



BANKING

MONTHLY MAGAZINE

JANUARY EDITION

Important Announcements

All About IBPS PO Recruitment

IBPS Prelims Mock Test

IBPS Mains Mock Test

Solutions of Prelims and Mains

Different Types of Banks



RANK BOOSTER
MOCK TEST

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IBPS CALENDER

Exams	Prelims Date	Mains Date
IBPS Clerk	Aug 24, 25, 31	Oct 13
IBPS PO	Sep 19, 20	Nov 30
RRB PO, RRB Clerk	Aug 3, 4, 10, 17, 18	PO- Sep 19 Clerk- Oct 6

SBI CLERK EXAM PATTERN PRELIMS PATTERN

No	Section	Questions	Marks	Time
1	English Language	30	30	20 min
2	Reasoning Ability	35	35	20 min
3	Quantitative Aptitude	35	35	20 min
	Total	100	100	1 hr

MAINS PATTERN

Exams	Questions	Maximum Marks	Duration
Reasoning & Computer Aptitude	50	60	45 min
Quantitative Aptitude	50	50	45 min
Economy/ Banking Awareness	50	50	35 min
English Language	40	40	35 min
Total	190	200	2 hrs 40 min

PRELIMS SYLLABUS

Reasoning Ability Seating Arrangements, Puzzles, Inequalities, Syllogism, Input-Output, Data Sufficiency, Blood Relations, Order and Ranking, Alphanumeric Series, Distance and Direction, Verbal Reasoning

English Language Cloze Test, Reading Comprehension, Spotting Errors, Sentence Improvement, Sentence Correction, Para Jumbles, Fill in the Blanks, Para/ Sentence Completion

Numerical Ability Number Series, Data Interpretation, Simplification/ Approximation, Quadratic Equation, Data Sufficiency, Mensuration, Average, Profit and Loss, Ratio and Proportion, Work, Time, and Energy, Time and Distance, Probability, Relations, Simple and Compound Interest, Permutation and Combination

MAINS SYLLABUS

Reasoning Ability Seating Arrangements, Puzzles, Inequalities, Syllogism, Input-Output, Data Sufficiency, Blood Relations, Order and Ranking, Alphanumeric Series, Distance- Direction Sense, Verbal Reasoning, Classification, Simplification, Coded Inequalities, Machine Input-Output, Statements and Arguments, Assertion and Reasoning, Passage and Conclusions, Decision Making

English Language Cloze Test, Reading Comprehension, Spotting Errors, Sentence Improvement, Sentence Correction, Para Jumbles, Fill in the Blanks, Para/Sentence Completion, Vocabulary, Word Formation, Misspelt Words, Phrases and Idioms, Passage Completion, Synonyms and Antonyms, Active/Passive Voice

Numerical Ability Number Series, Data Interpretation, Simplification/ Approximation, Quadratic Equation, Data Sufficiency, Mensuration, Average, Profit and Loss, Ratio and Proportion, Work, Time, and Energy, Time and Distance, Probability, Relations, Simple and Compound Interest, Permutation and Combination

General/ Financial Awareness Current Affairs, Banking Awareness, GK Updates, Currencies, Important Places, Books and Authors, Awards, Headquarters, Prime Minister Schemes, Important Days, National & International Current Affairs, Central Government Schemes, Banking and Financial Awareness, Recent RBI Circulars-Based Questions, Business & Economy Related News, Appointments, Union Budget 2024-25

PRELIMS QUESTION PAPER

Directions (1-8): Read the following passage and answer the given questions. Brown's theory of positive thinking, while captivating in its simplicity, fails to address the sheer complexities and inherent uncertainties of life. Advocating for a constant positive outlook, this theory overlooks the intricate interplay of external factors and human emotions that shape our existence. Central to this theory is the belief that positivity can significantly _____ life outcomes. However, this perspective underestimates the strain of uncontrollable elements such as socio-economic backgrounds, health issues, and random life events. These factors often have a profound impact on our lives, regardless of our mindset. By downplaying these aspects, Brown's theory risks oversimplifying the diverse and often unpredictable nature of human experiences. Furthermore, the theory's emphasis on perpetual positivity neglects the importance of experiencing a range of emotions. Emotions like sadness, anger, and frustration are not only natural but necessary for a holistic emotional experience. The insistence on positivity can lead to the suppression of these emotions, creating psychological strain and potentially exacerbating mental health issues. This is contrary to the theory's goal of fostering wellbeing. Additionally, Brown's theory does not fully recognize the concept of resilience, which is crucial in navigating life's challenges. Resilience is about

acknowledging difficulties, not just maintaining a positive facade. It involves understanding the realities of one's situation, accepting the presence of obstacles, and developing strategies to adapt and overcome them. This approach is far more practical and sustainable than mere positive thinking. In conclusion, while maintaining a positive outlook is beneficial, it is insufficient when confronted with life's complexities. A more nuanced approach, which acknowledges the full spectrum of human emotions and life's unpredictability, is essential. Positive thinking, without the accompaniment of realism and an acceptance of life's uncertainties, can lead to disillusionment. Integrating positivity with a realistic and adaptable mindset is, therefore, a more effective strategy for dealing with life's inherent uncertainties.

1) According to the passage, what is a fundamental flaw in Brown's theory of positive thinking?

- (a) The theory inadvertently promotes a mindset that encourages negative thinking
- (b) Brown's theory excessively emphasizes the importance of emotional well-being.
- (c) This theory significantly underestimates the unpredictability and complexities of life.
- (d) It advocates for a perspective that unduly supports socioeconomic development.
- (e) The focus of Brown's theory is primarily on addressing health issues.

2) What does the passage imply is a more sustainable approach than mere positive thinking?

- (a) Formulating and implementing strategies to adapt to and overcome life's challenges.
- (b) Solely concentrating on achieving a state of happiness in all circumstances.
- (c) Adopting an approach that involves completely ignoring life's inherent difficulties.
- (d) Consistently maintaining a positive facade irrespective of the underlying realities.
- (e) Depending on the suppression of emotions to maintain a semblance of positivity.

3) How does the passage address the role of external factors in Brown's theory of positive thinking?

- (a) It commends the theory for its comprehensive inclusion of external factors.
- (b) The passage criticizes the theory for its disregard of life's external variables.
- (c) It asserts that external factors are overemphasized in Brown's theory.
- (d) According to the passage, external factors are irrelevant in the context of the theory.
- (e) The theory is praised for perfectly balancing internal and external influences.

4) Identify the CORRECT statement about Brown's theory of positive thinking, as discussed in the passage.

- (a) Brown's theory accurately predicts life outcomes based on positivity.
- (b) The theory promotes a balanced approach to experiencing all emotions.
- (c) It emphasizes the importance of resilience in the face of adversity.
- (d) The theory overlooks the necessity of experiencing a range of emotions.
- (e) Brown's theory fully accounts for the impact of external factors on life.

5) What does the passage imply about the psychological impact of adhering to Brown's theory?

- (a) It suggests that the theory is a panacea for all psychological issues.
- (b) The passage implies that strict adherence can lead to psychological distress.
- (c) It claims that the theory guarantees psychological stability and happiness.
- (d) According to the passage, the theory has no significant psychological implications.
- (e) The theory is lauded for its positive psychological impact on all individuals.

6) Choose the word that is a synonym of 'sheer' as used in the passage.

- (a) absolute
- (b) partial
- (c) slight
- (d) limited
- (e) gradual

7) Choose the most suitable word to fill in the given blank.

- (a) magnitude
- (b) essence
- (c) scope
- (d) influence
- (e) dimension

8) Choose the word that is an antonym of 'strain' as used in the passage.

- (a) relief
- (b) tension
- (c) pressure
- (d) stress
- (e) burden

Directions (9-13): Each of the given questions contain a sentence with one word being omitted. Choose from the following options the word that can be most appropriately used to complete the sentence grammatically and contextually

9) The melody played by the street musician had an _____ quality that drew a crowd of mesmerized listeners.

- (a) revolting
- (b) enchanting
- (c) haunting
- (d) stinging
- (e) repelling

10) The wise elder guided the young apprentice through a _____ journey, unlocking the secrets of the unseen realms.

- (a) infernal
- (b) evident
- (c) mystical
- (d) cryptic
- (e) existential

11) The _____ ease with which she handled the challenging task showcased her expertise in the field.

- (a) apparent
- (b) repellent
- (c) sentient
- (d) fragrant
- (e) indistinct

12) The scientist conducted experiments in an _____ laboratory to ensure controlled conditions for accurate results.

- (a) scattered
- (b) thrilled
- (c) excited
- (d) flustered
- (e) isolated

13) Despite the bustling city outside, the library maintained a _____ environment, perfect for quiet reading and contemplation.

- (a) median
- (b) climax
- (c) extreme
- (d) serene
- (e) antique

Directions (14-18): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate words.

14) Italian cuisine, renowned worldwide, _____(14) a rich tapestry of flavours, and one iconic dish that _____ (15) this culinary excellence is the classic spaghetti Bolognese. Originating from the city of Bologna, this savoury masterpiece features al dente pasta _____ (16) in a luscious, slow-cooked ragu sauce. The sauce, a harmonious blend of tomatoes, ground meat, onions, and aromatic herbs, _____ (17) a symphony of taste that tingles the palate. Garnished with freshly grated Parmesan cheese, the dish captures the essence of Italy's culinary heritage. Served with a side of crusty bread and a glass of red wine, it _____ (18) a gastronomic experience that transcends borders.

- (a) boasts
- (b) rumbles
- (c) produce
- (d) sprints
- (e) frights

15) Italian cuisine, renowned worldwide, _____(14) a rich tapestry of flavours, and one iconic dish that _____ (15) this culinary excellence is the classic spaghetti Bolognese. Originating from the city of Bologna, this savoury masterpiece features al dente pasta _____ (16) in a luscious, slow-cooked ragu sauce. The sauce, a harmonious blend of tomatoes, ground meat, onions, and aromatic herbs, _____ (17) a symphony of taste that tingles the palate. Garnished with freshly grated Parmesan cheese, the dish captures the essence of Italy's culinary heritage. Served with a side of crusty bread and a glass of red wine, it _____ (18) a gastronomic experience that transcends borders.

- (a) ruptures
- (b) breaks
- (c) embodies
- (d) sputters
- (e) fades

16) Italian cuisine, renowned worldwide, _____ (14) a rich tapestry of flavours, and one iconic dish that _____ (15) this culinary excellence is the classic spaghetti Bolognese. Originating from the city of Bologna, this savoury masterpiece features al dente pasta _____ (16) in a luscious, slow-cooked ragu sauce. The sauce, a harmonious blend of tomatoes, ground meat, onions, and aromatic herbs, _____ (17) a symphony of taste that tingles the palate. Garnished with freshly grated Parmesan cheese, the dish captures the essence of Italy's culinary heritage. Served with a side of crusty bread and a glass of red wine, it _____ (18) a gastronomic experience that transcends borders.

- (a) bared
- (b) stripped
- (c) exposed
- (d) enveloped
- (e) whispered

**17) Italian cuisine, renowned worldwide, _____
(14) a rich tapestry of flavours, and one iconic dish that
_____ (15) this culinary excellence is the classic
spaghetti Bolognese. Originating from the city of Bologna, this
savourymasterpiece features al dente pasta
_____ (16) in a luscious, slow-cooked ragu sauce.
The sauce, a harmonious blend of tomatoes, ground meat,
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of Italy's culinary heritage. Served with a side of crusty bread
and a glass of red wine, it _____ (18) a
gastronomic experience that transcends borders.**

- (a) destroys
- (b) limits
- (c) dampens
- (d) represses
- (e) creates

18) Italian cuisine, renowned worldwide, _____
(14) a rich tapestry of flavours, and one iconic dish that
_____ (15) this culinary excellence is the classic
spaghetti Bolognese. Originating from the city of Bologna, this
savoury masterpiece features al dente pasta
_____ (16) in a luscious, slow-cooked ragu sauce.
The sauce, a harmonious blend of tomatoes, ground meat,
onions, and aromatic herbs, _____ (17) a
symphony of taste that tingles the palate. Garnished with
freshly grated Parmesan cheese, the dish captures the essence
of Italy's culinary heritage. Served with a side of crusty bread
and a glass of red wine, it _____ (18) a
gastronomic experience that transcends borders.

- (a) delivers
- (b) imperils
- (c) risks
- (d) conserves
- (e) diminishes

Directions (19-22): In each of the questions given below a sentence is divided into four parts. These parts may or may not be in their correct position. Following each question four sequences are provided. Select the sequence of the parts which will arrange the given sentence in a contextual meaningful way. If the parts are correct at their current position, then choose 'no rearrangement required' as your answer.

19) (A) wind power is vital for a (B) sustainable energy future, (C) transitioning to solar and (D) reducing environmental impact

- (a) DCAB
- (b) CABD
- (c) ACDB
- (d) BDCA
- (e) No rearrangement required

20) (A) our fast-paced world (B) mindfulness meditation offers (C) mental clarity and stress reduction, (D) promoting overall well-being in

- a) ACDB
- (b) CBDA
- (c) DCAB
- (d) BCDA
- (e) No rearrangement required

21) (A) and our place in it (B) new insights into the cosmos (C) captivate humanity, offering (D) recent space advancements

- (a) BDCA
- (b) ACDB
- (c) CADB
- (d) DCBA
- (e) No rearrangement required

22) (A) social media shapes opinions (B) and connections but raises (C) misinformation, and mental health (D) concerns about privacy,

- (a) DBAC
- (b) CBDA
- (c) ABDC
- (d) BACD
- (e) No rearrangement required

Directions (23–26): Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If the sentence is error-free then, choose “No error” as the answer. (Ignore the errors of punctuation, if any.)

23) (A) Each of the students / (B) in the class / (C) were eager / (D) to participate in the competition.

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

24) (A) The number of applicants / (B) for the job / (C) are increasing / (D) every year.

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

25) (A) Neither of the two candidates / (B) have submitted / (C) their application forms / (D) before the deadline.

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

26) (A) Among the various challenges / (B) faced by the team, / (C) the lack of resources / (D) were the most significant.

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

Directions (27-30): In each of the following sentences, four words have been highlighted which may or may not be misspelt or inappropriate in their usage. Mark the erroneous word as the answer and if all the words are correct in their spellings and usage, choose 'All are correct' as your answer.

27) The adverse effects of the prolonged drought were evident in the withering crops and the drying up of the river.

- (a) adverse
- (b) prolonged
- (c) evident
- (d) drying
- (e) All are correct

28) The infamous painting, admired by art enthusiasts worldwide, hung majestically at the centre of the gallery, drawing the gaze of every visitor.

- (a) infamous
- (b) enthusiasts
- (c) majestically
- (d) drawing
- (e) All are correct

29) Despite initial doubts, she decided to except the job offer, realizing it was a unique opportunity to advance her career.

- (a) except
- (b) realizing
- (c) unique
- (d) advance
- (e) All are correct

30) After weeks of diligent practice, her piano skills improved significantly, enabling her to master even the most challenging pieces easy.

- (a) practice
- (b) enabling
- (c) challenging
- (d) easy
- (e) All are correct

31) A man invested Rs 16000 at the rate of 12.5% p.a. for certain years and amount becomes Rs 32000. Find for how many years man invested?

- (a) 10
- (b) 12
- (c) 8
- (d) 6
- (e) 16

32) The average weight of the 10-person group is 50 kg. A person left the group and the average weight of the group decreased by one kg. If one new person joins the group of remaining people, then the average weight of the group becomes 52 kg. Find the difference between the weight of the person who left the group and the person who joined the group.

- (a) 30 kg
- (b) 16 kg
- (c) 18 kg
- (d) 24 kg
- (e) 20 kg

33) The ratio of present age of A and B is 1 : 3 respectively and the ratio of present age of A and C is 2 : 3. If the difference between present age of A and C is two years, then find the sum of age of A, B and C fourteen years hence.

- (a) 54 years
- (b) 20 years
- (c) 64 years
- (d) 48 years
- (e) 60 years

34) The ratio of length to perimeter of a rectangle is 1 : 3. Find the ratio of breadth to perimeter of the rectangle.

- (a) 1 : 8
- (b) 1 : 2
- (c) 1 : 4
- (d) 1 : 6
- (e) 2 : 5

35) The speed of a boat in still water is 36 km/hr and the speed of stream is 4 km/hr. If the boat takes 24 minutes more time to cover 'x' km distance in upstream as compared to downstream. Find the value of '2x'.

- (a) 64
- (b) 32
- (c) 320
- (d) 160
- (e) 128

36) A man covers two distances of 'd' km and 'd+32' km. If the difference between time taken by the man to cover these two distances is two hours, then find the speed of the man (in km/hr).

- (a) 16
- (b) 32
- (c) 18
- (d) 8
- (e) 24

37) P invested Rs 15000 in a business and after seven months, Q joined him with a certain amount. At the end of a year, the ratio of profit share P to that of Q is 3 : 1. Find the amount invested by Q (in Rs.).

- (a) 18000
- (b) 10000
- (c) 12000
- (d) 9000
- (e) 20000

38) A and B together can do a piece of work in 12 days, whereas B alone took 6 days more than the time taken by A and B together. Find the time taken by A alone to complete the work.

- (a) 22 days
- (b) 30 days
- (c) 28 days
- (d) 36 days
- (e) 25 days

39) 48 liters mixture contains milk and water in the ratio of 3 : 1 respectively. 10 liters mixture is taken out and 20 liters water is added in remaining mixture. Find the difference between milk and water in final mixture (in liter).

- (a) 0
- (b) 0.5
- (c) 2
- (d) 1.5
- (e) 1

40) The selling price of an article is 60% of its marked price and shopkeeper gets a profit of 20%. If shopkeeper sells the article at its marked price, then the difference between cost price and marked price of article is Rs. 140. Find the cost price of the article.

- (a) 490 Rs
- (b) 280 Rs
- (c) 70 Rs
- (d) 140 Rs
- (e) 210 Rs

Directions (41-45): There is one wrong term in each series given below.

Find that wrong term.

41) 2, 8, 16, 32, 64, 128, 256

- (a) 16
- (b) 8
- (c) 2
- (d) 256
- (e) 32

42) 4320, 4337, 4463, 4500, 4844, 4910, 5639

- (a) 4320
- (b) 4910
- (c) 5639
- (d) 4844
- (e) 4463

43) 3, 4, 8, 24, 88, 364, 1368

- (a) 1368
- (b) 24
- (c) 88
- (d) 8
- (e) 364

44) 758, 777, 818, 855, 896, 939, 986

- (a) 896
- (b) 758
- (c) 986
- (d) 818
- (e) 777

45) 1736, 1751, 1776, 1821, 1896, 2012, 2176

- (a) 1751
- (b) 1821
- (c) 1896
- (d) 2012
- (e) 1736

Directions (46–50): Read the table carefully and answer the following questions: The table given below shows the yearly investment done by Indumati and Chutki in three different schemes (LIC, ESIC and NPS).

46) Find the ratio of the sum of yearly investment of Indumati in LIC and NPS to the sum of the yearly investment of Chutki in ESIC and NPS.

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

47) Yearly investment of Gyan in NPS is 30% more than the average yearly investment of Chutki in LIC and ESIC. Find the yearly investment of Indumati in ESIC is what percentage of the yearly investment of Gyan in NPS.

- (a) 30%
- (b) 50%
- (c) 60%
- (d) 40%
- (e) 25%

48) Yearly investment of Bholu in ESIC is more than the yearly investment of Chutki in LIC. If Bholu invested equal amount in installment, then find the installment of each month for Bholu in ESIC.

- (a) Rs. 5500
- (b) Rs. 5100
- (c) Rs. 5200
- (d) Rs. 5000
- (e) Rs. 5800

49) Yearly investment of Indumati in NPS is what percentage more/less than the yearly investment of Chutki in LIC.

- (a) $66\frac{2}{3}$
- (b) $33\frac{1}{2}$
- (c) 60%
- (d) 40%
- (e) 25%

50) Scheme LIC gives the interest of 12% yearly and Scheme ESIC gives a interest of 15% yearly. Find the interest received by Indumati after a year.

- (a) Rs. 4050
- (b) Rs. 8500
- (c) Rs. 4885
- (d) Rs. 6255
- (e) Rs. 5805

Directions (51-65): What will come in the place of question (?) mark in the following question.

51) $1\frac{2}{5} + 4\frac{10}{3} = ? + 4\frac{2}{5}$

- (a) $1\frac{3}{10}$
- (b) $2\frac{3}{5}$
- (c) $4\frac{3}{5}$
- (d) $5\frac{3}{5}$
- (e) $3\frac{3}{5}$

52) $48\% \text{ of } ? + 45\% \text{ of } 600 = 19^2 + \sqrt{841}$

- a) 250
- (b) 150
- (c) 200
- (d) 225
- (e) 175

53) $725 \div \sqrt{625} + \frac{2}{5} \times 600 = ?$

- (a) 269
- (b) 254
- (c) 256
- (d) 289
- (e) 220

54) $360 \div 15 \text{ of } (4 \times 2) + \sqrt{?} = 26$

- (a) 484
- (b) 529
- (c) 169
- (d) 625
- (e) 441

55) $20.25 \div 0.9 - 55.9 \div 13 + 115.6 \div 17 = ?$

- (a) 7
- (b) 2
- (c) 5
- (d) 9
- (e) 1

56) $125\% \text{ of } 86 \div 43 \times 32 \div 8 = ? \times \sqrt{25}$

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

57) $[12 \times (1.9 + 2.1)] - 12 = ?$

- (a) 7
- (b) 3
- (c) 6
- (d) 5
- (e) 4

58) $(2343 \div 11) + (126 \div 3) = ?$

- (a) 250
- (b) 225
- (c) 248
- (d) 255
- (e) 260

59) $118.3 \div 1/0.7 \div 132 = 18\% \text{ of } ? + 25\% \text{ of } 7$

- (a) -8
- (b) 7
- (c) -7
- (d) 8
- (e) -6

60) $252 - ?2 \% \text{ of } 125 = 20$

- (a) 22
- (b) 18
- (c) 24
- (d) 26
- (e) 20

61) $24 \times ?2 - 8 \times 7 = 3400$

- (a) 8
- (b) 4
- (c) 12
- (d) 2
- (e) 6

62) $41.6\% \text{ of } 3500 + 800\% \text{ of } 5 + 701 = ?3$

- (a) 13
- (b) 11
- (c) 9
- (d) 15
- (e) 17

63) $3.2\% \text{ of } 500 \times 2.4\% \text{ of } ? = 288$

- (a) 650
- (b) 700
- (c) 600
- (d) 750
- (e) 850

64) $(-251 \times 21 \times (-12)) \div ? = 158.13$

- (a) 250
- (b) 400
- (c) 300
- (d) 15
- (e) 18

65) $\sqrt{65625} \div \sqrt{16} \times 6 = ?\%$ of 300

- (a) 15
- (b) 12.5
- (c) 17.5
- (d) 10
- (e) 8.5

Directions (66–70): Study the following information carefully to answer the given questions:

There are eight boxes A, B, C, D, E, F, G, and H, placed one above the other but not necessarily in the same order. Box D is exactly above box A. Three boxes are placed between box A and box E. There are as many boxes placed above box B as below box C. Box C is placed just above box E and below box D. Box B is placed at even numbered place (when counted from top to bottom) and three places above box H. Box G is placed adjacent to box C.

66) Which box is placed at the topmost position?

- (a) A
- (b) F
- (c) C
- (d) D
- (e) E

67) If Box F is at the bottommost position, which box is just above it?

- (a) E
- (b) B
- (c) C
- (d) D
- (e) G

68) The numbers of boxes placed above the box G is same as the numbers of boxes placed below box ____.

- (a) Box A
- (b) Box D
- (c) Box F
- (d) Box H
- (e) None of these

69) If all the boxes are arranged in alphabetical order from topmost to bottommost then how many boxes remain unchanged?

- (a) One
- (b) Three
- (c) More than four
- (d) None
- (e) Two

70) How many boxes are placed between box G and box F?

- (a) One
- (b) Three
- (c) More than four
- (d) None
- (e) Four

Directions (71-75): Study the following information carefully and answer the questions given below: In a certain code language:
"flower is blooming" is coded as "gt sj kz" "blooming during spring" is coded as "kz hv qa" "spring winter season flower" is coded as "qa lx gt px" "during winter rain fall" is coded as "qv px lt hv"

71) What is the code for "flower" in the given code language?

- (a) sj
- (b) gt
- (c) kz
- (d) hv
- (e) None of these

72) What is the code for "blooming spring" in the given code language?

- (a) gt qa
- (b) kz qa
- (c) sj hv
- (d) hv kz
- (e) None of these

73) In the given code language, what does "lx" stand for?

- (a) flower
- (b) spring
- (c) during
- (d) season
- (e) None of these

74) What is the code for "season is during" in the given code language?

- (a) lx sj hv
- (b) qa sj kz
- (c) lx sj qa
- (d) sj lx qv
- (e) None of these

75) What may be the code for "rain" in the given code language?

- (a) px
- (b) hv
- (c) lx
- (d) lt
- (e) sj

Directions (76-80): Study the following information carefully and answer the questions given below: Ten people are sitting in two parallel rows containing five people each, in such a way that there is an equal distance between adjacent persons. In row-1; P, Q, R, S and T are seated and all of them are facing north. G, H, I, J, and K are sitting in row-2 and facing south direction. S sits 3rd to the left of Q. One person sits between S and the one who faces H. I sits 2nd to the right of J. Q does not face J. T faces the one who sits 2nd to the right of K. P sits left of R.

76) Who is sitting at one end of Row 2?

- a) G
- (b) H
- (c) I
- (d) J
- (e) None of these

77) Who sits 2nd to the right of P?

- (a) S
- (b) T
- (c) Q
- (d) Either S or T
- (e) Either T or Q

78) Who is sitting exactly opposite to Q?

- (a) G
- (b) H
- (c) I
- (d) K
- (e) None of these

79) Four of the following five are alike in a certain way and hence form a group. Who among the following does not belong to that group?

- (a) I
- (b) P
- (c) K
- (d) Q
- (e) G

80) How many persons are sitting between R and S?

- (a) None
- (b) One
- (c) Two
- (d) Three
- (e) Either one or two

81) In the number '924831675', how many pairs of the digits have the same number between them (both forward and backward direction) as in the number series?

- (a) Four
- (b) Two
- (c) One
- (d) Three
- (e) More than four

Directions (82-83): In each of the questions below, some statements are given followed by two conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follow from the given statements disregarding commonly known facts.

82) Statements: All flower are plant. Only a few plant are tree.

No tree is a river.

Conclusions: I. Some flower are tree. II. Some plant are not tree.

- (a) If only conclusion I follows
- (b) If only conclusion II follows
- (c) If either conclusion I or II follows
- (d) If neither conclusion I nor II follows
- (e) If both conclusions I and II follow

83) Statements: Only a few pen are pencil. Only a few pencil are eraser. No eraser is a book.

Conclusions: I. Some pencil is book.

II. No book is a pencil.

- (a) If only conclusion I follows
- (b) If only conclusion II follows
- (c) If either conclusion I or II follows
- (d) If neither conclusion I nor II follows
- (e) If both conclusions I and II follow

Directions (84-88): Read the given alphanumeric-symbol series carefully and answer the related questions:

O 4 # W U 2 @ 7 R 3 I \$ G % J H 9 B & 5 8 + V N M Ω 6 ¥ 1

84) Which of the following element is 11th from the right end?

- (a) B
- (b) 5
- (c) &
- (d) 9
- (e) J

85) How many numbers are just followed by a letter?

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

86) How many symbols are just preceded by a number?

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

87) If all the numbers are removed from the series, then which of the following element will be 4th to the right of 5th letter from left end?

- (a) G
- (b) J
- (c) %
- (d) H
- (e) B

88) Which of the following element is exactly in the middle of '4' and '5'?

- (a) I
- (b) \$
- (c) G
- (d) 3
- (e) %

Directions (89-91): Read the given information carefully and answer the questions based on it: There are eight persons in a three-generation family. J is father of B and grandfather of H. G is the father-in-law of H's parent. K is the sister-in-law of G's child. K has a brother who has no child. F is the son-in-law of C's father. B is sister of C. P is child of F's sister-in-law.

89) What is the relation of P with respect to H?

- (a) Brother
- (b) Sister
- (c) Niece
- (d) Nephew
- (e) Cannot be determined

90) Who among the following is uncle of P?

- (a) J
- (b) G
- (c) K
- (d) C
- (e) None of the above

91) What is the relation of F with respect to C?

- (a) Cousin
- (b) Brother
- (c) Brother-in-law
- (d) Uncle
- (e) Cannot be determined

Directions (92-96): Read the given information carefully and answer the questions based on it: Seven persons A, B, C, D, E, F and G go to home (not in the same order as given) on different days of a week starting from Monday to Sunday. A goes on Tuesday. Three persons go between A and C. G and C go adjacent to each other. Number of persons go before D is same as after G. B goes two days after F.

92) Who among the following goes on Friday?

- (a) F
- (b) G
- (c) C
- (d) B
- (e) D

93) E goes on which of the following days?

- (a) Friday
- (b) Wednesday
- (c) Sunday
- (d) Monday
- (e) Thursday

94) How many persons go between D and F?

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

95) Which of the following combination is correct?

- (a) Wednesday - D
- (b) Saturday - C
- (c) Sunday - E
- (d) Friday - G
- (e) Monday - F

96) Who among the following goes on Wednesday?

- (a) E
- (b) G
- (c) F
- (d) D
- (e) B

97) If we form a four-letter meaningful word from 1st, 7th, 8th and 11th letter from left end of the word 'AGRICULTURE' (using each letter only once), then what will be the 3rd letter from left end of that meaningful word? If no meaningful word is formed, then mark answer as P and if more than one meaningful word is formed, then mark answer as Q

- (a) L
- (b) T
- (c) Q
- (d) P
- (e) A

Directions (98-100): Read the given information carefully and answer the questions based on it: Six persons A, B, C, D, E and F attend different number of lectures one after the other but not in the same order as given. D attends more lectures than B but not the highest. Two persons attend the lectures between D and E. F attends more lectures than A. One person attends the lecture between C and A. C does not attend more number of lecture than B. C does not attend the least lecture.

98) Who among the following attend 3rd highest number of lectures?

- (a) B
- (b) A
- (c) D
- (d) F
- (e) C

99) Who among the following attends just less number of lectures than B?

- (a) E
- (b) A
- (c) C
- (d) F
- (e) Cannot be determined

100) Which of the following pair of persons attend highest and 2nd smallest number of lectures respectively?

- (a) E, A
- (b) E, C
- (c) F, B
- (d) F, A
- (e) F, E

MAINS QUESTION PAPER

Directions (1-5): Read the following passage carefully and answer the questions given below them. Employees are indeed true assets of an organization. Managers need to know their employees well to expect them to contribute their level best and also to remain loyal towards the organization. Employees need to feel valued and important at the workplace for them to deliver their level best. Knowing employees well leads to a healthy work culture. Managers connect with their team members and employees tend to know each other better. No individual can work in an organization where people do not talk to each other. Human beings need people around to talk to and express their feelings. We spend the maximum part of our day at workplaces and it is essential for us to have friends here. Work becomes a mere source of burden when individuals are glued to their computers the whole day. Discussions and brainstorming sessions lead to innovative solutions and quick results. Knowing employees strengthens the relationship between employees and their Bosses. Being rude to employees will not only demotivate them but also make you an unpopular member within the organization. Call them by their names rather than addressing as "Mr/Ms" or "Hey", greet them with a smile and enquire what is going on in their personal lives once in a while and see the difference yourself. Trust me; you will be elated to see employees striving hard to accomplish assigned targets within the shortest possible time frame. Conflicts and misunderstandings lead to no solutions. Fights over petty issues not only lead to frustration but also spoil the ambience at the workplace. Do not forget that we are not school going kids who would fight over small things. It is essential to behave as mature professionals. Encourage healthy communication at workplace where employees get an opportunity to interact with each other, discuss ideas and also gain from each other's expertise.

Let them open up. Knowing each other well leads to better understanding among employees and they seldom fight with each other, eventually leading to a healthy and positive work culture. It also leads to peace at the workplace. Knowing employees helps managers to understand how he can motivate his team members and use them to the best of their abilities. It helps you to understand which team member would fit into which particular role and which employee would not do justice to his work. Knowing employees helps you judge your subordinates well and hence there is no question of confusions at the workplace. There is seldom any overlapping of work and everyone knows what he/she is supposed to do. Individuals feel attached towards their organization and love coming to work

1) Which of the following is/are the benefit(s) of conversation among people?

- (a) It makes people resolve their difficult tasks smoothly with the help of senior most colleagues
- (b) people spend most of their daytime sitting which causes many physical illnesses
- (c) talk at office place gives a boost to rapid outcomes and innovative solutions
- (d) it's a stress relief therapy by sharing the difficulties one faces in the organization
- (e) None of these

2) How the manager of the company can contribute to employees' best performance?

- (i) Employees' productivity can be increased by the manager's amicable nature**
- (ii) Manager's interaction makes employees' loyal to the company**
- (iii) Manager can introduce team members and employees to each other**

- (a) only (ii)
- (b) only (iii)
- (c) Both (ii) and (iii)
- (d) Both (i) and (ii)
- (e) All of these

3) What is/are the impact(s) of personal interaction with employees sometimes?

- (a) It inspire the employee to get higher productivity in lesser time
- (b) it maintains harmony among the employees of the organization
- (c) personal interactions decrease the depression of employee
- (d) Only (a) and (b)
- (e) All of these

4) What are the factors of healthy and positive culture in companies?

- (i) job security which secures employees' future too, motivates employees to work hard**
- (ii) working environment where people can interact freely to know about each other**
- (iii) a working culture with no disputes or hardly any conflicts and fights**

- (a) All of these
- (b) only (iii)
- (c) Both (ii) and (i)
- (d) (i) and (ii)
- (e) None of these

5) How is it beneficial for managers to know their employees?

- (a) Overlapping of work can be avoided by allocating every employee their tasks
- (b) manager can take work from employees efficiently to full of their capacity
- (c) Manager can easily analyze the suitable position for every employee by knowing them
- (d) Both (a) and C
- (e) All of these

Directions (6-12):

Read the following passage carefully and answer the questions given below them.

The major issue of Environment & Urbanization focusing on rural-urban linkages. The first, which came out in 1998, described the reliance of many low-income households on both rural-based and urban-based resources in constructing their livelihoods. But the majority of the papers also underlined the fact that this straddling of the rural-urban divide is usually ignored by policy makers, and that the rigid division between "rural" and "urban" on the part of sectoral strategies actually makes life more difficult for low-income groups. The papers in this issue show many reasons why it has become even less realistic for development specialists to separate into rural and urban camps. The notion of a "divide" has become a misleading metaphor, one that oversimplifies and even distorts the realities. As these papers demonstrate, the linkages and interactions have become an ever more intensive and important component of livelihoods and production systems in many areas – forming not so much a bridge over a divide as a complex web of connections in a landscape where much is neither "urban" nor "rural", but has features of both, especially in the areas around

urban centres or along the roads out of such centres what can be termed the peri-urban interface. In addition, much of the rural population depends on urban centres for access to secondary schools, post and telephones, credit, agricultural extension services, farm equipment, hospitals and government services. Of course, there are still conflicts between rural and urban interests. But there are also conflicts between many urban interests and the needs of most of the urban population. There are also significant synergies between many rural and urban interests. Some factors can be generalized as having a key role in the increase in the scale of rural-urban linkages. Decreasing incomes from farming, especially for smallscale producers who, because of a lack of land, water or capital, are unable to intensify and switch to higher value crops, means that increasing numbers of rural residents engage in non-farm activities that are often located in urban centres. For those who continue farming, direct access to markets is essential in the wake of the demise of parastatal marketing boards – and markets are also usually located in urban centres. Better access to markets can increase farming incomes and encourage shifts to higher value crops or livestock. Population growth and distribution patterns affect the availability of good agricultural land and can contribute to rural residents moving out of farming. With the expansion of urban centres, land uses change from agricultural to residential and industrial, and in the peri-urban interface these processes go hand in hand with transformations in the livelihoods of different groups – with the poorest often losing out.

6) As per the passage, what aggravates the problems of low-income group people?

- (a) Uniformity in policies which can't be applied on urban and rural together due to different conditions
- (b) Policymakers pursue only rural areas for forming policies which make urban people suffer
- (c) the sectoral strategies division between urban and rural which is usually overlooked by policymakers
- (d) the urban-rural division which confines them to their particular area for employment
- (e) None of these

7) Which of the following is true about the peri-urban interface?

- (a) rural areas can be considered as peri-urban areas if they can provide full employment to inhabitants
- (b) the peri-urban interface constitutes the habitat of a diversity of populations from both urban and rural
- (c) areas dominated by a single habitat especially by the urban population where rural can't survive
- (d) peri-urban has biotic communities at larger spatial scales which is a wealthier community
- (e) None of these

8) Which factor is responsible for linkage between rural and urban?

- (a) Developing urban areas provide assistance to rural who have suffered loss in agriculture
- (b) All of these
- (c) FMCG growth in the urban market has driven the rural market to urban sector
- (d) being unable to switch over to higher value crop, the small-scale farmers move to non-farming activities in urban areas from rural areas.
- (e) None of these

9) What is/are the benefits to farmers of access to the urban markets?

- (a) farmers having direct access to the market can have the opportunity to increase their income
- (b) All of these
- (c) Farmers with higher income from the market can be able to switch higher value crops
- (d) Government provides warehouse storage for crops to farmers for avoiding spoil of crops
- (e) Both (a) and ©

10) What is/are the reason(s) for decreasing agriculture trend in urban areas?

- (a) Nowadays agriculture activity is looking down upon by the current young generations.
- (b) people nowadays opt for secure jobs rather than agriculture which depends on climate
- (c) mutation of agricultural land of urban into commercial use and households
- (d) both (a) and (c)
- (e) None of these

11) Which of the following is true as per the information given in the passage?

- (i) Due to government policies, farmers' incomes are independent of access to market**
- (ii) There is a conflict between urban population needs and urban interest**
- (iii) Low-income groups depend on the urban and rural-based source of income**

- (a) Both (ii) and (iii)
- (b) Only (iii)
- (c) Both (ii) and (i)
- (d) Only (j)
- (e) All of these

12) Which of the following is opposite in meaning to 'Intensive' as used in the passage?

- (a) anew
- (b) retard
- (c) caveat
- (d) superficial
- (e) None of these

Directions (13–17): In the following questions seven sentences are given. Further, these sentences may or may not form a contextually meaningful sequence. You have to rearrange these sentences to make a contextually meaningful paragraph. The sentence (C), which has already been highlighted, would be the third sentence after rearrangement. Later, answer the follow-up questions. (A) Here, using national mobility data, we estimate global emission reductions for ten species during the period February to June 2020. (B) As a result, we estimate that the direct effect of the pandemic-driven response will be negligible, with a cooling of around 0.01 ± 0.005 °C by 2030 compared to a baseline scenario (C) We also estimate that global NO_x emissions declined by as much as 30% in April, contributing a short-term cooling since the start of the year. (D) This cooling trend is offset by ~20% reduction in global SO₂ emissions that weakens the aerosol cooling effect, causing short-term warming. (E) In contrast, with an economic recovery tilted towards green stimulus and reductions in fossil fuel investments, it is possible to avoid future warming of 0.3 °C by 2050. (F) The global response to the COVID-19 pandemic has led to a sudden reduction of both GHG emissions and air pollutants.

13) Which of the following would be the correct order of sentences after rearrangement?

- (a) DECJUBA
- (b) BECDFA
- (c) ABCFED
- (d) BACFED
- (e) FACDBE

14) Which of the following would be the THIRD sentence after rearrangement?

- (a) A
- (b) B
- (c) C
- (d) D
- (e) F

15) Which of the following would be the FIRST sentence after rearrangement?

- (a) A
- (b) B
- (c) C
- (d) D
- (e) F

16) Which of the following would be the FIFTH sentence after rearrangement?

- (a) A
- (b) B
- (c) C
- (d) D
- (e) F

17) Which of the following would be the FOURTH sentence after rearrangement?

- (a) DECJUBA
- (b) BECDFA
- (c) ABCFED
- (d) BACFED
- (e) FACDBE

Directions (18-22): In each of the following questions given below are two independent sentences containing five words highlighted in bold. These five words may or may not be in their correct position. The sentences are then followed by options with the correct combination of words that should replace each other in order to make both the sentence grammatically and contextually correct. Find the correct combination of the words that replace each other.

18) (I) Drug operated (A), when released into waterbodies even in minuscule (B) amounts, can harm human beings and the ecosystem in the long term. (II) If you allow banks to fail, depositors who compounds (C) under the presumption (D) that the regulatory framework would protect their money would be undermined (E).

- (a) (A)- (D)
- (b) (A)- (E) and (B)- (C)
- (c) (B)- (E)
- (d) (A)- (C)
- (e) No correction required

19) Which of the following would be the FOURTH sentence after rearrangement?

- (a) (A)- (E)
- (b) (A)- (E) and (B)- (C)
- (c) (B)- (D) and (A)- (C)
- (d) (A)- (C)
- (e) No correction required

20) (I) Fire and Rescue Services personnel expected (A) a fire that broke out in a shop in an operation that lasted (B) several hours (II) Issues pertaining (C) to manufacturing of affordable (D) cloth and paper bags are extinguished (E) to be discussed at the meeting

- (a) (A)- (E)
- (b) (A)- (E) and (B)- (C)
- (c) (B)- (D) and (A)- (C)
- (d) (A)- (C)
- (e) No correction required

21) (I) Data showed that the vaccine was not only appreciated (A) to introduce but that it also improves (B) health and saves lives. (II) The triumphs (C) of science are best feasible (D) when they make human lives easier or safer, or simply (E), offer hope.

- (a) (A)- (E)
- (b) (A)- (D)
- (c) (B)- (D) and (A)- (C)
- (d) (A)- (C)
- (e) No correction required

22) (I) The farmer and the developed (A) of farmers' quantitative (B) is the aim of the policy. (II) The Nobel winners this year have handled such complex (C) systems and improvement (D) tools to get meaningful, livelihood (E) results out of them

- (a) (A)- (E)
- (b) (A)- (D)
- (c) (B)- (D) and (A)- ©
- (d) (A)- (D) and (B)- (E)
- (e) No correction required

Directions (18-22): In each of the following questions given below are two independent sentences containing five words highlighted in bold. These five words may or may not be in their correct position. The sentences are then followed by options with the correct combination of words that should replace each other in order to make both the sentence grammatically and contextually correct. Find the correct combination of the words that replace each other.

23) (i) Scourge (ii) hinge (iii) menace (iv) salient (v) lash

- (a) only (i)- (iii)
- (b) Only (v)- (iii)- (i)
- (c) All of these
- (d) Only (iii)- (ii)-(v)
- (e) Only (i)- (v)

24) (i) alleviation (ii) Mammoth (iii)enormous (iv)colossal (v)skirmish

- (a) only (i)- (iii)
- (b) Only (v)- (iii)- (i)
- (c) All of these
- (d) Only (iii)- (ii)-(iv)
- (e) Only (i)- (v)

28) The given sentence is divided in five parts in which sentence (A) is fixed as a first sentence. Rearrange the remaining four parts in correct sequence to make sentence grammatically correct and contextually meaningful. (A) Banks are the core of the (B) it to go down (C) credit pipe and allowing (D) would be a problem. (E) settlements system and the

- (a) AECBD
- (b) AECDB
- (c) ADCBE
- (d) ACBED
- (e) None of these

29) Which of the following parts does contain an error? (A) Banks are the core of the (B) it to go down (C) credit pipe and allowing (D) would be a problem. (E) settlements system and the

- (a) E
- (b) B
- (c) A
- (d) C
- (e) D

Directions (30-32): In each of the following questions, two sentences are given. Five connectors are given in to connect two sentences. Find the correct option to connect these two sentences without changing the intended meaning.

30) (i) The farmers are also willing to continue the protest indefinitely (ii) Methods have come to the unfavorable notice of Supreme Court judges

- (a) thereafter it
- (b) since they
- (c) even as their
- (d) even after it
- (e) because it is

31) (i) Covering nearly 30% land surface of the earth, forests around the globe provide a wide variety of ecosystem services (ii) Stabilize the climate, sequester carbon and regulate the water regime.

- (a) therefore it also
- (b) but it also
- (c) for them they
- (d) as long as
- (e) and they also

32) (i) The government's focus on cash transfer and other welfare schemes continues to draw the support of the electorate, (ii) Issues of violence and corruption raised by the opposition did not strike a chord with them.

- (a) despite the
- (b) while the
- (c) in like manner
- (d) otherwise the
- (e) in this case

33) In the following question there are four statements in each question. Each sentence has one given word in bold. Find the word which is grammatically and contextually incorrect in any of four sentences. Mark (E) i.e. 'all are correct' if all the given words are grammatically and contextually correct.

- (a) Many have identified how inadequate political will at city scales constrain developing sustainable cities
- (b) The government's affidavit covers three different aspects of the caste census issue.
- (c) The usual means of disposal of plastic waste involves incarnation, land-filling and recycling.
- (d) Pfizer trial showed the vaccine was safe and generated a robust antibody response.
- (e) All are correct

34) In the following question there are four statements in each question. Each sentence has one given word in bold. Find the word which is grammatically and contextually incorrect in any of four sentences. Mark (E) i.e. 'all are correct' if all the given words are grammatically and contextually correct.

- (a) The researchers are planning to collaborate with industry to take up technology in to a pilot scale
- (b) The rationale of some of the new groups was unclear even when they were formed.
- (c) Two new smog towers have been recently inaugurated in Delhi
- (d) Indian cities have often been signaled out for not doing enough on climate change
- (e) All are correct

35) In the following question there are four statements in each question. Each sentence has one given word in bold. Find the word which is grammatically and contextually incorrect in any of four sentences. Mark (E) i.e. 'all are correct' if all the given words are grammatically and contextually correct.

- (a) The prisoners held a hurried conference and quick as thought decided to make a bold bid for liberty.
- (b) Trade Minister is confident that the stumbling blocks to free trade agreement can be surpassed as negotiations kick off afresh.
- (c) Nature-based solutions have demonstrated how restoring ecosystem health can sustain human systems as well.
- (d) Key aspect inherent in transforming cities is focusing on changing behaviours and lifestyles.
- (e) All are correct

36) In the following question there are four statements in each question. Each sentence has one given word in bold. Find the word which is grammatically and contextually incorrect in any of four sentences. Mark (E) i.e. 'all are correct' if all the given words are grammatically and contextually correct.

- (a) The obvious focal point in Japanese foreign policy going forward will be Japan-China relations.
- (b) The DoT has amended license norms to rationalize the interest rate for delayed payment of licence fees
- (c) Dependence on forests of the global human population has put eminence pressure on ecosystems
- (d) Though India's increasing economic growth is helping to eliminate poverty, there is continued degradation and a growing scarcity of natural resources.
- (e) All are correct

Directions (37-40): Read the following passage carefully and answer the questions given below them.

In this country, there are more than 40 million subscribers who rely on their cellular phones to conduct their business or just talk to friends and family. With the increase of mobile phone users, dangers to safety, while talking while one is driving have also increased. Everyday, there are accidents when a person using mobile while he is driving have also increased. Every day, there are accidents when a person while talking on cell phone could not pay attention to road in front of him and was injured himself or injured others or both. The rise in phone related accidents is very serious, thought provoking and a danger to all concerned. When one is driving and talking on his cell phone, his or her attention is naturally diverted. Talking on mobile phones affect a person in several ways. For example, the emotional stress involved in a conversation can lead to lessened awareness of what is happening on the road.

Having to dial phone numbers and answering calls takes one's attention from the road. There are so many good uses of mobile phones. This is an established fact which cannot be denied but along with this truth, so many accidents are taking place everyday, when people were talking and driving. This fact also cannot be denied. No law, no committee, no state or government can stop this danger unless people wake up and come to realize that for a little convenience, they are endangering themselves and others. If a very important call is ringing or they have an important call to make, they can easily stop, finish the call and start again. No law or fine can make them realize this fact. They have to take care of their safety and the safety of others. It is no use crying over the spilt milk.

37) Which of the following is the reason for the diversion of attention while driving and talking?

- (a) a sudden stop by traffic police on road causes disbalance of the vehicle which results in an accident
- (b) Some common causes of distractions are dialing numbers and getting involvement in emotional stress.
- (c) Drink and drive is the most common cause of the accident because a person lose consciousness
- (d) All of these
- (e) None of these

38) As per the passage, what is the importance of cell phones in our lives?

- (i) During pandemics more than half of the population of students relied on cell phones their studies**
- (ii) People can connect instantly to emergency services such as ambulance or police cell**
- (iii) Mobile phones have become essential for professional purposes and to connect with next of kin**

- (a) Only (i)
- (b) Only (ii) and (i)
- (c) Only (ii)
- (d) All of these
- (e) Only (iii)

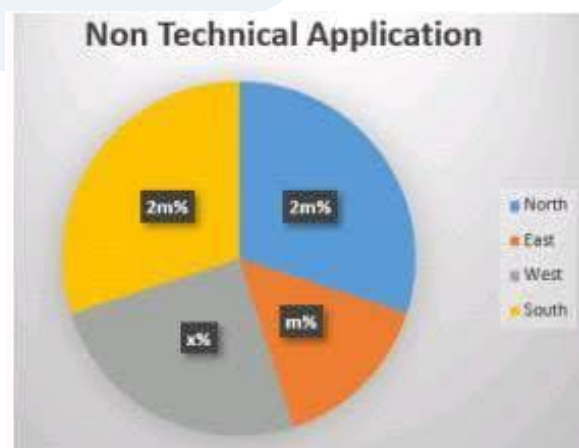
39) Which of the following could be the reason for the failure of government rules and regulations?

- (a) loopholes in rules and regulation cause chaos among people and infringement of rules
- (b) Negligence of awareness by the citizens which can endanger lives of them as well as others
- (c) potholes on roads and highways are the main reason for the increasing number of accidents
- (d) Implementation of policies is also governmental responsibility which is never fulfilled
- (e) None of these

40) What does mean by phrase “no use crying over the spilt milk”?

- (a) no use in being upset over the situation which already happened and now can be improved
- (b) no use in being upset over situations that have already happened and cannot be changed
- (c) no use in being upset over the situation which was not in our control and cannot be tackled by you
- (d) no use in being happy for the fruitful situation without your contribution and involvement
- (e) None of these

Directions (51-55): The pie chart (I) shows the percentage distribution of technical applications received from four zones, i.e., east, west, north and south zones and the pie chart (II) shows the percentage distribution of non-technical application received from those four zones. Number of applications received for non-technical from all zones is 50% more than the number of applications received for technical from all zones. Sum of number of applications received under technical north zone and non-technical north zone is 280. Note: $x = 90^\circ$



51) The female candidates who applied for technical from east zone are what percentage of the total applicants applied for non-technical, if the respective ratio of male and female who applied for technical from east zone is 5: 3?

- (a) 20%
- (b) 25%
- (c) 10%
- (d) 15%
- (e) 12.5%

52) If application fee for technical is Rs.500 and for non-technical is Rs.300 then find the total fee collection from west zone.

- (a) Rs.85000
- (b) Rs.75000
- (c) Rs.65000
- (d) Rs.60000
- (e) Rs.80000

53) If 250 new students join technical and 360 new students join non-technical through in interim exam, then find the new ratio of students in technical and non-technical.

- (a) 63: 73
- (b) 65: 96
- (c) 67: 84
- (d) 65: 92
- (e) 66: 83

54) If $m+x-?=y$, then find the value of question marks (?). (All the value are in percentage)

- (a) 10
- (b) 20
- (c) 30
- (d) 25
- (e) 5

55) Total male candidates who applied in north zone are 120 and number of female candidates who applied for non-technical in north zone are 75, then find the number of male candidates who applied for non-technical in north zone is how much more/less than number of female candidates who applied for technical in north zone.

- (a) 20
- (b) 15
- (c) 25
- (d) 30
- (e) 45

Directions (61-64): Read the data given carefully and answer the following questions based on it.

There are two buses V1 and V2. V1 is 8-seater bus excluding driver and V2 is 7-seater bus excluding driver. Both took three rounds in a day i.e., Round 1, Round 2 and Round 3. V1: Total number of passengers travel in V1 in all 3 rounds are 19. Only in round 2, all seats are full. V2: Number of passengers travel in 7-seater bus in two rounds out of three rounds are same i.e., 6. No seats are full in all 3 rounds. Sum of number of passengers travel in round 1 in both is equal to number of passengers travel in round 2 in both. Respective ratio of number of passengers in round 3 in V1 and V2 is 2: 3.

61) If fare in round 1 for passengers is Rs.120, in round 2 for passengers is Rs.175 and in round 3 for passengers is Rs.225. In return trip fare reduced by 20%. If all passengers took same vehicle in return trip. Find the total fare collection by V1 in all three rounds in return trip.

- (a) Rs.2627
- (b) Rs.3194
- (c) Rs.2512
- (d) Rs.2196
- (e) None of these

62) In V2, $\frac{2}{3}$ rd of number of passengers in round 1, $\frac{1}{5}$ th of number of passengers in round 2 and 50% of number of passengers in round 3 pay the fare by online mode. Find the difference between the number of passengers in V2 who made payment through online and offline mode.

- (a) 1
- (b) 0
- (c) 2
- (d) 3
- (e) 4

63) Find the sum of number of passengers in round 3 in V1 and round 1 in V2.

- (a) 8
- (b) 9
- (c) 10
- (d) 11
- (e) 12

64) Find the sum of number of empty seats in both buses in all the three rounds.

- (a) 12
- (b) 9
- (c) 8
- (d) 10
- (e) 13

Directions (65-66): Read the data given below and answer the following questions.

Riya and Sahil have some cards. each card's price is Rs 2.5/sq cm. Riya: $2N$ number of cards of size $(S \times S)$ sq cm. 5 cards of (5×5) sq cm. Sahil: N number of cards $(S+2 \times s+2)$ sq cm. Total cost for Riya for $2N$ cards of $(S \times S)$ sq cm is 6400. For N cards $(S \times S)$ sq cm and $(s+2 \times s+2)$ sq cm respectively

65) Find the value of S .

- (a) 4
- (b) 2
- (c) 16
- (d) 8
- (e) 20

66) if total cost of 5 cards $(5 \times b)$ sq cm for Riya Rs 225, then find the value of B ?

- (a) 2.4
- (b) 2.8
- (c) 3.2
- (d) 3.6
- (e) 4

Directions (67-68): Read the given below information carefully and answer the following questions based on it. There are two friends Trisha and Amrita. They spend their income on grocery, rent and electricity bills and remaining they save. Trisha spends 20% of her income on grocery. From the remaining, she spends 10% and 15% on electricity bill and rent respectively. Amrita spends 20% of her income on grocery and saves 52% of income. Amount spent on grocery by Amrita is Rs.3000 less than the amount spent on grocery by Trisha. Amrita saves Rs.11160 less than savings of Trisha.

67) Find the difference between the income of Trisha and Amrita.

- (a) Rs.12000
- (b) Rs.18000
- (c) Rs.9000
- (d) Rs.6000
- (e) Rs.15000

68) What is the ratio between the amount spent on rent by Trisha and amount spent on electricity bill by Amrita, if she spent the rest expenditure amount on rent and electricity bill in the ratio of 3: 4?

- (a) 7: 6
- (b) 9: 8
- (c) 3: 4
- (d) 6: 5
- (e) 5: 4

Directions (69–71): In the given questions, two quantities are given, one as 'Quantity I' and another as 'Quantity II'. You have to determine relationship between two quantities and choose the appropriate option

69) Quantity I' ;if a ,b,c are three consecutive whole numbers such that $a+b+c=3$, then $28xc-15xb+2xA=0$ Quantity2; $Y^2=4y$

- (a) Quantity I > Quantity II
- (b) Quantity I < Quantity II
- (c) Quantity I \geq Quantity II
- (d) Quantity I \leq Quantity II
- (e) Quantity I = Quantity II or no relation

70) a and b are prime numbers. When sum of a and b is divided by 2 then remainder is 1.if $A>B$

Quantity I' - value of b

Quantity I' -common factor by which both numbers can divisible

- (a) Quantity I > Quantity II
- (b) Quantity I < Quantity II
- (c) Quantity I \geq Quantity II
- (d) Quantity I \leq Quantity II
- (e) Quantity I = Quantity II

71)

- (a) Quantity I > Quantity II
- (b) Quantity I < Quantity II
- (c) Quantity I \geq Quantity II
- (d) Quantity I \leq Quantity II
- (e) Quantity I = Quantity II or no relation

72) A sum of Rs. P is invested for five years at the interest rate of $R\%$ in simple interest and the interest become five times of itself. If Rs. $(P+150)$ is invested for five years at $(R-48)\%$ rate of interest, the interest received is Rs.3640, then find the value of P ?

- (a) 1400
- (b) 1550
- (c) 1250
- (d) 1350
- (e) 1200

73) 8 males and 22 females can complete a work in 16 days. 49 males and 20 females can complete a work in 4 days. 1 female is half as efficient as child. In how many days does 6 children can do the same work.

- (a) 72 days
- (b) 36 days
- (c) 54 days
- (d) 90 days
- (e) 44 days or no relation

74) 15 men can do a work in X days. 20 women can do the same work in $2X$ days. 57 women can do the work in 20 days. In how many days 9 men can do the same work.

- (a) 47.5 days
- (b) 42.5 days
- (c) 52.5 days
- (d) 45 days
- (e) 49.5 days

75) X spheres of diameter 6 cm put into a right angled cylindrical vessel of diameter 8 cm. The height of water rose to 36 cm and all the sphere are completely submerged in water. What is the value of X?

- (a) 12
- (b) 9
- (c) 16
- (d) 18
- (e) 10

76) P invested Rs.2000 and Q invested Rs.2500 in a business. After 4 months Q left and R joined with Y% of Q's capital. Total profit at the end of year was Rs.7500 and P's profit share was Rs.2400. Find the value of Y.

- (a) 110%
- (b) 220%
- (c) 175%
- (d) 205%
- (e) 125%

77) Time taken by boat to cover an upstream distance of 'D+40' km is double of the time taken by boat to cover a downstream distance of 'D' km. If the ratio of speed of boat in still water to speed of current is 5: 1, then find the speed of boat in still water.

- (a) 20 kmph
- (b) 16 kmph
- (c) 12 kmph
- (d) 24 kmph
- (e) CND

78) Cost price of article A is Rs. $X+150$ and cost price of article B is Rs. $X-150$. Article A sold at loss of 20% and article B sold at profit of 25%. If the selling price of article B is Rs.750 more than that of article A. Find the cost price of B.

- (a) Rs.2500
- (b) Rs.2200
- (c) Rs.1850
- (d) Rs.2750
- (e) None of these

79) A mixture contains 165 liters milk and X liters water. When X liter milk and 120-liter water added to mixture the respective ratio becomes 5: 4. What will the ratio of $(X+30)$ liter milk and $(X+15)$ liter water.

- (a) 3: 2
- (b) 5: 3
- (c) 2: 1
- (d) 4: 3
- (e) None of these

80) A container contains 180-liter milk and X liter water. When 10-liter water added to mixture then water will become 14.001%. Find the approximate resultant quantity of water in mixture?

- (a) 29.3 liter
- (b) 32.6 liter
- (c) 24.8 liter
- (d) 36.2 liter
- (e) 39.5 liter

81) Total population of town A is 25% less than that of town B. Female in town A are 40% of total population. Male of town B is 1320 more than that of town A. Female in town B are 46.01% of total population of town A. Find the total population (approx.) of both towns together?

- a) 86000
- (b) 96000
- (c) 14400
- (d) 11200
- (e) 74000

82) Train A running with the speed of 180 km/hr crosses a platform thrice of its length in 36 sec and train B running at the speed of 54 kmph crosses a standing man in 50 sec. Find the time taken by both trains to cross each other when running in same direction?

- (a) $28 \frac{2}{7}$ s
- (b) $24 \frac{2}{7}$ s
- (c) $34 \frac{2}{7}$ s
- (d) $36 \frac{2}{7}$ s
- (e) $30 \frac{2}{7}$ s

83) The present ages of Father & Mother is in ratio 8:7 while that of Father & Son is 5:1. 4 years ago, the ratio of Father age to Daughter age was 12:1. The sum of present age of Son & Daughter is 20% of sum of ages of Father & Mother. Find ratio of present age of Mother to that of his daughter?

- (a) 5:2
- (b) 8:1
- (c) 4:1
- (d) 5:1
- (e) 5:3

Directions (84-85): If both equation I and II are added than find the product of roots of new formed equation

84) $2x^2+12x+10=0$

$x^2-x=0$

- (a) $-10/3$
- (b) 30
- (c) $10/3$
- (d) 5
- (e) None of these

85) If 2 is subtracted from equation II, then find the addition of the roots of new formed equation.

- (a) 2
- (b) -2
- (c) -1
- (d) 0
- (e) 1

Directions (86-87): Find the wrong number in following number series:

86) 8, 10, 20, 70, 320, 1570, 7830

- (a) 7830
- (b) 10
- (c) 8
- (d) 320
- (e) 1570

87) 36, 80, 166, 340, 690, 1392, 2798

- (a) 690
- (b) 36
- (c) 340
- (d) 1392
- (e) 80

Directions (88–90): What approximate value should come in the place of question (?) mark in following questions.

88) $32.07\%799.98 + 86.98\% \text{ of } 599.93 = ? + 249.97$

- (a) 528
- (b) 518
- (c) 538
- (d) 512
- (e) 508

89) $[(5999.99 + 74.99) + 19.99] \times 7.03 = (2196.99 / 169.03 \times 24.99)$

- (a) 375
- (b) 385
- (c) 485
- (d) 425
- (e) 475

90) $1395.99 + 411.99 - ? + (30.93)^2 = 2703.99$

- (a) 55
- (b) 60
- (c) 75
- (d) 70
- (e) 65

Directions (91-94): In the following questions, the symbols %, #, @, and \$ are used with the following meanings as illustrated below. Study the following information and answer the given questions:

'A\$5B' means A is 15m east of B.

'A#12B' means A is 5m north of B.

'A%6B' means A is 16m west of B.

'A@14B' means A is 7m south of B.

B@35F, L\$11B, M\$12D, X%17Y,

C#35Y, K@14Y, P#21L, P%3X, M@27X

91) If the statement 'O%(-8)P' is true then, what is the shortest distance between point O and point M?

- (a) 35m
- (b) 43m
- (c) 25m
- (d) 28m
- (e) Can't be determined

92) If the statement 'A%51C' is true then how far and in which direction is point A with respect to point F?

- (a) #21
- (b) #28
- (c) %21
- (d) @14
- (e) None of these

93) Four of the following five are alike in a certain way and so form a group. Find the one which does not belong to that group?

- (a) F-L
- (b) P-M
- (c) X-K
- (d) C-D
- (e) B-M

94) Find the difference between the total distance from point F to point X and the total distance from point Y to point L?

- (a) 6m
- (b) 28m
- (c) 18m
- (d) 10m
- (e) 22m

Directions (97-101): Study the following information carefully and answer the questions given below: Eight persons R, S, T, U, V, W, X, Y shifted to different cities in two different years 2009 and 2010 of four given months viz. January, April, July and October but not necessarily in the same order. No one shifted between T and the one who shifted to Jaipur and both of them shifted in different years. More than two persons shifted between the one who shifted to Shimla and Jaipur. V does not shift to Manali. The one who shifted to Gurugram is shifted just before V and just after S. Three persons shifted between S and R who shifted in the month which has even numbers of days. X is shifted to Chandigarh just before the one who shifted to Delhi. The one who shifted to Goa is shifted just before Y and just after W. U neither shifted Manali nor Raipur.

97) Who among the following is shifted in October 2009?

- (a) The one who shifted to Jaipur
- (b) The one who shifted to Delhi
- (c) S
- (d) The one who shifted to Goa
- (e) None of these

98) Four of the following five are alike in a certain way and so form a group. Find the one who does not belong to that group?

- (a) U-Delhi
- (b) V-Gurugram
- (c) W-Jaipur
- (d) S-Manali
- (e) T-Raipur

99) Which of the following statements is not true? I. S shifted just after the one who shifted to Jaipur II. The number of persons shifted before X is half than the number of persons shifted after T III. No one shifted before the one who shifted to Raipur

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

100) Which of the following pair/group of persons shifted in the month which has odd numbers of days in the same year?

- (a) X, W, Y
- (b) R, T
- (c) S, V, Y
- (d) Y, W
- (e) None of these

101) How many persons shifted between R and the one who shifted just after S?

- (a) Three
- (b) None
- (c) More than three
- (d) One
- (e) Two

Directions (102–104): Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the statements and answer the following questions.

102) Seven persons live in a seven-storey building, such that ground floor is numbered as 1 and so on till the topmost floor is numbered as 7. Who among the following lives just above U's floor?

Statements I. R lives just below U's floor. Two persons live between Q and R. More than three persons live below Q. There are as many persons live below T as live above Y. B lives three floors below T.

Statements II. One floor gap between B and R. U lives between B and R but not live on even numbered floor. No one lives between Q and B

- (a) If the data in statement I alone are sufficient
- (b) If the data in statement II alone are sufficient
- (c) If the data either in statement I alone or statement II alone are sufficient to answer
- (d) If the data given in both I and II together are not sufficient
- (e) If the data in both the statements I and II together are necessary to answer

103) Six persons L, M, N, O, P and Q going to attend a meeting one by one in different months- January, March, June, July, October and November but not necessarily in the same order. Who among the following goes just after L?

Statements I. P attend meeting just before month of M. O attend meeting after 5 months of N.Q attend meeting before L.

Statements II. More than three persons attend meeting between N and M. One person attends a meeting between O and P. Q attend a meeting before P but not just before.

- (a) If the data in statement I alone are sufficient
- (b) If the data in statement II alone are sufficient
- (c) If the data either in statement I alone or statement II alone are sufficient to answer
- (d) If the data given in both I and II together are not sufficient
- (e) If the data in both the statements I and II together are necessary to answer

104) Seven persons P, Q, R, S, T, U and V are arranged in descending order according to their heights from left to right but not necessarily in the same order. How many persons are taller than V?

Statements I. Only R and U are smaller than T. Three persons in between S and R. V is just taller than Q. P is not the tallest among all.

Statements II. Only S is taller than U. At least three persons in between Q and T. P is taller than R but shorter than V.

- (a) If the data in statement I alone are sufficient
- (b) If the data in statement II alone are sufficient
- (c) If the data either in statement I alone or statement II alone are sufficient to answer
- (d) If the data given in both I and II together are not sufficient
- (e) If the data in both the statements I and II together are necessary to answer

Directions (105–109): A number arrangement machine when given an input line of numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input: 35 47 59 39 68

Step I: 332 443 554 336 662

Step II: 331 441 551 333 664

Step III: 331 333 441 551 664

Step IV: 7 9 9 11 16

Step V: 14 18 18 22 48 And

step V is the last step of the arrangement.

As per the above rule followed in the above steps, find out in each of the following questions the appropriate step for the given input:

Input: 19 27 78 48 57

105) What is the sum of the numbers which is 3rd from the left in Step III and 4th from the right in the final step?

- (a) 447
- (b) 454
- (c) 443
- (d) 466
- (e) None of these

106) Which of the following element is 3rd from the left in Step IV?

- (a) 9
- (b) 13
- (c) 7
- (d) 8
- (e) 20

107) How many steps required to complete the arrangement?

- (a) Four
- (b) Six
- (c) Five
- (d) Seven
- (e) None of these

108) Which of the following step found “776 440 553” in the same manner?

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

109) Which of the following is the penultimate step?

- (a) 9 8 7 13 20
- (b) 18 14 24 26 60
- (c) 8 7 9 13 20
- (d) 9 7 8 20 13
- (e) None of these

Directions (110-114): In each question below some statements are given followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance with commonly known facts and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

Give answer

110) Statements: Only a few Desk are Furniture. All Furniture are Wood. Only few Cupboard are Wood. Only Cupboard is Table. No Desk is Cupboard.

Conclusion: I. All Cupboard being Wood is a possibility.

II. Some Desk can never be Furniture.

III. Some Wood which are Cupboard are not Desk.

- (a) If only conclusion I follows.
- (b) If both conclusion I and II follows.
- (c) If all conclusion I, II and III follows.
- (d) None follows.
- (e) If both conclusions II and III follow.

111) Statements: All Peony are Orchid. All Orchid are Aster. No Tulips are Orchid. Only a few Orchid are Daisy.

Conclusion:

I. Some Peony are not Tulips.

II. All Daisy being Orchid is a possibility.

III. All Tulips being Aster is a possibility.

- (a) If only conclusion II follows.
- (b) If both conclusion I and II follows.
- (c) If all conclusion I, II and III follows.
- (d) None follows.
- (e) If both conclusions II and III follow.

112) Statements: Only a few Pen are Mouse. All Pen are Paper. Only a few Drawer are Paper. No Silicon is Drawer.

Conclusion:

I. Some Mouse are not Drawer.

II. Some Paper are not Silicon.

III. All Drawer are not Paper is a possibility.

- (a) If only conclusion II follows.
- (b) If both conclusion I and II follows.
- (c) If all conclusion I, II and III follows.
- (d) If only conclusion I follows.
- (e) If both conclusions II and III follow.

113) Statements: All Online are Zip. Only a few Folder are Zip. No Folder is Flash. No Flash is Pen drive.

Conclusion:

I. Some Zip are not Flash.

II. All Flash being Online is a possibility.

III. Some Zip are not Pen drive.

- (a) If only conclusion I follows.
- (b) If only conclusion III follows.
- (c) If both conclusion I and II follows.
- (d) If both conclusions II and III follow.
- (e) None of these

114) Statements: All Cherry are Kiwi. Only a few Plum are Cherry. Some Plum are not Lychee. Only a few Peach are Lychee. No Cherry is Lychee.

Conclusion: I. Some Peach neither Cherry nor Plum.

II. Some Plum are not Lychee.

III. All Lychee being Peach is a possibility.

- (a) If only conclusion II follows.
- (b) If both conclusion I and II follows.
- (c) If all conclusion I, II and III follows.
- (d) None of these
- (e) If both conclusions II and III follow.

115) Statement: Start to think of travelling by train for a holiday. A train journey can give one a better view of places on the way which an air journey cannot give. You can walk around whenever you want, meet other travelers and locals, relax and watch the landscape go peacefully by. Train travel is both a beautiful and affordable way to see the country, and no trip is more scenic than the trip by trains.

Conclusions:

I. While going for a holiday, people want to enjoy the view of the places on the way.

II. People should not travel by air when they are going for a holiday. Which of the following can be concluded from the given statement?

- (a) Only I follows
- (b) Only II follows
- (c) Both I and II follow
- (d) Neither I nor II follows
- (e) None of these

116) Statement: Through interest rate subvention scheme government of India will provide Crop loan to farmers at just 4%. Which of the following can be concluded from the above statement?

- (a) Financial condition of farmers will improve
- (b) Repayment of loan will be done timely by the farmers.
- (c) Only (A) and (D)
- (d) Farmers will have to pay less interest on their loan.
- (e) None of these

Directions (117-120): In the following questions, the symbols @, #, %, \$ and © are used with the following meaning as illustrated below- '

'P#Q' means 'Q is neither greater than nor equal to P'

'P©Q' means 'Q is neither equal to nor smaller than P'

'P%Q' means 'Q is neither smaller than nor greater than P'

'P\$Q' means 'Q is not smaller than P'

'P@Q' means 'Q is not greater than P'

Now in each of the following questions assuming the given statement to be true, find which of the three conclusions I, II and III given below them is/are definitely true and give your answer accordingly.

117) Statements:

D@E#M%L©O; C#M\$Q; T#Y%E

Conclusions:

I. Y#L

II. Q@M

III. Q©M

- (a) None is true +
- (b) Both I and II is true
- (c) Only III is true
- (d) Both I and III is true
- (e) Only I and either II or III is true

118) Statements:

P\$Q%R\$T%S#G; H@I#J%Q

Conclusions:

I. I#T

II. S#Q

III. I\$T

- (a) Only I and III are true
- (b) Only II and III are true
- (c) Only I and II are true
- (d) All are true
- (e) Either I or III is true

119) Statements:

W%X@Y\$B@C; M\$N@O%R@B

Conclusions: I. R@Y II. W@C III. X#B

- (a) None is true
- (b) Only II is true
- (c) Only I and II are true
- (d) Only II and III are true
- (e) Only I and III are true

120) Statements:

G%L\$T@Q\$R; M#P#L; R@S%A

Conclusions:

I. A#G

II. P#Q

III. M%G

- (a) None follows
- (b) Only I is true
- (c) Only III is true
- (d) Either I or II is true
- (e) All are true

Directions (121-125): Study the information carefully and answer the questions given below. Six persons stay at different step of a stair of 40 steps facing to the 40th step. P stay at step which is a multiple of 9 but above the 20th step. The number of steps ahead P is same as the number of steps behind S. There are seven steps gap between S and Q which is not stay at even numbered position. The number of steps between Q and S is half the number of steps between T and R. The number of steps between R and U is one more than the number of steps behind S. U stay below the step 25.

Both T and U stay in somewhere between P and Q. T stay at step which is a multiple of 7 but above 15th step. Now, all the persons play a Ludo game and move according to the given conditions- 1. If the dice throw and get the number more than 5 then the person move 13 positions behind with his actual position if not possible than move 4 steps ahead. 2. If the dice throw and get the number 3 then the person move to the step which is a multiple of 19 but above the one who throw a dice first. 3. If the dice throw and get the number less than 3 then the person move to 7 positions ahead of his actual position 4. If the dice throw and get the number 4 then the person move to the just below step of the 2nd person who throw a dice. Throw: 1. T throw and gets 6 2. U throw and gets 3 3. R throw and gets 2 4. Q throw and gets 4 *Note- All the persons throw a dice in a serial way as given above. (ex- First T draws then U throwso on.....)

121) The number of steps gap between U and S?

- (a) 9
- (b) 8
- (c) 12
- (d) 17
- (e) 13

122) How many steps are behind T after the rearrangement?

- (a) 21
- (b) 24
- (c) 34
- (d) 27
- (e) 26

123) What is the sum of the number of steps of R and T after the rearrangement?

- (a) 34
- (b) 47
- (c) 41
- (d) 48
- (e) None of these

124) Who among the following is behind to all in the re arrangement?

- (a) U
- (b) R
- (c) Q
- (d) T
- (e) None of these

125) How many persons stay in between Q and R in the initial arrangement?

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

126) If we form a meaningful word by the first, second, fourth and ninth letter of the word 'MANIPULATED", then which of the following will be the first letter of the word thus formed? If more than one word is formed mark Y as your answer. If no meaningful word is formed, mark X as your answer.

- (a) Y
- (b) X
- (c) A
- (d) T
- (e) M

Directions (127-130): Study the information carefully and answer the questions given below. Ten persons A, B, C, D, E, F, G, H, I and J sit around a circular table facing the center but not necessarily in the same order. No immediate neighbour sits according to the alphabetical order like- A does not sit near B and B does not sit near A and C and so on. D sits 3rd to the right of H. One person sits between E and D. Two persons sit between C and E. One person sits between G and F. Both E and G are not an immediate neighbour to each other. Both I and C are immediate neighbours. F sits 2nd to the right of A. J does not sit 4th to the left of B

127) Who among the following is behind to all in the re arrangement?

- (a) H
- (b) J
- (c) D
- (d) F
- (e) None of these

128) How many persons sits between C and H when counted to the left of C?

- (a) More than five
- (b) As many persons sit between F and C
- (c) Three
- (d) As many persons sit between D and E, when counted to the left of E
- (e) Both (a) and (d)

129) Which of the following statement is true?

- (a) I sits 5th right of A
- (b) J sits 2nd to the right of E
- (c) A is not an immediate neighbour of D
- (d) B sits 3rd to the right of C
- (e) All are true

130) If all the persons sit according to the alphabetical order in clockwise direction from A then, how many persons remain the same position (excluding A)?

- (a) One
- (b) More than three
- (c) Two
- (d) None
- (e) Three

Directions (131-132): Amid mounting pressure over the Centre to postpone the CBSE Board exams scheduled for next month, Prime Minister will hold a meeting with Education Minister and other important officials at 12 pm to discuss the issue. The government is likely to consider postponing the exams as Covid-19 cases continue to rise across states. Several state governments and Opposition leaders such as Arvind Kejriwal and Rahul Gandhi have been appealing to the Centre to postpone board exams.

131) Which of the following substantiates the demand raised by Opposition leaders?

(I) Several crowded markets in many states have been closed after Covid-19 guidelines.

(II) Many state governments have postponed the state board exams for X and XII classes as cases of Covid 19 continue to rise.

(III) Cases has been rising but elections in many states are conducted.

- (a) Only II and III
- (b) Only III
- (c) Only I and II
- (d) Only I and III
- (e) All of three

132) What may be the repercussions if board exam will be conducted?

(I) Many students may get infected and this will be tough situation for government to handle. (II) Every student will get good marks and they will move ahead in academic.

(III) There may be sudden rise in number of cases of Covid-19.

- (a) Only II and III
- (b) Only I and III
- (c) Only II
- (d) Only I and II
- (e) All of three

Directions (133–137): Study the information carefully and answer the questions given below. Eight boxes A, B, C, D, E, F, G and H are arranged one above the other but not necessarily in the same order. Each of the box has same height of 2 inch. Different number of books are in each box– 12, 13, 14, 15, 17, 18, 21 and 28 but not necessarily in the same order. Two boxes gap between D and E and in both boxes the difference of number of books are 4. Box A is placed two places below the box which has 21 books. Box A is placed just above the box D. Box B is placed just above the box which has 13 books. Box B contains 17 books. The box which has 15 books is placed just below box H and just above the box which has 14 books. Box F is placed two places above the box which has 12 books. Box C contain the number of books which is a multiple of 7 but not placed at the topmost position.

133) How many boxes are placed between box B and the box which is placed just above box H?

- (a) Three
- (b) More than three
- (c) Two
- (d) One
- (e) None

134) What is the average number of books in box A, B and G?

- (a) 15
- (b) 12
- (c) 14
- (d) 13
- (e) None of these

135) Four of the following five are alike in a certain way and so form a group. Find the one which does not belong to that group?

- (a) F-21
- (b) H-15
- (c) B-17
- (d) G-18
- (e) D-17

136) The number of boxes placed between A and G is same as the number of boxes placed between _____ and _____

- (a) H, B
- (b) D, H
- (c) F, H
- (d) G, E
- (e) None of these

137) What is the sum of the number of books in box G and H?

- (a) 30
- (b) 49
- (c) 25
- (d) 27
- (e) 33

Directions (138-140): Study the information carefully and answer the questions given below. Seven members M, P, Q, R, S, T and U are living in the family in which two married couples and arranged in descending order from left according to their age but not necessarily in the same order. The one who is 36 years old is married with P who is the son of T's father's wife M.

R is 54 years old and younger to only M. U is sister of Q who is not elder to U. S is sister-in-law of U's uncle. The number of males in the family is more than the number of females. T is just older to U who is 20 years younger to S. Q's father is just younger to the one who is 54 years old.

138) How many persons are older to the one who is daughter in law of R?

- (a) One
- (b) None
- (c) Three
- (d) More than four
- (e) Two

139) Find the average age of R and the one who is just younger to P?

- (a) 45 years
- (b) 26 years
- (c) 35 years
- (d) Can't be determined
- (e) None of these

140) How many persons are older and younger to T's brother respectively?

- (a) 3, 3
- (b) 1, 5
- (c) 2, 4
- (d) 5, 1
- (e) None of these

PRELIMS ANSWER KEY

1. C	21. D	41. C	61. E	81. B
2. A	22. C	42. B	62. D	82. B
3. B	23. C	43. E	63. D	83. C
4. D	24. C	44. E	64. D	84. C
5. B	25. B	45. D	65. B	85. E
6. A	26. D	46. D	66. B	86. B
7. D	27. E	47. B	67. C	87. B
8. A	28. A	48. A	68. B	88. A
9. B	29. A	49. A	69. A	89. E
10. C	30. D	50. E	70. E	90. D
11. A	31. C	51. A	71. B	91. C
12. E	32. E	52. A	72. B	92. D
13. D	33. C	53. E	73. D	93. E
14. A	34. D	54. A	74. A	94. C
15. C	35. E	55. C	75. D	95. B
16. D	36. A	56. E	76. C	96. C
17. E	37. C	57. B	77. B	97. C
18. A	38. D	58. C	78. D	98. A
19. B	39. E	59. E	79. E	99. C
20. D	40. D	60. E	80. B	100. E

MAINS ANSWER KEY

1. C	21. B	51. C	77. E	97. B
2. E	22. D	52. A	78. B	98. C
3. D	23. B	53. B	79. C	99. A
4. C	24. D	54. B	80. A	100. D
5. 4	25. E	55. A	81. D	101. C
6. C	26. D	62. A	82. C	102. E
7. B	27. C	63. C	83. D	103. C
8. D	28. A	64. B	84. C	104. C
9. E	29. B	65. D	85. E	105. B
10. C	30. C	66. D	86. A	106. D
11. A	31. E	67. E	87. B	107. C
12. D	32. B	68. A	88. A	108. B
13. E	33. C	69. E	89. A	109. E
14. C	34. D	70. A	90. E	110. E
15. E	35. E	71. B	91. C	111. C
16. B	36. C	72. C	92. A	112. A
17. D	37. D	73. A	93. D	113. C
18. D	38. E	74. A	94. E	114. D
19. B	39. B	75. C	95. C	115. D
20. A	40. B	76. D	96. C	116. C
117. B	126. B	135. C		
118. E	127. B	136. A		
119. A	128. E	137. C		
120. B	129. A	138. C		
121. B	130. A	139. A		
122. A	131. C	140. C		
123. E	132. B			
124. D	133. A			
125. A	134. A			

S&P Global Ratings projects 6.5-7% growth for India's GDP till FY 2026-2027

- In its latest global bank outlook report, S&P also noted that India's positive economic outlook will continue to support the asset quality of banks. It highlighted that healthy corporate balance sheets, stricter underwriting standards, and improved risk management practices will contribute to further stabilisation in asset quality.
- S&P Global Ratings on November 14 forecasted that the Indian economy will grow at an annual rate of 6.5-7 percent over the next three fiscal years, through March 2027. This growth is expected to be driven primarily by increased infrastructure spending and strong private consumption.
- For the current fiscal year, the Reserve Bank of India (RBI) has projected economic growth of 7.2 percent, which is lower than the 8.2 percent growth rate in 2023-24. The RBI noted that higher demand and stronger bank capitalization would fuel loan growth, though deposit growth may lag behind.
- S&P also pointed out that corporate borrowing has gained momentum, but external uncertainties could delay capital expenditure-related growth. In addition, deposits may struggle to keep pace with loan demand, potentially weakening the credit-to-deposit ratio. Despite these challenges, the overall funding profiles of banks are expected to remain strong.

About S&P

- S&P stands for Standard & Poor's, which is a financial services company that provides a range of financial data, analytics, and benchmarks. It is best known for its stock market indices, such as the S&P 500 Index, and its credit ratings for companies and countries,

ABB India gets SEBI warning for breach of norms by employees

- ABB India on Friday (November 15, 2024) said it has received a warning letter from stock markets regulator Securities and Exchange Board of India (SEBI) for violation of insider trading rules by two of its employees.
- ABB is a global technology leader in electrification and automation. Insider Trading
- Insider trading refers to the illegal practice of trading a company's securities (such as stocks or bonds) based on material, non-public information about the company. This can give insiders an unfair advantage over other investors who do not have access to this information. • Legal vs. Illegal: While some insider trading is legal (e.g., when corporate insiders trade their own stock in compliance with regulatory requirements), illegal insider trading occurs when the information is not publicly available and is used for personal gain
- In India, insider trading is regulated by the Securities and Exchange Board of India (SEBI) through the SEBI (Prohibition of Insider Trading) Regulations, 2015. These regulations have been amended to strengthen the framework and ensure better enforcement

India's Outward FDI Hits \$3.7 Billion in October 2024

- India's outward foreign direct investment (FDI) commitments rose to \$3.24 billion in October 2024, up from \$2.55 billion in October 2023.
- However, sequentially, they declined from \$3.77 billion in September 2024, according to data from the Reserve Bank of India (RBI). Outbound FDI, expressed as a financial commitment, comprises three components: equity, loans, and guarantees.

Outward FDI

- Outward Foreign Direct Investment (FDI) refers to investments made by a domestic company in a foreign country. This can take various forms, such as:
- **Greenfield Investments:** Establishing new operations or subsidiaries in a foreign country from scratch.
- **Mergers and Acquisitions:** Acquiring or merging with existing businesses in the foreign country.
- **Expansion of Existing Facilities:** Expanding the operations of an existing foreign subsidiary.

RBI's New Framework for Converting FPI Holdings to FDI

- The Reserve Bank of India on Monday issued an operational framework for reclassification of investment made by a foreign portfolio investor to foreign direct investment (FDI) if the entity breaches the prescribed limit.
- Any FPI investing in breach of the prescribed limit has the option of divesting their holdings or reclassifying such holdings as FDI subject to the conditions specified by the RBI and Sebi within five trading days from the date of settlement of the trades causing the breach.

- For reclassification, the entire investment held by such FPI should be reported within the timelines as specified under the Foreign Exchange Management (Mode of Payment and Reporting of Non-Debt Instruments) Regulations, 2019. SBI, HDFC Bank, ICICI Bank: RBI's 2024 List of Domestic Systemically Important Banks (D-SIBs)
- State Bank of India, HDFC Bank and ICICI Bank continue to be identified as Domestic Systemically Important Banks (D-SIBs) in the 2024 list of this category.
- While the Additional Common Equity Tier 1 requirement as a percentage of Risk Weighted Assets (RWAs) for SBI has been fixed at 0.80%, it is 0.40% for HDFC Bank and 0.20% for ICICI Bank.
- A bank is considered a D-SIB if its failure might seriously disrupt the financial system due to the bank's size, cross-jurisdictional activities, complexity, lack of substitutability and interconnectedness.
- Under the D-SIB framework announced by the Reserve Bank of India (RBI) in 2014, the central bank was required to - Disclose the names of banks designated as D-SIBs, and Place them in appropriate buckets depending upon their Systemic Importance Scores (SISs).
- Depending on the bucket in which a D-SIB is placed, an additional common equity requirement [Common Equity Tier 1 (CET1)] is applicable to it. Tier 1 capital (measured by the capital adequacy ratio (CAR)) is the core measure of a bank's financial strength from a regulator's point of view.
- It means that these banks have to earmark additional capital and provisions to safeguard their operations.
- RBI has classified SBI, ICICI Bank and HDFC Bank as D-SIBs. How does RBI Select D-SIBs

- First, a sample of banks to be assessed for their systemic importance is decided. All banks are not considered, as burdening smaller banks with onerous data requirements on a regular basis may not be prudent. Banks are selected based on an analysis of their size (based on Basel-III Leverage Ratio Exposure Measure) as a percentage of GDP. Banks having a size beyond 2% of GDP will be selected in the sample. Based on a range of indicators, a composite score of systemic importance is computed for each bank
- Next, the D-SIBs are segregated into buckets based on their systemic importance scores. A D-SIB in the lower bucket will attract a lower capital charge, and a D-SIB in the higher bucket will attract a higher capital charge. Weekly Banking Affairs www.parchamclasses.in Connect With Us - 3 ADB Approves \$200 Million Loan for Uttarakhand Livability Improvement Project
- The Centre and the Asian Development Bank (ADB) today signed a 200 million dollar loan to help upgrade water supply, sanitation, urban mobility, and other urban services in Uttarakhand.
- Speaking on the occasion, Joint Secretary of the Economic Affairs Department, Juhi Mukherjee, said that the project aligns with the Union Government's urban development agenda as well as the Uttarakhand state government's initiatives to enhance urban services, aiming to boost livability and sustainability in cities
- the project aims to create an urban infrastructure that is resilient to climate and environmental risks, ensuring the safety and health of the people. The project will enhance transportation, urban mobility, drainage, flood management, and overall public services in Haldwani, and also improve water supply delivery in four cities of Uttarakhand.

RBI Updates KYC Rules to Enhance Verification and Security

- KYC stands for "Know Your Customer" . refers to the method by which financial organizations check their customers' identities. KYC is crucial since it helps to avoid unlawful actions such as money laundering and terrorist financing, while also protecting both the firm and the client.
- The Reserve Bank of India (RBI) has announced amendments to the Master Directions on Know Your Customer (KYC) on November 6, 2024 and the amended provisions in the Master Direction shall come into force with immediate effect. Digital KYC
- **"Digital KYC"** means the capturing live photo of the customer and officially valid document or the proof of possession of Aadhaar, where offline verification cannot be carried out, along with the latitude and longitude of the location where such live photo is being taken by an authorized officer of the RE as per the provisions contained in the Act. SBI Unveils Innovation Hub at Singapore Fintech Festival
- Indian businesses are setting up fintech partnerships at the Singapore Fintech Festival led by the State Bank of India's launch of an innovation hub in the city state.
- The State Bank of India (SBI) Innovation Hub was launched in partnership with APIX, a Singapore-based leading global collaborative innovation platform for financial institutions and fintechs at the festival being held November 6-8.
- It is to provide dedicated space for fintechs, startups, and innovators worldwide to design next-generation financial solutions tailored to meet the digital needs of SBI's diverse customer base. RBI Designates 10-Year Sovereign Green Bonds Under FAR for Non-Resident Investments

- **The Reserve Bank of India (RBI)** has expanded the list of specified Government securities that non-residents can invest in under the Fully Accessible Route (FAR) by including 10-year Sovereign Green Bonds (SGrBs).
- The central bank has decided to designate SGrBs of 10- year tenor to be issued by the Government in the second half of the fiscal year 2024-25 as 'specified securities' under the FAR.

Sovereign Green Bond

- Sovereign Green Bond offers an interest rate of 7.29%.
- This rate is slightly lower than the regular 10-year Indian bond yield of 7.38% on the day of the issue, reflecting a greenium of 9 basis points. A greenium is the slightly lower interest rate investors accept for green bonds due to their environmental benefits.
- **Purpose:** Funds raised from SGrBs are exclusively used for financing green projects, such as renewable energy, clean transportation, and climate adaptation initiatives.
- **Eligibility:** Both domestic and non-resident investors can invest in SGrBs. Non-resident investors can invest without any restrictions under the Fully Accessible Route (FAR). Regional Rural Banks Set for Fourth Round of Amalgamation; Number of Banks Expected to Drop from 43 to 28
- **Regional Rural Banks (RRBs) are likely to see a fourth round of amalgamation, with the number of these Banks likely to come down from 43 to 28 through consolidation.**
- The proposed move is part of the Government's 'One State-One RRB' goal.
- RRBs were established in 1975 under the provisions of an Ordinance promulgated on 26th September 1975 and followed by Regional Rural Banks Act, 1976, with a view to develop the rural economy and create a supplementary channel to the 'Cooperative Credit Structure'.

- They were floated to enlarge institutional credit for the rural and agriculture sector
- The contribution of the Government of India, the concerned State Government and the bank (usually a public sector bank), which has sponsored the RRB, to the share capital of RRBs is in the proportion of 50 per cent, 15 per cent and 35 per cent, respectively
- Nirmala Sitharaman launches National MSME Cluster Outreach Programme
- Union Minister for Finance and Corporate Affairs Nirmala Sitharaman has launched the National MSME Cluster Outreach Programme, organised jointly by the Department of Financial Services (DFS), Ministry of Finance, Government of India, and Small Industries Development Bank of India (SIDBI).
- The Union Finance Minister also virtually inaugurated six new SIDBI Branches in Karnataka, located at Tumakuru, Raichur, Shivamogga, Kalaburagi, Mangaluru and Vijayapura, thereby expanding SIDBI's reach and financial assistance to MSMEs in these Clusters.
- She also inaugurated four Nari Shakti Branches of Union Bank of India at Bengaluru, Chennai, Jaipur and Vishakhapatnam, with the goal of empowering women entrepreneurs and the Learning Centre of Canara Bank at Bagaluru, Bengaluru.

NSE Launches Multilingual Mobile App and Website

- The updated website, now available at nseindia.com, has added support for Assamese, Bengali, Kannada, Malayalam, Oriya, Punjabi, Tamil, and Telugu. These languages join the previously available English, Hindi, Marathi, and Gujarati, making NSE's online content accessible in a total of 12 languages.
- The National Stock Exchange of India (NSE) on Friday announced that it has come up with the official NSE mobile app, NSEIndia, and expanded its website to include content in 12 languages, broadening its reach to millions of investors who prefer information in their regional language.

- The app, available on both Apple's App Store and the Google Play Store, is designed to provide investors with an easy-to-use and secure platform. With just a few taps, users can stay updated on stock market trends, check summaries of top gainers and losers in the market, and even create personalized watchlists to track the stocks they care about.

GenWise launches UPI payments for senior citizens with secure interface

- GenWise has announced the launch of UPI payments on its app for senior citizens.
- GenWise UPI has been developed in collaboration with Axis Bank, which is acting as the sponsor bank for facilitating transactions.
- This is the industry's first-ever introduction of UPI for elders, offering a simple user interface, enhanced security, and cyber fraud awareness.

What is "Digital Arrest" ?

NEWS: A recent scam has emerged, resulting in significant financial losses for individuals and businesses, amounting to crores of rupees, under the guise of "digital arrest." What is a digital arrest scam?

- A digital arrest scam is an online scam that defrauds victims of their hard-earned money.
- The scammers intimidate the victims and falsely accuse them of illegal activities.
- They later demand money and puts them under pressure for making the payment. How digital arrest scam works?
- In digital arrest scam, perpetrators pose as law enforcement officials, such as CBI agents, income tax officers, or customs agents, and initiate contact with victims via phone calls.
- Subsequently, they request that the victims switch to video communication through platforms like WhatsApp and Skype.

- The scammers then threaten the victims with a digital arrest warrant, citing various reasons such as financial misconduct, tax evasion, or other legal violations.
- These fraudsters create a police station-like set-up to further convince victims that the call is legitimate.
- Under the guise of “clearing their name”, “assisting with the investigation”, or “refundable security deposit/escrow account”,
- individuals are coerced into transferring large sums of money to specified bank accounts or UPI IDs.

Solex Energy has partnered with State Bank of India to provide finance to commercial, industrial and institutional customers

- Solex Energy has partnered with State Bank of India (SBI) to offer solar financing options for commercial, industrial, and institutional customers.
- SBI will offer solar financing through loans up to Rs 10 crore for solar projects under its Surya Shakti Solar Finance Scheme across India.
- The collaboration aims to make solar energy accessible, affordable, and a driving force for India's renewable energy future
- In August, Tata Power Solar Systems Ltd (TPSSL) signed an agreement with ICICI Bank to provide financing for solar units to residential and corporate customers.

IREL and UKTMP JSC Signed an Agreement to Establish Indo-Kazakh Joint Venture Company

- Indian Rare Earths Limited, (IREL) and Ust-Kamenogorsk Titanium and Magnesium Plant JSC, (UKTMP JSC) Kazakhstan
- Signed an Agreement to Establish Indo-Kazakh Joint Venture Company (JVC): IREUK Titanium Limited for production of Ti Slag in India
- Dr. Deependra Singh - Chairman and Managing Director, IREL (India) Limited incorporated on August 18, 1950,

Cashfree Payments Secures National Payments Corporation of India Certification for UPI Switch Service

- This will allow Cashfree to directly integrate with any bank's core banking software and offer a higher transaction success rate for its merchants
- Cashfree can offer settlement of around 12,000 transactions per second with this certification.
- Cashfree has built this switch in partnership with NSDL Payments Bank as the sponsor bank

Reserve Bank of India Innovation Hub Launches MuleHunter Artificial Intelligence to Aid Banks in Detecting Fraudulent Mule Accounts

- The Reserve Bank of India Innovation Hub (RBIH) has created an artificial intelligence and machine learning (AI/ML) model named MuleHunter AI aimed at detecting mule accounts for banks and financial institutions.
- MuleHunter AI is RBIH's in-house developed AI/ML model which when deployed in banks, helps detect mule accounts.

What is Mule Account ?

- A mule account is an account created by one person but operated by another person.
- These accounts are often used for money laundering and tax evasion
- The account holder, often referred to as a money mule, may be unaware that their account is being used for illegal activities.
- Criminals recruit money mules through job advertisements, social media, or other means, promising easy money for transferring funds
- These accounts are also illegal under tax laws, and their usage is prohibited by both the Securities and Exchange Board of India (SEBI) and RBI regulations

FSIB Recommends Binod Kumar as MD & CEO of Indian Bank

- The Financial Services Institutions Bureau (FSIB) recommended Binod Kumar for the post of Managing Director of Chennai-based Indian Bank.
- Kumar, who is serving as Executive Director of Punjab National Bank will replace S L Jain on his superannuation next month.
- Bank was incorporated on March 5, 1907, commenced its business on August 15, 1907.
- HQ - Chennai

FSIB Recommends Rahul Bhave as New MD & CEO of IFCI

- The Financial Services Institutions Bureau (FSIB), recommended Rahul Bhave for the position of Managing Director (MD) and CEO of IFCI Ltd.
- Bhave is currently the Deputy Managing Director of IFCI.
- FSIB has recommended Palash Srivastava for the position of Deputy Managing Director in IIFCL. Itaru Otani Appointed as Chairman of India Yamaha Motor

IndusInd Bank and UNICEF Join Forces for Climate Resilience in India

- IndusInd Bank and UNICEF announced a strategic partnership to support the 'Disaster Resilient Communities and Climate Risk-Informed Efficient Administrative Systems' as part of the Flagship CSR program of IndusInd Bank.
- The program aims to enhance government policies and develop climate-informed administrative systems in five select districts across India: Dharashiv (Maharashtra), Begusarai (Bihar), Virudhunagar (Tamil Nadu), Baran (Rajasthan), and Bahraich (Uttar Pradesh).

- This initiative is a part of the Holistic Rural Development program (Climate Action portion), a Flagship CSR Initiative of IndusInd Bank in the Aspirational Districts. • The partnership, formalized through a Statement of Intent (SOI), will focus on building disaster-resilient communities and empowering local governments to implement climate solutions.
- Key initiatives will include the development of real-time monitoring systems, early warning mechanisms, and advisory services to mitigate climate risks such as droughts, floods and heatwaves.

About IndusInd Bank:

- Founded: 1994
- Headquarters: Mumbai, Maharashtra
- MD & CEO: Sumant Kathpalia

RBI, Maldives Monetary Authority Pact to Enhance Trade with Local Currencies

- The RBI and the Maldives Monetary Authority signed an agreement in Mumbai for establishing a framework to promote the use of local currencies – the Indian Rupee and the Maldivian Rufiyaa (MVR) for cross-border transactions.
- The Memorandum of Understanding (MoU) was signed by Governor of Reserve Bank of India Shaktikanta Das and Governor of Maldives Monetary Authority Ahmed Munawar.
- The MoU encourages the use of INR and MVR in current account transactions, permissible capital account transactions and any other economic and financial transactions as agreed upon by both countries.
- This framework would enable exporters and importers to invoice and settle in their respective domestic currencies, which in turn would enable the development of trading in the INR-MVR pair in foreign exchange market.

PNB Joins PCAF, Strengthens Climate Action Commitments

- Punjab National Bank (PNB), the country's second largest public sector bank, has become a signatory to the globally recognised Partnership for Carbon Accounting Financials (PCAF).
- This move reinforces PNB's commitment to transparency and proactive climate action, by adopting internationally benchmarked standards for measuring and disclosing greenhouse gas (GHG) emissions associated with its lending and investment activities.
- In the financial year 2023-24, PNB disclosed its financed emissions in the Business Responsibility and Sustainability Report (BRSR) using the PCAF Standard, a globally accepted methodology.
- PNB's decision to join PCAF aligns with the Reserve Bank of India's (RBI) draft framework on climate-related financial risk disclosures,
- It requires banks to begin reporting on governance, strategy, and risk management for climate-related financial risks and opportunities from FY 2025-26 onwards, and on metrics and targets related to these risks and opportunities from FY 2027-28 onwards.

About PNB

- Punjab National Bank (PNB) is the second largest Public Sector Bank in India • Punjab National Bank (PNB), India's first Swadeshi Bank, commenced its operations on April 12, 1895 from Lahore.
- Post Nationalization of Banks in India in 1969.

Canara HSBC Life Unveils OmniGen AI to Transform Underwriting

- Canara HSBC Life Insurance is redefining the future of underwriting process with the launch of OmniGen AI, a first-of-its-kind 'Generative AI-driven solution' on Bedrock of Amazon Web Services (AWS).
- This solution will be a co-pilot for Underwriters and consume various dimensions and attributes of bundled information like the Underwriting guidelines, Underwriting manual, risk profile attributes required to take precise underwriting decisions and risk model output to provide swift & accurate decisions with rationale and reference to Underwriting manual.
- Advanced algorithms ensure uniformity and precision in risk assessment, minimizing errors and ensuring faster policy issuance.
- Generative AI co-pilot solution for Underwriters, significantly reduces underwriting processing time & provides scalable Underwriting capacity.

About Canara HSBC Life Insurance

- Established in 2008.
- Canara HSBC Life Insurance Company Limited is a joint venture promoted by Canara Bank (51 per cent) and HSBC Insurance (Asia Pacific) Holdings Limited (26 per cent).

Alphabet Gets CCI Nod to Invest in Flipkart

- The Competition Commission granted approval to Alphabet's arm Shoreline International Holdings LLC to acquire a stake in Walmart group firm Flipkart.
- Shoreline International Holding is a wholly-owned subsidiary of Google's parent firm Alphabet Inc.

- It is a holding company and does not own or operate any Google products or services.
- Flipkart is a subsidiary of Walmart Inc and ultimately belongs to the Walmart Group
- The Competition Commission of India (CCI), constituted under the Competition Act, 2002 serves as India's principal competition regulator.
- The Competition Act, 2002 was passed by the Parliament in the year 2002, to which the President accorded assent in January, 2003.
- The provisions of the Competition Act relating to anti-competitive agreements and abuse of dominant position were notified on May 20, 2009.
- The CCI functions as a statutory body under the Ministry of Corporate Affairs with its headquarters in New Delhi.
- Replacing the outdated MRTP Act of 1969, the CCI aligns India's competition laws with global standards, following recommendations from the Raghavan Committee.

India-EFTA Trade Deal: \$100 Billion Investment & Boost to Exports

- India has signed a historic Trade and Economic Partnership Agreement (TEPA) with four European countries—Switzerland, Iceland, Norway, and Liechtenstein—forming the European Free Trade Association (EFTA).
- This agreement is expected to provide India access to 99.6% of EFTA's market, generating \$100 billion in foreign direct investment (FDI) and creating 1 million direct jobs over the next 15 years.
- With strong commitments from both sides, the deal aims to enhance India's global market position and reinforce initiatives like "Make in India" and "Atmanirbhar Bharat."

- Investment target: \$100 billion over 15 years.
- Job creation: 1 million direct jobs in India. • Market access: 99.6% of EFTA market for India.
- India's tariff offers: 82.7% of tariff lines. • FDI sectors: Infrastructure, IT, Pharmaceuticals, Renewable Energy.

S&P Global Revises India's GDP and Inflation Projections

- S&P Global Ratings retained India's GDP forecast for the current financial year 2024-25 at 6.8 per cent while cutting economic growth forecasts for the next two years.
- For 2025-26 and 2026-27, the global rating agency pegged India's GDP forecast at 6.7 per cent and 6.8 per cent.



THANK
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