{6}{10} = \frac{3}{5}$$

Required ratio

$$= 6(3d) : 5d$$

$$= 18 : 5$$

S165. Ans.(c)

Sol. Let the speed of the boat in still water be a km/hr and the current be b km/hr respectively

$$\text{Given, } \frac{176}{8} = 9$$

$$a = 2$$

ATQ,

$$\frac{D}{9a + 2a} - \frac{D - 116}{9a - 2a} = 4$$

$$\frac{D}{22} - \frac{D - 116}{14} = 4$$

$$\frac{7D - 11D + 1276}{154} = 4$$

$$4D = 660$$

$$D = 165$$

$$\text{Required time} = \frac{165 - 60}{14} = 7.5 \text{ hours}$$

S166. Ans.(e)

Sol. Let the amount received by P, Q, R, S and T be p, q, 5a, s and 3a respectively.

Given, $p + q - r = 500 \dots (i)$

$5a + s - 3a = 1600$

$2a + s = 1600 \dots (ii)$

$s - 3a = 600 \dots (iii)$

From (ii) & (iii)

$s = 1200, a = 200$

And $p + q = 500 + 5(200)$

$p + q = 1500$

$X = 1500 + 12$

S167. Ans.(b)

Sol. The profit

$= 520 \times 12 : 0$

$= 520 \times 2 : 1$

$= 26 : 33$

We can't find

S168. Ans.(d)

Sol. The ratio

The quantity of

ATQ,

$0.6X - 20 \times \frac{3}{5}$

$0.4X - 20 \times \frac{3}{12}$

$\frac{1.1X - 12}{0.4X - 8} = \frac{3}{2}$

$13.2X - 144 = 3$

$200 = 4X$

$50 = X$

S169. Ans.(c)

Sol. $18 \times 6^2 - 112 = ? \times 4$

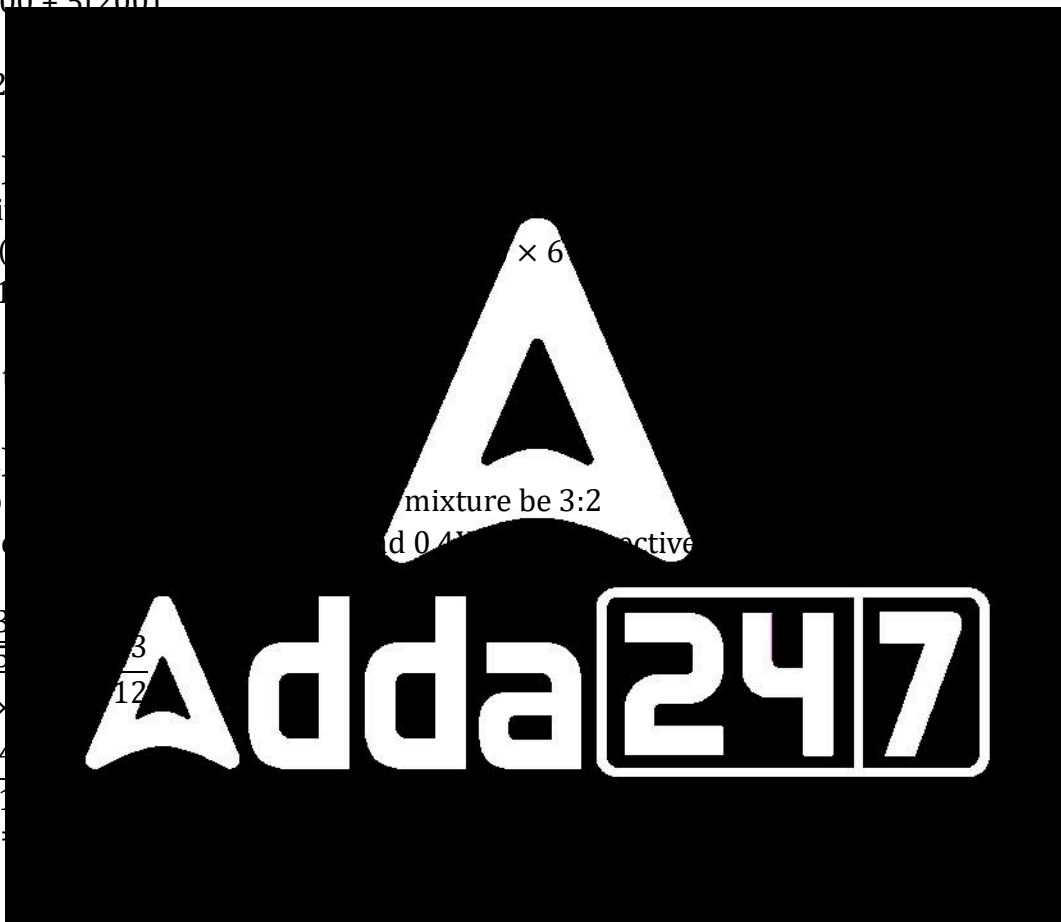
$134 = ?$

S170. Ans.(c)

Sol. $11 \times 2^2 + 88 \div \sqrt{4} = ?$

$44 + 44 = ?$

$88 = ?$



S171. Ans.(e)

Sol. $\sqrt{16} + \sqrt{36} \times \sqrt{49} = ?$

$46 = ?$

S172. Ans.(d)

Sol. $3 \times 5 + 7 \times 8 - 626^{\frac{1}{4}}$

$71 - 5 = ?$

$66 = ?$

S173. Ans.(e)

Sol. $78 + 16 \times$

$78 + 64 - 10$

$36 = ?^2$

$6 = ?$

S174. Ans.(e)

Sol. $81 \div 9 +$

$7 = \sqrt{?}$

$49 = ?$

S175. Ans.(d)

Sol. Invalid vo

Invalid voters

Valid voters in

Valid voters in

Required differ

S176. Ans.(a)

Sol. Total males in city A = $\frac{5}{12} \times 240 = 100$

Total females in city A = $\frac{7}{12} \times 240 = 140$

Invalid voters in city A = $\frac{3}{8} \times 240 = 90$

Valid voters in city A = $240 - 90 = 150$

Valid female voters = $150/2 = 75$

Valid male voters = $150 - 75 = 75$

Invalid male voters = $100 - 75 = 25$

Required difference = $75 - 25 = 50$



S177. Ans.(c)

Sol. $X = 440 - 300 = 140$

I. $X > 120$ (correct)

II. $X < 150$ (correct)

III. $X =$ Total number of people who votes in city A in 2018 (incorrect)

S178. Ans.(c)

Sol. Total number of people who vote in city E in 2013 = $\frac{125}{100} \times \frac{240+360}{2} = 375$

Invalid voters

S179. Ans.(e)

Sol. The total

Total number

Required per

S180. Ans.(b)

Sol. Required

$= 260 : 400$

$= 13 : 20$

Solutions (18)

Total items manufactured by A, B & C together in 2021 = 14000 = 500

Total items manufactured by A & B together in 2022 = 14500 = 900

Total items manufactured by B in 2021 = $\frac{20}{100} \times 14000 = 2800$

Total items m

Total items m

Total items manufactured by A in 2021 = 4500 - 1200 - 900 = 2400

Total items manufactured by A in 2022 = 4000 - 2400 = 1600

Total items manufactured by C in 2022 = 4950 - 1600 - 990 = 2360

S181. Ans.(a)

Sol. Required difference = 1200 + 2360 - 1600 = 1960

S182. Ans.(b)

Sol. Required percentage = $\frac{990}{1200} \times 100 = 82.5\%$

Solutions (183-187):

Let the male candidates interviewed on Monday and the female candidates interviewed on Tuesday be $4a$ and $3a$ respectively.

Female candidates interviewed on Monday = $3a - 10$

Male candidates interviewed on Tuesday = $190 - 3a$

Male candidates interviewed on Wednesday = $1.2(3a - 10)$

Given, $1.2(3a - 10) + 190 - 3a + 4a = 90 \times 3$

$$3.6a - 12 + 190 + a = 270$$

$$4.6a = 92$$

$$a = 20$$

Total candidates

$$= 420 - 190 = 230$$

Days
Monday
Tuesday
Wednesday
Total

S183. Ans.(e)

Sol. Required

S184. Ans.(c)

Sol. Required

S185. Ans.(d)

Sol. Required

S186. Ans.(c)

Sol. Required

S187. Ans.(c)

Sol. Required difference = $150 - 130 = 20$

S188. Ans.(b)

Sol. Let speed of stream be x km/hr.

Speed of boat in still water be y km/hr.

From (I),

$$x = \frac{2}{3}y$$



From (II),

$$x + y = \frac{20}{2} = 10 \text{ km/hr}$$

From (III),

$$y - x = \frac{10}{5} = 2 \text{ km/hr}$$

So, any two are sufficient

S189. Ans.(d)

Sol. Cannot be answered since price is not given.

S190. Ans.(a)

Sol. Let speed

From I,

$$S_t = \frac{300 + L_t}{45}$$

From II,

$$S_t = \frac{2L_t}{60}$$

From III,

$$S_t = \frac{L_t}{30}$$

II and III are s

$\therefore$ I and either

