

BANKING PYQ's

For All Banking Exams

VOLUME - 1

General English



Banking PYQ's

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Directions:(1-8) Read the passage given below and answer the questions that follow by choosing the correct/most appropriate options:



The advent of 5G technology has revolutionized connectivity, promising lightning-fast speeds and seamless communication. However, ensuring its efficacy and reliability within the confines of an airplane presents unique challenges. This RC aims to explore the feasibility and potential benefits of implementing a robust 5G network for passenger mobile usage during flights. In order to achieve a viable solution, stakeholders in the aviation industry must come together to hammer comprehensive plan. out Airlines, telecommunication providers, and regulatory bodies need to collaborate closely to address technical obstacles and guarantee passenger safety. One key aspect is to **concede** that cellular signals pose no threat to the aircraft's avionics. Extensive research and stringent testing protocols should be implemented to alleviate concerns and provide unequivocal evidence. Another vital element is securing agreements with telecom companies to establish reliable 5G infrastructure that caters specifically to in-flight usage. These agreements should focus on optimizing network coverage, minimizing signal interference, maximizing and bandwidth capacity. Additionally, international cooperation and harmonization of regulations will be crucial to ensure seamless connectivity across different airspace jurisdictions.

By <u>hammering out</u> the intricate details, all parties involved can <u>agree</u> upon standardized guidelines and protocols for the use of mobile devices during flights _. This will enhance the passenger ______, enabling them to stay connected and productive throughout their journey while simultaneously respecting safety and security regulations.

Implementing a 5G network for passenger mobile usage in airplanes requires collective efforts, with stakeholders conceding potential concerns and agreeing on effective solutions. A seamless and reliable 5G network can be developed by working out the technical details while establishing solid partnerships, improving the in-flight experience for passengers, and creating a new standard for connection in the aviation industry.

- Q.1 What will fit in the blank taken from the passage "This will enhance the passenger ______, enabling them to stay connected and productive throughout their journey while simultaneously respecting safety and security regulations."__ [SBI PO 2022]
 - (A) Experience
- (B) Satisfaction
- (C) Connectivity
- (D) Efficiency
- (E) Enjoyment
- **Q.2** What does the phrase "<a href="hammering out" mean in the given passage? [SBI PO 2022]
 - (A) Physically using a hammer to construct something
 - (B) Intensely discussing and negotiating to find a workable solution
 - (C) Hammering a point repeatedly to emphasize its importance
 - (D) Engaging in a physical activity to relieve stress after negotiations
 - (E) Demonstrating determination and perseverance through the use of a hammer
- **Q.3** What is one of the challenges in ensuring the efficacy and reliability of 5G within an airplane? [SBI PO 2022]
 - (A) Regulatory compliance
 - (B) Network optimization
 - (C) Signal interference
 - (D) International cooperation
 - (E) Passenger safety
- **Q.4** What is one of the key elements in securing agreements with telecom companies for inflight 5G infrastructure? **[SBI PO 2022]**
 - (A) Airspace jurisdictions
 - (B) Regulatory bodies
 - (C) Telecommunication providers
 - (D) Signal interference
 - (E) Harmonization of regulations
- **Q.5** What is the purpose of implementing extensive research and stringent testing protocols, as mentioned in the passage?

[SBI PO 2022]

- (A) To confirm that cellular signals are a threat to the aircraft's avionics
- (B) To disregard concerns related to cellular signals in airplanes
- (C) To ensure passenger safety by addressing concerns and providing evidence
- (D) To create obstacles and hinder the implementation of 5G in airplanes
- (E) To promote the use of mobile devices during flights without any limitations

- Q.6 What should the agreements with telecom companies primarily focus on, according to the passage? [SBI PO 2022]
 - (A) Reducing network coverage to minimize signal interference
 - (B) Limiting bandwidth capacity to ensure stable connections
 - (C) Establishing partnerships with nontelecom companies
 - (D) Optimizing network coverage, minimizing signal interference, and maximizing bandwidth capacity
 - (E) Increasing signal interference to test the reliability of the 5G network
- **Q.7** Which of the following is a **synonym** for the word "**concede** "? [SBI PO 2022]
 - (A) Refute
- (B) Concur
- (C) Deny
- (D) Oppose
- (E) Challenge
- Q.8 Which of the following is an <u>antonym</u> for the word "<u>agree</u>"? [SBI PO 2022]
 - (A) Disagree
- (B) Consent
- (C) Concur
- (D) Harmonize
- (E) Support

Directions:(9-18)Read the passage and answer the questions that follow:

I am engaged in watching a brigade of ants out on foraging duty, and intent on securing for the nest three whole segments of a deceased earthworm. Every muscle in their tiny bodies is strained to the utmost as they pry themselves laboriously against the great boulders that strew the path, and that are known to Brobdingnagian intelligence as grains of sand. Besides the workers themselves, a whole battalion of stragglers runs to and fro upon the broad line that leads to the headquarters of the community. The province of these stragglers, who seem so busy doing nothing, probably consists in keeping communications open, and encouraging the sturdy pullers by occasional relays of fresh workmen. I often wish that I could for a while get inside those tiny brains, and see, or rather smell, the world as ants do. For there can be little doubt that to these brave little carnivores here the universe is chiefly known as a collective bundle of odors, simultaneous or consecutive. As our world is mainly a world of visible objects, theirs, I believe, is mainly a world of olfactible things.

In the head of every one of these little creatures is something that we may fairly call a brain. Of course most insects have no real brains: the nerve- substance in their heads is a mere collection of ill-arranged ganglia, connected with their organs of sense. The poor soul's intellect is wholly deficient, and the senses alone make up all that there is of him, subjectively considered. But it is not so with the highest insects. They have something that truly answers to the real brain of men, apes, and dogs, to the cerebral hemispheres and the cerebellum that are superadded in us mammals upon the simple sense-centers of lower creatures. Besides the eye, with its optic nerve and optic perceptive organs—besides the ear, with its similar mechanism—we mammalian lords of creation have a higher and more genuine brain, that collects and compares the information given to the senses, and sends down the appropriate messages to the muscles accordingly. Now, bees and flies and ants have got much the same sort of arrangement, on a smaller scale, within their tiny heads.

We know well enough what forms the main material of thought with bees and flies, and that is visible objects. For you must think about something if you think at all; and you can hardly imagine a contemplative blow-fly setting itself down to reflect, like a Hindu devotee, on the syllable Om, or on the oneness of existence. Abstract ideas are not likely to play a large part in apian consciousness. A bee has a very perfect eye, and with this eye it can see not only form, but also color, as Sir John Lubbock's experiments have shown us. To ourselves and to bees alike the world is, on the whole, a colored picture, with the notions of distance and solidity thrown in by touch and muscular effort; but sight undoubtedly plays the first part in forming our total conception of things generally. (Adapted from **Evolutionist at Large**

by Grant Allen (1881))

Q.9 What can a bee see with its eye?

[EPFO SSA 2023]

- (A) Color only
- (B) Color and form
- (C) Greyscal
- (D) Form only
- (E) none of these

- **Q.10** What does the word 'Abstract' mean as used in the passage? **[EPFO SSA 2023]**
 - (A) Notional
- (B) Physical
- (C) Material
- (D) Factual
- (E) none of these
- Q.11 What does the word 'devotee' means as used in the passage? [EPFO SSA 2023]
 - (A) A strong man
 - (B) A person who prays
 - (C) A strong believer in a particular religion or god.
 - (D) A person who studies about insects
 - (E) none of these
- Q.12 What does the word 'mammals' denote?

[EPFO SSA 2023]

- (A) A group of insect
- (B) A group of invertebrates
- (C) A group of vertebrate characterized by the presence of mammary glands
- (D) An ant.
- (E) none of these
- **Q.13** What does the word 'straggler' mean as used in the passage? **[EPFO SSA 2023]**
 - (A) A person who struggles
 - (B) A person who strangles another person
 - (C) A person in a group who becomes separated from the others, typically because of moving more slowly.
 - (D) A vendor who goes from place to place.
 - (E) none of these
- Q.14 What is Sir John Lubbock's experiments about? [EPFO SSA 2023]
 - (A) Ants
- (B) Butterfies
- (C) Beetles
- (D) Bees
- (E) none of these
- Q.15 What is the meaning of 'odors' as used in the passage? [EPFO SSA 2023]
 - (A) A distinctive smell
 - (B) A distinctive look
 - (C) A distinctive taste
 - (D) A distinctive sound
 - (E) none of these
- **Q.16** What is the narrator of the passage engaged in? **[EPFO SSA 2023]**
 - (A) securing nests for the ants
 - (B) watching a brigade of ants out on foraging duty,
 - (C) studying the minds of the ants
 - (D) helping the ants collect their forage
 - (E) none of these

- **Q.17** What is the part of speech of the word "laboriously" as used in the first paragraph of the passage? **IEPFO SSA 20231**
 - (A) Adjective
- (B) Adverb
- (C) Verb
- (D) Noun
- (E) none of these
- **Q.18** Which of the following statements is TRUE according to the passage?

[EPFO SSA 2023]

- (A) The author suggests that the world of insects, especially ants, is predominantly guided by visual stimuli
- (B) The author notes that most insects do not have real brains, with the exception of the highest insects such as bees and ants
- (C) The author argues that insects do not have the capability to perceive odors
- (D) The author asserts that insects are not capable of processing complex abstract ideas
- (E) none of these

Directions: (19-23) Read the following passage carefully and answer the questions that follow.

As the COVID-19 pandemic worsened in countries across the globe, most governments took the precaution of closing their schools in an attempt to contain the spread of the virus. In Japan, each week of school closures represents about 22 hours of face-to-face compulsory instruction time at lower secondary school.

The capacity of schools to innovate, adapt and support staff varies from country to country and school to school. Yet it is these school capacities that can prove to be valuable assets for responding to crises and uncertain times, as well as building resilience when facing challenges in delivering instruction. School closures have forced many schools to "(_____)" and come up with innovative and pragmatic solutions in order to deliver teaching and ensure learning can happen remotely. The good news is that in spite of the challenges that the transition to remote teaching may have entailed for some teachers, a climate of openness to innovation was present in most OECD schools. School leaders and teachers may also be able to tap into online resources that could facilitate the dissemination of information,

instructional material and remote learning across schools. For example, familiarity with online training can prepare teachers for communicating and sharing information with the school community through online platforms. In Japan, 9% of teachers participated in online courses/seminars in the 12 month prior to the survey, which is lower than the average of the OECD countries participating in TALIS (36%). These online courses/seminars **proved to be very helpful** for the teachers during the crisis.

Although the absence of in-person lessons can be somewhat compensated by the use of online platforms and other technology-rich activities,\ access to the necessary digital devices is not equally distributed across the population. In particular, students from socio-economically disadvantaged backgrounds who lack the means to access to these devices may be severely affected by the COVID-19 crisis, increasing learning inequalities as a result. The conditions for creating an adequate climate for home schooling not only rely on access to technology, but also on whether an appropriate physical space for learning exists at home. Much like access to computers, access to a quiet place to study may also have deteriorated during the crisis due to similar needs by parents for teleworking, and siblings for home schooling.

The relationship between schools, parents and the larger school community is vital to provide contextualised and pertinent quality education. An open and fluid interaction between the school staff and parents has become now more important than ever.

Q.19 What does the author want to convey by citing " An open and fluid interaction between the school staff and parents has become now more important than ever."?

[IBPS PO 2022]

- (A) Interaction between the school staff and parents is necessary to facilitate the dissemination of information and instructional material.
- (B) Such interactions are intended to decide who will take responsibility of students' academic performance during online learning.

- (C) During the pandemic digital devices play an important role in holistic development of students and therefore school staff should organize a seminar for parents to teach them how to use this technology.
- (D) Students from socio-economically disadvantaged backgrounds may be severely affected by the COVID-19 crisis hence to drag them back in the mainstream education an open and fluid interaction between the school staff and parents is necessary.
- (E) This period of crisis can either strain or strengthen the relationship between parents and school staff and therefore it is necessary to for both of them to communicate and cooperate with each other for a healthy educational system.
- **Q.20** What, according to the author, are the requirements for quality education?
 - A) Well structured syllabus
 - B) Capacity building.
 - C) Financial assistance.
 - D) Digital device.
 - E) Suitable environment. [IBPS PO 2022]
 - (A) A and C only. (B) B, C and D only.
 - (C) B, D and E only. (D) C only
 - (E) A, B, C and D only.
- **Q.21** Which of the following is definitely true in the context of the passage?
 - A) All the educational institutions across the globe are facing the same challenges.
 - B) The chaotic situation opened up new vistas for teachers.
 - C) Education through online platform is equally beneficial for all the students.
 - D) Education of those who have access to digital devices remained unaffected.

[IBPS PO 2022]

- (A) A and D only (B) B only.
- (C) A, B and C only (D) C only
- (E) D only
- **Q.22** Which of the following phrase can replace the phrase given in bold in the passage?

[IBPS PO 2022]

- (A) Weal and woe. (B) Cloven hoof.
- (C) Yeoman's service. (D) Come in handy.
- (E) Pass the buck.

Q.23 Which of the following phrases can fill the blank given in the passage?

[IBPS PO 2022]

- (A) Come to a halt.
- (B) Think that every cloud has a silver lining.
- (C) Think outside the box
- (D) Dot the i's and cross the t's.
- (E) Gain ground.

Directions:(24-28) A passage is given with 5 questions following it. Read the passage carefully and choose the best answer to each question out of the five alternatives. Although there is no uniformly agreed upon definition, AI generally is thought to refer to "machines that respond to stimulation consistent with traditional responses from humans, given the human capacity for contemplation, judgment and intention". According to researchers Shubhendu and Vijay, these software systems "make decisions which normally require a human level of expertise" and help people anticipate problems or deal with issues as they come up. As such, they operate in an intentional, intelligent, and adaptive manner. Artificial intelligence algorithms are designed to make decisions, often using real-time data. They are unlike passive machines that are capable only of mechanical or predetermined responses. Using sensors, digital data, or remote inputs, they combine information from a variety of different sources, analyze the material instantly, and act on the insights derived from those data. With massive\ improvements in storage systems, processing speeds, and analytic techniques, they are capable of tremendous sophistication in analysis and decisionmaking. AI generally is undertaken in conjunction with machine learning and data analytics. Machine learning takes data and looks for underlying trends. If it spots something that is relevant for a practical problem, software designers can take that knowledge and use it to analyze specific issues. All that is required are data that are sufficiently robust that algorithms can discern useful patterns. Data can come in the form of digital information, satellite imagery, visual information, text, or unstructured data.

AI systems have the ability to learn and adapt as they make decisions. In the transportation area, for example, semi-autonomous vehicles have tools that let drivers and vehicles know about congestion, potholes. highway upcoming construction, other possible traffic or impediments. Vehicles can take advantage of the experience of other vehicles on the road, without human\ involvement, and the entire corpus of their achieved "experience" is immediately and fully transferable to other similarly configured vehicles. Their advanced algorithms, sensors, and cameras incorporate experience in current operations and use dashboards and visual displays to present information in real-time so human drivers are able to make sense of ongoing traffic and vehicular conditions. And in the case of fully autonomous vehicles, advanced systems can completely control the car or truck, and make all the navigational decisions.

Q.24 According to passage how advanced algorithms, sensors and cameras help human drivers to make sense of ongoing traffic and vehicular conditions?

[RRB Officer Scale - I 2021]

- (A) By improving storage systems, processing speeds, and analytic techniques
- (B) By forming digital information, satellite image, visual information, text, or unstructured data.
- (C) By incorporating experience in current operations and using dashboards and visual displays to present information in real-time
- (D)By taking knowledge and use it to analyze specific issues.
- (E) None of the above
- **Q.25** According to passage what is used for designing AI algorithms to make decisions?

[RRB Officer Scale - I 2021]

- (A) Knowledge
- (B) Storage
- (C) Real-time data
- (D) Machine learning
- (E) None of the above.
- **Q.26** What is the antonym of the word <u>"</u> <u>contemplation"</u> given in the passage?

[RRB Officer Scale - I 2021]

- (A) Deliberation
- (B) Speculation
- (C) Cogitation
- (D) Rumination
- (E) Disregard

- **Q.27** What is the meaning of AI according to the passage? **[RRB Officer Scale I 2021]**
 - (A) Machines that respond like humans and have the human-like capacity for contemplation, judgement and intention
 - (B) Machines that store huge amount of data
 - (C) Machines that let drivers know about upcoming congestion, potholes, highway construction and traffic.
 - (D) Machines that have advanced algorithms, high processing speed and analyze material instantly.
 - (E) None of the above
- **Q.28** What is the synonym of the word "discern" given in the passage?

[RRB Officer Scale - I 2021]

- (A) Overlook
- (B) Overpass
- (C) Confound
- (D) Perceive
- (E) Embroil

Directions:(29-33)A passage is given with 5 questions following it. Read the passage carefully and choose the best answer to each question out of the five alternatives. The culture of Africa is incredibly interesting due to the fact it is varied, depending on which country you visit. The continent is home to diverse populations, many of which have been influenced by external factors. Each country has its own tribes, languages and cultural differences. Even small African countries like Uganda have more than thirty established tribes. The Zulu people are South Africa's largest ethnic group. It is estimated that between ten and eleven million people live in the province of KwaZulu-Natal. During 19th and 20th much of South Africa was under apartheid and the Zulu people were classed as third-class citizens often suffering from discrimination. Today they have equal rights along with all other citizens. The Maasai people live in the Rift Valley region of Kenya and Tanzania. They own large herds of cattle, sheep and goats, which they regularly move around to new grazing grounds and water sources. They are a proud and independent tribe who base their wealth and power on cattle. The more cattle a Maasai member has, the more rich and powerful they are seen as by their tribe. There are more than fifty unique tribes living in the Omo River

Region of Southwestern Ethiopia, making it a great place to visit if you are interested in African culture. Many of the traditional customs and beliefs have remained intact due to lack of access to the area. Many people living in Eastern, Western and Southern African villages are farmers. They live almost entirely off the food they grow themselves. Traditional African food is also sold at outdoor markets. In countries like Morocco and Algeria, couscous is a popular dish served with meat and vegetables. In Western Africa, it is common for people to grow and eat cassava, maize, millet and plantains. When visiting African countries you will find that they are very traditional, with most woman and girls carrying out the task of cooking meals. Colonisation has also affected the food and drinks served in some parts of Africa such as Kenya where it is common for people to drink tea. Africans are one of the biggest contributors to sculptural art. The art form of African sculpture dates back thousands of years with some of the earliest sculptures being found in Egypt. There are thousands of indigenous languages and dialects spoken in Africa. Every African country has its own languages, even the smaller countries. However, due to the fact that many African countries were once part of European colonies, many people are able to speak Creole or Pidgin versions of English, Portuguese or French. In Northern Africa, Arabic is spoken, whereas in East Africa Swahili is the dominant language. When it comes to African history and culture there is so much to learn about. The best way to understand the various different customs and cultures is to visit African countries and speak to the people. With some of the most diverse customs, languages and traditions in the world, Africa is truly a fascinating continent.

Q.29 On what basis were the Massai people regarded as rich and powerful?

[RRB Officer Scale - I 2021]

- (A) by the way dressed
- (B) on the basis of a number of cattle they had
- (C) on the basis of jobs
- (D) on the basis of money they had
- (E) None of the above

Q.30 What did the Zulu people have to face as third-class citizens?

[RRB Officer Scale - I 2021]

- (A) they had to face poverty
- (B) they were deprived of jobs
- (C) they had to face discrimination
- (D) they were considered as minority
- (E) None of the above
- **Q.31** What is antonym of the word <u>'indigenous</u>' given in the passage?

[RRB Officer Scale - I 2021]

- (A) Tramontane
- (B) Autochthonous
- (C) Primaeval
- (D) Aboriginal
- (E) Native
- Q.32 What is the author trying to say by the phrase ' South Africa was under apartheid' ?[RRB Officer Scale I 2021]
 - (A) that industrialization was happening in South Africa
 - (B) that South Africa was under terrorism attack
 - (C) that South Africa had a policy of segregation on grounds of race
 - (D) that South Africa was facing drought
 - (E) None of the above
- **Q.33** What is 'couscous'?

[RRB Officer Scale - I 2021]

- (A) It is the language they speak
- (B) It is a place in the southwestern Africa famous for tourist attraction
- (C) It is a dress that African people wore in special occassion
- (D) It is a rift valley where Maasai people lived
- (E) It is a popular dish served with meat and vegetables

Direction: (34-42) Carefully read the provided passage to respond to the subsequent questions. Each question will present five answer options. Select the appropriate option as your answer.

Pink Tax is commonly used to describe a situation wherein things associate with women are priced higher than those with men. Generally speaking, women pay more than males for similar items. The pink tax is not enforced by the government but by the businesses selling the products. According to experts, the pricing disparity is due to market forces. The pink tax has long imposed an economic burden on women around the world—especially **since** women continue to earn less than men.

According to a study _______ the New York City Department of Consumer Affairs in 2015, women's products are typically more expensive than men's without a proper reason. The study concluded that products explicitly marketed for women cost seven per cent more on average than products sold for men. This discrepancy includes apparel, toys, and healthcare products, among other things. The largest discrepancy came to personal care/hygiene products, where women's products cost 13 per cent more than men's.

Several countries have investigated the pink tax, including Argentina, France, Germany, the UK, Australia, and Italy. For example, in the UK, it was found that women and girls were being charged, on average, 37 per cent more for toys, cosmetics, and clothes than their male counterparts. In the UK, girls' school uniforms were also 12 per cent more expensive than boys' uniforms. In Singapore, a check by the Sunday Times on 10 companies found that women pay more for some products and services, such as dry cleaning and razors, offered by around half of these companies. Additionally, women in Singapore have to pay more premiums for Careshield Life, a national long-term care insurance scheme introduced by the government. Examples of pink tax in India include salon services, personal care goods such as shampoos, soaps, and deodorants, as well as clothing, toys, and accessories such as jewelry. Presently, women are heavily exploited by vegan products non-animal-tested cosmetics that significantly more expensive, a **form** of taxation.

Q.34 Select the most appropriate synonym of the given word. Form **[SBI PO 2023]**

- (A) Damage
- (B) Demolish
- (C) Collapse
- (D) Type
- (E) Scatter
- **Q.35** According to the information in the passage, what is the "Pink Tax"?

[SBI PO 2023]

- (A) It's an additional tax charged by the government on women's products.
- (B) It's inequality in the amount payable for insurance based on gender.
- (C) It's a taxation form enforced by businesses where female products cost more than their male counterparts.
- (D) It's a type of business tax focused only on clothing, toys, and accessories.
- (E) It's a tax levied on vegan and non-animal-tested cosmetics.

- **Q.36** According to the passage, what is the primary reason for the pricing inequality known as the "pink tax"? [SBI PO 2023]
 - (A) The pricing disparity is primarily a result of government regulations that enforce gender-based pricing products marketed to women.
 - (B) Market forces, driven by supply and demand dynamics, are the primary factors behind the pricing disparity known as the "pink tax."
 - (C) Gender-based taxation, imposed by governments, directly contributes to prices of the higher products associated with women.
 - (D) International trade agreements have established pricing guidelines that result in women's products being priced higher than men's.
 - (E) Consumer preferences, influenced by advertising and social factors, play the central role in the pricing disparity termed the "pink tax.
- **Q.37** Based on the study by the New York City Department of Consumer Affairs, where was the largest product pricing discrepancy between men and women observed?

[SBI PO 2023]

- (A) Clothing
- (B) Toys
- (C) Personal care/hygiene products
- (D) Accessories such as jewelry
- (E) Vegan products
- **Q.38** Find true statement(s) from the following:
 - (A) The discrepancy in tax includes apparel, toys, and healthcare products, among other things.
 - (B) The pink tax has long imposed an economic burden on women and men around the world.
 - (C) Currently, women bear a significant financial burden due to the high costs of vegan products and non-animal-tested cosmetics, which can be considered a type of economic imposition.

[SBI PO 2023]

- (A) A and B are true (B) C and A are true
- (C) Only C is true (D) Only B is true
- (E) All are true.

- Q.39 What's the synonym of the word 'since ' as used in the passage? [SBI PO 2023]
 - (A) until

(B) before

(C) as

(D) till

- (E) therefore
- **Q.40** Which of the following expresses the same meaning of the word given in bold? in the UK, it was found that women and girls were being charged

[SBI PO 2023]

- (A) confronted
- (B) imposed
- (C) limited
- (D) absolved
- (E) altered
- **Q.41** Which of the following options would be suitable for the blank given in the passage?

[SBI PO 2023]

- (A) in
- (B) to
- (C) by
- (D) on
- (E) with
- **Q.42** Which of the following statements is **true** as per the passage? [SBI PO 2023]
 - (A) The pink tax is enforced by the government but not by the businesses selling the products.
 - (B) Women in Singapore have to pay less premiums for Careshield Life, a national long-term care insurance scheme introduced by the government.
 - (C) Several countries have investigated the pink tax, including Argentina, France, Germany, the UAE, Australia, and
 - (D) Some of the products that are included under the pink tax in India are salon services, personal care goods such as shampoos, soaps, and deodorants, as well as clothing, toys, and accessories such as jewelry.
 - (E) As per the study by the New York City Department of Consumer Affairs in 2015-2016, women's products are typically more expensive than men's without a proper reason.

Direction: (43-48) Read the given passage carefully to answer the following questions. Each question will have five alternatives as its answer. Choose the correct option as your answer.

Trade and investment Ministers of the G-20 representing 80% of the world nations, economy's output, three-quarters of trade flows

and three-fifths of the population, concluded their deliberations under India's presidency of bloc last week. Α comprehensive the communiqué was scuttled as China and Russia blocked a reference to geopolitical issues arising from the conflict in Ukraine, as has been the case since last year's G-20 Bali summit. Yet, amid flailing prospects for global trade and investment in the near-term, the G-20 nations did agree to take joint actions to reaffirm the world's faith in cross-border commerce and investment flows as a route to prosperity and growth for all. The government counted five concrete and actionoriented deliverables from the meet, including a dialogue on global standards to bridge regulatory divergences across countries and a compendium on best practices for mutual recognition of qualifications for professional services such as medicine, law and nursing. Asserting that the trade track outcomes were the most significant so far in the G-20 parleys, Commerce and Industry Minister Piyush Goyal highlighted the other three deliverables as new elements that hold importance for India. A generic framework to map global value chains, essentially to identify the weakest links and mitigate any shocks like those seen during the pandemic, is a good idea that may prove tricky to execute. Digitalisation of trade documents to ease flow of goods and services is welcome, but the principles identified in the pact pertain to paperwork on transactions such as transport, insurance, and storage, "not necessarily" to government filings for crossborder trade.

What has been coined as the Jaipur Call for Action to enhance Micro, Small and Medium Enterprises' (MSMEs') access to information' may yield quicker and more **tangible** results. The International Trade Centre, WTO and UNCTAD, which operate the Global Trade Helpdesk, have been urged to work with G-20 members to upgrade their data portal for businesses and bridge the "information asymmetry" that often hinders small players. This resonates with Prime Minister Narendra Modi's plea that G-20 Ministers strive to help MSMEs which account for 60%-70% of employment and 50% of the global GDP, integrate with global value chains as empowering them translates societal to

empowerment. India, on its part, must also consider steps to bolster the capacity of its small enterprises. For one, its nudge for greenfield investments through productivity-linked incentives across sectors, can be tweaked to create a separate window for fresh outlays by MSMEs that cannot qualify for incentives based on larger investments. Moreover, bureaucratic red tape may have turned into a 'red carpet' for some large investors, but for smaller firms, getting a project off the ground is not easy yet.

- Q.43 According to the passage, what percentage of global employment and GDP do MSMEs account for? [IBPS Clerk 2023]
 - (A) 40%-50% of employment and 60% of GDP
 - (B) 50%-60% of employment and 40% of GDP
 - (C) 60%-70% of employment and 50% of GDP
 - (D) 70%-80% of employment and 30% of GDP
 - (E) 30%-40% of employment and 70% of GDP

Q.44 What is the **central theme** of the passage? **[IBPS Clerk 2023]**

- (A) The geopolitical tensions between China and Russia at G-20 summits.
- (B) The significance of the G-20 summit in India's presidency.
- (C) The digitalization of trade documents and its impact on cross-border trade.
- (D) The challenges faced by Micro, Small, and Medium Enterprises (MSMEs) in global trade.
- (E) The role of government filings in facilitating cross-border trade.
- Q.45 Which of the following is the primary focus of the "Jaipur Call for Action" mentioned in the passage? [IBPS Clerk 2023]
 - (A) Enhancing global trade standards
 - (B) Promoting greenfield investments
 - (C) Bridging information gaps for MSMEs
 - (D) Facilitating cross-border commerce
 - (E) Empowering large investors
- **Q.46** Which of the following sentence(s) is **true** according to the passage?
 - A. China and Russia consistently blocked references to geopolitical issues in G-20 communiques.
 - B. The digitalization of trade documents primarily focuses on government filings for cross-border trade.

C. The International Trade Centre, WTO, and UNCTAD are solely responsible for upgrading data portals for businesses.

[IBPS Clerk 2023]

- (A) Both A & B
- (B) Only A
- (C) Both A & C
- (D) Only B
- (E) None of these
- **Q.47** Which of the given words is opposite in meaning to "<u>tangible</u>" in the context of the passage? [IBPS Clerk 2023]
 - (A) Esoteric
- (B) Compassionate
- (C) Abstract
- (D) Implacable
- (E) Perspicuous
- **Q.48** Which of the given words is similar in meaning to "mitigate" in the context of the passage? [IBPS Clerk 2023]
 - (A) Exacerbate
- (B) Alleviate
- (C) Aggrandize
- (D) Perplex
- (E) Dissipate

Direction: (49-54) Read the passage carefully and answer the following questions given below. It's no secret that Mount Everest, the jewel in Nepal's Himalayan crown, is the world's premier mountain. It's one of those facts embedded in childhood, like knowing that Neil Armstrong was the first person to walk on the moon or that blue whales are the largest animals ever to have lived. You may be surprised to hear, then, that other peaks could conceivably be considered Earth's tallest; it just depends how you measure them. So, judging by different parameters including tallest by altitude, tallest from base to top and tallest based on being the farthest point from Earth's center — what is the tallest mountain in the world?

"In order to have comparability in measurements, it is necessary to have a consistent baseline," Martin Price, a professor and founding director of the Centre for Mountain Studies at the University of Highlands and Islands in Scotland. "Historically, and even now, elevation is usually given as height above mean sea level," said Price. "However, this has to be with reference to a standard mean sea level, which has to be defined. Sea levels are different in different parts of the world, and they're changing due to climate change."

As a result, "<u>elevation</u> is now measured in relation to the mathematically defined geoid of

the Earth," he said. The geoid is, according to the National Oceanic and Atmospheric Administration "a model of global mean sea level that is used to measure precise surface elevations." This average is used to ascertain the height of mountains, a process that sometimes requires an aero plane to fly "back and forth over a mountain in a series of parallel lines to measure how much gravity pulls down on its peak," according GIM International. measurements, in conjunction with readings, provide incredibly accurate elevation readings.

"In order to have comparability in measurements, it is necessary to have a consistent baseline," Martin Price, a professor and founding director of the Centre for Mountain Studies at the University of Highlands and Islands in Scotland. So, all mountains are measured from sea level, predominantly for convenience and consistency, but what if measurements were simply taken from base to peak?

Would Everest still top the charts? The answer is a mountainous "no." That honor would go to Mauna Kea, an inactive volcano in Hawaii. Should we, therefore, regard Mauna Kea as the tallest mountain on Earth? "It all depends on the perspective you take," Price said. "If there were no oceans on our planet, there would be no debate! You could draw comparisons to the highest mountains on other bodies in our solar system, which have no oceans."

Q.49 The given sentence is divided into (A), (B), (C), (D) and (E). Find the error if there is any. If there is no error, mark option (E) as "No error".

"In order to have comparability in(A) measurements, it is necessary to have(B) a consistent baseline," Martin Price, a professor and founding director(C) of the Centre for Mountain Studies at the University of Highlands and Islands in Scotland (D). No error (E).

[IBPS Clerk 2022]

- (A) "In order to have comparability in
- (B) measurements, it is necessary to have_
- (C) a consistent baseline, "Martin Price, a professor and founding director
- (D) of the Centre for Mountain Studies at the University of Highlands and Islands in Scotland
- (E) No error

- **Q.50** Choose the correct synonym for the word 'parameters'. **[IBPS Clerk 2022]**
 - (A) Criterion. (B) Guideline
 - (C) Constant. (D) Specification.
 - (E) All of these.
- **Q.51** Give the antonym for 'Elevation'



[IBPS Clerk 2022]

- (A) Surge (B) Disdain
- (C) Upgrade (D) Demotion
- (E) All of these.
- Q.52 What does the author tries to infer in the said line: "It all depends on the perspective you take." [IBPS Clerk 2022]
 - (A) It depends on your skills.
 - (B) It depends on how you take measurements.
 - (C) Both 1 and 2
 - (D) All of these
 - (E) It depends on your framework and definition
- **Q.53** What is 'geoid' according to the National Oceanic and Atmospheric Administration?

[IBPS Clerk 2022]

- (A) A model of sea level that is used to measure precise surface elevations.
- (B) A model of global mean sea level that is used to measure precise sea elevations.
- (C) A model of global mean sea level that is used to measure precise surface elevations.
- (D) A model of global mean surface level that is used to measure precise sea and surface elevations.
- (E) None of these.
- **Q.54** What is necessary in order to have comparability in measurements?

[IBPS Clerk 2022]

- (A) Consistent temperature.
- (B) Consistent baseline.
- (C) Varied measurements.
- (D) Consistent GPS readings
- (E) None of these.

Directions (55-69): Read the following passage carefully and answer the questions given below. Nidhi Passi, 21, a Mumbai-based fitness professional, had to shift to Mumbai on a rather **impromptu** notice to take up her new gig in the city. "I am currently living in a temporary

accommodation and have to conduct fitness sessions the entire day. I am out most of the time and I eat out as I do not have any other arrangement," said Passi. While her daily average eating out cost is around ₹300, her monthly expenditure is about 66% of her salary, including other outings with her friends on special occasions. "I am not paying rent now so I find the cost manageable. Once I move into a permanent accommodation, I'll look for cost-friendly options like a mess," said Passi.

However, currently eating out is not always a necessity but also a means of luxury or a means to get a break from a work-packed week. "It's not like I don't get to save at all but this situation is temporary and it's only a matter of time before my finances get sorted," she added.

"I go out almost three times a week and it is mostly because I have to meet a friend or there is an official get together." Diksha Kathayat, 23, brand services manager added.

The **phenomenon** is not just in Mumbai. Bengaluru-based Samridhi Kaur, 25, a senior executive in a private firm, eats out during weekends to take a break from a long work week. "I end up spending 8% of my monthly salary on eating out during weekends," said Kaur. She has taken paid subscription of a mobile food application and uses it regularly. "It's not like I end up going out more or spending extra. Both the food and alcohol options are economically viable so even in the two outings I do in a week, the cost comes down by a good amount," Kaur said.

Earlier, eating out was just a weekend trend but with millennials increasingly moving to metro cities for their professional life away from their homes, the ______ is increasing. "More than a necessity they consider it as an experience. With this kind of mindset, it becomes difficult to argue with someone on their lifestyle," said Dilshad Billimoria, director, Dilzer Consultants Private Ltd.

Kaur is not alone as more and more millennials are resorting to eating out only as a means to catch up with friends. Mumbai-based Diksha Kathayat, 23, a brand services manager, ventures out to eat in restaurants only during weekends. "I go out almost three times a week and it is mostly

because I have to meet a friend or there is an official get together. It's a leisurely expenditure as for my daily needs I bank on a mess, which is economical," she said. Kathayat ends up spending 16% of her monthly salary on eating out but much lesser on her daily needs. "This amount does get a bit dearer to me by the end of the month but then there is no option. At the end of a hectic week, meeting my friends becomes a necessity and meeting outside is the only possibility." However, she still makes way for savings. "My expenditure on eating out is a little **above the line** according to my personal finance needs. But this is an expenditure I cannot avoid. Hence I am cutting down on other things so I can have more funds to save for my future."

This has been a trend across the country as well. According to a study by Red Seer Consulting, millennials spend at least ₹2,500 a month on eating out. The study was conducted between January and March 2018 in more than 10 cities and over 1,000 respondents were surveyed.

Eating out regularly has now become a means of luxury irrespective of the fact that it may corrode future savings. "Around 20% of my clients are millennials and a lot of them spend as high as 30% of their monthly take-home salary just on eating out. Ideally, the percentage should be restricted to 4-5%, considering eating out is not the only thing they need to spend on," said Rachit Chawla, founder, and chief executive officer, Finway, a Delhi-based financial advisory firm. Millennials weigh out the cost of this expenditure. "It is also difficult to ask them to curb costs when they start afresh in their professional lives (A) / and eating out expense including other factors like online shopping, streaming services and entertainment costs (B) / can extort a good portion of their salary (C) / and the number can go up as much as 60% of their pay. (D) They may be able to save less than 15% of their pay," said Billimoria. At the beginning of your\ career, it is still acceptable to spend more on eating out. However, in the following years, you should try to raise your savings. "If they are able to save even ₹5,000 a month and increase it gradually, owing to the power of compounding they can accumulate close to ₹3.5 crore in 25 years," Chawla added.

There is no harm in treating yourself to a good lunch or dinner. However, it should not come at the cost of your other needs. Hence, plan your expenses while keeping an eye on your investments.

- **Q.55** A sentence mentioned in bold is divided into four parts find if there is an error in any part of the sentence and mark that as your answer. [IDBI Executive 2021]
 - (A) C (C) B (D) A
 - (E) No error
- **Q.56** According to the passage which of the following companies conducted a study onthe eating out habits of millennials?

[IDBI Executive 2021]

- (A) Finway
- (B) RedSeer Consulting
- (C) Dilzer Consultants
- (D) Rachit Chawla Consultants
- (E) None of the Above
- **Q.57** What are the reasons for millennials to eat out so regularly in metro cities?
 - I. They regard eating out as a luxury.
 - II. They regard eating out as a means to catch up with friends.
 - III. They regard eating out as less expensive and more viable than preparing food at home.

[IDBI Executive 2021]

- (A) I only
- (B) II only
- (C) I & II only
- (D) II & III only
- (E) All of the Above
- **Q.58** What is the tone of the passage?

[IDBI Executive 2021]

- (A) Analytical
- (B) Factual
- (C) Satirical
- (D) Gloomy
- (E) Both 1 and 2.
- **Q.59** Which of the following can be inferred from the passage? **[IDBI Executive 2021]**
 - (A) In earlier times, eating out was not considered as a luxury.
 - (B) Millennials tend to spend more on eating out than older people.
 - (C) Eating out is so frequent among millennials that most of them are not saving any money.
 - (D) Millenials tend to eat out more frequently than other people.
 - (E) None of the Above

Q.60 Which of the following is <u>Closest</u> in meaning to the word <u>Impromptu</u> mentioned in the passage?

[IDBI Executive 2021]

- (A) Unimaginative
- (B) Controlled
- (C) Spur-of-the-moment
- (D) Planned
- (E) All of the Above
- **Q.61** Which of the following is <u>Closest</u> in meaning to the word <u>Phenomenon</u> mentioned in the passage?

[IDBI Executive 2021]

- (A) Event
- (B) Miracle
- (C) Sensation
- (D) Lacuna
- (E) All of the Above
- **Q.62** Which of the following is **TRUE** according to the passage? **[IDBI Executive 2021]**
 - (A) Millennials are not interested in accumulating large savings.
 - (B) Millennials in metro cities sometimes have no option but to eat out frequently.
 - (C) The expenses of millennnials are higher than those of older people.
 - (D) Millennials tend to spend more on online shopping than on eating out.
 - (E) None of the above
- **Q.63** Which of the following is FALSE according to the passage?

[IDBI Executive 2021]

- (A) Millennials spend at least Rs 2500 a month on eating out.
- (B) Millennials consider eating out to be an experience.
- (C) If millennials save Rs 5000 a month they will be able to accumulate close to Rs 3.5 crores in 25 years.
- (D) Millenials resort to eating out as a means to catch up with friends.
- (E) All are False.
- **Q.64** Which of the following is the <u>Closest</u> in meaning to the phrase <u>Above the line</u> as mentioned in the passage?

[IDBI Executive 2021]

- (A) Intensive
- (B) Mild
- (C) Excessive
- (D) Dependent
- (E) None of the Above

Q.65 Which of the following is the **FARTHEST** in meaning of the word **Corrode** as mentioned in the passage?

[IDBI Executive 2021]

- (A) Undermine
- (B) Regenerate
- (C) Devastate
- (D) Diminish
- (E) None of the Above
- **Q.66** Which of the following is the **FARTHEST** in meaning of the word **Viable** as mentioned in the passage?

[IDBI Executive 2021]

- (A) Iniquitous
- (B) Mechanical
- (C) Feasible
- (D) Unattainable
- (E) All of the Above
- **Q.67** Which of the following is the **FARTHEST** meaning of the word **Ideally** as mentioned in the passage? **[IDBI Executive 2021]**
 - (A) Impeccably
- (B) Causally
- (C) Sinfully
- (D) Imperfectly
- (E) All of the Above
- **Q.68** Which of the following will be an appropriate title for the passage?

[IDBI Executive 2021]

- (A) Eating out trends in metro cities
- (B) Eating out by Millennials
- (C) The changing perceptions of eating out
- (D) Eating out with friends
- (E) None of the above
- **Q.69** Which of the following will replace the blank given in the passage?

[IDBI Executive 2021]

- (A) Intensity
- (B) Mortality
- (C) Requirement
- (D) Frequency
- (E) All of the Above
- **Directions: (70-77)** A passage is given which is divided into five paragraphs. Read the passage carefully to answer the given questions. Each question will have five alternatives as its answer, choose the correct option as your answer.

Paragraph - 1

Urban agriculture refers to agricultural practices in urban and peri-urban areas. Peri-urban areas are those transitioning from rural land uses (such as for agriculture or livestock production) to urban ones (such as the built environment, manufacturing, services, and utilities), and are located between the outer limits of urban and regional centres and the rural environment. Urban agricultural practices are geared towards cultivating or growing a wide range of food and non food products, and include activities such as rearing livestock, aquaculture, beekeeping, and commercial-scale floriculture.

Paragraph - 2

However, despite the variety of agricultural activities attempted under urban agriculture, it is unlikely to include the cultivation of staple foods due to the complexities involved (such as soil management, irrigation, transplantation, mechanisation, and harvesting) and the vast land space required. Food products that can be cultivated through urban agriculture be those that contribute micronutrients, such as fruits, vegetables, dark leafy greens, fish, and legumes. These are compounds that are needed in minimal quantities aid in the human body's growth, development, and maintenance.

Paragraph - 3

Urban agriculture comprises various livelihood systems, from **subsistence** production at the household level to more commercialised agriculture. This is one of its main attributes, as it can be adapted to a wide range of urban situations and to the needs of diverse stakeholders. Urban agriculture is increasingly being adopted in cities worldwide by urban local bodies (ULBs), entrepreneurs, non-governmental organisations, community groups, and citizens. Indeed, as per the United Nations' Food and Agricultural Organization, urban and peri-urban agriculture have a significant role in global food and nutritional security, and so it is seeking to encourage such activities through the Urban Food Agenda.

Paragraph - 4

The Urban Food Agenda comprises policies, programmes, and initiatives developed and implemented in partnership with civil society, academia, international agencies, city entities, and the private sector. In recent years, urban and peri-urban areas worldwide are estimated to have produced between 5 percent to 10 percent of legumes, vegetables, and tubers, and between 15 percent to 20 percent of all food. The world is increasingly becoming more urban, with 68 percent of the global population—estimated to rise to 9.8 billion by 2050—expected to reside in urban areas by that year, meaning cities will also consume the majority (80 percent) of all food produced globally.

Paragraph - 5

Importantly, by 2050, the arable land per person will have decreased to one- third of what was available in 1970 due to climate change, declining fisheries, and degradation from overfarming and poor production practices. In social. economic. context. the environmental sustainability of food systems and urban evolution of diets Therefore. greater focus on the Urban Food Agenda is long

overdue so ULBs and other relevant stakeholders can begin planning urban areas **adequately**.

Q.70 There is a blank given in one of the paragraphs of the passage, Fill the blank with the most appropriate option given below. In this context, the social, economic, and environmental sustainability of food systems and evolution of urban diets

[SBI PO 2023]

- (A) will be the major problem faced by the entire world.
- (B) can be achieved through rural agriculture.
- (C) will largely depend on managing food systems in urban and peri-urban areas.
- (D) can also create job opportunities for city residents in the agricultural sector.
- (E) will not depend on managing food systems in urban and peri-urban areas.
- **Q.71** What is the **central theme** of the given [SBI PO 2023] passage?
 - (A) Urban agriculture and its increasing popularity
 - (B) Why urban agriculture is the future?
 - (C) Optimizing Urban Agriculture: A pathway to food security
 - (D) Urban agriculture: Advantages Disadvantages
 - (E) The future of agriculture
- **Q.72** What will come in the blank taken from the passage? Food products that can be cultivated through urban agriculture will be those that contribute micronutrients, such as fruits, vegetables, dark leafy greens, fish, and legumes.

[SBI PO 2023]

- (A) Reportedly
- (B) Important
- (C) Supposedly
- (D) Paucity
- (E) Predominantly

- **Q.73** Which of the following is one of the main attributes of urban agriculture as per the given passage? **[SBI PO 2023]**
 - (A) It comprises various livelihood systems, from subsistence production at the household level to more commercialised agriculture.
 - (B) It includes agricultural practices in both urban and peri-urban areas.
 - (C) Both 1 & 2
 - (D) It is increasingly being adopted in cities worldwide by urban local bodies (ULBs), entrepreneurs, nongovernmental organisations, community groups, and citizens.
 - (E) None of these
- **Q.74** Which of the following sentence(s) can be inferred from **paragraph 5** of the given passage?
 - A. A greater focus on the Urban Food Agenda is long overdue so United Nations' Food and Agricultural Organization and other Governmental and non Governmental organizations can begin planning urban areas adequately.
 - **B.** The arable land per person will decrease by 2050 due to climate change, declining fisheries, and degradation from overfarming and poor production practices.
 - **C.** By 2050, the arable land per person will have decreased to one-fourth of what was available in 1970. **[SBI PO 2023]**
 - (A) Only A
- (B) Both A & B
- (C) Only B
- (D) Only C
- (E) All A, B & C
- **Q.75** Which of the following sentence(s) can be inferred from **paragraphs 1 & 2** of the given passage?
 - **A.** Urban agriculture is improbable to include the cultivation of staple foods despite the variety of agricultural activities attempted under it.
 - **B.** Urban agriculture refers to agricultural practices in either urban or peri-urban areas.

C. Food products that can be cultivated through urban agriculture are needed in minimal quantities and aid in the human body's growth, development, and maintenance.

[SBI PO 2023]

- (A) Only A
- (B) Both A & B
- (C) Only B
- (D) Both A & C
- (E) All A, B & C
- **Q.76** Which of the following sentence(s) can be inferred from **paragraphs 3 & 4** of the given passage?
 - **A.** The urban local bodies (ULBs) in cities worldwide are abandoning Urban agriculture while entrepreneurs, nongovernmental organisations, community groups, and citizens are increasingly adopting urban agriculture.
 - B. The world is increasingly becoming more urban, with 68 percent of the global population estimated to drop to 9.8 billion by 2050 expected to reside in urban areas by that year.
 - C. As per the United Nations' Food and Agricultural Organization, urban and peri-urban agriculture have an important role in global food and nutritional security, and thus it is aiming to encourage such activities through the Urban Food Agenda. [SBI PO 2023]
 - (A) Only B
- (B) Both A & B
- (C) Only A
- (D) Both C & A
- (E) Only C
- **Q.77** Which of the given words is **most opposite** in meaning to '**Subsistence**'?

[SBI PO 2023]

- (A) Nourishment
- (B) Support
- (C) Deprivation
- (D) Sovereign
- (E) Alliance

Directions: (78-86) Read the following passage and answer the following questions. Some words are highlighted to help you answer some of the questions.

With the Humane Agrarian Centre, a one-of kind rural museum, Prem Singh's farm stands as an exception in the hilly region of Bundelkhand, divided between Madhya Pradesh and Uttar Pradesh. The land is otherwise synonymous with droughts, farmer suicides, unemployment as a

result of crop failure, extreme weather conditions with below-average rainfall, and low water availability. Despite all the odds stacked against him, Prem Singh made out against these tribulations as a farmer who went debt-free without loans from the banks only by using taking the less travelled road. Singh's lush green farmland paints a vivid picture of sustainable farming: organic produce and homegrown compost, fruit-bearing trees, livestock shelter with water- bodies, well-nourished soil, natural fertilisers and, most importantly, a continuous source of income.

Born into a family of farmers, Prem (54) grew up on the fields amidst the once lush green farms, fresh harvest and livestock. After studying MA Philosophy at Allahabad University Management in Rural Development under Mahatma Gandhi Chitrakoot Gramoday Vishwavidyalaya, he joined his ancestors' occupation and began farming in 1987. Despite toiling daily, Prem's family continued to be in loss; bank loans and interest rates increased with each passing loan repayment date. Two years into the profession, he realised that something was wrong: conventional agriculture was proving to be very expensive and his family began slipping into debt. Further, the increased use of fertilisers and chemicals proved to be harmful to the soil's ecological balance.

That is when he started to look for alternative ways of farming and his meeting with Nagraj helped. In 1989, he sought his father's permission to **start** experimenting with sustainable and traditional farming in a small part of his land.

Prem Singh of Banda district in Uttar Pradesh now practices _Avartansheel Kheti_, also known as Periodic proportionate farming, which he says is the way forward for farmers in the country. Avartansheel Kheti is based on the philosophy of A Nagraj, who was a proponent of harmonious co-existence. Singh believes that nature value adds to everything, like trees add value to the soil nutrients by producing fruits. Similarly, farmers should also process everything before selling. Mr Singh, in accordance with the philosophy of Avartansheel Kheti, insists that farmers should produce food for themselves first and what

remains after consumption should be sold in the market. This way, the farmer will never put harmful pesticides and fertilisers if they are growing for themselves.

He explains the method of his technique: the farmer would have to utilise his farm by dividing it into three parts: core one-third would be used for rearing fruits and crops, the outer one-third for growing timber and the remaining portion for animal husbandry. The outer circle of trees **shields** the inner crops from wind and reduces the intensity of the weather extremities.

Mr Singh now processes all the produce from his farm, He makes pickle out of turmeric; candy and powder out of amla (gooseberry), _sattu_ or gram flour _____ chickpeas, and produces paneer from milk. He also gets about 15-20 tonnes of mango every year, which he sells in the open market. Middlemen, he thinks, are one of the biggest problems for farmers and he says that the only way to reach the consumer directly is by processing the produce at the farm level.

Mr. Singh's multi-pronged technique, pioneered and implemented by him for over a decade, is similar to the idea of farming Prime Minister Narendra Modi has been propagating in his addresses to farmers.

- **Q.78** Out of the given alternatives, choose the one which is most opposite to the meaning of the given word. Shield[**SBI Clerk 2022**]
 - (A) Protect
- (B) Obfuscate
- (C) Defend
- (D) Screen
- (E) Imperil
- **Q.79** Out of the given alternatives, choose the one which is most similar to the meaning of the given word. Start **[SBI Clerk 2022]**
 - (A) Surcease
- (B) Halt
- (C) Pause
- (D) Conclude
- (E) Begin
- Q.80 What will fit in the blank taken from the passage: "He makes pickle out of turmeric; candy and powder out of amla (gooseberry), _sattu_ or gram flour _____ chickpeas, and produces

paneer from milk."

[SBI Clerk 2022]

- (A) in with
- (B) make from
- (C) out of
- (D) out with
- (E) along with

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

