SSC CHSL 2025 Tier-1 (Held On: 28 Nov, 2025 Shift 3) (Previous Year Paper)

SSC Combined Higher Secondary Level (CHSL) • 2025 • 100 questions • 60 minutes • Answer key and solutions

Take this paper as a timed mock test

Practise under exam conditions, then review your answers after you submit.

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Scan the QR code or click the link to open it.

1 question is in Hindi and not printed here. Each one links to the online version, where you can read it.

ENGLISH LANGUAGE

Q1. Choose the one word substitute for the below sentence.

Emily asked her friend, a person who has never been married called?

(a) Single
(b) Celibate
(c) Widower
(d) Bachelor

Q2. Identify the meaning of the phrase highlighted in bold.

The mode of payment is cash is a pain in the neck for those who have no habit of carrying cash around them.

(a) When something is not up to the mark
(b) When something is unacceptable
(c) When someone/something is very funny
(d) When someone/something is very annoying

Q3. Choose the option that has an error in the sentence.

You always have noise in the city and it is very stressed.

(a) You always have noise
(b) in the city and
(c) it is very stressed.
(d) No correction required

Q4. Spot the error in the given sentence.

On the time / of the opening ceremony of the restaurant / a large gathering had assembled / No error

(a) No error
(b) of the opening ceremony of the restaurant
(c) a large crowd had assembled
(d) on the time

Q5. Fill in the blank with the most appropriate preposition:

After the heavy rain, the floodwaters rose_____ the level of the streets,

(a) below
(b) above
(c) across
(d) between

Q6. Read the line and select the word that fits best.

She went to the to get her hair trimmed.

(a) saloon
(b) salon
(c) Salloon
(d) sale-on

Q7. Choose the correctly spelt word:

(a) Cigarette
(b) Cigerette
(c) Cigartte
(d) Cigarate

Q8. Choose the best option to replace the underlined part to improve the given sentence. If no substitution is required, select 'No substitution.'

The crowd had gathered at the streets to witness the parade.

(a) gathered into
(b) gathered on
(c) gathered aside
(d) No substitution

Q9. Choose the best option to replace the underlined part to improve the given sentence. If no substitution is required, select 'No substitution. 'I prefer travelling on train than travelling by bus as I suffer from motion sickness.

(a) Prefer travelling in train to travelling by bus
(b) Prefer travelling by train to travelling by bus
(c) Prefer travelling by train than travelling by bus
(d) No substitution

Q10. Choose the option that is the most appropriate conversion of the following sentence into Active Voice.

The students were made to rewrite the entire assignment.

(a) The The teacher made the students rewrite the entire assignment.
(b) The teacher makes the students rewrite the entire assignment.
(c) The teacher is making the students rewrite the entire assignment.
(d) The teacher has made the students rewrite the entire assignment.

Q11. Choose the correct indirect narration of the following statement from the given alternatives:

Sohan said, "You will get up early tomorrow to go for a morning walk as you must qualify in the physical test."

(a) Sohan said that he would get up early the day after to go for a morning walk as he had to qualify in the physical test.
(b) Sohan said that he should get up early the day after to go for a morning walk as he had to qualify in the physical test.
(c) Sohan said that he should get up early the day after to go for a morning walk as he must qualify in the physical test.
(d) Sohan said that you would get up early the day after to go for a morning walk as you had to qualify in the physical test.

Q12. Choose the option that is the most appropriate conversion of the following sentence into Direct Speech.

The student inquired what the deadline for the submission was.

(a) The student said, "When is the deadline for submission?"
(b) The student asked, "What the deadline for the submission was?"
(c) The students inquired, "What was the deadline for the submission?"
(d) The student inquired, "What is the deadline for the submission?"

Q13. The following sentence has two blanks. Choose the most suitable set of prepositions from the given options to fill in the blanks and complete the sentence meaningfully:

The firm prides itself,_____ quality service and adheres strictly_____ international standards.

(a) in, of
(b) for, by

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(c) at, on
(d) on, to

Q14. Choose the option that is the most appropriate conversion of the following sentence into Direct Speech.

He said that he planned to visit his grandparents that night.

(a) He said, "I plan to visit my grandparents that night."
(b) He said, "I plan to visit my grandparents tonight."
(c) He said, "I plan to visit my grandparents this night."
(d) He said, "I planned to visit my grandparents at night."

Q15. Change the following sentence into the Active form.

The report, which should have been submitted by the deadline, was delayed due to unforeseen circumstances.

(a) The report, which should have submitted by the deadline, was delayed due to unforeseen circumstances.
(b) They should have submitted the report by the deadline, but it was delayed due to unforeseen circumstances.
(c) Due to unforeseen circumstances, the report was delayed, which should have been submitted by the deadline.
(d) They should have submitted the report by the deadline, but unforeseen circumstances delayed it.

Q16. Which of the following words is spelled incorrectly?

(a) Acquiesce
(b) Conscientous
(c) Benevolent
(d) Hierarchy

Q17. Choose the correct passive voice transformation of the sentence:

We are watching a fantastic movie tonight.

(a) A fantastic movie has been watched by us tonight.
(b) A fantastic movie is watched by us tonight.
(c) A fantastic movie was being watched by us tonight.
(d) A fantastic movie is being watched by us tonight.

Q18. Choose the correct passive voice transformation of the sentence:

Had the meticulous investigators examined all the critical evidence before they closed the case?

(a) Was all the critical evidence examined by the meticulous investigators before they closed the case?
(b) Had all the critical evidence been examined by the meticulous investigators before they closed the case?
(c) Has all the critical evidence been examined by the meticulous investigators before they closed the case?
(d) Had all the critical evidence examined by the meticulous investigators before they closed the case?

Directions

Read the passage and answer the following question:

Silver ornaments have been a part of women's jewellery collections for centuries, admired for their beauty and affordability. In many cultures, wearing silver is not just a fashion statement but is also believed to have certain health benefits. Some traditional beliefs suggest that silver can help in regulating body temperature, improving blood circulation, and even protecting the wearer from infections due to its natural antibacterial properties.

However, not everyone agrees that wearing silver is entirely good. Poor quality silver or artificial alloys may cause skin allergies or rashes for people with sensitive skin. Additionally, excessive wearing of heavy silver jewellery can sometimes cause discomfort or strain, especially for women who wear large pieces for long durations.

Therefore, while silver ornaments can enhance a woman's style and may offer minor health benefits, it is important to ensure the purity of silver and wear it in moderation. Choosing good quality pieces and maintaining hygiene can help women enjoy the beauty of silver without any harmful side effects. (2 questions on grammar) unique style In the sentence:

Q19. "Silver ornaments have been a part of women's jewellery collections for centuries..."

why is the verb "have" used instead of "has"?

(a) Because "ornaments" is a plural subject
(b) Because "silver" is uncountable
(c) Because "collections" is the main sub

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(d) Because the sentence is in passive voice

Q20. "...it is important to ensure the purity of silver and wear it in moderation," what is the function of the article "the" before"purity"?

(a) It refers to a specific known purity
(b) It is used by mistake and should be removed
(c) It is used to generalize the idea of purity
(d) It replaces a possessive pronoun

Q21. The word "alloys" means:

(a) Expensive stones
(b) Pure gold
(c) Mixtures of metals
(d) Handcrafted designs

Q22. The word "moderation" means:

(a) Excessive use
(b) Limited and balanced use
(c) Ignorance
(d) Carelessness

Q23. What is the main idea of the passage?

(a) Silver jewellery should never be worn
(b) Wearing gold is better than silver
(c) Wearing silver has benefits but should be done carefully
(d) Only artificial silver is good for women

Q24. What is the antonym of 'Quaint'?

(a) Humble
(b) Ordinary
(c) Tolerant
(d) Gale

Q25. What is the antonym of 'Disparage'?

(a) Praise
(b) Condemnation
(c) Abuse
(d) Discredit

GENERAL INTELLIGENCE

Q26. In a row of boys, Deepak is 9th from the left and Kavya is 12th from the right. If they exchange their positions, Deepak becomes 18th from the left. What will be the position of Kavya from the right?

(a) 20th
(b) 21st
(c) 22nd
(d) 23rd

Q27. In a row of 40 students, Riya is 15th from the left and Siya is 20th from the right. How many students are between Riya and Siya?

(a) 5
(b) 6
(c) 7
(d) 8

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Q28. If 40 $ 28 = 6 and 82 $ 32 = 25, then what is the value of 45 $ 14?

(a) 17.5
(b) 15.5
(c) 9.5
(d) 19.5

Q29. If 11:31.1023 and 22:31 2046, then what is the value of 4; 40?

(a) 489
(b) 477
(c) 480
(d) 486

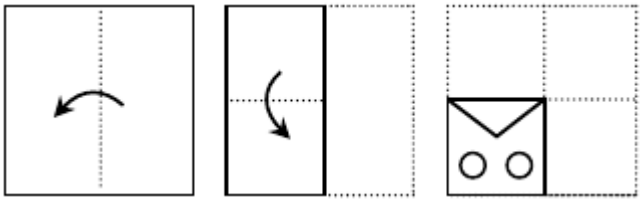
Q30. Find the next element that replace the ? Logically 12, 19, 28, 39, ?

(a) 65
(b) 59
(c) 52
(d) 46

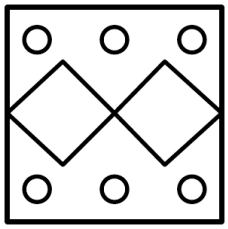
Q31. Find the next element that replace the ? Logically 6, 11, 18, 27, ?

(a) 29
(b) 42
(c) 53
(d) 38

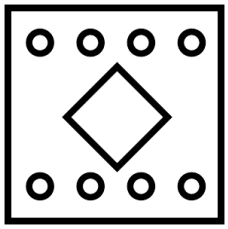
Q32. A piece of paper is folded and punched as shown below in the question figures. From the given option figures, indicate how it will appear when opened.



(a)

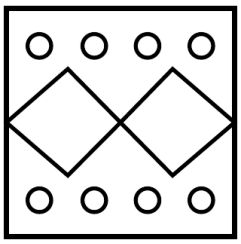


(b)

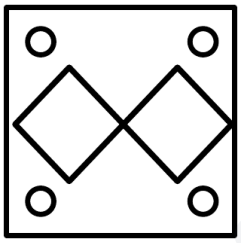


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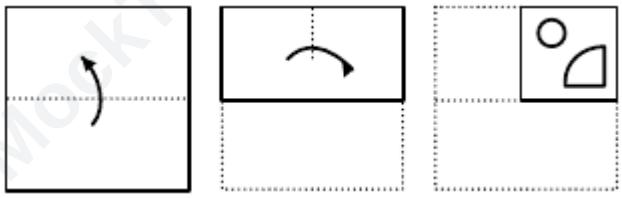
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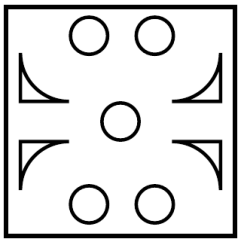
(d)



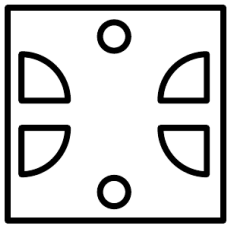
Q33. A piece of paper is folded and punched as shown below in the question figures. From the given option figures, indicate how it will appear when opened.



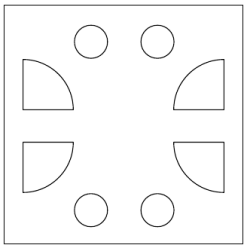
(a)



(b)

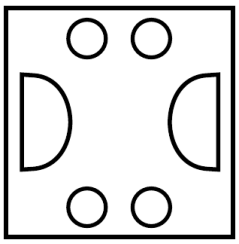


(c)



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(d)



Q34. In the following question, select the number which can be placed at the sign of question mark (?) from the given alternatives.

4	7	5	130
?	5	2	70
8	4	5	150

(a) 5
(b) 6
(c) 7
(d) 8

Q35. In the following question, select the number which can be placed at the sign of question mark (?) from the given alternatives.

4	**6**
26	2

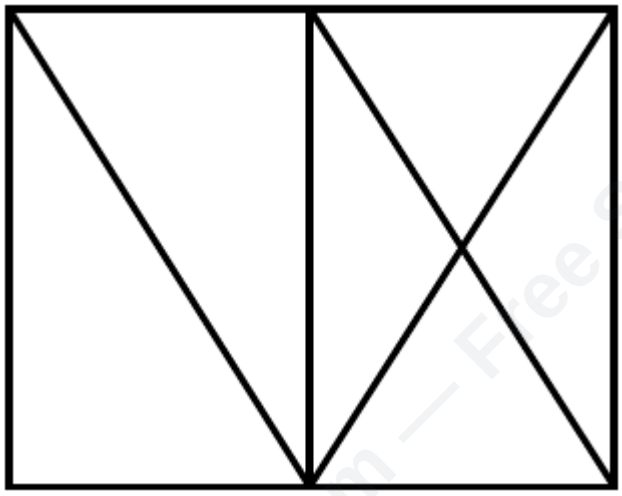
3	**4**
14	?

2	**5**
14	4

(a) 2
(b) 4
(c) 1
(d) 6

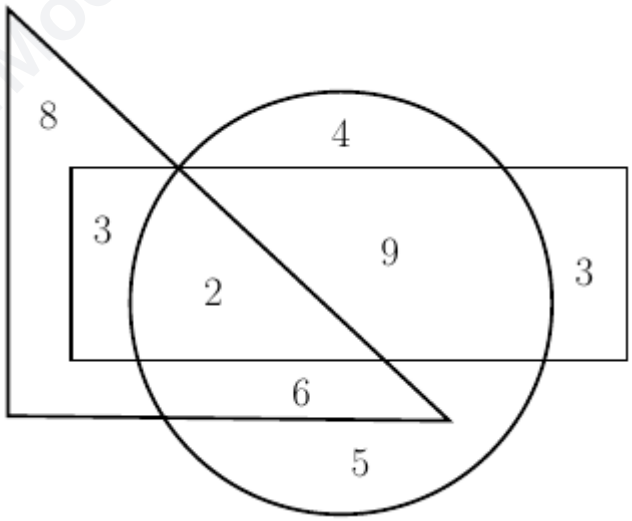
Q36. How many triangles are there in the given figure?

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(a) 9
(b) 10
(c) 11
(d) 12

Q37. In the figure given below the triangle represents shoes, the circle represents leather and the rectangle represents black. The number in each area represents the number of items in that area.



Which of the following statement is correct?

I. Number of leather which are not black are 15.

II. Number of black which are only shoes are 3.

(a) Only |
(b) Only II
(c) Both I and II
(d) Neither I nor II

Q38. Sales of 5 cars A, B, C, D and E is compared. Sales of no two cars is same. Sales of B is less than only A. Sales of D is less than C but more than E. Sales of how many cars is less than the sales of car C?

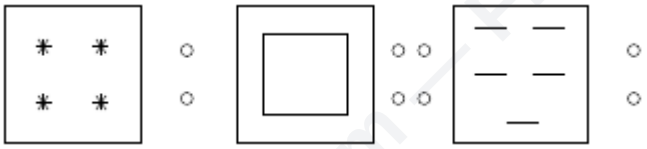
(a) 2
(b) 3
(c) 1
(d) 0

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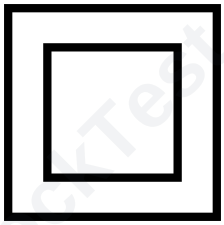
Q39. Length of 6 rectangles A, B, C, D, E and F is compared. Length of no two rectangles is same. Length of A is second longest. Length of F is more than C and B but less than D and E.VLength of E is not the maximum. Length of how many rectangles is less than E?

(a) 2
(b) 5
(c) 1
(d) 3

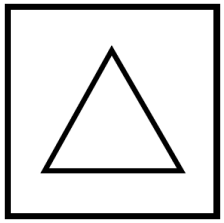
Q40. Two figures given on the left side of (::) are related with some logic/rule/relation. Select the missing figure on the right side of (::) from the given alternatives based on the same logic/rule/relation.



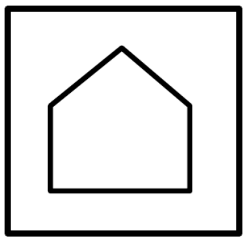
(a)



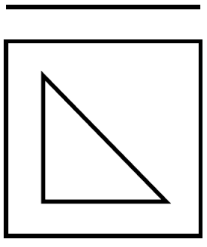
(b)



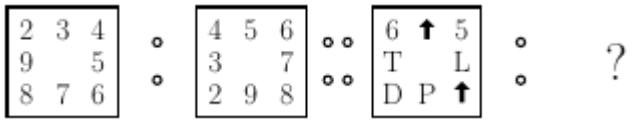
(c)



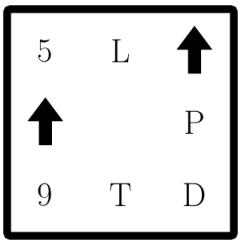
(d)



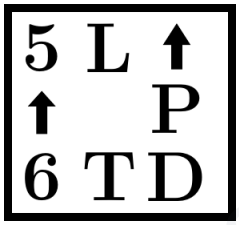
Q41. Two figures given on the left side of (::) are related with some logic/rule/relation. Select the missing figure on the right side of (::) from the given alternatives based on the same logic/rule/relation.



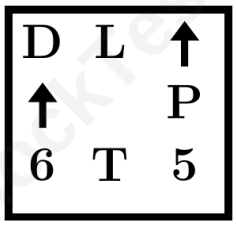
(a)



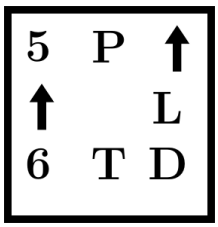
(b)



(c)



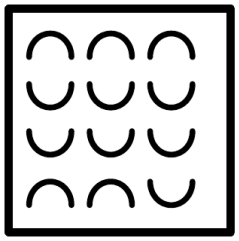
(d)



Q42. In the following figure series, select the figure which can be placed at the sign of question mark (?) from the given alternatives.

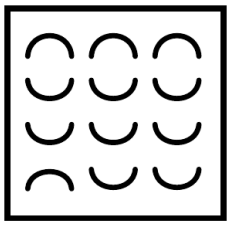


(a)

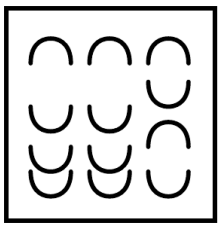


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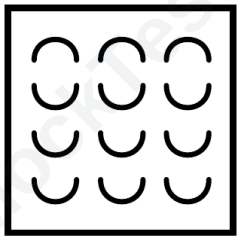
(b)



(c)



(d)



Directions

Q43. If '-' means '÷', '+' means '×', '÷' means '-' and '×' means '+', then 49 - 7 + 3 ÷ 5 × 8 =

(a) 20
(b) 16
(c) 24
(d) 26

Q44. Select the correct combination of mathematical signs to replace (*) signs sequentially and to balance the given equation.

$$9 * 7 * 16 * 4 * 3 = 4$$

(a) +,-,÷,×
(b) -,÷,×,+
(c) -,×,÷,+
(d) +,×,÷,-

Q45. In the following question, select the odd letter-number cluster from the given alternatives.

(NOTE: Operations should be performed on the whole numbers, without breaking down the number into its constituent digits. E.g.13 - Operations on 13 such as adding/subtracting/multiplying etc. to 13 can be performed. Breaking down 13 into 1 and 3 and then performing mathematical operations on 1 and 3 is not allowed)

(a) ABDE12
(b) PQST72
(c) LMPQ58
(d) EFH128

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Q46. In the following question, four letter-number pairs are given. The letter-number on the left side of (-) is related to the letter-number on the right side of (-) with some Logic/Rule/Relation. Three pairs are similar on the basis of same Logic/Rule/Relation. Select the odd one out from the given alternatives.

(NOTE: Operations should be performed on the whole numbers, without breaking down the number into its constituent digits. E.g.13 Operations on 13 such as adding /subtracting/multiplying etc. to 13 can be performed. Breaking down 13 into 1 and 3 and then performing mathematical operations on 1 and 3 is not allowed)

(a) MW1032-RB721
(b) NR1176-SW865
(c) PT1284-UY973
(d) GH1302-LM981

Q47. In the following question, four number pairs are given. In each pair the number on left side of (-) is related to the number of the right side of (-) with some Logic/Rule/Relation. Three pairs are similar on the basis of same Logic/Rule/Relation. Select the odd one out from the given alternatives.

(NOTE: Operations should be performed on the whole numbers, without breaking down the number into its constituent digits. E.g.13 Operations on 13 such as adding /subtracting/multiplying etc. to 13 can be performed. Breaking down 13 into 1 and 3 and then performing mathematical operations on 1 and 3 is not allowed)

(a) 344 -18
(b) 289-17
(c) 256-16
(d) 169-13

Q48. In the following question, in each alternative a group of numbers is given. The numbers of each group are related to the numbers of

the same group by some Logic/Rule/Relation. Select that group of numbers in which numbers are not related by that same Logic/Rule/Relation. (NOTE: Operations should be performed on the whole numbers, without breaking down the number into its constituent digits. E.g. 13 Operations on 13 such as adding /subtracting/multiplying etc. to 13 can be performed. Breaking down 13 into 1 and 3 and then performing mathematical operations on 1 and 3 is not allowed)

(a) (207, 1935, 12)
(b) (313, 1644, 11)
(c) (145, 2332, 13)
(d) (119, 2863, 14)

Q49. Select the option that is related to the sixth letter-number cluster in the same way as the first letter-number cluster is related to the second letter-number cluster and third letter-number cluster is related to fourth letter-number cluster.

(NOTE: Operations should be performed on the whole numbers, without breaking down the numbers into its constituent digits. E.g.13 Operations on 13 such as adding /subtracting/multiplying etc. to 13 can be performed. Breaking down 13 into 1 and 3 and then performing mathematical operations on 1 and 3 is not allowed)

ST480: TS240 :: MK132: NJ66::?: AH148

(a) ZJ296
(b) ZI296
(c) YI296
(d) YJ296

Q50. Select the option that is related to the fifth letter-number cluster in the same way as the second letter-number cluster is related to the first letter-number cluster and fourth letter-number cluster is related to third letter-number cluster.

(NOTE: Operations should be performed on the whole numbers, without breaking down the numbers into its constituent digits. E.g.13 Operations on 13 such as adding /subtracting/multiplying etc. to 13 can be performed. Breaking down 13 into 1 and 3 and then performing mathematical operations on 1 and 3 is not allowed)

MA11: GU123 :: FW13: ZQ171 :: PB12: ?

(a) KV146
(b) JV142
(c) KV142
(d) JV146

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QUANTITATIVE APTITUDE

Q51. A shopkeeper sells a product at Rs. 80 after losing 20%. What is the cost price?

(a) RS.90
(b) RS.100
(c) RS.110
(d) RS.120

Q52. A shopkeeper mixes 2 kg of sugar at 40/kg with 3 kg of sugar at 50/kg. What is the price per kg of the mixture?

(a) Rs. 46
(b) Rs. 45
(c) Rs. 44
(d) Rs. 43

Q53. A car travels 150 km at 75 km/h. Time taken?

(a) 1.5 h
(b) 2 h
(c) 2.5 h
(d) 3h

Q54. A is twice as efficient as B. A and B together can complete a work in 12 days. In how many days can A alone complete the work?

(a) 16 days
(b) 12 days
(c) 8 days
(d) 18 days

Q55. What is the selling price if the marked price is Rs. 750 and discount is 12%?

(a) Rs. 600
(b) Rs. 660
(c) Rs. 650
(d) Rs. 630

Q56. A metal cuboid measuring 40 cm x 20 cm x 10 cm is melted down and recast into small solid cubes of side 2 cm each for making children's building blocks. How many such cubes can be formed?

(a) 500
(b) 2000
(c) 1000
(d) 1500

Q57. Two puzzle pieces are triangular. They have same side lengths. Are they congruent?

(a) Yes, by SSS
(b) No
(c) Only similar
(d) Cannot say

Q58. A right prism has volume 1800 cm^3 and height 20 cm. What is the area of the base?

(a) 60 cm^2
(b) 90cm^2
(c) 120 cm^2
(d) 150 cm^2

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Q59. A 60-liter mixture contains milk and water in the ratio 2:1. If 12 liters of water is added, what will be the new ratio of milk to water?

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

Q60. A circle has a radius of 5 cm. From a point P, which is 13 cm away from the center of the circle, a tangent is drawn to the circle, touching it at point T. What is the length of the tangent segment PT?

(a) 8 cm
(b) 18 cm
(c) 12 cm
(d) 17 cm

Q61. In a circle of radius 10 cm, two parallel chords are on the same side of the center with lengths 12 cm and 16 cm. The distance between them is:

(a) 2 cm
(b) 3 cm
(c) 4 cm
(d) 5 cm

Q62. A hollow spherical container is completely filled with water. A solid cube-shaped block of metal is fully submerged inside it such that the diagonal of the cube is equal to the radius of the sphere. What percentage of the sphere's volume is occupied by the metal block? (in approximate value)

(a) 1.8%
(b) 2.7%
(c) 4.6%
(d) 3.8%

Q63. Find the value of: $(\sqrt{3} + \sqrt{5})^2 + (\sqrt{3} - \sqrt{5})^2$

(a) 12
(b) 16
(c) 10
(d) 22

Q64. A and B invested Rs. 20,000 and Rs. 30,000, respectively. The profit at the end of the year is Rs. 60,000. What is B's share of the profit?

(a) Rs. 25,000
(b) Rs. 30,000
(c) Rs. 36,000
(d) Rs. 40,000

Q65. A total of Rs. 650 is to be divided into three portions in the ratio of 1/4: 1/6 : 1/8 The first portion is:

(a) Rs. 150
(b) Rs. 250
(c) Rs. 300
(d) Rs. 200

Q66. In an election, 25% voters did not vote. Out of the votes polled, 20% were declared invalid. The winner secured 60% of the valid votes and defeated his rival by 2,400 votes. Find the total number of voters.

(a) 22,000
(b) 16,000
(c) 20,000
(d) 30,000

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Q67. A sum of Rs. 10,000 is lent at a certain rate of simple interest. The amount at the end of 5 years is Rs. 15,000. If the rate of interest were 2% more, what would the simple interest be at the end of 5 years?

(a) Rs. 5,500
(b) Rs. 7,000
(c) Rs. 6,000
(d) Rs. 6,500

Q68. The areas of two similar triangles are in the ratio of 121:36. If the perimeter of the larger triangle is 55 units, what is the perimeter of the smaller triangle?

(a) 55 units
(b) 100 units
(c) 30 units
(d) 9.8 units

Q69.

If $2x + \frac{2}{x} = 3$, what is the value of $x^2 + \frac{1}{x^2}$?

(a) 1/4
(b) 2/5
(c) 5/7
(d) 8/7

Q70.

$$5\frac{1}{2} + 55\frac{1}{6} + 555\frac{1}{12} + 5555\frac{1}{20} + 55555\frac{1}{30} = ?$$

(a) 61726 5/6
(b) 61725 5/6
(c) 61725 6/7
(d) 61726 6/7

Q71.

If $x = \sqrt{27} + \sqrt{3}$, then what is the value of x^2?

(a) 4√3
(b) 2√3
(c) 24
(d) 48

Q72. Rs. 4000 is invested in a scheme of compound interest (compounding annually) at the annual rate of 15 percent. What will be the difference between compound interest of second year and third year?

(a) Rs. 102.5
(b) Rs. 103.5
(c) Rs. 105.5
(d) Rs. 107.5

Q73. The average of 5 consecutive odd natural numbers is 27. Previous 5 consecutive odd natural numbers to these 5 odd natural numbers are also included. What will be the average of newly added numbers?

(a) 9
(b) 17
(c) 15
(d) 11

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Q74. Average age of group A of 20 students is 40 years. Average age of group B of 40 students is 'x' years. Combined average age of group A and group B is 50 years. What is the value of 'x'?

(a) 55
(b) 45
(c) 48
(d) 52

Q75. P, Q and R working alone can complete a work in 15, 20 and 30 days respectively. All three of them started the work together but after 4 days P left the work. Q left the work 6 days before the work was completed. R completed the remaining work alone. In how many days was the total work completed?

(a) 12
(b) 62/5
(c) 13
(d) 68/5

GENERAL AWARENESS

Q76. Who among the following is a Jnanpith Award-winning woman writer?

(a) Mahadevi Verma
(b) Sarojini Naidu
(c) Kamala Surayya
(d) Subhadra Kumari Chauhan

Q77. Who assumed the Chairmanship of the Union Public Service Commission (UPSC) in May 2025?

(a) Preety Sudan
(b) Manoj Soni
(c) Anuj Kumar Singh
(d) Ajay Kumar

Q78. Arif Mohammad Khan has been appointed as the Governor of _____in December 2024.

(a) Rajasthan
(b) Haryana
(c) Bihar
(d) Assam

Q79. In March 2025, 'Lakhpati Didi Sammelan' was held in the state of_____.

(a) Maharashtra
(b) Bihar
(c) Tamil Nadu
(d) Gujarat

Q80. In January 2025, which of the following is NOT among the six cities where the Supreme Court of India banned manual scavenging?

(a) Delhi
(b) Bengaluru
(c) Jaipur
(d) Chennai

Q81. The "Aatmanirbharta in Pulses" campaign, launched in Union Budget 2025, is a government mission spanning._____years to achieve self-sufficiency in pulse production.

(a) 3
(b) 4
(c) 5
(d) 6

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Q82. Financial Inclusion Index 2025 was released by_____.

(a) Reserve Bank of India
(b) Institute for Competitiveness
(c) CSIR
(d) World Bank

Q83. Which of the following institution has released the "EnviStats India 2024: Environment Accounts"?

(a) Ministry of Statistics and Programme Implementation.
(b) Ministry of Home Affairs
(c) Ministry of Cooperation
(d) Ministry of Environment, Forest and Climate Change

Q84. The "Keibul Lamjao National Park", the only floating national park in the world, is in_____.

(a) Tripura
(b) Manipur
(c) Sikkim
(d) Odisha

Q85. The 'Gurjari' raga is traditionally associated with which Indian state?

(a) Gujarat
(b) Odisha
(c) Kerala
(d) Goa

Q86. Who constructed the city of Tughlaqabad?

(a) Alauddin Khilji
(b) Firoz Shah Tughlaq
(c) Mohammad Bin Tughlaq
(d) Ghiyasuddin Tughlaq

Q87. 'Manjira Nritya' is performed by which of the following community in Gujarat?

(a) Padhaar community
(b) Mappila community
(c) Konyak community
(d) Pangal community

Q88. In February 2025, which institute has developed solar dehydration technology to boost farmers' income and reduce post-harvest losses?

(a) IIT Kanpur
(b) IIT Madras
(c) IIT Bombay
(d) IIT Delhi

Q89. Which Tamil Nadu-based startup has developed India's first reusable hybrid rocket, RHUMI-1?

(a) Astra Space
(b) Space Zone India
(c) Skyroot Aerospace
(d) Agni Aerospace

Q90. The Expert Group under the Chairmanship of Dr. C. Rangarajan to Review the Methodology for Measurement of Poverty in the country was constituted by the Planning Commission in_____.

(a) 2012
(b) 2010
(c) 2008
(d) 2006

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Q91. In which of the following years 'Sindh' was taken over by the East India Company?

(a) 1834
(b) 1843
(c) 1856
(d) 1861

Q92. In which year were regulations for underwriters issued by SEBI?

(a) 1991
(b) 1997
(c) 1993
(d) 1995

Q93. This question is in Hindi. Read it online.

Q94. The planning in the real sense began with _____five year plan in India.

(a) second
(b) fifth
(c) eighth
(d) tenth

Q95. Which of the following was the focus of the Industrial Policy Statement, 1977?

I. Decentralisation of industries
II. Priority to small scale Industries

(a) Only I
(b) Only II
(c) Both I and II
(d) Neither I nor II

Q96. Which of the following factor affect the distribution of population?

I. Topography
II. Climate

(a) Only I
(b) Only II
(c) Both I and II
(d) Neither I nor II

Q97. Which of the following is NOT a push factor of migration?

(a) Unemployment
(b) Poor living conditions
(c) Political turmoil
(d) Better job opportunities

Q98. What becomes the major driving force in the movement of water in the xylem during the day?

(a) Transpiration pull
(b) Root pressure
(c) Active transport
(d) Osmosis

Q99. What is the primary function of the growth hormone in humans?

(a) Controls metabolism of carbohydrates and fats
(b) Regulates blood sugar levels
(c) Maintains body temperature
(d) Regulates growth and development of the body

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Q100. During whose reign was the second Buddhist council was held?

(a) Ajatashatru
(b) Bimbisara
(c) Kalashoka
(d) Mahapadma Nanda

ANSWER KEY

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

SOLUTIONS

Q1. Answer: (d) Bachelor

The correct answer is '4' i.e. Bachelor.

Key Points

• The word "Bachelor" refers to a man who has never been married.

• "Single" refers to someone who is not in a relationship, but it does not necessarily indicate whether they have been married before.

• "Celibate" refers to someone who abstains from marriage or sexual activity for religious or personal reasons; it does not specifically mean they have never been married.

• "Widower" refers to a man whose spouse has died, indicating that he was previously married.

Correct sentence: Emily asked her friend, a person who has never been married is called a Bachelor.

Additional Information

• Usage in context: The term "Bachelor" is often used to describe the marital status of a man who has never been married.

• Distinction: It is specific to men, while the equivalent term for women is "Spinster," though the latter is considered outdated and less commonly used.

Q2. Answer: (d) When someone/something is very annoying

The correct answer is '4' i.e. When someone/something is very annoying.

Key Points

• The phrase "pain in the neck" is a commonly used idiom in English that refers to someone or something that is very annoying or causes inconvenience.

• In the given sentence, "The mode of payment is cash is a pain in the neck for those who have no habit of carrying cash around them," the phrase is used to express how inconvenient it is for people who do not carry cash to make payments in cash.

• Among the options provided, Option 4: "When someone/something is very annoying" correctly describes the meaning of the phrase.

Correct interpretation: The phrase "pain in the neck" means something that is very annoying or inconvenient.

Additional Information

• Idioms related to inconvenience or annoyance:

• A thorn in one's side: Something or someone that continuously causes problems or annoyance.

• Drive someone up the wall: To make someone extremely annoyed or frustrated.

• Usage:

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• Idioms like "pain in the neck" are often used in informal contexts to describe frustrating situations or people.
• Example: "Having to redo the entire project was a real pain in the neck."

Q3. Answer: (c) it is very stressed.

The correct answer is '3' i.e. it is very stressful.

Key Points

• The word "stressed" is incorrect in this context as it refers to a state of emotional or mental strain experienced by a person.
• The correct word to use here is "stressful", which is an adjective describing a situation that causes stress.
• In the context of the sentence, the city being noisy is described as a situation, so the proper adjective is "stressful."

Correct sentence: You always have noise in the city and it is very stressful.

Additional Information

• "Stressed" vs "Stressful":
• Stressed: Refers to the feeling or state of being anxious or worried.
• Stressful: Refers to a situation or event that causes stress.
• Example:
• Incorrect: This project is very stressed.
• Correct: This project is very stressful.
• Contextual Usage:
• Ensure that the adjective matches the subject of the sentence.
• Situations are described using "stressful," while feelings are described using "stressed."

Q4. Answer: (d) on the time

The correct answer is '4' i.e. on the time.

Key Points

• The phrase "on the time" is incorrect because it does not align with standard English usage.
• The correct phrase should be "at the time", which is used to refer to a specific moment or point in time.
• In English, prepositions like "on," "at," and "in" are used for different contexts. "On" is typically used for days and dates (e.g., "on Monday"), while "at" is used for specific points in time (e.g., "at 5 PM").

Correct sentence: At the time of the opening ceremony of the restaurant, a large gathering had assembled.

Additional Information

• Usage of Prepositions:
• "On": Used for days and dates. Example: "I have a meeting on Monday."
• "In": Used for longer periods like months, years, or centuries. Example: "She was born in July."
• "At": Used for specific points in time or specific places. Example: "The train arrives at 7 PM."
• Contextual Correction: Always match the preposition to the intended meaning in the sentence.

Q5. Answer: (b) above

The correct answer is '2' i.e. above.

Key Points

• The sentence describes the rise of floodwaters in relation to the level of the streets. A preposition is required to establish this relationship.
• The preposition "above" is used to indicate a higher position or level in comparison to something else.
• In this context, the floodwaters rose higher than the streets, making "above" the most appropriate preposition.

Correct sentence: After the heavy rain, the floodwaters rose above the level of the streets.

Additional Information

• Usage of Prepositions:
• Below: Refers to a lower position or level (e.g., "The basement is below the ground.").
• Across: Indicates movement from one side to another or spanning an area (e.g., "The bridge goes across the river.").
• Between: Used to refer to a position or state separating two things (e.g., "The shop is between the bakery and the pharmacy.").
• Why "Above" is Correct: It precisely conveys the idea of floodwaters rising higher than the streets, which aligns with the intended meaning of the sentence.

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Q6. Answer: (b) salon

The correct answer is '2' i.e. salon.

Key Points

• The word "salon" refers to a place where people go to receive beauty treatments, such as haircuts, styling, and other grooming services.

• The word "saloon" typically refers to a bar or public drinking establishment, which is not suitable in the context of the sentence.

• The options "Salloon" and "sale-on" are incorrect as they are either misspelled or irrelevant to the context.

Correct sentence: She went to the salon to get her hair trimmed.

Additional Information

• Salon: A place where beauty treatments are provided, such as haircuts, facials, and manicures.

• Saloon: Refers to a bar or tavern, particularly in historical contexts like the Wild West.

• Common Mistake: People often confuse "salon" with "saloon" due to their similar spelling, but their meanings and usages are entirely different.

Q7. Answer: (a) Cigarette

The correct answer is '1' i.e. Cigarette.

Key Points

• The word "Cigarette" is correctly spelt. It refers to a thin cylinder of finely cut tobacco rolled in paper for smoking.

• Option 2 ("Cigerette") is incorrect due to the spelling error in the placement of the letter "e".

• Option 3 ("Cigartte") is incorrect because it omits the letter "e" that follows the "r".

• Option 4 ("Cigarate") is incorrect because it completely misses the additional "e" required at the end.

Correct spelling: Cigarette.

Additional Information

• When identifying the correct spelling of a word, it is helpful to compare it against a dictionary or reliable language resources.

• Spelling errors often occur due to phonetic similarities, but the correct spelling must align with standard English conventions.

Q8. Answer: (b) gathered on

The correct answer is '2' i.e. gathered on.

Key Points

• The preposition "on" is commonly used with "streets" to indicate the physical location or place where people are gathered.

• In the context of the sentence, "gathered on the streets" is grammatically correct because it refers to people being present on the surface of the streets to witness the parade.

• The other options ("gathered into," "gathered aside") are incorrect because they do not fit the context of the sentence. "No substitution" is also incorrect as the sentence requires improvement.

Correct sentence: The crowd had gathered on the streets to witness the parade.

Additional Information

• Usage of Prepositions:

• "On": Indicates a surface or place where an event occurs (e.g., "on the streets," "on the table").

• "Into": Suggests movement or direction inside something (e.g., "into the building").

• "Aside": Implies movement to the side or away (e.g., "step aside").

• In this sentence, "on" is the most appropriate preposition to describe the physical location of the crowd.

Q9. Answer: (b) Prefer travelling by train to travelling by bus

The correct answer is '2' i.e. Prefer travelling by train to travelling by bus.

Key Points

• The given sentence uses comparative preference, which requires the structure "prefer + verb-ing + by + mode of transport to + verb-ing + by + mode of transport."

• The word "than" in the original sentence is incorrect because "to" is the correct preposition for expressing preference.

• The correct phrase is "prefer travelling by train to travelling by bus", as it aligns with standard English grammar rules for expressing preference.

Correct sentence: I prefer travelling by train to travelling by bus as I suffer from motion sickness.

Additional Information

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• Usage of prepositions in comparisons:
• "Prefer...to" is the correct structure to compare two activities or objects.
• For example: She prefers tea to coffee.
• Incorrect structures:
• "Prefer...than" is grammatically incorrect.
• For example: "Prefer tea than coffee" is wrong.

Q10. Answer: (a) The The teacher made the students rewrite the entire assignment.

The correct answer is '1' i.e. The teacher made the students rewrite the entire assignment.

Key Points

• The given sentence is in the passive voice, where the action is being done to the students.
• To convert the sentence into the active voice, the subject performing the action (the teacher) must be mentioned first.
• The verb tense must remain consistent when converting from passive to active voice. Here, "were made" (past tense passive) is converted to "made" (past tense active).

Correct sentence: The teacher made the students rewrite the entire assignment.

Additional Information

• Active Voice:
• Definition: The subject performs the action mentioned by the verb.
• Example: The teacher made the students rewrite the assignment.
• Usage: Active voice sentences are direct and concise.
• Passive Voice:
• Definition: The subject receives the action performed by the verb.
• Example: The students were made to rewrite the assignment.
• Usage: Passive voice is used when the focus is on the action rather than the subject.

Q11. Answer: (a) Sohan said that he would get up early the day after to go for a morning walk as he had to qualify in the ph...

The correct answer is '1' i.e. Sohan said that he would get up early the day after to go for a morning walk as he had to qualify in the physical test.

Key Points

• The question requires converting a direct speech into indirect narration.
• To do this, certain grammatical changes are necessary:
• The pronouns are adjusted to match the subject of the speaker.
• The tense of the verbs is backshifted (e.g., "will" becomes "would," "must" becomes "had to").
• Time expressions are changed accordingly (e.g., "tomorrow" becomes "the day after").
• Thus, the phrase "You will get up early tomorrow..." in direct speech is converted to "He would get up early the day after..." in indirect speech.

Correct sentence: Sohan said that he would get up early the day after to go for a morning walk as he had to qualify in the physical test.

Additional Information

• Indirect Narration Rules:
• Pronoun Changes: Pronouns in direct speech are adjusted to match the subject and object in the indirect sentence.
• Tense Changes: Verbs in direct speech are backshifted in indirect speech:
• "will" → "would"
• "must" → "had to"
• Time and Place Changes: Time expressions are modified for indirect narration:
• "tomorrow" → "the day after"

Q12. Answer: (d) The student inquired, "What is the deadline for the submission?"

The correct answer is '4' i.e. The student inquired, "What is the deadline for the submission?".

Key Points

• Direct speech conveys the exact words spoken by the speaker, often enclosed in quotation marks.
• In this case, the student is directly asking about the deadline for submission, so the sentence in direct speech must retain the original tense and structure.

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• The correct form is: "What is the deadline for the submission?" because it reflects the student's inquiry accurately.

• Option 4 matches the correct direct speech format and maintains the original question's tense (present simple).

Correct sentence: The student inquired, "What is the deadline for the submission?".

Additional Information

• Indirect Speech: Indirect speech involves reporting what someone said without quoting their exact words. Example: The student inquired what the deadline for submission was.

• Direct Speech: Direct speech quotes the speaker's words exactly as they were spoken, often using quotation marks. Example: The student asked, "What is the deadline for the submission?"

• Key Difference: Tense changes often occur in indirect speech, while direct speech retains the original tense.

Q13. Answer: (d) on, to

The correct answer is '4' i.e. on, to.

Key Points

• The phrase "prides itself on" is commonly used to indicate satisfaction or pride in something.

• The correct preposition to pair with "adheres" is "to", which is used to indicate strict compliance or following of rules or standards.

• Therefore, the correct prepositions to fill in the blanks are on for the first blank and to for the second blank.

Correct sentence: The firm prides itself on quality service and adheres strictly to international standards.

Additional Information

• Usage of Prepositions:

• On: Used to indicate a focus or basis of pride, e.g., "She prides herself on her accomplishments."

• To: Used for adherence, compliance, or direction, e.g., "Adheres to the rules."

• Incorrect Options:

• Option 1 (in, of): "Prides itself in" and "adheres strictly of" are grammatically incorrect.

• Option 2 (for, by): "Prides itself for" and "adheres strictly by" do not convey the intended meaning.

• Option 3 (at, on): "Prides itself at" is incorrect, and "adheres strictly on" is not idiomatic.

Q14. Answer: (b) He said, "I plan to visit my grandparents tonight."

The correct answer is '2' i.e. He said, "I plan to visit my grandparents tonight.".

Key Points

• The sentence in question requires conversion from indirect speech to direct speech.

• In indirect speech, "that night" refers to "tonight" in direct speech, as the speaker is referring to the current night.

• The verb "planned" in indirect speech changes to "plan" in direct speech because it is a present intention expressed by the speaker.

• The correct format for direct speech is: He said, "I plan to visit my grandparents tonight."

Correct sentence: He said, "I plan to visit my grandparents tonight.".

Additional Information

• Rules for converting Indirect to Direct Speech:

• The word "that" is removed in direct speech and replaced by quotation marks.

• Pronouns may change based on the perspective of the speaker.

• Time indicators like "that night" in indirect speech convert to "tonight" in direct speech.

• Example:

• Indirect: She said that she would join us the next day.

• Direct: She said, "I will join you tomorrow."

Q15. Answer: (d) They should have submitted the report by the deadline, but unforeseen circumstances delayed it.

The correct answer is '4' i.e. They should have submitted the report by the deadline, but unforeseen circumstances delayed it.

Key Points

• The given sentence is written in the passive voice. To convert it into the active voice, the subject (the agent performing the action) must become explicit.

• In the passive sentence, the action is described as being performed, but the doer of the action is implied. The active voice specifies the doer directly.

• The sentence in active voice follows the structure: Subject (doer) + verb (action) + object (receiver).

Correct sentence: They should have submitted the report by the deadline, but unforeseen circumstances delayed it.

Additional Information

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• Passive Voice:
• Structure: Object + verb (in past participle) + subject (optional).
• Example: The book was read by her.
• Usage: Used when the focus is on the action or the receiver of the action rather than the doer.
• Active Voice:
• Structure: Subject + verb + object.
• Example: She read the book.
• Usage: Used when the focus is on the doer of the action.

Q16. Answer: (b) Conscientous

The correct answer is '2' i.e. Conscientous.

Key Points

• The word Conscientous in option 2 is spelled incorrectly. The correct spelling is Conscientious.
• Conscientious means being diligent, careful, and guided by a sense of morality or duty.
• The other words in the options are correctly spelled:
• Acquiesce: To accept something reluctantly but without protest.
• Benevolent: Kind and charitable in nature.
• Hierarchy: A system of ranking or organization based on authority or importance.

Correct spelling: Conscientious.

Additional Information

• Tips for identifying spelling errors:
• Look for unusual or incorrect placement of letters in the word.
• When in doubt, consult a dictionary or use tools like spell check.
• Commonly confused spellings:
• Separate vs. Seperate
• Accommodate vs. Acomodate
• Definitely vs. Definately

Q17. Answer: (d) A fantastic movie is being watched by us tonight.

The correct answer is '4' i.e. A fantastic movie is being watched by us tonight.

Key Points

• The original sentence is written in the active voice, where the subject "We" is performing the action of "watching."
• To convert the sentence into passive voice, the object "a fantastic movie" becomes the subject of the sentence.
• Since the original sentence uses the present continuous tense ("are watching"), the passive voice must follow the structure:

Object + is/are being + past participle (watched).

Correct sentence: A fantastic movie is being watched by us tonight.

Additional Information

• Active Voice: The subject performs the action.
• Example: We are watching a fantastic movie tonight.
• Passive Voice: The object of the active sentence becomes the subject, and the action is performed on the subject.
• Example: A fantastic movie is being watched by us tonight.
• Present Continuous Passive Structure:
• Object + is/are being + past participle
• Example: The house is being cleaned by them.

Q18. Answer: (b) Had all the critical evidence been examined by the meticulous investigators before they closed the case?

The correct answer is '2' i.e. Had all the critical evidence been examined by the meticulous investigators before they closed the case?.

Key Points

• To transform a sentence into passive voice, the object of the active sentence becomes the subject of the passive sentence.

• The correct structure for passive voice transformation of a past perfect sentence is Had + object + been + past participle + by + subject.

• In the given sentence, the original subject is "the meticulous investigators," the object is "all the critical evidence," and the verb is "had examined."

• After transformation, the sentence reads: Had all the critical evidence been examined by the meticulous investigators before they closed the case?

Correct sentence: Had all the critical evidence been examined by the meticulous investigators before they closed the case?

Additional Information

• Active Voice: The subject performs the action described by the verb.

• Example: The meticulous investigators examined all the critical evidence.

• Passive Voice: The object of the active sentence becomes the subject, and the verb is modified accordingly.

• Example: All the critical evidence was examined by the meticulous investigators.

Q19. Answer: (a) Because "ornaments" is a plural subject

The correct answer is Option 1.

Key Points

• This question tests the rule of Subject-Verb Agreement.

• In the sentence: "Silver ornaments have been a part..." the noun "ornaments" is the head of the subject phrase.

• Since "ornaments" is a plural countable noun, it requires a plural verb (have).

• If the subject were simply "Silver" (uncountable), we would use "has," but here "Silver" acts as an adjective modifying the plural noun "ornaments."

• Why other options are incorrect:

• Option 2: While "silver" is uncountable, it is not the functional subject here; "ornaments" is. If "silver" were the subject, the verb would be the singular "has."

• Option 3: "Collections" is part of the object/complement phrase ("part of... collections"), not the subject. The verb must agree with the subject that comes before it.

• Option 4: The sentence is in the Present Perfect Tense (active voice), not passive voice. "Have been" here indicates a state that started in the past and continues to the present.

Therefore, the correct answer is 1.

Analytical Insight: In competitive exams, examiners often place a singular noun (like "Silver") right before a plural subject (like "ornaments") to trick you. Always identify the main noun that the verb is actually describing.

Additional Information

• Subject-Verb Agreement: The grammatical rule that the verb or verbs in a sentence must match the number, person, and gender of the subject.

• Uncountable Nouns: Nouns like water, silver, advice that cannot be counted and usually take a singular verb.

• Countable Nouns: Nouns like ornament, book, chair that can be pluralized and take plural verbs.

Q20. Answer: (a) It refers to a specific known purity

The correct answer is Option 1.

Key Points

• This question tests the use of Definite Articles.

• The article "the" is used before the noun "purity" because it is followed by a qualifying phrase ("of silver"). In English grammar, when we use the structure "the + abstract noun + of + specific noun," the article makes the abstract noun specific to that object.

• In this context, it refers to a specific known purity—the actual quality or percentage of silver in the ornament being discussed—rather than the general concept of being pure.

• Why other options are incorrect:

• Option 2: The article is grammatically necessary here to define which "purity" we are talking about.

• Option 3: To generalize, we usually omit the article (e.g., "Purity is a virtue"). Using "the" does the opposite; it specifies.

• Option 4: While "the purity of silver" could be rewritten as "silver's purity," the article is not "replacing" a pronoun; it is functioning as a determiner for the noun "purity."

Therefore, the correct answer is 1.

Analytical Insight: In competitive exams, questions on articles often focus on the "The... of..." construction. Remember that while abstract nouns (like purity, honesty, love) usually don't take an article, they must take "the" when they are made specific by an "of" phrase.

Additional Information

• Definite Article (The): Used to point out a specific person or thing.

• Abstract Nouns: Nouns that refer to ideas, qualities, or conditions rather than concrete objects.

• Moderation: The avoidance of excess or extremes.

• Alloy: A metal made by combining two or more metallic elements.

Q21. Answer: (c) Mixtures of metals

The correct answer is Option 3.

Key Points

• In the context of the passage, "alloys" is used to describe materials that might be used in "poor quality silver" or as "artificial" substitutes.

• In metallurgy, an alloy is a mixture of two or more metals (or a metal and another element) created to enhance properties like strength, color, or cost-effectiveness. Common examples include brass (copper and zinc) or sterling silver (silver and copper).

• The passage suggests that these mixtures, when they are of low quality or contain irritating metals like nickel, can cause skin allergies.

• Why other options are incorrect:

• Option 1: Stones (like diamonds or rubies) are minerals, not metallic mixtures.

• Option 2: Pure gold is an element (Au), not an alloy. If it were mixed with copper to make it 22k, then it would be an alloy.

• Option 4: "Handcrafted designs" refers to the artistry or craftsmanship of the jewelry, not the material composition itself.

Therefore, the correct answer is 3.

Analytical Insight: In competitive exams, vocabulary questions often focus on common scientific terms. Understanding that silver used in jewelry is rarely 100% pure (it's usually an alloy like 92.5% silver and 7.5% copper) helps you identify the correct meaning immediately.

Additional Information

• Sterling Silver: An alloy of silver containing 92.5% by weight of silver and 7.5% by weight of other metals, usually copper.

• Pervasive: Spreading widely throughout an area or a group of people.

• Antibacterial: Active against bacteria.

• Moderation: The avoidance of excess or extremes.

Q22. Answer: (b) Limited and balanced use

The correct answer is Option 2.

Key Points

• In the context of the passage, "moderation" is suggested as a solution to avoid "discomfort or strain" caused by wearing heavy jewelry for "long durations."

• Moderation refers to the quality of being limited and balanced; it means avoiding extremes or excess.

• The author advises wearing silver ornaments in moderation so that the wearer can enjoy their beauty without experiencing the harmful side effects of physical strain or skin irritation.

• Why other options are incorrect:

• Option 1: "Excessive use" is the exact antonym (opposite) of moderation. The passage warns against this.

• Option 3: "Ignorance" means a lack of knowledge or information, which does not fit the context of usage levels.

• Option 4: "Carelessness" refers to a lack of attention or thought, whereas moderation is a conscious, deliberate choice to remain balanced.

Therefore, the correct answer is 2.

Analytical Insight: In competitive exams, the word "moderation" frequently appears in reading comprehensions related to health, lifestyle, or environment. A helpful mnemonic is: "Moderate = Middle." It’s the middle ground between doing too much and doing nothing.

Additional Information

• Antibacterial: Anything that destroys bacteria or suppresses their growth.

• Alloy: A metal made by combining two or more metallic elements.

• Strain: A force tending to pull or stretch something to an extreme or damaging degree.

• Hygiene: Conditions or practices conducive to maintaining health and preventing disease, especially through cleanliness.

Q23. Answer: (c) Wearing silver has benefits but should be done carefully

The correct answer is Option 3.

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Key Points

• The main idea of a passage summarizes its entire scope, including the introduction, the conflict, and the conclusion.

• The passage begins by acknowledging the beauty and health benefits of silver (regulating temperature, blood circulation).

• It then introduces a cautionary note (conflict) regarding poor quality alloys, allergies, and physical strain from heavy pieces.

• The final paragraph provides a balanced conclusion: enjoy the beauty and minor benefits of silver, but prioritize purity and moderation. This matches perfectly with Option 3.

• Why other options are incorrect:

• Option 1: This is an extreme negative statement that contradicts the first half of the passage.

• Option 2: Gold is never mentioned or compared in the text; this is an out-of-context distractor.

• Option 4: The passage specifically warns against artificial alloys and low-quality silver, making this statement factually incorrect based on the text.

Therefore, the correct answer is 3.

Analytical Insight: In competitive exams, the main idea of a "Pros and Cons" passage is almost always a balanced statement. Look for words like "but," "however," or "while" in the options to find the one that bridges both sides of the argument.

Additional Information

• Antibacterial: Active against bacteria.

• Alloy: A metal made by combining two or more metallic elements, especially to give greater strength or resistance to corrosion.

• Moderation: The avoidance of excess or extremes, especially in one's behavior or political opinions.

• Hygiene: Conditions or practices conducive to maintaining health and preventing disease.

Q24. Answer: (b) Ordinary

The correct answer is '2' i.e. Ordinary.

Key Points

• The word "quaint" refers to something that is attractively unusual or old-fashioned.

• An antonym is a word with the opposite meaning. The opposite of "quaint" would be something plain, normal, or commonplace.

• Among the options provided:

• Humble: Refers to modest or low in importance, not directly opposite to "quaint."

• Ordinary: Refers to something normal, common, or everyday, which is the opposite of "quaint."

• Tolerant: Refers to showing willingness to allow opinions or behaviors, unrelated to the meaning of "quaint."

• Gale: Refers to a strong wind, which has no connection to "quaint."

Correct answer: The antonym of "quaint" is ordinary.

Additional Information

• Synonyms of "Quaint": charming, picturesque, old-fashioned.

• Examples: The quaint village attracted many tourists.

• Usage: Often used to describe something unusual in an appealing way.

Q25. Answer: (a) Praise

The correct answer is '1' i.e. Praise.

Key Points

• The word "Disparage" means to belittle or criticize someone or something.

• An antonym is a word that has the opposite meaning. Therefore, the antonym of disparage would be a word that conveys appreciation or admiration.

• Among the given options, "Praise" is the correct antonym as it means to express approval or admiration.

Correct sentence: The antonym of "disparage" is "praise", which conveys the opposite meaning of criticizing someone.

Additional Information

• Synonym of Disparage:

• Example: Criticize, belittle, or mock.

• Usage: Used to express disapproval or to make someone feel less valued.

• Other Antonyms of Disparage:

• Example: Admire, compliment, or commend.

• Usage: These words indicate approval, appreciation, or positive acknowledgment.

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Q26. Answer: (b) 21st

Given: Total boys = 29.
Deepak is 9th from the left, Kavya is 12th from the right.
After exchanging, Deepak becomes 18th from the left.
So, total boys = 18 + 12 - 1 = 29.
Kavya takes Deepak's original position (9th from the left).
Position of Kavya from the right = 29 - 9 + 1 = 21.
So, Kavya is 21st from the right.
Hence, the correct answer is "Option 2".

Q27. Answer: (a) 5

Given: Total students = 40.
Riya = 15th from the left → Riya's position from the left = 15.
Siya = 20th from the right → Siya's position from the left = 40 - 20 + 1 = 21.
Students between Riya and Siya = 21 - 15 - 1 = 5.
So, there are '5' students between Riya and Siya.
Hence, the correct answer is "Option 1".

Q28. Answer: (b) 15.5

The logic followed here is:
Logic: A $ B = (A − B) ÷ 2
Given:
40 $ 28 = (40 − 28) ÷ 2 = 6
82 $ 32 = (82 − 32) ÷ 2 = 25
Now,
45 $ 14 = (45 − 14) ÷ 2 = 15.5
Hence, the correct answer is Option 2.

Q29. Answer: (c) 480

The logic followed here is:
Logic: The pattern is → (First number × Second number) × 3
Verification:
11 × 31 = 341 → 341 × 3 = 1023
22 × 31 = 682 → 682 × 3 = 2046
Now apply the same to:
4 × 40 = 160
160 × 3 = 480
Hence, the correct answer is Option 3.

Q30. Answer: (c) 52

The logic followed here is:
thus, "52" will replace the question mark in the given series.
Hence, the correct option is "Option 3".

Q31. Answer: (d) 38

The logic followed here is:
thus, "38" will replace the question mark in the given series.
Hence, the correct option is "Option 4".

Q32. Answer: (c) [figure]

The paper after unfolded will be:
Two diamond shapes in the center and rows of four circles at both the top and bottom.
Hence, the correct answer is "Option 3".

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Q33. Answer: (c) [figure]

The paper after unfolded will be:

Four semi-circles on the sides and two circles each on the top and bottom.

Hence, the correct answer is "Option 3".

Q34. Answer: (d) 8

The logic followed here is:

Logic: Last number = (1st number * 2nd number * 3rd number) - 10

Row 1: (4 × 7 × 5) - 10 = 140 – 10 = 130

Row 3: (8 × 4 × 5) - 10 = 160 – 10 = 150

Similarly,

Row 2:

(? × 5 × 2) - 10 = 70

=> (? × 10) = 80

=> ? = 80/10 = 8

Hence, the correct answer is Option 4.

Q35. Answer: (a) 2

The logic followed here is:

Logic: The pattern is: multiply the two numbers in the first row and then add the first number to get the first number of the second row.

Here,

Box 1: 4 × 6 = 24 → 24 + 2 = 26

Box 3: 2 × 5 = 10 → 10 + 4 = 14

Box 2: 3 × 4 = 12 → 12 + 2 = 14

So, the missing number is 2.

Hence, the correct answer is Option 1.

Q36. Answer: (c) 11

The logic followed here is:

Logic: Count all individual triangles and then include larger triangles formed by combining smaller sections.

So far, there are 6 small triangles, 4 triangles formed by combining two sections, and 1 larger triangles formed by combining three sections.

Total number of triangles = 6 + 4 + 1 = 11

Hence, the correct answer is "Option 3".

Q37. Answer: (c) Both I and II

The logic followed here is:

Logic: Check the required regions in the Venn diagram based on given conditions.

Statement I: Leather but not black → values = 4, 6, 5 → total = 15 → correct.

Statement II: Black and only shoes → value = 3 → correct.

Hence, the correct answer is "Option 3".

Q38. Answer: (a) 2

Given:

Sales of B is less than only A → A has the highest sales, B is second highest.

Sales of D is less than C but more than E → E < D < C.

Ranking the cars by sales:

Car	Sales Rank
A	1 (Highest)
B	2
C	3

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D	4
E	5 (Lowest)

Cars with sales less than C: D and E → 2 cars.

Hence, the correct answer is "Option 1".

Q39. Answer: (d) 3

Given:

Length of A is second longest → A = 2nd longest.

F is more than C and B but less than D and E → C, B < F < D, E.

E is not the maximum → Maximum length = D.

Ranking the rectangles by length:

Rectangle	Length Rank
D	1 (Longest)
A	2
E	3
F	4
C / B	5
B / C	6 (Shortest)

Rectangles with length less than E: F, C, B → 3 rectangles.

Hence, the correct answer is "Option 4".

Q40. Answer: (c) [figure]

The logic followed here is:

Logic: The number of internal symbols determines the sides of the resulting shape inside the square.

Analysis of the Figures:

First Pair: Square with 4 asterisks → Related figure: square inside a square (4 sides).

Second Pair: Square with 5 horizontal lines → Related figure: pentagon inside the square (5 sides).

Option Check:

Option 1

– Square (4 sides)

Option 2

– Triangle (3 sides)

Option 3

– Pentagon (5 sides)

Option 4

– Right-angled triangle (3 sides)

Hence, the correct answer is Option 3.

Q41. Answer: (b) [figure]

The logic followed here is:

Logic: The transformation is a 180-degree rotation (or combined horizontal and vertical flip) of all elements within the square.

Here,

First Pair: Numbers around the square are rotated 180°, so top-left moves to bottom-right, top-right moves to bottom-left, etc.

Second Pair: Apply the same rotation:

Top-left → bottom-right

Top-middle → bottom-middle

Top-right → bottom-left

Bottom-left → top-right

Bottom-middle → middle-top

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Bottom-right → top-left

Now, checking Options:

Option 1

– Incorrect placement

Option 2

– Symbols correctly rotated

Option 3

– Incorrect letter placement

Option 4

– Incorrect symbol orientation

Hence, the correct answer is Option 2.

Q42. Answer: (b) [figure]

The logic followed here is:

Logic: One crescent flips its orientation (Up ↔ Down) in each consecutive step, following a specific sequence across the 3 × 3 grid.

So far, the flips have occurred at top-left, bottom-left, and bottom-right positions.

The next figure will flip the top-right crescent while keeping the rest unchanged.

Hence, the correct answer is Option 2.

Q43. Answer: (c) 24

BODMAS Table:

Given equation: 49 − 7 + 3 ÷ 5 × 8 = ?

Now, if the operations are interchanged as:

• => ÷, + => ×, ÷ => - and × => +

So,

=> 49 ÷ 7 × 3 - 5 + 8 = ?

=> 7 × 3 - 5 + 8

=> 21 - 5 + 8

=> 21 + 3 = 24

Hence, the correct answer is "Option 3".

Q44. Answer: (a) +,-,÷,×

BODMAS Table:

Given equation: 9 * 7 * 16 * 4 * 3 = 4

Now, we need to find the correct combination of signs from the options.

Try Option 1: +, −, ÷, ×

=> 9 + 7 − 16 ÷ 4 × 3 = ?

=> 9 + 7 − 4 × 3 = ?

=> 16 − 12 = 4

Hence, the correct combination of signs is "+, −, ÷, ×".

Therefore, the correct answer is Option 1.

Q45. Answer: (d) EFH128

The logic followed here is:

Logic: Look at the difference in positions of consecutive letters in each cluster, and check the sum of positional values against the given number.

Sum of Positional Values Table:

Option	Sum of Positional Values	Given Number
1) ABDE12	1 + 2 + 4 + 5 = 12	12 (Matches)
2) PQST72	16 + 17 + 19 + 20 = 72	72 (Matches)
3) LMPQ58	12 + 13 + 16 + 17 = 58	58 (Matches)

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4) EFH128	5 + 6 + 8 = 19	128 (Odd One)

Difference: In all clusters except EFH128, the sum of positional values matches the given number. EFH128 does not match.

Hence, the odd one out is Option 4.

Q46. Answer: (d) GH1302-LM981

The logic followed here is:

Logic: In the given letter-number pairs, the number on the right is obtained by subtracting 311 from the number on the left, and the letters shift by +5.

Let's check each pair:

MW1032 → RB721

NR1176 → SW865

PT1284 → UY973

GH1302 → LM981

Here, the fourth pair GH1302-LM981 does not follow the number transformation rule correctly.

Hence, the odd one out is Option 4.

Q47. Answer: (a) 344 -18

The logic followed here is:

Logic: The number on the right side of (-) is the square root of the number on the left side.

344 → √344 ≈ 18.55 → Not exact square

289 → √289 = 17

256 → √256 = 16

169 → √169 = 13

Here, 344 - 18 does not follow the exact square root rule, while the others are perfect squares.

Hence, the odd one out is Option 1.

Q48. Answer: (c) (145, 2332, 13)

The logic followed here is:

Logic: 2nd number = 1st number + 3rd number^3

Now, checking correct relation:

Option 1) (207, 1935, 12)

=>207 + 12^3= 1935

=> 207 + 1728 = 1935

=>1935 = 1935

Option 2) (313, 1644, 11)

=>313 + 113 = 1644

=> 313 + 1331 = 1935

=>1644 = 1644

Option 3) (145, 2332, 13)

=>145 + 133 = 2332

=> 145 + 2197 = 2332

=>2342 ≠ 2332

Option 4) (119, 2863, 14)

=>119 + 143 = 2863

=> 119 + 2744 = 2863

=>2863 = 2863

Thus, Option 3 does not follow any consistent relation like the others.

Hence, the correct option is "Option 3".

Q49. Answer: (b) ZI296

The logic followed here is:

Logic: The pattern is based on reversing the letters and halving the number.

ST480 : TS240

MK132 : NJ66

? : AH148

Hence, the correct answer is Option 2.

Q50. Answer: (d) JV146

The logic followed here is:

Logic: The pattern is based on shifting each letter 6 places backward in the alphabet and transforming the number by squaring it and adding 2.

MA11: GU123

FW13: ZQ171

PB12 → ?

Hence, the correct answer is Option 2.

Q51. Answer: (b) RS.100

Given:

Selling Price (SP) = Rs. 80

Loss Percentage = 20%

Formula Used:

Cost Price (CP) = SP ÷ (1 - Loss Percentage/100)

Calculation:

=> CP = 80 ÷ (1 - 20 ÷ 100)

=> CP = 80 ÷ (1 - 0.2)

=> CP = 80 ÷ 0.8

=> CP = 100

Therefore The correct answer is Rs. 100.

Q52. Answer: (a) Rs. 46

Shortcut Trick

Weighted Average Price = [(Quantity1 × Price1) + (Quantity2 × Price2)] ÷ (Total Quantity)

Average Price = (2 × 40 + 3 × 50) ÷ (2 + 3)

Average Price = (80 + 150) ÷ 5 = 230 ÷ 5 = 46

Therefore The correct answer is Rs. 46.

Alternate Method

Given:

Quantity of Sugar A = 2 kg | Price = Rs. 40/kg

Quantity of Sugar B = 3 kg | Price = Rs. 50/kg

Calculation:

=> Total cost of Sugar A = 2 kg × Rs. 40/kg = Rs. 80

=> Total cost of Sugar B = 3 kg × Rs. 50/kg = Rs. 150

=> Total weight of the mixture = 2 kg + 3 kg = 5 kg

=> Total cost of the mixture = Rs. 80 + Rs. 150 = Rs. 230

=> Price per kg of mixture = Total Cost ÷ Total Weight

=> Price per kg = 230 ÷ 5 = Rs. 46

Therefore The correct answer is Rs. 46.

Additional Information

Alligation Rule

It states that (Quantity of Cheaper) ÷ (Quantity of Dearer) = (Price of Dearer − Mixture Price) ÷ (Mixture Price − Price of Cheaper).

Weighted Average Concept

The average value of a set of items with different weights (quantities) is calculated by $A_w = (\Sigma w_i \times x_i) \div \Sigma w_i$.

Profit and Loss Application

If the mixture is sold at a certain profit %, first find the Cost Price (CP) of the mixture using CP = SP × 100 ÷ (100 + Profit%).

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Q53. Answer: (b) 2 h

Given:

Distance = 150 km

Speed = 75 km/h

Formula Used:

Time = Distance ÷ Speed

Calculation:

=> Time = 150 ÷ 75

=> Time = 2 hours

Therefore The correct answer is 2 hours.

Q54. Answer: (d) 18 days

Shortcut Trick

Efficiency ratio of A and B = 2 : 1.

Combined efficiency of A + B = 2 + 1 = 3 units/day.

Total work = Combined efficiency × Time = 3 × 12 = 36 units.

Time taken by A alone = Total work ÷ A's efficiency = 36 ÷ 2 = 18 days.

Therefore The correct answer is 18 days.

Alternate Method

Given:

Efficiency of A is twice that of B.

Time taken by (A + B) together = 12 days.

Person	Days	Total Work	Efficiency
A	18	36	2
B	36	1	
A + B	12	3	

Calculations:

=> Let the efficiency of B be 1 unit/day.

=> Then, efficiency of A = 2 × 1 = 2 units/day.

=> Combined efficiency of (A + B) = 2 + 1 = 3 units/day.

=> Total Work = Combined Efficiency × Time taken together

=> Total Work = 3 × 12 = 36 units.

=> Time taken by A alone = Total Work ÷ Efficiency of A

=> Time = 36 ÷ 2 = 18 days.

Therefore The correct answer is 18 days.

Additional Information

Efficiency and Time Relationship

Efficiency is the rate of doing work. Total Work = Efficiency × Time. For a constant amount of work, efficiency is inversely proportional to time taken.

Ratio of Efficiency and Time

If the efficiency ratio of two workers is x : y, the ratio of time taken by them to complete the same work is y : x.

Combined Work Rate

When two or more people work together, their individual efficiencies (work done per unit time) are added to find the total rate of work.

Q55. Answer: (b) Rs. 660

Given:

Marked Price = Rs. 750

Discount = 12%

Formula Used:

Selling Price = Marked Price × (1 - (Discount ÷ 100))

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Calculation:
=> Selling Price = 750 × (1 - (12 ÷ 100))
=> Selling Price = 750 × (1 - 0.12)
=> Selling Price = 750 × 0.88
=> Selling Price = Rs. 660
Therefore The correct answer is Rs. 660.

Q56. Answer: (c) 1000

Given:
Length = 40
Breadth = 20
Height = 10
Side of cube = 2
Formula Used:
Volume of cuboid = length × breadth × height
Volume of cube = side^3
Number of cubes = volume of cuboid ÷ volume of cube
Calculation:
=> Volume of cuboid = 40 × 20 × 10 = 8000
=> Volume of cube = $2^3 = 8$
=> Number of cubes = 8000 ÷ 8
=> Number of cubes = 1000
Therefore The correct answer is 1000.

Q57. Answer: (a) Yes, by SSS

Given:
Two triangular puzzle pieces.
Same side lengths for both triangles.
Formula Used:
SSS (Side-Side-Side) Congruence Criterion: If the three sides of one triangle are equal to the three sides of another triangle the triangles are congruent.
Calculation:
=> Both triangles have identical side lengths.
=> By the SSS criterion
the triangles are congruent.
Therefore The correct answer is option 1.

Q58. Answer: (b) 90cm²

Given:
Volume of prism = 1800 cm^3
Height of prism = 20 cm
Formula Used:
Volume = Base Area × Height
Base Area = Volume ÷ Height
Calculation:
=> Base Area = 1800 ÷ 20
=> Base Area = 90 cm²
Therefore The correct answer is 90 cm².

Q59. Answer: (c) 5:4

Shortcut Trick
Initial mixture parts = 2 + 1 = 3 units = 60 liters.
1 unit = 20 liters => Milk = 40 L, Water = 20 L.

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New Water = 20 + 12 = 32 liters.

New Milk to Water ratio = 40 : 32 = 5 : 4.

Therefore The correct answer is 5:4.

Alternate Method

Given:

Total Volume = 60 liters

Initial Ratio (Milk : Water) = 2 : 1

Water added = 12 liters

Calculations:

=> Total parts in initial mixture = 2 + 1 = 3

=> Quantity of Milk = (2 ÷ 3) × 60 = 40 liters

=> Quantity of Water = (1 ÷ 3) × 60 = 20 liters

=> After adding 12 liters of water, new quantity of water = 20 + 12 = 32 liters

=> New Milk to Water ratio = 40 : 32

=> Dividing by highest common factor 8: (40 ÷ 8) : (32 ÷ 8) = 5 : 4

Therefore The correct answer is 5:4.

Additional Information

Ratio and Proportion

A ratio compares two quantities by division. If a:b is the ratio, 'a' is the antecedent and 'b' is the consequent.

Mixture Replacement Rule

When a part of a mixture is replaced with an equal quantity of one ingredient, the concentration of the other ingredient changes as (Initial × (1 − replaced/total)^n).

Component Addition

When only one component is added to a mixture, the quantity of the other component remains constant, which is the key to solving most mixture problems.

Q60. Answer: (c) 12 cm

Shortcut Trick

The radius, tangent, and line joining the center to the external point always form a right-angled triangle.

In this triangle, the hypotenuse is the distance from the center (13 cm) and one side is the radius (5 cm).

Using Pythagorean triplets: (5, 12, 13).

Since 5 and 13 are given, the remaining side (tangent) must be 12.

Therefore The correct answer is 12 cm.

Alternate Method

Given:

Radius of the circle (OT) = 5 cm

Distance of point P from center O (OP) = 13 cm

Formula Used:

In a right-angled triangle triangle OTP (where angle OTP = 90°):

$OP^2 = OT^2 + PT^2$ (Pythagoras Theorem)

Calculations:

=> In triangle OTP, OT perpendicular to PT (Tangent-Radius Property)

=> $PT^2 = OP^2 - OT^2$

=> $PT^2 = 13^2 - 5^2$

=> $PT^2 = 169 - 25$

=> $PT^2 = 144$

=> $PT = \sqrt{144}$

=> PT = 12 cm

Therefore The correct answer is 12 cm.

Additional Information

Tangent-Radius Property

A tangent at any point of a circle is perpendicular to the radius through the point of contact (angle OTP = 90°).

Length of Tangent from External Point

The length of a tangent drawn from an external point P to a circle with radius r and center distance d is given by $\sqrt{(d^2 - r^2)}$.

Common Pythagorean Triplets

Standard integer sets that satisfy $a^2 + b^2 = c^2$ include (3, 4, 5), (5, 12, 13), (8, 15, 17), and (7, 24, 25).

Q61. Answer: (a) 2 cm

Given:

Radius of circle (r) = 10 cm

Length of first chord (AB) = 12 cm

Length of second chord (CD) = 16 cm

Distance between the chords = ?

Formula Used:

Distance from center to a chord = $\sqrt{(r^2 - (\text{length of chord} \div 2)^2)}$

Distance between two parallel chords = Difference between their distances from the center

Calculation:

=> Distance from center to chord AB = $\sqrt{(10^2 - (12 \div 2)^2)}$

=> Distance from center to chord AB = $\sqrt{(100 - 36)}$

=> Distance from center to chord AB = $\sqrt{64}$

=> Distance from center to chord AB = 8 cm

=> Distance from center to chord CD = $\sqrt{(10^2 - (16 \div 2)^2)}$

=> Distance from center to chord CD = $\sqrt{(100 - 64)}$

=> Distance from center to chord CD = $\sqrt{36}$

=> Distance from center to chord CD = 6 cm

=> Distance between chords = |8 - 6|

=> Distance between chords = 2 cm

Therefore The correct answer is 2 cm.

Q62. Answer: (c) 4.6%

Given:

Diagonal of cube = radius

Formula Used:

Volume of cube = side^3

Diagonal of cube = side × $\sqrt{3}$

Volume of sphere = 4/3 × π × radius^3

Calculation:

=> side × $\sqrt{3}$ = radius

=> side = radius ÷ $\sqrt{3}$

=> Volume of cube = $(\text{radius} \div \sqrt{3})^3$

=> Volume of cube = $\text{radius}^3 \div (3\sqrt{3})$

=> Volume of sphere = 4/3 × π × radius^3

=> Ratio = $[\text{radius}^3 \div (3\sqrt{3})] \div [4/3 \times \pi \times \text{radius}^3]$

=> Ratio = $1 \div (4\pi\sqrt{3})$

=> Using $\pi \approx 3.14$, $\sqrt{3} \approx 1.732$

=> Ratio = $1 \div (4 \times 3.14 \times 1.732)$

=> Ratio = $1 \div 21.73$

=> Ratio ≈ 0.046

=> Percentage ≈ 4.6%

Therefore The correct answer is 4.6%.

Q63. Answer: (b) 16

Given:

$(\sqrt{3} + \sqrt{5})^2$

$(\sqrt{3} - \sqrt{5})^2$

Formula Used:

$(a + b)^2 = a^2 + 2ab + b^2$

$(a - b)^2 = a^2 - 2ab + b^2$

Calculation:

=> $(\sqrt{3} + \sqrt{5})^2 + (\sqrt{3} - \sqrt{5})^2$

=> $[\sqrt{3}^2 + 2(\sqrt{3} \times \sqrt{5}) + \sqrt{5}^2] + [\sqrt{3}^2 - 2(\sqrt{3} \times \sqrt{5}) + \sqrt{5}^2]$

=> $[3 + 2\sqrt{15} + 5] + [3 - 2\sqrt{15} + 5]$

=> $(3 + 5) + (3 + 5)$

=> $8 + 8$

=> 16

Therefore The correct answer is 16.

Q64. Answer: (c) Rs. 36,000

Given:

A = 20000

B = 30000

Total profit = 60000

Formula Used:

Profit share prop. to Investment

Calculation:

=> Ratio A : B = 20000 : 30000 = 2 : 3

=> Total ratio = 2 + 3 = 5

=> B's share = 60000 × 3 ÷ 5

=> B's share = 60000 × 3 ÷ 5 = 36000

Therefore The correct answer is 36000.

Q65. Answer: (c) Rs. 300

Given:

Total = 650

Ratio = 1/4 : 1/6 : 1/8

Formula Used:

Convert ratio to whole numbers

Share = Total × individual ratio ÷ sum of ratios

Calculation:

=> LCM of 4, 6, 8 = 24

=> Ratio = 6 : 4 : 3

=> Total ratio = 6 + 4 + 3 = 13

=> First portion = 650 × 6 ÷ 13

=> First portion = 300

Therefore The correct answer is 300.

Q66. Answer: (c) 20,000

Given:

Non-voters = 25%

Invalid votes = 20%

Winner = 60% of valid votes

Margin = 2400

Formula Used:

Valid votes = total × voted% × valid%

Difference = (winner% - loser%) × valid votes

Calculation:

=> Voted = 75%

=> Valid = 80% of voted = 75 × 80 ÷ 100 = 60%

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=> Let total voters = x
=> Valid votes = 60% of x = 0.6x
=> Winner = 60% of valid = 0.6 × 0.6x = 0.36x
=> Loser = 40% of valid = 0.4 × 0.6x = 0.24x
=> Difference = 0.36x - 0.24x = 0.12x
=> 0.12x = 2400
=> x = 2400 ÷ 0.12
=> x = 20000
Therefore The correct answer is 20000.

Q67. Answer: (c) Rs. 6,000

Given:
Principal = 10000
Amount after 5 years = 15000
Time = 5
Increase in rate = 2%
Formula Used:
Simple Interest = (P × R × T) ÷ 100
Amount = Principal + Interest
Calculation:
=> SI = 15000 - 10000 = 5000
=> 5000 = (10000 × R × 5) ÷ 100
=> 5000 = 500R
=> R = 10%
=> New rate = 10 + 2 = 12%
=> New SI = (10000 × 12 × 5) ÷ 100
=> New SI = 6000
Therefore The correct answer is 6000.

Q68. Answer: (c) 30 units

Given:
Area ratio = 121 : 36
Perimeter of larger triangle = 55
Formula Used:
Ratio of areas = (ratio of sides)²
Perimeter prop. to side
Calculation:
=> Ratio of sides = √(121 : 36) = 11 : 6
=> Ratio of perimeters = 11 : 6
=> Smaller perimeter = 55 × 6 ÷ 11
=> Smaller perimeter = 30
Therefore The correct answer is 30.

Q69. Answer: (a) 1/4

Shortcut Trick
Apply the BODMAS rule to simplify the expression by prioritizing Division and Multiplication.
For basic fraction multiplication, multiply the numerators and denominators directly.
=> 1/2 × 1/2 = 1/4
Therefore The correct answer is 1/4.
Alternate Method
Given:
The mathematical expression requires simplification to its lowest fractional form.
Formula Used:

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Product of Fractions = (Product of Numerators) ÷ (Product of Denominators)
Calculations:
=> Let the required value be x.
=> x = 1/2 × 1/2
=> x = (1 × 1) ÷ (2 × 2)
=> x = 1/4
Therefore The correct answer is 1/4.
Additional Information
BODMAS Rule
It defines the order of operations: Brackets, Of (Orders), Division, Multiplication, Addition, and Subtraction.
Fraction Multiplication
To multiply two or more fractions, multiply their numerators together and their denominators together separately.
Reciprocal Property
Division by a fraction is equivalent to multiplication by its reciprocal: (a/b) ÷ (c/d) = (a/b) × (d/c).

Q70. Answer: (b) 61725 5/6

Given:
51/2 + 551/6 + 5551/12 + 55551/20 + 555551/30
Formula Used:
Separate integer and fractional parts
Calculation:
=> (5 + 55 + 555 + 5555 + 55555) + (1/2 + 1/6 + 1/12 + 1/20 + 1/30)
=> 61725 + ((30 + 10 + 5 + 3 + 2)/60)
=> 61725 + 50/60
=> 61725 + 5/6
=> 617255/6
Therefore The correct answer is 617255/6.

Q71. Answer: (d) 48

Given:
$x = \sqrt{27} + \sqrt{3}$
Formula Used:
$(a + b)^2 = a^2 + b^2 + 2ab$
Calculation:
=> $x = 3\sqrt{3} + \sqrt{3} = 4\sqrt{3}$
=> $x^2 = (4\sqrt{3})^2$
=> $x^2 = 16 \times 3$
=> $x^2 = 48$
Therefore The correct answer is 48.

Q72. Answer: (b) Rs. 103.5

Given:
Principal = 4000
Rate = 15%
Time = 3 years
Formula Used:
Amount = $P \times (1 + R/100)^n$
Interest of year = Amount of that year - Amount of previous year
Calculation:
=> Amount after 1 year = 4000 × 115/100 = 4600
=> Amount after 2 years = 4600 × 115/100 = 5290
=> Amount after 3 years = 5290 × 115/100 = 6083.5
=> Interest of 2nd year = 5290 - 4600 = 690

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=> Interest of 3rd year = 6083.5 - 5290 = 793.5

=> Difference = 793.5 - 690 = 103.5

Therefore The correct answer is 103.5.

Q73. Answer: (b) 17

Shortcut Trick

The average of 5 consecutive odd numbers is always the middle term.

Middle term of original set = 27.

The previous set also contains 5 consecutive odd numbers.

Since both sets have 5 terms, the difference between their averages is 2 × 5 = 10.

Average of new numbers = 27 − 10 = 17.

Therefore The correct answer is 17.

Alternate Method

Given: Average of 5 consecutive odd natural numbers = 27.

Calculations:

=> Let the 5 consecutive odd numbers be: (x − 4), (x − 2), x, (x + 2), (x + 4)

=> Average = Sum ÷ 5 = [(x−4) + (x−2) + x + (x+2) + (x+4)] ÷ 5 = 5x ÷ 5 = x

=> Given average = 27, so x = 27.

=> Original numbers are: 23, 25, 27, 29, 31.

=> The 5 consecutive odd numbers previous to these are: 13, 15, 17, 19, 21.

=> Average of these newly added numbers = (13 + 15 + 17 + 19 + 21) ÷ 5 = 85 ÷ 5 = 17.

Therefore The correct answer is 17.

Additional Information

Average of Arithmetic Progression

For any consecutive numbers (AP), the average is always (First term + Last term) ÷ 2 or the middle term if the count is odd.

Consecutive Odd/Even Numbers

In a sequence of consecutive odd or even numbers, the common difference between any two successive terms is always 2.

Shift in Average

If every number in a data set is increased or decreased by a constant value 'k', the average also increases or decreases by exactly 'k'.

Q74. Answer: (a) 55

Shortcut Trick

Ratio of students in Group A to Group B = 20 : 40 = 1 : 2

Deviation of Group A from Combined Average = 50 − 40 = 10

Since the student ratio is 1 : 2, the deviation ratio is inverse, i.e., 2 : 1.

If 2 units = 10, then 1 unit = 5.

Value of x = 50 + 5 = 55.

Therefore The correct answer is 55.

Alternate Method

Given:

Number of students in Group A (n1) = 20

Average age of Group A (A1) = 40 years

Number of students in Group B (n2) = 40

Average age of Group B (A2) = x years

Combined Average (A_(avg)) = 50 years

Formula Used:

Combined Average = (n1A1 + n2A2) ÷ (n1 + n2)

Calculations:

=> 50 = (20 × 40 + 40 × x) ÷ (20 + 40)

=> 50 = (800 + 40x) ÷ 60

=> 50 × 60 = 800 + 40x

=> 3000 = 800 + 40x

=> 40x = 3000 − 800

=> 40x = 2200

=> x = 2200 ÷ 40

=> x = 55

Therefore The correct answer is 55.

Additional Information

Weighted Average

It is an average where each quantity is assigned a weight based on its relative importance or frequency.

Net Deviation Principle

The sum of deviations of all observations from the mean is always zero. This is used to solve mixture and group average problems quickly.

Effect of Constant Addition

If a constant 'k' is added to every observation in a data set, the new average will be (Old Average + k).

Q75. Answer: (b) 62/5

Given:

P = 15 days

Q = 20 days

R = 30 days

P leaves after 4 days

Q leaves 6 days before completion

Formula Used:

Work = LCM

Work done = rate × time

Calculation:

=> LCM of 15, 20, 30 = 60

=> P one day work = 60 ÷ 15 = 4

=> Q one day work = 60 ÷ 20 = 3

=> R one day work = 60 ÷ 30 = 2

=> Let total time = x

=> P works for 4 days

=> Q works for (x - 6) days

=> R works for x days

=> Total work = 60

=> 4 × 4 + 3 × (x - 6) + 2 × x = 60

=> 16 + 3x - 18 + 2x = 60

=> 5x - 2 = 60

=> 5x = 62

=> x = 62 ÷ 5

Therefore The correct answer is 62/5 days.

Q76. Answer: (a) Mahadevi Verma

The correct answer is Mahadevi Verma.

Key Points

• Mahadevi Verma was one of the most eminent writers of Hindi literature and a recipient of the prestigious Jnanpith Award in 1982.

• She is widely regarded as a pioneer in modern Hindi literature and is considered one of the four pillars of Chhayavad poetry, alongside Suryakant Tripathi 'Nirala,' Jai Shankar Prasad, and Sumitranandan Pant.

• Her works often reflect themes of feminism, individualism, and the human struggle. She was known for her contributions to both poetry and prose.

• Mahadevi Verma's most famous works include "Yama" (a poetry collection that won the Jnanpith Award) and prose writings such as "Aatmika" and "Smriti Ki Rekhayen."

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• She also earned the title of "Modern Meera" due to her spiritual and deeply emotional style of writing, which resonated with readers across generations.

Additional Information

• Jnanpith Award:

• The Jnanpith Award is one of India's highest literary honors, established in 1961 by the Bharatiya Jnanpith organization.

• It is awarded annually to an author for their outstanding contribution to literature in any of the 22 official languages of India as per the Eighth Schedule of the Constitution.

• Recipients of the award are presented with a citation, a shawl, and a cash prize.

• The first recipient of the Jnanpith Award was G. Sankara Kurup in Malayalam. Mahadevi Verma became the first woman recipient of this award for her contributions in Hindi literature.

• Other Options:

• Sarojini Naidu: Known as the "Nightingale of India", Sarojini Naidu was a poet and freedom fighter. Although she made significant contributions to Indian literature, she did not receive the Jnanpith Award.

• Kamala Surayya: Also known as Kamala Das, she was a renowned poet and writer who contributed to Malayalam and English literature. She received several awards but did not win the Jnanpith Award.

• Subhadra Kumari Chauhan: A famous Hindi poet known for her patriotic works such as "Jhansi Ki Rani", Subhadra Kumari Chauhan did not receive the Jnanpith Award.

• Significance of Mahadevi Verma's Work:

• Her work is celebrated for its lyrical beauty and depth, often exploring themes of social reform, human emotions, and spirituality.

• She was also a strong advocate for women’s rights and often addressed issues of gender inequality in her writings.

• Mahadevi Verma's influence on Hindi literature and the Chhayavad movement has been profound and enduring.

Important Points

• Chhayavad Movement:

• Chhayavad refers to the romanticism movement in Hindi literature, which emerged in the early 20th century.

• It is characterized by a focus on nature, beauty, personal emotions, and spirituality.

• Mahadevi Verma was one of the key figures in this movement, alongside Sumitranandan Pant, Jai Shankar Prasad, and Suryakant Tripathi 'Nirala'.

• Legacy of Mahadevi Verma:

• She was awarded numerous accolades, including the Padma Bhushan and the Sahitya Akademi Fellowship.

• She served as the editor of "Chand" magazine, contributing significantly to Hindi journalism and literature.

• In recognition of her contributions, institutions and awards have been established in her name to promote Hindi literature.

Q77. Answer: (d) Ajay Kumar

The correct answer is Ajay Kumar.

Key Points

• Dr. Ajay Kumar, Former Secretary, Ministry of Defence took the Oath of Office and Secrecy as Chairman, Union Public Service Commission today.

• The Oath was administered by Lt.Gen. Raj Shukla (Retd.), the senior most Member of the Commission.

• Having pursued a B.Tech. in Electrical Engineering from the Indian Institute of Technology, Kanpur, Dr. Ajay Kumar has done his M.S. in Applied Economics from the University of Minnesota, USA and Ph.D in Business Administration from Carlson School of Management, University of Minnesota, USA. He was also conferred an Hon. Doctor of Philosophy by Amity University in 2019.

Additional Information

• Union Public Service Commission (UPSC):

• The UPSC is a constitutional body established under Article 315 of the Constitution of India.

• It is responsible for conducting examinations and selecting candidates for various civil services and posts in the Government of India.

• The commission also advises the President of India on matters related to recruitment, promotions, and disciplinary cases.

• It conducts prominent examinations like the Civil Services Examination, Indian Forest Service Examination, Engineering Services Examination, and others.

• Role of the UPSC Chairman:

• The Chairman leads the commission, ensuring fair and transparent processes in recruitment.

• The position requires integrity, impartiality, and administrative acumen to oversee operations and uphold the commission's reputation.

• The chairman is appointed by the President of India and generally serves until the age of 65 or completion of tenure.

• Importance of UPSC in Governance:
• The UPSC ensures merit-based recruitment for India's civil services, essential for effective governance and administration.
• It plays a crucial role in shaping the bureaucracy that implements policies and drives development.
• The commission’s independence and impartiality uphold the principles of democracy and good governance.

Important Points

• Age and Tenure of UPSC Chairman:
• The Chairman of UPSC usually serves until the age of 65 years or completion of their tenure.
• The tenure is designed to ensure continuity and stability in the commission’s functioning.
• Constitutional Provisions:
• The UPSC operates under the framework of Articles 315 to 323 of the Constitution of India.
• The provisions ensure independence and autonomy, critical for unbiased decision-making in recruitment processes.

Q78. Answer: (c) Bihar

The correct answer is Bihar.

Key Points

• Arif Mohammad Khan is a prominent Indian politician known for his contributions to various social and political causes, including his stance on religious reforms and secularism.
• In December 2024, Arif Mohammad Khan was appointed as the Governor of Bihar. This position is one of the highest constitutional posts in a state.
• The Governor of a state in India is appointed by the President of India and serves as the constitutional head of the state government.
• Bihar is a state in eastern India, known for its rich cultural heritage and historical significance, including being the birthplace of Buddhism and Jainism.
• The role of a Governor includes approving bills passed by the state legislature, advising the Chief Minister, and overseeing various constitutional and administrative functions of the state.

Additional Information

• Bihar:
• Bihar is one of the oldest inhabited places in the world and has a history that dates back thousands of years.
• The state is known for its significant contributions to Indian history, including the establishment of the ancient Nalanda University.
• Bihar is bordered by Uttar Pradesh, Jharkhand, West Bengal, and Nepal, making it a strategic state in terms of geography and cultural influence.
• It is primarily an agrarian economy, with agriculture being the mainstay of the majority of its population.
• Role of a Governor:
• The Governor acts as the constitutional head of the state and is appointed for a term of five years.
• They ensure that the state government functions within the framework of the Constitution and uphold the values of democracy.
• The Governor has the power to summon, prorogue, or dissolve the state legislature and recommend President's Rule in case of a constitutional crisis.
• They play a crucial role in ensuring coordination between the central and state governments.
• Arif Mohammad Khan:
• Arif Mohammad Khan has had a long political career and has been associated with various political parties, including the Indian National Congress and the Bharatiya Janata Party.
• He is recognized for his progressive views on religious reforms, especially in the context of the Muslim community in India.
• He has held several important positions in the Indian government, including Union Minister for Civil Aviation, Energy, and Agriculture.
• His appointment as Governor underscores his vast experience in public administration and governance.
• Constitutional Provisions:
• The appointment of the Governor is governed by Article 155 of the Constitution of India.
• According to Article 156, the Governor holds office during the pleasure of the President.
• The Governor's functions are outlined in various articles, including Article 161, which deals with the power to grant pardons, reprieves, respites, or remissions of punishment.

Important Points

• Bihar's Political Landscape:
• Bihar has been a politically significant state in India, often influencing national politics.
• It has produced many prominent leaders, including Dr. Rajendra Prasad, the first President of India, and Jayaprakash Narayan,

a key figure in the Indian independence movement.

• The state has a bicameral legislature consisting of the Legislative Assembly and the Legislative Council.

• Governorship:

• The Governor's role is largely ceremonial, but they can exercise discretionary powers in certain situations, such as appointing the Chief Minister when no party has a clear majority.

• The Governor also acts as the Chancellor of state universities and plays a vital role in higher education.

• They represent the state at official functions and maintain diplomatic relations on behalf of the state government.

Q79. Answer: (d) Gujarat

The correct answer is Gujarat.

Key Points

• The 'Lakhpati Didi Sammelan' was held in March 2025 in the state of Gujarat. It is a unique initiative to celebrate and empower women entrepreneurs in rural areas.

• The event was organized under the Mission Mangalam initiative, a flagship program of the Gujarat government aimed at promoting entrepreneurship and self-reliance among women.

• The Lakhpati Didis are women who have achieved financial independence and earn at least Rs. 1 lakh annually through various entrepreneurial ventures and self-help groups (SHGs).

• This program is a part of the larger framework of boosting economic empowerment and rural development in Gujarat.

• The event showcased success stories of women who transformed their lives through entrepreneurship, emphasizing sustainable growth and financial literacy.

Additional Information

• Mission Mangalam:

• Mission Mangalam is an initiative by the Gujarat government to empower rural women and promote sustainable livelihoods through microfinance and self-help groups.

• It focuses on providing resources, training, and financial support to women to establish small-scale businesses in areas such as agriculture, handicrafts, and local trades.

• The program aims to improve the socio-economic status of women in rural areas and ensure their active participation in the economy.

• Through partnerships with NGOs, banks, and private organizations, Mission Mangalam enables women to access loans and technical assistance.

• Role of Self-Help Groups (SHGs):

• SHGs are small groups of women who come together to pool resources and support each other in entrepreneurial ventures.

• They are instrumental in promoting financial literacy, savings, and credit accessibility among rural women.

• SHGs play a key role in fostering community development and providing a support system for women entrepreneurs.

• Economic Empowerment of Women:

• Economic empowerment initiatives like 'Lakhpati Didi' focus on reducing poverty, promoting gender equality, and enhancing the overall quality of life for women.

• These programs are in alignment with India's Sustainable Development Goals (SDGs), particularly Goal 5: Achieve gender equality and empower all women and girls.

• Success Stories:

• Many women under the 'Lakhpati Didi' initiative have successfully ventured into businesses like organic farming, handicrafts, tailoring, and dairy farming.

• These stories serve as inspiration for other women to take charge of their financial independence and contribute to community growth.

Important Points

• State Initiatives:

• Gujarat has been a pioneer in introducing innovative programs aimed at rural development and women empowerment.

• Programs like Sakhi Mandals and Mission Mangalam have been instrumental in creating a robust ecosystem for women entrepreneurs.

• Financial Literacy:

• Financial literacy programs under Mission Mangalam ensure that women can manage their finances effectively and make informed business decisions.

• This includes training on budgeting, savings, investments, and loan management.

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Q80. Answer: (c) Jaipur

The correct answer is Jaipur.

Key Points

• The Supreme Court of India in January 2025 reinforced the ban on manual scavenging in six major cities of India, highlighting the inhumane and illegal nature of the practice.

• The six cities where manual scavenging was specifically banned include Delhi, Bengaluru, Chennai, Hyderabad, Kolkata, and Mumbai.

• Jaipur is not among the six cities listed by the Supreme Court where the ban was enforced, making it the correct answer.

• This decision is part of India's ongoing efforts to uphold human dignity, ensure sanitation workers' rights, and enforce the Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013.

• Despite the ban, challenges in implementation persist across India, with reports of violations and inadequate rehabilitation measures.

Additional Information

• Manual Scavenging:

• Manual scavenging refers to the practice of manually cleaning, carrying, or disposing of human excreta from dry latrines, open drains, or sewers.

• This practice is predominantly carried out by individuals from marginalized communities, often leading to severe social discrimination and health hazards.

• Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013:

• This Act prohibits the employment of manual scavengers and mandates the demolition of insanitary latrines.

• It also outlines measures for the rehabilitation of individuals engaged in manual scavenging, including alternative employment opportunities.

• Supreme Court's Role:

• The Supreme Court has consistently emphasized the eradication of manual scavenging, terming it a violation of fundamental rights under Article 21 (Right to Life).

• The Court has directed governments to ensure proper implementation of the 2013 Act, along with compensation and rehabilitation for affected individuals.

• Challenges in Eradication:

• Despite legal prohibitions, manual scavenging persists due to socio-economic factors, lack of enforcement, and inadequate sanitation infrastructure.

• The absence of mechanized cleaning equipment in many areas exacerbates the issue.

Important Points

• Government Initiatives:

• The Swachh Bharat Mission was launched in 2014 to eliminate open defecation and promote sanitation infrastructure, reducing the need for manual scavenging.

• Various state governments have introduced schemes to rehabilitate manual scavengers by providing skill training, financial support, and alternative employment.

• Data and Statistics:

• According to a 2020 report by the National Commission for Safai Karamcharis, over 66,000 manual scavengers were identified across India, despite the legal ban.

• The majority of manual scavengers belong to the Scheduled Castes, highlighting the deep-rooted caste-based discrimination associated with the practice.

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Q81. Answer: (d) 6

The correct answer is 6 years.

Key Points

• The "Aatmanirbharta in Pulses" campaign was announced in the Union Budget 2025 as a mission to achieve self-sufficiency in pulse production.

• The campaign spans a period of 6 years, aiming to reduce India's dependence on pulse imports.

• India is one of the largest consumers and producers of pulses globally, but the domestic production often falls short of demand, necessitating imports.

• The campaign aligns with the broader vision of Aatmanirbhar Bharat (Self-Reliant India) promoted by the Indian government to strengthen domestic agriculture and food security.

• The program focuses on encouraging pulse cultivation through incentives such as minimum support prices (MSP), subsidies on

seeds and fertilizers, and advanced farming techniques.

Additional Information

• Importance of Pulses in India:

• Pulses are a crucial source of protein for a largely vegetarian population in India.

• They contribute significantly to nutritional security and are an essential component of Indian diets.

• Key pulses grown in India include chickpeas, pigeon peas, mung beans, and lentils.

• Challenges in Pulse Production:

• Fluctuating rainfall patterns due to climate change impact yields.

• High cost of inputs like seeds, fertilizers, and irrigation.

• Low adoption of modern farming techniques and inadequate access to credit.

• Government Initiatives for Pulses:

• The National Food Security Mission (NFSM) promotes pulse production through area expansion and productivity improvement.

• The government imports pulses and maintains a buffer stock to stabilize prices and ensure availability.

• Subsidies are provided on high-yielding seeds and micro-irrigation systems.

• Global Context:

• India is the largest consumer and one of the biggest producers of pulses but also relies on imports from countries like Canada, Myanmar, and Australia.

• The Food and Agriculture Organization (FAO) has recognized pulses as a critical crop for global food security.

Important Points

• Pulse Consumption in India:

• The average per capita pulse consumption in India is around 22-24 kilograms per year, contributing significantly to daily protein intake.

• Despite being a major producer, India imports 2-3 million tonnes of pulses annually to meet domestic demand.

• Economic Implications:

• Pulses are a key component of the Indian agricultural economy, contributing to farmers' incomes and rural development.

• The government has implemented measures like Price Stabilization Fund to ensure remunerative prices for farmers and affordable rates for consumers.

• Sustainability Aspect:

• Pulses are nitrogen-fixing crops that enhance soil fertility, reducing the need for chemical fertilizers.

• Promoting pulse cultivation aligns with sustainable agricultural practices and environmental conservation.

Q82. Answer: (a) Reserve Bank of India

The correct answer is Reserve Bank of India.

Key Points

• The Financial Inclusion Index (FI Index) is released by the Reserve Bank of India (RBI) annually to measure the extent of financial inclusion across the country.

• It was first introduced in 2021 by the RBI as a comprehensive measure to assess the level of financial inclusion.

• The index is composed of three broad parameters: Access (35%), Usage (45%), and Quality (20%). These are further divided into multiple dimensions with a total of 97 indicators.

• The FI Index ranges from 0 to 100, where 0 represents complete financial exclusion, and 100 indicates full financial inclusion.

• It is a holistic and composite index that captures information on various aspects of financial inclusion, such as banking penetration, availability of services, and usage of financial products.

Additional Information

• Reserve Bank of India (RBI):

• The RBI is India’s central bank, established on 1st April 1935, under the Reserve Bank of India Act, 1934.

• It is headquartered in Mumbai, Maharashtra, and its primary role includes regulating monetary policy, supervising financial institutions, and ensuring financial stability in the country.

• The Governor of RBI is its chief executive; as of 2023, the Governor is Shaktikanta Das.

• The RBI also plays a crucial role in promoting financial inclusion by encouraging banks to adopt innovative measures to reach underserved populations.

• Purpose of the Financial Inclusion Index:

• The FI Index aims to provide policymakers and stakeholders with a clear understanding of the progress made in financial inclusion and areas that require improvement.

• It also helps in designing targeted initiatives to improve access to financial services for marginalized and underprivileged groups.

• The index is aligned with the government's goal of achieving financial inclusion under initiatives like the Pradhan Mantri Jan Dhan Yojana (PMJDY).

• Parameters of the FI Index:

• Access: Includes metrics such as the number of banking outlets, ATMs, and availability of financial services.

• Usage: Measures the extent of usage of financial products and services like savings, credit, and insurance.

• Quality: Focuses on financial literacy, customer awareness, and grievance redressal mechanisms.

• Importance of Financial Inclusion:

• Financial inclusion ensures that every individual has access to affordable financial products and services, including savings, credit, insurance, and pensions.

• It is essential for reducing income inequality and promoting sustainable economic growth.

• It aids in empowering women and marginalized communities by providing them with financial independence and opportunities for entrepreneurship.

Important Points

• The Financial Inclusion Index does not have any base year, making it a unique and dynamic measure that reflects the current status of financial inclusion.

• As of 2022, the FI Index stood at 56.4, showing a steady improvement in financial inclusion in the country.

• Other initiatives promoting financial inclusion in India include Digital India, Direct Benefit Transfer (DBT), and schemes like PMJDY, PM-SYM, and Atal Pension Yojana.

• The RBI also emphasizes financial literacy campaigns to educate people about the importance of savings, investments, and formal banking channels.

• The FI Index is a critical tool for tracking the progress of India's financial inclusion efforts and achieving the vision of inclusive growth.

Q83. Answer: (a) Ministry of Statistics and Programme Implementation.

The correct answer is Ministry of Statistics and Programme Implementation.

Key Points

• The Ministry of Statistics and Programme Implementation (MoSPI) is responsible for publishing the EnviStats India report annually, focusing on environmental accounts and related indicators.

• The EnviStats India report is a comprehensive document that compiles data on environmental statistics and sustainable development indicators in India.

• The report is prepared in accordance with the United Nations System of Environmental-Economic Accounting (SEEA), which provides an international standard for environmental accounting.

• The 2024 edition of EnviStats India emphasizes climate action, biodiversity conservation, and efforts to achieve sustainable development goals (SDGs).

• The Ministry uses data from various sources, including government departments, research organizations, and international agencies, ensuring the accuracy and authenticity of the statistics provided.

Additional Information

• Ministry of Statistics and Programme Implementation (MoSPI):

• The MoSPI was established in 1999 with the aim of streamlining statistical systems in India and ensuring their alignment with international standards.

• It is responsible for monitoring government programs and compiling national statistics on various themes such as economy, environment, and society.

• Key divisions within MoSPI include the Central Statistics Office (CSO) and the National Sample Survey Office (NSSO).

• MoSPI coordinates with the UN Statistical Commission and other global organizations to adopt and implement best practices in statistical reporting.

• EnviStats India Report:

• The EnviStats India report is published annually to provide insights into India's natural resources, environmental degradation, and sustainable development efforts.

• It covers topics such as climate change, water resources, energy consumption, forest cover, and air pollution.

• Data from EnviStats India is critical for policymaking, especially for achieving the Sustainable Development Goals (SDGs) set by the United Nations.

• The report highlights India's progress in environmental conservation and identifies areas requiring improvement.

• United Nations System of Environmental-Economic Accounting (SEEA):

• The SEEA provides an internationally recognized framework for compiling environmental and economic statistics.

• It integrates environmental data with economic accounts to assess the interactions between the economy and the environment.

• The SEEA framework is crucial for tracking progress in achieving global environmental targets such as the Paris Agreement and SDGs.

• India's EnviStats report aligns with SEEA principles to ensure global comparability and credibility.

• Other Ministries and Their Roles:

• The Ministry of Environment, Forest and Climate Change (MoEFCC) focuses on environmental conservation, biodiversity protection, and climate action.

• The Ministry of Home Affairs oversees internal security but may contribute to disaster management efforts related to environmental hazards.

• The Ministry of Cooperation primarily deals with cooperative societies and does not play a direct role in environmental accounting.

Important Points

• Key Features of EnviStats India:

• Provides data-driven insights into India's environmental challenges and opportunities.

• Supports the formulation of evidence-based policies for sustainable development.

• Contributes to global environmental databases and India's commitments under international agreements like the Paris Climate Accord.

• Relevance of Environmental Accounts:

• Helps track the impact of economic activities on natural resources.

• Guides investment decisions in renewable energy and resource management.

• Supports efforts to mitigate climate change and improve public health.

Q84. Answer: (b) Manipur

The correct answer is Manipur.

Key Points

• Keibul Lamjao National Park is located in the state of Manipur, India. It is renowned as the only floating national park in the world.

• This unique park is situated on the Loktak Lake, which is the largest freshwater lake in northeastern India, known for its distinctive floating islands called phumdis.

• The park is home to the Sangai deer, also known as the Brow-antlered deer, which is the state animal of Manipur and is classified as Endangered by the IUCN.

• Keibul Lamjao National Park spans an area of approximately 40 square kilometers and plays a crucial role in the conservation of the unique biodiversity of the region.

• It was declared a national park in 1977 to protect the habitat of the Sangai deer and the rich flora and fauna of the area.

Additional Information

• Phumdis:

• Phumdis are floating biomass consisting of a heterogeneous mass of vegetation, soil, and organic matter in various stages of decomposition.

• These floating islands are found only in Loktak Lake and provide a unique ecosystem for flora and fauna.

• The phumdis support the livelihood of locals who use them for fishing and other activities.

• Loktak Lake:

• Loktak Lake is the largest freshwater lake in northeastern India and is often referred to as the "Lifeline of Manipur".

• The lake plays a vital role in the socio-economic and ecological balance of the region, supporting agriculture, fishing, and hydropower generation.

• In 1990, Loktak Lake was designated as a Ramsar site, recognizing its international importance as a wetland.

• Sangai Deer:

• The Sangai deer is an endemic species found only in Manipur, primarily in Keibul Lamjao National Park.

• Known for its graceful movement, the deer is also called the "Dancing Deer of Manipur".

• Conservation efforts are ongoing to protect this endangered species, which faces threats from habitat loss and poaching.

• Biodiversity of Keibul Lamjao National Park:

• The park is home to diverse fauna, including species like hog deer, otters, waterfowl, and many migratory birds.

• It also harbors several rare aquatic plants and serves as a critical habitat for fish and other aquatic organisms.

• The park's unique ecosystem makes it an important area for ecological research and conservation.

Important Points

• Geographical Significance:
• Keibul Lamjao National Park is located on the southern shore of Loktak Lake, at an altitude of 768 meters above sea level.
• Its unique floating habitat is critical for the survival of the Sangai deer and other endemic species.
• Ecotourism Potential:
• The park is a key destination for ecotourism, attracting visitors for its unique floating ecosystem and rich biodiversity.
• It provides opportunities for bird watching, boating, and exploring the cultural heritage of Manipur.
• Threats and Conservation Efforts:
• The park faces threats from human activities, including encroachment, pollution, and changes in water levels due to hydropower projects.
• Conservation initiatives include community participation, awareness campaigns, and habitat restoration projects to ensure the sustainability of this unique ecosystem.

Q85. Answer: (a) Gujarat

The correct answer is Gujarat.

Key Points

• ‘Gurjari’ raga is a classical raga in Indian music and is traditionally associated with the state of Gujarat.
• The name "Gurjari" is derived from "Gurjar," which historically refers to the region and people of Gujarat.
• This raga is known for its melodic structure, evoking emotions of devotion and peace, which aligns with the cultural essence of Gujarat.
• Gujarat has a rich tradition of folk and classical music, and Gurjari raga is often performed in temple ceremonies and cultural events in the state.
• It is widely used in bhajans and devotional songs, reflecting the state's deep spiritual heritage.

Additional Information

• Indian Classical Music:
• Indian classical music has two major traditions: Hindustani (North Indian) and Carnatic (South Indian) music.
• Ragas are melodic frameworks used in both traditions to compose music, each raga having unique characteristics and emotional expressions.
• Ragas are often associated with specific times of the day or seasons, as well as particular moods.
• Gurjari raga belongs to the Hindustani tradition and is performed in devotional and folk music settings.
• Music in Gujarat:
• Gujarat has a rich musical heritage, blending folk and classical traditions.
• Folk music like Garba and Dandiya Raas, along with classical ragas like Gurjari, form the state's cultural identity.
• Musical instruments such as tabla, harmonium, and manjira are commonly used in Gujarat's musical performances.
• Prominent Gujarati poets and musicians have contributed to the preservation and promotion of classical music in the region.
• Other Indian States and Musical Traditions:
• Odisha: Known for Odissi music, which is closely linked to the classical dance form Odissi.
• Kerala: Famous for Carnatic music and temple-based traditions like Sopana sangeetham.
• Goa: Renowned for its Western influence in music, including Konkani songs and Portuguese-inspired melodies.
• Important Characteristics of Ragas:
• A raga consists of a specific set of notes arranged in a scale that defines its melodic structure.
• Each raga has specific rules for ascending (Aaroh) and descending (Avroh) patterns.
• The emotional essence or "rasa" of a raga can evoke a wide range of feelings, such as devotion, joy, or melancholy.

Q86. Answer: (d) Ghiyasuddin Tughlaq

The correct answer is Ghiyasuddin Tughlaq.

Key Points

• Ghiyasuddin Tughlaq, the founder of the Tughlaq dynasty, is credited with constructing the city of Tughlaqabad in the early 14th century.
• The city was built in 1321 as a fortified settlement near Delhi and served as a defense against Mongol invasions, showcasing a strong military architectural style.
• Tughlaqabad is known for its imposing stone walls, massive fortifications, and strategic location overlooking the plains of Delhi, making it a key defensive site.
• The construction of Tughlaqabad reflects the ambition of Ghiyasuddin Tughlaq to establish a strong and secure capital for his empire.

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• The city, however, was abandoned within a few years due to water scarcity and a curse attributed to Nizamuddin Auliya, a famous Sufi saint of that era.

Additional Information

• Ghiyasuddin Tughlaq:

• He founded the Tughlaq dynasty after overthrowing the Khilji dynasty in 1320.

• He ruled from 1320 to 1325 and was known for his administrative reforms and military strategies.

• He emphasized on strengthening the empire's defense by building strong forts and walls.

• Tughlaqabad Fort:

• The fort, a significant part of Tughlaqabad, is spread over 6.5 km and was built using granite, reflecting Indo-Islamic architecture.

• The fort has 13 gates, citadels, palaces, and underground tunnels, showcasing advanced engineering for that period.

• It was built in just four years, reflecting the swift construction practices under Ghiyasuddin's rule.

• Other Tughlaq Contributions:

• Ghiyasuddin also started the construction of the Qutub Minar's fourth storey, which was later completed by his successors.

• The Tughlaq dynasty made significant contributions to urban planning, irrigation systems, and trade regulation.

• Other Options Explained:

• Alauddin Khilji: Known for his military campaigns and economic reforms but did not construct Tughlaqabad.

• Firoz Shah Tughlaq: Known for building canals, mosques, and cities like Firozabad, but not Tughlaqabad.

• Mohammad Bin Tughlaq: Famous for his experiments, including shifting the capital from Delhi to Daulatabad, but not for constructing Tughlaqabad.

Important Points

• Architectural Style: Tughlaqabad is an excellent example of medieval military architecture, focusing on defense and strategic positioning.

• Nizamuddin Auliya's Curse: A legend states that Nizamuddin Auliya cursed the city, saying, "May it remain uninhabited," which is often linked to its eventual abandonment.

• Water Scarcity: The lack of a reliable water source contributed to the city's abandonment despite its strong fortifications.

• Current Status: Tughlaqabad is now a historical ruin and a popular tourist destination, managed by the Archaeological Survey of India (ASI).

Q87. Answer: (a) Padhaar community

The correct answer is Padhaar community.

Key Points

• Manjira Nritya is a traditional dance form that is predominantly performed by the Padhaar community, an indigenous community in Gujarat.

• The dance is characterized by the use of manjiras (small cymbals) which are played rhythmically while performing the dance.

• The Padhaar community is known for its rich cultural heritage and unique traditions, with Manjira Nritya being an integral part of their celebratory and ritualistic practices.

• This dance is often performed during festivals, cultural events, and religious ceremonies within the community.

• The vibrant costumes and synchronized movements of Manjira Nritya reflect the community's connection to their traditions and art forms.

Additional Information

• Padhaar Community:

• The Padhaar community is an ethnic group primarily found in the state of Gujarat, India.

• They traditionally reside in areas near water bodies and wetlands and are known for their fishing and agricultural practices.

• The community has a distinct cultural identity with unique art forms, music, and dance like Manjira Nritya.

• Despite modernization, the community has worked to preserve its customs and traditions.

• Manjiras:

• Manjiras are small hand-held cymbals made of metal, commonly used in Indian music and dance.

• They produce a distinct rhythmic sound when struck together and are often used in folk and devotional music.

• Manjiras play a central role in dances like the Manjira Nritya, adding a musical dimension to the performance.

• Other Folk Dances of Gujarat:

• Besides Manjira Nritya, Gujarat is known for other folk dances such as Garba, Dandiya Raas, and Tippani Nritya.

• These dances are deeply rooted in the cultural and religious practices of the state and are performed during festivals like Navratri.

• Other Communities Mentioned:

• Mappila Community: Predominantly found in Kerala, they are known for their unique cultural practices, including the Mappila Pattu.

• Konyak Community: An ethnic group from Nagaland, known for their warrior traditions and elaborate tattoos.

• Pangal Community: A Muslim community primarily residing in Manipur, known for their unique blend of cultural and religious practices.

Important Points

• Preservation of Cultural Heritage: Efforts are being made by various organizations and the government to preserve and promote the traditional art forms of communities like the Padhaar.

• Impact of Modernization: Modern influences pose a challenge to the survival of traditional dances like Manjira Nritya, highlighting the need for cultural preservation.

• Recognition of Folk Art: Folk dances and music are increasingly being recognized as an integral part of India's intangible cultural heritage.

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Q88. Answer: (a) IIT Kanpur

The correct answer is IIT Kanpur.

Key Points

• IIT Kanpur has developed an advanced solar dehydration technology to assist farmers by reducing post-harvest losses and boosting their income.

• This technology uses solar energy to dehydrate perishable agricultural products such as fruits, vegetables, and other crops, thereby extending their shelf life.

• The initiative is aimed at addressing the challenges of food wastage due to lack of proper storage and preservation methods in rural areas.

• The solar dehydration technology is cost-efficient, eco-friendly, and specifically designed to be accessible for small and marginal farmers.

• The project aligns with the Government of India's focus on promoting sustainable agriculture and enhancing the incomes of rural farmers.

Additional Information

• About IIT Kanpur:

• Located in Kanpur, Uttar Pradesh, IIT Kanpur is one of India's premier institutes for engineering and technology.

• It was established in 1959 and is renowned for its cutting-edge research and innovation.

• Over the years, IIT Kanpur has contributed significantly to advancements in renewable energy and agricultural technology.

• Solar Dehydration Technology:

• Solar dehydration is a process of using solar energy to remove moisture from agricultural products, preserving them for longer durations.

• It is an eco-friendly and cost-effective solution compared to conventional drying methods that rely on electricity or fossil fuels.

• The technology helps minimize post-harvest losses, which are a major issue in India, where approximately 30-40% of produce is wasted annually.

• Benefits for Farmers:

• Increased shelf life of produce allows farmers to sell their products at better market rates, avoiding distress sales.

• Reduction in losses leads to higher incomes for farmers, especially those with small landholdings.

• Farmers can diversify their income streams by producing value-added products such as dried fruits and vegetables.

• Government Focus:

• India has been emphasizing the adoption of sustainable agricultural practices and renewable energy solutions.

• Projects like this align with initiatives such as Atmanirbhar Bharat (self-reliant India) and Doubling Farmers' Income by 2022.

Important Points

• Post-Harvest Losses:

• Post-harvest losses refer to the wastage of agricultural produce after harvesting due to improper storage, transportation, or processing.

• In India, these losses are estimated to be worth Rs. 92,651 crore annually (as per government reports).

• Efforts to reduce these losses are crucial for improving food security and farmer livelihoods.

• Other Institutes Working on Agricultural Innovation:

• IIT Bombay: Focuses on smart irrigation systems and renewable energy solutions for agriculture.

• IIT Madras: Known for its work on precision farming technologies and AI applications in agriculture.
• IIT Delhi: Has developed low-cost agricultural machinery and tools to aid small farmers.
• Significance of Renewable Energy in Agriculture:
• Renewable energy solutions like solar dehydration reduce dependency on fossil fuels and lower carbon footprints.
• They provide affordable and sustainable options for farmers in remote and rural areas with limited access to electricity.
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Q89. Answer: (b) Space Zone India

The correct answer is Space Zone India.

Key Points

• Space Zone India, a startup based in Tamil Nadu, has successfully developed India's first reusable hybrid rocket, named RHUMI-1.
• The RHUMI-1 rocket is a significant innovation in the field of space technology as it combines the advantages of both solid and liquid fuels, making it efficient and cost-effective.
• This hybrid rocket technology allows for reusability, which reduces the overall cost of launching payloads into space and enhances sustainability.
• Space Zone India is contributing to India’s ambitious space exploration agenda by focusing on developing cutting-edge technologies and fostering innovation in the aerospace sector.
• The development of RHUMI-1 aligns with the global trend of creating environmentally friendly and economically viable solutions in the aerospace industry.

Additional Information

• Hybrid Rocket Technology:
• A hybrid rocket uses a combination of solid fuel and liquid oxidizer, which provides better control and efficiency compared to traditional rockets.
• It is considered safer than fully liquid rockets as the fuel and oxidizer are stored separately, reducing the risk of combustion during storage.
• Hybrid rockets are more environmentally friendly as they produce fewer emissions compared to traditional rocket technologies.
• Space Zone India:
• Based in Tamil Nadu, Space Zone India focuses on developing and launching innovative space technologies.
• The startup aims to contribute to India's space exploration goals and compete with global players in the aerospace sector.
• It collaborates with educational institutions and researchers to create cost-effective and sustainable solutions for space missions.
• Reusable Rockets:
• Reusable rocket technology is a game-changer in the aerospace industry, significantly reducing the cost of space exploration.
• Global companies like SpaceX and Blue Origin are pioneers in reusable rocket technology, and India is now joining this effort through initiatives like RHUMI-1.
• Reusable rockets are critical for making commercial space travel and satellite launches more accessible and economical.
• India’s Space Achievements:
• India has emerged as a key player in the global space economy, with organizations like ISRO leading the way in innovative and cost-effective missions.
• Notable achievements include the Chandrayaan and Mangalyaan missions, which showcased India's capability in lunar and interplanetary exploration.
• The development of reusable rockets like RHUMI-1 further strengthens India’s position in the space technology sector.

Important Points

• Difference Between Hybrid and Conventional Rockets:
• Hybrid rockets use both solid and liquid components, while conventional rockets use either solid or liquid fuel exclusively.
• Hybrid rockets offer better safety and throttle control, making them suitable for reusable missions.
• Global Context:
• Countries like the USA, Russia, and China are leading in reusable rocket technology, and India is making significant strides to be competitive in this domain.
• Startups like Space Zone India complement ISRO’s efforts by focusing on innovation and private sector participation.

Q90. Answer: (a) 2012

The correct answer is 2012.

Key Points

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• The Expert Group under Dr. C. Rangarajan was constituted by the Planning Commission of India in 2012.

• The purpose of this expert group was to review and recommend a new methodology for the measurement of poverty in India.

• The group was formed in response to widespread criticism of the Tendulkar Committee methodology, which was used earlier for poverty estimation.

• Dr. C. Rangarajan, a noted economist and former Governor of the Reserve Bank of India (RBI), chaired the committee, ensuring credibility and expertise in its recommendations.

• In its report, the committee proposed a new methodology for measuring poverty based on consumption expenditure, nutritional needs, and other socio-economic factors.

Additional Information

• Planning Commission:

• The Planning Commission of India, established in 1950, was tasked with formulating India's five-year plans for economic development.

• It was replaced by the NITI Aayog in 2015 to better align with the needs of modern governance and policy implementation.

• Poverty Measurement in India:

• Earlier, the Alagh Committee (1979) and Tendulkar Committee (2009) provided methodologies for poverty estimation.

• The Tendulkar Committee methodology faced criticism for setting a very low poverty line, which many argued underestimated India's poverty levels.

• Rangarajan Committee Recommendations:

• The Rangarajan Committee proposed a higher poverty line compared to the Tendulkar method, considering a more realistic assessment of minimum consumption needs.

• It suggested distinct poverty lines for rural and urban areas, reflecting their differing cost structures.

• Significance of Poverty Estimation:

• Poverty estimation helps the government in identifying the target population for various welfare schemes and subsidies.

• It also aids in assessing the impact of economic policies on the most vulnerable sections of society.

Important Points

• Dr. C. Rangarajan:

• Dr. Rangarajan is a noted Indian economist and former Chairman of the Economic Advisory Council to the Prime Minister.

• He also served as the Governor of the Reserve Bank of India from 1992 to 1997.

• Criticism of Tendulkar Committee:

• The poverty line of Rs. 27.2 per capita per day for rural areas (and Rs. 33.3 for urban areas) was considered unrealistically low.

• It failed to account for essential non-food expenses like health and education.

• Post-Rangarajan Developments:

• The NITI Aayog is now responsible for poverty-related policies and measurements, with a focus on multidimensional poverty.

• India adopted the Global Multidimensional Poverty Index (MPI) to measure poverty more comprehensively.

Q91. Answer: (b) 1843

The correct answer is 1843.

Key Points

• The province of Sindh was annexed by the East India Company in 1843 during the tenure of Sir Charles Napier, a British Army officer and colonial administrator.

• The annexation occurred following the Battle of Miani on February 17, 1843, where Sir Charles Napier defeated the Talpur rulers of Sindh.

• The primary reason for annexing Sindh was its strategic location along the Indus River, which was vital for trade and military purposes.

• After the annexation, Sindh was made a part of the Bombay Presidency, and Charles Napier became its first Governor.

• The annexation marked a significant expansion of British influence in northwest India and laid the foundation for further territorial acquisitions.

Additional Information

• Battle of Miani:

• It was fought on February 17, 1843, between the British forces led by Sir Charles Napier and the Talpur rulers of Sindh.

• The British emerged victorious, which directly led to the annexation of Sindh.

• The battle is considered one of the major turning points in the British conquest of India.

• Sir Charles Napier:

• He was a British Army officer and colonial administrator who played a key role in the annexation of Sindh.

• Napier is often remembered for his controversial governance and military strategies in the region.

• He famously sent the one-word message "Peccavi" (Latin for "I have sinned") to Britain after the conquest of Sindh, referring to the play on words with "I have Sindh."

• Strategic Importance of Sindh:

• Sindh's location along the Indus River made it a key region for trade and military logistics.

• The British sought control over the Indus River to establish a trade route and strengthen their hold in northwest India.

• It also served as a buffer zone against potential invasions from the northwest.

• Impact of the Annexation:

• The annexation of Sindh marked the expansion of British rule in northwest India.

• It led to significant changes in the administration and governance of the region, with Sindh being incorporated into the Bombay Presidency.

• The local population faced cultural and economic changes due to British policies and governance.

Important Points

• Talpur Rulers:

• The Talpur dynasty ruled Sindh before its annexation by the British.

• They were known for their administrative and military capabilities but were unable to withstand British military advancements.

• Bombay Presidency:

• Sindh was integrated into the Bombay Presidency after annexation, which was one of the major administrative divisions of British India.

• This integration facilitated British control over the region and its resources.

• Economic Exploitation:

• The British exploited Sindh's resources, particularly its fertile lands and trade routes.

• The annexation also led to significant socio-economic changes in the region.

Q92. Answer: (c) 1993

The correct answer is 1993.

Key Points

• The regulations for underwriters were issued by the Securities and Exchange Board of India (SEBI) in the year 1993. This marked a significant step towards regulating the capital market in India.

• Underwriting is a critical function in the primary market, ensuring that companies issuing securities are able to raise the required capital even if the public subscription falls short.

• The SEBI (Underwriters) Regulations, 1993 were introduced to bring in transparency, accountability, and an organized structure to the underwriting process.

• These regulations mandated that all underwriters must be registered with SEBI and meet certain eligibility criteria, including net worth requirements and professional competence.

• The implementation of these regulations aimed to protect the interests of investors and ensure that the underwriting process is conducted in a fair and ethical manner.

Additional Information

• Role of SEBI:

• SEBI is the regulatory authority for the securities market in India, established in 1988 and given statutory powers in 1992.

• Its primary objective is to protect the interests of investors and to promote and regulate the securities market in India.

• Underwriters:

• An underwriter is a financial intermediary that assumes the risk of purchasing securities from the issuer and selling them to the public.

• They act as a bridge between the company issuing securities and potential investors, ensuring that the issue is fully subscribed.

• Key Provisions of SEBI (Underwriters) Regulations, 1993:

• Mandatory registration with SEBI for entities acting as underwriters.

• Minimum net worth requirements to ensure financial stability.

• Provisions for disclosure of underwriting obligations and potential conflicts of interest.

• Impact of Regulations:

• Improved transparency and accountability in the underwriting process.

• Increased confidence among investors in the securities market.

• Enhanced regulation of market intermediaries to prevent malpractices.

Important Points

• SEBI Act, 1992:

• The SEBI Act was enacted to provide statutory powers to SEBI, enabling it to regulate the securities market effectively.

• The Act empowers SEBI to register and regulate intermediaries, including underwriters, stockbrokers, and merchant bankers.

• Primary Market vs. Secondary Market:

• The primary market deals with the issuance of new securities, while the secondary market involves the trading of existing securities.

• Underwriters play a crucial role in the primary market by ensuring the success of initial public offerings (IPOs).

• Investor Protection:

• One of SEBI's key mandates is to safeguard the interests of investors through regulations and enforcement actions.

• The SEBI (Underwriters) Regulations, 1993 contribute to investor protection by ensuring that underwriting is conducted in a fair and transparent manner.

Q93. Answer: (c)

The correct answer is Both I and II.

Key Points

• Petroleum reserves in India are primarily concentrated in the sedimentary basins of Assam and the off-shore regions in the Arabian Sea, making these two regions significant contributors to India's crude oil production.

• The sedimentary basins of Assam have long been known for their petroleum deposits. The Dibrugarh and Tinsukia districts host major oilfields such as Digboi, Bongaigaon, and Moran. Hence, statement I is correct.

• The offshore region in the Arabian Sea includes the Bombay High, India's largest offshore oilfield. It is managed by the Oil and Natural Gas Corporation (ONGC) and contributes significantly to India’s crude oil output. Hence, statement II is correct.

• India has a total of 26 sedimentary basins, out of which 7 are currently producing oil. These basins are divided into onshore and offshore areas.

• The petroleum reserves in these regions play a vital role in fulfilling the energy needs of the nation, reducing dependency on imports.

Additional Information

• Petroleum Reserves in Assam:

• The Digboi oilfield, located in Assam, is the oldest oilfield in Asia and is still operational.

• Major oilfields in Assam include Duliajan, Moran, Lakwa, and Baghjan. These oilfields are managed by Oil India Limited (OIL).

• The crude oil extracted from Assam is refined at the Numaligarh Refinery, which is one of the most modern refineries in India.

• Assam’s oilfields have been crucial for India’s petroleum industry since the late 19th century.

• Offshore Reserves in the Arabian Sea:

• Bombay High, discovered in 1974, is India’s largest offshore oilfield and is located about 160 km off the Mumbai coast.

• Other important offshore fields include Neelam, Heera, and Bassein, which also contribute significantly to India's crude oil production.

• The Arabian Sea reserves are managed by ONGC, which employs advanced technologies for exploration and production.

• Offshore production accounts for more than 40% of India's total crude oil output.

• India’s Sedimentary Basins:

• India has 26 sedimentary basins, categorized into onshore and offshore regions.

• Some of the notable onshore basins include Assam-Arakan, Cambay, and Rajasthan, while offshore basins include the Krishna-Godavari Basin and Cauvery Basin.

• Exploration and production activities are carried out by organizations such as ONGC, Oil India Limited, and private sector companies.

• Importance of Petroleum Reserves:

• Petroleum reserves are vital for meeting India's energy demands, which are increasing due to industrialization and urbanization.

• India imports approximately 80% of its crude oil, and domestic reserves help reduce the import dependency.

• The petroleum sector significantly contributes to India's GDP and employment, especially in regions like Assam and Gujarat.

Important Points

• Bombay High:

• Discovered in 1974, it is located in the Arabian Sea.

• It contributes approximately 38% of India’s total crude oil production.

• ONGC uses advanced technologies like Enhanced Oil Recovery (EOR) to maximize output.

• Assam Oilfields:

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• Assam’s oilfields have been operational since the late 19th century.
• The oil produced is refined at Guwahati, Bongaigaon, and Numaligarh refineries.
• These oilfields are known for their high-quality crude oil.
• Krishna-Godavari Basin:
• Located in Andhra Pradesh, it is one of the richest offshore reserves.
• It has significant deposits of natural gas and crude oil.
• Production from this basin contributes to India’s energy security.

Q94. Answer: (a) second

The correct answer is second.

Key Points

• The Second Five-Year Plan of India marked the beginning of real planning in the sense of establishing a structured framework for economic development.
• The plan was introduced in the year 1956 and was primarily focused on industrialization and the development of heavy industries.
• The Second Plan was based on the Mahalanobis Model, created by Indian statistician Prasanta Chandra Mahalanobis, which emphasized the importance of capital goods in economic growth.
• This plan aimed to achieve a self-reliant economy by reducing dependence on imports and promoting domestic production.
• The focus shifted from agriculture to industries, which was a significant step in India's economic trajectory.

Additional Information

• Five-Year Plans in India:
• India adopted the planning model from the Soviet Union, with the First Five-Year Plan (1951-1956) focusing on agriculture and irrigation.
• The Second Five-Year Plan (1956-1961) emphasized industrialization and aimed at laying the foundation for a modern economy.
• Subsequent plans focused on diverse sectors such as poverty alleviation, energy generation, education, and rural development.
• Mahalanobis Model:
• The model developed by Prasanta Chandra Mahalanobis focused on the importance of heavy industries for long-term growth.
• It advocated allocating resources to industries that produce capital goods, which are essential for sustained economic development.
• Second Five-Year Plan Outcomes:
• Increased focus on steel production, with the establishment of plants like Bhilai, Rourkela, and Durgapur.
• Expansion of public sector enterprises and promotion of self-reliance in industrial production.
• Significant growth in infrastructure and development of transport systems.
• Shift from Agriculture to Industry:
• The Second Plan marked a shift from agricultural development to industrialization as the primary driver of economic growth.
• While agriculture remained important, the focus was on creating a balanced economy with strong industrial and agricultural bases.

Important Points

• Planning Commission:
• The Planning Commission of India was established in 1950 under the leadership of Pandit Jawaharlal Nehru to formulate and monitor Five-Year Plans.
• It aimed to assess resources, identify key sectors for development, and ensure balanced growth across the country.
• Key Industries Developed:
• Heavy industries such as steel, cement, and machine tools were prioritized during the Second Plan.
• These industries were considered crucial for laying the foundation of a self-reliant economy.
• Economic Philosophy:
• The Second Plan reflected the vision of Nehruvian socialism, which emphasized public sector growth and equal distribution of wealth.
• It was believed that state intervention in key industries would help reduce inequalities and promote inclusive growth.
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Q95. Answer: (c) Both I and II

The correct answer is Both I and II.

Key Points

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• Industrial Policy Statement, 1977: The policy was focused on promoting decentralization of industries to ensure equitable distribution of industrial growth across various regions of the country. This aimed to reduce regional disparities. Hence, statement I is correct.

• The policy gave priority to small-scale industries (SSIs) by enhancing their role in the economy. It encouraged the establishment of SSIs to generate employment and promote self-reliance. Hence, statement II is correct.

• The Industrial Policy Statement, 1977, aimed to encourage rural and cottage industries, ensuring the development of non-urban areas through industrialization. This was aligned with the goal of decentralization.

• The policy also emphasized reducing the concentration of wealth and industrial power by supporting smaller players in the industrial sector.

• Hence, the correct answer is Both I and II.

Additional Information

• Decentralization of Industries:

• Decentralization refers to the spread of industrial development across various regions instead of concentrating it in a few urban areas.

• The 1977 policy aimed to ensure that backward and rural regions received equal opportunities for industrial growth.

• Decentralization helps reduce economic disparities and improves the quality of life in underdeveloped regions.

• Small Scale Industries (SSIs):

• SSIs are defined as industries with relatively low investment in plant and machinery and a focus on localized production.

• The Industrial Policy Statement, 1977, emphasized providing financial support, tax incentives, and subsidies to SSIs.

• Examples of SSIs include handicrafts, textiles, food processing, and small-scale manufacturing units.

• SSIs play a crucial role in employment generation and supporting rural economies.

• Key Features of Industrial Policy Statement, 1977:

• Promotion of cottage and rural industries to integrate rural economies with industrialization.

• Emphasis on self-reliance and reducing dependency on foreign goods.

• Focus on reducing monopolies and ensuring equitable industrial development.

• Historical Context:

• The policy was introduced under the leadership of the Janata Party government to address socio-economic challenges.

• It was a response to the criticism of the previous industrial policies that favored large-scale industries and urban regions.

• The 1977 policy sought to align industrial growth with social welfare and equitable development.

Important Points

• Decentralization Benefits:

• Promotes regional balance in industrial growth.

• Reduces congestion in urban areas caused by industrial concentration.

• Empowers local economies by creating employment opportunities.

• Small Scale Industries Contribution:

• SSIs contribute significantly to India's GDP and export earnings.

• They play a vital role in skill development and entrepreneurship promotion.

• Government schemes such as PMEGP (Prime Minister's Employment Generation Programme) support SSIs.

Q96. Answer: (c) Both I and II

The correct answer is Both I and II.

Key Points

• Topography:

• The physical layout of land, such as mountains, plateaus, and plains, significantly influences the distribution of population.

• People generally prefer living in plains and river valleys due to their suitability for agriculture, transportation, and industrial development. Examples include the Indo-Gangetic Plains in India.

• Mountainous regions, such as the Himalayas, usually have sparse populations due to harsh climatic conditions, difficult terrain, and lack of economic opportunities.

• Hence, topography plays a crucial role in determining where people settle. Statement I is correct.

• Climate:

• Climate is a critical factor in population distribution because extreme climates (too hot or too cold) deter settlement.

• Regions with moderate and favorable climates, such as temperate regions, tend to have higher population densities. For instance, coastal areas in India and Europe are densely populated due to their favorable climate.

• In contrast, extreme climates, such as deserts (e.g., the Thar Desert) and polar regions, have sparse populations due to the challenges posed by their environmental conditions.

• Thus, climate is a significant determinant of population distribution. Statement II is correct.

• Combined Influence:

• Topography and climate often interact to shape population patterns. For instance, fertile plains with moderate climates (e.g., the Nile River Valley) are highly populated.

• In contrast, mountainous regions with harsh climates (e.g., the Andes or the Himalayas) are sparsely populated.

• As both factors collectively influence population distribution, the correct answer is Both I and II.

Additional Information

• Other Factors Affecting Population Distribution:

• Economic Factors: Regions with industrial hubs, trade centers, and economic opportunities (e.g., Mumbai or New York) attract higher populations.

• Social and Cultural Factors: Areas with rich cultural heritage or social amenities like education and healthcare services (e.g., Paris or Delhi) are more densely populated.

• Political Stability: Politically stable regions tend to have higher population densities compared to conflict-prone zones (e.g., Syria or Afghanistan).

• Natural Resources: Availability of resources like water, minerals, and fertile land supports higher population densities (e.g., the Ruhr region in Germany).

• Examples of Population Distribution:

• High Population Density: The Indo-Gangetic Plain (India) and the Nile River Valley (Egypt).

• Low Population Density: The Sahara Desert (Africa) and Siberia (Russia).

• Key Statistics:

• As per the 2023 UN Population Report, around 56% of the global population lives in urban areas, primarily due to economic opportunities and better living conditions.

• The world's most populated regions include South Asia (e.g., India and Bangladesh) and East Asia (e.g., China and Japan).

• Implications of Population Distribution:

• Regions with high population densities often face challenges such as resource depletion, environmental degradation, and urban overcrowding.

• Areas with sparse populations might struggle with underdevelopment, lack of infrastructure, and economic stagnation.

Important Points

• World's Least Populated Areas: Antarctica, Arctic regions, and parts of the Sahara Desert.

• World's Most Populated Cities: Tokyo (Japan), Delhi (India), Shanghai (China), and São Paulo (Brazil).

• Government Initiatives: Many governments promote balanced regional development to address the challenges of uneven population distribution. For example, India's Smart Cities Mission aims to develop urban centers while addressing regional disparities.

Q97. Answer: (d) Better job opportunities

The correct answer is Better job opportunities.

Key Points

• Push factors refer to conditions that drive people to leave their home regions. These factors are typically negative and forceful, such as unemployment, poor living conditions, or political turmoil.

• Unemployment: Lack of job opportunities in a region can lead individuals to migrate to areas with better employment prospects. This is a push factor.

• Poor living conditions: Issues like lack of access to healthcare, education, or basic amenities can motivate individuals to leave their current location. This is considered a push factor.

• Political turmoil: Instability caused by conflict, oppression, or lack of personal safety can drive people to migrate. This is a push factor.

• Better job opportunities: This is a pull factor, as it attracts individuals to migrate to a specific region offering better economic prospects and work conditions. It is NOT a push factor.

Additional Information

• Push and Pull Factors:

• Push factors are negative conditions in the origin region that compel individuals to migrate, such as poverty, natural disasters, or persecution.

• Pull factors are positive conditions in the destination region that attract individuals, such as better economic opportunities, safety, or access to resources.

• Examples of Push Factors:
• Natural disasters: Events like floods, earthquakes, or droughts can force people to leave their homes.
• Conflict: Political or social unrest can drive individuals to migrate in search of safety.
• Poverty: Lack of financial resources or economic opportunities is a major reason for migration.
• Examples of Pull Factors:
• Economic opportunities: Availability of jobs and better wages can attract migrants.
• Quality of life: Access to healthcare, education, and infrastructure in developed regions can serve as pull factors.
• Safety: Political stability and low crime rates in a destination region can attract migrants.
• Global Migration Trends:
• According to the World Migration Report 2022 by the International Organization for Migration (IOM), around 281 million people were international migrants in 2020.
• The report identifies economic opportunities and climate change as significant drivers of migration globally.

Important Points

• Economic migration:
• This type of migration is often driven by the promise of better job opportunities and higher wages.
• Countries with robust economies, like the United States, Canada, and Australia, often attract economic migrants.
• Refugee migration:
• Refugees often migrate due to push factors like political persecution, war, or natural disasters.
• The United Nations High Commissioner for Refugees (UNHCR) reported that 89.3 million people were forcibly displaced worldwide as of 2021.

Q98. Answer: (a) Transpiration pull

The correct answer is Transpiration pull.

Key Points

• Transpiration pull is the major driving force for the movement of water through the xylem during the day.
• It occurs due to the evaporation of water from the surface of leaves, creating a negative pressure or suction force in the xylem vessels.
• This negative pressure helps in pulling water upward from the roots to the leaves, overcoming gravity.
• The cohesive and adhesive properties of water molecules play a crucial role in maintaining the continuous column of water in the xylem.
• Transpiration pull is most effective during the day due to higher rates of transpiration under sunlight and warmer temperatures.

Additional Information

• Root Pressure:
• Root pressure is a phenomenon where pressure is created in the roots due to osmotic absorption of water.
• It plays a role in water movement during the night or when transpiration is low, but it is not the main driving force during the day.
• Root pressure is responsible for guttation, which is the exudation of water droplets from leaf edges.
• Active Transport:
• Active transport involves the movement of ions and minerals across cell membranes using energy (ATP).
• It helps in nutrient absorption from the soil but does not directly contribute to water movement in the xylem.
• Osmosis:
• Osmosis is the passive movement of water molecules across a semi-permeable membrane from a region of lower solute concentration to higher solute concentration.
• It aids in initial water uptake by root cells but is not the primary mechanism for upward water movement in the xylem.
• Cohesion-Tension Theory:
• This theory explains the movement of water in plants through a combination of transpiration pull, cohesion of water molecules, and adhesion to xylem walls.
• The cohesion-tension mechanism is vital for maintaining the integrity of water columns in the xylem vessels.

Important Points

• Transpiration:
• Transpiration is the process of water vapor loss from aerial parts of plants, primarily through stomata.
• It helps in cooling the plant and facilitates nutrient transport along with water movement.
• Approximately 90-95% of absorbed water is lost through transpiration.
• Xylem Structure:

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• Xylem vessels and tracheids are specialized for water conduction in plants.

• The lignified walls of xylem prevent collapse under negative pressure generated by transpiration pull.

• Environmental Factors:

• High temperature, low humidity, and wind speed increase the rate of transpiration.

• Transpiration is lower during cloudy or rainy weather due to reduced evaporation rates.

Q99. Answer: (d) Regulates growth and development of the body

The correct answer is Regulates growth and development of the body.

Key Points

• Growth hormone (GH), also known as somatotropin, is a peptide hormone produced by the anterior pituitary gland. Its primary function is to regulate growth and development in humans, especially during childhood and adolescence.

• GH stimulates the liver to produce insulin-like growth factor 1 (IGF-1), which promotes the growth of bones, muscles, and tissues by enhancing cell division and protein synthesis.

• Bone growth: Growth hormone plays a critical role in the elongation of long bones during the developmental phase, contributing to increased height. It regulates the activity of growth plates in bones.

• Muscle development: GH enhances the synthesis of proteins, leading to muscle growth and repair. It also supports the metabolism of fats to provide energy for muscle development.

• Cell regeneration: Growth hormone facilitates tissue repair and cell regeneration, ensuring the proper functioning of vital organs and systems in the body.

Additional Information

• Production and regulation of growth hormone:

• GH is secreted by the anterior pituitary gland, located at the base of the brain. The hypothalamus regulates its production using two hormones: growth hormone-releasing hormone (GHRH) and somatostatin.

• Its secretion is pulsatile, with peak levels occurring during sleep, particularly in the early hours of the night.

• Factors such as exercise, stress, sleep, and nutrition influence GH secretion.

• Deficiency of growth hormone:

• GH deficiency in children can lead to dwarfism, characterized by short stature and delayed physical growth.

• In adults, GH deficiency may result in reduced muscle mass, increased fat deposition, and low energy levels.

• Treatment involves GH replacement therapy, using synthetic growth hormone.

• Excess of growth hormone:

• Excess GH during childhood can cause gigantism, leading to abnormally tall stature due to excessive bone growth.

• In adults, excess GH results in acromegaly, a condition marked by abnormal growth of bones in the face, hands, and feet.

• Both conditions require medical intervention, such as surgery or medication, to control GH levels.

• Other functions of growth hormone:

• GH indirectly supports metabolism by promoting the breakdown of fats (lipolysis) and regulating carbohydrate metabolism to maintain energy balance.

• It helps in maintaining bone density and supports the immune system by facilitating cell growth and repair.

• Applications in medical science:

• GH is used in treating growth hormone deficiency and certain conditions like Turner syndrome and chronic kidney disease in children.

• Recombinant human growth hormone (rhGH) is widely utilized in clinical therapies.

Important Points

• Growth hormone disorders:

• Gigantism and acromegaly result from excessive GH secretion due to pituitary tumors.

• Panhypopituitarism, a condition of reduced pituitary function, can lead to GH deficiency.

• Impact of aging:

• GH levels naturally decline with age, contributing to reduced muscle mass, increased fat deposition, and diminished physical performance.

• Some studies explore the use of GH in managing age-related decline, but its long-term effects remain controversial.

• Ethical concerns:

• Using GH for non-medical purposes, such as enhancing athletic performance, raises ethical and health concerns.

• GH misuse can lead to severe health complications, including diabetes and cardiovascular issues.

Q100. Answer: (c) Kalashoka

The correct answer is Kalashoka.

Key Points

• The Second Buddhist Council was held during the reign of Kalashoka around 383 BCE, approximately 100 years after the Buddha's Mahaparinirvana.

• The council took place at Vaishali, a prominent city during ancient times and a key Buddhist center.

• The primary purpose of this council was to address disputes among the Buddhist Sangha regarding Vinaya rules (disciplinary codes).

• The conflicts arose due to certain monks from Vaishali proposing ten controversial practices, including accepting gold and silver, which were against the original teachings of the Buddha.

• The council ultimately decided in favor of the orthodox views, rejecting the proposed relaxation of monastic rules, and emphasized adherence to the original Vinaya.

Additional Information

• Kalashoka:

• Kalashoka was a ruler of the Shishunaga dynasty, which succeeded the Haryanka dynasty in Magadha.

• He was known for his support and patronage of Buddhism and played a significant role in convening the Second Buddhist Council.

• Kalashoka shifted the Magadhan capital from Rajagriha to Pataliputra, which became an important administrative and cultural center.

• Significance of the Second Buddhist Council:

• The council marked the first major schism in Buddhism, leading to the formation of two groups: the Theravada (Sthaviravada) and the Mahasanghikas.

• The Theravada group adhered strictly to the original teachings and rules, while the Mahasanghikas advocated for certain changes to accommodate evolving social contexts.

• This division laid the foundation for later developments in Buddhist philosophy and practices.

• First Buddhist Council:

• Held at Rajagriha (modern Rajgir) under the patronage of King Ajatashatru, shortly after the Buddha's death.

• The council aimed to compile the Buddha's teachings, resulting in the formation of the Sutta Pitaka and Vinaya Pitaka.

• Subsequent Buddhist Councils:

• The Third Buddhist Council was held under the patronage of Emperor Ashoka around 250 BCE at Pataliputra, focusing on resolving doctrinal disputes and spreading Buddhism beyond India.

• The Fourth Buddhist Council was convened in Kashmir during the reign of Kanishka (1st century CE) and was instrumental in shaping the Mahayana tradition.

• Vinaya Pitaka:

• The Vinaya Pitaka contains rules and regulations for monastic life and is a key component of the Buddhist canon.

• Disputes over interpretations of these rules were the primary reason for convening the Second Buddhist Council.

Important Points

• Ajatashatru:

• King of Magadha during the time of the First Buddhist Council.

• Played a crucial role in the early consolidation of Buddhism by supporting the compilation of the Buddha's teachings.

• Bimbisara:

• Predecessor of Ajatashatru and one of the earliest patrons of the Buddha.

• His reign marked the beginning of significant royal support for Buddhism.

• Mahapadma Nanda:

• Founder of the Nanda dynasty, which succeeded the Shishunaga dynasty.

• Did not have any direct association with the Buddhist councils.

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