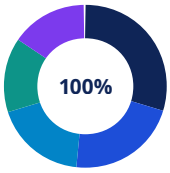
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Complete Syllabus • Conceptual Flowcharts • Comparative Tables • Solved Practice Questions

ALL-INDIA GOVT JOB, ENTRANCE & DEPARTMENTAL EXAMS SYLLABUS GUIDE

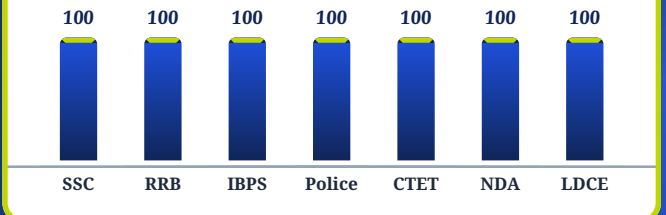
Complete Exam Architecture, Eligibility, Tier-Wise Marking Schemes, Negative Marking Matrix & 180-Day Study Plan for UPSC, State PCS, SSC, Railway, Banking, Defence, Police, Teaching, EPFO, CUET, CLAT & GDCE/LDCE

Topic-Wise Exam Weightage Distribution (%)



General Studies	30%
Quantitative Aptitude	22%
Logical	18%
General English	15%
Computer Proficiency	15%

Previous Years' Question Trend Analysis



Target Competitive, Entrance & Departmental Examinations

UPSC • State PCS • SSC • Railway • Banking • Defence • Police • CTET/NET • CUET/CLAT • GDCE/LDCE • RPF 70/72

Core Syllabus Pillars & Exam Question Weightage (%)

- General Studies, Current Affairs & Static GK Across All Streams (30%)
- Quantitative Aptitude & Higher Mathematics Weightage (22%)
- Logical, Analytical & Critical Reasoning Weightage (18%)
- General English & Official Language / General Hindi (15%)
- Computer Proficiency, Legal Aptitude & Departmental Rules (15%)

Complete Theory
NCERT & Official Sources

Visual Flowcharts
Comparative Matrices

Memory Tricks
Exam Trap Alerts

75+ Solved MCQs
One-Liner Capsules

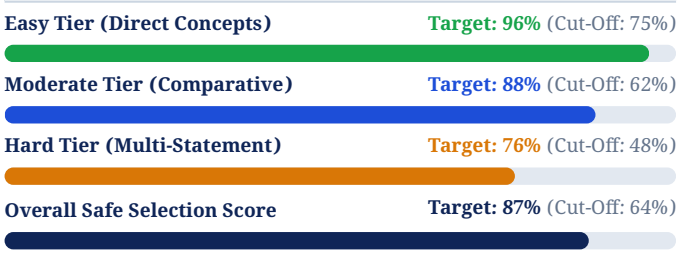
Preface, Exam Weightage Dashboard & Study Strategy — ALL-INDIA GOVT JOB, ENTRANCE & DEPARTMENTAL EXAMS SYLLABUS GUIDE

IUC Academy (Inclusive Universal Careers Academy | www.iucacademy.com) • Official English Medium Study Notes

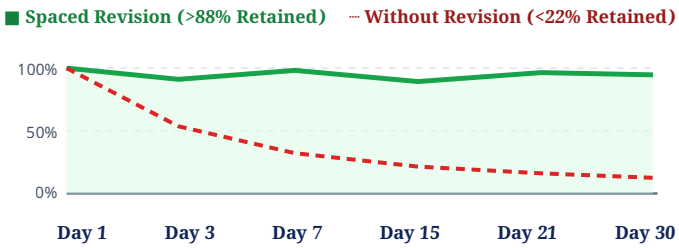
Dear Aspirants,

Modern competitive, entrance, and departmental promotion examinations demand a combination of deep conceptual clarity, statutory precision, and rapid revision tools. Prepared by **Inclusive Universal Careers Academy (IUC Academy — www.iucacademy.com)**, these comprehensive English-medium study notes integrate **structured chapter theory, 4-node conceptual process flowcharts, multi-column comparative tables, inline mathematical/scientific formulas, 'Did You Know?' boxes, 'Exam Trap Alert' callouts, 'Memory Trick' mnemonics, Chapter-End Analytical Synthesis Matrices, 75+ Step-by-Step Solved MCQs, and Rapid-Fire One-Liner Revision Capsules**.

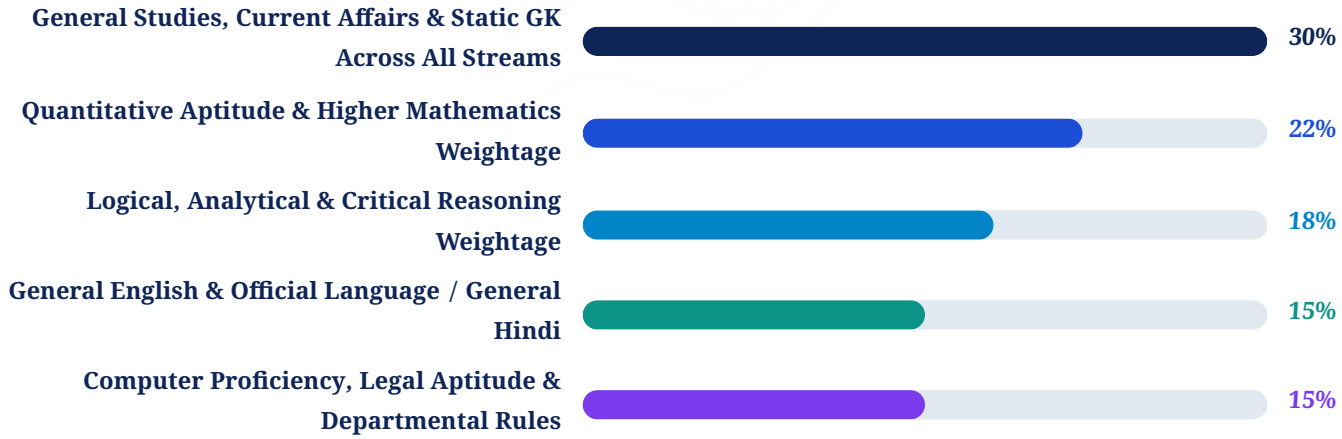
Target Accuracy vs Qualifying Cut-Off Benchmark (%)



Spaced Revision (1-3-7-21 Day Rule) & Retention Curve



Topic-Wise Exam Question Weightage Index (%)



Verified Official Curriculum & Statutory Reference Portals

- **IUC Academy Official Portal** (https://www.iucacademy.com)
- **UPSC Official Portal** (https://upsc.gov.in/)
- **SSC Official Portal** (https://ssc.gov.in/)
- **NCERT Official Portal** (https://ncert.nic.in/textbook.php)

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ALL-INDIA GOVT JOB, ENTRANCE & DEPARTMENTAL EXAMS SYLLABUS GUIDE • Complete Chapters, Comparative Matrices, Solved MCQs & Rapid Revision

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- 1.2 UPSC CAPF (AC), CDS, NDA, EPFO (EO/AO & APFC) & State PCS Alignment

2. Chapter 2: Staff Selection Commission (SSC CGL, CHSL, CPO, MTS, Selection Post & Stenographer)

- 2.1 SSC CGL & CHSL Reformed Two-Tier Computer-Based Examination (CBE)
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Chapter 1: UPSC Civil Services (CSE), CAPF, CDS, NDA, EPFO & State PCS Examination Architecture

Chapter Key Study Pillars — Chapter 1: UPSC Civil Services (CSE), CAPF, CDS, NDA, EPFO & State PCS Examination Architecture

Key Study Pillar 1
UPSC CSE Three-Stage Scheme (Prelims, Mains 1,750 Marks & Personality Test 275 Marks)

Key Study Pillar 2
UPSC CAPF (AC), CDS, NDA, EPFO (EO/AO & APFC) & State PCS Alignment

1.1 UPSC CSE Three-Stage Scheme (Prelims, Mains 1,750 Marks & Personality Test 275 Marks)

• **Constitutional Mandate of UPSC (Articles 315 to 323):** Under Part XIV of the Constitution of India, the Union Public Service Commission (UPSC) conducts All-India and Central Services recruitment examinations, with Civil Services Examination (CSE) governed by annual rules notified by the Department of Personnel and Training (DoPT).

• **Stage-I Preliminary Examination (400 Marks Screening):** Comprises two compulsory objective papers of 200 marks each (2 hours per paper): **General Studies Paper-I** (100 questions, **+2.0 marks** per correct answer, **-0.66 marks** penalty, which determines the merit cutoff for Mains) and **General Studies Paper-II (CSAT)** (80 questions, qualifying at **33%** or **66.67 marks**).

• **Stage-II Written Mains Examination (1,750 Merit Marks + 600 Qualifying Marks):** Includes two qualifying language papers (**Paper-A: Indian Language** from the Eighth Schedule, 300 marks, 25% qualifying; **Paper-B: English**, 300 marks, 25% qualifying) and seven merit-counted descriptive papers of **250 marks each** (3 hours each): **Paper-I (Essay)**, **Paper-II (GS-I: Heritage, History, Society & Geography)**, **Paper-III (GS-II: Polity, Governance, Social Justice & International Relations)**, **Paper-IV (GS-III: Economy, Agriculture, Science-Tech, Environment & Internal Security)**, **Paper-V (GS-IV: Ethics, Integrity & Aptitude)**, and **Papers VI & VII (Optional Subject Paper-I & Paper-II)**.

• **Stage-III Personality Test / Interview (275 Marks):** Evaluates intellectual integrity, social cohesion, balance of judgment, and leadership traits, bringing the **Grand Total Merit Score to 2,025 Marks** (**1,750 Written + 275 Interview**) (IUC Academy).

1.2 UPSC CAPF (AC), CDS, NDA, EPFO (EO/AO & APFC) & State PCS Alignment

• **UPSC CAPF (Assistant Commandants) Pattern:** Comprises Paper-I (Objective General Ability & Intelligence: 125 questions, 250 marks) and Paper-II (Descriptive General Studies, Essay & Comprehension: 200 marks, where the 80-mark Essay section can be written in Hindi or English, while the 120-mark Comprehension/Precis/Grammar section must be written in English), followed by Physical Efficiency Test (PET) and a 150-mark Interview (Total = 600 marks).

• **UPSC EPFO (EO/AO & APFC) Recruitment Test:** Evaluates candidates on General English, Indian Freedom Struggle, Current Events, Indian Polity & Economy, **General Accounting Principles**, **Industrial Relations &**

Four Labour Codes, **Social Security in India**, Computer Applications, and Quantitative Aptitude (**75 : 25** weightage between Written Recruitment Test and Interview).

• **State PCS Alignment (UPPSC, BPSC, MPPSC, RPSC RAS):** UPPSC Combined State/Upper Subordinate Services has fully aligned its Mains pattern with UPSC after replacing the Optional Subject with **General Studies Paper-V and Paper-VI (Uttar Pradesh Special GK)** (**1,500 Written Mains Marks + 100 Interview Marks = 1,600 Total Marks**), alongside the prestigious **UPPSC RO/ARO (Samiksha Adhikari / Sahayak Samiksha Adhikari)** exam featuring 140 GS + 60 General Hindi questions in Prelims and 400 marks in Mains (IUC Academy).

1.3 Process Flowchart & UPSC-PCS Comparative Examination Matrix

Step-by-Step Conceptual Process Flowchart

STEP 1
Master NCERT Class 6-12 Core Foundation

STEP 2
Integrate GS-I to GS-IV Mains Answer Writing with Current Affairs

STEP 3
Qualify Prelims GS-I Merit & CSAT 33% Gate

STEP 4
Maximize Essay, Ethics (GS-IV) & Optional/State Papers for Final Rank

Examination Name	Conducting Body & Portal	Preliminary / Stage-I Structure	Mains / Stage-II Merit Weightage	Interview & Final Merit Total
UPSC CSE (IAS/IPS/IFS)	UPSC Portal	GS-I (200) + CSAT (200, 33% Qual.)	7 Merit Papers * 250 = **1,750 Marks**	**275 Marks** (Final = **2,025 Marks**)
UPPSC Upper Subordinate	UPPSC (State Commission)	GS-I (200) + CSAT (200, 33% Qual.)	Gen Hindi (150) + Essay (150) + GS I-VI (1200) = **1,500 Marks**	**100 Marks** (Final = **1,600 Marks**)
UPPSC RO / ARO	UPPSC (State Commission)	GS (140 Marks) + Gen Hindi (60 Marks) = **200 Marks**	GS (120) + Hindi Drafting (160) + Essay (120) = **400 Marks**	**No Interview** (Final = **400 Marks**)
UPSC CAPF (AC)	UPSC Portal	Paper-I (250 Obj.) + Paper-II (200 Desc.)	Physical Standards & Medical Test (Qualifying)	**150 Marks** (Final = **600 Marks**)
UPSC EPFO (EO/AO)	UPSC Portal	Single Objective Recruitment Test (**300 Marks**)	**75%** Weightage to Written Test Score	**25%** Weightage (**100 Marks** Interview)

Did You Know?: In UPPSC RO/ARO (Review Officer / Assistant Review Officer), there is **zero interview**; final selection depends 100% on the 400-mark Mains examination, where 280 out of 400 marks (**70%**) come directly from Hindi Official Drafting, Vocabulary, and Hindi Essay (IUC Academy).

Exam Trap Alert: In UPSC CSE Mains, failing to score **25%** (**75 out of 300 marks**) in either the Qualifying Indian Language Paper-A or Qualifying English Paper-B results in your seven merit papers (**1,750 marks**) **not being evaluated at all**, regardless of how high your GS and Optional scores might be.

★ **Memory Trick:** Remember the UPSC CSE Mains **1,750-Mark** breakdown as **"1 Essay + 4 GS + 2 Optionals = 7 Papers * 250 Marks = 1,750 Marks (+ 275 Interview = 2,025)"**.

Chapter 1 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
UPSC CSE Three-Stage Scheme (Prelims, Mains 1,750 Marks & Personality Test 275 Marks)	**Constitutional Mandate of UPSC (Articles 315 to 323)**	Under Part XIV of the Constitution of India, the **Union Public Service Commission (UPSC)** conducts All-India and Central Services recruitment examinations, with Civil Services Examination (CSE) governed by annual rules notified by the Department of Personnel and Training (DoPT).
UPSC CAPF (AC), CDS, NDA, EPFO (EO/AO & APFC) & State PCS Alignment	**Stage-I Preliminary Examination (400 Marks Screening)**	Comprises two compulsory objective papers of 200 marks each (2 hours per paper): **General Studies Paper-I** (100 questions, **+2.0 marks** per correct answer, **-0.66 marks** penalty, which determines the merit cutoff for Mains) and **General Studies Paper-II (CSAT)** (80 questions, qualifying at **33%** or **66.67 marks**).
Process Flowchart & UPSC-PCS Comparative Examination Matrix	**Stage-II Written Mains Examination (1,750 Merit Marks + 600 Qualifying Marks)**	Includes two qualifying language papers (**Paper-A: Indian Language** from the Eighth Schedule, 300 marks, 25% qualifying; **Paper-B: English**, 300 marks, 25% qualifying) and seven merit-counted descriptive papers of **250 marks each** (3 hours each): **Paper-I (Essay)**, **Paper-II (GS-I: Heritage, History, Society & Geography)**, **Paper-III (GS-II: Polity, Governance, Social Justice & International Relations)**, **Paper-IV (GS-III: Economy, Agriculture, Science-Tech, Environment & Internal Security)**, **Paper-V (GS-IV: Ethics, Integrity & Aptitude)**, and **Papers VI & VII (Optional Subject Paper-I & Paper-II)**.
UPSC CSE Three-Stage Scheme (Prelims, Mains 1,750 Marks & Personality Test 275 Marks)	**Stage-III Personality Test / Interview (275 Marks)**	Evaluates intellectual integrity, social cohesion, balance of judgment, and leadership traits, bringing the **Grand Total Merit Score to 2,025 Marks** (**1,750 Written + 275 Interview**) (IUC Academy).
UPSC CAPF (AC), CDS, NDA, EPFO (EO/AO & APFC) & State PCS Alignment	**UPSC CAPF (Assistant Commandants) Pattern**	Comprises Paper-I (Objective General Ability & Intelligence: 125 questions, 250 marks) and Paper-II (Descriptive General Studies, Essay & Comprehension: 200 marks, where the 80-mark Essay section can be written in Hindi or English, while the 120-mark Comprehension/Precis/Grammar section must be written in English), followed by Physical Efficiency Test (PET) and a 150-mark Interview (Total = 600 marks).
Process Flowchart & UPSC-PCS Comparative Examination Matrix	**UPSC EPFO (EO/AO & APFC) Recruitment Test**	Evaluates candidates on General English, Indian Freedom Struggle, Current Events, Indian Polity & Economy, **General Accounting Principles**, **Industrial Relations & Four Labour Codes**, **Social Security in India**, Computer Applications, and Quantitative Aptitude (**75 : 25** weightage between Written Recruitment Test and Interview).
UPSC CSE Three-Stage Scheme (Prelims, Mains 1,750 Marks & Personality Test 275 Marks)	**State PCS Alignment (UPPSC, BPSC, MPPSC, RPSC RAS)**	UPPSC Combined State/Upper Subordinate Services has fully aligned its Mains pattern with UPSC after replacing the Optional Subject with **General Studies Paper-V and Paper-VI (Uttar Pradesh Special GK)** (**1,500 Written Mains Marks + 100 Interview Marks = 1,600 Total Marks**), alongside the prestigious **UPPSC RO/ARO (Samiksha Adhikari / Sahayak Samiksha Adhikari)** exam featuring 140 GS + 60 General Hindi questions in Prelims and 400 marks in Mains (IUC Academy).

Chapter 1 Multi-Statement Exam Verification Drills

Chapter 1 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Constitutional Mandate of UPSC (Articles 315 to 323)): Under Part XIV of the Constitution of India, the Union Public Service Commission (UPSC) conducts All-India and Central Services recruitment examinations, with Civil Services Examination (CSE) governed by annual rules notified by the Department of Personnel and Training (DoPT).

Statement-II (Stage-I Preliminary Examination (400 Marks Screening)): Comprises two compulsory objective papers of 200 marks each (2 hours per paper): **General Studies Paper-I** (100 questions, **+2.0 marks** per correct answer, **-0.66 marks** penalty, which determines the merit cutoff for Mains) and **General Studies Paper-II (CSAT)** (80 questions, qualifying at **33%** or **66.67 marks**).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 1 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Stage-II Written Mains Examination (1,750 Merit Marks + 600 Qualifying Marks)): Includes two qualifying language papers (**Paper-A: Indian Language** from the Eighth Schedule, 300 marks, 25% qualifying; **Paper-B: English**, 300 marks, 25% qualifying) and seven merit-counted descriptive papers of **250 marks each** (3 hours each): **Paper-I (Essay)**, **Paper-II (GS-I: Heritage, History, Society & Geography)**, **Paper-III (GS-II: Polity, Governance, Social Justice & International Relations)**, **Paper-IV (GS-III: Economy, Agriculture, Science-Tech, Environment & Internal Security)**, **Paper-V (GS-IV: Ethics, Integrity & Aptitude)**, and **Papers VI & VII (Optional Subject Paper-I & Paper-II)**.

Statement-II (Stage-III Personality Test / Interview (275 Marks)): Evaluates intellectual integrity, social cohesion, balance of judgment, and leadership traits, bringing the **Grand Total Merit Score to 2,025 Marks** (**1,750 Written + 275 Interview**) (IUC Academy).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 1 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (UPSC CAPF (Assistant Commandants) Pattern): Comprises Paper-I (Objective General Ability & Intelligence: 125 questions, 250 marks) and Paper-II (Descriptive General Studies, Essay & Comprehension: 200 marks, where the 80-mark Essay section can be written in Hindi or English, while the 120-mark Comprehension/Precis/Grammar section must be written in English), followed by Physical Efficiency Test (PET) and a 150-mark Interview (Total = 600 marks).

Statement-II (UPSC EPFO (EO/AO & APFC) Recruitment Test): Evaluates candidates on General English, Indian Freedom Struggle, Current Events, Indian Polity & Economy, **General Accounting Principles**, **Industrial Relations & Four Labour Codes**, **Social Security in India**, Computer Applications, and Quantitative Aptitude (**75 : 25** weightage between Written Recruitment Test and Interview).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 2: Staff Selection Commission (SSC CGL, CHSL, CPO, MTS, Selection Post & Stenographer)

Chapter Key Study Pillars — Chapter 2: Staff Selection Commission (SSC CGL, CHSL, CPO, MTS, Selection Post & Stenographer)

Key Study Pillar 1
SSC CGL & CHSL Reformed Two-Tier Computer-Based Examination (CBE)

Key Study Pillar 2
SSC CPO (SI in Delhi Police & CAPFs), SSC MTS, Selection Post & Hindi Translators

2.1 SSC CGL & CHSL Reformed Two-Tier Computer-Based Examination (CBE)

• **Tier-I Qualifying Screening Pattern:** In both SSC CGL and SSC CHSL conducted via the Staff Selection Commission (SSC), **Tier-I** is a 60-minute, 100-question, 200-mark Computer-Based Examination (**+2.0 marks** per correct answer, **-0.50 marks** negative marking) divided equally across 4 sections of 25 questions (50 marks) each: **General Intelligence & Reasoning**, **General Awareness**, **Quantitative Aptitude**, and **English Comprehension**. Tier-I marks are strictly qualifying and are not added to final merit.

• **SSC CGL Tier-II Merit Architecture (390 Marks for Most Posts):** Paper-I of Tier-II is compulsory for all posts and is conducted in a single session of 2 hours 15 minutes across three sections:

• **Section-I (180 Marks, 60 Mins):** Module-I (Mathematical Abilities: 30 Qs 3 = 90 *Marks*) + *Module-II* (*Reasoning & General Intelligence*: 30 *Qs* 3 = 90 Marks).

• **Section-II (210 Marks, 60 Mins):** Module-I (English Language & Comprehension: 45 Qs 3 = 135 *Marks*) + *Module-II* (*General Awareness*: 25 *Qs* 3 = 75 Marks).

• **Section-III (Qualifying):** Module-I (Computer Knowledge Test: 20 Qs * 3 = 60 Marks, 15 Mins, mandatory qualifying with higher cutoffs for CPT posts) + Module-II (Data Entry Speed Test / DEST: 2,000 key depressions in 15 minutes).

• Note: Tier-II carries **-1.0 mark** (**1/3rd**) negative marking per wrong answer (SSC Official Website).

2.2 SSC CPO (SI in Delhi Police & CAPFs), SSC MTS, Selection Post & Hindi Translators

• **SSC CPO (Sub-Inspector) Two-Paper Scheme:** Paper-I (200 Qs, 200 Marks, 2 Hours across Reasoning, GK, Quant, and English with **-0.25** penalty) is followed by Physical Endurance & Standard Test (PET/PST) and **Paper-II (English Language & Comprehension: 200 Qs, 200 Marks, 2 Hours)**. Final merit is out of **400 marks** (**Paper-I + Paper-II**), where English alone accounts for **250 out of 400 marks** (**62.5%** weightage).

• **SSC Multi-Tasking Staff (MTS) & Havaldar:** Conducted in a single CBE divided into two mandatory same-day sessions of 45 minutes each: **Session-I** (Numerical & Mathematical Ability: 20 Qs/60 Marks + Reasoning Ability: 20 Qs/60 Marks, with **zero negative marking** and qualifying nature) and **Session-II** (General Awareness: 25 Qs/75 Marks + English Language: 25 Qs/75 Marks, with **-1 mark** penalty, which **solely determines final merit out of 150 marks**) (IUC Academy).

• **SSC Combined Hindi Translators (JHT) & Stenographer Grade C & D:** Stenographer CBE omits Quantitative Aptitude entirely, testing Reasoning (50 Marks), General Awareness (50 Marks), and English Language (100 Marks) out of 200 Marks, followed by a shorthand skill test (**100 wpm** for Grade C, **80 wpm** for Grade D).

2.3 Process Flowchart & SSC Examination Comparison Table

Step-by-Step Conceptual Process Flowchart

STEP 1
Build Speed in Tier-I 60-Minute 100-Question Format

STEP 2
Prioritize English (135 Marks) & GK (75 Marks) for CGL Tier-II Section-II

STEP 3
Clear Computer Knowledge & DEST Qualifying Gates

STEP 4
Submit Post-Preference Option Form Strategically

SSC Examination	Tier-I / Session-I Structure	Tier-II / Merit-Determining Structure	Negative Marking Rule	Key Selection Decider
SSC CGL (Graduate)	100 Qs / 200 Marks (60 Mins, Qualifying)	Sec-I (180) + Sec-II (210) = **390 Marks** (+ Comp 60 Qual.)	Tier-I: **-0.50** / Tier-II: **-1.00**	English (135/390) + Computer Cutoff (SSC Portal)
SSC CHSL (10+2)	100 Qs / 200 Marks (60 Mins, Qualifying)	Sec-I (180) + Sec-II (180: Eng 120 + GK 60) = **360 Marks**	Tier-I: **-0.50** / Tier-II: **-1.00**	Typing Skill Test + 360-Mark Merit
SSC CPO (SI DP/ CAPF)	Paper-I: 200 Qs / 200 Marks (120 Mins)	PET/PST + Paper-II (English: 200 Qs / 200 Marks)	**-0.25** Marks in Paper-I & II	**250 / 400 Marks** come from English
SSC MTS & Havaldar	Session-I: Math (60) + Reas (60) (Qualifying)	Session-II: GK (75) + English (75) = **150 Marks**	Session-I: **0** / Session-II: **-1.00**	Session-II GK + English (150 Marks)
SSC Stenographer	200 Qs / 200 Marks (Reas 50, GK 50, Eng 100)	Shorthand Dictation & Transcription Skill Test	**-0.25** Marks per wrong answer	Zero Math; **100/200** English + Steno

Did You Know?: In the reformed SSC CGL Tier-II pattern on SSC Official Portal, a candidate must pass **every individual section and module cutoff** (Section-I, Section-II, Computer Module, and DEST Typing); even a **350/390** scorer in Sections I and II is disqualified if they fall 1 mark short in the 60-mark Computer Knowledge module!

Exam Trap Alert: In SSC MTS Session-I (Mathematics and Reasoning), there is **zero negative marking**, so leaving any question unattempted in Session-I is a tactical mistake—always attempt all 40 questions in Session-I while exercising strict accuracy in Session-II (which has **-1** penalty).

★ **Memory Trick:** Remember the SSC CGL Tier-II **390-Mark** formula as **"30 Math + 30 Reasoning + 45 English + 25 GK = 130 Questions * 3 Marks = 390 Marks"**.

Chapter 2 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
SSC CGL & CHSL Reformed Two-Tier Computer-Based Examination (CBE)	**Tier-I Qualifying Screening Pattern**	In both SSC CGL and SSC CHSL conducted via the Staff Selection Commission (SSC), **Tier-I** is a 60-minute, 100-question, 200-mark Computer-Based Examination (**+2.0 marks** per correct answer, **-0.50 marks** negative marking) divided equally across 4 sections of 25 questions (50 marks) each: **General Intelligence & Reasoning**, **General Awareness**, **Quantitative Aptitude**, and **English Comprehension**. Tier-I marks are strictly qualifying and are not added to final merit.
SSC CPO (SI in Delhi Police & CAPFs), SSC MTS, Selection Post & Hindi Translators	**SSC CGL Tier-II Merit Architecture (390 Marks for Most Posts)**	Paper-I of Tier-II is compulsory for all posts and is conducted in a single session of 2 hours 15 minutes across three sections:
Process Flowchart & SSC Examination Comparison Table	**Section-I (180 Marks, 60 Mins)**	Module-I (Mathematical Abilities: 30 Qs 3 = 90 *Marks*) + *Module-II* (*Reasoning & General Intelligence*: 30 *Qs* 3 = 90 Marks).
SSC CGL & CHSL Reformed Two-Tier Computer-Based Examination (CBE)	**Section-II (210 Marks, 60 Mins)**	Module-I (English Language & Comprehension: 45 Qs 3 = 135 *Marks*) + *Module-II* (*General Awareness*: 25 *Qs* 3 = 75 Marks).
SSC CPO (SI in Delhi Police & CAPFs), SSC MTS, Selection Post & Hindi Translators	**Section-III (Qualifying)**	Module-I (Computer Knowledge Test: 20 Qs * 3 = 60 Marks, 15 Mins, mandatory qualifying with higher cutoffs for CPT posts) + Module-II (Data Entry Speed Test / DEST: 2,000 key depressions in 15 minutes).
Process Flowchart & SSC Examination Comparison Table	**Note**	Tier-II carries **-1.0 mark** (**1/3rd**) negative marking per wrong answer (SSC Official Website).
SSC CGL & CHSL Reformed Two-Tier Computer-Based Examination (CBE)	**SSC CPO (Sub-Inspector) Two-Paper Scheme**	Paper-I (200 Qs, 200 Marks, 2 Hours across Reasoning, GK, Quant, and English with **-0.25** penalty) is followed by Physical Endurance & Standard Test (PET/PST) and **Paper-II (English Language & Comprehension: 200 Qs, 200 Marks, 2 Hours)**. Final merit is out of **400 marks** (**Paper-I + Paper-II**), where English alone accounts for **250 out of 400 marks** (**62.5%** weightage).
SSC CPO (SI in Delhi Police & CAPFs), SSC MTS, Selection Post & Hindi Translators	**SSC Multi-Tasking Staff (MTS) & Havaldar**	Conducted in a single CBE divided into two mandatory same-day sessions of 45 minutes each: **Session-I** (Numerical & Mathematical Ability: 20 Qs/60 Marks + Reasoning Ability: 20 Qs/60 Marks, with **zero negative marking** and qualifying nature) and **Session-II** (General Awareness: 25 Qs/75 Marks + English Language: 25 Qs/75 Marks, with **-1 mark** penalty, which **solely determines final merit out of 150 marks**) (IUC Academy).
Process Flowchart & SSC Examination Comparison Table	**SSC Combined Hindi Translators (JHT) & Stenographer Grade C & D**	Stenographer CBE omits Quantitative Aptitude entirely, testing Reasoning (50 Marks), General Awareness (50 Marks), and English Language (100 Marks) out of 200 Marks, followed by a shorthand skill test (**100 wpm** for Grade C, **80 wpm** for Grade D).

Chapter 2 Multi-Statement Exam Verification Drills

Chapter 2 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Tier-I Qualifying Screening Pattern): In both SSC CGL and SSC CHSL conducted via the Staff Selection Commission (SSC), **Tier-I** is a 60-minute, 100-question, 200-mark Computer-Based Examination (**+2.0 marks** per correct answer, **-0.50 marks** negative marking) divided equally across 4 sections of 25 questions (50 marks) each: **General Intelligence & Reasoning**, **General Awareness**, **Quantitative Aptitude**, and **English Comprehension**. Tier-I marks are strictly qualifying and are not added to final merit.

Statement-II (SSC CGL Tier-II Merit Architecture (390 Marks for Most Posts)): Paper-I of Tier-II is compulsory for all posts and is conducted in a single session of 2 hours 15 minutes across three sections:

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 2 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Section-I (180 Marks, 60 Mins)): Module-I (Mathematical Abilities: 30 Qs 3 = 90 *Marks*) + *Module-II* (*Reasoning & General Intelligence*: 30 *Qs* 3 = 90 Marks).

Statement-II (Section-II (210 Marks, 60 Mins)): Module-I (English Language & Comprehension: 45 Qs 3 = 135 *Marks*) + *Module-II* (*General Awareness*: 25 *Qs* 3 = 75 Marks).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 2 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Section-III (Qualifying)): Module-I (Computer Knowledge Test: 20 Qs * 3 = 60 Marks, 15 Mins, mandatory qualifying with higher cutoffs for CPT posts) + Module-II (Data Entry Speed Test / DEST: 2,000 key depressions in 15 minutes).

Statement-II (Note): Tier-II carries **-1.0 mark** (**1/3rd**) negative marking per wrong answer (SSC Official Website).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 2 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (SSC CPO (Sub-Inspector) Two-Paper Scheme): Paper-I (200 Qs, 200 Marks, 2 Hours across Reasoning, GK, Quant, and English with **-0.25** penalty) is followed by Physical Endurance & Standard Test (PET/PST) and **Paper-II (English Language & Comprehension: 200 Qs, 200 Marks, 2 Hours)**. Final merit is out of **400 marks** (**Paper-I + Paper-II**), where English alone accounts for **250 out of 400 marks** (**62.5%** weightage).

Statement-II (SSC Multi-Tasking Staff (MTS) & Havaldar): Conducted in a single CBE divided into two mandatory same-day sessions of 45 minutes each: **Session-I** (Numerical & Mathematical Ability: 20 Qs/60 Marks + Reasoning Ability: 20 Qs/60 Marks, with **zero negative marking** and qualifying nature) and **Session-II** (General Awareness: 25 Qs/75 Marks + English Language: 25 Qs/75 Marks, with **-1 mark** penalty, which **solely determines final merit out of 150 marks**) (IUC Academy).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 3: Indian Railways Recruitment (RRB NTPC, ALP, Technician, JE & Group-D / Level-1)

Chapter Key Study Pillars — Chapter 3: Indian Railways Recruitment (RRB NTPC, ALP, Technician, JE & Group-D / Level-1)

Key Study Pillar 1
RRB NTPC (Graduate & Undergraduate) Two-Stage CBT & CBAT / Typing Architecture

Key Study Pillar 2
RRB ALP (Assistant Loco Pilot), Technician, Junior Engineer (JE) & Group-D (Level-1)

3.1 RRB NTPC (Graduate & Undergraduate) Two-Stage CBT & CBAT / Typing Architecture

• **RRB NTPC CBT-1 (Screening Stage, 100 Marks, 90 Minutes):** Comprises 100 objective questions (**+1.0 mark** per right answer, **-1/3rd** negative marking): **General Awareness (40 Marks)**, **Mathematics (30 Marks)**, and **General Intelligence & Reasoning (30 Marks)**, shortlisting candidates equal to 20 times the notified vacancies per category for CBT-2 (IUC Academy).

• **RRB NTPC CBT-2 (Merit Stage, 120 Marks, 90 Minutes):** Scaled up to 120 questions inside the same 90-minute duration: **General Awareness (50 Marks)**, **Mathematics (35 Marks)**, and **General Intelligence & Reasoning (35 Marks)**. Notice that English and Hindi languages are completely absent from RRB NTPC—speed in arithmetic, reasoning, and NCERT Science/Static GK decides the merit.

• **Computer-Based Aptitude Test (CBAT / Psycho Test):** Mandatory for safety-category operational posts (**Station Master** and **Traffic Assistant**), requiring a minimum **T-Score of 42 in each of the 5 test batteries** (Intelligence Test, Selective Attention Test, Spatial Scanning Test, Information Ordering Test, and Personality Test) with **zero negative marking** in CBAT. Final merit for Station Master is weighted **70% CBT-2 + 30% CBAT**.

3.2 RRB ALP (Assistant Loco Pilot), Technician, Junior Engineer (JE) & Group-D (Level-1)

• **RRB ALP Recruitment Pipeline:** Comprises **CBT-1** (75 Qs, 60 Mins: Math 20, Reasoning 25, General Science 20, Current Affairs 10 — qualifying), **CBT-2 Part-A** (100 Qs, 90 Mins: Math 25, Reasoning 25, **Basic Science & Engineering Drawing 40**, Current Affairs 10 — counts for 70% merit), **CBT-2 Part-B** (75 Qs, 60 Mins on relevant **ITI/NCVT Trade Syllabus** — qualifying at **35%** for all categories with no relaxation), and **CBAT Psycho Test** (**30%** merit weightage).

• **RRB Technician Grade-I (Signal) & Grade-III Pattern:** Technician Grade-I Signal features a 100-mark CBT heavy on **Basic Science & Engineering (35 Marks)**, **Computer Basics (20 Marks)**, Mathematics (**20 Marks**), Reasoning (**15 Marks**), and General Awareness (**10 Marks**), whereas Technician Grade-III features a 100-mark CBT centered on **NCERT Class 10 General Science (40 Marks)**, Mathematics (**25 Marks**), Reasoning (**25 Marks**), and General Awareness (**10 Marks**) (NCERT Portal).

• **RRB Level-1 (Group-D) Single CBT + PET Pattern:** A 90-minute, 100-question CBT comprising **General Science (25 Marks strictly from Class 9 & 10 NCERT)**, **Mathematics (25 Marks)**, **General Intelligence & Reasoning (30 Marks)**, and **General Awareness & Current Affairs (20 Marks)**, followed by the Physical Efficiency Test (PET) and Document Verification.

3.3 Process Flowchart & Railway Recruitment Comparison Matrix

Step-by-Step Conceptual Process Flowchart

STEP 1
Master NCERT Class 9-10 Science & Speed Arithmetic

STEP 2
Clear CBT-1 Screening (1/3rd Negative Penalty Control)

STEP 3
Excel in CBT-2 Core (50 GK in NTPC or 40 Basic Science/Engg in ALP)

STEP 4
Qualify CBAT (T-Score >= 42) or Typing Skill Test (30 wpm Eng / 25 wpm Hindi)

Railway Exam	CBT-1 / Initial Stage	CBT-2 / Merit Stage Breakdown	Skill / Aptitude Test	Final Merit Formula
RRB NTPC (Station Master)	100 Qs / 90 Mins (GK 40, Math 30, Reas 30)	120 Qs / 90 Mins (GK 50, Math 35, Reas 35)	CBAT Psycho (5 Batteries, **T >= 42**)	**70% CBT-2 + 30% CBAT** (IUC Academy)
RRB NTPC (Clerk / Goods Guard)	100 Qs / 90 Mins (Screening)	120 Qs / 90 Mins (GK 50, Math 35, Reas 35)	Typing Test (**30 wpm** Eng / **25 wpm** Hindi) or None	**100% CBT-2** Score
RRB ALP (Loco Pilot)	75 Qs / 60 Mins (Math 20, Reas 25, Sci 20, CA 10)	Part-A (100 Marks: Basic Sci/ Engg 40) + Part-B (75 ITI Trade, **35%** Qual.)	CBAT Psycho (**T-Score >= 42** in each battery)	**70% Part-A + 30% CBAT**
RRB JE (Junior Engineer)	100 Qs / 90 Mins (Math 30, Reas 25, GK 15, Sci 30)	150 Qs / 120 Mins (**Technical Engineering 100** + Non-Tech **50**)	Document Verification & Medical (**A-3** to **C-1**)	**100% CBT-2** (**150 Marks**)
RRB Group-D (Level-1)	Single CBT: 100 Qs / 90 Mins (Sci 25, Math 25, Reas 30, GK 20)	Physical Efficiency Test (PET: Weight Carry + Run)	Medical Fitness Verification (**B-1** standard)	**100% Single CBT** Score

Did You Know?: In RRB ALP CBT-2 Part-B (ITI Trade Paper) and RRB CBAT (Psycho Test), **zero category relaxation is permitted**: every candidate (UR, OBC, SC, ST, EWS) must score at least **35%** in ALP Part-B and a minimum **T-Score of 42** in every single battery of the Psycho Test!

Exam Trap Alert: Candidates preparing for RRB ALP and Group-D often read generic one-liner GK capsules instead of **NCERT Class 9 and Class 10 Science Textbooks** (NCERT Portal). Over 85% of Railway Science numericals (**1/v + 1/u = 1/f**, **P = V *I* = *I*^2 R**, mole concept, and periodic classification) are lifted directly from NCERT Class 9–10 chapters.

★ **Memory Trick:** Remember the RRB ALP CBT-2 Part-A **100-Mark** split as **"40 Basic Science & Engineering + 25 Math + 25 Reasoning + 10 Current Affairs = 100"**.

Chapter 3 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
RRB NTPC (Graduate & Undergraduate) Two-Stage CBT & CBAT / Typing Architecture	**RRB NTPC CBT-1 (Screening Stage, 100 Marks, 90 Minutes)**	Comprises 100 objective questions (**+1.0 mark** per right answer, **-1/3rd** negative marking): **General Awareness (** **40 Marks** **)**, **Mathematics (** **30 Marks** **)**, and **General Intelligence & Reasoning (** **30 Marks** **)**, shortlisting candidates equal to 20 times the notified vacancies per category for CBT-2 (IUC Academy).
RRB ALP (Assistant Loco Pilot), Technician, Junior Engineer (JE) & Group-D (Level-1)	**RRB NTPC CBT-2 (Merit Stage, 120 Marks, 90 Minutes)**	Scaled up to 120 questions inside the same 90-minute duration: **General Awareness (** **50 Marks** **)**, **Mathematics (** **35 Marks** **)**, and **General Intelligence & Reasoning (** **35 Marks** **)**. Notice that English and Hindi languages are completely absent from RRB NTPC—speed in arithmetic, reasoning, and NCERT Science/Static GK decides the merit.
Process Flowchart & Railway Recruitment Comparison Matrix	**Computer-Based Aptitude Test (CBAT / Psycho Test)**	Mandatory for safety-category operational posts (**Station Master** and **Traffic Assistant**), requiring a minimum **T-Score of** **42** **in each of the 5 test batteries** (Intelligence Test, Selective Attention Test, Spatial Scanning Test, Information Ordering Test, and Personality Test) with **zero negative marking** in CBAT. Final merit for Station Master is weighted **70% CBT-2 + 30% CBAT**.
RRB NTPC (Graduate & Undergraduate) Two-Stage CBT & CBAT / Typing Architecture	**RRB ALP Recruitment Pipeline**	Comprises **CBT-1** (75 Qs, 60 Mins: Math 20, Reasoning 25, General Science 20, Current Affairs 10 — qualifying), **CBT-2 Part-A** (100 Qs, 90 Mins: Math 25, Reasoning 25, **Basic Science & Engineering Drawing 40**, Current Affairs 10 — counts for 70% merit), **CBT-2 Part-B** (75 Qs, 60 Mins on relevant **ITI/NCVT Trade Syllabus** — qualifying at **35%** for all categories with no relaxation), and **CBAT Psycho Test (** **30%** merit weightage).
RRB ALP (Assistant Loco Pilot), Technician, Junior Engineer (JE) & Group-D (Level-1)	**RRB Technician Grade-I (Signal) & Grade-III Pattern**	Technician Grade-I Signal features a 100-mark CBT heavy on **Basic Science & Engineering (** **35 Marks** **)**, **Computer Basics (** **20 Marks** **)**, Mathematics (**20 Marks**), Reasoning (**15 Marks**), and General Awareness (**10 Marks**), whereas Technician Grade-III features a 100-mark CBT centered on **NCERT Class 10 General Science (** **40 Marks** **)**, Mathematics (**25 Marks**), Reasoning (**25 Marks**), and General Awareness (**10 Marks**) (NCERT Portal).
Process Flowchart & Railway Recruitment Comparison Matrix	**RRB Level-1 (Group-D) Single CBT + PET Pattern**	A 90-minute, 100-question CBT comprising **General Science (** **25 Marks** **strictly from Class 9 & 10 NCERT)**, **Mathematics (** **25 Marks** **)**, **General Intelligence & Reasoning (** **30 Marks** **)**, and **General Awareness & Current Affairs (** **20 Marks** **)**, followed by the Physical Efficiency Test (PET) and Document Verification.

Chapter 3 Multi-Statement Exam Verification Drills

Chapter 3 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (RRB NTPC CBT-1 (Screening Stage, 100 Marks, 90 Minutes)): Comprises 100 objective questions (**+1.0 mark** per right answer, **-1/3rd** negative marking): **General Awareness (40 Marks)**, **Mathematics (30 Marks)**, and **General Intelligence & Reasoning (30 Marks)**, shortlisting candidates equal to 20 times the notified vacancies per category for CBT-2 (IUC Academy).

Statement-II (RRB NTPC CBT-2 (Merit Stage, 120 Marks, 90 Minutes)): Scaled up to 120 questions inside the same 90-minute duration: **General Awareness (50 Marks)**, **Mathematics (35 Marks)**, and **General Intelligence & Reasoning (35 Marks)**. Notice that English and Hindi languages are completely absent from RRB NTPC—speed in arithmetic, reasoning, and NCERT Science/Static GK decides the merit.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 3 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Computer-Based Aptitude Test (CBAT / Psycho Test)): Mandatory for safety-category operational posts (**Station Master** and **Traffic Assistant**), requiring a minimum **T-Score of 42 in each of the 5 test batteries** (Intelligence Test, Selective Attention Test, Spatial Scanning Test, Information Ordering Test, and Personality Test) with **zero negative marking** in CBAT. Final merit for Station Master is weighted **70% CBT-2 + 30% CBAT**.

Statement-II (RRB ALP Recruitment Pipeline): Comprises **CBT-1** (75 Qs, 60 Mins: Math 20, Reasoning 25, General Science 20, Current Affairs 10 — qualifying), **CBT-2 Part-A** (100 Qs, 90 Mins: Math 25, Reasoning 25, **Basic Science & Engineering Drawing 40**, Current Affairs 10 — counts for 70% merit), **CBT-2 Part-B** (75 Qs, 60 Mins on relevant **ITI/NCVT Trade Syllabus** — qualifying at **35%** for all categories with no relaxation), and **CBAT Psycho Test** (**30%** merit weightage).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 3 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (RRB Technician Grade-I (Signal) & Grade-III Pattern): Technician Grade-I Signal features a 100-mark CBT heavy on **Basic Science & Engineering (35 Marks)**, **Computer Basics (20 Marks)**, Mathematics (**20 Marks**), Reasoning (**15 Marks**), and General Awareness (**10 Marks**), whereas Technician Grade-III features a 100-mark CBT centered on **NCERT Class 10 General Science (40 Marks)**, Mathematics (**25 Marks**), Reasoning (**25 Marks**), and General Awareness (**10 Marks**) (NCERT Portal).

Statement-II (RRB Level-1 (Group-D) Single CBT + PET Pattern): A 90-minute, 100-question CBT comprising **General Science (25 Marks strictly from Class 9 & 10 NCERT)**, **Mathematics (25 Marks)**, **General Intelligence & Reasoning (30 Marks)**, and **General Awareness & Current Affairs (20 Marks)**, followed by the Physical Efficiency Test (PET) and Document Verification.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 4: Banking, Financial & Insurance Regulatory Exams (RBI Grade B, IBPS PO/Clerk, SBI, NABARD, LIC)

Chapter Key Study Pillars — Chapter 4: Banking, Financial & Insurance Regulatory Exams (RBI Grade B, IBPS PO/Clerk, SBI, NABARD, LIC)

Key Study Pillar 1
IBPS PO, SBI PO & Clerk Multi-Phase Examination Architecture

Key Study Pillar 2
Regulatory Body Examinations: RBI Grade B, NABARD Grade A, SEBI Grade A & LIC AAO

4.1 IBPS PO, SBI PO & Clerk Multi-Phase Examination Architecture

• **Phase-I Preliminary Examination (100 Marks, 60 Minutes with Sectional Timing):** Comprises 3 strictly timed 20-minute sections (**+1.0 mark**, **-0.25 mark** penalty): **English Language (30 Qs / 30 Marks, 20 Mins)**, **Quantitative Aptitude (35 Qs / 35 Marks, 20 Mins)**, and **Reasoning Ability (35 Qs / 35 Marks, 20 Mins)**. In IBPS PO, candidates must clear both sectional cutoffs and the overall cutoff, whereas SBI PO Prelims removes sectional cutoffs and uses only the overall 100-mark cutoff (IUC Academy).

• **Phase-II Mains Examination (Objective 200 Marks + Descriptive 25/50 Marks):**

• **IBPS PO Mains (200 Objective + 25 Descriptive = 225 Marks, 3 Hours 30 Mins):** Reasoning & Computer Aptitude (45 Qs, 60 Marks, 60 Mins), General/Economy/Banking Awareness (40 Qs, 40 Marks, 35 Mins), English Language (35 Qs, 40 Marks, 40 Mins), Data Analysis & Interpretation (35 Qs, 60 Marks, 45 Mins), plus English Letter & Essay Typing (**2 Qs, 25 Marks, 30 Mins**).

• **Phase-III Interview / Psychometric Test & Group Exercise:** IBPS PO combines Mains and Interview in an **80 : 20 ratio**, while SBI PO normalizes its 250-mark Mains and 50-mark Phase-III (Psychometric + Group Exercise 20 + Interview 30) into a **75 : 25 final merit ratio**.

• **IBPS Clerk & SBI Clerk (Junior Associates):** Clerical recruitment has **NO Interview**; **100%** of the final selection merit is determined by the **200-mark Mains Examination** (190 Questions in 160 Minutes across General/Financial Awareness 50, General English 40, Reasoning & Computer 50/60, and Quantitative Aptitude 50).

4.2 Regulatory Body Examinations: RBI Grade B, NABARD Grade A, SEBI Grade A & LIC AAO

• **RBI Grade B (DR-General) Three-Phase Structure:**

• **Phase-I (200 Marks, 120 Mins):** General Awareness (**80 Marks**), Reasoning (**60 Marks**), English (**30 Marks**), and Quantitative Aptitude (**30 Marks**) with mandatory sectional cutoffs.

• **Phase-II (300 Marks Across 3 Papers): Paper-I: Economic and Social Issues (ESI)** (**100 Marks**: 50 Objective + 50 Descriptive typed on keyboard), **Paper-II: English Writing Skills** (**100 Marks**: Essay, Precis, Comprehension), and **Paper-III: Finance and Management (FM)** (**100 Marks**: 50 Objective + 50 Descriptive).

• **Phase-III Interview:** **75 Marks** (Final Merit = **300 Phase-II + 75 Interview = 375 Marks**).

• **NABARD Grade A (RDBS) & LIC AAO:** NABARD Grade A Phase-I (200 Marks) includes dedicated sections on **Economic & Social Issues (ESI: 40 Marks)** and **Agriculture & Rural Development (ARD: 40 Marks)**, which

together with General Awareness (**20 Marks**) form the **100-Mark Merit Section** of Prelims, while the remaining 5 sections (Reasoning, English, Computer, Quant, Decision Making) are qualifying!

4.3 Process Flowchart & Banking-Regulatory Exam Matrix

Step-by-Step Conceptual Process Flowchart

STEP 1
Master 20-Minute Sectional Speed (Quadratic, Number Series, Seating & DI)

STEP 2
Build 6-Month Banking, RBI Circular & Financial Awareness Repository

STEP 3
Practice Keyboard Descriptive Typing (Essay & Letter)

STEP 4
Excel in 80:20 / 75:25 Interview & Group Exercise

Banking / Regulatory Exam	Prelims Structure (Qualifying)	Mains Written Structure	Descriptive & Interview	Final Merit Weightage
IBPS PO (CRP PO/MT)	100 Qs / 100 Marks (60 Mins, Sectional Cutoffs)	155 Qs / **200 Marks** (3 Hrs)	English Essay + Letter (**25 Marks** , 30 Mins) + **100-Mark** Interview	**80% Mains + 20% Interview** (IUC Academy)
SBI PO	100 Qs / 100 Marks (60 Mins, No Sectional Cutoff)	155 Qs / **200 Marks** (3 Hrs)	Descriptive (**50 Marks**) + GE (**20**) + Interview (**30**)	**75% Mains + 25% Phase-III**
IBPS / SBI Clerk	100 Qs / 100 Marks (60 Mins)	190 Qs / **200 Marks** (160 Mins)	**No Descriptive & No Interview** (LPT Qualifying)	**100% Mains Score** (**200 Marks**)
RBI Grade B (General)	200 Qs / 200 Marks (120 Mins, GA = **80 Marks**)	ESI (**100**) + Eng (**100**) + FM (**100**) = **300 Marks**	50% of ESI & FM + 100% of Eng are Keyboard Descriptive	**300 Phase-II + 75 Interview = 375**
NABARD Grade A	200 Qs / 200 Marks (Merit on **100** : ESI 40 + ARD 40 + GA 20)	Paper-I Eng (**100**) + Paper-II ESI/ARD (**100**) = **200 Marks**	**50-Mark** Interview + Psychometric Test	**200 Phase-II + 50 Interview = 250**

Did You Know?: In NABARD Grade A Prelims, scoring 100% in Reasoning, Quant, English, and Computers adds **zero weight** toward shortlisting for Mains once you cross their minimal qualifying cutoffs—shortlisting for Mains is calculated strictly on the **100 marks** of **ARD (40) + ESI (40) + GA (20)**!

Exam Trap Alert: In IBPS and SBI Mains Data Analysis & Interpretation, questions are weighted unevenly (**1-mark** and **2-mark** questions), and many arithmetic word problems are formatted as **Quantity-I vs. Quantity-II** or **Data Sufficiency** rather than direct single-line calculations.

★ **Memory Trick:** Remember the NABARD Grade A Prelims Merit Trio as **"E-A-G = 40 + 40 + 20 = 100"** (ESI 40 + ARD 40 + GA 20).

Chapter 4 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
IBPS PO, SBI PO & Clerk Multi-Phase Examination Architecture	**Phase-I Preliminary Examination (100 Marks, 60 Minutes with Sectional Timing)**	Comprises 3 strictly timed 20-minute sections (**+1.0 mark**, **-0.25 mark** penalty): **English Language (30 Qs / 30 Marks, 20 Mins)**, **Quantitative Aptitude (35 Qs / 35 Marks, 20 Mins)**, and **Reasoning Ability (35 Qs / 35 Marks, 20 Mins)**. In IBPS PO, candidates must clear both sectional cutoffs and the overall cutoff, whereas SBI PO Prelims removes sectional cutoffs and uses only the overall 100-mark cutoff (IUC Academy).
Regulatory Body Examinations: RBI Grade B, NABARD Grade A, SEBI Grade A & LIC AAO	**IBPS PO Mains (200 Objective + 25 Descriptive = 225 Marks, 3 Hours 30 Mins)**	Reasoning & Computer Aptitude (45 Qs, 60 Marks, 60 Mins), General/ Economy/Banking Awareness (40 Qs, 40 Marks, 35 Mins), English Language (35 Qs, 40 Marks, 40 Mins), Data Analysis & Interpretation (35 Qs, 60 Marks, 45 Mins), plus English Letter & Essay Typing (**2 Qs, 25 Marks, 30 Mins**).
Process Flowchart & Banking-Regulatory Exam Matrix	**Phase-III Interview / Psychometric Test & Group Exercise**	IBPS PO combines Mains and Interview in an **80 : 20 ratio**, while SBI PO normalizes its 250-mark Mains and 50-mark Phase-III (Psychometric + Group Exercise 20 + Interview 30) into a **75 : 25 final merit ratio**.
IBPS PO, SBI PO & Clerk Multi-Phase Examination Architecture	**IBPS Clerk & SBI Clerk (Junior Associates)**	Clerical recruitment has **NO Interview**; **100%** of the final selection merit is determined by the **200-mark Mains Examination** (190 Questions in 160 Minutes across General/Financial Awareness 50, General English 40, Reasoning & Computer 50/60, and Quantitative Aptitude 50).
Regulatory Body Examinations: RBI Grade B, NABARD Grade A, SEBI Grade A & LIC AAO	**Phase-I (200 Marks, 120 Mins)**	General Awareness (**80 Marks**), Reasoning (**60 Marks**), English (**30 Marks**), and Quantitative Aptitude (**30 Marks**) with mandatory sectional cutoffs.
Process Flowchart & Banking-Regulatory Exam Matrix	**Phase-II (300 Marks Across 3 Papers)**	**Paper-I: Economic and Social Issues (ESI)** (**100 Marks**: 50 Objective + 50 Descriptive typed on keyboard), **Paper-II: English Writing Skills** (**100 Marks**: Essay, Precis, Comprehension), and **Paper-III: Finance and Management (FM)** (**100 Marks**: 50 Objective + 50 Descriptive).
IBPS PO, SBI PO & Clerk Multi-Phase Examination Architecture	**Phase-III Interview**	**75 Marks** (Final Merit = **300 Phase-II + 75 Interview = 375 Marks**).
Regulatory Body Examinations: RBI Grade B, NABARD Grade A, SEBI Grade A & LIC AAO	**NABARD Grade A (RDBS) & LIC AAO**	NABARD Grade A Phase-I (200 Marks) includes dedicated sections on **Economic & Social Issues (ESI: 40 Marks)** and **Agriculture & Rural Development (ARD: 40 Marks)**, which together with General Awareness (**20 Marks**) form the **100-Mark Merit Section** of Prelims, while the remaining 5 sections (Reasoning, English, Computer, Quant, Decision Making) are qualifying!

Chapter 4 Multi-Statement Exam Verification Drills

Chapter 4 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Phase-I Preliminary Examination (100 Marks, 60 Minutes with Sectional Timing)): Comprises 3 strictly timed 20-minute sections (**+1.0 mark** , **-0.25 mark** penalty): **English Language (30 Qs / 30 Marks , 20 Mins)**, **Quantitative Aptitude (35 Qs / 35 Marks , 20 Mins)**, and **Reasoning Ability (35 Qs / 35 Marks , 20 Mins)**. In IBPS PO, candidates must clear both sectional cutoffs and the overall cutoff, whereas SBI PO Prelims removes sectional cutoffs and uses only the overall 100-mark cutoff (IUC Academy).

Statement-II (IBPS PO Mains (200 Objective + 25 Descriptive = 225 Marks, 3 Hours 30 Mins)): Reasoning & Computer Aptitude (45 Qs, 60 Marks, 60 Mins), General/Economy/Banking Awareness (40 Qs, 40 Marks, 35 Mins), English Language (35 Qs, 40 Marks, 40 Mins), Data Analysis & Interpretation (35 Qs, 60 Marks, 45 Mins), plus English Letter & Essay Typing (**2 Qs, 25 Marks, 30 Mins**).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 4 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Phase-III Interview / Psychometric Test & Group Exercise): IBPS PO combines Mains and Interview in an **80 : 20 ratio**, while SBI PO normalizes its 250-mark Mains and 50-mark Phase-III (Psychometric + Group Exercise 20 + Interview 30) into a **75 : 25 final merit ratio**.

Statement-II (IBPS Clerk & SBI Clerk (Junior Associates)): Clerical recruitment has **NO Interview**; **100%** of the final selection merit is determined by the **200-mark Mains Examination** (190 Questions in 160 Minutes across General/Financial Awareness 50, General English 40, Reasoning & Computer 50/60, and Quantitative Aptitude 50).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 4 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Phase-I (200 Marks, 120 Mins)): General Awareness (**80 Marks**), Reasoning (**60 Marks**), English (**30 Marks**), and Quantitative Aptitude (**30 Marks**) with mandatory sectional cutoffs.

Statement-II (Phase-II (300 Marks Across 3 Papers)): Paper-I: Economic and Social Issues (ESI) (**100 Marks** : 50 Objective + 50 Descriptive typed on keyboard), **Paper-II: English Writing Skills** (**100 Marks** : Essay, Precis, Comprehension), and **Paper-III: Finance and Management (FM)** (**100 Marks** : 50 Objective + 50 Descriptive).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 4 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (Phase-III Interview): **75 Marks** (Final Merit = **300 Phase-II + 75 Interview = 375 Marks**).

Statement-II (NABARD Grade A (RDBS) & LIC AAO): NABARD Grade A Phase-I (200 Marks) includes dedicated sections on **Economic & Social Issues (ESI: 40 Marks)** and **Agriculture & Rural Development (ARD: 40 Marks)**, which together with General Awareness (**20 Marks**) form the **100-Mark Merit Section** of Prelims, while the remaining 5 sections (Reasoning, English, Computer, Quant, Decision Making) are qualifying!

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 5: Defence, Paramilitary & State Police Recruitment (NDA, CDS, AFCAT, SSC GD, UP Police SI/Constable)

Chapter Key Study Pillars — Chapter 5: Defence, Paramilitary & State Police Recruitment (NDA, CDS, AFCAT, SSC GD, UP Police SI/Constable)

Key Study Pillar 1
Officer-Entry Defence Exams (UPSC NDA, CDS, AFCAT) & 5-Day SSB Interview

Key Study Pillar 2
SSC GD Constable (CAPFs) & State Police (UP Police SI & Constable) with New Criminal Laws 2023

5.1 Officer-Entry Defence Exams (UPSC NDA, CDS, AFCAT) & 5-Day SSB Interview

• **UPSC National Defence Academy (NDA & NA) Pattern:** Open to 10+2 candidates, comprising **Paper-I: Mathematics (120 Qs, 300 Marks, 2.5 Hours, -0.83 penalty)** and **Paper-II: General Ability Test / GAT (150 Qs, 600 Marks, 2.5 Hours: Part-A English 200 Marks + Part-B General Knowledge 400 Marks, -1.33 penalty)**, totaling **900 Written Marks + 900 SSB Interview Marks (1,800 Marks Total)** (UPSC Portal).

• **UPSC Combined Defence Services (CDS) Pattern:** For **IMA, INA, and AFA**, candidates take 3 papers of 100 marks each (2 hours each): **English (100 Marks)**, **General Knowledge (100 Marks)**, and **Elementary Mathematics (100 Marks)** (**Total = 300 Marks**). For **Officers Training Academy (OTA Chennai)**, Elementary Mathematics is omitted (**English 100 + GK 100 = 200 Marks**). Minimum sectional qualifying cutoff is **20%** (**20 marks**) in each paper.

• **5-Day Services Selection Board (SSB) Assessment Architecture:**

• **Day 1 (Stage-I Screening):** Officer Intelligence Rating (OIR Verbal & Non-Verbal Tests) + Picture Perception & Description Test (PP&DT).

• **Day 2 (Psychological Battery):** Thematic Apperception Test (TAT: 11 pictures + 1 blank slide), Word Association Test (WAT: 60 words, 15 seconds each), Situation Reaction Test (SRT: 60 situations in 30 minutes), and Self-Description Test (SDT).

• **Days 3 & 4 (GTO Tasks & Personal Interview):** Group Discussion, Group Planning Exercise (GPE), Progressive Group Task (PGT), Half Group Task (HGT), Individual Obstacles, Command Task, Snake Race, and Lecturette.

• **Day 5 (Board Conference):** Final assessment of the **15 Officer Like Qualities (OLQs)** across 4 factors.

5.2 SSC GD Constable (CAPFs) & State Police (UP Police SI & Constable) with New Criminal Laws 2023

• **SSC GD Constable (CAPFs, SSF & Assam Rifles) Pattern:** A 60-minute, 80-question, 160-mark Computer-Based Exam (**+2.0 marks** per right answer, **-0.25** penalty) across 4 sections of 20 questions (**40 Marks**) each: **General Intelligence & Reasoning**, **General Knowledge & Awareness**, **Elementary Mathematics**, and **English/Hindi Language** (SSC Official Portal).

• **UP Police Sub-Inspector (UPPRPB SI / Daroga) 400-Mark Pattern:** Comprises 160 questions (**2.5 marks** each = **400 Marks**, 2 Hours, **zero negative marking**): **General Hindi (40 Qs / 100 Marks)**, **Basic Law,**

Constitution & General Knowledge (40 Qs / 100 Marks), **Numerical & Mental Ability (40 Qs / 100 Marks)**, and **Mental Aptitude, IQ & Reasoning (40 Qs / 100 Marks)**. Candidates must score at least **35% (35 Marks) in each of the 4 sections** AND **50% (200 Marks) overall** to qualify!

• **New Criminal Laws Mandate (Effective July 1, 2024):** All Police SI, Constable, RPF, and Law examinations test the three enacted criminal codes replacing colonial-era statutes: **Bharatiya Nyaya Sanhita (BNS), 2023** (358 Sections, replacing IPC 1860), **Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023** (531 Sections, replacing CrPC 1973), and **Bharatiya Sakshya Adhiniyam (BSA), 2023** (170 Sections, replacing Indian Evidence Act 1872) (IUC Academy).

5.3 Process Flowchart & Defence-Police Examination Matrix

Step-by-Step Conceptual Process Flowchart

STEP 1
Build Written Core (NCERT GK + English/Hindi + Arithmetic)

STEP 2
Clear Sectional Cutoffs (20% in CDS / 35% per Section & 50% Overall in UP SI)

STEP 3
Maintain Peak Physical Endurance (5 km Run in 24-25 Mins)

STEP 4
Master 5-Day SSB OLQs or Document/Medical Verification

Defence / Police Exam	Written Exam Structure	Negative Penalty & Cutoff Rules	Physical / SSB Assessment	Key Statutory / Core Focus
UPSC NDA & NA	Math (**300**) + GAT (**600** : Eng 200 + GK 400) = **900 Marks**	**-1/3rd** (**-0.83** Math / **-1.33** GAT); **25%** sectional cutoff	5-Day SSB Interview (**900 Marks**)	Class 11-12 NCERT Math + Physics (NCERT Portal)
UPSC CDS (IMA/OTA)	Eng (**100**) + GK (**100**) + Math (**100** , omitted for OTA)	**-1/3rd** (**-0.33**); minimum **20%** in each paper	5-Day SSB (**300 Marks** IMA / **200** OTA)	NCERT GS + Geometry/ Trigonometry
SSC GD Constable	80 Qs / **160 Marks** (60 Mins: 4 Sections * 20 Qs)	**-0.25 Marks** per wrong answer	PET: **5 km Run in 24 Mins** (Male) / **1.6 km in 8.5 Mins** (Female)	High-speed Hindi/ English + Arithmetic
UP Police SI (Daroga)	160 Qs / **400 Marks** (120 Mins: 4 Sections * 100 Marks)	**Zero Negative**; **35%** per section + **50%** (**200/400**) overall	PET: **4.8 km Run in 28 Mins** (Male) / **2.4 km in 16 Mins** (Female)	**BNS, BNSS, BSA 2023** + Constitution + Hindi
UP Police Constable	150 Qs / **300 Marks** (120 Mins: GK 38, Hindi 37, Math 38, Reas 37)	**-0.50 Marks** per wrong answer (**+2.0** per right)	PET: **4.8 km Run in 25 Mins** (Male)	UP GK + General Hindi + Mental Aptitude

Did You Know?: Under the **Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023**, **Zero FIR** and **e-FIR** are statutorily codified under **Section 173**, and forensic crime-scene investigation is mandatory under **Section 176(3)** for all offences punishable with imprisonment of 7 **years or more** (IUC Academy).

Exam Trap Alert: In UP Police SI, scoring **310 out of 400 marks** still leads to **instant disqualification** if you score **34.5 out of 100** in any one section (such as Basic Law/GK), because the **35%** sectional cutoff (**35 Marks** after normalization) is a rigid statutory requirement.

★ **Memory Trick:** Remember the section counts of the three new 2023 criminal laws as **"BNS = 358, BNSS = 531, BSA = 170"**.

Chapter *5* Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
Officer-Entry Defence Exams (UPSC NDA, CDS, AFCAT) & 5-Day SSB Interview	**UPSC National Defence Academy (NDA & NA) Pattern**	Open to 10+2 candidates, comprising **Paper-I: Mathematics (120 Qs, 300 Marks, 2.5 Hours, -0.83 penalty)** and **Paper-II: General Ability Test / GAT (150 Qs, 600 Marks, 2.5 Hours: Part-A English 200 Marks + Part-B General Knowledge 400 Marks, -1.33 penalty)**, totaling *900* **Written Marks** + *900* **SSB Interview Marks** (**1,800 Marks Total**) (UPSC Portal).
SSC GD Constable (CAPFs) & State Police (UP Police SI & Constable) with New Criminal Laws 2023	**UPSC Combined Defence Services (CDS) Pattern**	For **IMA, INA, and AFA**, candidates take 3 papers of 100 marks each (2 hours each): **English (100 Marks)**, **General Knowledge (100 Marks)**, and **Elementary Mathematics (100 Marks)** (**Total = 300 Marks**). For **Officers Training Academy (OTA Chennai)**, Elementary Mathematics is omitted (**English 100 + GK 100 = 200 Marks**). Minimum sectional qualifying cutoff is **20%** (**20 marks**) in each paper.
Process Flowchart & Defence-Police Examination Matrix	**Day 1 (Stage-I Screening)**	Officer Intelligence Rating (OIR Verbal & Non-Verbal Tests) + Picture Perception & Description Test (PP&DT).
Officer-Entry Defence Exams (UPSC NDA, CDS, AFCAT) & 5-Day SSB Interview	**Day 2 (Psychological Battery)**	Thematic Apperception Test (TAT: 11 pictures + 1 blank slide), Word Association Test (WAT: 60 words, 15 seconds each), Situation Reaction Test (SRT: 60 situations in 30 minutes), and Self-Description Test (SDT).
SSC GD Constable (CAPFs) & State Police (UP Police SI & Constable) with New Criminal Laws 2023	**Days 3 & 4 (GTO Tasks & Personal Interview)**	Group Discussion, Group Planning Exercise (GPE), Progressive Group Task (PGT), Half Group Task (HGT), Individual Obstacles, Command Task, Snake Race, and Lecturette.
Process Flowchart & Defence-Police Examination Matrix	**Day 5 (Board Conference)**	Final assessment of the **15 Officer Like Qualities (OLQs)** across 4 factors.
Officer-Entry Defence Exams (UPSC NDA, CDS, AFCAT) & 5-Day SSB Interview	**SSC GD Constable (CAPFs, SSF & Assam Rifles) Pattern**	A 60-minute, 80-question, 160-mark Computer-Based Exam (**+2.0 marks** per right answer, **-0.25** penalty) across 4 sections of 20 questions (**40 Marks**) each: **General Intelligence & Reasoning**, **General Knowledge & Awareness**, **Elementary Mathematics**, and **English/Hindi Language** (SSC Official Portal).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
SSC GD Constable (CAPFs) & State Police (UP Police SI & Constable) with New Criminal Laws 2023	**UP Police Sub-Inspector (UPPRPB SI / Daroga) 400-Mark Pattern**	Comprises 160 questions (**2.5 marks** each = **400 Marks**, 2 Hours, **zero negative marking**): **General Hindi (40 Qs / 100 Marks)**, **Basic Law, Constitution & General Knowledge (40 Qs / 100 Marks)**, **Numerical & Mental Ability (40 Qs / 100 Marks)**, and **Mental Aptitude, IQ & Reasoning (40 Qs / 100 Marks)**. Candidates must score at least **35% (35 Marks) in each of the 4 sections** AND **50% (200 Marks) overall** to qualify!
Process Flowchart & Defence-Police Examination Matrix	**New Criminal Laws Mandate (Effective July 1, 2024)**	All Police SI, Constable, RPF, and Law examinations test the three enacted criminal codes replacing colonial-era statutes: **Bharatiya Nyaya Sanhita (BNS), 2023** (358 Sections, replacing IPC 1860), **Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023** (531 Sections, replacing CrPC 1973), and **Bharatiya Sakshya Adhiniyam (BSA), 2023** (170 Sections, replacing Indian Evidence Act 1872) (IUC Academy).

Chapter 5 Multi-Statement Exam Verification Drills

Chapter 5 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (UPSC National Defence Academy (NDA & NA) Pattern): Open to 10+2 candidates, comprising **Paper-I: Mathematics (120 Qs, 300 Marks , 2.5 Hours, -0.83 penalty)** and **Paper-II: General Ability Test / GAT (150 Qs, 600 Marks , 2.5 Hours: Part-A English 200 Marks + Part-B General Knowledge 400 Marks , -1.33 penalty)**, totaling **900 Written Marks + 900 SSB Interview Marks (1,800 Marks Total)** (UPSC Portal).

Statement-II (UPSC Combined Defence Services (CDS) Pattern): For **IMA, INA, and AFA**, candidates take 3 papers of 100 marks each (2 hours each): **English (100 Marks)**, **General Knowledge (100 Marks)**, and **Elementary Mathematics (100 Marks)** (**Total = 300 Marks**). For **Officers Training Academy (OTA Chennai)**, Elementary Mathematics is omitted (**English 100 + GK 100 = 200 Marks**). Minimum sectional qualifying cutoff is **20%** (**20 marks**) in each paper.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 5 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Day 1 (Stage-I Screening)): Officer Intelligence Rating (OIR Verbal & Non-Verbal Tests) + Picture Perception & Description Test (PP&DT).

Statement-II (Day 2 (Psychological Battery)): Thematic Apperception Test (TAT: 11 pictures + 1 blank slide), Word Association Test (WAT: 60 words, 15 seconds each), Situation Reaction Test (SRT: 60 situations in 30 minutes), and Self-Description Test (SDT).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 5 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Days 3 & 4 (GTO Tasks & Personal Interview)): Group Discussion, Group Planning Exercise (GPE), Progressive Group Task (PGT), Half Group Task (HGT), Individual Obstacles, Command Task, Snake Race, and Lecturette.

Statement-II (Day 5 (Board Conference)): Final assessment of the **15 Officer Like Qualities (OLQs)** across 4 factors.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 5 Statement-Verification Drill #4 Both Statements Verified Correct

Statement-I (SSC GD Constable (CAPFs, SSF & Assam Rifles) Pattern): A 60-minute, 80-question, 160-mark Computer-Based Exam (**+2.0 marks** per right answer, **-0.25** penalty) across 4 sections of 20 questions (**40 Marks**) each: **General Intelligence & Reasoning**, **General Knowledge & Awareness**, **Elementary Mathematics**, and **English/Hindi Language** (SSC Official Portal). **Statement-II (UP Police Sub-Inspector (UPPRPB SI / Daroga) 400-Mark Pattern):** Comprises 160 questions (**2.5 marks** each = **400 Marks**, 2 Hours, **zero negative marking**): **General Hindi (40 Qs / 100 Marks)**, **Basic Law, Constitution & General Knowledge (40 Qs / 100 Marks)**, **Numerical & Mental Ability (40 Qs / 100 Marks)**, and **Mental Aptitude, IQ & Reasoning (40 Qs / 100 Marks)**. Candidates must score at least **35%** (**35 Marks**) **in each of the 4 sections** AND **50%** (**200 Marks**) **overall** to qualify!

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 6: Teaching, Higher Education & National Entrance Exams (CTET, UGC-NET, KVS, CUET, CLAT)

Chapter Key Study Pillars — Chapter 6: Teaching, Higher Education & National Entrance Exams (CTET, UGC-NET, KVS, CUET, CLAT)

Key Study Pillar 1
CTET (Paper-I & Paper-II), KVS/NVS Recruitment & NEP 2020 Pedagogical Architecture

Key Study Pillar 2
UGC-NET (JRF & Assistant Professor), CUET (UG/PG) & CLAT Entrance Frameworks

6.1 CTET (Paper-I & Paper-II), KVS/NVS Recruitment & NEP 2020 Pedagogical Architecture

• **Central Teacher Eligibility Test (CTET) Structure (150 Marks, 150 Minutes, Zero Negative Marking):**

• **CTET Paper-I (Primary Stage: Classes I to V):** Child Development & Pedagogy (**30 Marks**), Language-I (**30 Marks**), Language-II (**30 Marks**), Mathematics (**30 Marks**), and Environmental Studies / EVS (**30 Marks**) aligned with NCERT Textbooks.

• **CTET Paper-II (Elementary Stage: Classes VI to VIII):** Child Development & Pedagogy (**30 Marks**), Language-I (**30 Marks**), Language-II (**30 Marks**), and either **Mathematics & Science (60 Marks)** OR **Social Studies / Social Science (60 Marks)**.

• **Qualifying Benchmark & Validity:** Candidates require **60%** (**90 out of 150 marks**) for General category (**55%** or **82 marks** for OBC/SC/ST), and the CTET eligibility certificate holds **Lifetime Validity**.

• **National Education Policy (NEP) 2020 & NCF-SE 2023 Foundations:** Replaces the legacy **10 + 2** structure with the **5 + 3 + 3 + 4** **Curricular and Pedagogical Structure**: **Foundational Stage** (5 years: Ages 3–8, Balvatika to Class 2), **Preparatory Stage** (3 years: Ages 8–11, Classes 3–5), **Middle Stage** (3 years: Ages 11–14, Classes 6–8 with vocational exposure and coding), and **Secondary Stage** (4 years: Ages 14–18, Classes 9–12 with multidisciplinary flexibility), alongside **PARAKH** (National Assessment Centre) and **NIPUN Bharat** (Foundational Literacy and Numeracy by Grade 3).

6.2 UGC-NET (JRF & Assistant Professor), CUET (UG/PG) & CLAT Entrance Frameworks

• **UGC-NET Two-Paper Single-Session CBT (300 Marks, 180 Minutes, Zero Negative Marking):**

• **Paper-I (Teaching & Research Aptitude: 50 Qs / 100 Marks):** Covers 10 units of 5 questions each—Teaching Aptitude, Research Aptitude, Comprehension, Communication, Mathematical Reasoning, **Logical Reasoning (including Indian Logic / Pramana Sastra: Pratyaksha, Anumana, Upamana, Sabda, Arthapatti, Anupalabdhi)**, Data Interpretation, ICT, People & Environment, and Higher Education System.

• **Paper-II (Subject-Specific Domain: 100 Qs / 200 Marks):** Tests postgraduate mastery in the candidate's chosen subject; UGC-NET scores are classified into three categories: **Category-1 (JRF + Assistant Professor + Ph.D.)**, **Category-2 (Assistant Professor + Ph.D.)**, and **Category-3 (Ph.D. Admission Only)**.

• **CUET (UG) & CLAT (UG) National Entrance Architectures:**

• **CUET (Common University Entrance Test):** Evaluates Section-I (Languages), Section-II (Class 12 NCERT Domain Subjects: **+5 marks** for right, **-1 mark** for wrong), and Section-III (General Test) (NCERT Portal).

• **CLAT (Common Law Admission Test):** A 120-minute, **120-question passage-based comprehension exam** (**+1.0 mark**, **-0.25** penalty) across 5 sections: English Language (**22–26 Qs**), Current Affairs & GK (**28–32 Qs**), **Legal Reasoning (28–32 Qs)**, Logical Reasoning (**22–26 Qs**), and Quantitative Techniques (**10–14 Qs**).

6.3 Process Flowchart & Teaching-Entrance Examination Matrix

Step-by-Step Conceptual Process Flowchart

STEP 1
Master NEP 2020 (5+3+3+4), Constructivist Pedagogy (Piaget, Vygotsky, Kohlberg) & NCERT Core

STEP 2
Leverage Zero-Negative Marking in CTET & UGC-NET (100% Attempt Rate)

STEP 3
Practice Passage-Based Application for CLAT & CUET Domain

STEP 4
Secure JRF / Teaching Selection via Demo Teaching & Interview

Teaching / Entrance Exam	Paper Structure & Duration	Marking & Negative Penalty	Qualifying / Merit Criterion	Core High-Yield Syllabus Pillar
CTET (Paper-I & II)	150 Qs / **150 Marks** (150 Mins)	**+1** Right / **Zero Negative**	**60%** (**90/150** UR) / **55%** (**82/150** Reserved); **Lifetime Valid**	Constructivist CDP + NEP 2020 + NCERT (NCERT Portal)
UGC-NET / JRF	Paper-I (**50 Qs/100M**) + Paper-II (**100 Qs/200M**) = **300 Marks** (3 Hrs)	**+2** Right / **Zero Negative**	Top ~1% JRF, ~6% Asst. Prof., plus Ph.D. Admission Category-3	10-Unit Paper-I (Indian Logic/Research) + PG Subject
KVS (PRT / TGT / PGT)	**180 Qs / 180 Marks** (180 Mins, **60M Pedagogy**)	**+1** Right / **Zero Negative**	**70% Written + 30% Demo Teaching & Interview**	NEP 2020 + FLN + NCERT Subject Mastery
CUET (UG)	Language + Class 12 Domain Subjects + General Test	**+5** Right / **-1** Wrong	Normalized Score for Central University Counselling	100% Class 12 NCERT Line-by-Line Text
CLAT (UG - 24 NLUs)	120 Passage-Based Qs / **120 Marks** (120 Mins)	**+1** Right / **-0.25** Wrong	All-India Rank for National Law Universities	Legal Principle-Fact Reasoning + Current Affairs

Did You Know?: In CTET, KVS, and UGC-NET, there is **zero negative marking**, and in every CTET section (**30 marks**), exactly **15 marks** are devoted to subject content and **15 marks** to **Pedagogical Issues**—where any option promoting rote memorization, corporal punishment, or rigid textbook-centrism is immediately eliminated (IUC Academy).

Exam Trap Alert: In CLAT Legal Reasoning, never apply outside legal knowledge if it contradicts the **Legal Principle stated in the passage**—even if a passage states a hypothetical statutory rule, you must apply that exact rule strictly to the given factual matrix.

★ **Memory Trick:** Remember the three classic developmental psychologists in Child Development & Pedagogy via **"P-V-K"**: **P**iaget (4 Stages of Cognitive Schemas: **S-P-C-F**), **V**ygotsky (Socio-Cultural Scaffolding & **ZPD**), and **K**ohlberg (3 Levels & 6 Stages of Moral Reasoning).

Chapter *6* Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
CTET (Paper-I & Paper-II), KVS/NVS Recruitment & NEP 2020 Pedagogical Architecture	**CTET Paper-I (Primary Stage: Classes I to V)**	Child Development & Pedagogy (**30 Marks**), Language-I (**30 Marks**), Language-II (**30 Marks**), Mathematics (**30 Marks**), and Environmental Studies / EVS (**30 Marks**) aligned with NCERT Textbooks.
UGC-NET (JRF & Assistant Professor), CUET (UG/PG) & CLAT Entrance Frameworks	**CTET Paper-II (Elementary Stage: Classes VI to VIII)**	Child Development & Pedagogy (**30 Marks**), Language-I (**30 Marks**), Language-II (**30 Marks**), and either **Mathematics & Science (60 Marks)** OR **Social Studies / Social Science (60 Marks)**.
Process Flowchart & Teaching-Entrance Examination Matrix	**Qualifying Benchmark & Validity**	Candidates require **60% (90 out of 150 marks)** for General category (**55%** or **82 marks** for OBC/SC/ST), and the CTET eligibility certificate holds **Lifetime Validity**.
CTET (Paper-I & Paper-II), KVS/NVS Recruitment & NEP 2020 Pedagogical Architecture	**National Education Policy (NEP) 2020 & NCF-SE 2023 Foundations**	Replaces the legacy **10 + 2** structure with the **5 + 3 + 3 + 4 Curricular and Pedagogical Structure**: **Foundational Stage** (5 years: Ages 3–8, Balvatika to Class 2), **Preparatory Stage** (3 years: Ages 8–11, Classes 3–5), **Middle Stage** (3 years: Ages 11–14, Classes 6–8 with vocational exposure and coding), and **Secondary Stage** (4 years: Ages 14–18, Classes 9–12 with multidisciplinary flexibility), alongside **PARAKH** (National Assessment Centre) and **NIPUN Bharat** (Foundational Literacy and Numeracy by Grade 3).
UGC-NET (JRF & Assistant Professor), CUET (UG/PG) & CLAT Entrance Frameworks	**Paper-I (Teaching & Research Aptitude: 50 Qs / 100 Marks)**	Covers 10 units of 5 questions each—Teaching Aptitude, Research Aptitude, Comprehension, Communication, Mathematical Reasoning, **Logical Reasoning (including Indian Logic / Pramana Sastra: Pratyaksha, Anumana, Upamana, Sabda, Arthapatti, Anupalabdhi)**, Data Interpretation, ICT, People & Environment, and Higher Education System.

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
Process Flowchart & Teaching-Entrance Examination Matrix	**Paper-II (Subject-Specific Domain: 100 Qs / 200 Marks)**	Tests postgraduate mastery in the candidate's chosen subject; UGC-NET scores are classified into three categories: **Category-1 (JRF + Assistant Professor + Ph.D.)**, **Category-2 (Assistant Professor + Ph.D.)**, and **Category-3 (Ph.D. Admission Only)**.
CTET (Paper-I & Paper-II), KVS/NVS Recruitment & NEP 2020 Pedagogical Architecture	**CUET (Common University Entrance Test)**	Evaluates Section-I (Languages), Section-II (Class 12 NCERT Domain Subjects: **+5 marks** for right, **-1 mark** for wrong), and Section-III (General Test) (NCERT Portal).
UGC-NET (JRF & Assistant Professor), CUET (UG/PG) & CLAT Entrance Frameworks	**CLAT (Common Law Admission Test)**	A 120-minute, **120-question passage-based comprehension exam** (**+1.0 mark**, **-0.25** penalty) across 5 sections: English Language (**22–26 Qs**), Current Affairs & GK (**28–32 Qs**), **Legal Reasoning (28–32 Qs)**, Logical Reasoning (**22–26 Qs**), and Quantitative Techniques (**10–14 Qs**).

Chapter *6* Multi-Statement Exam Verification Drills

Chapter 6 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (CTET Paper-I (Primary Stage: Classes I to V)): Child Development & Pedagogy (**30 Marks**), Language-I (**30 Marks**), Language-II (**30 Marks**), Mathematics (**30 Marks**), and Environmental Studies / EVS (**30 Marks**) aligned with NCERT Textbooks.

Statement-II (CTET Paper-II (Elementary Stage: Classes VI to VIII)): Child Development & Pedagogy (**30 Marks**), Language-I (**30 Marks**), Language-II (**30 Marks**), and either **Mathematics & Science (60 Marks)** OR **Social Studies / Social Science (60 Marks)**.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 6 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Qualifying Benchmark & Validity): Candidates require **60%** (**90 out of 150 marks**) for General category (**55%** or **82 marks** for OBC/SC/ST), and the CTET eligibility certificate holds **Lifetime Validity**.

Statement-II (National Education Policy (NEP) 2020 & NCF-SE 2023 Foundations): Replaces the legacy **10 + 2** structure with the **5 + 3 + 3 + 4** **Curricular and Pedagogical Structure**: **Foundational Stage** (5 years: Ages 3–8, Balvatika to Class 2), **Preparatory Stage** (3 years: Ages 8–11, Classes 3–5), **Middle Stage** (3 years: Ages 11–14, Classes 6–8 with vocational exposure and coding), and **Secondary Stage** (4 years: Ages 14–18, Classes 9–12 with multidisciplinary flexibility), alongside **PARAKH** (National Assessment Centre) and **NIPUN Bharat** (Foundational Literacy and Numeracy by Grade 3).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 6 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Paper-I (Teaching & Research Aptitude: 50 Qs / 100 Marks)): Covers 10 units of 5 questions each—Teaching Aptitude, Research Aptitude, Comprehension, Communication, Mathematical Reasoning, **Logical Reasoning (including Indian Logic / Pramana Sastra: Pratyaksha, Anumana, Upamana, Sabda, Arthapatti, Anupalabdhi)**, Data Interpretation, ICT, People & Environment, and Higher Education System.

Statement-II (Paper-II (Subject-Specific Domain: 100 Qs / 200 Marks)): Tests postgraduate mastery in the candidate's chosen subject; UGC-NET scores are classified into three categories: **Category-1 (JRF + Assistant Professor + Ph.D.)**, **Category-2 (Assistant Professor + Ph.D.)**, and **Category-3 (Ph.D. Admission Only)**.

✔ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 6 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (CUET (Common University Entrance Test)): Evaluates Section-I (Languages), Section-II (Class 12 NCERT Domain Subjects: **+5 marks** for right, **-1 mark** for wrong), and Section-III (General Test) (NCERT Portal).

Statement-II (CLAT (Common Law Admission Test)): A 120-minute, **120-question passage-based comprehension exam** (**+1.0 mark** , **-0.25** penalty) across 5 sections: English Language (**22–26 Qs**), Current Affairs & GK (**28–32 Qs**), **Legal Reasoning** (**28–32 Qs**), Logical Reasoning (**22–26 Qs**), and Quantitative Techniques (**10–14 Qs**).

✔ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 7: Departmental Promotion Exams (Railway GDCE/LDCE, RPF Rules 70/72, India Post, CSS & Banking JAIIB/CAIIB)

Chapter Key Study Pillars — Chapter 7: Departmental Promotion Exams (Railway GDCE/LDCE, RPF Rules 70/72, India Post, CSS & Banking JAIIB/CAIIB)

Key Study Pillar 1
Railway GDCE/LDCE, RPF Rule 70 & Rule 72 Promotion Exams & DAR 1968

Key Study Pillar 2
Central Secretariat (CSS ASO/SO LDCE), GFR 2017/2024, India Post LDCE & IIBF JAIIB/CAIIB

7.1 Railway GDCE/LDCE, RPF Rule 70 & Rule 72 Promotion Exams & DAR 1968

• **GDCE vs. LDCE Distinction in Indian Railways: General Departmental Competitive Examination (GDCE)** allows regular serving railway employees from lower grades/groups to compete against direct recruitment vacancies (up to **25%** of direct recruitment quota for ALP, Technician, JE, and NTPC Graduate posts) with upper age limits of **42 years (UR), 45 years (OBC), and 47 years (SC/ST)**. **Limited Departmental Competitive Examination (LDCE)** is an internal promotional stream within a specific department (such as Operating, Commercial, Personnel, Engineering, or RPF) requiring a prescribed minimum years of regular service (IUC Academy).

• **RPF Promotion Rules 70 and 72 (RPF Rules, 1987):** Under the Railway Protection Force Rules, 1987, Departmental Promotion Committee (DPC) selections are governed by **Rule 70** (regular seniority-cum-merit / departmental exam promotion from Constable to Head Constable, ASI to SI, and SI to Inspector) and **Rule 72** (accelerated Limited Departmental Competitive Examination / LDCE quota for meritorious serving personnel

meeting service length and clean service record criteria), alongside the mandatory **10% Official Language (Rajbhasha) Question Quota** prescribed by the Department of Official Language.

• **Railway Servants (Discipline & Appeal) Rules, 1968 (DAR Standard Forms):** Departmental establishment papers heavily test the **11 Standard Forms (SF-1 to SF-11)**: **SF-1** (Order of Suspension), **SF-2** (Deemed Suspension after >48 hours custody), **SF-4** (Revocation of Suspension), **SF-5** (Charge Sheet for **Major Penalty** under Rule 9), **SF-7** (Appointment of Inquiry Officer), **SF-10** (Common Proceedings), and **SF-11** (Memorandum of Charge for **Minor Penalty** under Rule 11).

7.2 Central Secretariat (CSS ASO/SO LDCE), GFR 2017/2024, India Post LDCE & IIBF JAIIB/CAIIB

• **UPSC & SSC Departmental LDCEs (CSS SO/ASO/SSA):** UPSC conducts the Section Officers' / Stenographers' (Grade B / Grade-I) LDCE testing the Constitution, **Central Civil Services (Conduct) Rules, 1964**, **CCS (CCA) Rules, 1965**, **Central Secretariat Manual of Office Procedure (CSMOP)**, RTI Act 2005, and **General Financial Rules (GFR)**.

• **General Financial Rules (GFR) Procurement Thresholds (Amended 2024):** Under Amended Rule 154 of GFR, purchase of goods **without quotation** is permitted up to **Rs. 50,000** (enhanced from Rs. 25,000); under Rule 155, purchase through a **Local Purchase Committee (LPC)** is permitted above **Rs. 50,000 up to Rs. 5,00,000** (enhanced from Rs. 2,50,000); under Rule 149, procurement of common-use goods and services registered on the **Government e-Marketplace (GeM)** is mandatory.

• **India Post LDCE (GDS/MTS to Postman, Postal Assistant & Inspector Posts) & IIBF JAIIB/CAIIB:** India Post LDCE tests Post Office Guide Part-I & Part-II, Postal Manual Volumes V, VI, VII, IT Modernization Project 2.0, and POSB schemes. In Public Sector Banks, the Indian Institute of Banking & Finance (IIBF) conducts **JAIIB** (4 papers: IE&IFS, PPB, AFM, RBWM) and **CAIIB** (4 compulsory papers: ABM, BFM, ABFM, BRBL + 1 Elective), conferring 1 incremental salary advance upon passing JAIIB and 2 increments upon passing CAIIB (IUC Academy).

7.3 Process Flowchart & Departmental Promotion Exam Matrix

Step-by-Step Conceptual Process Flowchart

STEP 1
Verify Service Eligibility, APAR Grading & Vigilance Clearance

STEP 2
Master Establishment Rules (DAR SF-1 to SF-11, Leave/Pass Rules, GFR & CSMOP)

STEP 3
Secure 100% Score in Mandatory 10% Rajbhasha Section

STEP 4
Clear Written CBT + Service Record Assessment for Promotion Panel

Departmental Exam	Target Cadre & Conducting Agency	Core Establishment & Technical Syllabus	Special Rule / Mandatory Quota	Career Progression Benefit
Railway GDCE	Serving Railway Staff (RRBs)	Same CBT syllabus as Direct Recruitment (ALP, JE, NTPC)	Up to **25%** of Direct Recruitment Quota; Age up to **42-47 yrs**	Direct leap from Group-D / Tech to JE / Station Master

Departmental Exam	Target Cadre & Conducting Agency	Core Establishment & Technical Syllabus	Special Rule / Mandatory Quota	Career Progression Benefit
RPF Rule 70 & Rule 72	RPF Personnel (HC, ASI, SI, IPF)	RPF Act 1957, RPF Rules 1987, Railway Act 1989, BNS/BNSS/BSA	**Rule 70** (Normal DPC) vs **Rule 72** (Accelerated LDCE) + **10% Rajbhasha**	Promotion across RPF Executive Ranks (IUC Academy)
Railway LDCE (30% / 20%)	Group-C to Group-B Officers (NAIR / CBT)	Financial Code, Establishment Rules, DAR 1968 (**SF-1** to **SF-11**), Technical	**10 out of 100 Qs** dedicated to Official Language Policy	Elevation from Supervisor to Group-B Gazetted Officer
UPSC SO / SSC ASO LDCE	Central Secretariat Staff (UPSC / SSC)	CCS (Conduct) 1964, CCS (CCA) 1965, CSMOP, RTI 2005, GFR 2024	APAR evaluation + Written Objective & Noting/Drafting	Fast-track promotion to ASO and Gazetted Section Officer
IIBF JAIIB & CAIIB	Serving Bank Clerks & Officers (IIBF)	4 Papers in JAIIB; 4 Compulsory + 1 Elective in CAIIB (**50%** Pass)	**45 marks** allowed in individual papers if aggregate is **>= 50%** in single attempt	**+1 Increment** (JAIIB) and **+2 Increments** (CAIIB)

Did You Know?: In every Railway Departmental Examination (LDCE and NAIR Group-B CBT), **10% of the total marks** are reserved for **Official Language (Rajbhasha) Policy** questions covering Articles 343–351, the Official Languages Act 1963, and Official Language Rules 1976 (Rajbhasha Portal)—providing the easiest 10 guaranteed marks in the entire exam!

Exam Trap Alert: Never confuse **SF-5** and **SF-11** in Railway DAR 1968: **SF-5** is the Charge Sheet for a **Major Penalty** (which normally requires a formal DAR Inquiry under Rule 9), whereas **SF-11** is the Memorandum for a **Minor Penalty** (decided via written representation under Rule 11).

★ **Memory Trick:** Remember the Railway DAR Standard Forms via **"1-Suspend, 2-Deemed, 4-Revoke, 5-Major, 7-Inquiry, 11-Minor"** (**SF-1, SF-2, SF-4, SF-5, SF-7, SF-11**).

Chapter 7 Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
Railway GDCE/ LDCE, RPF Rule 70 & Rule 72 Promotion Exams & DAR 1968	**GDCE vs. LDCE Distinction in Indian Railways**	**General Departmental Competitive Examination (GDCE)** allows regular serving railway employees from lower grades/groups to compete against direct recruitment vacancies (up to **25%** of direct recruitment quota for ALP, Technician, JE, and NTPC Graduate posts) with upper age limits of **42 years (UR), 45 years (OBC), and 47 years (SC/ST)**. **Limited Departmental Competitive Examination (LDCE)** is an internal promotional stream within a specific department (such as Operating, Commercial, Personnel, Engineering, or RPF) requiring a prescribed minimum years of regular service (IUC Academy).

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
Central Secretariat (CSS ASO/SO LDCE), GFR 2017/2024, India Post LDCE & IIBF JAIIB/CAIIB	**RPF Promotion Rules 70 and 72 (RPF Rules, 1987)**	Under the Railway Protection Force Rules, 1987, Departmental Promotion Committee (DPC) selections are governed by **Rule 70** (regular seniority-cum-merit / departmental exam promotion from Constable to Head Constable, ASI to SI, and SI to Inspector) and **Rule 72** (accelerated Limited Departmental Competitive Examination / LDCE quota for meritorious serving personnel meeting service length and clean service record criteria), alongside the mandatory **10% Official Language (Rajbhasha) Question Quota** prescribed by the Department of Official Language.
Process Flowchart & Departmental Promotion Exam Matrix	**Railway Servants (Discipline & Appeal) Rules, 1968 (DAR Standard Forms)**	Departmental establishment papers heavily test the **11 Standard Forms (SF-1 to SF-11)**: **SF-1** (Order of Suspension), **SF-2** (Deemed Suspension after >48 hours custody), **SF-4** (Revocation of Suspension), **SF-5** (Charge Sheet for **Major Penalty** under Rule 9), **SF-7** (Appointment of Inquiry Officer), **SF-10** (Common Proceedings), and **SF-11** (Memorandum of Charge for **Minor Penalty** under Rule 11).
Railway GDCE/ LDCE, RPF Rule 70 & Rule 72 Promotion Exams & DAR 1968	**UPSC & SSC Departmental LDCEs (CSS SO/ASO/SSA)**	UPSC conducts the Section Officers' / Stenographers' (Grade B / Grade-I) LDCE testing the Constitution, **Central Civil Services (Conduct) Rules, 1964**, **CCS (CCA) Rules, 1965**, **Central Secretariat Manual of Office Procedure (CSMOP)**, RTI Act 2005, and **General Financial Rules (GFR)**.
Central Secretariat (CSS ASO/SO LDCE), GFR 2017/2024, India Post LDCE & IIBF JAIIB/CAIIB	**General Financial Rules (GFR) Procurement Thresholds (Amended 2024)**	Under Amended Rule 154 of GFR, purchase of goods **without quotation** is permitted up to **Rs. 50,000** (enhanced from Rs. 25,000); under Rule 155, purchase through a **Local Purchase Committee (LPC)** is permitted above **Rs. 50,000 up to Rs. 5,00,000** (enhanced from Rs. 2,50,000); under Rule 149, procurement of common-use goods and services registered on the **Government e-Marketplace (GeM)** is mandatory.
Process Flowchart & Departmental Promotion Exam Matrix	**India Post LDCE (GDS/MTS to Postman, Postal Assistant & Inspector Posts) & IIBF JAIIB/CAIIB**	India Post LDCE tests Post Office Guide Part-I & Part-II, Postal Manual Volumes V, VI, VII, IT Modernization Project 2.0, and POSB schemes. In Public Sector Banks, the Indian Institute of Banking & Finance (IIBF) conducts **JAIIB** (4 papers: IE&IFS, PPB, AFM, RBWM) and **CAIIB** (4 compulsory papers: ABM, BFM, ABFM, BRBL + 1 Elective), conferring 1 incremental salary advance upon passing JAIIB and 2 increments upon passing CAIIB (IUC Academy).

Chapter 7 Multi-Statement Exam Verification Drills

Chapter 7 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (GDCE vs. LDCE Distinction in Indian Railways): General Departmental Competitive Examination (GDCE) allows regular serving railway employees from lower grades/groups to compete against direct recruitment vacancies (up to 25% of direct recruitment quota for ALP, Technician, JE, and NTPC Graduate posts) with upper age limits of **42 years (UR), 45 years (OBC), and 47 years (SC/ST)**. **Limited Departmental Competitive Examination (LDCE)** is an internal promotional stream within a specific department (such as Operating, Commercial, Personnel, Engineering, or RPF) requiring a prescribed minimum years of regular service (IUC Academy).

Statement-II (RPF Promotion Rules 70 and 72 (RPF Rules, 1987)): Under the Railway Protection Force Rules, 1987, Departmental Promotion Committee (DPC) selections are governed by **Rule 70** (regular seniority-cum-merit / departmental exam promotion from Constable to Head Constable, ASI to SI, and SI to Inspector) and **Rule 72** (accelerated Limited Departmental Competitive Examination / LDCE quota for meritorious serving personnel meeting service length and clean service record criteria), alongside the mandatory **10% Official Language (Rajbhasha) Question Quota** prescribed by the Department of Official Language.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 7 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Railway Servants (Discipline & Appeal) Rules, 1968 (DAR Standard Forms)): Departmental establishment papers heavily test the **11 Standard Forms (SF-1 to SF-11)**: **SF-1** (Order of Suspension), **SF-2** (Deemed Suspension after >48 hours custody), **SF-4** (Revocation of Suspension), **SF-5** (Charge Sheet for **Major Penalty** under Rule 9), **SF-7** (Appointment of Inquiry Officer), **SF-10** (Common Proceedings), and **SF-11** (Memorandum of Charge for **Minor Penalty** under Rule 11).

Statement-II (UPSC & SSC Departmental LDCEs (CSS SO/ASO/SSA)): UPSC conducts the Section Officers' / Stenographers' (Grade B / Grade-I) LDCE testing the Constitution, **Central Civil Services (Conduct) Rules, 1964**, **CCS (CCA) Rules, 1965**, **Central Secretariat Manual of Office Procedure (CSMOP)**, RTI Act 2005, and **General Financial Rules (GFR)**.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 7 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (General Financial Rules (GFR) Procurement Thresholds (Amended 2024)): Under Amended Rule 154 of GFR, purchase of goods **without quotation** is permitted up to **Rs. 50,000** (enhanced from Rs. 25,000); under Rule 155, purchase through a **Local Purchase Committee (LPC)** is permitted above **Rs. 50,000 up to Rs. 5,00,000** (enhanced from Rs. 2,50,000); under Rule 149, procurement of common-use goods and services registered on the **Government e-Marketplace (GeM)** is mandatory.

Statement-II (India Post LDCE (GDS/MTS to Postman, Postal Assistant & Inspector Posts) & IIBF JAIIB/CAIIB): India Post LDCE tests Post Office Guide Part-I & Part-II, Postal Manual Volumes V, VI, VII, IT Modernization Project 2.0, and POSB schemes. In Public Sector Banks, the Indian Institute of Banking & Finance (IIBF) conducts **JAIIB** (4 papers: IE&IFS, PPB, AFM, RBWM) and **CAIIB** (4 compulsory papers: ABM, BFM, ABFM, BRBL + 1 Elective), conferring 1 incremental salary advance upon passing JAIIB and 2 increments upon passing CAIIB (IUC Academy).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 8: Integrated Multi-Exam Preparation Blueprint, Time Management & CBT Optimization

Chapter Key Study Pillars — Chapter 8: Integrated Multi-Exam Preparation Blueprint, Time Management & CBT Optimization

Key Study Pillar 1
The 75% Common Syllabus Overlap Across All-India Competitive Exams

Key Study Pillar 2
Scientific Spaced Repetition (1 - 3 - 7 - 21 - 45 Cycle) & Error-Log Register

8.1 The 75% Common Syllabus Overlap Across All-India Competitive Exams

• **Universal Four-Pillar Foundation:** Across UPSC, State PCS, SSC, Railway, Banking, Defence, Police, and Teaching exams, nearly **75% of the syllabus** rests on four shared foundational pillars curated on the IUC Academy Platform:

1. **NCERT Core General Studies & Science (Classes 6 to 12):** History, Geography, Indian Polity, Economy, Ecology, and General Science (NCERT Textbooks).

2. **Quantitative Aptitude & Data Interpretation:** Number System, Percentages, Ratio-Proportion, Time-Work-Distance, Mensuration, Algebra, Geometry, and Tabular/Graphical DI.

3. **Logical, Analytical & Verbal Reasoning:** Syllogisms, Seating Arrangements, Puzzles, Blood Relations, Direction Sense, Coding-Decoding, Series, and Critical Reasoning.

4. **Bilingual Language Mastery (English & Samanya Hindi):** Grammar, Vocabulary (Synonyms, Antonyms, Idioms, One-Word, Tatsam-Tadbhav, Sandhi, Samas), Comprehension, and Official Language Rules (Rajbhasha Portal).

• **Modular Top-Up Layer (The Remaining 25% Exam-Specific Edge):** Once the 4 core pillars are built, an aspirant needs only a 30-to-45-day modular top-up for specific exams: **Ethics & Answer Writing** for UPSC/PCS, **Advance Geometry/Trigonometry & Computer** for SSC CGL Tier-II, **Basic Science/Engineering & CBAT Psycho** for RRB ALP/NTPC, **RBI Circulars & High-Level Puzzles** for Banking, **BNS/BNSS/BSA 2023** for Police, or **DAR/GFR/Leave Rules** for Departmental LDCE.

8.2 Scientific Spaced Repetition (`1 - 3 - 7 - 21 - 45` Cycle) & Error-Log Register

• **Overcoming the Ebbinghaus Forgetting Curve:** Unreviewed factual material decays by over 70% within 7 days. Implement the **5-Stage Spaced Revision Schedule**: **Review 1** (Same evening: 15-minute active recall), **Review 2** (Day 3: solve 25 topic-wise PYQs), **Review 3** (Day 7: weekend consolidated revision table), **Review 4** (Day 21: mixed sectional CBT mock), and **Review 5** (Day 45: rapid-fire one-liner scan).

• **The Three-Column Mistake Notebook (`Error Log`):** Maintain a dedicated register recording every wrong or skipped mock-test question across three diagnostic buckets: (1) **Conceptual Gap** (formula or article unknown — re-read primary note), (2) **Trap/Misreading Error** (missed `"NOT"`, `"incorrect"`, or unit conversion — highlight trigger word), and (3) **Time-Pressure Calculation Error** (arithmetic slip — practice mental fraction benchmarks).

• **CBT Interface Color-Palette Mastery:** On official TCS/NTA Computer-Based Test interfaces, use **"Save & Next"** (Green) for confident answers, **"Mark for Review & Next"** (Purple with Green dot — **counted for evaluation** in SSC/Railway/NTA unless cleared!) when an answer is selected but needs a second check, and **"Clear Response"** for pure guesses in high-negative-marking exams (IUC Academy).

8.3 Process Flowchart & Negative-Marking Guessing Optimization Matrix

Step-by-Step Conceptual Process Flowchart

STEP 1
Complete 4-Pillar Core Syllabus + NCERT Foundation (Months 1-4)

STEP 2
Solve Last 5 Years Official PYQs of Target Commission (Months 5-6)

STEP 3
Execute Full-Length CBT Mocks with Error-Log Analysis

STEP 4
Apply Two-Pass Time Management & Negative-Marking Elimination in Exam Hall

Negative Penalty Rate	Examples of Examinations	Breakeven Accuracy Needed	Rule When 2 of 4 Options Are Eliminated (50% Chance)	Rule for Pure Blind Guessing (25% Chance)
Zero (0.00) Penalty	CTET, UGC-NET, KVS, UP Police SI, SSC MTS Session-I	0% (No penalty at all)	**Attempt 100%** of all questions without exception	**Attempt 100%** (Never leave a blank bubble/screen)
1/8th (-0.125 on +1)	SSC GD Constable (+2.0 / -0.25)	11.1% Accuracy	**Always Attempt** (Expected value = **+0.875 marks** per Q)	Statistically positive (+0.31 EV), attempt educated leans
1/4th (-0.25 on +1)	SSC Tier-I (+2/-0.5), IBPS, CLAT, UP Constable	20.0% Accuracy	**Always Attempt** (Expected value = **+0.375 marks** per Q)	Neutral (0.00 EV); avoid blind guessing, use 1-option elimination
1/3rd (-0.33 on +1)	UPSC, SSC Tier-II, RRB CBT, NDA, CDS	25.0% Accuracy	**Strongly Attempt** (Expected value = **+0.33 marks** per Q)	**Strictly Avoid** blind guessing (-0.083 negative EV)

Did You Know?: On standard CBT platforms used by SSC, Railways, and NTA, if you select an option and click **"Mark for Review & Next"** (producing a purple icon with a green badge), that selected answer **IS evaluated and awarded marks** when the timer expires!

Exam Trap Alert: Never spend more than **90 seconds** on any single ego-trap puzzle or calculation during the first pass of a 60-minute SSC or Banking exam; getting stuck on 2 hard questions for 8 minutes costs you 10 easy questions at the end of the paper.

★ **Memory Trick:** Use the **"45 - 15 Two-Pass Clock Rule"** for any 60-minute CBT: finish all 1-step questions (GK, English, direct Reasoning/Math) in the first **45 minutes**, and use the final **15 minutes** exclusively for marked calculation questions.

Chapter *8* Comprehensive Analytical & Statutory Revision Matrix

Core Sub-Domain	Key Concept / Provision	Verified Analytical Parameters & Exam Distinctions (IUC Academy Official Portal)
The 75% Common Syllabus Overlap Across All-India Competitive Exams	**Universal Four-Pillar Foundation**	Across UPSC, State PCS, SSC, Railway, Banking, Defence, Police, and Teaching exams, nearly **75% of the syllabus** rests on four shared foundational pillars curated on the IUC Academy Platform:
Scientific Spaced Repetition (1 - 3 - 7 - 21 - 45 Cycle) & Error-Log Register	**NCERT Core General Studies & Science (Classes 6 to 12)**	History, Geography, Indian Polity, Economy, Ecology, and General Science (NCERT Textbooks).
Process Flowchart & Negative-Marking Guessing Optimization Matrix	**Quantitative Aptitude & Data Interpretation**	Number System, Percentages, Ratio-Proportion, Time-Work-Distance, Mensuration, Algebra, Geometry, and Tabular/Graphical DI.
The 75% Common Syllabus Overlap Across All-India Competitive Exams	**Logical, Analytical & Verbal Reasoning**	Syllogisms, Seating Arrangements, Puzzles, Blood Relations, Direction Sense, Coding-Decoding, Series, and Critical Reasoning.
Scientific Spaced Repetition (1 - 3 - 7 - 21 - 45 Cycle) & Error-Log Register	**Bilingual Language Mastery (English & Samanya Hindi)**	Grammar, Vocabulary (Synonyms, Antonyms, Idioms, One-Word, Tatsam-Tadbhav, Sandhi, Samas), Comprehension, and Official Language Rules (Rajbhasha Portal).
Process Flowchart & Negative-Marking Guessing Optimization Matrix	**Modular Top-Up Layer (The Remaining 25% Exam-Specific Edge)**	Once the 4 core pillars are built, an aspirant needs only a 30-to-45-day modular top-up for specific exams: **Ethics & Answer Writing** for UPSC/PCS, **Advance Geometry/Trigonometry & Computer** for SSC CGL Tier-II, **Basic Science/Engineering & CBAT Psycho** for RRB ALP/NTPC, **RBI Circulars & High-Level Puzzles** for Banking, **BNS/BNSS/BSA 2023** for Police, or **DAR/GFR/Leave Rules** for Departmental LDCE.
The 75% Common Syllabus Overlap Across All-India Competitive Exams	**Overcoming the Ebbinghaus Forgetting Curve**	Unreviewed factual material decays by over 70% within 7 days. Implement the **5-Stage Spaced Revision Schedule**: **Review 1** (Same evening: 15-minute active recall), **Review 2** (Day 3: solve 25 topic-wise PYQs), **Review 3** (Day 7: weekend consolidated revision table), **Review 4** (Day 21: mixed sectional CBT mock), and **Review 5** (Day 45: rapid-fire one-liner scan).
Scientific Spaced Repetition (1 - 3 - 7 - 21 - 45 Cycle) & Error-Log Register	**The Three-Column Mistake Notebook (`Error Log`)**	Maintain a dedicated register recording every wrong or skipped mock-test question across three diagnostic buckets: (1) **Conceptual Gap** (formula or article unknown — re-read primary note), (2) **Trap/Misreading Error** (missed `"NOT"`, `"incorrect"`, or unit conversion — highlight trigger word), and (3) **Time-Pressure Calculation Error** (arithmetic slip — practice mental fraction benchmarks).
Process Flowchart & Negative-Marking Guessing Optimization Matrix	**CBT Interface Color-Palette Mastery**	On official TCS/NTA Computer-Based Test interfaces, use **"Save & Next"** (Green) for confident answers, **"Mark for Review & Next"** (Purple with Green dot — **counted for evaluation** in SSC/Railway/NTA unless cleared!) when an answer is selected but needs a second check, and **"Clear Response"** for pure guesses in high-negative-marking exams (IUC Academy).

Chapter *8* Multi-Statement Exam Verification Drills

Chapter 8 Statement-Verification Drill #1 — Both Statements Verified Correct

Statement-I (Universal Four-Pillar Foundation): Across UPSC, State PCS, SSC, Railway, Banking, Defence, Police, and Teaching exams, nearly **75% of the syllabus** rests on four shared foundational pillars curated on the IUC Academy Platform:
Statement-II (NCERT Core General Studies & Science (Classes 6 to 12)): History, Geography, Indian Polity, Economy, Ecology, and General Science (NCERT Textbooks).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 8 Statement-Verification Drill #2 — Both Statements Verified Correct

Statement-I (Quantitative Aptitude & Data Interpretation): Number System, Percentages, Ratio-Proportion, Time-Work-Distance, Mensuration, Algebra, Geometry, and Tabular/Graphical DI.
Statement-II (Logical, Analytical & Verbal Reasoning): Syllogisms, Seating Arrangements, Puzzles, Blood Relations, Direction Sense, Coding-Decoding, Series, and Critical Reasoning.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 8 Statement-Verification Drill #3 — Both Statements Verified Correct

Statement-I (Bilingual Language Mastery (English & Samanya Hindi)): Grammar, Vocabulary (Synonyms, Antonyms, Idioms, One-Word, Tatsam-Tadbhav, Sandhi, Samas), Comprehension, and Official Language Rules (Rajbhasha Portal).
Statement-II (Modular Top-Up Layer (The Remaining 25% Exam-Specific Edge)): Once the 4 core pillars are built, an aspirant needs only a 30-to-45-day modular top-up for specific exams: **Ethics & Answer Writing** for UPSC/PCS, **Advance Geometry/Trigonometry & Computer** for SSC CGL Tier-II, **Basic Science/Engineering & CBAT Psycho** for RRB ALP/NTPC, **RBI Circulars & High-Level Puzzles** for Banking, **BNS/BNSS/BSA 2023** for Police, or **DAR/GFR/Leave Rules** for Departmental LDCE.

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Chapter 8 Statement-Verification Drill #4 — Both Statements Verified Correct

Statement-I (Overcoming the Ebbinghaus Forgetting Curve): Unreviewed factual material decays by over 70% within 7 days. Implement the **5-Stage Spaced Revision Schedule**: **Review 1** (Same evening: 15-minute active recall), **Review 2** (Day 3: solve 25 topic-wise PYQs), **Review 3** (Day 7: weekend consolidated revision table), **Review 4** (Day 21: mixed sectional CBT mock), and **Review 5** (Day 45: rapid-fire one-liner scan).

Statement-II (The Three-Column Mistake Notebook (`Error Log`)): Maintain a dedicated register recording every wrong or skipped mock-test question across three diagnostic buckets: (1) **Conceptual Gap** (formula or article unknown — re-read primary note), (2) **Trap/Misreading Error** (missed `"NOT"`, `"incorrect"`, or unit conversion — highlight trigger word), and (3) **Time-Pressure Calculation Error** (arithmetic slip — practice mental fraction benchmarks).

✓ **Exam Verification Key: Both Statement-I and Statement-II are factually accurate as per IUC Academy Official Portal & IUC Academy.**

Solved Exam Practice Questions (MCQs)

Practice Question #1 Solved Exam MCQ

1. **Under which Articles of Part XIV of the Constitution of India are the composition, appointment, and functions of the Union Public Service Commission (UPSC) and State Public Service Commissions governed?**
(A) Articles 280 to 290
(B) Articles 308 to 314
(C) Articles 315 to 323
(D) Articles 324 to 329
Correct Answer: (C)
Detailed Solution: Part XIV of the Constitution deals with Services under the Union and the States (Articles 308–314) and Public Service Commissions (Articles 315–323) (UPSC Portal).

Practice Question #2 Solved Exam MCQ

2. **What is the total merit score on which the final All-India Rank in the UPSC Civil Services Examination (CSE) is determined?**
(A) 1,750 Marks
(B) 2,000 Marks
(C) 2,025 Marks
(D) 2,425 Marks
Correct Answer: (C)
Detailed Solution: Final merit is based on **7 Written Mains Papers * 250 Marks = 1,750 Marks** plus the **275-Mark Personality Test (Interview)**, giving a grand total of **2,025 Marks**.

Practice Question #3 Solved Exam MCQ

3. **In UPSC CSE Mains, what is the minimum qualifying percentage required in Paper-A (Indian Language) and Paper-B (English), each carrying 300 marks?**
(A) 20% (60 Marks)
(B) 25% (75 Marks)
(C) 30% (90 Marks)
(D) 33% (99 Marks)
Correct Answer: (B)
Detailed Solution: UPSC prescribes **25%** (**75 out of 300 marks**) as the mandatory qualifying benchmark in both Paper-A (Indian Language) and Paper-B (English).

Practice Question #4 Solved Exam MCQ

4. **Which State Public Service Commission replaced the two Optional Subject papers in its Combined Upper Subordinate Mains Examination with General Studies Paper-V and Paper-VI dedicated to State-specific knowledge?**
(A) BPSC (Bihar)
(B) UPPSC (Uttar Pradesh)
(C) MPPSC (Madhya Pradesh)
(D) RPSC (Rajasthan)
Correct Answer: (B)
Detailed Solution: UPPSC replaced its two Optional papers with compulsory **GS Paper-V and GS Paper-VI on Uttar Pradesh Special General Knowledge** (**200 Marks** each) (IUC Academy).

Practice Question #5 Solved Exam MCQ

5. **In the UPPSC Review Officer / Assistant Review Officer (RO/ARO) examination, how many marks are allocated to the Mains Examination, and how many marks to the Interview?**
(A) 400 Marks Mains + 50 Marks Interview
(B) 400 Marks Mains + Zero Interview
(C) 600 Marks Mains + 100 Marks Interview
(D) 300 Marks Mains + Zero Interview
Correct Answer: (B)
Detailed Solution: UPPSC RO/ARO has **no interview**; final selection is based 100% on the **400-Mark Mains Examination** (GS 120 + Hindi Drafting & Vocabulary 160 + Hindi Essay 120).

Practice Question #6 Solved Exam MCQ

6. **In the UPSC EPFO (EO/AO) selection process, what is the weightage ratio between the Written Recruitment Test (RT) and the Interview?**
(A) 50 : 50
(B) 70 : 30
(C) 75 : 25
(D) 80 : 20
Correct Answer: (C)
Detailed Solution: UPSC assigns a **75 : 25** weightage ratio between the Written Recruitment Test and the Interview for EPFO EO/AO and APFC recruitments (UPSC Portal).

Practice Question #7 Solved Exam MCQ

7. **In the SSC CGL Tier-II Examination (Paper-I), how many questions and marks are assigned to the English Language and Comprehension module?**
(A) 30 Questions / 90 Marks
(B) 40 Questions / 120 Marks
(C) 45 Questions / 135 Marks
(D) 50 Questions / 150 Marks
Correct Answer: (C)
Detailed Solution: In SSC CGL Tier-II Section-II Module-I, English Language & Comprehension carries **45 Questions * 3 Marks = 135 Marks** out of the **390** merit marks (SSC Portal).

Practice Question #8 Solved Exam MCQ

8. **Which sections of the SSC Multi-Tasking Staff (MTS) Computer-Based Examination carry ZERO negative marking and are qualifying in nature?**
(A) General Awareness and English Language (Session-II)
(B) Numerical/Mathematical Ability and Reasoning Ability (Session-I)
(C) Numerical Ability and General Awareness
(D) Reasoning Ability and English Language
Correct Answer: (B)
Detailed Solution: In SSC MTS, **Session-I (Numerical Ability 20 Qs + Reasoning Ability 20 Qs)** has **zero negative marking** and is qualifying, whereas **Session-II (General Awareness 25 Qs + English 25 Qs = 150 Marks)** has **-1** negative marking and determines final merit.

Practice Question #9 Solved Exam MCQ

9. **In the SSC CPO (Sub-Inspector in Delhi Police and CAPFs) examination, what percentage of the total 400 written marks comes from the English Language?**
(A) 25.0%
(B) 50.0%
(C) 62.5%
(D) 75.0%
Correct Answer: (C)
Detailed Solution: Paper-I contains **50 Marks** of English out of 200, and Paper-II is entirely English (**200 Marks**), totaling **250 out of 400 Marks = 62.5%**.

Practice Question #10 Solved Exam MCQ

10. **What is the total number of questions and time duration in the RRB NTPC CBT-2 (Stage-II) Examination?**
(A) 100 Questions in 90 Minutes
(B) 120 Questions in 90 Minutes
(C) 120 Questions in 120 Minutes
(D) 150 Questions in 120 Minutes
Correct Answer: (B)
Detailed Solution: RRB NTPC CBT-2 consists of **120 Questions** (General Awareness 50, Mathematics 35, Reasoning 35) to be solved in **90 Minutes** (IUC Academy).

Practice Question #11 Solved Exam MCQ

11. **What is the minimum qualifying T-Score required in EACH of the 5 test batteries of the Railway Computer-Based Aptitude Test (CBAT / Psycho Test) for Station Master and Assistant Loco Pilot?**
(A) T-Score of 35
(B) T-Score of 40
(C) T-Score of 42
(D) T-Score of 50
Correct Answer: (C)
Detailed Solution: Every candidate across all categories (without relaxation) must secure a minimum **T-Score of 42** in each of the 5 test batteries to qualify in the Railway CBAT.

Practice Question #12 Solved Exam MCQ

12. **In RRB Assistant Loco Pilot (ALP) CBT-2 Part-A (100 Marks), how many marks are allocated to the "Basic Science and Engineering" section (including Engineering Drawing)?**
(A) 25 Marks
(B) 30 Marks
(C) 35 Marks
(D) 40 Marks
Correct Answer: (D)
Detailed Solution: In earlier ALP schemes it was 40 marks, and Basic Science & Engineering (including Engineering Drawing, Units, Mass/Weight, Work/Power/Energy, Heat, Electricity, and IT Literacy) carries **40 Marks** alongside Math (25), Reasoning (25), and Current Affairs (10).

Practice Question #13 Solved Exam MCQ

13. **What is the final merit weightage ratio between Mains and Interview in the IBPS Probationary Officer (PO) recruitment?**
(A) 70 : 30
(B) 75 : 25
(C) 80 : 20
(D) 85 : 15
Correct Answer: (C)
Detailed Solution: IBPS PO combines the 225-mark Mains score and the 100-mark Interview score in an **80 : 20** ratio (whereas SBI PO uses **75 : 25**).

Practice Question #14 Solved Exam MCQ

14. **In the NABARD Grade A (RDBS) Preliminary Examination (200 Marks), which three sections constitute the 100-Mark Merit Section used for shortlisting candidates for Mains?**
(A) Reasoning (40), Quantitative Aptitude (40), and English (20)
(B) Economic & Social Issues (40), Agriculture & Rural Development (40), and General Awareness (20)
(C) Agriculture & Rural Development (50), Computer Knowledge (25), and Decision Making (25)
(D) Economic & Social Issues (50) and General Awareness (50)
Correct Answer: (B)
Detailed Solution: In NABARD Grade A Prelims, shortlisting for Mains depends strictly on the **100 Marks** of **ESI (40) + ARD (40) + GA (20)**, while the remaining 5 sections are qualifying.

Practice Question #15 Solved Exam MCQ

15. **How many papers and total marks make up Phase-II (Mains) of the Reserve Bank of India (RBI) Grade B (General) Officer examination?**
(A) 2 Papers / 200 Marks
(B) 3 Papers / 300 Marks
(C) 4 Papers / 400 Marks
(D) 5 Papers / 500 Marks
Correct Answer: (B)
Detailed Solution: RBI Grade B Phase-II consists of **3 Papers of 100 Marks each (300 Marks Total)**: Paper-I (Economic & Social Issues), Paper-II (English Writing Skills), and Paper-III (Finance & Management).

Practice Question #16 Solved Exam MCQ

16. **In the UPSC Combined Defence Services (CDS) examination, which candidate category is exempted from appearing in the Elementary Mathematics paper?**
(A) Indian Military Academy (IMA), Dehradun
(B) Indian Naval Academy (INA), Ezhimala
(C) Air Force Academy (AFA), Hyderabad
(D) Officers Training Academy (OTA), Chennai
Correct Answer: (D)
Detailed Solution: Candidates opting for **Officers Training Academy (OTA), Chennai** appear only in English (**100 Marks**) and General Knowledge (**100 Marks**) for a total of **200 Written Marks** (UPSC Portal).

Practice Question #17 Solved Exam MCQ

17. **What are the mandatory sectional and overall qualifying score benchmarks in the UP Police Sub-Inspector (SI) 400-Mark Written Examination?**
(A) 30% in each section and 40% overall
(B) 33% in each section and 45% overall
(C) 35% in each section and 50% overall
(D) 40% in each section and 50% overall
Correct Answer: (C)
Detailed Solution: UPPRPB SI rules mandate a minimum of **35%** (**35 out of 100 marks**) **in each of the 4 sections** AND **50%** (**200 out of 400 marks**) **in aggregate** to qualify.

Practice Question #18 Solved Exam MCQ

18. **Under the Bharatiya Nagarik Suraksha Sanhita (BNSS), 2023 (which replaced CrPC 1973 on July 1, 2024), which Section governs the registration of a "Zero FIR" and "e-FIR"?**
(A) Section 154
(B) Section 173
(C) Section 176
(D) Section 187
Correct Answer: (B)
Detailed Solution: Section 173 of the BNSS, 2023 replaces old Section 154 CrPC and explicitly codifies Zero FIR (irrespective of territorial jurisdiction) and electronic FIR (e-FIR signed within 3 days) (IUC Academy).

Practice Question #19 Solved Exam MCQ

19. **Under the National Education Policy (NEP) 2020 and NCF-SE 2023, the legacy 10 + 2 school curriculum has been replaced by which pedagogical structure?**
(A) 4 + 4 + 4 + 3
(B) 5 + 3 + 3 + 4
(C) 5 + 4 + 3 + 3
(D) 6 + 3 + 3 + 3
Correct Answer: (B)
Detailed Solution: NEP 2020 establishes the **5 + 3 + 3 + 4** structure corresponding to Foundational (5 yrs: ages 3–8), Preparatory (3 yrs: ages 8–11), Middle (3 yrs: ages 11–14), and Secondary (4 yrs: ages 14–18) stages (NCERT Portal).

Practice Question #20 Solved Exam MCQ

20. **What is the validity period of a qualifying Central Teacher Eligibility Test (CTET) certificate, and what is the qualifying score for a General (UR) category candidate out of 150?**
(A) 5 Years Validity; 82 Marks (55%)
(B) 7 Years Validity; 90 Marks (60%)
(C) Lifetime Validity; 90 Marks (60%)
(D) Lifetime Validity; 97 Marks (65%)
Correct Answer: (C)
Detailed Solution: The CTET certificate carries **Lifetime Validity**,
and the qualifying benchmark for General (UR) candidates is **60%** (**90 out of 150 marks**).

Practice Question #21 Solved Exam MCQ

21. **In UGC-NET Paper-I (Unit-VI: Logical Reasoning), according to Classical Indian Logic (Nyaya / Pramana Sastra), which Pramana refers to knowledge derived from "Comparison / Analogy"?**
(A) Pratyaksha
(B) Anumana
(C) Upamana
(D) Arthapatti
Correct Answer: (C)
Detailed Solution: Upamana is knowledge gained through comparison or similarity (e.g., recognizing a wild *gavaya* by comparing it to a domestic cow), whereas *Pratyaksha* is perception, *Anumana* is inference, and *Arthapatti* is postulation/presumption.

Practice Question #22 Solved Exam MCQ

22. **In the Common Law Admission Test (CLAT UG), how many questions are asked, what is the duration, and what is the negative marking per wrong answer?**
(A) 150 Questions, 120 Minutes, -0.25 Marks
(B) 120 Questions, 120 Minutes, -0.25 Marks
(C) 120 Questions, 150 Minutes, -0.33 Marks
(D) 100 Questions, 120 Minutes, -0.25 Marks
Correct Answer: (B)
Detailed Solution: The revised CLAT UG format features **120 passage-based questions in 120 minutes** (**+1.0** mark per correct answer and **-0.25** mark negative penalty).

Practice Question #23 Solved Exam MCQ

23. **Under the Railway Servants (Discipline & Appeal) Rules, 1968, which Standard Form (SF) is issued as a Charge Sheet for imposing a MAJOR PENALTY?**
(A) SF-1
(B) SF-2
(C) SF-5
(D) SF-11
Correct Answer: (C)
Detailed Solution: SF-5 is the Charge Sheet for Major Penalty proceedings under Rule 9 of DAR 1968, whereas **SF-11** is for Minor Penalty proceedings under Rule 11, and **SF-1** is for Suspension.

Practice Question #24 Solved Exam MCQ

24. **Under the Railway Protection Force (RPF) Rules, 1987, which two rules govern Departmental Promotion Committee (DPC) regular promotions and accelerated Limited Departmental Competitive Examination (LDCE) promotions respectively?**
(A) Rule 60 and Rule 62
(B) Rule 70 and Rule 72
(C) Rule 80 and Rule 82
(D) Rule 90 and Rule 92
Correct Answer: (B)
Detailed Solution: In the RPF Rules, 1987, **Rule 70** governs normal seniority-cum-merit departmental examination promotions, and **Rule 72** governs accelerated LDCE promotions (IUC Academy).

Practice Question #25 Solved Exam MCQ

25. **What percentage of Direct Recruitment vacancies in Indian Railways can be filled by serving regular railway employees through the General Departmental Competitive Examination (GDCE)?**
(A) Up to 10%
(B) Up to 15%
(C) Up to 25%
(D) Up to 50%
Correct Answer: (C)
Detailed Solution: Railway Board norms allow Zonal Railways to fill up to **25%** **of the net Direct Recruitment quota** in specified categories (such as ALP, Technician, JE, and NTPC) through GDCE.

Practice Question #26 Solved Exam MCQ

26. **In Railway Departmental Examinations (LDCE / NAIR Group-B CBT), what percentage of questions is reserved for the Official Language (Rajbhasha) Policy?**
(A) 5%
(B) 10%
(C) 15%
(D) 20%
Correct Answer: (B)
Detailed Solution: Exactly **10%** **of the total marks** (**10 out of 100 marks** or **15 out of 150 marks**) in Railway Departmental CBT exams are allocated to Official Language Policy (Rajbhasha Portal).

Practice Question #27 Solved Exam MCQ

27. **Under the 2024 Amendments to Rule 154 and Rule 155 of the General Financial Rules (GFR), 2017, what are the revised ceilings for Purchase of Goods "Without Quotation" and via "Local Purchase Committee (LPC)" respectively?**
(A) Rs. 25,000 and Rs. 2,50,000
(B) Rs. 50,000 and Rs. 5,00,000
(C) Rs. 1,00,000 and Rs. 10,00,000
(D) Rs. 50,000 and Rs. 2,50,000
Correct Answer: (B)
Detailed Solution: The Ministry of Finance (Department of Expenditure) doubled the threshold under **Rule 154 (Without Quotation)** from Rs. 25,000 to **Rs. 50,000**, and under **Rule 155 (Local Purchase Committee)** from Rs. 2,50,000 to **Rs. 5,00,000**.

Practice Question #28 Solved Exam MCQ

28. **Which Rule of the General Financial Rules (GFR), 2017 mandates the procurement of common-use goods and services by Ministries and Departments through the Government e-Marketplace (GeM)?**
(A) Rule 139
(B) Rule 144
(C) Rule 149
(D) Rule 159
Correct Answer: (C)
Detailed Solution: **Rule 149 of GFR 2017** governs the Government e-Marketplace (GeM) and makes procurement of available common-use goods and services mandatory on GeM.

Practice Question #29 Solved Exam MCQ

29. **In the IIBF JAIIB and CAIIB banking promotional examinations, a candidate who completes all papers in a single attempt is declared to have passed with a minimum of 45 marks in individual papers provided their aggregate score across all papers is at least:**
(A) 48%
(B) 50%
(C) 55%
(D) 60%
Correct Answer: (B)
Detailed Solution: Under IIBF passing criteria, scoring **45 out of 100** in individual subjects is permitted if the candidate achieves an **aggregate of at least 50% across all papers in a single attempt**; otherwise, **50 marks** per individual paper is required to retain credits.

Practice Question #30 Solved Exam MCQ

30. **In the UPSC NDA Examination (900 Written Marks), what are the individual mark allocations for Paper-I (Mathematics) and Paper-II (General Ability Test - GAT)?**
(A) 450 Marks and 450 Marks
(B) 300 Marks and 600 Marks
(C) 250 Marks and 650 Marks
(D) 400 Marks and 500 Marks
Correct Answer: (B)
Detailed Solution: UPSC NDA Written Examination comprises **Paper-I: Mathematics (300 Marks, 120 Qs)** and **Paper-II: GAT (600 Marks, 150 Qs: 200 English + 400 GK)**, followed by **900 Marks** of SSB Interview (UPSC Portal).

Practice Question #31 Solved Exam MCQ

31. **Which Four Labour Codes consolidated 29 Central Labour Laws in India and form a core syllabus component of the UPSC EPFO (EO/AO & APFC) examination?**
(A) Code on Wages (2019), Industrial Relations Code (2020), Social Security Code (2020), and OSHWC Code (2020)
(B) Factory Code, Trade Union Code, Provident Fund Code, and Maternity Code
(C) Employment Exchange Code, Gratuity Code, Bonus Code, and Contract Labour Code
(D) Minimum Wages Code, Workmen Compensation Code, ESI Code, and Industrial Disputes Code
Correct Answer: (A)
Detailed Solution: The 29 Central Labour Laws were rationalized into **4 Labour Codes**: (1) **Code on Wages, 2019** (amalgamating 4 laws), (2) **Industrial Relations Code, 2020** (3 laws), (3) **Code on Social Security, 2020** (9 laws), and (4) **Occupational Safety, Health and Working Conditions (OSHWC) Code, 2020** (13 laws).

Practice Question #32 Solved Exam MCQ

32. **Under the Railway Leave Rules (IREM Volume-I / Chapter-V), how many days of "Leave on Average Pay" (LAP) are credited to a permanent railway employee's leave account in a calendar year (credited in two advance installments on Jan 1 and July 1)?**
(A) 20 Days (10 + 10)
(B) 24 Days (12 + 12)
(C) 30 Days (15 + 15)
(D) 45 Days (22.5 + 22.5)
Correct Answer: (C)
Detailed Solution: A regular railway servant earns **30 Days of Leave on Average Pay (LAP)** per year, credited in advance at the rate of **15 days on January 1** and **15 days on July 1**, accumulable up to **300 days** (+ 15 days).

Practice Question #33 Solved Exam MCQ

33. **In the Standard Computer-Based Test (CBT) interface used by SSC, Railways, and NTA, what happens to a question where a candidate selects an option and clicks "Mark for Review & Next" (Purple icon with a small green indicator) if time expires?**
(A) It is treated as unattempted and ignored.
(B) It is considered for evaluation and awarded marks/penalty.
(C) Only 50% of its marks are awarded.
(D) The candidate is penalized 1 extra mark.
Correct Answer: (B)
Detailed Solution: In TCS/NTA CBT systems, an **Answered and Marked for Review** item (purple with green dot) **IS considered for evaluation** when the exam concludes (SSC Portal).

Practice Question #34 Solved Exam MCQ

34. **In the KVS (Kendriya Vidyalaya Sangathan) Direct Recruitment examination for PRT, TGT, and PGT (180 Marks), what is the weightage ratio between the Written CBT and the Demo Teaching + Interview?**
(A) 85 : 15
(B) 80 : 20
(C) 70 : 30
(D) 60 : 40
Correct Answer: (C)
Detailed Solution: Under the revised KVS recruitment scheme, final merit is computed with a **70 : 30 weightage** (70% Written CBT out of 180 marks + 30% Professional Competency Test comprising 30 marks Demo Teaching and 30 marks Interview).

Practice Question #35 Solved Exam MCQ

35. **Under the Central Civil Services (Classification, Control and Appeal) Rules, 1965 (tested in UPSC SO/SSC ASO LDCE), which two Rules govern the procedure for imposing Major Penalties and Minor Penalties respectively?**
(A) Rule 9 and Rule 11
(B) Rule 14 and Rule 16
(C) Rule 10 and Rule 12
(D) Rule 18 and Rule 20
Correct Answer: (B)
Detailed Solution: In the **CCS (CCA) Rules, 1965** (for Central Civil Services), **Rule 14** governs Major Penalty inquiries and **Rule 16** governs Minor Penalty proceedings (whereas in **Railway DAR 1968**, **Rule 9** is Major Penalty and **Rule 11** is Minor Penalty).

Extended Comparative & Analytical Practice Set (Questions *36* to *74*)

Practice Question #36 High-Yield Comparative MCQ

Q36. With reference to Examination Name and Conducting Body & Portal, which of the following is accurately matched with "UPSC CSE (IAS/IPS/IFS)"?

(A) UPSC Portal
(B) UPPSC (State Commission)
(C) 100 Qs / 200 Marks (60 Mins, Qualifying)
(D) None of the above parameters for UPSC CSE (IAS/IPS/IFS)

Correct Answer: (A) | **Explanation:** For **UPSC CSE (IAS/IPS/IFS)** (Examination Name), the verified Conducting Body & Portal is **UPSC Portal**. Furthermore, GS-I (200) + CSAT (200, 33% Qual.). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #37 High-Yield Comparative MCQ

Q37. With reference to Examination Name and Conducting Body & Portal, which of the following is accurately matched with "UPPSC Upper Subordinate"?

(A) UPSC Portal
(B) UPPSC (State Commission)
(C) 100 Qs / 200 Marks (60 Mins, Qualifying)
(D) None of the above parameters for UPPSC Upper Subordinate

Correct Answer: (B) | **Explanation:** For **UPPSC Upper Subordinate** (Examination Name), the verified Conducting Body & Portal is **UPPSC (State Commission)**. Furthermore, GS-I (200) + CSAT (200, 33% Qual.). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #38 High-Yield Comparative MCQ

Q38. With reference to Examination Name and Conducting Body & Portal, which of the following is accurately matched with "UPPSC RO / ARO"?

(A) UPSC Portal
(B) 100 Qs / 200 Marks (60 Mins, Qualifying)
(C) UPPSC (State Commission)
(D) Paper-I: 200 Qs / 200 Marks (120 Mins)

Correct Answer: (C) | **Explanation:** For **UPPSC RO / ARO** (Examination Name), the verified Conducting Body & Portal is **UPPSC (State Commission)**. Furthermore, GS (140 Marks) + Gen Hindi (60 Marks) = **200 Marks**. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #39 High-Yield Comparative MCQ

Q39. With reference to Examination Name and Conducting Body & Portal, which of the following is accurately matched with "UPSC CAPF (AC)"?

(A) 100 Qs / 200 Marks (60 Mins, Qualifying)
(B) Paper-I: 200 Qs / 200 Marks (120 Mins)
(C) Session-I: Math (60) + Reas (60) (Qualifying)
(D) UPSC Portal

Correct Answer: (D) | **Explanation:** For **UPSC CAPF (AC)** (Examination Name), the verified Conducting Body & Portal is **UPSC Portal**. Furthermore, Paper-I (250 Obj.) + Paper-II (200 Desc.). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #40 High-Yield Comparative MCQ

Q40. With reference to Examination Name and Conducting Body & Portal, which of the following is accurately matched with "UPSC EPFO (EO/AO)"?

(A) UPSC Portal
(B) 100 Qs / 200 Marks (60 Mins, Qualifying)
(C) Paper-I: 200 Qs / 200 Marks (120 Mins)
(D) Session-I: Math (60) + Reas (60) (Qualifying)

Correct Answer: (A) | **Explanation:** For **UPSC EPFO (EO/AO)** (Examination Name), the verified Conducting Body & Portal is **UPSC Portal**. Furthermore, Single Objective Recruitment Test (**300 Marks**). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #41 High-Yield Comparative MCQ

Q41. With reference to SSC Examination and Tier-I / Session-I Structure, which of the following is accurately matched with "SSC CGL (Graduate)"?

(A) Paper-I: 200 Qs / 200 Marks (120 Mins)
(B) 100 Qs / 200 Marks (60 Mins, Qualifying)
(C) Session-I: Math (60) + Reas (60) (Qualifying)
(D) 200 Qs / 200 Marks (Reas 50, GK 50, Eng 100)

Correct Answer: (B) | **Explanation:** For **SSC CGL (Graduate)** (SSC Examination), the verified Tier-I / Session-I Structure is **100 Qs / 200 Marks (60 Mins, Qualifying)**. Furthermore, Sec-I (180) + Sec-II (210) = **390 Marks** (+ Comp 60 Qual.). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #42 High-Yield Comparative MCQ

Q42. With reference to SSC Examination and Tier-I / Session-I Structure, which of the following is accurately matched with "SSC CHSL (10+2)"?

(A) Paper-I: 200 Qs / 200 Marks (120 Mins)
(B) Session-I: Math (60) + Reas (60) (Qualifying)
(C) 100 Qs / 200 Marks (60 Mins, Qualifying)
(D) 200 Qs / 200 Marks (Reas 50, GK 50, Eng 100)

Correct Answer: (C) | **Explanation:** For **SSC CHSL (10+2)** (SSC Examination), the verified Tier-I / Session-I Structure is **100 Qs / 200 Marks (60 Mins, Qualifying)**. Furthermore, Sec-I (180) + Sec-II (180: Eng 120 + GK 60) = **360 Marks**. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #43 High-Yield Comparative MCQ

Q43. With reference to SSC Examination and Tier-I / Session-I Structure, which of the following is accurately matched with "SSC CPO (SI DP/CAPF)"?

(A) Session-I: Math (60) + Reas (60) (Qualifying)
(B) 200 Qs / 200 Marks (Reas 50, GK 50, Eng 100)
(C) 100 Qs / 90 Mins (GK 40, Math 30, Reas 30)
(D) Paper-I: 200 Qs / 200 Marks (120 Mins)

Correct Answer: (D) | **Explanation:** For **SSC CPO (SI DP/CAPF)** (SSC Examination), the verified Tier-I / Session-I Structure is **Paper-I: 200 Qs / 200 Marks (120 Mins)**. Furthermore, PET/PST + Paper-II (English: 200 Qs / 200 Marks). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #44 High-Yield Comparative MCQ

Q44. With reference to SSC Examination and Tier-I / Session-I Structure, which of the following is accurately matched with "SSC MTS & Havaldar"?

(A) Session-I: Math (60) + Reas (60) (Qualifying)
(B) 200 Qs / 200 Marks (Reas 50, GK 50, Eng 100)
(C) 100 Qs / 90 Mins (GK 40, Math 30, Reas 30)
(D) 100 Qs / 90 Mins (Screening)

Correct Answer: (A) | **Explanation:** For **SSC MTS & Havaldar** (SSC Examination), the verified Tier-I / Session-I Structure is **Session-I: Math (60) + Reas (60) (Qualifying)**. Furthermore, Session-II: GK (75) + English (75) = **150 Marks**. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #45 High-Yield Comparative MCQ

Q45. With reference to SSC Examination and Tier-I / Session-I Structure, which of the following is accurately matched with "SSC Stenographer"?

(A) 100 Qs / 90 Mins (GK 40, Math 30, Reas 30)
(B) 200 Qs / 200 Marks (Reas 50, GK 50, Eng 100)
(C) 100 Qs / 90 Mins (Screening)
(D) 75 Qs / 60 Mins (Math 20, Reas 25, Sci 20, CA 10)

Correct Answer: (B) | **Explanation:** For **SSC Stenographer** (SSC Examination), the verified Tier-I / Session-I Structure is **200 Qs / 200 Marks (Reas 50, GK 50, Eng 100)**. Furthermore, Shorthand Dictation & Transcription Skill Test. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #46 High-Yield Comparative MCQ

Q46. With reference to Railway Exam and CBT-1 / Initial Stage, which of the following is accurately matched with "RRB NTPC (Station Master)"?

(A) 100 Qs / 90 Mins (Screening)
(B) 75 Qs / 60 Mins (Math 20, Reas 25, Sci 20, CA 10)
(C) 100 Qs / 90 Mins (GK 40, Math 30, Reas 30)
(D) 100 Qs / 90 Mins (Math 30, Reas 25, GK 15, Sci 30)

Correct Answer: (C) | **Explanation:** For **RRB NTPC (Station Master)** (Railway Exam), the verified CBT-1 / Initial Stage is **100 Qs / 90 Mins (GK 40, Math 30, Reas 30)**. Furthermore, 120 Qs / 90 Mins (GK 50, Math 35, Reas 35). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #47 High-Yield Comparative MCQ

Q47. With reference to Railway Exam and CBT-1 / Initial Stage, which of the following is accurately matched with "RRB NTPC (Clerk / Goods Guard)"?

(A) 75 Qs / 60 Mins (Math 20, Reas 25, Sci 20, CA 10)
(B) 100 Qs / 90 Mins (Math 30, Reas 25, GK 15, Sci 30)
(C) Single CBT: 100 Qs / 90 Mins (Sci 25, Math 25, Reas 30, GK 20)
(D) 100 Qs / 90 Mins (Screening)

Correct Answer: (D) | **Explanation:** For **RRB NTPC (Clerk / Goods Guard)** (Railway Exam), the verified CBT-1 / Initial Stage is **100 Qs / 90 Mins (Screening)**. Furthermore, 120 Qs / 90 Mins (GK 50, Math 35, Reas 35). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #48 High-Yield Comparative MCQ

Q48. With reference to Railway Exam and CBT-1 / Initial Stage, which of the following is accurately matched with "RRB ALP (Loco Pilot)"?

(A) 75 Qs / 60 Mins (Math 20, Reas 25, Sci 20, CA 10)
(B) 100 Qs / 90 Mins (Math 30, Reas 25, GK 15, Sci 30)
(C) Single CBT: 100 Qs / 90 Mins (Sci 25, Math 25, Reas 30, GK 20)
(D) 100 Qs / 100 Marks (60 Mins, Sectional Cutoffs)

Correct Answer: (A) | **Explanation:** For **RRB ALP (Loco Pilot)** (Railway Exam), the verified CBT-1 / Initial Stage is **75 Qs / 60 Mins (Math 20, Reas 25, Sci 20, CA 10)**. Furthermore, Part-A (100 Marks: Basic Sci/Engg 40) + Part-B (75 ITI Trade, **35%** Qual.). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #49 High-Yield Comparative MCQ

Q49. With reference to Railway Exam and CBT-1 / Initial Stage, which of the following is accurately matched with "RRB JE (Junior Engineer)"?

(A) Single CBT: 100 Qs / 90 Mins (Sci 25, Math 25, Reas 30, GK 20)
(B) 100 Qs / 90 Mins (Math 30, Reas 25, GK 15, Sci 30)
(C) 100 Qs / 100 Marks (60 Mins, Sectional Cutoffs)
(D) 100 Qs / 100 Marks (60 Mins, No Sectional Cutoff)

Correct Answer: (B) | **Explanation:** For **RRB JE (Junior Engineer)** (Railway Exam), the verified CBT-1 / Initial Stage is **100 Qs / 90 Mins (Math 30, Reas 25, GK 15, Sci 30)**. Furthermore, 150 Qs / 120 Mins (Technical Engineering **100** + Non-Tech **50**). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #50 High-Yield Comparative MCQ

Q50. With reference to Railway Exam and CBT-1 / Initial Stage, which of the following is accurately matched with "RRB Group-D (Level-1)"?

(A) 100 Qs / 100 Marks (60 Mins, Sectional Cutoffs)
(B) 100 Qs / 100 Marks (60 Mins, No Sectional Cutoff)
(C) Single CBT: 100 Qs / 90 Mins (Sci 25, Math 25, Reas 30, GK 20)
(D) 100 Qs / 100 Marks (60 Mins)

Correct Answer: (C) | **Explanation:** For **RRB Group-D (Level-1)** (Railway Exam), the verified CBT-1 / Initial Stage is **Single CBT: 100 Qs / 90 Mins (Sci 25, Math 25, Reas 30, GK 20)**. Furthermore, Physical Efficiency Test (PET: Weight Carry + Run). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #51 High-Yield Comparative MCQ

Q51. With reference to Banking / Regulatory Exam and Prelims Structure (Qualifying), which of the following is accurately matched with "IBPS PO (CRP PO/MT)"?

(A) 100 Qs / 100 Marks (60 Mins, No Sectional Cutoff)
(B) 100 Qs / 100 Marks (60 Mins)
(C) 200 Qs / 200 Marks (120 Mins, GA = **80 Marks**)
(D) 100 Qs / 100 Marks (60 Mins, Sectional Cutoffs)

Correct Answer: (D) | **Explanation:** For **IBPS PO (CRP PO/MT)** (Banking / Regulatory Exam), the verified Prelims Structure (Qualifying) is **100 Qs / 100 Marks (60 Mins, Sectional Cutoffs)**. Furthermore, 155 Qs / **200 Marks** (3 Hrs). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #52 High-Yield Comparative MCQ

Q52. With reference to Banking / Regulatory Exam and Prelims Structure (Qualifying), which of the following is accurately matched with "SBI PO"?

(A) 100 Qs / 100 Marks (60 Mins, No Sectional Cutoff)
(B) 100 Qs / 100 Marks (60 Mins)
(C) 200 Qs / 200 Marks (120 Mins, GA = **80 Marks**)
(D) 200 Qs / 200 Marks (Merit on **100**: ESI 40 + ARD 40 + GA 20)

Correct Answer: (A) | **Explanation:** For **SBI PO** (Banking / Regulatory Exam), the verified Prelims Structure (Qualifying) is **100 Qs / 100 Marks (60 Mins, No Sectional Cutoff)**. Furthermore, 155 Qs / **200 Marks** (3 Hrs). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #53 High-Yield Comparative MCQ

Q53. With reference to Banking / Regulatory Exam and Prelims Structure (Qualifying), which of the following is accurately matched with "IBPS / SBI Clerk"?

(A) 200 Qs / 200 Marks (120 Mins, GA = **80 Marks**)
(B) 100 Qs / 100 Marks (60 Mins)
(C) 200 Qs / 200 Marks (Merit on **100**: ESI 40 + ARD 40 + GA 20)
(D) Math (**300**) + GAT (**600**: Eng 200 + GK 400) = **900 Marks**

Correct Answer: (B) | **Explanation:** For **IBPS / SBI Clerk** (Banking / Regulatory Exam), the verified Prelims Structure (Qualifying) is **100 Qs / 100 Marks (60 Mins)**. Furthermore, 190 Qs / **200 Marks** (160 Mins). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #54 High-Yield Comparative MCQ

Q54. With reference to Banking / Regulatory Exam and Prelims Structure (Qualifying), which of the following is accurately matched with "RBI Grade B (General)"?

(A) 200 Qs / 200 Marks (Merit on **100**: ESI 40 + ARD 40 + GA 20)
(B) Math (**300**) + GAT (**600**: Eng 200 + GK 400) = **900 Marks**
(C) 200 Qs / 200 Marks (120 Mins, GA = **80 Marks**)
(D) Eng (**100**) + GK (**100**) + Math (**100**, omitted for OTA)

Correct Answer: (C) | **Explanation:** For **RBI Grade B (General)** (Banking / Regulatory Exam), the verified Prelims Structure (Qualifying) is **200 Qs / 200 Marks (120 Mins, GA = 80 Marks)**. Furthermore, ESI (**100**) + Eng (**100**) + FM (**100**) = **300 Marks**. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #55 High-Yield Comparative MCQ

Q55. With reference to Banking / Regulatory Exam and Prelims Structure (Qualifying), which of the following is accurately matched with "NABARD Grade A"?

(A) Math (**300**) + GAT (**600**: Eng 200 + GK 400) = **900 Marks**
(B) Eng (**100**) + GK (**100**) + Math (**100**, omitted for OTA)
(C) 80 Qs / **160 Marks** (60 Mins: 4 Sections * 20 Qs)
(D) 200 Qs / 200 Marks (Merit on **100**: ESI 40 + ARD 40 + GA 20)

Correct Answer: (D) | **Explanation:** For **NABARD Grade A** (Banking / Regulatory Exam), the verified Prelims Structure (Qualifying) is **200 Qs / 200 Marks (Merit on 100: ESI 40 + ARD 40 + GA 20)**. Furthermore, Paper-I Eng (**100**) + Paper-II ESI/ ARD (**100**) = **200 Marks**. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #56 High-Yield Comparative MCQ

Q56. With reference to Defence / Police Exam and Written Exam Structure, which of the following is accurately matched with "UPSC NDA & NA"?

(A) Math (**300**) + GAT (**600**: Eng 200 + GK 400) = **900 Marks**
(B) Eng (**100**) + GK (**100**) + Math (**100**, omitted for OTA)
(C) 80 Qs / **160 Marks** (60 Mins: 4 Sections * 20 Qs)
(D) 160 Qs / **400 Marks** (120 Mins: 4 Sections * 100 Marks)

Correct Answer: (A) | **Explanation:** For **UPSC NDA & NA** (Defence / Police Exam), the verified Written Exam Structure is **Math (300) + GAT (600: Eng 200 + GK 400) = 900 Marks**. Furthermore, **-1/3rd** (**-0.83** Math / **-1.33** GAT); **25%** sectional cutoff. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #57 High-Yield Comparative MCQ

Q57. With reference to Defence / Police Exam and Written Exam Structure, which of the following is accurately matched with "UPSC CDS (IMA/OTA)"?

(A) 80 Qs / **160 Marks** (60 Mins: 4 Sections * 20 Qs)
(B) Eng (**100**) + GK (**100**) + Math (**100**, omitted for OTA)
(C) 160 Qs / **400 Marks** (120 Mins: 4 Sections * 100 Marks)
(D) 150 Qs / **300 Marks** (120 Mins: GK 38, Hindi 37, Math 38, Reas 37)

Correct Answer: (B) | **Explanation:** For **UPSC CDS (IMA/OTA)** (Defence / Police Exam), the verified Written Exam Structure is **Eng (100) + GK (100) + Math (100, omitted for OTA)**. Furthermore, **-1/3rd** (**-0.33**); minimum **20%** in each paper. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #58 High-Yield Comparative MCQ

Q58. With reference to Defence / Police Exam and Written Exam Structure, which of the following is accurately matched with "SSC GD Constable"?

(A) 160 Qs / **400 Marks** (120 Mins: 4 Sections * 100 Marks)
(B) 150 Qs / **300 Marks** (120 Mins: GK 38, Hindi 37, Math 38, Reas 37)
(C) 80 Qs / **160 Marks** (60 Mins: 4 Sections * 20 Qs)
(D) 150 Qs / **150 Marks** (150 Mins)

Correct Answer: (C) | **Explanation:** For **SSC GD Constable** (Defence / Police Exam), the verified Written Exam Structure is **80 Qs / 160 Marks (60 Mins: 4 Sections * 20 Qs)**. Furthermore, **-0.25 Marks** per wrong answer. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #59 High-Yield Comparative MCQ

Q59. With reference to Defence / Police Exam and Written Exam Structure, which of the following is accurately matched with "UP Police SI (Daroga)"?

(A) 150 Qs / **300 Marks** (120 Mins: GK 38, Hindi 37, Math 38, Reas 37)
(B) 150 Qs / **150 Marks** (150 Mins)
(C) Paper-I (**50 Qs/100M**) + Paper-II (**100 Qs/200M**) = **300 Marks** (3 Hrs)
(D) 160 Qs / **400 Marks** (120 Mins: 4 Sections * 100 Marks)

Correct Answer: (D) | **Explanation:** For **UP Police SI (Daroga)** (Defence / Police Exam), the verified Written Exam Structure is **160 Qs / 400 Marks (120 Mins: 4 Sections * 100 Marks)**. Furthermore, Zero Negative; **35%** per section + **50%** (**200/400**) overall. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #60 High-Yield Comparative MCQ

Q60. With reference to Defence / Police Exam and Written Exam Structure, which of the following is accurately matched with "UP Police Constable"?

(A) 150 Qs / **300 Marks** (120 Mins: GK 38, Hindi 37, Math 38, Reas 37)
(B) 150 Qs / **150 Marks** (150 Mins)
(C) Paper-I (**50 Qs/100M**) + Paper-II (**100 Qs/200M**) = **300 Marks** (3 Hrs)
(D) **180 Qs / 180 Marks** (180 Mins, 60M Pedagogy)

Correct Answer: (A) | **Explanation:** For **UP Police Constable** (Defence / Police Exam), the verified Written Exam Structure is **150 Qs / 300 Marks (120 Mins: GK 38, Hindi 37, Math 38, Reas 37)**. Furthermore, **-0.50 Marks** per wrong answer (**+2.0** per right). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #61 High-Yield Comparative MCQ

Q61. With reference to Teaching / Entrance Exam and Paper Structure & Duration, which of the following is accurately matched with "CTET (Paper-I & II)"?

(A) Paper-I (**50 Qs/100M**) + Paper-II (**100 Qs/200M**) = **300 Marks** (3 Hrs)
(B) 150 Qs / **150 Marks** (150 Mins)
(C) **180 Qs / 180 Marks** (180 Mins, 60M Pedagogy)
(D) Language + Class 12 Domain Subjects + General Test

Correct Answer: (B) | **Explanation:** For **CTET (Paper-I & II)** (Teaching / Entrance Exam), the verified Paper Structure & Duration is **150 Qs / 150 Marks (150 Mins)**. Furthermore, **+1** Right / Zero Negative. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #62 High-Yield Comparative MCQ

Q62. With reference to Teaching / Entrance Exam and Paper Structure & Duration, which of the following is accurately matched with "UGC-NET / JRF"?

(A) **180 Qs / 180 Marks** (180 Mins, 60M Pedagogy)
(B) Language + Class 12 Domain Subjects + General Test
(C) Paper-I (**50 Qs/100M**) + Paper-II (**100 Qs/200M**) = **300 Marks** (3 Hrs)
(D) 120 Passage-Based Qs / **120 Marks** (120 Mins)

Correct Answer: (C) | **Explanation:** For **UGC-NET / JRF** (Teaching / Entrance Exam), the verified Paper Structure & Duration is **Paper-I (50 Qs/100M) + Paper-II (100 Qs/200M) = 300 Marks (3 Hrs)**. Furthermore, **+2** Right / Zero Negative. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #63 High-Yield Comparative MCQ

Q63. With reference to Teaching / Entrance Exam and Paper Structure & Duration, which of the following is accurately matched with "KVS (PRT / TGT / PGT)"?

(A) Language + Class 12 Domain Subjects + General Test
(B) 120 Passage-Based Qs / **120 Marks** (120 Mins)
(C) Serving Railway Staff (RRBs)
(D) **180 Qs / 180 Marks** (180 Mins, 60M Pedagogy)

Correct Answer: (D) | **Explanation:** For **KVS (PRT / TGT / PGT)** (Teaching / Entrance Exam), the verified Paper Structure & Duration is **180 Qs / 180 Marks (180 Mins, 60M Pedagogy)**. Furthermore, **+1** Right / Zero Negative. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #64 High-Yield Comparative MCQ

Q64. With reference to Teaching / Entrance Exam and Paper Structure & Duration, which of the following is accurately matched with "CUET (UG)"?

(A) Language + Class 12 Domain Subjects + General Test
(B) 120 Passage-Based Qs / **120 Marks** (120 Mins)
(C) Serving Railway Staff (RRBs)
(D) RPF Personnel (HC, ASI, SI, IPF)

Correct Answer: (A) | **Explanation:** For **CUET (UG)** (Teaching / Entrance Exam), the verified Paper Structure & Duration is **Language + Class 12 Domain Subjects + General Test**. Furthermore, **+5** Right / **-1** Wrong. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #65 High-Yield Comparative MCQ

Q65. With reference to Teaching / Entrance Exam and Paper Structure & Duration, which of the following is accurately matched with "CLAT (UG - 24 NLUs)"?

(A) Serving Railway Staff (RRBs)
(B) 120 Passage-Based Qs / **120 Marks** (120 Mins)
(C) RPF Personnel (HC, ASI, SI, IPF)
(D) Group-C to Group-B Officers (NAIR / CBT)

Correct Answer: (B) | **Explanation:** For **CLAT (UG - 24 NLUs)** (Teaching / Entrance Exam), the verified Paper Structure & Duration is **120 Passage-Based Qs / 120 Marks (120 Mins)**. Furthermore, **+1** Right / **-0.25** Wrong. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #66 High-Yield Comparative MCQ

Q66. With reference to Departmental Exam and Target Cadre & Conducting Agency, which of the following is accurately matched with "Railway GDCE"?

(A) RPF Personnel (HC, ASI, SI, IPF)
(B) Group-C to Group-B Officers (NAIR / CBT)
(C) Serving Railway Staff (RRBs)
(D) Central Secretariat Staff (UPSC / SSC)

Correct Answer: (C) | **Explanation:** For **Railway GDCE** (Departmental Exam), the verified Target Cadre & Conducting Agency is **Serving Railway Staff (RRBs)**. Furthermore, Same CBT syllabus as Direct Recruitment (ALP, JE, NTPC). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #67 High-Yield Comparative MCQ

Q67. With reference to Departmental Exam and Target Cadre & Conducting Agency, which of the following is accurately matched with "RPF Rule 70 & Rule 72"?

(A) Group-C to Group-B Officers (NAIR / CBT)
(B) Central Secretariat Staff (UPSC / SSC)
(C) Serving Bank Clerks & Officers (IIBF)
(D) RPF Personnel (HC, ASI, SI, IPF)

Correct Answer: (D) | **Explanation:** For **RPF Rule 70 & Rule 72** (Departmental Exam), the verified Target Cadre & Conducting Agency is **RPF Personnel (HC, ASI, SI, IPF)**.
Furthermore, RPF Act 1957, RPF Rules 1987, Railway Act 1989, BNS/BNSS/BSA. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #68 High-Yield Comparative MCQ

Q68. With reference to Departmental Exam and Target Cadre & Conducting Agency, which of the following is accurately matched with "Railway LDCE (30% / 20%)"?

(A) Group-C to Group-B Officers (NAIR / CBT)
(B) Central Secretariat Staff (UPSC / SSC)
(C) Serving Bank Clerks & Officers (IIBF)
(D) CTET, UGC-NET, KVS, UP Police SI, SSC MTS Session-I

Correct Answer: (A) | **Explanation:** For **Railway LDCE (30% / 20%)** (Departmental Exam), the verified Target Cadre & Conducting Agency is **Group-C to Group-B Officers (NAIR / CBT)**. Furthermore, Financial Code, Establishment Rules, DAR 1968 (**SF-1** to **SF-11**), Technical. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #69 High-Yield Comparative MCQ

Q69. With reference to Departmental Exam and Target Cadre & Conducting Agency, which of the following is accurately matched with "UPSC SO / SSC ASO LDCE"?

(A) Serving Bank Clerks & Officers (IIBF)
(B) Central Secretariat Staff (UPSC / SSC)
(C) CTET, UGC-NET, KVS, UP Police SI, SSC MTS Session-I
(D) SSC GD Constable (**+2.0 / -0.25**)

Correct Answer: (B) | **Explanation:** For **UPSC SO / SSC ASO LDCE** (Departmental Exam), the verified Target Cadre & Conducting Agency is **Central Secretariat Staff (UPSC / SSC)**. Furthermore, CCS (Conduct) 1964, CCS (CCA) 1965, CSMOP, RTI 2005, GFR 2024. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #70 High-Yield Comparative MCQ

Q70. With reference to Departmental Exam and Target Cadre & Conducting Agency, which of the following is accurately matched with "IIBF JAIIB & CAIIB"?

(A) CTET, UGC-NET, KVS, UP Police SI, SSC MTS Session-I
(B) SSC GD Constable (**+2.0 / -0.25**)
(C) Serving Bank Clerks & Officers (IIBF)
(D) SSC Tier-I (**+2/-0.5**), IBPS, CLAT, UP Constable

Correct Answer: (C) | **Explanation:** For **IIBF JAIIB & CAIIB** (Departmental Exam), the verified Target Cadre & Conducting Agency is **Serving Bank Clerks & Officers (IIBF)**. Furthermore, 4 Papers in JAIIB; 4 Compulsory + 1 Elective in CAIIB (**50%** Pass). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #71 High-Yield Comparative MCQ

Q71. With reference to Negative Penalty Rate and Examples of Examinations, which of the following is accurately matched with "Zero (0.00) Penalty"?

(A) SSC GD Constable (**+2.0 / -0.25**)
(B) SSC Tier-I (**+2/-0.5**), IBPS, CLAT, UP Constable
(C) UPSC, SSC Tier-II, RRB CBT, NDA, CDS
(D) CTET, UGC-NET, KVS, UP Police SI, SSC MTS Session-I

Correct Answer: (D) | **Explanation:** For **Zero (0.00) Penalty** (Negative Penalty Rate), the verified Examples of Examinations is **CTET, UGC-NET, KVS, UP Police SI, SSC MTS Session-I**. Furthermore, **0%** (No penalty at all). (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #72 High-Yield Comparative MCQ

Q72. With reference to Negative Penalty Rate and Examples of Examinations, which of the following is accurately matched with " 1/8th (-0.125 on +1)"?

(A) SSC GD Constable (**+2.0 / -0.25**)
(B) SSC Tier-I (**+2/-0.5**), IBPS, CLAT, UP Constable
(C) UPSC, SSC Tier-II, RRB CBT, NDA, CDS
(D) UPSC Portal

Correct Answer: (A) | **Explanation:** For **1/8th (-0.125 on +1)** (Negative Penalty Rate), the verified Examples of Examinations is **SSC GD Constable (+2.0 / -0.25)**. Furthermore, **11.1%** Accuracy. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #73 High-Yield Comparative MCQ

Q73. With reference to Negative Penalty Rate and Examples of Examinations, which of the following is accurately matched with "1/4th (-0.25 on +1)"?

(A) UPSC, SSC Tier-II, RRB CBT, NDA, CDS
(B) SSC Tier-I (+2/-0.5), IBPS, CLAT, UP Constable
(C) UPSC Portal
(D) UPPSC (State Commission)

Correct Answer: (B) | **Explanation:** For **1/4th (-0.25 on +1)** (Negative Penalty Rate), the verified Examples of Examinations is **SSC Tier-I (+2/-0.5), IBPS, CLAT, UP Constable**. Furthermore, **20.0%** Accuracy. (Source: IUC Academy Official Portal & IUC Academy).

Practice Question #74 High-Yield Comparative MCQ

Q74. With reference to Negative Penalty Rate and Examples of Examinations, which of the following is accurately matched with "1/3rd (-0.33 on +1)"?

(A) UPSC Portal
(B) UPPSC (State Commission)
(C) UPSC, SSC Tier-II, RRB CBT, NDA, CDS
(D) None of the above parameters for **1/3rd** (**-0.33** on **+1**)

Correct Answer: (C) | **Explanation:** For **1/3rd (-0.33 on +1)** (Negative Penalty Rate), the verified Examples of Examinations is **UPSC, SSC Tier-II, RRB CBT, NDA, CDS**. Furthermore, **25.0%** Accuracy. (Source: IUC Academy Official Portal & IUC Academy).

Rapid-Fire Last-Minute One-Liner Revision Capsule

1. **UPSC Constitutional Basis:** Articles **315 to 323** in Part XIV of the Constitution govern UPSC and State PSCs (**UPSC Portal**).
2. **All-India Services Article:** Article **312** empowers the Rajya Sabha (by **2/3rd** majority) to create a new All-India Service (IAS, IPS, IFoS).
3. **UPSC CSE Merit Total:** **1,750 Written Marks** (7 papers * 250) + **275 Interview Marks** = **2,025 Grand Total Marks**.
4. **UPSC CSE Qualifying Papers:** Paper-A (Eighth Schedule Indian Language: **300M**) and Paper-B (English: **300M**) require **25%** (**75 marks**) to qualify.
5. **UPSC CSAT Gate:** CSE Prelims Paper-II (CSAT: 80 Qs, 200M) requires **33%** (**66.67 marks**) to qualify for GS-I evaluation.
6. **UPPSC Mains Total:** **1,500 Written Marks** (Hindi 150 + Essay 150 + GS I to VI 1,200) + **100 Interview** = **1,600 Marks**.
7. **UPPSC GS-V & GS-VI:** Replaced Optional Subjects in UPPSC Mains with two **200-mark** papers on Uttar Pradesh Special GK.
8. **UPPSC RO/ARO Prelims:** **140 Marks** General Studies + **60 Marks** General Hindi (6 topics * 10 Qs) = **200 Marks**.
9. **UPPSC RO/ARO Mains:** **400 Marks Total** (GS 120 + Hindi Drafting/Vocab 160 + 3 Hindi Essays 120) with **Zero Interview**.
10. **UPSC CAPF (AC) Scheme:** Paper-I (**250M** Objective) + Paper-II (**200M** Descriptive) + Interview (**150M**) = **600 Marks Total**.
11. **UPSC EPFO Weightage:** Written Recruitment Test and Interview carry a **75 : 25** weightage ratio.

12. **Four Labour Codes:** Wages (**2019**), Industrial Relations (**2020**), Social Security (**2020**), and OSHWC (**2020**) replaced **29** Central Labour Acts.

13. **SSC CGL Tier-I:** **100 Qs / 200 Marks** in **60 Minutes** (**+2 / -0.50**), strictly qualifying (SSC Portal).

14. **SSC CGL Tier-II Merit:** **390 Marks** (**Math 90 + Reasoning 90 + English 135 + GK 75**) with **-1** mark (**1/3rd**) penalty.

15. **SSC CGL Computer Module:** **20 Qs * 3 Marks = 60 Marks** (15 Mins) in Tier-II is mandatory qualifying for all candidates.

16. **SSC CHSL Tier-II Merit:** **360 Marks** (**Math 90 + Reasoning 90 + English 120 + GK 60**) plus qualifying Computer (**45M**) and Typing Test.

17. **SSC CPO Total Marks:** Paper-I (**200M**) + Paper-II (**200M** pure English) = **400 Marks** (No Interview).

18. **SSC MTS Merit Decider:** Only **Session-II (GK 75 + English 75 = 150 Marks)** determines final merit; Session-I has zero negative marking.

19. **SSC Stenographer Pattern:** **200 Marks** (English **100**, Reasoning **50**, GK **50**) with **zero Mathematics questions**.

20. **SSC GD Constable:** **80 Qs / 160 Marks** in **60 Minutes** (20 Qs each in Reasoning, GK, Math, and Hindi/English).

21. **RRB NTPC CBT-1:** **100 Qs / 100 Marks** in **90 Minutes** (**GK 40 + Math 30 + Reasoning 30**, **-1/3rd** penalty).

22. **RRB NTPC CBT-2:** **120 Qs / 120 Marks** in **90 Minutes** (**GK 50 + Math 35 + Reasoning 35**).

23. **Railway CBAT (Psycho) Cutoff:** Minimum **T-Score of 42** required in each of the 5 batteries (zero category relaxation).

24. **Station Master & ALP Merit:** Computed as **70% CBT-2 (Part-A) + 30% CBAT Psycho Score** (IUC Academy).

25. **RRB ALP CBT-2 Part-B:** **75 Qs** on ITI Trade syllabus in **60 Minutes**, requiring **35%** to qualify across all categories.

26. **RRB Group-D (Level-1):** **100 Qs** in **90 Minutes** (**NCERT Science 25 + Math 25 + Reasoning 30 + GK/CA 20**).

27. **IBPS PO Prelims:** **100 Qs / 100 Marks** in **60 Minutes** (**20 mins** per section: English 30, Quant 35, Reasoning 35).

28. **IBPS PO vs. SBI PO Ratio:** IBPS PO uses **80 : 20** (Mains : Interview); SBI PO uses **75 : 25** (Mains : Phase-III).

29. **IBPS/SBI Clerk Selection:** **100%** merit based on the **200-Mark Mains Examination** (Zero Interview).

30. **RBI Grade B Phase-II:** **300 Marks** (**ESI 100 + English Writing 100 + Finance & Management 100**) + **75 Interview** = **375 Marks**.

31. **NABARD Grade A Prelims Merit:** Only **100 Marks** (**ARD 40 + ESI 40 + GA 20**) count for Phase-II shortlisting; other 5 sections are qualifying.

32. **UPSC NDA Total:** **900 Written Marks** (**Math 300 + GAT 600**) + **900 SSB Interview Marks** = **1,800 Marks**.

33. **UPSC CDS Marks:** **300 Written Marks** for IMA/INA/AFA (**Eng 100 + GK 100 + Math 100**); **200 Marks** for OTA (No Math).

34. **SSB 5-Day Assessment:** Day 1 (OIR + PP&DT), Day 2 (TAT, WAT, SRT, SDT), Days 3–4 (GTO + Interview), Day 5 (Conference on 15 OLQs).

35. **UP Police SI Cutoffs:** **400 Marks** (4 sections * 100M, Zero Negative); requires **35%** **per section AND** **50%** **(200/400) overall**.

36. **Three New Criminal Laws (July 1, 2024):** **BNS 2023** (**358 Sections**), **BNSS 2023** (**531 Sections**), and **BSA 2023** (**170 Sections**).

37. **BNSS Section 173 & 176(3):** Section **173** codifies **Zero FIR & e-FIR**; Section **176(3)** mandates forensic visit for offences punishable by **>= 7 years**.

38. **CTET Benchmark:** **150 Qs / 150 Marks** (Zero Negative); **60%** (**90/150**) qualifies General category with **Lifetime Validity**.

39. **NEP 2020 Curricular Formula:** Replaced **10 + 2** with **5 + 3 + 3 + 4** (Foundational 5, Preparatory 3, Middle 3, Secondary 4) (NCERT Portal).

40. **NIPUN Bharat Goal:** Universal acquisition of **Foundational Literacy and Numeracy (FLN)** by the end of **Grade 3**.

41. **UGC-NET Structure:** Paper-I (**50 Qs / 100M**) + Paper-II (**100 Qs / 200M**) = **300 Marks** in 3 Hours with **Zero Negative Marking**.

42. **Six Pramanas in Indian Logic:** *Pratyaksha* (Perception), *Anumana* (Inference), *Upamana* (Comparison), *Sabda* (Verbal Testimony), *Arthapatti* (Postulation), *Anupalabdhi* (Non-cognition).

43. **CLAT UG Structure:** **120 Passage-Based Questions** in **120 Minutes** (**+1.0 / -0.25**) across 5 sections.

44. **CUET (UG) Marking Scheme:** **+5 Marks** for every correct answer and **-1 Mark** (**20%**) for every wrong answer.

45. **Railway GDCE Quota:** Up to **25%** **of Direct Recruitment vacancies** are filled from serving regular railway employees via GDCE.

46. **RPF Rule 70 vs. Rule 72:** Under RPF Rules 1987, **Rule 70** governs normal DPC promotion and **Rule 72** governs accelerated LDCE promotion.

47. **Railway DAR 1968 Standard Forms:** **SF-1** = Suspension, **SF-2** = Deemed Suspension (**>48 hrs** custody), **SF-4** = Revocation, **SF-5** = Major Penalty Charge Sheet, **SF-11** = Minor Penalty Memo.

48. **CCS (CCA) Rules 1965 vs. Railway DAR 1968:** Major/Minor Penalty rules are **Rule 14 & Rule 16** in CCS (CCA) 1965, and **Rule 9 & Rule 11** in Railway DAR 1968.

49. **Departmental Exam Rajbhasha Quota:** **10%** **of total marks** in Railway Departmental CBT exams are reserved for Official Language Policy (Rajbhasha Portal).

50. **GFR 2024 Rule 154 Limit:** Purchase of goods **without quotation** is permitted up to **Rs. 50,000**.

51. **GFR 2024 Rule 155 Limit:** Purchase of goods via a **Local Purchase Committee (LPC)** is permitted from **Rs. 50,000 up to Rs. 5,00,000**.

52. **GFR Rule 149:** Mandates procurement of available common-use goods and services through the **Government e-Marketplace (GeM)**.

53. **Railway LAP Leave Rule:** **30 Days** of Leave on Average Pay (LAP) credited per year (**15 days** on Jan 1 + **15 days** on July 1), accumulable up to **300 days**.

54. **Railway LHAP Leave Rule:** **20 Days** of Leave on Half Average Pay (LHAP) credited per year (**10 days** on Jan 1 + **10 days** on July 1) with no upper accumulation ceiling.

55. **Railway Paternity & Child Care Leave:** **15 Days** Paternity Leave (up to 2 surviving children within 6 months of birth) and up to **730 Days** (2 years) Child Care Leave (CCL) for female employees.

56. **IIBF JAIIB Papers:** 4 Papers (**IE&IFS, PPB, AFM, RBWM**); passing confers **1 salary increment** to bank employees.

57. **IIBF CAIIB Papers:** 4 Compulsory Papers (**ABM, BFM, ABFM, BRBL**) + **1 Elective**; passing confers **2 salary increments**.

58. **CBT Purple-with-Green Indicator:** An option that is **Answered and Marked for Review** IS evaluated and counted toward the final score.

59. **50% Elimination Math:** Even under a strict **1/3rd** negative penalty, eliminating 2 of 4 options gives a positive expected score (**+0.33** per question).

60. **Spaced Revision Cadence:** Follow the **1 - 3 - 7 - 21 - 45 Day Revision Schedule** alongside a 3-column Mistake Register to retain 95%+ accuracy (IUC Academy).

IUC Academy *1-3-7-21* Day Spaced-Revision & Self-Assessment Tracker (www.iucacademy.com)

Chapter / Study Section	Day 1 (First Read)	Day 3 (Active Recall)	Day 7 (MCQ Drill)	Day 21 (Exam Ready)
1. Chapter 1: UPSC Civil Services (CSE), CAPF, CDS, NDA, EPFO & State PCS Examination Architecture	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
2. Chapter 2: Staff Selection Commission (SSC CGL, CHSL, CPO, MTS, Selection Post & Stenographer)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
3. Chapter 3: Indian Railways Recruitment (RRB NTPC, ALP, Technician, JE & Group-D / Level-1)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
4. Chapter 4: Banking, Financial & Insurance Regulatory Exams (RBI Grade B, IBPS PO/Clerk, SBI, NABARD, LIC)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
5. Chapter 5: Defence, Paramilitary & State Police Recruitment (NDA, CDS, AFCAT, SSC GD, UP Police SI/Constable)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
6. Chapter 6: Teaching, Higher Education & National Entrance Exams (CTET, UGC-NET, KVS, CUET, CLAT)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
7. Chapter 7: Departmental Promotion Exams (Railway GDCE/LDCE, RPF Rules 70/72, India Post, CSS & Banking JAIIB/CAIIB)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
8. Chapter 8: Integrated Multi-Exam Preparation Blueprint, Time Management & CBT Optimization	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
9. Solved Exam Practice Questions (MCQs)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
10. Extended Comparative & Analytical Practice Set (Questions 36–75)	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**
11. Rapid-Fire Last-Minute One-Liner Revision Capsule	☐ Completed (100% Concept Clarity)	☐ Flowchart & Tables Revised	☐ 75+ MCQs Solved (>85% Accuracy)	☐ **Final Rapid Recall Ready**