

**E ▶ ENTRI**

# **BANKING**

## MONTHLY MAGAZINE

JANUARY EDITION

All About RBI Grade B

Budget Highlights

Latest News  
& Announcements

Recent RBI & Other  
Financial News

NIACL Assistant  
Important Updates  
& Exam Pattern



**RANK BOOSTER  
MOCK TESTS**



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## IBPS Calendar Out

EXAMS	PRELIMS DATE	MAINS DATE
IBPS CLERK	August 24, 25, 31	October 13
IBPS PO	September 19, 20	November 30
IBPS SO	November 9	December 14
RRB PO (Officer grade I) and CLERK(Office assistant)	August 3, 4, 10, 17, 18	PO- Sep 9 Clerk- Oct 6

## RBI Grade B

Age Limit	21-30years (for Reserved categories, age reservation is there).
Educational Qualification	Graduation in any discipline with a minimum of 60% marks for General candidates or Post Graduation in any discipline with a minimum of 55% marks.
Application Fee	General candidates - ₹850
Notification expected date	May 2024
Expected PHASE 1 date	June/July 2024
Expected PHASE 2 date	July/August 2024
Expected Interview date	Oct-Dec 2024

## PHASES

PHASE 1 ( PRELIMS)  
Objective type

PHASE 2 ( MAINS)  
Descriptive and  
objective

INTERVIEW

## PHASE-1 (Prelims) EXAM PATTERN

No	Tests- (Objective Type)	No of Questions	Maximum Marks	Total time Duration
1	English Language	30	30	25 minutes
2	Numerical Ability	30	30	25 minutes
3	Reasoning Ability	60	60	45 minutes
4	General Awareness	80	80	25 minutes
	Total	200	200	120 minutes

## PHASE-2 (Mains) EXAM PATTERN:

Paper	Type, No of Questions, Time	Maximum Marks
Paper 1: Economic & Social Issues (ESI)	Objective type- 30 MCQs - 30 minutes	50 marks
(50% objective, 50% Descriptive)	Descriptive type - 4 questions to be attended out of 6 questions- 90 minutes	50 marks
Paper 2: English (Writing Skills Descriptive only)	Descriptive – 3 Questions -90 minutes	100 marks
Paper 3: Finance & Management (FM)	Objective – 30 MCQs - 30 minutes	50 marks
(50% objective, 50% descriptive)	Descriptive - 6 Questions out of which 4 questions need to be attempted - 90 minutes	50 marks

## INTERVIEW

Candidates should attend the Psychometric Test before attending the interview.

Marks	75 marks
Language	Hindi/ English
Process of shorting for interview	Based on aggregate marks obtained in PHASE 2

## PHASE 1 – SYLLABUS

- English Language  
Reading Comprehension, Parajumble, Vocabulary, Word-Swap, word association, sentence improvement, Cloze test, Spotting error, Phrase replacement, paragraph completion, Fill in the blanks
- Numerical Ability  
Number series, Data Interpretation, caselet, Permutation, Combination and Probability, Quadratic Equation, Profit and Loss, average, Simple and Compound Interest, Ratio and Proportion, Time and Work, Boat and Streams
- Reasoning Ability  
Syllogism, Seating Arrangement, Puzzles, Input-Output, logical/ analytical reasoning, Data Sufficiency, Inequalities, coding and decoding, critical reasoning
- General Awareness  
National and International affairs, Finance and Banking, Government Schemes related, RBI in news( Monetary policy), Other regulatory body related current affairs, static awareness

## PHASE 2- SYLLABUS

- Paper-I: Economic and Social Issues (ESI) Syllabus
  - a) Growth and Development, Measurement of growth: National Income and per capita income Poverty Alleviation and Employment Generation in India
  - b) Economy:  
Economy History  
Labour Policy, Monetary and Fiscal Policy since 1991 Economic survey, Union budget- Money and financial markets

Sustainable Development and Environmental issues Reforms in India, Industrial and Labour Policy, Monetary and Fiscal Policy, Privatization, Role of Economic Planning Role of banks and RBI

c) Globalization, Opening up of the Indian Economy, Balance of Payments, Export Import Policy, IMF, World Bank, WTO, International Economic issues.

d) Social Structure in India, Multiculturalism, Demographic Trends, Urbanization and Migration, Gender Issues

e) Social Justice: Positive Discrimination in favor of the underprivileged, Social Movements

- Paper 2- English Language

Types of Questions can be – ESSAY WRITING, PRECIS WRITING, READING COMPREHENSION etc

- Paper 3- Finance and Management

a) Financial System:

Structure and Functions of Financial Institutions

Functions of Reserve Bank of India

Banking System in India – Structure and Developments, Financial Institutions – SIDBI, EXIM Bank, NABARD, NHB, NaBFID etc.

Recent Developments in Global Financial System and its impact on Indian Financial System

Role of Information Technology in Banking and Finance

Non-Banking System Developments in Digital Payment

## b) Financial Markets

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

## ● General Topics Syllabus

Risk Management in Banking Sector

Basics of Derivatives

Global financial markets and International Banking – broad trends and latest developments.

Financial Inclusion

Corporate Governance in Banking Sector, the role of e-governance in addressing issues of corruption and inefficiency in the government sector.

The Union Budget

Basics of Accounting and Financial Statements

Inflation: Definition, trends, estimates, consequences & remedies (control)

## ● Management and Organizational behaviour

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

Leadership: Concept, Theories, Emotional Intelligence: Concept, Importance, Analysis of Interpersonal Relationship: Transactional Analysis, Johari Window; Conflict: Concept, Sources, Types, Management of Conflict; Organizational Change: Concept, Kurt



Lewin Theory of Change; Organizational Development (OD): Organisational Change, Strategies for Change, Theories of Planned Change (Lewin's change model, Action research model, Positive model).

- Ethics at the Workplace & Corporate Governance

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

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

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

## NIACL Assistants

Vacancy	300
Registration dates	01-02-2024 to 15-02-2024
Prelims exam date	02-03-2024
Mains date	To be out soon
Age Limit	For General candidates: 21-30 as of 01-01-2024
Educational Qualification	Graduation in any discipline from a recognized University or any equivalent Qualification recognized as such by central government. Knowledge of reading, writing and speaking the regional language of the state for which the candidate is applying is necessary.
Phases of the exam	1. Prelims 2. Mains 3. Regional Language Test qualifying nature only

## Prelims Exam Pattern

Tests	Questions	Maximum Marks	Time	Medium of the test
English Language	30	30	20	English
Reasoning Ability	35	35	20	English/Hindi
Numerical Ability	35	35	20	English/Hindi

## Mains Exam Pattern

Tests	No of Questions	Max. Marks	Medium
English language	40	50	English
Reasoning	40	50	English/Hindi
Numerical ability	40	50	English/Hindi
General Awareness	40	50	English/Hindi
Computer awareness	40	50	English/Hindi



## RANK BOOSTER MOCK TEST

**Question (1-9)** Read the comprehension passage and answer the questions that follow:

In the heart of a bustling metropolis lies a sanctuary of learning, where academia and curiosity converge to sculpt the minds of future leaders. The university campus, adorned with architectural marvels and sprawling greens, serves as a crucible for intellectual exploration. Within these hallowed halls, a diverse tapestry of students embarks on a journey of knowledge acquisition and self-discovery.

As the sun rises over the campus, students shuffle into lecture halls, each step resonating with the promise of enlightenment. The curriculum, a mosaic of disciplines, spans the humanities, sciences, and arts, providing a fertile ground for the cultivation of well-rounded individuals. Professors, distinguished in their fields, weave narratives of wisdom, challenging young minds to question, analyse, and synthesize information.

Beyond the confines of lecture halls, the university campus breathes life into extracurricular pursuits. Student clubs and organizations form a vibrant ecosystem, fostering camaraderie and a sense of belonging. From spirited debates to artistic expressions, these extracurricular activities shape not only the academic experience but also the holistic development of individuals, nurturing skills that extend beyond the boundaries of textbooks.

In the digital age, the university transcends physical boundaries, with online platforms offering a virtual extension of the academic realm. E-learning modules, discussion forums, and collaborative projects redefine the traditional classroom, providing flexibility and accessibility to a global community of learners. The evolving landscape of education mirrors the dynamic nature of knowledge dissemination in the interconnected world.

Amidst the academic rigors, the university serves as a crucible for personal growth and self-discovery. Students navigate not only the complexities of their chosen fields but also the intricate web of interpersonal relationships. The campus becomes a microcosm of society, offering a glimpse into the diverse perspectives that shape the human experience.

The university's impact extends beyond the individual to the broader community. Research endeavours, incubation centres, and innovation hubs emanate from the academic nucleus, propelling advancements in science, technology, and social progress. The university becomes a catalyst for societal transformation, nurturing a generation equipped to tackle global challenges with ingenuity and compassion.

In the twilight hours, as students leave lecture halls and library alcoves, the campus retains a palpable energy. It echoes with the footsteps of those who walked its paths, imbibing knowledge and

leaving behind a legacy. The university, as an intellectual bastion, stands as a testament to the pursuit of knowledge, the forging of friendships, and the continual evolution of the human mind.

This passage explores the multifaceted nature of university life, from academic pursuits and extracurricular activities to the impact on personal growth and societal transformation.

**1. What does the university campus offer beyond the academic curriculum to foster holistic development?**

- A) An ecosystem of interconnected lecture halls and libraries
- B) A mosaic of disciplines spanning only the humanities
- C) Extracurricular pursuits, vibrant student clubs, and artistic expressions
- D) A virtual extension of the academic realm through online platforms
- E) A microcosm of societal challenges within lecture halls

**2. How does the passage describe the role of professors in the university setting?**

- A) Distinguished in their fields, challenging minds to question and synthesize information
- B) Relying solely on textbooks for knowledge dissemination
- C) Restricting knowledge to traditional classroom settings
- D) Limiting academic growth with rigid narratives
- E) Focusing solely on lecture-based learning

**3. In what way does the university adapt to the digital age, as mentioned in the passage?**

- A) By restricting knowledge dissemination to traditional classrooms
- B) Through the exclusive use of physical resources
- C) By offering a virtual extension with online platforms for global learners
- D) By disregarding the interconnected nature of the world
- E) Through a rigid academic structure without flexibility

- 4. What does the campus represent as a microcosm of society, according to the passage?**
- A) A homogeneous environment devoid of diverse perspectives
  - B) A vibrant ecosystem fostering camaraderie and belonging
  - C) A solitary space detached from interpersonal relationships
  - D) A limited space for personal growth and self-discovery
  - E) An isolated hub without any impact on societal progress
- 5. How does the university impact the broader community, as discussed in the passage?**
- A) By restricting research endeavours and innovation hubs
  - B) Through a narrow focus on personal growth without societal impact
  - C) As a catalyst for societal transformation, propelling advancements in various fields
  - D) By neglecting challenges and societal progress
  - E) As an academic nucleus detached from real-world applications
- 6. What is the passage's portrayal of the university in the twilight hours?**
- A) A dormant space devoid of energy
  - B) A reflection of disconnected and fragmented knowledge
  - C) A tangible energy echoing with the footsteps of those pursuing knowledge
  - D) A testament to academic limitations and rigid structures
  - E) An isolated environment with no impact on personal growth or societal evolution
- 7. What is a synonym for "crucible" as used in the passage?**
- A) Container
  - B) Vessel
  - C) Nexus
  - D) Repository
  - E) Cistern
- 8. What is a synonym for "malleable" as used in the passage?**
- A) Adaptable
  - B) Rigid
  - C) Immutable
  - D) Resilient
  - E) Inflexible

**9. What is an antonym for “resilience” as used in the passage?**

- A) Flexibility                      B) Robustness                      C) Fragility  
D) Tenacity                        E) Toughness

**Question (10-15)** Six sentences are given in a jumbled order.

Rearrange the sentences to form a coherent passage:

- 1) One significant application of AI is in healthcare, where it aids in medical diagnostics, drug discovery, and personalized treatment plans.
- 2) Machine learning, a subset of AI, enables systems to improve their performance over time by learning from data patterns.
- 3) From virtual assistants like Siri and Alexa to complex algorithms powering recommendation systems, AI has become deeply integrated into our daily lives.
- 4) Artificial Intelligence (AI) is a rapidly evolving field that leverages computer systems to perform tasks that typically require human intelligence.
- 5) As we navigate this technological frontier, the responsible development and ethical deployment of AI will be crucial to harness its benefits while addressing potential challenges.
- 6) While AI presents tremendous opportunities, there are also concerns about its impact on employment, privacy, and the ethical implications of autonomous decision-making.

**10. Which is the introduction line of this Jumbled passage?**

- A) 1                      B) 4                      C) 3                      D) 2                      E) 5

**11. Find the second statement from the passage?**

- A) 1                      B) 2                      C) 3                      D) 6                      E) 5

**12. Which is the last sentence after rearrangement?**

- A) 4                      B) 3                      C) 2                      D) 5                      E) 1

**13. After rearrangement, which sentence is 4<sup>th</sup>?**

- A) 3                      B) 4                      C) 5                      D) 6                      E) 1

**14. The sentence which comes 3<sup>rd</sup> after rearranging is?**

- A) 1                      B) 4                      C) 2                      D) 6                      E) 5

**15. The sentence which comes 5<sup>th</sup> after rearranging is?**

- A) 1                      B) 3                      C) 6                      D) 4                      E) 5

**Question (16-20)** Find the errors in the given sentences

**16. As the sun set behind the mountains(1)/ casting a warm glow on the valley(2)/ me and mine friends gathered(3)/ around the campfire, reminiscing about old adventures(4)/. No error(5)**

- A) 4                      B) 3                      C) 2                      D) 5                      E) 1

**17. Despite of facing numerous challenges(1)/ the project was completed(2)/ ahead of schedule(3)/, a testament to the team's dedication and hard work(4)/. No error(5).**

- A) 1                      B) 2                      C) 3                      D) 4                      E) 5

**18. After carefully reviewing the proposal(1)/, it was cleared that significant revisions(2)/ were needed before(3)/ presenting it to the board(4)/. No error(5)**

- A) 1                      B) 2                      C) 3                      D) 4                      E) 5



**19. In the bustling city, where the(1)/ noise never seemed to cease(2)/ she found solace in the quiet corners of the library(3)/, studying ancient literature and philosophy(4)/. No error(5)**

- A) 1                      B) 2                      C) 3                      D) 4                      E) 5

**20. The conference, which aimed(1)/ to address pressing issues in the industry(2)/, were attended by experts from various backgrounds(3)/, providing diverse perspectives on the matter(4)/. No error(5).**

- A) 1                      B) 2                      C) 3                      D) 4                      E) 5

**21. "The \_\_\_\_\_ novelist skilfully crafted a plot filled with unexpected twists, while the \_\_\_\_\_ use of language added a layer of sophistication to the narrative."**

- A) Prolific, Idiosyncratic                      B) Melancholic, Esoteric  
C) Novice, Profound                              D) Ineffable, Pedantic  
E) Rudimentary, Mundane

**22. The \_\_\_\_\_ scientist conducted groundbreaking experiments, revealing the \_\_\_\_\_ nature of the previously unexplored phenomenon.**

Options:

- A) Reclusive, exclusive                      B) Meticulous, Inherent  
C) Quixotic, alien                              D) Inherent, incidental  
E) Juxtaposed, extrinsic

**23. "His \_\_\_\_\_ speech captivated the audience, leaving a \_\_\_\_\_ impact that lingered long after the event."**

Options:

- A) Eloquent, Profound                      B) Garrulous, lame  
C) Transient, horrible                         D) Vagrant, unacceptable  
E) Ubiquitous, flawed

24. "In the vast desert, a \_\_\_\_\_ oasis provided a welcome respite, its crystal-clear water reflecting the \_\_\_\_\_ blue sky."

Options:

A) Mirage-like, cerulean

B) Verbose, crumby

C) Cerulean, dreadful

D) Arid, wretched

E) Nebulous, inferior

25. "The detective's \_\_\_\_\_ investigation revealed the \_\_\_\_\_ connections linking the seemingly unrelated incidents."

Options:

A) Diligent, miserable

B) Serendipitous, intricate

C) Enigmatic, mediocre

D) Diligent, Intricate

E) Tenuous, flagrant

**Question(26-31)** Given below a passage with 6 blanks answer the questions that follow

In the \_\_\_\_\_1\_\_\_\_\_ of cognitive neuroscience, researchers are delving into the complexities of the human brain, attempting to decipher the intricacies of memory formation and retention. The ongoing quest to unravel the \_\_\_\_\_2\_\_\_\_\_ of the mind has led to ground-breaking discoveries, challenging our preconceived notions about the brain's capabilities.

One particularly enigmatic aspect is the phenomenon of \_\_\_\_\_3\_\_\_\_\_, where the brain effortlessly connects seemingly unrelated pieces of information. This cognitive \_\_\_\_\_4\_\_\_\_\_ allows for creativity and problem-solving, yet the underlying mechanisms remain a subject of intense scrutiny.

As scientists employ advanced imaging techniques to map neural networks, they encounter a \_\_\_\_\_5\_\_\_\_\_ landscape of interconnected neurons and synapses. The delicate balance between excitation and inhibition within these neural circuits contributes to the \_\_\_\_\_6\_\_\_\_\_ of cognitive processes,

presenting both challenges and opportunities in the pursuit of understanding the human mind.

**26. Options for Blank 1:**

- |              |             |                |
|--------------|-------------|----------------|
| A) Labyrinth | B) Frontier | C) Culmination |
| D) Ambit     | E) Nexus    |                |

**27. Options for Blank 2:**

- |             |            |            |
|-------------|------------|------------|
| A) Enigma   | B) Mosaic  | C) Citadel |
| D) Panorama | E) Prelude |            |

**28. Options for Blank 3:**

- |              |            |            |
|--------------|------------|------------|
| A) Synthesis | B) Amnesia | C) Paradox |
| D) Epiphany  | E) Anomaly |            |

**29. Options for Blank 4:**

- |                |              |             |
|----------------|--------------|-------------|
| A) Latitude    | B) Platitude | C) Aptitude |
| D) Vicissitude | E) Attitude  |             |

**30. Options for Blank 5:**

- |               |              |                |
|---------------|--------------|----------------|
| A) Nebulous   | B) Profound  | C) Mellifluous |
| D) Scrupulous | E) Resilient |                |

**31. Options for Blank 6:**

- |             |              |             |
|-------------|--------------|-------------|
| A) Flux     | B) Quandary  | C) Alacrity |
| D) Vicinity | E) Ambiguity |             |

**Question (32, 33)** Given below a word followed by different sentences. Find out which sentences are erroneous either context wise or grammar wise:

**32. Snowballs chance in hell**

- 1) The ambitious entrepreneur believed he had a snowball's chance in hell of securing funding for his unconventional startup.

2) Given the circumstances, she knew there was only a snowball's chance in hell that her flight would depart on time during the severe snowstorm.

3) In the scorching desert, the explorer's hope of finding an oasis had a snowball's chance in hell, leaving him stranded without water for days.

A) Only 1

B) Only 2

C) Only 3

D) Only 1 and 2

E) Only 1 and 3

### 33. Embezzlement

1) The CEO was shocked to discover the embezzlement of company funds by the trusted finance manager, who had been siphoning off money for years.

2) The employee's embezzlement of office supplies was a minor offense, but it still warranted disciplinary action.

3) Accusing the coworker of embezzlement without any evidence was not only unfounded but also damaging to workplace relationships.

4) In the fictional novel, the protagonist committed an act of embezzlement to fund a secret mission, highlighting the moral ambiguity of his character.

A) Only 1 and 2

B) only 1, 2,3

C) Only 1 and 3

D)Both 3 and 4

E) all the statements

**Question (34-40)** Given below a caselet. Solve the caselet and answer the questions that follow:

The different sections of a company- HR, Finance and Operations has certain number of workers. These workers like 2 different movie genres- Adventure and Fiction.

In the Operations Department, there is a total of workers that exceeds the Finance Department's count by 20%. The ratio among those who have a preference for only Fiction, only Adventure, and both Adventure and Fiction stands at 2:5:1. The HR Department indicates a preference for Adventure among 120 workers. Interestingly, the group exclusively enjoying Adventure comprises 70 workers, and this count is 10 less than those dedicated solely to Fiction. Additionally, there is a subgroup that appreciates both Fiction and Adventure, with the count being 100 less than the total of those exclusively favoring Fiction and Adventure. In the Finance Department, there are 200 workers. The count of those who exclusively enjoy Adventure surpasses the count of those exclusively inclined towards Fiction in the HR Department by 10%. Furthermore, the ratio between workers who appreciate both Fiction and Adventure and those who enjoy only Adventure is 1:2.

**34. Find the number of persons who like only Fiction in Operations Department?**

- A) 80      B) 60      C) 85      D) 90      E) 75

**35. Number of workers who like at least one genre in Operations Department is:**

- A) 240      B) 260      C) 349      D) 126      E) 342

**36. Find the sum of 10% of the number of workers who like both Fiction and Adventure in HR and the number of workers who like both Fiction and Adventure in Operations?**

- A) 40      B) 33      C) 45      D) 35      E) 26

**37. Find the difference between the number of workers who like only Fiction in Operations to only Fiction in Finance Department?**

- A) 34      B) 12      C) 8      D) 9      E) 10

**38. Find the 1/12th number of workers in Operations Department?**

- A) 20      B) 24      C) 34      D) 27      E) 28

**Question(39-40)** Given below 2 series which follows a definite pattern. One of the number is missing, find the missing number in the series:

**39. 44, 88, 35.2, \_\_\_\_\_, 30.17, 120.48**

- A) 105.6      B) 150      C) 126      D) 40      E) 66

**40. 12, 14, 31, \_\_\_\_\_, 393, 1971, 11833**

- A) 97      B) 94      C) 89      D) 67      E) 56

**41. A and B enter into a business with an investment of Rs. (X+8000) and Rs. (X+14000) for 12 months and 6 months respectively. After one year, the ratio of profit share of A and B is 4:3. Find the average amount invested by A and B together?**

- A) 5000      B) 4000      C) 2000  
D) 4500      E) 6000

**42. The length of train A is (3x + 50) and the length of train B is (2x + 90). The speeds of trains A and B are 72 km/hr and 108 km/hr respectively. If two trains cross each other in 12 seconds when moving in opposite directions, then find the difference between the length of train A and B?**

- A) 52m      B) 61cm      C) 78cm      D) 104cm      E) 72cm

**43. The area of the rectangle is 7200 cm<sup>2</sup>, and the length and breadth are in the ratio 9:2. One side of the trapezium is 1/4th the length of the rectangle, and the other side of the trapezium is 1/2 of the breadth of the rectangle. The height of the trapezium is 18 cm. Find the area of the trapezium.**

- A) 565cm<sup>2</sup>      B) 585cm<sup>2</sup>      C) 548cm<sup>2</sup>  
D) 567cm<sup>2</sup>      E) 598cm<sup>2</sup>

**44. Binoy invested Rs. Y in Scheme A for 3 years and Rs. (Y+500) in 2**



**Scheme B for 5 years. If the ratio of the rate of simple interest per annum offered by Schemes A and B is 3:4, and the interest received from Schemes A and B is 9:24, then find the value of Y?**

- A) 3000      B) 2600      C) 3500      D) 2500      E) 2400

**45. In an election, 20,000 people voted for two candidates A and B. The ratio of the number of valid to invalid votes is 4:1. Successful candidate A received 12,000 votes. The total votes cast for Candidate B is 7,000. Find the invalid votes received by Candidate A?**

- A) 1000      B) 2500      C) 1300      D) 1500      E) 2000

**46. Vessel A contains 180 liters of milk and water in a ratio of 3:1. Vessel B contains 20% less milk than Vessel A and 20% more water than Vessel A. If Y liters of milk and 36 liters of water are added to Vessel B, then the ratio of water and milk in the final mixture becomes 2:5. Find the value of Y?**

- A) 117      B) 114      C) 250      D) 270      E) 300

**47. The shopkeeper sold an article A after giving a discount of 35% on the cost price. The article B is sold at a loss of 10%, and the selling price of article B is 2700. If the selling price of both articles is the same, then find out how much more expensive B is than the cost of A?**

- A) 2000      B) 1000      C) 1500      D) 1400      E) 1200

**48. A, B, and C can complete a work alone in 12 days, 20 days, 15 days respectively. They together complete the work. At the end of the work, C got Rs.  $8x$  wage, and the difference between the wage of B and A is Rs. 920. The total wage of the work is?**

- A)  $12x$       B)  $26x$       C)  $24x$       D)  $32x$       E)  $36x$

**Question(49-55)** The chart below gives the cumulative number

of plastic chairs sold and the percentage of the total number of wooden chairs sold in years 2018, 2019, 2020, 2021, 2022

Note: Total number of chairs sold = Total number of plastic chairs sold + Total number of wooden chairs sold.

Year	Cumulative total number of plastic chairs sold	Percentage of the total number of wooden chairs sold
2018	1500	70%
2019	3500	20%
2020	4920	60%
2021	6270	75%
2022	8700	70%

**49. Calculate the difference between the number of plastic chairs sold and the number of wooden chairs sold in 2020?**

- A) 710      B) 760      C) 720      D) 730      E) 740

**50. Find the average number of wooden chair sold in all the years together?**

- A) 3000      B) 2300      C) 3170      D) 3400      E) 3500

**51. Find the  $\frac{2}{5}$ th value of average of sum of total plastic chairs bought in 2018 and total chairs sold in 2022?**

- A) 2002      B) 1920      C) 3000      D) 2000      E) none

**52. The number of plastic chairs sold in 2019 is how much percentage more than the number of plastic chairs sold in 2021?**

- A) 48%      B) 45%      C) 42%      D) 41%      E) 40%



- 53. If in 2023, the total number of plastic chairs sold is 16.66% more than that of plastic chairs sold in 2022 and the total number of wooden chairs sold is equal to the average of total chairs sold in 2019 and 2020. Then find the total number of chairs sold in 2023?**  
A) 3430    B) 2500    C) 560    D) 3461    E) 4360
- 54. Find the ratio of the number of plastic chairs sold in 2018 to the number of wooden chairs sold in 2021?**  
A) 25:31    B) 25:27    C) 14:9    D) 21:37    E) 23:29
- 55. Plastic chairs are of two types. Chairs with rails and without rails. The ratio of plastic chairs with and without rail in the year 2020 is 13:7. Find the number of plastic chairs without rail in 2020?**  
A) 789    B) 489    C) 497    D) 560    E) 410
- Question- (56-60) Find the wrong number in the given series:**
- 56. 1619, 1509, 1419, 1347, 1296, 1249**  
A) 1296    B) 1249    C) 1619    D) 1347    E) 1509
- 57. 92, 172, 460, 1380, 4830, 19320**  
A) 92    B) 460    C) 172    D) 19320    E) 4830
- 58. 738, 1010, 1342, 1743, 2210, 2758**  
A) 738    B) 1010    C) 1342    D) 1743    E) 2210
- 59. 60, 90, 141, 206, 290, 395**  
A) 90    B) 60    C) 141    D) 206    E) 290
- 60. 15, 72, 378, 2292, 16074, 128670**  
A) 128670    B) 15    C) 72    D) 378    E) 2292

**Question: (61- 66)** Six individuals, A, B, C, D, E, F, inhabit distinct floors within a six-storey building, sequentially numbered from one for the ground floor. Their color preferences are brown, black, red, green, cyan, and indigo. Each resident exclusively favors a specific color.

B lives three floors above the one who likes Black. Only one person lives between B and E, but none of them likes Brown and Cyan color. The number of floors below E is one more than the number of floors above the one who likes Green, who doesn't live on an - numbered floor. Only two floors are there between the one who likes Green and

F. Only one floor is there between the one who likes Brown and C. Neither C nor D likes Black colour. A and the one who likes Red lives on adjacent floors.

**61. Who among the following person like green color?**

- A) D      B) A      C) B      D) C      E) E

**62. Who among the following person leaves on floor number 4?**

**Options:**

- A) D      B) F      C) E      D) A      E) B

**63. The person who lives three floors above floor 1 likes which color?**

- A) Indigo      B) Brown      C) Red      D) Cyan      E) Green

**64. Which of the following options are wrong as per the given arrangements?**

- A) B lives two floors above F      B) A likes Black colour  
C) D lives on floor 5      D) F lives immediately above E  
E) A lives three floors below B

**65. Who lives on the top floor?**

- A) The one who likes Green
- B) E
- C) A
- D) F
- E) The one who lives immediately above Brown

**66. Find the incorrect statement:**

- A) Only two persons live above the one who likes indigo
- B) The one who like Cyan lives immediately above Indigo
- C) More than 3 floors are there between A & the one who like Brown
- D) both a and b
- E) All the statements are false

**67. In a certain code language, the word "CONSTELLATION" is coded as "XYHGSRWFQBUZ." The coding pattern involves multiple steps:**

- 1) The first letter of the word is replaced with the letter that is two positions to the right in the English alphabet.
  - 2) The second letter is replaced with the letter that is four positions to the left.
  - 3) The third letter is replaced with the letter that is one position to the right.
  - 4) The fourth letter is replaced with the letter that is three positions to the left.
  - 5) This pattern continues alternately until the end of the word.
- Apply the same coding pattern to the word "TECHNOLOGY."  
What is the coded representation?
- A) MFJOVWDSX
  - B) MFHPUVCOR
  - C) MFOHVTUCW
  - D) MFJOUTRVW
  - E) MFOJTWURUV

**68. If "CLOCK" is coded as "XMWKP," how is "TABLE" coded?**

- A) WXEOH
- B) SBEDM
- C) XSHDO
- D) HZPDM
- E) ZSHDM

**Question (69-75)** Study the following information And answer the following questions

When a number arrangement machine is given an Input line of numbers, it arranges them following a particular rule. The following is an illustration of an Input and its rearrangement

Input: 7498 5381 6896 3625 5678 8496

Step 1: 2898 1581 4896 1825 3078 3296

Step 2: 1581 1825 2898 3078 3296 4896

Step 3: 1131 1105 2178 3078 3116 4176

Step 4: 01 05 16 24 18 24

Step 5: 1 5 7 6 9 6

As per the rules followed in the given steps, find out the appropriate steps for the given input:

Input : 6673 4744 4485 7978 6478 2974

**69. What is the sum of all the numbers in the last Step of the given arrangement?**

- A) 45      B) 48      C) 56      D) 54      E) 67

**70. What is the product of the numbers which is second from the right end and third from the left end in the final Step of the given arrangements?**

- A) 65      B) 65      C) 72      D) 50      E) 54

**71. Which element is 5th from the left end of Step 3?**

- A) 2124      B) 2118      C) 3133      D) 1151      E) 4541

**72. Which element is 2nd to the right of the one which is 4th from the left end element in Step 3?**

- A) 1111      B) 2478      C) 8543      D) 6108      E) 2118

**73. What is the square of the 5th number from the left end in Step 5?**

- A) 81      B) 64      C) 25      D) 144      E) 49

**74. Find the addition of 2nd and 3rd number from the left end in Step 2?**

- A) 6743      B) 4352      C) 3456      D) 5675      E) 4267

**75. What is the product of 1st number from the left end in Step 5 and last number from the left end in Step 4?**

- A) 240      B) 560      C) 130      D) 640      E) 340

**Question (76-81)** Eight individuals are arranged in two rows, four in each, with an equal gap between them. In the first row facing north, there's Agash, Binny, Kristy, and Enes. In the second row facing south, there's Parker, Robin, Sophie, and Titu. Each person in the first row is looking at someone in the second row, forming pairs. Each person likes different sports- Cricket, Football, Table Tennis, Tennis, Basketball, Badminton, Hockey, and Baseball.

Enes faces the one who sits second to the left of the one who likes Hockey. The one who likes Baseball sits immediate left of Enes. The number of persons sitting to the right of the one who likes Baseball is one more than the number of persons sitting to the right of Robin. Kristy faces the one who likes Football, who sits second to the right of Titu. The one who likes Cricket sits adjacent to Titu and is not heard by Parker. As many persons sit between Sophie and the one who likes Football as to the left of Agash. The one who sits immediate left of Binny likes Badminton. Neither Titu nor Binny likes Table Tennis. The one who likes Basketball sits to the right of the one who likes Table Tennis.

**76. Who sits 3<sup>rd</sup> to the right of the person who faces Binny?**

- A) One who plays cricket                      B) One who plays Hockey  
C) Kristy    D) Parker    E) Both a and e

**77. Who sits opposite to the one who likes Hockey?**

- A) Robin    B) Akash                      C) Binny                      D) Kristy                      E) Enes

**78. Who is 2<sup>nd</sup> left of the person who likes Football?**

- A) One who like Tennis                      B) Agash                      C) no one  
D) One who likes Baseball                      E) Enes

**79. What is the sum of the positions of Enes and the one who likes Baseball when checked from the left end?**

- A) 3                      B) 5                      C) 6                      D) 2                      E) 4

**80. Who sits 3<sup>rd</sup> to the right of the person who sits opposite to Parker?**

- A) The person who sits 2<sup>nd</sup> right of person who likes Baseball  
B) One who like Basketball  
C) Akash    D) Both a & b    E) Both a & c

**Question(81-84)** A person starts walking north from P and covers 15 meters to reach Q. Then, he takes a right turn and walks 20 meters to reach R. After that, he takes another right turn and walks 15 meters to reach S. Finally, he takes a left turn and walks 10 meters and reach T.

**81. In which direction is he now from his starting point?**

- A) North    B) South    C) East  
D) West    E) South west

**82. If the person travel 15km to north from point T to reach U, then which 3 points are in straight line?**

- A) PRS                      B) STQ                      C) RPQ                      D) PST                      E) None

**83. Find the shortest distance between P and R?**

- A) 25      B) 34      C) 15      D) 16      E) 10

**84. What is the direction of point P with respect to point R?**

- A) South      B) South east      C) South west  
D) North east      E) North west

**Question (85-86)** Given six 3digit numbers. Based on that answer the questions that follow: 678 345 568 124 236 140

**85. When all the numbers are arranged in ascending order from left to right, which is the 3<sup>rd</sup> number from the left end?**

- A) 345      B) 568      C) 124      D) 236      E) 140

**86. When the numbers are arranged in descending order from left to right, what is the product of 2<sup>nd</sup> digit of the 2<sup>nd</sup> number from the left end and 1<sup>st</sup> digit of the 1<sup>st</sup> number from the right end?**

- A) 8      B) 6      C) 14      D) 56      E) 9

**Question(87-90)** Ten boxes are placed one above the other in a single stack. Each contains different items:

Box having Pen is kept three boxes above box having Rubber. Only 3 boxes are kept between Pen and Hat. Bat is kept two box below Hat. Number of boxes between Rubber and Bat is two more than the number of boxes between Bat and Rusk. Only 2 boxes are between Rusk and Mat, which is kept below Bat. Torch is kept above Cigarette and Pen. Apple is kept five box above Watch but not adjacent to Hat.

**87. What is the position of Pen with respect to Hat?**

- A) Pen is 4 places above Hat.  
B) Pen is kept immediately above Hat  
C) Pen is kept 2 boxes below Hat.  
D) Pen is kept 3 places below Hat  
E) None of the above

**88. What is in the box that is between Rusk and watch?**

- A) Hat      B) Mat      C) Torch      D) Apple      E) Bat

**89. The number of boxes between apple and Bat is same as the number of boxes between Torch and Rubber. What is that number?**

- A. 4      B. 1      C. 3      D. 6      E. 5

**90. If Torch is related to Cigarette, Hat is related to Bat, then in the same way what is related to apple?**

- A. Pen      B. Rubber      C. Rusk      D. Mat      E. Watch

## ANSWER KEY

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



## Budget Highlights

✓ FY25 Fiscal Deficit Target – 5.1% of GDP

SCHEMES	BUDGET OUTLAY
PM Schools for Rising India (PM SHRI)	6050cr
PM Vishwakarma	4824cr
PM Kisan Samman Nidhi (PMKisan)	60000cr
Pradhan Manthri Garib Kalyan Anna Yojana (PMGKAY)	2.05 lakh crore
Mahatma Gandhi National Rural Employment Guarantee Program (MGNREGA)	86000cr
Pradhan Manthri Jan Arogya Yojana (PMJAY)	7500cr
Jal Jeevan Mission(JJM)	70163cr
National Health Mission(NHM)	38183cr
Mission SHAKTI (for protection and empowerment of women)	3146cr
Vibrant Villages program	1050cr

## Green Energy

- Net zero emission target by **2070**
- Coal gasification and liquefaction capacity of **100MT** will be set up by **2030**.

## PM Suryodhaya Yojana

- **300** units of free electricity every month
- Implementing agency- Rural Electrification Corporation (REC) For the installation of rooftop solar panels, REC will provide- 1.2trillion

## Recent RBI & Other Financial News

- RBI extends **deadline** for Implementation of instructions regarding **Penal charges in Loan Accounts to 1<sup>st</sup> April 2024**
- **Minimum capital requirement of SFBs** (Small Finance Banks) increased by RBI from 100cr to **200cr**.
- **MD Patra** reappointed as Deputy Governor of RBI.
- Tenure extended by **1 year** with effect from 15<sup>th</sup> January 2024.
- **Nadia Calvino** of **Spain** appointed as the 1st woman President of European Investment Bank.
- Government of India constituted **16<sup>th</sup> Finance Commission** with **Aravind Panagariya** (Former Vice Chairman of NITI Ayog) as Chairman.  
**Ritvik Ranjanam Pandey** – Secretary
- India's 1<sup>st</sup> **Credit Pass**, powered by **CIBIL** launched by-**Bajaj Finserv**.
- World Bank's **IBRD** raises **GBP 1.5 Billion** in **5yr** Sustainable Development Bond.
- **SBI** raised **\$250 million** by issuing **5yr Green Bonds** which will mature on **29<sup>th</sup> Dec 2028**, to fund green projects.
- **SEBI** appoints **G Ram Mohan Rao** as **Executive Director** for 3yrs.
- **NSE** remained as the World's Largest Derivatives Exchange in 2023 for the **5<sup>th</sup>** consecutive year.

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*you*



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