IBPS RRB SCALE 2
PREVIOUS PAPER

— Held on 25th September 2021 —

(BASED UPON MEMORY)

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FINANCIAL AWARENESS

1) IPPB agreement with LIC HFL - Strategic partnership for providing home loan products to over 4.5 crore customers of IPPB.
2) LIC - Aarogy Rakshk. (Life Insurance Corporation of India, or LIC, introduced a benefit-based health insurance policy, Arogya Rakshak)
3) TLTRO extended month’s - 3 months (RBI to extend on-tap TLTRO scheme by 3 months to December 31)
4) NGFS – Greening (RBI joined the Central Banks and Supervisors Network for Greening the Financial System (NGFS) to benefit from the membership of NGFS by learning from and contributing to global efforts on Green Finance.)
5) Gift City Bond - HDFC (HDFC Bank became India’s first lender to exclusively list AT1 bonds on GIFT-IFSC)
6) Sukanya Smridhi-7.6% (Sukanya Samriddhi Savings Scheme Pays 7.6% Return.)
8) Aarogyam Loan – SBI launches Aarogyam healthcare business loan to provide enhanced support to the healthcare sector amid the pandemic.
9) PCAF removed - UCO bank (The Reserve Bank of India removed UCO Bank from its Prompt Corrective Action Framework (PCAF) subject to certain conditions and continuous monitoring.)
10) Disinvestment investment in - IOB and CBI (The Centre has shortlisted Central Bank of India (CBI) and Indian Overseas Bank (IOB) for divestment.
11) FDI in oil company -100% (The Department for Promotion of Industry and Internal Trade (DPIIT) issued an executive order to allow 100 per cent foreign direct investment (FDI) under automatic route for oil and gas PSUs, in case an in-principle approval for strategic disinvestment has been approved by the government.)
12) P&S Profit Figure (Public sector Punjab & Sind Bank (P&S) reported a net profit of Rs 218.28 crore in the quarter ended in September 2021.)
13) Bank of Maharashtra growth % - 14.17 percent (Total business of BoM increased 14.17 per cent to Rs2.85 lakh crore at the end of June 2021.)
14) Bharat Pay tie-up with which bank - Axis Bank (Private sector lender Axis Bank has tied up with BharatPe to expand its merchant acquiring business in the country.)
15) Coin Incentive 25 to – 65 (The Reserve Bank of India (RBI) increased incentives for banks for the distribution of coins to the general public to Rs.65 from Rs.25 per bag.)
16) India to Maldives 40m - for which purpose - sport’s (Maldives signs USD 40m Line of Credit with India for sports infrastructure development).
17) Two banks contributed half of the industry’s profits in Covid year, banks see record profit of Rs 1 lakh crore - SBI, HDFC
18) J. B. Mohapatra - CBDT Chairman (Appointments)
19) This year’s budget finance ministry allotted 16.5 lakh crore for agriculture, What is the amount allotted in 20-21: The target for ground-level credit for agriculture for the year 2020-21 was fixed at Rs.15.00 lakh crore and going by the trend.
20) New company gets SEBI approval for starting mutual fund business - Bajaj Finserv
22) SBI general - Sahipay (SBI General partners with SahiPay to offer general insurance products).
23) Maximum DICGC period to give money - not exceeding 90 days. (The Union Cabinet has cleared...
the Deposit Insurance and Credit Guarantee Corporation (DICGC) Bill, 2021, which will allow depositors to withdraw up to Rs 5 lakh in 90 days.)

24) Under whom banking Sector Reform – Narasimham Committee - II (The first Committee was set up in 1991 and is referred to as the Narasimham Committee- I, and the 1998 Committee is known as the Narasimham Committee – II. This Committee is also known as the Banking Sector Committee.)

25) First Swadesh bank managed by Indian - PNB (Punjab National Bank was truly India's first National and swadeshi Bank)

26) First Insurance Company to adopt UPI Auto-Debit - ICICI Prudential Life Insurance (ICICI Prudential Life Insurance has partnered with the government payments corporation - National Payments Corporation of India or NPCI to provide the Unified Payments Interface (UPI) AUTOPAY facility to customers.)

27) Digital prayaas Started by whom – SIDBI (The ‘Digital Prayaas’ is a digital-lending platform based on an app. It offers loans to entrepreneurs from low-income groups.)

28) State borrowing limit - 5% (Central government allowed Kerala to increase the borrowing limit from 3 per cent of the Gross State Domestic Product (GSDP) to 5 per cent in the ongoing financial year.)

29) ADB loan to Maharashtra - loan of $300 million (The Asian Development Bank (ADB) and the Government of India today signed a $300 million loan as additional financing to scale up the improvement of rural connectivity to help boost rural economy in the state of Maharashtra.)

30) LIC Ranking worldwide - (Life Insurance Corporation (LIC) has emerged as the 3rd strongest and the 10th most valuable insurance brand globally)

31) Ratio of account opened in rural area age group.

32) Flat house - mortgage

33) In budget receipt amt and % from - 6.26L cr, corporate tax

34) NPS not included – Bajaj

35) NSO statistics Related

REASONING

Directions: Read the following information carefully to answer the questions given below.

Seven Persons M, N, O, P, Q, R and S who all are staying in a seven-storey building but not necessarily in the same order. The lowermost floor of the building is numbered 1, and the topmost floor is numbered 7. They all belong to different states i.e. Haryana, Madhya Pradesh, Telangana, UP, Maharashtra, Rajasthan and Punjab but not necessarily in the same order. More than three persons lives above O. Only one person lives between O and P. Only three persons lives between the one who belongs to Madhya Pradesh and the one who belongs to Punjab, who lives on an odd numbered floor but below the one who belongs to Madhya Pradesh. O does not belong to Punjab. M belongs to Up and lives on the topmost floor of the building. More than three persons lives between M and the one who belongs to Rajasthan. Only one person lives between Q and R, who belongs to Telangana. P does not belong to Madhya Pradesh. The one who belongs to Haryana lives one of the floor above the one who belongs Maharashtra but not necessarily in the same order. Neither P nor R belongs to Maharashtra. N lives on one of the odd numbered floor above S.

Q.41 Who among the following lives immediately below the one who belongs to Rajasthan?

a) M
b) The one who belongs to Telangana.
c) The one who belongs to Punjab.
d) P
e) Both (c) and (d)

Answer: (e)

Q.42 Who among the following belongs to Haryana?
a) Q
b) N
c) M
d) R
e) None of these

Answer: (a)

Q.43 Who among the following lives on the 5th floor?
a) R
b) P
c) N
d) M
e) None of these

Answer: (c)

Q.44 Who among the following belongs to Maharashtra?
a) S
b) P
c) N
d) O
e) None of these

Answer: (d)

Q.45 Who among the following lives on 2nd Floor?
a) P
b) S
c) N
d) O
e) R

Answer: (b)

Explanation:

### Directions: Read the following information carefully and answer the question that follows:

There are seven people from the same family. Also there are only two married couple among them. O is the only sister of P. P is the brother-in-law of M. T is daughter-in-law of H. H is father of O. L who is a female member is having two daughters of which only one is married. K is the mother of P.

Q. 46 How many female members are there in the family?

a. 2  

b. 3  

c. 1  

d. 5  

e. 4  

Answer-D  

Solution: 46

Hence, there are 5 female members in the family.
Directions: In the following questions, select the set of conclusion that logically follows from the given statements.

47. Statements
I: Some tigers are lizards
II: All lizards are turtles.

Conclusions
I: All tigers are turtles.
II: All turtles are tigers.

(a) Only conclusion I follows.
(b) Only conclusion II follows.
(c) Both conclusions are correct.
(d) Data is insufficient.
(e) None of the above.

Solution:
(e) None of the above

When some tigers are lizards, then all tigers cannot be turtles or vice-versa

48. Statements:
I: All that is black is red.
II: Coal is black.

Conclusions:
I: Coal is red.
II: Coal is not red.
III: All that is red is black.

(a) Only conclusions I and II follow.
(b) Only conclusions II and III follow.
(c) Only conclusion I follow.
(d) Data is insufficient.
(e) None of these

Solution:
(c) Only Conclusion I follow

When all, that is black, is red and when coal is black, then coal is red. When all that is black is red, then it is not necessary that all red must be black, though some that is red must be black. Therefore, only conclusion I is correct.

49. Statements
I: All penguins are peacocks.
II: All peacocks are farmers.

Conclusions
I: Some farmers are penguins.
II: All penguins are farmers.
III: Some peacocks are penguins.

(a) Only conclusions I and II follow.
(b) Only conclusions II and III follow.
(c) Data is insufficient.
(d) All conclusions are correct.
(e) None of the above.
DIRECTIONS: Study the following information and answer the questions.

Seven friends, namely L, M, N, O, X, Q and R, have different car, namely Audi, Toyota, Renault, Ford, Maruti, Honda and Skoda, but not necessarily in the same order. Each car is of different colour, namely Red, Blue, White, Brown, Black, Grey and Yellow but not necessarily in the same order.

The colour of Q's car is Red and he has neither Renault nor Ford car. The Audi car is of Blue colour. L has Toyota car and the colour of his car is neither Brown nor Black. The Skoda car is of Yellow colour. The colour of M’s car is Grey. M does not have Ford car. Ford car is not of black colour. O has Maruti car. The colour of R’s car is not Blue. R does not have Ford car. X does not have Ford car.

Q.50 The colour of X's car is?
   a) Black
   b) White
   c) Yellow
   d) Other than those given as options
   e) Brown

   Answer: (d)

Q.51 Four of the following five form a group as per the given arrangement. Which of the following does not belong to that group?
   a) R-Skoda
   b) Q-Honda
   c) N-Ford
   d) X-Toyota
   e) M-Renault

   Answer: (d)

Q.52 Which of the following combinations is definitely correct?
   a) L-White
   b) R-Blue
   c) N-Black
   d) All the given combinations are definitely correct
   e) X-Brown

   Answer: (a)

Q.53 Which of the following combinations of car and colour is definitely correct with respect to N?
   a) Ford-Black
   b) Other than those given as options
   c) Honda-Brown
   d) Audi-Blue
   e) Ford-Brown

   Answer: (e)

Q.54 Four of the following five form a group as per the given arrangement. Which of the following does not belong to that group?
   a) Yellow-Skoda
   b) White-Renault
   c) Red-Honda
   d) Black-Maruti
   e) Brown-Ford

   Answer: (b)

Explanation:
Directions: In these questions, relationship between different elements is shown in the statement. The statements are followed by two conclusions. Choose the correct answer given below:

Give answer
1) If only conclusion I is true.
2) If only conclusion II is true.
3) If either conclusion I or II is true.
4) If neither conclusion I nor II is true.
5) If both conclusions I and II are true.

55. Statements:
P < R < T = V, X = R < Y, Z > Y
Conclusions:
I. P > Y
II. Z > V

Answer: If neither conclusion I nor II is true.

Solution:
Given statements: P < R < T = V, X = R < Y, Z > Y
I. P > Y → False (As P < R < Y)
II. Z > V → False (As there is no direct relation between Z and V)
Hence, neither I nor II follow.

56. Statements:
U ≥ V < W; X = V; U < Y; Z < X < Y
Conclusions:
I. X > W
II. U < Y

Answer: If neither conclusion I nor II is true.

Solution:
Given statements: U ≥ V < W; X = V; U < Y; Z < X < Y
I. X > W → False (As X = V < W → X < W)
II. U < Y → False (as U ≥ V and V = X < Y → thus clear relation between U and Y cannot be determined)
Hence, neither I nor II follow.

57. Statements:
I ≤ J > K = L; L < M; M = I > N; O < N
Conclusions:
I. K < N
II. J > O

Answer: If only conclusion II is true.

Solution:
Given statements: I ≤ J > K = L; L < M; M = I > N; O < N
On combining: I ≤ J > K = L < M; M = I > N > O
I. K < N → False (as K = L < M → K < M and M = I > N → N < M → thus clear relation between K and N cannot be determined)
II. J > O → True (as J ≥ I > N > O)
Hence, conclusion II follows.

Directions: Study the following information carefully and answer the questions given below:
There are eight members viz, S, T, U V, W, X, Y and Z in a group consisting of husbands and wives. There are four males...
and four females. All are sitting around a circular table facing the centre. Every pair of husband and wife belong to a different City viz Kanpur, Jaipur, Patna and Kolkata. Each male sits beside his wife. Y is wife of the man who belongs to Kanpur and is second to the right of Z, who belongs to Kolkata. T is the wife of the person, who belongs to Patna. U and W are male members in the group and one of them does not belong to Patna. X is an immediate neighbour of Y and Z and is an immediate right to her husband. V and Z are immediate neighbours. S is wife of V and is third to the right of U.

Ques: 58. X belongs to which of the following Cities?
   a) Jaipur
   b) Kolkata
   c) Patna
   d) Can’t be determined
   e) None of these

Answer: (b)

Ques: 59. Who among the following is second to the right of Y?
   a) Z
   b) U
   c) W
   d) T
   e) None of these

Answer: (c)

Ques: 60. Which of the following pairs belongs to Patna?
   a) WT
   b) SV
   c) VT
   d)YW
   e) None of these

Answer: (a)

Ques: 61. The person who sits opposite V is the husband of
   a) S
   b) X
   c) W
   d) Y
   e) None of these

Answer: (d)

Ques: 62. Who among the following is husband of T?
   a) V
   b) U
   c) W
   d) S
   e) None of these

Answer: (c)

Ques: 63. Four of the following five are alike in a certain way and hence form a group. Which of the following pairs does not belong to that group?
   a) YS
   b) ZU
   c) VW
   d) SU
   e) XT

Answer: (d)

Except 4, all other are pair either of male or female.
Directions: Each of the questions below consists of a question and May two/three statements numbered I and II or III given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the statements and give answer.

Q.64: In a class of 56 students, 22 students like Maths and 20 students like Physics. How many students like Chemistry?

Statement I: 6 students like all the three subjects. 4 students like only Physics and Chemistry.

Statement II: Number of student who like only Maths, only Physics and only Chemistry are 7, 5 and 8 respectively.

a) Both I and II 

b) Only I 

c) Only II 

d) Either I or II 

e) None of the above

Answer.64 (A)

From statement I:
Number of students like all the three subjects = 6
Physics and Chemistry = 4
So, Statement I alone is not sufficient to the answer the question.

From statement II:
Only Maths = 7
Only Physics = 5

Only Chemistry = 8
So, Statement II alone is not sufficient to the answer the question.

From I and II:
Number of students like both Physics and Maths = 20 - (6 + 5 + 4) = 5
Number of students like both Maths and Chemistry = 22 - (7 + 6 + 5) = 4
Total number of students like Chemistry = (8 + 6 + 4 + 4) = 22

Q.65: A lent Rs.1200 each to two of his friends B and C. What is the rate of interest?

Statement I: Amount repaid by B was Rs.1500
Statement II: Amount repaid by C was 1600.

a) Both I and II 

b) Only I 

c) Only II 

d) Neither I nor II 

e) None of the above

Answer.65 (D)

From statement I:
B repaid = 1500
So, Statement I alone is not sufficient to the answer the question.

From statement II:
C repaid = Rs.1600
So, Statement II alone is not sufficient to the answer the question.

Time period is not given, so both I and II is not sufficient to the answer the question.

Q.66 What is the area of rectangle?

Statement I: The breadth of the rectangle is 75% of the radius of the circle.

Statement II: The radius of the circle is equal to the side of the square whose area is 144 sq cm.

Statement III: perimeter of the rectangle is 38cm
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Q.66 (A)

From statement I:

Breadth = 75r/100

So, Statement I alone is not sufficient to the answer the question.

From Statement II:

Area of square = 144
Side = 12
Radius = 12

So, Statement II alone is not sufficient to the answer the question.

From Statement III:

Perimeter of the rectangle = 38
l + b = 19

So, Statement III alone is not sufficient to the answer the question.

From I, II and III:

b = (3/4) × 12 = 9
l = 19 – 9 = 10

Area of rectangle = 9 × 10 = 90 cm²

Answer. 67 (B)

From Statement I:

1/A + 1/B + 1/C = 1/24
1/B + 1/C + 1/D = 1/18
1/A + 1/D = 1/30 ---- (1)
1/A - 1/D = 1/24 - 1/18
1/A - 1/D = -1/72 ---- (2)

Solve the equation (1) and (2), we get

2/A = 1/30 - 1/72

1/A = 7/360

A = 720/7 days

So, Statement I alone is sufficient to the answer the question.

From statement II:

1/A + 1/B + 1/D = 1/15
1/B + 1/C = 1/20

So, Statement II alone is not sufficient to the answer the question.

Q.68 1x4y6z is a six digit number divisible by 8. Find the six digit number?

Statement I: 1x4 is divisible by 11.
Statement II: y6z is divisible by 9 and 8.
Statement III: Unit digit is greater than 1.

a) All the three
b) Only I
c) Only III or only I and II
d) Either I or III
e) None of the above

Answer. 68 (A)

From Statement I:

1x4 is divisible by 11
So x can be 5.
So, Statement I is not sufficient to the answer the question.

From statement II:
y6z is divisible by 9 and 8.
So the number can be either 360 or 864.
So, Statement II is not sufficient to the answer the question.

From statement III: Unit digit is greater than 1.
So, Statement III is not sufficient to the answer the question.

From I, II and III:
From the question 1x4y6z is divisible by 8
Number can be 154864
So, statements I, II and III are necessary to the answer the question.

**DIRECTIONS:** Study the following information and answer the questions.

Seven friends, namely L, M, N, O, X, Q and R, have different car, namely Audi, Toyota, Renault, Ford, Maruti, Honda and Skoda, but not necessarily in the same order. Each car is of different colour, namely Red, Blue, White, Brown, Black, Grey and Yellow but not necessarily in the same order.

The colour of Q's car is Red and he has neither Renault nor Ford car. The Audi car is of Blue colour. L has Toyota car and the colour of his car is neither Brown nor Black. The Skoda car is of Yellow colour. The colour of M’s car is Grey. M does not have Ford car. Ford car is not of black colour. O has Maruti car. The colour of R’s car is not Blue. R does not have Ford car. X does not have Ford car.

Q.69 The colour of X’s car is?

a) Black  
b) White  
c) Yellow  
d) Other than those given as options  
e) Brown

Answer: (d)

Q.70 Four of the following five form a group as per the given arrangement. Which of the following does not belong to that group?

a) R-Skoda  
b) Q-Honda  
c) N-Ford  
d) X-Toyota  
e) M-Renault

Answer: (d)

Q.71 Which of the following combinations is definitely correct?

a) L-White  
b) R-Blue  
c) N-Black  
d) All the given combinations are definitely correct  
e) X-Brown

Answer: (a)

Q.72 Which of the following combinations of car and colour is definitely correct with respect to N?

a) Ford- Black  
b) Other than those given as options  
c) Honda- Brown  
d) Audi- Blue  
e) Ford-Brown

Answer: (e)

Q.73 Four of the following five form a group as per the given arrangement. Which of the following does not belong to that group?

a) Yellow-Skoda  
b) White-Renault  
c) Red-Honda  
d) Black-Maruti  
e) Brown-Ford

Answer: (b)

**Explanation:**
Person | Colour | Car  
---|---|---  
Q | Red | Honda  
X | Blue | Audi  
L | White | Toyota  
R | Yellow | Skoda  
M | Grey | Renault  
O | Black | Maruti  
N | Brown | Ford  

**Direction:** In each question below is given a statement followed by three assumptions number I, II and III. An assumption is something supposed or taken for granted. You have to consider the statement along with the assumptions and decide which of the assumptions is implicit in the statement. Then decide which of the alternatives is the correct answer.

**Ques: 74. Statement:**
"Use Riya Cold Cream for fair complexion" - an advertisement.

**Assumptions:**
I. People like to use cream for fair complexion.
II. People are easily fooled.
III. People respond to advertisements.

**Answer:** (c)

**Explanation:** The advertisement itself denotes that people like to use cream for fair complexion and they do respond to advertisements. Advertisements are for awareness of the product not for fooling people.

**Directions:** Study the following instructions carefully and then answer the questions that follow.

In making decisions about important questions, it is desirable that a candidate is able to distinguish between 'strong and 'weak' arguments so far as they relate to the questions. Each question below is followed by two arguments numbered I and II. You have to decide which of the arguments is a 'strong argument and which is a 'weak'.

**Give Answer**
(a) If only I is strong
(b) If only II is strong
(c) If either I or II is strong
(d) If neither I nor II is strong
(e) If both I and II are strong

**Ques: 75: Statement:** Should there be only one rate of interest for term deposit of varying duration in banks?

**Arguments:**
I. No, people will refrain from keeping money for longer duration resulting into reduction of liquidity of the banks.
II. Yes, this will be much simple for the common people and they may be encouraged to keep more money in banks.

**Solution:** 75. (a) If we apply the proposed scheme, people will not deposit their money for a longer period and thus liquidity with the bank will fall drastically. So, only argument I holds.

**Direction:** Read the following information and answer the question which follows.

"The upcoming marathon seems to be an impossible task for me. I can only run 5 km at a stretch. Even if I double that I would still not reach half way through the marathon" Rohan.

**Ques: 76: Which of the following statements can be inferred from Rohan’s statement?**
(a) Any runner who can complete the marathon can definitely finish first five kilometres of the marathon faster than Rohan.
(b) If Rohan runs four times his capacity, he would finish the marathon
(c) had the specified time for marathon been one hour, Rohan would have completed it in two hours time.
(d) The specified distance of the upcoming marathon is definitely more than 20 km
(e) If Rohan runs 5 more kilometres, he will reach exactly half way through the marathon's specified distance
Solution: 75. (d) It is clearly given in the statement that Rohan can run only 5 km at a stretch and even he doubles it i.e. 10 km. He would still not reach half way. Therefore, it is clearly shown that the specified distance of the upcoming marathon is definitely more than 20 km.

Directions: Rearrange the input line of numbers in the following particular rule. Here is an illustration of input and rearrangement.

INPUT—2189 7456 8972 3924 5614 6753 8236 4173
STEP I- 1289 4567 2789 2349 1456 3567 2368 1347
STEP II- 1289 1347 1456 2349 2368 2789 3567 4567
STEP III- 19 17 16 29 28 29 37 47
STEP IV- 10 8 7 11 10 11 10 11

Step IV is the last step of the rearrangement.

As per the rules followed in the above steps, find out in each of the following questions the appropriate steps for the given input.

Input: 6298 9345 5136 9583 6323 8451 2543 1962

Ques: 76: What is the number which will be 2nd to the left of 5th from the right end in step III?

a) 16
b) 18
c) 19
d) 26
e) None of these

Answer: Option A

Ques: 77: What is the product of the numbers which is 4th from the right end and 6th from the left end in the final step of the arrangement?

a) 84
b) 99
c) 77
d) 110
e) None of these

Answer: Option C

Ques: 78: Which of the following element will be 4th to the left of 7th from the left end in step II?

a) 1458
b) 2336
c) 1269
d) 2345
e) None of these

Answer: Option A

Ques: 79: Which of the following would be the subtraction of the numbers which is 6th from right end in step IV and 6th from left end in Step II?

a) 2681
b) 2680
c) 2586
d) 2593
e) None of these

Answer: Option B

Ques: 80. What is the division of the numbers which is 2nd from the right end and 4th from the left end in the final step of the arrangement?

a) 1.57
b) 1.4
c) 1.5
d) 1.22
e) None of these

Answer: Option C

Explanation:

The logic for step I- All the digits of the given numbers are arranged in ascending order from the left end.

Step II- All the numbers obtained in step I are arranged in ascending order from the left end.

Step III- Second and third digits of the numbers are omitted.
Step IV- Addition of the digits of the numbers obtained in step III.

INPUT—6298  9345  5136  9583  8451  2543  1962

STEP I-  2689  3459  1356  3589  2336  1458  2345  1269

STEP II-  1269  1356  1458  2336  2345  2689  3459  3589

STEP III- 19 16 18 26 25 29 39 39

STEP IV- 10 7 9 8 7 11 12 12

Table:

<table>
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<th>EMPLOYEES</th>
<th>P</th>
<th>Q</th>
<th>R</th>
<th>S</th>
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</table>

Ques: 81. What is the age of T?

a) 27  
b) 29  
c) 33  
d) 39  
e) None of these

Answer: (b)

Solution:
\[
\frac{T+A}{2} = 27
\]
\[
T+A = 54
\]
\[
\frac{A+P}{2} = 39.5
\]
\[
A+P = 79
\]
\[
P+B = 84
\]
\[
A+B = 55
\]

FROM 3 & 4
\[
P-A = 29
\]

FROM 5 & 2
\[
P-A = 29
\]
\[
A+P = 79
\]
\[
2P = 108
\]
\[
P = 54
\]

FROM 2
\[
A = 79 - 54 = 25 ; A = 25
\]

FROM 1
\[
T = 54 - A = 54 - 25 = 29
\]
\[
T = 29
\]
Ques: 82. What is the average age of D, R and S?

a) 25
b) 31
c) 32
d) 35.6
e) None of these

Answer: (e)

Solution: D+R = 73  --------(1)
D+S = 85  --------(2)
R+B = 51

From d in question 1, B=30

30+R =51
R=21  --------(e)

FROM 1, D = 73-21
D= 52  --------(f)
S = 85-52
S=33  --------(g)

Hence, (D+R+S)/3
= (21+52+33)/3
=106/3 = 52.33  --------Answer

Ques: 83. What is the ratio of ages of Q and E?

a) 46:43
b) 43:46
c) 23:25
d) 25:23
e) None of these

Answer: (d)

Solution:

Q+C =84  --------(1)
Q+E = 89  --------(2)
E+T = 72  --------(3)

From c in question 1, T=29
E = 72 – 29
E= 43  --------(h)

From 2, Q= 89 – 43 ; Q= 46  --------(i)
C = 84 – 46 ; C = 38  ---- (j)

Q:C ; from (i) and (j)
= 46:38 = 23:19  --------Answer

Ques: 84. What will be the average of sum of ages of A, B, C, D and E together after five years?

a) 39.8
b) 40
c) 42.6
d) 45.5
e) None of these

Answer: (c)

Solution:

( A+B+C+D+E)/5
= (25+30+38+52+43)/5
=188/5
= 37.6

After 5 Years = 37.6+5 = 42.6  --------Answer

Ques: 85. If age of P and Q is decreased by 50% and age of A
and B is increased by 20%, what will be the ratio of ages of P, Q, R, S and T together to the ages of A, B, C, D and E together?

a) 51: 50  
b) 50: 51  
c) 199: 133  
d) 133: 199  
e) None of these

Answer: (c)

Solution:-
- P (new) = \( \frac{54}{2} = 27 \)
- Q (new) = 23
- A (new) = \( 25 * 1.2 = 30 \)
- B (new) = \( 30 * 1.2 = 36 \)
- A+B+C+D+E = 30+36+38+52+43 = 199
- P+Q+R+S+T = 27+23+21+33+29 = 133
- Ans = 199 : 133  --------Answer

Ques: 86. What is the average collection in all the centres?

- A: 1,80,000  
- B: 1,20,000  
- C: 1,30,000  
- D: 1,00,000  
- E: 1,20,000

a) 100000  
b) 120000  
c) 130000  
d) 140000  
e) 150000

Answer: (c)

Solution:-
- Average collections = \( \frac{(A+B+C+D+E)}{5} \)
- = \( \frac{(180000+120000+130000+100000+120000)}{5} \)
- = \( \frac{6,50,000}{5} = 1,30,000 \)  --------Answer(c)

Ques: 87. If 15% of the collection goes as tax, what is the amount producer going to get from all the five centres on Saturday?

- A) 532000  
- B) 542000  
- C) 552000  
- D) 562000  
- E) None of the above

Answer: (c)

Solution:-
- Amount that comes to producer = (total amount) * (100% - 15%)
- = 6,50,000 * (85/100) = 5,52,500  ----Answer(c)

Ques: 88. If collections of A and C are interchanged, what is the change in average collection?

- A) 50000  
- B) 20000  
- C) 30000  
- D) 10000  
- E) No change

Answer: (e)

Solution:-
- By interchanging A & C, sum of all the five centres collection will not be changed, therefore average doesn’t change.  -------- Answer(e)
Ques: 89. What is the ratio of collections of A, B to the collections of C, D, E?

a) 5:6  
b) 6:5  
c) 4:3  
d) 6:7  
e) 7:9

Answer: (d)

Solution: Sum of collections of A and B = (180000+120000) = 3,00,000

Sum of collections of C,D,E = (913000+100000+120000) = 3,50,000

Ratio = 300000:350000 = 6:7

Ques: 90. If the collections in the centres A,B,C increase by 20% and D,E decrease by 10% on Sunday. What is the total collection from all the five centres on Sunday?

a) 514000  
b) 614000  
c) 714000  
d) 814000  
e) None

Answer: (c)

Solution:- sum of collections of A,B&C on Sunday = (180000+120000+130000)*(120/100) = 5,16,000

Sum of collections of D, E on Sunday = (100000+120000)*(90/100) = 198,000

Total collections = 516000+198000 = 7,14,000

Ques.91. What will come in place of (A).

a) \(\frac{1}{4}\)  
b) \(\frac{1}{2}\)  
c) \(\frac{1}{3}\)  
d) \(\frac{2}{3}\)  
e) None of these

Answer: (c)

Solution:- Present age of Prakash = 21 – 5 = 16 years

∴ Father’s present age = 16 \times \frac{9}{4} = 36 years

Prakash’s age 6 year ago = 16 – 6 = 10 years

Father’s age 6 years ago = 36 – 6 = 30 years

∴ \(A = \frac{10}{30} = \frac{1}{3}\)

Ques.92. What will come in place of B?

a) 8  
b) 4  
c) 6  
d) 5  
e) 3
Answer: (b)

Solution: Let share of profit of Prakash = P

\[ P + P + 684 = 3420 \]

\[ 2P = 3420 - 684 \]

\[ 2P = 2736 \]

\[ P = 1368 \]

\[ \therefore \text{Profit of father} = 1368 + 684 = \text{Rs.2052} \]

According to question:

\[ \frac{2 \times 4}{3 \times t} = \frac{1368}{2052} \]

\[ \Rightarrow t = 4 \text{ month} \]

Ques.93. What will come in place of C?

a) 20  
b) 10  
c) 15  
d) 14  
e) 12

Answer: (a)

Solution: Half of the amount of Prakash = \( \frac{1}{2} \times 1368 = 684 \)

\[ \therefore (27.36) = 684 \times \left( \frac{C}{100} \right)^2 \]

Answer: \( C = 20 \)

Ques.94. What will come in the place of D?

a) Rs.118.50  
b) Rs.128.50  
c) Rs.132.50  
d) Rs.142.50  
e) None of these

Answer: (d)

Solution: C.P of 18 balls = Profit of Prakash’s father

\[ 18 \times \text{C.P} = 2052 \]

C.P. of 1 ball = 114

\[ \therefore \text{S.P. of 1 ball} = 114 \times 1.25 = \text{Rs.142.50} \]

Ques.95. What will come in the place of E?

a) Rs.180  
b) Rs.132  
c) Rs.112  
d) Rs.152  
e) Rs.168

Answer: (d)

Solution: Cost of raw materials of 18 ball = 2052 \times \frac{2}{3} \times \frac{1}{2} = 684

\[ \therefore \text{Cost of raw material of 4 balls} = \frac{684}{18} \times 4 = \text{Rs.152} \]

Directions: Each of the questions below consists of a question and May two/three statements numbered I and II and III given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the statements and give answer.

Ques.96 What is the profit percentage or loss percentage incurred by selling an article for Rs.3000?

Statement I: Cost price of an article is Rs.1200 less than the selling price.

Statement II: The ratio between the selling price and the cost price of the article is 3:1 respectively.

a) The data in statements I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.

b) The data in statements II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.

c) The data in statements I alone or in statement II alone is sufficient to answer the question.
d) The data in both the statements I and II is not sufficient to answer the question.
e) The data in both the statements I and II together is necessary to answer the question.

Answer: (c)

Solution:

From Statement I:
Cost price = 3000 – 1200 = 1800

From the question:
Profit% = 100 × (3000 - 1800) / 1800 = (200/3)%

From Statement II:
Cost price = (1/3) × 3000 = 1000

From the question:
Profit% = 100 × (3000 - 1000)/1000 = 200%

Ques.97 What is the cost of carpeting a rectangular hall?

Statement I: The area of the rectangular hall is 80% of the area of the square field.

Statement II: The perimeter of the rectangular hall is 100m.

Statement III: The cost of carpeting the hall is Rs.20 per square meter.

a) The data in statements I alone is sufficient to answer the question, while the data in statement II and III is not sufficient to answer the question.
b) The data in statements II and III is sufficient to answer the question, while the data in statement I is not sufficient to answer the question.
c) The data in statements I and II or in statement II and III is sufficient to answer the question.
d) The data in all the statements I, II and III is not sufficient to answer the question.
e) The data in all the statements I, II and III together is necessary to answer the question.

Answer: (d)

Solution:

From statement I:
Area of the rectangle = 80/100(a × a)
So, Statement I alone is not sufficient to the answer the question.

From Statement II:
2 × (l + b) = 100
(l + b) = 50
So, Statement II alone is not sufficient to the answer the question.

From Statement III:
Cost per square meter = Rs.20
So, Statement III alone is not sufficient to the answer the question.

Ques.98 What is the rate of interest?

Statement I: Simple interest earned per annum is Rs.30.

Statement II: Difference between the compound interest and the simple interest earned on a certain amount in 2 years is Rs.150.

Statement III: An amount doubles itself in 4 years on simple interest.

a) Any of the two 
b) Only III 
c) Only III or only I and II together 
d) Either I or III 
e) None of the above

Answer: (c)

Solution:

From statement I:
S.I. = \(\frac{P \times R \times T}{100}\)

30 = \(\frac{P \times R}{100}\)

\(P = \frac{3000}{R}\)

So, Statement I alone is not sufficient to the answer the question.

From statement II:

Difference between SI and CI for 2 years,

\(150 = \frac{P \times R \times R}{(100 \times 100)}\)

\(1500000 \div (R \times R) = P\)

So, Statement II alone is not sufficient to the answer the question.

From Statement III:

Amount doubled itself for 4 years.

\(2P - P = \frac{(P \times 4 \times R)}{100}\)

100 = 4R

R = 25%

So, Statement III alone is sufficient to the answer the question.

From I and II:

\(3000 \div R = \frac{1500000}{(R \times R)}\)

R = 1500/3

R = 500%

Ques.99 Three years after A’s age was 3/5 times of the average of present age of B’s parents. What is the present age of A and B?

Statement I: B’s mother told her son B that his age 2 years after was 4/5 times of B’s father’s age and 3/5 times of A’s father’s age.

Statement II: A’s mother’s present age was 3/4 times of her A’s father’s age and five years ago the sum of the ages of A’s father and B’s mother was 80 years.

a) The data in statements I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.

b) The data in statements II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.

c) The data in statements I alone or in statement II alone is sufficient to answer the question.

d) The data in both the statements I and II is not sufficient to answer the question.

e) The data in both the statements I and II together is necessary to answer the question.

Answer: (d)

Solution:

From question-

Let bf = B’s father, bm = B’s mother, af = A’s father and am = A’s mother

\(A + 3 = \frac{3}{5}(bf + bm)\)

From statement I:

\(B + 2 = \frac{4}{5}(bf + 2)\)

\(B + 2 = \frac{3}{5}(af + 2)\)

So, Statement I alone is not sufficient to the answer the question.

From Statement II:

\(am = \frac{3}{4}af\)

\(af - 5 + bm - 5 = 80\)

So, Statement II alone is not sufficient to the answer the question.

So, Both the Statements I and Statement II are not sufficient to the answer the question.
Ques.100 Find the average of five consecutive odd numbers?

Statement I: The difference of first and fourth number is 6.

Statement II: The sum of first two numbers is 3 more than the fifth number.

a) The data in statements I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.

b) The data in statements II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.

c) The data in statements I alone or in statement II alone is sufficient to answer the question.

d) The data in both the statements I and II is not sufficient to answer the question.

e) The data in both the statements I and II together is necessary to answer the question.

Answer: (b)

Solution:

From Statement I:

Five odd numbers = x, (x + 2), (x + 4), (x + 6), (x + 8)

Difference between first and fourth number = 6

x + 6 - x = 6

So, Statement I alone is not sufficient the answer.

From Statement II:

Five odd numbers = x, (x + 2), (x + 4), (x + 6), (x + 8)

(x + x + 2) - (x + 8) = 3

x = 9

Required average = (9 + 11 + 13 + 15 + 17)/5 = 13

Directions: In the following question two equations are given. You have to solve both and establish the relation between given variables.

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Answer: (b)

Solution:

Multiplying equation (I) by 14 and multiplying equation (II) by 33 and then subtracting equation (1) from equation (2) -

$(16x + 33y) \times 14 - (29x + 14y) \times 33 = (949.75 \times 14 - 834.95 \times 33)$

$224x + 462y - 957x - 462y = 13296.5 - 27553.35$

$\Rightarrow -733x = -14256.85$

$\Rightarrow x = 19.45$

Putting the value of x in equation (2) -

$16x + 33y = 949.75$

$16 \times 19.45 + 33y = 949.75$

$311.2 + 33y = 949.75$

$33y = 638.55$

$y = 19.35$

$x = 19.45, y = 19.35$

So, $x > y$

Ques. 103: I: $15y + 68 + \frac{\sqrt[3]{54872}}{2} = 4y + 13^2 + \sqrt{3364}$

II: $17x + 4^3 + 7 \times 3 - \sqrt{2916} = 889 \div 7 + 5x - \frac{3}{\sqrt{2744}}$

a) $y > x$

b) $x > y$

c) $x = y$ or no relation

d) $y < x$

e) $x < y$

Answer: (b)

Solution:

I: $15y + 68 + \frac{\sqrt[3]{54872}}{2} = 4y + 13^2 + \sqrt{3364}$

II: $15y + 106 = 4y + 227$

$\Rightarrow 15y - 4y = 227 - 106$

$\Rightarrow 11y = 121$

$\Rightarrow y = 11$

II: $17x + 64 + 21 - 54 = 127 + 5x - 14$

$\Rightarrow 17x - 31 = 5x + 113$

$\Rightarrow 17x - 5x = 113 + 31$

$\Rightarrow x = 14$

$\Rightarrow x > y$

Ques. 104: I: $y^2 = 5184$

II: $x^2 = 4624$

a) $y > x$

b) $x > y$

c) $x = y$ or no relation

d) $y < x$

e) $x < y$

Answer (C)

Solution:

I: $y^2 = 5184$

$y = \pm 72$ or $+72, -72$

II: $x^2 = 4624$

$x = \pm 68$ or $+68, -68$

So, no relation.
Ques: 105: I: \(x^2 = 7056\)

II: \(y = \sqrt{7056}\)

a) \(y > x\)
b) \(x > y\)
c) \(x = y\) or no relation
d) \(y < x\)
e) \(x < y\)

Answer: (e)

Solution:

I: \(x^2 = 7056\)

\[x = \pm 84 \text{ or } +84, -84\]

II: \(y = \sqrt{7056}\)

\[y = 84\]

So, \(x < y\)

Ques: 106: Find the time taken by Shreya to complete the assignment if she has completed \(\frac{2}{3}\) rd part of it in 18 days.

a) 21 days
b) 25 days
c) 24 days
d) 27 days
e) None of these

Answer: (d)

Solution: Number of days taken to complete \(\frac{2}{3}\) rd of the work = 18 days

Number of days taken to complete the work = \((18 \times \frac{3}{2})\) days = 27 days

Ques: 107: A group of 12 students can complete a given assignment in a week. Four students left the group after 3 days. Find the time taken by remaining students to complete the given assignment.

a) 6 days
b) \(5\frac{1}{4}\) days
c) \(6\frac{2}{3}\) days
d) 5 days
e) None of these

Answer: (a)

Solution: Work done by 12 students in one day = \(\frac{1}{7}\)

Work done by 12 students in 3 days = \(\frac{3}{7}\)

Work left = \(\frac{4}{7}\)

Remaining work can be done by 12 students in 4 days.

Number of days taken by 8 students to complete the remaining work = \(\left(\frac{12 \times 4}{4}\right)\) days = 6 days

Ques: 108. A gardener had a number of shrubs to plant in rows. At first he tried to plant 8, then 12 and then 16 in a row but he always had 3 shrubs left with him. On trying 7 shrubs he was left with none. Find the total number of shrubs.

a) 145
b) 146
c) 147
d) 148
e) None of the above

Answer: (c)

Solution: L.C.M of 8, 12, 16 = 48

Now, \(48 \times 1 + 3 = 51\) - not divisible by 7

\(48 \times 2 + 3 = 99\) - not divisible by 7

\(48 \times 3 + 3 = 147\) - not divisible by 7

Required number = 147
Ques: 109. The ratio of income of A to that of B is 7 : 5 and the expenditure of A to that of B is 3 : 2. If, at the end of the year, each saves Rs. 500, find the income of A.

a) 3700  
b) 4800  
c) 3900  
d) 4900  
e) 3500

Answer: (e)

Solution: Let the income of A and B be 7x and 5x
Let the expenditure of A and B be 3y and 2y

\[ \frac{7x}{3y} = 500 \]  ... (i)

and \[ \frac{5x}{2y} = 500 \]  ... (ii)

Multiplying equation (i) and (ii) by 2 and 3 respectively and subtracting, we get x = 500

\[ \therefore \text{income of A} = 7 \times 500 = \text{Rs 3500}. \]

Ques 110. A can do half of a piece of work in one day whereas B can do full, B can do half the work as C in one day. Ratio of their efficiencies is

a) 4 : 2 : 1  
b) 2 : 4 : 1  
c) 2 : 1 : 4  
d) 1 : 2 : 4  
e) None of the above

Answer: (d)

Solution:

Hint: Ratio of their efficiencies = Ratio of the amount of work they do in one day.

Ques 111. 81, 64, 49, 35, 25, 16

a) 64  
b) 35  
c) 35  
d) 16  
e) None of the above

Answer: (b)

Solution: The sequence is the square of the number in decreasing order starting from 9, i.e

\[ 9^2 = 9 \times 9 = 81 \]
\[ 8^2 = 8 \times 8 = 64 \]
\[ 7^2 = 7 \times 7 = 49 \]
\[ 6^2 = 6 \times 6 = 36 \]
\[ 5^2 = 5 \times 5 = 25 \]
\[ 4^2 = 4 \times 4 = 16 \]

\[ \therefore 36 \text{ should be in place of 35} \]

Ques 112. 3, 10, 27, 4, 16, 64, 5, 25, 125

a) 25  
b) 16  
c) 10  
d) 3  
e) None of the above

Answer: (c)

Solution: The sequence of the series is formed by a number, its square, its cube, then the next number is natural order, i.e.,

\[ 3_1 = 3 \]
\[ 3_2 = 3 \times 3 = 9 \]
\[ 3_3 = 3 \times 3 \times 3 = 27 \]

The next number:

\[ 4_1 = 4 \]
\[ 4_2 = 4 \times 4 = 16 \]
\[ 4_3 = 4 \times 4 \times 4 = 64 \]
Next Number

5₁ = 5
5₂ = 5 x 5 = 25
5₃ = 5 x 5 x 5 = 125

∴ 9 should be in place of 10.

Ques: 113. 40\% of Aman’s annual salary is equal to 15\% of Bablu's annual salary. Aman’s salary of 3 months is equal to Chintu’s salary of 2 months. What is the ratio of Aman, Bablu and Chintu’s salary?

a) 9:8:16
b) 5:4:6
c) 6:16:9
d) 7:15:6
e) None of these

Answer: (c)

Solution:
Let Aman’s annual salary = X, Bablu’s annual salary = Y,
Chintu’s Annual salary = Z
X\times40\% = Y\times15\%
Y = X\times40/15
X/12\times3 = Z/12\times2
Z = 6/4\times X
X : Y : Z = X : X\times40/15 : 6/4\times X
= 6:16:9

Ques: 114. A man can row 7 (1/2) km/h in still water. If in a river running at 1.5 km/hr it takes him 50 minutes to row to a place and back, how far off is the place?

a) 8 km
b) 5 km
c) 3 km
d) 10 km
e) None of The Above

Answer: (c)

Solution: Speed Downstream = (7.5 + 1.5) kmph = 9 kmph
Speed Upstream = (7.5 - 1.5) kmph = 6 kmph

Let the required distance be x km. Then,
\[
x/9 + x/6 = 50/60
\]
\[
2x + 3x = 5/6 \times 18 = 5x = 15, \ x = 3
\]
Hence, the required distance is 3 km.

Ques: 115. In Mahesh’s opinion, his age is greater than 56 years but less than 63 years. His sister thinks that his age cannot be greater than 59 years and his mother’s view his age is greater than 51 years but less than 60 years. What is his average age?

a) 55 years
b) 52.5 years
c) 51 years
d) 57 years
e) 58 years

Answer: (e)

Solution:

Let Mahesh age=x
In Mahesh’s opinion his age=56<x<62
In his sister’s opinion his age=59>=x
In his mother, opinion his age=51<x<60
Average= (57+58+59)/3
=58 years

Ques: 116. Two trains of equal length are running on parallel lines in the same direction at 46 km/hr and 36 km/hr. The faster train passes the slower train in 36 seconds. The length of each train is

a) 10 m
b) 30 m
c) 70 m
d) 50 m
e) None of the above

Answer: (d)

Solution:
Here train lengths are equal

⇒ Take it as "x", so faster train need to cross total length of two trains = x+x= 2x faster train crosses slower train in 36sec

⇒ Trains are traveling in same direction, so relative speed is = 46 - 36 = 10kmph

⇒ 10×10 ------→36
⇒ 2x ------→36
⇒ 2X =100
⇒ x =50m

Ques: 117. A shopkeeper bought a Bike at 40% discount on its original price. He sold it at a price 50% higher than in the original price. What percentage profit did he make?

   a)  110%
   b)  120%
   c)  140%
   d)  150%
   e)  None of the above

Answer: (d)

Solution:
Assume Original price =100
After 40% discount =60
If he sold 50% higher than original price = 150
Profit =150-60=90
Profit percentage = 90*100/60 =150%

Ques: 118. A dealer sold three-fourth of his articles at a gain of 20% and the remaining at cost price. Find the gain earned by him in the whole transaction.

   a)  18%
   b)  22%
   c)  15%
   d)  25%
   e)  None of these

Answer: (c)

Solution:
SP of 1 kg of mixture = Rs. 48
CP of 1 kg of mixture = 100/ 100+20 ×48 = Rs. 40

CP of cement CP of sand

60 \[\]
43 \[\]
5 \[\]
12

So, 43 kg of cement must be mixed with 12 kg of sand in order to gain 20%.

Ques: 120. "A" Starts business with a capital of Rs 1200. 'B' and 'C' join with some investments after 3 and 6 months respectively. If at the end of a year, the profit is divided in the ratio 2:3:5 respectively, what is B's investment in the business?

   a)  Rs. 31600
   b)  Rs. 41700
   c)  Rs. 21600
(d) Rs. 25600
(e) None of the above

Answer: (c)

Solution:

A’s investments is Rs 1200 for 12 months which is equivalent to Rs 14400 for one month.

Thus, Rs 14400 is 2/10 of the whole equivalent investment i.e. Rs 7200 is 1/10 of the whole equivalent investment.

Since B’s share is 3/10 of the whole equivalent investment, therefore B’s Equivalent investment = Rs 7200x 3 = Rs 21600.

The fallout from the shakeup in the $126 billion property market are reverberating across companies, markets and the broader economy. Unitech, once India’s largest developer, has plunged to a fraction of its previous valuation. Unitech’s founders have been jailed on charges of cheating, which they deny. Jaypee is in insolvency court. The property developers are adding to a pile-up of bad loans in India’s banking sector, which is already struggling to manage a spike in stressed assets across several industries. Homebuyers in India have been particularly vulnerable because they’ve historically had few laws to protect them. Families have faced the most delays around the National Capital Region or the cluster of cities around New Delhi. Indian families, who have long poured their life savings into real estate, are now pulling back. Firms there ended up highly leveraged after accumulating too much land and borrowing at very high costs. Even projects that are compliant with the new rules are unable to find takers. Erosion of trust in the builder community appears to be a primary driver for the meltdown in the real-estate sector in India.

The pain hasn’t been restricted to the North. India’s financial capital, Mumbai, last year witnessed a decline in residential property prices for the first time in a decade. New residential launches across eight Indian cities dropped 41 percent last year and were down 78 percent from their peak in 2010. Home sales have plunged to a seven-year low and prices in some of India’s biggest cities are tumbling, in stark contrast to booming property markets elsewhere in Asia. The homebuilders deny any wrongdoing in court filings and statements and contend constructions were postponed for reasons beyond their control. Even so, the industry’s troubles have significantly impacted the economy. That’s because real estate and construction are a substantial portion of GDP and major sources of employment. Real estate is no more the sought after investment avenue.

Indian real-estate businesses expanded as long as the firms were able to draw new buyers for planned projects. But as the economy slowed and demand softened, many firms were left short of cash and struggling to manage their debt. The downturn only worsened last year after the government tightened regulations to protect homebuyers and separately
introduced a new services tax across all industries. India's residential sector appears to have shrunk to a fraction of its size in less than a decade. Even plummeting prices haven't been able to entice India's home-buyers. Prices dropped 3% on average across the top six cities with some declining as much as 15% after accounting for developer discounts. And in the capital region, last year's prices were 9% below their 2015 peak. The outlook remains bleak.

We can begin to see the initiation of recovery in second half of 2018, not recovery. Recovery will take much more time. To add to builders' woes, the courts seem to be siding with the homebuyers. The Indian government has intervened in the melee of project delays by instituting a raft of regulations over the past year to protect consumers from ill-advised purchases, including one that forces developers to use at least 70% of sale proceeds to complete residential projects, rather than funnel money to different jobs. Other measures prevent them from pre-selling apartments before all building approvals are obtained. Developers who don't comply with the new laws face up to three years in jail. The changes may wipe out thousands of small developers who can't comply.

Ques: 121. Choose the word which is a synonym of the word printed in bold, as used in the passage.

Reverberating

a) Revere
b) Persevere
c) Contemplate
d) Capitulate
e) Both (a) and (d)

Ans. (b)

Explanation:

Reverberate is a verb which means to have continuing and serious effects. It also means a loud noise which is being repeated several times as an echo.

Option (a): Revere means to respect or admire deeply.
Option (b): Persevere means to continue in a course of action, even in the face of difficulty or with little or no indication of success.
Option (c): Contemplate means to look thoughtfully for a long time at something or someone.

Ques: 122. Choose the word which is a synonym of the word printed in bold, as used in the passage.

Melee

a) Armistice
b) Lot
c) Number
d) Rumpus
e) Fracas

Ans. (e)

Explanation:

Melee is a noun which means a confused fight or a fight/scuffle/quarrel.

Option (a): Armistice means an agreement made by opposing sides in a war to stop fighting for a certain time; a truce.
Option (b): Lot means a large number or amount; a great deal.
Option (c): Number means a quantity or amount.
Option (d): Rumpus means a noisy disturbance.
Option (e): Fracas means a noisy disturbance or quarrel.

Therefore, Option (e) is the apt answer.

Ques: 123. Choose the word which is an antonym of the word printed in bold, as used in the passage.

Slumped

a) Burgeon
b) Blight
c) Topple
d) Ebb
e) Plummet

Ans. (a)

Explanation:

Slump is a verb which means to undergo a sudden severe or prolonged fall in price, value, or amount.

Option (a): Burgeon means ‘begin to grow or increase rapidly; flourish.’
Option (b): Blight means to spoil, harm, or destroy.
Option (c): Topple means to overbalance or cause to overbalance and fall.
Option (d): Ebb refers to an emotion or quality which gradually decrease.
Option (e): Plummet means to decrease rapidly in value or amount.
Therefore, Option (a) is the apt answer.

Ques: 124. For which of the following reasons have the real-estate developers been dragged to court?

I. Diversion, siphoning and digression of assets.
II. Delays in delivering the apartments.
III. Facing insolvency proceedings.
IV. Charges of cheating.
V. The legal agreements between builders and home buyers were skewed in favor of developers, encouraging the diversion of homebuyers’ money.

a. Only II
b. Both I and V
c. II, III and IV
d. Both II and III
e. II, IV and V

Ans. (d)

Explanation:

Option I: There is no mention or reference of this in the passage.
Option II: It can be deciphered from the following lines, ‘...a string of real-estate developers including.....have been dragged to court by irate homeowners who shelled out payments for apartments that have yet to be completed....The homebuilders deny any wrongdoing in court filings and statements and contend constructions were postponed for reasons beyond their control.’
Option III: It can be deciphered from the following lines, ‘.....string of real-estate developers including Unitech, Jaypee Infratech Ltd. and Amrapali Group....Jaypee is in insolvency court.’
Option IV: From the statement, ‘Unitech’s founders have been jailed on charges of cheating, which they deny,’ one can decipher that developers were jailed on the charges of cheating, not dragged to court on charges of cheating.
Option V: There is no mention or reference of this in the passage.
Therefore, Option (d) is the apt answer.

Ques: 125. Which is not an effect of the real-estate downturn in India?

a) State-owned banks — the lifeblood of the economy — are grappling with a pile up of bad loans.
b) The buyers have started backing out of buying new houses.
c) The USD 126 billion worth of property market is now slipping.
d) Home buyers have been robbed of their savings.
e) Erosion of trust.

Ans. (e)

Explanation:

Option (a): It can be deciphered from the following line, ‘The property developers are adding to a pile-up of bad loans in India's banking sector, which is already struggling to manage a spike in stressed assets across several industries.’
Option (b): It can be deciphered from the following lines, ‘Even projects that are compliant with the new rules are unable to find takers..... Indian real-estate businesses expanded as long as the firms were able to draw new buyers for planned projects.’
Option (c): It is stated in the following lines, ‘The fallout from the shakeup in the $126 billion property market are reverberating across companies, markets and the broader economy.’
Option (d): It can be deciphered from the following lines, ‘Homebuyers in India have been particularly vulnerable because they've historically had few laws to protect them. Families have faced the most delays around the National Capital Region or the cluster of cities around New Delhi. Indian families, who have long poured their life savings into real estate, are now pulling back.’
Option (e): From ‘Erosion of trust in the builder community appears to be a primary driver for the meltdown in the real-estate sector in India,’ one can decipher that it is the reason...
behind the real-estate downturn in India, not the effect. Therefore, Option (e) is the apt answer.

**Ques: 126. What does the author mean by the phrase ‘the meltdown in the real estate sector in India’?**

a) Homes launches in 2017 plummeted by staggering 78 percent from the peak of 2010.
b) Transactions are even lower than the number of deals that happened during previous year’s festive season.
c) Real estate is no more the sought-after investment avenue.
d) Real estate sector in India has been witnessing prolonged sluggishness.
e) Developers have experienced sluggish sales on their launched projects despite property prices tumbled in many cities.

**Ans. (e)**

**Explanation:**

**Option (a):** It is an effect of the meltdown in the real-estate sector in India that there is a decline in Homes launches in 2017.

**Option (b):** The statement is ambiguous.

**Option (c):** It is an effect of the meltdown in the real-estate sector in India.

**Option (d):** It is mere repetition of ‘the meltdown in the real-estate sector in India.’

By ‘the meltdown in the real-estate sector in India,’ author meant the lukewarm demand, low sales volume and prices bottomed out. It can be deciphered from the following lines, ‘...India’s financial capital, Mumbai, last year witnessed a decline in residential property prices for the first time in a decade...... Home sales have plunged to a seven-year low and prices in some of India’s biggest cities are tumbling, in stark contrast to booming property markets elsewhere in Asia......Indian real-estate businesses expanded as long as the firms were able to draw new buyers for planned projects...’ Therefore, Option (e) is the apt answer.

**Ques: 127. Which of the following statements can’t be deciphered from paragraph 4?**

I. Real estate provides substantial revenues for government and wealth for individuals.

II. Real estate is one of the key contributors to GDP and is the fourth largest source of employment for the country.

III. Following demonetization and tightening of regulations for builders to protect the interests of buyers, the real estate companies were left with massive debts and with shortages of cash.

IV. Despite trying their best to hold prices, developers are now resorting to price cuts either directly or by discounts and other offers.

a) Only IV

b) Both III and IV

c) II, III and IV

d) I, IV and II

e) Both II and III

**Ans. (c)**

**Explanation:**

**Option I:** It can be deciphered from the following line, ‘...that's because real estate and construction are a substantial portion of GDP and major sources of employment...’

**Option II:** From ‘major sources of employment,’ you can decipher the position not rank.

**Option III:** There is no mention of demonetization in the passage. Instead, the passage says ‘...but as the economy slowed and demand softened, many firms were left short of cash and struggling to manage their debt. The downturn only worsened last year after the government tightened regulations to protect homebuyers and separately introduced a new services tax across all industries.’

**Option IV:** There is no mention of developers adapting to the price cut.

Therefore, Option (c) is the apt answer.

**Ques: 128. India’s government has stepped in to regulate the real estate industry with new laws. In which of the**
following ways will the real estate industry be impacted by them?

I. They will play the role of deterrent.
II. Developers won’t be able to misuse and siphon money in the manner they did in the past.
III. Many builders who didn’t have the net worth were leveraging themselves beyond their means, this loophole will be plugged.
IV. It will compel developers to set aside at least 70 percent of proceeds toward the completion of residential projects

a) Both I and II
b) I, II and III
c) II, III and IV
d) Only II
e) Both I and III

Ans. (a)

Explanation:

From the following lines, ‘The Indian government has intervened in the melee of project delays by instituting a raft of regulations over the past year to protect consumers from ill-advised purchases, including one that forces developers to use at least 70% of sale proceeds to complete residential projects, rather than funnel money to different jobs,’ one can decipher options I and II.

Option IV: It states what the law is about, not how it will affect the real estate industry.
Therefore, Option (a) is the apt answer.

Ques: 129. In the question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and then mark the correct answer.

Statement: To add to builders’ woes, the courts seem to be siding with the homebuyers.

Assumption I: The courts were the major support system for builders.

Assumption II: The courts assured that homebuyers’ interest would be protected.

a) Only assumption I is implicit.
b) Only assumption II is implicit.
c) Either assumption I or II is implicit.
d) Neither assumption I nor II is implicit.
e) Both the assumptions I and II are implicit.

Ans. (d)

Explanation:

Assumption I: The given statement says that the courts seem to be siding with the homebuyers, which means in disputes between builders and homebuyers the court decisions are in favor of homebuyers. So, the disputes which are going against them are adding up to the other factors that are causing trouble or distress to the builders. This does not mean that the courts used to be the major support system for builders. Thus, this assumption is incorrect.

Assumption II: The given statement is not saying anything about the decision of the court or any promises/assurance made by the courts to the homebuyers. It just gives us a hint that the court is in favor of the homebuyers. Thus, this assumption is incorrect.

Therefore, Option (d) is the apt answer.

Ques: 130. In the question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and then mark the correct answer.

Statement: Even plummeting prices haven’t been able to entice India’s home-buyers.

Assumption I: India’s real estate market is in the grip of the downturn as potential homebuyers shun purchases.

Assumption II: India has experienced skyrocketing real estate prices.

a) Only assumption I is implicit.
b) Only assumption II is implicit.
c) Either assumption I or II is implicit.
d) Neither assumption I nor II is implicit.
e) Both the assumptions I and II are implicit.

Ans. (a)

Explanation:
Assumption I: The given statement says that sliding prices are not able to attract or tempt homebuyers in India. This means they are not investing or purchasing land/property. This leads us to the conclusion that real estate in India is no more the sought after investment avenue. So, India's real estate market is in the grip of the downturn. Therefore, this assumption can be said to be true.
Assumption II: The given statement says that the real estate prices are falling (either from moderate prices or high prices). This does not mean that they used to be skyrocketing. Thus, this assumption is incorrect.
Therefore, Option (a) is the apt answer.

**Direction:** Read the following passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

**Paragraph 1:** Ahead of what may be its final full Budget before next year’s general elections, the NDA government is looking to offer fresh benefits to middle-class taxpayers, which are seen as a key constituency of BJP. While discussions on a possible package have begun, a section in the government wants to ensure the vocal segment is rewarded although the fiscal costs will be weighed. Among options being talked about are an increase in the tax exemption limit, a return of standard deduction in some form as well as additional benefits for health insurance and even bank fixed deposits, which have become less attractive following the recent surge in stock markets coupled with sops for investment in mutual funds.

**Paragraph 2:** In the past, finance minister Arun Jaitley said the government believes in leaving more funds for people to spend and invest. But given the tight fiscal situation due to weaker-than-expected corporate tax collections as well as the impact of GST, where the revenue gains may accrue only in the next fiscal, the Centre has to find resources to make up for the outgo.

**Paragraph 3:** Sources said that a section within the government is backing the re-introduction of long-term capital gains tax on stock market transactions with riders that it will apply to new transactions above a certain value of, say Rs 5 lakh. In addition, the levy can be lower at around 10%. The proposal is in line with the government’s stance of being seen to be the pro-poor and middle class with the demonetization being part of that strategy, along with recent decisions to pare GST on over 200 items that were in the top bracket of 28%.

**Paragraph 4:** In November, during a meeting with the finance ministry brass, Bombay Stock Exchange had suggested the introduction of long-term capital gains tax, arguing it will end friction in the market and also tackle the problem of manipulation in penny stocks. Sources, however, said that BSE had made this suggestion in the past too. Some market players believe that Securities Transaction Tax (STT) has also lost its utility and long-term capital gains tax makes sense now. The debate on whether the capital gains exemption on listed shares should be removed comes up before every budget as it’s one of the options available with the government to mobilize revenues.

**Paragraph 5:** Sources said that the "tax package" will be a political call that will be taken by PM Modi after detailed deliberations with Jaitley. If the government finally moves ahead, an increase in the exemption limit will be calibrated in a way that it does not leave the government short of resources for flagship programmes or to bolster public investment.

Currently, there is no tax up to Rs. 2.5 lakh with investments of up to Rs. 1.5 lakh in public provident funds or bank deposits of five years or more enjoying benefits under section 80C of the Income Tax Act. While health insurance premium is outside the ambit, a Rs. 25,000 benefit is seen to be too low given the surge in costs over the last two-three years.

**Ques: 131. Why did the BSE suggest the introduction of long term capital gains tax?**

a) Since, there is no tax up to Rs. 2.5 lakh with investments of up to Rs. 1.5 lakh in public provident funds.
b) The government won’t be short on resources for flagship programmes or to bolster public investment.
c) Because health insurance premium is still outside the ambit.
d) Since, it will end friction in the market, along with tackling the problem of manipulation in penny stocks.
e) All of these.

Ans. (d)

Explanation:
It has been stated in the beginning of paragraph 4, that the BSE in November, in a meeting with the finance ministry brass had suggested the introduction of long term capital gains tax, in order to end friction in the market and also will effectively tackle the problem of manipulation in penny stocks.

Further in the same paragraph, it is stated that some market players believe that Securities Transaction Tax (STT) has also lost its utility and long term capital gains tax makes more sense now, thereby supporting the claim made by the BSE in the beginning of the paragraph.

Hence option (d) is the correct option.

Ques: 132. Which of the following can be inferred from the given passage?

i. The government is aiming to offer fresh benefits to upper class taxpayers, which are seen as a key constituency of BJP.
ii. The current fiscal situation is tight due to a weaker collection of corporate tax collections as well as the impact of GST.
iii. If the government decides to move ahead, with the discussed policies, an increase in the exemption limit will be calibrated in a way that it leaves the government short of resources for flagship programmes or to bolster public investment.
iv. It has been believed by many market players that Securities Transaction Tax has lost its efficiency and long-term tax seem to make more sense now, given the present situation.

b) (ii) and (iii)
c) Only (ii)
d) (i) and (iii)
e) None of the above.

Ans. (c)

Explanation:
Option (i) is incorrect, as it has been clearly stated in paragraph 1 that the government is looking to offer fresh benefits to only middle-class taxpayers.
Option (ii) is correct, as it has been clearly stated in paragraph 2, that the current fiscal situation is tight because of the weaker-than-expected corporate tax collections as well as the impact of GST, where the revenue gains may accrue only in the next fiscal.
Option (iii) is incorrect as it has been clearly stated in paragraph 5, that if the government approves the changes in the current budget plan, an increase in the exemption limit will be calibrated in a way that, it does not leave the government short of resources for flagship programmes or to bolster public investment.
Option (iv) is incorrect as it has been clearly stated in paragraph 4 that some market players believe that Securities Transaction Tax (STT) has also lost its utility and long-term capital gains tax makes sense now.

Hence option (c) is the correct option.

Ques: 133. Which of the following is the MOST SIMILAR in meaning to the given word?
Exemption

a) Release
b) Accountability
c) Responsibility
d) Liability
e) Answerability

Ans. (a)

Explanation:
Option (a): Release is a synonym for exemption.
Option (b): Accountability means the condition of being
accountable.

**Option (c):** Responsibility means the fact of being accountable or to blame for something.

**Option (d):** Liability means the state of being legally responsible for something.

**Option (e):** Answerability means the responsibility for explaining or justifying one’s actions. Exemption means the action of freeing or state of being free from an obligation or liability imposed on others.

Ques: 134. Which of the following is the MOST OPPOSITE in meaning to the given word?

**Stance**

a) Attitude 

b) Deportment 

c) Bearing 

d) Unsteadiness 

e) Posture 

Ans. (d) 

**Explanation:**

**Option (a):** Attitude means a settled way of thinking or feeling.

**Option (b):** Deportment means the way a person stands and walks, particularly as an element of etiquette.

**Option (c):** Bearing means relation or relevance.

**Option (d):** Unsteadiness means not steady or firm.

**Option (e):** Posture means the position in which someone holds their body when standing or sitting.

Stance means the way in which someone stands, especially when deliberately adopted (as in cricket, golf, and other sports); a person’s posture.

Ques: 135. What was the reason behind implementing GST on products that were in the top bracket of 28%, in paragraph 3?

a) The government believes in leaving more funds with the people for expenditure and spending purposes.

b) It supports the government’s take of being seen to be pro-poor and middle class.

c) It was necessary to make the demonetization effective.

d) Since health insurance and bank fixed deposits, became less attractive due to the recent upward mobility in stock markets coupled with sops for investment in mutual funds.

e) All of the above 

Ans. (b) 

**Explanation:**

As it has been clearly stated in paragraph 3, that the proposal is in line with the government’s stance of being seen to be pro-poor and middle class.

Hence, option (b) is the correct option.

Ques: 136. Which of the following is the MOST SIMILAR in meaning to the given word?

**Accrue**

a) Accumulated 

b) Disperse 

c) Dissipate 

d) Acquire 

e) Scatter 

Ans. (a) 

**Explanation:**

**Option (a):** Accumulated means to gather together or acquire an increasing number or quantity of.

**Option (b):** Disperse means to distribute or spread over a wide area.

**Option (c):** Dissipate means to waste or to fritter away.

**Option (d):** Acquire means to buy or obtain an asset for oneself.

**Option (e):** Scatter means the degree to which repeated measurements or observations of a quantity differ. Accrue means to accumulate or receive (payments or benefits) over time. "they accrue entitlements to holiday pay"
Ques: 137. Which of the following is the MOST OPPOSITE in meaning to the given word?

**Mobilize**

a) Propel  
b) Activate  
c) Demobilize  
d) Assemble  
e) Summon  

**Ans. (c)**

**Explanation:**

**Option (a):** Propel means to drive or push something forward.  
**Option (b):** Activate means to make something active or operative.  
**Option (c):** Demobilize means to take troops out of active service.  
**Option (d):** Assemble means gathering of people in one place for a common purpose.  
**Option (e):** Summon means to order someone to be present.  
Hence option (c) is the correct option.

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Ques: 138. Why is there a debate on the removal of capital gains exemption on listed shares?

a) As the proposal is in line with the government’s take on being seen as pro-poor.  
b) It influenced the recent paring of GST on 200 items.  
c) It will bring in more returns through corporate taxes.  
d) It will lead to a downward mobility in the stock market.  
e) It is one of the options available to the government to mobilize revenues.  

**Ans. (e)**

**Explanation:**

As it has been stated in the second half of paragraph 4, that there is always a debate whether to remove capital gains exemption on listed shares before the budget is decided because it is one of the options which the government has to mobilize revenues.

**Hence, option (e) is the correct answer.**

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Ques: 139. Which section of the population is the Budget concentrating upon?

a) Upper middle class  
b) Middle class  
c) Below poverty line  
d) Women and unemployed  
e) All of the above  

**Ans. (b)**

**Explanation:**

It has been clearly stated in paragraph 1, that the NDA government is looking to offer fresh benefits to middle class taxpayers.  

**Hence option (b) is the correct option.**

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Ques: 140. Which of the following have become less attractive due to the recent upward movement in stock markets?

i. Additional benefits of health insurance  
ii. Fixed deposits  
iii. Commodities  
iv. Gold and silver  

a) Only (i)  
b) (ii) and (iii)  
c) (i) and (ii)  
d) (ii) and (iv)  
e) (i), (ii), (iii) and (iv)  

**Ans. (d)**

**Explanation:**

This is because it has been mentioned in the second-half of paragraph 1, that the additional benefits of health insurance...
and fixed deposits have become less attractive due to the recent surge in stock markets.

**Directions:** In question given below there are two statements, each statement consists of two blanks. You have to choose the option which provides the correct set of words that fits both the blanks in both the statements appropriately and in the same order making them meaningful and grammatically correct.

**Ques: 141.**

(1) With a firm_______, the government should be able to focus more on the strategy to further ________ growth and demand.

(2) They can’t accept the attack on their electoral ________ which has the chances to negatively_______ their voters.

**Ans. Option(b)**

**Solution:**

edict, deter
mandate, stimulate
directives, appease
denial, prompt
authority, dissuade

**Ques: 142.**

(1) It is a great misfortune that an internal ________ has moved ________ towards a full-blow crisis.

(2) While ________ still exists between the status of men and women in the world, the tide of history is flowing ________ in favour of women.

**Ans. Option(e)**

**Solution:**

controversy: Dispute, wrongly: Incorrectly
unity: union, adamantly: inflexible
cleft: split, impeccably: Flawless
concordance: Agreement, consistency, doggedly: Intently
rift: Fault, crack inexorably: Sure, Unavoidable

According to the sentence we need a negative word for the first blank and a strong word for second blank to support it, thus, the right option is (e).

**Ques: 143.**

(1) He appeared to be the _______ as everyone in the party was _______ about him.

(2) Being the______ of the meeting, he was busy _______ about the new project laid by his company.

**Ans. Option(a)**

**Solution:**

cynosure, talking
nonentity, discussing
hotshot, skeptical
linchpin, aporetic
boss, incredulous

**nonentity:** A person of no importance, discussing: Talk about

**hotshot:** Master, genius sceptical: doubtful
linchpin: A person or things vital to an organization, aporetic: expressing doubt
boss: Head or Chief incredulous: unbelieving

we need positive word for both the blank, hence option(a) suits the sentence.

Ques: 144.

(1) As the sun rose higher in the sky, the temperature ______ into hundreds and Martha felt her energy begin to ______.
(2) The ______ prices of the onion in the last month its consumption.

 a) increased, improve
 b) drifted, lessen
 c) ascended, enhance
 d) soared, dwindle
 e) towered, increase

Ans. Option(d)

Solution:

increased: built improve: update or change
drifting: floated, lessen: decrease
ascended: rose, sprouted, enhance: become, flatter
soared: fly or rise high in the air, sailed, glid, dwindle: decrease, lessen
towered: overlooked, increase: further, build

option (d) fits in the sentence.

Ques: 145.

(1) The Soldier refused to accept a _____ for his bravery because he felt he was ______ performing his duty.
(2) The Inexperienced Singer was surprised to receive a ____________ for __________ singing in the chorus.

 a) Compliment, ambiguously
 b) reward, effortlessly
 c) plaudit, simply
 d) Bestowal, Normally
 e) citation, callously

Ans. Option(c)

Solution:

Compliment: praise, honour, ambiguously: open to argument
reward: pay, compensation, effortlessly: easy, uncomplicated
plaudit: an expression of praise or approval, simply: only, just
Bestowal: conferring something especially an honor normally: unusually
Citation: quote, reference callously: Unfeelingly

In both the sentences, we need an affirmative word to satisfy the situation, thus, option(c) is the right choice.

Directions: Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) ET spoke to ad makers working with these telecos on their marketing campaigns across media platforms. There seems to be a consensus that with Jio rolling out its tariffs, campaigning wars will only intensify.

(B) This would surmise telcos at a time when revenues are falling and margins are thinning, but this is unavoidable, they said.

(C) Jio will have to promote its offers to get users to make it the primary SIM. Currently, most of its customers use it as a secondary operator, and for customers to shift loyalty, Jio will have to advertise heavily, experts said.

(D) Jio is expected to raise its spending by 50% on year this fiscal in the firefight to swiftly build on the 100 million user base, especially in the crucial months immediately after it starts to charge for services from April 1.

(E) The telecom industry’s pricing war is spreading to advertising, as top carriers Bharti Airtel, Vodafone India and Idea Cellular jacked up spending on promoting their latest
price points and services to ring-fence users from jumping ship to Reliance Jio Infocomm.

(F) While the three incumbents have already increased ad spending by 10-15% each since Jio launched services early September, they are expected to further rev up expenses by at least 20% on year each this fiscal through March 2017, heads of advertising and marketing agencies involved in planning telco strategies said.

Ques: 146. Which of the following sentences should be the SECOND sentence after rearrangement?

a) F  
b) E  
c) D  
d) A  
e) B

Solution:
The first sentence will be “E”, it introduces the paragraph about the telecom industry’s pricing war, also it has mentioned about three telecom operators ad expenses so the next sentence will be F. D mentions jio,s spending out of the two and how in future it is going to retain its customer base.A and B has certain link as jio’s plans will intensify and pressurize so A must be followed by B  
So order must be EFDCAB

Ques: 147. Which of the following sentences should be the FIFTH after rearrangement?

a) B  
b) A  
c) D  
d) F  
e) C

Solution:
The first sentence will be “E”, it introduces the paragraph about the telecom industry’s pricing war, also it has mentioned about three telecom operators ad expenses so the next sentence will be F. D mentions jio,s spending out of the two and how in future it is going to retain its customer base.A and B has certain link as jio’s plans will intensify and pressurize so A must be followed by B  
So order must be EFDCAB

Ques: 148. Which of the following sentences should be the SIXTH(LAST) after rearrangement?

a) E  
b) C  
c) F  
d) A  
e) B

Solution:
The first sentence will be “E”, it introduces the paragraph about the telecom industry’s pricing war, also it has mentioned about three telecom operators ad expenses so the next sentence will be F. D mentions jio,s spending out of the two and how in future it is going to retain its customer base.A and B has certain link as jio’s plans will intensify and pressurize so A must be followed by B  
So order must be EFDCAB

Ques: 149. Which of the following sentences should be the FOURTH after rearrangement?

a) C  
b) D  
c) A  
d) E  
e) B

Solution:
The first sentence will be “E”, it introduces the paragraph about the telecom industry’s pricing war, also it has mentioned about three telecom operators ad expenses so the next sentence will be F. D mentions jio,s spending out of the two and how in future it is going to retain its customer base.A and B has certain link as jio’s plans will intensify and pressurize so A must be followed by B  
So order must be EFDCAB

Ques:150. Which of the following sentences should be the FIRST after rearrangement?

a) B  
b) A  
c) D  
d) E
Ques: 151. He held ‘that philosophy, being, (a)/ like language, art, and poetry, a product of the (b)/ whole man, is a thing which would (c)/ forfeit some of its essence if it were to lose its national quality’. (d)

a) a
b) b
c) c
d) d
e) No error

Answer: D

There is an error in part D, and hence option D is the correct choice here. In part D, “Loose” is used which should be replaced with ‘lose’. ‘Loose’ means ‘not firmly or tightly fixed in place; detached or able to be detached’. ‘Lose’ means ‘be deprived of or cease to have or retain (something)’.

Ques: 152. It also shook intellectuals, (a)/ and would permanently changed the direction of (b)/ abstract pursuits that might seem highly remote from (c)/ the concerns of warfare, like epistemology and metaphysics. (d)

a) d
b) c and d
c) b
d) a and b
e) No error

Answer: C

In part be ‘would permanently change’ must have been used in place of ‘would permanently changed’. It is grammatically incorrect. Thus option C is the correct choice here.

Ques: 153. I prefer a science (a)/ that do not readily admit theories so (b)/ vague and slippery that empirical tests are(c)/ either impossible or they mean absolutely nothing at all. (d)

a) c and d
b) a and c
c) d
d) b
e) No error

Answer: D

‘Science’ is the subject here. It is the singular noun. When one goes through subject verb agreement one can easily understand that with ‘science’ we need to use ‘does’ and not ‘do’. As a result part B becomes incorrect and option D becomes the right choice here.

Ques: 154. In our post-truth age of casual lies, (a)/ fake news and alternative facts, society is (b)/ under extraordinary pressure from those pushing potentially dangerous antiscientific propaganda – ranging (c)/ at climate-change denial to the anti-vaxxer movement to homeopathic medicines. (d)

a) b
b) a
c) d
d) c
e) No error

Answer: C

When we use ranging, we say ‘ranging from this to that’. ‘At’ in part D is completely wrong and makes no sense. It should be ‘from’. Thus option C is the correct choice here.

Ques: 155. These theories are based (a)/ on the notion that our (b)/ Universe are not unique, that there exists a large number of (c)/ other universes that somehow sits alongside or parallel to our own. (d)

a) a and d
b) a and c
c) b
d) c and d
e) No error

Answer: C

In part be ‘would permanently change’ must have been used in place of ‘would permanently changed’. It is grammatically incorrect. Thus option C is the correct choice here.
e) No error

Answer: D

There are two major errors in both the parts C and D. In part C, Universe is used which will take “is” as the verb as it is a single entity. And in case of part D, “Universes” will take “sit” along with it as a verb. So, both of these are the two major grammatical errors. Thus option D is the correct choice here.

Ques: 156. Choose the synonym of the Red word in the following sentence.
While in prison the man did nothing but repine for his freedom

a) While in prison the man did nothing but Exception for his freedom
b) While in prison the man did nothing but Fret for his freedom
c) While in prison the man did nothing but Rejoice for his freedom
d) While in prison the man did nothing but Repented for his freedom
e) While in prison the man did nothing but prayed for his freedom

Answer- (b)

Fret is the synonym for repine.

Repine means to feel or express discontent. All the other options are completely different from the word. Rejoice is the antonym for Repine.

Ques: 157. Choose the antonym of the Red word in the following sentence.
His response was immediate and emphatic.

a) His response was immediate and affirm.
b) His response was immediate and equivocal.
c) His response was immediate and idle.
d) His response was immediate and unsure.
e) His response was immediate and vague.

Answer- (d)

Unsure is most opposite in meaning to Emphatic.

Emphatic means expressing something forcibly and clearly. All the other options are the synonyms for Emphatic.

Ques: 158. Choose the synonym of the red word in the following sentence.
The adequacy of the security arrangements has been questioned.

a) The Insufficiency of the security arrangements has been questioned.
b) The Competence of the security arrangements has been questioned.
c) The Prejudice of the security arrangements has been questioned.
d) The Power of the security arrangements has been questioned.
e) The exactness of the security arrangements has been questioned.

Answer- (b)

Competence is most similar in meaning to the word Adequacy.

Adequacy means to be adequate. Insufficiency is the antonym for Adequacy.

Ques: 159. Choose the synonym of the red word in the following sentence.
The state will soon extradite Cal to the island nation where he is wanted for assaulting a young girl.

a) The state will soon hold Cal to the island nation where he is wanted for assaulting a young girl.
b) The state will soon oppose Cal to the island nation where he is wanted for assaulting a young girl.
c) The state will soon acknowledge Cal to the island nation where he is wanted for assaulting a young girl.
d) The state will soon derive Cal to the island nation where he is wanted for assaulting a young girl.
e) The state will soon expel Cal to the island nation where he is wanted for assaulting a young girl.

Answer- (5)
Expel is most similar to meaning to the word Extradite.

Extradite means to hand over (a person accused or convicted of a crime) to the jurisdiction of the foreign state in which the crime was committed. Hold is the antonym for Extradite.

Ques: 160. Choose the antonym of the red word in the following sentence.

You can never unravel the complexity of Cancer's emotional makeup.

a) You can never crack the complexity of Cancer's emotional makeup.
b) You can never resolve the complexity of Cancer's emotional makeup.
c) You can never tangle the complexity of Cancer's emotional makeup.
d) You can never decipher the complexity of Cancer's emotional makeup.
e) You can never settle the complexity of Cancer's emotional makeup.

Answer: (3)

Tangle is most opposite in meaning to the word Unravel.

Unravel means to investigate and solve or explain something. All the other options are the synonyms of Unravel.

Ques: 161: A program written in a high level language is referred to as :

(A) Source code
(B) Object code
(C) Machine code
(D) Assembly code
(E) None of these

Explanation: A compiler is a computer program that translates a program written in a high-level language to the machine language of a computer. The high-level program is referred to as 'the source code.'

Ques: 162. Computer language used on Internet is _________.

(A) Pascal
(B) Java
(C) LOGO
(D) BASIC
(E) None of these

Explanation: Java is an object-oriented programming language that is similar to C and C++. Developed by Sun Microsystems before being taken over by Oracle, it was developed so that it could run on any operating system without having to change the source code.

Ques: 163. Which of the following is not a programming language of a computer.

(A) BASIC
(B) FORTRAN
(C) LASER
(D) PASAL
(E) None of these

Explanation: LASER is not a programming language of a computer.

Ques: 164. The UNIX, which command is used to display the message or value of any variable on the screen.

(A) Cat
(B) Echo
(C) Display
(D) Char
(E) None of these
Explanation: On Unix-like operating systems, the echo command prints text to standard output, e.g., the terminal.

Ques: 165. Which of the following is related with persons associated with computing process?

(A) Hardware
(B) Software
(C) Firmware
(D) Humanware
(E) None of these

Explanation: Software, instructions that tell a computer what to do. Software comprises the entire set of programs, procedures, and routines associated with the operation of a computer system.

Ques: 166. Which of following is hardware and not a software?

(A) Excel
(B) Printer driver
(C) Operating system
(D) System board
(E) None of these

Explanation: A motherboard is the main printed circuit board (PCB) found in general purpose computers and other expandable systems.

Ques: 167. A device that connects multiple network segments along the data link layer is called as ________.

(A) Multiplexer
(B) Modem
(C) Bridge
(D) Hub
(E) None of these

Explanation: A bridge is a computer networking device that builds the connection with the other bridge networks which use the same protocol.

Ques: 168. A programmer that converts a high level language source file into a machine language file is called a ________.

(A) Translator
(B) Assembler
(C) Compiler

(D) Linker
(E) None of these

Explanation: A compiler is a computer program that translates computer code written in one programming language (the source language) into another programming language (the target language). The name compiler is primarily used for programs that translate source code from a high-level programming language to a lower level language to create an executable program.

Ques: 169. Most application software today come with an interface called ________________.

(A) Graphical User interface
(B) Character user interface
(C) Iron user interface
(D) Button user interface
(E) None of these

Explanation: The graphical user interface is a form of user interface that allows users to interact with electronic devices through graphical icons and visual indicators such as secondary notation, instead of text-based user interfaces, typed command labels or text navigation. GUIs were introduced in reaction to the perceived steep learning curve of command-line interfaces (CLIs), which require commands to be typed on a computer keyboard.

Ques: 170. Microsoft Windows came to dominate the World’s personal Computer Market with ________% market share.

(A) 65%
(B) 82%
(C) 91%
(D) 90%
(E) None of these

Explanation: Microsoft Windows came to dominate the world’s personal computer (PC) market with over 90% market share, overtaking Mac OS, which had been introduced in 1984.

Ques: 171. What types of keys are 'Ctrl' and 'Shift'?

(A) Adjustment
(B) Function
(C) Modifier
(D) Alphanumeric
(E) None of these

Explanation: A modifier key modifies the action of another key when the keys are pressed at the same time. Common modifier keys include Shift, Function, Control, Alt, Command, and Option.

Ques: 172. In which tool bar we will find short button for "Auto Sum"?

(A) Formatting Bar
(B) Standard Bar/Clipboard Bar
(C) Formula Bar
(D) None of these

Explanation: A toolbar at the top of the Microsoft Excel spreadsheet window that you can use to enter or copy an existing formula in to cells or charts. It is labeled with function symbol (fx). By clicking the Formula Bar, or when you type an equal (=) symbol in a cell, the Formula Bar will activate.

Ques: 173. In order to move from one work sheet to another in excel work book, which of the following should be clicked?

(A) Active cell
(B) Scroll bar
(C) Sheet tab
(D) Tab button
(E) None of these

Explanation: In Microsoft Excel, a sheet, sheet tab, or worksheet tab is used to display the worksheet that a user is currently editing. By clicking a worksheet tab, users may move between the various worksheets.

Ques: 174. In which chart, only one data series can be plotted?

(A) Pie
(B) Line
(C) Stacked bar
(D) Embedded
(E) None of these

Explanation: Stacked Bar Graphs segment their bars of multiple datasets on top of each other.

Ques: 175. Coded entries which are used to gain access to a computer system are called _____________.

(A) Entry codes
(B) Passwords
(C) Code words
(D) Security commands
(E) None of these

Explanation: Passwords are encrypted codes which allow access to computer system.

Ques: 176. A program designed to destroy data on a computer which can travel to infect other computers is called a _____________.

(A) Disease
(B) Torpedo
(C) Virus
(D) Hurricane
(E) None of these

Explanation: A computer virus is a type of malicious software / program. A Virus code when executed, replicates itself by modifying other computer programs.

Ques: 177. In a computer most processing takes place in _____________.

(A) Memory
(B) CPU
(C) RAM
(D) Mother board
(E) None of these

Explanation: A central processing unit (CPU), also called a central processor or main processor, is the electronic circuitry within a computer that carries out the instructions of a computer program by performing the basic arithmetic, logic, controlling, and input/output (I/O) operations specified by the instructions.

Ques: 178. What type of software is most useful for the creation of brochures, posters and news letters?

(A) Spread sheet software
(B) Web authorising software
(C) Multimedia authorising software
(D) Desktop publishing software
(E) None of these
**IBPS RRB SCALE II PREVIOUS PAPER**

**Explanation:** A desktop publishing software give you the most powerful ability to create stunning Brouchers, Flyers, Letterheads, Address labels, Business Cards, Envelops, Announcements, Newsletter, Posters etc.

**Ques: 179.** The box that contains the central electronic components of the computer is _______________.

(A) Mother board  
(B) System Unit  
(C) Peripheral  
(D) Input device  
(E) None of these

**Explanation:** The system unit, also known as a "tower" or "chassis," is the main part of a desktop computer. It includes the motherboard, CPU, RAM, and other components. The system unit also includes the case that houses the internal components of the computer.

**Ques: 180.** ______________ is an example of input device.

(A) Keyboard  
(B) Monitor  
(C) Mouse  
(D) Both 1 & 3  
(E) None of these

**Explanation:** An input device is any hardware device that sends data to a computer, allowing you to interact with and control it. The most commonly used or primary input devices on a computer are the keyboard and mouse.

**Ques: 181.** Which key is used in combination with another key to perform a special task ?

(A) Function  
(B) Control  
(C) Arrow  
(D) Space bar  
(E) None of these

**Explanation:** Holding down the Control key while selecting items allows you to select several items at once. The Ctrl key is also used in many keyboard shortcuts.

**Ques: 182.** Units which are the last receiver or generate data are called ______________.

(A) Data center equipment  
(B) Data Receiving equipment  
(C) Data terminal equipment  
(D) Domain name server  
(E) None of these

**Explanation:** Data terminal equipment (DTE) is an end instrument that converts user information into signals or reconverts received signals. These can also be called tail circuits. A DTE device communicates with the data circuit-terminating equipment (DCE). The DTE/DCE classification was introduced by IBM.

**Ques: 183.** A normal compiler takes source code as input and produces this as output.

(A) Assembly code  
(B) Machine code  
(C) Object code  
(D) All of these  
(E) None of these

**Explanation:** Machine code is a computer program written in machine language instructions that can be executed directly by a computer's central processing unit (CPU). Machine code is a strictly numerical language which is intended to run as fast as possible, and may be regarded as the lowest-level representation of a compiled or assembled computer program or as a primitive and hardware-dependent programming language.

**Ques: 184.** COBOL is widely used in ____________ application

(A) Commercial  
(B) Scientific  
(C) Space  
(D) Mathematical  
(E) None of these

**Explanation:** COBOL is primarily used in business, finance, commercial and administrative systems for companies and governments. COBOL is still widely used in legacy applications deployed on mainframe computers, such as large-scale batch and transaction processing jobs.

**Ques: 185.** ____________ is a layer of computer system between the hardware and the user program.

(A) Operating Environment  
(B) System Environment
(C) Application Software  
(D) Operating System  
(E) None of these

**Explanation:** An operating system is a program that acts as an interface between the software and the computer hardware. It is an integrated set of specialized programs used to manage overall resources and operations of the computer.

**Ques: 186. A chart placed in a work sheet is called ___________.**

(A) Formatting chart  
(B) Embedded chart  
(C) Aligning chart  
(D) Hanging chart  
(E) None of these

**Explanation:** When you insert an chart in an Excel spreadsheet, Excel creates as a default an embedded chart. Essentially, what it does is put your chart on top of another worksheet. An Embedded worksheet would look like this.

**Ques: 187. __________ contains volatile chips that temporarily store data or instructions.**

(A) CPU  
(B) ROM  
(C) RAM  
(D) RMA  
(E) None of these

**Explanation:** Random Access Memory is volatile. That means data is retained in RAM as long as the computer is on, but it is lost when the computer is turned off. When the computer is rebooted, the OS and other files are reloaded into RAM, usually from an HDD or SSD.

**Ques: 188. A device that reads the information contained on a disk and transfers it to the computer's memory ___________.**

(A) Monitor  
(B) Screen  
(C) Keyboard  
(D) Disk drive  
(E) None of these

**Explanation:** A disk drive is a randomly addressable and rewritable storage device. The term can be broadly interpreted to include optical drives and in earlier times, floppy drives. However, in popular usage, it has come to relate mainly to hard disk drives (HDDs).

**Ques: 189. The other name of mother board is ___________.**

(A) Mouse  
(B) Computer board  
(C) Central board  
(D) System board  
(E) None of these

**Explanation:** A motherboard (sometimes alternatively known as the main board, main circuit board, system board, baseboard, planar board or logic board, or colloquially, a mobo) is the main printed circuit board (PCB) found in general purpose computers and other expandable systems.

**Ques: 190. What term is used to describe using the mouse to move an item on the screen to a new location ?**

(A) Click  
(B) Double-click  
(C) Drag and Drop  
(D) Point  
(E) None of these

**Explanation:** It involves moving the cursor over an object, selecting it, and moving it to a new location. If you are using a mouse, you can drag and drop an object by clicking the mouse button to select an object, then moving the mouse while keeping the mouse button pushed down. This is called "dragging" the object.

**Ques: 191. Computers Work in**

(A) Machine linguistics  
(B) Binary language  
(C) HTML Code  
(D) Bit language  
(E) None of these

**Explanation:** A bit (short for binary digit) is the smallest unit of data in a computer. A bit has a single binary value, either 0 or 1. Although computers usually provide instructions that can test and manipulate bits, they generally are designed to store
data and execute instructions in bit multiples called bytes. In most computer systems, there are eight bits in a byte.

Ques: 192. C, BASIC, COBAL, and Java are examples of ______________ languages.

(A) Low level  
(B) Computer  
(C) High level  
(D) System programming  
(E) None of these

Explanation: The first high-level programming languages were designed in the 1950s. Now there are dozens of different languages, including Ada, Algol, BASIC, COBOL, C, C++, FORTRAN, LISP, Pascal, and Prolog.

Ques: 193. A computer cannot "boot" if it does not have the ____________

(A) Compiler  
(B) Loader  
(C) Operating system  
(D) Assembler  
(E) None of these

Explanation: An operating system is the system software that handles the software and hardware resources and provides services for the computer programs. SO without an operating system, a computer cannot "boot".

Ques: 194. Linux is an example of ____________.

(A) Free ware  
(B) Open Source Software  
(C) Share ware  
(D) Complimentary  
(E) None of these

Explanation: Linux is a family of open source Unix-like operating systems based on Linux kernel, an operating system kernel first released on September 17, 1991 by Linus Torvalds. Linux is typically packaged in a Linux distribution. Linux is one of the most prominent examples of free and open-source software collaboration.

Ques: 195. In which chart, only one data series can be plotted?

(A) Pie  
(B) Line  
(C) Bar  
(D) Column  
(E) None of these

Explanation: Pie and doughnut charts. Data that is arranged in one column or row on a worksheet can be plotted in a pie chart. Pie charts show the size of items in one data series, proportional to the sum of the items.

Ques: 196. In which table, we find the pivot table command?

(A) Tools  
(B) Data  
(C) Insert  
(D) Format  
(E) None of these

Explanation: The first step to creating a pivot table is setting up your data in the correct table structure or format. This is the source data you will use when creating a pivot table.

Ques: 197. In a spread sheet, the point at which a column and a row intersect is called a ____________.

(A) Container  
(B) Box  
(C) Grid  
(D) Cell  
(E) None of these

Explanation: A cell is an intersection of a column and row. Each cell has a unique cell address. In the picture above, the cell address of the selected cell is B3. The heavy border around the selected cell is called the cell pointer.

Ques: 198. The main purpose of the supercomputer is

(A) High speed calculations  
(B) Weather forecasting  
(C) Data Retrieval operations  
(D) All of the above  
(E) None of these

Explanation: Supercomputer, any of a class of extremely powerful computers. The term is commonly applied to the fastest high-performance systems available at any given time. Such computers have been used primarily for scientific and
engineering work requiring exceedingly high-speed computations.

Ques: 199. The Analytical Engine developed during First Generation of computers used __________ as a memory unit.

(A) RAM  
(B) Floppies  
(C) Punch Cards  
(D) Counter Wheels  
(E) None of these

Explanation: A punched card or punch card is a piece of stiff paper that can be used to contain digital data represented by the presence or absence of holes in predefined positions. Digital data can be used for data processing applications or, in earlier examples, used to directly control automated machinery.

Ques: 200. An electrical pathway within a computer is called __________.

(A) Circuit  
(B) Line  
(C) Bus  
(D) Track  
(E) None of these

Explanation: A bus is a common electrical pathway between multiple devices. Can be internal to the CPU to transport data to and from the ALU. Can be external to the CPU, to connect it to memory or to I/O devices.