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- 28 D**
Ex. * Golden Hand-Shake : In 1988, the government initiated the Voluntary Retirement Scheme (VRS) to help the public enterprises to shed excess manpower. This scheme came to be popularly known as "Golden Hand-Shake" Policy as the woprkers get a handsome amount from the enterprises at the time of dissociation.
 * In 1992, the National Renewal Fund (NRE) was created for training and redeployment of retrenched workers, besides providing compensation tot he persons seeking voluntary retirement. The National Renewal Fund was abolished in 2000.
 * Hence option (d) is the correct answer.
- 29 B**
Ex.
- 30 C**
Ex.
- 31 D**
Ex.
- 32 B**
Ex.
- 33 C**
Ex. Dinkar Gupta, Punjab DGP (Director General of Police), launched the 'Appreciate and Commend' scheme in Phillaur, Punjab, in order to boost the confidence of police officers who work extraordinarily and the best cops will be awarded every month.
- 34 B**
Ex.
- 35 D**
Ex.
- 36 D**
Ex.
- 37 A**
Ex.
- 38 A**
Ex.
- 39 A**
Ex. Capital Adequacy Ratio (CAR) is teh ratio of a bank's capital in relation to its risk weighted assets and current liabiities. It is decided by Central Banks and bank regulators to prevent Commercial Banks from taking excess leverage and becoming insolvent in the process.
- 40 A**
Ex. The BHIM app has three levels of authentication. First the app binds with a device's ID and mobile number. Second a user needs to sync whichever bank account (UPI or non-UPI enabled) in order to conduct transaction, Third, when a user sets up the app, he is asked to create a pin which is needed to log into the app. Further, the UPI pin, which a user creates with his bank account is needed to go through with the transaction.
- 41 A**
Ex.
- 42 A**
Ex. In order to provide enough credit to entrepreneurs in the MSME (Micro, Small and Medium Enterprises) sector, the state Government of Gujarat has signed an MoU (memorandum of understanding) with State Bank of India (SBI), through which the bank will provide working capital to entrepreneurs aims to start new MSME within 15 days of making an application. In October 2019, The Gujarat state announced that MSME units will no longer be required to take various approvals to start operations for the initial 3 years period. They can start operations after getting an acknowledgment certificate from the state nodal agency by submitting 'declaration of intent.'
- 43 D**
Ex. * Kinetic enegy is an expression of the fact that a moving object can do work on anything it hits; it quantifies the amount of work the object could do as a result of its motion.
 * Kinetic energy is a scalar quantity.
 * The kinetic energy of a moving object, with mass m and velocity v is given by:

$$k = 1/2 mv^2$$

 * So, kinetic energy is proportional to the square of the velocity.
 If the velocity of an object doubles, the kinetic energy increases by a factor of four.
- 44 A**
Ex.
- 45 D**
Ex.
- 46 D**
Ex. According to the GMR Group-led Delhi International Airport Ltd (DIAL), Delhi-based Indira Gandhi International Airport (IGIA) has become the 1st airport in India to be completely free of single-use plastic usage
- 47 D**
Ex.
- 48 B**
Ex. * A bear market is one that is in decline. Share prices are continuously dropping, resulting in a downward trend that investors believe will continue in the long run which, in turn, perpetuates the siral. During a bear maket, the economy will typically slow down the unemployment will rise as companies begin laying off workers. In a bear market, investors rush to sell their stocks before they lose more value.
 * A bull market refers to a market that is on the rise. It is typified by a sustained increase in market share prices In such times, investors have faith that the uptrend will continue in the long term. Typically, the country's economy is strong and employment levels are high. Typically, the country's economy is strong and employment levels are high.
- 49 A**
Ex.

