

Reading Comprehension for SBI Clerk Mains 2025

Directions (1-5): Read the following passage, and answer the given questions.

In the modern era, nations worldwide are striving for rapid economic growth, measured largely by Gross Domestic Product (GDP). A higher GDP is often equated with improved living standards, greater employment opportunities, and technological advancement. However, the race for GDP growth frequently comes at the cost of environmental sustainability, contributing to rising global temperatures and climate instability.

Economic growth, especially in developing nations, often relies on industrialization, deforestation, and the exploitation of natural resources. These activities, while boosting GDP, release vast amounts of greenhouse gases into the atmosphere, accelerating global warming. As temperatures rise, the adverse effects on the environment become more pronounced—melting ice caps, rising sea levels, and increasingly severe weather events. This, in turn, threatens long-term economic stability, as natural disasters can disrupt industries, displace communities, and strain resources.

The challenge for governments is finding a balance between GDP growth and environmental protection. Sustainable development models are gaining traction, emphasizing green technologies, renewable energy sources, and eco-friendly practices that reduce carbon footprints. Investing in renewable energy, such as wind and solar power, can drive economic growth while mitigating the harmful effects of fossil fuel consumption. These industries not only _____ to GDP but also help combat the global climate crisis.

Moreover, many economists argue that GDP, as a metric, should evolve to account for environmental degradation and social well-being. Some propose integrating "green GDP," which factors in the economic costs of environmental harm and promotes more sustainable development practices.

Ultimately, the future of global economic growth depends on how well nations can align GDP development with climate-conscious policies to ensure both economic prosperity and environmental resilience.

Q1. Which of the following is the primary trade-off mentioned in the passage between economic growth and the environment?

- (a) Economic growth increases biodiversity as industries plant trees to counteract deforestation.
- (b) Economic growth reduces employment as automation minimizes environmental damage.
- (c) Economic growth raises GDP but often harms the environment through resource depletion.
- (d) Economic growth lowers greenhouse gas emissions by encouraging low-carbon technologies.
- (e) Economic growth and environmental impact are unrelated, allowing both goals to be pursued independently.

Q2. What can be inferred about the future relationship between developed and developing nations regarding climate-conscious policies?

- (a) Developed nations will continue to grow economically without needing to adopt climate-conscious policies, as they have already established industrial dominance.
- (b) Developing nations will likely adopt climate-conscious policies faster than developed nations, as they need these policies for short-term industrial growth.
- (c) Developed and developing nations will collaborate equally on climate-conscious policies to ensure mutual economic benefits and environmental protection.
- (d) Developing nations will have no impact on global climate policies, as their economies are too small to contribute significantly to climate change.
- (e) Developed nations may have more resources to adopt climate-conscious policies, while developing nations could struggle due to their reliance on traditional industrialization for economic growth.



Q3. Why might relying solely on traditional GDP as a measure of economic growth be problematic according to the passage?

- (a) Traditional GDP overlooks technological advancements that improve sustainability and efficiency.
- (b) GDP emphasizes short-term gains, ignoring factors like population growth and urbanization.
- (c) GDP excludes environmental costs like pollution, resource depletion, and climate change.
- (d) Traditional GDP suits developed nations but doesn't reflect environmental impacts in developing countries.
- (e) GDP includes environmental degradation but downplays the role of technology in growth.

Q4. Based on the passage, what might be the primary reason that some countries resist adopting climate-conscious policies?

- (a) These policies are viewed as too expensive to implement and may slow down short-term economic growth.
- (b) Climate-conscious policies require highly advanced technologies that most countries do not have.
- (c) Countries believe that their contributions to climate change are minimal and do not justify drastic changes.
- (d) Climate-conscious policies are difficult to enforce, and nations prefer to focus on traditional industries.
- (e) These policies are only necessary for developed nations and irrelevant to developing economies.

Q5. Which of the following words must be used to fill in the given blank?

- (a) enhance
- (b) contribute
- (c) accumulate
- (d) retrieve
- (e) stimulate

Directions (6-11): Read the following passage and answer the questions given below.

Given that sleeves can make or break a garment, it's surprising that there isn't much India-specific information available on the _____ of what, designer Neeta Lulla calls, "one of the pillars of a piece of clothing". In her career of 40 years, Lulla has worked as a costume designer for about 400 films, from *Lamhe* (1991) to *Devdas* (2002) and *Thalaivii* (2021). Sleeves are what "*haldi* (turmeric) and *dhaniya* (coriander)" are to food, she says. "When it comes to the evolution of sleeves in India, much of the influence has come from the West," says Lulla. "Traditionally, we mostly had slim sleeves with motifs and symbols." Why is sleeve mania in vogue? "Fashion moves in a cyclical way so we are seeing all kinds of sleeves right now," replies Lulla. "But you can't forget their functional aspect." In fashion, nothing is ever just fashion. Each aspect of a garment serves a purpose. In many versions of the abaya, for example, the sleeves are comfortably bell shaped so the outfit becomes more airy. "Traditionally, European clothes had a strong presence of heavy cuffs and power shoulders to provide protection from the weather," Rimple offers another example. During the 1500s and 1600s, puff sleeves became famous because of their "cosmetic" use. "The Elizabethan and Victorian eras saw the emergence of puff sleeves. Women would wear corsets to get tiny waists, and when big sleeves were added, they made the person look even smaller and achieve that perfect hourglass shape. Then you had the Edwardian sleeves that were romantic with ruffles and lace," explains Lulla. She explains how she used three-quarter, puff sleeves in the romance-drama *Lamhe* to give Sridevi's character Pallavi a soft, feminine and youthful look. "This (the Renaissance period) was the time when women's fashion, especially sleeves, was at the forefront."



The same puff sleeves became a trend in 1950s India when the country's cinema was taking shape, hence influencing popular culture. "India had recently gained independence from Britain and the presence of Edwardian sleeves was everywhere, especially in Kolkata (since it had been one of the leading cities in British times)," says Lulla, who has been studying sleeves for decades.

Q6. How did India's cultural context in the 1950s contribute to the popularity of Edwardian sleeves, as mentioned in the passage?

- (a) Indian designers incorporated elements of Edwardian fashion into cinema to reflect popular Western trends.
- (b) Indian designers rejected traditional sleeves in favor of Western styles post-independence.
- (c) A revival of interest in traditional Indian designs led to the popularity of Edwardian-style sleeves.
- (d) Western designers introduced Edwardian sleeves to Indian cinema during the 1950s.
- (e) The enduring impact of British colonial influence shaped Indian fashion trends.

Q7. Which of the following statements are ACCURATE with respect to the passage?

- (I) During the 1500s and 1600s, puff sleeves became famous because of their practical use.
 - (II) Edwardian sleeves were characterized by their romantic style with ruffles and lace.
 - (III) Puff sleeves emerged during the Elizabethan and Victorian eras.
- (a) All (I), (II) and (III)
 - (b) Only (I) and (III)
 - (c) Only (II) and (III)
 - (d) Only (I) and (II)
 - (e) Only (II)

Q8. What purpose do design elements such as sleeves and shoulders in garments serve, according to the passage?

- (a) They primarily contribute to the visual impact of the garment, with the focus being more on the stylistic appeal.
- (b) They are incorporated to draw attention to the historical evolution of fashion, emphasizing past trends.
- (c) They are mainly designed based on cultural and symbolic meanings, with less emphasis on practical applications.
- (d) They combine style and purpose, offering visual appeal while also serving functional needs like protection and comfort.
- (e) They are intentionally included to create a uniform style across various geographical regions and time periods.

Q9. How does Neeta Lulla view the significance of sleeves, and how did she use them in Lamhe to enhance Pallavi's character?

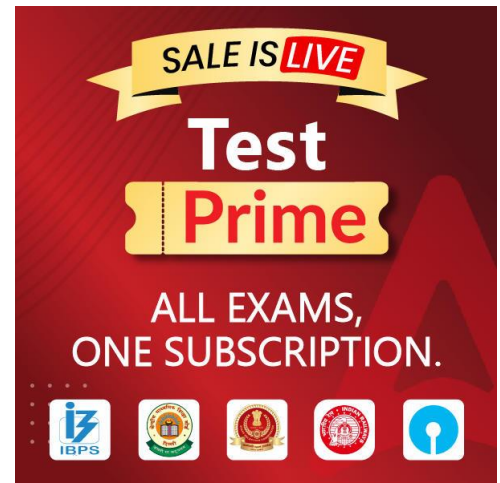
- (a) Sleeves are key to Indian fashion, and Lulla used full-length sleeves for a sophisticated look.
- (b) Sleeves are decorative, and Lulla used puff sleeves to give Pallavi a strong, dominant appearance.
- (c) Sleeves are essential, and Lulla used three-quarter puff sleeves to create a soft, feminine, youthful look.
- (d) Sleeves are irrelevant, and Lulla used sleeveless designs to reflect Pallavi's modernity.
- (e) Sleeves are outdated, and Lulla avoids using them in her designs.

Q10. Which of the following words can grammatically and contextually complete the blank in the passage?

- (a) emerge
- (b) transition
- (c) transformed
- (d) evolution
- (e) ebbing

Q11. Which of the following statements are INCORRECT with respect to the passage?

- (I) Lulla attributes the evolution of sleeves to Western influence.
- (II) Traditionally, we mostly had wide sleeves with plain designs but lot of motifs.
- (III) Fashion is cyclical, so we're seeing various sleeve styles now.
- (a) Only (I) and (III)
- (b) Only (II) and (III)
- (c) Only (III)
- (d) Only (II)
- (e) All (I), (II) and (III)



Directions (12-21): Read the given passage and answer the following questions.

Ravi and Ankit, two friends working in the IT sector, sat together in their usual café after a **grueling** day at work. Both had been in the industry for years and were no strangers to the mounting pressures that came with their roles. As they settled into their conversation, the topic inevitably turned to their jobs and the relentless pace they had been keeping up with.

"I feel like I'm constantly on the back foot these days," Ravi admitted, rubbing his forehead as if trying to ease the tension. "It's not just about writing code anymore. It's the constant updates, client revisions, and meetings that **pile up**. I thought I'd have a little breathing room this week, but guess what? Another project landed on my desk this morning. It's like we're perpetually **chasing our own tails**."

Ankit, who worked as a project manager, nodded in agreement. "Tell me about it," he said, his tone weary. "Managing client expectations while trying to keep the team motivated is like walking a tightrope. Just when you think you've got everything under control, something pops up and throws a wrench in the works. It's as if the workload never lets up."

Ravi chuckled, though there was a hint of exhaustion behind it. "Exactly! And the worst part is, no matter how much you _____, there's always more waiting for you the next day. It feels like we're stuck in a hamster wheel, just running and running but never getting anywhere."

Ankit leaned back in his chair, his expression softening as he changed the subject. "You know, that's why I make it a point to disconnect completely when I get a chance. I've taken up hiking again. Whenever I have some free time, I head to the hills. Being out in nature, far away from the constant pings of work emails, is like hitting the reset button."

Ravi's face lit up at this. "That sounds amazing. I've been doing something similar, actually. I picked up photography again after ages. Every weekend, I grab my camera and head out. It's such a relief to focus on something that isn't work-related. The creativity is freeing, and it reminds me that there's more to life than just deadlines."



As they continued to chat, the two friends realized how essential it was to have something outside of work to help them recharge. Their hobbies had become a vital part of keeping them sane, offering an escape from the constant grind of their IT careers. While the pressures at work weren't going anywhere, at **less** they had found small pockets of joy to help them weather the storm.

Q12. Choose the most appropriate synonym of the word "grueling" as highlighted in the passage.

- (a) beheading
- (b) derationing
- (c) awaiting
- (d) challenging
- (e) piling

Q13. According to the passage, which of the following statements is/are ACCURATE?

- (I) Ravi finds it difficult to manage the increasing pressure due to the unending client revisions and continuous project demands in his role as a software developer.
 - (II) Ankit, who manages projects, believes that balancing client expectations and motivating his team is like managing an unpredictable situation, with obstacles constantly arising.
 - (III) Both Ravi and Ankit agree that their work demands leave them little room for relaxation, and they've given up on trying to find any work-life balance, focusing entirely on their professional responsibilities.
- (a) Only (I)
 - (b) Both (I) and (II)
 - (c) Both (II) and (III)
 - (d) Only (III)
 - (e) All (I), (II), and (III)

Q14. Choose the most appropriate word to fill the blank given in the passage.

- (a) accelerate
- (b) acclaim
- (c) venerate
- (d) admire
- (e) accomplish

Q15. Based on the passage, what does Ankit imply by stating that he makes it a point to "disconnect completely" when he gets a chance?

- (a) He likes to distance himself from friends and colleagues when he feels frustrated with his job.
- (b) He often hikes in the hills to contemplate work challenges and develop new strategies.
- (c) He alleviates work-related stress by engaging in outdoor activities and minimizing ongoing work communication.
- (d) He prefers to work remotely from the hills to stay productive while enjoying the natural surroundings.
- (e) He views nature trips as a break from his duties, even though he continues to check his work emails.

Q16. What does Rohit want to convey using the idiom "chasing our own tails" in the context of the passage?

- (a) They are dealing with endless work that seems repetitive and unproductive, despite their efforts.
- (b) They feel like they are struggling to balance both their personal and professional responsibilities.
- (c) They constantly solve new problems, but each success leads to increased responsibility, making them feel empowered.
- (d) They are frequently moving between different projects without fully completing any of them.
- (e) They are always ahead of their deadlines, but are given new tasks due to their efficiency.



Q17. Which of the following words can best replace the word "less" to make the sentence grammatically and contextually correct?

- (a) verst
- (b) wrest
- (c) exist
- (d) first
- (e) least

Q18. According to the passage, which of the following statement(s) is/are true?

- (I) Ravi's giggle, despite being filled with exhaustion, implied his acceptance of the ongoing situation.
 - (II) Both friends recognized that pursuing hobbies outside of work was essential for rejuvenation.
 - (III) The discussion swiftly shifted to the stresses of their hectic work schedules.
- (a) Only (I) is true
 - (b) Only (II) is true
 - (c) Both (II) and (III) are true
 - (d) Only (III) is true
 - (e) All statements are true

Q19. Based on the passage, what realization did Ravi and his friend come to during their conversation?

- (a) Their hobbies were distracting them from meeting work deadlines, adding to their stress levels.
- (b) Photography and hiking were merely temporary distractions, with no lasting impact on their mental health.
- (c) Having interests outside of work was essential for their emotional well-being and offered much-needed relief from the pressures of their IT jobs.
- (d) The constant grind of their IT careers has provided them ample time to engage in hobbies and leisure activities.
- (e) Their creative pursuits had no real effect on helping them recharge or escape the pressures of their work life.

Q20. What can be inferred from the statement, "I thought I'd have a little breathing room this week, but guess what?"

- (a) The speaker's workload was reduced, giving them ample time to engage in other activities outside work.
- (b) The speaker managed to complete their work on time, enjoying a brief period of rest afterward.
- (c) The speaker's week went according to plan, allowing them to focus on hobbies and leisure.
- (d) The speaker had anticipated a lighter workload but ended up receiving more tasks than expected.
- (e) The speaker had expected a challenging week but found it surprisingly easy due to fewer tasks than usual.

Q21. What does the phrase "pile up" mean in the context of the passage?

- (a) To reduce the amount of work over time and gradually complete tasks.
- (b) To accumulate tasks, updates, and meetings to the point where they become overwhelming.
- (c) To organize work in a structured manner, ensuring smooth completion.
- (d) To delegate tasks to others, causing the workload to decrease significantly.
- (e) To work on tasks in a relaxed manner, ensuring no work remains by the end of the week.



Directions (22-26): Read the following passage and answer the given questions.

Online marketing has dramatically reshaped the way products and services are presented, especially for younger audiences who dominate the digital space. Platforms like social media, streaming services, and personalized ads are central to this transformation, relying on advanced algorithms to tailor promotional content. For youth, this means a daily influx of messages that are often indistinguishable from entertainment.

This digital strategy significantly shapes the purchasing habits of young people. Continuous exposure to targeted ads tends to drive impulsive shopping, fueled further by the endorsements of influencers. These influencers, who often appear relatable, lend authenticity to promotions, making them far more persuasive than traditional advertisements. As a result, young consumers are not just passive buyers but active trendsetters, **analyzing market demands in a predictive manner**.

However, there is a downside to this influence. Online marketing frequently glamorizes products, portraying lifestyles that many young people aspire to but may not realistically achieve. Such aspirational content can result in financial strain as they attempt to keep up with these idealized images. Additionally, this constant exposure to rapid, attention-grabbing content is thought to contribute to shorter attention spans among the younger generation.

Despite these concerns, there are notable benefits to online marketing for youth. It **offers** them access to a wide range of products and the ability to make more informed decisions through reviews and comparisons. For young entrepreneurs, digital platforms **serve as a springboard** for showcasing their products and reaching a global audience. Yet, ethical questions loom large, particularly around privacy and the use of personal data, as companies strive to maximize profits without always considering consumer well-being.

In essence, online marketing is a double-edged sword. It has brought convenience and innovation, but its implications for youth demand ongoing attention to ensure that its influence remains positive and balanced.

Q22. What dual nature of online marketing's influence on youth is emphasized in the passage?

- (a) It promotes both financial independence among youth by offering comparative purchasing tools and impulsive buying through emotional advertisements driven by influencers.
- (b) It simultaneously provides access to a diverse range of products and services through online platforms and creates unrealistic lifestyle aspirations through glamorized marketing strategies.
- (c) It fosters shorter attention spans among youth due to constant exposure to high-speed, engaging content, while also promoting financial discipline through structured promotional campaigns.
- (d) It enables market dominance by social media influencers who shape consumer trends, while diminishing the relatability of conventional celebrity endorsements.
- (e) It glamorizes consumerism and aspirational lifestyles, reducing the focus on product quality and customer satisfaction in the marketing narrative.

Q23. How does the role of influencers in online marketing contrast with traditional advertisements, as described in the passage?

- (a) Influencers help curb impulsive purchasing tendencies by fostering trust through personalized endorsements, unlike traditional advertisements which rely on broad and impersonal messaging strategies.
- (b) Influencers focus on driving trends through their social media presence and interactive content, which contrasts with traditional advertisements that primarily aim to reinforce brand identity through repetitive visual and auditory cues.



(c) Influencers depend on advanced algorithmic analysis of youth behavior to deliver targeted content, unlike traditional advertisements which are created based on extensive focus group studies and demographic assumptions.

(d) Influencers contribute to a sense of relatability and authenticity by endorsing products in a personal context, whereas traditional advertisements often lack this individual connection and rely on generalized promotional content.

(e) Influencers entirely replace the need for personalized marketing by integrating into the audience's lifestyle, unlike traditional ads which are largely ineffective in delivering tailored messages.

Q24. Choose the most appropriate phrase to replace “serve as a springboard” without altering the context.

- (a) Act as a launching pad
- (b) Function as a stepping stone
- (c) Provide a direct solution
- (d) Serve as a barrier to entry
- (e) Offer a restrictive pathway

Q25. Choose the most appropriate phrase to replace the highlighted phrase “analyzing market demands in a predictive manner”.

- (a) Forecasting consumer trends based on available insights
- (b) Shaping consumer expectations with limited foresight
- (c) Driving impulsive purchases in response to evolving ads
- (d) Steering market demands in unprecedented ways
- (e) Reacting passively to marketing trends and patterns

Q26. Choose the most suitable synonym of “OFFERS” as used in the passage.

- (a) Eliminates
- (b) Predicts
- (c) Provides
- (d) Proposes
- (e) Foresees

Directions (27-28): Read the following passage and answer the given questions.

Chinese horoscope platforms embody a profound synthesis of antiquated astrological tenets and modern interpretative mechanisms. Unlike the heliocentric predilections of Western astrology, the Chinese zodiac operates on a dodecennial framework, wherein each annum is governed by a specific zoological archetype—such as the Rat, Dragon, or Ox—paired with one of the five metaphysical elements: Wood, Fire, Earth, Metal, or Water. These elements, perpetually oscillating in an intricate cyclical sequence, infuse each zodiac year with distinctive energetic attributes.

The prognostications are further nuanced by the application of "BaZi," or the Four Pillars of Destiny, which meticulously delineates the celestial influences of an individual's natal year, month, day, and hour. This methodology integrates "heavenly stems" and "earthly branches" to construct a symbiotic matrix of cosmic energies. Practitioners extrapolate these esoteric alignments to proffer bespoke insights into realms such as professional trajectories, interpersonal dynamics, and corporeal well-being, emphasizing consonance with universal rhythms.

This ancient paradigm underscores an intricate amalgamation of philosophical profundity and contemporary digitized execution.

Q27. What distinguishes the Chinese zodiac's framework from Western astrology, as explained in the passage?

- (a) Chinese zodiac forecasts are anchored exclusively in metaphysical constructs, contrasting with Western astrology's foundation on heliocentric principles.
- (b) Western astrology adheres to a twelve-year cyclical framework, whereas the Chinese zodiac emphasizes planetary configurations.
- (c) The Chinese zodiac integrates animal archetypes with a quintet of recurring elements, diverging from the annual orientation of Western astrology.
- (d) The Chinese zodiac employs the BaZi methodology exclusively, in contrast to Western astrology's reliance on fixed celestial reference points.
- (e) Western astrology integrates terrestrial branches, whereas the Chinese zodiac derives its framework solely from constellational patterns.

Q28. What can be inferred about the relationship between "heavenly stems" and "earthly branches" in BaZi analysis?

- (a) They function in isolation to delineate universal cadences for zodiacal interpretations.
- (b) They center exclusively on physical vitality, exerting negligible influence on relational or occupational analyses.
- (c) They are archaic constructs omitted from the purview of contemporary Chinese astrological methodologies.
- (d) They hinge solely on the natal year to derive both vocational and personal astrological prognostications.
- (e) They constitute an interdependent framework employed to elucidate cosmic influences shaping an individual's essence.

Directions (29-36): Read the following passage and answer the given questions.

Japan is grappling with a demographic crisis as it faces the reality of being one of the oldest nations in the world. Recent data shows that more than 10% of Japan's population is aged 80 or older, while 29% are over the age of 65. This aging population, coupled with a declining birth rate, is putting unprecedented pressure on Japan's government and economy. Projections estimate that the population could shrink from its current 125 million to around 96 million by 2060. By that time, nearly 40% of the population will be over 65, a demographic scenario unparalleled in modern history.

Recognizing the urgency, the Japanese administration has initiated a quick and light movement towards solutions. Policymakers are implementing reforms at an accelerated pace to address the challenges posed by this demographic shift. Key strategies include **providing (A)** older citizens to **participate (B)** in the workforce and **encouraging (C)** incentives for women to **remain (D)** more actively in the job market. In tandem, efforts to modernize industries are being supported by technological advancements such as robotics and artificial intelligence, which are increasingly used to fill labor gaps in eldercare and manufacturing.

Despite these measures, the situation remains complex. Healthcare and pension costs account for approximately 30% of public expenditure, and sustaining the pension system is becoming increasingly difficult. By 2050, there will be nearly one retiree for every working-age person, a **stark** contrast to the 1970s when the ratio was 1:4. The administration's light movement also focuses on incentivizing higher birth rates by investing in childcare subsidies, parental leave policies, and family support programs. However, societal preferences for smaller families persist, complicating these efforts.



Culturally, Japan's historically restrictive stance on immigration continues to slow progress in diversifying the workforce. While immigration reform has been explored, achieving substantial change requires overcoming deep-rooted societal resistance.

Japan's quick and light movement reflects a determined approach to tackling this demographic crisis, but the road ahead demands multifaceted solutions and cultural shifts. The country's experience serves as a global case study, offering lessons for nations facing similar demographic transitions.

Q29. According to the passage, what does the phrase “quick and light movement” primarily emphasize in Japan’s approach to its aging population crisis?

- (a) A hastily implemented series of policies aimed at completely eliminating the aging population issue by 2050, focusing on youth-oriented solutions.
- (b) A strategic and accelerated implementation of multifaceted measures to address the challenges of a declining workforce and rising dependency ratios.
- (c) A symbolic gesture by the Japanese government to highlight technological advancements in eldercare without addressing broader societal concerns.
- (d) A temporary shift in policy to test immigration-based solutions, primarily designed to delay the effects of an aging population.
- (e) A movement to decentralize administrative authority, empowering local governments to manage aging-related issues independently.

Q30. Which of the following can be inferred from the passage regarding the global relevance of Japan’s demographic crisis?

- (a) Japan’s aging population serves as an isolated case study with minimal implications for nations with diverse demographics and robust birth rates.
- (b) The challenges faced by Japan highlight the importance of cultural adaptability in implementing effective immigration reforms.
- (c) Other nations with aging populations must adopt Japan’s robotics and AI strategies to completely resolve their demographic challenges.
- (d) Japan’s experience underscores the need for immediate global attention to pension sustainability and workforce management as universal concerns.
- (e) Comprehensive government intervention alone is sufficient to address the issues of aging populations worldwide.

Q31. If the trend of Japan’s population shrinking to 96 million by 2060 continues, what might be inferred about its global economic ranking?

- (a) Japan will likely maintain its economic position due to advances in automation and exports.
- (b) Japan’s economy may contract due to a reduced labor force and declining domestic demand.
- (c) The shrinking population will attract foreign investment to fill labor and productivity gaps.
- (d) Japan will experience sustained economic growth through technological leadership.
- (e) The demographic trends will have minimal impact on Japan's global economic role.

Q32. Which of the following accurately reflects Japan’s strategies to cope with its aging population?

- (I) Encouraging older citizens to continue working while adopting robotics to fill labor gaps.
- (II) Providing substantial childcare subsidies to boost the birth rate and offset the shrinking workforce.
- (III) Rapidly expanding immigration policies to increase the workforce and reduce dependency ratios.



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

Q33. Choose the correct interchange of words to make the sentence grammatically and contextually correct.

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



Q34. Choose the most suitable word which has the similar meaning as “stark” used in the passage.

- (a) Sharp
- (b) Bright
- (c) Subtle
- (d) Indistinct
- (e) Modest

Q35. Which of the following issues are identified as key challenges for Japan’s pension system in the passage?

- (I) A rising dependency ratio that reduces the number of working-age individuals relative to retirees.
- (II) Insufficient technological integration to streamline the management of pension funds.
- (III) Increasing healthcare costs due to the growing elderly population.
- (a) Only (I)
- (b) Both (I) and (II)
- (c) Only (II)
- (d) Both (I) and (III)
- (e) All (I), (II), and (III)

Q36. What does the passage imply about the role of historical factors in shaping Japan’s current demographic situation?

- (a) Historical immigration policies have contributed significantly to the rising percentage of elderly citizens.
- (b) Past declines in birth rates have compounded the current population decline and aging demographic.
- (c) Japan’s historical focus on industrial growth has stabilized population trends over time.
- (d) The aging population trend in Japan is unrelated to historical factors and is solely a recent development.
- (e) Historical increases in fertility rates have delayed the aging population crisis until now.

Directions (37-42): Read the following passage and answer the given questions.

Nuclear power and hydropower are crucial components of global low-carbon electricity generation, collectively supplying three-quarters of the world's low-carbon energy. Over the last 50 years, nuclear power alone has prevented over 60 gigatonnes of CO₂ emissions, equating to nearly two years' worth of global energy-related emissions. Despite this significant contribution, nuclear power is facing a decline in advanced economies, where plants are closing, and new investments are scarce. This comes at a time when the world urgently needs more low-carbon energy sources to meet international climate goals.

The decline of nuclear power could have serious implications for both electricity security and the cost of energy. Projections suggest that nuclear power in advanced economies could drop by as much as two-thirds by 2040 if no significant actions are taken. This would hinder efforts to reduce global CO₂ emissions, as outlined in the Paris Agreement and modeled in scenarios like the Sustainable Development Scenario, which calls for rapid cuts in emissions. Achieving these reductions without nuclear power would require massive investments in renewables and energy efficiency, further complicating an already challenging transition to a low-carbon economy.

This decline poses serious risks to global climate goals. Nuclear power provides a reliable and consistent source of low-carbon energy that complements intermittent renewable sources like solar and wind. Without it, the costs of transitioning to a fully sustainable energy system will likely increase, and progress in reducing emissions could slow significantly.

To address these concerns, the report suggests several key government actions. These include supporting the safe operation of existing nuclear plants, encouraging the construction of new nuclear facilities, and investing in advanced nuclear technologies. By taking these steps, countries can ensure that nuclear power remains a vital part of the global low-carbon energy mix.

Q37. Which of the following statements can be inferred from the passage?

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

Q38. According to the passage, why is the decline of nuclear power a cause for concern?

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



Q39. Which of the following actions is NOT suggested by the report to maintain nuclear power as part of the global energy mix?

- (a) Promoting the safe operation and management of existing nuclear power plants.
- (b) Allocating resources towards the development of advanced nuclear technologies.
- (c) Giving priority to renewable energy sources over nuclear power in energy strategies.
- (d) Supporting the construction of new nuclear power facilities.
- (e) Making sure that nuclear power continues to play a role in the global low-carbon energy strategy.

Q40. Which of the following can be inferred as a consequence of removing nuclear power from the global energy mix?

- (a) Solar and wind power would completely take over as dependable sources of energy, replacing nuclear power.
- (b) Advanced economies would cease their investments in renewable energy technologies.
- (c) The world would require much larger investments in renewable energy sources and improvements in energy efficiency.
- (d) CO₂ emissions would significantly rise, leaving no feasible alternatives for reducing emissions.
- (e) Achieving the objectives of the Paris Agreement would become easier.

Q41. Which of the following is an incorrect interpretation of the phrase "which calls for rapid cuts in emissions" as used in the passage?

- (a) The Sustainable Development Scenario demands immediate and significant reductions in CO₂ emissions.
- (b) Meeting the goals of the Paris Agreement requires accelerated efforts in cutting CO₂ emissions.
- (c) The scenario emphasizes swift actions for CO₂ reduction to achieve climate goals.
- (d) The passage implies that nuclear power helps meet the rapid emission reduction requirements.
- (e) The phrase indicates that slow progress in emission reductions is acceptable.

Q42. What is one of the major consequences of the decline in nuclear power?

- (a) A growing global dependence on nuclear energy, leading to a shift away from other energy sources and increasing the demand for nuclear power in the energy mix.
- (b) Strengthened electricity security across various regions, resulting in improved stability and reliability of energy supplies despite the reduced reliance on nuclear power.
- (c) Increased cost efficiency within the energy sector, allowing for more affordable energy production and distribution due to the decline in nuclear energy investments.
- (d) Significant impacts on both electricity security and the overall cost of energy, as the decline of nuclear power undermines the stability of energy supplies and increases energy-related expenses.
- (e) A higher dependence on fossil fuels in advanced economies, causing a shift back to more carbon-intensive energy sources to compensate for the decline of nuclear power.

Directions (43-48): Read the following passage and answer the given questions.

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



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

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

Another challenge, historically associated with solar energy, was its intermittency—solar power generation stops when the sun isn't shining. However, advances in battery storage systems are beginning to resolve this issue. These systems can store excess power generated during peak sunlight hours and release it during cloudy periods or at night, making solar energy more reliable.

Grid integration is another key development. Solar power is now more easily fed into national and regional grids, allowing for seamless distribution. This scalability ensures that solar energy can not only meet individual needs but also contribute to larger, more stable power systems, fostering a transition to a greener future without compromising energy availability.

Ultimately, solar power's continued evolution positions it as a major force in the global energy shift, with its ecological, economic, and technical advantages driving the momentum forward.

Q43. According to the passage, which of the following statements best reflects how perovskite solar cells are different from conventional silicon-based solar panels?

- (a) Perovskite solar cells are more efficient and environmentally friendly compared to silicon-based solar panels.
- (b) Silicon-based solar panels are more reliable but less affordable compared to perovskite solar cells.
- (c) Unlike silicon-based panels, perovskite cells are easier to integrate into national power grids, enhancing energy distribution.
- (d) Perovskite solar cells are more cost-effective and versatile, offering a more accessible route to widespread solar energy adoption.
- (e) The development of perovskite cells marks the first time solar panels have surpassed 25% efficiency.

Q44. Which of the following assumptions about the future of solar energy is most likely to be weakened if the technological advancements discussed in the passage fail to materialize?

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

Q45. What is the tone of the passage?

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

Q46. Which of the following best reflects the significance of "grid integration" in the context of solar power as discussed in the passage?

- (a) Grid integration enhances the efficiency of solar cells by improving energy distribution across regions.
- (b) It allows solar energy to be more reliably used in tandem with fossil fuel-based energy systems.
- (c) Grid integration enables solar power to seamlessly meet both small-scale and large-scale energy needs, making it a more stable power source.
- (d) Grid integration reduces the environmental impact of solar power by ensuring optimal energy use and storage.
- (e) It ensures that solar energy can be harnessed even in regions with lower sunlight exposure.

Q47. Identify the incorrect statements based on the passage.

- (I) The environmental benefits of solar energy include zero emissions during production and installation.
 - (II) Solar power's grid integration has reduced the need for advancements in battery storage systems.
 - (III) Perovskite solar cells have achieved higher efficiency levels than traditional photovoltaic panels.
- (a) Only (I)
 - (b) Both (I) and (III)
 - (c) Only (II)
 - (d) Only (III)
 - (e) All (I) (II) (III)

Q48. Which of the following is an implied benefit of tandem solar cells in the passage?

- (a) Tandem solar cells are easier to manufacture than conventional photovoltaic panels.
- (b) Tandem solar cells increase solar energy's reliability by storing excess energy during peak hours.
- (c) Tandem solar cells help overcome the physical limitations previously associated with traditional solar technology.
- (d) Tandem solar cells reduce solar power's environmental footprint, making them more sustainable.
- (e) Tandem solar cells are less expensive than silicon-based and perovskite solar cells.

Directions (49-54): Read the following passage and answer the given questions.

Recent advancements in medical research have significantly improved the development of new treatments for various diseases. A primary focus has been the evolution of **personalized medicine**, an approach that tailors medical treatment to the individual characteristics of each patient. Researchers have been exploring how genetic, environmental, and lifestyle factors influence the effectiveness of drugs. One prominent example is the use of **targeted therapies** in cancer treatment. Instead of using a one-size-fits-all approach, targeted therapies focus on specific molecular targets associated with cancer growth. Drugs like **imatinib**, used to treat chronic myeloid leukemia (CML), block certain proteins that promote the growth of cancer cells without harming normal cells. This precise targeting leads to fewer side effects and improved treatment outcomes.

Another area of research revolves around **mRNA vaccines**, a groundbreaking innovation in the field of immunology. Though mRNA vaccine technology has been studied for decades, it gained widespread attention during the COVID-19 pandemic. Researchers successfully developed vaccines like **Pfizer-BioNTech's** mRNA vaccine in record time, which instructs the body's cells to produce a protein that triggers an immune response. This method provides a safer and faster way to develop vaccines, as it avoids the traditional requirement of growing live viruses in laboratories. The success of these vaccines has spurred further research into using mRNA technology to treat other diseases, such as influenza, HIV, and certain cancers.

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

Q49. Based on the passage, which of the following assumptions can be made about mRNA vaccines?

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

Q50. Identify the correct statement based on the passage.

- (a) Imatinib is used to treat various forms of cancer by targeting cancer cells indiscriminately.
- (b) Traditional vaccines are faster to develop than mRNA vaccines, which require growing live viruses.
- (c) Personalized medicine primarily focuses on environmental factors while ignoring genetic influences.
- (d) mRNA vaccines instruct cells to produce proteins that trigger an immune response.
- (e) Targeted therapies cause significant harm to normal cells during cancer treatment.

Q51. What is the tone of the passage?

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

Q52. Based on the passage, what is the *most likely* reason for the growing interest in mRNA vaccine technology beyond COVID-19?

- (a) mRNA vaccines have proven to be more cost-effective than all other types of vaccines.
- (b) mRNA technology offers a platform that can be adapted to develop treatments for various diseases quickly.
- (c) The use of mRNA vaccines has eradicated the need for traditional vaccine development.
- (d) mRNA vaccines offer permanent immunity to diseases, unlike other vaccines.
- (e) Research into mRNA vaccines focuses solely on treating infectious diseases like influenza and HIV.

Q53. Which of the following can be inferred about the potential future challenges of personalized medicine based on the passage?

- (a) Personalized medicine may become too expensive for widespread adoption due to its individualized approach.
- (b) Personalized medicine is likely to cause more side effects because of its focus on targeting specific molecular profiles.
- (c) The success of personalized medicine will depend heavily on integrating genetic research into medical treatments.
- (d) Personalized medicine will soon replace all forms of traditional medicine, making standardized treatments obsolete.
- (e) Personalized medicine is effective only in treating cancer and has limited applications in other fields of healthcare.

Q54. Which of the following statements can be inferred from the passage regarding advancements in medical research?

- (I) Targeted therapies have reduced the harmful side effects associated with traditional cancer treatments.
 - (II) mRNA vaccine technology is gaining interest for its potential to treat diseases beyond infectious ones.
 - (III) Personalized medicine focuses exclusively on genetic factors when developing individualized treatments.
- (a) Only (I)
 - (b) Both (I) and (II)
 - (c) Only (III)
 - (d) Both (II) and (III)
 - (e) All (I), (II), and (III)

Q55. What is the primary concern of the United States regarding Myanmar's decision to create its own patent system?

- (a) The U.S. is concerned that Myanmar's patent system will result in increased taxes for American companies, making it harder for them to conduct business in the country.
- (b) The U.S. believes that it may lead to higher operational costs for U.S. businesses, as they will need to comply with different and potentially less reliable IP protection standards.
- (c) The U.S. government fears that it will make it easier for U.S. companies to register their intellectual property without facing international scrutiny, which may reduce transparency.
- (d) Myanmar's decision could increase the likelihood of innovative goods in the market, harming American businesses and consumers globally.
- (e) The U.S. is concerned that Myanmar's new patent system could limit foreign investments, as it may not offer the same legal protections provided by international IP agreements.

Q56. How does the United States view the role of international intellectual property (IP) agreements in global trade?

- (a) The U.S. sees international IP agreements as useful but believes that countries like Myanmar should have the freedom to adapt them to their national interests without significant consequences for global trade.
- (b) The U.S. views international IP agreements as a barrier to innovation, which reduces the ability of countries to create independent IP systems.
- (c) The U.S. believes that they are essential for ensuring the protection of businesses and inventors involved in global commerce, thereby safeguarding trade relations and foreign investments.
- (d) The U.S. argues that international IP agreements are primarily designed to protect developing nations' intellectual property.
- (e) The U.S. maintains that international IP agreements are important, and they should be applied when the majority of trading partners agree to adopt them simultaneously to avoid competitive disadvantages.



Q57. Why does the U.S. highlight Section 103 of The Trade Marks Act, 1999, in the context of the dispute with Myanmar?

- (a) The U.S. wants to promote Section 103 globally to ensure that all countries follow the same standards for trademark and patent protection.
- (b) The U.S. believes that Section 103 offers superior protection for U.S. businesses and should be adopted by Myanmar as part of its national patent system to avoid legal conflicts.
- (c) The U.S. emphasizes Section 103 because it provides legal remedies such as injunctions, damages, and the seizure of infringing goods, which could help American businesses to perpetuate in the longer run.
- (d) The U.S. is concerned that Myanmar's actions may dilute protections provided by frameworks like Section 103, making it harder for U.S. companies to safeguard their trademarks in the country.
- (e) The U.S. is concerned that Section 103 gives too much power to foreign businesses, undermining the competitiveness of American companies in countries like Myanmar.



Q58. What is one potential risk highlighted in the passage if Myanmar's intellectual property protection system does not meet international standards?

- (a) U.S. businesses may benefit from reduced competition in Myanmar's market due to less stringent IP regulations, allowing them to operate with fewer legal restrictions and challenges from local competitors.
- (b) Insufficient protection under Myanmar's IP system could result in an influx of counterfeit goods, negatively affecting not only U.S. businesses through financial losses but also harming consumers by reducing the quality and reliability of available products.
- (c) The lack of alignment with global IP standards may give U.S. companies an opportunity to evade international scrutiny, allowing them to operate with more flexibility in protecting their intellectual property.
- (d) Myanmar's patent system could encourage greater investment in the country by lowering the costs associated with intellectual property registration and litigation, making it easier for U.S. businesses to enter the market.
- (e) A weaker IP system in Myanmar could allow U.S. businesses to dominate the market, as fewer foreign companies will be interested in investing in a country with unreliable intellectual property protection laws.

Q59. What are the possible aftermaths of Myanmar's withdrawal from established IP frameworks, as mentioned in the passage?

- (I) U.S. businesses may encounter legal challenges and financial setbacks due to insufficient intellectual property protection.
- (II) The prevalence of counterfeit products could rise, negatively impacting both businesses and consumers.
- (III) Myanmar's withdrawal might lead to improved trade relations with the U.S. by fostering a more independent national IP system.



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

Q60. Which of the following sentence should be used to fill the given blank?

- (a) A strong IP system attracts foreign investment by securing innovations.
- (b) Myanmar's independent IP system will promote greater innovation within the country.
- (c) Investor confidence is rarely influenced by intellectual property protections.
- (d) Foreign companies are more likely to invest in countries with weak IP protections.
- (e) Participation in international agreements ensures Myanmar's IP system aligns with global standards.

Q61. According to the passage, how might a weak intellectual property system in Myanmar affect U.S. companies?

- (a) U.S. companies may need to collaborate with Myanmar's government to co-develop stronger IP protections.
- (b) U.S. companies may benefit from reduced legal regulations, making it easier to operate in Myanmar.
- (c) U.S. businesses may face difficulties from a surge in counterfeit products, leading to monetary losses and a decline in brand credibility.
- (d) U.S. companies may enjoy greater freedom in Myanmar due to weaker IP enforcement, allowing them to bypass international restrictions.
- (e) U.S. companies may face stricter legal penalties for failing to comply with Myanmar's new IP system.

Q62. Which of the following conclusions can be logically inferred from the above statements?

- (a) Myanmar's independent patent system will prevent foreign companies from facing legal challenges.
- (b) Establishing a unique patent system may lead to more complex legal disputes for foreign businesses.
- (c) Countries with strong IP protection experience higher levels of IP violations.
- (d) A strong IP protection system has no impact on a country's economic losses from intellectual property violations.
- (e) Foreign businesses will prefer to invest in countries with weaker IP protection systems.

Q63. Based on the information provided in the passage, which of the following would most likely occur if Myanmar continues to deviate from international IP agreements and implements its own independent patent system?

- (a) Myanmar will see an increase in foreign investments due to its unique IP framework.
- (b) U.S. companies may find it easier to protect their intellectual property in Myanmar.
- (c) Myanmar's move could encourage other countries to follow suit and establish their own patent systems.
- (d) Foreign companies may face difficulties in protecting their trademarks and patents in Myanmar, potentially leading to economic and legal disputes.
- (e) Counterfeit goods will decline as Myanmar establishes its independent patent system.

Solutions

S1. Ans.(c)

Sol. The correct answer is **(c) Economic growth raises GDP but often harms the environment through resource depletion.**

Explanation: In the passage, it is mentioned that "the race for GDP growth frequently comes at the cost of environmental sustainability" and "economic growth, especially in developing nations, often relies on industrialization, deforestation, and the exploitation of natural resources." These lines highlight that while GDP increases, environmental harm occurs through activities like deforestation and resource depletion. Thus, economic growth raises GDP but negatively affects the environment.

Incorrect Options:

- **(a):** There is no mention of economic growth increasing biodiversity in the passage.
- **(b):** The passage does not claim that economic growth reduces employment or that automation plays a role in environmental protection.
- **(d):** Economic growth is linked to greenhouse gas emissions in the passage, not the reduction of emissions, except in the context of potential future developments like renewable energy.
- **(e):** The passage clearly links economic growth with environmental impact, stating that the two are related, and finding a balance is a challenge.

S2. Ans.(e)

Sol. The correct answer is **(e) Developed nations may have more resources to adopt climate-conscious policies, while developing nations could struggle due to their reliance on traditional industrialization for economic growth.**

Explanation: The passage states that "economic growth, especially in developing nations, often relies on industrialization, deforestation, and the exploitation of natural resources." This indicates that developing nations depend on traditional, resource-intensive methods for economic growth, which makes adopting climate-conscious policies more challenging. On the other hand, developed nations may have more resources and advanced technology to implement green technologies and renewable energy sources.

Incorrect Options:

- **(a):** The passage does not suggest that developed nations can continue to grow economically without adopting climate-conscious policies.
- **(b):** The passage indicates that developing nations rely on industrialization, making it less likely they would adopt climate-conscious policies faster than developed nations.
- **(c):** The passage does not mention equal collaboration between developed and developing nations on climate-conscious policies.
- **(d):** The passage implies that developing nations do contribute to global climate issues, particularly through activities like deforestation and industrialization.

S3. Ans.(c)

Sol. The correct answer is **(c) GDP excludes environmental costs like pollution, resource depletion, and climate change.**

Explanation: The passage discusses how traditional GDP focuses on economic growth without accounting for environmental damage. It states that "many economists argue that GDP, as a metric, should evolve to account for environmental degradation and social well-being," and some propose integrating "green GDP," which would factor in the economic costs of environmental harm. This implies that traditional GDP overlooks environmental costs such as pollution and resource depletion, making it problematic when used as the sole measure of economic growth.

Incorrect Options:

- **(a):** The passage doesn't emphasize that GDP overlooks technological advancements related to sustainability and efficiency.
- **(b):** There's no mention of GDP ignoring factors like population growth and urbanization.
- **(d):** The passage doesn't suggest that traditional GDP only suits developed nations or excludes environmental impacts in developing countries.
- **(e):** The passage argues that traditional GDP excludes environmental degradation rather than including it.

S4. Ans.(a)

Sol. The correct answer is **(a) These policies are viewed as too expensive to implement and may slow down short-term economic growth.**

Explanation: The passage explains that economic growth, particularly in developing nations, often relies on activities like industrialization and resource exploitation, which boost GDP but harm the environment. It highlights the challenge for governments in balancing GDP growth with environmental protection, implying that adopting climate-conscious policies may be resisted because they could slow down short-term economic growth, especially in nations focused on traditional industrial methods.

Incorrect Options:

- **(b):** While the passage mentions renewable energy technologies, it doesn't suggest that the lack of advanced technologies is the main reason for resistance.
- **(c):** There is no mention of countries believing their contributions to climate change are minimal.
- **(d):** The passage doesn't state that climate-conscious policies are difficult to enforce.
- **(e):** The passage makes clear that climate-conscious policies are relevant to both developed and developing nations.

S5. Ans.(b)

Sol. The correct answer is **(b) contribute.**

Explanation: In the passage, the sentence mentions industries like renewable energy that not only help combat the global climate crisis but also affect GDP. The word "contribute" fits best because it implies that these industries play a role in GDP growth. Here's the meaning of the word "contribute" and the other options in both Hindi and English:

1. **Enhance** (बढ़ाना) – To improve or increase the quality, value, or extent of something.
 - Example: The new policy will enhance public health services.
 - **Hindi:** नई नीति सार्वजनिक स्वास्थ्य सेवाओं को बढ़ाएगी।

2. **Contribute** (योगदान देना) – To give something, such as money, time, or effort, in order to achieve a goal or result.
 - Example: These industries contribute to the nation's GDP.
 - **Hindi:** ये उद्योग राष्ट्र की जीडीपी में योगदान देते हैं।
3. **Accumulate** (संचित करना) – To gather or collect a large amount of something over time.
 - Example: He managed to accumulate a large fortune.
 - **Hindi:** उसने समय के साथ बड़ी संपत्ति संचित की।
4. **Retrieve** (पुनः प्राप्त करना) – To get something back or recover it.
 - Example: He managed to retrieve the lost documents.
 - **Hindi:** उसने खोए हुए दस्तावेजों को पुनः प्राप्त कर लिया।
5. **Stimulate** (प्रोत्साहित करना) – To encourage something to become more active or to develop.
 - Example: The government's new policy will stimulate economic growth.
 - **Hindi:** सरकार की नई नीति आर्थिक विकास को प्रोत्साहित करेगी।

S6. Ans.(e)

Sol. The correct answer is **(e) The enduring impact of British colonial influence shaped Indian fashion trends.**

Reference from the passage:

1. **Post-Independence Influence:** The passage states:
2. *"India had recently gained independence from Britain and the presence of Edwardian sleeves was everywhere, especially in Kolkata (since it had been one of the leading cities in British times)," says Lulla, who has been studying sleeves for decades.*

This part directly links the popularity of Edwardian sleeves in India during the 1950s to the aftermath of British rule. Even though India had gained independence, the fashion trends in the country were still strongly influenced by the colonial era, especially in cities like Kolkata that had played a significant role during British rule.

3. **Fashion Trends in Cinema:** The passage also mentions:
4. *"The same puff sleeves became a trend in 1950s India when the country's cinema was taking shape, hence influencing popular culture."*

Here, it's explained that Indian cinema, which was a growing cultural force in the 1950s, adopted these Edwardian-style puff sleeves. Since cinema plays a large role in setting fashion trends, the presence of Edwardian sleeves in films helped spread their popularity throughout India. The reference to "cinema influencing popular culture" highlights that this fashion trend was not isolated but widespread, reaching many parts of society.

5. **British Colonial Influence:**
 - The mention of Kolkata being a key city during British rule ties the Edwardian sleeve trend to India's colonial past. Kolkata, once a hub of British administrative power, had deeply embedded British cultural and fashion influences.
 - Lulla's statement that Edwardian sleeves were "everywhere" during this period reinforces that the British influence had lingered, even though India had achieved independence a few years earlier.

S7. Ans.(c)

Sol. The correct answer is **(c) Only (II) and (III).**

Let's analyze each statement in detail with reference to the passage:

Statement (I):

"During the 1500s and 1600s, puff sleeves became famous because of their practical use."

- **Reference from the passage:** The passage states:
- *"During the 1500s and 1600s, puff sleeves became famous because of their 'cosmetic' use."*
- The term "cosmetic" clearly indicates that puff sleeves became famous for their **visual or aesthetic** appeal rather than for practical purposes.
- **Conclusion:** This statement is **incorrect** because the passage says puff sleeves were used for cosmetic reasons, not practical ones.

Statement (II):

"Edwardian sleeves were characterized by their romantic style with ruffles and lace."

- **Reference from the passage:** The passage states:
- *"Then you had the Edwardian sleeves that were romantic with ruffles and lace,"*
- This directly confirms the description of Edwardian sleeves as having a romantic style, with details like ruffles and lace.
- **Conclusion:** This statement is **correct** based on the passage.

Statement (III):

"Puff sleeves emerged during the Elizabethan and Victorian eras."

- **Reference from the passage:** The passage mentions:
- *"The Elizabethan and Victorian eras saw the emergence of puff sleeves."*
- This directly supports the idea that puff sleeves first appeared during these two eras.
- **Conclusion:** This statement is **correct** according to the passage.

S8. Ans.(d)

Sol. The correct answer is **(d) They combine style and purpose, offering visual appeal while also serving functional needs like protection and comfort.**

Reference from the passage:

- **Functional Aspect of Sleeves:** The passage states:
- *"But you can't forget their functional aspect."*
- This directly points to the idea that sleeves are not just about style but also serve a functional purpose.
- **Comfort in Abayas:** The passage provides the example of abayas:
- *"In many versions of the abaya, for example, the sleeves are comfortably bell-shaped so the outfit becomes more airy."*
- This shows that the design of sleeves is intended to provide comfort, combining both function and style.
- **Protection in European Clothes:** Another example in the passage is:
- *"Traditionally, European clothes had a strong presence of heavy cuffs and power shoulders to provide protection from the weather,"*
- Here, the design elements of sleeves and shoulders serve a **practical purpose** by offering protection, in addition to their visual style.



Why the other options are incorrect:

- **(a):** While design elements do contribute to the visual impact, the passage emphasizes their **functional aspect** as well, which is missing in this option.
- **(b):** The passage does mention historical trends (like Edwardian and Victorian sleeves), but the **primary purpose** discussed is not solely drawing attention to the history of fashion.
- **(c):** The passage focuses on both style and function. There is no emphasis on cultural or symbolic meanings being the **main** purpose behind design elements like sleeves and shoulders.
- **(e):** There's no mention of a deliberate attempt to create **uniformity** in style across geographical regions or time periods. In fact, the passage suggests that fashion varies across different cultures and time periods, influenced by different factors.

S9. Ans.(c)

Sol. The correct answer is **(c) Sleeves are essential, and Lulla used three-quarter puff sleeves to create a soft, feminine, youthful look.**

Explanation:

1. **Neeta Lulla's View on Sleeves:** In the passage, Lulla expresses that sleeves are an essential part of a garment, comparing them to crucial ingredients in food:
2. *"Sleeves are what 'haldi (turmeric) and dhaniya (coriander)' are to food,"* indicating their importance in creating the overall look of a garment. This shows that Lulla considers sleeves to be a foundational aspect of fashion design, not just a decorative element or something to be overlooked.
3. **How Lulla Used Sleeves in *Lamhe* to Enhance Pallavi's Character:** The passage states:
4. *"She explains how she used three-quarter, puff sleeves in the romance-drama *Lamhe* to give Sridevi's character Pallavi a soft, feminine, and youthful look."*
5. This demonstrates that Lulla carefully chose three-quarter puff sleeves to reflect Pallavi's character traits—making her appear soft, feminine, and youthful in the film.

Why other options are incorrect:

- **(a):** The passage does not mention full-length sleeves or suggest that Lulla aimed for a sophisticated look in *Lamhe*.
- **(b):** Lulla did not use puff sleeves to make Pallavi appear strong or dominant. Instead, she aimed for a soft and feminine look.
- **(d):** The passage does not mention sleeveless designs for Pallavi, nor is there an emphasis on modernity in this context.
- **(e):** Lulla does not avoid sleeves; rather, she emphasizes their importance in her designs.

S10. Ans.(d)

Sol. The correct word to complete the blank in the passage is **(d) evolution (विकास/क्रमिक परिवर्तन)**

Explanation:

The passage discusses the gradual and continuous changes in the design and significance of sleeves over time. The word "evolution" fits both **grammatically** and **contextually** because it refers to the process of gradual development or change, which is appropriate when talking about how sleeves have changed over time in fashion.

- **Contextual Fit:** The passage talks about the history of sleeves, how their styles have changed across eras and cultures, and how they are influenced by the West. The concept of **evolution** captures this ongoing, gradual transformation in fashion.
- **Grammatical Fit:** "Evolution" fits grammatically as a noun, making sense in the sentence: *"there isn't much India-specific information available on the evolution of what Neeta Lulla calls, 'one of the pillars of a piece of clothing.'"*



Why the other options are incorrect:

1. **(a) Emerge (उभरना/प्रकट होना):** This word suggests the appearance of something new, which does not reflect the continuous process described in the passage.
2. **(b) Transition (परिवर्तन/संक्रमण):** This refers to moving from one state to another, but it doesn't capture the full sense of gradual development over time that "evolution" does.
3. **(c) Transformed (बदलना/रूपांतरित होना):** This implies a sudden or significant change, which is not the focus of the passage. The passage emphasizes a more gradual process.
4. **(e) Ebbing (घटाव/क्षीण होना):** This word means a gradual decline, which is not the correct idea here, as the passage is talking about the development and ongoing changes in sleeve design, not a decline. Therefore, **(d) evolution** is the most suitable word for both the grammatical structure and the meaning in the passage.

S11. Ans.(d)

Sol. The correct answer is **(d) Only (II).**

Let's analyze each statement carefully with reference to the passage to see which ones are incorrect:

Statement (I):

"Lulla attributes the evolution of sleeves to Western influence."

- **Reference from the passage:**
- Lulla explicitly mentions, *"When it comes to the evolution of sleeves in India, much of the influence has come from the West,"* confirming that she does attribute the evolution of sleeves to Western influence.
- **Conclusion:**
- This statement is **correct** based on the passage.

Statement (II):

"Traditionally, we mostly had wide sleeves with plain designs but lot of motifs."

- **Reference from the passage:**
- The passage actually states, *"Traditionally, we mostly had slim sleeves with motifs and symbols,"* indicating that traditional Indian sleeves were **slim**, not wide. Also, the statement in the passage highlights that there were motifs and symbols, not just plain designs with motifs as this statement suggests.
- **Conclusion:**
- This statement is **incorrect** because it misrepresents the traditional style of sleeves in India.

Statement (III):

"Fashion is cyclical, so we're seeing various sleeve styles now."

- **Reference from the passage:**
- Lulla mentions, *"Fashion moves in a cyclical way so we are seeing all kinds of sleeves right now,"* which directly confirms that fashion trends are cyclical, and we are seeing various sleeve styles now.
- **Conclusion:**
- This statement is **correct** based on the passage.

S12. Ans. (d)

Sol. The highlighted word in the passage is "grueling," which refers to something extremely tiring or demanding. Let's go through each option, providing the meaning in both Hindi and English to see which one fits best.



Option (a) "beheading"

- **Meaning (English):** The act of cutting off someone's head.
- **Meaning (Hindi):** सिर काटने की प्रक्रिया।
- **Explanation:** This meaning is irrelevant in the context of the passage, as "beheading" does not relate to exhaustion or difficulty. Therefore, this option is **incorrect**.

Option (b) "derationing"

- **Meaning (English):** Removing restrictions or limits on the supply of something.
- **Meaning (Hindi):** किसी वस्तु की आपूर्ति पर लगे प्रतिबंधों को हटाना।
- **Explanation:** This word doesn't fit the context of the passage. The passage is talking about work pressure and stress, not about lifting supply restrictions. Therefore, this option is **incorrect**.

Option (c) "awaiting"

- **Meaning (English):** To wait for something to happen.
- **Meaning (Hindi):** किसी चीज़ के होने का इंतज़ार करना।
- **Explanation:** This word suggests waiting, which doesn't align with the idea of something being very demanding or exhausting. Therefore, this option is **incorrect**.

Option (d) "challenging"

- **Meaning (English):** Something that is difficult and requires effort.
- **Meaning (Hindi):** ऐसा कुछ जो कठिन हो और प्रयास की आवश्यकता हो।
- **Explanation:** This word closely matches the meaning of "grueling," which describes something extremely demanding and difficult. Therefore, this option is **correct**.

Option (e) "piling"

- **Meaning (English):** The act of stacking or accumulating things.
- **Meaning (Hindi):** चीज़ों का ढेर लगाना या जमा करना।
- **Explanation:** This word refers to accumulation rather than something being exhausting or demanding. Therefore, this option is **incorrect**.

Correct answer: (d) challenging.

In summary, "challenging" is the most appropriate synonym for "grueling" because it captures the idea of something being difficult and requiring a lot of effort.

S13. Ans. (b)

Sol. The correct answer is **(b) Both (I) and (II)**.

Explanation:

(I) Ravi finds it difficult to manage the increasing pressure due to the unending client revisions and continuous project demands in his role as a software developer.

- **Supporting Line:** Ravi states, "It's not just about writing code anymore. It's the constant updates, client revisions, and meetings that pile up." This clearly indicates that Ravi is struggling to manage the pressures from client revisions and project demands.

(II) Ankit, who manages projects, believes that balancing client expectations and motivating his team is like managing an unpredictable situation, with obstacles constantly arising.

- **Supporting Line:** Ankit says, "Managing client expectations while trying to keep the team motivated is like walking a tightrope. Just when you think you've got everything under control, something pops up and throws a wrench in the works." This shows that Ankit feels his role involves managing unpredictable challenges.

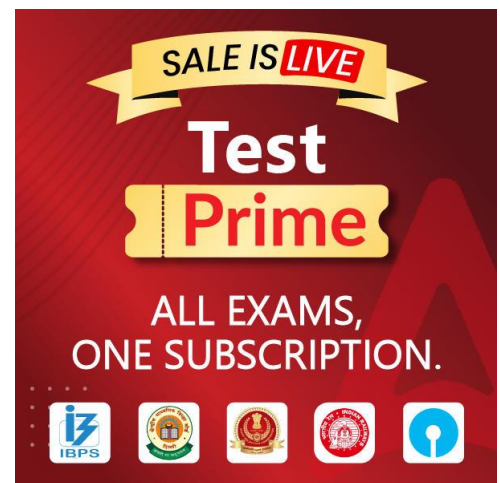


(III) Both Ravi and Ankit agree that their work demands leave them little room for relaxation, and they've given up on trying to find any work-life balance, focusing entirely on their professional responsibilities.

- **Supporting Line:** While they discuss the pressures of work, the passage does not state that they have given up on finding work-life balance. In fact, both mention their hobbies (hiking and photography) as means of relaxation and managing stress, which implies they are actively seeking balance rather than giving up. Therefore, this statement is **not accurate**.

Conclusion:

Thus, the accurate statements are (I) and (II), making (b) Both (I) and (II) the correct answer.



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S14. Ans. (e)

Sol. The most appropriate word to fill the blank in the passage is (e) **accomplish**.

Explanation:

- (a) accelerate**
 - **Meaning in English:** To increase in speed.
 - **Meaning in Hindi:** तेजी लाना
 - **Why Incorrect:** The context of the sentence is about completing tasks, not increasing speed.
- (b) acclaim**
 - **Meaning in English:** To praise enthusiastically and publicly.
 - **Meaning in Hindi:** प्रशंसा करना
 - **Why Incorrect:** This word does not fit the context of completing tasks or responsibilities.
- (c) venerate**
 - **Meaning in English:** To regard with great respect.
 - **Meaning in Hindi:** श्रद्धा करना
 - **Why Incorrect:** This word pertains to respect and admiration, which does not relate to the task completion theme in the sentence.
- (d) admire**
 - **Meaning in English:** To regard with respect or warm approval.
 - **Meaning in Hindi:** प्रशंसा करना
 - **Why Incorrect:** Similar to "acclaim," this word does not convey the idea of achieving or completing something.
- (e) accomplish**
 - **Meaning in English:** To achieve or complete successfully.
 - **Meaning in Hindi:** पूरा करना
 - **Why Correct:** This fits perfectly in the context of the passage, as Ravi is expressing the feeling that no matter how much he accomplishes, there is always more work to do.

Conclusion:

Thus, the correct choice is (e) **accomplish** as it aligns with the idea of finishing tasks amid ongoing pressures at work.

S15. Ans. (c)

Sol. The correct answer is **(c) He alleviates work-related stress by engaging in outdoor activities and minimizing ongoing work communication.**

Explanation:

- In the passage, Ankit mentions:
 - **"I make it a point to disconnect completely when I get a chance. I've taken up hiking again. Whenever I have some free time, I head to the hills. Being out in nature, far away from the constant pings of work emails, is like hitting the reset button."**

This indicates that he prioritizes taking breaks from work to reduce stress. His choice to go hiking and be away from work emails suggests that he engages in outdoor activities to alleviate work-related pressure.

Why Other Options are Incorrect:

- **(a)** He likes to distance himself from friends and colleagues when he feels frustrated with his job.
 - **Why Incorrect:** This option suggests distancing from friends, which is not mentioned in the passage. Ankit focuses on nature and disconnecting from work rather than from friends.
- **(b)** He often hikes in the hills to contemplate work challenges and develop new strategies.
 - **Why Incorrect:** Although he hikes, the passage emphasizes relaxation and disconnecting from work rather than strategizing about work challenges.
- **(d)** He prefers to work remotely from the hills to stay productive while enjoying the natural surroundings.
 - **Why Incorrect:** The passage indicates that he disconnects from work entirely, rather than working remotely while enjoying nature.
- **(e)** He views nature trips as a break from his duties, even though he continues to check his work emails.
 - **Why Incorrect:** Ankit emphasizes disconnecting completely from work, indicating that he does not check work emails while enjoying his nature trips.

In summary, Ankit's statement about disconnecting points towards engaging in outdoor activities to alleviate stress and minimize work communication, aligning best with option **(c)**.

S16. Ans. (a)

Sol. The correct answer is **(a) They are dealing with endless work that seems repetitive and unproductive, despite their efforts.**

Explanation:

In the context of the passage, Rohit's use of the idiom "chasing our own tails" suggests that they feel caught in a cycle of work that feels unproductive and repetitive. This idiom typically implies that, despite their efforts, they are not making any real progress—it's as if they are running in circles without achieving their goals.

Why Other Options are Incorrect:

- **(b)** They feel like they are struggling to balance both their personal and professional responsibilities.
 - **Why Incorrect:** This option emphasizes a struggle for balance rather than the unproductive nature of their work, which is the core meaning of the idiom.



- **(c)** They constantly solve new problems, but each success leads to increased responsibility, making them feel empowered.
 - **Why Incorrect:** This interpretation suggests a positive outcome from their efforts, whereas "chasing our own tails" indicates frustration and a lack of real progress.
- **(d)** They are frequently moving between different projects without fully completing any of them.
 - **Why Incorrect:** While this might imply a lack of completion, the idiom specifically highlights the repetitiveness and unproductiveness of their work rather than merely moving between tasks.
- **(e)** They are always ahead of their deadlines, but are given new tasks due to their efficiency.
 - **Why Incorrect:** This option suggests that they are performing well and being rewarded with more work, which contradicts the sense of futility implied by "chasing our own tails."

In summary, Rohit's use of the idiom emphasizes their feeling of being caught in a cycle of endless and unproductive work, making **(a)** the best choice.

S17. Ans. (e)

Sol. The best option to replace "less" in the sentence is **(e) least**.

Explanation:

- **Correct Option: (e) least**
 - **Meaning:** "Least" means the smallest in amount, degree, or significance. In this context, it conveys that despite the pressures at work, they have found "small pockets of joy," which is a positive aspect. The phrase "at least" is commonly used to indicate a positive point in a negative situation.
 - **Usage in Sentence:** "While the pressures at work weren't going anywhere, at **least** they had found small pockets of joy to help them weather the storm."

Why Other Options are Incorrect:

- **(a) verst**
 - **Meaning:** "Verst" is an old Russian unit of distance. It is irrelevant in this context.
 - **Usage in Sentence:** It does not fit grammatically or contextually.
- **(b) wrest**
 - **Meaning:** "Wrest" means to forcibly pull something from a person's grasp. It is not relevant to the context of finding joy.
 - **Usage in Sentence:** This word does not fit the intended meaning of the sentence.
- **(c) exist**
 - **Meaning:** "Exist" means to have actual being; to live. While it could grammatically fit, it does not convey the intended meaning.
 - **Usage in Sentence:** "At exist" does not make sense in the context.
- **(d) first**
 - **Meaning:** "First" denotes the initial in order or rank. This does not relate to the context of finding joy amidst pressures.
 - **Usage in Sentence:** "At first" implies a sequence and doesn't convey the intended relief or positivity.

In summary, **(e) least** is the only option that maintains the intended meaning and fits grammatically within the sentence.

S18. Ans. (e)

Sol. Analysis of Statements:

- **(I) Ravi's chuckle, despite being filled with exhaustion, implied his acceptance of the ongoing situation.**
 - **Analysis:** This statement is **true**. Ravi's chuckle, described as having a hint of exhaustion, implies that he acknowledges the overwhelming nature of their work. The passage states, "**Ravi chuckled, though there was a hint of exhaustion behind it,**" indicating that he accepts the situation.
- **(II) Both friends recognized that pursuing hobbies outside of work was essential for rejuvenation.**
 - **Analysis:** This statement is **true** as well. Both Ravi and Ankit discuss their hobbies (hiking and photography) as important for recharging and managing stress. Ankit states, "**that's why I make it a point to disconnect completely,**" and Ravi mentions that photography is a relief from work.
- **(III) The discussion swiftly shifted to the stresses of their hectic work schedules.**
 - **Analysis:** This statement is **true**. The passage begins with the friends discussing the pressures of their work and transitions to how they cope with those pressures. The line "**the topic inevitably turned to their jobs and the relentless pace they had been keeping up with**" confirms that their discussion focused on work-related stresses.

Conclusion:

Since all statements (I), (II), and (III) are true:

Correct Answer: (e) All statements are true.

S19. Ans. (c)

Sol. The best answer for what realization Ravi and Ankit came to during their conversation is:

(c) Having interests outside of work was essential for their emotional well-being and offered much-needed relief from the pressures of their IT jobs.

Explanation:

- **Lines from the Passage:** The passage states, "**As they continued to chat, the two friends realized how essential it was to have something outside of work to help them recharge. Their hobbies had become a vital part of keeping them sane, offering an escape from the constant grind of their IT careers.**"

The other options are incorrect for the following reasons:

- **(a)** Their hobbies were distracting them from meeting work deadlines, adding to their stress levels.
 - This is incorrect because the passage does not indicate that their hobbies were distracting or adding stress; instead, it suggests they help relieve stress.
- **(b)** Photography and hiking were merely temporary distractions, with no lasting impact on their mental health.
 - This is incorrect because the passage implies that these activities provide significant relief and positively impact their emotional well-being.
- **(d)** The constant grind of their IT careers has provided them ample time to engage in hobbies and leisure activities.
 - This is incorrect as the passage indicates that their demanding jobs limit their time for hobbies.
- **(e)** Their creative pursuits had no real effect on helping them recharge or escape the pressures of their work life.
 - This is incorrect because the passage explicitly states that their hobbies are vital for recharging and escaping work pressures.



S20. Ans. (d)

Sol. The correct answer is:

(d) The speaker had anticipated a lighter workload but ended up receiving more tasks than expected.

Explanation:

- **Lines from the Passage:** In the passage, Ravi says, "**I thought I'd have a little breathing room this week, but guess what? Another project landed on my desk this morning.**" This indicates that he expected to have some relief in his workload (breathing room) but was surprised to find that he received another project, which implies an increase in his workload instead.

The other options are incorrect for the following reasons:

- **(a)** The speaker's workload was reduced, giving them ample time to engage in other activities outside work.
 - This is incorrect because the speaker anticipated a lighter workload but ended up with more tasks, not less.
- **(b)** The speaker managed to complete their work on time, enjoying a brief period of rest afterward.
 - This is incorrect because there is no indication in the passage that the speaker completed their work on time or enjoyed a rest.
- **(c)** The speaker's week went according to plan, allowing them to focus on hobbies and leisure.
 - This is incorrect as the speaker expected a lighter workload but received more tasks, which does not align with a week going according to plan.
- **(e)** The speaker had expected a challenging week but found it surprisingly easy due to fewer tasks than usual.
 - This is incorrect because the speaker expected a lighter workload, not a challenging week, and actually ended up with more tasks than expected.

S21. Ans. (b)

Sol. The correct answer is:

(b) To accumulate tasks, updates, and meetings to the point where they become overwhelming.

Explanation:

- **Context in the Passage:** In the passage, Ravi expresses his frustration about "the constant updates, client revisions, and meetings that pile up." This indicates that he is feeling overwhelmed by the increasing amount of work and responsibilities that are accumulating.

The other options are incorrect for the following reasons:

- **(a)** To reduce the amount of work over time and gradually complete tasks.
 - This is incorrect because "pile up" refers to an increase in workload, not a reduction.
- **(c)** To organize work in a structured manner, ensuring smooth completion.
 - This is incorrect as "pile up" implies disorder and overwhelm, rather than organization.
- **(d)** To delegate tasks to others, causing the workload to decrease significantly.
 - This is incorrect because "pile up" does not involve delegation; rather, it refers to an accumulation of work.
- **(e)** To work on tasks in a relaxed manner, ensuring no work remains by the end of the week.
 - This is incorrect since "pile up" suggests a growing workload, not a relaxed approach to completing tasks.



S22. Ans.(b)

Sol. The passage explicitly mentions that online marketing provides youth with "access to a broader range of products and services" and simultaneously "promotes a lifestyle that many youths aspire to achieve," demonstrating this dual nature.

S23. Ans.(d)

Sol. The passage highlights that influencers "lend authenticity to promotions, making them far more persuasive than traditional advertisements," which rely on generalized content. This contrast underscores the personalized and relatable nature of influencer marketing.

S24. Ans.(a)

Sol. The phrase "serve as a springboard" in the context of young entrepreneurs using digital platforms suggests a starting point or platform for growth. "Act as a launching pad" fits this idea without altering the context.

Meaning of options:

- (a) **Act as a launching pad:** A point from which something begins or develops, perfectly aligned with the idea of growth or initiation.
- (b) **Function as a stepping stone:** While close in meaning, this implies gradual progress rather than an initial launch.
- (c) **Provide a direct solution:** This changes the context by implying problem-solving rather than an opportunity for growth.
- (d) **Serve as a barrier to entry:** Opposite in meaning, suggesting an obstacle rather than support.
- (e) **Offer a restrictive pathway:** Suggests limitation, which is not aligned with the original positive connotation.

S25. Ans.(d)

Sol. The original phrase conveys that young consumers influence the market actively rather than simply observing it. The most suitable replacement, "**steering market demands in unprecedented ways**," emphasizes their role in shaping trends, consistent with the context provided in the passage.

Meaning of options:

- (a) **Forecasting consumer trends based on available insights:** Suggests analysis and prediction, but lacks the emphasis on actively influencing the market.
- (b) **Shaping consumer expectations with limited foresight:** Misleading, as it introduces the idea of limited foresight not supported by the passage.
- (c) **Driving impulsive purchases in response to evolving ads:** Focuses on impulsivity rather than market influence, which distorts the meaning.
- (d) **Steering market demands in unprecedented ways:** Accurately reflects the passage's emphasis on the active and innovative role of youth in influencing trends.
- (e) **Reacting passively to marketing trends and patterns:** Contradicts the description of young consumers as active trendsetters.



S26. Ans.(c)

Sol. In the passage, “**offers**” means making something accessible or available, such as online marketing offering youth access to products and services. The synonym “**Provides**” is the most suitable option as it matches this meaning perfectly. The other options do not fit the context.

Meanings:

1. **(a) Eliminates**

- **English:** To remove or get rid of something.
- **Hindi:** समाप्त करना, हटाना।
- *(Incorrect as “offers” means to make available, not to remove.)*

2. **(b) Predicts**

- **English:** To say or estimate that something will happen in the future.
- **Hindi:** भविष्यवाणी करना।
- *(Incorrect as “offers” means to make available, not to predict.)*

3. **(c) Provides**

- **English:** To make something available or accessible to someone.
- **Hindi:** प्रदान करना, उपलब्ध कराना।
- *(Correct as it directly matches the meaning of “offers.”)*

4. **(d) Proposes**

- **English:** To suggest or put forward an idea for consideration.
- **Hindi:** प्रस्ताव रखना।
- *(Incorrect as “offers” means making something available, not suggesting.)*

5. **(e) Foresees**

- **English:** To anticipate or predict what will happen in the future.
- **Hindi:** पूर्वानुमान करना।
- *(Incorrect as “offers” means making something available, not predicting.)*

S27. Ans.(c)

Sol. Correct Answer: (c) The Chinese zodiac integrates animal archetypes with a quintet of recurring elements, diverging from the annual orientation of Western astrology.

Explanation:

The passage highlights the key differences between Chinese zodiac and Western astrology in the following way:

- **Chinese zodiac** operates on a **dodecennial framework**, meaning it follows a 12-year cycle where each year is governed by a specific animal (Rat, Dragon, Ox, etc.) **paired with one of the five metaphysical elements** (Wood, Fire, Earth, Metal, Water). The passage states, “each annum is governed by a specific zoological archetype—such as the Rat, Dragon, or Ox—paired with one of the five metaphysical elements: Wood, Fire, Earth, Metal, or Water.”
- **Western astrology** is focused on **heliocentric** (based on the sun's position) principles and does not involve this combination of animal archetypes and elements. The passage contrasts the two approaches when it says, “Unlike the heliocentric predilections of Western astrology, the Chinese zodiac operates on a dodecennial framework.”

Thus, the most accurate answer is **(c)** because it correctly emphasizes the integration of animal archetypes and metaphysical elements in the Chinese zodiac, which differs from the **annual orientation** of Western astrology.



Why the other options are incorrect:

- **(a)** Incorrect: Western astrology is not **solely** based on heliocentric principles; it also involves constellations. The Chinese zodiac uses both animal archetypes and elements, but the statement here is too broad and does not fully capture the distinction.
- **(b)** Incorrect: Western astrology follows a **12-sign system** (not a 12-year system), and it is **not based on planetary configurations alone**.
- **(d)** Incorrect: The Chinese zodiac **does not exclusively use BaZi**; rather, BaZi is a technique used to interpret the interactions of celestial influences. Western astrology does not use BaZi, but this is not the central distinction.
- **(e)** Incorrect: The Chinese zodiac framework does not **derive its structure solely from constellations**; it combines animals with the five elements, which is not a characteristic of Western astrology, which uses the zodiac signs and planets more directly.

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

S28. Ans.(b)

Sol. The phrase “**quick and light movement**” in the passage refers to Japan’s “**accelerated implementation of multifaceted measures**” such as workforce reforms and the adoption of AI technologies to tackle its aging population issues. Options (a), (c), (d), and (e) misinterpret the context by adding unrelated or exaggerated elements.

S29. Ans.(d)

Sol. The passage concludes that Japan’s situation “**serves as a cautionary tale for other nations facing similar demographic trends,**” emphasizing the global relevance of issues such as pension sustainability and workforce management. Option (d) is the most accurate inference, while other options either exaggerate or oversimplify the implications.

S30. Ans.(b)

Sol. With a shrinking population, the labor force and domestic demand are expected to decline, as implied by the passage. This suggests potential economic contraction, aligning with option (b). Other options either contradict data trends or overestimate the mitigating effects of technology and investment.

S31. Ans.(b)

Sol. Statements (I) and (II) are correct.

- (I) is correct as the passage mentions “**encouraging older citizens to remain in the workforce**” and “**adopting robotics and AI**” as strategies.
- (II) is correct as the government is investing in “**childcare subsidies, parental leave policies, and family support programs.**”
- (III) is incorrect since the passage emphasizes that immigration reforms remain limited due to Japan’s “**restrictive stance on immigration.**”

S32. Ans.(d)

Sol. The correct interchanges are A-C and B-D.

Key strategies include **encouraging (C)** older citizens to **remain (D)** in the workforce and **providing (A)** incentives for women to **participate (B)** more actively in the job market.



S33. Ans.(a)

Sol. The most suitable word with a similar meaning to "**stark**" as used in the passage would depend on its context. However, generally, "**stark**" means **severe, clear, or sharply defined** in most contexts.

Word Analysis:

- **(a) Sharp:** Correct. "Stark" often implies something clearly distinct or sharply outlined, making "sharp" a fitting synonym.
- **(b) Bright:** Incorrect. While "stark" can describe contrast, it does not typically mean "bright."
- **(c) Subtle:** Incorrect. "Stark" is the opposite of "subtle"; it means something bold or harsh rather than nuanced.
- **(d) Indistinct:** Incorrect. "Stark" refers to clarity or sharpness, while "indistinct" suggests the opposite.
- **(e) Modest:** Incorrect. "Stark" implies something severe or striking, which contrasts with "modest."

S34. And.(d)

Sol. Statements (I) and (III) are correct.

(I) is correct as the passage highlights that the "**ratio of elderly dependents to working-age individuals continues to rise,**" causing strain on the pension system.

(II) is incorrect because no mention is made of insufficient technological integration in managing pensions.

(III) is correct since the passage mentions that "**rising healthcare and pension costs**" are a burden on public expenditure.

S35. Ans.(b)

Sol. The passage links declining birth rates with the aging population and shrinking overall population. Past declines in birth rates logically contribute to the current demographic challenges. Other options either misrepresent the historical context (a, c, d) or contradict the data (e).

Why (b) is correct:

- "**Past declines in birth rates**" are implied by the mention of the "**declining birth rate**" currently affecting Japan, as demographic trends are the result of historical patterns.
- This aligns with the idea that today's shrinking working-age population stems from lower birth rates in previous decades.

Why the other options are incorrect:

- **(a) Historical immigration policies:** There is no mention of immigration policies contributing to the aging population. Instead, the focus is on internal demographic trends like birth rates and aging.
- **(c) Historical focus on industrial growth:** The passage does not suggest that industrial growth has stabilized or influenced population trends directly.
- **(d) Unrelated to historical factors:** This contradicts the entire premise of demographic trends being the result of historical patterns.
- **(e) Historical increases in fertility rates:** The passage emphasizes declining birth rates, not an increase in fertility. Thus, this is not supported by the data.

S36. Ans.(c)

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

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

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



S37. Ans.(b)

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

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

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

These lines highlight the concern about increased CO₂ emissions and the risk to climate goals due to the decline in nuclear power.

While (a) mentions energy security, the main concern highlighted in the passage is the potential for increased CO₂ emissions and the subsequent impact on climate goals.

(c) is incorrect because the passage acknowledges that nuclear power is part of the low-carbon energy mix but not the only source.

(d) is not directly supported by the passage, as the focus is on declining investments, not maintenance costs.

(e) is incorrect because the passage suggests that investing in advanced nuclear technologies is part of the solution, not a current issue.

S38. Ans.(c)

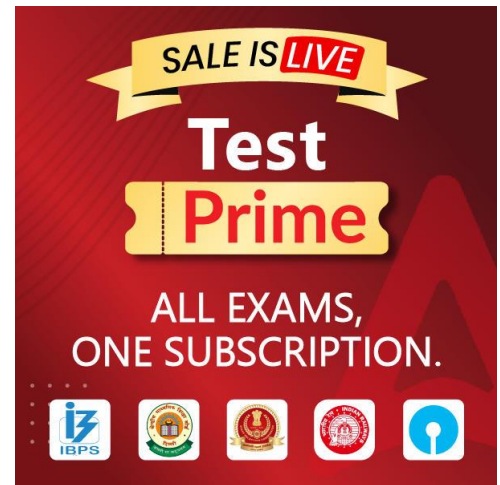
Sol. The passage suggests that nuclear power should complement renewable sources like solar and wind, not be deprioritized in favor of them. It highlights the importance of nuclear power in achieving low-carbon energy goals.

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

1. *"To address these concerns, the report suggests several key government actions. These include supporting the safe operation of existing nuclear plants, encouraging the construction of new nuclear facilities, and investing in advanced nuclear technologies."*
2. *"By taking these steps, countries can ensure that nuclear power remains a vital part of the global low-carbon energy mix."*

These lines emphasize the actions recommended by the report, such as supporting existing plants, building new facilities, and investing in advanced technologies. There is no suggestion of prioritizing renewable energy over nuclear power.

(a), (b), (d), and (e) are all actions suggested by the report to ensure nuclear power remains a part of the global low-carbon energy mix.



S39. Ans.(c)

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

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

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

These lines show that without nuclear power, greater investments in renewable energy and energy efficiency would be required to meet climate goals.

(a) is incorrect because the passage suggests that nuclear power complements solar and wind, rather than being fully replaced by them.

(b) is incorrect because the passage emphasizes the need for continued investment, not the abandonment of renewable technologies.

(d) is incorrect because while emissions might increase, alternatives such as renewable energy still exist, though they would require more investment.

(e) is incorrect because the passage states that the Paris Agreement's goals would be harder, not easier, to meet without nuclear power.

S40. Ans.(e)

Sol. The phrase clearly indicates the need for rapid, not slow, emission cuts. Option (e) is the incorrect interpretation, as it contradicts the urgency suggested by the passage. (a), (b), (c), and (d) are all correct interpretations of the phrase. The passage highlights the urgent need for significant reductions in CO₂ emissions to meet international climate goals. It also implies that nuclear power plays an important role in achieving these rapid reductions.

(e) is the incorrect interpretation because the phrase "which calls for rapid cuts in emissions" emphasizes the need for quick, decisive actions, not slow progress. The passage stresses the urgency of the transition to low-carbon energy to meet climate goals.

Let's analyze each option in detail:

(a) The Sustainable Development Scenario demands immediate and significant reductions in CO₂ emissions.

- o This is a correct interpretation. The passage mentions the Sustainable Development Scenario as a model that requires *"rapid cuts in emissions."* This clearly indicates the need for immediate and large reductions in CO₂ emissions.

(b) Meeting the goals of the Paris Agreement requires accelerated efforts in cutting CO₂ emissions.

- o This is also a correct interpretation. The passage connects the rapid cuts in emissions directly to the goals of the Paris Agreement, implying that to meet these goals, faster efforts are necessary.

(c) The scenario emphasizes swift actions for CO₂ reduction to achieve climate goals.

- o This is another correct interpretation. The phrase *"calls for rapid cuts in emissions"* explicitly points to the need for swift actions to meet climate goals.



(d) The passage implies that nuclear power helps meet the rapid emission reduction requirements.

o This is a correct interpretation. The passage suggests that nuclear power is a crucial component in achieving the rapid reduction in CO₂ emissions, as it complements other low-carbon sources like renewables.

(e) The phrase indicates that slow progress in emission reductions is acceptable.

o This is the **incorrect** interpretation. The phrase explicitly states the need for "*rapid*" cuts in emissions, which contradicts the idea that slow progress would be acceptable. The entire passage emphasizes the urgency of reducing emissions, making this option wrong.

S41. Ans.(d)

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

Analysis:

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

(b) is incorrect because the passage explicitly states that the decline in nuclear power poses a threat to electricity security, not an improvement. Nuclear power provides a consistent and reliable low-carbon energy source, and its decline could destabilize energy supplies.

(c) is incorrect because the passage suggests that energy costs will rise as a result of the decline in nuclear power. Nuclear power helps maintain cost stability in energy supplies, and its reduction would lead to higher costs, especially as investments in alternative sources like renewables increase.

(d) is the **correct** answer because the passage directly states that the decline of nuclear power has serious implications for electricity security and the cost of energy. Without nuclear power, which provides a stable and low-carbon energy source, electricity security is compromised, and the transition to alternative sources like renewables would become more expensive.

Supporting quote: "*The decline of nuclear power could have serious implications for both electricity security and the cost of energy.*"

(e) is incorrect because while the passage suggests that there would be a need for increased investments in renewable energy to replace nuclear power, it does not state that advanced economies would revert to using more fossil fuels. The focus is on the need for low-carbon alternatives, not a return to carbon-intensive sources.

S42. Ans.(d)

Sol. The passage highlights that perovskite solar cells are both "more affordable to produce" and "remarkably versatile," making them a faster route to solar energy adoption. Options (a) and (b) misinterpret specific details regarding efficiency and reliability. Option (c) confuses grid integration with panel technology, and (e) inaccurately attributes efficiency improvements to perovskite cells alone.

S43. Ans.(e)

Sol. All three assumptions—solar energy becoming a dominant energy source (I), reducing global reliance on fossil fuels (II), and contributing to meeting climate change goals (III)—are predicated on continued advancements in affordability, efficiency, and scalability of solar technology. If these advancements fail, each of these outcomes would likely be negatively impacted, thus weakening all the assumptions.



S44. Ans.(c)

Sol. The tone of the passage is **optimistic**. The author discusses several advancements in solar energy technology, such as improvements in efficiency, the rise of perovskite solar cells, and solutions to issues like intermittency and grid integration, all of which point toward a positive future for solar power. The passage emphasizes solar power's potential to play a major role in combating climate change and becoming a key energy source, indicating a hopeful outlook.

S45. Ans.(c)

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

S46. Ans.(e)

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

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

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

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

S47. Ans.(c)

Sol. The passage states that tandem solar cells "are pushing efficiency above 25%, challenging old assumptions about solar's limitations," which implies that they help overcome the technical limitations previously associated with solar energy. The other options either misinterpret the context or introduce incorrect information.

S48. Ans.(b)

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

S49. Ans.(d)

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

S50. Ans.(b)

Sol. The tone of the passage is **hopeful**. The author highlights the advancements in **personalized medicine, targeted therapies, and mRNA vaccines** as transformative developments that promise more effective and individualized treatments in the future. This positive and forward-looking perspective makes **(b)** the correct answer. The passage does not express doubt, concern, or pessimism, ruling out the other options.



S51. Ans.(b)

Sol. The passage mentions that the success of mRNA vaccines during the COVID-19 pandemic has spurred further research into using this technology for other diseases, such as influenza and HIV. This suggests that the platform's flexibility and speed make it an appealing area of study. The passage does not claim cost-effectiveness (a), permanent immunity (d), or the obsolescence of traditional vaccines (c), nor does it limit the technology to infectious diseases (e).

S52. Ans.(c)

Sol. The passage emphasizes how personalized medicine tailors treatments to individual genetic, environmental, and lifestyle factors. This implies that genetic research is critical for the success of personalized treatments. (a) introduces an economic factor not discussed in the passage, and (d) and (e) make absolute claims that are not supported by the text. (b) is incorrect, as personalized medicine reduces side effects, especially in targeted therapies.

S53. Ans.(b)

Sol.

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

Thus, the correct answer is (b).

S54. Ans.(c)

Sol. The Reserve Bank of India (RBI) has approved Tata Capital Limited's (TCL) conversion into an **NBFC-investment credit company (ICC)** from its previous NBFC-core investment company (CIC) structure.

Details-

- **Merger:** This conversion follows TCL's merger with Tata Cleantech Capital and Tata Capital Financial Services.
- **Significance:** The change reflects Tata Capital's transformation into an operating company, positioning it for a potential public listing.
- **Previous Structure:** Under the CIC structure, TCL primarily functioned as a holding company, which has now been altered with this change to ICC.
- **Tata Capital's Role:** The company is a financial and investment services provider, and this conversion allows for greater operational flexibility ahead of future developments like listing.

NBFC-Investment Credit Company (ICC):

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

S55. Ans.(c)

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

- **LIC:** The largest life insurance company in India, playing a crucial role in the domestic financial system.
- **GIC Re:** The only Indian reinsurer, making it systemically important due to its interconnectedness in the global and domestic insurance markets.
- **New India Assurance:** The largest general insurance company, providing essential services to the national economy.
- **D-SIIs:** These insurers are considered "too big or too important to fail" because their distress or failure could cause significant disruption to the domestic financial system. As a result, they are subject to additional regulatory measures for risk management and corporate governance to mitigate systemic risks.

S56. Ans.(e)

Sol. The letter 'B' in NBSL stands for "BHIM".

- **NBSL:** NPCI BHIM Services Ltd. is a subsidiary of NPCI, where "BHIM" refers to Bharat Interface for Money, a digital payment application that facilitates simple and quick transactions.
- **Objective:** The incorporation of NBSL is aimed at addressing the growing demand for digital payments, supporting innovation, and promoting financial inclusion.

About NPCI:

- Established in 2008 as the umbrella organization for retail payments and settlement systems in India.
- **Products:** NPCI offers a range of services, including UPI, RuPay, IMPS, and BHIM, to promote secure and efficient digital payments.
- **Mission:** NPCI is focused on driving India toward a fully digital economy by providing affordable, accessible payment infrastructure.

S57. Ans.(a)

Sol. The **World Bank** has approved a \$1.5-billion loan to help India accelerate its low-carbon energy development.

Details-

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



S58. Ans.(c)

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

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

S59. Ans.(d)

Sol. The Government of India recently signed a \$200 million loan with the **Asian Development Bank (ADB)** to improve solid waste management and sanitation in 100 cities across eight states.

Details-

- **Purpose:** The loan is aimed at enhancing sanitation and solid waste management infrastructure under the Swachh Bharat Mission 2.0 - Comprehensive Municipal Waste Management in Indian Cities Program.
- **Focus Areas:** The loan will support waste segregation, collection, disposal, the construction of bio-methanation and composting plants, and the establishment of plastic waste processing facilities.
- **Additional Support:** The loan also includes funding for community toilets, urinals, and sweeping equipment, ensuring that services are climate- and disaster-resilient, with a focus on gender equality and social inclusion.

About Asian Development Bank (ADB):

- **Established:** 1966, headquartered in Manila, Philippines.
- **Mission:** To promote economic development in the Asia-Pacific region.
- **Members:** 68 countries, including India.
- **Focus Areas:** Infrastructure, poverty reduction, and sustainable development.
- **India's Partnership:** A key partner in India's development projects, including urban infrastructure and energy.

S60. Ans.(c)

Sol. The headquarters of the Financial Action Task Force (FATF) is located in **Paris, France**.

Key Details about FATF:

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



S61. Ans.(c)

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

Details-

- **National Space Day:** August 23, 2024, was designated as India's first National Space Day to celebrate the successful landing of Vikram Lander on August 23, 2023, from the Chandrayaan-3 mission.
- **Theme Significance:** The theme reflects how India's advancements in space exploration, especially with the Chandrayaan-3 mission, have touched not only the Moon but also lives on Earth by contributing to science, technology, and society.
- **Chandrayaan-3 Success:** On August 23, 2023, India became the fourth nation to successfully land on the Moon and the first to do so in the southern polar region.



S62. Ans.(b)

Sol. The updated per transaction limit for UPI Lite has been increased to **₹1,000**.

- **UPI Lite Per Transaction Limit:** The limit has been raised from ₹500 to ₹1,000, making it easier for users to conduct small-value transactions swiftly and efficiently.
- **UPI Lite Wallet Limit:** The total wallet limit for UPI Lite has also increased, going from ₹2,000 to ₹5,000.
- **Purpose:** These enhancements are aimed at promoting the further adoption of UPI by making it more accessible and user-friendly for small, everyday transactions.
- **UPI 123Pay:** In addition, the RBI has raised the per transaction limit for UPI 123Pay from ₹5,000 to ₹10,000, further broadening its usability for feature phone users.
- **Impact:** UPI continues to revolutionize India's financial landscape, promoting digital payments and financial inclusion, particularly with ongoing innovations like UPI Lite and UPI 123Pay.