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**DO NOT OPEN THE TEST BOOKLET UNTIL YOU ARE TOLD TO DO SO**

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**HYDERALI SHIHAB THANGAL ACADEMY FOR CIVIL SERVICES**  
**Perinthalmanna, Malappuram, Kerala**

**TEST BOOKLET**  
**PAPER - I**

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**Time Allowed: Two Hours**

**Maximum Marks: 200**

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**INSTRUCTIONS**

1. IMMEDIATELY AFTER THE COMMENCEMENT OF THE EXAMINATION, YOU SHOULD CHECK THAT THIS BOOKLET DOES NOT HAVE ANY UNPRINTED OR TURNED OR MISSING PAGES OR ITEMS, ETC. IF SO, GET IT REPLACED BY A COMPLETE TEST BOOKLET.
2. You have to enter your Roll Number on the Test Booklet in the Box provided alongside. **Do NOT** write anything else on the Test Booklet.
3. This Test Booklet contains 100 items (Questions). Each item is printed in English. Each item comprises four responses (answers). You will select the response you want to mark on the Answer Sheet. If you feel that there is more than one correct response you consider the best. In any case, choose **ONLY ONE** response for each item.
4. You have to mark all your responses **ONLY** on the separate Answer Sheet provided. See the directions in the answers sheet.
5. All items carry equal marks. Attempt all items. **For every incorrect response, 1/3rd of the allotted marks will be deducted.**
6. Before you proceed to mark in the Answer sheet the response to various items in the Test booklet, you have to fill in some particulars in the answer sheets as per the instruction sent to you with your Admission Certificate.
7. After you have completed filling in all responses on the answer sheet and the examination has concluded, you should hand over to Invigilator only the answer sheet. You are permitted to take away with you the Test Booklet.
8. Sheets for rough work are appended in the test booklet at the end.

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1. The often used term "fourth estate" of a democracy refers to the

- (a) Intergovernmental organisations
- (b) Political parties.
- (c) Local Bodies
- (d) Press and Media

2. The value of secularism can be found in which of the following parts of the constitution?

- 1. Preamble
- 2. Directive Principles of State Policy
- 3. Fundamental Rights

Select the correct answer using the codes below.

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

3. The parliamentary form of government emphasises on the -

- (a) Separation of powers between the legislature and executive.
- (b) System of Universal Adult Franchise.
- (c) Interdependence between the legislative and executive organs.
- (d) Democratic election system administered by an independent body.

4. Which of the following is a constitutional body?

- (a) Lokpal
- (b) Central Vigilance Commission
- (c) National Commission for Backward Classes
- (d) NITI Aayog

5. With reference to Fundamental Rights as enshrined in the Indian Constitution, consider the following statements:

- 1. Fundamental Rights are included in Part III of the Constitution.
- 2. Fundamental Rights safeguard individual liberty and restrict liberty of the state.
- 3. The Parliament cannot amend Fundamental Rights.

Which of the statements given above is/are correct?

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

6. Consider the following statements about a Constitutional amendment bill.

- 1. Each House of Parliament must pass the bill separately.
- 2. The bill must be introduced first in Lok Sabha.

Which of the above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) None of these

7. Which of the following is a federal feature of the government?

- (a) Division of powers between various levels of Govt.
- (b) All India Services
- (c) Integrated Judiciary
- (d) Single Citizenship

8. Protection against forced or bonded labour is a

- (a) Legal right
- (b) Constitutional Right
- (c) Fundamental Right
- (d) Right given by executive order

9. Which of the following is **NOT** a Fundamental Duty as enshrined in the Constitution of India?

- (a) To develop scientific temper
- (b) To pay taxes
- (c) To respect the ideals of the Constitution
- (d) To develop spirit of enquiry

10. Which one of the following is **NOT** a function of political parties?

- (a) Formation of public opinion
- (b) Formation of government and alternate government
- (c) Political education to public
- (d) To control the judiciary

11. Which of the following is **NOT** a scheduled language under the constitution of India?

- (a) English
- (b) Malayalam
- (c) Sanskrit
- (d) Nepali

12. Which of the following rivers flow into the Bay of Bengal?

- 1. Mahanadi
- 2. Narmada
- 3. Krishna
- 4. Cauvery
- (a) 1, 2 and 3 only
- (b) 2, 3 and 4 only
- (c) 1, 3 and 4 only
- (d) All of the above

13. With regard to salinity of oceans, consider the following statements:

- 1. Salinity depends on the wind speed.
- 2. Among all the salts, sodium chloride is found in maximum proportion.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**14.** Hot deserts of the world, mainly located on western margins of continents, are formed due to which of the following factors?

1. Off-shore trade winds.
2. Presence of adjacent cold currents washing the shore.

Select the correct answer using the codes given below.

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**15.** With reference to tides, consider the following statements:

1. Spring tides are the high tides formed when the sun and moon are at right angles.
2. Spring tides occur only during the new moon.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**16.** Consider the following statements:

1. Solar eclipse occurs during a new moon.
2. Lunar eclipse occurs during a full moon.
3. During a total solar eclipse, the entire sun is invisible from all parts of the earth.

Which of the statements given above is/are correct?

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

**17.** The mixing of warm and cold currents favour the growth of planktons. Why?

- (a) It moderates sea surface water temperatures.
- (b) It brings nutrient rich deep water to the surface.
- (c) It increases the amount of sunlight available to planktons.
- (d) It raises sea water levels facilitating their growth.

**18.** Which of the following crops are grown in Kharif seasons in India?

1. Rice
2. Maize
3. Wheat
4. Mustard

Select the correct answer using the code given below

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

**19.** If you travel along the Tropic of Cancer ( $23.5^{\circ}\text{N}$ ) from west to east in India, Which of the following states will you **NOT** cross?

- (a) Gujarat
- (b) Madhya Pradesh
- (c) West Bengal
- (d) Maharashtra

**20.** These regions are hot and receive heavy rainfall throughout the year. As there is no particular dry season, the trees do not shed their leaves altogether. This description matches:

- (a) Temperate Deciduous forests
- (b) Tropical Evergreen Forests
- (c) Mediterranean Vegetation
- (d) Monsoon forests

**21.** With regard to earth's crust, consider the following statements:

- 1. Continental crust is denser than oceanic crust.
- 2. Continental crust is basaltic in nature.
- 3. Oceanic crust subducts under the continental crust during the collision of plates.

Which of the statements given above is/are correct?

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

**22.** Which of the following are warm currents?

- 1. Kuroshio current
- 2. Benguela current
- 3. Brazilian current
- 4. Labrador current

Select the correct answer using the code given below:

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

**23.** Consider the following statements with reference to Reserve Bank of India(RBI)

- 1. The Headquarters of RBI is located at Nasik
- 2. RBI is headed by Minister of finance

Select the correct answer using the code given below.

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**24.** Consider the following statements with reference to Securities and Exchange Board of India:

- 1. Presently, it is functioning as a statutory body in India.
- 2. The Chairman of SEBI is nominated by the Union Government.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**25.** Which of the following statements is correct regarding the term Green GDP?

- (a) It is the amount of investment made in sustainable activities in an economy.
- (b) It is the value of goods and services only created by climate friendly activities.
- (c) It is the value of goods and services calculated after accounting for monetary loss due to environmental damage.
- (d) It is the GDP value created by the forest resources of a nation.

**26.** Which of the following may indicate that an economy is facing deflation?

- 1. Rise in general price of goods
- 2. Fall in the money supply
- 3. Fall in the aggregate demand

Select the correct answer using the code given below:

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

**27.** The concept of 'Invisible hand' in relation to an economy entails which of the following?

- (a) An unobservable market force that helps the demand and supply of goods to reach equilibrium automatically.
- (b) Unregistered firms in a market which destabilise the market equilibrium by their distortive price policies.
- (c) Invisible role of Government in controlling the production of goods to maintain the market equilibrium.
- (d) Distortions in the demand-supply curve in a market due to hoarding and black-marketing of goods.

**28.** Which one of the following statements is most closely related to Amartya Sen's idea of development?

- (a) It emphasises on provisioning of basic needs for all.
- (b) It links human development to income levels in the society.
- (c) It sees human beings as beneficiaries of all development activities.
- (d) It emphasises expanding freedom to improve human development.

**29.** Which of the following is not a direct tax?

- (a) Angel tax
- (b) Personal Income tax
- (c) Dividend distribution tax
- (d) Customs duty

**30.** Which of the following fields are the terms "A2+FL" and "C2" related to?

- (a) Banking sector liquidity norms
- (b) Gas Pricing Scheme
- (c) Indigenous fighter aircraft models
- (d) Minimum Support Price

**31.** The largest manufacturer and exporter of toys in the world is

- (a) USA
- (b) Netherlands
- (c) China
- (d) Taiwan

**32.** Consider the following statements

1. India is the largest producer of coal in the world
2. Jharkhand has the largest proven coal reserves in India.

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**33.** Which organisation publishes the 'Global gender gap index'?

- (a) United Nations Development Programme
- (b) World Bank
- (c) World Economic Forum
- (d) UN-WOMEN

**34.** The Wholesale Price Index (WPI) is released by:

- (a) Labour Bureau, Ministry of Labour
- (b) National Statistical Organization, Ministry of Statistics and Programme Implementation
- (c) Office of the Economic Adviser, Department for promotion of Industries & Internal trade
- (d) Office of the Governor, Reserve Bank of India

**35.** Consider the following statements:

1. The Net Domestic product can be lesser than or equal to Gross Domestic Product for the same year.
2. The Gross National Product of an economy is always lesser than its Gross Domestic Product for the same year.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**36.** The 'SMILE 75' initiative is related to which of the following?

- (a) Making public spaces more disabled friendly.
- (b) Helping street vendors with concessional loans.
- (c) Rehabilitation of people engaged in begging.
- (d) Improving socio-economic indicators of dalit community.

**37.**The concepts of "proof of work" and "proof of stake" are related to which of the following?

- (a) Business ownership
- (b) Patent and Intellectual property laws
- (c) Cryptocurrency
- (d) Gig economy

**38.**Consider the following technological innovations:

- 1. A self-driving car making decisions about when to brake, accelerate, and change lanes.
- 2. A pacemaker automatically adjusts the pace of the heart to bring it back to the desired rate.
- 3. A drone using a combination of GPS, cameras and lidar to navigate.

Which of the above technological innovations are the correct applications of 'Cyber-Physical systems'?

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

**39.**Drones have been used in which of the following fields?

- 1. Parcel delivery
- 2. Wildlife monitoring
- 3. Land surveying
- 4. Crop health monitoring
- 5. Mineral Scouting

Select the correct answer using the code given below.

- (a) 1,2 and 3 only
- (b) 2,3 and 4 only
- (c) 1,3,4 and 5 only
- (d) All of these

**40.**Which of the following diseases are caused by bacteria?

- 1. Cholera
- 2. Chicken pox
- 3. Meningitis
- 4. Ebola
- 5. SARS

- (a) 1 and 3 only
- (b) 1,2 and 3 only
- (c) 1,3 and 4 only
- (d) 1 and 5 only

**41.**In the context of evolution, which of the following best reflects the meaning of Adaptive Radiation?

- (a) A situation where species that are not closely related have many similar traits
- (b) A situation where similar traits are shared by many species and also by their respective ancestors.
- (c) A process where a single species diversifies into a number of different species.
- (d) A process where species evolves back to supposedly more primitive forms over time

**42.** Which of the following statements correctly describes the differences between Deoxyribonucleic acid (DNA) and ribonucleic acid (RNA)?

1. The structure of a DNA is double stranded whereas the structure of RNA is single stranded.
2. As compared to RNA, DNA is more reactive and structurally less stable.
3. Unlike DNA, RNA can produce its own protein.
4. Unlike DNA, RNA can be used for manufacturing vaccines.

Select the correct answer using the code given below:

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

**43.** Consider the following statements:

1. Light is affected by gravity.
2. The Universe is constantly expanding.
3. Matter warps its surrounding space-time.

Which of the above is/are the prediction/predictions of Albert Einstein's General Theory of Relativity, often discussed in the media?

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

**44.** With respect to the Friction, consider the following statements:

1. The force of friction allows us to accelerate forward when we run on the ground.
2. Friction between pen and paper enables us to write on the paper.
3. The force of friction can be reduced in machines by using ball bearings.

Which of the statements given above are correct?

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

**45.** Which of the following functions can be performed by Chat GPT?

1. It can write meaningful stories
  2. It can solve complex mathematical problems
  3. It can be used in coding
  4. It can provide real time weather updates
- (a) 1, 2 and 4 only
  - (b) 1, 2 and 3 only
  - (c) 1 and 2 only
  - (d) All of these

**46.** Terms such as 'SQL injection', 'zero day exploit', 'DNS tunnelling' seen in news are related to?

- (a) Techniques of chromosomal correction
- (b) Strategies deployed by defence force
- (c) methods used for effective drug delivery
- (d) Various types of cyber attacks

**47.**The headquarters of ISRO is located at ?

- (a) Bangalore
- (b) Chennai
- (c) Trivandrum
- (d) Visakhapatnam

**48.**“It is the structural and functional unit of the biosphere. It is defined as the sum total of all biotic factors and abiotic factors in an area and the various interactions amongst them.”

Which term is being defined in the lines above?

- (a) Environment
- (b) Biome
- (c) Community
- (d) Ecosystem

**49.**Biodiversity forms the basis for human existence in the following ways:

- 1. Soil formation
- 2. Prevention of soil erosion
- 3. Recycling of waste
- 4. Pollination of crops

Select the correct answer using the codes given below:

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

**50.**Environmental Impact Assessment (EIA) is a tool used to identify the environmental, social and economic impacts of a project prior to decision-making. It is promulgated under which of the following Act?

- (a) Wildlife (Protection) Act, 1972
- (b) Environment Protection Act 1986
- (c) Forests Conservation Act, 1980
- (d) Indian Forest Act, 1927

**51.**'Blue Mormon','Tamil yeoman' 'Buddha mayoori' recently seen news are

- (a) Birds
- (b) Butterfly
- (c) Fishes
- (d) Ornamental flowers

**52.**Which of the following are considered air pollutants under the Air Quality Index?

- 1. Ammonia
- 2. Carbon Dioxide
- 3. Benzene
- 4. Nickel
- 5. Sulphur Dioxide

Select the correct code from the given below options

- (a) 1 and 2 only
- (b) 2,3 and 5 only
- (c) 1 and 5 only
- (d) All of these

**53.**Which one of the following best describes the term “greenwashing:”?

- (a) Conveying a false impression that a company's products are eco-friendly and environmentally sound
- (b) Non-Inclusion of ecological/ environmental costs in the Annual Financial Statements of a country
- (c) Ignoring the disastrous ecological consequences while undertaking infrastructure development
- (d) Making mandatory provisions for environmental costs in a government project/programme

**54.** Which of the following is/are the possible consequence/s of heavy sand mining in river beds?

1. Decreased salinity in the river
2. Pollution of groundwater
3. Lowering of the water table

Select the correct answer using the code given below:

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

**55.** Which of the following is **NOT** a commitment under India's panchamrit at UNFCCC

- (a) By 2030, India will reduce its carbon emission by one billion tons.
- (b) By 2030, India will meet 50% of its total energy requirement with renewable energy.
- (c) By 2030, India will increase its non-fossil energy capacity to 500 gigawatts.
- (d) By the year 2030, India will achieve the target of Net-Zero.

**56.** Which of the following best describes the term "Ocean acidification"?

- (a) Decreased concentration of hydrogen ions in the Ocean due to high rate of evaporation.
- (b) Decrease in the pH level of the ocean due to the increased concentration of sulphur dioxide in the Ocean.
- (c) Decrease in the pH level of the ocean due to the increased concentration of Carbon Dioxide in the Ocean.
- (d) Increased concentration of carbonate ions in the Ocean due to the death of calcifying organisms like corals in the Ocean.

**57.** Which one of the following is associated with the issue of control and phasing out of the use of ozone depleting substances?

- (a) Bretton Woods Conference
- (b) Montreal Protocol
- (c) Kyoto Protocol
- (d) Nagoya Protocol

**58.** Sangai or the Brow-Antlered Deer is known for their uniquely distinct antlers. The species has adapted itself to a unique habitat of the floating meadows. Which of the following places in India is the natural habitat for this species?

- (a) Jhilmil Jheel
- (b) Lakes of Ranthambhore
- (c) Loktak Lake
- (d) Sambhar Lake

**59.** Which of the following organisms perform waggle dance for others of their kin to indicate the direction and the distance to a source of their food?

- (a) Butterflies
- (b) Dragonflies
- (c) Honey Bees
- (d) Wasps

**60.** Which of the following is **NOT** an Indus Valley Civilization site?

- (a) Lothal
- (b) Dholavira
- (c) Muziris
- (d) Rakhigarhi

**61.** Which of the following can be the correct reasons for the Gupta Period being known as the Golden age of India?

1. Many great epics like Ramayana and Mahabharata were completed during this period.
2. The art of mural painting flourished during this period.
3. Increased production of Secular literature during this period.
4. The structural temples were built in Northern India for the first time during this period

Select the correct answer using the code given below:

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

**62.** Which of the following states is **NOT** correctly matched with its capital?

- (a) Satavahana - Paithan
- (b) Pallava - Kanchi
- (c) Rashtrakuta - Manyakheta
- (d) Pandyas - Magadha

**63.** Ibadat Khana at Fatehpur Sikri was used by Akbar for what purpose?

- (a) To have leisure time with his royal family members.
- (b) To discuss religious matters with various religious scholars of different religions.
- (c) To pursue his literary activities.
- (d) None of the above

**64.** With regard to temples of various dynasties of South India, identify the correct combination:

1. Hazara Rama Temple - Vijayanagara
2. Virupaksha Temple - Pandyas
3. Brihadeshwara Temple - Cholas

Select the correct answer using the code given below:

- (a) 1 only
- (b) 2 and 3 only
- (c) 1 and 3 only
- (d) All are correctly matched

**65.** Which of the following teachings/ concepts can be attributed to Gautam Buddha?

1. Four noble truths
2. Eightfold path (Ashtangika marga)
3. Middle Path

Select the correct answer using the code given below:

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

**66.** Which one of the following does **NOT** belong to tri-ratnas of Jainism?

- (a) Right faith
- (b) Right action
- (c) Right knowledge
- (d) Meditation

**67.** Consider the following statements about the script of Indus Valley civilisation:

1. Their script was pictographic.
2. It has been deciphered and provides great information about that era.

Which of the statements given above is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**68.**The Carnatic Wars (1740-1763) were fought between which of the following European powers?

- (a) Dutch and Portuguese
- (b) English and French
- (c) French and Dutch
- (d) English and Dutch

**69.**Consider the following description:

'In 1822, British introduced a system where settlement was to be made with the village community or with a taluqdar where available; and in addition to the rights of the proprietors, the rent to be paid by the resident cultivating peasants was also to be ascertained and recorded.'

Which of the following land revenue systems is correctly described in the above passage?

- (a) Ryotwari system
- (b) Zamindari System
- (c) Mahalwari System
- (d) None of the above

**70.**With reference to Indian modern history, consider the following events:

1. Vaikom satyagraha
2. Quit India movement
3. Gandhi-Irwin Pact
4. Chauri chaura incident

Arrange the above events in their correct chronological order:

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

**71.**Who among the following has never been president of Indian National Congress?

- (a) Mahatma Gandhi
- (b) Jawahar Lal Nehru
- (c) Sardar Vallabhai Patel
- (d) B R Ambedkar

**72.**In which of the following act, separate electorate for muslims were introduced for first time

- (a) India Councils Act 1861
- (b) India Councils Act 1909
- (c) Government of India Act 1919
- (d) Government of India Act 1935

**73.**'Wood's dispatch' seen in the context of modern India related to

- (a) Civil service reforms
- (b) Famine Commission
- (c) Education Reforms
- (d) Environmental Conservation

**74.**Which of the following statements is/are correct with respect to Mahatma Gandhi?

1. Champaran Satyagraha was the first satyagraha of Gandhi in India after his return from South Africa
  2. He has been president of Indian National Congress for 2 times.
  3. He has never participated in any of the three round table conferences.
- (a) 1 only
  - (b) 2 and 3 only
  - (c) 1 and 3 only
  - (d) 1,2 and 3

**75.** Consider the following pairs and identify the correctly matched organisations and their founders?

1. Brahmosamaj - Rajaram Mohon Roy
  2. Satyashodak Samaj - MG Ranade
  3. Theosophical Society - Swami Vivekananda
  4. Aryasamaj- Dayanand Saraswati
- (a) 1 and 4 only  
(b) 1,3 and 4 only  
(c) 2,3 and 4 only  
(d) 1,2,3 and 4

**76.** Some important freedom fighters and their honorifics are given below. Identify the wrong pair

- (a) C R Das - Deshbandhu  
(b) Punjab lion - Lala Lajpat Rai  
(c) Deen bandhu - Subhash Chandra Bose  
(d) Lok nayak - Jayaprakash Narayan

**77.** Which among the following is **NOT** a member of QUAD grouping?

- (a) USA  
(b) UK  
(c) Australia  
(d) Japan

**78.** The Nagorno-Karabakh region is a disputed area in which of the following conflicts?

- (a) Russia-Ukraine conflict  
(b) Sudan Army-RSF conflict  
(c) Armenia-Azerbaijan conflict  
(d) Saudi led coalition vs Houthi rebels in Yemen

**79.** In which of the following groupings, India is a member?

1. Shanghai Cooperation Organization(SCO)
  2. BRICS
  3. ASEAN
  4. Organisation for Islamic Cooperation(OIC)
  5. BIMSTEC
- (a) 1,2 and 3 only  
(b) 1,2 and 5 only  
(c) 2,4 and 5 only  
(d) 1,2 and 4 only

**80.** Consider the following pairs:

Towns sometimes mentioned in news	Country
1. Crimea	Belarus
2. West bank	Syria
3. Catalonia	Spain
4. Wuhan	Russia

How Many pairs is /are correctly matched?

- (a) 1 pair only  
(b) 2 pair only  
(c) 3 pair only  
(d) None

**81.** If goods are purchased for Rs. 240 and one-third of them sold at a loss of 7%, then at what profit percentage should the rest be sold to obtain an overall profit percentage of 5% ?

- (a) 10%  
(b) 12%  
(c) 14%  
(d) 11%

**82.** A tyre has two punctures. The first puncture alone would have made the tyre flat in 10 minutes and the second alone would have done it in 8 minutes. If air leaks out at a constant rate, how long does it take both punctures together to make it flat?

- (a)  $3\frac{1}{2}$  minutes
- (b)  $7\frac{1}{2}$  minutes
- (c)  $18\frac{1}{5}$  minutes
- (d)  $40\frac{1}{9}$  minutes

**83.** What is the sum of 51 consecutive even numbers if the middle term is 212

- (a) 10812
- (b) 10600
- (c) 10612
- (d) None of those

**84.** If CAT is WCD. PEN is QGQ, then TIX is

- (a) KAU
- (b) AKU
- (c) AUK
- (d) UKA

**85.** If Thursday falls on 20 September 1984, what day will it be on 20 September 1992 ?

- (a) Sunday
- (b) Tuesday
- (c) Monday
- (d) Wednesday

**86.** If the reflection in a mirror of a 12 hour clock shows 1:45, what will be the original time?

- (a) 9:10
- (b) 10:15
- (c) 10:45
- (d) 9:45

**87.** If a car moves along a straight line from A to B with a speed of 20 km/h and return back B to A with a speed of 60 km/h. Then the average speed is

- (a) 34 km/h
- (b) 48 km/h
- (c) 40 km/h
- (d) 30 km/h

**88.** Three boxes A, B and C contain balls in the ratio 5:2:3. Then, 2 balls were taken from B and put into C. The new ratio is 3:1:2. Then what is the total number of balls?

- (a) 90
- (b) 60
- (c) 120
- (d) None of these

**89.** Let 40% of x be y and let x + y be 70% of z. Then y is \_\_\_\_\_% of z

- (a) 28%
- (b) 24%
- (c) 20%
- (d) 18%

**90.** In a textile shop, a saree was sold at 20% discount. If the shop owner gets 20% profit and the cost price of the saree is Rs.500, what is the market price?

- (a) Rs. 600
- (b) Rs. 700
- (c) Rs. 750
- (d) Rs. 720

**91.** There are five hobby clubs in a college viz, photography, yachting, chess, electronics and gardening. The gardening group meets every second day, the electronics group meets every third day, the chess group meets every fourth day, the yachting group meets every fifth day and the photography group meets every sixth day. How many times do all the five groups meet on the same day within 180 days?

- (a) 3
- (b) 5
- (c) 10
- (d) 18

**92.** On arranging  $\frac{1}{3}$ ,  $\frac{5}{7}$ ,  $\frac{2}{9}$ ,  $\frac{9}{14}$ ,  $\frac{7}{12}$  in the increasing order, we get

- (a)  $\frac{2}{9}$ ,  $\frac{1}{3}$ ,  $\frac{7}{12}$ ,  $\frac{9}{14}$ ,  $\frac{5}{7}$
- (b)  $\frac{2}{9}$ ,  $\frac{1}{3}$ ,  $\frac{7}{12}$ ,  $\frac{5}{7}$ ,  $\frac{9}{14}$
- (c)  $\frac{1}{3}$ ,  $\frac{9}{14}$ ,  $\frac{5}{7}$ ,  $\frac{2}{9}$ ,  $\frac{7}{12}$
- (d)  $\frac{2}{9}$ ,  $\frac{7}{12}$ ,  $\frac{1}{3}$ ,  $\frac{9}{14}$ ,  $\frac{5}{7}$

**93.** A has more marks than B, B has less marks than D, but more marks than E. C has more marks than D. Then which of the following is possible?

- (a) D can be the least
- (b) B can be the highest
- (c) A can be the highest
- (d) E can be 2nd least

**94.** Three of the five positive integers  $p$ ,  $q$ ,  $r$ ,  $s$ ,  $t$  are even and two of them are odd (not necessarily in order). Consider the following:

1.  $p+q+r-s-t$  is definitely even.
2.  $2p+q+2r-2s+t$  is definitely odd.

Which of the above statements is/are correct?

- (a) 1 only
- (b) 2 only
- (c) Both 1 and 2
- (d) Neither 1 nor 2

**95.** In a ward, 25% of the population are affected by COVID-19. Of these, 100 are male, 10 transgender and other female. If the ward consists of 300 females and they constitute 50% of the total population, then how many females are affected?

- (a) 30
- (b) 35
- (c) 40
- (d) 45

**96.** Raju will complete a job in 20 days whereas Rani will do it in 15 days. Sahil can finish it in 12 days. If they jointly work for 2 days and after that Raju alone carries on with that work, how many days more will be required for Raju to complete it?

- (a) 8
- (b) 10
- (c) 12
- (d) 14

**(97-100)Directions** for the following 4 (four) items:

Read the following passage and answer the four items that follow. YOUR answers to these items should be based on the passage only.

### Passage-1

Financial markets in India have acquired greater depth and liquidity over the years. Steady reforms since 1991 have led to growing linkages and integration of the Indian economy and its financial system with the global economy. Weak global economic prospects and continuing uncertainties in international financial markets therefore, have had their impact on the emerging market economies.

Sovereign risk concerns, particularly in the Euro area, affected financial markets for the greater part of the year, with the contagion of Greece's sovereign debt problem spreading to India and other economies by way of higher-than-normal levels of volatility.

The funding constraints in international financial markets could impact both the availability and cost of foreign funding for banks and corporates. Since the Indian financial system is bank dominated, banks' ability to withstand stress is critical to overall financial stability. Indian banks, however, remain robust, notwithstanding a decline in capital to risk-weighted assets ratio and a rise in non performing asset levels in the recent past. Capital adequacy levels remain above the regulatory requirements. The financial market infrastructure

continues to function without any major disruption. With further globalisation, consolidation, deregulation, and diversification of the financial system, the banking business may become more complex and riskier. Issues like risk and liquidity management and enhancing skill therefore assume greater significance.

**97.**According to the passage, the financial markets in the emerging market economies including India had the adverse impact in recent years due to

1. weak global economic prospects.
2. uncertainties in the international financial markets.
3. sovereign risk concerns in the Euro area.
4. bad monsoons and the resultant crop loss.

Select the correct answer using the code given below:

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

**98.**The Indian financial markets are affected by global changes mainly due to the

- (a) increased inflow of remittances from abroad.
- (b) enormous increase in the foreign exchange reserves.
- (c) growing global linkages and integration of the Indian financial markets.
- (d) contagion of Greece's sovereign debt problem.

**99.**According to the passage, in the Indian financial system, banks' ability to withstand stress is critical to ensure overall financial stability because Indian financial system is

- (a) controlled by the Government of India.
- (b) less integrated with banks.
- (c) controlled by the Reserve Bank of India.
- (d) dominated by banks.

**100.**Risk and liquidity management assumes more importance in the Indian banking system in future due to

1. further globalisation.
2. more consolidation and deregulation of the financial system.
3. further diversification of the financial system.
4. more financial inclusion in the economy.

Select the correct answer using the code given below:

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

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**SPACE FOR ROUGH WORK**



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**SPACE FOR ROUGH WORK**



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