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# BANK OF BARODA SO 2018 MODEL PAPER

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## REASONING

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Read the following information carefully and answer the questions which follow.

P is son of Q. Q is mother of R. R is wife of T. T is father of V. V is brother of W. Y is mother of T.

1. Which of the following is true based upon the relationships given above?

- a) W is granddaughter of Y
- b) R is sister of P
- c) V is son of Q
- d) V is brother-in-law of Y
- e) None is true

2. How is T related to P?

- a) Son-in-law
- b) Brother
- c) Father-in-law
- d) Brother-in-law
- e) Cannot be determined

3. Which of the following is/are required to establish that W is the daughter of R?

- a) No extra information is required as the relation can be established from the given information.
- b) R has only three children, one son and two daughters
- c) Q has only one grandson
- d) Y has only two children, a son and a daughter
- e) Either (2) or (3)

Read the following information carefully and answer the questions which follow.

(i) A is mother of B. (ii) C is sister of A.

(iii) D is father of C. (iv) B is son of E.

4. Which of the following statements are required to establish that E is a male?

- a) Only (iv)
- b) Both (ii) and (iv)
- c) Both (i) and (iv)
- d) Both (ii) and (iii)

- e) Both (i) and (ii)

**5. How is D related to E?**

- a) Father
- b) Grandfather
- c) Son-in-law
- d) Grandson
- e) Father-in-law

**Study the following information to answer the given questions**

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.

**Input: but 32 71 glory fair south 65 84**

**Step I :** south but 32 71 glory fair 65 84

**Step II :** south 84 but 32 71 glory fair 65

**Step III :** south 84 glory but 32 71 fair 65

**Step IV:** south 84 glory 71 but 32 fair 65

**Step V:** south 84 glory 71 fair but 32 65

**Step VI :** south 84 glory 71 fair 65 but 32  
and Step VI is the last step of the arrangement.

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

**6. Step III of an input is: year 92 ultra 15 23 strive house 39**

**How many more steps will be required to complete the rearrangement?**

- a) Three
- b) Four
- c) Two
- d) Five
- e) None of these

**7. Input: any how 49 24 far wide 34 69**

**Which of the following steps will be the last but one?**

- a) VI
- b) VII
- c) V
- d) VIII
- e) None of these

**8. Step II of an input is: town 74 pair l 5 31 nice job 42**

**Which of the following is definitely the input?**

- a) pair 15 31 town nice job 42 74
- b) pair 15 town 31 74 nice job 42
- c) pair 15 town 74 31 nice job 42
- d) Cannot be determined
- e) None of the above

**9. Input: play over 49 37 12 match now 81**

**Which of the following will be step IV?**

- a) play 81 over 49 37 match now
- b) play 81 over 49 37 12 match now
- c) play 81 over 49 now 37 match 12
- d) There will be no such step
- e) None of the above

**10. Step II an input is : war 58 box cart 33 49 star 24**

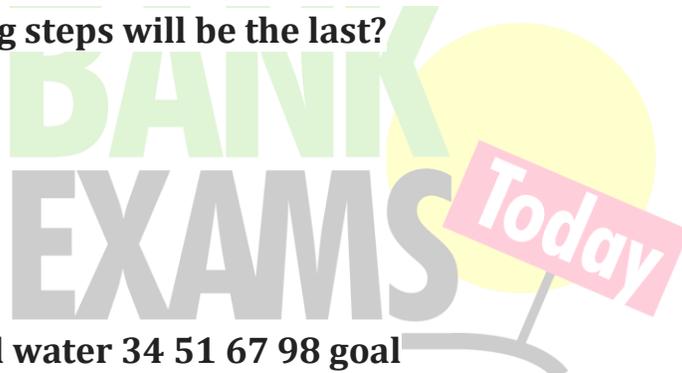
**Which of the following steps will be the last?**

- a) V
- b) VI
- c) IV
- d) VII
- e) None of these

**11. Input : shower fall water 34 51 67 98 goal**

**How many steps will be required to complete the rearrangement?**

- a) Three
- b) Four
- c) Six
- d) Five
- e) None of these



**BANK OF BARODA**

**SPECIALIST  
OFFICER 2018**

**COURSE**

**WEALTH MANAGEMENT**

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 question. Read both the statements and Give 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 not sufficient to answer the question.
- (d) if the data in both statements I and II together are not sufficient to answer the question.
- (e) if the data in both statements I and II together are necessary to answer the question.

**12. How is M related to F?**

**Statements**

- I. F is sister of N who is mother of R
- II. M has two brothers of which one is R.

**13. On which date in March was Pravin's father's birthday?**

**Statements**

- I. Pravin correctly remembers that his father's birthday is after 14th but before 19th March.
- II. Pravin's sister correctly remembers that their father's birthday is after 17th but before 21st March

**14. Among M, N, R and D each having different age who is the youngest?**

**Statements**

- I. N is younger than only D among them.
- II. T is older than R and younger than M.

**15. Village D in which direction of village H?**

**Statements**

- I. Village H is to the South of village A which is to the South-East of village D.
- II. Village M is to the East of village D and to the North-East of village H.

**16. How is food written in a code language?**

**Statements**

- I. Always eat good food' is written as 'ha na pa ta' in that code language.
- II. 'Enjoy eating good food' is written as 'ni ha ja pa in that code language.

**Study the number series given below and answer the questions which follows:**

6 7 8 9 9 8 7 9 7 7 8 9 7 8 7 6 9 6 8 9 7 7 9 8 9 7 6 8 8 7

**Q: 17: How many such numbers are there in the given series, each of which when subtracted from the following number has difference of 2?**

- a) Three
- b) Four
- c) Five
- d) Nine
- e) None of these

**Q: 18: Which of the following number Obtained when 18<sup>th</sup> number from the left of the number series is added to the 19<sup>th</sup> from the right?**

- a) 15
- b) 20
- c) 10
- d) 17
- e) None of these

**Q:19 : How many nines are there in the given series each of which is immediately preceded by the an odd number?**

- a) One
- b) Two
- c) Three
- d) Four

e) More than Four

**Q: 20: How many such even numbers are there in the given series each of which is immediately followed by an even number?**

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

**Q: 21: How many such odd numbers are there in the given series each of which is immediately preceded by an even number?**

- a) Five
- b) Seven
- c) Nine
- d) Eleven
- e) None of these

**Q: 22: Kunal walked 10 m. towards the East turned right and walked another 15 m. He then turns left and walks 3 m. He finally takes a left turn and walks 6 m. Which direction is he facing now?**

- a) East
- b) North
- c) West
- d) South
- e) South-West

**Q: 23: Town D is to the West of town M. Town R is to the South of town D. Town K is to the East of town R. Town K is towards in which direction of town D?**

- a) South
- b) East
- c) North-East
- d) South-East
- e) None of these

**Q: 24: Point B is 3 metres North of point A. Point C is 3 metres West of point B. Point D is 5 metres South of point C. Point E is 7 metres East of point D. In which of the following directions is point E, with reference to point B?**

- a) East
- b) South-East
- c) North- East

- d) South
- e) None of these

**Q: 25: Town D is towards East of town F. Town B is towards North of town D. Town H is towards South of town B. Towards which direction is town H from town F?**

- a) East
- b) South-East
- c) North-East
- d) Data inadequate
- e) None of these

**Q: 26: Of the five villages P, Q, R, S and T situated close to each other, P is to west of Q, R is the south of P, T is to north of Q and S is to the east of T. Then R is in which direction with respect to S?**

- a) North-West
- b) South-East
- c) South-West
- d) Data inadequate
- e) None of these



**Directions (117-121) :** In each question below is given a letter group followed by four combinations of digits/symbols numbered (1), (2), (3) and (4). You have to find out which of the combinations correctly represents the group of letters based on the following coding system and the conditions that follow and mark the number of that combination as your answer. If none of the combinations correctly represents the group of letters, mark (5) i.e., None of these as the answer.

**Letter -** R D E K A F H I U B M Z W J  
**Digit/Symbol -** 7 1 \* 2 % 3 8 © 4 @ 9 5 6 \$

**Conditions**

- (i) If the first and the third letters are vowels both are to be coded as the code for the third letter.
- (ii) If the first and the fourth letters are consonants both are to be coded as the code for the first letter.
- (iii) If the first letter is a vowel and the last letter is a consonant, their codes are to be interchanged.

**27. UZMKEF**

- a) 3592\*4
- b) 4592\*3
- c) 4594\*3
- d) 9592\*3

e) None of these

**28. HIREBW**

- a) 8©78@6
- b) 7©7 \*@6
- c) 8©7\* @6
- d) 6©7\* @8
- e) None of these

**29. JBIFMR**

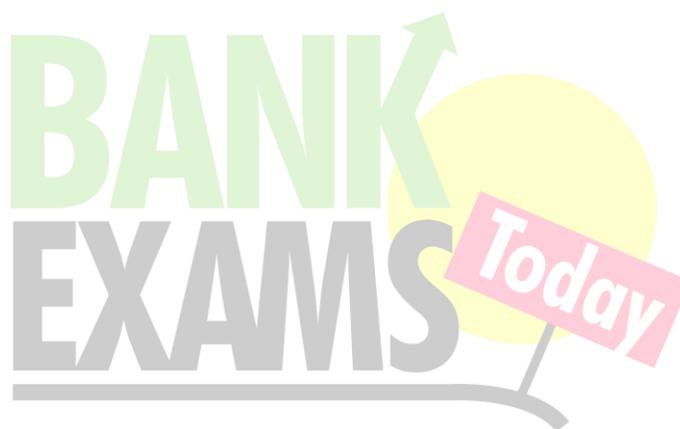
- a) \$@©397
- b) 7@©39\$
- c) \$@\$397
- d) 3@©\$97
- e) None of these

**30. DEKRBJ**

- a) 7\*27@\$
- b) 1\*21@\$
- c) \$\*27@1
- d) 1\*27@\$
- e) None of these

**31. EBAJWU**

- a) \*@%\$64
- b) 4@%\$6\*
- c) \*@\*\$64
- d) %@%\$64
- e) None of these



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

**32. 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.

**33. 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.

**34. Statements**

I: All cups are goats.

II: All goats are tins.

**Conclusions**

I: All goats are cups.

II All tins are goats.

III: No cups are tins.

IV: No tins are cups.

- (a) Only conclusions III and IV follow.
- (b) Only conclusions I and II follow.
- (c) Only conclusions I, II and III follow.
- (d) All conclusions are correct.
- (e) None of the above.

**35. Statements**

I: All bombs are bags.

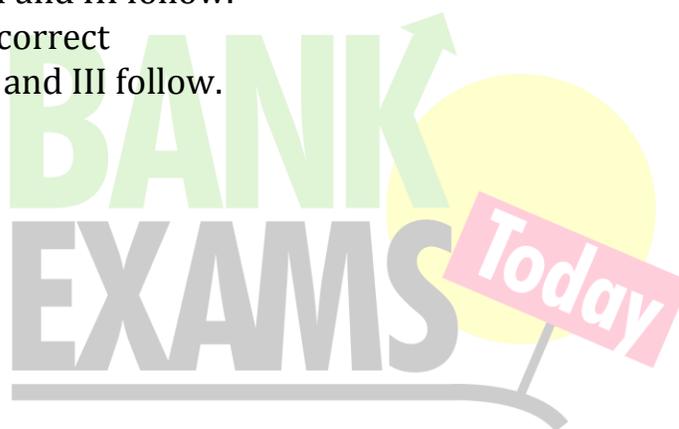
II: Some bags are jets.

**Conclusions**

I: All bombs are jets.

II: All jets are bombs.

III: Some jets are bombs.



IV: Some bombs are jets.

- (a) Only conclusion III follows.
- (b) Only conclusions I and II follow.
- (c) All conclusions are correct.
- (d) Only conclusions III and IV follow.
- (e) None of these.

### 36. Statements

I: Some thorns are jackets.

II: Some jackets are boats.

#### Conclusions

I: No thorns are boats.

II: All jackets are boats.

III: Some boats are thorns.

IV: No jackets are thorns

- (a) Either conclusion I or IV follows.
- (b) Either conclusion I or II follows.
- (c) Either conclusion I or III follows.
- (d) No conclusion is correct.
- (e) All conclusions are correct.

**Directions(37- 41) : Study the following information carefully and answer the given questions.**

A, B, C, D, E, F, G and H are sitting around a square table in such a way that four of them sit at four corners of the square, while four sit in the middle of each of the four sides. The ones who sit at the four corners face the center, while those who sit in the middle of the sides face outside.

Two females sit in the middle of the sides and two at the corners. A sits second to the left of G. G sits in the middle of one of the sides. C sits fourth to the right of his wife and his wife is not an immediate neighbor of A or G. B sits third to right of her husband. B does not sit at any of the corners. Only D sits between B and H. H is the husband of A. E is male.

**37. Which of the following is true with respect to the given seating arrangement?**

- a) No two males are immediate neighbors of each other.
- b) G and H do not face each other in the seating arrangement.
- c) E and D are immediate neighbours of each other.
- d) F is a male and sits diagonally opposite to E.
- e) A sits in the centre of one of the sides of the square table.

**38. Who amongst the following is B's husband?**

- a) C
- b) G
- c) E
- d) F
- e) Cannot be determined

**39. How many people sit between B and C when counted in anti-clockwise direction from B?**

- a) None
- b) One
- c) Two
- d) Three
- e) Four

**40. Who amongst the following is the wife of C?**

- a) D
- b) F
- c) B
- d) G
- e) Cannot be determined

**41. What is the position of E with respect to C?**

- a) Immediately to the left
- b) Second to the left
- c) Third to the right
- d) immediately to the right
- e) Second to the right



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**WEALTH MANAGEMENT**

42. 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?

- a) Q
- b) P
- c) S
- d) Data inadequate
- e) None of these

43. 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?

- a) D
- b) B
- c) C
- d) Data inadequate
- e) None of these

44. 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?

- a) A
- b) Q
- c) P
- d) P or B
- e) Data inadequate

45. 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?

- a) C
- b) D
- c) E
- d) Data inadequate
- e) None of these

46. 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?

- a) R
- b) S
- c) P
- d) Data inadequate
- e) None of these

**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.

47. **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.

48. **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.

**49. Statement:**

"I want to present him a book on techniques of yoga on his birthday"-A tells B.

**Assumptions:**

I. A and B will be invited for the birthday celebrations.

II. The person to whom the book is to be presented, is not keeping good health.

III. Book is the best gift for birthdays.

(a) Only I and II are implicit.

(b) Only II and III are implicit.

(c) Only I and III are implicit.

(d) None is implicit.

(e) All are implicit.

**50. Statement:**

Keeping in view the financial constraint, the management institution has decided to charge at the time of providing employment in various organisations, a placement fee of Rs. 25000 from the organisation in which the student will be provided the employment.

**Assumptions:**

I. It will help in increasing the demand of the students belonging to the management institution.

II. The amount collected in this way will be purposeful.

III. It may be possible that the organisation providing employment may select less number of students in future.

(a) None follows.

(b) Only II and III follow.

(c) Only I follows.

(d) Only I and II follow.

(e) None of these.

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**ENGLISH**

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

Humans produced nearly 300 million tons of plastic in 2012, but where does it end up? A new study has found plastic debris in a surprising location: trapped in Arctic sea ice. As the ice melts, it could release a flood of floating plastic onto the world.

Scientists already knew that microplastics—polymer beads, fibers, or fragments less than 5 millimeters long—can wind up in the ocean, near coastlines, or in swirling eddies such

as the Great Pacific Garbage Patch. But Rachel Obbard, a materials scientist at Dartmouth College, was shocked to find that currents had carried the stuff to the Arctic.

In a study published online this month in *Earth's Future*, Obbard and her colleagues argue that, as Arctic ice freezes, it traps floating microplastics—resulting in **abundances** of hundreds of particles per cubic meter. That's three orders of magnitude larger than some counts of plastic particles in the Great Pacific Garbage Patch. "It was such a surprise to me to find them in such a remote region," she says. "These particles have come a long way."

The potential ecological hazards of microplastics are still unknown. But the ice trap could help solve a mystery: Industrial plastic production has increased markedly in the last half-century, reaching 288 million tonnes in 2012, according to Plastics Europe, an industry association. But ecologists have not been able to account for the final disposition of much of it. The paper shows that sea ice could be an important sink—**albeit** one that is melting, says Kara Lavender Law, an oceanographer at the Sea Education Association in Woods Hole, Massachusetts, who was not part of the study. "There could be freely floating plastics, in short order." The authors estimate that, under current melting trends, more than 1 trillion pieces of plastic could be released in the next decade.

Obbard and her colleagues based their counts on four ice cores gathered during Arctic expeditions in 2005 and 2010. The researchers melted parts of the cores, filtered the water, and put the sediments under a microscope, selecting particles that stood out because of their shape or bright color. The particles' chemistry was then determined by an infrared spectrometer. Most prevalent among the particles was rayon (54%), technically not a synthetic polymer because it is derived from natural cellulose. The researchers also found polyester (21%), nylon (16%), polypropylene (3%), and 2% each of polystyrene, acrylic, and polyethylene. Co-author Richard Thompson, a marine biologist at the University of Plymouth in the United Kingdom, says it's difficult to pinpoint the source of these materials. Rayon, for instance, can be found in clothing, cigarette filters, and diapers.

Abundances are likely to grow as scientists learn to sift more finely. Law points out that microplastic estimates for the Great Pacific Garbage Patch are based on phytoplankton nets that catch only particles bigger than 333 microns. Obbard, who used a much smaller 0.22 micron filter, says she still probably missed many particles herself; searching by eye, she easily could have missed brownish or clear plastic particles that were **masquerading** as sand grains.

What is the consequence of all this plastic floating around? At this point, it is hard to say. Plastic is chemically inert. But the plastic can absorb organic pollutants in high concentrations, says Mark Browne, an ecologist at the University of California, Santa Barbara. Browne has performed laboratory experiments with marine organisms showing not only how the microplastics can be retained in tissues, but also how pollutants might be released upon ingestion. "We're starting to worry a bit more," he says.

**51. Which of the following statement can be correctly inferred from the passage?**

- I. Plastics are chemically inert hence they don't have any effect on the marine life.
- II. Plastics react with water and pollute marine life very drastically.
- III. Plastics are chemically inert but plastic can absorb organic pollutants in high concentration.

- (a) Only I
- (b) Only II
- (c) Both I and II
- (d) Only III
- (e) Both II and III

**52. Which of the following statement is NOT true with respect to the passage?**

- (a) Industrial plastic production has increased markedly in the last half-century.
- (b) Phytoplankton nets catch only particles bigger than 333 microns which points to the oceans being more polluted than what the study shows.
- (c) The sediments collected for research had a very small percentage of Rayon in them.
- (d) Melting ice could release plastic in large amounts to nearby shores and beaches.
- (e) Plastic poses a serious threat to the cities near oceans and something must be done to stop it.

**53. How does the plastic end up in Arctic ice?**

- (a) The plastic is dumped by ships near the arctic ice
- (b) Large amount of plastic is dumped in the ocean from planes.
- (c) Plastics form naturally in the Arctic ice due to high atmospheric pressure in the region.
- (d) Fine plastic particles are carried by winds and ocean currents to the arctic ice.
- (e) There is no knowledge of how this happens and the research is still going on.

**54. With reference to the passage, which of the following statement would the author most agree with?**

- (a) All land animals are equally responsible for the ongoing destruction of marine life.
- (b) Plastic garbage in Arctic ice is of no concern as of now, since the amount is very less to create any actual problem.
- (c) Plastic is chemically inert hence it wouldn't cause the marine life any harm.
- (d) Only the North American countries must take responsibility for the problem.
- (e) Although the extent is not yet fully known but the plastic in Arctic ice poses a serious problem for the marine as well as human life.

**55. Which of the following statement is true about plastics in Arctic ice with reference to the given passage?**

- (a) The plastic in the Arctic ice constitutes of 21% rayon and 54% polyester.
- (b) These plastics don't absorb organic pollutants in high concentrations and are hence safe.
- (c) Rayon which is the biggest constituent of plastic can be found in diapers, cigarettes and clothing.
- (d) Plastic in the Arctic ice would decay in the future.
- (e) Ecologists are not yet concerned about the plastic in Arctic ice as the amount is very less.

**56. Which of the following is the MOST SIMILAR in meaning to the given word?  
MASQUERADING**

- (a) Justify
- (b) Impersonate
- (c) Surrogate
- (d) Obligatory
- (e) Nurture

**57. Which of the following is MOST OPPOSITE in meaning to be given word?  
ABUNDANCES**

- (a) Resonate
- (b) Scarcity
- (c) Perjury
- (d) Gallop
- (e) Incandescent

**58. Which of the following is the MOST SIMILAR to the given word?  
ALBEIT**

- (a) Though
- (b) Incase
- (c) Personification
- (d) Crumble
- (e) Mesmerize

**59. Which of the following describes the tone of the passage?**

- (a) Speculative
- (b) Grandiose
- (c) Objective
- (d) Indignant
- (e) Opinionated

60. Which of the following would be the most appropriate title of the passage?

- (a) Plastic in the Arctic ice is nothing to be worried about.
- (b) Arctic Ice and its effect on the marine life
- (c) There is a problem in the Arctic
- (d) How plastic is changing the world?
- (e) Plastic and its composition

Set-2

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

An influential new recruit has joined the chorus of bitcoin **skeptics**. The chief investment officer of UBS Plc, the world's biggest wealth manager, says it's too risky to be added to the firm's portfolios-and his assessment is relatively mild. Others have called it "the very definition of a bubble" and even "a fraud". Those stronger terms are justified, especially after the latest spell of wild price volatility. But the idea underlying bitcoin-blockchain, or distributed-ledger technology-could be transformative. The problem with bitcoin and other so-called digital currencies is that they're a misuse of this technology. As either a new form of money or an investment, bitcoin has fatal disadvantages. Tokens that are privately created-"mined," if you insist-can succeed in a limited way as a means of exchange and be used to execute certain kinds of transactions. (Cigarettes in prison are a kind of currency.) But as a reliable store of value, bitcoin is much less useful, because its volatility is so extreme.

The value of ordinary currencies is underwritten by governments and stabilized by central banks acting as trusted monopoly producers. Bitcoin and its rivals leave those vital roles vacant. Moreover, bitcoin has no fundamental value as an asset-no stream of future income, no ultimate assurance of liquidity or security, and (unlike gold, say) no alternative use. Its scarcity (hence some floor on its value) is **purportedly** guaranteed by the underlying technology, but most of its buyers simply take that on trust. Should they come to doubt that guarantee, its price will collapse. In the meantime, bitcoin's utility as a means of exchange depends on official tolerance-a point rightly emphasized by UBS's Mark Haefele. That tolerance cannot be taken for granted, especially as bitcoin's **appeal** rests so much on the anonymity of its users. At the moment, its comparative advantage is its usefulness for illicit purposes.

All this said, the blockchain technology that underlies bitcoin is potentially very powerful. By reducing the need for central intermediaries, it holds out the promise of processing transactions of various kinds more efficiently than today. Many banks and exchanges are exploring these applications. Blockchain technology might also be used one day to

produce new kinds of central bank money. Central bank digital currency could start to replace the electronic payment systems that financial institutions use with each other. A more **radical** idea is to use digital currency, issued and supervised by the central bank, at the retail level to replace physical cash. All these ideas are worth study now. And they'll still be worth pursuing after the bitcoin bubble bursts.

**61. Why is blockchain technology perceived to have a promising future for financial transactions?**

- (a) Because it is very secure and reliable
- (b) Because it provides anonymity to its users
- (c) Because it is cost effective and transparent
- (d) Because it does not require any intermediary
- (e) None of these

**62. How can financial institutions benefit from the blockchain technology?**

- (i) It can be used as an alternative to digital transactions for inter-financial markets
  - (ii) Digital transactions can become more efficient with the use of blockchain technology
  - (iii) It can help banks in cost saving as it is a cheaper alternative to physical cash
- (a) Only (i)
  - (b) Only (ii)
  - (c) Only (iii)
  - (d) Both (i) and (ii)
  - (e) Both (i) and (iii)

**63. Which of the following statements can be concluded about crypto currency?**

- (i) It has an unending supply
  - (ii) It is not backed by the government
  - (iii) There is no guarantee of its liquidity
- (a) Both (i) and (ii)
  - (b) Both (i) and (iii)
  - (c) Both (ii) and (iii)
  - (d) All of these
  - (e) None of these

**64. Why does the author feel that calling "bitcoin" as "the very definition of a bubble" and even "a fraud" is justified?**

- (a) Because it is a misuse of a transformative technology like blockchain
- (b) Because it is not backed by any security

- (c) Because of bitcoin's volatility
- (d) Because bitcoin has the potential to be used as a means for illicit purposes
- (e) Because the bitcoin bubble may burst any moment crippling the financial system

**65. Which of the following statements is definitely FALSE in the context of the given passage?**

- (a) Bitcoin cannot be used as a reliable store of value
- (b) The technology used for bitcoin has a huge potential for future usage
- (c) Bitcoin lacks stability and is highly volatile
- (d) Bitcoin can have only limited usage as a means of exchange
- (e) None of these

**66. Which of the following statements can be inferred from the given passage?**

- (i) Many banks are supportive of bitcoin due to its underlying technology that enables efficiency in certain types of transactions
  - (ii) The role of central intermediaries also has an adverse effect on the execution of certain transactions to some extent
  - (iii) The digital currency may soon replace physical cash in the near future
- (a) Only (ii)
  - (b) Only (i)
  - (c) Only (iii)
  - (d) Both (i) and (ii)
  - (e) Both (i) and (iii)



**67. Choose the word which is most nearly the OPPOSITE in meaning as the word printed in bold as used in the passage.**

**Skeptics**

- (a) Cynics
- (b) Adherents
- (c) Pessimists
- (d) Fanatics
- (e) Agnostics

**68. Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.**

**Purportedly**

- (a) Purposedly
- (b) Seemingly
- (c) Supposedly
- (d) Authentically
- (e) Implicitly

**69. Choose the word which is most nearly the OPPOSITE in meaning as the word printed in bold as used in the passage.**

**Radical**

- (a) Exceptional
- (b) Revolutionary
- (c) Complex
- (d) Fundamental
- (e) Conservative

**70. Choose the word which is most similar in meaning to the word printed in bold as used in the passage.**

**Appeal**

- (a) Popularity
- (b) Repulsion
- (c) Entreaty
- (d) Charm
- (e) Reputation

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 \_\_\_\_\_ (A) 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 \_\_\_\_\_ (B) widespread government surveillance explicitly to what Orwell had imagined: 'The types of collection in the book – microphones and video cameras, TVs that \_\_\_\_\_ (C) 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 \_\_\_\_\_ (D): 'The instrument (the telescreen, it was called) could be dimmed, but there was no way of \_\_\_\_\_ (E) 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.

What's most striking about the telescreen's ubiquity is how right and how wrong Orwell was about our technological present. Screens are not just a part of life today: they are our lives. We \_\_\_\_\_ (F) digitally so often and in such depth that it's hard for many of us to imagine (or remember) what life used to be like. And now, all that interaction is recorded. Snowden was not the first to point out how far smartphones and social media are from what Orwell imagined. He couldn't have known how eager we'd be to \_\_\_\_\_ (G) our telescreens and carry them with us everywhere we go, or how readily we'd sign over the data we produce to companies that fuel our need to connect. We are at once \_\_\_\_\_ (H) by telescreens and so far past them that Orwell couldn't have seen our world coming.

Or could he? Orwell gives us a couple of clues about where telescreens came from, clues that point toward a surprising origin for the \_\_\_\_\_ (I) state that *Nineteen Eighty-Four* describes. Taking them seriously means looking toward the corporate world rather than to our current governments as the likely source of freedom's demise. If Orwell was right, consumer choice – indeed, the ideology of choice itself – might be how the erosion of choice really starts.

The first clue comes in the form of a technological absence. For the first time, Winston finds himself in a room without a telescreen: 'There's no telescreen!' he could not help murmuring. 'Ah,' said the old man, 'I never had one of those things. Too expensive. And I never seemed to feel the need of it, somehow.'

Though we learn to take the old man's statements \_\_\_\_\_ (J), it seems that – at some point, for some people – the owning of a telescreen was a matter of choice.

The second hint is dropped in a book within the book: a banned history of the rise of 'the Party' authored by one of its early architects who has since become 'the Enemy of the People'. The book credits technology with the \_\_\_\_\_(K) of privacy, and here we catch a glimpse of the world in which we live: 'With the development of television, and the technical advance which made it possible to receive and transmit simultaneously on the same instrument, private life came to an end.'

71.

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

72.

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

73.

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

74.

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

75.

- I- Starting it
- II- Shutting it off

- III- Convene
- IV- both II and III
- V- none of the above

76.

- I- Acquaint
- II- Apprise
- III- Uncouth
- IV- Interact
- V- None of the above

77.

- I- Expand
- II- Explicate
- III- Shrink down
- IV- Both I and II
- V- None of the above

78.

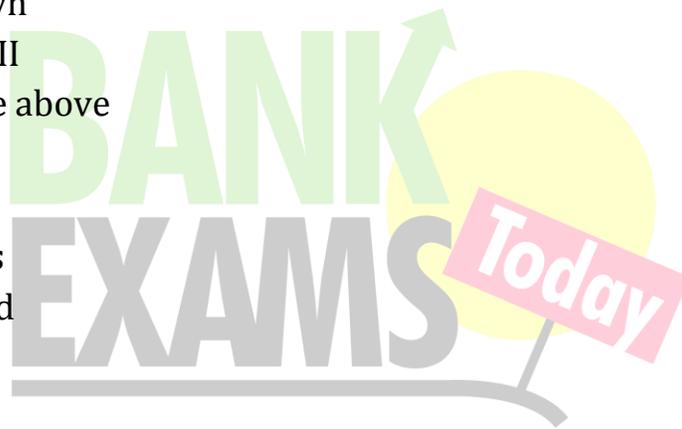
- I- Encompass
- II- Surrounded
- III- Gratuitous
- IV- Reinforced
- V- None of the above

79.

- I- Totalitarian
- II- Democracy
- III- Laissez- faire
- IV- None of the above
- V- Both I and III

80.

- I- Fait accompli
- II- Daft as a brush
- III- With a grain of salt
- IV- Keep at bay



V- None of the above

81.

I- Destruction

II- Increase

III- Edifice

IV- Maintaining

V- None of the above

A sentence is provided which is divided in 5 parts i.e. A), B), C), D) and E). There can be a grammatical error in any of the parts (A), (B), (C), (D), (E) which makes the sentence either grammatically or contextually incorrect. If there is any error it will be in two parts. Mark the answer accordingly.

82. If Facebook has been A)/ around in the 1950s B)/ the relationship status C)/ for the UK and India will D)/ have been "it's complicated". E)

I- AC

II- BD

III- AD

IV- BC

V- No error

83. Seventy years on A)/ looked back over my own time B)/ in India as I prepare to C)/ leave, I'm struck with D)/ how much has changed. E)

I- AB

II- BD

III- DE

IV- AC

V- No error

84. Our defence and security relationship deepened A)/ Hawk trainer jets became B)/ the mainstay of Indian Air Force training C)/ and a commitment to Make in India D)/ underpinned industrial co-operation. E)

I- AD

II- BD

III- AE

IV- CE

V- No error

85. Former Prime Minister had criticised section 13(1)d A)/ under which public servants were culpable B)/ for securing a pecuniary advantage for C)/ another “without any public interest”, for ignoring D)/ foundational principle of criminal law: mens rea. E)

- I- AE
- II- BD
- III- CE
- IV- BE
- V- No error

86. There was concern initially A)/ with the wording, “intentionally enriches himself B)/ illicitly during the period of his office” C)/ as it raised a doubt whether the ‘intention’ to amass wealth D)/ would also have to be proved. E)

- I- AE
- II- BD
- III- CD
- IV- DE
- V- No error

87. Two sentences are provided, in each of the sentences there are two blanks. You are suggested five options in which pairs of words are given that can make the sentence complete and coherent. Choose the correct option and mark accordingly:

- a) Banks and credit unions can use machine learning across the front, middle and back office, in functions \_\_\_\_ from customer service to sales and marketing to fraud \_\_\_\_\_ to securities settlement.
- b) Government said \$130,000 would be provided to buy two handheld X-ray devices that can be used in situations \_\_\_\_\_ from crowd control and screening through to drug \_\_\_\_\_.

- I- Aligning, extraction
- II- Indulging, recognition
- III- Ranging, detection
- IV- Increasing, discernment
- V- Varying, refinement

88. Three sentences are provided below. Identify the sentence/sentences which are grammatically incorrect and mark the option accordingly:

- a) Deep learning is leveraging a hierarchy of artificial neural networks, similar to those in the human brain, to do its job.
- b) The Principles imposed obligations on Reuters and its employees to act at all times with integrity, independence, and freedom from bias and fortify them in carrying out the difficult and delicate tasks with which they were faced.
- c) They shall supply unbiased and reliable news services to newspapers, news agencies, broadcasters, and other media subscribers and to businesses, governments, institutions, individuals, and others with whom Thomson Reuters has or may have contracts.

- I- Only c
- II- Only b
- III- Only a
- IV- A and b
- V- A and c

**89. Three sentences are provided below. Identify the sentence/sentences which are grammatically incorrect and mark the option accordingly:**

- a) Trump blamed Syrian President Bashar Assad for the attack and called on the international community to join him in trying to end the bloodshed.
- b) Obama says the use of chemical weapons would be a “red line” that would change his calculus on intervening in the civil war and have “enormous consequences.”
- c) In response to the unrelenting crackdown around the country, US President Barack Obama calls on Assad to resign and orders all Syrian government assets in the US to be frozen.

- I- Only c
- II- Only b
- III- Only a
- IV- A and b
- V- A and c

**91. Below a sentence is divided into five parts. One part is bold, consider it grammatically correct. Out of the remaining four parts, three are grammatically incorrect and one is error free. Identify the part that has no grammatical error and mark the answer accordingly. If all parts are grammatically correct the mark ‘no error’ as your answer.**

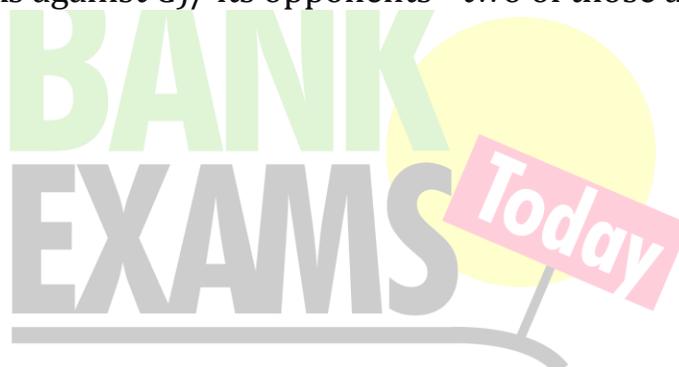
The Russian air force carries out A)/ relentless bombing attacks on B)/ Assad opponents and is also C)/ accused with deliberately bombing D)/ civilian targets, including hospitals. E)

- I- A
- II- C
- III- D
- IV- B
- V- No error

92. Below a sentence is divided into five parts. One part is bold, consider it grammatically correct. Out of the remaining four parts, three are grammatically incorrect and one is error free. Identify the part that has no grammatical error and mark the answer accordingly. If all parts are grammatically correct the mark 'no error' as your answer.

**The joint OPCW-UN panel determines** A)/ that the Syrian military used chlorine B)/ gas in three separate attacks against C)/ its opponents - two of those attacks D)/ were carried out by helicopter. E)

- I- B
- II- D
- III- E
- IV- C
- V- No error



**Directions: two pairs of sentences are provided to you. You need to join the sentences with the help of connectors provided in the options. Find out the best option which can be used to merge both the pairs 'a' and 'b' to make the sentence coherently and grammatically correct and mark your option accordingly:**

- 93.
- a) Investment activity in INFRASTRUCTURE was strong in 2017, BUT down on the previous year. 2018 is expected to see more capital pumped into the sector.
  - b) Reliance Jio managed to gain almost 6 million in subscriber base in the month of September this year. The telecom sector as a whole dipped in terms of subscriber base by around 3 million.
- I- Although
  - II- But
  - III- However
  - IV- Nevertheless

V- None of these

94.

- a) There is no sense today that the UK's public INFRASTRUCTURE should necessarily be publicly owned or directly controlled by the state. The National INFRASTRUCTURE Delivery Plan imagines a world organized through myriad regulators, non-profit companies, and private corporations.
- b) Publicly ranking teachers by name will not help them get better at their jobs or improve student learning. It will make it a lot harder to implement teacher evaluation systems that work.
- I- Conversely  
II- On the contrary  
III- In contrast  
IV- Because  
V- None of these

95.

- a) Contributions to Government Entities increased by €5.7 million. Operational and Maintenance Expenses decreased by €2.0 million.
- b) Neutral sentiment has now risen for five consecutive weeks, increasing by a cumulative 18.7 percentage points. Optimism has fallen by a cumulative 22.1 percentage points
- I- Conversely  
II- On the contrary  
III- In contrast  
IV- Because  
V- None of these

96.

- a) A new study from the journal suggests men are less likely than women to engage in eco-friendly behaviour. They're worried it might undermine their masculinity.
- b) He was told that he was being fired. The school had no vacancies for a part-time teacher.
- I- Although  
II- But  
III- And  
IV- So

V- Because



Rearrange the following parts of the sentence to form a coherent paragraph, provided that G is the last part of the sentence. Mark your answers accordingly:-

- A) According to Demos, a UK-based think tank, female journalists are three times more likely than their male counterparts to be targeted by abusive comments on Twitter, with perpetrators frequently using sexualized language against their targets.
- B) The main risks they faced were in the field: the physical and psychological safety concerns of reporting on disaster and conflict.
- C) The threats of violence against women working in the media often extend to family members, and the intimate nature of the attacks, received as they are on personal devices outside the professional parameters of the newsroom, also heightens the impact.
- D) Before the Internet revolutionized how news was gathered and shared, journalists rarely had to worry about the threat of virtual violence.
- E) In 2016, the Organization for Security and Cooperation in Europe published research showing that women working in the media were internationally and disproportionately targeted by gendered threats, noting that the abuse had “a direct impact on their safety and future online activities.”
- F) But today’s media battlefields are increasingly online and more than ever, it is women who are \_\_\_\_\_.

G) While this digital vitriol is not new, the misogynistic tenor is clearly deepening.

97. Which option will be the best choice to fulfil the blank in part F to make it grammatically and logically correct?

- I. Missing the boat
- II. Coming under fire
- III. Cutting corners
- IV. Taking with a grain of salt
- V. None of the above

98. Which will be the SECOND sentence after rearrangement?

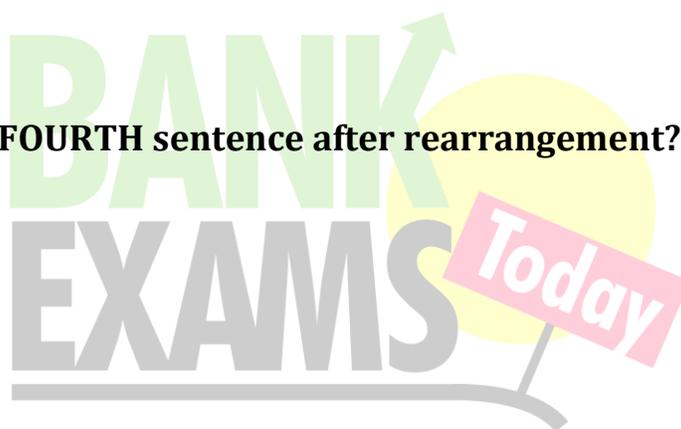
- I. A
- II. D
- III. F
- IV. B
- V. C

99. Which will be the FOURTH sentence after rearrangement?

- I. A
- II. B
- III. C
- IV. D
- V. E

100. Which will be the FIFTH sentence after rearrangement?

- I. C
- II. D
- III. A
- IV. E
- V. B



## QUANTITATIVE APTITUDE

101. Three -Fourth of two-third of one-fifth of a number is 15. What is the 50% of that number?

- (a) 35
- (b) 45

- (c) 55
- (d) 65
- (e) 75

**102. The product of two numbers is 36 times the difference between these two. What is Absolute value of sum of these two numbers?**

- (a) 116
- (b) 765
- (c) 435
- (d) 54
- (e) Cannot be determined

**103. The product of a number and its square root is 8. What is the number ?**

- (a) 44
- (b) 4
- (c) 444
- (d) 144
- (e) 414

**104. The sum of A , B and C is 3800. If A is one-Third of B and B is one-fifth of C, then What is the value of C?**

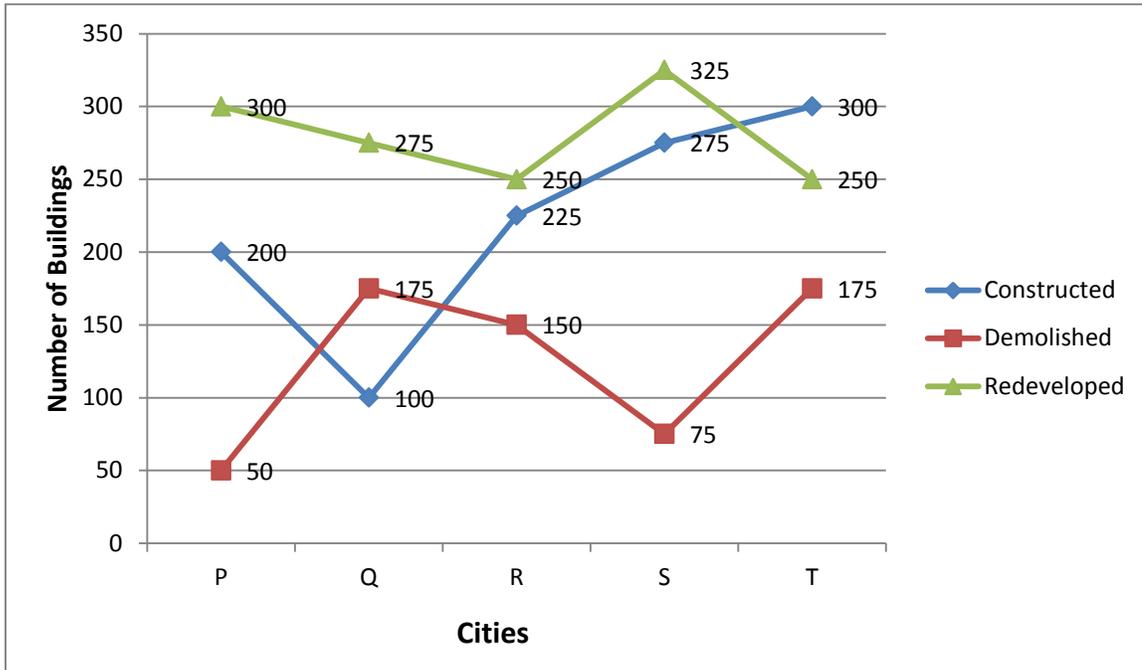
- (a) 1000
- (b) 2000
- (c) 3000
- (d) 4000
- (e) 5000

**105. A number Consists of two-digit, whose sum is 8. If 18 is subtracted from the number the digits interchange their places. The number is:**

- (a) 44
- (b) 35
- (c) 62
- (d) 53
- (e) None of these

**Study the following Graph carefully and answer the questions given below:**

**Number of building constructed, demolished and redeveloped across various cities in a year**



106. What is the difference between the total constructions (constructed, demolished and redeveloped) in city Q and city T?

- (a) 125
- (b) 175
- (c) 180
- (d) 200

107. The total number of buildings constructed across the cities is approximately what per cent of the total number of buildings redeveloped across the cities?

- (a) 73
- (b) 74
- (c) 79
- (d) 89

108. What is the respective ratio of the number of building demolished in city T to the number of buildings redeveloped in city P?

- (a) 1 : 2
- (b) 2 : 3
- (c) 3 : 5
- (d) 7 : 12

109. What is the average number of buildings demolished across the cities?

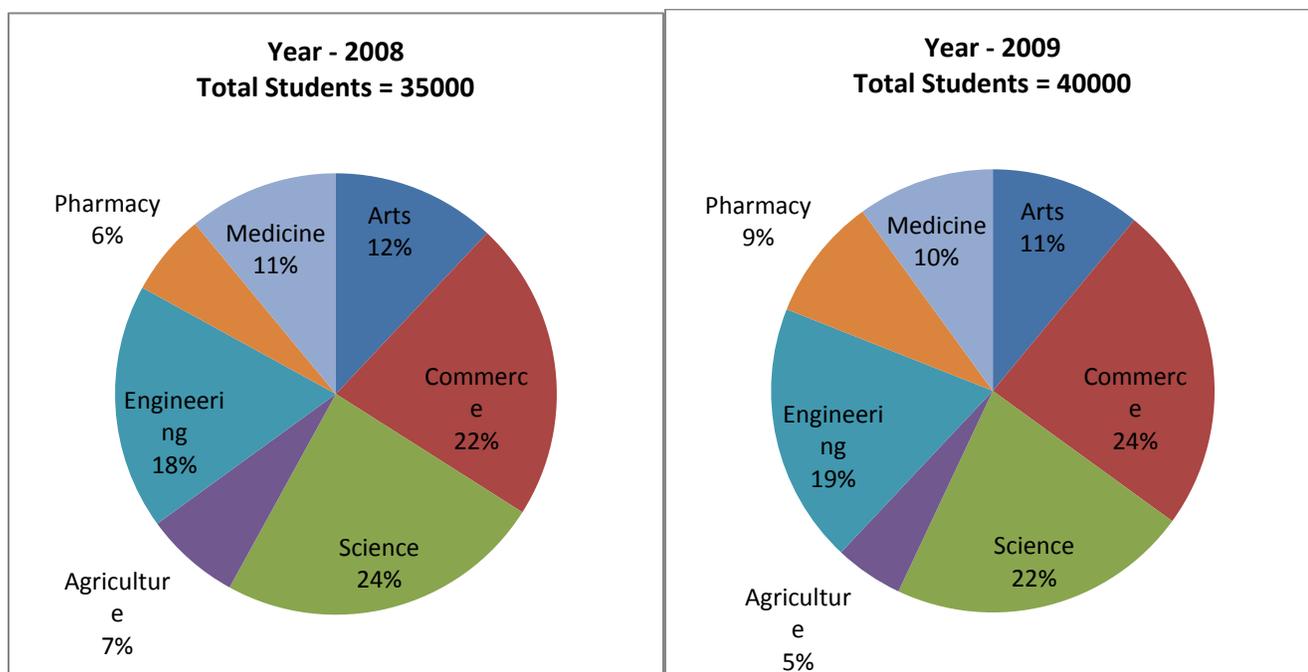
- (a) 115
- (b) 125

- (c) 132
- (d) 135

110. What is the approximate average number of constructions (constructed, demolished and redeveloped in the city R?

- (a) 198
- (b) 208
- (c) 216
- (d) 222

Directions: Study the Pie-charts carefully to answer the questions that follow:  
 Number of Students studying in different faculties in the years 2008 and 2009 from state X



111. In which faculty there was decrease in the number of students from 2008 to 2009?

- (a) Arts
- (b) Agriculture
- (c) Pharmacy
- (d) None of these

112. What was the approximate percentage increase in the number of students of Engineering from year 2008 to 2009?

- (a) 15
- (b) 17

- (c) 20
- (d) 25

113. In which of the following faculties the percentage increase in the number of students was minimum from 2008 to 2009?

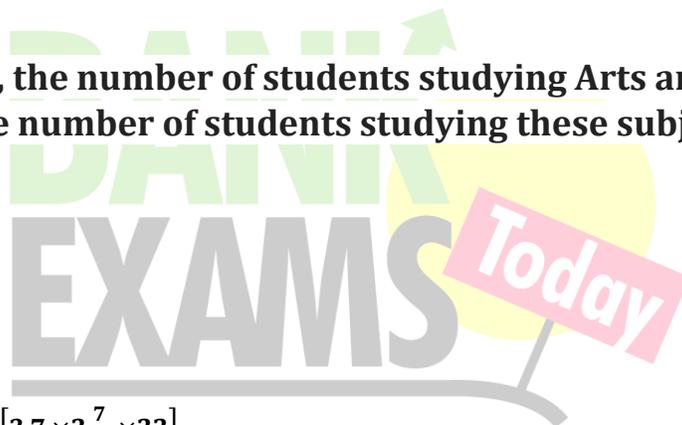
- (a) Science
- (b) Commerce
- (c) Arts
- (d) Medicine

114.. What is the ratio between the number of students studying Pharmacy in the years 2008 and 2009 respectively?

- (a) 4:3
- (b) 5:7
- (c) 7:12
- (d) 8 :13

115. In the year 2008, the number of students studying Arts and Commerce together is what per cent of the number of students studying these subjects together in 2009?

- (a) 76
- (b) 79
- (c) 82
- (d) 85



116. 
$$\frac{[(2.5)^2+18+(3.6)^2]-[3.7 \times 2\frac{7}{11} \times 22]}{(2.5)^2+(3.6)^2} = x$$

- (a) 1.82
- (b) 0.82
- (c) 12.82
- (d) 11.82
- (e) 9.82

117. 
$$\frac{(18.99)^2-(16.66)^2}{35.65 \times 2.33} = x$$

- (a) 0
- (b) 1
- (c) 2
- (d) 0.1
- (e) 4

118.  $\frac{(50)^2 \div 20 + 180 + (120 - 20)}{(60)^2 \div 30 + 190 + (130 - 30)} = x$

- (a)  $\frac{81}{80}$
- (b)  $\frac{81}{82}$
- (c)  $\frac{80}{83}$
- (d)  $\frac{81}{84}$
- (e) None of these

119.  $9,936 \div 621 + (12 \times 15) = (x)^{\frac{1}{2}} \times 7$

- (a) 14
- (b) 196
- (c)  $\sqrt{28}$
- (d) 784
- (e) None of these

120.  $(1.96)^5 \div (2.744)^3 \times (140 \div 100)^4 = (1.4)^{x+2}$

- (a) 3
- (b) 2
- (c) 4
- (d) 7
- (e) None of these

121. What should come in the place of Question mark (?) in the following Number series?

9    19    40    83    ?    345    696

- (a) 162
- (b) 170
- (c) 175
- (d) 166
- (e) None of these

122. What should come in the place of Question mark (?) in the following Number series?

980 484 236 112 50 ? 3.5

- (a) 25
- (b) 17
- (c) 21
- (d) 29
- (e) None of these

**123. What should come in the place of Question mark (?) in the following Number series?**

8 9 20 63 256 1285 ?

- (a) 6430
- (b) 7450
- (c) 7716
- (d) 7746
- (e) None of these

**124. What should come in the place of Question mark (?) in the following Number series?**

1015 508 255 129 66.5 ? 20.875

- (a) 34.50
- (b) 35
- (c) 35.30
- (d) 35.75
- (e) None of these

**125. What should come in the place of Question mark (?) in the following Number series?**

12 12 18 36 90 270 ?

- (a) 945
- (b) 810
- (c) 1080
- (d) 1215
- (e) None of these

126. Two thirds of Ranjit's monthly salary is equal to the Raman's monthly salary. Raman's monthly Salary is 30% more than Pawan's monthly's salary. Pawan's Monthly salary is Rs.32, 000 .What is the Ranjit's Monthly salary?

- (a) Rs. 64,200
- (b) Rs. 62,500
- (c) Rs. 64,500
- (d) Rs. 62,400
- (e) None of these

127. In a consumer preference survey, 20% respondents opted for product A whereas 60% opted for Product B. The remaining Individuals were indecisive. If the difference between those who opted for Product B and those who were Indecisive is 720, how many individuals had been interviewed for the survey?

- (a) 1,440
- (b) 1,800
- (c) 3,600
- (d) Data Inadequate
- (e) None of these

128. A student was awarded certain marks in an Examination. However, after re-valuation, his marks was reduced by 40% of the marks that were originally awarded him so that the new score now become 96. How many marks did the student lose after re-valuation?

- (a) 58
- (b) 68
- (c) 63
- (d) 64
- (e) 65

**BANK OF BARODA**  
**SPECIALIST OFFICER 2018**  
**COURSE**  
**WEALTH MANAGEMENT**

129. 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.

- a)  $4\frac{1}{2}$  days
- b) 3 days
- c)  $3\frac{1}{3}$  days
- d) 4 days
- e) 5 days

130. 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?

- a) 29 days
- b) 30 days
- c) 18 days
- d) 17 days
- e) None of these

131. If 60 workers can repair 45 cars in 6 hours, then how many cars can be repaired in 10 hours if the number of workers are reduced to 24 ?

- a) 35 cars
- b) 32 cars
- c) 30 cars

- d) 28 cars
- e) 24 cars

132. If 5 men or 8 women can do a work in 40 days, how long will 10 men and 16 women together take to do the same work?

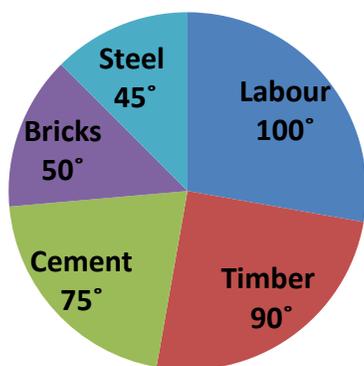
- a)  $11\frac{1}{9}$  days
- b)  $12\frac{1}{13}$  days
- c)  $11\frac{1}{11}$  days
- d) 10 days
- e)  $15\frac{1}{3}$  days

133. Fourteen person, can do a work in 27 days. After 9 days, they were joined by 7 more persons. The remaining work will be completed in:

- a) 13 days
- b) 12 days
- c) 14 days
- d) 11 days
- e) 10 days



**Directions:** The following pie-chart represents a total expenditure of Rs. 5,40,000 on different items in constructing a flat in a town. Study the pie-chart and answer the questions.



134. The expenditure (in Rs) on bricks is:

- a) 75,000
- b) 67,500
- c) 1,50,000
- d) 70,000

135. The expenditure on bricks is less than the expenditure on timber (in Rs) by:

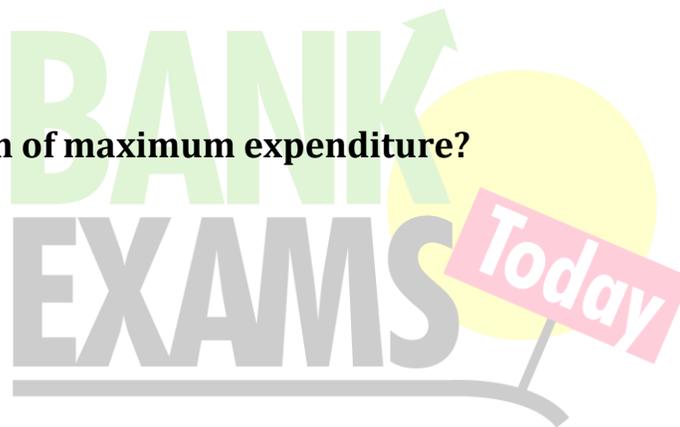
- a) 10,000
- b) 12,5000
- c) 60,000
- d) 6,50,000

136. The percentage of the total expenditure spent on steel and cement is:

- a) 33.23%
- b) 25%
- c)  $33\frac{1}{3}\%$
- d) 30 %

137. Which is the item of maximum expenditure?

- a) Cement
- b) Steel
- c) Timber
- d) Labour



138. The expenditure (in Rs) on cement is:

- a) 75,000
- b) 90,000
- c) 1,35,000
- d) 1,12,500

139. In the Following number series only one number is wrong. Find out the wrong Number?

5 7 16 57 244 1245 7506

- (a) 7
- (b) 16
- (c) 57
- (d) 244
- (e) 1245

140. In the Following number series only one number is wrong. Find out the wrong Number?

4 2.5 3.5 6.5 15.5 41.25 126.75

- (a) 2.5
- (b) 3.5
- (c) 6.5
- (d) 15.5
- (e) 41.25

141. Meinali travelled to her office in Bandra from her residence at a speed of 72 km/hr but due to tiredness, while coming back home, she was able to drive at a speed of 56 km/hr. What is her average speed?

- (a) 58 km/hr
- (b) 64 km/hr
- (c) 68 km/hr
- (d) 63 km/hr
- (e) None of these

142. The distance of Dr Akhil's clinic to home is 120 km. One day, he was late by an hour due to emergency than the normal time to leave for home. So, he increased his speed by 20 km/hr and thus he reached home in the &normal time. What is the increase in speed of Dr Akhil?

- (a) 70 km/hr
- (b) 60 km/hr
- (c) 42 km/hr
- (d) 55 km/hr
- (e) None of these

143. Sixteen kilogram of superior quality of ketchup is mixed with 10 kg of inferior quality ketchup. The prices of superior and inferior quality are Rs. 120 and Rs. 40 respectively. The average price per kg off mixture is:

- a) Rs. 98.50
- b) Rs. 89.23
- c) Rs. 72.22
- d) Rs. 85.17
- e) None of these

144. How many kilogram of superior quality cement costing Rs 60 per kg must be mixed with 12 kg sand costing Rs 5 per kg so that 20% may be gained by selling the mixture at Rs 48 per kg?

- (a) 40 kg
- (b) 39 kg
- (c) 43 kg
- (d) 36 kg
- (e) Cannot be determined

145. In what ratio must a sweet worth Rs 850 per kg is mixed with sweet worth Rs 1,180 per kg so that the mixture is worth Rs 960 per kg?

- (a) 3:2
- (b) 3:4
- (c) 4:3
- (d) 2:3
- (e) None of these

146. Two schools A and B of participated in a dance competition, consisting of 48 and 52 students respectively. If the average weight of the participants of School A is 55 kg and that of school B is 60 kg, find the average weight of participants of both the school?

- (a) 57.60
- (b) 58.60
- (c) 60.57
- (d) 57
- (e) 59.60

147. The average weight of A, B and C is 75 kg. If the average weight of A and B is 60 kg and that of B and C is 55 kg, find the weight of B.

- (a) 15 kg
- (b) 35 kg
- (c) 50 kg
- (d) 25 kg
- (e) 5 kg

148. Raghu, Mani and Gurpreet enter into a partnership by investing a sum in the ratio of 5:4:3. After one year, Mani invests another Rs. 5,400 and Gurpreet, at the end of 2 years also invests Rs.5,400. At the end of three years, profits are shared in the ratio of 7:8:6. Find the initial investment of each.

- a) Rs.10,500, Rs.8400, Rs.6,300

- b) Rs.10,000, Rs.8,000, Rs.6,000
- c) Rs.2,700, Rs.5,400, Rs.2,600
- d) Rs.800, Rs.900, Rs.100
- e) None of these

149. Madhur started a business investing Rs 72,500 Dheeraj joined them after six months with an amount of Rs 1,20,000 and Neeraj joined them with Rs 20,000 after another six months In what ratio should the profit earned be distributed among Madhur, Dheeraj and Neeraj, 3 years after Madhur started the business?

- (a) 18: 12: 16
- (b) 87: 120:160
- (c) 120:160:87
- (d) 160:120:87
- (e) 1:2:3

150. Sunil, Manjeet and Suri enter into a partnership. They invest Rs 30,000, Rs 60,000 and Rs 90,000 respectively. At the end of the first year, Manjeet withdraws Rs 30,000 while at the end of the second year Suri withdraws one-third of his capital. In what ratio will the profit be shared at the end of the third year?

- (a) 4:8:3
- (b) 3:4:8
- (c) 8:4:3
- (d) 1:2:3
- (e) 2:1:3



### PROFESSIONAL KNOWLEDGE – WEALTH MANAGEMENT

151. Under Foreign Exchange Management Act (FEMA) 1999, which of the following is included in the definition of authorized person:

- a) bank only
- b) bank or financial institution only
- c) a bank, a financial institution, a money changer or dealer authorized by Govt.
- d) a bank, a financial institution, a money changer or dealer authorized by RBI.

152. Complete the following statement by choosing the correct option.

A company should have net tangible assets of \_\_\_\_\_ crores in each of the preceding \_\_\_\_ full years.

- a) 3 crores and 5 full years
- b) 2 crores and 5 full years
- c) 5 crores and 3 full years
- d) 2 crores and 3 full years

**153. According to SEBI(Prohibition of Insider Trading) Regulations,2015, A connected person is a person any person who is or has during the \_\_\_\_\_ prior to the concerned act been associated with a company, directly or indirectly.**

- a) 6 months
- b) 9 months
- c) 2 years
- d) 3 years

**154. Which of the following has the authority to appoint one presiding officer & other 2 members of SAT ?**

- a) State Government
- b) Central Government
- c) Both State and Central Government
- d) None of above

**155. What is the type of merger between two or more enterprises that are at the same stage of the production chain and in the same market?**

- a) Horizontal Merger
- b) Vertical Merger
- c) Conglomerate Merger
- d) None of the above

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156. An Agreement to exchange fixed interest rate payments on a loan for floating interest rate payments is:

- a) A currency swap
- b) A basic rate swap
- c) An interest rate swap
- d) None of the above

157. A foreign exchange transaction by which there may be a change in the asset or liabilities outside India of persons resident in India or asset or liabilities in India of a person resident outside India, as per Foreign Exchange Management Act (FEMA) 1999, is called

- a) capital account transaction
- b) foreign direct investment
- c) foreign currency transaction
- d) current account transaction

158. Which of the following statement is true regarding warrants?

- a) Warrants can be issued along with public issue irrespective of the tensure of such warrant.
- b) Five warrants can be attached to one specified security, when they are issued along with public issue.

- c) Warrants can be issued along with public issue, when tensure of such warrants does not exceed 15 months.
- d) Warrants can be issued along with public issue, when tensure of such warrants does not exceed 18 months.

**159. Trading plan formulated by insider shall entail trading for a period not less than**

- a) 12 months
- b) 6 months
- c) 9 months
- d) 3 months

**160. Who cannot be appointed as Presiding officer under SAT ?**

- a) Sitting or retired Judge of the Supreme Court
- b) Sitting or retired Chief Justice of the High Court
- c) Sitting or retired Judge of the High Court
- d) Sitting or retired Judge of the High Court who has completed 7 years of service as a Judge in High court.

**161. A situation in which Electronic and Food related firms come together in order to pool financial and other resources.**

- a) Horizontal Merger
- b) Vertical Merger
- c) Conglomerate Merger
- d) None of the above

**162. A bond whose coupon rate is below the current market rate of interest will have a price:**

- a) Less than its maturity value
- b) More than its maturity value
- c) Equal to maturity value.
- d) None of the above

**163. Securities Contract (Regulation) Act, 1956 gives Central Govt. regulatory jurisdiction over:**

1. Stock exchange
2. Contract in securities
3. Listing of securities on stock exchanges

- a) 1 & 2
- b) 2 & 3
- c) 1 & 3
- d) All of above

**164. A foreign exchange transaction other than by which there may be a change in the asset or liabilities outside India of persons resident in India or asset or liabilities in India of a person resident outside India, as per Foreign Exchange Management Act (FEMA) 1999, is called**

- a) capital account transaction
- b) foreign direct investment
- c) foreign currency transaction
- d) current account transaction

**165. Conditions relating to Private Placement have been defined under Chapter VII of the Securities and Exchange Board Of India (Issue Of Capital And Disclosure Requirements) Regulations, 2009.**

According to the conditions, which of the following statement is incorrect?

- (i) A special resolution which approves the Qualified Institutional Placement must be passed by the Shareholders in their respective company.
- (ii) The shares that have to be issued to the Qualified Institutional Buyers must belong to the same class and must be listed by a recognized National Stock Exchange.
- (iii) Their listing must have been done at least two year prior. This is mandatory as only if the condition is fulfilled can a company pass the special resolution as is required and mandated by the provisions of Companies Act, 2013 and 1956.

- a) All are incorrect
- b) None is incorrect
- c) Only (i) and (ii) are incorrect
- d) Only (iii) is incorrect
- e) Only (i) is incorrect.

**166. In case of connected persons, onus to prove for not possessing UPSI lies on**

- a) Connected person
- b) SEBI

- c) Connected person if amount involved is more than INR 10 Lakhs
- d) None of above

**167. What is the time limit to file an appeal under SAT?**

- a) Within 50 days from the date of receiving the copy of order
- b) Within 45 days from the date of receiving the copy of order
- c) Within 60 days from the date of receiving the copy of order
- d) Within 42 days from the date of receiving the copy of order

**168. A situation in which two or more existing transferor companies merge together to form a new company, where by Transferor Company lose their existence and their shareholders become the shareholders of new company is known as?**

- a) Merger
- b) Takeover
- c) Amalgamation
- d) Acquisition

**169. Arrange the following steps followed by the company in the case of IPO in correct order?**

- I. Book building
- II. Appointment of investment banker
- III. Filling with SEBI and Stock Exchange.
- IV. Filling of final Prospectus.

- a) 1324
- b) 2314
- c) 2341
- d) 1243
- e) None of the above

**170. Which of the following acts provides for the establishment of depositories in securities with the objective of ensuring free transferability of securities with speed, accuracy and security?**

- a) Securities Contract (Regulation) Act, 1956
- b) Depositories Act, 1956
- c) Companies Act, 2013
- d) None of above

**171. As per Foreign Exchange Management Act (FEMA) 1999, foreign currency means**

- a) a currency of a foreign country
- b) a currency other than Indian currency
- c) a currency approved as foreign currency by Govt. of India
- d) a currency approved as foreign currency by RBI

**172. Companies making public/rights issues are required to deposit \_\_\_\_\_ of the issue amount with the Designated Stock Exchange before the issue opens.**

- a) 3.5% of amount of securities offered
- b) 5% of amount of securities offered
- c) 2% of amount of securities offered
- d) 1% of amount of securities offered

**173. According to SEBI Regulations 2009, it is mandatory to appoint "Monitoring Agency if the the issue size of specified securities exceeds**

- a) INR 100 Crore
- b) INR 500 Crore
- c) INR 200 Crore.
- d) INR 150 Crore

**174. Which of the following statement is false? On receipt of an appeal, SAT has power to?**

- a) Confirm the appeal
- b) Modify the appeal
- c) Set aside the appeal
- d) Refer the case back

**175. An Employee stock ownership plans (ESOP) is a trust that**

- a) Can be used as alternative to a divestiture
- b) Can be used to purchase the shares of the owner of a privately held firm in a leveraged buyout
- c) Can be used as a means of placing a firm's stock in 'friendly' hands to help dissuade an unwanted takeover attempt
- d) All of above

**176. Which of the following is not the part of Securities Exchange Act of 1934?**

- a) The creation of the Securities and Exchange Commission.
- b) The Regulation
- c) The Requirements of disclosure of information about the IPO.
- d) None of the above

**177. An IPO is a route for raising funds from the market, is the first sale of shares by a company to:**

- 1. Public
- 2. Institutional Investors
- 3. NII

- a) Only 1
- b) 2 & 3
- c) 1 & 3
- d) All of above

**178. Which of the following is incorrect with regard to eligibility of a company to come up with an IPO?**

- a) Net worth of at least 1 crore in preceding 3 years
- b) Net tangible assets of 3 crore in preceding 3 years
- c) Pre face operating profit of 15 crore in 3 years out of 5 preceding years
- d) All of above

**179. The markets in which new securities are issued by the corporation to raise funds are called?**

- a) Primary market
- b) Secondary market
- c) Gross markets
- d) Proceeds markets

**180. Which types of preference shares can be converted into equity?**

- a) Redeemable Bonds
- b) Convertible Bonds
- c) Non-convertible Bonds
- d) All of above

**181. Which of the following is most risky?**

- a) Equity shares
- b) Zero coupon Bonds

- c) Preference shares
- d) Venture Capital

**182. Which of the following issues of capital does not fall under the category of primary market?**

- a) Preferential issue
- b) Private issue
- c) Right issue
- d) None of above

**183. A \_\_\_\_\_ is a person who acts as an intermediary between buyer or seller in the market.**

- a) Specialist
- b) Broker
- c) Dealer
- d) None of above

**184. Certificate of Deposits can be issued minimum for?**

- a) 7 days
- b) 14 days
- c) 1 month
- d) 1 day

**185. Which is an example of stock Index in India?**

- a) NSE
- b) Sensex
- c) BSE
- d) SEBI

**186. \_\_\_\_\_ is the process of converting physical securities into electronic format?**

- a) E-Materialization
- b) Dematerialization
- c) E-Securitization
- d) None of above

**187. Which of the following organizations has recently received recognition from SEBI as first clearing corporation in commodity derivatives markets?**

- a) MCXCCL
- b) NCDEXCCL

- c) NSECCL
- d) None of above

**188. Which of the following is a person as per Foreign Exchange Management Act (FEMA) 1999?**

- a) an individual or HUR
- b) a joint stock company or a partnership firm
- c) an artificial judicial person
- d) all the above
- e) None of the above

**189. SEBI has introduced Fast Track Issues in order to enable well-established and compliant listed companies satisfying certain specific entry norms/conditions to access Indian Primary Market in a time effective manner**

Which of the following Entry Norms is incorrect for companies seeking to access Primary Market through Fast track route?

(i) The shares of the company have been listed on any stock exchange having nationwide terminals for a period of at least two years immediately preceding the date of filing of offer document with RoC/ SE.

(ii) The “average market capitalisation of public shareholding” of the company is at least Rs.3000 crores.

- a) Both are incorrect
- b) Both are correct
- c) Only (i) is correct
- d) Only (ii) is correct
- e) Either a or b

**190. The term repatriation to India, as per Foreign Exchange Management Act (FEMA) 1999, mean**

- a) bringing foreign exchange into India
- b) remitting foreign exchange outside India
- c) starting business in India by using foreign exchange funds.
- d) any of the above
- e) None of the above

**191. What is the % of amount that is required to be maintain in Escrow Account if consideration Payable is 400 crore?**

- a) 15% of consideration
- b) 20% of consideration
- c) 25% of consideration
- d) 30% of consideration
- e) None of the above

**192. What is the time limit of Public Announcement of offer in Relation to control over a company?**

- a) Not later than 4 working days
- b) Not later than 6 working days
- c) Not later than 8 working days
- d) None of above



**193. The corporate securities are held in electronic form instead of physical form, by:**

- a) Registrars
- b) Custodians
- c) Depositories
- d) Depository participants
- e) None of the above

**194. The contract notes issued by foreign institutional investors representing their investment in Indian equity market is called**

- a) participatory notes

- b) depository receipts
- c) stock options
- d) contract notes
- e) None of the above

**195. The term security, as per Foreign Exchange Management Act (FEMA) 1999, does not cover which of the following**

- a) shares and stocks
- b) bonds and debentures
- c) units of mutual funds
- d) Bill of exchange or promissory notes issued other than by govt.
- e) None of the above

**196. What is the limit of opening of Public issue or Right issue.**

- a) Within 9 months from date of issuance
- b) Within 12 months from date of issuance
- c) Within 10 months from date of issuance
- d) Within 8 months from date of issuance
- e) None of the above

**197. What should be the face value of equity shares while making an IPO.**

- a) Less than INR 10 per equity, if issue price is INR 500 or more
- b) Less than INR 20 per equity, if issue price is INR 500 or more
- c) Less than INR 15 per equity, if issue price is INR 500 or more
- d) Less than INR 12 per equity, if issue price is INR 500 or more
- e) None of the above

**198. Requirement of minimum promoter's contribution is not applicable in?**

- a) Right issue
- b) IPO
- c) FPO
- d) Composite issue
- e) None

**199. Which of the following is a common Forex transaction that's a combination of an interest rate swap and a currency swap in which a fixed-rate loan in one currency is swapped for a floating-rate loan in another currency?**

- a) Vanilla Swap
- b) Fair Swap
- c) Circus Swap
- d) Credit Default Swaps
- e) None

**200. Which of the following statements is/are incorrect about Green Shoe Option?  
(i) is a clause contained in the underwriting agreement of an initial public offering (IPO)**

**(ii) it allows the underwriting syndicate to buy up to an additional 25% of the shares at the offering price**

**(iii) It is mandatory for all Initial Public Offering agreements.**

- a) All are incorrect
- b) None is incorrect
- c) Only (ii) and (iii) are incorrect
- d) Only (i) is incorrect
- e) Only (i) and (ii) are incorrect

**ANSWERS WITH SOLUTIONS:**

**Hint (1 - 5):**

Q is mother of P and R. R is sister of P. V is son of R and T. R is mother of V and W. T is father of V and W. Y is mother-in-law of R. Q is mother-in-law of T

**1. Ans. (b)**

The sex of W is not given. R is sister of P. V is grandson of Q. V is grandson of Y

**2. Ans. (d)**

T is brother-in-law of P.

**3. Ans . (b)**

If R has one son and two daughters, then W is the daughter of R.

**4. Ans . (c)**

A is mother of B. B is son of E. Therefore, E is husband of A.

**5. Ans . (e)**

D is father of A and C. E is husband of A. Therefore, D is father-in-law of E.

**Hint (6 - 10):**

After careful analysis of the given input and various steps of rearrangement, it is evident that in each step one word or number is rearranged. In the first step, one word is arranged

and in the second step one number is arranged. Words are arranged alphabetically but in reverse order, while numbers are arranged in descending order.

**6. Ans . (b)**

**Step III:** year 92 ultra 15 23 strive house 39

**Step IV:** year 92 ultra 39 15 23 strive house

**Step V:** year 92 ultra 39 strive 15 23 house

**Step VI:** year 92 ultra 39 strive 23 15 house

**Step VII:** year 92 ultra 39 strive 23 house 15

Four more steps will be required to complete the rearrangement.

**7. Ans . (c)**

**Input: any how 49 24 far wide 34 69**

Step I: wide any how 49 24 far 34 69

Step II: wide 69 any how 49 24 far 34

Step III: wide 69 how any 49 24 far 34

Step IV: wide 69 how 49 any 24 far 34

Step V: wide 69 how 49 far any 24 34

Step VI: wide 69 how 49 far 34 any 24

**8. Ans . (d)**

From the given Step input cannot be determined.

**9. Ans . (d)**

**Input: play over 49 37 12 match now 81**

Step I: play 81 over 49 37 12 match now

Step II: play 81 over 49 now 37 12 match

Step III: play 81 over 49 now 37 match 12

Step III is the last step.

**10. Ans . (b)**

**Step II :** war 58 box cart 33 49 star 24

**Step III:** war 58 star box cart 33 49 24

**Step IV:** war 58 star 49 box cart 33 24

**Step V:** war 58 star 49 cart box 33 24

**Step VI:** war 58 star 49 cart 33 box 24

**11. Ans . (d)**

**Input : shower fall water 34 51 67 98 goal**

**Step I:** water shower fall 34 51 67 98 goal

**Step II:** water 98 shower fall 34 51 67 goal

**Step III:** water 98 shower 67 fall 34 51 goal

**Step IV:** water 98 shower 67 goal fall 34 51

**Step V:** water 98 shower 67 goal 51 fall 34

**12. Ans . (d)**

From both the statements,

N is the mother of M and R.

F is the sister of N. Therefore, M is either niece or nephew of F.

**13. Ans . (e)**

From statement I,

Birthday of Pravin's Father

=> 15, 16, 17 or 18

Birthday of Pravin's Father

=> 18, 19, or 20

Common Date=> 18

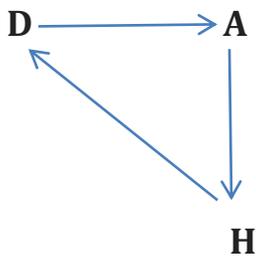
**14. Ans . (e)**

From both the statements,

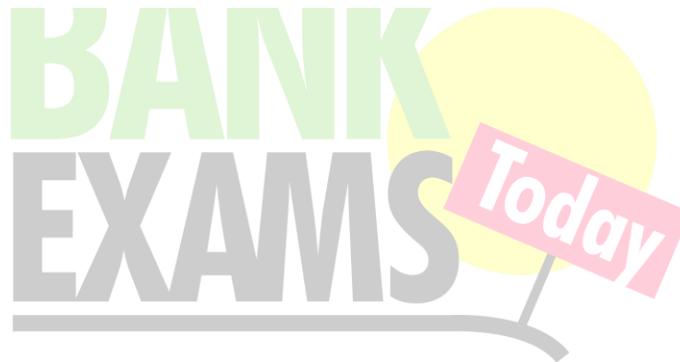
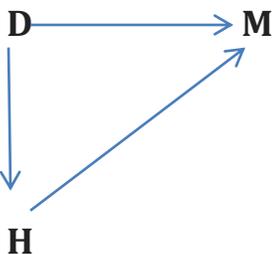
$D > N > M > T > R$

**15. Ans . (c)**

From Statement I,



From Statement II,



**16. Ans . (d)**

From both the statements,

Always eat **Good food** → ha na pa ta

Enjoy eating **Good food** → ni ha ja pa

**17. Ans . (b)**

6 7 8 9 9 8 79 7 7 8 9 7 8 7 6 9 68 9 7 79 8 9 7 68 8 7

**18. Ans . (a)**

18<sup>th</sup> Number from the left => 6

19<sup>th</sup> Number from the Right => 9

$$6 + 9 = 15$$

**19. Ans . (c)**

Such Combinations are:

99, 79, 79

**20. Ans . (d)**

Such combinations are:

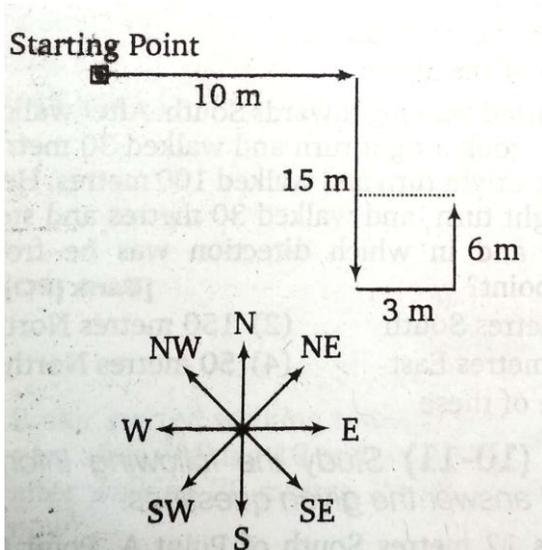
68, 68, 88

**21. Ans . (c)**

Such Combinations are:

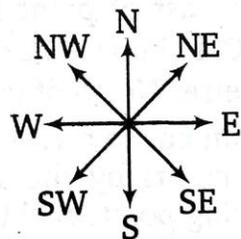
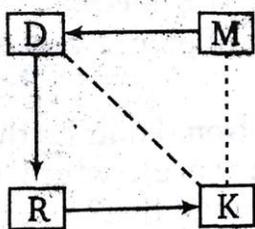
67, 89, 87, 89, 87, 69, 89, 89, 87

**22. Ans . (b)**

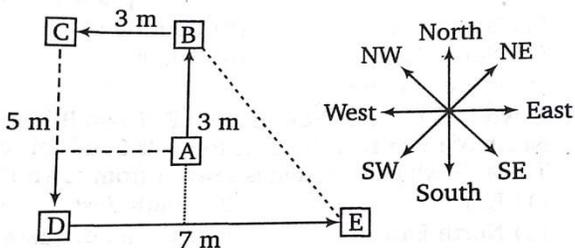


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23. Ans . (d)



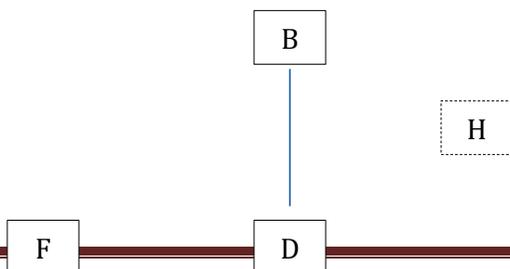
24. Ans . (b)



Point E is in South-East direction with reference to Point B.

25. Ans . (d)

The position of town H is not specifically mentioned.

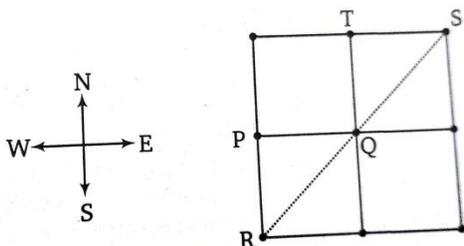


H

H

26. Ans . (c)

South-West



27. Ans . (a)

U	Z	M	K	E	F
↓	↓	↓	↓	↓	↓
3	5	9	2	★	4

Condition (iii) is applicable.

28. Ans . (c)

H	I	R	E	B	W
↓	↓	↓	↓	↓	↓
8	©	7	★	@	6

29. Ans . (e)

J	B	I	F	M	R
↓	↓	↓	↓	↓	↓
\$	@	©	\$	9	7

Condition (ii) is applicable.

30. Ans . (b)

D	E	K	R	B	J
↓	↓	↓	↓	↓	↓
1	★	2	1	@	\$

Condition (ii) is applicable.

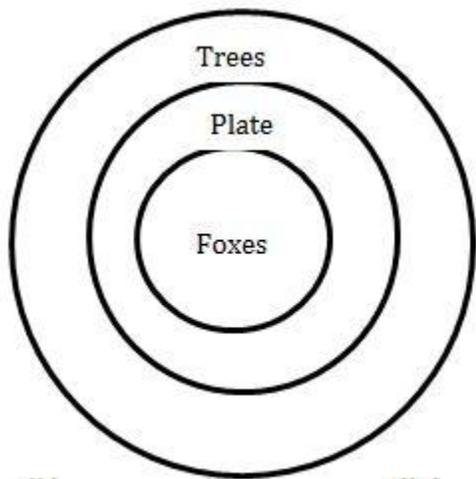
31. Ans . (d)

E	B	A	J	W	U
↓	↓	↓	↓	↓	↓
%	@	%	\$	6	4

Condition (i) is applicable.

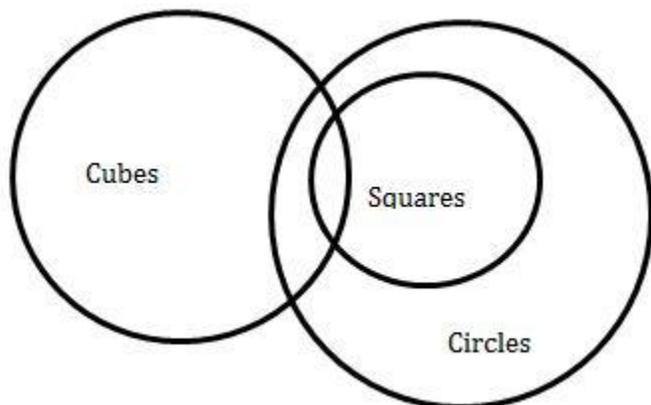
**32. Ans . (b)**

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.



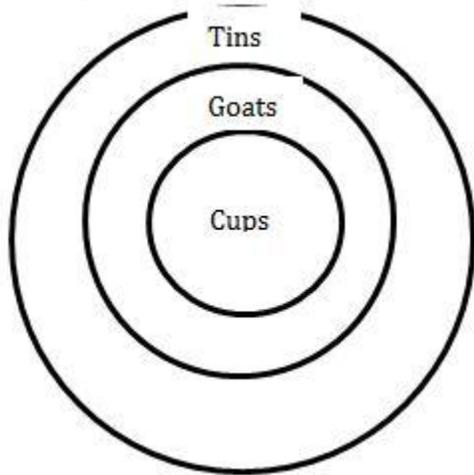
**33. Ans . (d)**

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.



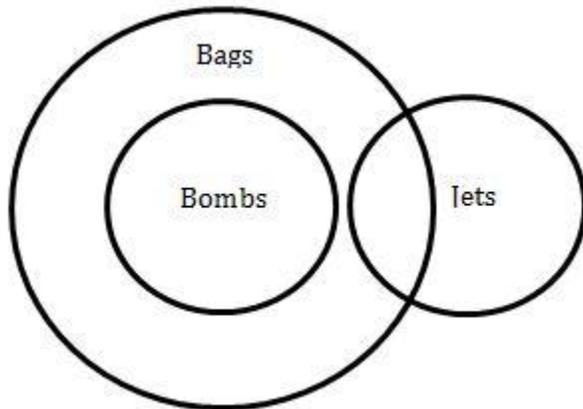
**34. Ans . (e)**

When all cups are goats, then only some goats can be cups. When all goats are tins, then only some tins can be goats. When all cups are goats and all goats are tins then naturally all cups are tins and some tins must be cups. Therefore, all the conclusions are incorrect



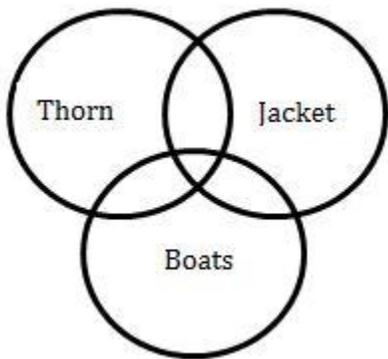
**35. Ans . (e)**

When all bombs are bags and some bags are jets then all bombs cannot be jets. Some bags' indicate that there is no chance of some bombs being jets, or some jets being bombs. Further all jets cannot be bombs. Therefore, all conclusions are incorrect.

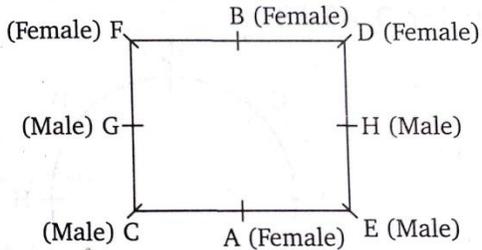


**36. Ans . (d)**

When some thorns are jackets and some jackets are boats, then some thorns may be boats but some boats cannot be thorns. As per Statement I, some thorns are jackets, some jackets need to be thorns. When Statement II conveys that some jackets are boats, then it is clear that all jackets cannot be boats. Therefore, no particular given conclusion can be drawn from the given statements.



**Hint: (37- 41)**



H is husband of A. C is husband of D. E is husband of B.

**37. Ans. (e)**

Option (5) is true.

**38. Ans. (c)**

E is the husband of B.

**39. Ans. (c)**

Two persons.

**40. Ans. (a)**

D is the wife of C.

**41. Ans. (e)**

Second to the right.

**42. Ans. (a)**

$R > P$  ....(i)

$Q > S > T$  ....(ii)

Now,  $Q > S > T > R > P$ .

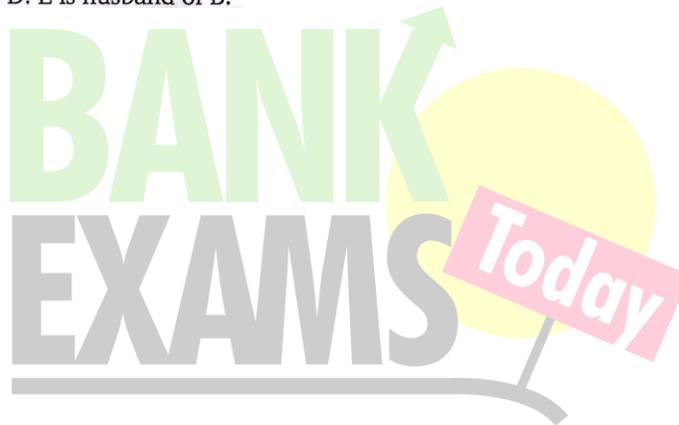
**43. Ans. (d)**

$D > A, E$

$C > B$ .

**44. Ans. (e)**

$A, Q > T > P, B$



P is not the shortest.

$A, Q > T > P > B$

Either A or Q is the tallest.

**45. Ans. (b)**

$D > C > E, B, A$

**46. Ans. (b)**

$T > Q > P, R, S$

$P, R, Q > S$

Now,  $T > Q > P, R > S$

**47. Ans. (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.

**48. Ans. (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.

**49. Ans. (c)**

According to A presents are best gifts for birthdays and when A has bought the book he expects to be invited for the birthday celebration. Nothing is mentioned about health of the birthday person.

**50. Ans. (b)**

The amount collected will lessen the financial constraint and there is every possibility for selecting less number of students because of the fee charged.

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**51. Ans. (d)**

**Explanation:**

It has been mentioned in the last lines of last stanza of the passage that Plastics are chemically inert which means they don't react with substances found in nature. However, plastic is known to absorb organic pollutants in high concentrations which is very bad for the marine life but the given statements I & II are not clearly mentioned in the passage. Hence the correct answer is option (d).

**52. Ans. (c)**

**Explanation:**

It has been clearly stated in the third stanza that particles constitute 54% of rayon and hence it is not a very small amount as mentioned in the option above. This makes option (c) the correct answer. Other options are mentioned specifically in the context.

**53. Ans. (d)**

**Explanation:**

Refer to the statement, "But Rachel Obbard, a materials scientist at Dartmouth College, was shocked to find that currents had carried the stuff to the Arctic." It clearly states that plastic particles end up in the Arctic due to ocean currents that flow to and from the North poles. Hence, the correct answer is option (d).

**54. Ans. (e)**

**Explanation:**

Option (a) is incorrect because no other species except humans produce plastic hence only humans should take responsibility for it. Option (b) is also incorrect because the amount

of plastic that the new research has shown is way more than what was earlier estimated and is a huge concern for the marine life now.

Option (c) is also incorrect as it plastic absorbs organic pollutants which are a huge problem for the marine life. Plastic is produced in a very large amounts all over the world and it's the developing countries that are known to produce more plastic than the developed countries. However, the developed countries have produced and used plastic in large amounts in the past and hence responsibility should be equally shared all over the world. This makes the option (d) incorrect as well.

Only option (e) is correct as plastic is indigestible and if any form of marine life consumes it there could be serious problems. The correct answer is option (e).

**55. Ans. (b)**

**Explanation:**

Option (a) is incorrect since Rayon is 54% and polyester is 21% in plastic.

Plastic absorbs organic pollutants becoming very harmful for the marine life. Hence Option (b) is incorrect as well.

Plastic is chemically inert so it doesn't react with anything found in the atmosphere. It doesn't decay, hence option (d) is incorrect. There was no plastic in the Arctic ice in the past so its discovery in that area has become a cause of concern for the ecologists. It points to bigger problem which is ongoing usage of plastic all over the world, so much so that it ends up across the whole ocean. Option (c) is correct as it has been mentioned in the passage. The correct answer is option (c)

**56. Ans. (b)**

**Explanation:**

Masquerading means to pretend to be someone one is not.

Option (a): Justify = show or prove to be right.

Option (b): Impersonate means to pretend to be another person for fraud.

Option (c): Surrogate = a substitute, especially a person deputizing for another in a specific role or office.

Option (d): Obligatory = required by legal, moral or other rule.

Option (e): Nurture = are for and protect (someone or something) while they are growing

Hence, option (b) is correct.

**57. Ans. (b)**

**Explanation:**

Abundance = a very large quantity of something.

Option (a): Resonate = produce or be filled with a deep, full, reverberating sound.

Option (b): Scarcity = the state of being scarce or in short supply; shortage.

Option (c): Perjury = the offence of wilfully telling an untruth or making a misrepresentation under oath.

Option (d): Gallop = the fastest pace of a horse or other quadruped, with all the feet off the ground together in each stride.

Option (e): Incandescent- emitting light as a result of being heated.

Hence the correct answer is option (b).

**58. Ans. (a)**

**Explanation:**

Albeit = though.

Option (b): Incase = enclose or cover in a case or close-fitting surround.

Option (c): Personification = the attribution of a personal nature or human characteristics to something non-human, or the representation of an abstract quality in human form.

Option (d): Crumble = break or fall apart into small fragments, especially as part of a process of deterioration.

Option (e): Mesmerize = capture the complete attention of (someone); transfix.

Hence the correct answer is option (a).

**59. Ans. (c)**

**Explanation:**

The author talks about the research and the issues in an objective manner. The author doesn't choose a side and remains factual and objective throughout the passage. It makes the passage objective.

Hence the correct answer is option (c).

Option (a): Speculative- one where a lot of speculations are made.

Option (b): Grandiose- a passage written in a descriptive or abstract style.

Option (c): Objective- A piece of writing in which the author chooses to remain neutral and detached.

Option (d): Indignant- a tone which shows the author's anger towards the subject in a justified way.

**60. Ans. (d)**

**Explanation:**

Option (a) is incorrect as the research has shown that plastic in Arctic ice is worrisome.

Option (b) is incorrect as the passage isn't about the effects of Arctic ice rather the effect of plastic.

Option (c) doesn't make any coherent sense because the passage doesn't talk about the uses of Arctic ice. This passage doesn't focus on plastic and its composition but the effects of it on the marine life and Arctic ice.

The correct answer is option (d) that suggests that how the plastic is changing the world especially the important region of the world Arctic.

Hence, option (d) is the correct response.

**61. Ans. (d)**

**Explanation:**

Statement (d) can be interpreted from these lines, "By reducing the need for central intermediaries, it holds out the promise of processing transactions of various kinds more efficiently than today."

Hence, option (d) is the correct answer.

**62. Ans. (a)**

**Explanation:**

Statement (i) can be interpreted from these lines, "Central bank digital currency could start to replace the electronic payment systems that financial institutions use with each other."

Statement (ii) is incorrect as blockchain technology is suggested as an alternative to digital transactions.

Statement (iii) is also incorrect as it has not been stated in the passage.

**63. Ans. (c)**

**Explanation:**

Statement (i) is incorrect which can be interpreted from these lines, "Its scarcity (hence some floor on its value) is purportedly guaranteed by the underlying technology..."

Statement (ii) can be interpreted from these lines, the value of ordinary currencies is underwritten by governments and stabilized by central banks acting as trusted monopoly producers. Bitcoin and its rivals leave those vital roles vacant."

Statement (iii) can be interpreted from these lines, "Moreover, bitcoin has no fundamental value as an asset...no ultimate assurance of liquidity or security." Hence, option (c) is the correct answer.

**64. Ans. (c)**

**Explanation:**

It can be interpreted from the following lines of the passage, "Those stronger terms are justified, especially after the latest spell of wild price volatility."

Hence, option (c) is the correct answer.

**65. Ans. (e)**

**Explanation:**

Statement (a) is true which is obvious from the given line, "But as a reliable store of value, bitcoin is much less useful, because its volatility is so extreme."

Statement (b) is also true as it has been stated in the second stanza that ". Moreover, bitcoin has no fundamental value as an asset—no stream of future income, no ultimate assurance of liquidity or security, and (unlike gold, say) no alternative use."

Statement (c) is true which can be interpreted from the following lines, "Others have called it "the very definition of a bubble" and even "a fraud". Those stronger terms are justified, especially after the latest spell of wild price volatility."

Statement (d) is true as bitcoin "can succeed in a limited way as a means of exchange and be used to execute certain kinds of transactions."

Hence, option (e) is the correct answer.

**66. Ans. (a)**

**Explanation:**

Statement (i) is incorrect as banks have been exploring applications of blockchain technology and it has nowhere been implied in the passage that banks are supportive of bitcoin. Since, it has been stated in the passage that "by reducing the need for central intermediaries, it holds out the promise of processing transactions of various kinds more efficiently than today", the vice-versa also holds true.

Hence, option (ii) can be inferred from these lines.

Statement (iii) is incorrect as it has been just introduced as a "radical" idea. Thus, we cannot conclude it as something imminent.

**67. Ans. (b)**

**Explanation:**

Option (a): Cynics stands for persons whose outlook is scornfully and habitually negative.

Option (c): Pessimists stands for person who habitually see or anticipate the worst.

Option (d): Fanatics stands for persons marked or motivated by an extreme, unreasoning enthusiasm, as for a cause.

Option (e): Agnostics stands for someone who is doubtful or noncommittal about something.

Skeptics stands for someone with a doubting attitude.

On the contrary, adherents stands for a supporter or someone who follows or supports a

cause, idea etc.

Hence, adherents is the most opposite word.

**68. Ans. (c)**

**Explanation:**

Option (a): Purposedly means in a purposed manner or purposely.

Option (b): Seemingly means apparently.

Option (d): Authentically means being so in fact.

Option (e): Implicitly means indirectly or understood though not directly expressed.

Purportedly means believed to be the case.

Hence, supposedly which means presumed to be true is the most similar word.

**69. Ans. (e)**

**Explanation:**

Option (a): Exceptional means unusually excellent or superior.

Option (b): Revolutionary means marked by or resulting in a radical change.

Option (c): Complex means difficult to understand or being intricate.

Option (d): Fundamental means basic.

Radical means departing markedly from the usual or customary.

On the contrary, conservative means averse to change or innovation and holding traditional values.

Hence, option (e) is the correct answer

**70. Ans. (d)**

**Explanation:**

Option (b): Repulsion means a feeling of intense distaste or disgust.

Option (c): Entreaty means an earnest request or petition".

Option (e): Reputation means "The state or situation of being held in high esteem".

Appeal means "the power to attract, please, stimulate, or interest" (referred to the second meaning)

Similarly, "charm" means "to attract or fascinate".

Hence, option (d) is the most similar word.

**71. Ans. (I)**

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.

**72. Ans. (IV)**

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.

**73. Ans. (III)**

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

**74. Ans. (V)**

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

**75. Ans. (II)**

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.

**76. Ans. (IV)**

Solution: IV apprise is to inform someone and it is usually followed by of which is not case here. Uncouth is an adjective which means uncivilized person. Only interact completes the blank in a logical manner.

**77. Ans. (III)**

Solution: III we can carry telescreen anywhere by shrinking it down only. So option III is the right choice.

**78. Ans. (II)**

Solution: II we are surrounded by telescreen everytime. SO surrounded is the only right choice here.

**79. Ans. (I)**

Solution: I Totalitarian is relating to a system of government that is centralized and dictatorial and requires complete subservience to the state.

**80. Ans. (III)**

Solution: III with a grain of salt means to view something with scepticism or not to interpret something literally. And here it is saying it is a choice of using telescreen so we can't say the old man statements are completely correct. So III is the right choice.

**81. Ans. (I)**

Solution: I the book credited technology as the destruction of privacy, so the word destruction is the only correct choice here.

**82. Ans. (III)**

Solution: III The sentence is talking about 1950s so had will be used in A. Similarly, the sentence is about the past event so would be used instead of will in part D.

**83. Ans. (II)**

Solution: II in part B for the continuity after on ing form of a verb is used so looking is the correct choice. In part D “by” will be used instead of with.

**84. Ans. (V)**

Solution: V the given sentence is correct.

**85. Ans. (IV)**

Solution: IV in part B as the amendments or the laws are stated in present tense so were is not the correct choice. In part E to modify foundational principle an article is used so “a” is used before foundational principle.

**86. Ans. (V)**

Solution: V the given sentence is correct.

**87. Ans. (III)**

Solution: III ranging and detection fulfil the sentence correctly as ranging means to vary from and in both the sentences the things are varying as in a) it is varying from customer service to sales and marketing to fraud and in b) it is varying from crowd control and screening through to drug so the varying option in V part is also correct but we cannot refine the fraud we can detect it so detection is the correct choice for second part.

**88. Ans. (I)**

Solution: I only c in a sentence should be in simple present instead of present continuous so it should be leverages.

In b fortified will be used because the sentence is in past indefinite as imposed us used in the first part of the sentence

**89. Ans. (IV)**

Solution: IV in c across will be used instead of around.

**91. Ans. (II)**

Solution: II in a carries ‘out’ will be used instead of ‘off’. In b we should use against with attacks here. In D accused of is the right usage. Hence only option C) is grammatically correct.

**92. Ans. (V)**

Solution: V the given sentence is grammatically correct.

**93. Ans. (III)**

Solution: III the sentences can be rephrased as

- Investment activity in INFRASTRUCTURE was strong in 2017, BUT down on the previous year. HOWEVER, 2018 is expected to see more capital pumped into the sector.
- Reliance Jio managed to gain almost 6 million in subscriber base in the month of September this year. However, the telecom sector as a whole dipped in terms of subscriber base by around 3 million.

**94. Ans. (II)**

Solution: II conversely is used to contrast the sentences having related features in same situation but in opposite point of view like if the first one is correct then second cannot be true or vice versa.

In contrast is used to contrast the same features in two different things. Because is used to tell a reason but there is no reason in the given sentences. On the contrary is used to support the idea of the former sentence which opposes the factual truth. So in both the sentences former sentence is opposing the fact and the latter one is supporting the former statement.

**95. Ans. (I)**

Solution: I As conversely is used to contrast the sentences having related features in same situation but in opposite point of view. In first former part is telling the increment in contribution to Govt entities and latter part is talking about the decrement in operational and maintenance expenses. Both are in the same situation but first part is increasing and second is decreasing. Similarly in the second sentence neutral sentiment has risen whereas in latter part optimism has fallen in the same situation.

**96. Ans. (V)**

Solution: V as the latter part in both the sentences is giving reasons so because will be the right choice.

A new study from the journal suggests men are less likely than women to engage in eco-friendly behaviour because they're worried it might undermine their masculinity.

He was told that he was being fired because the school had no vacancies for a part-time teacher.

**97. Ans. (II)**

Solution: (ii) Coming under fire-when someone is to be criticized. The sentence is also saying that in today's world female journalists are the one who are being criticized more. So only (ii) is the best option.

**98. Ans. (IV)**

Solution: (iv) DBFAECG the paragraph should be started with D Before the internet revolutionized....journalists rarely had to worry...----carried forward by B which talks about the risks faced by journalists----- previous sentence was talking about the threat which is continued by F by comparing it with this time---- it is carried forward by A by the factual data---- it is continued by E which carried the passage forward by stating the result of research which shows that women are targeted by gendered threats----- continued by C which continues the latter sentence by telling more about the threat of violence against women often extends to family members----and last sentence is G.

**99. Ans. (I)**

Solution: (i) DBFAECG the paragraph should be started with D Before the internet revolutionized....journalists rarely had to worry...----carried forward by B which talks about the risks faced by journalists----- previous sentence was talking about the threat which is continued by F by comparing it with this time---- it is carried forward by A by the factual data---- it is continued by E which carried the passage forward by stating the result of research which shows that women are targeted by gendered threats----- continued by C which continues the latter sentence by telling more about the threat of violence against women often extends to family members----and last sentence is G.

**100. Ans. (IV)**

Solution: iv DBFAECG the paragraph should be started with D Before the internet revolutionized....journalists rarely had to worry...----carried forward by B which talks about the risks faced by journalists----- previous sentence was talking about the threat which is continued by F by comparing it with this time---- it is carried forward by A by the factual data---- it is continued by E which carried the passage forward by stating the result of research which shows that women are targeted by gendered threats----- continued by C which continues the latter sentence by telling more about the threat of violence against women often extends to family members----and last sentence is G.

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**101. Ans. (e)**

**Solution :**  $\frac{3}{4} \times \frac{2}{3} \times \frac{1}{5} \times x = 15$

$$\frac{1}{10}x = 15$$

$$x = 10 \times 15 = 150$$

Hence 50% of the number =  $\frac{50}{100} \times 150 = 75$

**102. Ans. (e)**

**Solution :** Let the two numbers be the  $x$  and  $y$ , then

$$xy = 36(x - y)$$

Now,  $(x + y)^2 = (x - y)^2 + 4xy$

$$= (x - y)^2 + 4 \times 36(x - y)$$

$$= (x - y)^2 + 144(x - y)$$

Hence, the absolute value of  $(x - y)$  is not known, so  $(x + y)$  can not be determined.

**103. Ans. (b)**

**Solution :** Let the number be  $x$ , then

$$x \cdot \sqrt{x} = 8$$

$$x^{\frac{3}{2}} = (2^2)^{\frac{3}{2}}$$

$$x = 2^2 = 4$$

**104. Ans. (c)**

**Solution :** Let C be the  $x$  , then B and A will be  $\frac{x}{5}$  and  $\frac{x}{15}$  ,

Then  $\frac{x}{5} + \frac{x}{15} + x = 3800$

$$\frac{19x}{15} = 3800$$

$$x = \frac{15 \times 3800}{19} = 3000$$

Hence, C = 3000

**105. Ans. (d)**

**Solution :** Let the two digit number be  $10x + y$ , then  $x + y = 8$  ... (i)

And also,  $10x + y - 18 = 10y + x$

$$9x - 9y = 18$$

$$x - y = 2 \dots (ii)$$

Solving these two equations, we get  $x = 5$  and  $y = 3$

Hence the number =  $10 \times 5 + 3 = 53$

**106. Ans. (b)**

**Solution :** Total construction in City Q =  $100 + 175 + 275 = 550$

Total Construction in City T =  $175 + 250 + 300 = 725$

Their Difference =  $725 - 550 = 175$

**107. Ans. (c)**

**Solution :** Total number of buildings constructed across the cities =  $200 + 100 + 225 + 275 + 300 = 1100$

Total number of buildings redeveloped across the cities =  $30 + 275 + 250 + 325 + 250 = 1400$

$$\text{Required percentage} = \frac{1100}{1400} \times 100 = 78.57\% = 79\%$$

**108. Ans. (d)**

**Solution :** Required Ratio:  $175 : 300 = 7 : 12$

**109. Ans. (b)**

**Solution :** Average number of buildings demolished =  $\frac{50+75+150+75+175}{5} = \frac{625}{5} = 125$

**110. Ans. (b)**

**Solution :** Average number of constructions in City R =  $\frac{150+225+250}{3} = \frac{625}{3} = 208.33 = 208$

**111. Ans. (b)**

**Solution:** In 2008, number of students in Arts =  $\frac{12}{100} \times 35000 = 4200$

In 2009, number of students in Arts =  $\frac{11}{100} \times 40000 = 4400$

In 2008, number of students in Agriculture =  $\frac{7}{100} \times 35000 = 2450$

In 2009, number of students in Agriculture =  $\frac{5}{100} \times 40000 = 2000$

In 2008, number of students in Pharmacy =  $\frac{6}{100} \times 35000 = 2100$

In 2009, number of students in Pharmacy =  $\frac{9}{100} \times 40000 = 3600$

Hence, in Agriculture there was decrease in the number of students from 2008 to 2009.

**112. Ans. (c)**

**Solution :** In 2008, number of students in Engineering =  $\frac{18}{100} \times 35000 = 6300$

In 2009, number of students in Engineering =  $\frac{19}{100} \times 40000 = 7600$

Required percentage =  $\frac{7600-6300}{6300} \times 100 = \frac{1300}{63} = 20.6 = 20\%$

**113. Ans. (d)**

**Solution :** Increase in the number of students of Science =  $\frac{22}{100} \times 40000 - \frac{24}{100} \times 35000$   
 $= 8800 - 8400 = 400$

Hence, Increase percentage =  $\frac{400}{8400} \times 100 = 4\frac{16}{21} \%$

Increase in the number of students of Commerce =  $\frac{24}{100} \times 40000 - \frac{22}{100} \times 35000$   
 $= 9600 - 7700 = 1900$

Hence, their Increase percentage =  $\frac{1900}{7700} \times 100 = 24\frac{52}{77} \%$

$$\begin{aligned} \text{Increase in the number of students of Arts} &= \frac{11}{100} \times 40000 - \frac{12}{100} \times 35000 \\ &= 4400 - 4200 = 200 \end{aligned}$$

$$\text{Hence, their Increase percentage} = \frac{200}{4200} \times 100 = 4 \frac{16}{21} \%$$

$$\begin{aligned} \text{Increase in the number of students of Medicine} &= \frac{10}{100} \times 40000 - \frac{11}{100} \times 35000 \\ &= 4000 - 3850 = 150 \end{aligned}$$

$$\text{Hence, their Increase percentage} = \frac{150}{3850} \times 100 = 3 \frac{69}{77} \%$$

So, in Medicine the percentage increase in the number of Students was minimum from 2008 to 2009.

**114. Ans. (c)**

**Solution :** In 2008, the number of students studying pharmacy =  $\frac{6}{100} \times 35000 = 2100$

In 2009, the number of students studying pharmacy =  $\frac{9}{100} \times 40000 = 3600$

Hence, their ratio = 2100:3600 = 7 : 12

**115. Ans. (d)**

**Solution :** In 2008, the number of students Studying Arts and Commerce together =

$$\frac{(12 + 22)}{100} \times 35000 = 34 \times 350 = 11900$$

In 2009, the number of students Studying Arts and Commerce together =

$$\frac{(11 + 24)}{100} \times 40000 = 35 \times 400 = 14000$$

Hence, required percentage =  $\frac{11900}{14000} \times 100 = 85\%$

**116. Ans. (b)**

**Solution:**

$$x = \frac{[(2.5)^2 + 18 + (3.6)^2] - [3.7 \times 2 \frac{7}{11} \times 22]}{(2.5)^2 + (3.6)^2}$$

$$x = \frac{(2.5 + 3.6)^2 - [3.7 \times \frac{29}{11} \times 22]}{6.25 + 12.96}$$

$$x = \frac{37.21 - 21.46}{19.21}$$

$$X = \frac{15.75}{19.21}$$

$$X = 0.82$$

117. Ans. (b)

Solution :

$$x = \frac{(18.99)^2 - (16.66)^2}{35.65 \times 2.33}$$

$$x = \frac{(18.99 + 16.66)(18.99 - 16.66)}{35.65 \times 2.33}$$

$$x = \frac{35.65 \times 2.33}{35.65 \times 2.33}$$

$$x = 1$$

118. Ans. (b)

Solution:

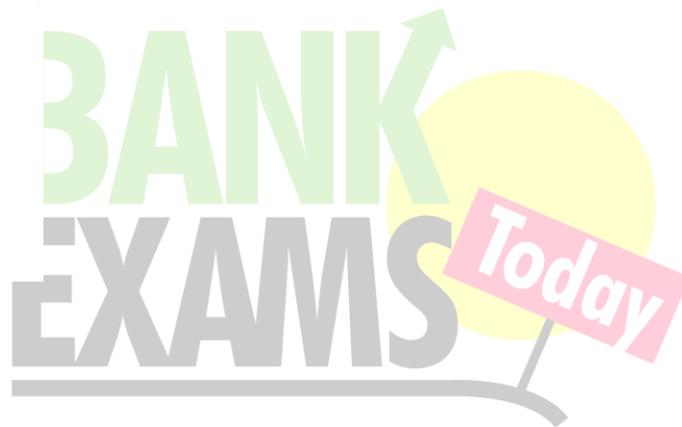
$$x = \frac{(50)^2 \div 20 + 180 + (120 - 20)}{(60)^2 \div 30 + 190 + (130 - 30)}$$

$$x = \frac{2,500 \div 20 + 180 + 100}{3,600 \div 30 + 190 + 100}$$

$$x = \frac{125 + 280}{120 + 290}$$

$$x = \frac{405}{410}$$

$$x = \frac{81}{82}$$



119. Ans. (d)

Solution :

$$\frac{1}{x^2} \times 7 = 9,936 \div 621 + (12 \times 15)$$

$$x^2 \times 7 = 16 + 180$$

$$x^2 = \frac{196}{7}$$

$$x^2 = 28$$

$$x = (28)^2 = 784$$

120. Ans. (a)

Solution :

$$(1.4)^{x+2} = (1.96)^5 \div (2.744)^3 \times (140 \div 100)^4$$

$$(1.4)^{x+2} = ((1.4)^2)^5 \div ((1.4)^3)^3 \times (1.40)^4$$

$$(1.4)^{x+2} = (1.4)^{10} \div (1.4)^9 \times (1.4)^4$$

$$(1.4)^{x+2} = (1.4)^{10-9} \times (1.4)^4$$

$$(1.4)^{x+2} = (1.4)^1 \times (1.4)^4$$

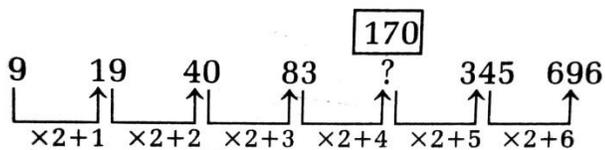
$$(1.4)^{x+2} = (1.4)^{1+4=5}$$

$$x+2=5$$

$$x=3$$

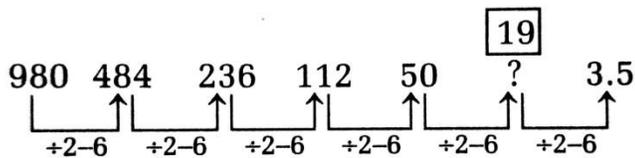
121. Ans. (b)

Solution :



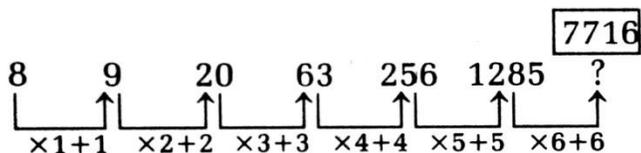
122. Ans. (e)

Solution :



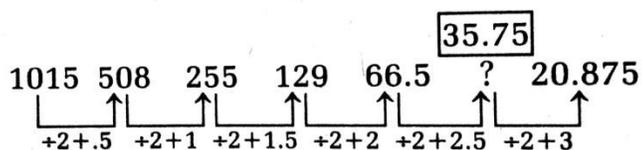
123. Ans. (c)

Solution :



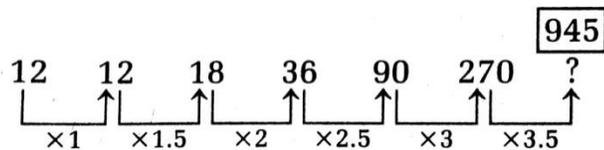
124. Ans. (d)

Solution :



125. Ans. (a)

**Solution :**



**126. Ans. (d)**

**Solution :**

Let the salary of Ranjit = Rs  $x$

Pawan's monthly salary = Rs 32,000

Raman's salary is 30% more than Pawan's salary. So,

$$= 32,000 + \left( 32,000 \times \frac{30}{100} \right)$$

$$= 32,000 + 9,600 = \text{Rs } 41,600$$

= Raman's salary

Two thirds of Ranjit's monthly salary is equal to Raman's salary.

$$x \text{ of } \frac{2}{3} = 41,600$$

$$x = \frac{41,600 \times 3}{2} = \text{Rs } 62,400$$

So, the salary of Ranjit = Rs 62,400



**127. Ans. (b)**

**Solution :**

Let the total number of consumers = 100

Number of consumers who opted Product A = 20%

Number of consumers who opted Product B = 60%

Number of indecisive consumers =  $100 - (20 + 60) = 20\%$

If the difference between those who opted Product B and who were indecisive = 720

According to the statement,

$x$  of 40% = 720

$$x = \frac{720 \times 100}{40}$$

$x = 1,800$

Number of individuals interviewed in the survey are 1,800.

128. Ans. (d)

Solution :

Let the total marks of the student = 100

After re-evaluation his marks reduced = 40

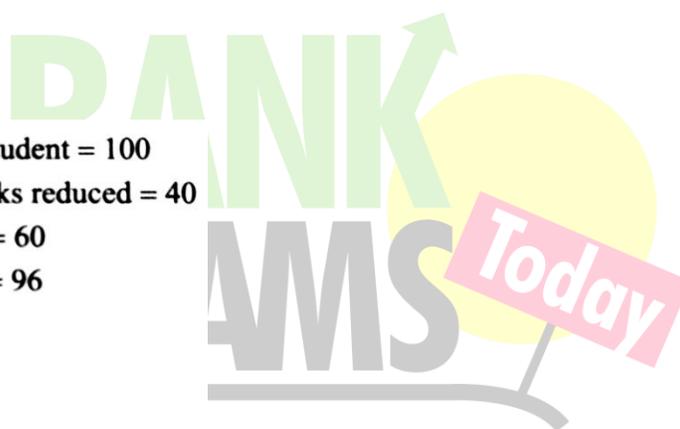
Students score =  $100 - 40 = 60$

So, his new number score = 96

$x$  of 60% = 96

$$x \times \frac{60}{100} = 96$$

$$x = \frac{96 \times 100}{60} = 180 \text{ marks}$$



Marks lost by the student after re-valuation =  $180 - 96 = 64$  Marks.

129. Ans. (b)

Solution: 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.

**130. Ans. (a)**

**Solution:** 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

**131. Ans. (c)**

**Solution:** Cars repaired by 60 workers in 6 hours = 45

Cars repaired by 1 worker in 1 hour =  $\frac{45}{60 \times 6}$

Cars repaired by 24 workers in 10 hours =  $\frac{45 \times 24 \times 10}{60 \times 6} = 30$  cars

**132. Ans. (d)**

**Solution:** Number of days taken by 5 men = 40 days

Number of days taken by 1 man =  $(40 \times 5)$  days

Number of days taken by 10 men =  $\frac{40 \times 5}{10} = 20$  days

Work done by 10 men in one day =  $\frac{1}{20}$ ..... (1)

Number of days taken by 8 women = 40 days

Number of days taken by 1 women =  $(40 \times 8)$  days

Number of days taken by 16 women =  $\frac{40 \times 8}{16} = 20$  days

Work done by 16 women in one day =  $\frac{1}{20}$ ..... (2)

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

Work done by 10 men and 16 women complete the work in 10 days.

**133. Ans. (b)**

**Solution:** Work done by 14 persons in one day =  $\frac{1}{27}$

Work done by 14 persons in 9 days =  $9 \times \frac{1}{27} = \frac{1}{3}$

Work left =  $\frac{2}{3}$

Remaining work can be done by 14 persons in 18 days.

Remaining work done by 1 person =  $(18 \times 14)$  days.

$\therefore$  Remaining work can be done by 21 persons in =  $\left(\frac{18 \times 14}{21}\right)$  days = 12 days

**134. Ans. (a)**

**Ans. (a)** Expenditure percentage on bricks

$$= \frac{50}{360} \times 100 = 13.88 = 13.9$$

Total expenditure = 5,40,000

$$\text{Expenditure on bricks} = \frac{13.9 \times 5,40,000}{100} = 74,999.99 = \text{Rs } 75,000$$

**135. Ans. (c)**

**Ans. (c)** Expenditure on bricks = Rs 75,000

$$\text{Percentage on timber} = \frac{90}{360} \times 100 = 25\%$$

$$\text{Expenditure on timber} = \frac{25 \times 5,40,000}{100} = 1,35,000$$

$$\text{Difference} = 1,35,000 - 75,000 = \text{Rs } 60,000$$

**136. Ans. (c)**

$$\text{Ans. (c) Expenditure per cent spent on steel and cement} = \% = \frac{45 + 75}{360} \times 100$$

$$\frac{120}{360} \times 100 = \frac{100}{3} = 33\frac{1}{3}\%$$

**137 Ans. (d)**

**Ans. (d)** By observation method, Labour is the item of maximum expenditure.

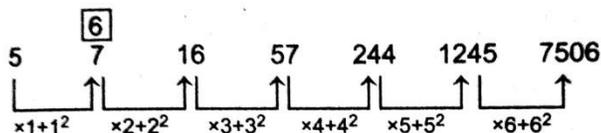
**138. Ans. (d)**

$$\text{Ans (d) Expenditure per cent on cement} = \frac{75}{360} \times 100 = 20.83\%$$

$$\text{Expenditure on cement} = \frac{20.83 \times 5,40,000}{100} = 1,12,499.99 \approx 1,12,500$$

**139. Ans. (a)**

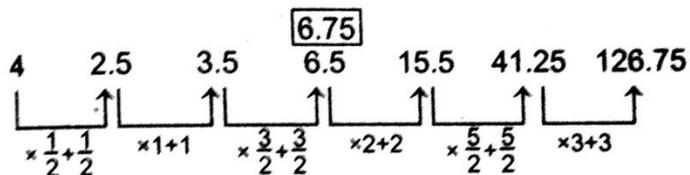
**Solution :**



Hence wrong number is 7.

**140. Ans. (c)**

**Solution :**



Hence wrong number is 6.5.

**141. Ans. (d)**

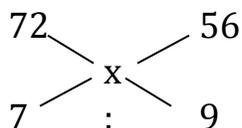
**Sol:** Average speed =  $\frac{2xy}{x+y} = \frac{2 \times 72 \times 56}{72+56} = 63$  km/hr

Alternative method using allegation rule,

Let, the average speed =  $x$

The ratio of speeds =  $72:56 = 9:7$

So, ratio of time taken =  $7:9$



$$72 - x / x - 56 = 9 / 7$$

$$504 - 7x = 9x - 504$$

$$16x = 1008$$

$$x = 63$$

So, the average speed =  $63$  km/hr

**142. Ans. (b)**

**Sol:** Let the speed =  $x$  km/hr

According to the question,  $\frac{120}{x} - \frac{120}{x+20} = 1$

$$x + 20 - x / x^2 + 20x = 1 / 120$$

$$x^2 + 20x - 2400 = 0$$

$$x^2 + 60x - 40x - 2400 = 0$$

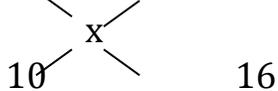
$$(x+60)(x-40) = 0$$

$$x = 40 \text{ km/hr}$$

Increased speed =  $40 + 20 = 60$  km/hr

**143. Ans. (b)**

**Sol:** 40                      120



$$x - 40 / 120 - x = 16 / 10$$

$$10x - 400 = 1,920 - 16x$$

$$26x = 2,320$$

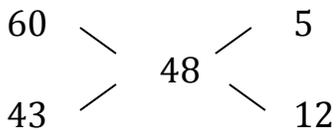
$$x = \text{Rs.}89.23$$

**144. Ans. (c)**

**Sol:** SP of 1 kg of mixture = Rs. 48

CP of 1 kg of mixture =  $100 / 100 + 20 \times 48$   
= Rs. 40

CP of cement                      CP of sand

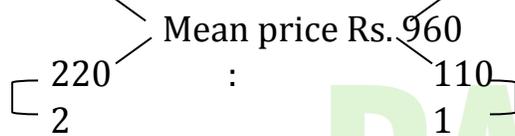


So, 43 kg of cement must be mixed with 12 kg of sand in order to gain 20%.

**145. Ans. (d)**

**Sol:** Cheaper sweets                      Superior sweets

Rs. 850                                      Rs. 1,180



So, the required ratio = 2:3

**146. Ans. (a)**

**Sol:** Total weight of the participants of School A and B =  $(48 \times 55 + 52 \times 60)$  kg  
= 5,760 kg

So, average weights of all the participants =  $5,760 / 100 = 57.60$  kg

**147. Ans. (e)**

**Sol:** Weight of (A+B+C) =  $(75 \times 3)$  kg = 225 kg

A+B =  $(60 \times 2)$  kg = 120 kg

And B+C =  $(55 \times 2)$  kg = 110 kg

B = (A+B) + (B+C) - (A+B+C)

=  $(120 + 110 - 225)$  kg

= 5 kg

**148. Ans. (a)**

Let their initial investments be Rs  $5x$ , Rs  $4x$ , and Rs  $3x$  respectively

$$\text{Then} \Rightarrow (5x + 36) : [(4x \times 12) + (4x \times 5,400) \times 12]$$

$$[(3x \times 24) + (3x \times 5,400) \times 12] = 7 : 8 : 6$$

$$\frac{180x}{144x + 1,29,600} = \frac{7}{8}$$

$$1,440x = 1,008x + 9,07,200$$

$$432x = 9,07,200$$

$$x = 2,100$$

The initial investment of Raghu, Mani and Gurpreet is  $(4 \times 2,100)$  and  $(3 \times 2,100)$  respectively

Hence initial investment of each is Rs10,500, Rs8,400, Rs6,300

**149. Ans. (b)**

**Solution :**

$$\begin{aligned} \text{Ratio of investment is} &= (72,500 \times 36) : (1,20,000 \times 30) : (2,00,000 \times 24) \\ &= 2,610,000 : 3,600,000 : 4,800,000 \\ &= 87:120:160 \end{aligned}$$

**150. Ans. (b)**

**Solution:**

$$\begin{aligned} \text{Ratio of Investments} &= (30,000 \times 36) : [(60,000 \times 12) + 30,000 \times 24] : \\ &[(90,000 \times 24 + 60,000 \times 12)] \\ &= 1,080,000 : 1,440,000 : 2,880,000 \\ &= 3 : 4 : 8 \end{aligned}$$

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**151. Ans. (d)**

**Explanation:**

“Authorized person” means an authorized dealer, money changer, off-shore banking unit or any other person for the time being authorized under sub-section (1) of section 10 to deal in foreign exchange or foreign securities;

**152. Ans. (a)**

**Explanation:**

As per eligibility norms for making an IPO company should have net tangible assets of 3 cr in each preceding 5 full years.

**153. Ans. (a)**

**Explanation**

**Connected Person means:**

- any person who is or has during the six months prior to the concerned act been associated with a company, directly or indirectly, in any capacity including by reason of frequent, communication with its officers or by being in any contractual, fiduciary or employment relationship or by being a director, officer or an employee of the company or holds any position including a professional or business relationship between himself and the company whether temporary or permanent,

that allows such person, directly or indirectly access to unpublished price sensitive information or is reasonably expected to allow such access.

**154. Ans. (b)**

Section 15 k of SEBI Act, 1992 empowers the central Govt. to appoint one presiding officer & other 2 members of SAT.

**155. Ans. (a)**

Horizontal Merger is a type of merger where two or more enterprises come up and are at the same stage of production.

**156. Ans. (c)**

**Explanation:**

An agreement to exchange fixed interest rate payments on a loan for floating interest rate payments is interest rate Swap.

**157. Ans. (a)**

**Explanation:**

“capital account transaction” means a transaction which alters the assets or liabilities, including contingent liabilities, outside India of persons resident in India or assets or liabilities in India of persons resident outside India, and includes transactions referred to in sub-section (3) of section 6;

**158. Ans. (d)**

Warrants can be issued with public issue only when condition of time limit i.e, 18 M is fulfilled.

**159. Ans. (a)**

**Explanation**

Regulation 5(2) of SEBI(PROHIBITION OF INSIDER TRADING) REGULATIONS, 2015 provides that trading plan formulated by insider shall entail trading for a period not less than 12 months.

**160. Ans. (c)**

Person who is sitting or retired Judge of High Court cannot be appointed as Presiding officer under SAT.

**161. Ans. (c)**

Conglomerate Merger is a type of merger between a irrelevant company.

**162. Ans. (a)**

**Explanation :**

A bond whose coupon rate is below the current market rate of interest will have a price Less than its maturity value.

**163. Ans. (d)**

It gives Central Govt. regulatory jurisdiction over:

- Stock exchange
- Contract in securities
- Listing of securities stock exchange

**164. Ans. (a)**

**Explanation:**

“Current account transaction” means a transaction other than a capital account transaction and without prejudice to the generality of the foregoing such transaction includes,—

- payments due in connection with foreign trade, other current business, services, and short-term banking and credit facilities in the ordinary course of business,
- payments due as interest on loans and as net income from investments,
- remittances for living expenses of parents, spouse and children residing abroad, and
- expenses in connection with foreign travel, education and medical care of parents, spouse and children;

**165. Ans. (a)**

**Explanation:**

- A special resolution which approves the Qualified Institutional Placement must be passed by the Shareholders in their respective company.
- The shares that have to be issued to the Qualified Institutional Buyers must belong to the same class and must be listed by a recognized National Stock Exchange.
- **Their listing must have been done at least one year prior.** This is mandatory as only if the condition is fulfilled can a company pass the special resolution as is required and mandated by the provisions of Companies Act, 2013 and 1956.

**166. Ans. (b)**

**Explanation:**

Regulation 4(2) of SEBI(PROHIBITION OF INSIDER TRADING) REGULATIONS, 2015 provides that in the case of connected persons the onus of establishing, that they were not in possession of UPSI, shall be on such connected persons and in other cases, the onus would be on the SEBI.

**167. Ans. (b)**

Appeal can be filled with in a period of 45 days from the date of receiving the copy of the order of SEBI or adjudicating officer.

**168. Ans. (c)**

In case of amalgamation a new company forms, and transferor company lose their existence.

**169. Ans. (b)**

**Explanation :**

**In the case of IPO, following steps to be followed :**

- I. Appointment of investment banker
- II. Filing with SEBI and Stock Exchange.
- III. Book building
- IV. Filing of final Prospectus

**170. Ans. (b)**

Depositories Act, 1956 provides for the establishment of depositories in securities with the objective of ensuring free transferability of securities with speed, accuracy and security.

**171. Ans. (b)**

**Explanation:**

As per Section 2(m) of FEMA 2000, "foreign currency" means any currency other than Indian currency;

**172. Ans. (d)**

**Companies making public/rights issues are required to deposit 1% of the issue amount with the Designated Stock Exchange before the issue opens.** This amount is liable to be forfeited in the event of the company not resolving the complaints of investors

regarding delay in sending refund orders/share certificates, non-payment of commission to underwriters, brokers, etc.

**173. Ans. (a)**

Presently, the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009, require mandatory appointment of 'Monitoring Agency' if the issue size of specified securities exceeds Rs. 500 Cr. The purpose for the same is to ensure adequate supervision of the utilization of the funds raised. **Mandatory appointment of Monitoring Agency where the issue size (excluding offer for sale component) is more than Rs. 100 crore.**

**174. Ans. (d)**

SAT has power to confirm, modify or set aside the appeal, but it does not have power to refer the case back.

**175. Ans. (d)**

ESOP can be used as alternative to divestiture or can be used to purchase the shares of privately held firm and as a means of placing a firm's stock in 'friendly' hands.

**176. Ans. (c)**

**Explanation :**

The requirements of disclosure of information about an IPO is not a part of Securities exchange Act of 1934.

**177. Ans. (d)**

Categories of Investors in IPO are = Public, Institutional Investors, NII, QIB

**178. Ans. (c)**

For IPO, minimum average preface profit of 15 crore is required, during 3 years out of preceding 5 years.

**179. Ans. (a)**

Primary market deals with the securities which are issued for the first time by corporations to raise funds.

**180. Ans. (b)**

Only convertible bonds can be converted into equity.

**181. Ans. (d)**

Investing in ventures involves a high level of uncertainty as well as a high risk of failure.

**182. Ans. (d)**

Preferential, Private issue, Right issue, Bonus issue fall under the category of Primary market.

**183. Ans. (b)**

Broker is a person who acts as an intermediary between buyer or seller in the market.

**184. Ans. (a)**

Certificate of deposits can be issued minimum for 7 days.

**185. Ans. (b)**

Sensex & Nifty are the example of stock Index in India.

**186. Ans. (b)**

Dematerialization is the process of converting physical securities into electronic format.

**187. Ans. (a)**

MCXCCL is the organization which has received recognition from SEBI as first clearing corporation in commodity derivatives markets.

**188. Ans. (d)**

**Explanation:**

As per Section 2(u) of FEMA, 2000 includes

- An individual,
- HUF,
- Company,
- Firm,
- AOP or a BOI, whether incorporated or not,
- Every artificial juridical person, not falling within any of the preceding subclauses, and
- Any agency, office or branch owned or controlled by such persons

**189. Ans. (a)**

**Explanation:**

- The shares of the company have been listed on any stock exchange having nationwide terminals for a period of at least **three years** immediately preceding the date of filing of offer document with RoC/ SE.
- The “average market capitalisation of public shareholding” of the company is at **least Rs.1000 crores**

**190. Ans. (a)**

**Explanation:**

Repatriate to India [Sec 2(y)]

Repatriate to India means bringing into India the realised foreign exchange and –

- i. the selling of such foreign exchange to an authorised person in India in exchange for rupees, or
- ii. the holding of realized amount in an account with an authorized person in India to the extent notified by the reserve Bank
- iii. and includes use of the realised amount for discharge of a debt or a liability denominated in foreign exchange and the expression “repatriation” shall be construed accordingly.

**191. Ans. (c)**

Where consideration payable is up to 500 crore, then 25% of consideration has to be maintained in an Escrow Account.

**192. Ans. (a)**

Public Announcement of offer in Relation to Control over a company shall be made not later than 4 working days after such change.

**193. Ans. (c)**

**Explanation:**

Depositories are institutions which hold your securities (Shares, bonds, debentures, Mutual Fund Units) in electronic form which is also known as dematerialization of shares or DEMAT account. So, Depositories are mainly responsible and accountable for safe-keeping of your securities and keep a record of all your trades.

**194. Ans. (a)**

**Explanation:**

Participatory Notes commonly known as P-Notes or PNs are instruments issued by registered foreign institutional investors (FII) to overseas investors, who wish to invest in the Indian stock markets without registering themselves with the market regulator. Please check Participatory notes video in the dashboard.

**195. Ans. (d)**

**Explanation :**

As per section 2(o) of FEMA 2000 :

“Foreign security” means any security, in the form of shares, stocks, bonds, debentures or any other instrument denominated or expressed in foreign currency and includes

securities expressed in foreign currency, but where redemption or any form of return such as interest or dividends is payable in Indian currency.

**196. Ans. (b)**

It is a post compliance with the 2013 Act requirement, a public issue or right issue may be opened within 12 months from the date of issuance.

**197. Ans. (a)**

While making an IPO (subject to the provision of the 2013 Act), face value of equity should be less than INR 10 per equity, if issue price is INT 500 or more.

**198. Ans. (a)**

In case of Right issue there is no such requirement of minimum promoter's contribution.

**199. Ans. (c)**

A Circus Swap is a common Forex transaction that's a combination of an interest rate swap and a currency swap in which a fixed-rate loan in one currency is swapped for a floating-rate loan in another currency. A circus swap therefore converts not just the basis of the interest rate liability, but also the currency of this liability. The floating rate in a circus swap is generally indexed to the London Interbank Offered Rate (LIBOR). The term is derived from the acronym CIRCUS, which stands for Combined Interest Rate and Currency Swap.

**200. Ans. (c)**

A green shoe option is a clause contained in the underwriting agreement of an initial public offering (IPO). Also known as an over-allotment provision, it allows the underwriting syndicate to buy up to an additional 15% of the shares at the offering price if public demand for the shares exceeds expectations and the stock trades above its offering price. Some IPO agreements do not include greenshoe options in their underwriting agreements.

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