INDIAN BANK SO (CREDIT) PREVIOUS TEST PAPER

ENGLISH LANGUAGE

Read the following passage and answer the questions given below:

The provisions of the new Higher Education Commission of India (HECI) Bill drafted by the Centre have far-reaching implications for the expansion and quality of human resource development, at a time when access to skill-building and educational opportunity are vitally important. There were 864 recognized universities and 40,026 colleges in the country in 2016-17, while the gross enrolment ratio of students was only about 26%. To put this in perspective, there were only 20 universities and 500 colleges at the time of Independence. Previous attempts at system reform involving expert committees and even legislation to create a new body for higher education and research had **advocated** changes, with an emphasis on promoting autonomy, access, inclusion and opportunity for all. That challenging goal will fall to the HECI, the proposed successor body to the University Grants Commission. For this very reason, the Centre should give sufficient time to academia, the teaching community and society at large to submit considered opinions on the draft proposals. Among the key questions that need resolution is the future role of multiple regulatory bodies that currently exist for engineering, medicine and law; the Yash Pal Committee had recommended that they should be brought under the ambit of a single commission. There is a case to include other professional education streams as well, including architecture and nursing. The aim should be to set academic benchmarks for each stream, with sufficient autonomy to **innovate** on courses and encourage studies across disciplines.

Among the more **contentious** issues arising out of the draft Bill is the Centre's decision to shift grant-giving powers for higher education institutions to the Ministry of Human Resource Development or a separate body. The UGC has been doing this so far, covering a variety of functions, and whatever the flaws, it ensured a separation of funding decisions from political considerations. Maintaining a balance on allocation of funds and ensuring transparency will now depend on the proposed advisory council to the HECI. It is welcome that the States are represented on the advisory council, giving it a federal character, although it is the Centre that will have the final say in all matters, not even the apex HECI. At a broader level, higher education is challenged today by fast-paced technological changes affecting the economy and the need to create a workforce that has the requisite skills. Reform should, therefore, lead to the creation of an agency that has the **intellectual** corpus to help universities and colleges adapt, and the vision to plan for public funding in the emerging spheres of activity. There is a positive attempt in the draft legislation to weed out degree mills and dubious training institutions, with a provision for prosecution and imprisonment of management officials who defy the HECI. Yet, this will take political will, given that over the past three decades laissez faire expansion of higher education has been pursued purely for commercial motives.

1. **Which of the following is not true according to the passage?**
a) **That challenging goal will rise to the HECI, the proposed successor body to the University Grants Commission.**
b) **The aim should be to set academic benchmarks for each stream, with sufficient autonomy to innovate on courses and encourage studies across disciplines.**
c) **There were 864 recognised universities and 40,026 colleges in the country in 2016-17, while the gross enrolment ratio of students was only about 22%.**
    I-   Only A

II-   Only B
III-   Only C
IV-   Only B and C
V-   Only A and C

Solution: V As it is given in the passage that the challenging goal will fall so the use of rise is incorrect. And in part C student enrolment ratio was about 26% not 22%. So both the sentences of A and C are false.

2. **Which of the following is true according to the passage?**
a) **Among the more contentious issues arising out of the draft Bill is the Centre's decision to shift grant-giving powers for higher education institutions to the Ministry of Human Resource Development or a separate body.**
b) **Maintaining a balance on allocation of funds and ensuring transparency will now depend on the proposed advisory council to the HECI.**
c) **There is a positive attempt in the draft legislation to weed out degree mills and dubious training institutions, with a provision for prosecution and imprisonment of management officials who defy the HECI**
    I-   Only A
    II-   Only B
    III- All A, B and C
    IV-   Only C
    V-   Both A and C

Solution: III all the given sentences are true according to the passage.

3. **Which of the following is the suitable title for the above passage?**
    I-   Reforming higher education
    II-   Brace up to face the challenges in the higher education
    III- Higher Education More Skill-Centric
    IV-   All of the above
    V-   None of the above

Solution: I as the passage is about bills for higher education to make reforms so option 1 is the best choice.

4. **Why should the Centre give sufficient time to academia, the teaching community and society at large to submit considered opinions on the draft proposals?**
    I-   There were 864 recognised universities and 40,026 colleges in the country in 2016-17.
    II-   The challenging goal will fall to the HECI.
    III- Reform should, therefore, lead to the creation of an agency that has the intellectual corpus to help universities and colleges adapt.
    IV-   Not mentioned in the passage
    V-   Both I and III

Solution: II it is given in the passage that challenging goal will fall to the HECI so the centre should give sufficient time to them.

5. **What is the tone of the author in the passage?**
    I-   Argumentative
    II-   Speculative

  III- Provocative

  IV- Subjective

  V- None of the above

Solution: IV as the author is talking about the bills and the reforms so option IV is the correct choice.

6. **Which of the following represent closest meaning of advocate as mentioned in the passage?**

  I- Support

  II- Exclude

  III- Discard

  IV- Both II and III

  V- Both I and III

Solution: I

7. **Which of the following represent closest meaning of intellectual as mentioned in the passage?**

  I- Cognitive

  II- Rational

  III- Ignorant

  IV- Both II and III

  V- Both I and II

Solution: V

8. **Which of the following represent opposite meaning of contentious as mentioned in the passage?**

  I- Perverse

  II- Factious

  III- Agreeable

  IV- Both I and II

  V- None of the above

Solution: III

9. **Which of the following represent opposite meaning of innovate as mentioned in the passage?**

  I- Destroy

  II- Obliterate

  III- Annihilate

  IV- Both II and III

  V- All of the above

Solution: V

10. **What is the meaning of the phrase laissez-faire as mentioned in the passage?**

  I- Non interference

  II- No intervention

  III- Eschew

IV-   Abstain

V-   Both I and II

Solution: V

Rearrange The Following Sections Into A Meaningful Paragraph And Answer The Questions Given Below:

A) There are around 4900 large dams in India and several thousand smaller ones.

B) The safety criteria include increasing the spillway (a design structure to ease water build-up) and preventing 'over-topping' in which the dam overflows and causes it to fail.

C) According to a Water Ministry official familiar with the dam safety bill, recent analysis of the state of India's dams found that half of them did not meet contemporary safety standards.

D) More recently, the Chennai floods of 2015, due to unusually-heavy winter rains, were thought to have been compounded by an unprecedented release of water from the Chembarambakkam dam into the Adyar River.

E) About 300 are in various stages of construction. However, large reservoirs and water storage structures, in the past few decades, are not seen as a model of safety.

F) Kerala, for instance, continues to fight with Tamil Nadu over threats posed by the Mullaperiyar dam on the river Periyar.

11. **Which of the following will be the first sentence after rearrangement?**

I.   C

II.   B

III. A

IV.   E

V.   F

Solution: III AEFDCB A, being the introductory sentence, continued by E. F continues by giving instance of kerala. F is continued by D which gives additional knowledge of incidents on dam failures. After such failure there is the analysis report by Water Ministry officials (C) and at last the concluding sentence (B). So the correct formation is AEFDCB.

12. **Which of the following will be the third sentence after rearrangement?**

I.   C

II.   B

III. A

IV.   E

V.   F

Solution: V AEFDCB A, being the introductory sentence, continued by E. F continues by giving instance of kerala. F is continued by D which gives additional knowledge of incidents on dam failures. After such failure there is the analysis report by Water Ministry officials (C) and at last the concluding sentence (B). So the correct formation is AEFDCB.

13. **Which of the following will be the fourth sentence after rearrangement?**

I.   A

II.   D

III. E

IV.   B

V.   F

Solution: II AEFDCB A, being the introductory sentence, continued by E. F continues by giving instance of kerala. F is continued by D which gives additional knowledge of incidents on dam failures. After such failure there is the analysis report by Water Ministry officials (C) and at last the concluding sentence (B). So the correct formation is AEFDCB.

14. **Which of the following will be the sixth sentence after rearrangement?**

I.   A

II.   D

III. E

IV.   B

V.   F

Solution: IV AEFDCB A, being the introductory sentence, continued by E. F continues by giving instance of kerala. F is continued by D which gives additional knowledge of incidents on dam failures. After such failure there is the analysis report by Water Ministry officials (C) and at last the concluding sentence (B). So the correct formation is AEFDCB.

15. **Which of the following will be the second sentence after rearrangement?**

I.   A

II.   D

III. E

IV.   B

V.   F

Solution: III AEFDCB A, being the introductory sentence, continued by E. F continues by giving instance of kerala. F is continued by D which gives additional knowledge of incidents on dam failures. After such failure there is the analysis report by Water Ministry officials (C) and at last the concluding sentence (B). So the correct formation is AEFDCB.

16. **. Choose the synonym of the word bold in the following sentence.**

While in prison the man did nothing but **repine** for his freedom

I.   While in prison the man did nothing but **Exception** for his freedom

II.   While in prison the man did nothing but **Fret** for his freedom

III.   While in prison the man did nothing but **Rejoice** for his freedom

IV.   While in prison the man did nothing but **Repented** for his freedom

V.   While in prison the man did nothing but **prayed** for his freedom

Answer- (2)

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.

17. **Choose the antonym of the word bold in the following sentence.**

His response was immediate and **emphatic.**

I.   His response was immediate and **affirm.**

II.   His response was immediate and **equivocal**.

III.   His response was immediate and **idle.**

IV.   His response was immediate and **unsure.**

V.   His response was immediate and **vague.**

Answer- (4)

Unsure is most opposite in meaning to Emphatic.
Emphatic means expressing something forcibly and clearly. All the other options are the synonyms for Emphatic.

18. **Choose the synonym of the word bold in the following sentence.**

The **adequacy** of the security arrangements has been questioned.

I.   The **Insufficiency** of the security arrangements has been questioned.

II.   The **Competence** of the security arrangements has been questioned.

III.   The **Prejudice** of the security arrangements has been questioned.

IV.   The **Power** of the security arrangements has been questioned.

V.   The **exactness** of the security arrangements has been questioned.

Answer- (2)

Competence is most similar in meaning to the word Adequacy.

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

19. **Choose the synonym of the word bold in the following sentence.**

The state will soon **extradite** Cal to the island nation where he is wanted for assaulting a young girl.

I.   The state will soon **hold** Cal to the island nation where he is wanted for assaulting a young girl.

II.   The state will soon **oppose** Cal to the island nation where he is wanted for assaulting a young girl.

III.   The state will soon **acknowledge** Cal to the island nation where he is wanted for assaulting a young girl.

IV.   The state will soon **derive** Cal to the island nation where he is wanted for assaulting a young girl.

V.   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.

20. **Choose the antonym of the word bold in the following sentence.**

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

   I.   You can never **crack** the complexity of Cancer's emotional makeup.
   II.   You can never **resolve** the complexity of Cancer's emotional makeup.
   III.   You can never **tangle** the complexity of Cancer's emotional makeup.
   IV.   You can never **decipher** the complexity of Cancer's emotional makeup.
   V.   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.

In the given sentences some words are bold which are correct except that you need to find out which part of the sentence is contextually and grammatically wrong:

21. Talking on other projects of Indo-Russia cooperation, **Chemezov said** apart from the Ka-226, the two sides have an enterprise that has been working for **a long time** producing cruise missiles Brahmos.
   I.   Talking on other projects of Indo-Russia cooperation,
   II.   apart from the Ka-226, the two sides have an
   III. enterprise that has been working for
   IV.   producing cruise missiles Brahmos.
   V.   No error

Solution: a) talking about is a correct usage.

22. Federer had had surgery for the first time in **his career** in his left knee in February and after the Wimbledon setback, he did not **finish the season**, missing the US Open and the Rio Olympics.
   I.   Federer had had surgery for the first time
   II.   in his left knee in February and after
   III. the Wimbledon setback he did not
   IV.   missing the US Open and the Rio Olympics.
   V.   No error

Solution: b) on his left knee will be used.

23. Many people thought Roger Federer's Grand Slam-winning days were behind him, but he defied his age and conventional logic to seal **his 18th major title** in the Australian Open on Sunday.
   I.   Many people thought Roger Federer's Grand Slam
   II.   were behind him, but he defied his age
   III. and conventional logic to seal

    IV.   in the Australian Open on Sunday.
    V.   No error.

Solution: d) at will be used instead of in. At is used if specific position or specific point of time is given.

24.   Airports Authority of India (AAI) will raise its **capital expenditure** by 25% in the fiscal year starting 1 April to expand **existing airports** and builds hangars for hundreds of planes that airlines are ordering.
    I.   Airports Authority of India (AAI) will raise its
    II.   by 25% in the fiscal year starting 1 April to expand
    III.   and builds hangars for hundreds of
    IV.   of planes that airlines are ordering.
    V.   No error

Solution: e) no error

25.   Machines of the size of a portable **room cooler** has been installed outside washrooms of Kolkata airport **to allow passengers** to report the cleanliness of washrooms by pressing one of the two buttons.
    I.   Machines of the size of a portable
    II.   has been installed outside washrooms of Kolkata airport
    III.   to report the cleanliness of washrooms by
    IV.   pressing one of the two buttons.
    V.   No error

Solution: b) have been installed will be used instead of has been installed.

A section of an article is given. Here some words are missing. You need to comprehend the paragraphs and find out the suitable word, from the provided options, which fulfill the blank grammatically and contextually correct.

Sales of George Orwell's _____ **(26)** novel Nineteen Eighty-Four have spiked twice recently, both times in response to political events. In early 2017, the idea of 'alternative facts' called to mind Winston Smith, the book's protagonist and, as a clerk in the Ministry of Truth, a professional alternator of facts. And in 2013, the US National

Security Agency whistleblower Edward Snowden _____ (27) widespread government surveillance explicitly to what Orwell had imagined: 'The types of collection in the book – microphones and video cameras, TVs that _____ (28) us – are nothing compared to what we have available today.'

Snowden was right. Re-reading Nineteen Eighty-Four in 2018, one is struck by the 'TVs that watch us', which Orwell called telescreens. The telescreen is one of the first objects we_____(29): 'The instrument (the telescreen, it was called) could be dimmed, but there was no way of _____ (30) completely.' It is omnipresent, in every private room and public space, right up until the end of the book, when it is 'still pouring forth its tale of prisoners and booty and slaughter' even after Smith has resigned himself to its rule.

26.
- I- Dystopian
- II- Fictional
- III- Fabricated
- IV- Mythical
- V- None of the above

Solution: I as the Orwell speculates on how the future might turn out by emphasizing the ways a present situation could turn ugly so dystopian is the best word to describe the novel.

27.
- I- Analyzed
- II- Distinguishing
- III- scrutinizes
- IV- Compared
- V- None of the above

Solution: IV it is talking about the past event so II and II will be eliminated. Compared is the best choice. Hence IV is the right choice.

28.
- I- See
- II- Discern
- III- Watch
- IV- Perceive
- V- None of the above

Solution: III discern is to recognize and find out. Perceive is to become conscious or aware of anything. Here only watch fulfil the blank correctly so it is the only choice.

29.
- I- Experience
- II- Confront
- III- Encounter
- IV- None of the above
- V- Both II and III

Solution: V both confront and encounter means face something and both can fulfil the blank coherently correct.

30.
  I-   Starting it
  II-   Shutting it off
  III-   Convene
  IV-   both II and III
  V-   none of the above

Solution: II it is said in the former part of sentence telescreen can be dimmed so starting it will not be the correct choice. It can be dimmed but it cannot be stopped.

In each of the following questions, an incomplete statement followed by some fillers is given. Pick out the best one which can complete the incomplete statement correctly and meaningfully.

31. Mahesh need not have purchased the bag, means……………………
  I.   it was not necessary for Mahesh to purchase the bag but he has purchased it
  II.   It was necessary for Mahesh to purchase the bag and he has not purchased it
  III.   it was not necessary for Mahesh to purchase the bag and he has not purchased it
  IV.   it was necessary for Mahesh to purchase the bag but he has not purchased it
  V.   None of the above

Solution : I it was not necessary for Mahesh to purchase the bag but he has purchased it
The presence of not' in the sentence tells you that he has definitely not purchased the bag. This eliminates 2 and 4 since they say that Mahesh has purchased the bag. Now the choice is between 1 and 3. The choice hinges on whether he has already purchased the bag or not. The presence of 'have' in the sentence is proof enough that he has already done the task that he should not have. Hence, 1 is the answer.

32. He tames animals because he…………………

  I.   is fond of them
  II.   hates them
  III.   want to set them free
  IV.   is afraid of them
  V.   None of the above

Solution: is fond of them
To tame an animal means to domesticate the animal. One would not domesticate an animal if one is afraid of the animal, hates the animal or wants to set the animal free, Only if one is fond of animals, will one domesticate them. Hence, 1 is the correct option.

33. "Whatever Dev uttered was without rhyme or reason means…………………..
  I.   Dev could not recite any poem or speech
  II.   Dev said something which has no meaning, it was totally baseless
  III.   Dev was talking something which was beyond our experience
  IV.   Dev spoke flatly without any emotion or reason
  V.   None of the above

Solution: Dev said something which has no meaning, it was totally baseless
'without rhyme or reason' is an idiom which means;' doing a thing that has any reasonable explanation or purpose' Out of all the options, the one closest to the meaning is option 2. All other can be eliminated on the basis of incorrect meaning which was an important point in the 'tips to eliminate' given in the study material above.

34. **In order to help the company attain its goal of enhancing profit, all the employees…………………**
  I.   urged the management to grant paid leave
  II. appealed the management to implement new welfare schemes
  III. voluntarily offered to work overtime with lucrative compensation
  IV. voluntarily offered to render additional services in lieu of nothing
  V.   None of the above

Solution: voluntarily offered to render additional services in lieu of nothing
This is a question which has a cause and an effect. Here the cause is 'to help the company attain its goals of enhancing profit. Hence, the employees would do something positive in effect even if it is detrimental to their own needs. Granting paid leave, working overtime but with lucrative compensation or implementing new welfare schemes would only drive up the costs to the the company and would not have an immediate or direct effect on enhancing profits. Hence, option 4 is correct.

35. **He has no money now…………………….**
  I.   although he was very poor once
  II. as he has given up all his wealth
  III. because he was very rich once
  IV. because he has received huge donation
  V.   None of the above

Solution: as he has given up all his wealth
The question has a statement and the options are potential reasons for that statement. You have to find out which reason is the most logical. The statement says that he has no money now. Something must have happened which would have made him lose all his money. The first option does not give any reason. Also, it contradicts the statement with the same statement which makes it logically false. 'Because he was very rich once' cannot be a reason for being poor now. Similarly 'because he has received a huge donation' would actually increase his wealth and not make him poor. Giving up all the wealth, however is a good readon for not having any money now and is therefore, the answer.

36.

A. In the modern economy, innovation is	D. in social welfare as well.
B. Innovation is rampant	E. crucial for value creation, growth and employment.
C. Innovation will come	F. essential to job creation.

  I.   A-F
  II. B-D, A-E
  III. A-F, B-D and C-E
  IV. C-D
  V.   None of these

Answer- (2)
Only B-D and A-E are grammatically correct sentences.

37.

A. Since India ranks second in world population,	D. it takes ample time for their growth.
B. The area of mining should be proper allocated	E. and limitation should be put to it.
C. Forests are not formed in a single day ,	F. there is no doubt that it needs more infrastructure ,

	food , clothing , shelter etc.

    I.   A-F, B-E
    II.   C-D
    III.   B-E
    IV.   A-F, C-D
    V.   None of these

Answer- (4)

A-F and C-D are grammatically correct.

    38.

A. The fund crunch in the sports sector	**D. is blotting many others games in India.**
B. Cricket fever has overshadowed	**E. is the major problems.**
C. It is a bitter truth that one single game	**F. our national sport Hockey.**

    I.   A-E
    II.   C-D, B-F
    III.   C-D
    IV.   A-E, B-F
    V.   None of these

Answer- (2)

C-D and B-F are grammatically correct.

    39.

A. Apart from professional development of youth, classrooms	**D. working towards improving our education system.**
B. Classrooms are essential for	**E. instilling right values in children.**
C. There is an urgent need to wake ourselves and start	**F. have major role to play in shaping the outlook of**

	students.

I.   C-D, B-E
II.   A-F, C-D
III.   C-D
IV.   A-F, C-D and B-E
V.   None of these

Answer- (4)

All the sentences are grammatically correct. The correct pair of sentences is- A-F, C-D and B-E.

     40.

A. The future of any nation depends on its children	D. learned space outside the house.
B. Classrooms are the first	E. who are the potential torch bearers.
C. Quality primary and secondary education	F. is necessary for formation in human capital.

I.   B-D, C-F
II.   C-F
III.   A-E, B-D
IV.   A-E
V.   None of these

Answer- (4)

Only A-E is grammatically correct.

A sentence is provided with certain words concealed marked as (A), (B) and (C). One word is suggested against each blank. If all the words are correct but they are not in the correct sequence as per the blanks, then mark (4) as your answer. If all the words suggested are correct, then mark (5) as your answer. Choose the best option and mark your answer accordingly:

    41. Concerned over rising NPAs of banks, a Parliamentary panel asked the government to take urgent _____ (A) measures to reduce the volume of _____ (B) assets in the system and strengthen its _____ (C) mechanism.

      A)   vigilance   B)   Remedial   C)   stressed

     I.   only A and B fit
     II.   only C fits
     III.   only B fits
     IV.   sequence can be altered
     V.   all are correct

Solution: 4 words are correct but the sequence should be changed to get the correct meaning.

    42. the Committee opined that merely issuing of guidelines or advisories by the government or the RBI for _____ (A) the incidences of fraud relating to NPAs do not seem to have _____ (B) the desired results and the RBI — being a Regulator — does not seem to have succeeded insofar as implementation and _____ (C) of its own guidelines is concerned

      A)   averting   B)   prevent   C)   enforcement

     I.   only A and B fit

II.   only A and C fits

III.   only C fits

IV.   sequence can be altered

V.   all are correct

Solution: 2 prevent is grammatically incorrect as the desired results should not be prevented it will be yielded. Hence only A and C fit in the sentence.

43. Experience is the name the _____ (A) give to their mistakes. Through lessons _____ (B) from Modvat and later from VAT, it would be simple, even now, to _____ (C) what GST would bring about.

A) wise   B) learned   C) gauge

   I.   only A and B fit

   II.   only A and C fits

   III. only C fits

   IV.   sequence can be altered

   V.   all are correct

Solution: 5

44. The Reserve Bank of India (RBI) has once again clarified that prompt correction action (PCA) is _____ (A) to _____ (B) banks to _____ (C) their financial health.

A) Imposed   B) discourage   C) worse

   I.   only B and C fit

   II.   only A and C fits

   III. only A fits

   IV.   sequence can be altered

   V.   all are correct

Solution: 3 PCA is not introduced to discourage and worse the financial health of banks. So both the words are logically incorrect. Hence only A is correct.

45. The PCA framework is intended to encourage banks to _____ (A) certain riskier activities and focus on _____ (B) capital so that their balance sheets can become _____ (C)

A) Eschew   B) conserving   C) weaker

   I.   only A and B fit

   II.   only A and C fits

   III. only C fits

   IV.   sequence can be altered

   V.   all are correct

Solution: 1 weaker is incorrect as with the help of PCA balance sheets can become stronger. Hence the words in A and B fits in the sentence.

Read the sentence carefully to comprehend the meaning of it. After that, find the correct option to make the sentence grammatically correct and meaningful.

46. The CCD owner reportedly wrote a letter, stating the reasons that **turned up him to** take the extreme steps.

I.   hold him to

II.   string him up
III.   drove him to
IV.   drive him to
V.   no correction required

Ans: option (C)
Drive him to- to force someone to do something
but as the sentence is in past form so we will use second form of the verb,so option **(D)** is wrong
hold to-to uphold or maintain something, so according to the sentence he has to take the steps and steps can't maintain.Hence,this option is wrong.
string him up-to hang one,typically until death
turned up-to appear,which is incorrect here accordingto the sentence

47. It was getting difficult for him **to continue on the prevailing conditions.**
I.   to continue into the prevailing conditions
II.   to continue in the prevailing conditions
III.   to continue under the prevailing conditions
IV.   to continue with the prevailing conditions
V.   no correction required

Ans: option(C)

'**In**' denotes position whereas '**Into**' shows movement and entrance.
When referencing an object that **has a property**, it is **in** good condition.
When referencing an object that is **experiencing some external force**, then it is **under** extreme conditions.
Ex:
"This car is in excellent condition"
"The man was under very stressful conditions at work"
Hence, option(C) is correct answer.

48. Income Tax department, expressed **shock on** the development and raised **questions about** the veracity of the letter
I.   shock in, questions on
II.   shock at, questions over
III.   shock on, questions over
IV.   shock at, questions on
V.   no correction required

Ans: option(B)

The preposition **at** is used to describe the fact of a person or thing being, **On** is used to indicate position, usually indicating that something is on top of something else, **In** is used when you want to indicate a position within a limited space.

question on is a wrong phrase, we use **questions over** and **questions about**, we use **question about** when we know about something but we **question over** which has happened already and want to interrogate something.

49. I am very sorry to **let up** all the people that put their trust in me.
I.   let down

II.   let in
III.   let on
IV.   let off
V.   no correction required

Ans: option(A)
let down to make someone disappointed by not doing something that they are expecting you to do.
let up to make someone disappointed by not doing something that they are expecting you to do.
let in to allow someone to enter a house, room etc.
let off to allow someone not to do something that they were expecting to have to do.
let on reveal information.
Hence, the correct option is option A.

50. I have **give away** as I could not take any more pressure.
I.   give in
II.   give out
III. give up
IV.   given up
V.   no correction required

Ans: option(D)
First of all there is an error related to verb form as we use 'have+V3'.
give in means to surrender or agree
give out means announce verbally about something
give up means stop or abstain from or we can say when someone feel devastated.
Hence,the correct option is **D**.

REASONING ABILITY

Directions (Q.51-57): Study the following information carefully and answer the questions given below:

N, P, R, S, T, V, W and Z are eight people who live on eight different floors of a building but not necessarily in the same order. The lowermost floor is numbered one, the one above it is numbered two and so on till the topmost floor is numbered eight. They work in eight different banks viz, UCO Bank, SBI, ICICI Bank, PNB, Union Bank, Indian Bank, Dena Bank and Andhra Bank but not necessarily in the same order. They work at three different posts such that at least two persons work on the same post but not more than three persons. These posts are PO, Clerk and Manager but not necessarily in the same order.

- The one who works at PNB lives on an even-numbered floor
- Only three people live between the one who works at PNB and R. Those who are clerks live at odd-numbered floor-but not at the ground floor.
- Only one person lives between the persons who work at Dena Bank and at Andhra Bank. There is a Clerk, between Dena Bank's employees and Andhra Bank employee. Andhra Bank's employees lives at second floor.
- Only two people live between R and S. S does not live on the lowersmost floor. One manager lives on the topmost floor. There is an equal gap of floors between two pairs of floors at which the managers live. The gap is of two floors
- Only three people live between S and the one who works at Union Bank and only two people live between N and the one who works at Dena Bank.
- T lives immediately above N. T lives on an even-numbered floor. N does not work at Union Bank. N does not live either at floor number 3 or 5
- P lives immediately above W. Only one person lives between W and one who works at ICICI Bank. The one who works at Indian Bank lives immediately above the one who works at UCO Bank
- V does not work at PNB and N does not work at SBI. V does live on ground floor and the one who work at SBI live immediately below Dena Bank.

51. Which of the following pairs represent those who live immediately above and immediately below P?
 I.   W, S
 II. Z, W
 III. S, W
 IV. R,Z
 V.   W, Z

52. In which of the following banks does N work?
 I.   ICICI Bank
 II. PNB
 III. Indian Bank
 IV. UCO Bank
 V.   SBI

53. Who among the following works at Union Bank?
 I.   V
 II. P
 III. Z
 IV. N
 V.   T

54. Which among the following is group of POs?
I.   Z, P, R
II.   N, W,V
III. P, Z, T
IV.   T, V,Z
V.   P, V, Z

55. Which of the following is matched correctly?
I.   W- 3rd floor - Union Bank – PO
II.   R -2nd floor - Andhara Bank – Manager
III. S-5th floor - UCO Bank – Clerk
IV.   V - 7th floor - Union Bank – Manager
V.   All are true

56. P lives on which of the following floors?
I.   1st floor
II.   3rd floor
III. 2nd floor
IV.   4th floor
V.   Other than the given options

57. How many persons are there between the floors on which Z and R lives?
I.   Three
II.   Four
III. Two
IV.   One
V.   None of these

Solution:

People	Floors	Banks	Post
T	8	Indian Bank	Manager
N	7	UCO Bank	Clerk
Z	6	PNB	P.O
S	5	ICICI Bank	Manager
P	4	Dena Bank	P.O
W	3	SBI	Clerk
R	2	Andhra Bank	Manager
V	1	Union Bank	P.O

DIRECTIONS (Q. NOS. 58-62) STUDY THE GIVEN INFORMATION CAREFULLY AND ANSWER THE GIVEN QUESTIONS.

Eight people are sitting in two parallel rows containing four people in such a way that there is an equal distance between adjacent persons. In row-1, M, N, O and P are seated and all of them are facing North and in row-2 W, X, Y and Z are seated and all are facing South (but not necessarily in the same order.)

Thus, in the given arrangement each person seated in a row faces another person of the other row. O sits second to the right of one who sits at an extreme ends of the line. O faces an immediate neighbour of W. X sits to the immediate right of W. The one who faces X sits at one of the positions to the left of P. P does not face W. M sits to the immediate left of the one who faces Z.

58. Which of the following represents the immediate neighbours of the one who faces Z?
I. Only O
II. N and M
III. Only N
IV. Only M
V. M and P

59. Which of the following represents the people sitting to the immediate right of O and immediate right of Z respectively?
I. P, W
II. N, W
III. N, Y
IV. P, X
V. M, W

60. Who sits to the immediate right of the one who faces an immediate neighbour of W?
I. Only P
II. P and N
III. Only M
IV. Only O
V. M and P

61. Which of the following represents the correct position of N?
I. Immediate left of the one who faces Y
II. Second to the right of O
III. Immediate left of P
IV. Second to the left of the one who faces Z
V. None of the given options

62. Who amongst the following faces P?
I. Either Z or W
II. X
III. Z
IV. Y
V. W

Solution: According to the given information, the sitting arrangement is as follows:
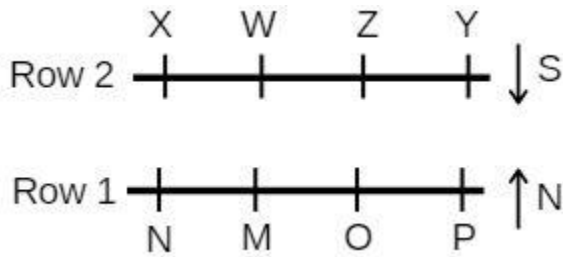
58. (e) 'O' faces Z and immediate neighbours of 'O' are M and P.

59. (a) People sitting immediate right of 'O' is P and immediate right of Z is W.

60. (e) Immediate neighbours of W are X and Z and N and O faces X and Z. M sits at immediate right of N and P sits at immediate right of O.

61. (d) 'O' faces Z and second to the left of 'O' is 'N'.

62. (d) Y faces P.

Directions: Study the following information to answer the given questions:

In a certain code

'for profit order now' is written as 'ho ja ye ga',

'right now for him' is written as 'ga ve ja se',

'place order for profit' is written as 'ga bi ho ye'

and 'only in right order' is written as ve du ye zo'.

63. What is the code for 'him'?
- **I.** ga
- **II.** ve
- **III.** ja
- **IV.** se
- **V.** Cannot be determined

64. What does 'bi' stand for?
- **I.** profit
- **II.** order
- **III.** place
- **IV.** for
- **V.** now

65. 'fo ve du' could be a code for which of the following?
- **I.** in right spirits
- **II.** only in profit
- **III.** order only him
- **IV.** place in right
- **V.** order only now

66. What is the code for 'profit?
- **I.** ye
- **II.** ga
- **III.** bi
- **IV.** ja
- **V.** ho

67. Which of the following may represent 'only for now'?

I.   ja bi zo
II.   du zo ga
III. zo ga ja
IV.   zo ga ye
V.   du bi ja

68. What is the code for 'order?

I.   ye
II.   ga
III. bi
IV.   ja
V.   ho

63. The code for 'him' is 'se'.
64. 'bi' stands for 'place'.
65. ve = right; du = only/in; fo' may for 'spirits'.
66. The code for 'profit' is 'ho'.
67. Only = du/zo; for = ga; now = ja.
68. The code for 'order' is 'ye'.

Directions: In the following questions, select the set of conclusion which logically follows from the given statements.

69. Statements

I: All foxes are plates.

II All plates are trees.

Conclusions

I: All foxes are trees.

II: All trees are foxes.

III: Some trees are foxes.

IV: Some trees are plates.

(a) All conclusions are correct.

(b) Only conclusions I, III, and IV follow.

(c) Only conclusions II, III, and IV follow.

(d) Only conclusions I and IV follow.

(e) None of the above.

Solution: (b) When all foxes are plates and all plates are trees, then naturally all foxes will be trees and some trees will then have to be foxes. And when all plates are trees then some trees will have to be plates. Therefore, only conclusions I, III and IV are correct.
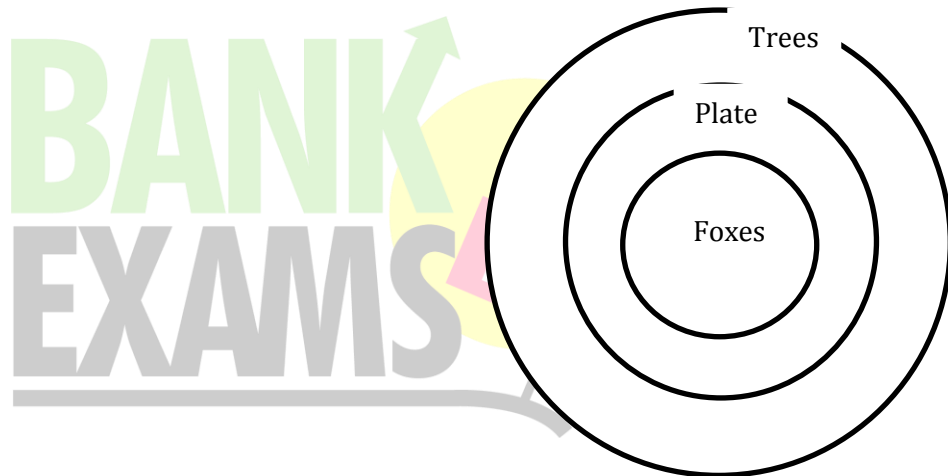
70. Statements

I: Some cubes are squares.

II: All squares are circles.

Conclusions

I: All cubes are circles.

II: Some circles are cubes.

III: Some circles are squares.

IV: All squares are cubes.

(a) Only conclusion I follows.

(b) Only conclusion I, II and III follow.

(c) All conclusions are correct.

(d) Only conclusions II and III follow.

(e) None of the above.

Solution: (d) When it is given that some cubes are squares and all squares are circles, then some cubes will naturally be circles, though all cubes cannot be circles. When some cubes are circles, then some circles will have to be cubes. And when all squares are circles, then circles will have to be squares. As per given statement II, all squares are circles. Therefore all squares cannot be cubes. As such only conclusions II and III are correct.
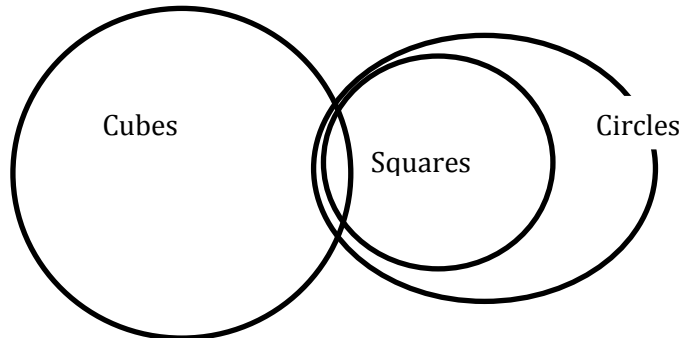
Directions (Q. No 71-75) Study the following information carefully and answer the questions given below. A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement (All the numbers are two digit numbers).

Input: gate 20 86 just not 71 for 67 38 bake sun 55
Step I: bake gate 20 just not 71 for 67 38 sun 55 86
Step II: for bake 20 just no 67 38 sun 55 86 71
Step III: gate for bake 20 just not 38 sun 55 86 71 67
Step IV: just gate for bake 20 not 38 sun 86 71 67 55
Step V: not just gate for bake 20 sun 86 71 67 55 38
Step VI: sun not just gate for bake 86 71 67 55 38 20
Step VI is the last step of the above input. As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

Input: 31 rise gem 15 92 47 aim big 25 does 56 not 85 63 with moon

   71. How many steps will be required to complete the rearrangement?
(a) Eight
(b) Six
(c) Seven
(d) Five
(e) Nine

   72. Which word/number would be at seventh position from the left of step IV?
(a) rise
(b) aim
(c) big
(d) 15
(e) does

   73. Which step number is the following output?
Rise not moon gem does big aim 15 with 92 85 63 56 47 31 25
(a) Step V
(b) Step VII

(c) Step IV
(d) Step VIII
(e) Step III

74. Which of the following represents the position of 92 in step VI
(a) Ninth from the left
(b) Fifth from the right
(c) Sixth from the right
(d) Ninth from the right
(e) Seventh from the left

75. Which word/number would be at fifth position from the right in the last step?
(a) Gem
(b) 63
(c) 56
(d) 85
(e) Other than those given as options

Solutions: According to the given information, we have the following arrangement

Input: 31 rise gem 15 92 47 aim big 25 does 56 not 85 63 with moon
Step I: aim 31 rise gem 15 47 big 25 does 56 not 85 63 with moon 92
Step II: big aim 31 rise gem 15 47 25 does 56 not 63 with moon 92 85
Step III: does big aim 31 rise gem 15 47 25 56 not with moon 92 85 63
Step IV: gem does big aim 31 rise 15 47 25 not with moon 92 85 63 56
Step V: moon gem does big aim 31 rise 15 25 not with 92 85 63 56 47
Step VI: not moon gem does big aim rise 15 25 with 92 85 63 56 47 31
Step VII : rise not moon gem does big aim 15 with 92 85 63 56 47 31 25
Step VIII : with rise not moon gem does big aim 92 85 63 56 47 31 25 15

71. (a) Eight steps are required to complete rearrangement
72. (d) '15' is at seventh position from the left end in the step IV
73. (b) The given output is the step VII
74. (c) '92' is at sixth position from the right end in step VI
75. (c) '56' is at fifth position from the right in the last

Directions: 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.

76. 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.

(a) Only I is implicit.
(b) Only II is implicit.
(c) Only I and III are implicit.
(d) Only I and II are implicit.
(e) All are implicit.

Solution: (c) 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.

77. Statement:

"Slogans against smoking in office should be put on the notice board"-an employee in an office suggests.
Assumptions:
I. The employee felt that his suggestion will be considered.
II. People smoke in the office.
III. Some people will stop smoking after reading the slogans.

(a) Only I is implicit.
(b) Only I and II are implicit.
(c) Only II and III are implicit.
(d) None is implicit.
(e) All are implicit.

Solution: (e) Suggestion for putting up the notice is made because some people must be smoking in office. Notice board is read by people in office and some may stop smoking after reading the slogans.

Directions (78-82): Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the questions. Read both the statements and give your answer.

(A) if the data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.
(B) if the data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.
(C) if the data either in Statement I alone or in Statement II alone are sufficient to answer the question.
(D) if the data given in both Statements I and II together are necessary to answer the question.
(E) If data in both Statements I and II is not sufficient to answer the question.

78. Which direction is Shashidhar facing?
   I.   In the early morning Shashidhar was standing with a puppet and the shadow of the puppet was falling to the right of Shashidhar.
   II. In the early morning Shashidhar was standing on the ground. His shadow was falling behind him when he turned to his left.

Ans. C

By Statement (I), we know that the shadow of the puppet is formed in the west during morning, the right side of Shashidhar will be West, and thus he is facing South. While Statement (II) suggests that the left side of Shashidhar lies East, so he is facing the South. Hence, Statements (I) or (II) alone is sufficient to answer the question.

79. Who among A, B, C, D and E teaches History?

I.   Each one of them teaches only one subject. B teaches Mathematics, while E teaches Science. A or C does not teach Geography. A or D does not teach English.

II. C and E are teachers of English and Science respectively and A is the teacher of Mathematics.

Ans. A

Data of Statement I may be tabulated as shown below:

Name	Subject
A	History
B	Mathematics
C	English
D	Geography
E	Science

Thus, it is clear that A teaches History. Data of Statement II may be tabulated as shown below.

Name	Subject
A	Mathematics
B	
C	English
D	
E	Science

It is not possible from here to decide who teaches History. Hence, Statement I above is sufficient to answer the question.

80. **In a row of boys facing South who is at immediate left to Ramakant?**

I.   Suresh is at immediate right to Chandrakant, who is fourth to the right of Ramakant.

II. Suresh is third to the right of Ramakant and Naresh is second to the right of Suresh.

Ans e

Using statement I:

| Suresh | Chandrakant | | Ramakant | |
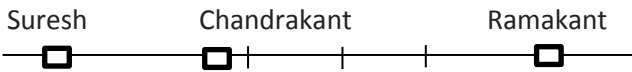
By using the given information, we cannot determine who is at immediate left to Ramakant.

Using statement II:

| Naresh | Suresh | Ramakant | |
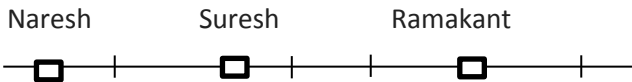
By using the given information, we cannot determine who is at immediate left to Ramakant.

81. **Who has secured the maximum marks among six friends A, B, C, D, E and F?**
   I.   B secured less marks than A and F but not less than C, D and E
   II.   F secured more marks than B but not as much as A.

Ans. D

Let'>' denote 'secured more marks'. By Statement (I), A,F>B>C,D,E; and by statement (II), we have A>F>B; therefore, from (i) and (ii) A>F>B>C,D,E. Hence, both the statements are together sufficient to answer the question.

82. **What will be the position of hour hand of a clock at 7:30 pm?**
   I.   There are English alphabets on the dial of the clock instead of digits.
   II.   The hour hand is at P at 7 O'clock.

Ans. E
From both the statements, it follows that hour hand will be after P at 7:30 pm.

Directions: Daya, Kamini and Shilpa are standing at the corners of an equilateral triangle piece of plot as shown below in Fig.
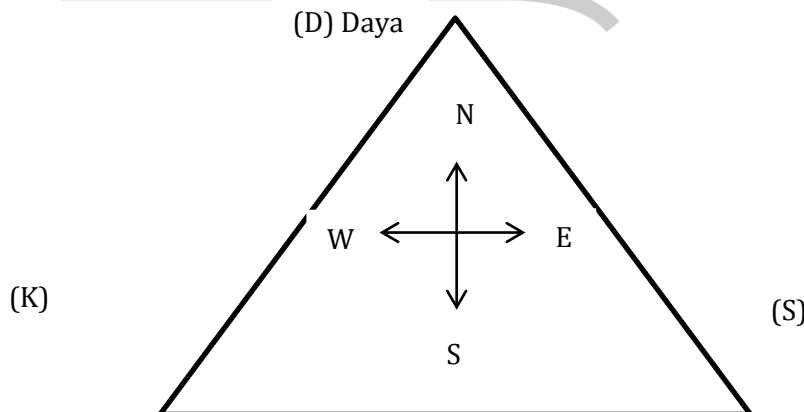

83. **Daya, Kamini and Shilpa run along the sides in clockwise direction from the original position and stop after covering (One and a half) $1\frac{1}{2}$ of sides.**

Which one of the following statements is true?
(a) Kamini is to the North-west of Daya
(b) Daya is to the South-west of Shilpa

(c) Daya is to the South-east of Kamini

(d) Daya is to the South-west of Kamini

(e) Daya is to the West of Shilpa

Solution: (d) From the given fig., it is clear that Daya is to the South-west of Kamini.
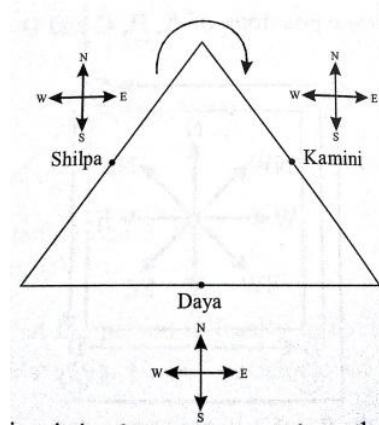
84. **From the positions mentioned in Question, if all of them run in the anticlock wise direction covering two side and then stop. Which one of the following statement is true?**

(a) Daya is to the South of Shilpa

(b) Kamini is to the South-west of Shilpa

(c) Daya is to the south of Kamini

(d) Daya is to the East of Shilpa

(e) Daya is to the South-east of Shilpa

Solution: (b) From the given Fig., it is clear that Kamini is to the South-west of Shilpa.

D, S, K = Original positions
D_1, S_1, K_1 = New positions
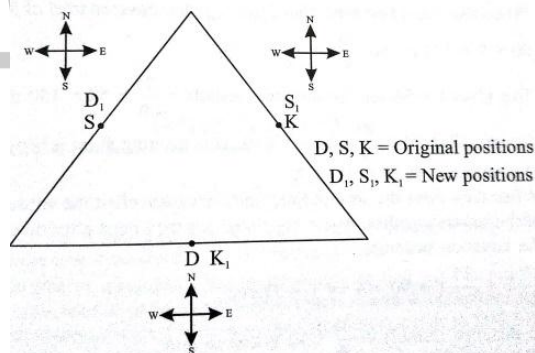
85. **In a row of 40 girls, when Kamal was shifted to her left by 4 places her number from the left end of the row became 10. What was the number of Sujata from the right end of the row if Sujata was three places to the right of Kamal's original position?**

(a) 22

(b) 26

(c) 25

(d) 23

(e) None of these

Answer: (d) Kamal when shifted to her left by 4 places she becomes 10th from the left. It means she was 15th from the left originally. 3 places to the right of kamal's original position means 18th from the left.

Number of Sujata from the right end = 40 -18 + 1 = 23

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.

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

Ans: 4
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.

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

Ans: 4
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.

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

Ans: 2
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.

89. Statements:

N ≥ O = P, P ≤ Q ≤ R, S = T > Q

Conclusions:

I. S < N

II. R > N

Ans: 4

Solution:

Given statements: N ≥ O = P, P ≤ Q ≤ R, S = T > Q

I. S < N → False (as there is no relation between S and N)

II. R > N → false (as there is no relation between R and N)

Hence, neither I nor II follow.

90. Statements:

D ≥ H = L > P, T < X = P > Z

Conclusions:

I. D > Z

II. H < X

Ans: 1

Solution:

Given statements: D ≥ H = L > P, T < X = P > Z

I. D > Z → True (as D ≥ H = L > P > Z)

II. H < X → False (as H = L > P = X)

Hence, only conclusion I follows.

91. 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.

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 kilometers' 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 kilometer's, he will reach exactly half way through the marathon's specified distance

Solution: 91. (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.

92. Read the following information carefully and answer the question that follows.

State Government imposes a monthly tax on the salary of all employees. The tax amount varies according to the income slab. The Central Government also impose tax on the same income which is known as the income tax. This is against the theory of taxation.

Which of the following conclusion can be drawn from the above statement?
(a) Tax should be imposed only once on an individual
(b) Income tax should not vary according to the income slabs
(c) The Central Government should not collect any tax on income
(d) A regular collection, irrespective of the income slab, by the Central Government is the income tax
(e) Its upto an individual to pay tax or not

Solution: 92. (a) Tax should be imposed only once on an individual, so option (a) is correct.

93. The Sensex has only generated a paltry return of 9.19% during the last 20 yr, well below the 10.46% returns generated by safe debt products like PPF during the same period.

Which of the following inferences can be made from the above statement?
(a) Investors need to time their entry and exit
(b) Equity will provide fabulous returns if you avoid timing and invest regularly through Systematic Investment Plans (SIPS)
(C) Equity investors have actually lost money after doing SIP on the Sensex for full 10 yr
(d) The common man should not invest in shares

Solution: 93. (a) If investors do not time their investment in equities, it is more profitable to invest in safe debt products.

94. **Read the following information carefully and answer the given question.**

One of the main reasons behind the lack of applicants for teachers training/degree Programmes is that teachers have not experienced any improvement in working conditions and their salaries have not kept
Pace with salaries in other professions.

Which of the following can be inferred from the given paragraph?

(a) No Direct relationship can be established between the work conditions of a particular profession and preference for it amongst the qualified candidates.

(b) Number of applicants for teachers training programmes will improve, if the salaries in other professions are reduced.

(c) Training programmes for other professions are not as good as teachers training programmes
(d) Very high entrance exam is also one of the reasons behind plunging number of applicants for teachers training programmes
(e) In the years to come, the schools would face a crunch in terms of availability of qualified teachers, if the salaries and working conditions of teachers do not improve.

Solution: 94. (e) Clearly, conclusion (e) can be inferred from the given statement.

95. **Read the given information and answer the question.**

The MB Road near highway has an average of one pothole or patched piece of asphalt for every yards of road. The primary reason for the condition of the road is not age, weather or rush hour traffic. It's 18-wheeler trucks. These heavy trucks roar down this route that was never meant to carry weights above

40 tonnes. While regular traffic on the road averages 2 tonnes in terms of weight per vehicle, the average weight per 18-wheeler truck is 35 times this weight.

Which of the following can be concluded from the given statement?
A. The highway close to the MB Road can definitely carry atleast 35 times more number of vehicles than that possible on MB road.
B. 18-wheeler trucks which are 30 tonnes lighter will not cause harm to the mentioned road.
C. Restricting small vehicles while permitting only 18-wheeler trucks may reduce harm caused to the road.
D. A road is constructed considering the type of vehicles plying on it.
(a) Only C
(b) A and C
(c) B and D
(d) A and D

Solution: 95. (c) A road is constructed considering the type of vehicles plying on it and 18-wheeler trucks which are 30 tones lighter will not cause harm to the mentioned road**.**

96. **Among P, Q, R, S, and T each having different weight, R is heavier than only P. S is lighter than Q and heavier than T. Who among them is the heaviest?**
(1) Q
(2) P
(3) S
(4) Data inadequate
(5) None of these

Answers: (1)
R > P   ….(i)
Q > S > T   ….(ii)
Now, Q > S > T > R > P.

97. **Among A, B, C, D and E each having a different weight, D is heavier than A and E and B is lighter than C. Who among them is the heaviest?**
(1) D
(2) B
(3) C
(4) Data inadequate
(5) None of these

Answer: (4)
D > A, E
C > B.

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98. Among P, Q, T, A and B, each having a different height, T is taller than P and B but shorter than A and Q. P is not the shortest. Who among them is the tallest?
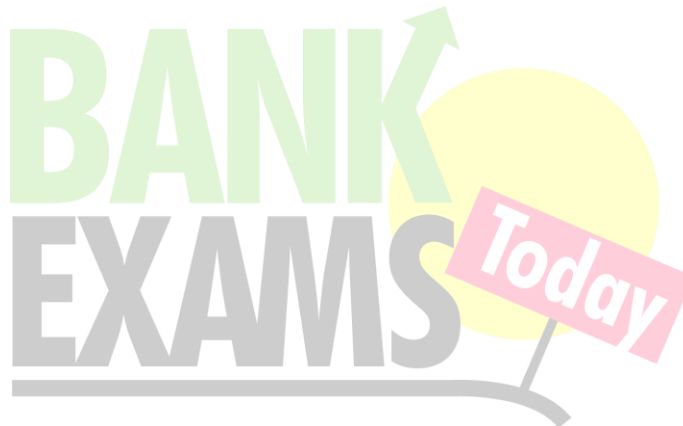
(1) A
(2) Q
(3) P
(4) P or B
(5) Data inadequate

Answer: (5)
A, Q > T > P, B
P is not the shortest.
A, Q > T > P > B
Either A or Q is the tallest.

99. Among A, B, C, D and E, each having a different amount of money, C has more money than only E, B and A. Who among them has the highest amount of money?

(1) C
(2) D
(3) E
(4) Data inadequate
(5) None of these

Answer : (2)
D > C > E, B, A

100.   Among P, Q, R, S and T each having a different height, Q is shorter than only T and S is shorter than P and R. Who among them is the shortest?

(1) R
(2) S
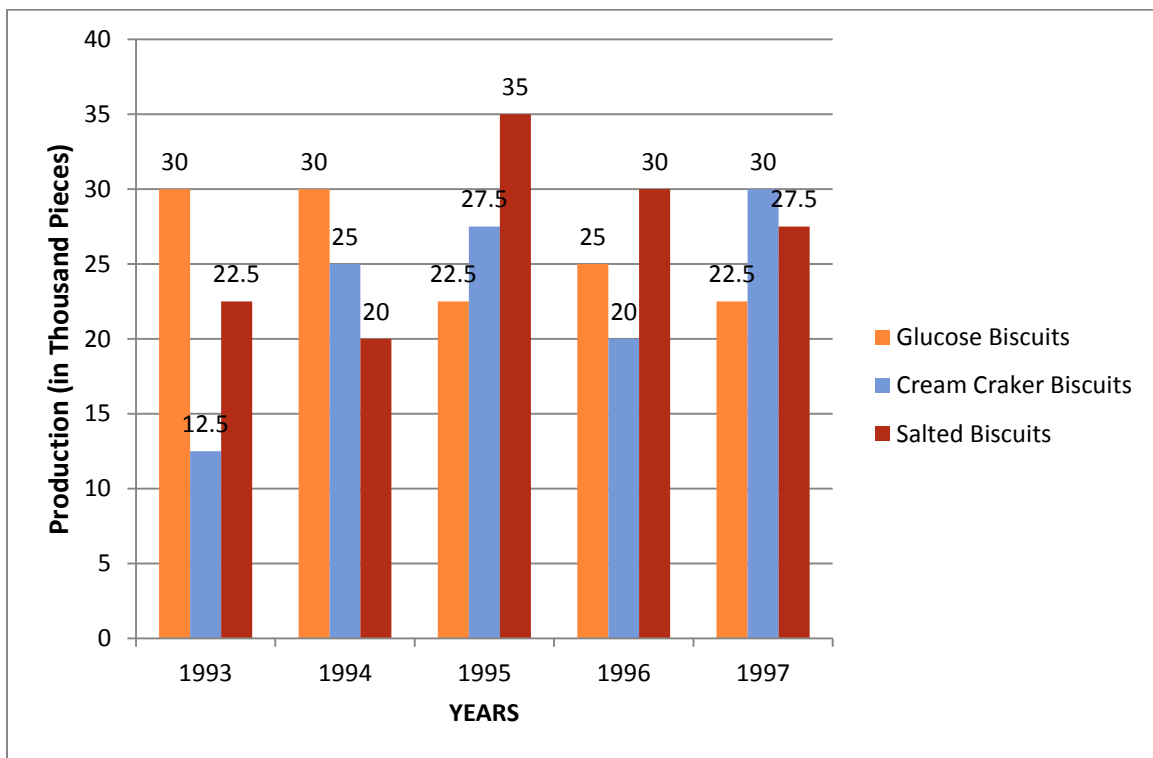(3) P

(4) Data inadequate
(5) None of these

Answer: (3)
T > Q > P, R ,S
P, R, Q > S
Now, T > Q > P, R > S

QUANTITATIVE APTITUDE

The Bar diagram given below shows the productions in the unit of thousand pieces of three types of biscuits by a company in the five consecutive years. Study the diagram and answer the following questions:

Q: 101. The percentage drop in the number of glucose biscuits manufactured from 1994 to 1995 is
1. 10%
2. 15%
3. 25%
4. 20%
5. None of these

Solution: (3) Required Percentage drop = $\frac{30-22.5}{30} \times 100 = \frac{7.5}{30} \times 100 = 25\%$

Q: 102: The Difference (in the unit of thousand pieces)between the total number of cream cracker biscuits manufactured in the years 1993, 1995 and 1997 and the total number of biscuits of the same type in the year 1994 and 1996 is:

1. 15
2. 25
3. 30
4. 20
5. None of these

Solution: (2) Required Difference = $[(12.5 + 27.5 + 30) - (25 + 20)]$ thousands = $70 - 45 = 25$ thousands

Q: 103: Total production of all the three types of biscuits was the least in the year:
1. 1993
2. 1997
3. 1996
4. 1995
5. None of these

Solution: (1)
Total Production =
      Year 1993 => 65 thousands (least)
      Year 1994 => 75 thousands
      Year 1995 => 85 thousands (Maximum)
      Year 1996 => 75 thousands
      Year 1997 => 80 thousands

Q: 104: The production of all the three types of biscuits was maximum in:
1. 1995
2. 1994
3. 1996
4. 1993
5. None of these

Solution : (1) It is clear from the graph.

Q: 105: The Ratio of production of glucose biscuits in that year was maximum in:
1. 1994
2. 1993
3. 1996
4. 1997
5. None of these

Solution: (2)

  Required Ratio
      Year 1993 = $\frac{30}{65}$ $(Maximum)$

      Year 1994 = $\frac{30}{75}$

      Year 1996 = $\frac{25}{75}$

Year 1997 = $\frac{22.5}{75}$

Directions :-Study the information carefully to answer the following questions.

In a school, there are 700 students. All of them are divided into five different groups viz . Group A, Group B, Group C, Group D and Group E. The number of girls is 12 less than the number of boys in school. One fourth of the total number of students in school are in Group C. 16 per cent of the total number of students in school a in group A .Group E have 28 more students than in Group A. The respective ratio between the number of girls and boys in Group A is 1 : 3 .Number of students in Group D is 11 more than the number of students in Group A.
There are equal number of boys and girls in Group E. 44 per cent of the number of students in Group B are boys .two thirds of the students in Group D are girls.

Q: 106. What is the respective ratio between the number of students in Group B and the number of students in Group D ?
1) 41 : 50
2) 50 : 43
3) 43 : 50
4) 50 : 41
5) None of these

Q: 107. Total number of girls In Group A and Group D together are how many more/less than the total number of boys in Group B and Group C together?
1) 50
2) 61
3) 48
4) 71
5) None of these

Q: 108. What is the respective ratio between the number of girls in Group B and the number of boys in Group E ?
1) 7:6
2) 6:5
3) 5:6
4) 6:7
5) None of these

Q: 109. Number of boys in Group C is approximately what percentage of the total number of girls in the school ?
1) 28 %
2) 21 %
3) 35%
4) 72 %
5) None of these

Q: 110. What is the total number of students in Group A, Group C and Group D together ?
1)409
2)420
3)410
4)459
5)None of these

Solution:

Hint: (106-110)

Group	Boys (356)	Girls(344)	Total
A	84	28	112
B	66	84	150
C	95	80	175
D	41	82	123
E	70	70	140

1. 4)
   Required ratio =150 : 123 = 50 : 41
2. 5)
   Number of girls in A & D together = 28+28=110
   Number of boys in B & C together = 65 +95=161
3. 2)
   Required ratio = 84 :70 = 6 : 5
4. 1)
   Required percentage = (95* 100)/344=27.6 = 28 %
5. 3)
   Required number of students =112 + 175+123= 410

Directions: Study Following table and answer carefully.

Population of six cities (in lakh) over the year						
City Year	J	K	L	M	N	P
2001	12	15	23	9	18	31
2002	16	18	28	12	22	35
2003	17	20	30	13	24	36
2004	19	22	32	15	26	38
2005	20	25	34	17	27	39
2006	22	27	36	19	29	44

Q: 111. Total population of city M for all the given years together is what percent of the total population of city P for all the given years together? (rounded off to nearest integer)

1. 32
2. 36
3. 38
4. 29
5. 28

Solution: 3)

   M = 9+12+13+15+17+19 = 85
   P = 31+35+36+38+39+44 = 223
   Percentage = (85*100)/223 = 38.11 = 38%

Q: 112. What is the respective ratio between total population of cities K, M & N together in 2004 & total population of cities L. J & P together in 2001 ?

1. 23 : 25
2. 21 : 23
3. 21 : 25
4. 21 : 22
5. 22 : 23

Solution: 4)

K,M & N population in 2004 = 22 + 15 + 26 = 63
L,J & P population in 2004 = 23+12+31 = 66
Ratio = 63 : 66 = 21: 22

Q: 113. If in 2004 7% of the population of city N was illiterate & 6% of the population of city K was illiterate what is the respective ratio between illiterate populations of cities N & K ?

1. 91 : 68
2. 89 : 66
3. 92 : 67
4. 81 : 67
5. 91 : 66

Solution: 5)

N:K = (26*7) : (22*6) = 91: 66

Q: 114. Population of city M in 2002 is approximately what percent of the total population of all the six cities in that year ?

1. 11
2. 9
3. 14
4. 7
5. 12

Solution: 2)

In 2002 All 6 cities population = 16+18+28+12+22+35 = 131
City M population in = 12
Percentage = (12*100)/131 = 9.16 = 9%

Q: 115. In 2003. in city J. 48% of the population was female population & for city L it was 47%. What was the total male population (in lakhs) of these two cities in 2003 ?

1. 27.44
2. 23.44
3. 22.47
4. 24.24
5. 24.74

Solution: 5)

Male population in J 2003 = (52*17)/100 = 8.84
Male population in L 2003 = (53*30)/100 = 15.90
Total = 8.84+15.90=24.74 Lakh

Q: 116. In the following question two equations (A) and (B) given. You have to solve both:
I. $45a^2 - 17a - 6 = 0$
II. $15b^2 - 19b + 6 = 0$
   1. If a < b
   2. If a < b
   3. If a = b
   4. If a > b
   5. If a > b
Solution: 1)
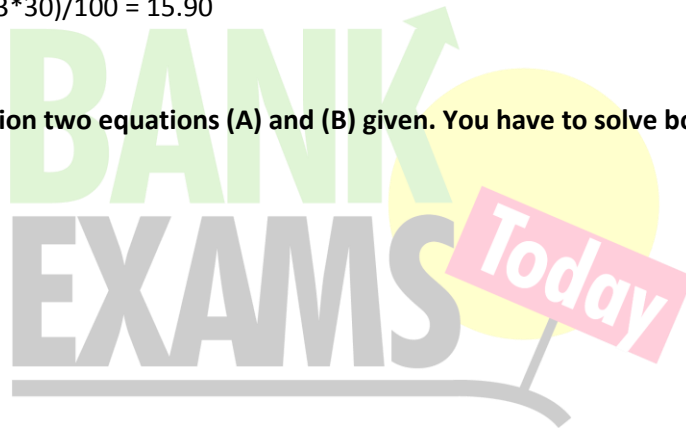
$$45a^2 - 17a - 6 = 0$$
$$45a^2 - (27-10)a - 6 = 0$$
$$45a^2 - 27a + 10a - 6 = 0$$
$$9a(5a-3) + 2(5a-3) = 0$$
$$(5a-3)(9a+2) = 0$$
$$a = \frac{3}{5}$$
$$a_2 = -\frac{2}{9}$$
$$15b^2 - 19b + 6 = 0$$
$$15b^2 - (10+9)b + 6 = 0$$
$$15b^2 - 10b - 9b + 6 = 0$$
$$5b(3b-2) - 3(3b-2) = 0$$
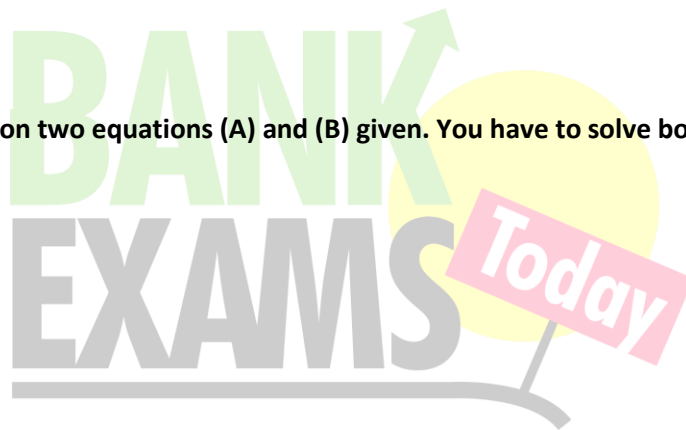$$(3b-2)(5b-3) = 0$$
$$b_1 = \frac{2}{3}$$
$$b_2 = \frac{3}{5}$$

Q: 117. In the following question two equations (A) and (B) given. You have to solve both:

I. $35a^2 - 92a + 33 = 0$

II. $7b^2 + 39b - 18 = 0$

1. If a < b
2. If a > b
3. If a = b
4. If a > b
5. If a < b

Solution: 2)

$$35a^2 - 92a + 33 = 0$$
$$35a^2 - (77 + 15)a + 33 = 0$$
$$35a^2 - 77a - 15a + 33 = 0$$
$$7a(5a - 11) - 3(5a - 11) = 0$$
$$(5a - 11)(7a - 3) = 0$$
$$a = \frac{11}{5}$$
$$a_2 = \frac{3}{7}$$
$$7b^2 + 39b - 18 = 0$$
$$7b^2 + (42 - 3)b - 18 = 0$$
$$7b^2 + 42b - 3b - 18 = 0$$
$$7b(b + 6) - 3(b + 6) = 0$$
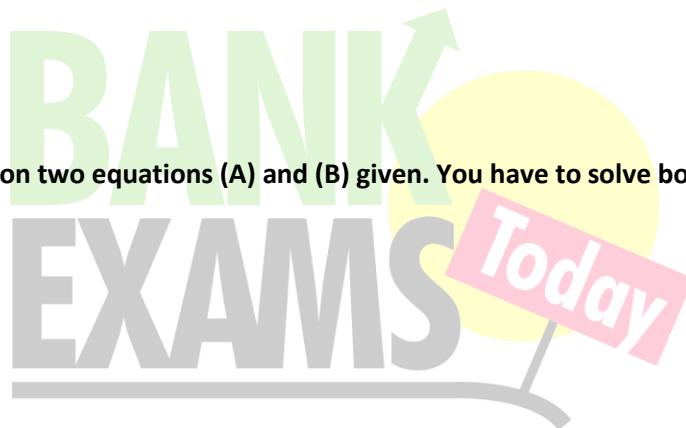$$(7b - 3)(b + 6) = 0$$
$$b_1 = \frac{3}{7}$$
$$b_2 = -6$$

Q: 118. In the following question two equations (A) and (B) given. You have to solve both:

i. $2a^2 - 5\sqrt{12}a + 36 = 0$

ii. $2b^2 - 11b + 15 = 0$

1. If a < b
2. If a > b
3. If a > b
4. If a < b
5. If a = b

Solution: 1)

$2a^2 - 5\sqrt{12}a + 36 = 0$

$2a^2 - \left(3\sqrt{12} + 2\sqrt{12}\right)a + 36 = 0$

$2a^2 - 3\sqrt{12}a - 2\sqrt{12}a + 36 = 0$

$a\left(2a - 3\sqrt{12}\right) - \sqrt{12}\left(2a - 3\sqrt{12}\right) = 0$

$\left(a - \sqrt{12}\right)\left(2a - 3\sqrt{12}\right) = 0$

$a = \sqrt{12}$

$a_2 = \dfrac{3\sqrt{12}}{2}$

$2b^2 - 11b + 15 = 0$

$2b^2 - (6 + 5)b + 15 = 0$

$2b^2 - 6b - 5b + 15 = 0$

$2b(b - 3) - 5(b - 3) = 0$

$(b - 3)(2b - 5) = 0$

$b_1 = \dfrac{5}{2}$

$b_2 = 3$

Q: 119. In the following question two equations (A) and (B) given. You have to solve both:

I. $a^2 - 1024 = 0$

II. $b^2 - 39304 = 0$

1. If a = b
2. If a > b
3. If a < b
4. If a > b
5. If a < b

Solution: 5)

$a^2 - 1024 = 0$

$a^2 = 1024$

$a = \sqrt{1024}$

$a = \pm 32$

$b^3 - 39304 = 0$

$b^3 = 39304$

$b = \sqrt[3]{39304}$

$b = 34$

Q: 120. In the following question two equations (A) and (B) given. You have to solve both:

I. 2a² - 17a + 26 = 0

II. 2b² + 19b + 39 = 0

1. If a > b
2. If a < b
3. If a < b
4. If a = b
5. If a > b

Solution: 1)

$2a^2 - 17a + 26 = 0$

$2a^2 - (13 + 4)a + 26 = 0$

$2a^2 - 13a - 4a + 26 = 0$

$a(2a - 13) - 2(2a - 13) = 0$

$(2a - 13)(a - 2) = 0$

$a = 2$

$a_2 = \dfrac{13}{2}$

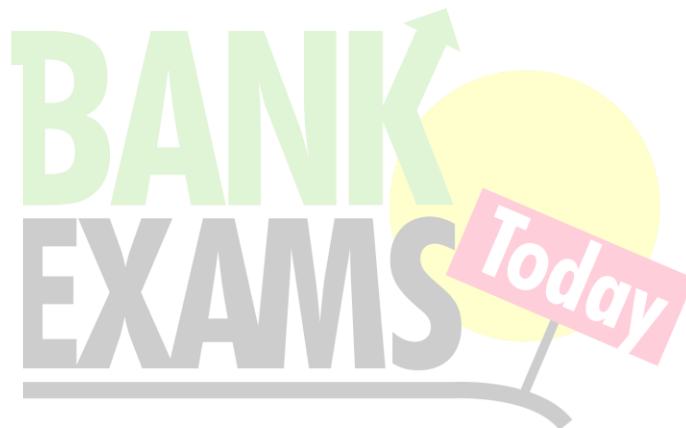$2b^2 + 19b + 39 = 0$

$2b^2 + (13 + 6)b + 39 = 0$

$2b^2 + 13b + 6b + 39 = 0$

$b(2b + 13) + 3(2b + 13) = 0$

$(2b + 13)(b + 3) = 0$

$b = -3$

$b_2 = -\dfrac{13}{2}$

Directions: Each of the questions below consists of a question based on an adjacent figure, and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give your answer.

1. If the data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.

2. If the data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question
3. If the data either in Statement I alone or in Statement II alone are sufficient to answer the question, and
4. If the data in both the Statements I and II together are necessary to answer the question.
5. If data in both Statements I and II is not sufficient to answer the question.

**Q: 121. In the given figure, what is the diameter of circle?**
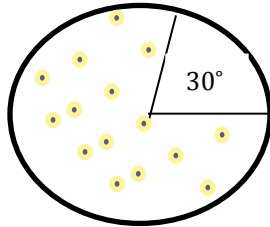
I. The area of the largest section of the circle is 33 π.
II. The length of the arc on the unshaded portion of the circle is π.

Solution: 3)
Unshaded sector is 1/12th of the circle. So, by Statement I, we have the area of the shaded portion, $πr^2$ = 33 π. Thus, dividing by 11p and multiplying by 12, we have r^2 =-36m. Hence, r = 6 and diameter will be 12.
From Statement II, we have the length of the arc. It must be 1/12th of the circumference of the circle. That is, π = (1/12) (2 π r). Now, multiplying by 12 and dividing by 2 π, we have, r = 6 and the diameter will be 12.

Q: 122. In the given figure, what is the value of (c+d)?
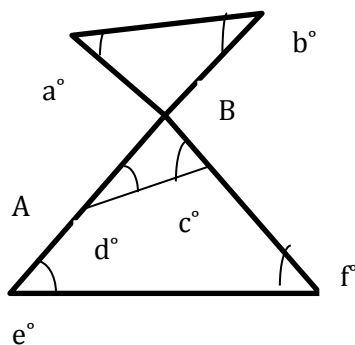

I. b+f = 80°
II. a+b =110°

Solution: 2)

Using Statement II, we know that the sum of angles in any triangle is 180°. Let the measure of angle ABC be m, using the property of vertical angles, being equal, we have the upper triangle
a +b +m = 180° or 110°+m = 180°, or m = 70°. Similarly, looking for ΔABC, we know that c + d + 70°-180°, and c + d = 110°. However, Statement I gives us what (b +f) is, but the individual values could be almost anything, and it tells us very little about other angles.

**Q: 123. What is the perimeter of BCDE in the given figure?**
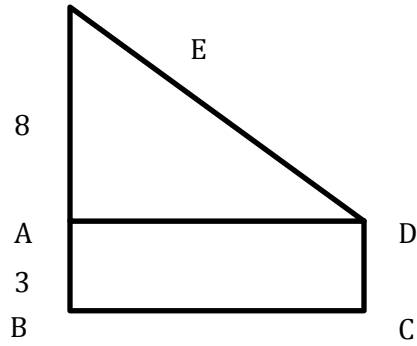
I. The perimeter of rectangle ABCD is 18.
II. The area of rectangle ABCD is 18.

Solution: 3)

Using Statement II alone, we know that the area of ABCD is 18, and one side is 3. Thus, the other side must be 6, and we conclude that the perimeter is (11 +10+3+6) = 30. By Statement I, we know that the rectangle ABCD has a perimeter of 18 with one side 3, the other must be 6. Thus, BC = AD = 6, and Δ AED is (6 + 8 +10) a right angle triangle. Now, BE = 11, ED = 10, and DC = 3 and BC = 6. The perimeter is (11 +10 +3 +6) = 30.

Q: 124. What is the radius of the circle with centre O in the given figure?
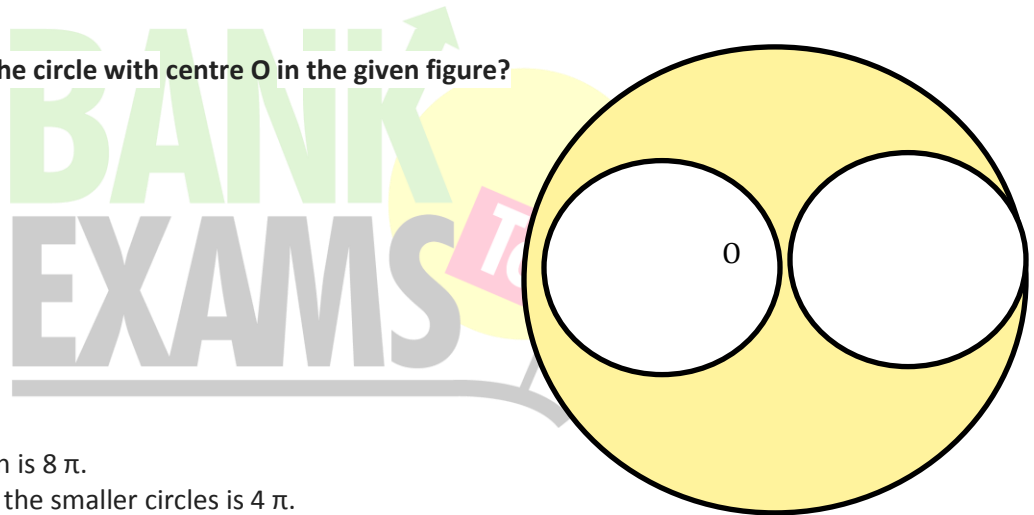
I. The area of the shaded region is 8π.
II. The circumference of one of the smaller circles is 4π.

Solution: 3)

Using Statement II alone, and the fact that the circumference of a circle is $2\pi r$, with the same notation, π we have $2\pi (\frac{1}{2}r) = 4\pi$. Thus, r = 4. Using Statement I alone, denoting the radius of the larger circle r, each of the smaller circles has radius $\frac{1}{2}r$. Since, the area of a circle is $\pi r^2 - 2(\pi [\frac{1}{2}r]^2) = (\pi r^2 - \frac{1}{2} r^2)$ this must be equal to 8π. Thus, $\frac{1}{2}$ $\pi r^2 = 8\pi$, which means that $r^2 = 16$ and r = 4.

125. In the given figure, is angle ABC a right angle?
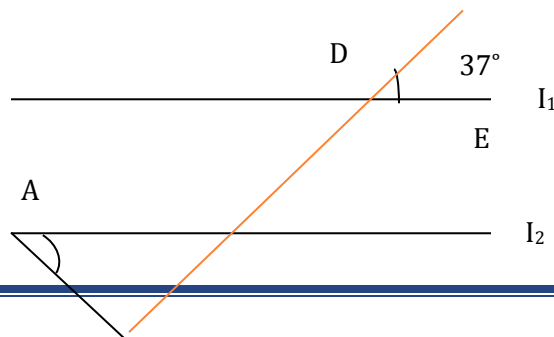
X°   C

I. l_1 is parallel to l_2.
II. x = 53˚.   B

Solution: 4)

Since, the corresponding angles formed when two parallel lines are crossed by a transversal are equal, Statement I tells us that angle DCE = 37°, and thus by equality of vertical angles, angle ACB = 37˚, but we do not know angle CAB, and we can conclude nothing about ABC. Similarly, from Statement II we know only one angle in Δ ABC. But by combining statement I and II, we know that the two angles total to 90˚. Hence, the remaining angle ABC is also 90˚.

Q: 126. Six playing cards are lying face down on a table, where two of them are kings. Two cards are drawn at random. Let a denote the probability that at least one or the cards drawn is king, and b denotes the probability of not drawing a king. The ratio a/b is:

1. ≥ 0.25 and < 0.5
2. ≥ 0.5 and < 0.75
3. ≥ 0.75 and < 1.0
4. ≥1.0 and < 1.25
5. ≥ 1.25

Solution: 5)

There are three scenarios.

Either two are kings, only one card is king, none of the two is king.

In all, the number of combinations of taking 2 cards out of 6 = 6_{C_2}

$$\frac{6!}{4!2!} = \frac{6 \times 5 \times 4!}{4! \times 2 \times 1} = 15$$

Split of this is like this:

The number of combinations of the two cards being kings = $2_{C_2} = 1$

The number of combinations of only one card being a king = $2_{C_1} \times 4_{C_1} = 2 \times 4 = 8$

The number of combinations of neither cards being a king = $4_{C_2} = 6$

Now, a = P(at least one king) −P(one king) + P(two king)

$$= (8+1)\frac{1}{5} = \frac{3}{5}$$

$$b = P \text{ (no king)} = \frac{6}{15} = \frac{2}{5}$$

$$=> \frac{a}{b} = \frac{3}{2} = 1.5$$

Q: 127. You enter a chess tournament where your probability of winning a game is 0.3 against half the players (call them Type 1), 0.4 against a quarter of the players (call them Type 2) and 0.5 against the remaining quarter of the players (call them Type 3), You play a game against a randomly chosen opponent. What is the probability of winning the tournament?

   1. 0.365
   2. 0.452
   3. 0.375
   4. 0.236
   5. None of the above

Solution: 3)

Let A_i be the event of playing with an opponent of type

$P(A_1) = 0.5$, $P(A_2) = 0.25$, $P(A_3) = 0.25$,

Let B be the event of winning

$P\left(\frac{B}{A_1}\right) = 0.3$, $P\left(\frac{B}{A_2}\right) = 0.4$, $P\left(\frac{B}{A_3}\right) = 0.5$,

Thus by total probability theorem, probability of winning is:

$P(B) = 0.5 \times 0.3 + 0.25 \times 0.4 + 0.25 \times 0.5 = 0.375$

Q: =128. Ashish studies late in the night and is hungry. He opens his mother's snack cupboard without switching on the lights, knowing that his mother has kept 10 packets of chips and biscuits in the cupboard. He pulls out 3 packets from the cupboard and all of them turn out to be chips. What is the probability that the snack cupboard contains 1 packet of biscuits and 9 packets of chips?

   1. 6/55
   2. 12/73
   3. 14/55

    4. 7/50

    5. None of the above

Solution: 3)

There are at least three Packets of Chips in the Cup Board.

$\therefore$ Total 10 Packets in all.

$\therefore$ {Number of packets of Chips , Number of packets of Biscuits}

{(3 , 7)or (4 , 6)or (5 , 5)or (6 , 4)or (7 , 3)or (8 , 2)or (9 , 1)or (10, 0)}

The number of ways in which three packets of Chips can be drawn

$= 3c_3 + 4c_3 + 5c_3 + 6c_3 + 7c_3 + 8c_3 + 9c_3 + 10c_3$

$= 330$

The number of ways in which three packets of biscuit can be drawn when there are 9 packets of Chips

$= 9c_3 = \dfrac{9!}{3!(9-3)!} = \dfrac{9!}{3!6!}$

$= \dfrac{9\times8\times7\times6!}{3\times2\times6!} = 84$

$\therefore$ Required Probability $= \dfrac{84}{330} = \dfrac{14}{55}$

Q: 129. The answer sheets of 5 engineering students can be checked by any one of 9 professors. What is the probability that all the 5 answer sheets are checked by exactly 2 professors?

    1. 20/2187

    2. 40/2187

    3. 40/729

    4. 20/729

    5. None of the above

Solution: 2)
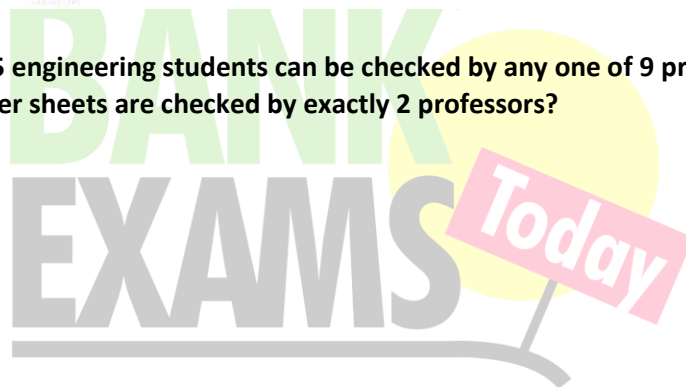
The paper of each student can go to any of the nine professors.

As there are 5 students, there are **9 x 9 x9 x 9 x 9 = 9^5** ways in which the papers can be checked by the professors.

Now, number of ways of selecting two professors **= 9c^2**

The five papers can be checked by the two professors in 23 ways, but this will contain two ways in which the papers are checked by just one professor.

∴ The number of ways in which 5 answer sheets are checked by exactly two professors

= 9c$_2$ × (2^5 − 2)

Number of ways in which each paper can be checked by a professor = 2

Number of ways such that 5 papers can be checked by those two professors = **9c$_2$ × (2^5 − 2)**

$$\text{Probability} = \frac{9c_2 \times (2^5 - 2)}{95}$$

$$= \frac{36 \times (32 - 2)}{59,049}$$

$$= \frac{36 \times 30}{59,049} = \frac{1,080}{59,049} = \frac{40}{2,187}$$

Q: 130. The probability that in a household, LPG will last 60 days or more is 0.8 and that it will last at most 90 days is 0.6. The probability that the LPG will last 60 to 90 days is:

   1. 0.40
   2. 0.50
   3. 0.75
   4. 0.80
   5. None of the above

Solution: 1)

Probability that LPG will last ≥ 60 days = 0.8

∴ Probability that the LPG will last < 60 days   = 1 − 0.8 = 0.2

Probability that the LPG will be last ≤ 90 days = 0.6

∴   The probability that the LPG will last ≥ 60 days and ≤ 90 days will be = (probability that the LPG will last ≤ 90 days) - (probability that a LPG will last < 60 days) = 0.6 - 0.2 = 0.4

Q: 131. The ratio in which an article costing Rs 76 per unit is mixed with an article costing Rs 42 per unit so that ratio of the mixture costing Rs 60 is:

1. 3:2
2. 5:4
3. 2:3
4. 4:3
5. 3:5

Solution: 3)

Cheaper article   Superior article
   Rs. 42   Rs. 72
          ⟍ Mean price Rs. 60 ⟋
   ⎡ 72- 60   :   60 - 42 ⎤
   ⎣ 12   18   ⎦
So, the required ratio = 2:3
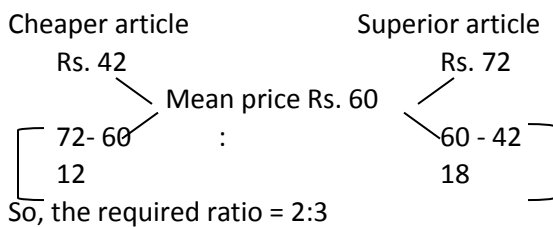
Q: 132. A and B can do a work in 3 days. B and C can do the same work in 4 days and C and A can do it in 12 days. Find the time taken by them if they all work together.

1. $4\frac{1}{2}$ days
2. 3 days
3. $3\frac{1}{3}$ days
4. 4 days
5. 5 days

Solution: 2)

Work done by A and B in one day = $\frac{1}{3}$............ (1)

Work done by B and C in one day = $\frac{1}{4}$............ (2)

Work done by C and A in one day = $\frac{1}{12}$............ (3)

Adding (1), (2) and (3) we get ,

(A+B)+(B+C)+(C+A) = $\frac{1}{3} + \frac{1}{4} + \frac{1}{12}$

2(A+B+C) = $\frac{1}{3} + \frac{1}{4} + \frac{1}{12}$

A+B+C = $\frac{1}{2} \times \frac{8}{12} = \frac{1}{3}$

So, together they all finish the work in 3 days.

Q: 133. y is 45 % more efficient than x. If y alone can do a work in 20 days, then how long will x alone take to do the same work?

1. 29 days
2. 30 days
3. 18 days
4. 17 days
5. None of these

Solution: 1)

If y is 45% more efficient than x,

If y takes 100 days to do a work, then x takes 145 days to do the same work.

Now if y takes 20 days, then x will take $\frac{145}{100} \times 20$ = 29 days

Directions : A person has 3 sons. He distributed his money among his sons equally. They invested 1,44,000 , 1,52,000 and 1,32,000 Rs. in a business respectively. At the end of 1st quarter they earn a profit of 37450.

They donated 20% of their profit and rest are invested in the business in the ratio of capital at the starting of 2nd quarter. Again at the starting of the 3rd quarter they invested equally amount in the business. At the starting of 4th quarter they invested in the ration of 7:6:8 respectively.

They invested their money for whole year and the profit earned by them is proportional to the investment and the period of investment.

Q: 134. If the amount invested by 1st son at the starting of 2nd quarter is equal to amount invested by the 3rd son at the starting of 4rd quarter then find total investment invested by all the sons at the starting of 4th quarter.

1. 32700
2. 25850
3. 26460
4. 28900
5. 27150

Solution: 3)
144000:152000:132000 = 36:38:33

Donated amount = 37450×20% = 7490

Amount invested by sons at the starting of 2nd quarter is 37450-7490=29960

Amount invested by 1st son at the starting of 2nd quarter

= 29960/107×36 = 10080 Rs.

So amount invested by the 3rd son at the starting of 4rd quarter = 10080 Rs.

Total investment invested by all the sons at the starting of 4th quarter = 10080/8×21 =26460 Rs.

Q: 135. Find the amount that is donated at the end of 1st quarter.
1. 7740
2. 7150
3. 6950
4. 7490
5. 7580

Solution: 4)

=37450×20% = 7490

Q: 136. If x : y = 3 : 4, find (4x + 5y) : (5x − 2y)?
1. 36: 8
2. 37: 5
3. 36: 7
4. 32: 7
5. 31: 9

Solution: 4)

Solution: Given: $\dfrac{x}{y} = \dfrac{3}{4}$

∴ $\dfrac{4x+5y}{5x-2y} = \dfrac{4\left[\frac{x}{y}\right]+5}{5\left[\frac{x}{y}\right]-2}$ [Dividing Nr & Dr by y]

$= \dfrac{4 \times \frac{3}{4}+5}{5 \times \frac{3}{4}-2} = \dfrac{8 \times 4}{7} = \dfrac{32}{7}$
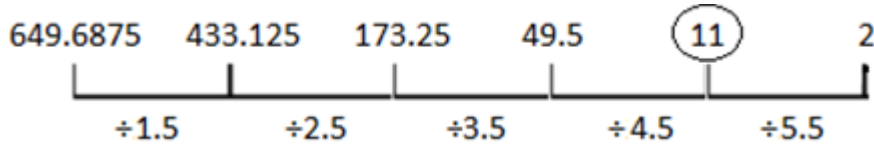
137. What should come at the place of question mark (?) in the following number series?
649.6875, 433.125, 173.25, 49.5, ?, 2
A. 13
B. 10
C. 11
D. 15
E. 9
Ans. C.

Solution:

649.6875   433.125   173.25   49.5   (11)   2
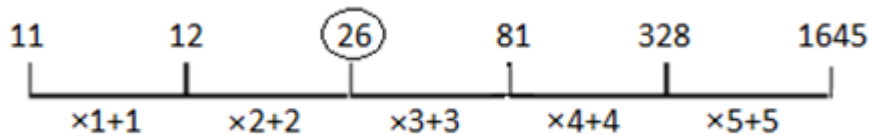
÷1.5   ÷2.5   ÷3.5   ÷4.5   ÷5.5

138. What should come at the place of question mark (?) in the following number series?

11, 12, ?, 81, 328, 1645

A. 56

B. 36

C. 55

D. 26

E. 45

Ans. D.

Solution:

11   12   (26)   81   328   1645

×1+1   ×2+2   ×3+3   ×4+4   ×5+5

139. In still water, speed of boat is 10 km/hr. Speed of the stream is 4 km/hr. Therefore, in how much time will it cover a distance of 70 km downstream?

a. 4 hrs

b. 3 hrs

c. 5 hrs

d. 4.5 hrs

e. 6 hrs

Solution: (C) Speed of the boat (B) = 10

Speed of the stream (S) = 4

Therefore, Downstream speed = B + S = 10 + 4 = 14 km/hr

Now, Speed (Downstream) = 14

Distance (Downstream) = 70

And according to what the formula says,

$$14 \, (Speed) = \frac{70 \, (Distance)}{x \, (Time)}$$

X =   = 5 hrs (answer)

140. A man starts cycling at 12.00 a.m. at a speed of 5kmph. A train A , starts running on a track with a speed of 100kmph at 5.00 a.m. Another train B, starts running on the adjacent parallel track with a speed of 120 kmph at 7.00 am from the same station and in the same direction. Find the distance travelled by the man when the two trains meet.

a) 68km

b) 85km

c) 90 km

d) 92km

e) 78 km

Solution: (b)

Let t be the time in hours after 5.00 am when the trains meet
Therefore distance covered
100 *t = 120 * (t-2)
T=12 hours
I.e. the trains meet at 5pm till then the man cycles for 17 hours
Distance covered by the man =5*17=85 km
b (85kms) is the right answer

141. Pipe A can fill a cistern in 36 minutes and B in 48 minutes. If both the pipes are simultaneously opened together , when should pipe B be closed so that the cistern maybe just full in 24minutes ?

a) 8 mins
b) 9mins
c) 12mins
d) 32 mins
e) 40 mins

Solution: (D)

Let pipe B be turned off after x minutes
Part filled in x minutes = x (1/36 + 1/48) = 7x/144
Part filled in 24-x minutes = (24-x) / 36
7x/144 + 24-x/36 = 1
X = 16 minutes, hence (d) is the answer
Directions: A shopkeeper has some kg. rice of same price. He sold 150 kg. rice at 25 Rs. per kg. and earned a profit of 25%, another 180 kg. rice is sold at a profit of 20% and rest are sold at a loss of 10%. If the shopkeeper earns Rs. 1230 profit on all the rice that he has sold then answers the following question:

Q.142. Find the quantity of those rice that are sold at a loss of 10%.
A. 110 kg.
B. 125 kg.
C. 150 kg.
D. 120 kg.
E. 115 kg.

142. Ans. D.
Solution:
C.P. of rice = 25/125×100
=20 Rs. per kg.
S.P. – C.P. = Profit
(150×25+180×20×120% - x×90%×20) – [(150+180+x)×20] = 1230
3750+4320-18x – [(330+x)×20] = 1230
8070-18x – 6600-20x = 1230
-2x = 1230+6600-8070

2x = 240
X = 120 kg.

Q.143. What is the total quantity of rice that the shopkeeper has?
A. 400 kg.
B. 450 kg.
C. 500 kg.
D. 480 kg.
E. None of these

143. Ans. B.
Solution:
The rice that is sold at a loss of 10% is 120 kg.
150+180+120 = 450 kg.

Q.144. If the shopkeeper earns 10% profit instead of 10% loss on the rest rice then find the difference between the old and new profit.
A. 450 Rs.
B. 400 Rs.
C. 480 Rs.
D. 420 Rs.
E. None of these

144. Ans. C.
Solution:
Profit = 150×20×25%+180×20×20%+120×20×10%
=750+720+240
=1710
Old profit = 1230

Difference= 1710-1230
=480 Rs.

Q. 145. If the shopkeeper sells his all rice at a profit of 20%, find the new profit.
A. 1800 Rs.
B. 2000 Rs.
C. 1500 Rs.
D. 1900 Rs.
E. 2100 Rs.

145. Ans. A.
Solution:
Total rice = 120+150+180
=450 kg.
New profit = 450×20×20%
=1800 Rs.

146. Water is following at the rate of 7metres per second through a circular pipe whose diameter is 2 cm into a cylindrical tank the radius of whose base is 40cm. Determine the increase in water level in ½ hour.
a) 595cm
b) 587.5
c) 878.5cm
d) 787.5 cm
e) None of the above

Answer: (d)
Explanation: Rate of flow of water = 7m per sec = 700 cm per second
Length of water column in ½ hour = (700 * 30 * 60)
Internal radius of circular pipe = 1cm
Obviously, water column forms a cylinder of radius 1cm and length = (700*30*60) cm
Volume of water that flows in tank in ½ hour = 22/7 * 1 * 1 * 700 * 30 * 60
V= πr^2 h
Let h cm be the rise in the level of water in the tank. Then,
Volume of water in the tank = 22/7 * 40 * 40 * h
Both volumes are equal
22/7 * 40 * 40 * h = 22/7 * 1 * 1 * 700 * 30 * 60
H= 787.5 cm (rise in level)

In the following questions two values are coded as X and Y. Find the values of X and Y then answer as
(a) If X >Y
(b) If X<Y
(c) If X=Y
(d) If X $\leq$ Y or X $\geq$ Y
(e) If relation can't be established between X and Y
147. A train is moving with uniform speed. Another train is moving with 50% more speed than first train in opposite direction. They crosses a person in 20 sec and 15 sec respectively then

X=Length of first train
Y=Length of second train

Solution: (b)

Let speed of first train be x km/h and speed of second train be $x \times \frac{150}{100}$ km/h

X = $x \times \frac{5}{18} \times 20 = \frac{50}{9} x$ = 5.55 x

Y = $\frac{3x}{2} \times \frac{5}{18} \times 15 = \frac{225}{36} x = \frac{25x}{4} = 6.25x$

Hence, X < Y

148. A, B and C are running together on a race track. In a 200m race A beets B by 10 sec and C by 40 m. If A gives a start of 50m to B then they finish at same time then:
X=Speed of B
Y=Speed of C

Solution: (b)

X = $\frac{50}{10} = 5 \, m/s$

Y = $\frac{200-40}{30} = \frac{160}{30} = 5.33 \, m/s$

Hence, X < Y

149. A train is moving with uniform speed of 60 km/h. Another train is moving in opposite direction to each other and both trains cross each other in 30 sec. A person feels the first train crosses him in 18 sec then
X=Length of first train
Y=Length of second train

Solution: (e)

Here, nothing is given about the speed or length of second train.

150. Respective ratio of lengths of two trains is 4:5 First train crosses a person standing on platform in 20 sec and second train crosses a telegraph pole is 30 sec then
X=Speed of first train
Y=Speed of second train

Solution: (a)

Let length of trains be $4x$ and $5x$ respectively.

X = $\frac{4x}{20} \times \frac{18}{5} = 0.72x$

Y = $\frac{5x}{30} \times \frac{18}{5} = 0.60x$

Hence, X > Y

PROFESSIONAL KNOWLEDGE

Q.151. What is the maximum limit for the subscription of the Sovereign Gold Bond Scheme for individuals and HUFs?

a) **4 kg**
b) 8 kg
c) 20 kg
d) 1 kg
e) None of these

Explanation: The **minimum investment limit** of subscription is **one gram** and the **maximum limit is 4 kg for individuals, HUFs and 20 kg for trusts.**

Q.152. Who is the chairman of the committee set up by RBI to review the regulatory guidelines and supervisory framework of Core Investment Companies (CIC)?

a) Rakesh Mohan
b) Tapan Ray
c) Nandan Nilekani
d) U.K. Sinha
e) None of these

Explanation:

Terms of Reference of the committee:

- To **examine the current regulatory framework** for CIC and **suggest changes** therein.
- Suggest changes to the current approach of the Reserve Bank of India towards registration of CIC.
- To strengthen **corporate governance** and **disclosure requirements** for CIC.
- For enhancing off-sight and on-site **supervision** over CIC.
- The committee shall submit the report by **October 31, 2019.**

Core Investment Companies (CIC):

- CIC is a **Non-Banking Financial Company (NBFC)** that is indulged in the business of acquiring shares and securities.
- The CIC holds **not less than 90%** of its net assets in the **form of investment.**
- The investment is made in equity shares, preference shares, debentures, bonds, debt or loans in group companies.
- The investments in the **equity shares** in group companies are **not less than 60 per cent** of its net assets.

Q.153. Which of the following is not allowed to benefits of alternate composition scheme?

a) Service providers of turnover up to Rs 50 lakh
b) Ice-cream manufacturers
c) E-commerce players
d) Traders of turnover up to Rs 1.5 crore
e) None of these

Explanation:

- **Manufacturers or traders** with a taxable business turnover of up to Rs 1.5 crore are eligible for the scheme. The turnover limit is Rs 75 Lakh for the North-Eastern States.
- For the **service provider,** the taxable business turnover is up to Rs 50 Lakh.
- Under this scheme, the person can pay tax **every quarter** at a flat percentage of turnover, instead of paying tax at a normal rate **every month.**
- The composition scheme applies tax rates at 1% (0.5% CGST and 0.5% SGST) on turnover for manufacturers and traders, 5 % on restaurants (not serving alcohol) and 6% for other service providers.
- The scheme **resists** e-commerce players, businesses with tobacco and pan masala, inter-state supplies and ice-cream manufacturers to opt for the scheme.

Q.154. What is the definition of a micro enterprise as per MSME act ?

a) Investment in plant and machinery is less than 10 lacs
b) Turnover is less than 5 crore
c) Has less than 10 full-time employees
d) Total investment in fixed assets of business is less than 25 lacs
e) None of these

Explanation:

Enterprises	Annual Turnover
Micro Enterprises	Does not exceed 5 crore rupees
Small Enterprises	More than 5 crore rupees but does not exceed 75 crore rupees
Medium Enterprises	More than 75 crore rupees but does not exceed 250 crore rupees

Q.155. What is "Priority Sector Lending" target for Small Payment banks?

a) 40 per cent of Adjusted Net Bank Credit
b) 50 per cent of Adjusted Net Bank Credit

c) 25 per cent of Adjusted Net Bank Credit
d) 75 per cent of Adjusted Net Bank Credit
e) None of these

Explanation:

Categories	Target
Total Priority Sector	75 per cent of Adjusted Net Bank Credit
Agriculture	18 per cent of ANBC. Within the 18 per cent target for agriculture, a target of 8 percent of ANBC is prescribed for Small and Marginal Farmers.
Micro Enterprises	7.5 per cent of ANBC
Advances to Weaker Sections	10 percent of ANBC

Q.156. What is the age-limit to be eligible as a director of a PSU bank ?

a) 35 to 67 years
b) 24 to 70 years
c) 30 to 67 years
d) 27 to 65 years
e) None of these

Explanation:

- The Committee shall determine the 'fit and proper' status of the proposed candidates based on the broad criteria mentioned hereunder:
  I. **Age –** The candidate's age should be between 35 to 67 years as on the cut-off date fixed for submission of nominations for election.
  II. **Educational qualification –** The candidate should at least be a graduate.
  III. **Experience and field of expertise –** The candidate shall have special knowledge or practical experience in respect of one or more

Q.157. What is the maximum tenure of a PSU bank director ?

a) 5 years
b) 6 years
c) 9 years
d) 10 years
e) None of these

Explanation: An elected director shall hold office for three years and shall be eligible for re-election: Provided that no such director shall hold office for a period exceeding six years, whether served continuously or intermittently.

Q.158. RBI's medium-term strategy framework UTKARSH 2022 has a duration of?

a) 2020-2023
b) 2019-2024
c) 2020-2022
d) 2019-2022
e) None of these

Explanation:

- The framework's **objective** is to achieve excellence in the performance of RBI's mandates and improve regulation, supervision of the central bank and to avoid future crisis.
- The vision document is a **3-year roadmap** to guide the RBI during the medium-term period **(2019-22).**

Q.159 Out of the given options, which committee is related to the surplus transfer of reserves between RBI and the government?

a) H.R. khan committee
b) Tapan Ray committee
c) Bimal Jalan committee
d) TN Mahoharan committee
e) None of these

Explanation:

- The **Bimal Jalan Committee** on **Economic Capital Framework** met on 17th July 2019 for the final time to decide on **transferring of surplus reserves to the government.**
- RBI had the total surplus cash reserve of **Rs 9.43 lakh crore** on 30th June 2018.
- According to the finance ministry, the buffer of **28 % of gross assets** maintained by the RBI is well above the **global norm of around 14 %.**

Q.160. What is the maximum duration of time for the completion of the resolution process for corporates, allowed under the Insolvency and Bankruptcy Code (IBC)?

a) 330 days
b) 270 days
c) 250 days
d) 100 days
e) None of these

Explanation: Amendments to The Insolvency and Bankruptcy Code (IBC) was approved. This includes **330 days deadline** for corporate resolution process and 7 other amendments. Currently, IBC allows a maximum of **270 days** for clearing a resolution plan (180 days and extended 90 days if a majority of the creditors agree).

Q.161. Which infrastructure finance entity was proposed to be set up in Budget 2019-20?

a) Credit Guarantee Bond Corporation
b) Credit Guarantee Enhancement Corporation
c) Credit Bond Enhancement Corporation
d) Credit Bond Rating Corporation
e) None of these

Explanation:

- The government is to set up the Credit Guarantee Enhancement Corporation (CGEC) with Rs 20K crore capital.
- The **Infrastructure finance entity- CGEC** was announced by Nirmala Sitharaman in the budget 2019-20 to increase the source of capital for **infrastructure financing.**
- The CGEC is expected to free up lending of up to **Rs 3.5 lakh crore** by the banks.
- It will be set up with a capital of **Rs 20K crore.**

- The step was taken to fulfil the need for investment as it is estimated that India requires an **average investment of 20 lakh crore** every year.
- The Finance Minister proposed to set up the CGEC in 2019-20 and the regulations have been notified by the **RBI.**
- **Credit enhancement** helps the companies to improve their **bond ratings** by ensuring guaranteed bond payment to a certain limit.
- It helps the issuer of the bond to get access to markets at **cheaper rates** than the bank's borrowings.

Q.162. Which is the 1st foreign bank to launch operations at IFSC GIFT City, Gujarat?

a) Abu Dhabi Commercial Bank
b) Bank International Indonesia
c) Standard Chartered
d) Antwerp Diamond Bank
e) None of these

Explanation:

- The bank has received in-principle regulatory approvals to set up its **IFSC Banking Unit** in GIFT city, Gujarat.
- The **Gujarat International Finance Tec-City (GIFT City)** is envisaged as a hub to bring **offshore financial transactions.**
- The GIFT city is working with organisations to help build a **hub for aircraft leasing and financing** within GIFT City.
- The banking business at GIFT IFSC has already seen a **167% jump in just 2 years.**
- The cumulative banking transaction has reached **$22 billion this year** while it was **$6 billion in 2016-17.**
- Data shows that IFSC Banking Units (IBUs) have contributed **around 8% of total External Commercial Borrowings (ECBs)** availed by Indian corporates in 2017-18 in GIFT IFSC.

Q.163. In the set of rules/directives given by RBI to banks in India, out of the following which option/options comes under priority sector?

a) Renewable energy
b) Housing
c) Export Credit
d) Social infrastructure
e) All of them

Explanation: Priority Sector includes the following categories:

I. Agriculture
II. Micro, Small and Medium Enterprises
III. Export Credit
IV. Education
V. Housing
VI. Social Infrastructure
VII. Renewable Energy
VIII. Others

Q.164. What is the applicable limit for bank loans for building social infrastructure under priority sector?

a) up to a limit of Rs.5 million per borrower
b) up to a limit of Rs.50 million per borrower

c) up to a limit of Rs.10 million per borrower
d) No limit is applied for bank loans for building social infrastructure
e) None of these

Explanation: Bank loans up to a limit of Rs.50 million per borrower has been put for classification under priority sector for building social infrastructure.

Q.165. What is the prescribed limit for bank loans sanctioned to education under priority sector?

a) **upto Rs. 1 million**
b) upto Rs. 11 million
c) upto Rs. 10 million
d) upto Rs. 1 lakh
e) None of these

Explanation: Loans to individuals for educational purposes including vocational courses **upto Rs. 1 million** irrespective of the sanctioned amount are eligible for classification under priority sector.

Q.166. What is the Target set for Domestic scheduled commercial banks (excluding Regional Rural Banks and Small Finance Banks) under priority sector?

a) 20 per cent of Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher
b) 60 per cent of Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher
c) 35 per cent of Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher
d) **40 per cent of Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher**
e) None of these

Explanation:

Categories	Domestic scheduled commercial banks (excluding Regional Rural Banks and Small Finance Banks) and Foreign banks with 20 branches and above	Foreign banks with less than 20 branches
Total Priority Sector	40 per cent of Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher.	40 per cent of Adjusted Net Bank Credit or Credit Equivalent Amount of Off-Balance Sheet Exposure, whichever is higher, to be achieved in a phased manner by 2020.

Q.167. Which among the following is not included under Weaker Sections under priority sector?

a) Self Help Groups
b) **Overdraft limit to PMJDY account holder upto Rs.50,000/- with age limit of 18-65 years**
c) Artisans
d) Beneficiaries of Differential Rate of Interest (DRI) scheme

e) None of these

Explanation: Priority sector loans to the following borrowers are eligible to be considered under Weaker Sections category:-

Category
Small and Marginal Farmers
Artisans, village and cottage industries where individual credit limits do not exceed Rs. 0.1 million
Beneficiaries under Government Sponsored Schemes such as National Rural Livelihoods Mission (NRLM), National Urban Livelihood Mission (NULM) and Self Employment Scheme for Rehabilitation of Manual Scavengers (SRMS)
Scheduled Castes and Scheduled Tribes
Beneficiaries of Differential Rate of Interest (DRI) scheme
Self Help Groups
Distressed farmers indebted to non-institutional lenders
Distressed persons other than farmers, with loan amount not exceeding Rs. 0.1 million per borrower to prepay their debt to non-institutional lenders
Individual women beneficiaries up to Rs. 0.1 million per borrower
Persons with disabilities
Overdraft limit to PMJDY account holder upto Rs. 10,000/- with age limit of 18-65 years.
Minority communities as may be notified by Government of India from time to time

Q.168. Choose the wrong statement about the prescribed limit for housing loans under priority sector?

a) Up to Rs.4.5 million loans to individuals in metropolitan centres is prescribed
b) Housing loans to banks' own employees are eligible for classification under priority sector
c) Only a
d) Only b
e) Both a & b

Explanation:

- Loans to individuals up to **Rs.3.5 million** in metropolitan centres (with population of ten lakh and above) are allowed under PSL.
- Loans to individuals up to **Rs.2.5 million** in non-metropolitan centres (with population of less than ten lakh) are allowed under PSL.
- Housing loans to banks' own employees are **not eligible** for classification under priority sector.

Q.169. Bank credit to registered NBFCs for on-lending will be eligible for classification as priority sector subject to conditions. For the 'term lending' component of 'Agriculture' the limit is Rs.10 lakh per borrower. For MSE borrowers, it is _____.

- a) Rs.10 lakh
- b) Rs.15 lakh
- **c) Rs.20lakh**
- d) Rs.25 lakh
- e) None of these

Explanation: Bank credit to non-banking financial companies (NBFCs) for on-lending to the agriculture, micro and small enterprises (MSE) and housing categories under priority sector lending (PSL) will be allowed up to a limit of 5 per cent of the individual bank's total PSL on an ongoing basis.

Limits:

- **Agriculture:** On-lending by NBFCs for 'Term lending' component under Agriculture will be allowed up to Rs.10 lakh per borrower.
- **Micro & Small enterprises:** On-lending by NBFC will be allowed up to Rs. 20 lakh per borrower.
- **Housing:** Enhancement of the existing limits for on-lending by HFCs from Rs. 10 lakh per borrower to Rs. 20 lakh per borrower.

Q.170. The minimum credit rating required to issue "Commercial Paper" is?

- a) A-1
- **b) A-2**
- c) AAA
- d) AAAA
- e) None of these

Explanation: Rating requirements for issuance of CP:

- All eligible participants shall obtain the credit rating for issuance of Commercial Paper either from CRISIL, ICRA, CARE or the FITCH or such other credit rating agency (CRA) as may be specified by the Reserve Bank of India.
- The **minimum credit rating shall be A-2** [As per rating symbol and definition prescribed by Securities and Exchange Board of India (SEBI)].
- The issuers shall ensure at the time of issuance of CP that the rating so obtained is current and has not fallen due for review.

Q.171. As per the IBBI norms, what is the timeline given for completing the liquidation process for corporate debtors?

- a) 2 years
- b) 60 days
- **c) 1 year**

d) 5 years
e) None of these

Explanation: The CoC may recommend the sale of the corporate debtor or sale of the business of the corporate debtor in the process of liquidation. IBBI has now specified to complete all the liquidation processes within one year of its commencement i.e. a model timeline for each liquidation task completion.

Q.172. The government in budget 2019 has decided to borrow overseas sovereign bond in?

a) **Foreign currencies**
b) Domestic currencies
c) Both a and b
d) Neither a nor b
e) None of these

Explanation: The real interest rate on Indian bonds is attractive as compared to other developed countries, and attracts foreign portfolio investor's interest in Indian government bonds traded locally but they have to take the currency risk investing in rupee-denominated government bonds.

Q.173. For which purpose DBT portal has been launched by the Ministry of tribal affairs?

a) For sharing beneficiary data by state for faster release of funds
b) To enable states to raise query about welfare funds
c) Both a and b
d) **Only a**
e) Only b

Explanation: DBT Tribal portal, is launched by the ministry of tribal affairs to bring in greater e-Governance in implementation of welfare schemes for STs. It consists of 3 modules-

- **Data Sharing module** is mainly meant for sharing beneficiary-data by States.
- In **Communication module**, the States have facility to upload documents, raise query and DBT data uploaded by States is used for faster release of funds.
- **Monitoring module** has facility of MIS (Management Information System) reports & Dashboards.

Q.174. Relaxation for additional factor of authentication (AFA) requirement is permitted for transactions for a maximum value of _____ per transaction?

a) Rs 1,000
b) **Rs 2,000**
c) Rs 5,000
d) Rs 10,000
e) None of these

Explanation: Recently, The Reserve Bank of India (RBI) has removed the so-called two-factor authentication otherwise known as AFA (additional factor of authentication) for online card transactions involving sums up to Rs2,000, in a move aimed at simplifying and encouraging electronic payments. This led to the RBI relaxing the OTP rules for online transactions (or Card Not Present transactions) under the value of Rs.2000.

Q.175. Which regulatory mechanism has been launched by the RBI for Fintech companies?

a) FinBox

b) StartBox
c) SandBox
d) TechBox
e) None of these

Explanation: A regulatory sandbox (RS) refers to live testing of new products or services in a controlled/test regulatory environment will provide the requisite regulatory guidance, so as to increase efficiency, manage risks and create new opportunities for fintech consumers.

Q.176. According to the disclosure norms of SEBI, all listed banks have to disclose the NPAs exceeding _____% of the reported profit before provisions and contingencies?

a) 15%
b) 10%
c) 20%
d) 25%
e) None of these

Explanation:

- As per SEBI's new norm, if the **additional provisioning of NPAs** identified by RBI **exceeds 10%** of the reported profit before provisions and contingencies, then **all the listed banks have to disclose to the stock exchanges divergences** in the asset provisioning and classification.
- Earlier, the **threshold** for the NPAs provisioning **was 15%** of the reported profit.

Q.177. HDFC and Common Service Centres (CSCs) launched which among the following for village-level entrepreneurs (VLEs)?

a) MSME Credit Card
b) Small Business Money-Back Credit Card
c) All Business Money-Back Credit Card
d) Small and Medium Business Money-Back Credit Card
e) None of these

Explanation:

- The credit card has been launched for **small traders, village-level entrepreneurs (VLEs) and VLE- sourced customers.**
- The card will provide easy access to credit for **day-to-day business expenses** to them.
- HDFC Bank and CSC has signed a pact in **July 2018** in which the bank offered to provide products and services in remote locations to **VLEs that are enrolled with CSCs.**

Common Service Centres (CSCs):

- CSCs acts as delivery points of various **government and public utility services** across the country.
- There are about **3.6 lakh CSCs** in the country with transacting the business of about **Rs 70,000 crore.**
- The services provided **include** financial services, welfare schemes, health care, digital literacy etc.

Q.178. With respect to Basic Savings Bank Deposit (BSBD) accounts, which statement is correct?

a) A minimum balance is required

b) **No minimum balance is required**
c) Limit on the number of deposits
d) Banks charge for additional services
e) None of these

Explanation: Basic Savings Bank Deposit (BSBD) accounts:

- RBI has **mandated all banks** to offer BSBD accounts to those looking to open a bank account.
- In a BSBD account, **no minimum balance** is required to be maintained.
- These accounts are aimed to enhance **financial inclusion.**
- The **no-frill accounts** also come under BSBD accounts.

Current Scenario:

- As per the revised circular, Banks are advised to offer **basic minimum facilities free of charge** without any minimum balance requirement.
- There will be **no limit** on number and value of **deposits** made in a month.
- **4 minimum withdrawals** in a month along with ATM withdrawals are allowed.
- Banks are free to provide additional **value-added services,** like issue of cheque book.
- The customers have option of the availment of such facilities.
- **No minimum balance** would be required to avail such additional services.
- The BSBD account can be **converted** into a **normal saving** account only at the written request of the customer.
- The banks would be penalized under **RBI Banking Regulation Act,1949,** if found for non-compliance of any instruction.

Q.179. Budget 2019 announced setting up of a DD channel for which sector among the following?

a) Agriculture
b) Education
c) **Start-ups**
d) Health
e) None of these

Explanation:

- The channel will serve as a **platform** to discuss issues affecting the growth, funding and tax paying and matchmaking with venture capitalists and investors.
- The start-ups will design and execute the channel itself.
- In 2016, the **Department of Industrial Policy and Promotion** (DIPP) has suggested setting up a channel dedicated to startups to the **Ministry of Information and Broadcasting.**

Q.180. RBI has constituted the a six-member committee on Development of Housing Finance Securitisation Market in India. Who is the head of this committee ?

a) **Harsh Vardhan**
b) UK Sinha
c) Tapan Ray
d) Amitabh Kant
e) None of these

Explanation:

Role of the Panel:

- **The panel will review the regulations relating to mortgage-backed securitisation (MBS) currently in place, and make specific recommendations on suitably aligning the same with international norms.**
- It will assess the role of various counterparties, including servicers, trustees, rating agencies, in the securitisation process and suggest the steps required.

Mortgage-Backed Security (MBS):

- **Mortgage-Backed security (MBS) is a type of asset-backed security that is secured by a mortgage or collection of mortgages.**

Q.181. The Reserve Bank of India (RBI) announced that the time-window for using RTGS service for customer transactions will be extended from 4:30 pm to _____ on all working days?

a) 5 PM
b) 6 PM
c) 7 PM
d) 8 PM
e) None of these

Explanation:

Reason for this decision:

- **The decision is after a robust year-on-year increase in the number of transactions by 8% to Rs.1,335 crore in March 2019.**
- The aggregate amount of transactions rose 12% year-on-year to Rs 1,255.51 crore.
- In the month of April, banks and customers combined used RTGS for 1.14 crore transactions worth Rs.112 lakh crore.

Q.182. Which of the following entities are eligible to issue Differential Voting Rights shares ?

a) **Tech company making intensive in the use of technology**
b) Public sector banks
c) Infrastructure companies
d) Oil refining companies
e) None of these

Explanation: A company having superior voting rights shares (SR shares) would be permitted to do an initial public offering (IPO) of only ordinary shares subject to fulfillment of eligibility requirements of the SEBI(Issue of Capital and Disclosure Requirements) Regulations, 2018 and the following conditions :

- The issuer company is a **tech company** (as per the definition in Innovators Growth Platform) i.e. intensive in the use of technology, information technology, intellectual property, data analytics, bio-technology or nano-technology to provide products, services or business platforms with substantial value addition.
- The SR shareholder **should be a part of the promoter group whose collective net worth does not exceed Rs 500 Crores.**
- The SR shares have been issued **only to the promoters/ founders** who hold an executive position in the company.

Q.183. In Gold Monetisation Scheme, Gold is valued at _____ for Gold /USD rate with the Rupee-US Dollar reference rate announced by RBI on that day. The prevalent custom duty for import of gold will be added to the above value to arrive at the final value of gold.

a) **London AM fixing**
b) London PM fixing
c) Daily RBI gold rate
d) World Gold Council daily rate
e) None of these

Explanation:

- The London Gold Fix involves gold dealers from London's five biggest bullion banks establishing a common transaction price for a large pool of purchase and sale orders. They do this twice each business day - first at 10:30am (the Morning Fix) and then again at 3pm (the Afternoon Fix).
- The participating bullion banks will be acting both on their own behalf and for those customers of theirs who have issued limit orders for them to trade at the London Gold Fix price. No-one knows what the Gold Fix will be before it is declared.
- The Gold Fix establishes the price at which the gross amount of gold on buy orders matches the gross amount of gold on sell orders - across all the participating banks.

Q.184. RBI has removed transaction charges levied by it for which two systems to boost digital transactions?

a) **Real Time Gross Settlement System (RTGS) and National Electronic Funds Transfer (NEFT)**
b) Running Time Gross Settlement System (RTGS) and National Electronic Funds Transaction (NEFT)
c) Real Time General Settlement System (RTGS) and Central Electronic Funds Transfer (CEFT)
d) Real Transaction Gross Settlement System (RTGS) and National Actual Funds Transfer (NAFT)
e) None of these

Explanation:

- The RBI has removed transaction charges levied by it for Real Time Gross Settlement System (RTGS) and National Electronic Funds Transfer (NEFT) systems to boost digital transactions.

- The Real Time Gross Settlement System (RTGS) is meant for large-value instantaneous fund transfers while the National Electronic Funds Transfer (NEFT) System is used for fund transfers up to Rs 2 lakh.

Q.185. What has the Reserve Bank of India (RBI) launched on its website for facilitating its grievance redressal process?

a) Grievance Management System (GMS)
b) Complaint Management System (CMS)
c) Grievance Redressal System (GRS)
d) Complaint Redressal System (CRS)
e) None of these

Explanation: It is a software application launched by RBI for lodging complaints against any regulated entity with public interfaces such as Commercial Banks, Urban Cooperative Banks (UCBs) and Non-Banking Financial Companies (NBFCs).

Q.186. Which country has become the first Arab country to be granted full membership of the Financial Action Task Force (FATF)?

a) Oman
b) Saudi Arabia
c) Qatar
d) Egypt
e) None of these

Explanation: What is the FATF?

- **It was established in 1989, with headquarters in Paris, France.**
- The FATF comprises of 37-Member Jurisdictions and 2- Regional Organisations namely Gulf Cooperation Council (GCC) and European Commission (EC).
- **With the Kingdom becoming a FATF member, the number of permanent members in the group is now 39.**
- FATF Plenary is FATF's decision-making body which meets three times per year.

What is the function of FATF?

- The Financial Action Task Force is an international group responsible for issuing international standards, policies and best practices for combating money laundering, terrorist financing and proliferation and other related threats to the integrity of the international financial system.

Q.187. What has the Union Ministry of Statistics and Programme Implementation (MoSPI) launched in a bid to effectively track India's progress on Agenda 2030 adopted by UN?

a) Global Development Goal (GDG) Dashboard
b) Sustainable Development Goal (SDG) Dashboard
c) Human Development Goal (HDG) Dashboard
d) Universal Development Goal (UDG) Dashboard
e) None of these

Explanation: About SDG Dashboard:

- It is a unique, searchable platform, which provides data and insights on how India is progressing on SDGs.

- **It is a first of its kind national platform that pulls together reliable data from more than 100 different data sets, portals and sectors on to only one easy to use and intuitive platform, to power better-informed decision making on SDGs.**
- **It will be India's official data repository of National Indicator Framework (NIF) on SDGs, which is India's largest monitoring framework with 306 statistical indicators.**
- SDG Dashboard is developed in partnership with United Nation in India, Department for International Development (DFID) India and data intelligence firm Social Cops.

What are SDGs?

- **They are the universal call by the United Nations Development Programme (UNDP) for action towards ending poverty, improving health and education, protecting the planet and ensuring that all people enjoy peace and prosperity by 2030.**
- India has been closely monitoring its progress on SDGs through its National Indicator Framework and India SDG Index released in 2018.

Q.188. What is the last date to obtain Legal Entity Identifier for entities with networth above Rs.10000 million?

a) **31 December 2019**
b) 31 March 2020
c) 31 July 2020
d) 30 April 2020
e) None of these

Explanation:

- Legal Entity Identifier (LEI), proposed by the G20, LEI is a unique, electronic, 20-digit standard identifier used to identify the legal entities that participate in financial transactions around the world.
- Just like a passport or a car registration number, the LEI represents a common and recognisable code which can be used to connect to key reference information that enables clear and unique identification of legal entities participating in global financial transactions.

Timelines for Implementation:

Phase	Net Worth of Entities	Current Deadline	Extended Deadline
Phase I	above Rs.10000 million	April 30, 2019	December 31, 2019
Phase II	between Rs.2000 million and Rs 10000 million	August 31, 2019	December 31, 2019
Phase III	up to Rs.2000 million	March 31, 2020	March 31, 2020

Q.189. The sum of all the exposure values of a bank to a single counter-party must not be higher than _____ of the bank's available eligible capital base at all times.

a) 10 per cent
b) 15 per cent
c) **20 per cent**
d) 25 per cent
e) None of these

Explanation:

- The sum of all the exposure values of a bank to a single counter-party must not be higher than 20 per cent of the bank's available eligible capital base at all times.
- In exceptional cases, board of banks may allow an additional 5 per cent exposure of the bank's available eligible capital base.
- In case of groups of connected counter-parties, the sum of all the exposure values of a bank to a group of connected counter-parties must not be higher than 25 per cent of the bank's available eligible capital base at all times, the revised LEF said.
- Under the LE Framework, an exposure to a counter-party will constitute both on and off-balance sheet exposures include.

Q.190. As per Moody's rating, the current local and foreign currency issuer rating for the Indian Economy is?

a) Baa1
b) Baa2
c) Baa3
d) Baa4
e) None of these

Explanation: Moody's rating agency upgraded local and foreign currency issuer rating to Baa2 from Baa3 for Indian Economy.

Q.191. Section 80-IAC of the Income Tax Act, 1961 was recently in the news for which context?

a) Insolvency and Bankruptcy Code related norms
b) Foreign direct investment
c) Angel tax provisions
d) Start-ups tax holiday eligibility
e) None of these

Explanation:

- The tax holiday for small startups provides a deduction for **100% of the income** of an eligible start-up **for 3 years** out of 7 years from the year of its incorporation.
- A start-up recognized by **DPIIT (Department for Promotion of Industry and Internal Trade)** has to fulfill the conditions specified in Section 80-IAC for claiming this deduction.
- **Section 80-IAC** contains a detailed definition of the eligible start-up which provides that a start-up shall be eligible for the deduction, if
  - It is incorporated on or after **1st April 2016.**
  - Its turnover **does not exceed Rs. 25 crore** in the year of deduction and
  - It holds a certificate from the **Inter-Ministerial Board of Certification.**

Q.192. As per RBI's minimum holding period requirement, Minimum Retention Requirement (MRR) for such securitisation/assignment transactions is _____of the book value of the loans being securitised.

a) 10%
b) 15%
c) 20%
d) 25%
e) None of these

Explanation: Minimum Holding Period Guidelines:

- In respect of loans of original maturity above 5 years, the minimum number of instalments to be paid before securitisation is now six monthly instalments (12 earlier) or two quarterly instalments (four).
- Minimum Retention Requirement (MRR) for such securitisation/assignment transactions shall be 20% of the book value of the loans being securitised/20% of the cash flows from the assets assigned.

Q.193. Cash withdrawal limit at POS using debit card/credit cards is Rs.1000/- per day in Tier I and II centres and _____ per day in Tier III to VI centres.

- a) Rs.1,500/-
- **b) Rs.2,000/-**
- c) Rs.2,500/-
- d) Rs.2,750/-
- e) None of these

Explanation: Classification of centres (tier-wise) Population(as per 2001 Census)

- Tier 1 - 1,00,000 and above
- Tier 2- 50,000 to 99,999
- Tier 3- 20,000 to 49,999
- Tier 4- 10,000 to 19,999
- Tier 5- 5,000 to 9,999
- Tier 6- Less than 5000

Q.194. Under 'Partial Credit Guarantee offered by Government of India (GoI) to Public Sector Banks (PSBs) for purchasing high-rated pooled assets from Non-Banking Financial Companies (NBFCs), One-time guarantee provided by the GoI on the pooled assets will be valid for_____ from the date of purchase.

- a) 12 months
- b) 18 months
- **c) 24 months**

d) 36 months

e) None of these

Explanation: Operational Guidance:

I.   The assets shall be purchased by banks at fair value.

II. Assets to be assigned by NBFCs/HFCs must be **rated by Credit Rating Agencies** (CRAs) accredited by Reserve Bank of India (RBI).

III. One-time guarantee provided by the GoI on the pooled assets will be **valid for 24 months** from the date of purchase and **can be invoked on the occurrence of default as outlined under heading 'D' below.**

IV. The guarantee shall cease earlier if the purchasing bank sells the pooled assets to the originating NBFC/HFC or any other entity, before the validity of the guarantee period.

Q.195. As per the latest circular on Priority Sector Lending, what is the sanctioned limit for classification of export credit under Priority Sector Lending ?

a) Rs.25 cr

b) Rs.30 cr

c) Rs.40 cr

d) Rs.100 cr

e) None of these

Explanation:

- Enhance the sanctioned limit, for classification of export credit under PSL, from Rs.250 million per borrower to Rs.400 million per borrower.
- Remove the existing criteria of 'units having turnover of up to Rs.1 billion.

Q.196. As per the latest circular on customer compensation for failed transactions using authorised Payment Systems, if a Customer's account debited but cash not dispensed in an ATM, the funds should be credited to his account within ____ days.

a) T + 1 days

b) T + 3 days

c) T + 5 days

d) T + 6 days

e) None of these

Explanation:

Customer's account debited but cash not dispensed.	Pro-active reversal (R) of failed transaction within a maximum of T + 5 days.	Rs.100/- per day of delay beyond T + 5 days, to the credit of the account holder.

Q.197. What is the loan limit for education under priority sector?

a) Rs. 5 lacs

b) Rs. 10 lacs

c) Rs. 12 lacs

d) Rs. 15 lacs

e) None of these

Explanation: Under Priority Sector Lending (PSL), the loans and advances granted to only individuals for educational purposes up to Rs.10 lakh for studies in India and Rs. 20 lakh for studies abroad.

Q.198. As per RBI's circulars on Customer liability in case of unauthorised electronic payment transactions through a PPI. In case of a third party breach where the deficiency lies neither with the PPI issuer nor with the customer but lies elsewhere in the system.

What is the liability of the customer if he/she intimated on 4th day ?

- a) Zero
- b) Rs.5000 or transaction value whichever is lower
- **c) Rs.10000 or transaction value whichever is lower**
- d) Rs.12000 or transaction value whichever is lower
- e) None of these

Explanation:

Customer liability in case of unauthorised electronic payment transactions through a PPI		
S. No.	Particulars	Maximum Liability of Customer
(a)	Contributory fraud / negligence / deficiency on the part of the PPI issuer, including PPI-MTS issuer (irrespective of whether or not the transaction is reported by the customer)	Zero
(b)	Third party breach where the deficiency lies neither with the PPI issuer nor with the customer but lies elsewhere in the system, and the customer notifies the PPI issuer regarding the unauthorised payment transaction. **The per transaction customer liability in such cases will depend on the number of days lapsed between the receipt of transaction communication** by the customer from the PPI issuer and the reporting of unauthorised transaction by the customer to the PPI issuer -	
	i. Within three days#	Zero
	ii. Within four to seven days#	Transaction value or Rs. 10,000/- per transaction, whichever is lower
	iii. Beyond seven days#	As per the Board approved policy of the PPI issuer

Q.199. As per RBI's latest circular, what is the new limit for "Bulk deposit" ?

- a) 1 cr
- **b) 2 cr**
- c) 5 cr
- d) 10 cr
- e) None of these

Explanation:

- Single Rupee term deposits of Rupees two crore and above for Scheduled Commercial Banks (excluding Regional Rural banks) and Small Finance Banks.
- Single Rupee term deposits of Rupees fifteen lakhs and above for RRBs.

Q.200. RBI has recently imposed a monetary penalty on Tamilnad Mercantile Bank Ltd (TMB) with the power vested to RBI under_____?

a) Reserve Bank of India Act, 1934
b) Banking Regulation Act, 1949
c) Banking Regulation (Companies) Rules, 1949
d) Reserve Bank of India (Amendment and Misc. Provisions) Act, 1953
e) None of these

Ans.81 (B) RBI is vested with powers under the provisions of Section 47A(1)(c) read with Section 46(4)(i) of the Banking Regulation Act, 1949 to impose such penalty. The statutory inspection of the bank with reference to its financial position was done on 31st March 2017.
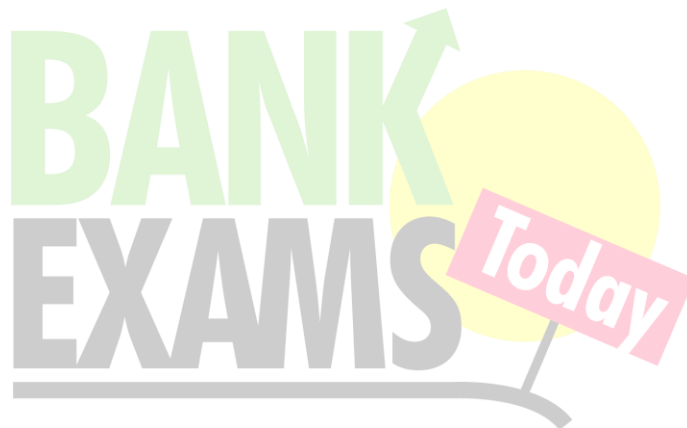
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