



RBI Grade B

Previous Year Questions With Answers

2018 – 2023



✓ Exam Pattern ✓ Phase I PYQs ✓ Phase II PYQs

Contents

RBI Grade B: Exam Pattern 2024.....	2
RBI Grade B: Phase 1.....	3
Reasoning:.....	3
Quant:	106
English:	155
General Awareness:	210
RBI Grade B: Phase 2.....	305
Finance and Management:	305
Economic and Social Issues:	333
English:	366

RBI Grade B: Exam Pattern 2024

Phase 1 :

Sections	Total Questions	Marks	Duration
Reasoning	60	60	45 minutes
General Awareness	80	80	25 minutes
English Language	30	30	25 minutes
Quantitative Aptitude	30	30	25 minutes
Total	200	200	120 minutes

Phase 2 :

Paper	Name of Paper	Exam Type	Number of Question	Number of Marks	Time Allotted (Minutes)
Paper 1	Economic and Social Issues	Objective Type (50%)	30	50	30 minutes
		Descriptive, answers to be typed with the help of the keyboard (50%)	6 (required to attempt 4 questions)	50	90 minutes
Total			34	100	2 hours
Paper 2	English (Writing Skills)	Descriptive type, to be typed on the computer with the help of keyboard	3	100	1 hour 30 minutes
Paper 3	Finance and Management	Objective Type (50%)	30	50	Composite time of 2 hours
		Descriptive, answers to be typed with the help of the keyboard (50%)	6 (required to attempt 4 questions)	50	
Total			34	100	2 hours

RBI Grade B: Phase 1

Reasoning:

Directions (Q1- 2): In each of the questions below are given some statements followed by five conclusions. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically does not follow from the given statements, disregarding commonly known facts.

Q.1) Only a few bananas are oranges. No banana is mango. No grapes are oranges.

Conclusions:

- A. Some grapes can be mangoes
- B. All bananas can be oranges
- C. Some mangoes are not bananas
- D. Some grapes are bananas is a possibility
- E. Some oranges can be mangoes

Answer - B

Q.2) Some actors are dancers. Only a few dancers are singers. No singer is politician

Conclusions:

- A. Some politician being actors is a possibility
- B. Some dancers are not singers
- C. Some dancers are not politicians is not a possibility
- D. Some actors are singers
- E. Some actors are singers is a possibility

Answer - D

Directions (Q3-7): Answer the questions based on the information given below:

Nine friends A, B, C, D, E, F, G, H and I were born on 18th of different months in the same year such that no one was born in March, June and November. These persons belong to different places among Solapur, Kanpur, Jaipur, Raipur, Jodhpur, Sultanpur, Udaipur, Nagpur and Firozpur.

B was born in a month with 31 days and three months before the person from Raipur. Three persons were born between B and D, who is not the youngest. The person from Nagpur was born immediately after the one from Kanpur. The person from Kanpur was not born in a month with only 30 days. G is not from Sultanpur.

There is a gap of only one month between the birth of G and the one from Solapur. The person from Jaipur is five months elder than G. F was born two months after D. Only one person was born between F and E, who is from Solapur. H, who is from Udaipur, was born three months after I, who is not the eldest. A is younger than C. Person from Jodhpur was born before the one from Sultanpur.

Q.3) A is how many months older than H?

- A. Five
- B. Four
- C. Six
- D. Seven
- E. Eight

Answer - B

Q.4) Who among the following persons were born between C and the one from Udaipur?

I. Person from Jaipur

II. D

III. B

- A. Both II and III
- B. All I, II and III
- C. Both I and II
- D. Both I and III
- E. Only II

Answer - C

Q.5) The eldest person belongs to which place?

- A. Raipur
- B. Jodhpur
- C. Sultanpur
- D. Kanpur
- E. Firozpur

Answer - D

Q.6) ___ persons were born between the person who is born in October and the one from ____.

- A. Five, Nagpur
- B. Four, Jaipur
- C. Three, Raipur
- D. Six, Solapur
- E. None of these

Answer - A

Q.7) 3rd eldest person is _____ months older than _____.

- A. Three, D
- B. Five, H
- C. Seven, G
- D. Four, F
- E. Six, B

Answer - A

Directions (Q8-9): Study the following information to answer the given questions.

@ F 5 2 M \$ 7 K T R 3 C + 8 B ! 9 D Q * G 6 W N

STEP 1 – Those numbers which are immediately preceded by a symbol and immediately followed by an alphabet are written at the right end in descending order.

STEP 2 – After completing step 1, the alphabet which is immediately followed by a symbol are written between 7th and 6th element from right end in alphabetical order from left to right.

Q.8) Which of the following element is 11th to the right of the element which is 4th from the right end in step 1?

- A. *
- B. Q
- C. G
- D. B
- E. 9

Answer - C

Q.9) How many alphabets are immediately followed or preceded by symbol in step 2?

- A. Four
- B. Two
- C. Five
- D. None
- E. Three

Answer - A

Directions (Q10-14): Answer the questions based on the information given below:

Nine boxes A, B, C, D, E, F, G, H and I are kept one above the other. Each box contains different items among Clothes, Bottles, Books, Watches, Combs, Pens, Mobiles, Shoes & Pencils. Number of items in these boxes is different among 7, 12, 14, 18, 21, 23, 24, 30 and 27. The bottommost box is numbered 1 and the topmost box is numbered 9.

Mobiles are kept in box 4. H is three boxes above the box with 24 items. G has 14 items and is one of the four boxes above H. Third box from the top contains 2nd highest number

of items. There are three boxes between G and the box with 18 items. Number of bottles is six more than number of clothes. D is immediately below the box which contains clothes and neither of these boxes contains more than 23 items. There are three boxes between the box, which contains bottles and E, which contains books.

Shoes are three boxes above B. A is immediately above F. Box, which contains Pens, is immediately above I. C is three boxes above the box, which contains the lowest number of items. Box with 23 items is immediately below the box, which contains watches. Number of pencils is less than number of combs. Number of Books is not less than number of shoes.

Q.10) C is how many boxes above the box which contains 21 items?

- A. Four
- B. Five
- C. Two
- D. Six
- E. Three

Answer - A

Q.11) What is the sum of number of combs and pencils?

- A. 37
- B. 35
- C. 41
- D. 30
- E. 28

Answer - D

Q.12) Which among the following box is not between the box containing the lowest and highest number of items?

- I. D
- II. A
- III. Box containing 14 items.

- A. Both I and II
- B. Only I
- C. Both II and III
- D. Only III
- E. Only II

Answer - C

Q.13) What is the difference between the number of items in the topmost box and the number of watches?

- A. 10
- B. 14
- C. 16
- D. 12
- E. 18

Answer - D

Q.14) Which among the following boxes are kept between the box with 21 items and box containing Pens?

- A. B
- B. C
- C. D
- D. E
- E. H

Answer - A

Directions (Q15-19): Answer the questions based on the information given below.

Fourteen persons are sitting in two parallel rows containing seven persons in each row in such a way that there is an equal distance between adjacent persons. Initially, in row 1, P, Q, R, S, T, U and V are seated and all of them are facing towards the east and in row 2, A, B, C, D, E, F and G are seated and all of them are facing towards the west. Therefore, in the given seating arrangement each person sitting in row 1, is facing the persons sitting in row 2 and vice versa.

They play a game of throwing a dice. They interchange their initial position according to the game rules which are as follows:

- I. On throwing the dice, if odd number comes, then the person sitting 2nd to the left of thrower exchanges his seat with the person sitting opposite to the one, who sits immediate right of thrower.
- II. On throwing the dice, if even number comes, then the person sitting immediate right of the thrower exchanges his seat with one, who sits opposite to the thrower.

Before Movement:

1. T sits fourth to the left of P. Either T or P sits at an extreme end of the row.
2. The one who faces P sits second to the left of F.
3. S sits exactly in the middle of the row. C and D are immediate neighbours of each other.
4. Number of persons sitting to the left of F is twice the number of persons sitting to the right of F.
5. The one, who faces P sits to the immediate left of G and that person is neither C nor D.

6. Number of persons sit between P and R is same as the number of persons sit between T and S.
7. T neither faces C nor D. No one sits between S and V.
8. At least two persons sit between G and E. R does not face B.
9. At most one person sit between S and Q.
10. U faces neither E nor C.
11. A throws the dice and gets 4 after that F throws the dice and gets 3 and finally, V throws the dice and gets 1.

Q.15) Who sits opposite to R after the movement?

- A. D
- B. A
- C. G
- D. F
- E. C

Answer - C

Q.16) Who sits 2nd to the right of G before the movement?

- A. A
- B. C
- C. F
- D. B
- E. D

Answer - A

Q.17) What is the position of T with respect to V after the movement?

- A. Facing The One, Who Sits 2nd to The Right Of V
- B. 2nd To The Right Of V
- C. 2nd To The Left Of V
- D. Facing The One, Who Sits Immediate Right Of V
- E. Immediate Left

Answer - D

Q.18) How many persons sit between A and F before the movement?

- A. One
- B. Two
- C. Three
- D. More than three
- E. None

Answer - E

Q.19) Which of the following statement is true about B?

- A. B sits immediate right of T after the movement
- B. B sits 4th to the left of Q after the movement
- C. B sits 4th to the right of A before the movement
- D. B sits opposite to V before the movement
- E. None

Answer - B

Directions (Q20-21): In the following question, two conclusions have been given followed by five sets of possible statements. You have to take the given conclusions to be true even if they seem to be at variance with the commonly known facts and then decide for the given conclusions logically follow from which of the given set of statements disregarding commonly known facts.

Q.20) Conclusions:

1. Some gold are not silver.
2. Some gold are fabric.

Statements:

- A. All silver are fabric. No fabric is gold. Some gold are metal.
- B. Some silver are fabric. Some fabrics are gold. All gold are metal.
- C. No silver is fabric. All fabric are gold. Some gold are metal.
- D. All silver are fabric. Some fabric are metal. Some gold are metal.
- E. All fabric are silver. All silver are gold. All gold are metal.

Answer - C

Q.21) Conclusions:

1. Some hospitals are buildings is a possibility.
2. Some hostels are not houses.

Statements:

- A. All buildings are schools. All schools are hostels. No school is house. No hospital is hostel.
- B. Some buildings are schools. All Schools are hostels. No hospital is house. Some schools are houses.
- C. All buildings are schools. All schools are hostels. No school is house. All hospitals are hostels.
- D. Some buildings are schools. No school is hostel. No hostel is hospital. Some hospitals are houses.
- E. None of these.

Answer - C

Q.22) Direction: In which of the following expressions $V > Z$, $K < Y$ is definitely true?

- A. $X \Rightarrow W > K \Rightarrow Z < Y \leq U < V$
- B. $W \leq T < V > G \Rightarrow I \Rightarrow Y > Z < K$
- C. $T \Rightarrow C < V \Rightarrow A = Q \Rightarrow Z > Y > D > K$
- D. $D \Rightarrow E = G > V = F > K > Z < K < Q \leq Y$
- E. $A \Rightarrow I \Rightarrow H = L < Z > K > V < J < Y$

Answer - D

Q.23) Direction: In which of the following expression does the expression $M \Rightarrow R$ is definitely true

- A. $X < R \Rightarrow T \Rightarrow P < N > B \Rightarrow M > U$
- B. $N > M > L = C \Rightarrow A = D > S = R$
- C. $L \leq B > M > X \Rightarrow U \leq A = O < R$
- D. $T > M = F \Rightarrow G = U \Rightarrow O \leq R = S$
- E. $A > R \leq B = L = P \leq S = M < G$

Answer - E

Q.24) The question given below consists of 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 all the statements and give an answer.

Seven persons A, B, C, D, E, F and G are sitting around a circular table having eight seats such that one of the seats is vacant. The vacant seat is to the immediate left of A's seat. All are facing towards the centre. How many people sit between G and F, when counted from the right of F?

Statement I: F sits second to the right of A and to the immediate left of D. One person sits between D and G. B sits opposite to G. C and D are not sitting adjacent to each other.

Statement II: D sits third to right of A. B sits on the third seat to the left of A. One person sits between E and F but neither E nor F sits adjacent to A. E and F are not adjacent to vacant seat.

- A. 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. 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. The data either in statement I alone or in statement II alone are sufficient to answer the question
- D. The data given in both statements I and II together are not sufficient to answer the question
- E. The data in both statements I and II together are necessary to answer the question

Answer - E

Q.25) The question given below can be answered using sentence given in only one of the options. Find out the option which can be used to answer the question.

Eight persons A, B, C, D, E, F, G and H are sitting around a square table such that four persons are sitting in the corner of the table and four are sitting in the middle of the table. Also, the one, who sits at the corner of the table faces away from the center and the one, who sits in the middle of the table faces towards the table.

Who sits second to the right of C?

- A. Only two persons sit between C and B when counted from the right of B. A is an immediate neighbour of C and faces towards the center. E sits second to the right of A. B is second to the right of E.
- B. C is an immediate neighbour of A. Person, who is immediate left of C, is sitting opposite to G. E and F are immediate neighbours of each other. F is sitting at the corner of the table.
- C. A sits second to the right of E, who sits in the middle of the table. C is an immediate neighbour of A. D sits second to the left of C. H is an immediate neighbour of D. G sits one of the corners. B sits second to the right of A
- D. Only two persons sit between H and G, when counted from the left of H, who is an immediate neighbour of D, who sits second to the left of C, who sits immediate right of E, who sits in the middle of the table.
- E. None of the above

Answer - D

Q.26) The question given below consists of two statements I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the statements and give answer.

Six persons, Anu, Bill, Chand, Dia, Ema and Faiz, sit along the corners of a regular hexagonal table and face towards the centre of the table. Who among the following sits immediate left of Faiz?

Statement I: Bill sits second to the right of Anu. Chand sits adjacent to Bill. Dia sits second to the right of Chand. Ema does not sit adjacent to Anu.

Statement II: Ema sits adjacent to Dia. Chand sits adjacent to Bill. Dia sits second to the right of Chand. Faiz sits adjacent to Bill. Ana does not sit adjacent to Chand.

- A. Data in statement I alone is sufficient to answer the question, while data in statement II alone is not sufficient to answer the question.
- B. Data in statement II alone is sufficient to answer the question, while data in statement I alone is not sufficient to answer the question.
- C. Data either in statement I alone or in statement II alone is sufficient to answer the question.
- D. Data given in both the statement I and II together are not sufficient to answer the question.

E. Data in statement I and II together are necessary to answer the question.

Answer - B

Q.27) The question given below consists of two statements I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the statements and give answer.

Seven points, T, U, V, W, X, Y and Z are drawn on a rectangular piece of paper. What is the direction of point W with respect to point U?

Statement I: Y is 3cm to the west of T. V is 6cm to the east of Y. U is 3cm to the south of T. W is 9cm to the east of Z. X is 6cm to the west of W. V is 5cm to the south of X.

Statement II: Z is 6cm to the north of U. X is 3cm east of Z. V is 5cm south of X. Y is 6cm west of V. T is the midpoint of Y and V. W, which is in east of X, is 13cm to the northeast of Y.

- A. Data in statement I alone is sufficient to answer the question, while data in statement II alone is not sufficient to answer the question.
- B. Data in statement II alone is sufficient to answer the question, while data in statement I alone is not sufficient to answer the question.
- C. Data either in statement I alone or in statement II alone is sufficient to answer the question.
- D. Data given in both the statement I and II together are not sufficient to answer the question.
- E. Data in statement I and II together are necessary to answer the question.

Answer - C

Directions (Q28-32): Answer the questions based on the information given below.

P, Q, R are three adjacent buildings. P is to the west of Q. Q is to the west of R. Each building has different number of floors with the lowest floor numbered as 1, floor above it numbered 2 and so on. The height of floors in each building is the same i.e. the same numbered floors are at equal height from the ground. Only few of the floors of these buildings are taken and rest are vacant. None of the buildings had more than 10 floors.

- D's floor number was twice as that of J's floor number.
- J lived in building Q. Q had prime numbered floors and J lived on the floor that was 3rd from the top
- Not more than 3 flats were taken in building P
- F was exactly to the east of B
- B lived exactly above C but not in the same building
- C and F did not live in the same building
- A's floor number was thrice as that of C's floor number.

- A was exactly to the west of H
 - H was not in building R
 - C and G did not live in the same building
 - G lived immediately below E
 - B and E lived on consecutive floors of the same building
 - I was exactly to the east of C
 - I and E did not live in the same building
 - B and G did not have the same floor number
 - The number of floors in I's building was 3 less than that in building Q
1. Only one person lives on each floor
 2. Exactly to the east or west does not mean immediate east or west, but on the same floor.
 3. Immediately above or below implies that the person is not in the same building.

Q.28) How many floors were there in building P?

- A. 6
- B. 8
- C. 5
- D. 10
- E. 9

Answer - D

Q.29) What was the floor number of F?

- A. 4
- B. 2
- C. 3
- D. 5
- E. 6

Answer - C

Q.30) Four of the following bears a similar relation and hence form a group, who among the following is not a part of that group?

- A. B
- B. H
- C. E
- D. A
- E. J

Answer - D

Q.31) What was the difference between the number of floors in building Q and P?

- A. 5
- B. 2
- C. 1
- D. 4
- E. 3

Answer – E

Q.32) What was the difference between the floor numbers of H and F?

- A. 1
- B. 2
- C. 3
- D. 4
- E. 5

Answer - C

Direction (Q33-37): Study the following information carefully and answer the given questions.

A word arrangement machine given an input line of words rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input: random optimistic thrifty afraid predictable extravagant pompous humble brave pessimistic

Step1: afraid random optimistic thrifty predictable extravagant pompous humble pessimistic brave.

Step2: extravagant afraid random optimistic predictable pompous humble pessimistic brave thrifty.

Step3: humble extravagant afraid random optimistic predictable pessimistic brave thrifty pompous.

Step4: optimistic humble extravagant afraid random predictable brave thrifty pompous pessimistic.

Step5: predictable optimistic humble extravagant afraid brave thrifty pompous pessimistic random.

Step5: is the last step of the above input.

Input: jeopardize entrust safeguard withdraw anxiety lengthen secular abridge spiritual ease.

Q.33) What will be the fourth step of the above input?

- A. jeopardize entrust abridge anxiety secular spiritual lengthen ease withdraw safeguard.
- B. jeopardize entrust anxiety abridge secular spiritual lengthen brave withdraw safeguard.
- C. jeopardize entrust anxiety abridge secular lengthen spiritual ease withdraw safeguard.
- D. jeopardize entrust anxiety abridge secular spiritual lengthen ease withdraw safeguard.
- E. jeopardize entrust anxiety afraid secular spiritual lengthen withdraw ease safeguard.

Answer - D

Q.34) In step 5th of the rearrangement, if ‘anxiety’ is related to ‘entrust’ and ‘abridge’ in a certain way. Which of the following would ‘withdraw’ be related to, following the same pattern?

- A. Lengthen and ease
- B. Ease and entrust
- C. Ease and safeguard
- D. Lengthen and safeguard
- E. None of these

Answer - C

Q.35) Which of the following steps will be the last but one of the above input?

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

Answer - A

Q.36) Which of the following word is 4th to left of withdraw in step2

- A. Ease
- B. Jeopardize
- C. Anxiety
- D. Entrust
- E. Abridge

Answer - E

Q.37) What is the position of secular from right end in last but one step?

- A. Fifth
- B. Seventh
- C. Fourth
- D. Sixth
- E. Third

Answer - D

Directions (Q38-44): Answer the questions based on the information given below:

There are 3 horizontally parallel rows, row 1, row 2 and row 3. Row 1 is to the north of row 2 and row 2 is to the north of row 3. There are five persons sitting in each row and L is one of the persons among them. In row 1, first three persons sitting from left to right are facing north and rest are facing south. In row 3, first three persons sitting from left to right are facing north and rest are facing south. In row 2, first two persons sitting from left to right are facing north and rest are facing south. Last two persons from left end of row 1 face the first two persons from the left end of row 2. Last three persons from left end of row 2 face first three persons from left end of row 3. F, who is sitting 2nd to the right of Q, is sitting opposite to A. Three persons are sitting between A and M. F is facing south. G is sitting 2nd to the right of C and both of them are facing the north. E is sitting in the left of G. One person is sitting between E and N. B is sitting to the immediate left of D, who is sitting opposite to O, who is not sitting adjacent to A. S and P are sitting opposite to each other. Neither S nor P is sitting in row 1. R is not sitting adjacent to M.

Q.38) Find the odd one out?

- A. C
- B. O
- C. N
- D. F
- E. Q

Answer - C

Q.39) How many persons are sitting in the left of S?

- A. 3
- B. 1
- C. 4
- D. 2
- E. None of these

Answer - B

Q.40) How many persons are sitting between Q and D?

- A. 2
- B. 3
- C. 1
- D. 4
- E. None of these

Answer - A

Q.41) _____ is sitting opposite to B.

- A. D
- B. N
- C. F
- D. Q
- E. None of these

Answer - N

Q.42) _____ is sitting in the middle of row 3.

- A. D
- B. G
- C. R
- D. Either (1) or (2)
- E. None of these

Answer - C

Q.43) In the question given below, a passage/statement is given followed by three statements which may or may not strengthen/weaken the assertion made in the passage. Answer the questions as per the individual direction given.

It's highly probable that 50 years from now, it is likely that the 2D internet we now all use will seem laughably archaic. Not only will the internet likely exist behind a screen, but it is probable that we will interact with it differently. We'll manipulate objects using augmented reality (AR), explore virtual-reality (VR) worlds, and meld the real and the digital in ways we can currently not imagine.

Which of the following, if true, would strengthen the argument made in the above passage?

- I. Truly immersive computing and augmented reality, at scale and accessible by billions of humans in real time, will require a 1,000-times increase in computational efficiency from today's state of the art.
- II. Precipitated by the pandemic, we are transitioning away from the nine-to-five commute and turning our backs on the traditional office setting, enabled by a newfound love of virtual meetings.

III. One company not only let you see how its sunglasses look like on your face, it is also working on using augmented reality to virtually show you how the world will look like through different lenses.

- A. Only I and III
- B. Only II and III
- C. Only III
- D. Only I and II
- E. All I, II and III

Answer - B

Q.44) In the question below, a situation is given, followed by statements that may or may not be possible reasons for the situation. Select the option that best describes the reason for the situation in the question.

Situation: Drugs giant Pfizer has said it expects \$15bn ($\leq 11\text{bn}$) of sales this year of the coronavirus vaccine it developed with German firm BioNTech. The vaccine was one of the first to be authorised for use by countries including the UK and the US.

I. In England, around 28 million eligible individuals are yet to be vaccinated - around two-thirds of the population

II. Many countries around the world have been scrambling to vaccinate their populations in a bid to save lives and aid economic recovery.

III. Within age groups, the NHS is trying to ensure that all people, regardless of deprivation, geography, or ethnicity, have equal uptake of the vaccine.

- A. Only I
- B. Only II and III
- C. Only I and II
- D. Only III
- E. All I, II and III

Answer - E

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Q.45) In the question below, a situation is given, followed by statements that may or may not be possible reasons for the situation. Select the option that best describes the reason for the situation in the question.

Situation: The American Academy of Pediatrics, the American Academy of Child and Adolescent Psychiatry, and the Children's Hospital Association declared a national emergency in child and adolescent mental health in the fall of 2021. This may be a contributing factor to the increase in school shooting incidents across the US.

- I. During the past two decades more than 85% of school shootings in the US have been committed by people younger than 25, and the majority by children under 18
 - II. According to National Alliance of Mental Illness, nearly 20% of high school students have seriously contemplated suicide, and 9% have attempted suicide.
 - III. While in the past it was easier for adolescents to talk to a trusted adult in their extended family during turbulent times as it was common for three generations of a family to live nearby, it has become rare these days with the prevalence of nuclear families.
- A. Only I and II
 - B. Only III
 - C. Only II and III
 - D. Only I and III
 - E. All I, II and III

Answer - B

Q46) What may be the code for “Mentioned”?

- A. 9k*
- B. 9m*
- C. 8k*
- D. 6l?
- E. 9m#

Answer - A

Q47) What is the code for “Parenting”?

- A. 7g?
- B. 7r*
- C. 9g?
- D. 7g\$
- E. None of these

Answer - C

Q48) Code '2x!' is for which of the following words?

- A. Chronical
- B. Dormant
- C. Cool
- D. Calibri
- E. Charisma

Answer - E

Q49) How the word "Vikram" coded as?

- A. 3n*
- B. 9n(
- C. 13m?
- D. 9n*
- E. 7k!

Answer - B

Q50) How the word "banking selection" be coded as

- A. 5n& 5l@
- B. 9k! 5l@
- C. 5m# 5k\$
- D. 6a\$ 9k!
- E. 4m# 6l%

Answer - C

Q.51) The question given below consists of a statement, followed by two arguments numbered I and II. You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument.

Statement: Should over the top (OTT) platforms such as Whatsapp, Signal and Facebook be required to obtain licences to operate in a country just like telecom companies both of which provide services like voice calling, messaging and video calling?

Arguments:

- I. Yes, because it will create a level playing field by making OTT platforms liable to pay taxes and levies that telecom companies already do.
- II. Yes, this will ensure OTT platforms' compliance with security requirements, lawful interception and other regulatory obligations imposed on .

- A. Only argument I is strong
- B. Only argument II is strong
- C. Either I or II is strong
- D. Neither I nor II is strong
- E. Both I and II are strong

Answer - E

Q.52) The question given below consists of a statement, followed by two arguments numbered I and II. You have to decide which of the argument is either a 'strong' argument or 'weak' argument or both or neither of them is 'strong' or 'weak'.

Despite the popularity of economic liberal ideas and globalization, the increasing severity of energy and environmental problems has raised many questions about the ability of markets to solve these problems. Kyoto Agreement ultimately resulted in the creation of a market-based system. The privatization of environmental problems has helped to reduce greenhouse gas emissions while generating significant amounts of wealth.

Arguments:

I. Yes, it is important to balance economic goals with environmental protection to ensure a sustainable future for generations to come.

II. No, economic liberal ideas and globalisation directly help in conserving climate and thereby there is no need to implement the market-based system.

- A. Only argument I is strong
- B. Only argument II is strong
- C. Either I or II is strong
- D. Neither I nor II is strong
- E. Both I and II are strong

Answer - A

Q.53) Each question given below consists of a statement, followed by two arguments numbered I and II. You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument.

Statement: Should the demand of exporters, who are facing liquidity challenges, for extending GST (Goods and Services Tax) exemption on freight be met?

Arguments:

I. Yes, because GST on export freight is revenue-neutral as exporters can claim a refund after making the payment, so extending the exemption will improve exporters' liquidity.

II. Yes, because GST on export freight is levied by the central government, which has the discretionary powers to provide exemption from the tax.

- A. Only argument I is strong
- B. Only argument II is strong
- C. Either I or II is strong
- D. Neither I nor II is strong
- E. Both I and II are strong

Answer - A

Q.54) Read the following group of statements and identify the main conclusion in the argument.

Considering the rate at which these photo voltaic panels are being installed around the country ,India is expected to generate an enormous amount of waste over the next 20 years. In fact, India is expected to become one of the top five leading photovoltaic waste producers worldwide by 2050. India should note that it doesn't find itself caught unprepared against a new problem in the future for two good reasons.

First, simply clubbing PV waste with other e-waste could lead to confusion. Secondly, the waste generated from PV modules and their components is classified as 'hazardous waste' in India.

- A. Implementing e-waste management programs can be expensive and may require significant financial resources.
- B. E-waste management requires specialized equipment and technical expertise, which may not be readily available in all areas.
- C. E-waste management often involves complex regulations and requirements that can be difficult to navigate.
- D. India should formulate and implement provisions specific to PV waste treatment within the ambit of the e-waste guidelines.
- E. Now is the right time for it to install clear policy directives, well-established recycling strategies ,and greater collaboration to tackle waste.

Answer - D

Q.55) In the question below, two statements (I) and (II) are given. These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choices correctly depicts the relationship between these two statements.

- I. Long forced to take a back seat to the arabica bean, robusta is now becoming the flavour of note for the speciality coffee industry.
- II. Everyone, from planters to roasters and coffee companies, is promoting robusta, looking at new flavour extraction processes more suited to the bean's unique properties, trying to extract complex flavours from the bean - unheard of even a couple of years ago.

- A. Statement I is the cause and statement II is its effect
- B. Statement II is the cause and statement I is its effect
- C. Both the statements I and II are independent causes
- D. Both the statements I and II are effects of independent causes
- E. Both the statements I and II are effects of some common cause

Answer - E

Q.56) In the question given below, a passage/statement is given followed by three statements which may or may not strengthen/weaken the assertion made in the passage. Answer the questions as per the individual direction given.

If every crevasse in your home is overflowing with objects you haven't used in more than five years, it would be fairly safe to say you are a hoarder. And if the very thought of parting with possessions you no longer need creates distress, you may have hoarding disorder. You are not alone - most Indians are known for hoarding, a habit probably triggered by generations of making do and not having enough.

Which of the following, if true, would strengthen the argument made in the above passage?

- I. Collectors typically acquire possessions in an organised and targeted fashion whereas hoarders acquire objects impulsively, with little active planning.
- II. A typical Indian middle-class family has a room exclusively for holding all the big and small items hidden by generations of family members.
- III. Most Indians are constantly worrying about survival, prompting them to keep things in case they are needed in the future.

- A. Only I and II
- B. Only II
- C. Only I and III
- D. Only II and III
- E. All I, II and III

Answer - D

Direction (57-60): Answer the following questions on the basis of the information given below.

Eight people Alex, Ben, Charlie, Daniel, Peter, Quinin, Rachel, and Sophia are seated around a circular table facing the centre. Some information about their relationships and position is given:

- Sophia's husband is sitting two seats to the right of Ben.
- Quinn is seated two seats to the left of Daniel's daughter.
- Quinn is Rachel's sister.
- Sophia's husband is not sitting next to Quinn.

- There is one person between Quinn and Alex.
- Similarly, there is one person between Peter and Sophia's mother.
- Alex is the father of Rachel. Charlie is not sitting next to Quinn.
- Sophia's mother is seated immediately to the right of Daniel, who is Sophia's brother.
- There is one person between Sophia and Rachel.
- Peter is not sitting next to Rachel, who is the mother of Charlie.

Q.57) Who is sitting second to the right of Ben?

- A. Rachel
- B. Alex
- C. Quinn
- D. Peter
- E. Sophia

Answer - A

Q.58) How many people are seated between Quinn and Alex?

- A. Three
- B. Four
- C. Two
- D. One
- E. None

Answer - D

Q.59) Who is the sister of Rachel?

- A. Quinn
- B. Charlie
- C. Peter
- D. Sophia
- E. Ben

Answer - A

Q.60) What is position of Peter's grandmother with respect to Quinn?

- A. 2nd to the right
- B. 3rd to the right
- C. 3rd to the left
- D. 4th to the right
- E. 5th to the left

Answer - D

Directions (61-63): Study the following information carefully and answer the question given below.

There are 7 persons in the family P, Q, R, S, T, U, and V. V is the father-in-law of U. U has a brother P. P is the brother-in-law of T. V has only 2 children. U is elder than P but younger than R. S is the grandmother of Q. T is the father of Q. Ages of S is 41 which is 10 more than V. Age of P is 23.

Note: It is to be assumed husband is elder than the wife.

Q61. How is S related to Q?

- A. Paternal grandfather
- B. Paternal grandmother
- C. Maternal grandfather
- D. Maternal grandmother
- E. None of these

Answer - D

Q62. How is V related to S?

- A. Husband
- B. Wife
- C. Son
- D. Daughter
- E. None of these

Answer - E

Q63. what is the possible age of R?

- A. 42
- B. 32
- C. 29
- D. 35
- E. 22

Answer - C

Directions (64-68): Study the following information carefully and answer the question given below.

There are 9 persons A,B,C,D,E,F,G,H,I living in 3 flats P, Q, and R. Flat P is to the west of Flat Q and Flat R is to the east of Flat Q. Each flat has 3 floors numbered 1 to 3 from bottom to top respectively. All the people are from a different country viz India, Pakistan, China, Russia, USA, UK, South Africa, UAE, and Singapore but not necessarily in the same order.

No person is to the left of the person who is from USA. There is a gap of 1 floor between the person from USA and China but they not live in same flat. Person A is from India and Person H is not from South Africa. Person G lives in flat R. Person H is from UK and lives in

flat R. Person from South Africa lives in floor 2. Person from UAE doesn't live in flat R. Person from China and Russia lives in same flat. There is a gap of 1 floor between person from Pakistan and UAE and they live in different flats. Person E and C lives on top floor. Person from Singapore lives on Top floor in flat Q. Person E is not from Singapore. Person A and the one who is from UK lives in same floor but not in same flat. There is one floor above and below the person from UK. Person from UAE lives in first floor. Person B is south of Person E. Person from Russia is in the east of person from UAE. Person from India lives immediate south of the person from Singapore. Person F lives in flat P above the person B. D is from Russia. Person from China doesn't live on first floor.

Q64. G is from which country?

- A. Russia
- B. China
- C. Singapore
- D. UAE
- E. Pakistan

Answer - b

Q65. USA lives in which floor and flat.

- A. Floor 1 and Flat Q
- B. Floor 3 and Flat R
- C. Floor 3 and Flat P
- D. Floor 1 and Flat R
- E. None of these

Answer - E

Q66. Find the one which is not right.

- A. E- Pakistan- Flat P
- B. I- UAE- Flat P
- C. A- India- Flat Q
- D. C- Singapore- Floor 3
- E. F- South Africa- floor 2

Answer - B

Q67. Which of the following is true?

- A. A- South Africa
- B. Pakistan- floor1
- C. Russia- floor 3
- D. B- USA
- E. G- Flat Q

Answer - D

Q68. Who lives below the person from Russia?

- A. E
- B. Person from UAE
- C. No one
- D. Person from India
- E. B

Answer - C

Directions (69): Study the following information carefully and answer the conclusions that don't follow?

Q89. Statement: Some carroms are wood. Some woods are games. All Cricket is game. No game is fruit. Only A few veggies are fruits.

Conclusion I: All woods being veggies is a possibility

Conclusion II: All veggies can be fruits.

Conclusion III: At least some cricket is wood.

- A. Only Conclusion I
- B. Only conclusion I and II
- C. Only conclusions I and III
- D. All Conclusion I, II and III
- E. Only conclusions II and III

Answer - E

Directions (70): Study the following information carefully and answer the conclusions that follow?

Q70. Only a few cats are lions. Some lions are female. All cats are males.

Conclusion I: All cats being lions is a possibility.

Conclusion II: All females being cat is a possibility

Conclusion III: At least some lions are males

- A. Only Conclusion I
- B. Only conclusion I and II
- C. Only conclusions III
- D. Only conclusions II and III
- E. None follows

Answer - D

Directions (71): In these questions, a relationship between different elements is shown in the statements. These statements are followed by two conclusions. Give answer M&N means M is neither greater than nor equal to N

M%N means M is neither smaller than nor greater than N

M*N means M is not greater N

M\$N means M is greater than N

M@N means M is either greater than or equal to N

Q71. Which of the following will make S>P definitely true?

I: P\$E@I*S%M

II: I%L@P%K*G*S

III: B*P%Y&N*S

- A. If only Conclusion I follows
- B. If only conclusion II follows
- C. If both Conclusion I and II follows
- D. If only conclusion III follows
- E. If both the conclusion I and III follows.

Answer - D

Q72. In which of the following K>T is definitely true and K>L definitely false?

- A. H>G>K=P≤Q≤R=N; L=C≥E=N≤Y<W; F<I<Z>G>T=S≥B
- B. H>G<K=P≤Q≤R=N; L=C≥E>N≤Y<W; F<I<Z>G<T=S≥B
- C. H>G<K=P≤Q≤R=N; L=C≥E>N≤Y<W; F<I<Z>G>T=S≥B
- D. H>G≤K=P≤Q≤R=N; L=C≥E≤N≤Y<W; F<I<Z>G≥T=S≥B
- E. none of these

answer - C

Directions (73): Study the following information carefully and answer the conclusions that follow?

Q93. Statement: Only fish is water. Some fish is not aquatic. All aquatic is sea. No sea is lakes. Some lakes are waterfalls

Conclusion I: All fish can be waterfall.

Conclusion II: Some waterfall can be aquatic

Conclusion III: All sea can be fish

- A. If only Conclusion I follows
- B. If only conclusion II follows
- C. If both conclusion II and III follows.
- D. If both Conclusion I and II follows
- E. If both conclusion I and III follows

Answer - C

Directions (74): In the question given below a passage is given followed by three statements. Read it carefully and answer the question that follows.

China is still only a middle-income country with a per capita income just above \$10,000, one-sixth of the USA's. It will surely keep rising for a long time. But after it becomes a high-income country with a per capita income of \$20,000-30,000, it will stumble and stagnate unless its political system becomes more flexible.

- I. China follows the model of the original four Asian Tigers – Singapore, Korea, Taiwan, and Hong Kong.
- II. China has become hegemon of the 21st century.
- III. The Chinese model is far superior and will flourish much longer.

Q74. Which of the following inference can be drawn?

- A. only II & III
- B. only I & III
- C. only III
- D. only I
- E. None

Answer - E

Directions (75-79): Study the following information carefully and answer the question given below:

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of an input and its rearrangement.

Input: steno 89 bike 17 Map 46 dog 67 Tame 55 Yak 24 Light 96

Step I: 18 steno 89 bike Map 46 dog 67 tame 55 24 light 96 yak

Step II: bike 18 steno 89 map 46 dog 67 tame 55 24 light yak 95

Step III: 23 bike 18 steno 89 map 46 dog 67 55 light yak 95 Tame

Step IV: dog 23 bike 18 steno map 46 67 55 light yak 95 Tame 90

Step V: 45 dog 23 bike 18 map 67 55 light yak 95 Tame 90 steno

Step VI: Light 45 dog 23 bike 18 map 55 yak 95 Tame 90 steno 68

Step VII: 56 Light 45 dog 23 bike 18 yak 95 tame 90 steno 68 map

And step VII is the last step of the above arrangement as the intended arrangement is obtained.

As per the rules followed in the given steps, find out the appropriate steps for the given input.

Input: Car 11 Pack 62 Ignite 83 Too 48 Draw 29 Adieu 74 noon 33

Q75. Which element is third to the right of the eighth from left end in step IV?

- A. Too
- B. 74
- C. Adieu
- D. draw
- E. 33

Answer - A

Q76. which step has elements in these manner “Adieu 12 62 ignite”?

- A. Step III
- B. Step V
- C. Step IV
- D. Both step IV and V
- E. Both step III and IV

Answer - D

Q77. Which of the following Step V has in the same manner?

- A. ignite 48 Too
- B. Too Yak 73
- C. 48 draw Too
- D. 12 ignite 48
- E. 12 car 62

Answer - B

Q78. which is the third element from left end in step II and third element from right in step VII respectively.

- A. Adieu, Yak
- B. 34, 73
- C. car, 61
- D. car, noon
- E. 12, noon

Answer - D

Q79. Which of the following is not right in any step?

- A. 30 Adieu 12
- B. draw Too 73
- C. Too 84 Yak
- D. 47 draw 34
- E. 73 noon 61

Answer - B

Direction (80-84): Study the following instruction carefully and answer the question given below.

Eight persons F, G, H, I, J, K, L and M were born in different months, viz January, April, June and October, on two different dates – 12th or 27th. Only one person was born on each date. Each of them has different ages viz 13, 19, 25, 34, 45, 50, 65, 71 but not necessarily in the same order.

F was born in April. Only one person was born in the month between F and the one whose age is 65, who was not born in January. Only one person was born between the ones whose ages are 50 and 65 respectively. Only five persons were born between G and K, who was born in the month after G. K was not born on 27th. I was born on date before L and both of them were born in the same month. No one was born on date before the one whose age is 25. The number of persons born before J is the same as the number of persons born after the date whose age is 65.

No one is born between F and the one whose age is 19. H's age is not 19. H was born in month before the month of M but not immediately before. Only four persons were born between M, whose age is 45, and the one whose age is 34. M was born in the month that is after the month of the one whose age is 34. One of the persons born in June has age 13.

Q80. Who among the following has age 34?

- A. F
- B. H
- C. L
- D. M
- E. None of these

Answer - A

Q81. Who was born exactly between the person aged 45 and J.

- A. G
- B. I
- C. K
- D. M
- E. L

Answer - L

Q82. what is the age of H?

- A. 45
- B. 65
- C. 71
- D. 13
- E. 19

Answer - C

Q83. Which of the following is not correct?

- A. F-34- 12th April
- B. I- 65- 12th June
- C. L-13-27th October
- D. H-71- 27th January
- E. G-25- 12th January

Answer - C

Q84. Which one is the odd one out?

- A. Person who is aged 19
- B. M
- C. G
- D. Person who is aged 71
- E. J

Answer - c

Directions (85): Question given below is followed by two arguments numbered I and II. You have to decide which of the arguments is strong.

Q85. Statement: There is massive protest in university on dress-code. It is specifically for females.

Argument I: Protest is demanding it should be applied to both or none.

Argument II: Protest is demanding in place of dress code; security should be enhanced.

- A. If only argument II is strong
- B. If only argument I is strong
- C. If both I or II are strong
- D. If neither I nor II is strong
- E. If either I or II is strong

Answer - B

Directions (86-90): Study the following information carefully and answer the question given below:

Eight persons M, N, O, P, Q, R, S, T have different designations in a company i.e., Chief General manager (CGM), General Manager (GM), Deputy General Manager (DGM), Assistant General Manager (AGM), Manager, Assistant Manager (AM), Probationary Officer (PO), and Clerk. All the designations given are to be considered in a given order (as CGM is considered as Senior-most and Clerk is considered as the Junior-most). They all visited some different number of countries i.e., 2, 3, 5, 6, 8, 9, 11, 15 but not in same order.

There are 3 persons in between the person who is AM and the person who visited 8 countries. Clerk has not visited the least number of countries. T is GM and R visited 2 countries. There are two persons in between O and the person visited 5 countries. S designated one place above R and he is not manager. CGM is not the person who visited highest number of countries. Person Q is AGM. Person who visited 15 countries is higher in designation than who visited 9 countries. M and P has post lower than AGM. P visited 3 countries and His post is lower than M. O visited highest number of countries. N visited 11 countries. AGM visited less number of countries than Manager but more number of countries than clerk.

Q86. Who visited 6 countries?

- A. N
- B. O
- C. Q
- D. P
- E. S

Answer - C

Q87. Who is above and below AGM respectively?

- A. O, Person Visited 5 Countries
- B. N, R
- C. Person Visited 8 Countries, Q
- D. M, O
- E. Person Visited 15 Countries, M

Answer - E

Q88. What is the sum of countries visited by DGM and person S?

- A. 22
- B. 18
- C. 25
- D. 15
- E. 20

Answer - E

Q89. Which of the following is the odd one out?

- A. N
- B. DGM
- C. Manager
- D. R
- E. Clerk

Answer - D

Q90. Which of the following is not right?

- A. CGM-N-11
- B. AGM-Q-5
- C. Manager-M-9
- D. PO-R-2
- E. DGM-O-15

Answer - B

Directions (91): Read the given passage and answer the question that follow.

Due to the increasing air pollution in the city, the Government has decided to reduce the use of vehicles older than ten years by the people in the city of Delhi. Old diesel vehicles pollute the air with their harmful emissions. To prevent pollution, the Government has decided to seize ten year old diesel vehicles from the roads of the city.

Q91. Which of the following argument could be made from the above passage?

- A. Old vehicles are better than new vehicles.
- B. Old vehicles cannot be eliminated as people will have to give up their vehicle
- C. Vehicular pollution would decrease if new vehicles are not allowed on the road.
- D. Eliminating old diesel vehicles would reduce air pollution in the city
- E. None of the above

Answer - D

Directions (92-94): Study the following information and give answer based on it:

Q92. Eight people are living in a building. Who is sitting at the topmost floor?

I. Five person live between P and T. No person lives below T. Three people live between S and Q, who lives on the fourth floor from the bottom.

II. Two persons live between S and T. P lives on third floor from the top. Four people live between S and R, who lives on 2nd floor.

- A. If 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 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 data in both the Statements I and II together are not sufficient to answer the question.
- D. If data in both the Statements I and II together are necessary to answer the question.
- E. If data in either of the Statements alone is sufficient to answer the question.

Answer - A

Q93. Six persons have birthday on six days of a week starting from Monday to Saturday. Only one player has birthday on one day. Deepak has birthday on which day?

Statement I: Vinay has birthday just before Deepak, who is not the last one. Rohan has birthday on the first day of the week immediately followed by Shivam.

Statement II: Rohan and Vinay have birthday at a gap of one day such that Rohan has birthday on Monday. Deepak has birthday just before Rahul.

- A. If the data in statement I alone is sufficient to answer the question
- B. If the data in statement II alone is sufficient to answer the question
- C. If the data in statements I and II is necessary to answer the question
- D. If the data in statements I and II is not sufficient to answer the question
- E. If data in either statement I or II is sufficient to answer the question

Answer - C

Q94. In a football tournament, there were seven goalkeepers namely P to V, who saved different number of goals. Were the goals saved by T more than that of Q?

Statement I: U saved more goals than only two goalkeepers. P saved more goals than R, who was the third highest goal saver. T saved lesser goals than R but more than U.

Statement II: Q saved more goals than S but lesser than R. The goals saved by U was more than Q. P was not the highest goal saver.

Statement III: V saved more goals than R. Number of goals saved by P was less than one goalkeeper only. T saved more goals than U and S.

- A. If the data in statement I and II together is sufficient.
- B. If the data in statement II and III together is sufficient.
- C. If the data in all the statements together is necessary.
- D. If the data in all the statements together is not sufficient.
- E. If the data in any two of the three statements is sufficient.

Answer - E

Directions (95-99): Study the following information carefully and answer the question given below:

Seven cars namely Hyundai, Kia, Maruti, Renault, Skoda, Tata, Volkswagen are parked in a linear row and are facing in the north direction, but not necessarily in the same order. Distance between two adjacent cars is in consecutive multiple of 7, from left to right end.

Renault is parked 126m to the left of Tata.

Hyundai is parked 21m to the right of Maruti.

If Kia moves 5m north and then turns right and moves 91m, it reaches to the north of Tata.

If Volkswagen moves 5m towards the south and then turns left and moves 35m and again turns right and moves 5m and again turns left and moves 28m, it reaches to the south of Renault.

Q95. What is the minimum distance between any 2 cars?

- A. 7
- B. 14
- C. 21
- D. 28
- E. 35

Answer - B

Q96. How many cars are to the right of Skoda?

- A. 0
- B. 1
- C. 2
- D. 3
- E. 4

Answer - B

Q97. What is the sum of distance between Hyundai and Kia?

- A. 63
- B. 49
- C. 77
- D. 35
- E. 91

Answer - A

Q98. How many cars are there in between Maruti and Tata?

- A. 2
- B. 3
- C. 4
- D. 5
- E. 6

Answer - C

Q99. How many cars are to the left of Volkswagen and right of Renault?

- A. 1,4
- B. 2,3
- C. 0,4
- D. 3,2
- E. 0,3

Answer - E

Directions (100): Read the statement and arguments carefully and choose the right answer.

The world is witnessing the highest levels of displacement on record. An unprecedented 70.8 million people around the world have been forced from home by conflict and persecution at the end of 2018. Among them are nearly 30 million refugees, over half of whom are under the age of 18. There are also millions of stateless people, who have been denied a nationality and access to basic rights such as education, healthcare, employment and freedom of movement.

Q100. Which of the following courses of action should help improve the current scenario?

- I. People fleeing persecution and conflict should be granted asylum in foreign lands.
- II. UNHCR should divert all of its resources towards planning of protection of refugees.
- III. International agencies should protect the camps in which refugees must live when they are left without access to such basic necessities as food, water, sanitation and health care.

- A. only II
- B. only III
- C. only I & III
- D. only I & II
- E. only II & III

Answer - C

Direction (101-105): Study the following information carefully and answer the below questions.

Eight persons A, B, C, D, E, F, G and H are born in different years are 1973, 1982, 1985, 1991, 1993, 1994, 1996 and 2000 but not necessarily in the same order. Each person likes different colour viz. Orange, Red, and Yellow but not necessarily in this order. The age of the persons is calculated based on 2022.

G's age was in an odd number and like Red. Two persons are born between one who likes Magenta and A. Three persons are born between the persons who like green and yellow. One who like magenta born in an even-numbered year and born immediately before or after G. H was born after G. Persons born after A is the same as persons born before E. G was not born in 1991. D is born after C. Two persons are born between E and D, who likes violet. The number of persons born between G and D is the same as between A and C who likes orange. H is older than F but younger than B. F likes neither green nor grey. A doesn't like maroon.

Q101. Whose age is 37?

- A. H
- B. The person who like Red.
- C. The person who like orange
- D. A
- E. none of these

Answer - B

Q102. Who was born exactly between the one who like Violet and person G?

- A. Person who likes Yellow
- B. Person H
- C. Person A
- D. Person who likes Green
- E. None of these

Answer - C

Q103. Who born just before and after the person who like Magenta respectively?

- A. B, E
- B. person who likes Red, C
- C. C, person who like Green
- D. person who likes orange, G
- E. None of these

Answer - D

Q104. what is the sum of the ages of E and the person who like Grey?

- A. 77
- B. 68
- C. 60
- D. 58
- E. 57

Answer - C

Q125. The person born between C and A is same as the person born between the person who like green and.....?

- A. H
- B. B
- C. A
- D. D
- E. None Of These

Answer - E

Directions (106): A passage is given that represents an issue. The passage is followed by three points. Choose the option which gives the most suitable course(s) of action that should be followed in order to improve the current situation.

Water is at the core of sustainable development and is critical for socio-economic development, energy and food production, healthy ecosystems and for human survival itself. The United Nations has long been addressing the global crisis caused by insufficient water supply. Childhood diarrhea is closely associated with insufficient water supply, inadequate sanitation, water contaminated with communicable disease agents, and poor hygiene practices. Diarrhea is estimated to cause 1.5 million child deaths per year, mostly among children under five living in developing countries.

Q106. Which of the following courses of action should help improve the current scenario?

I. Awareness should be created among the masses about the deleterious effects of unhygienic water.

II. Medical treatments should be improved.

III. Only children should be provided with hygienic water.

- A. only II
- B. only III
- C. only I
- D. only I & III
- E. only II & III

answer – A

Directions (107): Study the following and give answer based on the information given:

Globalization consists of the social, political and economic changes that we all adapt to. The strong currency rates, constructions, trading are all consequences of globalization. There are both positive and negative impacts of this globalization on the economy and it leads to the interconnection between the countries of different cultures, caste and heritage. Globalization leads to the usage of new innovative ideas of new technology that people tend to start using.

Q107. Given below are the impacts of Globalization, select the negative impact among them.

- A. It introduces new technologies.
- B. It has brought an impact on political and cultural domain.
- C. Because of too much exchange of trade, money etc independent domestic policies are lost.
- D. Globalization has introduced many different ideologies among people.
- E. It introduces better trade.

Answer - C

Directions (108): In the question below, a statement is given depicting an issue or a problem.

You have to assume everything in the statement to be true even if they are at variance from commonly known facts, and on the basis of the information given in the statement, answer the question that follows.

Q108. Statement: Our economy, people's health and mental anxiety will continue until the vaccination programme is completed. We should aim to finish the vaccination in six months instead of two years. For this, we need to increase the current pace to four times the current levels, or to 8 crore doses/week.

Course of action:

- I. Securing the supply of the vaccines from the indigenous suppliers and stop exporting vaccines.
 - II. Approve more vaccines from around the world, and have more manufacturing facilities to increase the availability of the vaccine.
 - III. Every private hospital, dispensary and healthcare centre should be allowed to administer the vaccine in order to increase the vaccinators.
- A. only I follow
 - B. only II & III follows
 - C. only I & II follows
 - D. All follow
 - E. None follows

Answer - D

Directions (109): Each of the questions below, consist a question and three statements numbered I, II and III. You have to decide whether the data provided in the statements are sufficient to answer the question. Read the three statements and Give answer

Q109. There are six floors considering first floor at the bottom and sixth floor at the top. Six people namely Umang, Pulkit, Suman, Sunny, Virat, Kamal lives on each floor. Who lives on 3rd floor?

I. Kamal lives on the floor which is somewhere above the floor on which Suman lives but Suman does not live on the bottom most floor. At least two people lives between the floor Umang and Virat lives.

II. Sunny lives on the floor that is four floors below than the floors on which Umang lives. The floors one which Virat and Pulkit lives have two floors between them. Pulkit does not live on first floor.

III. Suman lives on an odd numbered floor somewhere above the floor on which Virat lives. Kamal does not live on second floor.

- A. Only I is sufficient
- B. Only I & II is sufficient
- C. Only II is sufficient
- D. Only II & III is sufficient
- E. Both (C) & (D)

Answer - B

Directions (110): Each of the questions below, consist a question and three statements numbered I, II and III. You have to decide whether the data provided in the statements are sufficient to answer the question. Read the three statements and Give answer

Q110. Who amongst eight persons S, T, U, V, W, X, Y, Z sitting in a row are at both extreme ends of row?

I. S is third from one end of row, T second to right of S and both face opposite direction (if S face north than T face south and if S face south than T face north direction). One person X sits between S and Z and face same direction as Q face.

II. As many persons sit between Z and W is one more between X and U, who is not at any extreme end of row. V is not the neighbor of U. T do not face in south direction.

III. V is third to left of T. As many persons sits between T and Z as one more than between Z and W. U is not neighbor of V and S do not face north.

- A. Only I & II
- B. Only I & III
- C. All I, II or III are sufficient
- D. only I and either II or III is sufficient
- E. None of these

Answer - D

Directions (111-115): Study the information carefully and answer the questions given below.

There are certain number of persons sitting around a circular table and facing the centre. Only two persons sit between X and V. U likes Mango and Y likes Papaya. Only the persons mentioned likes fruits. One of the immediate neighbours of S likes Grapes but W does not like Grapes. Z sits second to the left of V. Only one person sits between the one who like Grapes and the one who likes Pear. U sits eight to left of Z. X sits sixth to the right of S who likes Kiwi. Only two persons sit between the one who likes Pear and the one who likes Banana. W sit third to the left of Y who is an immediate neighbour of Z. More than 11 persons sit around the circular table. Neither W nor Z likes Pear. The one who sits seventh to the left of the one who likes Banana, likes Apple.

Q111. How many persons are sitting around the circular table?

- A. 11
- B. 12
- C. 13
- D. 14
- E. none of these

answer - D

Q112. Who among the following like Apple?

- A. W
- B. Y
- C. V
- D. X
- E. none of these

answer - A

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Q113. If 'E' sits exactly between U and W then what is the position of 'E' with respect to S?

- A. Third To The Right
- B. Fourth To The Left
- C. Second To The Left
- D. Immediate Right
- E. None Of These

answer - B

Q114. If 'F' sits second to the right of the one who likes Pear, then how many persons sit between F and the one who likes Papaya?

- A. Two
- B. One
- C. Three
- D. None
- E. None Of These

Answer - A

Q115. Z likes which of the following fruits?

- A. Pear
- B. Mango
- C. Banana
- D. Grapes
- E. None Of These

Answer - D

Directions (116): The passage given below is followed by three statements. Choose the one which can be the correct assumptions on which the passage is based.

Q116. An entire field of study is devoted to biomimetics, sometimes referred to as biomimicry. Having evolved over millennia, living organisms present beautiful and sometimes complex designs that are integral to their lives. And humans have learnt to emulate those designs for their own purposes. Design-engineering of buildings that stay cool on the inside despite soaring temperatures outside are inspired by the structure and ventilation of termite.

- I. Living organisms create beautiful and sometimes complex designs for humans to copy.
- II. Humans have evolved by copying from other living organisms and being able to find successful solutions.
- III. Humans have cognitive ability to get inspired from the designs made by other organisms.

- A. Only I
- B. Only I & II
- C. Only II
- D. Only II & III
- E. Only III

Answer - E

Directions (117): Study the following information and answer the question given below it.

A July 2020 paper published in the Journal of Economic Structures by Mohammad Masudur Rahman and co-authors makes some fascinating points. Using econometric modelling, the authors conducted a comparative analysis of the likely impact of tariff reduction and trade facilitation in a scenario of Indo-Pacific regional integration on various macroeconomic and trade variables. The modelling showed if Quad countries were to sign a trade agreement where bilateral tariffs are scrapped, India's real GDP could increase by 0.2% or \$5.7 billion.

Q117. Which of the following would strengthen the argument above?

- I. While such an agreement would be advantageous for the other two partners as well, benefits would differ depending on the size of the economy, the levels of tariff and non-tariff barriers.
 - II. If other nations or groupings like Asean were to join such a trade agreement and engage in reducing non-tariff barriers, the benefits for member countries could be exponentially higher.
 - III. Among Quad nations, India needs investment, attractive financing for infrastructure, technology, and access to key raw materials, particularly rare earth elements.
- A. Only I
 - B. Only II
 - C. Only I & II
 - D. Only II & III
 - E. Only III

Answer - B

Directions (118): In the question given below a passage is given followed by three statements.

Read it carefully and answer the question that follows.

Q118. Climate activism is seen as just planting trees and engaging in clean-up drives. Those are important but it's also about holding those in power accountable and asking if they will leave indigenous people and their land alone, leave the coal in the ground, leave the rivers unpoisoned and leave the trees standing.

I. Climate activists should reach representatives - at all levels of the government to raise the issue of environment due to their inactions.

II. Climate activists should sympathise with those who fuel our destruction.

III. Climate activists should volunteer with local organizations to make changes related to climate.

- A. Only I
- B. Only I & II
- C. Only II
- D. Only II & III
- E. Only I & III

Answer - E

Directions (119): In the question below are given a statement followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action regarding the problem, policy, etc. Based on the information given in the statement to be true, then decide which of the suggested courses of action logically follow(s) for pursuing.

Q119. Statement: Country A and Country B have friendly foreign trade systems. Both countries import and export goods and services from each other. Country A has been importing Beauty Product B from Country B for a long while. Recently, a newspaper in Country B has been running an exposé involving Product B. According to the exposé, Beauty Product B has a cancer-causing pigment in it. The article also mentioned statistical data showing the number of people affected by the pigment.

Course of Actions:

I. The Health Ministry of Country A asks the Ministry of Foreign Trade to ban Beauty Product B.

II. The Ministry of Foreign Trade levies heavy taxes on the import of Beauty Product B.

- A. Only I
- B. Only II
- C. Either I or II
- D. Both I & II
- E. Neither I nor II

Answer - E

Directions (120): Read the given passage and answer the question that follows.

The Holocaust that took place in Germany was a systematic, state-sponsored persecution and massacre of millions of Jews. The Jewish race was considered an inferior race that was weighing down the country and obstructing its development, so there was a misconception that eliminating Jews would help the country and bring back the glory of the country.

Q120. Which of the following argument could be made from the above passage?

- A. The elimination of Jews glorified Germany.
- B. Jews were believed to be the pride of Germany.
- C. The delusion of the Germans resulted in the persecution of Jews.
- D. The mass genocide of the Jews had nothing to do with race.
- E. None of the above

Answer - C

Directions (121-125): Study the following information carefully and answer the below questions.

Eight persons- P, Q, R, S, T, U, V, and W are born in different years but not necessarily in the same order. The ages of each person are calculated from the base year 2020. Note: If it is given that A's age is equal to the last two digits of the birth year of B, then the age of A will be in any sequence. For example: If B is born in 1992, A's age is equal to the last two digits of the birth year of B, then the age of A may be either 29 or 92 years. None of the persons were born before 1970 and after 2015. W was born in 2000. Only three persons are born between W and T. The age of T is the last two digits of the birth year of V. The difference between the age of V and W is five years. V is born two persons after the one whose age is 20 years. Q is born two persons before the one who is born immediately after S. Only two persons are born between S and the one whose age is 18 years. The sum of the ages of W and R is one less than the age of S. The last two digits of the birth year of a person who is born adjacent to Q is equal to the age of the person who is born immediately after W. The age difference between R and the one whose age is 20 is the same as between Q and the one who is born adjacent to Q. The age difference between V and U is one less than the age difference between Q and S. The numbers of persons are born between P and R is the same as between S and T. The

age of P is equal to the last two digits of the birth year of the person who was born two persons before P. All person's ages are equal to the last two digits of the birth year of some other persons except V and Q.

Q.121) What is the age of P?

- A. 20
- B. 25
- C. 27
- D. 07
- E. 38

Answer - C

Q.122) Who among the following person was born immediately before V?

- A. U
- B. The one who was born two persons after S
- C. The one who was born immediately after W
- D. Q
- E. T

Answer - C

Q.123) What is the sum of the ages of V, U, and T?

- A. 95
- B. 82
- C. 62
- D. 72
- E. 75

Answer - D

Q.124) As many persons are born before Q is same as after_?

- A. The one who was born in 2000
- B. The one who was born in 2013
- C. The one who was born in 2005
- D. S
- E. P

Answer - C

Q.125) In which of the following year does Q was born?

- A. 1970
- B. 1972
- C. 1976
- D. 1982
- E. 1992

Answer – B

Directions (126-130): Study the following information carefully and answer the below questions.

Numbers and words arrangement machine when given an input line of numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input: 53218 crew kept 32174 73628 mode form 82746 23684 very

Step I: 23684 crew 32174 form 53218 kept 73628 mode 82746 very

Step II: 11842 crew 16087 form 26609 kept 36814 mode 41373 very

Step III: 952 crew 697 fomr 329 kept 544 node 423 very

Step IV: 16 crew 22 form 14 kept 13 node 09very

Step V: 5 crew 0 form 3 kept 2 node 9 node.

Step V is the last step

Input: Line 35422 Turn 87342 63926 Wake Sand 48524 73842 Pure

Q.126) What is the position of "921" from the right end in step III?

- A. First
- B. Second
- C. Third
- D. Fourth
- E. Fifth

Answer – B

Q.127) Which of the following element is fourth from the right end in step IV?

- A. 12
- B. 13
- C. 14
- D. 15
- E. 16

Answer - A

Q.128) What is the output of "48524"?

- A. 2
- B. 3
- C. 4
- D. 5
- E. 6

Answer - D

Q.129) What is the sum of the numbers in Step V?

- A. 21
- B. 23
- C. 25
- D. 17
- E. 15

Answer - D

Q.130) How many elements are between "521" and "Uvrn" in step III?

- A. Eight
- B. Seven
- C. Six
- D. Five
- E. Four

Answer – C

Directions (131-132): In each group of questions below are three conclusions followed by five statements. You have to choose the correct set of statements that logically satisfies the given conclusion:

Q.131) Conclusion:

- I. Some Red is Green
- II. Some Black is not a Blue
- III. All Green being Red is not a possibility

Statement:

- I. Some Red is Blue; All Blue is Black; No Black is Green
- II. Only a few Red is Blue; All Blue is Green; Only Green is Black
- III. Only Red is Black; Some Red is Blue; No Blue is Green
- IV. Only Green is Black; All Red is Green; No Green is Blue
- V. Some Black is Blue; No Blue is Green; Only Green is Red.

- A. All Follows
- B. Both III and V follows
- C. Both II and IV follows
- D. Both I and II follow
- E. None Follows

Answer – C

Q.132) Conclusion:

- I. All Mobile being Laptop is not a possibility
- II. Some Speaker being Laptop is a possibility
- III. Some speakers are charger

Statement:

- I. Only a few mobiles are Laptop; No Laptop is Charger; All Charger is Speaker
- II. Only a few Speaker is Charger; Some Charger is Mobile; All Mobile is Laptop
- III. No Speaker is Charger; All Charger is Mobile; No Mobile is Laptop
- IV. No speaker is Laptop; All Laptop is Charger; No Charger is Mobile
- V. Some Charger is Mobile; All Mobile is Laptop; No Laptop is Speaker

- A. Both I and II follow
- B. Both II and IV follows
- C. Both III and V follows
- D. None Follows
- E. All Follows

Answer – A

Directions (133-137): Study the following information carefully and answer the below questions

Twelve persons- O, P, Q, R, S, T, U, V, W, X, Y, and Z are sitting in two parallel rows. Each row contains six persons are facing each other. The persons who are sitting in row 1 faces south and those who are sitting in row 2 facing north but not necessarily in the same order. They are having a different number of chocolates. **Note: The persons who are sitting in row-1 having an even number of chocolates and those who are sitting in row-2 having an odd number of chocolates.** Only three persons are sitting between R and the one who has 15 chocolates who sits to the right of R. S sits opposite to the one who sits immediate left of the one who has 15 chocolates. X sits second to the right of the one who sits adjacent to the person having 11 chocolates. P and X are sitting diagonally opposite to each other. P has only one neighbour who has 10 chocolates. The number of persons is sitting between R and X is the same as between the one who has 22 chocolates and the one who has 4 chocolates. The one who has 22 chocolates sits immediate right of T. T does not sit adjacent to S. O sits

opposite to the one who sits immediate left of Z who sits third to the right of R. S sits adjacent to O. W sits immediate left of Q who has an odd number of chocolates. Y has 6 chocolates, does not sit at end of the row. S has the chocolates twice that of V who has an even number of chocolates. Z has one chocolate more than S. The difference between the number of chocolates of P and T is equal to the number of chocolates of O. W has ten chocolates more than Z and two chocolates less than R. None of them has the same number of chocolates. X has the prime number of chocolates more than U but less than R.

Conditions:

They are playing the dice game. Two persons are rolling the dice at the same time.

- 1) If two persons are getting an even number, then their chocolate will be added to the person who sits second to the left of them.
- 2) If two persons are getting an odd number, then their chocolates will be subtracted from the person who sits immediate right from them
- 3) If one person gets an even number and another one gets an odd number then their chocolates will be twice.

Q.133) The person who sits second to the right of Q and third to the left of O are rolling the dice, one of them gets number 5 and another one gets the number which is equal to the number of chocolates of V. Then how many chocolates does the person have who sits third to the left of O?

- A. 30
- B. 10
- C. 15
- D. 8
- E. 24

Answer – D

Q.134) If the persons who are sitting in the right corner of each row are rolling the dice, they get an even number. Then what is the sum of the chocolate of the persons who sits second to the left of each of them?

- A. 60
- B. 70
- C. 75
- D. 85
- E. 80

Answer - A

Q.135) What is the sum of the chocolate of O, S, Q, and W?

- A. 55
- B. 45
- C. 50
- D. 35
- E. 40

Answer – C

Q.136) If the persons who are sitting second from the left end of each row are rolling the dice, both are getting an odd number, then what is the difference between chocolate of the person who sits immediate right of each of them?

- A. 5
- B. 6
- C. 7
- D. 8
- E. 9

Answer - B

Q.137) Who among the following person sits second to the right of the one who sits opposite to the person who has twice of the chocolates of Y?

- A. The one who sits immediate left of W
- B. The one who has 19 chocolates
- C. The one who has 17 chocolates
- D. The one who sits second to the right of R
- E. The one who has 15 chocolates

Answer -E

Directions (138-142): Study the following information carefully and answer the below questions

Three married couples- A, B, C, D, E, and F are sitting at the circular table facing the centre but not necessarily in the same order. They are of different age persons. The couples are not sitting together. D sits second to the left of the one who sits opposite to a person whose age is 40. Only one person sits between D and the one whose age is 32. E sits immediate right of the one who is the wife of A. E is a female member who sits opposite to the one who sits second to the left of the one whose age is 32. F sits immediate right of the one who sits second to the right of A. The husband's age is more than the wife's age. F is not a spouse of C. There is five years age difference between B and B's wife. C does not sit adjacent to A's spouse. A's age is twice that of E's age. C's spouse's age is 29. There are 10 years age difference between C and B. No one's age is more than fifty.

Q.138) What is the age of D's spouse (in years)?

- A. 30
- B. 35
- C. 25
- D. 20
- E. None of the above

Answer – B

Q.139) Who among the following person sits opposite to B?

- A. A
- B. The one who sits immediate left of D
- C. The one whose age is 40
- D. D's spouse
- E. The one who sits second to the right of A

Answer - D

Q.140) What is the sum of the age of D and A's spouse?

- A. 71
- B. 61
- C. 51
- D. 70
- E. 75

Answer – B

Q.141) Four of the following are alike in a certain way. Which of the following one does not belong to the group?

- A. C
- B. A
- C. The one who sits immediate right of C
- D. The one who sits second to the right of B
- E. The one who sits immediate left of D

Answer - D

Q.142) Which of the following statement is/ are true?

- I. A's age is 40
- II. B is the spouse of E
- III. Only one person sits between D and F when counted to the right of D.

- A. All I, II, and III
- B. Both I and III
- C. Only III
- D. Both I and II
- E. Only II

Answer – A

Direction (143-145): 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: -

Q.143) Six persons-L, M, N, O, P and Q are sitting in a row but not necessarily in the same order. Who among the following person sits second from the left end of the row? (facing south)

Statement1: Q sits third to the left of the one who sits second to the right of L. Only two persons are sitting between Q and M. Only one person sits between L and N.

Statement2: Only two persons are sitting between M and Q. M sits immediate right of the one who sits second to the left of O who sits either left or right end.

- A. Only Statement I is sufficient
- B. Either statement I or statement II is sufficient
- C. Only Statement II is sufficient
- D. Neither statement I nor statement II is sufficient
- E. Both statements I and II sufficient

Answer - C

Q.144) There are six boxes- A, B, C, D, E, and F are kept one above another in a stack but not necessarily in the same order. How many boxes are kept above E?

Statement1: Box F is kept two boxes below the box which is kept three boxes above A. Only two boxes are kept between F and C which is kept below A. Box B is kept immediately above Box D, neither of the boxes kept adjacent to C.

Statement2: Box E is kept three boxes below the box which is kept immediately above F. Box E is kept neither top nor bottom of the stack. Only two boxes are kept between C and F. Neither B nor D is kept below F.

- A. Only Statement I is sufficient
- B. Only Statement II is sufficient
- C. Neither statement I nor statement II is sufficient
- D. Both statements I and II are sufficient
- E. Either statement I or statement II is sufficient

Answer - E

Q.145) What is the direction of point L with respect to point X?

Statement1: Point S is north of Point M which is west of Point G. Point P is east of Point X. Point L is North of point V.

Statement2: Point V is exactly the middle of Point M and G. Point L is east of Point S. Point X is neither south nor south-east of Point M. Point P is south of point G.

- A. Only Statement I is sufficient
- B. Only Statement II is sufficient
- C. Both statements I and II are sufficient
- D. Either statement I or statement II is sufficient
- E. Neither statement I nor statement II is sufficient

Answer - C

Q.146) In a certain code language, "Program is super" is coded as "217 693 472", "Super Art" is coded as "693 238", "He learns program" is coded as "217 479 624", then what is the sum of the code for "Program Art"?

- A. 696
- B. 689
- C. 1103
- D. 910
- E. 455

Answer – E

Q.147) T is 15m north of M. H is 9m south G which is 15m east of M. L is 20m west of H. V is north of O and 5m east of S which is 5m north of L. O is west of H. Then what is direction and distance of V with respect to T?

- A. 14m, north
- B. 19m, north
- C. 19m, south
- D. 24m, south
- E. 24m, north

Answer – C

Q.148) In which of the following more than two meaningful words can be formed by using the following letters?

- i. A, S, T, E
- ii. T, D, N, B
- iii. P, L, S, O
 - A. Only I
 - B. Only II
 - C. Both I and II
 - D. Only III

- E. All I, II, and III

Answer – A

Q.149) If the second letter of all the words from the right end are taken and changed to the next second successive letter in alphabetical order. Which of the following has more than one vowel thus formed?

- I. Bank, Blow, Cash
II. Draw, Ford, Hurt
III. Mass, Mode, Once

- A. Only I
B. Only III
C. All I, II, and III
D. Both II and III
E. None

Answer - B

Directions (150-152): Answer the questions based on the information given below.

Certain persons are sitting in a straight line and all of them are facing towards north. Not more than 23 persons are there in the row. D sits fourth from the right end and is fifth to the right of E. Only two persons sit between E and I. J sits sixth to the left of I and is second to the right of F. The number of persons between I and E is one less than the number of persons between H and F. K sits third to the left of H and the number of persons to the left of K is one less than the number of persons to the right of G who doesn't sit adjacent to D.

Q.150) How many persons are there in the row?

- A. 27
B. 25
C. 23
D. 21
E. 19

Answer – D

Q.151) Who among the following person sits second to the left of D?

- A. G
B. E
C. I
D. J
E. None

Answer – C

Q.152) How many persons are there between H and E?

- A. Six
- B. Seven
- C. Eight
- D. Nine
- E. None

Directions (153-155): Study the following information carefully and answer the below questions.

Six persons- L, M, N, O, P, and Q have different heights. Only one person is between the one whose height is 159 cm and L. The height of P is 156 cm. M is taller than L. The number of people between N and L is the same as between L and Q. The number of persons who are taller than N is the same as shorter than P. The height of L is 10cm more than Q whose height is 3cm more than P. No one height is more than 181cm.

Q.153) What may be the height of M, If the height of N is divisible by five?

- A. 171 cm
- B. 172 cm
- C. 174 cm
- D. 175 cm
- E. None of the above.

Answer – B

Q.154) How many persons are taller than L?

- A. One
- B. Two
- C. Three
- D. Four
- E. None

Answer – B

Q.155) What is the average height of N, P, and Q?

- A. 163cm
- B. 151cm
- C. 163.33cm
- D. 161.22cm
- E. None of the above

Answer – C

Q.156) In which of the following expressions does the expression 'I > D' and 'A ≤ G' definitely hold true?

- A. $A \geq 1 \geq G = K > S > D$
- B. $A < D \geq M = F \leq G < I$
- C. $I \geq C > Q \geq A = G \geq D$
- D. $G \geq D = A < B \leq S \leq I$
- E. $D \geq E = G \geq W = A < I$

Answer – D

Q.157) which of the following expressions will definitely be true if the expressions 'L > R' and 'M ≤ N' are true?

- A. $K > M < S \leq N < R \geq D \leq L$
- B. $K = M > S \geq N = R \leq D < L$
- C. $K > M \geq S = N \leq R \leq D \leq L$
- D. $K \geq M \geq S \geq N < R < D \leq L$
- E. None of these

Answer – E

Q.158) Which of the following expressions does the expression 'B ≤ H' and 'A > G' definitely hold true?

- A. $A = B < F \geq H = K > G > D$
- B. $D > A = G \geq B = F \leq G < H$
- C. $A < 0 > G < H = H \geq S \geq B$
- D. $G = U \neq B = E \neq H = 0 < A$
- E. None of the these

Answer – D

Directions (159-163): Study the following information carefully and answer the below questions.

Eight persons- A, B, C, D, E, F, G, and H are sitting at the circular table facing the centre but not necessarily in the same order. They all have different ages and the age of all the persons is less than 50. G sits third to the right of the one who sits immediate left of the one whose age is 36. Two persons are sitting between G and F. D sits adjacent to the one who sits second to the right of A. A sits immediate left of F. The one whose age is 20 sits opposite to the one who sits second to the left of E. Neither F nor G is 20 years old. H sits third to the left of the one whose age is 15 years. Neither E nor A is 15 years old. B sits second to the left of C. The age of D is twice the age of the one who sits immediate right of G. The age difference between E and D is the same as between D and A. The age of G is five years more than the one who sits immediate left of G. The age of F is one year less than the one who sits immediate right of H. One of the persons sitting at the table is 22 years old.

Q.159) Which of the following combination is true?

- A. F-36
- B. E-15
- C. D-30
- D. C-20
- E. B-22

Answer - C

Q.160) How many persons are sitting between D and E?

- A. One
- B. Two
- C. Three
- D. Four
- E. Either b or d

Answer – E

Q.161) Who among the following person sits opposite to the one whose age is 29?

- A. A
- B. C
- C. The one who sits second to the left of D
- D. The one whose age is 35
- E. The one whose age is 15

Answer - E

Q.162) If G is related to 30 and A is related to 22 in a certain way. Then who among the following is related to 15?

- A. C
- B. The one who sits opposite to F
- C. E
- D. The one who sits third to the left of D
- E. None of the above

Answer - C

Q.163) Four of the following five are alike in a certain way thus forms a group. Find the one which does not belong to the group?

- A. A
- B. The one who sits second to the right of C
- C. The one who sits immediate right of H
- D. The one who sits immediate left of D
- E. E

Answer – E

Directions (164-166): Each of the following questions consists of a statement followed by two arguments I and II.

Q.164) Statement: Should system of offering jobs only to the wards of government employees be introduced in all government offices in India?

Arguments: I. No. It denies opportunity to many deserving individuals and government may stand to lose in the long run.

II. No. It is against the principle of equality. Does not government owe its responsibility to all its citizens?

- A. if only argument I is strong
- B. if only argument II is strong
- C. if both I and II are strong
- D. if either I or II is strong
- E. if neither I nor II is strong.

Answer – C

Q.165)

Statement: Does India need so many plans for development?

Arguments: I. Yes. Nothing can be achieved without proper planning.

II. No. Too much time, money and energy are wasted on planning.

- A. if only argument I is strong
- B. if only argument II is strong
- C. if either I or II is strong
- D. if neither I nor II is strong
- E. if both I and II are strong.

Answer - A

Q.166)

Statement: Should those who receive dowry, despite the law prohibiting it, be punished?

Arguments: I. Yes. Those who violate the law, must be punished.

II. No. Dowry system is firmly rooted in the society since time immemorial.

- A. if only argument I is strong
- B. if either I or II is strong
- C. if only argument II is strong
- D. if neither I nor II is strong
- E. if both I and II are strong.

Answer – C

Directions (167-168): In each question below is given a statement followed by two courses of action numbered I and II. You have to assume everything in the statement to be true and on the basis of the information given in the statement, decide which of the suggested courses of action logically follows for pursuing.

Given answer-

Q.167) Statement: The Committee has criticized the Institute for its failure to implement a dozen of regular programs despite an increase in the staff strength and not drawing up a firm action plan for studies and research.

Courses of action

I. The board objectives of the Institute should be redefined to implement a practical action plan.

II. The Institute should give a report on reasons for not having implemented the planned programmers.

- A. If only I follow
- B. If both I and II follow.
- C. If only II follows,
- D. If either I or II follows;
- E. If neither I nor II follows

Answer - B

Q.168) Statement: Majority of the students in many schools do not pass in the final examination.

Courses of action

I. These schools should be closed down as these have become unproductive.

II. The teachers of these schools should immediately be retrenched.

- A. If only I follow;
- B. If only II follows,
- C. If either I or II follows;
- D. If neither I nor II follows
- E. If both I and II follow.

Answer - D

Directions (169-172): In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Q.169) Statement: In Bombay, railway trains are indispensable for people in the suburbs to reach their places of work on time.

Assumptions:

I. Railway trains are the only mode of transport available in the suburbs of Bombay.

II. Only railway trains run punctually.

- A. If only assumption I is implicit
- B. If only assumption II is implicit
- C. If either I or II is implicit
- D. If neither I nor II is implicit
- E. If both I and II are implicit

Answer – D

Q.170) Statements: It is not always true that only a Brilliant person can qualify the written examination for Probationary Officers (Po's).

Assumptions

I. A Brilliant person can qualify the written examination for PO's.

II. A person who is not brilliant can also qualify the written examination for Po's.

- A. If both I and II are implicit
- B. If only assumption I is implicit
- C. If only assumption IT is implicit
- D. If either I or II is implicit
- E. If neither I nor II is implicit

Answer - A

Q.171) Statement: "If it does not rain throughout this month, most farmers would be in trouble this year."

Assumptions:

I. Timely rain is essential for farming.

II. Most farmers are generally dependent on rains.

- A. If only assumption I is implicit.
- B. If only assumption II is implicit.
- C. If either I or II is implicit
- D. If neither I nor II is implicit.

- E. If both I and II are implicit.

Answer - E

Q.172) Statement: If the city bus which runs between Ram Nagar and Sant Colony is extended to Vasant Vihar, it will 'be convenient. - Appeal of residents of Ram Nagar to the city bus company.

Assumptions:

I. The convenience of the city bus company is much more important than the needs of the consumers.

II. The city bus company is indifferent to the aspirations of the residents of Sant Colony.

- A. If only assumption I is implicit.
- B. If only assumption II is implicit.
- C. If either I or II is implicit.
- D. If neither I nor II is implicit.
- E. If both I and II are implicit.

Answer - D

Directions (173-175): In each question below is given a statement followed by two conclusions numbered I and II. You have to assume everything in the statement to be true, even if they are at variance with the commonly known facts. Then consider the two conclusions together ignoring the commonly known facts and decide which of them logically follows beyond a reasonable doubt from the information given in the statement give answer.

Q.173) Statement: India is seeking partnership with Germany in aeronautical engineering and space exploration. Earlier, India entered into partnership with some other countries in aeronautical engineering.

Conclusion:

I. It is high time for joint venture between the Germany and India, because Germany is developing State of-the-art technologies in aeronautical engineering.

II. Both India and Germany, have core competence in the give area.

- A. If only conclusion I follows.
- B. If only conclusion II follows.
- C. If either I or II follows.
- D. If neither I nor II follows.
- E. If both I and II follows.

Answer – E

Q.174) Statement: Now days a number of telecommunication companies are providing better services in the market to compete with foreign companies.

Conclusion:

- I. They want to India become number one in the field of telecommunication. At the same time, they want to fetch more and more money from the other countries.
- II. Company want increase customers and become no. I position.

- A. If only conclusion I follows.
- B. If only conclusion II follows.
- C. If either I or II follows.
- D. If neither I nor II follows.
- E. If both I and II follows.

Answer – E

Q.175) Statement: Unity is hindered by gaps among the people on the basis of economy, culture religion and language.

Conclusion:

- I. Unity is a must for the Country.
- II. Any country where there are such gaps will find it difficult to stay united

- A. If only conclusion I follows.
- B. If only conclusion II follows.
- C. If either I or II follows.
- D. If neither I nor II follows.
- E. If both I and II follows.

Answer – D

Direction (176-180): Answer the questions based on the information given below. Six persons joined the ABC organization in 2017. All are joined on different dates of either the same or different month. Each of them already has some working experience. One of them joins on 18th July. Less than two persons joined before E who has an experience in even number. The number of persons joined before E is same as after the one whose experience is 13 years. B who does not have experience in prime number, joined before the one whose experience is 16 years but after the one whose experience is 5 and 9 years. The one whose experience is 5 years joins before the one whose experience is 9 years who joins on 24th May. D has an experience twice that of E's Experience. The number of persons joins between the one whose experience is 5 years and B is the same as between the one whose experience is 9 years and D who joins in the organization on 27th September. A join after C but before F. The one who joins on 26th July joined before D but after B. The one whose experience is 10 years joined after the one who joined the organization on 12th January

which is not the joining date of E. B does not join on 15th January. Based on their working experience a foreign company XYZ gives the project with certain conditions:

1. The project is given to those people having experience minimum of 3 years after joining the ABC Organization (Calculate their experience on the following date 31st august 2020).
2. The project is given to the persons who joins the organization at first according to the month.
3. If two persons join in the same month then give priority to the one who joins the organization first according to date.

Q.176) Which among the following is the order of the people who get the project?

- A. CEABF
- B. BFACE
- C. FCEBA
- D. FECBA
- E. None of these

Answer - A

Q.177) If the project is given according to the only date of joining of the people then how many persons remain unchanged in their positions?

- A. 3
- B. 2
- C. 1
- D. 4
- E. None

Answer - A

Q.178) Who among the following has maximum working experience as before the joining of this organization?

- A. A
- B. B
- C. C
- D. D
- E. None

Answer – E

Q.179) How many persons joined after F?

- A. 1
- B. 2
- C. 3
- D. 4
- E. 5

Answer – A

Q.180) If the company appointed a CEO who has an experience minimum of 10 years, then who will be the CEO?

- A. D
- B. B
- A. E
- C. Either A or B
- D. Either B or C

Answer - C

Direction (181 - 185): Read the given information carefully and answer the questions given below:

Eight people M, N, O, P, Q, R, S and T are sitting in a straight line facing north direction. They all have different ages, viz. 8, 12, 14, 21, 28, 36, 44 and 56 but not necessarily in the same order. Two people are sitting between O and the one whose age is 56 years. The one whose age is 14 years is sitting second to the left of O. N is sitting to the immediate left of the one whose age is 56 years. One person

is sitting between T and the one whose age is 56 years. Either T or the one whose age is 56 years is sitting at the extreme end. The one who is 56 years old is not sitting to the left of T. There is a difference of 7 years between the ages of R and S and two people are sitting between them. The one whose age is 12 years is sitting second to the left of P. P is not sitting at the extreme end. There is one people sitting between R and the one whose age is 44 years. M is an immediate neighbour of the one whose

age is 44 years. Q and the one whose age is 21 years are immediate neighbours. T is older than M and N is younger than Q

Q181. How many people sit(s) between R and the one who is 21 years old?

- A. One
- B. Two
- C. Three
- D. More than three
- E. Less than three

Answer – B

Q182. What is the age difference between M and S?

- A. 10
- B. 11
- C. 13
- D. 12
- E. None of these

Answer - C

Q183. What is the age of P?

- A. 21 years
- B. 44 years
- C. 12 years
- D. 56 years
- E. None of these

Answer - D

Q184. What is the sum of the ages of the people who sit the extreme ends?

- A. 30 years
- B. 48 years
- C. 84 years
- D. 58 years
- E. None of these

Answer - B

Q185. What is the name of the person who is 28 years old?

- A. O
- B. M
- C. P
- D. R
- E. None of these

Answer - E

Direction (186 - 189): Study the following information to answer the given questions: In a certain code,

'make security in theme lists' is written as jo ti tis su nic,

'India make old regime' is written as 'die min tip ti',

'old lists with correction' is written as 'za tis die kee' and

'theme curbs regime' is written as 'tip ba nic'.

Q186. What is the code for 'security'?

- A. jo
- B. ti
- C. su
- D. tis
- E. Can't be determined

Answer - E

Q187. What does 'za' stand for?

- A. Old
- B. Lists
- C. Correction
- D. With
- E. Either with or correction

Answer – E

Q188. 'tis da tip' could be a code for which of the following?

- A. Old Regime Lists
- B. Correction Theme Case
- C. India With Regime
- D. Regime Lists Arise
- E. None of these

Answer - D

Q189. Which of the following may represent 'transparency in old security'?

- A. su die mac ti
- B. die mac jo tip
- C. jo die su mac
- D. die jo nic su
- E. None of these

Answer – C

Q190. If it is possible to make one meaningful word with the 1st, 5th, 6th and 9th letters of the word OVERWHELM, which of the following will be the second letter from the right end of that word? If no such word can be made, give 'X' as the answer and if more than one such words can be made, give 'V' as the answer.

- A. M
- B. O
- C. H
- D. X
- E. V

Answer – B

Direction: In the question below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Q191. Statements:

Only a few Men are Boys.

All Boys are Kids.

No Kids are Children.

Conclusions:

I. Some Men are not Children.

II. Some Men are not Boys.

- A. If only conclusion II follows
- B. If both conclusions I and II follow
- C. If either conclusion I or conclusion II follows
- D. If neither conclusion I nor conclusion II follows
- E. None of the above

Answer – B

Direction: In the question below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Q192. Statements:

Some Fruits are Mangos.

Only Mangos are Tasty.

Only a few Mangos are Guavas.

Conclusions:

I. All Guavas are Mangos.

II. No Tasty being Fruit is a possibility.

- A. If only conclusion I follows
- B. If either conclusion I or conclusion II follows
- C. If only conclusion II follows
- D. If both conclusions I and II follow
- E. If neither conclusion I nor conclusion II follows

Answer – C

Direction: In the question below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Q193. Statements:

Only a few Dairy Milk is Milky Bar.

Some Milky Bar is Munch.

Only Munch is Perk.

Conclusions:

I. All Dairy Milk can be Milky Bar

II. Some Munch is Milky Bar.

- A. If only conclusion I follows
- B. If either conclusion I or conclusion II follows
- C. If only conclusion II follows
- D. If both conclusions I and II follow
- E. If neither conclusion I nor conclusion II follows

Answer – C

Direction: In the question below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Q194. Statements:

All Trees are Plants.

Some Plants are Bushes.

Only a few Bushes are Grass.

Conclusions:

- I. No Plant is Grass.
II. All Bushes can be Grass.

- A. If only conclusion I follows
- B. If only conclusion II follows
- C. If neither conclusion I nor conclusion II follows
- D. If either conclusion I or conclusion II follows
- E. If both conclusions I and II follow

Answer – C

Direction: In the question below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Q195. Statements:

Only a few Dinners are Cake.

No Dinner is Apple.

Only a few Apples are figures.

Conclusions:

- I. Some apples are not figures.
II. No Apple is Cake.

- A. If only conclusion I follows
- B. If only conclusion II follows
- C. If either conclusion I or conclusion II follows
- D. If neither conclusion I nor conclusion II follows
- E. If both conclusions I and II follow

Answer - A

Direction (196 - 200): Study the following information carefully to answer the given questions below.

Seven people A, B, C, D, E, F and G are going to market on seven different days starting from Monday to Sunday and buy any one item among Chair, Table, Lamp. Not more than three people buy the same item. E buys table before Wednesday. Three people go to the market between E and B. The one who goes to the market on Thursday buys Chair. A goes to the market immediately before G. Two people go to the market between G and F. Only A and the one who goes to the market on Saturday buy Lamp. F neither goes to the market on Thursday nor buy lamp. Only one people goes to the market between D who buys Table

and the one who buys Chair. C does not buy table. C goes to the market neither immediately after nor immediately before B.

Q196. Who among the following goes to the market immediately before F?

- A. A
- B. B
- C. C
- D. E
- E. F

Answer - B

Q197. Who among the following goes to the market on Monday?

- A. D
- B. G
- C. C
- D. E
- E. F

Answer - C

Q198. D buys which of the following item?

- A. Lamp
- B. Table
- C. Chair
- D. Either Lamp or Table
- E. Either Chair or Lamp

Answer - B

Q19. How many people go the market between C and B?

- A. One
- B. Two
- C. Three
- D. Four
- E. More than four

Answer - D

200. Four of the following five are alike in a certain way, find the one which doesn't belong to that group.

- A. EF
- B. AD
- C. CA
- D. GB
- E. EG

Answer - A

Direction (201 - 204): Study the following information carefully and answer the question based on it.

Raga started walking in East direction from point R. After walking 15 m she reached point S, from there she takes a left turn and walks 10 m to reach point T. From T, she turns left and walk 7 m and reaches point U. Then, she turns left and walks 34 m to reach point V. From point V she turns right and walks 28 m. Now she reached point W and from there she turns right and walks 40 m to reach point X. From point X she turns right and walks 32 m to reach point Y.

Q201. What is the direction of X with respect to R?

- A. North
- B. East
- C. South - West
- D. West
- E. North – West

Answer – C

Q202. If point A is the point of intersection of line segment RS and UV then which of the following is/ are true about A?

- A. Point Y is North of A
- B. A is to the North of U
- C. $AV + AU = XW - 6$
- D. All are true
- E. None is true.

Answer - C

Q203. What is total distance travelled by Raga in west direction?

- A. 65 m
- B. 35 m
- C. 45 m
- D. 25 m
- E. 55 m

Answer – B

Q204. What is the direction of point T with respect to Y?

- A. South
- B. North – West
- C. South - West
- D. South - East
- E. North – East

Answer - D

Direction (205 - 207): In these questions, statements are given followed by two sets of conclusions numbered I and II. These statements show relationship between different elements. You have to assume the statement to be true and then decide which of the given two conclusions logically follows from the given information given in the statement.

Q205. Statements: $S < P = D$; $P \leq M$; $R \geq M$

Conclusions:

I. $M > S$

II. $D > S$

- A. Neither conclusion I nor II is true.
- B. Either conclusion I or II is true.
- C. Both conclusions I and II are true.
- D. Only conclusion II is true.
- E. Only conclusion I is true.

Answer – D

Q206. Statements: $S \leq T < P = D$; $P \leq M$; $R \geq M$

Conclusions:

I. $D < R$

II. $R = D$

- A. Neither conclusion I nor II is true.
- B. Only conclusion II is true.
- C. Either conclusion I or II is true.
- D. Both conclusions I and II are true.
- E. Only conclusion I is true.

Answer - C

Q207. Statements: $L \geq J \geq U \leq P$; $D \leq P$; $U > T$

Conclusions:

I. $L > T$

II. $D > J$

- A. Only conclusion I is true
- B. Neither conclusion I nor II is true.
- C. Either conclusion I or II is true.
- D. Only conclusion II is true.
- E. Both conclusions I and II are true.

Answer - A

Direction (208 - 214): Study the following information to answer the given questions.

Twelve people are sitting in two parallel rows containing six people each, in such a way that there is an equal distance between adjacent persons. In row-1 A, B, C, D, E and F are seated and all of them are facing south. In row-2 P, Q, R, S, T and V are seated and all of them are facing north. Therefore, in the given seating arrangement each member seated in a row faces another member of the other row.

V sits third to the right of S. S faces F and F does not sit at any of the extreme ends of the line. D sits third to the right of C. R faces C. The one who is facing E sits third to the right of P. B and P do not sit at the extreme ends of the line. T is not an immediate neighbour of V and A is not an immediate neighbour of C. R does not sit at the extreme end.

Q208. Who amongst the following faces D?

- A. P
- B. T
- C. R
- D. Q
- E. None of these

Answer - B

Q209. Who amongst the following represent the people sitting at the extreme ends of the rows?

- A. R, F
- B. D, R
- C. T, A
- D. C, Q
- E. S, A

Answer – C

Q210. Four of the following five are alike in a certain way and thus form a group. Which is the one that does not belong to that group?

- A. D-R
- B. B-T
- C. A-Q
- D. C-S
- E. F-P

Answer - A

Q211. How many persons are seated between R and T?

- A. ONE
- B. TWO
- C. THREE
- D. FOUR
- E. None of these

Answer – B

Q212. Who amongst the following faces Q?

- A. A
- B. B
- C. E
- D. D
- E. None of these

Answer -E

Q213. Which of the following is true regarding B?

- A. B sits to the immediate left of C
- B. B faces Q
- C. D and F are immediate neighbours of B
- D. B sits fourth from the extreme left end of the line
- E. None of these

Answer - C

Q214. How many such pairs of letters are there in the word 'Rockabilly' each of which has as many letters between them in the word as in the English alphabet (Both forward and backward)?

- A. One
- B. Two
- C. Three
- D. Nil
- E. None of these

Answer – B



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Direction (215 - 219): When a word and number arrangement machine is given an input line of and numbers, it arranges them following a particular rule. The following is an illustration c and its rearrangement (All the numbers are two-digit numbers).

Input: not 10 bold 21 curse hockey 31 28 49 44

Step I: 10 21 not bold curse hockey 31 28 49 44

Step II: not bold 10 21 curse hockey 31 28 49 44

Step III: 28 31 not bold 10 21 curse hockey 49 44

Step IV: curse hockey 28 31 not bold 10 21 49 44

Step V: 44 49 curse hockey 28 31 not bold 10 21

And Step V is the last step of the above arrangement as the intended arrangement is obtained the rules followed in the given steps find out the appropriate steps for the given input.

Input: judge 20 12 gone ear 17 11 sitting 34 dinner arranges 29

Q215. How many steps will be required to complete the arrangement?

- A. 8
- B. 7
- C. 6
- D. 5
- E. None of these

Answer - C

Q216. Which word/Number would be at the fifth place from the right in Step IV?

- A. 11
- B. 12
- C. Ear
- D. Gone
- E. None Of These

Answer - B

Q217. How many elements are there between 'judge' and '34' in step II?

- A. One
- B. Two
- C. Three
- D. Four
- E. None of these

Answer – C

Q218. Which of the following represents the position of 'sitting' in step V?

- A. 1st from right
- B. 2nd from right
- C. 5th from left
- D. 6th from left
- E. None of these

Answer - B

Q219. Which of the following elements is third to the left of 6th element from the right end in the last step?

- A. 34
- B. Judge
- C. Arranges
- D. Ear
- E. None Of These

Answer - A

Q220. Each of the consonants in the word ORGANISATION is replaced by number 3 and each vowel is replaced by its numeric place value in the English alphabet series i.e. A is by 1, E is by 5 and so on. What is the total sum of all the numbers once the replacement is completed?

- A. 48
- B. 58
- C. 78
- D. 68
- E. None of these

Answer - D

Direction (221 - 225): Study the following data carefully and answer the questions accordingly.

W, X, Y, T, U, V and Z are seven colleagues, who live in a seven-storey building. The ground floor is numbered 1; the floor above it is numbered 2; and so on, until the topmost floor is numbered 7. Each of them works in different companies i.e., IOC, RIL, BPCL, SBI, Tata Motors, ONGC and HPCL but not necessarily in the same order. Z and X don't work in SBI. The one, who works in Tata motors, lives just above X. The one, who works in HPCL, lives above T. Z lives on the fifth floor. Neither X nor Z works in RIL. There are two floors between the floors on which X and V lives. The one, who works in ONGC, lives on the topmost floor. V lives on an even numbered floor. Y works in BPCL. There is only one floor between U and the one, who works in RIL. There are three floors between T and the one, who works in IOC.

Q221. Who among the following works in IOC?

- A. The one, who lives just below W
- B. The one, who lives on sixth floor
- C. The one, who lives two floors above X
- D. The one, who lives between V and X
- E. None of these

Answer – C

Q222. If V is related to Tata motors and T is related to HPCL then in the same way, Z is related to _

- A. ONGC
- B. RIL
- C. SBI
- D. BPCL
- E. None of these

Answer - A

Q223. How many persons are living above the one, who works in BPCL?

- A. Two
- B. Three
- C. Four
- D. Five
- E. None of these

Answer – D

Q224. Find the odd one.

- A. W, RIL
- B. T, BPCL
- C. Z, Tata motors
- D. Y, HPCL
- E. V, SBI

Answer - E

Q225. Find the correct statement.

- A. Y works in BPCL and lives just above X
- B. Four persons are living between W and the one, who works in SBI
- C. V lives three floors away from the one, who works in HPCL
- D. U works in Tata motors and lives two floors away from T
- E. None is correct

Answer – C

Direction: In the following question is given a statement followed by two assumptions numbered I and II. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Q226. Statement: "You are here by appointed as a curriculum developer with a period of probation that shall last for 6 months; at the end of which you will be confirmed or let go as per your performance evaluation" A line in an offer letter.

Assumptions:

I. The performance of any professional can usually not be measured at the time of offering the job.

II. The probation period is for the professional to prove his capabilities.

- A. If both I and II are implicit
- B. If only assumption I is implicit
- C. If only assumption II is implicit
- D. If either I or II is implicit
- E. If neither I nor II is implicit

Answer - A

Direction: In the question given below, one statement is followed by three assumptions numbered I, II, and III. Read the statement carefully and decide which of the given assumptions are implicit in the Statement.

Q227. Statement: Overwhelmed with grief and anger, families have been returning to what is left of their homes in the Old City of Mosul, following its liberation from Isis, the terrorist organization.

Assumptions:

I. The terrorist organization, Isis, destroyed the Old City of Mosul before they left.

II. Most of the residents of Mosul had left/ been driven away when Isis took over their city.

III. None of the residents of Mosul supported Isis, which is why they left the city.

- A. If only assumption I is implicit
- B. If only assumption II is implicit
- C. If only assumption III is implicit
- D. If none of the assumptions are implicit
- E. If both assumptions I and II are implicit

Answer – E

Direction: In the questions given below, a statement is given followed by three courses of action. A course of action is taken for improvement, follow up, etc.

Read the statement carefully and give your answer as:

Q228. Statement: The Indian High Commission in Antigua and Barbuda had asked the authorities there to stop billionaire diamond trader Mehul Choksi from travelling around the world, sources said on Monday.

Courses of Action:

I. All billionaire diamond traders should immediately stop travelling to Antigua and Barbuda for the time being.

II. Mehul Choksi should seek asylum in some other country to avoid being caught.

III. The Indian High Commissioner should himself go and arrest Mehul Choksi.

- A. If only course of action I follows
- B. If only course of action II follows
- C. If both I and II follow
- D. If both II and III follow
- E. If none of them follow

Answer – E

Q229. Statement: Disposal of nonbiodegradable electronic waste is another problem that the government, which is unable to reduce the use of plastic, has to handle in the near future.

Courses of Actions:

I. The government should not worry about electronic waste now.

II. The government should learn from its failure to reduce the use of plastic and take early steps for effective disposal of electronic waste.

- A. Only course of action I follows
- B. Either I or II follows
- C. Only course of action II follows
- D. Neither I nor II follows
- E. Both I and II follow

Answer – C

Direction: In each of the following question, two statements are given. They may either be independent causes, independent effects or bear a cause-and-effect relationship that is unique to each other. Read both the statements carefully and mark:

Q230. Statements:

I. Kochi got its new traffic light system that was specially designed to cope with the increasing traffic problems and roadblocks.

II. The number of road accidents in Kochi has come down in the past 2 months.

- A. Statement I is the cause and statement II is its effect.
- B. Statement II is the cause and statement I is its effect.
- C. Both the statements I and II are independent causes.
- D. Both the statements I and II are effects of some common cause.
- E. Both the statements I and II are effects of independent causes.

Answer – E

Direction (231 - 235): Read the following information carefully and answer the questions that follow.

P, Q, R, S, T, V and W are seven different boxes of different colours i.e., black, silver, red, pink, yellow, white and green but not necessarily in the same order. Box S is kept immediately above the yellow colour box. More than three boxes are there between pink and silver colour box. There are two boxes between box Q and box T. There is only one box between box T and box W. There are three boxes between box W and box P, which is of black colour. There are only two boxes between box P and box R, which is of white colour. The silver colour box is kept immediately above the box W. More than three boxes are there between yellow and pink colour box. The colour of box T is red.

Q231. Which box is of yellow colour?

- A. Q
- B. S
- C. W
- D. V
- E. P

Answer – C

Q232. How many boxes are there between the green coloured box and silver coloured box?

- A. One
- B. Two
- C. Three
- D. Four
- E. None

Answer - C

Q233. Box Q is of which colour?

- A. Pink
- B. Silver
- C. Green
- D. Yellow
- E. Black

Answer - A

Q234. Which box is placed immediately above red colour box?

- A. P
- B. R
- C. S
- D. T
- E. W

Answer - B

Q235. How many boxes are there between box W and box Q?

- A. One
- B. Two
- C. Three
- D. Four
- E. None

Answer – D

Direction: In each question below, a statement is given followed by three conclusions numbered I, II, and III. You have to assume everything in the statement to be true, then consider the two conclusions together and decide which of them logically follows beyond a reasonable doubt from the information given in the statement.

Q236. Statement: Mexico's ruling Institutional Revolutionary Party (PRI), which has dominated its politics for the better part of a century, seems at risk of a defeat in the July 1 election.

Conclusions: I. The PRI has won most of the elections held in Mexico in the last 100 years.

II. The PRI will no longer remain the reigning party in Mexico post July.

III. The leaders of PRI seemed to have irked the sentiments of the common people in Mexico.

- A. Both I and II follow
- B. Only I follows
- C. Only II follows
- D. Both II and III follows
- E. Both I and III follow

Answer – B

Direction: In the questions below, a statement is given followed by two arguments. Choose the most appropriate option.

Q237. Statement: In 2016, the Government of India put a ban on all Rs 500 and 1000 notes in an effort to curtail the shadow economy and impede the use of illegal and fake currency that funds illegal activities and terrorism.

Arguments:

- I. This was the best way to tackle corruption and to stop the use of counterfeit cash.
- II. Demonetisation looks like a bad idea, badly executed on the basis of some half-baked notions.
 - A. Only 1 is strong
 - B. Only 2 is strong
 - C. Both are equally valid
 - D. Together, they can be used to make a strong argument
 - E. None are valid

Answer – E

Direction: A statement is given followed by two inferences numbered I and II. Consider the statement to be true even if it is at variance with commonly known facts. You have to decide which of the inferences, if any, follow from the given statement.

Q238. Statement: Sea level rise driven by climate change is set to pose an existential crisis to many US coastal communities, with new research finding that as many as 311,000 homes face being flooded every two weeks within the next 30 years.

Inferences:

- I. This research report will potentially inflict a huge financial and emotional toll on all those Americans who live in the properties at risk of having their basements, backyards, garages or living rooms inundated every other week.
- II. Greenhouse gas emissions, the main cause of rising sea levels, need to severely curtailed with immediate effect.
 - A. Both of them can be inferred
 - B. Only I can be inferred
 - C. Only II can be inferred
 - D. None of them can be inferred
 - E. Either Only I or II

Answer - B

Q239. The lifeline of Mumbai is its railway network, which is one of the most crowded places in the city. A Group of commuters of the Mumbai suburban railways called for a strike in response to the increase in the number of accidents in some routes in the past year due to overcrowding. The commuters want to continue the strike unless the authorities agree to increase the frequency of the trains in that route. Which of the following can be inferred from the forementioned statements?

- A. Increase in the frequency of the trains would lead to decrease in the number of such accidents
- B. The trains in the Mumbai suburban run overcrowded
- C. The railways did not increase the frequency of trains in proportion to the increase in the number of commuters in the past year.
- D. The railway authorities are indifferent to the safety of the commuters
- E. None of these

Answer – C

Q240. Statement: Digital payment systems have ballooned in popularity in India since the government scrapped large value banknotes in 2016.

Inferences:

- I. People find it easier to pay via electronic methods rather than cash.
 - II. The common people have realised the convenience of digital payments, which is why it has gained popularity.
 - III. Digital payments methods have become popular in india because of good advertising.
- A. Both I and II follow
 - B. Only I follow
 - C. Only II follows
 - D. Both II and III follows
 - E. Both I and III follow

Answer - A

Direction (241-245): Study the following information carefully and answer the questions that follow.

Eight boxes A, B, C, D, E, F, G and H are kept one above another. These boxes are of different colours namely, Orange, White, Violet, Green, Black, Grey, Red and Yellow but not respectively in the same order. Three boxes are kept between the one whose colour is Yellow and the one whose colour is Green, one of them is at the bottommost position. Box E is orange and kept immediately below Box B. Two boxes are kept between D and B. Box D is kept at the topmost position. Box G is placed in the middle of Box B and Box C and is of Black colour. Three boxes are placed between G and F. Box B is placed above Box C. The Box which is white in colour is placed immediately above Box H. Three boxes are placed between the

one which is grey in colour and the one which is red in colour. Grey colour box is above red colour box. Box H is placed above Box A. Box C is of green colour.

Q241. Which box is kept at the fourth position from the top?

- A. A
- B. G
- C. The box which is red in colour
- D. The box which is yellow in colour
- E. None of these

Answer - D

Q242 Which Box is White in colour?

- A. E
- B. D
- C. B
- D. G
- E. F

Answer - E

Q243. How many boxes are there between box H and A?

- A. One
- B. Two
- C. Three
- D. Four
- E. Five

Answer - C

Q244. Four of them are alike in a certain way, which one of the following does not belong to the group?

- A. D, F
- B. B, E
- C. G, A
- D. H, C
- E. F, H

Answer – D

Q245. Which one is true about box D?

- A. Box D is kept at third position from top
- B. Two boxes are there between box D and E
- C. It is orange in colour
- D. Violet in colour
- E. None of these

Answer - D

Direction (246-250): Read the following information carefully to answer the given questions.

Eight members Susheel, Geeta, Vinit, Chetan, Sonu, Pankaj, Aashi and Seema of a family went to the park. There are two married couples and four generation. None of the fourth-generation member is married. Chetan is the husband of Pankaj's Daughter in law. Neither Seema nor Susheel is married to Chetan. Susheel's sister has one son. There are four males and four females. Vinit is the grandfather of Aashi's father. Sonu is unmarried and is not the son of Chetan or Seema. Susheel is not married to Pankaj, who is father in law of Sonu's mother. Vinit does not have any son. Susheel's nephew has one son and one daughter.

Q246. Who is not the female member of the given group?

- A. Geeta
- B. Susheel
- C. Sonu
- D. Aashi
- E. All are females

Answer - D

Q247. Who is the nephew of Susheel?

- A. Aashi
- B. Sonu
- C. Pankaj
- D. Geeta
- E. Chetan

Answer - E

Q248. Who are the married females in the family?

- A. Susheel, Aashi
- B. Susheel, Seema
- C. Geeta, Pankaj
- D. Geeta, Seema
- E. Susheel, Geeta

Answer – D

Q249. To which generation Pankaj belongs?

- A. 1st
- B. 2nd
- C. 4th
- D. 3rd
- E. Can't be determined

Answer - B

Q250. Who is the son of Geeta?

- A. Sonu
- B. Aashi
- C. Pankaj
- D. Vinit
- E. None of these

Answer – B

Direction (251-255): In the following question, assuming the given statements to be true, find which of the conclusion among given conclusions is /are definitely true and then give your answers accordingly.

Q251. Statements:

$$A > B \text{ SC}; B = D; ES F \leq D$$

Conclusions:

I. $E = C$ II. $C > E$

III. $A < D$ IV. $F > B$

- A. None is true.
- B. Only IV is true.
- C. Either I or II follows.
- D. Both I and IV follow.
- E. All are true.

Answer - C

Q252. Statements:

$$D > O \leq M = | < N; I > A \geq T > E$$

Conclusions:

I. $M > E$ II. $O < T$

III. $N > A$ IV. $D = E$

- A. None is true.
- B. Only IV is true.
- C. Only II follows.
- D. Both I and III follow.
- E. All are true.

Answer - D

Q253. Statements:

$$P = Q \geq R; Q \geq S > T; U < R$$

Conclusions:

I. $P \geq S$ II. $Q > U$

III. $P = T$ IV. $R > P$

- A. None is true.
- B. Both I and II are true.
- C. Only III follows.
- D. Both I and III follow.
- E. All are true.

Answer - B

Q254. Statements:

$$12J = K < L; M \leq J; N < K$$

Conclusions:

IMSI II. $N < L$

II. $I > L$ IV. $J = N$

- A. Both I and II are true.
- B. Only I follow.
- C. Only III follows.
- D. None is true.
- E. All are true.

Answer – A

Q255. Statements:

$$1 \geq J = K < L; L > M \geq N; I < 0$$

Conclusions:

I. $0 > L$ II. $N > L$

III. $I > M$ IV. $J < N$

- A. Both I and III are true
- B. Only IV follows
- C. Only I follow
- D. None is true
- E. All are true

Answer - D

Direction (256-258): Study the following alphanumeric sequence carefully and answer the questions given beside:

84 LAST 67 CRAB 78 NEWS 89 ROSE 76 UNDO

Q256. If the digits of the word that is starting with consonant and ending at a consonant are to be multiplied within the number while the digits of the rest words are to be added within the number then the words are arranged according to ascending order of the number from left to right end then what would be the 11th letter from left end?

- A. A
- B. D
- C. S
- D. W
- E. T

Answer - C

Q257. If all the letters which are attached to an odd number are reversed and all the letters which are attached to an even number are changed to their succeeding letter then how many letters in the new sequence will appear exactly twice?

- A. Two
- B. Three
- C. Four
- D. Five
- E. Seven

Answer – D

Q258. If a meaningful word is to be formed using the letters of words separately (using each letter only once), given that the second letter of newly formed word must be a vowel then what would be the total sum of the digits of the numbers attached to those words which follow the condition given?

- A. 24
- B. 20
- C. 29
- D. 33
- E. 38

Answer - C

Direction (259-263): Study the information given below and answer the questions based on it.

Eight persons M, N, O, P, Q, R, S and T are sitting around a square table. They are sitting in such a way that four of them sit at four corners of the square while four sits in the middle of each of the four sides.

The ones who sit at four corners face inside while those who sit in the middle of the sides face outside. They were born in different months from January to August but in the same year, not necessarily in the same order. Q was born in a month which has 30 days and facing the centre. The one who is 3rd to the right of Q is 2 months elder to Q. The number of person elder to T is same as younger to P. Only one person is elder to N. The one who was born in June is 2nd to the right of the one who was born in February. S is 2nd to the left of N. R is the youngest person and neighbour of T. P is one month elder to Q. O is 3rd to the left of R. P is facing outside. The one who was born in January is 2nd to the left of O. S is elder to O.

Q259. Who among the following is the eldest person?

- A. M
- B. N
- C. P
- D. Q
- E. T

Answer - A

Q260. Who among the following is 2nd to the left of R?

- A. O
- B. S
- C. Q
- D. P
- E. T

Answer - C

Q261. Which of the following combination is correct?

- A. P-March
- B. T-May
- C. O-July
- D. M-February
- E. S-July

Answer – C

Q263. Who among the following is not elder to P?

- A. T
- B. O
- C. S
- D. M
- E. N

Answer – B

Direction (264-268): The question below consists of a question and two statements numbered I and II.

You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and give answer.

Q264. What is Q's position with respect to M when L, M, N, O, P and Q are sitting around a circle facing the centre?

I. L is second to the left of O who is sitting immediate left of P.

II. M and N are immediate neighbour of each other and M is sitting immediate left of L.

- A. 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. 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. Data in statements I alone or in Statement II alone are sufficient to answer the question.
- D. Data in both the Statements I and II together are necessary to answer the question
- E. Data in both the Statements I and II are not sufficient to answer the question.

Answer - D

Q265. On a T.V. channel, four movie A, B, C and D were screened, one on each day, on four consecutive days but not necessarily in that order. On which day was the movie C screened?

I. The first movie was screened on 23rd, Tuesday and was followed by movie D

II. Movie A was not screened on 25th and one movie was screened between serials A and B

- A. 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. 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. Data in statements I alone or in Statement II alone are sufficient to answer the question.
- D. Data in both the Statements I and II together are necessary to answer the question.
- E. Data in both the Statements I and II are not sufficient to answer the question.

Answer - D

Q266. What is the meaning of the code 'pullu' in a code language?

I. In that code language 'rem tez kullu pullu tullu' means 'sher singh is my son' and 'gullu sullu rullu pullu' means 'is he at home'.

II. In that code language 'nel pullu kullu dela' means 'my daughter is nirmala' and 'setha gama lala' means 'sit with me'.

- A. 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. 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. Data in statements I alone or in Statement II alone are sufficient to answer the question.
- D. Data in both the Statements I and II are not sufficient to answer the question.
- E. Data in both the Statements I and II together are necessary to answer the question.

Answer - A

Q267. How many persons standing between Rohit and Vijay in a straight line of 15 persons (Note: all are standing in a straight line facing north).

I. Ajay stands eleventh from the right end of the line. Vijay stands exactly at the centre of the line. There are as many persons to the right of Rohit as there are to the left of Ajay.

II. Rahul stands fourth from the left end of the line. Ajay is the immediate neighbor of Rahul. Only two person stand between Vijay and Ajay. Only two person Stand between Rohit and Ajay.

- A. 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. Data in statement I| alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- C. Data in statements I alone or in Statement II alone are sufficient to answer the question.
- D. Data in both the Statements I and II are not sufficient to answer the question.
- E. Data in both the Statements I and II together are necessary to answer the question.

Answer – C

Q268. Among M, N, O, P, Q and R, each having a different height, who is the second tallest?

I.M is taller than only O. N is taller than P shorter than R. Q is shorter than N.

II.Q is taller than only three persons. P is taller than M but shorter than R. N is shorter than R taller than P.

- A. Data in statement | alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.
- B. Data in statement II alone are sufficient to answer the question, while the data in statement ! alone are not sufficient to answer the question.
- C. Data in statements I alone or in Statement II alone are sufficient to answer the question.
- D. Data in both the Statements I and II are not sufficient to answer the question.

E. Data in both the Statements I and II together are necessary to answer the question.

Answer - A

Direction (269-271): Study the following information and answer the questions given below:

Point A is 3m east of point B. Point D 4m north of point of C. Point K 7m west of point J. Point D 4m south of point of A. Point L 4m south of point G who 6m west of point F. Point E 5m east of point C and point B 5m north of point F. Point M 5m south of point E who 4m west of point N. Point K 3m north of Q. Point I is 4m east of point A. Point J is in 6m north of I.

Q269. What is shortest distance between point N and point K?

- A. 340m
- B. 75m
- C. $\sqrt{340}$ m
- D. $\sqrt{341}$ m
- E. Both b and c

Answer - C

Q270. If Point W 3m east of point J and point V 4m north of point W. what is shortest distance between point V and point L?

- A. $\sqrt{145}$ m
- B. $\sqrt{581}$ m
- C. $\sqrt{(617)}$ m
- D. 24 m
- E. $\sqrt{381}$ m

Answer - C

Q271. In which direction point M respect of point Q?

- A. North
- B. South
- C. North east
- D. south west
- E. South east

Answer – E

Q272. Direction: In the question given below, one statement is followed by three assumptions numbered I, II, and III. Read the statement carefully and decide which of the given assumptions are implicit in the statement.

Statement: Overwhelmed with grief and anger, families have been returning to what is left of their homes in the Old City of Mosul, following its liberation from Isis, the terrorist organization.

Assumptions:

- I. The terrorist organization, Isis, destroyed the Old City of Mosul before they left.
 - II. Most of the residents of Mosul had left/ been driven away when Isis took over their city.
 - III. None of the residents of Mosul supported Isis, which is why they left the city.
- A. If only assumption I is implicit
 - B. If only assumption II is implicit
 - C. If only assumption III is implicit
 - D. If none of the assumptions are implicit
 - E. If both assumptions I and II are implicit

Answer - E

Q273. Direction: The question below, there is a statement followed by two conclusions numbered I and II. You have to assume everything in the statement to be true. Then consider the 2 conclusions together and decide which of them follows beyond a reasonable doubt from the information given in the statement.

Statement: The Nobel Peace Prize conferred on the International Campaign to Abolish Nuclear Weapons (ICAN) is equally a recognition for the 122 countries that backed the 2017 UN treaty this summer to ban the bomb.

Conclusions:

- I. Nobel peace prize highlights the urgent need to outlaw nuclear weapons
 - II. Countries do not give importance to Nobel prize
- A. Only conclusion I follows
 - B. Only conclusion II follows
 - C. Both conclusion I and II follows
 - D. Neither conclusion I nor II follows
 - E. Either conclusion I or II follows

Answer - A

Q274. Direction: A statement is given followed by three inferences numbered I, II, and III. Consider the statement to be true even if it is at variance with commonly known facts. You have to decide which of the inferences, if any, follow from the given statement.

Statement: 17 million children in the US have or have had a psychiatric disorder, but there are currently less than 60,000 beds to accommodate them.

Inferences:

- I. The US government does not give too much importance to the difficult issue of mental health.

II. Funding is limited for mental health issues and for medical aid in general in the United States.

III. The US has the maximum number of children who suffer from psychiatric disorders.

- A. Only I follow
- B. Only II follows
- C. Both I and II follow
- D. Only III follows
- E. Both II and III follows

Answer - A

Q275. Direction: A statement is given followed by three inferences numbered I, II, and III. Consider the statement to be true even if it is at variance with commonly known facts. You have to decide which of the inferences, if any, follow from the given statement.

Statement: Recent radar scans of Tutankhamun's tomb conclusively prove that there are no additional chambers or passages behind the walls of the famed pharaoh's burial chamber in the Valley of the Kings, Egyptian officials announced today.

Inferences:

I. It was previously assumed that there were secrets chambers or other mysteries hidden behind Tutankhamun's burial chamber.

II. King Tutankhamun is one of the most well-known pharaohs in the world.

III. Radar scans penetrate wood, concrete, and other walls and help figure out what's there on the other side.

- A. Only I follow
- B. Only II follows
- C. Only III follows
- D. All of them follow
- E. None of them follows

Answer - D

Q276. Direction: In the question given below, a statement is given followed by three courses of action.

A course of action is taken for improvement, follow up, etc. Read the statement carefully and give your answer accordingly.

Statement: Children are more susceptible than adults to diseases caused by chemical pesticide residues in food, a recent research report by a food committee states.

Courses of Action:

I. Every family should have a kitchen garden where they can grow their own food.

II. Parents should try and ensure that children eat more organic and locally grown food that is free of pesticides.

III. Parents and children should keep a tab on which fruits and vegetables have higher levels of pesticide residue and try and avoid them.

- A. Only course of action I follows
- B. Only course of action II follows
- C. Both II and III follows
- D. Both I and II follow
- E. None of them follow

Answer - C

Direction (277-281): Study the information given below and answer the questions based on it.

Less than 10 persons are sitting in a straight line and facing north. The persons whom are sitting at the both ends like Fruits and the persons whom are sitting in the middle like Colours. C likes Banana. Two persons are sitting between C and E. Two persons are sitting between G and B who likes Pink. A is 3rd to the left of F. F is neighbor of B. The one who likes Apple sits 2nd to the right of B. B is neighbor of E.

The number of persons between the one who likes Pink and the one who likes Banana is same as the one who likes Apple and the one who likes Blue. Two persons are sitting between the one who likes Blue and the one who likes Brown. The one who likes Red sits 2nd to the left of the one who likes Black.

Q277. If D likes Apple, then how many persons are between D and F?

- A. 1
- B. 2
- C. 3
- D. 4
- E. None

Answer - E

Q278. Who among the following sits 2nd to the left of E?

- A. B
- B. A
- C. G
- D. C
- E. F

Answer - C

Q279. A like which of the following?

- A. Pink
- B. Apple
- C. Blue
- D. Black
- E. Brown

Answer - C

Q280. Which of the following is TRUE?

- A. F is at one of the ends
- B. E sits exactly in the middle
- C. G likes Blue
- D. F likes Apple
- E. Two persons are sitting between A and B

Answer - B

Q281. How many persons are sitting between C and the one who likes brown?

- A. 6
- B. 4
- C. 8
- D. 9
- E. 5

Answer - B

Directions (282-286): In each of the questions below, some statements are followed by some conclusions. You have to consider the statements to be true even if they seem to be at variance with commonly known facts. You have to decide which of the following conclusions logically follows from the given statements. Give answer.

Q282. Statements:

Some jacket is shirt.

Some shirts are trouser.

No shoes are t-shirt.

All trousers are shoes.

All pants are t-shirt.

Conclusions:

- I. All shirts being t-shirt is a possibility.
- II. Some shoes are trouser.

III. Some jackets are t-shirt.

IV. Some shirts being t-shirt is a possibility.

- A. Only II and III follows.
- B. Only II and IV follows
- C. Only I follow
- D. All follow
- E. None of these

Answer - B

Q283. Statement:

No colour is paper.

Some paper is book.

All books are eraser.

All pens are colour.

Conclusions:

I. Some papers are eraser.

II. All pens being eraser is a possibility.

III. Some pens are eraser.

IV. Some pens are not eraser.

- A. I and II follow
- B. I and IV follow
- C. I and II and either III or IV follows
- D. All follow
- E. None of these

Answer - C

Q284. Statement:

Some laptops are charger.

Some chargers are mobile.

No mobile is wire.

Some wires are cable.

Conclusion:

I. Some laptops are mobile.

II. Some laptops can be mobile.

III. All charger being cable is a possibility.

- A. I, II, III follow
- B. I and II follow
- C. II and III follow
- D. None follow
- E. None of these

Answer - C

Q285. Statement:

All schools are college.

Some colleges are hostel.

All hostels are building.

No building is land.

Conclusion:

I. Some land being hostel is a possibility.

II. Some hostel is school.

III. Some buildings are college.

IV. All buildings are school.

- A. II and IV follow
- B. I and III follow
- C. Only III follows
- D. Only IV follows
- E. None of these

Answer - C

Q286. Statement:

All watch is time.

All time are clock.

Some watch is period.

Some late is period.

Conclusion:

I. Some clocks are period.

II. Some time is watch.

III. Some late are time.

IV. All watch are clock.

- A. II and III follow
- B. Only I follow
- C. I, II and IV follows
- D. All follow
- E. None of these

Answer – C

Direction (287-290): Read the following information carefully to answer the given questions.

In a family of 9 members- Jyotsna, Lavanya, Mahesh, Megha, Prem, Priya, Ram, Supriya, and Vijay. There are 2 married couples in the family. Further following information is known:

- a) Prem is son of Mahesh.
- b) Prem is married to Priya.
- c) Jyotsna is sister of Priya.
- d) Lavanya is daughter of Prem's father, Mahesh and she is married to Ram's son, Vijay.
- e) Jyotsna is aunt of both Supriya and Megha.
- f) Vijay has no child.

Q287. How is Ram related to Lavanya?

- A. Mother-in-law
- B. Father-in-law
- C. Either a) or b)
- D. Can't be determined
- E. None of these

Answer - C

Q288. How many male members are there in the family?

- A. Can't be determined
- B. 4
- C. 3
- D. 5
- E. None of these

Answer - A

Q289. Who is the paternal aunt of Megha?

- A. Can't be determined
- B. Priya
- C. Jyotsna
- D. Lavanya
- E. None of these

Answer - D

Q290. If Mahesh is married to Sucheta, how is Sucheta related to Supriya?

- A. Mother
- B. Father
- C. Grandmother
- D. Grandfather
- E. Can't be determined

Answer – C

Direction (291-295): Study the following information carefully and answer the given questions:

6 persons P, Q, R, S, T and V travel to Delhi either on 2nd or 30th of 4 different months, each having exactly 30 days. Each of them drives a different car - Alto, Breeza, Creta, Ferrari, Mercedes and Swift but not necessarily in the same order. There are 2 days on which no person travels to Delhi. T travels to Delhi on 30th of a month by Swift. Both P and V travels in a same month. Only 3 persons travel on each particular date (i.e., 3 persons travel on 2nd and 3 persons travel on 30th). Only 4 persons can travel between T and Q. Person who drives Breeza travels on 30th. P travels to Delhi before T but after Q. No one travels between V and T. S drives Breeza but not in April. Number of persons travelling before T are same as that of travelling after the one who is driving Alto. One who drives Mercedes travels immediately after Creta.

Q291. Who travels to Delhi on 2nd April?

- A. Q
- B. R
- C. V
- D. P
- E. cannot be determined

Answer - B

Q292. Who travels immediately after one who drives Breeza?

- A. Q
- B. R
- C. P
- D. V
- E. T

Answer - C

Q293. Which of the following statements) is true?

- A. Only 1 person travels between S and Q.
- B. T travels on 30th September.
- C. V drives Creta
- D. No one travels between S and P.
- E. All the given statements are true

Answer - D

Q294. How many persons travel between S and P?

- A. 1
- B. 2
- C. 3
- D. More than 3
- E. None

Answer - E

Q295. Who travels on 30th April?

- A. S
- B. V
- C. T
- D. R
- E. None of these

Answer – E

Q296. It is believed that algae grow faster in slow-flowing water. On the other hand, it is also argued that growth of algae causes hindrance to the flow of water. As more algae grows the speed at which water flows decreases.

Which of the following, if true, would most appropriately weaken the argument that growth of algae reduces speed of water?

- A. Algae grows at the same rate in still water as the rate at which it grows in flowing water.
- B. Algae grows faster in shallow water than in deep water.
- C. Propagation of algae takes place faster in flowing water than in still water.

- D. The South African perennial rivers, which flow very fast throughout the year, are home to a large variety of algae.
- E. The rivers closer to the equator, which receive good amount of sunlight throughout the year and have the thickest algae population, are the fastest-flowing rivers

Answer – E

Q297. Direction: In the following question is given a statement followed by two assumptions numbered I and II. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Statement: "You are hereby appointed as a curriculum developer with a period of probation that shall last for 6 months; at the end of which you will be confirmed or let go as per your performance evaluation" - A line in an offer letter.

Assumptions:

- I. The performance of any professional can usually not be measured at the time of offering the job.
- II. The probation period is for the professional to prove his capabilities.
 - A. If only assumption I is implicit
 - B. If only assumption II is implicit
 - C. If either I or II is implicit
 - D. If both land II are implicit
 - E. If neither I nor II is implicit

Answer - D

Q298. Direction: Study the following information carefully to answer the given question.

I. The destiny of Asia will be shaped by the triangular relationship between the Asian nations, India, China and Japan.

II. India, China and Japan which have registered a phenomenal growth, over the last decade in particular, has acted as southern engines of growth for the whole world.

- A. If statement I is the cause and statement II is its effect;
- B. If statement II is the cause and statement, I is its effect;
- C. If both the statements I and II are independent causes;
- D. If both the statements I and II are effects of independent causes;
- E. If both the statements I and II are effects of some common cause.

Answer - B

Direction (299-300): The question in the form of inference/conclusions are based on the passages given below. The passage is followed by five inferences. You are required to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

Q,299. The number of freelancers and consultants are at a steep rise in India. The credit for this goes to wider internet penetration. People prefer to work on their own terms and conditions and still make more money than what they could make in a 9-5 job. But tax filing is something which scares them a lot here. We are dealing with the tax implications for freelancers, bloggers and consultants in India. Mostly freelancers and consultants ask the question whether they have to pay income tax on their income. The answer is yes and in addition to income tax, they are also liable to pay service tax if their gross income is more than 10 lakhs from freelancing as per the rate prescribed by the government. Freelancer is a term which refers to the person who is self-employed not working or committed to a particular employer or client for the long-term anywhere. Within Indian law, if you are running your own business then you are termed as the sole proprietor and the same thing applied to the freelancers.

Inference: No one likes to work in 9-5 jobs.

- A. Inference is definitely true
- B. Data is inadequate
- C. Inference is probably true
- D. Inference is probably false
- E. Inference is definitely false

Answer - C

Q300. The number of freelancers and consultants are at a steep rise in India. The credit for this goes to wider internet penetration. People prefer to work on their own terms and conditions and still make more money than what they could make in a 9-5 job. But tax filing is something which scares them a lot here. We are dealing with the tax implications for freelancers, bloggers and consultants in India. Mostly freelancers and consultants ask the question whether they have to pay income tax on their income. The answer is yes and in addition to income tax, they are also liable to pay service tax if their gross income is more than 10 lakhs from freelancing as per the rate prescribed by the government. Freelancer is a term which refers to the person who is self-employed not working or committed to a particular employer or client for the long-term anywhere. Within Indian law, if you are running your own business then you are termed as the sole proprietor and the same thing applied to the freelancers.

Inference: If the income of freelancers is more than 10 lakhs then they are liable to pay service tax.

- A. Inference is definitely true
- B. Inference is probably true
- C. Data is inadequate
- D. Inference is probably false
- E. Inference is definitely false

Answer - C

Quant:

Q.1) Given below are 3 equations I, II and III where 'a' and 'b' are the roots of equation I where ($a < b$) and 'c' and 'd' are roots of equation II where ($c < d$). On this basis, solve for equation III and find the relationship between 'z' and 'k' given that $k = 11$

I. $3x(x - 12) + 72 = x^2 - 11x - 5$

II. $5y(y - 3) - 64 = y(3y - 2) - 19$

III. $(z + 2a - d)^2 = 169$

- A. $z > k$
- B. $z < k$
- C. $z = k$ or the relationship cannot be established
- D. $z \geq k$
- E. $z \leq k$

Answer - E

Q.2) Given below are three equations i.e. 'I', 'II' and 'III'. If roots of the equation 'I' are 'p' and 'q', respectively such that $p > q$ while the roots of the equation 'II' are 'm' and 'n' respectively such that $m > n$, then find the value of 'K'.

I. $2x^2 - 6(x + 4) = 3x + 11$

II. $2y^2 - 12(y - 4) = 7y + 6$

III. $(15m/2) - 8q = 9p - 4n + K^2$

- A. 11
- B. 4
- C. 7
- D. 9
- E. 14

Answer - B

Q.3) The series given below contains a missing number 'P'. Find the value of 'P' and determine which among the given three statement(s) is/are true.

74, 290, 241, 753, 672, 'P', 1551

I: The nearest perfect square number to 'P' is 1600

II: 'P' is divisible by 11

III: $(P + 28)$ is a multiple of 50.

- A. Only I
- B. Only II
- C. Only I and II
- D. Only II and III
- E. Only III

Answer - D

Q.4) Given below are two number series I and II where the missing numbers in series I and II are 'P' and 'Q', respectively. Find the value of 'P' and 'Q' and find which among the given options gives the correct value of $(P - Q)$.

I: 5000, 4000, 3000, 2100, P, 819

II: 4, 6, 15, 56, Q, 1644

- A. 1120
- B. 1090
- C. 980
- D. 1240
- E. 1050

Answer - B

Q.5) Given below are two number series I and II where the missing numbers in series 'I' and 'II' are 'P' and 'Q', respectively. Find the value of 'P' and 'Q' and find which among the given options gives the L.C.M of 'P' and 'Q'.

I: 77, 106, 48, P, 19, 164

II: 141, 98, Q, 63, 71, 96

- A. 1080
- B. 1200
- C. 724
- D. 960
- E. 1440

Answer - A

Q(6-10) Directions: Answer the questions based on the information given below.

A survey was conducted among certain number of players who played games in at-least one of the levels i.e. National and International. Players who played only at national level played in at least one of the three trophies i.e. Ranji, Duleep and Irani while the players who played only at International level played in at least one of the two leagues i.e. CPL and BBL.

Out of total number of players, 10% had played at both levels and the number of players who played only at national level is 250 more than number of players who played only at international level. 24% of players who played only at national level had played only Ranji which was 200 less than players who played only in CPL. Number of players who played in all three trophies i.e. Ranji, Duleep and Irani is 144 and is 52% less than number of players who played only Ranji. Ratio of number of players who played only in BBL to number of players who played in both Ranji and Irani but not in Duleep is $25:(p + 3)$. Number of people who played only at national level but not played Irani trophy is 630. $(2p - 0.8)\%$ of number of players who played only at national level had played only in Irani trophy. The number of players who played only at international level and played only in CPL was $(p + 10)\%$ of total number of players. $(2p + 1.6)\%$ of players who played at national level had played in both Ranji and Duleep trophy. Number of players who played both Ranji and Duleep but not Irani trophy was 125% more than number of players who played both Irani and Duleep but not Ranji.

Q.6) Number of players who played exactly in one trophy is:

- A. 650
- B. 620
- C. 690
- D. 720
- E. 740

Answer - C

Q.7) Number of players who played only in BBL is how much percent of total number of players who played at the international level?

- A. 40%
- B. 30%
- C. 24%
- D. 50%
- E. 45%

Answer - C

Q.8) Ratio of number of players who played in both Ranji and Irani trophy but not in Duleep trophy to number of players who played in both Irani and Duleep trophy but not in Ranji trophy is:

- A. 10: 9
- B. 15: 14
- C. 29: 20
- D. 39: 20
- E. None of these

Answer - D

Q.9) Total number of players who played in CPL is:

- A. 300
- B. 500
- C. 700
- D. 750
- E. 450

Answer - C

Q.10) Difference between number of players who played in all three trophies and number of players who played in both leagues is:

- A. $6p - 6$
- B. $5p - 6$
- C. $3p^2 - 25p + 6$
- D. $5p^2 - 45p + 12$
- E. None of these

Answer - C

Q.11-15) Directions: Following is the data regarding the revenue and expenditure of 4 companies in 2018 and in 2017. All figures are in Rs crore.

- Profit = Revenue – Expenditure
- Percentage profit = $(\text{Profit}/\text{Expenditure}) * 100\%$

	2017		2018	
	Revenue	Expenditure	Revenue	Expenditure
Mckinsey	5800	5300	6000	5000
BCG	6000	5400	5600	4800
Bain	5000	4800	5400	4800
ATK	4800	4000	5000	4000

Q.11) Which company in which year has seen the maximum percentage profit?

- A. ATK in 2017
- B. BCG in 2017
- C. Bain in 2018

- D. ATK in 2018
- E. Mckinsey in 2018

Answer - D

Q.12) Which company has seen the maximum percentage increase in profit from 2017 to 2018?

- A. Mckinsey
- B. BCG
- C. Bain
- D. ATK
- E. 2 companies have the same percentage increase

Answer - C

Q.13) What is the sum of the numerical values of the percentage profit of Mckinsey in 2018 and Bain in 2018?

- A. 27.5
- B. 25
- C. 32.5
- D. 38
- E. 45

Answer - C

Q.14) What is the ratio of the numerical values of the percentage profit of Mckinsey in 2017 to BCG in 2017?

- A. 45: 53
- B. 41: 51
- C. 47: 61
- D. 38: 65
- E. 33: 61

Answer – A

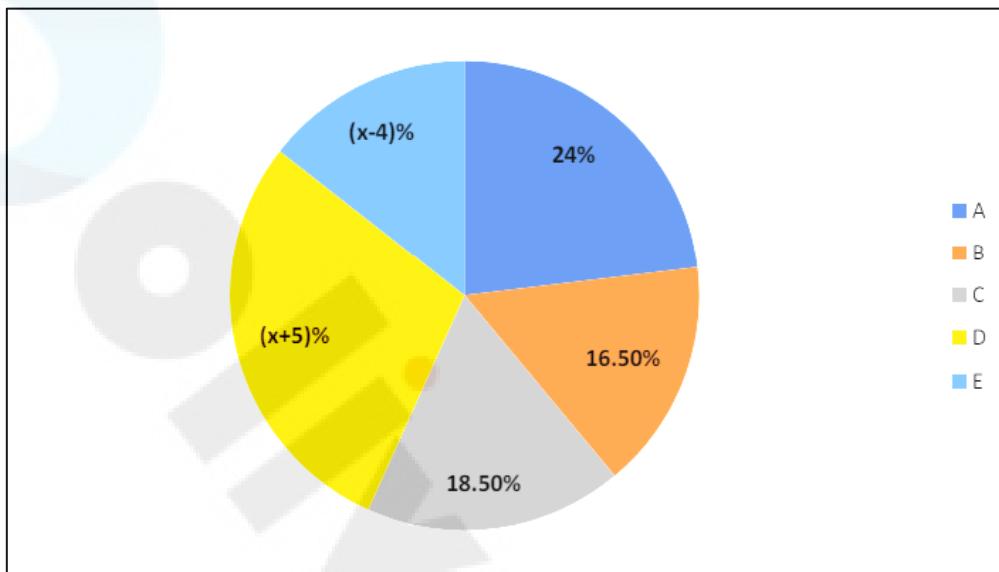
Q.15) For all 4 companies combined, what is the percentage (approximately) increase in the sum of their profits from 2017 to 2018?

- A. 48%
- B. 62%
- C. 44%
- D. 55%
- E. 72%

Answer - B

Q.16-20) Directions: Answer the questions based on the information given below.

Five different schools of a district participated in multiple tournaments during a year. Each school won some gold, silver and bronze medals. The pie chart given below shows the percentage distribution of number of gold medals won by each school out of total gold medals won by all schools together.



The table chart given below shows the difference between number of gold and number of silver medals, won by each school and percentage of number of bronze medals won by each school as percentage of number of silver medals won by that school.

School	Difference between number of gold and number of silver medals won	Percentage of number of bronze medals won by each school as percentage of number of silver medals won
A	116	84%
B	186	78%
C	104	$(3.5x+1)\%$
D	120	75%
E	144	$4x\%$

Note: Total number of medals won by school 'E' were 86 more than that by school 'D'.

Q.16) Find the sum of number of bronze medals won by schools 'A' and 'C' together.

- A. 816
- B. 664
- C. 704
- D. 752

- E. None of these

Answer - C

Q.17) Find the ratio between number of bronze medals won by school 'E' and sum of number of gold medals won by schools 'B' and 'C' together, respectively.

- A. 3: 5
- B. 4: 7
- C. 2: 5
- D. 5: 7
- E. None of these

Answer - B

Q.18) Find the average number of medals won by schools 'C' and 'D' together.

- A. 925
- B. 890
- C. 915
- D. 935
- E. None of these

Answer - D

Q.19) Find the difference between number of silver medals won by school 'A' and school 'D'.

- A. $12x - 45$
- B. $8x + 45$
- C. $9x + 20$
- D. $12.5x - 15$
- E. $11x$

Answer - E

Q.20) If number of silver medals won by school 'B' were 'm' and number of gold medals won by school 'D' were 'n', then find the value of $3(m - n)$.

- A. 150
- B. 250
- C. 175
- D. 225
- E. 200

Answer - A

Q.21) The question consists of 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.

A shopkeeper sold an article. Find the selling price of the article.

Statement-I: The selling price of article is 45% more than the cost price of article. Marked price of article is 10% more than the selling price, and the amount of discount offered is Rs. 870.

Statement-II: Profit made by the shopkeeper is 45%. Had the article was sold for Rs. 300 more ,the shopkeeper would have earned 50% profit.

- A. 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. 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. The data either in statement I alone or in statement II alone are sufficient to answer the question.
- D. The data given in both statements I and II together are not sufficient to answer the question.
- E. The data in both statements I and II together are necessary to answer the question.

Answer - C

Q.22) The question consists of four statements numbered "I, II, III and IV" given below it. You have to decide whether the data provided in any of the statement(s) alone is/are sufficient to answer the question.

There are only three people in a family i.e. father, mother and a child. If present ages of father and mother are in the ratio 10:9, respectively, then find the present age of the child.

Statement I: Ten years hence from now, the age of child will be 56% less than that of the father.

Statement II: Present age of child is 70% less than that of the father and 24 years less than that of the mother.

Statement III: Six years ago from now, the age of mother was 5 times the age of child. Six years hence from now, the age of father will be 28 years more than that of child.

Statement IV: Difference between present age of mother and father is 4 years and difference between present age of child and mother is 24 years.

- A. Only I
- B. Only II
- C. Only I, II and III
- D. Only II, III and IV
- E. Only I and II

Answer - D

Q.23) Harry, Ron and Cedrick started a business with an investment in the ratio of 14: 15: 20. After 5 months, Harry invested an additional amount which was $\frac{2}{5}$ th of the initial investment of Ron. 3 months after that, Ron increased his investment by an amount which was $\frac{1}{4}$ th of Cedrick's initial investment and Cedrick increased his investment by an amount which was $\frac{2}{3}$ rd of Ron's initial investment. After one year of business, the difference between the profit share of Ron and Harry was what percent of that between Ron and Cedrick?

- A. 13.33%
- B. 6.67%
- C. 16.67%
- D. 8.33%
- E. 12.5%

Answer - E

Q.(24-26) Directions: In the question, two Quantities I and II are given. You have to solve both the Quantity to establish the correct relation between Quantity-I and Quantity-II and choose the correct option.

Q.24) The speed of boat 'B' in still water is 8 km/h more than that of boat 'A'. The ratio of downstream speed of boat 'A' to upstream speed of boat 'B' is 9:8. The ratio of upstream speed of boat 'A' to downstream speed of boat 'B' is 6:11. (Both the boats are travelling in the same stream)

Quantity-I: Find the sum of distance travelled by boat 'A' in downstream in 125 minutes and distance travelled by boat 'B' in upstream in 75 minutes.

Quantity-II: Speed of Boat 'C' in still water is 50 km/h. Find the sum of distance travelled by boats 'A', 'B' and 'C' together while travelling in upstream for 1 hour. Boat 'C' is also travelling in the same stream.

- A. Quantity-I > Quantity-II
- B. Quantity-I < Quantity-II
- C. Quantity-I \leq Quantity-II
- D. Quantity-I = Quantity-II or No relation
- E. Quantity-I \geq Quantity-II

Answer - A

Q.25) Quantity-I: The selling price of an article when it is marked 36% above its cost price and sold after a discount of Rs. 140 is Rs. 'P' and the selling price of the same article when it is marked 28% above its cost price and sold after a discount of Rs. 120 is Rs. 'Q'. If $P : Q = 19:18$, then find the cost price of the article.

Quantity-II: The compound interest received on investing Rs. 10,500 for 2 years at 'y%' p.a., compounded annually is Rs. 2,205. Find the compound interest received on investing Rs. 4,800 at a rate of $(y + 5)$ % p.a., compounded annually for 2 years.

- A. Quantity-I > Quantity-II
- B. Quantity-I < Quantity-II
- C. Quantity-I ≤ Quantity-II
- D. Quantity-I = Quantity-II or No relation
- E. Quantity-I ≥ Quantity-II

Answer - B

Q.26) Which of the following pair of symbols will define the relation between Quantity I and Quantity II and between Quantity II and Quantity III respectively?

- A. =
 - B. >
 - C. <
 - D. ≥
 - E. ≤
- F. # (relation cannot be established)

'p', 'q' and 'r' are three distinct positive roots of the given equation such that 'p' > 'q' > 'r'.

$$x^3 - 9x^2 + 23x - 15 = 0$$

Quantity I: Find the value of '8p'.

Quantity II: Find the value of $(q + 40)$.

Quantity III: Find the value of $(r \times 20)$.

- A. C, B
- B. B, C
- C. A, B
- D. B, A
- E. C, A

Answer - A

Q.27) Arjun and Rajiv deposited Rs. 8400 and Rs. ____ in scheme A at 20% and at 10% per annum compound interest compounded annually, respectively. Also, Arjun and Rajiv deposited Rs. ____ and Rs. 3700 in scheme B at 15% and at 24% per annum simple interest, respectively.

Sum of interest earned by both from both schemes together after 2 years is Rs. ____ .The values given in which of the following options will fill the blanks in the same order in which it is given to make the statement true:

- I. 7200, 4120, 8220
- II. 9600, 3640, 8540

III. 8000, 5400, 8772

- A. Only I
- B. Only II
- C. Only III
- D. Only II and III
- E. Only I and III

Answer - E

Q.28) A man fell down from his boat at point 'A' which was 64 km away in downstream from a rescue boat which started travelling immediately for his rescue. Till the time, the rescue boat reached point 'A', the man travelled with help of stream only. As soon as the boat reached the point 'A', the man started swimming towards the boat such that his speed in still water is 5 km/h and the boat rescued him after 48 minutes after it reached point 'A'. The speed of the stream is 60% of that of the rescue boat in still water. Find the total distance covered by the rescue boat in the time it meets the man.

- A. 88 km
- B. 108 km
- C. 96 km
- D. 124 km
- E. 120 km

Answer - C

Q.29) Paper A is in the form of a square of side 130mm. Four quadrants of diameter 14mm is cut from the four corners of the square. Paper B is in the form of a rectangle whose one side is 150mm and this side is 20% more than the shorter side. Two semicircles of diameter equal to the smaller side of the rectangle is cut from both the edges of the rectangle. By what percent is the remaining area of paper B more or less than that of paper A?

- A. 61.3% more
- B. 52.3% more
- C. 61.3% less
- D. 52.3% less
- E. None of these

Answer - C

Q.30) A natural number, N, is divisible by at most two distinct divisors of 12. What will the HCF of all possible values of N be?

- A. 2
- B. 1
- C. 0
- D. 3

E. 4

Answer – B

Directions (31-33): In the following questions three equations are given in variables x. Third equation is equal to the sum of the first two equations. You have to solve the questions based on given information.

$$Ax^2 + bx + 4 = 0$$

$$Ax^2 + 3x + c = 0$$

$$2x^2 + 7x + \sqrt{49-13} = 0$$

Note: Eq 3 = Eq 1 + Eq 2

Q31. What is the value of (b+c)?

- A. 9
- B. 7
- C. 6
- D. 15
- E. 10

Answer -C

Q32. What is the product of the roots of equation III?

- A. 16
- B. 22
- C. 14
- D. 8
- E. 3

Answer - E

Q33. What is the square of the larger root of equation II?

- A. 25
- B. 16
- C. 9
- D. 4
- E. 1

Answer - E

Q34. Lateral surface area of a cube is 420 cm² less than the lateral surface area of a cylinder. Height of cylinder is 2R cm and radius is R cm. If the side of cube is equal to the radius of cylinder, find the approximate area of a circle whose radius is (R+3) cm.

- A. 628 cm²
- B. 314 cm²

- C. 289 cm^2
- D. 356 cm^2
- E. 414 cm^2

Answer - B

Directions (35-36): Each question below contains a statement followed by Quantity I and Quantity II. You have to study the information along with the question and compare the value derived from Quantity I and Quantity II, then answer:

Q35.

Quantity I: Value of 'p' such that $(\sqrt{ap})^2 = a^4/\sqrt{a^16}$

Quantity II: 1

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I ≥ Quantity II
- D. Quantity I ≤ Quantity II
- E. Quantity I = Quantity II or no relation

Answer - B

Q36.

Quantity I: $(a^3 - b^3)/(a-b) - 3ab$

Quantity II: $1 - \frac{1}{a} - \frac{1}{b}$

Note: $a > 1 > b > 0$

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I ≥ Quantity II
- D. Quantity I ≤ Quantity II
- E. Quantity I = Quantity II or no relation

Answer - A

Directions (37): In the following question two equations are given in variables x and y. You have to solve these equations and determine the relation between x and y.

Q.37)

I. $x^2 + 7x + 12 = 0$

II. $y^2 + 8y + 15 = 0$

- A. $x > y$
- B. $x < y$
- C. $x \geq y$
- D. $x \leq y$

- E. $x = y$ or no relation between x and y

Answer - E

Directions (38-42): Information regarding five different shops A, B, C, D, and E is given below.

Each shop sells blue and red pens. Some data is missing which you have to calculate according to the question.

Shop	Number of Pens sold (Blue + Red)	Total Selling Price of pens
A	55	--
B	62	1080
C	--	--
D	51	--
E	--	1450

Selling Price of Blue pen = Rs. 20 and Red = Rs. 15 respectively.

Q38. Find the ratio of the number of blue pens to number of red pens sold by shop B.

- A. 16:15
- B. 11:15
- C. 15:16
- D. 12:13
- E. 13:12

Answer - C

Q39. Ratio between number of blue pens sold by shop A and number of red pens sold by shop A is 3:2. If total selling price obtained by shop C is Rs 50 less than that obtained by shop A and number of blue pens sold by shop C is 5 more than red pens sold then, number of red pens sold by shop C is?

- A. 24
- B. 28
- C. 21
- D. 31
- E. 34

Answer - A

Q40. If the ratio of total selling price of shop B and shop D is in the ratio 108:89 respectively. Then find the difference between the number of blue and red pens sold by shop D.

- A. 1

- B. 11
- C. 9
- D. 6
- E. 15

Answer - A

Q41. If the sum of total selling priced of shop D and E is Rs. 2340 and the average of the red pens sold by these two shops is 30. Then find the number of blue pens sold by shop E.

- A. 61
- B. 59
- C. 41
- D. 47
- E. 57

Answer - D

Q42. Find the average number of red pens sold by shop D, B and shop E together if the total selling price of shop D is $81/3\%$ less than that of shop B and the ratio between blue pen sold by shop B and E is 30:47?

- A. 24
- B. 30
- C. 27
- D. 29
- E. 22

Answer - A

Directions (43-45) A series is given below where the first term is marked as (a), the second as (b), third as (c) and so on.

Series – 100, 95, 105, 88, 114, ?

- (a) (b) (c) (d) (e) (f)

Q43. What is the value of '(f)'?

- A. 67
- B. 77
- C. 87
- D. 74
- E. 81

Answer - B

Q44. If a new series is made following the same pattern of the above series, where (a) is the third term, (b) is the fourth term, (c) is the fifth term and so on. Then find the second term of such a series.

- A. 98
- B. 99
- C. 102
- D. 111
- E. None of the above

Answer -A

Q5. What minimum number should be added to the ‘f+20’ to get to the nearest perfect square.

- A. 4
- B. 1
- C. 7
- D. 3
- E. 6

Answer - D

Directions (46-50): the following information carefully and answer the questions based on it.

In a locality there are four buildings namely A, B, C, and D. Each building has a certain number of floors. Each floor has a certain number of flats and each flat has a certain number of people living in it. The information about each building is given below. Building A: The number of floors in building A is same as number of floors in building C. The number of flats per floor in is equal to the product of the smallest and the second smallest prime numbers. The total number of people living in building A is $\sqrt{1764}$.

Building B: The number of floors in building B is one less than the sum of flats per floor in building A and C. The number of flats per floor in building B is the same as the number of floors in building A. The total number of people in building B is $6\frac{2}{3}$ time the number of people in building A. Building C: The number of floors in building is $\sqrt[4]{2401}$. The number of flats per floor in building C is one less than the number of flats per floor in building A. The number of people per flat in building C is four times more than the number of people per flat in building A. The total number of people in the building is 175.

Building D: The number of floors in building D is 9. The number of people per flat in building D is 60% of the number of people per flat in building C. The total number of people in building D is 108.

Note - The total number of people living in a particular building = No. of floors in the building \times No. of flats on each floor \times No. of people per flat.

Q46. What is the ratio of sum of total number of people living in building A and C to the sum of the people living in building B and D?

- A. 217:398
- B. 217:388

- C. 219:388
- D. 219:398
- E. None of the above

Answer - B

Q47. The number of people living in building C is how much percentage less than the number of people living in building B?

- A. 50%
- B. 40%
- C. 34%
- D. 42.5%
- E. 37.5%

Answer - E

Q48. Which among the four building has the highest number of flats and how many?

- A. C, 35
- B. A, 42
- C. B, 70
- D. C, 45
- E. D, 36

Answer - C

Q49. If there is another build E where the number of floors is 70% of the number of floors in building B, the number of flats per floor is 1/3rd more than the number of flats per floor in building A and the total number of people in the building is 280. Then find the number people per flat in building E.

- A. 4
- B. 2
- C. 7
- D. 3
- E. 5

Answer - E

Q50. In the given options below the building and the corresponding number of people per floor is given. Find out which of the following option is right i.e. where the number of people per floor is correctly matched with the building name.

- I. A – 6, D – 12, B – 28
 - II. B – 38, D – 12,
 - III. C – 25, A – 6, D – 12
- A. Only I

- B. Only III
- C. Only I and III
- D. Only II and III
- E. Only I and II

Answer - C

Q51. Rs. 13000 was invested for 2 years in scheme A which offers compound interest, and the rate of interest ___% per annum. The amount received after 2 years from scheme A is Rs. 15,730. What approximate amount is received on investing the amount obtained from scheme A again in a different scheme B for 2 years where the interest rate of scheme B is twice the rate of interest of scheme A?

- I. 10%, Rs 22,651
- II. 12%, Rs 23,784
- III. 15%, Rs 26,584
 - A. Only I
 - B. Only II
 - C. Only I and II
 - D. Only I and III
 - E. All I, II and III

Answer - A

Q52. Navya buys two articles A and B at the same cost price Rs. P. Then, she marks up both articles by 75% above their cost price. Then, she sold article A at Rs. 268 discount and article B at 20% discount. Then, which of the following statement(s) is/are definitely correct:

- I: The profit earned by selling article B is greater than that by article A.
- II: Discount percent given on article A is more than that in B
- III: She earned equal profits by selling both the articles.
 - A. Only I
 - B. Only II
 - C. Both I and II
 - D. Only III
 - E. None of the above

Answer - E

Q53. Arun invested a certain sum of money at a rate of interest ___% for ___ years. If the ratio of the amount to interest is 216:91. Then find the rate of interest and time for which Arun invested the money.

- I: 10%, 2 years

II: 20%, 3 years

III: 25%, 3 years

- A. Only I
- B. Only II
- C. Both I and II
- D. Both II and III
- E. All I, II and III

Answer - B

Q54. A boat travels from town A to town B and then goes from town B to town C. Going from town A the boat reached B which is ____ km away in 5 hours while travelling downstream. Then the boats leave town B for C which is ____ km away from town B and reaches town C after 7 hours while travelling upstream. The ratio of the speed of boat to speed of stream is 8:1. (Note – Assume the speed of boat and stream is constant for both journeys)

I. 135 km, 147 km

II. 120 km, 147 km

III. 180 km, 196 km

- A. Only II
- B. Only III
- C. Both I and II
- D. Both II and III
- E. Both I and III

Answer - E

Q55. Maya's monthly salary is 60% more than that of Swevi. Both Swevi and Maya, out of their respective monthly salary, pay equal sum towards EMI. Out of remaining monthly salary, Maya and Swevi, spend a certain amount towards house rent. Amount that Swevi pays towards EMI is 20% of her monthly salary. Amount that Maya pays towards house rent is 'x' times of that she pays towards EMI.

I: Find the total savings of Maya if her expenditure on EMI and house rent is just half of total salary. Also, EMI expense of Swevi is Rs 30000. It is to be assumed that Maya and Swevi had only two expenses from their salaries i.e. EMI and house rent.

II: Difference between house rents paid by Maya and Swevi is Rs 10000. House rent paid by Maya is Rs 6000 more than EMI paid by her. If house rent paid by Swevi is 33.33% of EMI paid by Maya, then, salary of Maya is?

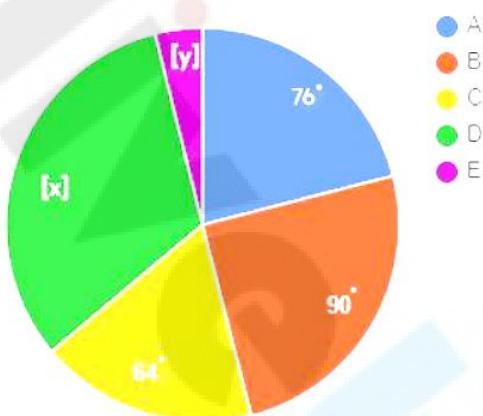
- A. Rs. 30000, Rs. 36000
- B. Rs. 45000, Rs. 60000
- C. Rs. 120000, Rs. 48000

- D. Rs. 75000, Rs. 48000
 E. Rs. 135000, Rs. 60000

Answer - C

Directions (56-60): Five companies A, B, C, D and E manufacture bookshelves. Pie chart given below shows the distribution of total bookshelves manufactured by all 5 companies. The table here represents percentage distribution of unsold bookshelves of different companies.

1. The value of x is 26 degrees greater than that of B .
2. Bookshelves manufactured by D is 1160.
3. Total manufactured bookshelves = sold bookshelves + unsold bookshelves



COMPANY	Percentage Distribution
A	3P%
B	10%
C	4P%
D	20%
E	35%

Q56. Find the value of $11P - 3/7 y + x/29$

- A. 51
 B. 53
 C. 47
 D. 59
 E. 41

Answer -B

Q57. Find the difference between the unsold bookshelves of company B and average number of bookshelves sold by companies D and C.

- A. 630
- B. 595
- C. 610
- D. 621
- E. None of the above

Answer - A

Q58. Find the difference between the average unsold bookshelves of company A and B and the average of sold bookshelves of company C and D.

- A. 618
- B. 516
- C. 628
- D. 544
- E. None of the above

Answer - A

Q59. If there is another company F which manufactures 60% more bookshelves than company C and the number of unsold bookshelves for that company is 37.5% of the bookshelves manufactured by company F. Then find the number of bookshelves sold by company E?

- A. 684
- B. 712
- C. 625
- D. 610
- E. 640

Answer - E

Q60. If half of the unsold bookshelves manufactured by all the companies are defective. Then find the ratio of sum of defective bookshelves from company B and D to sum of defective bookshelves from company A and C.

- A. 161:121
- B. 161:123
- C. 173:121
- D. 170:123
- E. None of the above

Answer – A

Directions (61-63): In each of the following questions 3 statements are given. You have to determine the which statement/statements are necessary to answer the given question:

Q.61) A shopkeeper sells articles at a certain profit. Find out the amount of profit.

- A. Ratio of the selling price to the cost price of the articles is 4: 3.
- B. If the cost price increases by Rs 500, and selling price remains the same, the profit percentage is decrease by 13%.
- C. If the marked price is kept at Rs 1000 above the cost price and a discount of 15% is given, then the profit percentage is decreased by 182%.
- A. Only A and B together
- B. Only A and C together
- C. A and either B or C
- D. All statements are required
- E. None of these

Answer – C

Q.82) Find lateral surface area of a cylinder.

- A. Volume of a cone with base same as that of the cylinder and height 30 cm is equal to volume of the cylinder.
- B. Circumference of base of the cylinder is 132 cm.
- C. Volume of the cylinder is 13860 cm³.
- A. Only A and B together
- B. Only A and C together
- C. All the three together
- D. Either A and B together or A and C together
- E. Any two of the three together

Answer – E

Q.63) Rinku borrowed an amount of Rs 5000 from Milan and Rahul. What is the rate of interest?

- A. Rinku returned the amount of Rs 5400 after due date to Milan.
- B. Rinku returned Rs 5900 to Rahul after due date.
- C. Rinku returned the money to Milan by Si, whereas to Rahul by compound interest.
- A. Only A and B together are sufficient
- B. Only B and C together are sufficient
- C. A, B and C even together are not sufficient
- D. A, B and C together are necessary
- E. Either A and B together or B and C together are sufficient

Answer - C

Q.64) Quantity I = $-21x^3 y^3$, Quantity II = $11 x^2 y^3$, if $x > 0$ & $y < 0$

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I ≤ Quantity II
- D. Quantity I=quantity II or No relation
- E. Quantity I ≥ Quantity II

Answer - A

Q.65) Quantity I = Unit digit of 3634 Quantity II = $x^2 - 3x - 10 = 0$

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I ≤ Quantity II
- D. Quantity I=quantity II or No relation
- E. Quantity I ≥ Quantity II

Answer – A

Q.66)

Quantity I = A container contains 40 liters of milk. From this container 4 liters of milk was taken out and replaced by water. This process was repeated further two times. How much milk is now contained by the container?

Quantity II= In a mixture of milk and water of Volume 30 Liter the ratio of water and milk is 3: 7. How much quantity of water will be added to the mixture to make the ratio of milk and water 1: 2

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I ≤ Quantity II
- D. Quantity I=quantity II or No relation
- E. Quantity I ≥ Quantity II

Answer – B

Q67) consider the following pairs :

Column 1	Column 2
1. $x^2 - 30x + 221 = 0$	13,17
2. $y^2 - 36y + 323 = 0$	19,17
3. $z = \sqrt{289}$	-17,17

Which of the above pair is not correctly match?

- A. Only 1
- B. Only 2
- C. Only 3

- D. Both 1 and 3
- E. Both 2 and 3

Answer – C

Q.68) $5x - 2y = 5$ and $1 + (x/y) = 8/5$.

Quantity I: Value of $3x + y$?

Quantity II: Value of $3y - x$?

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I ≤ Quantity II
- D. Quantity I=quantity II or No relation
- E. Quantity I ≥ Quantity II

Answer - A

Direction (Q.69 - 72): Study the following information carefully and answer the given questions. The table below shows cost price and selling price of 5 different articles sold by a shopkeeper:

Articles	Cost Price	Selling Price	Cost of Transport	Profit %	Loss %
P	4500		120		
Q		5500		10%	
R	6000				20%
S			500		12%
T	8000			15%	
U		12000			25%

Note: Total cost price of article = Cost price + Cost of transportation

Q.69) If the cost price of article S is 20% more than the cost price of Article T then finds the selling price of article S?

- A. Rs. 2050
- B. Rs. 4450
- C. Rs.9000
- D. Rs.7777
- E. Rs. 8888

Answer – E

Q.70) If the shopkeeper has paid Rs. x for the cost of transport in article R and when the transportation cost increases by Rs. 100, then find the value of x if the sum of selling prices of article R in these two cases is 11000?

- A. Rs. 203
- B. Rs. 665
- C. Rs. 825
- D. Rs. 700
- E. Rs. 527

Answer -C

Q.71) If the cost of transportation on article T is Rs. 300 and the selling price of article P is 40% less than the selling price of article T, then find the profit earned on article P?

- A. Rs. 1433
- B. Rs. 1509
- C. Rs. 1107
- D. Rs. 1345
- E. None of these

Answer – C

Q.72) If the cost on transportation on article Q is 120 % of cost of transportation on article S, then find the profit percentage in article Q if there is no transportation cost charged?

- A. 28 %
- B. 25 %
- C. 12 %
- D. 35 %
- E. 40 %

Answer - B

Q.73) There are three persons A, B and C. If 8 years ago the average age of A, B and C is --- years and 5 years hence the average age of A and C will be 33 years and the present age of B is---- years.

- A. 22, 14
- B. 17,19
- C. 21,30
- D. Either A Or C
- E. None of these

Answer – B

Q.74) Ajay invested Rs. ' x ' in a scheme Z. Scheme Z offers compound interest at the rate 10% compounded annually for the first three years and then simple interest at the rate 8%

for the next five years. Find the value of 'x', if the total interest earned by Ajay after eight years is Rs. 34,536?

- A. Rs. 45000
- B. Rs. 36000
- C. Rs. 48000
- D. Rs. 36000
- E. Rs. 40000

Answer – E

75) While writing first N natural numbers, I missed one number. What is the number that I missed?

Statement I: The sum of all the natural number which I wrote, is 320.

Statement II: The digit I missed is an odd number.

Statement III: if I had not missed the number then sum would have been 325.

- A. Only statement I, II, and III together are sufficient.
- B. Either statement III alone or statements I and II together are sufficient.
- C. Only statement I is sufficient.
- D. Only statement I and II together are sufficient.
- E. None of these

Answer -A

Direction (76 - 77): Read the following information carefully and answer the questions based on it.

A sequence of numbers is given to you as below:

18 (A) (B) (C) (D) 124

Where, $A = p^2 - Q$

$$B - A = (P + 1)^2 + Q$$

$$C - B = (P + 2)^2 + Q$$

$$D - C = (P + 3)^2 + Q$$

$P = \text{HCF of } L \text{ and } M$, where L and M are co - primes

$Q = \text{Smaller root of } K^2 - 2K - 8 = 0$

Q.76) How many numbers are divisible by 3, in the given sequence?

- A. 2
- B. 3
- C. 4
- D. 6

- E. None

Answer – B

Q.77) Find the value of $(A^3 + 3B + 5C - 4D)$.

- A. - 10
- B. - 20
- C. - 18
- D. - 30
- E. None of these

Answer – B

Q.78) P, Q and R entered into a partnership by investing a certain amount for 12 months, T month and 12 -T months respectively. Find the value of T?

Statement I: Q invested 50% more amount than P and R invested twice the amount of Q.

Statement II: At the end of the partnership, the total profit earned by them is Rs. 700 and the profit share of Q is Rs. 100

Statement III: Profit share of P and R is in the ratio of 1:2

- A. Either I and II or I and III
- B. Only I and II
- C. Only I and III
- D. Only II and III
- E. None of these

Answer - A

Q.79) If a, b, c and d are positive integers, then find the correct relation between quantity I and II.

Quantity I: $ab / a^2 = ab \times c$

Quantity II: $(a^2 \times b^3) / (a \times b^2) = (b^3 \times d^4) / (b \times d)$

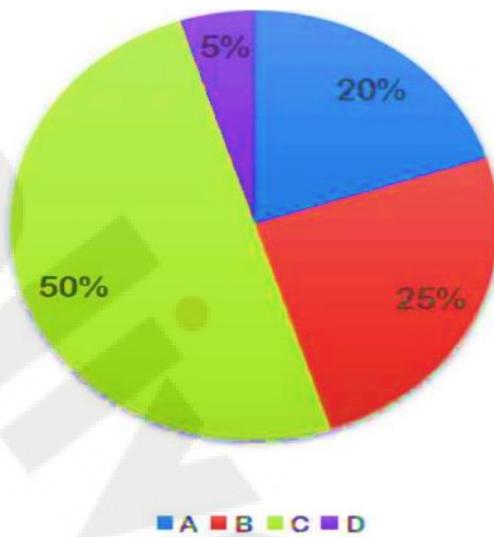
- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I ≥ Quantity II
- D. Quantity I ≤ Quantity II
- E. Quantity I = Quantity II or no relation

Answer - E

Direction (80 - 82): Read the following information carefully and answer the Questions based on it.

There are four trainers A, B, C and D those take classes in a month of three types

basic class (1 hour), Regular Class (2 hours) and Advanced class (3 hours). No trainer can leave the class before the time and no one can take the class for extra time. D doesn't take any regular class. He will take either basic or Advance. The pie chart given below shows the % distribution of total hours class taken by all the four trainers. Total hours of the class are 60 hours.



Q.80) In Next month, D takes 10 hours classes and he will use 3 hours out of 10 hours as of the previous month. If the number of basic classes taken by D next month is twice of advanced classes taken by D next month, then find the difference between basic classes and advanced classes by D?

- A. 1
- B. 2
- C. 3
- D. 4
- E. None of these

Answer - B

Q.81) If A takes twice basic classes than advanced classes, then find the total number of classes taken by A?

- A. 5
- B. 6
- C. 7
- D. 8
- E. None of these

Answer - C

Q.82) B and C take all three types of classes, basic classes taken by B are equal to the regular classes taken by B. C takes four regular classes in the month and the number of advanced classes taken by B and C is the same. Find the difference between the minimum and the maximum number of basic classes taken by C?

- A. 8
- B. 9
- C. 7
- D. 12
- E. 15

Answer – B

Q.83) Total number of students in the classroom is 360 out of which one-ninth passed in all three subjects-A, B and C. One-sixth of the total students failed in all subjects and one-fourth of all students that passed at least one exam is equal to the number of students who passed only in subject A. One-fourth of the total students passed in both A and B and 50 students passed in both A and C. Find the total number of students who passed in subject A

- A. 175
- B. 165
- C. 155
- D. 180
- E. None of these

Answer - A

Directions (84-86): The following questions are accompanied by three statements A, B and C. You have to determine which statement(s) is/are necessary/sufficient to answer the question.

Q.84) How many times does the efficiency of a man exceed that of a woman?

- A. 3 women and 2 men working together complete a work in 6 days.
- B. 3 men do the same work 5 days sooner than 9 women.
- C. Ratio of the efficiencies of 8 women and 4 men is 1: 3.
 - A. Any two of the three together
 - B. Either C alone or A and B together.
 - C. All the three together
 - D. Only C
 - E. Only A and B together

Answer – B

Q.85) Find out the length of train A.

- A. Train A crosses another train B moving in same direction in 72 sec.

B. Speed of train A is 25km/h more than that of train B.

C. Length of train B is 20% less than that of train A.

- A. All the three together are not sufficient
- B. Only A and C together
- C. All the three together
- D. Only A and B together
- E. Only B and C together

Answer – C

Q.86) What are the speeds of two trains?

A. Two trains of lengths 100 m and 80 m respectively run-on parallel tracks.

B. When running in the same direction the faster train passes the slower one in 18 seconds.

C. When running in opposite directions, they pass each other in 9 seconds.

- A. A and C together
- B. A and B together
- C. B and C together
- D. A, B and C together
- E. Question can't be answered even after using all the information

Answer - D

Q.87) The average age of a family of 5 members was 32 years. 3 years later, the oldest member of the family died at the age of 60. On the same day, a child was born in the family. What would be the average age of the family 20 years after the death of the oldest member?

- A. 50 years
- B. 52 years
- C. 43 years
- D. 47 years
- E. 55 years

Answer – C

Q.88) The taxi charges in a city consist of fixed charges and additional charges per kilometer. The fixed charges are for a distance of up to 5 km and additional charges are applicable per kilometer thereafter. The charge for a distance of 10 km is Rs 350 and for 25 km is Rs. 800. The charge for a distance of 30 km is-

- A. Rs. 800
- B. Rs. 950
- C. Rs. 900
- D. Rs. 750

E. None of these

Answer - B

Q.89) On reducing the entry fee by 35% in a park, the number of people coming to the park increased by 40%, then the percent increase or decrease in the income from the entry fee is -

- A. 7% decrease
- B. 9% decrease
- C. 9% increase
- D. 5% decrease
- E. None of these

Answer – B

Q.90) A number series given below as I. A second number series as II having first term same as the wrong term of the series I. Find 3rd term of series II?

Series I. 3, 7, 22, 95, 479, 2879

- A. 551
- B. 571
- C. 561
- D. 541
- E. None of these

Answer – A

Direction (91 - 96): Study the given information carefully and answer the following questions:

Data regarding the number of Doctors(D) and Engineers(E) in three colleges - A, B and C is given.

College A: Ratio of male doctors and male engineers is 12: 5 and the difference between them is 280. Total number of female doctors and female engineers is 300. Number of male engineers is 30 more than that of the number of female engineers. **College B:** Sum of the number of male doctors and male engineers is equal to the sum of the number of female doctors and female engineers in college A. Ratio of the male doctors and male engineers together and female doctors and female engineers together is 6: 7. Ratio of female doctors and female engineers is 2: 3. Number of male doctors in college B is 1/3rd of the number of male engineers in college C. **College C:** Male engineers is 1.5 times the number of female doctors. Sum of the number of female doctors and female engineers is 550. Number of female engineers is 70 more than the number of female doctors. Total number of male doctors and male engineers is 760.

Q91. What is ratio of total number of male and female doctors together in college B to that in college C?

- A. 12: 25
- B. 14: 19
- C. 13: 32
- D. 23: 34
- E. 19: 32

Answer - C

Q92. What is total number of male and female engineers in colleges A, B and C together?

- A. 1390
- B. 1430
- C. 1510
- D. 1500
- E. 1300

Answer - B

Q93. In another college D, total number of females is 640 out of which 25% are doctors and number of male doctors in college is 12.5% more than that in college C. What is the total number of doctors in college D?

- A. 610
- B. 630
- C. 570
- D. 590
- E. None of these

Answer – A

Q94. Average number of female doctors in colleges A, B and C is?

- A. 150
- B. 160
- C. 170
- D. 180
- E. 200

Answer - C

Q95. Female doctors and engineers in college C is approximately what percent less than total male doctors and engineers in college A?

- A. 28
- B. 8
- C. 4
- D. 19
- E. 34

Answer – D

Q96. Find the difference between male engineers in college B and female engineers in the same college.

- A. 30
- B. 20
- C. 40
- D. 45
- E. None of these

Answer - A

Q97. A number when multiplied by 7 gives another number which is as much above 260 as the original number itself is below 260. What is 32% of the original number?

- A. 16
- B. 20.8
- C. 18.5
- D. 17.5
- E. None of these

Answer - B

Q98. Cost price of B is Rs 180 more than the Cost price of A. A is sold at profit of 20% and B is sold at loss of 40%. Ratio of selling price of A and B is 5:4. What is the cost price of A?

- A. Rs. 300
- B. Rs. 400
- C. Rs. 460
- D. Rs. 450
- E. Rs. 550

Answer – A

Q99. Ratio of present ages of A and B is 6:5. After 10 years, the ratio of their ages will be 7:6. Find the difference in their present ages?

- A. 5 years
- B. 6 years
- C. 7
- D. 10 years
- E. 12 years

Answer - D

Q100. Ratio of heights of right circular cylinders A and B is 1:2. Ratio of curved surface areas of right circular cylinders A and B is 2:3. Find the ratio of radii of right circular cylinders A and B?

- A. 1:2
- B. 2:1

- C. 4:3
- D. 3:4
- E. 3:5

Answer – C

Q101. Train A, 240 m long, crosses a platform double its length in 24 seconds. Find the approx. time taken to cross train B, 200 m long and travelling at 108 kmph in opposite direction?

- A. 7 seconds
- B. 12 seconds
- C. 10 seconds
- D. 14 seconds
- E. 15 seconds

Answer - A

Direction (102 - 105): Find the wrong term in the given series:

Q102). 13, 22, 40, 76, 152, 292, 580

- A. 40
- B. 22
- C. 76
- D. 152
- E. 292

Answer - D

Q103). 4, 15, 37, 100, 224, 439, 781

- A. 37
- B. 15
- C. 439
- D. 100
- E. 224

Answer – B

Q104). 15, 20, 27, 37, 51, 72, 95

- A. 20
- B. 27
- C. 37
- D. 51
- E. 72

Answer - E

Q105).26, 29, 22, 25, 18, 23, 14

- A. 22
- B. 23
- C. 25
- D. 29
- E. 18

Answer – B

Direction (106 - 109): Each question below is followed by two statements I and II. You have to determine whether the data given in the statement is sufficient for answering the question. You should use the data and your knowledge of mathematics to choose the best possible answer.

Q106. There are 4 positive integral values A, B, C and D. Find the value of C?

I. Average of A, B, C and D is 42.

II. A < B < C < D. Average of B and C is 40. A and B are equidistant from 28. A and C are equidistant from 32.

- A. 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. Data either in Statement I or in Statement II alone are sufficient to answer the question.
- C. 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
- D. Data in both Statements I and II together are necessary to answer the question.
- E. Data even in both Statements I and II together are not sufficient to answer the question.

Answer - C

Q107. In how many days, 4 men and 4 women can complete the work?

- I. 6 men and 10 women can complete the work in 10 days.**
- II. 12 men and 20 women can complete the work in 6 days.**

- A. 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. 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. Data either in Statement I or in Statement II alone are sufficient to answer the question.
- D. Data even in both Statements I and II together are not sufficient to answer the question.
- E. Data in both Statements I and II together are necessary to answer the question.

Answer - E

Q108. What is A's mother present age?

I. Ratio of A's father present age and A's present age is 3:1.

II. Combined present age of A's father & A is 8 years more than the combined present age of A's mother & A. 12 years ago, A's father that time was times A's mother that time.

- A. 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. 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. Data either in Statement I or in Statement II alone are sufficient to answer the question.
- D. Data in both Statements I and II together are necessary to answer the question.
- E. Data even in both Statements I and II together are not sufficient to answer the question.

Answer - B

Q109. Find the cost of paving the rectangular field at the rate of Rs. 12 per

Statement I: The length of a rectangular field is equal to the diagonal of a square of area 162 and ratio of length and breadth of the rectangle is 3: 2 respectively.

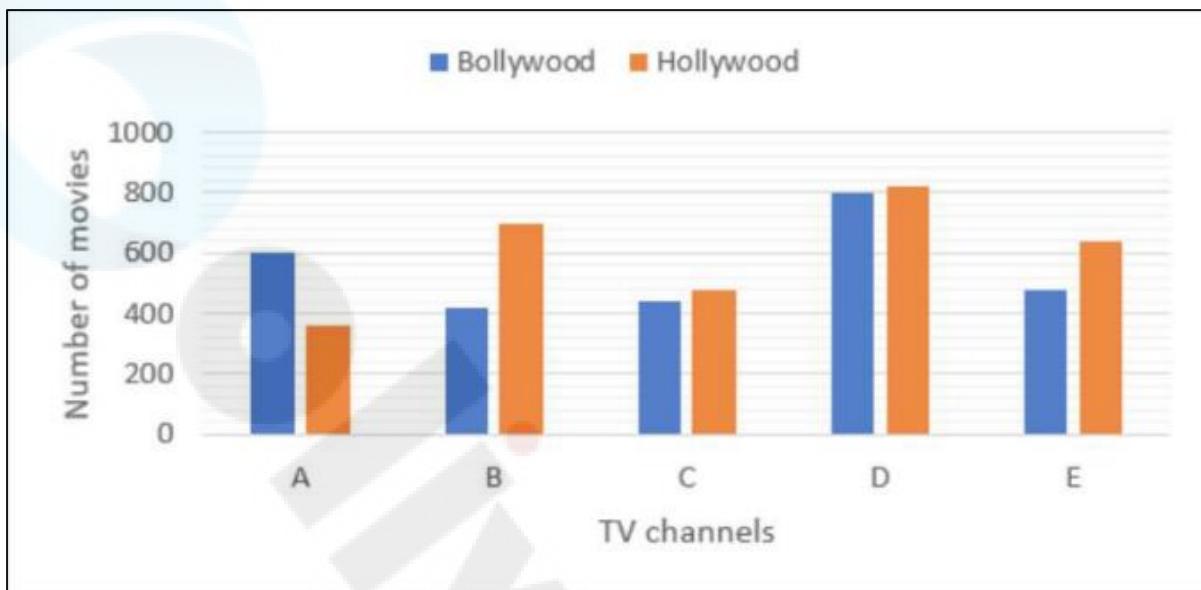
Statement II: The perimeter of the rectangle is 40 m less than the perimeter of a square of area 4096

- A. 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.
- B. If the data either in Statement I or in Statement II alone are sufficient to answer the question
- C. 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.
- D. If the data in both Statements I and II together are necessary to answer the question.
- E. If the data even in both Statements I and II together are not sufficient to answer the question.

Answer - C

The advertisement features the Oliveboard logo at the top left. The main title is "RBI Gr. B Phase II Descriptive Answer Writing". Below it, it says "One-Stop Solution 3X Your Typing Speed". Three people are shown from the waist up, wearing Oliveboard t-shirts, standing side-by-side with their arms crossed. To the right of the people is a white box containing a bulleted list of course features: "• 30+ Live Classes", "• 30 Descriptive Mock Tests", "• 20+ LIVE Descriptive Tests", "• Model Answers within Word Limit", "• Expert Evaluation of Answers", and "• Detailed + Summary Study Notes". At the bottom right is a green button with the text "Enroll Now". Above the "Enroll Now" button is a smaller button with a red circle icon and the text "LIVE BATCH".

Direction (110 - 114): Study the following bar graph carefully and answer the given questions. 5 TV channels A, B, C, D and E show the two types of movies-Bollywood and Hollywood. Number of movies shown by these 5 TV channels in a year is given in the bar graph.



Q110. Number of Hollywood movies telecasted on channel E is what percent more than the number of Bollywood movies telecasted on the same channel?

- A. 33.33%
- B. 25%
- C. 20%
- D. 37.5%
- E. 16.66%

Answer - A

Q111. What is the average number of Hollywood movies telecasted on the channels B, D and E together?

- A. 640
- B. 680
- C. 720
- D. 730
- E. 750

Answer – C

Q112. What is the ratio of the total number of movies telecasted on channel A and channel E?

- A. 5:6
- B. 4:7
- C. 5:7
- D. 4: 7
- E. 6: 7

Answer – E

Q113. what is the difference between the number of Bollywood movies telecasted on channels A and C and the number of Hollywood movies telecasted on channels B and D?

- A. 360
- B. 390
- C. 480
- D. 420
- E. 520

Answer - C

Q114. 30% of the Bollywood movies telecasted on channel E and 20% of the Hollywood movies telecasted on the same channel were on historical events. How many movies telecasted on channel E were on historical events?

- A. 256
- B. 292
- C. 264
- D. 262
- E. 272

Answer – E

Q115. A shopkeeper sold a wrist watch at 20% discount to Sohan and Sohan sold this watch at the profit of 12.5% profit for Rs. 2700, Then find the discount.

- A. 450
- B. 550
- C. 600
- D. 870
- E. 700

Answer - C

Q116. A person travels a total distance of 1260 km partly by bike and partly by Car. The speed of Bike and Car is 4: 3. If the distance travelled by car is 180 km more than that by bike, then What is the ratio of time taken by car and bike to travel?

- A. 11:9
- B. 16:9
- C. 16:6
- D. 9:16
- E. 17:5

Answer – B

Q117. Two pipes can fill a tank in 36 hours and 12 hours respectively. If the pipe C can empty the one-fourth of the tank in 8 hours, then in how much time all the three pipes can fill half the empty tank?

- A. 8
- B. 7
- C. 6
- D. 5
- E. 4

Answer - C

Q118. Bina invested 10% of her monthly income in stocks. She spent 15% of remaining on groceries and gave the remaining 30600 to her husband. What is the difference between the amount spent on groceries and the investment in stocks?

- A. 1930
- B. 1500
- C. 1400
- D. 2200
- E. 1300

Answer – C

Q119. Cost of 4 shirts and 3 trousers is Rs. 1700. If the price of a shirt is 37.5% more than the price of a trouser, then what is the difference between the price of a shirt and a trouser?

- A. 85
- B. 65
- C. 75
- D. 55
- E. 95

Answer -C

Q120. Wages of a labour are increased by 15% and his working hours are also increased by 9%. Initially he used to earn Rs.18,000 per month for 300 hours in a month. Find his total earning in a month now?

- A. Rs.21,000
- B. Rs.23,623
- C. Rs.24,868
- D. Rs.23,456
- E. Rs.22,563

Answer -E

Q121 Direction: Find the wrong term in the given series:

27, 34, 51, 75, 107, 147, 195

- A. 34
- B. 51
- C. 27
- D. 75
- E. 147

Answer – A

Q122. Direction: Find the wrong term in the given series:

10, 4.5, 3.5, 5, 16, 122, 1904

- A. 122
- B. 3.5
- C. 5
- D. 10
- E. 75

Answer - A

Q123. Direction: Find the wrong term in the given series:

800, 678, 579, 497, 434, 385, 349

- A. 494
- B. 385
- C. 800
- D. 579
- E. 349

Answer - B

Q124. Direction: Find the wrong term in the given series:

1, 12, 120, 960, 5780, 23040, 46080

- A. 12
- B. 960
- C. 23040
- D. 1
- E. 5780

Answer – E

Q125. Direction: Find the wrong term in the given series:

7, 11, 19, 35, 68, 131

- A. 19
- B. 11
- C. 7
- D. 131
- E. 68

Answer - E

Q126. There was a loss of 22% after selling an article at 40% discount. So, the shopkeeper had increased the marked price of the article by 40% but had allowed the same discount percent. If he earned Rs. 184 as profit after increasing the marked price then find the cost price of the article.

- A. Rs. 2200
- B. Rs. 2000
- C. Rs. 2100
- D. Rs. 2500
- E. Rs. 1600

Answer - B

Q127. A shopkeeper sells two products A and B. He sells product A at $x\%$ profit and product B at 8% loss. The total selling price of both products is Rs. 4344 and the cost price of product A and product B are in the ratio of 4: 3, respectively. If the shopkeeper had sold product A at the loss percent equal to the loss percent incurred on selling product B, then its selling price would have been Rs. 2208. Find out the value of x .

- A. 12%
- B. 15%
- C. 14%
- D. 9%
- E. None of these

Answer - A

Q128. Amit, Bharat and Chirag started a business with their investments in the ratio 1: 2: 4. After 6 months, Amit invested half the amount more than before; Bharat invested twice the amount more as before while Chirag withdrew $\frac{1}{4}$ th of his investment. What will be the ratio of their profits at the end of the year?

- A. 5: 16: 14
- B. B. 16: 5: 14
- C. 14: 5: 12
- D. 14: 12: 5
- E. None of these

Answer - A

Q129. A jar contains a mixture of two liquids A and B in the ratio 4:1. When 10 Lt. of the mixture was taken out and 10 Lt. of liquid B was poured into the jar, this ratio becomes 2:3. The quantity of liquid A contained in the jar initially was:

- A. 10 Lt.
- B. 12 Lt.
- C. 14 Lt.
- D. 16 Lt.
- E. 18 Lt.

Answer - D

Q130. Akash borrowed Rs 12000 from a bank at the rate of 6% for 8 years. After a certain period of time, the government introduced a scheme which reduced the interest rate by 3%. At the end of 8 years, Akash paid Rs 16680 in total then after how much time the government introduced the scheme?

- A. 5
- B. 6
- C. 2
- D. 3
- E. None of these.

Answer - A

Direction (131-135): Read the following information carefully and answer the Questions.

The Tabular graph below shows data related to students in different Schools

School	Total student	Boy: Girl	Pass: Fail	% of students who got scholarship
P		7:9		65
Q	1500		8:7	
R		4:5		60
S	1800		5:4	
T		9:5		40
U	1500	12:13		20

Q131. If 25% of the boys in school U got scholarship, then find how many girls didn't receive scholarship?

- A. 624
- B. 660
- C. 760
- D. 550
- E. None of these

Answer - B

Q,132. 60% of the students who passed the exam in school Q are boys and percentage of girls who passed the exam is 80%, then find the number of boys in school Q?

- A. 1000
- B. 1120
- C. 1080
- D. 1100
- E. 950

Answer - D

Q133. If the difference between the Boys and Girls in school P is 180, then find how many Student in school P didn't get scholarship?

- A. 504
- B. 320
- C. 424
- D. 532
- E. 394

Answer - A

Q134. If the number of students who received scholarship in school R is 540 and 20% of the boys in school R received Scholarship then find how much percentage of girls received scholarship out of total girls in school R.

- A. 48
- B. 98
- C. 74
- D. 92
- E. None of these

Answer - D

Q.135. If 20% of the students who passed the examination in schoolS received Scholarship then find number girls who received scholarship if 120 boys from school S received scholarship?

- A. 85
- B. 92
- C. 86
- D. 78
- E. 80

Answer – E

Q136. Direction: Given below are two quantities named I and II. Based on the given information, you have to determine the relation between the two quantities. You should use the given data and your knowledge of Mathematics to choose among the possible answers.

Quantity I: $2x^2 + 29x + 50 = 0$

Quantity II: $3y^2 + 18y + 27 = 0$

- A. Quantity I > Quantity II
- B. Quantity I \geq Quantity II
- C. Quantity II > Quantity I
- D. Quantity II \geq Quantity I
- E. Quantity I = Quantity II or Relation cannot be established

Answer – E

Q137. Direction: Given below are two quantities named I and II. Based on the given information, you have to determine the relation between the two quantities. You should use the given data and your knowledge of Mathematics to choose among the possible answers.

Quantity I: Number of perfect cubes each of side 3mm that can be cut out of a solid cuboid of dimensions 3cm x 30cm x 30cm.

Quantity II: Number of perfect cuboids of dimensions 3mm x 30mm x 30mm that can be cut out of a cube of side 30cm.

- A. Quantity I < Quantity II
- B. Quantity I > Quantity II
- C. Quantity I = Quantity II
- D. No relation
- E. Data inadequate

Answer - B

Q138. Direction: Given below are two quantities named I and II. Based on the given information, you have to determine the relation between the two quantities. You should use the given data and your knowledge of Mathematics to choose among the possible answers.

Quantity I: Ram invested a sum of Rs. 52, 000 in scheme offering compound interest at the rate of 10% per annum. Find the interest earned by him after 3 years.

Quantity II: Rahim invested Rs. 28, 750 in a scheme offering simple interest at the rate of 20% per annum. Find the interest earned by him after 3 years.

- A. Quantity I > Quantity II
- B. Quantity I < Quantity II
- C. Quantity I ≥ Quantity II
- D. Quantity I ≤ Quantity II
- E. Quantity I = Quantity II or No relation

Answer – B

Q139. Direction: Given below are two quantities named I and II. Based on the given information, you have to determine the relation between the two quantities. You should use the given data and your knowledge of Mathematics to choose among the possible answers.

Quantity I: The present age of three business colleague, Sumit, Anil and Deepak are in proportion 5: 7: 8 respectively. Seven years ago, the sum of their ages was 79. Find the present age of Deepak in years.

Quantity II: A daughter's present age is three- fifth of the age of her mother. After seven years, she will be $\frac{2}{3}$ rd of the age of her mother. Find mother's present age in years.

- A. Quantity I > Quantity II
- B. Quantity I ≥ Quantity II
- C. Quantity I < Quantity II
- D. Quantity I ≤ Quantity II
- E. Quantity I = Quantity II or no relation.

Answer - A

Q140. Direction: Given below are two quantities named I and II. Based on the given information, you have to determine the relation between the two quantities. You should use the given data and your knowledge of Mathematics to choose among the possible answers.

Quantity I: one day Sandeep on tour travels first 160 km at 64 km/hr and the next 160 km at 80 km/hr. The average speed of the tour is:

Quantity II: Sandeep went from Patna to Giridih with the speed of 60km/hr. and return back with the speed of 90km/hr. Find the average speed.

- A. Quantity I > Quantity II
- B. Quantity I \mid 2 Quantity II
- C. Quantity II > Quantity I
- D. Quantity II \geq Quantity I
- E. Quantity I = Quantity II or Relation cannot be established

Answer - C

Direction (141-145): Given below is the description of the cost price of the per product, overhead expenditure and selling price of a product for the given years (in IN thousands). Read the following information carefully and answer the following questions.

Profit Margin = SP -(CP + Overhead Expenditures)



Note: SP for a product for the year 2015 needs to be calculated

Q141. If in the year 2015 the company has the same profit margin which it had in the year 2013 then find the sale price of the year 2015.

- A. INR 682400
- B. INR 686400
- C. INR 681600
- D. INR 860000
- E. INR 850000

Answer – E

Q142. In the year 2011, the company sells 15 products. Out of total revenue earned, the company donated 1/9th to charity. Find the amount given to charity.

- A. INR 30,000
- B. INR 3,00,000
- C. INR 5,00,000
- D. INR 50,000
- E. None of these

Answer - B

Q143. By what percentage is the profit earned by the company in the year 2012 is more/less than the profit earned in 2014?

- A. 50% more
- B. 50% less
- C. 150% less
- D. 150% more
- E. 250% more

Answer -D

Q144. If there is no overhead expenditure then in which year company had the lowest profit percentage?

- A. 2012
- B. 2013
- C. 2014
- D. 2015
- E. 2016

Answer – B

Q145. If in the year 2017, the overhead expenditure of the product increase by 45% of that of 2016 then the overhead expenditure of 2017 is what percentage more than the overhead expenditure of the year 2011?

- A. 193.33%
- B. 93.33%
- C. 33.33%
- D. 133.33%
- E. 48.27%

Answer - B

Q146. Alekh and Alia can together do a piece of work in 5 days which Alia and Aman together can do in 15 days. After Alekh has been working at it for 4 days and Alia for 5 days, Aman then takes up and completes the work alone in 4 days. In how many days can Alia do the work alone?

- A. 30 days
- B. 50 days
- C. 45 days
- D. 25 days
- E. 35 days

Answer - C

Q147. There are two circles of different radius such that radius of the smaller circle is three – sevens that of the larger circle. A square whose area equals 3969 sq. cm has its side as thrice the radius of the larger circle. What is the approximate circumference of the smaller circle?

- A. 52 cm
- B. 49 cm
- C. 65 cm
- D. 56 cm
- E. 60 cm

Answer - D

Q148. A train Pawan express of length 380 m running with the speed of 108 km/h crosses a platform of certain length in 37 seconds. Another train, Toofan express of certain length running with a speed of 90 km/h crosses the platform in 42.6 seconds. What will be the time taken by both trains to cross each other if they run in opposite directions?

- A. 12 seconds
- B. 13 seconds
- C. 14 seconds
- D. 10 seconds
- E. 9 seconds

Answer – B

Q149. Mithu bhai sells rasgulla at Rs. 15 per kg. A rasgulla is made-up of flour and sugar in the ratio of quantity 5: 3. The ratio of price per kg of sugar and flour is 7: 3. Thus, he earns 200/3% profit.

What is the cost price of sugar per kg?

- A. Rs. 10/kg
- B. Rs. 9/kg
- C. Rs. 18/kg
- D. Rs. 12/kg
- E. Rs. 14/kg

Answer - E

Q150. A mango and an orange costs Rs. 200 & Rs. 100 respectively. If the price of mango and orange is increased by 20% and 25 %. If a person wants to buy 10 mangoes and 5 oranges then what is percentage change in the total amount spent by him after increase in the price.

- A. 22
- B. 25
- C. 21
- D. 22
- E. 20

Answer - C



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English:

Directions (1-7): Read the following passage and answer the questions based on the available information.

The National Education Policy (NEP) 2020 has rightfully identified 21st century skills as fundamental to developing creators. Critical thinking and problem solving, communication and collaboration, creativity and innovation, flexibility and adaptability, initiative and self-direction, social and cross cultural interactions, and productivity and accountability all strengthen the individuals' abilities at the workplace.

Relying on traditional literacy and numeracy alone will not suffice and tends to marginalize differently abled learners. Educators could consider a design-based approach where students concentrate on a subject for two-three weeks to examine how it can be applied in the real world.

But does our current classroom and content-heavy syllabus enable deep work? Also, how do we retrain teachers who have been trained in traditional systems? They know terms like 'constructivism' but do not know how it should be used in a classroom that is focused on exams rather than learning. And how ready are our future educators?

In a semester-long study that used Wikipedia as a pedagogical tool for teacher training, 65 preservice (B.Ed) teachers were asked to improve the pages on Wikipedia related to educational concepts. Excluding a few, the content created by most participants was either sent back to them or deleted by neutral editors of Wikipedia.

The content, it was found, was plagiarised, did not provide citations, lacked basic writing and grammar skills, etc. After three iterative cycles that were emotionally **intense**, the teachers were able to contribute content to over 75 Wikipedia articles in English and over 50 articles in Kannada, Tamil, Telugu, Hindi, Malayalam, Gujarati, Assamese and Punjabi. All the content was related to educational technology. The critical feedback from various Wikipedia editors was crucial because it was unbiased. This feedback forced the learners to re-evaluate their skills. This shows that constant engagement, an emotional connection, and immersive learning are important parts of education. EdTech apps can deliver content that caters to multiple learning styles, learning curves and pace of learning. The pandemic has shown that traditional teacher and brick-and-mortar schools may become **obsolete** if radical pedagogical changes do not follow.

Q1.Which of the following measures has been suggested in the given passage for improvement of the education system?

- A. Educators will have to find ways to minimize their engagement strategies while integrating technology into their approach.
- B. Both (a) and (c)
- C. Educators can use a method in which students focus on a topic for a few weeks to see how it might be used in actuality.
- D. An individual must be motivated enough to remain immersed in a specific activity to be creative and happy.

- E. All are correct.

Answer - C

Q2.Which of the following were not among the shortcomings in the content provided by the teachers for the first time?

- A. Copying was found in the content.
- B. They just stated the obvious facts.
- C. There were no references in the material.
- D. Basic grammar and writing abilities were lacking in the text.
- E. None is incorrect.

Answer - B

Q3.The author is in line with____

- A. Children have lost all personal contact with their social group due to the pandemic.
- B. The field of education is not evolving over time, with contemporary methods not able to find place in the classroom in a traditional setup.
- C. Over-reliance on technology comes at a cost.
- D. Education requires continual involvement, emotional connection, and deep learning.
- E. None of these.

Answer - D

Q4.Which of the following ironies has been mentioned in the given passage?

- A. The disruptive nature of digital tools has thrown up interesting challenges to the traditional education system.
- B. Teachers are familiar with concepts like "constructivism," but are unsure how to use it in the classroom.
- C. Parents are forced to rely upon technology to provide their children constant gratification to keep them engaged.
- D. Both (a) and (b)
- E. None of these.

Answer - B

Q5.Which of the following is not among the qualities that can support an individual to develop his abilities at the workplace?

- A. Teamwork and interaction
- B. Interactions on a social and cross-cultural level
- C. Versatility and flexibility
- D. Problem-solving and critical thinking
- E. None is incorrect.

Answer - E

Q6.Which of the following words is the synonym of “intense”, as highlighted in the given passage?

- A. Catalytic
- B. Impactful
- C. Vehement
- D. Holistic
- E. None of these

Answer - C

Q7.Which of the following words is the antonym of “obsolete”, as highlighted in the given passage?

- A. Contemporary
- B. Archaic
- C. Bygone
- D. Superannuated
- E. None of these.

Answer - B

Directions (8-11): In each of the questions given below four words are highlighted which may or may not be in their proper place. You are required to interchange these words in order to form meaningfully correct sentences.

Q8.The motto (a) of the US state of New Hampshire is “Live Free or Die”. Appropriately enough, NH is currently the only US state offering legal certification (b) for flying cars. But while such a vehicle sounds like a technology (c) of science fiction, it could soon become perfectly normal figment (d).

- A. a-c
- B. c-d
- C. b-d
- D. a-b
- E. No interchange required

Answer - B

Q9.The withdrawal (a) down of tensions between Assam and Mizoram, at least at the leadership (b) level, with the respective (c) governments announcing the drawing (d) of FIRs against the Chief Minister of Assam and a Rajya Sabha MP from Mizoram, among other steps, comes as a great relief.

- A. a-d
- B. b-d
- C. a-c and b-d
- D. a-b and c-d
- E. No interchange required

Answer - A

Q10.A day after taking the bold decision to scrap (a) all retrospective tax demands and refund money collected, Prime Minister Narendra Modi said the move shows his government's consistency (b) to providing businesses stability of investment climate (c) and policy commitment (d).

- A. a-c
- B. b-d
- C. a-c and b-d
- D. a-b and c-d
- E. No interchange required

Answer - B

Q11.Happy at a permanent commission for Air Quality Management in the National Capital Region and Adjoining Areas for better coordination, research, regulations(a), and resolution of problems surrounding (b) the air quality index, experts are also wary (c)of the fact that mere identification (d)would not help in the long run.

- A. a-c
- B. b-d
- C. a-d
- D. b-c
- E. No interchange required

Answer - C

Directions (12-16): Which of the following phrases (A), (B), (C) and (D) can replace the phrase in bold so as to make the statement correct grammatically and contextually? If the statement does not need any correction then mark option E as your answer.

Q12.England cruised for a second successive victory at the ICC Twenty20 World Cup, defeating Bangladesh by eight wickets.

- A. cruises on a second successive victory
- B. cruised to a second successive victory
- C. cruise to a second successive victory
- D. crushed to a second successive victory
- E. no replacement required

Answer - B

Q13.The Delhi Disaster Management Authority has issued orders permit schools to reopen, after a gap of 19 months, for students from nursery to Class XII from November 1.

- A. Issued Orders Permitting Schools To Reopening
- B. Issued Orders Permitting Schools To Reopen
- C. Issue Orders Permitting Schools To Reopen
- D. Issuing Orders Permitting Schools To Reopen

- E. No Replacement Required

Answer - B

Q14.With limited water resources and increasing water demand, it becomes imperatively to strategize to the sustained use of water in various sectors.

- A. Imperial To Strategize For The Sustained Use Of Water
- B. Imperative To Strategize For The Sustained Use Of Water
- C. Imperative To Strategize For The Sustainable Use Of Water
- D. Prior To Strategize For The Sustained Use Of Water
- E. No Replacement Required

Answer - B

Q15.Scientists have identified a compound that shows potentially in easing the symptoms of COVID-19 infection in laboratory and animals.

- A. Show Potential In Easing The Symptoms
- B. Shows Potential To Easing The Symptoms
- C. Shows Potential In Easing The Symptoms
- D. Showed Potential In Easy The Symptoms
- E. No Replacement Required

Answer - C

Q16.The Indian team had defeat hosts England by 36 runs to lift the T20 Physically Disabled Cricket Series in August last year.

- A. Indian team has being defeated hosts
- B. Indian team was defeated hosts
- C. Indian team had defeated hosts
- D. Indian team had have defeated hosts
- E. No correction required

Answer - C

Directions (17-21): Rearrange the following sentences in the proper sequence to form a meaningful paragraph and then answer the questions given below.

(A)But, Mr. Austin's trip preceded an unannounced stop in Kabul where the U.S. is undertaking a major review of its troop's pull-out schedule and peace plan.(B)The timing of U.S. Secretary of Defense Lloyd Austin's visit to New Delhi over the weekend was significant for many reasons.(C)As a result, all three areas: bilateral ties, the Indo-Pacific and Afghanistan came up for discussion during talks.(D)Also, the visit, just after the first ever Quad leaders' summit, confirms the U.S.'s focus on greater maritime cooperation in the Indo-Pacific.(E)Finally, Mr. Austin was careful not to make any direct reference to Beijing or about the LAC dispute, which New Delhi considers a bilateral issue.(F) As the

first senior ranking official of the Biden administration to meet with the Modi government, his visit this early in the new President's tenure indicates the place India holds.

Q17. Which of the following statements does not form a part of a coherent paragraph, after rearranging the given statements?

- A. B
- B. F
- C. C
- D. D
- E. None is coherent.

Answer - E

Q18. Which of the following pair of statements will appear in similar sequence after rearrangement, as given in the option?

- A. A-E
- B. C-D
- C. B-F
- D. D-E
- E. A-F

Answer - C

Q19. Which of the following is the SECOND statement after rearrangement?

- A. B
- B. C
- C. F
- D. A
- E. E

Answer - C

Q20. Which of the following is the THIRD statement after rearrangement?

- A. D
- B. A
- C. F
- D. E
- E. C

Answer - A

Q21. Which of the following is the FIFTH statement after rearrangement?

- A. F
- B. C
- C. B

- D. A
- E. E

Answer - B

Directions (22-26): In each of the following questions, a sentence has been divided into five parts out of which one part is erroneous. You are required to choose the option which is grammatically or contextually incorrect.

Q22.Union Home Minister Amit Shah conducted an (a)/ aerial survey of rain-ravaged areas (b)/ of Uttarakhand to assessing the (c)/ damage which the state government (d)/ has pegged at Rs 7,000 crore.(e)

- A. a
- B. b
- C. c
- D. d
- E. e

Answer - C

Q23.As much as 150 Industrial Training Institutes (ITIs) (a)/ which were upgraded by (b)/ Tata Technologies Limited under (c)/ Karnataka's UDYOGA program are set (d)/ to be inaugurated in two weeks.(e)

- A. a
- B. b
- C. c
- D. d
- E. e

Answer - A

Q24.Excessive rainfall has thrown (a)/ normal life out of gear in Uttarakhand. (b)/ Torrential rainfall and floods (c)/ have lead to food scarcity (d)/ and lack of transportation.(e)

- A. a
- B. b
- C. c
- D. d
- E. e

Answer - D

Q25.The Madhya Pradesh Police arrested (a)/ four people, including (b)/ a professional Kabaddi player, (c)/ for their alleged (d)/ involving in arms trafficking.(e)

- A. a
- B. b

- C. c
- D. d
- E. e

Answer - E

Q26.Addressing the nation, (a)/ Prime Minister Narendra Modi said (b)/ India's vaccination programme (c)/ were science-born, (d)/ science- driven and science-based.(e)

- A. a
- B. b
- C. c
- D. d
- E. e

Answer - D

Directions (27-30): Given below is a highlighted word followed by 4 sentences. You need to understand whether the sentences are using the word correctly or not. Mark the incorrect sentence with the incorrect word usage as your answer.

Q27.Adamant

- A. The doctors at Apollo hospital had been absolutely adamant that Meena's grandmother was not going to get better.
- B. Raani is so adamant in her political beliefs that no one can change her mind!
- C. Kunal is a very sweet, amiable and adamant boy.
- D. Unemployed youths of this country are adamant about finding a suitable job.

- A. Only B
- B. Only A
- C. Only D
- D. Only C
- E. All are correct

Answer - D

Q28.Enervate

- A. The lecture on calculus was enervating to the new students.
- B. If you are idle then it will definitely enervate your progress towards success.
- C. The energy drink enervated him to such an extent that he ran faster than the others.
- D. The long journey from Kolkata to Bhubaneswar is quite enervating.

- A. Only A
- B. Only B

- C. Only C
- D. Only D
- E. All are correct

Answer - C

Q29.Ubiqitous

- A. Digital payments are becoming increasingly ubiquitous.
 - B. Greenery is becoming ubiquitous in urbanized towns.
 - C. The presence of these men is slowly becoming ubiquitous.
 - D. Raghu's ubiquitous influence is always felt by his family.
- A. Only A
 - B. Only B
 - C. Only C
 - D. Only D
 - E. All are correct

Answer - B

Q30.Negligent

- A. Piangshuk is quite punctual and negligent when it comes to official works.
 - B. I was utterly shocked to find out how negligent Arun had been during these years.
 - C. Please do not be negligent in your work else you will suffer.
 - D. Pulak seems quite negligent about his health.
- A. Only A
 - B. Only B
 - C. Only C
 - D. Only D
 - E. All are correct

Answer – A

Directions (31-36): Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

The United Kingdom aspires to be a knowledge economy working at the top of the production chain. The government has lifted student number caps to create more university places. For those who prefer a work-based route to higher skills, there are new degree apprenticeships. This is great. It's essential that young people get the best possible preparation for adult life and the opportunity to **embark** on interesting and satisfying careers. But the number of 18- years olds in the UK population is falling, and the Office for

National Statistics predicts that more than a third of the UK workforce will be over 50 by 2020, so we also need to consider those already in the workplace.

Politicians are beginning to take notice. One of the Labour leaders has called for a National Education Service or learners at every stage of life, and the current government is considering whether the time is right to look again at "lifetime learning" support in its most recent budget.

As part of this support, politicians have promised that – in addition to the loans already available for further and higher education – it will introduce loans for level 3 to 6 training in further education, part-time second degrees in science, technology, engineering and maths (Stem) subjects, and postgraduate taught masters courses. So why not introduce lifetime learning accounts for everyone? As with further and higher education loans, the money could go straight from the government to a reputable provider – preventing fraud – and would be repaid by the student once they were earning above a certain income, increasing affordability. Sadly, the last attempt to provide support to learners in this way ended in disaster. The Labour government's 1997 manifesto promised "individual learning accounts" – a fairly small amount of public money, supplemented by an individual's own savings, that could be used to pay for training, for example, by women returning to the workforce.

Although the basic idea made sense, money was lost to fraud, the government was accused of incompetence and the whole policy became toxic. New "skills accounts" were introduced in 2008-09, but provided little more than careers information for graduates. If so, many past initiatives have failed, why bother introducing new ones? There are several potential benefits, not least making the system simpler by putting financial support for further and higher education in one place.

These accounts could also provide a convenient vehicle for new or exceptional funding. When a major company goes under, the government usually provides support to retrain people who have lost their jobs. Instead of providing money to the bureaucracy, an entitlement could go directly into the workers' accounts, making it easier for them to control their route into a new job. It's unlikely that the government will change the system in one fell swoop – and probably inadvisable that it should. But little by little, new flexibilities could be introduced. Loans could have an affordable cap, and could be drawn down throughout students' lives as required.

Those who are uncomfortable with carrying a lot of debt could draw money in modules, paying each one off before moving on to the next. There would have to be a more collaborative mindset, with universities and colleges actively encouraged to work together to create clear progression routes. This could work for both parties: universities could help students to convert their further study into degrees and colleges would be able to help people with professional degrees access appropriate professional development.

These measures would make it possible for us all to learn throughout our lives and be more **resilient** to the ups and downs of the modern labour market. Let's recognise that jobs are no longer for life and education is not just for the young.

Q31. In the following question, the italicised sentence in the second paragraph of the passage has been divided into four segments. There may be an error in one of the segments. Find the part with the error. If the sentence is correct, mark the answer as 'No error'. But the number of 18- years olds in the UK population is falling, (1)/ and the Office for National Statistics predicts (2)/ that more than a third of the UK workforce will be over 50 by 2020, (3)/so we also need to consider those already in the workplace. (4)

- A. 4
- B. 3
- C. 2
- D. 1
- E. No error

Answer - D

Q32. Why did the lifelong learning schemes in the UK fail in the past?

- I. The personal savings invested by the public for training was lost to fraud.
- II. The government utilised the money paid by the public in foreign investment.
- III. The "skills accounts" of 2008-2009 provided nothing but careers information for graduates.

- A. Only I
- B. Only II
- C. Both I and III
- D. Both I and II
- E. All of these

Answer - C

Q33. Why are the politicians in UK also targeting those already in the workplace for lifelong learning schemes?

- A. The future of the economy depends on the senior citizens of the nations.
- B. The number of the young in the nation is declining, and in the coming years, more than a third population would constitute of the middle-aged.
- C. The government has realised that women need to be given equal opportunities, which can be facilitated by lifelong learning schemes.
- D. The ones at the workplace possess outdated and futile skills and need to be familiarised with the emerging technologies.
- E. None of these.

Answer - B

Q144. With which of the following statements is the author most likely to agree?

- I. Previous initiatives to help learners of all ages have been beset by problems, but it's time to look at new models for a shifting employment landscape.

II. The future of the knowledge economy of the UK is bleak as the number of young people is drastically declining.

III. The government is reluctant to create a smooth process through which maximum people can benefit from lifelong learning schemes.

- A. Only I
- B. Only II
- C. Only III
- D. Both I and II
- E. None of these

Answer - A

Q35. Which of the following is the MOST SIMILAR to the word given in bold in the passage?

Embark

- A. Terminate
- B. Initiate
- C. Preoccupy
- D. Relevance
- E. Associate

Answer - B

Q36. Which of the following is the MOST OPPOSITE to the word given in bold in the passage?

Resilient

- A. Steep
- B. Tough
- C. Plaintiff
- D. Ignominious
- E. Equal

Answer - C

Directions (37-40): Read the following sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number corresponding to that part will be your answer. If the given sentence is correct as it is, mark the answer as 'No error'. Ignore the errors of punctuation if any.

Q37. Inefficiency high school learning (1)/eventually hurts the ability of student (2)/ to take on global competition (3)/and turn into world beaters (4).

- A. 1
- B. 2
- C. 3

- D. 4
- E. No error

Answer - A

Q38. Political action groups lay (1)/ in wait for companies that stumble (2)/ in its conduct and treatment (3)/ of multiple stake-holders. (4)

- A. 1
- B. 2
- C. 3
- D. 4
- E. No error

Answer - C

Q39. E-business platforms operate on (1)/ the principle that long-term customer (2)/ lock-on is far more strategically (3)/ important than the short-term profits (4).

- A. 1
- B. 2
- C. 3
- D. 4
- E. No error

Answer - C

Q40. Every kaleidoscopic elements (1)/ merged together beautifully to create (2)/ the most delightful (3)/ and unique East Lindsey market town. (4)

- A. 1
- B. 2
- C. 3
- D. 4
- E. No error

Answer - A

Directions (41-43): Two sentences with one blank in each, followed by five alternatives, are given. Choose that option as the answer which can fill both the blanks of both the sentences.

Q41.

A) He is sentenced to jail for consistently and _____ ill- treating his wife and children.

B) Valuable programs that could have saved lives but involved greater scrutiny of the council's affairs were _____ abandoned.

- A. Callously
- B. Alluringly
- C. Abating
- D. Impassively
- E. Droopingly

Answer - A

Q42.

- A) John's _____ behaviour is to get him in a lot of trouble one of these days.
- B) When the astronomer looked into the telescope, he was shocked by the sight of a star moving in an _____ path.
- A. Peculiar
 - B. Abnormal
 - C. Deviation
 - D. Accede
 - E. Aberrant

Answer - E

Q43.

- A) When police officers questioned him, he became _____ and tried to hit one of them.
- B) The boys found it hard to get along with Tom, because he always said _____ things.
- A. Amicable
 - B. Abhor
 - C. Resolute
 - D. Belligerent
 - E. Requite

Answer - D

Direction (44-47): In this question, two columns I and II and three sentences are given, which are divided into two parts. Column I (A, B and C) consists of first half of each sentence and Column II (D, E and F) consists of second half of each sentence. Match column I with column II, so that the sentences formed are both meaningful and grammatically correct. Choose the option as your answer.

Q44.

I.

- A. It takes two hours on the train

- B. The scores are low because**
- C. Writing a list of random sentences**
- II.**
- D. the task is cognitively demanding.**
- E. is harder than I thought it would be.**
- F. but it is a little bit long by road.**

- A. A-E and B-D
- B. A-F, C-E and B- D
- C. B-F
- D. C- E and B-D
- E. C-D and B-F

Answer - D

Q45.

- I.**
- A. While you were playing the video game,**
- B. Strategies discussed at a meeting included a study plan**
- C. The group emphasised on having**
- II.**
- D. your wife washed the clothes.**
- E. a strong protocol for safe carcass disposal.**
- F. for a synchronous coordinated survey in five states.**

- A. A-E and B-D
- B. C-E
- C. B-F
- D. C- E and B-D
- E. C-D and B-F

Answer - B

Q46.

- I**
- A. After a disaster, the Red Cross works with**
- B. The memory we used to share**
- C. Plants use electrical chemical**

II.

D. community partners to provide hot meals.

E. means to convey information.

F. is no longer coherence.

- A. A-D and C-E
- B. C-E
- C. B-F
- D. C- E and B-D
- E. C-D and B-F

Answer - A

Q47.

I.

A. Crude oil prices recovered some ground

B. His blue coat was dirty

C. Let's all be unique together until

II.

D. we realise we are all the same.

E. after significant losses the previous day.

F. neatly folded and kept.

- A. C-D and A-E
- B. A-D and C-E
- C. C-E
- D. B-F
- E. C- E and B-D

Answer - A

Q48. Direction: In the given question, there are five sentences A, B, C, D and E, which when properly sequenced, form a coherent paragraph. Choose the most logical order of sentences from among the five given choices to construct a coherent paragraph.

A) Epidemics, much like wars or natural disasters, profoundly influence the course of history.

B) Over a hundred years later, Spanish flu became a deadly combatant in the trenches of World War I.

C) Smallpox, malaria, and influenza decimated indigenous Americans after European contact in the 16th century, paving the way for western colonisation of the New World.

- D) Some scholars credit the HIV/AIDS crisis of the 1980s with pushing the gay rights movement into the political mainstream.
- E) Yellow fever helped turn the tide of the Haitian Revolution at the beginning of the 19th century.

- A. ACEBD
- B. BECAD
- C. EACDB
- D. ABCDE
- E. CAEBD

Answer - A

Q49. Direction: In the given question, there are five sentences A, B, C, D and E, which when properly sequenced, form a coherent paragraph. Choose the most logical order of sentences from among the five given choices to construct a coherent paragraph.

- A) In everyday life, food is often used to enhance mood or “treat” ourselves.
- B) However, if comfort eating becomes a habit, it often comes with health costs, such as weight gain.
- C) Eating tasty food releases dopamine in our brains, which is strongly associated with desire and wanting for food.
- D) Eating sweet and fatty foods may improve our mood temporarily by making us feel happier and more energetic while also satisfying our hunger.
- E) From an early age, infants learn to associate feeding with being soothed and social interaction.
- A. ACEBD
 - B. BECAD
 - C. EACDB
 - D. ABCDE
 - E. CAEBD

Answer - C

Q50. Direction: In the given question, there are five sentences A, B, C, D and E, which when properly sequenced, form a coherent paragraph. Choose the most logical order of sentences from among the five given choices to construct a coherent paragraph.

- A) Even as modern science grapples with the rapidly declining bee population, we could look back and take a lesson on sustainability from the ancient culture of the Adivasis of the Nilgiris.
- B) Covering the three states of Kerala, Tamil Nadu and Karnataka, the Nilgiri Biosphere Reserve is home to over 18 ethnic groups.

- C) Of these, Kattunaickens, Kurumbas, Sholigas and Irulas are known to be the primary honey hunter tribes.
- D) Traditionally, these tribes hunt for honey on the cliffs of the Nilgiris, atop high trees, inside tree cavities and also in underground hives.
- E) In recent times, with reduced forest cover, climate change and government restrictions, it has become increasingly difficult for these tribes to collect wild honey.

- A. ACEBD
- B. BECAD
- C. EACDB
- D. ABCDE
- E. CAEBD

Answer - D

Q51. Direction: In the given question, there are five sentences A, B, C, D and E, which when properly sequenced, form a coherent paragraph. Choose the most logical order of sentences from among the five given choices to construct a coherent paragraph.

- A) Panic buying and stockpiling are likely responses to heightened anxiety, fear and uncertainty about the future.
- B) Amid the global spread of Covid-19, we are witnessing an increased focus on gathering food and supplies.
- C) Messages to reassure people there would be continued supply of provisions has done little to ease public anxiety.
- D) Being able to exert some control over the situation by gathering goods to store for lockdown is one- way individuals seek to manage anxiety and fear, and feel protected.
- E) We've seen images of supermarket shelves emptied of basics such as toilet paper, pasta, and tinned foods.

- A. ACEBD
- B. BECAD
- C. EACDB
- D. ABCDE
- E. CAEBD

Answer - B

Q52. Direction: Which of the following phrases (i), (ii), and (iii) given below each sentence should replace the phrase printed in bold letters to make the sentence grammatically correct? Choose the best option among the five given alternatives that reflect the correct use of phrase in the context of a grammatically correct sentence. If the sentence is correct as it is, mark (E) i.e., "No correction required" as the answer.

The business looks at this new country and decides to move there because, from their standpoint, they can make costs and be more efficient.

- i. it would benefit their CEO's personal life
- ii. they can save costs and be more efficient
- iii. but to be cost efficient and tax exemptions.
 - A. Only i
 - B. Only iii
 - C. ii and iii
 - D. Only ii
 - E. No correction required

Answer - D

Q53. Direction: Which of the following phrases (i), (ii), and (iii) given below each sentence should replace the phrase printed in bold letters to make the sentence grammatically correct? Choose the best option among the five given alternatives that reflect the correct use of phrase in the context of a grammatically correct sentence. If the sentence is correct as it is, mark (E) i.e., "No correction required" as the answer.

The company should insure its workers because if uninsured workers end up into the ER, the burden falls on society, not the company.

- i. when these uninsured workers end in ER
- ii. when the uninsured workers fall ill
- iii. if these uninsured workers suffer injury
 - A. Only i
 - B. Only ii
 - C. Only iii
 - D. ii and iii
 - E. No correction required

Answer - D

Q54. Direction: In the given question, a part of the sentence is printed in bold. Below the sentence, three alternatives to the bold part are given which may help improve the sentence.

Choose the option that reflects the correct use of the phrase in the context of the sentence. In case the given sentence is correct, your answer is (E), i.e., "No correction required". Unlike in Western countries, where most of the salt comes into processed foods, most salt consumed in China comes from the salt added while cooking.

- i. more salts are making their way into processed food

ii. more salts are becoming a part of the produce food

iii. most of the salt comes from processed foods

- A. Only i
- B. Only ii
- C. Only iii
- D. ii and iii
- E. No correction required

Answer - C

Q55. Direction: In the given question, a part of the sentence is printed in bold. Below the sentence, three alternatives to the bold part are given which may help improve the sentence. Choose the option that reflects the correct use of the phrase in the context of the sentence. In case the given sentence is correct, your answer is (E), i.e., "No correction required". The earliest rocket parts were carried to ISRO over cycles and bullock carts.

i. earliest rocket positions would be carried

ii. further rocket parts would be carried

iii. earliest rocket parts was to be carried

- A. Only i
- B. Only ii
- C. Only iii
- D. ii and iii
- E. No correction required

Answer - E

Q56. Direction: Choose the word from the following options which is opposite in meaning to the other words.

- A. Incipient
- B. Inceptive
- C. Inchoate
- D. Rudimentary
- E. Developed

Answer - E

Q57. Direction: Choose the word from the following options which is opposite in meaning to the other words.

- A. Uncanny
- B. Bizarre
- C. Eerie
- D. Unearthly

E. Natural

Answer - E

Q58. Direction: In the given questions, one statement with a blank is given along with four words. Two of the given words can fit into the given blank. Five options with various combinations of these words are given. Pick up the combination of the words that fit into the blank. In just over three months, the number of Covid-19 patients has swelled past a million, but _____ information about the disease spreads much faster.

a. Authentic

b. Dodgy

c. Clandestine

d. Dubious

A. b-d

B. b-c

C. c-a

D. d-c

E. a-b

Answer - A

Q59. Direction: In the given questions, one statement with a blank is given along with four words. Two of the given words can fit into the given blank. Five options with various combinations of these words are given. Pick up the combination of the words that fit into the blank.

The immediate priority, of course, is to _____ the spread of the pandemic through widespread testing, rigorous quarantines, and social distancing.

a. Suppress

b. Catalyse

c. Inhibit

d. Ascend

A. b-c

B. c-d

C. a-d

D. c-a

E. a-b

Answer - D

Q60. Direction: In the given questions, one statement with a blank is given along with four words. Two of the given words can fit into the given blank. Five options with various combinations of these words are given. Pick up the combination of the words that fit into the blank. A ratings downgrade coupled with a loss of investor confidence could lead to a _____ exchange rate and a dramatic increase in long term rates in this environment, and substantial losses for our financial institutions.

- a. Plunging
 - b. Proliferating
 - c. Plummeting
 - d. Stagnant
- A. c-d
B. a-c
C. a-b
D. b-d
E. a-d

Answer – A

(Directions 61-65): Read the following passage carefully and answer the questions given below it. Certain words are written in **BOLD** to help you locate them while answering some of the questions.

A tailor and a goldsmith were travelling together, and one evening when the sun had sunk behind the mountains, they heard the sound of distant music, which became more and more distinct. It sounded strange, but so pleasant that they forgot all their weariness and stepped quickly onwards. The moon had already arisen when they reached a hill on which they saw a crowd of little men and women, who had taken each other's hands, and were **WHIRLING** round in the dance with the greatest pleasure and delight.

They sang to it most charmingly, and that was the music which the travelers had heard. In the midst of them sat an old man who was rather taller than the rest. He wore a parti-coloured coat, and his **HOARY** beard hung down over his chest. The two remained standing full of astonishment, and watched the dance. The old man made a sign that they should enter, and the little folks willingly opened their circle. The goldsmith, who had a hump, and like all hunch-backs was daring enough, stepped in. The tailor felt a little afraid at first, and held back, but when he saw how merrily all was going, he plucked up his courage, and followed. The circle closed again directly, and the little folks went on singing and dancing with the wildest leaps. The old man, however, took a large knife which hung to his girdle, whetted it, and when it was sufficiently sharpened, he looked round at the strangers.

They were terrified, but they had not much time for reflection, for the old man seized the goldsmith and with the greatest speed, shaved the hair of his head clean off, and then the same thing happened to the tailor. But their fear left them when, after he had finished his work, the old man clapped them both on the shoulder in a friendly manner, as much as to

say, they had behaved well to let all that be done to them willingly, and without any struggle. He pointed with his finger to a heap of coals which lay at one side, and signified to the travelers by his gestures that they were to fill their pockets with them. Both of them obeyed, although they did not know of what use the coals would be to them, and then they went on their way to seek a shelter for the night.

When they had got into the valley, the clock of the neighbouring monastery struck twelve, and the song ceased. In a moment all had vanished, and the hill lay in **SOLITUDE** in the moonlight.

The two travelers walked onwards and eventually found an inn, and covered themselves up on their straw-beds with their coats, but in their weariness forgot to take the coals out of them before doing so. A heavy weight on their limbs awakened them earlier than usual. They felt in the pockets, and could not believe their eyes when they saw that they were not filled with coals, but with pure gold. Happily, too, the hair of their heads and beards was there again as thick as ever.

They had now become rich folks, but the goldsmith, who, in accordance with his greedy disposition, had filled his pockets better, was twice as rich as the tailor. A greedy man, even if he has much, still wished to have more, so the goldsmith proposed to the tailor that they should wait another day, and go out again in the evening in order to bring back still greater treasures from the old man on the hill. The tailor refused, and said, I have enough and am content. Now I shall be a master, and marry my dear object - for so he called his sweetheart - and I am a happy man. But he stayed another day to please him.

In the evening the goldsmith hung a couple of bags over his shoulders that he might be able to stow away a great deal, and took the road to the hill. He found, as on the night before, the little folks at their singing and dancing, and the old man again shaved him clean, and made signs to him to take some coal. He was not slow about stuffing as much into his bags as would go, went back quite delighted, and covered himself over with his coat. Even if the gold does weigh heavily, said he, I will gladly bear that, and at last he fell asleep with the sweet **ANTICIPATION** of waking in the morning an enormously rich man.

When he opened his eyes, he got up in haste to examine his pockets, but how amazed he was when he drew nothing out of them but black coals, and that howsoever often he put his hands in them. The gold I got the night before is still there for me, thought he, and went and brought it out, but how shocked he was when he saw that it likewise had again turned into coal. He smote his forehead with his dusty black hand, and then he felt that his whole head was bald and smooth, as was also the place where his beard should have been. But his misfortunes were not yet over. He now remarked for the first time that in addition to the hump on his back, a second, just as large, had grown in front on his chest.

Then he recognized the punishment of his greediness, and began to weep aloud. The good tailor, who was awakened by this, comforted the unhappy fellow as well as he could, and said, you have been my **COMRADE** in my travelling time. You shall stay with me and share in my wealth. He kept his word, and the poor goldsmith never wanted for anything, but he was obliged to carry the two humps as long as he lived, and to cover his bald head with a cap.

Q.61) What happened when they entered into the valley?

- A. They covered themselves up on their straw beds with their coats.
- B. They saw an old man.
- C. They pointed with their fingers to a heap of coals.
- D. The clock of the neighbouring monastery struck twelve and the song ceased.
- E. None of these

Answer - D

Q.62) In the given story, who had a hump on his back?

- A. The old man
- B. The Goldsmith
- C. The Tailor
- D. The Tailor & the Goldsmith both
- E. None of these

Answer – B

Q.63) Why did tailor refused to wait another day?

- A. Because he was extremely tired.
- B. He got disappointed because he found less gold
- C. Because his pockets were filled with coals.
- D. Because he had enough gold and was a happy man.
- E. None of these

Q.64) What could be an appropriate moral of the story?

- A. A tailor and a Goldsmith
- B. There is a victory ahead of fear
- C. The importance of contentment & satisfaction in life
- D. The result of greediness is always harmful
- E. None of these

Answer - D

Q.175) Choose the word/group of words which is MOST SIMILAR in meaning to the word HOARY as used in the passage.

- A. Modern
- B. Designer
- C. Developed
- D. Old-Fashioned
- E. None Of These

Answer - D

Q.176) Choose the word which is most nearly the SAME in meaning as the word printed in BOLD as used in the passage.

WHIRLING

- A. Rotating
- B. Creeping
- C. Dragging
- D. Crawling
- E. None Of These

Answer - A

Q.67) Choose the word which is most nearly the SAME in meaning as the word printed in BOLD as used in the passage.

COMRADE

- A. Challenger
- B. Companion
- C. Nemesis
- D. Archenemy
- E. None Of These

Answer - B

Q.68) Choose the word which is most nearly the OPPOSITE in meaning as the word printed in BOLD as used in the passage.

ANTICIPATION

- A. Intuition
- B. Foresight
- C. Astonishment
- D. Expectation
- E. None Of These

Answer – C

Q.69) Choose the word which is most nearly the OPPOSITE in meaning as the word printed in BOLD as used in the passage.

SOLITUDE

- A. Isolation
- B. Loneliness
- C. Reclusion
- D. Company
- E. None Of These

Answer – D

Q70) In the following questions, two columns are given containing three sentences / phrases each. In first column, the sentences / phrases are A, B and C whereas the same in the second column are marked as D, E and F. A sentence / phrase from the first column may or may not combine with another sentence / phrase in the second column to form a grammatically and contextually correct sentence. Each question has five options out of which four have possible combinations of sentences / phrases that are grammatically and contextually correct. If none of the combinations gives us grammatically and contextually correct sentences, mark E as your answer.

Column (1)

- (A) The food there is so bad that you wouldn't even
- (B) It is very cold out there despite the fact that
- (C) Fast food joints in India are increasingly becoming popular

Column (2)

- (A) and the main reason behind this is the emergence of the students community in hostels across the country.
- (B) think of going back there for anything else.
- (C) the government has failed to capitalize on the fact.

Q.70) Find the best possible combination.

- A. A-E and B-D
- B. C-D and B-F
- C. A-E and C-D
- D. C-D
- E. None of these

Answer – C

(Directions 71-74): In the following questions, some part of the sentence is highlighted in **BOLD**. Which of the options given below the sentence should replace the part printed in **BOLD** to make the sentence grammatically correct? If the sentence is correct as it is given then choose option E 'No Correction required' as the answer.

Q.71) Maslow's Hierarchy of needs states that we must satisfy each need in turn **STARTING WITH THE FIRST, DEALING IN THE MOST OBVIOUS NEEDS OF SURVIVAL ITSELF.**

- A. Starting With The First, Which Deals With The Most Obvious Needs Of Survival Itself.
- B. First Starting With The One That Deals With The Most Obvious Needs Of Survival Itself.
- C. Starting With The First, Which Is Dealt With The Most Obvious Needs Of Survival Itself.
- D. Starting With The First One That Deals In The Most Obvious Need Of Survival Itself.
- E. No Improvement Required

Answer - A

Q.72) An individual's behavior may change over time, becoming bizarre if medication is stopped AND RETURNS CLOSER TO NORMAL WHEN RECEIVING APPROPRIATE TREATMENT.

- A. And Can Return Closer To Normal When Receiving Appropriate Treatment.
- B. And Returning Closer To Normal When Receiving Appropriate Treatment.
- C. While Returned Closer To Normal When Receiving Appropriate Treatment.
- D. After Returning Close To Normal When Receiving Appropriate Treatment.
- E. No Improvement Required

Answer - B

Q.73) Building peace and transcending regional and global conflicts CANNOT BE LEFT ENTIRELY TO THE ACTION AND VOLITION OF POLITICAL LEADERS.

- A. cannot leave entirely to the action and volition of political leaders.
- B. could not be left entirely for the action and volition of political leaders.
- C. cannot be left entirely for the action and volition from political leaders.
- D. should not be left entirely to the action and volition for political leaders.
- E. No improvement required

Answer - E

Q.74) Opposing free trade, some argue, IS TANTAMOUNT TO SUPPORT ECONOMIC INJUSTICE.

- A. Is Tantamount To Supporting Economic Injustice.
- B. Is Tantamount Of Supporting Economic Injustice.
- C. Is Tantamount With Supporting Economic Injustice.
- D. Is Tantamountly Supporting Economic Injustice.
- E. No Improvement Required

Answer – A

(Directions 75-80): Read the following passage carefully and answer the questions. Certain words/ phrases are given in **BOLD to help you locate them while answering some of the questions.**

Smartwatches can be a great tool for heart health monitoring. Most popular smartwatches on the market offer a heart rate monitor function, which has been primarily used by fitness enthusiasts for tracking their activity levels during a workout or throughout the day. Tracking heart rate is a great way to chart your own personal metabolic rate and allows you to compare your rate of exertion to other members of your age group, giving you a great indicator of your heart health. Heart rate monitoring can be a fun metric to track, but it's also one of the cardiologist's primary tools for assessing whether your health is functioning properly.

Anyone can check their heart rate by pressing a hand against the wrist, which checks the flow of blood in the radial artery, or by pressing a hand against the neck, which checks the carotid artery. Physicians often use an Electrocardiogram (ECG/EKG) to interpret a patient's heartbeat. An EKG offers information that can tell your doctor four things:

- Whether your heartbeat is irregular
- If your heart is enlarged
- Whether your heart is getting enough oxygen
- Whether you've had a heart attack in the past

Smartwatches track heart rate in a similar way as checking the pulse, but without the use of physical pressure. Popular Smartwatches from brands like Apple, Samsung, and Fitbit use photoplethysmography to detect a heartbeat. This is the process of projecting a green light on the skin, which gets absorbed by the blood. More green light being reflected is related to lower blood flow, which indicates that the heart is in-between beats.

While smartwatches are not as complex as an EKG, new studies have shown that they may be capable of detecting one of the same health issues that an EKG can. Irregular Heartbeat, also known as Atrial Fibrillation or AFib, is a health condition that can be a precursor to serious cardiac events and stroke. Testing for AFib is a simple, but important process for older adults, and it's important to contact a doctor if you've experienced symptoms, which include heart **palpitations**, shortness of breath, and chest pain. Some forms of AFib are harder to detect however, and having a heartbeat-enabled smartwatch might be a great tool for finding the condition sooner. A study funded by Apple in the New England Journal of Medicine found that smartwatches had the capacity to detect AFib, but weren't necessarily reliable in always detecting it. Of the 400,000 participants in the study, 52% received an alert from their smartwatch that they had experienced episodes of an irregular heartbeat after 117 days of monitoring. Of those that saw a doctor after the notification, it was found that 70% of them experienced irregular heartbeat after taking a long-term EKG test. This shows that smartwatches can be used to detect AFib, but they will not catch it in 100% of patients.

There's anecdotal evidence of smartwatches saving lives, but they're useless without the work of medical professionals. Smartwatches are a great way to monitor your heart rate and take an active step in understanding heart health, but they are not medical equipment. Smartwatches may be capable of detecting AFib, but they're not **infallible**, and no substitute for the advice of a trained cardiologist.

If you're experiencing uncomfortable symptoms like weakness, reduced ability to exercise, fatigue, light-headedness, shortness of breath, or chest pain, it's imperative to speak to a medical professional, regardless of whether you're wearing a smartwatch. AFib age can be treated with a myriad of both invasive and **non-invasive options**, with blood thinners being a simple and effective solution for many patients, but it's important to consult a cardiologist early.

Q.75) Which of the following is true about smart watches' role as per the passage?

- A. It is used as a widespread screen for atrial fibrillation
- B. It monitors and assess people comprehensively outside of the clinical setting
- C. It is majorly used by younger strata of the population
- D. It works as a generic barometer and cannot be deemed as a medical device
- E. None of the above

Answer – D

Q.76) What of the following best summarises the passage in one line?

- A. AFib is permanent, and medicines or other treatments can't restore a normal heart rhythm.
- B. How smartwatches can bypass the need of clinic laboratories?
- C. Using smartwatch to detect AFib cardiac arrest remedy.
- D. The watch is smart, but can't replace your doctor.
- E. Use of photoplethysmography to detect a heartbeat.

Answer – D

Q.77) As per the passage, can smartwatch be used as a substitute for medical professionals?

- A. Yes, definitely
- B. Yes, partially
- C. No, definitely
- D. No, partially
- E. Cannot be determined

Answer - C

Q.78) From the following, find the word which means similar to the word given in bold:

Palpitations

- A. Thumping
- B. Closing
- C. Stability
- D. Retreat
- E. Motionless

Answer – A

The advertisement features the Oliveboard logo at the top left. In the center, there is a group photo of five students wearing Oliveboard t-shirts. To the right of the students, the text "LIVE BATCH" is displayed above a list of course offerings: "Advanced Live Classes for Ph I", "Concept Videos for Basics", "Current Affairs Capsules", and "Sectional & Full Mock Tests for Ph I". At the bottom right, a red button says "Enroll Now".

Q.79) From the following, find the word which means opposite to the word given in bold: Infallible

- A. Apodictic
- B. Efficacious
- C. Impeccable
- D. Errant
- E. Uncanny

Answer - D

Q.80) From the following, find the word which means opposite to the word given in bold. Invasive.

- A. Incursive
- B. Invading
- C. Encroaching
- D. Defensive
- E. Trespassing

Answer - D

(Directions 81-83): Each question contains three statements, one or more of which may not be grammatically correct. You are required to identify the incorrect statements from the options given below and mark that as your answer.

I. The IMF has pressed Pakistan to improve tax revenue collection.

II. Pakistani rupee had depreciated by 30 percent again the U.S. dollar.

III. Pakistan's credit rating were downgraded by S&P, which cited diminished growth prospects.

- A. Only II
- B. Only I and II
- C. Only III
- D. Only II and III
- E. All are correct

Answer - D

I. The top auditor must recuse himself from auditing the deal.

II. The Congress has claimed that the previous deal includes a technology transfer agreement with HAL.

III. The NDA has not disclosed details of the price as of yet.

- A. Only I and II
- B. Only I and III

- C. Only II
- D. Only III
- E. All are correct

Answer - C

Q.83) I. The Rafale issue was raised before the Supreme Court, which did not find any substance in the allegations.

II. Finance Secretary is only a designation given to the senior most secretary in the finance ministry.

III. Under the original proposal, 18 warplanes were to be procured in a fly-away condition.

- A. Only I and II
- B. Only II
- C. Only I and III
- D. Only III
- E. All are correct

Answer – E

(Directions 84-88): In the following passage, some of the words have been made bold, each of which is preceded by a letter. Find the suitable word from the options given below that could replace the bold word so as to make the paragraph meaningful.

Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all **_A_ consideration**. In his note to Parliament's Estimates Committee on bank non-performing assets (NPAs), Mr. Rajan has **_B_ established** three major sources of potential trouble: Mudra credit, which is basically small-ticket loans granted to micro and small enterprises; **_C_ contributing** to farmers through Kisan Credit Cards; and contingent liabilities under the Credit Guarantee Scheme for MSMEs, run by the Small Industries Development Bank of India.

The disbursement under Mudra loans alone is ₹6.37 lakh crore, which is over 7% of the total outstanding bank credit. These loans have been **_D_ sanctioned** under the Pradhan Mantri Mudra Yojana, which aims to 'fund the unfunded', and is a **_E_ signature** scheme of the NDA government. Given that these are small loans up to ₹10 lakh each, with the borrowers mostly from the informal sector, banks have to monitor them very closely. It is debatable whether banks have the resources and manpower to do this when they are chasing the bigger borrowers for business and, increasingly these days, recoveries. The risk is that these small-ticket loans will drop under the radar and build into a large credit issue in course of time. The same logic holds true for crop loans made through Kisan Credit Cards.

Q.84) Fill in the blank A.

- A. constitution
- B. yield
- C. stability

- D. seriousness
- E. no replacement required

Answer -D

Q.85) Fill in the blank B.

- A. Utilized
- B. Determined
- C. Flagged
- D. Guessed
- E. No Replacement Required

Answer - C

Q.86) Fill in the blank C.

- A. Borrowing
- B. Helping
- C. Lending
- D. Assisting
- E. No replacement required

Answer- C

Q.87) Fill in the blank D.

- A. Processed
- B. Given
- C. Disturbed
- D. Distributed
- E. No Replacement Required

Answer - E

Q.88) Fill in the blank E.

- A. Trademark
- B. Promising
- C. Loyal
- D. Capable
- E. No Replacement Required

Answer – E

Q.89) In each of the questions given below, a phrase/idiom is given in **BOLD** followed by five sentences with some part of it as **CAPITALS**. You have to identify the sentence in which the bold part can be replaced by the given bold phrase/idiom to make the sentence grammatically and contextually correct.

Q.199) Entered upon

- A. I have no time to **ENGAGE IN** tittle-tattle.
- B. The president has just **MOVED ON** another term of office
- C. There is a narrow bridge ahead, so you should **EASE DOWN**.
- D. She **LAID ASIDE** her knitting to rest her eyes for a moment.
- E. He **LAUNCHED INTO** a long series of excuses for his behaviour

Answer - B

Q.90) In each of the questions given below, a phrase/idiom is given in **BOLD** followed by five sentences with some part of it as **CAPITALS**. You have to identify the sentence in which the bold part can be replaced by the given bold phrase/idiom to make the sentence grammatically and contextually correct.

Q.90) Profit From

- A. When I tried to lift the cup, the handle **CAME OFF**.
- B. The army was **PULLED OFF** from the valley after the battle
- C. His protracted illness has **PULLED HIM DOWN** a lot.
- D. I have immensely **SALVAGED FROM** her sound advice
- E. He worked hard to **PROVIDE FOR** his large family.

Answer - D

Direction (91 - 95): In the given question, five words are printed in bold and are numbered A, B, C,D and E. The positions of some highlighted words may be incorrect and need to be exchanged with another highlighted to make the sentence correct. Find the words that need to be exchanged.

Q91. As the spread (A) of habitat and biodiversity loss suggest (B) humans to more zoonotic diseases that destruction (C) from animals to humans, a key programme to study the spread of these diseases and expose (D) ways to control them has been in the works (E) in India since 2018.

- A. Only A-B
- B. Both C-D & B-E
- C. Both A-D & C-E
- D. Both A-C & B-D
- E. No exchange required

Answer – D

Q92. The public school's multicultural (A) included curriculum (B) program that taught (C) students about ethnic (D) from different inventors (E) background.

- A. A-B and C-D
- B. D-B and C-D
- C. A-B and D-E
- D. B-D and D-E

- E. No exchange required

Answer - C

Q93. With its diverse world (A), the cities (B) is considered (C) one of the most cosmopolitan city (D)in the population (E).

- A. D-E
- B. D-A
- C. A-D and D-E
- D. A-E and B-D
- E. No exchange required

Answer – D

Q94. To restrict (A) the study to the compliant patients, only those completing (B) a second department (C) at the outpatient visit (D) were included (E).

- A. A-E and B-D
- B. C-D
- C. A-B and D-E
- D. B-C
- E. No exchange required

Answer - B

Q95. As the comment (A) are at a delicate (B) stage the senior staff at the observatory preferred (C) to make no negotiations (D) when contacted (E) yesterday.

- A. A-B
- B. B-C
- C. D-E
- D. A-D
- E. No exchange required

Answer – D

Direction (96 - 98): In this question, two columns I and II and three sentences are given, which are divided into two parts. Column I (A, B and C) consist of first half of each sentence and Column II (D, E and F) consists of second half of each sentence. Match column I with column II, so that the sentences formed are both meaningful and grammatically correct. Choose the option as your answer.

Q,96. I.

- A) There was a biographical note about
- B) His research is at the cutting
- C) I have no idea how to set

II.

- D) edge of new therapies for cancer.
 - E) the author on the back of the book.
 - F) off changing a tyre on a car.
- A. B-E and C-F
 - B. A-E and B-D
 - C. A-E
 - D. B-F
 - E. A-E, B-D and C-F

Answer – B

Q97. I.

- A) The more precious the metals that go into the
 - B) We must ensure that tourism develop
 - C) The government is being widely
- II.
- D) criticized in the press for its strict step.
 - E) in harmony with the environment.
 - F) making of the alloy, the higher are the charge.

- A. B-E and C-D
- B. A-E, B-D and C-F
- C. A-E and C-E
- D. B-F
- E. None of the above

Answer – E

Q98. I.

- A) This method was criticized for being wasteful
 - B) The admission process was faulty
 - C) The portal aims at improving the
- II.
- D) These had to be conducted all over again.
 - E) And causing inconvenience to the common man.
 - F) Availability of coal to consumers.

- A. B-E and C-D
- B. A-D, B-F and C-E
- C. A-E and C-E
- D. A-E and C-F
- E. None of the above

Answer – D

Direction (99 - 103): Given below are six statements A, B, C, D, E and F, which when arranged in the correct order, form a coherent and meaningful paragraph. The sentence marked E is fixed and would fit in the fifth position. Rearrange the other statements in a proper sequence to form a meaningful paragraph, then answer the questions that follow.

- A) They have worked against the rules which state that GI is given to goods where a given quality and reputation are drawn from its geographic origin.
- B) The result of this belief is that today, India has more than 600 GI products in defiance of logic, rules and any economic rationale.
- C) The officials who hand out the GI trademarks believe that they have the mandate to push up the number of GIs it awards, while blithely ignoring the rules that govern its issuance.
- D) This is a perpetually silly reason presented by the officials while assigning GIs at the Geographical Indications (GIs) registry.
- E) However, the officials seem to believe in numbers and made people jostle for the GI label in the mistaken belief that it would magically boost their business.
- F) The tag was meant to safeguard monopolies and was a right given to a community of producers, not individuals.

Q99. Which of the following will be the first statement after rearrangement?

- A. A
- B. B
- C. C
- D. D
- E. E

Answer – C

Q100. Which of the following will be the fourth statement after rearrangement?

- A. C
- B. E
- C. B
- D. F
- E. A

Answer - F

Q101. Which of the following will be the third statement after rearrangement?

- A. C
- B. E
- C. B
- D. F
- E. A

Answer – A

Q102. Which of the following will be the second statement after rearrangement?

- A. C
- B. D
- C. B
- D. A
- E. F

Answer – B

Q103. Which of the following will be the last statement after rearrangement?

- A. C
- B. E
- C. B
- D. F
- E. A

Answer – B

Direction (104 - 109): In the following passage, there are blanks each of which has been numbered. These numbers correspond to the question numbers. Against each question, five words have been suggested, one of which would fill the blank appropriately. Mark the suitable word as the answer.

Countries are (###Q104###) species to move to new places by enabling climate change, and at the same time, making it harder for them to move. Across geologic time, the Earth has apparently survived five mass extinctions, and we are on the verge of the Sixth. We don't believe humanity can survive this wave, unless we make rapid (###Q105###). There has been a rising tide of ignorance in the face of absolute facts in the global arena. The very science that the world is (###Q106###) to reach the moon, Mars and beyond, is now telling us that we might have to abandon ship if we keep polluting and (###Q107###) the environment and have leaders who ignore science. Large corporations, especially energy corporations, release carbon emissions into the atmosphere. Factors that have been influencing these emissions are very much within our control. One of them is consumerism which (###Q108###) climate change. The Food and Agriculture Organization of the United Nations, in its report titled 'Livestock's Long Shadow', argues that livestock is a major stressor on many ecosystems and on the planet as a whole. It is one of the largest

sources of greenhouse gases, and these gases will only increase if we, as consumers, don't make conscious (###Q109###).

Q104. Find the appropriate word in each case.

- A. Carrying
- B. Abandoning
- C. Forcing
- D. Finding
- E. Ensuring

Answer - C

Q105. Find the appropriate word in each case.

- A. Proceeds
- B. Amends
- C. Plots
- D. Gauge
- E. Atone

Answer - B

Q106. Find the appropriate word in each case.

- A. daunting
- B. craving
- C. heartening
- D. scraping
- E. using

Answer – E

Q107. Find the appropriate word in each case.

- A. Outgrowing
- B. Illustrating
- C. Warping
- D. Abusing
- E. Depraving

Answer - D

Q108. Find the appropriate word in each case.

- A. Amplifies
- B. Misemploys
- C. Expounds
- D. Elucidates
- E. Clucks

Answer – A

Q109. Find the appropriate word in each case.

- A. Illuminates
- B. Transitive
- C. Choices
- D. Reasoning
- E. Prophecies

Answer - C

Direction (110 - 114): A statement with one blank is given below. Choose the set of words from the given options which can be used to fill the given blank.

Q110. Despite almost ubiquitous scepticism, the electoral bonds have prevailed and, that too, almost solely_____ rhetorical claims of "transparency of political funding system," "clean money," and "donor's anonymity."

- i. with the backing of the ruling government's
- ii. based on the endorsement derived from the political party at power's
- iii. backed by the political party at power's

- A. Only i
- B. Only ii
- C. Both i and ii
- D. Only iii
- E. All of these

Answer – C

Q111. Impeachment experts testified before the House judiciary committee on Wednesday that Donald Trump's misconduct offered as prescribed by the constitution and applied over the course of US history.

- i. the perfect example for impeachment
- ii. the correct case
- iii. a textbook case of impeachable offenses

- A. Only i
- B. Only ii
- C. Both i and ii
- D. Both i and iii
- E. All of these

Answer – D

Q112. More energy intake than energy expenditure, will in the long-term lead to fat deposition ,insulin resistance and a fatty liver diet composition.

- i) regardless of the
 - ii) despite having a proper
 - iii) though a different
- A. Only i
 - B. Only ii
 - C. Both ii and iii
 - D. Both i and ii
 - E. All of these

Answer - D

Q113. Some eighty thousand years ago, hunters and gatherers ate fruit sporadically, since these were

- i) not widely available.
 - ii) not good hunting.
 - iii) competes with birds.
- A. Only i
 - B. Only ii
 - C. Both i and ili
 - D. Both i and ii
 - E. All of these

Answer – A

Q114. _____ cloud based blockchain services on various platforms from start-up to language platforms, experimentation is getting easier with time.

- i) In the rise of
- ii) Due to the emergence of
- lil) With the use of

- A. Only i
- B. Only ii
- C. Both i and ii
- D. Both ii and iii
- E. All of these

Answer – D

Direction (115 - 120): Read the given passage carefully and answer the questions that follow.

Most every job seeker has, at some point, either applied to or interviewed for a position only to be met by radio silence. Follow-up emails go unanswered, and the once-promising opportunity vanishes into the void. A few years ago, this might simply have been called part of the job hunt. Today, this disappearing act is referred to as "ghosting," and it's a practice that's becoming more prevalent among applicants. Now the tables have turned. It's employees who more and more often are ghosting employers. With the unemployment rate at a low 3.5%, job seekers are optimistic about the job market, so much so that 28% of job seekers have backed out of an offer after accepting it, with 44% of those doing so for another, more attractive proposition, according to a study. If multiple companies are pursuing one candidate, he or she may accept the first offer, set a start date and then receive and accept a second offer without letting the first company know. Research from Indeed found that of the 83% of employers who report having been ghosted, 65% say the candidate accepted their offer but failed to show up on day one. Some 27% ceased communication after getting a counteroffer from their current employer and 19% after hearing negative feedback about the company. And job seekers aren't only ghosting employers after accepting offers, says McDonald, who has first-hand experience with this phenomenon. Some are bailing on interviews, while others are completing several rounds of interviews before shutting down the lines of communication. How can employers avoid this fate? McDonald advises that companies stay in constant communication with candidates to minimize the likelihood of them being a no-show. Once they accept, hiring managers should continue correspondence, whether through emails, texts, phone calls or even in-person meetings. At the end of the day, though, it's really up to the candidates. While Indeed found that 94% of job seekers who have ghosted say they've not experienced many, if any, negative repercussions, McDonald says it's only a matter of time before their actions catch up to them. Once job seekers ghost, they burn bridges, ones that can be challenging to repair, and with every future job search will come the chance of running into someone from their past. He advises that candidates who are no longer interested in pursuing opportunities communicate that to hiring managers, whether in the form of an email or a phone call. When the average cost-per-hire is \$4,425, the sooner, the better.

Q115. Which of the following statements can be correctly inferred from the passage?

- I. The author states that nowadays, even though the unemployment rate is 3.5%, job seekers do not get jobs easily and they have to stick to whatever jobs they get.
 - II. The culture of 'ghosting' is appreciated by big companies.
 - III. The author states that the potential employees should not ghost the companies they get selected in as there will be consequences, if not today, but in future.
- A. Only I
 - B. Only II
 - C. Only III
 - D. Both I and II
 - E. Both II and III

Answer - C

Q116. Which of the following statements is NOT true with respect to the passage?

- A. Out of 83 percent of the employers who were ghosted, research from Indeed found that 35% of the candidates who accepted their offer and showed up on day one.
- B. 6 percent of the job seekers who have ghosted might have faced negative repercussions.
- C. Companies can avoid ghosting of employees by using their hiring managers to be in constant touch with the employee whether through emails, texts, phone calls or even in-person meetings.
- D. According to the passage, since the unemployment rate is low, it gives more power to employees when it comes to selecting a job.
- E. A person who is ghosting after accepting the job keep in touch in the form of an email or a phone call.

Answer – E

Q117. According to the author, what is the central theme of the passage?

- A. Sudden vanishing of employees after accepting the job
- B. Bad treatment of the employers
- C. Proper jobs in the market
- D. Growth in jobs market due to a boost in the economy
- E. Reading habits of company employees

Answer - A

Q118. Out of the given options, choose the most similar meaning to the phrase marked in bold in the passage 'vanishes into the void'.

- A. as smooth as butter
- B. vanishing into the ocean
- C. over the moon
- D. fat chance
- E. vanishing into thin air

Answer – E

Q119. What determines the 'ghosting' as it is becoming more prevalent among applicants?

- A. Lack of job opportunity in the market
- B. Cost of application
- C. Employers do not follow back
- D. Rudeness of employers
- E. Multiple opportunities in the job market

Answer - E

Q120. Which of the following correctly describes the tone of the passage?

- A. Speculative
- B. Grandiose
- C. Factual
- D. Reflective
- E. Nostalgic

Answer - B

Direction (121-126): In the following passage, there are blanks, each followed by a word given in bold. All these bold words are jumbled and do not necessarily fit in the blank against them. Find the appropriate fit for every blank and mark the answer accordingly.

There is a lot of academic (**A**) (**unique**) in Marketing on retailing and most of it looks at the retail industry in North American and European countries. The retail industry in (**B**) (**organised**) economies such as India presents challenges that are typically not seen in these contexts. The learning from the developed world cannot be applied directly to the retail industry in the emerging economies. The Indian retail industry has certain key features that make it (**C**) (**requires**). First, the retail space is dominated by traditional kirana stores. Walk through a street and you will find more kirana stores than (**D**) (**emerging**) retail outlets like Big Bazar or Reliance Fresh. Second, the government regulation (**E**) (**printed**) fast moving consumer goods (FMCG) manufacturers to print the "Maximum Retail Price" or MRP on the package of the product. In the US, the retailer (**F**) (**relatively**) the price paid by the consumer but here the MRP is (**G**) (**decides**) on the package. This anchors the final retail price for a product. Third, you often see retailers offering extra price and quantity benefits at the store level like discounts or bundled products. Manufacturer-led promotions are (**H**) (**reshaping**) infrequent. Very rarely would you see Unilever India or a Proctor & Gamble offering a 15%

extra for their regular 180ml shampoo. Finally, we have the (I) (**research**) of rural areas and cities of different sizes spread across the country. Increasing urbanisation, increasing incomes, and rising aspirations for a better quality of life are (J) (**diversity**) the Indian retail space.

Q121. Which of the following fits in blank (A)?

- A. Printed
- B. Diversity
- C. Requires
- D. Reshaping
- E. Research

Answer - E

Q122. Which of the following fits in blank (B)?

- A. Printed
- B. Reshaping
- C. Unique
- D. Research
- E. Emerging

Answer - E

Q123. Which of the following fits in blank (C)?

- A. Diversity
- B. Decides
- C. Printed
- D. Reshaping
- E. Unique

Answer - E

Q124. Which of the following fits in blank (D)?

- A. Research
- B. Diversity
- C. Organised
- D. Printed
- E. Emerging

Answer - C

Q125. Which of the following fits in blank (F)?

- A. Printed
- B. Diversity
- C. Requires
- D. Organised
- E. Decides

Answer - E

Q126. Which of the following fits in blank (H)?

- A. Decides
- B. Printed
- C. Relatively
- D. Organised
- E. unique

Answer – C

Direction (127-133): Read the passage carefully and answer the following questions.

Certain words are printed in bold to help you locate them while answering some of the questions.

In the public's eye, military men are still the sole sufferers of PTSD. But research shows that women are in some cases twice as likely to develop the disorder. Despite being far more vulnerable, women are often misdiagnosed due to cultural stereotypes, and there's a huge gap in research on which kinds of treatments work best for which kinds of people. Studies and research programs have been designed, until recently, to understand men with PTSD. The same is true for support systems and treatment centres. In the legal system, women who report PTSD from rape are less likely to be believed than men who report PTSD from combat. Research shows that women are at a higher risk of PTSD. While men experience more traumatic events in their lives, women are, depending on which study you look at, as much as twice as likely to develop PTSD, but no one really knows why. Pervasive male prejudice against women is another factor that can diminish unit cohesion for female soldiers. Because women are less likely than men to experience unit cohesion while serving in the military, women are less likely to develop the social support structures that will help prevent them from developing PTSD. For women, this hesitation to self-identify as a sufferer of PTSD could be even greater; historically, female soldiers have struggled to be counted as equals to men on the battlefield. Women, stereotypically considered to possess less emotional fortitude than men, may be unwilling to admit that they are suffering from PTSD lest they appear to conform to this stereotype. That domestic bit has another face too: Where men who've experienced trauma might be able to take time off to recover, women are expected to maintain their domestic, caregiving roles, which make it harder for women to address symptoms of post-traumatic stress for fear of "failing" at their roles as mother, daughter and wife. "Gendered social roles can compound the negative impact," said Dawne Vogt, a research psychologist at the Women's Health Sciences Division of the National

Centre for PTSD. "So they might have additional stress when they're dealing with something. "Technically, PTSD is largely the same for men and women, characterized by things like fear based anxiety, sleep disturbance, flashbacks, feelings of detachment and more. And both men and women often experience multiple conditions alongside PTSD. But they seem to develop different sets of additional problems. Women tend to develop depression alongside their PTSD, while men tend to tack on substance abuse. What that means is that men with PTSD tend to show a different profile than women do. Men tend to lash out, showing anger, hostility, explosiveness and unpredictability. Women, often because of their depression, tend to do the opposite, becoming withdrawn and turning to self harm. What is clear is that women who return from combat, with PTSD or not, often have a harder time returning to their lives. According to a report by the Departments of Veterans Affairs, Defence, Labour and Housing and Urban Development, "America's nearly 300,000 women veterans are put at risk by a system designed for and dominated by male veterans." This includes lack of access to peer support, group therapy and specialized mental health care for things like PTSD. Recent changes made by the United States Department of Veterans Affairs have improved treatment options for female veterans living with PTSD, but there is still more that needs to be done. Women veterans are also more likely to be unemployed than male veterans, and at least twice as likely to be homeless. On top of that, women veterans are more likely to be single parents and come back to dependents. But Vogt says that nobody knows how this might impact their PTSD, or which treatments might work best. And it's not necessarily clear that what works for veterans will work for civilians either. Right now, for example, most of the research on virtual reality uses for treating PTSD focuses on military men. Another challenge is that until very recently, treatment for PTSD has been more difficult for women than men to obtain. Before rule changes were enacted in 2010. Only veterans who encountered direct combat experience qualified to receive disability payments for PTSD. Because very few women are placed on the front lines, very few were eligible to receive free treatment for PTSD. However, recent regulation changes have ended these stipulations, allowing women who serve in any capacity to be eligible for benefits. Even if female veterans are eligible for these benefits, the quality of the care a wartime PTSD sufferer receives can vary widely. The United States Department of Veterans Affairs (VA) pays disability benefits to service men and women who have been diagnosed with PTSD and also provides these individuals with free health care. But while mental health counselling that comes directly from VA doctors is completely free to veterans, there are often long waiting lists for those who need to be evaluated or treated. Therapy provided by non-VA professionals may not be covered by health insurance. Access to mental health professionals who have been specially trained to treat wartime PTSD is often difficult for those not living near major urban centres. On both the research level and the policy level, more must be done to help the women who have sacrificed so much for their country. Figuring out which treatment works best for PTSD is still an ongoing process for everybody, men and women alike. But if researchers want to help treat people equally, they'll need to include more women.

Q127. What is the style of the passage?

- A. Argumentative
- B. Descriptive
- C. Narrative
- D. Persuasive
- E. Expository

Answer - E

Q128. Choose the word which is NOT the synonym for the word 'Traumatic' used in the passage.

- A. Daunting
- B. Atrocious
- C. Formidable
- D. Petrifying
- E. Inchoate

Answer - E

Q129. Based on information in the passage, it can be inferred that negative stereotypes about women in the military contribute to their increased likelihood to develop PTSD in which of the following ways?

- I. Some male members of the armed forces subscribe to negative stereotypes about women; this prejudice may prevent women from forming close bonds with their units.
- II. Women may be less likely than men to admit to suffering from PTSD because they do not want to conform to stereotypes that portray women as weak.
- III. Women are aware of the negative stereotypes that pervade the military. This awareness may lead to a reduction in self-esteem.

- A. Only I
- B. Only II
- C. Both I and II
- D. Both II and III
- E. None of these

Answer - C

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Q130. According to the passage, what are the reasons that treatment for PTSD has been more difficult for women than men to obtain?

- I. Most of the research on virtual reality uses for treating PTSD focuses on military men.
 - II. Because very few women are placed on the front lines, very few were eligible to receive free treatment for PTSD as per the previous rules which include that only veterans who encountered direct combat experience qualified to receive disability payments for PTSD.
 - III. Women do not follow the regularities properly that are needed in treatment of PTSD and tend to recover slower than men.
- A. Only I
 - B. Only II
 - C. Both I and II
 - D. Only III
 - E. All I, II and III

Answer -C

Q131. Which of the following is the primary purpose of the passage?

- A. To explain why military veterans are more likely than civilians to develop PTSD
- B. To persuade government officials to increase funding for PTSD treatment centres in non-urban areas for female veterans
- C. To denounce the United States military for the way they have handled female veterans' mental health problems
- D. To educate readers about the problem of insufficient treatment available for female veterans with PTSD
- E. To inform readers about the likely warning signs of PTSD among military veterans

Answer - D

Q132. According to the passage, what makes PTSD harder for a female veteran as compared to a male veteran?

- I. Women also suffers from depression alongside their PTSD, because of their depression, they self-harm themselves.
 - II. Women are not able to take time off to recover from PTSD because females give more importance and time in maintaining their domestic roles as compared to treatment of their PTSD.
 - III. Most female veterans refuse to seek treatment
- A. Only I
 - B. Only II
 - C. Only III
 - D. Both I and II
 - E. All

Answer - D

Q133. Based on information in the passage, which of the following statements best reflects the author's opinion about the mental health care provided for female veterans?

- A. Although the VA has not done nearly enough, state and independent agencies have made up for government deficiencies.
- B. The government has done almost nothing to help; the way we treat our female veterans is a national disgrace.
- C. Because service women are more likely than service men to develop PTSD, mental health care has been better for female veterans.
- D. The VA and other government agencies have attempted to provide mental health care for female veterans, but most of them refuse to seek treatment.
- E. The amount of care provided has improved over the past few years, but it is still insufficient

Q134. Direction: In the following question, two columns are given containing a connector and three phrases each. In the first column, the phrases are A, B and C and in the second column, the phrases are D, E and F. You have to make meaningful sentences using the connectors in the starting and from the phrases of both the columns. There are five options, four of which display the sequence(s) in which the phrases with the connectors can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, select 'none of these' as your answer.

Column (1)	Column (2)
Not only	But also
A. This investigation is one that is continuing and worldwide.	D. The members were compelled to acknowledge him under the influence of autocracy.
B. She was left behind home.	E. Her father was the CEO of one of the topmost companies.
C. Anna Moorey was the chairman of the committee formed to resolve the issues of the Braylo society.	F. The investigation is one that we expect to continue for quite some time.

- A. A-F & C-D
- B. A-F, C-D & B-E
- C. B-E
- D. A-F
- E. A-F & B-E

Answer - D

Q135. Direction: In the following question, two columns are given containing a connector and three phrases each. In the first column, the phrases are A, B and C and in the second column, the phrases are D, E and F. You have to make meaningful sentences using the connectors in the starting and from the phrases of both the columns. There are five options, four of which display the sequence(s) in which the phrases with the connectors can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, select 'none of these' as your answer.

Column (1)	Column (2)
Not only	But also
A. This investigation is one that is continuing and worldwide. B. She was left behind home. C. Anna Moorey was the chairman of the committee formed to resolve the issues of the Braylo society.	D. The members were compelled to acknowledge him under the influence of autocracy. E. Her father was the CEO of one of the topmost companies. F. The investigation is one that we expect to continue for quite some time.

- A. C-F
- B. C-F & A-E
- C. A-D
- D. A-D & B-E
- E. None of these

Answer - D

Q136. Direction: In the following question, two columns are given containing a connector and three phrases each. In the first column, the phrases are A, B and C and in the second column, the phrases are D, E and F. You have to make meaningful sentences using the connectors in the starting and from the phrases of both the columns. There are five options, four of which display the sequence(s) in which the phrases with the connectors can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, select 'none of these' as your answer.

Column (1)	Column (2)
Not only	But also
A. This investigation is one that is continuing and worldwide. B. She was left behind home. C. Anna Moorey was the chairman of the committee formed to resolve the issues of the Braylo society.	D. The members were compelled to acknowledge him under the influence of autocracy. E. Her father was the CEO of one of the topmost companies. F. The investigation is one that we expect to continue for quite some time.

- A. A-E
- B. A-E & B-F
- C. B-D
- D. A-E, B-D & B-F
- E. A-D

Answer - C

Direction (137-141): The given sentences, when properly sequenced, form a coherent paragraph. Each sentence is labelled with a letter. Choose the most logical order of the sentences from among the five given choices to construct a coherent paragraph keeping (6) as the last statement.

- A) Arif Jamal, a New York Times correspondent, reported, "This time, India's victory was nearly total: India accepted cease-fire only after it had occupied 740 square miles, though Pakistan had made marginal gains of 210 square miles of territory."
- B) On September 22, it ended after the intervention of the UN and a ceasefire was declared the next day.
- C) In the August of 1965, Pakistani forces infiltrated India-occupied Kashmir in what they called Operation Gibraltar.
- D) While our textbooks taught us that we did, people from across the border believe that they were victorious.
- E) Their troops carried extra-ammunition and entered posing as locals of the area and their attack on Indian soil led to war without a formal declaration, disrupting peace in the valley.
- F) Even though neutral assessments suggest our superiority in the war but technically it remains militarily inconclusive.

Q137. Which of the following would be the SECOND sentence after rearrangement?

- A. A
- B. E
- C. B
- D. D
- E. F

Answer - B

Q138. Which of the following can precede the FIFTH sentence of the passage?

- A. Historian John Keay wrote this in his book 'India: A History': "Pakistan made gains in the Rajasthan desert but its main push against India's Jammu-Srinagar road link was repulsed and Indian tanks advanced to within a sight of Lahore."
- B. Under the orders of then Prime Minister Lal Bahadur Shastri, Indian forces had marched on to Lahore and were in striking distance of the cantonment while denying the enemy's attempt to capture Indian territory.

- C. But if you think about it, Pakistan's aim was to conquer a large part of our territory but they did not.
- D. It is important to note that a ceasefire had been ordered at the Rann of Kutch after ceasefire violations from April through June of the same year (1965).
- E. Pakistani forces had managed to capture an area called Khemka ran, but they were pushed back by Indian troops, who managed to reach the outskirts of Lahore.

Answer - A

Q139. Which of the following pairs form two consecutive statements after rearrangement?

- A. A-E
- B. A-D
- C. E-B
- D. B-C
- E. None of these

Answer - C

Q140. Which of the following word would fill the blank given in statement B?

- A. Eventually
- B. Formally
- C. Abruptly
- D. Suddenly
- E. Slowly

Answer – B

Q141. Which of the following word would fill the blank given in statement B?

- A. Eventually
- B. Abruptly
- C. Suddenly
- D. Formally
- E. Slowly

Answer - D

Q142. Direction: A sentence with two blanks is given, each blank indicating that something has been omitted. Choose the words that best fit the meaning of the sentence as a whole.

The move to allow dumping of mercury____ an outcry from residents of the area who_____ that high levels of mercury will affect their health and destroy ecologically sensitive forest area.

- A. Resulted, Insisted
- B. Provoked, Fear
- C. Activated, Supported
- D. Angered, Believed
- E. Incited, Determined

Answer – E

Q143. Direction: A sentence with two blanks is given, each blank indicating that something has been omitted. Choose the words that best fit the meaning of the sentence as a whole.

The court had directed the directorate of education to _____ that all schools that had been allotted land on the condition that they would _____ 25 percent of EWS students fill the allotted seats.

- A. Certify, Admitted
- B. Confirmed, Receive
- C. Ensure, Admit
- D. Ensured, Granted
- E. None of these

Answer - C

Q144. Direction: A sentence with two blanks is given, each blank indicating that something has been omitted. Choose the words that best fit the meaning of the sentence as a whole.

When building plans of these malls and hospitals are sanctioned, the parking area is not taken into account. While they show parking ___ as common areas, they get ___ space for parking and claim that the facility would be provided free of cost.

- A. Spaces, Additional
- B. Area, Necessary
- C. Portion, More
- D. Segment, Extra
- E. None of these

Answer - A

Q145. Direction: A sentence with two blanks is given, each blank indicating that something has been omitted. Choose the words that best fit the meaning of the sentence as a whole.

If a junior executive neglects his professional development and ___ education, he can easily and quickly become obsolete in a world changing at ___ rates.

- A. higher, vulnerable
- B. management, supreme
- C. better, supreme
- D. administrative, leading
- E. continuing, dizzying

Answer – E

Q146. Direction: In the given question, a sentence is divided into four parts. There are errors in three parts. Choose the part which doesn't have an error. If all the four parts are correct, mark E, i.e. 'All are correct' as the answer.

The roof besides them had a (A) great hole smashed through it, (B)/ and pieces of glass was lying (C)/ scattered on every direction. (D)

- A. A
- B. B
- C. C
- D. D
- E. All are correct

Answer - B

Q147. Direction: In the given question, a sentence is divided into four parts. There are errors in three parts. Choose the part which doesn't have an error. If all the four parts are correct, mark E, i.e. 'All are correct' as the answer.

The Supreme Court has done (A)/ three weeks to the state government to (B)/ be respondent to its directive and (C)/ file an affidavit citing all the detail. (D)

- A. A
- B. B
- C. C
- D. D
- E. All are correct

Answer - B

Q148. Direction: In the given question, a sentence is divided into four parts. There are errors in three parts. Choose the part which doesn't have an error. If all the four parts are correct, mark E, i.e. 'All are correct' as the answer.

Surely, she must feel bitter on (A)/ that fact, and yet neither her voice or (B)/ her expression gave any indication (C)/ that she felt antipathetic. (D)

- A. A
- B. B
- C. C
- D. D
- E. All are correct

Answer – C

Q149. Direction: In the given question, a sentence is divided into four parts. There are errors in three parts. Choose the part which doesn't have an error. If all the four parts are correct, mark E, i.e. 'All are correct' as the answer.

Aside by his solemn expression, (A)/ there were nothing in the way he acted (B)/ with the children that might indicate (C)/ anything was wrong among them. (D)

- A. A
- B. B
- C. C
- D. D
- E. All are correct

Answer – C

Q150. Direction: In the given question, a sentence is divided into four parts. There are errors in three parts. Choose the part which doesn't have an error. If all the four parts are correct, mark E, i.e. 'All are correct' as the answer.

The number of acres (A)/ destroyed by wildfires (B)/ has increased dramatically (C)/ over the past several years. (D)

- A. A
- B. B
- C. C
- D. D
- E. All are correct

Answer – E

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General Awareness:

Q1. Recently a declaration has been adopted by that aims to boost industry ties on defense and renewable energy, in the face of growing competition from the other emerging countries, The above-mentioned Atlantic Declaration, was signed between which two countries?

- A. United States and United Kingdom
- B. Australia & United Kingdom
- C. France and United States
- D. Australia and United Kingdom
- E. Australia and France

Answer - A

Q2. United States will rejoin an organization in July, four years after it left it in 2019, alleging that it was biased against Israel. The move to rejoin will face a vote by organisation's member states and is expected to pass easily. Which of the following organisation US is about to rejoin?

- A. UNICEF
- B. SCO
- C. WHO
- D. UNESCO
- E. UNCTAD

Answer - D

Q3. What is the objective of the "Antardrishti Dashboard" which was launched recently by RBI?

- A. It will provide the required insight to assess and monitor the progress of grievance redressal mechanism.
- B. It will provide the required insight to assess and monitor the progress of financial inclusion.
- C. It will provide the required insight to assess and monitor the progress of reducing NPAs.
- D. It will provide the required insight to assess and monitor the progress of strengthening financial system.
- E. It will provide the required insight to assess and monitor the progress of digital banking.

Answer - B

Q4. Recently, Indian-origin Climate Change researcher _____ has been picked for the Spinoza Prize 2023, which is the highest scientific honour in Netherlands and has a prize money of _____.

- A. Sheo Kumar, 1.5 million euros
- B. Rajkumar Upadhyay, 2.5 million euros
- C. K Rajaraman, 3.5 million euros
- D. Navtej Bal, 1.5 million euros
- E. Joyeeta Gupta, 1.5 million euros

Answer - E

Q5. Which country has achieved the gender parity according to the latest Global Gender Gap Index?

- A. Iceland
- B. Finland
- C. Denmark
- D. Sweden
- E. No one

Answer - E

Q6. Comptroller and Auditor General of India Girish Chandra Murmu has been re-elected as the external auditor of _____ for a four-year term from ____.

- A. UNICEF, 2023 to 2026
- B. UNESCO, 2024 to 2027
- C. WTO, 2023 to 2026
- D. UNCTAD, 2024 to 2027
- E. WHO, 2024 to 2027

Answer - E

Q7. The tropical cyclones forming over different Ocean basins are named by the concerned regional specialised meteorological centres (RSMCs) and regional Tropical Cyclone Warning Centres (TCWCs). According to the 'List of North Indian Ocean Tropical Cyclone Names', what is the name of the next cyclone after cyclone 'Biparjoy' and the name has been recommended by which country?

- A. Tej, India
- B. Prahar, Bangladesh
- C. Akhand, India
- D. Bhanwar, Nepal
- E. Prachand, Sri Lanka

Answer - A

Q8. Foreign Trade Policy (2023) is a policy document which is based on continuity of time tested schemes facilitating exports as well as a document which is nimble and responsive to the requirements of trade. Which among the following is not part of the four key pillars of the Foreign Trade Policy 2023 announced recently?

- A. Incentive to Remission
- B. Export promotion through collaboration - Exporters, States, Districts, Indian Missions
- C. Ease of doing business, reduction in transaction cost and e-initiatives
- D. Emerging Areas – E-Commerce Developing Districts as Export Hubs and streamlining SCOMET policy
- E. E-Governance

Answer - E

Q9. The Union government, in consultation with the RBI, fixes the inflation target for the central bank every five years. The Upper Tolerance level of Inflation is _____ and in case of breach of the upper tolerance for _____ quarters the report has to be submitted by RBI.

- A. 4.0%, three consecutive quarters
- B. 5.0%, two consecutive quarters
- C. 6.0%, two consecutive quarters
- D. 6.0%, three consecutive quarters
- E. 5.0%, three consecutive quarters

Answer - D

Q10. As per the survey of professional forecasters (SPF) by RBI, the real gross domestic product (GDP) growth forecast for 2023-24 has been retained at _____, while it is expected to grow by _____ in 2024-25.

- A. 5.7 per cent, 6.1 per cent
- B. 5.9 per cent, 6.3 per cent
- C. 6.0 per cent, 6.4 per cent
- D. 6.1 per cent, 6.4 per cent
- E. 6.2 per cent, 6.3 per cent

Answer - C

Q11. As per Annual Report of RBI, Commercial banks remained the largest holders of government securities [including T-Bills and state government securities (SGSs)] accounting for _____ as at end-March 2023.

- A. 27.5%
- B. 37.5%
- C. 25.5%
- D. 31.5%
- E. 28.5%

Answer - B

Q12. Which of the following States are among the top 3 States with highest mangrove cover in India?

1. West Bengal
 2. Gujarat
 3. Andaman Nicobar
 4. Tamil Nadu
- A. 1, 2 & 3
B. Only 2 & 3
C. Only 1 & 4
D. Only 3 & 4
E. 2, 3 & 4

Answer - A

Q13. Group of Twenty (G20) is an intergovernmental forum comprising 19 countries and the European Union. India holds the Presidency of the G20 from December 1, 2022 to November 30, 2023. Which of the following is not one of the guest countries invited in G20 summit under India's presidency?

- A. Bangladesh
B. Mauritius
C. Netherlands
D. Nigeria
E. Phillipines

Answer - E

Q14. India is NOT a member of which of the following organizations?

- A. SCO
B. ADB
C. World Trade Organisation
D. OECD
E. World Bank

Answer - D

Q15. As per RBI Annual Report 2022-23, India has remained among the fastest growing major economies of the world, contributing more than _____ to global growth on average during the last five years.

- A. 5.5%
B. 7.5%
C. 12%
D. 6.8%
E. 10.5%

Answer - C

Q16. As per the Financial Stability Report, SCBs' gross non-performing assets (GNPA) ratio continued its downtrend and fell to a _____ year low in 3.9% in March 2023 and the net non-performing assets (NNPA) ratio declined to _____.

- A. 8, 0.5%
- B. 10, 1%
- C. 13, 1.5%
- D. 10, 1.5%
- E. 8, 1%

Answer - B

Q17. Despite prolonged geopolitical tensions and slowing global trade, India's merchandise exports touched US\$ 450.4 billion during 2022- 23, which is 6.7 per cent above the previous year's record level. Which sector contributed the largest share in the merchandise exports from India?

- A. Electronic Goods
- B. Petroleum Products
- C. Rice
- D. Organic and Inorganic Chemicals
- E. Iron Ore

Answer - B

Q18. The core theme of the 2025 Payments Vision document is E-Payments for Everyone _____.

- A. E-Payments for Elder
- B. Everywhere, Everytime
- C. Everywhere, Everything
- D. Everything, Everytime
- E. Everyone, Everything

Answer - B

Q19. Which among the following ASEAN countries are also the members of BIMSTEC?

- 1. Thailand
- 2. Singapore
- 3. Myanmar
- 4. Indonesia
- 5. Vietnam

- A. 1, 2 and 3 only

- B. 3 and 4 only
- C. 1 and 3 only
- D. 1, 4 and 5
- E. All of the above

Answer - C

Q20. There has been great excitement and a rush of positive sentiment among members of the fintech community (digital lenders), regulated lenders, and investors about the recently (June 2023) released Guidelines on Default Loss Guarantee (DLG) in Digital Lending which were issued by the Reserve Bank of India (RBI). The Guidelines on Default Loss Guarantee (DLG) in Digital Lending is not applicable on which of the following entities?

- A. Payment Banks
- B. Small Finance Banks
- C. State Co-operative Banks
- D. NBFC
- E. Commercial Banks

Answer - A

Q21. The term of State Legislative Assemblies of which of the following State will not end till Jan 2024?

- A. Madhya Pradesh
- B. Rajasthan
- C. Haryana
- D. Chhattisgarh
- E. Telangana

Answer - C

Q22. Which among the following small saving scheme will provide highest return in July September 2023?

- A. Kisan Vikas Patra
- B. National Savings Certificate (NSC)
- C. Sukanya Samridhi
- D. Monthly Income Scheme
- E. Senior citizen savings Scheme

Answer - E

Q23. HS Prannoy ended a six-year long title drought with a three-game win over China's Weng Hong Yang in a pulsating men's singles finals at the Malaysia Masters. This title is known as _____.

- A. Super 1000 title
- B. Super 500 title

- C. Super 300 title
- D. Super 200 title
- E. Super 100 title

Answer - B

Q24. For the first time in India, the share price of a company crossed the Rs 1 lakh mark. With this, _____ became the first stock in India to cross the Rs 1 lakh mark per share in intraday trade after its share jumped 1.07 per cent in early trade recently in June 2023.

- A. Honeywell
- B. Page Industries
- C. 3M India
- D. Shree Cement
- E. MRF Ltd

Answer - E

Q25. With classification of UCBs into four tiers, the prudential exposure limits for UCBs to a group of connected borrowers/parties will be how much of their tier-I capital?

- A. ₹150 lakh
- B. ₹120 lakh
- C. ₹60 lakh
- D. ₹50 lakh
- E. ₹70 lakh

Answer - C

Q26. As per the recent (June 2023) data of Department for Promotion of Industry and Internal Trade (DPIIT), United Arab Emirates (UAE), with which India implemented a comprehensive free trade agreement in May last year, has emerged as the fourth largest investor in India during 2022-23. Which among the following countries are among the top 3 sources of FDI into India?

- A. UAE, Mauritius, US
- B. Netherlands, Mauritius, US
- C. Singapore, Mauritius, US
- D. Singapore, Netherlands, US
- E. Singapore, Mauritius, Australia

Answer - C

Q27. India's overall exports (Merchandise and Services combined) in April 2023 is estimated to be USD 65.02 Billion, exhibiting a positive growth of 2.00 per cent over April 2022. Which one of the following key sectors under merchandise exports exhibited highest positive growth in April 2023 as compared to the same period last year (April 2022)?

- A. Oil Meals
- B. Electronic Goods
- C. Ceramic Products & Glassware
- D. Drugs & Pharmaceuticals
- E. Cereal Preparations & Miscellaneous Processed Items

Answer - A

Q28. Which of the following States are among the top 3 destination States for FDI in India?

1. Maharashtra

2. Karnataka

3. Gujarat

4. Delhi

5. Tamil Nadu

- A. Only 1
- B. Both 2 & 3
- C. 1, 2 and 3
- D. 2, 4 and 5
- E. 1, 3 and 5

Answer - C

Q29. Dr. Mansukh Mandaviya unveiled the 5th State Food Safety Index (SFSI), which evaluates the performance of states and union territories across six different aspects of food safety. Which one of the following are the top-3 states in the large state category of the State Food Safety Index?

- A. Kerala, Punjab and Uttar Pradesh
- B. Andhra Pradesh, Kerala and Punjab
- C. Kerala, Punjab and Tamil Nadu
- D. Haryana, Kerala and Telangana
- E. Haryana, Punjab and Tamil Nadu

Answer - C

Q30. Who has been recently appointed as the chair of B20 India which represents the entire G20 business community?

- A. Ajay Bhalla
- B. Gautam Adani

- C. Ratan Tata
- D. Ravneet Kaur
- E. N. Chandrasekaran

Answer - E

Q31. The headquarters of European Central Bank is located in ____ and was established in ____.

- A. London, 1998
- B. Brussels, 2002
- C. Paris, 2000
- D. Rome, 1998
- E. Frankfurt, 1998

Answer - E

Q32. Which of the following statements is true regarding Call Money, Notice Money and Term Money?

- A. Scheduled commercial banks (excluding Small Finance Banks) can set their own limits for borrowing in call money and notice money markets, within the prescribed prudential limits for inter-bank liabilities
- B. Scheduled commercial banks (including Small Finance Banks) cannot set their own limits for borrowing in call money and notice money markets, within the prescribed prudential limits for inter-bank liabilities
- C. Scheduled commercial banks (excluding Small Finance Banks) can set their own limits for borrowing in call money only but not in notice money markets, within the prescribed prudential limits for inter-bank liabilities
- D. Scheduled commercial banks (including Small Finance Banks) can set their own limits for borrowing in call money only but not in notice money markets, within the prescribed prudential limits for inter-bank liabilities
- E. None of the above

Answer - A

Q33. 50 years after the launch of Project Tiger on April 1, 1973, India's tiger population today ranges from 2,500 to 3,000. When Project Tiger started, we had ____ tiger reserves. In 2023, we have ____.

- A. 9, 47
- B. 9, 53
- C. 9, 48
- D. 9, 55
- E. 9, 67

Answer - B

Q34. Which of the following statements is incorrect regarding Sovereign Gold Bonds?

- A. Investment limit per fiscal year is 4 kg for individuals and Hindu Undivided Family (HUF)
- B. Investment limit per fiscal year is 20 Kg for Trusts and similar entities notified by the Government from time to time
- C. Bond is available both in demat and paper form
- D. Total limit is excluding purchase from secondary market
- E. Bond can be used as collateral for loans

Answer - D

Q35. Which among the following bank has launched corporate customer platform "fyn"?

- A. Kotak Mahindra Bank
- B. IndusInd Bank
- C. HDFC Bank
- D. RBL Bank
- E. Federal Bank

Answer - A

Q36. Which of the following is one of the Payment System Operator in India?

- A. Clearing Corporation of India
- B. National Payments Corporation of India
- C. Scheduled Commercial Banks
- D. All of the above
- E. None of the above

Answer - D

Q37. Recently, 40 years have been completed for the historic win of India in 1983 Cricket World Cup final. India scored 183 runs batting first, what was the score of West Indies?

- A. 128
- B. 133
- C. 110
- D. 125
- E. 140

Answer - E

Q38. The Union Minister of Ports, Shipping & Waterways and Ayush, Shri Sarbananda Sonowal flagged off the maiden International Cruise Vessel " _____ ", India's first international cruise vessel, from Chennai to _____ .

- A. MV Empress, Bangladesh
- B. MV Ganga Vilas, Bhutan
- C. MV Empress, Sri Lanka

- D. MV Ganga Vilas, Sri Lanka
- E. MV Emperor, Sri Lanka

Answer - C

Q39. Which of the following institutes celebrate their foundation day on 1st July?

- A. Indian Space Research Organisation
- B. Institute of Chartered Accountants of India
- C. Defence Research and Development Organisation
- D. Border Roads Organisation
- E. NITI Aayog

Answer - B

Q40. Brand Finance evaluates and values over 5,000 brands every year, across all sectors and geographies. Get instant access to the world's largest brand database, including brand value, brand strength, research and competitive ranking data. According to brand finance India, which among the following is not among the top 5 Indian brands?

- A. Tata
- B. Infosys
- C. HDFC Bank
- D. LIC
- E. Reliance

Answer - C

Q41. The National Institutional Ranking Framework (NIRF) was approved by the MHRD and launched by Honourable Minister of Human Resource Development on 29th September 2015. As per the NIRF's "India Rankings 2023", which one of the following has been matched

incorrectly:

1. Top performing University: IISc Bengaluru
 2. Top performing College: ST Stephens
 3. Top performing institute in Overall Category: IIT Madras
- A. 1 and 2 only
 - B. 2 and 3 only
 - C. 1, 2 and 3
 - D. 2 only
 - E. None of the above

Answer - D

Q42. El Nino is a cyclical environmental condition that occurs across the Equatorial Pacific Ocean and is triggered by natural interactions between the ocean and atmosphere with the driving factors being the sea surface temperature, rainfall, air pressure, and atmospheric and ocean circulations. It occurs when the surface water in the equatorial Pacific becomes warmer than average and east winds blow weaker than normal. The phenomenon is similar to which of the following climatic anomaly?

- A. Mavven Oscillation
- B. Madden Julian Oscillation
- C. Western Disturbances
- D. Monsoon
- E. Indian Ocean Dipole

Answer - D

Q43. Which of the following is the mascot launched by RBI as a part of its financial Awareness campaign?

- A. Ms Money
- B. Mr Money
- C. Money Kumar
- D. Mr Kumar
- E. Money Raja

Answer - C

Q44. Which of the following is the initiative supported by NITI Aayog, aimed to finance 50,000 electric vehicles for MSMEs?

- A. ELECTRO
- B. EVOLVE
- C. EVPURE
- D. EVWORLD
- E. EVNITI

Answer - B

Q45. World Bank has scrapped Ease of Doing Business and announced a new replacement annual series which will reflect a more balanced and transparent approach toward evaluating a country's business and investment climate. What is the name of the new replacement annual series?

- A. Ease Business
- B. Business PRO
- C. Easy Business
- D. Business Ready
- E. Business PORT

Answer - D

Q46. Food and Consumer Affairs Minister Piyush Goyal has announced that India will achieve its target of ____ ethanol blending with petrol by _____ instead of 2030. He also maintained that the maize crop will play an important role in implementation of the programme.

- A. 20%, 2024
- B. 25%, 2025
- C. 30%, 2030
- D. 20%, 2025
- E. 25%, 2023

Answer - D

Q47. Recently, Union Minister of Road Transport and Highway has informed about the ambitious India-Myanmar-Thailand Trilateral Highway which connects Kolkata to Bangkok. It belongs to which of which of the following organization?

- A. BIMSTEC
- B. ASEAN
- C. SCO
- D. G-7
- E. G20

Answer - A

Q48. Prime Minister Narendra Modi launched three flagship schemes for urban revamp, including smart cities and housing for all on 25th June 2015, ensuring better quality of life for 40% of the country's population that either live in urban areas or dependent on them for livelihood. Which one of the following are the 3-schemes launched?

1. Smart Cities Mission
2. Atal Mission for Rejuvenation and Urban Transformation (AMRUT)
3. Pradhan Mantri Awas Yojana - Urban (PMAY-U)

- A. Only 1
- B. Both 2 & 3
- C. Only 3
- D. Both 1 & 2
- E. All 1, 2 and 3

Answer - E

Q49. According to the Union Budget 2023, Government has decided to continue the 50-year interest free loan to state governments for one more year to spur _____ investment and, with a significantly enhanced outlay of Rs 1.3 lakh crore, from _____.

- A. Capital, 2021-22
- B. Capital, 2025-26
- C. Capital, 2024-25
- D. Capital, 2022-23
- E. Capital, 2023-24

Answer - E

Q50. Which one of the following statements are correct with respect to the Mission for Integrated Development of Horticulture (MIDH) scheme?

- 1. It is Central Sector Scheme launched in 2015.**
 - 2. It provides financial assistance @35% of the project cost in general areas for setting up post harvest management infrastructure.**
 - 3. It provides technical advice and administrative support to state governments/state horticulture missions for the saffron mission.**
- A. Only 1
 - B. Only 2
 - C. Both 2 & 3
 - D. Both 1 & 3
 - E. All 1, 2 & 3

Answer - C

Q51. Progress has been sluggish in six sectors under Production-Linked Incentive (PLI) schemes. A detailed analysis is being conducted by relevant ministries. Which among the following is not under non-performing sector of the scheme?

- A. Information technology (IT) hardware
- B. White Goods
- C. ACC Battery
- D. Textile
- E. Speciality Steel

Answer - A

Q52. Which one of the following states was among the top-3 states in terms of highest GST revenues in June 2023?

- 1. Haryana**
- 2. Karnataka**
- 3. Gujarat**
- 4. Uttar Pradesh**
- 5. Maharashtra**

- A. Only 2, 3 and 5
- B. Only 1, 3 & 4
- C. Only 1, 2 & 5
- D. Only 3, 4 & 5
- E. Only 2, 3 & 4

Answer - A

Q53. e-way bill is a document required to be carried by a person in charge of the conveyance carrying any consignment of goods of value exceeding _____ as mandated by the Government in terms of section 68 of the Goods and Services Tax Act read with rule 138 of the rules framed thereunder.

- A. Rs 50,000
- B. Rs 40,000
- C. Rs 65,000
- D. Rs 1,00,000
- E. Rs 75,000

Answer - A

Q54. Name the country that conferred its highest civilian honour to President Droupadi Murmu- The Grand Order of the Chain of Yellow Star, the first Indian to receive this award.

- A. Sudan
- B. South Africa
- C. Uganda
- D. Suriname
- E. Serbia

Answer - D

Q55. The Union Cabinet chaired by the Prime Minister Shri Narendra Modi, approved the constitution and empowerment of an Inter Ministerial Committee (IMC) for facilitation of the “World’s Largest Grain Storage Plan in Cooperative Sector” by convergence of various schemes of ministries. Which ministry does not belong to that group?

- A. Ministry of Agriculture and Farmers Welfare
- B. Ministry of Consumer Affairs, Food and Public Distribution
- C. Ministry of Food Processing Industries
- D. Ministry of Cooperation
- E. None of the above

Answer - D

Q56. The Reserve Bank releases a quarterly house price index (HPI) based on transaction-level data received from housing registration authorities in ten major cities. The cities are:

1. Bengaluru

2. Delhi

3. Jaipur

4. Kanpur

5. Kolkata

6. Mumbai

Remaining cities are:

- A. Chandigarh, Kochi, Lucknow, Ahmedabad
- B. Chennai, Shimla, Lucknow, Ahmedabad
- C. Chennai, Kochi, Lucknow, Agra
- D. Chennai, Surat, Lucknow, Ahmedabad
- E. Chennai, Kochi, Lucknow, Ahmedabad

Answer - E

Q57. Which one of the following is/are the dimensions across which the states and districts have been assessed under the Social Progress Index (SPI) for States and Districts made by the Institute for Competitiveness and Social Progress Imperative?

1. Basic Human Needs

2. Innovation

3. Foundations of Wellbeing

4. Opportunity

5. Foundations of Healthy life

- A. Only 1, 3 and 4
- B. Only 1, 2 and 3
- C. Only 2, 3 and 4
- D. Only 1 and 2
- E. Only 2 and 3

Answer - A

Q58. NASA's MAVEN mission has released some new, mind-blowing images captivating array of ultraviolet views of the red planet. What does "V" stands for in MAVEN Mission?

- A. Velocity
- B. Vacuum
- C. Volatile
- D. Valence
- E. Vector

Answer - C

Q59. The Basic Statistical Returns (BSR) Code is a seven-digit code that is provided to the registered banks by the RBI. The first three digits in the code identify the bank, while the following four digits identify the bank branch. India's Basic Statistical Returns (BSR) system recently completed _____ since its inception.

- A. 10 years
- B. 20 years
- C. 75 years
- D. 25 years
- E. 50 years

Answer - E

Q60. The Reserve Bank of India (RBI) has fixed the minimum Net Owned Fund (NOF) size for housing finance companies at _____. The housing finance companies (HFCs) holding a Certificate of Registration (CoR) and having an NOF of less than _____ will be required to achieve NOF of Rs 15 crore by March 31, 2022 and _____ by March 31, 2023.

- A. Rs 5 crore
- B. Rs 15 crore
- C. Rs 25 crore
- D. Rs 20 crore
- E. Rs 35 crore

Answer - C

Q61. As per Foreign Trade Policy 2023, towns that produce goods worth at least _____ can be recognized as towns of export excellence, based on their growth potential for exports.

- A. Rs 850 Crore
- B. Rs 650 Crore
- C. Rs 550 Crore
- D. Rs 750 Crore
- E. Rs 450 Crore

Answer - D

Q62. NTPC Limited, India's largest power generation company, has climbed 52 positions to secure the 433rd rank in Forbes' "The Global 2000" List for 2023. Which among the following is/are not the parameters taken into account for determining Forbes 2000 ranking of the top public companies in the world?

- A. Goodwill
- B. Sales
- C. Profits

- D. Assets
- E. Market value

Answer -A

Q63. Recently (June 2023), Indian Council of Agricultural Research (ICAR), New Delhi has signed a MoU with _____ Kisan to combine strengths and create synergy between the two organizations for guiding the farmers on scientific cultivation of different crops for optimum yield and income.

- A. Snapdeal
- B. Meesho
- C. Amazon
- D. Flipkart
- E. CRED

Answer - C

Q64. Recently, Sebi has proposed to tweak the definition of unpublished price sensitive information (UPSI). It proposed changing the definition of UPSI as it currently stands and bringing Regulation 30 of LODR, according to which the listed firms must notify stock exchanges after the occurrence of any events or facts that are material. Which of the following occurrences are included?

1. Any modification to securities
 2. Revision to ratings
 3. Initiation of CSR activities
 4. Change in director
 5. Fraud or default by promoters or key managerial people
- A. Both 2 & 3
 - B. 1, 3, 4 and 5
 - C. Both 1 & 5
 - D. 3, 4 and 5
 - E. 1,2,4 and 5

Answer - E

Q65. As per data from the Ministry of Statistics and Programme Implementation released under "Twenty Point Programme", of the 14 parameters tracked quarterly, the Indian Government achieved a more than _____ target completion ("very good") in six parameters.

- A. 80%
- B. 90%
- C. 75%
- D. 60%

E. 40%

Answer - B

Q66. Household financial savings refer to currency, bank deposits, debt securities, mutual funds, pension funds, insurance, and investments in small savings schemes. The total of these savings is referred to as gross household financial savings. Once financial liabilities, including loans from banks, non-banking financial companies (NBFCs), and housing finance companies, are subtracted from gross savings, what remains is referred to as net household financial savings. As per the RBI Annual Report 2022-23, which one of the following Financial Saving of Household Sector has the highest share in 2021-22?

- A. Deposits
- B. Currency
- C. Shares and Debentures
- D. Insurance Funds
- E. Provident and Pension Funds

Answer - A

Q67. TRAI in its endeavor to curb menace of spams through Unsolicited Commercial Communication (UCC) has taken various measures in recent past. Recently (June 2023), TRAI has now issued a Direction to all the Access Providers to develop and deploy the DCA facility for creating a unified platform and process to register customers consent digitally across all service providers and Principal Entities. What does “DCA” stands for?

- A. Digital Consent Acquisition
- B. Data Consent Acquisition
- C. Digital Content Acquisition
- D. Data Content Acquisition
- E. Digital Communication Acquisition

Answer - A

Q68. Taking forward digitization efforts announced in the Union Budget 2022-23, the Reserve Bank introduced its Central Bank Digital Currency (CBDC) in phases during the year, with the launch of pilots for Digital Rupee (e') in _____.

- A. Wholesale segments only on December 1, 2022
- B. Retail segments only November 1, 2022.
- C. Wholesale and retail segments on December 1, 2022, and November 1, 2022 respectively.
- D. Wholesale and retail segments on January 1, 2022, and December 1, 2022 respectively.
- E. Wholesale and retail segments on November 1, 2022, and December 1, 2022 respectively.

Answer - E

Q69. As per the recent advance estimates of production of major crops for agricultural year 2022-23 released by the Ministry of Agriculture and Farmers Welfare, the production of which one of the following crops did not increase from the previous year?

- A. Jawar
- B. Rice
- C. Wheat
- D. Bajra
- E. Maize

Answer - A

Q70. Which of the following Scheduled Commercial Banks have recorded the highest number of new branch additions in the financial year ended on 31st March 2023?

- A. Yes Bank
- B. Axis Bank
- C. Bank of Baroda
- D. HDFC Bank
- E. ICICI Bank

Answer - D

Q71. Under SEBI (Mutual Funds) Regulations, 1996, Mutual Funds are permitted to charge certain operating expenses for managing a mutual fund scheme. All such costs for running and managing a mutual fund scheme are collectively referred to as 'Total Expense Ratio' (TER). TER is calculated as a percentage of the Scheme's average _____.

- A. Net Asset Value (NAV)
- B. Absolute Returns
- C. Simple Annualised Return
- D. Total Investments
- E. Redemption Amount

Answer - A

Q72. Which among the following metal was not used to make the commemorative '75 Rupee Coin' which was launched during the inauguration of new parliament?

- A. Silver
- B. Copper
- C. Nickel
- D. Gold
- E. Zinc

Answer - D

Q73. As per IRDAI, which among the following is a criteria used to identify the Domestic 'Systemically Important Insurers'?

- A. Number of Branches
- B. Market Share
- C. Domestic and global interconnectedness
- D. Public Sector
- E. All of the above

Answer - E

Q74. Recently, the Prime Minister of India attended the 3rd summit of 3rd Summit of the Forum for India-Pacific Islands Cooperation (FIPIC) held at which of the following locations?

- A. Fiji
- B. Papua New Guinea
- C. Samoa
- D. Solomon Islands
- E. Niue

Answer - B

Q75. Recently, Indian security forces have been trained in _____ "Krav Maga" to counter China's People Liberation Army (PLA) during patrolling along the Line of Actual Control (LAC).

- A. Russia
- B. Caribbean Island
- C. Israel
- D. France
- E. USA

Answer - C

Q76. The Centre has revised the threshold for GST e-invoicing, and has announced that it will be mandatory for all businesses with annual turnover of over _____ to move to e-invoicing for business to business transaction under goods and services tax (GST) from _____.

- A. Rs 2 crore, Rs 10 Crore
- B. Rs 3.5 crore, Rs 10 Crore
- C. Rs 5 crore, Rs 10 Crore
- D. Rs 10 crore, Rs 20 Crore
- E. Rs 15 crore, Rs 20 Crore

Answer - C

Q77. According to the Union Budget 2023-24, the highest surcharge rate in personal income tax has been reduced from 37% to _____ in the new tax regime for income above ₹2 crore.

- A. 15%
- B. 36%
- C. 17%
- D. 25%
- E. 30%

Answer - D

Q78. Which among the following player has courted controversy when he wrote “Kosovo is the heart of Serbia, depicting the ethnic tensions flared in the Balkan nation?

- A. Casper Ruud
- B. Carlos Alcaraz
- C. Novak Djokovic
- D. Rafael Nadal
- E. Andrey Rublev

Answer - C

Q79. Government of India through Indian Strategic Petroleum Reserve Ltd. (ISPRL) under Phase-1 has setup Strategic Petroleum Reserves (SPR) at three locations namely Vishakhapatnam, Mangalore and _____.

- A. Varanasi
- B. Padur
- C. Raipur
- D. Kolkata
- E. Ranchi

Answer - B

Q80. Which one of the following statements are correct regarding the PM KUSUM Scheme?

1. It seeks to increase the farmers income
 2. The scheme comprises of 3- components.
 3. It works towards decreasing the environmental pollution.
- A. Only 1
 - B. Both 2 & 3
 - C. Only 3
 - D. Both 1 & 2
 - E. All 1, 2 and 3

Answer - E

Q81. The Finance Ministry has extended the 'Emergency Credit Line Guarantee Scheme' (ECLGS) to support MSMEs engaged in travel, tourism and hospitality sectors to overcome the impact of the COVID-19 pandemic impact. The scheme will be expanded by _____ to ₹5 lakh crore.

- A. ₹50,000 crore
- B. ₹25,000 crore
- C. ₹30,000 crore
- D. ₹35,000 crore
- E. ₹45,000 crore

Answer –A

Q82. The Reserve Bank has announced a hike in cash reserve ratio (CRR) by 50 basis points to 4.5 per cent. It has been effective from _____.

- A. May 05, 2022
- B. May 14, 2022
- C. May 18, 2022
- D. May 21, 2022
- E. May 23, 2022

Answer - D

Q83. National Coal Miner's Day is observed on which date in India?

- A. May 2nd
- B. May 9th
- C. May 4th
- D. May 12th
- E. May 15th

Answer - C

Q84. According to the National Education Policy 2020, government aims to increase the public investment in the education sector from the current 4.3 per cent to reach _____ per cent of GDP at the earliest.

- A. 5.2
- B. 5.5
- C. 6.0
- D. 6.5
- E. 7.0

Answer - C

Q85. The Ministry of Corporate Affairs (MCA) has tightened the rules for Nidhi Companies, according to which company needs to have atleast 200 members and should have a net owned fund (NOF) of Rs _____.

- A. 15 lakh
- B. 18 lakh
- C. 25 lakh
- D. 20 lakh
- E. 30 lakh

Answer - D

Q86. Where is Louvre Museum located?

- A. Italy
- B. Germany
- C. France
- D. Netherlands
- E. Spain

Answer - C

Q87. How many member countries are there in the Organization for Economic Cooperation and Development (OECD)?

- A. 36
- B. 37
- C. 38
- D. 39
- E. 40

Answer - C

Q88. ISRO has announced to launch a spacecraft to orbit Venus, which is scheduled by _____.

- A. December 2023
- B. December 2024
- C. November 2024
- D. September 2023
- E. August 2024

Answer - B

Q89. Interest rate on employees' provident fund deposits was cut to a four-decade low of _____ per cent for the 2021-22 fiscal from 8.5 per cent in the previous year.

- A. 8.1%
- B. 8.4%
- C. 8.3%
- D. 8.2%
- E. 8.0%

Answer - A

Q90. Presently, _____ Debt Recovery Tribunals and 5 Debts Recovery Appellate Tribunals are functioning across the country.

- A. 33
- B. 36
- C. 39
- D. 41
- E. 47

Answer - C

Q91. As per data released by the Insurance Regulatory and Development Authority of India(IRDAI), _____ insurance company consolidated its position as the second-largest general insurance company with an 11% market share, up from 10% last year.

- A. HDFC Life
- B. ICICI Lombard
- C. Max Life Insurance
- D. PNB Metlife
- E. Reliance General Insurance

Answer - B

Q92. Ministry of Social Justice has recently launched the DACE Scheme from BHU, Uttar Pradesh. What does 'E' stand for in the acronym DACE?

- A. Empowerment
- B. Encouragement
- C. Entrepreneurship
- D. Employment
- E. Excellence

Answer - E

Q93. Dabang Delhi KC beat _____ to win the Pro Kabaddi League Season 8 Champions.

- A. Telugu Titans
- B. Puneri Paltan
- C. Bengaluru Bulls
- D. Bengal Warriors
- E. Patna Pirates

Answer - E

Q94. The Singareni Collieries Company Limited (SCCL) is a Government coal mining company jointly owned by the Government of _____ and Government of India on a 51:49 equity basis.

- A. Telangana
- B. Andhra Pradesh

- C. Karnataka
- D. Odisha
- E. Maharashtra

Answer - A

Q95. The Union Cabinet approved an additional subsidy of Rs. _____ crore for phosphate-based fertilisers for the upcoming kharif season (April-September), seeking to shield farmers from any additional burden due to a sharp increase in input costs globally.

- A. Rs. 35,935
- B. Rs. 38,938
- C. Rs. 69,939
- D. Rs. 45,945
- E. Rs. 50,955

Answer - C

Q96. India's monthly merchandise exports remained above US\$ _____ billion for the first time, during FY 2021 – 2022.

- A. 38
- B. 40
- C. 43
- D. 47
- E. 49

Answer - B

Q97. Centre has recently (April 2022) launched "Azadi Se Antyodaya Tak campaign", which is a _____ day campaign, with a mission to saturate 75 districts.

- A. 75
- B. 90
- C. 120
- D. 130
- E. 150

Answer - B

Q98. Monthly Premium made by India citizen at 18 years of age, under Atal Pension Yojana, opting for Rs. 5000 monthly pension after attaining 60 years of age, is Rs. _____.

- A. 185
- B. 200
- C. 210
- D. 225
- E. 305

Answer - C

Q99. Which airport has bagged the 'Covid champion' award at Wings India 2022, which is Asia's largest event on civil aviation jointly organised by the Ministry of Civil Aviation and FICCI?

- A. Delhi International Airport Limited (DIAL)
- B. Cochin International Airport Limited (CIAL)
- C. Sardar Vallabhbhai Patel International Airport
- D. Lokpriya Gopinath Bordoloi International Airport
- E. Chhatrapati Shivaji Maharaj International Airport

Answer - B

Q100. Which state won the final match of "Santosh Trophy", one of India's oldest football tournaments, held recently at the Manjeri Payyanad Stadium?

- A. Gujarat
- B. Kerala
- C. Tamil Nadu
- D. Madhya Pradesh
- E. Meghalaya

Answer - B

Q101. According to the National Family Health Survey (NFHS) conducted in 2019-21, India's sex ratio in urban areas is _____ females per every 1,000 males and _____ females per every 1,000 males in rural areas.

- A. 958, 984
- B. 967, 997
- C. 985, 1037
- D. 979, 1019
- E. 972, 1026

Answer - C

Q102. Recently, the State of the World's Forests 2022 (SOFO 2022) was released by the _____.

- A. United Nations Environment Programme (UNEP)
- B. United Nations Development Programme (UNDP)
- C. International Union for Conservation of Nature (IUCN)
- D. Intergovernmental Panel on Climate Change (IPCC)
- E. United Nations Food and Agriculture Organization (FAO)

Answer - E

Q103. The Geological Survey of India (GSI) has approved the setting up of the country's first geo park at Lamheta village, in which state of India?

- A. Rajasthan

- B. Jharkhand
- C. Uttar Pradesh
- D. West Bengal
- E. Madhya Pradesh

Answer - E

Q104. India's wave of unicorns reaches an all-time high with Open – a _____ becoming the 100th unicorn in the country.

- A. e-Commerce Platform
- B. Fintech Neobank
- C. Social Startup
- D. Lifestyle brand
- E. Online fashion brand

Answer - B

Q105. Federal Reserves System, also known as FED has recently got new chair of the Board of Governors for a term ending May 15, 2026. Federal Reserve was created in the year _____.

- A. 1905
- B. 1908
- C. 1919
- D. 1913
- E. 1929

Answer - D

Q106. _____ has recently expanded its strategic partnership with SBI Cards and Payments

Services Ltd to power the company's next leg of digital transformation.

- A. Infosys Ltd
- B. Tata Consultancy Services (TCS)
- C. Wipro Ltd
- D. HCL Technologies
- E. Tech Mahindra

Answer - B

Q107. Consider the following statements about the Insolvency and Bankruptcy Code (IBS) 2016, and find out the correct statement –

1. These Regulations shall apply to the corporate insolvency resolution process.
2. An insolvency professional shall be eligible to be appointed as a resolution professional for a corporate insolvency resolution process of a corporate debtor.

3. A resolution professional shall make disclosures at the time of his appointment and thereafter in accordance with the Code of Conduct.

- A. 1, 2 and 3
- B. 1 and 2
- C. 2 and 3
- D. 1 and 2
- E. None of the above

Answer - A

Q108. Germany has recently committed to provide additional support worth Euro 10 billion to India by the year _____ to support green growth initiatives.

- A. 2026
- B. 2027
- C. 2028
- D. 2029
- E. 2030

Answer - E

Q109. RBI has recently decided to increase the repo rate by 40 basis points (bps) in an off-cycle meeting in May 2022, citing inflation concerns. This is followed by a reduction in the policy repo rate by _____ basis points in March 2020, followed by reduction of 40 basis points in _____.

- A. 50, May 2020
- B. 75, May 2020
- C. 75, July 2020
- D. 45, September 2020
- E. 50, July 2020

Answer - B

Q110. Consider the following statements about PMJDY, and find out the correct one –

- 1. Overdraft limit doubled from Rs 5,000/- to Rs 10,000/**
 - 2. Free accidental insurance cover on RuPay cards increased from Rs. 1 lakh to Rs. 2 lakh for PMJDY accounts.**
 - 3. The person should normally be head of the family or an earning member of the family and should be in the age group of 18 to 70.**
- A. Only 1 and 3
 - B. Only 2 and 3
 - C. Only 1 and 2
 - D. 1, 2 and 3
 - E. None of the above

Answer - C

Q111. What is the theme of World Water Day 2022?

- A. Groundwater: making the invisible visible
- B. Nature for Water
- C. Leaving No One Behind
- D. Water and Climate Change
- E. Valuing Water

Answer - A

Q112. City of Guadalajara has been named World Book Capital for the year 2022. It belongs to which country?

- A. Taiwan
- B. Mexico
- C. Brazil
- D. Morocco
- E. Indonesia

Answer - B

Q113. India's only BIS-approved national flag manufacturing unit is located in which of the following state?

- A. Telangana
- B. Karnataka
- C. Gujarat
- D. Kerala
- E. Tamil Nadu

Answer - B

Q114. The Regional Rural Banks Act, 1976 mainly provides for the incorporation, regulation and winding up of Regional Rural Banks (RRBs). The Act mandates that of the capital issued by a RRB, ___% shall be held by the central government, ___% by the concerned state government and ___% by the sponsor bank.

- A. 35:50:15
- B. 35:15:50
- C. 50:35:15
- D. 15:35:50
- E. 50:15:35

Answer - E

Q115. What is the full form of UNCED?

- A. United Nations Conference on Environment and Development

- B. United Nations Convention on Environment and Development
- C. United Nations Conference on Employment and Demographics
- D. United Nations Convention on Empowerment and Development
- E. United Nations Conference on Energy and Development

Answer - A

Q116. The government has allocated Rs _____ for Pradhan Mantri Kisan Samman Nidhi (PMKisan) in the Union Budget 2022-23, which is _____ higher than the Budget Estimates of Rs 65,000 crore for 2021-22?

- A. 60,000 crore, 4.2%
- B. 55,000 crore, 7.3%
- C. 72,000 crore, 5.4%
- D. 80,000 crore, 8.9%
- E. 68,000 crore, 4.6%

Answer - E

Q117. India's Services exports for the first time has cross the targeted USD _____ mark in the financial year 2021-2022.

- A. 200 Billion
- B. 220 Billion
- C. 230 Billion
- D. 240 Billion
- E. 250 Billion

Answer - E

Q118. Who among the following has recently been appointed as (May 2022) the Google Policy Head in India?

- A. Archana Gulati
- B. Avinash Saha
- C. Rajeev Kumar
- D. Sundar Arora
- E. Girish Mathur

Answer - A

Q119. Which of the following statements are correct with respect to National Apprenticeship Training Scheme.

- 1. It was launched in 2016.
- 2. It has been extended till 2026.
- 3. It comes under Ministry of Skill Development and Entrepreneurship.

4. It provides Rs 9000 per month allowance to graduates and diploma holders in engineering, science and business.

- A. Only 1, 2 and 4
- B. Only 1, 2 and 3
- C. Only 2, 3 and 4
- D. Only 1, 3 and 4
- E. All of the above

Answer - A

Q120. Delimitation Commission for which of the following States/UTs has submitted its final report in May 2022?

- A. Ladakh
- B. Uttarakhand
- C. Rajasthan
- D. Arunachal Pradesh
- E. Jammu and Kashmir

Answer - E

Q121. Which among the following statement is/are correct about the PM SVANidhi scheme?

- 1. The Scheme has been extended till 2024.**
- 2. The approval is expected to benefit nearly 1.2 crore citizens of Urban India.**
- 3. The loan amount under the scheme has increased the loan amount to Rs. 10000 crore**
- A. 1 and 3 only
- B. 1 and 2 only
- C. 2 and 3 only
- D. 1, 2 and 3
- E. None of the above

Answer - B

Q122. Which of the following Oil and Marketing Companies (OMC) has recently (May, 2022)

launched M15 petrol?

- A. IOCL
- B. BPCL
- C. HPCL
- D. Nayara Energy
- E. Reliance Petroleum

Answer - A

Q123. Recently (April 2022), Indian Air Force in collaboration with which of the following companies has taken a leap forward in fuel supply chain management by introducing a 'Fleet Card - Fuel on Move' for its varied fleet of vehicles?

- A. Bharat Petroleum
- B. Hindustan Petroleum
- C. Indian Oil Corporation
- D. Oil and Natural Gas Corporation
- E. Oil India Limited

Answer - C

Q124. Which among the following country will host World Environment Day 2022 in June 2022?

- A. Switzerland
- B. Finland
- C. Norway
- D. Italy
- E. Sweden

Answer - E

Q125. Nand Mulchandani has been appointed as Chief Technology Officer of _____.

- A. Federal Bureau of Investigation (FBI)
- B. European Space Agency
- C. National Investigation Agency (NIA)
- D. Central Investigation Agency (CIA)
- E. Interpol

Answer - D

Q126. According to Gold Monetization Schemes 2015, the Medium-Term Government Deposit (MTGD) can be withdrawn after _____ years.

- A. 3 years
- B. 4 years
- C. 5 years
- D. 6 years
- E. 7 years

Answer - C

Q127. Which among the following state has opened the country's first Greenfield grain-based ethanol plant?

- A. Gujarat

- B. Odisha
- C. Madhya Pradesh
- D. Bihar
- E. Telangana

Answer - D

Q128. "My Country My Life " is an autobiography of _____.

- A. Sheela Dixit
- B. Atal Bihari Vajpayee
- C. Lal Krishna Advani
- D. Jaswant Singh
- E. Manmohan Singh

Answer - C

Q129. Which among the following is not among the top five sectors of National Monetization Pipeline?

- A. Roads
- B. Railways
- C. Power
- D. Telecom
- E. Solar Energy

Answer - E

Q130. According to National Infrastructure Pipeline, which among the following sector is not among the top 4 sectors as per the sector-wise annual projected capital expenditure?

- A. Energy
- B. Urban
- C. Social Infrastructure
- D. Railways
- E. Roads

Answer - C

Q131. GST Revenue collection has crossed 1.5 lakh crore for the first time in _____.

- A. March 2022
- B. May 2022
- C. April 2022
- D. January 2022
- E. February 2022

Answer - C

Q132. Recently (March 2022), which among the following Automatic Train Protection (ATP)

System has been developed by Indian Railway on its own?

- A. Trishool
- B. Dhaal
- C. PRAHAR
- D. KAVACH
- E. None of the above

Answer - D

Q133. ASEEM Portal is related to_____.

- A. Livelihood and Employment
- B. Prevention of Human Trafficking
- C. Bootstrap startups
- D. Rural Development
- E. Promotion of MSMEs

Answer - A

Q134. The main objective of DESH Stack e Portal is to provide skilling, upskilling and reskilling opportunities through API-based platforms. In DESH what does 'E' stands for?

- A. Employment
- B. Encouragement
- C. Empowerment
- D. Enlightenment
- E. Ecosystem

Answer - E

Q135. The Reserve Bank of India and _____ have announced the project to link Unified Payments Interface and PayNow for faster transactions. The UPI-PayNow linkage is targeted for operationalisation by July 2022.

- A. Myanmar
- B. Maldives
- C. Germany
- D. Singapore
- E. Vietnam

Answer - D

Q136. National Forensic Science University has been set up under which among the following ministry?

- A. Ministry of Science and Technology
- B. Ministry of Finance
- C. Ministry of Health and Family Welfare
- D. Prime Minister's Office

E. Ministry of Home Affairs

Answer - E

Q137. Cyclone Asani, which developed over southeast regions of Bay of Bengal and intensified into a 'severe cyclone' was named by _____.

- A. Bangladesh
- B. Myanmar
- C. Thailand
- D. Sri Lanka
- E. Indonesia

Answer - D

Q138. Financial Stability Board represents which of the following organization?

- A. SCO
- B. G-7
- C. G-20
- D. ASEAN
- E. BIMSTEC

Answer - C

Q139. Which of the following statement is/are correct about interest rate and bond price?

- 1. Interest rate is negatively related to bond prices.
 - 2. If interest rate and yield is rising bond prices will fall.
 - 3. Interest rate positively related to bond prices.
- A. Only 1 and 2
 - B. Only 1 and 3
 - C. Only 2 and 3
 - D. All 1, 2 and 3
 - E. None of the above

Answer - A

Q140. India has recently become the only country to adopt the T+1 settlement system after _____.

- A. Russia
- B. China
- C. United States of America
- D. Germany
- E. Canada

Answer - B

Q141. T Raja Kumar, a senior advisor at MHA, has been appointed as the president of the Financial Action Task Force (FATF), the global money laundering and terrorism financing watchdog. He is from which country?

- A. Nepal
- B. Bhutan
- C. Singapore
- D. Sri Lanka
- E. Thailand

Answer - C

Q142. The Sagarmala programme is the flagship programme of the Ministry of Shipping to promote port-led development in the country through _____ of potentially navigable waterways maritime trade routes.

- A. 7500 km
- B. 8600 km
- C. 12300 km
- D. 13750 km
- E. 14500 km

Answer - E

Q143. What is India's Rank in Global Fisheries Protection?

- A. 1st
- B. 2nd
- C. 3rd
- D. 4th
- E. 5th

Answer - B

Q144. Which of the following has won the 'Khelo India University Games 2021'?

- A. JAIN University
- B. Lovely Professional University
- C. Punjab University
- D. Shivaji University
- E. University of Calicut

Answer - A

Q145. The World Forestry Congress (WFC) is held every six years since 1926 under the auspices of the _____, in association with the government of the host country.

- A. United Nations Environment Programme (UNEP)
- B. Conservation International
- C. Worldwide fund for Nature (WWF)

- D. Greenpeace
- E. Food and Agriculture Organization of the United Nations (FAO)

Answer - E

Q146. When was BIMSTEC formed?

- A. 1991
- B. 1995
- C. 1997
- D. 2001
- E. 2004

Answer - C

Q147. In India, the second largest provider of employment after agriculture is:

- A. Textile Sector
- B. Real Estate
- C. Manufacturing
- D. Services Sector
- E. Railways

Answer - A

Q148. Ministry of Culture has organised PAN India Programme “Jharokha” in how many States?

- A. 10
- B. 11
- C. 12
- D. 13
- E. 15

Answer - D

Q149. Which of the following has launched the first Exchange Traded ‘Bharat Bond’?

- A. ICICI Prudential
- B. Aditya Birla Capital
- C. HDFC Capital
- D. National Stock Exchange
- E. Edelweiss

Answer- E

Q150. According to Union Budget 2022-23, how much amount of Fund has been allocated for Jal Jeevan Mission?

- A. Rs. 40,000 crore
- B. Rs. 50,000 crore

- C. Rs. 35,000 crore
- D. Rs. 60,000 crore
- E. Rs. 68,000 crore

Answer – D

Q151. Which of the following is part of the Memorandum of Company Act?

- 1. The objective of the Company**
 - 2. State in which the company is located**
 - 3. This clause states the liability of the members of the company. The Liability can be limited or unlimited**
 - 4. The name of the company should be stated in this clause.**
- A. 1, 2 and 3
 - B. 1, 2 and 4
 - C. 2, 3 and 4
 - D. 1, 3 and 4
 - E. 1, 2, 3 and 4

Answer -

Q152. Under which of the following conditions does the DICGC give money to the liquidator?

- 1. If a bank goes into liquidation.**
 - 2. If a bank is reconstructed or amalgamated/merged with another bank**
 - 3. If the bank wishes to withdraw from the DICGC**
- A. Only 2 and 3
 - B. Only 1 and 2
 - C. Only 1 and 3
 - D. 1, 2 and 3
 - E. None of the above

Answer - B

Q153. An exchange rate system got implemented after World War 2. This system was accepted on the basis of which declaration?

- A. Bretton Woods
- B. Marrakesh Agreement
- C. International Finance Agreement
- D. Foreign Account Tax Compliance
- E. None of the above

Answer - A

Q154. Which of the following is not among the baseline assumptions of the monetary policy committee of April 2022?

1. Normal monsoon in 2022
2. Average crude oil price (Indian basket) of US\$ 95 per barrel
3. Inflation at 5.7% in 2022-23
 - A. Only 2
 - B. Only 1
 - C. Only 3
 - D. 1 and 3
 - E. 2 and 3

Answer -A

Q155. Indian peacekeepers has been awarded UN medals for outstanding performance, for serving in which of the following country?

- A. Ghana
- B. Caribbean Island
- C. South Sudan
- D. Syria
- E. Mongolia

Answer - C

Q156. How many members in the monetary policy committee of Reserve Bank of India are appointed by the Government of India?

- A. 1
- B. 2
- C. 3
- D. 4
- E. 5

Answer - C

Q157. National Centre for Financial Education (NCFE), a non profit organization was set up under which section of the company act 2013?

- A. Section 8
- B. Section 5
- C. Section 6
- D. Section 7
- E. None of the above

Answer - A

Q158. Government of India is selling 100% stake in AI, ____% stake in AI Express Limited (AIXL) and all of the government's ____% stake in AI-SATS, which is a joint venture with Singapore based ground handling company SATS Limited.

- A. 75, 50
- B. 75, 75
- C. 100, 75
- D. 100, 50
- E. 100, 100

Answer - D

Q159. Which among the following telecommunication company has joined the SEA-ME-WE-6 undersea cable consortium to scale up its high-speed global network capacity and serve India's fast growing digital economy?

- A. Reliance Jio
- B. Bharti Airtel
- C. Vodafone-Idea
- D. BSNL
- E. None of the above

Answer - B

Q160. As per State of World's Forests (SOFO) 2022, forests cover ____% of the global land area.

- A. 29%
- B. 31%
- C. 33%
- D. 27%
- E. 26%

Answer - B

161. Q1. In the recently released Global Innovation Index (GII), India's rank has improved to 48th in the year 2020. Its rank in the year 2019 was

- A. 50th
- B. 54th
- C. 56th
- D. 52nd
- E. 58th

Answer – D

Q162. International Energy Agency has recently released the report "India Energy Outlook" for the year 2021. According to this report, at present, India is the largest global energy consumer.

- A. 1st
- B. 3rd
- C. 4th
- D. 8th
- E. 10th

Answer – C

Q163. Ministry of Labour and Employment has released 4 labour codes in the year 2020. These codes are aimed at protecting the interest of workers and will provide them social security, protection, safe and working environment and effective conciliation, mechanism for their grievances. Which one of the following is not one these four labour codes released by the Labour Ministry?

- A. Code on Wages, 2019
- B. Code on Migrant Laborer's, 2020
- C. Industrial Relations Code, 2020
- D. Occupational Safety, Health and Working Conditions Code, 2020
- E. Code on Social Security, 2020

Answer - B

Q164. An integrated logistics and hyperscale data centre park called Green base and Yotta is going to be set up by Hiranandani Group companies, in which one of the following states?

- A. Gujarat
- B. West Bengal
- C. Telangana
- D. Madhya Pradesh
- E. None

Answer – B

Q165. India-Maldives joint military exercise 'Ex EKUVERIN - 2019' was held in which place?

- A. Jodhpur
- B. Vishakhapatnam
- C. Pune
- D. Dehradun
- E. Balasore

Answer - C

Q166. Amazon's market value was \$250 billion in the year 2015, Two decades after its founding in the year 1995. This major e-commerce company was started as which of the following in its earliest days?

- A. Pantry
- B. Apparel store
- C. Courier store
- D. Book store
- E. None of the above

Answer - D

Q167. Union Minister of State for Agriculture Shri Parshottam Rupala has recently launched AYUSHMAN SAHAKAR. It is a unique scheme to assist cooperatives play an important role in the creation of _____ infrastructure in the country, under National Cooperative Development Cooperation (NCDC).

- A. Healthcare
- B. Education
- C. Banking
- D. Employment
- E. All of these

Answer – B

Q168. Indian Finance Minister Arun Jaitley launched a GIS-based Mobile App for Financial Inclusion in the year 2018 during Annual Public Sector Banks meeting. This App assist to the common people in finding a financial service touch point at any location in the country. What is the name of this mobile app?

- A. CSC
- B. UMANG
- C. BHIM
- D. Jan Dhan Darshak
- E. Aaykar Setu

Answer - D

Q169. _____was the first microlending bank in India to win a banking license from the Reserve Bank of India (RBI) in April 2014.

- A. Equitas Bank
- B. Bandhan Bank
- C. Ashirvad Bank
- D. Aarohan Bank
- E. IDFC First Bank

Answer - B

Q170. Ranthambore National Park is located near which one of the following cities of Rajasthan?

- A. Jaipur
- B. Udaipur
- C. Sikar
- D. Sawai Madhopur
- E. Bhilwara

Answer - D

Q171. The Union budget for the year 2021-22 has allocated ₹1.1 trillion for the Indian Railways, out of this amount how much amount will be utilized for capital expenditure for 2021-22 to expand rail infrastructure in India?

- A. 1.07 trillion
- B. 1.02 trillion
- C. 0.95 trillion
- D. 1.04 trillion
- E. 1.09 trillion

Answer – A

Q172. Denmark has decided to build the world's first artificial island with the aim to provide clean energy. The island will be located in the North Sea (located between England and Scotland). Power will be generated from which of the following energies?

- A. Solar
- B. Tidal
- C. Wind
- D. Geothermal
- E. Biomass

Answer - C

Q173. Which of the following festivals is celebrated by the Apatani, or Tanw, also known by Apa, the tribal group living in the Ziro valley in the Lower Subansiri district of Arunachal Pradesh in India?

- A. Myoko
- B. Gauchar Mela
- C. Thisam Phanit
- D. Tsukhenyie
- E. None

Answer -A

Q174. Which of the following PSUs has featured on top of the list among "Indian PSUs" in 'World's Best Employer 2020 Report, published by Forbes in the month of October 2020?

- A. ONGC
- B. BHEL
- C. NTPC
- D. SAIL
- E. IOCL

Answer - C

Q175. National Cadet Corps (NCC) of India, which is the largest uniformed youth organisation in the world, has celebrated its 72nd Raising Day on which of the following dates, in the year 2020?

- A. 22nd December
- B. 22nd November
- C. 23rd January
- D. 22nd January
- E. 23rd December

Answer – b

Q176. Identify the bank that has launched "Gram Sampark Abhiyan", a nation-wide Financial Inclusion and Literacy Campaign on the occasion of the 151st birth anniversary of Mahatma Gandhi, in the year 2020?

- A. SBI
- B. PNB
- C. HDFC
- D. BOI
- E. BOB

Answer - B

Q177. To achieve the vision of creating a financially aware and empowered India, the Reserve Bank of India has released the second edition of "National Strategy for Financial Education" (NSFE) for 2020-2025. NSFE has recommended the adoption of a '_ C' approach for the dissemination of financial education in India.

- A. 3
- B. 2
- C. 5
- D. 4
- E. 6

Answer – C

Q178. CRA is an agency registered under Pension Fund Regulatory and Development Authority (PFRDA) to perform functions of record-keeping, accounting, administration, and customer service to Pension scheme subscribers. What does "R" stand for in CRA?

- A. Registry
- B. Record Keeping (Central Record Keeping Agency)
- C. Resolution
- D. Real-Time
- E. Regulation

Answer - B

Q179. Real Time Gross Settlement (RTGS) system is primarily meant for large value transactions. The minimum amount to initiate a transaction through RTGS is with no upper or maximum ceiling.

- A. Rs. 2 lakhs
- B. Rs. 3 lakhs
- C. Rs. 5 lakhs
- D. Rs. 4 lakhs
- E. Rs. 1 lakh

Answer - A

Q180. Ministry of New and Renewable Energy (MNRE) has launched the scheme PM KUSUM for farmers with the aim to add solar and other renewable capacity of 25,750 MW by 2022. Refer to following given statements regarding this scheme and identify the one which is not a feature of the same?

- A. Subsidy would be provided on diesel for running diesel pump and thus provide the farmers a reliable source of irrigation
- B. Individual farmers will be supported to install standalone solar Agriculture pumps
- C. The farmer will be able to use the generated solar power to meet the irrigation needs and the excess solar power will be sold to DISCOMs.
- D. In case cultivated fields are chosen for setting up solar power project, the farmers could continue to grow crops as the solar panels are to be set up above a minimum height.
- E. The scheme would ensure that sufficient local solar/ other renewable energy-based power is available for feeding rural load centres and agriculture pump-set loads.

Answer – A

Q181. Cyclone Nivar made a landfall near which one of the following places, recently in the month of November 2020?

- A. Mumbai
- B. Hyderabad
- C. Mysuru
- D. Kochi

E. Puducherry

Answer - E

Q182. Recently in the month of October 2020, World Economic Forum (WEF) has announced to set up India's first Advanced Manufacturing HUB or AMHUB in the state of?

- A. Rajasthan
- B. Odisha
- C. Tamil Nadu
- D. Chhattisgarh
- E. Jharkhand

Answer – C

Q183. PM Kisan is a Central Sector scheme with 100% funding from Government of India. Who among the following are not eligible to avail the benefit of PM Kisan scheme?

- A. Large landholding farmer families
- B. Former and present holders of constitutional posts
- C. All eligible landholding farmer families
- D. Both A & B
- E. None of these

Answer - B

Q184. In the recently released Union Budget 2021-22, what amount of fund has been allocated under the revamped Post Matric Scholarship Scheme (PMSS) for the welfare of Scheduled Castes for 6 years, to benefit 4 crore SC students?

- A. 35,219 crore
- B. 25,219 crore
- C. 32,117 crore
- D. 22,117 crore
- E. 27,115 crore

Answer – A

Q185. Recently in the month of February 2021, Puducherry Chief Minister V Narayanasamy has submitted his resignation to Lieutenant Governor Tamilisai Soundararajan, after losing confidence vote in Legislative Assembly. The Puducherry Legislative Assembly has _____ seats.

- A. 27
- B. 35
- C. 28
- D. 33
- E. 36

Answer – D

Q186. Recently in Feb 2021, Ngozi Okonjo-weala has been appointed as the seventh Director- General of the World Trade Organization, becoming the first woman head of the body. She belongs to which of the following countries?

- A. Ethiopia
- B. Nigeria
- C. Kenya
- D. Eritrea
- E. Algeria

Answer - B

Q187. Reserve Bank of India has constructed a composite Digital Payments Index (DPI) to capture the extent of digitisation of payments across the country. Which one of the following is not a parameter that enables the measurement of deepening and penetration of digital payments in the country?

- A. Payment Enabler
- B. Payment Infrastructure
- C. Payment Analysis
- D. Payment Performance
- E. Consumer Centricity

Answer – C

Q188. _____ is the art and science of making maps and charts.

- A. Demography
- B. Calligraphy
- C. Cartography
- D. Orthography
- E. Cacography

Answer - C

Q189. HCL Technologies has announced to roll out a one-time special bonus of Rs 700 crore to its employees globally, in recognition of its recent milestone of crossing the mark in revenue for 2020.

- A. \$15 billion
- B. \$10 billion
- C. \$20 billion
- D. \$25 billion
- E. \$30 billion

Answer – B

Q190. What is the current ceiling of Cash Reserve Ratio (CRR) set by the Reserve Bank of India?

- A. 5%
- B. 3%
- C. 6%
- D. 2.5%
- E. None of these

Answer - B

Q191. Recently in the month of Jan 2021, A certification course "NAVRITIH" was launched by Prime Minister Narendra Modi. It is related to which of the following sectors?

- A. Education Technology
- B. Construction Technology
- C. Food Processing and Technology
- D. Financial Technology
- E. None of these

Answer – B

Q192. Recently in the month of Dec 2020, Government of India has announced to set up a Multi- Modal Logistics Hub & Multi-Modal Transport Hub (MMTH), with the aim of making India a strong part of Global Value Chain. In which state will it be set up?

- A. Uttar Pradesh
- B. Gujarat
- C. Madhya Pradesh
- D. Rajasthan
- E. Tamil Nadu

Answer - A

Q193. Recently in the month of February 2021, _____ been handed over to Indian Navy by Mazagon Dock Limited. INS Karanj – a Scorpene class submarine has

- A. First
- B. Second
- C. Third
- D. Fourth
- E. Fifth

Answer – C

Q194. Which of the Small Finance Banks has got the permission from SEBI to launch its IPO in the month of December 2020?

- A. Suryodaya Small Finance Bank
- B. Ujjivan Small Finance Bank

- C. Janalakshmi Small Finance Bank
- D. Capital Small Finance Bank.
- E. Equitas Small Finance Bank

Answer - A

Q195. ATMs that are owned and operated by non-bank entities are called as

- A. Blue Label ATMs
- B. White Label ATMs
- C. Brown Label ATMs
- D. Black Label ATMs
- E. Red Label ATMs

Answer - B

Q196. Good Governance Day in India is observed on December 25th. This day is observed to commemorate the birth anniversary of which of the following Indian personalities?

- A. Sardar Vallabh Bhai Patel
- B. Atal Bihari Vajpayee
- C. Swami Vivekananda
- D. Madan Mohan Malviya
- E. Pt. Deen Dayal Upadhyaya

Answer – B

Q197. Which of the following is NOT a policy rate that is changed by Reserve Bank of India (RBI) from time to time?

- A. Repo Rate
- B. Reverse Repo Rate
- C. Marginal Standing Facility Rate
- D. Bank Rate
- E. Statutory Liquidity Ratio

Answer - E

Q198. Recently in the month of Dec 2020, "iMobile app" was launched by ICICI Bank with the aim to strengthen financial ecosystem of the country. Read below given statements and identify which of the following is NOT correct regarding the features of this app?

- A. It enables users to pre-set limits on their credit and debit cards for domestic as well as international transactions.
- B. It allows customers to link multiple bank accounts.
- C. It allows customers to scan a QR Code of any payment app and send money to any UPI ID, Bank account, self-etc.
- D. It can be used only by the customers of ICICI

- E. It lets its customers open (and renew) Life Insurance and General Insurance policies, directly from your phone.

Answer - D

Q199. Government has launched New National Education Policy 2020, According to it % is the target Gross enrolment ration (GER) for pre-school to secondary level by the year 2030 and % is the target GER of higher education by 2035.

- A. 75, 50
- B. 50, 100
- C. 50, 75
- D. 75,100
- E. 100, 50

Answer – E

Q200. State of Maharashtra has topped the list of states in terms of MSME registration in Udyam Portal. Which of the following states is second after Maharashtra as per a newspaper report, released recently in February 2021?

- A. Gujarat
- B. Kerala
- C. Tamil Nadu
- D. Madhya Pradesh
- E. Haryana

Answer – C

Q201. Recently in the month of Oct 2020, Government has notified that a "National Authority of Ship Recycling" will be set up to look after the sustainable development of the Ship Recycling industry, monitoring the compliance to environment-friendly norms. In which of the following states will it be located?

- A. Gujarat
- B. Andhra Pradesh
- C. Kerala
- D. Maharashtra
- E. Goa

Answer - A

Q202. According to the recently released guidelines by RBI in October 2020, Non-deposit-taking HFCs with an asset size of 85,000 crore and above, but less than €10,000 crore will have to reach a minimum LCR of by December 1, 2021 and by December 1, 2025.

- A. 20%, 40%
- B. 30%, 60%
- C. 30%, 100%

- D. 50%, 100%
- E. 25%, 50%

Answer – C

Q203. Which of the following state is set to be home to the country's first sand dune park under a project funded by The World Bank, which has accepted the proposal of the Biodiversity Board of the state, recently in Oct 2020?

- A. Goa
- B. Kerala
- C. Odisha
- D. Gujarat
- E. Maharashtra

Answer -A

Q204. What is the current Marginal Standing Facility Rate, in the month of Feb 2021?

- A. 4.75%
- B. 3.50%
- C. 3.25%
- D. 4.50%
- E. 4.25%

Answer - E

Q205. A women's Self-Help Group (SHG), coming together on the basis of mutual affinity is the primary building block of community institutional design of which of the schemes, being run the Govt of India?

- A. MGNREGA
- B. DAY - NRLM
- C. PMGSY
- D. Gram Swaraj Abhiyan
- E. None of these

Answer – B

Q206. India's First Fire Park has been inaugurated in which of the following states in the month of January 2021?

- A. Odisha
- B. Assam
- C. Haryana
- D. Karnataka
- E. Kerala

Answer - A

Q207. The Reserve Bank of India has proposed to increase the minimum Net Owned Fund (NOF) for Housing Finance Companies (HFCs) from the current requirement of Rs ___ to Rs 20 crore.

- A. 5 crore
- B. 10 crore
- C. 15 crore
- D. 20 crore
- E. 12 crore

Answer – B

Q208. The year 2021 commemorates ____ anniversary of the signing of the Ramsar Convention on Wetlands on 2nd February in Ramsar, Iran, celebrated annually as World Wetlands Day.

- A. 45th
- B. 70th
- C. 50th
- D. 75th
- E. 100th

Answer - C

Q209. World's longest highway tunnel named as "Atal Tunnel" has been recently inaugurated by Prime Minister Narendra Modi in the month of Oct 2020, it connects which of the following two places?

- A. Manali-Leh
- B. Jammu-Baramullah
- C. Srinagar-Jammu
- D. Srinagar-Kargil
- E. Kullu-Manali

Answer – A

Q210. Recently in the month Feb 2020, which of the following companies has announced to launch online engineering courses that will focus on three areas — employability assessment and recruitment, reinforced learning, reskilling and vocational skills training?

- A. Larson & Toubro
- B. Bharti Airtel
- C. Reliance
- D. Infosys
- E. Wipro

Answer - A

Q211. Recently (Sept 2020), Bayer's Better Life Farming initiative has announced partnership with which of the following banks in India to provide holistic financial solutions to smallholder farmers and rural farming communities?

- A. Axis Bank
- B. HDFC Bank
- C. RBL Bank
- D. ICICI Bank
- E. IDFC First Bank

Answer – A

Q212. What is the Bank Credit to GDP ratio in India, as on March 2020?

- A. 75%
- B. 100%
- C. 50%
- D. 60%
- E. 85%

Answer - C

Q213. The WHO Foundation has appointed Indian-origin global health expert Anil Soni as its first in the month of January 2021.

- A. Chief Medical Advisor
- B. Chief Executive Officer
- C. Chief Health Expert
- D. Chief Operations Officer
- E. Chief Research Scientist

Answer – B

Q214. Tata Steel has recently (in Feb 2020) announced the plan to double its steel producing capacity from the current to million tonnes, in consideration of the expanding steel demand.

- A. 40
- B. 20
- C. 60
- D. 50
- E. 25

Answer - A

Q215. India's largest Public Sector Bank SBI is expecting its home loan portfolio to touch Rs 7 lakh crore by the year ____ where demand is being driven by an increased desire among the youth to own homes early in life, rising incomes, and government policies like the cuts in stamp duty and subsidy.

- A. 2020-23
- B. 2029-30
- C. 2030-31
- D. 2023-24
- E. 2021-22

Answer - D

Q216. Recently in the month of Feb 2021, West Indies has recently defeated Bangladesh in a test match after chasing a target of 395 runs. This was highest run chase in the history of test matches.

- A. 1st
- B. 2nd
- C. 4th
- D. 5th
- E. 6th

Answer – D

Q217. Japanese government is going to join the 'Five Eyes' intelligence-sharing alliance. The island nation is on its way to become the 'sixth eye'. Which one of the following countries is not a part of the 'Five Eyes' group?

- A. China
- B. Australia
- C. Britain
- D. Canada
- E. New Zealand

Answer - A

Q218. In the month of December 2020, The Olympic Council of Asia has announced that Doha, Qatar will host the 2030 Asian Games while will host the 2034 edition.

- A. Beijing, China
- B. Tokyo, Japan
- C. Riyadh, Saudi Arabia
- D. Abu Dhabi, UAE
- E. New Delhi, India

Answer – C

Q219. India's first digital asset management platform called _____, has been formally launched in Tamil Nadu under Centre's ambitious "Atmanirbhar" initiative, in Dec 2020.

- A. Assetboxx
- B. DigiPal
- C. Digiboxx

- D. SUNIDHI
- E. SUVIDHA

Answer - C

Q220. RBI has released the Annual Report "Ombudsman Schemes of the Reserve Bank for the year 2019-20, in the month of Feb 2021. The Banking Ombudsman Scheme (BOS) was first notified by the Reserve Bank in the year _____ under Section 35 A of the Banking Regulation Act, 1949.

- A. 1948
- B. 2005
- C. 2010
- D. 1995
- E. 2000

Answer - D

Q221. Which of the following banks has emerged as the top player among the 100 Banking, Financial Services and Insurance (BFSI) companies in India, as per the recently released report in the month of Dec 2020?

- A. Axis Bank
- B. Bandhan Bank
- C. HDFC Bank
- D. ICICI Bank
- E. Yes Bank

Answer - C

Q222. Government of India has decided to extend the benefit of the Scheme for "Remission of Duties and Taxes on Exported Products" (RoDTEP) to all export goods with effect from 1st January, 2021. This scheme will replace

- A. Export Promotion Capital Goods Schemes
- B. Service Exports From India Scheme (SEIS)
- C. Merchandise Exports From India Scheme (MEIS)
- D. Both B & C
- E. All of the above

Answer - C

Q223. Cairn Energy, a_____ firm has filed a case in a district court of USA (in Feb 2021) to enforce \$1.2 billion arbitration award that was by it in a tax dispute against India.

- A. Russia
- B. Swedish
- C. Chinese
- D. Canadian
- E. British

Answer - E

Q224. The Reserve Bank of India had constituted an Internal Working Group (IWG) in June 2020 to review the extant ownership guidelines and corporate structure for Indian private sector banks. Refer to the statements given below and identify which of the following is/are the recommendations of this IWG, as per its report submitted in Nov 2020.

- i. Large corporate/industrial houses may be allowed as promoters of banks only after necessary amendments to the Banking Regulation Act, 1949 and strengthening of the supervisory mechanism for large conglomerates, including consolidated supervision.
 - II. For Payments Banks intending to convert to a Small Finance Bank, track record of 3 years of experience as Payments Bank may be considered as sufficient.
 - III. The cap on promoters' stake in the long run (15 years) may be raised from the current level of 15 per cent to 26 per cent of the paid-up voting equity share capital of the bank.
- A. Only i & II
 - B. Only II & III
 - C. Only i & III
 - D. Only i
 - E. All of the above

Answer - E

Q225. Consider the following statements regarding the features of Senior Citizen Saving Scheme (SCSS) and identify the correct answer out of the options given below -

- A. Deposits in SCSS qualify for deduction u/s 80-C of Income Tax Act.
- B. A retired Personnel of Defence Services (Excluding Civilian Defence Employees), who has attained the age of 50 years can subscribe to the scheme subject to fulfilment of other specified conditions.
- C. A depositor may open an account individually or jointly with spouse.
- D. Both A & B
- E. All of the above

Answer - E

Q226. The Tso Kar is a Salt Lake which is also a high-altitude wetland complex; it is situated in the Rupshu Plateau located in which of the following places?

- A. Sikkim
- B. Himachal Pradesh
- C. Manipur
- D. Ladakh

E. Arunachal Pradesh

Answer - D

Q227. Recently in the month of Dec 2020, The Cabinet has cleared the PM-WANI scheme. It aims to provide which of the following services?

- A. Mobile Banking
- B. Radio
- C. Wi-Fi
- D. Digital Education
- E. Mobile Networks

Answer - C

Q228. Jigmet Dolma, an SPO of Ladakh Police has recently secured Dhaka Marathon 2021, organised in the month of January 2021. position in the

- A. First
- B. Second
- C. Third
- D. Fourth
- E. Fifth

Answer - D

Q229. The Spices Board of India has set an ambitious target, in the month of Feb 2021, of achieving an export value of \$5 billion by 2025 and \$. billion by the year 2030.

- A. 10
- B. 15
- C. 9
- D. 50
- E. 20

Answer - A

Q230. In the month of Feb 2021, Seychelles has become the first country to welcome the tourists that have been vaccinated against COVID-19. Seychelles is located in Indian Ocean, nearest to which of the following countries?

- A. Sri Lanka
- B. Maldives
- C. Malaysia
- D. Madagascar
- E. South Africa

Answer - D

Q231. International Tea Day is observed globally on which of the following dates?

- A. 25th Jan
- B. 21st May
- C. 21st Jan
- D. 25th May
- E. 28th June

Answer - B

Q232. UNDP has notified 17 Sustainable Goals (SDGs) to be attained by the year 2030. SDG 5 is related to which of the following?

- A. No Poverty
- B. Zero Hunger
- C. Quality Education
- D. Gender Equality
- E. Clean Water and Sanitation

Answer - D

Q233. International Olympic Committee (IOC) has its headquarters located in which of the following places?

- A. Rome, Italy
- B. Paris, France
- C. Geneva, Switzerland
- D. Lausanne, Switzerland
- E. Bern, Switzerland

Answer - D

Q234. Recently in the month of Jan 2021, NITI Aayog has released the Second Edition of India Innovation Index. Which of the following has topped in the category of major states?

- A. Himachal Pradesh
- B. Karnataka
- C. Gujarat
- D. Madhya Pradesh
- E. None of these

Answer - B

Q235. Where is the headquarters of the International Olympic Committee located?

- A. Italy
- B. Switzerland
- C. Belgium
- D. France
- E. UK

Answer - B

Q236. Section 80-C of the Income Tax Act allows a maximum deduction of Rs ___ every year from the taxpayer's total income. The benefit of this deduction can be availed by Individuals and HUFs. Companies, partnership firms, LLPs cannot avail the benefit of this deduction.

- A. Rs. 1 lakh
- B. Rs. 2.5 lakh
- C. Rs. 5 lakh
- D. Rs. 3.5 lakh
- E. Rs. 1.5 lakh

Answer - E

Q237. Government of India has decided to celebrate Subhash Chandra Bose's birthday on the every year as "PARAKRAM DIWAS", starting from the year 2021.

- A. 25th day of February
- B. 23rd day of January
- C. 23rd day of February
- D. 25th day of January
- E. 2nd day of March

Answer - B

Q238. Recently in the month of Oct 2020, Andorra has become _____ member of International Monetary Fund.

- A. 185th
- B. 190th
- C. 195th
- D. 191st
- E. 193rd

Answer - B

Q239. Recently, The Reserve Bank has come out with a five-pillared strategic approach 'GUARD' to deal with cybersecurity threats being faced by urban cooperative banks (UCBs). What does A in GUARD stands for?

- A. Automatic regulation
- B. Agency
- C. Appropriate Regulation (Governance Oversight, Utile Technology Investment, Appropriate Regulation and Supervision, Robust Collaboration and Developing necessary IT & cybersecurity skills set)
- D. Authorisation
- E. Autonomous

Answer - C

Q240. Kasturba Gandhi Balika Vidyalaya is a scheme launched by the Govt of India for the schools girls of SC, ST, OBC and minority communities, from the classes of

- A. 1st to 5th
- B. 6th to 12th
- C. 6th to 10th
- D. 11th & 12th
- E. 9th to 12th

Answer – C

Q241. Where is the headquarters of Credit Saison India, which has received a nonbanking financial company (NBFC) licence from the Reserve Bank of India?

- A. Mumbai
- B. Kolkata
- C. Chennai
- D. Bengaluru
- E. New Delhi

Answer - D

Q242. Lalji Tandon is an Indian politician serving as the 22nd and current Governor of which state?

- A. Rajasthan
- B. Odisha
- C. Madhya Pradesh
- D. Gujarat
- E. Bihar

Answer - C

Q243. The Nobel Prize in Chemistry 2019 was given for the development of

- A. Work on the structure of protein and insulin
- B. Lithium-Ion Battery
- C. Structure of atom
- D. Radioactivity
- E. None of the above

Answer – B

Q244. The World Economic Forum Meeting in the Year 2020 will be held in which city?

- A. Davos, Switzerland
- B. Madrid, Spain
- C. Geneva, Switzerland
- D. Paris, France
- E. Berlin, Germany

Answer - A

Q245. India-Maldives joint military exercise 'Ex EKUVERIN - 2019' was held in which one of the following places?

- A. Jodhpur
- B. Vishakhapatnam
- C. Pune
- D. Dehradun
- E. Balasore

Answer – C

Q246. Indian cricketer Rohit Sharma has launched the 'Rohit4Rhinos' campaign in partnership with WWF India and which of the following organization to create awareness about conservation of the Indian Rhino?

- A. World Animal Protection India
- B. Animal Welfare Board of India
- C. International Fund for Animal Welfare
- D. Animal Planet
- E. None of the above

Answer - D

Q247. Which organization has announced relaxation in norms for 'Muni Bonds' to help smart cities?

- A. RBI
- B. SEBI
- C. IRDAI
- D. TRAI
- E. NONE

Answer – B

Q248. Which organization has constituted a working group on Social Stock Exchanges (SSE) under the chairmanship of Ishaat Hussain?

- A. RBI
- B. Finance Ministry
- C. IRDAI
- D. TRAI
- E. SEBI

Answer - E

Q249. The Minister of Railways and Minister of Commerce, Piyush Goyal is Rajya Sabha MP from which constituency?

- A. Karnataka
- B. Maharashtra
- C. Delhi
- D. Rajasthan
- E. Gujarat

Answer - B

Q250. Who is the director of the Indian movie 'Gully Boy'?

- A. Frahan Akhtar
- B. Karan Johar
- C. Rohit Shetty
- D. Zoya Akhtar
- E. Ranvir Singh

Answer - D

Q251. Which of the following organizations has launched the "Project Netra"?

- A. DRDO
- B. ISRO
- C. Google India
- D. Microsoft
- E. None of these

Answer - B

Q252. The National Unity Day was celebrated on 31st October in the remembrance of who among the following?

- A. Indira Gandhi
- B. Lal Bahadur Shastri
- C. Sardar Vallabhbhai Patel
- D. Chaudhari Charan Singh
- E. Rajiv Gandhi

Answer – C

Q253. What was the theme of the 'World Teacher's Day 2019'?

- A. Youth: the Next Wave for Change
- B. Young Teacher: The future of the profession
- C. Education for betterment
- D. Educating Young collective responsibility
- E. None of these

Answer - B

Q254. Kamlang tiger reserve is located in which state?

- A. Manipur
- B. Meghalaya
- C. Assam
- D. Arunachal Pradesh
- E. Mizoram

Answer - D

Q255. The Largest Solar Park in India is located in which state?

- A. Gujarat
- B. Tamil Nadu
- C. Rajasthan
- D. Karnataka
- E. Maharashtra

Answer – D

Q256. The railway minister has made an association with which Indian institute of technology, on a project of 'Industry 4.0'?

- A. IIT Delhi
- B. IIT Kanpur
- C. IIT Bombay
- D. IIT Kharagpur
- E. IIT Guwahati

Answer - B

Q257. Sarah Taylor, who recently announced her retirement from cricket, belongs to which country?

- A. Australia
- B. New Zealand
- C. England
- D. South Africa
- E. West Indies

Answer - C

Q258. Indian Government has recently approved the infusion of Rs 9300 Crore in which of the following banks?

- A. IDBI Bank
- B. ICICI Bank
- C. HDFC Bank
- D. Axis Bank
- E. None of these

Answer – A

Q259. The first-ever world cotton day was observed on October 7, in which one of the following cities?

- A. New York, USA
- B. Ahmedabad, India
- C. London, England
- D. Paris, France
- E. Geneva, Switzerland

Answer – E

Q260. Who held Women's World record in 400 meter race?

- A. Marita Koch
- B. Shelly-Ann
- C. Jarmila Kratochvilová
- D. Salwa Eid Naser
- E. Marie-José Pérec

Answer - A

Q261. Which one of the following banks have been merged with the Punjab National Bank?

- A. Union Bank
- B. United Bank of India
- C. Canara Bank
- D. Punjab and Sindh bank
- E. Bank of India

Answer - B

Q262. Ratapani Tiger Reserve is located in which state of India?

- A. Madhya Pradesh
- B. Rajasthan
- C. Chhattisgarh
- D. Odisha
- E. Jharkhand

Answer - A

Q263. In a bid to raise awareness about the importance of Life Insurance, the industry has come together with which tagline as a part of its media campaign?

- A. Sabse Pehle Life Insurance
- B. Jindagi ke sath bhi jindagi ke bad bhi
- C. SabseAchha Jeevan Beema
- D. SabsePahle Apni Suraksha

- E. None of these

Answer – A

Q264. Which country has recently taken the presidency of the "UN convention to combat desertification", from China for next 2 years?

- A. Japan
- B. India
- C. Philippines
- D. Australia
- E. South Africa

Answer - B

Q265. PLA is the name of the Army of which country?

- A. USA
- B. Japan
- C. North Korea
- D. China
- E. Pakistan

Answer – D

Q266. India's first ever Comprehensive National Nutrition Survey has been conducted by the ministry of health & family welfare (MOHFW) in collaboration with

- A. UNESCO
- B. WHO
- C. UNICEF
- D. FAO
- E. WTO

Answer - C

Q267. Padma Shri Awardee Shri Dr Hargovind Laxmishanker Trivedi who passed away recently was veteran_____.

- A. Geologist
- B. Neurologist
- C. Journalist
- D. Nephrologist
- E. Environmentalist

Answer - D

Q268. The 5th World Parliament of Science Religion & Philosophy was held in

- A. Mumbai
- B. Nagpur

- C. Ahmedabad
- D. Jaipur
- E. Pune

Answer – E

Q269. The courage in journalism award is a prize awarded by which of the following organizations?

- A. World Media Foundation
- B. Interactive Media Foundation
- C. New Media Foundation
- D. International Women's Media Foundation
- E. None of these

Answer - D

Q,270. Recently, INS Khanderi was commissioned into the Indian Navy at which Port?

- A. Mormugao Dockyard, Goa
- B. Vishakhapatnam, Andhra Pradesh
- C. Paradip Dockyard, Odisha
- D. Mazagaon Docks, Mumbai
- E. None of these

Answer – D

Q271. Who among the following has recently won the "Peter Mackler Award" which is given for courageous and ethical journalism?

- A. Robert Fisk
- B. Kate Adie
- C. Christiane Amanpour
- D. Bob Woodward
- E. Paolo Borrometi

Answer - E

Q272. Which one of the following exercises has been conducted by India near the China border in eastern Ladakh?

- A. Vajra Prahar
- B. Hand-in-Hand
- C. Yudha Abhyas
- D. Chang Thang
- E. Surya Kiran

Answer - D

Q273. Managing Director (MD) and Chief Executive Officer (CEO) of Lakshmi Vilas Bank Parthasarathi Mukherjee has announced his resignation citing personal reasons. The headquarter of the Lakshmi Vilas Bank is situated in?

- A. Mumbai
- B. Madurai
- C. Chennai
- D. Delhi
- E. Mangalore

Answer – C

Q274. Which of the following Southeast Asian countries has inaugurated Southeast Asia's largest solar power farm which has the capacity to produce 688 million kWh of electricity per year?

- A. Thailand
- B. Laos
- C. Cambodia
- D. Vietnam
- E. Malaysia

Answer - D

Q275. Where is the headquarters of the International Atomic Energy Agency located?

- A. Manila
- B. Vienna
- C. Paris
- D. Washington DC
- E. London

Answer – B

Q276. Reserve Bank of India comes out with draft norms for 'on-tap' licensing of Small Finance Banks (SFBs). In the draft guidelines, the RBI has proposed the minimum paid-up equity capital of for the SFBs.

- A. 100 crore
- B. 200 crore
- C. 300 crore
- D. 400 crore
- E. 500 crore

Answer - B

Q277. Where is the headquarters of UN Habitat located?

- A. Rome, France
- B. Austria, Vienna

- C. Geneva, Switzerland
- D. New York, US
- E. Nairobi, Kenya

Answer - E

Q278. James Peebles, Michel Mayor and Didier Queloz have won the Nobel Prize 2019 in which one of the following categories?

- A. Medicine
- B. Chemistry
- C. Economics
- D. Peace
- E. Physics

Answer – E

Q279. Pakyong Airport is located in _

- A. Jammu and Kashmir
- B. Arunachal Pradesh
- C. Mizoram
- D. Sikkim
- E. None of these

Answer - D

Q280. On 1" and 2" of November, 2019, two day meeting of the council of heads of government (CHG) of Shanghai Cooperation Organisation (SCO) was held in _____

- A. Beijing, China
- B. Nur-Sultan, Kazakhstan
- C. Bishkek, Kyrgyzstan
- D. Dushanbe, Tajikistan
- E. Tashkent, Uzbekistan

Answer – E

Q281. Who is the author of the book 'The Third Pillar-How Markets and the State leave the Community Behind'?

- A. Anita Desai
- B. Chetan Bhagat
- C. Arundhati Roy
- D. Ravinder Singh
- E. Raghuram Rajan

Answer - E

Q282. Which of the following global payment technology company has signed up newly crowned World Champion P.V. Sindhu as an athlete member for the 2020 Tokyo Olympic Games?

- A. Mastercard
- B. Global payments
- C. Heartland
- D. VISA
- E. PayPros

Answer - D

Q283. The Ramsar wetland Rudrasagar lake is located in which of the following state in India?

- A. Assam
- B. Meghalaya
- C. Tripura
- D. Manipur
- E. Mizoram

Answer – C

Q284. Who among the following has been appointed as the first Lieutenant (Lt) Governors of Ladakh, the newly created Union Territories of India?

- A. Radha Krishna Mathur
- B. Dineshwar Sharma
- C. Girish Chandra Murmu
- D. Satya Pal Malik
- E. P S Sreedharan Pillai

Answer - A

Q285. Which of the following countries will host the G20 summit in 2020?

- A. Japan
- B. Saudi Arabia
- C. Canada
- D. India
- E. Indonesia

Answer – B

Q286. 'Lessons Life Taught Me, Unknowingly' is the autobiography of _

- A. Lal Krishna Advani
- B. Pranab Mukherjee
- C. Amitabh Bachchan
- D. Sanjay Dutt

E. Anupam Kher

Answer - E

Q287. Helsinki is the capital of which of the following country?

- A. Norway
- B. Sweden
- C. Croatia
- D. Belgium
- E. Finland

Answer - E

Q288. Recently, RBI has turned down Lakshmi Vilas Bank's proposal to merged with which of the following companies?

- A. Indiabulls Housing Finance Ltd
- B. PNB Housing Finance Limited
- C. LIC Housing Finance Limited
- D. ICICI Housing Finance
- E. None of these

Answer - A

Q289. IAAF World Athletics Championships 2019 was held in which country?

- A. UAE
- B. Iran
- C. Saudi Arabia
- D. Qatar
- E. Turkey

Answer - D

Q290. Which of the following Mutual Fund has been renamed as 'Nippon India Mutual Fund'?

- A. Bharti AXA Mutual Fund
- B. Reliance Mutual Fund
- C. HSBC Mutual Fund
- D. ICICI Prudential Mutual Fund
- E. Religare Mutual Fund

Answer - B

Q291. Recently, Edgar Chagwa Lungu visited New Delhi, he is the President of which of the following country?

- A. Jamaica
- B. Zimbabwe

- C. Zambia
- D. Kenya
- E. Congo

Answer – C

Q292. Which of the following banks has recently announced the launch of 'Express FD', a digital fixed deposit (FD) product that allows the customer to open an FD account in three minutes through the digital mode without opening a savings account with the bank?

- A. ICICI Bank
- B. HDFC Bank
- C. Yes Bank
- D. Kotak Mahindra Bank
- E. Axis Bank

Answer - E

Q293. According to the 'Swachh Rail, Swachh Bharat 2019' report, which railway station topped the list of the cleanest railway station in India?

- A. Jaipur
- B. Jhansi
- C. Kharagpur
- D. Bhopal
- E. None of the above

Answer – A

Q294. What is the theme of the International Day of the Girl Child (IDGC) for the year 2019?

- A. Innovating for girl's education
- B. Empowering Adolescent Girls: Ending the Cycle of Violence
- C. EMPOWER Girls: Before, during and after crises
- D. Girls' Progress = Goals
- E. GirlForce: Unscripted and Unstoppable

Answer - E

Q295. Which country has launched the World's Biggest Transport Spaceship, Kounotori-8 for Space Station in September 2019?

- A. China
- B. Russia
- C. USA
- D. Japan
- E. Israel

Answer - D

Q296. The 7th annual World Hindu Economic Forum (WHEF) 2019 held in

- A. Chicago, USA
- B. Paris, France
- C. London, UK
- D. Kathmandu, Nepal
- E. Mumbai, India

Answer – E

Q297. During the UN Climate Change Summit, 2019 the 16-year-old environmental activist Greta Thunberg shook world leaders with her speech at the United Nations, accusing world leaders of failing to take action on climate change. She belongs to which country?

- A. Sweden
- B. Norway
- C. Denmark
- D. Finland
- E. Austria

Answer - A

Q298. Who among the following has won the 2019 Japan Open single title in Tokyo, Japan?

- A. Roger Federer
- B. Rafael Nadal
- C. John Millman
- D. Daniil Medvedev
- E. Novak Djokovic

Answer – E

Q299. Which of the following cities has hosted the first-ever India International Cooperatives Trade Fair (ICTF)?

- A. Ahmedabad
- B. Lucknow
- C. Patna
- D. Indore
- E. New Delhi

Answer - E

Q300. Which among the following countries had decided to withdraw its membership from Organisation of the Petroleum Exporting Countries (OPEC) effective from January 2019?

- A. Qatar
- B. Iran

- C. Venezuela
- D. Iraq
- E. United Arab Emirates

Answer - A

Q301. The joint military exercise 'Vajra Prahar' was held between India and which country?

- A. Japan
- B. China
- C. USA
- D. Russia
- E. Israel

Answer – C

Q302. On October 11, 2019, the Reserve Bank of India (RBI) came up with a new reporting system called Central Information System for Banking Infrastructure (CISBI) for.

- A. all commercial banks
- B. all regional rural banks
- C. all cooperative banks
- D. all NBFCs
- E. all foreign banks

Answer - C

Q303. Jagdeep Dhankar has been appointed the new Governor of which state?

- A. Bihar
- B. Jharkhand
- C. Madhya Pradesh
- D. Uttar Pradesh
- E. West Bengal

Answer – E

Q304. Which among the following countries has recently abolished the most controversial labour system called "Kafala"?

- A. Qatar
- B. Kuwait
- C. Saudi Arabia
- D. Bahrain
- E. None of these

Answer - A

Q305. The new version of Bharat Interface for Money app, BHIM 2.0 will now support how many additional languages with existing 13 languages?

- A. 3
- B. 4
- C. 5
- D. 6
- E. 7

Answer - A

Q306. Which of the following Ministry has launched Pradhan Mantri Innovative Learning Programme (PMILP) 'DHRUV' from ISRO Headquarters Bengaluru?

- A. Ministry of Home Affairs
- B. Ministry of Food Processing Industries
- C. Ministry of Environment
- D. Ministry of Human Resource Development
- E. None of the Above

Answer – D

Q307. Which company has become the 1st Indian company to hit Rs. 9 lakh crore market capitalization?

- A. Tata
- B. Wipro
- C. Reliance
- D. Infosys
- E. None of the Above

Answer - C

Q308. Which of the following banks has announced to launch a new Fixed Deposit (FD) scheme 'FD Health' that will offer the dual benefit of a fixed deposit along with free critical illness coverage with a sum assured of Rs 1 lakh?

- A. HDFC Bank
- B. Yes Bank
- C. Axis Bank
- D. Kotak Mahindra Bank
- E. ICICI Bank

Answer – E

Q309. Which state has smallest land area?

- A. Goa
- B. Nagaland
- C. Sikkim

- D. Tripura
- E. Mizoram

Answer - A

Q310. Bernardine Evaristo has won the 2019 Booker Prize for which of the following novel?

- A. Girl, Woman, Other
- B. The Testaments
- C. Quichote
- D. The Handmaid's Tale
- E. None of these

Answer - A

Q311. Kuchipudi is a folk dance of.....

- A. Andhra Pradesh
- B. Mizoram
- C. Jammu & Kashmir
- D. Maharashtra
- E. Tamil Nadu

Answer – A

Q312. The 2020 Summer Olympics is scheduled to take place in —

- A. Beijing, China
- B. Pyeongchang, South Korea
- C. Jakarta, Indonesia
- D. Gold Coast, Australia
- E. Tokyo, Japan

Answer - E

Q313. Which Payment Bank has recently (July 2019) announced to shut down all its banking operations?

- A. Paytm Payments Bank
- B. Fino Payments Bank
- C. Airtel Payments Bank
- D. Jio Payments Bank
- E. Aditya Birla Payments Bank

Answer – E

Q314. The headquarters of the International Solar Alliance (ISA) is located in which city in India?

- A. Chandigarh
- B. Mysuru
- C. Surat
- D. Gurgaon
- E. None of these

Answer - D

Q315. Where is the headquarters of the International Olympic Committee located?

- A. Italy
- B. Switzerland
- C. Belgium
- D. France
- E. U.K

Answer - B

Q316. Which country will host the 46th G7 summit which is scheduled to be held from 10 to 12th June 2020?

- A. USA
- B. Canada
- C. England
- D. Italy
- E. France

Answer – A

Q317. The India arm of Netherlands-based Home Credit Group has tied up with which bank for joint lending to tap the large unbanked customer base across ?

- A. Yes Bank
- B. ICICI Bank
- C. Axis Bank
- D. HDFC Bank
- E. Karur Vysya Bank

Answer - E

Q318. Which of the following banks has launched Digi Smart credit card?

- A. ABN Amro Bank
- B. Deutsche Bank
- C. HSBC Bank
- D. Federal Bank
- E. Standard Chartered Bank

Answer - E

Q319. In which of the following cities India's first e-waste clinic will be set up?

- A. Indore
- B. Jabalpur
- C. Bhopal
- D. Raipur
- E. New Delhi

Answer - C

Q320. Which of the following British cricketers has been named as the players' player of the year at the Professional Cricketers' Association awards.?

- A. Joe Root
- B. Eoin Morgan
- C. Jos Buttler
- D. Tom Curran
- E. Ben Stokes

Answer - E

Q321. The headquarters of the Arab League is located in?

- A. Cairo, Egypt
- B. Abu Dhabi, UAE
- C. Riyadh, Saudi Arabia
- D. Doha, Qatar
- E. Muscat, Oman

Answer - A

Q322. Which of the following organ have the capacity to regenerate?

- A. Liver
- B. Brain
- C. Intestine
- D. Pancreas
- E. None of the above

Answer - A

Q323. Under the chairmanship of which of the following committees, a five-pronged strategy Project 'SASHAKT' was recommended to deal with non-performing assets in the country's banking system?

- A. E Sridharan committee
- B. Rajesh Bindal committee
- C. Sunil Mehta committee
- D. Subhash Chandra Garg committee

- E. N Gopala swami committee

Answer – C

Q324. Vidyadhar Bhattacharya was the chief architect of which city?

- A. Pushkar
- B. Ajmer
- C. Jaipur
- D. Jodhpur
- E. Agra

Answer - C

Q325. Rohingya tribe belong to which of the following countries?

- A. Thailand
- B. Bangladesh
- C. Myanmar
- D. Afghanistan
- E. Pakistan

Answer – C

Q326. Kylian Mbappe Is related to which of the following sports?

- A. Cricket
- B. Basketball
- C. Football
- D. Badminton
- E. None of these

Answer - C

Q327. What is the current Statutory Liquidity Ratio (SLR)?

- A. 20.25%
- B. 19.75%
- C. 19.25%
- D. 21.25%
- E. 19.50%

Answer - C

Q328. Which of the following countries is the global host nation for the 43rd edition of World Environment Day-2018?

- A. China
- B. USA
- C. India
- D. Iran

E. Japan

Answer – C

Q329. The UN Micro, Small and Medium-sized Enterprises (MSME) Day is celebrated on

- A. June 13
- B. June 16
- C. June 27
- D. June 15
- E. June 17

Answer - C

Q330. Which one of the following committees has recommended the Reserve Bank of India (RBI) to set up Public Credit Registry (PCR) to check loan defaults?

- A. AK Bhuchar Committee
- B. B Venkatappaiah Committee
- C. Goiporia Committee
- D. L K Jha Committee
- E. YM Deosthalee committee

Answer – E

Q331. Which Indian sportsperson has been named as the Sports Ambassador of Assam?

- A. Mary Kom
- B. Hima Das
- C. Dutee Chand
- D. Saina Nehwal
- E. Rahul Dravid

Answer - B

Q332. The headquarters of The Asian Infrastructure Investment Bank (AIIB) is located in?

- A. Beijing
- B. Shanghai
- C. Xinjiang
- D. Hong Kong
- E. Xian

Answer - A

Q333. In June 2018, the Reserve Bank of India conducted a Financial Literacy Week with the focus on creating banking awareness. What was the theme of the Financial Literacy Week?

- A. 'Know Your Customer'
- B. 'Customer Protection'

- C. 'Know Your Bank'
- D. 'Safe Banking'
- E. Other than the given options

Answer – B

Q334. On August 6, 1945, the first nuclear bomb was dropped in which Japanese city?

- A. Hiroshima
- B. Tokyo
- C. Nagasaki
- D. Yokohama
- E. Sendai

Answer - A

Q335. Where is the headquarters of INTERPOL?

- A. Paris
- B. London
- C. Lyon
- D. Geneva
- E. Rome

Answer - C

Q336. India and Russia have concluded price negotiations for the procurement of which one of the following missiles?

- A. S-300
- B. Strela-3
- C. S-400
- D. S-125
- E. UR-100

Answer - C

Q337. Which of the following bank has been listed as the Best bank in the private sector?

- A. ICICI Bank
- B. Axis Bank
- C. Yes Bank
- D. HDFC Bank
- E. Kotak Mahindra Bank

Answer – D

Q338. 'Jallikattu' is typically practised in the which Indian state as a part of Pongal celebrations?

- A. Kerala

- B. Andhra Pradesh
- C. Tamil Nadu
- D. Manipur
- E. Assam

Answer - C

Q339. Kishori Amonkar died recently. He was associated with which of the following fields?

- A. Classical Vocalist
- B. Classical Dancer
- C. Sports
- D. Politician
- E. Painter

Answer - A

Q340. Which one of the following engines has been developed and used by ISRO?

- A. AI-01
- B. GS-10
- C. BE-21
- D. CE-20
- E. CD-2.0

Answer - D

Q341. "Bangalore Tiger" book is based on which one of the following Indian IT companies?

- A. Infosys
- B. TCS
- C. Wipro
- D. HCL
- E. None of these

Answer - C

Q342. Which of the following personalities is also known as "Metro Man"?

- A. PV Chandran
- B. Elattuvalapil Sreedharan
- C. Tessy Thomas
- D. Man Mohan Sharma
- E. None of these

Answer – B

Q343. The Nobel Peace Prize was awarded to the International Campaign to Abolish Nuclear Weapons (ICAN) for drawing attention to the "catastrophic humanitarian

consequences" of using nuclear weapons and for its efforts in a nuclear treaty. The headquarters of International Campaign to Abolish Nuclear Weapons (ICAN) is located in _

- A. Vienna, Austria
- B. Rome, Italy
- C. Geneva, Switzerland
- D. Melbourne, Australia
- E. Paris, France

Answer - C

Q344. What is the full form of CVV?

- A. Credit Verification Value
- B. Currency Verification Variable
- C. Customer Verification Value
- D. Card Verification Value
- E. None of these

Answer – D

Q345. The initiative, 'Livelihood and Water Security' for the states of Haryana and Rajasthan is to be launched under the aegis of which of the following banks?

- A. Dena Bank
- B. HDFC Bank
- C. ICICI Bank
- D. YES Bank
- E. Kotak Mahindra Bank

Answer - D

Q346. Which of the following country is the last to join BRICS association in 2010?

- A. Indonesia
- B. Bangladesh
- C. South Africa
- D. China
- E. Argentina

Answer - C

Q347. National Payment Corporation of India (NPCI) was incorporated in the year 2005. The organisation was set up under the supervision of

- A. State Bank of India
- B. Reserve Bank of India
- C. Insurance Regulatory and Development Authority of India
- D. National Bank for Agriculture and Rural Development

- E. Securities and Exchange Board of India

Answer – B

Q348. A new scheme by the name of 'RISE' was introduced in the budget 2017-18. RISE stands for

- A. Rejuvenating Intermediate and Small-scale Enterprises
- B. Renewing Institutional and Societal Establishments
- C. Revitalising Infrastructure and Systems in Education
- D. Reforming Infrastructure and Systems in Evaluation
- E. Relocating Internal and Sub divisional Establishments

Answer - C

Q349. Corporation Bank is a public-sector banking company headquartered in _

- A. Kolkata
- B. Mangalore
- C. Chennai
- D. Bengaluru
- E. Mumbai

Answer – B

Q350. Who among the following has been appointed as the first CFO of the Reserve Bank of India?

- A. M.K. Jain
- B. Sudha Balakrishnan
- C. Amitabh Kant
- D. HR Khan
- E. S.S. Mundra

Answer - B

Q351. Who among the following is presently serving as the President of South Korea?

- A. Roh Tae-woo
- B. Tshering Tobgay
- C. Moon Jae-in
- D. Park Geun-hye
- E. Sangay Ngedup

Answer - C

Q352. In which one of the following states the Patratu Thermal Power Plant has been proposed to be set up?

- A. Madhya Pradesh
- B. Bihar

- C. Jharkhand
- D. West Bengal
- E. Kerala

Answer – C

Q353. Which one of the following is the official mascot of Tokyo 2020 Olympic Games?

- A. Soohorang
- B. Vinicius de Moraes
- C. The Hare, the Polar Bear and the Leopard
- D. Miraitowa
- E. Bandabi

Answer - D

Q354. Where is the headquarters of Asian Development Bank (ADB) located?

- A. Berlin, China
- B. Tokyo, Japan
- C. Moscow, Russia
- D. Shenzhen, China
- E. Mandaluyong, Philippines

Answer – E

Q355. What is the minimum amount required to open an account under the Sukanya Samriddhi Yojana (SSY)?

- A. Rs. 250
- B. Rs 550
- C. Rs. 450
- D. Rs. 750
- E. Rs. 1000

Answer - A

Q356. Prime Minister Narendra Modi has inaugurated India's longest rail-road bridge over the Brahmaputra river at Bogibeel in which state?

- A. Tripura
- B. Sikkim
- C. Assam
- D. Arunachal Pradesh
- E. Manipur

Answer - C

Q357. "Rani ki vav" is an intricately constructed stepwell situated in_____

- A. Madhya Pradesh
- B. Bihar
- C. Gujarat
- D. Uttar Pradesh
- E. West Bengal

Answer - C

Q358. The headquarter of Organisation for Economic Cooperation and Development (OECD) is in

- A. London, UK
- B. Vienna, Austria
- C. Paris, France
- D. Beijing, China
- E. Rome, Italy

Answer - C

Q359. Where is Nokrek national park situated?

- A. Odisha
- B. Gujarat
- C. Rajasthan
- D. Meghalaya
- E. Assam

Answer – D

Q360. "Lusaka" is the capital of which one of the following countries?

- A. Yemen
- B. Uganda
- C. Somalia
- D. Zambia
- E. None of these

Answer - D

Q361. Which of the following indirect taxes are not subsumed under GST?

- A. Service tax
- B. Octroi
- C. VAT
- D. Stamp duty
- E. Luxury tax

Answer - D

Q362. Which city of India has recently been declared as the cleanest city as per the Swachh Bharat Survey?

- A. Bhopal
- B. Surat
- C. Indore
- D. Vadodara
- E. Jaipur

Answer – C

Q363. Which one of the following cities has recently been accorded the status of India's first World Heritage City by UNESCO?

- A. Chennai
- B. Varanasi
- C. Hyderabad
- D. Agra
- E. Ahmedabad

Answer - E

Q364. The Salar Jung Museum is an art museum located in ____

- A. Telangana
- B. Tamil Nadu
- C. West Bengal
- D. Bihar
- E. Madhya Pradesh

Answer – A

Q365. In May 2018, India dragged the US to the World Trade Organisation's dispute settlement mechanism over the imposition of import duties on

- A. crude oil
- B. steel & aluminium
- C. automobiles
- D. electronics product
- E. machinery

Answer - B

Q366. The Union Minister 'Harsh Vardhan' has launched a first-ever Industry-Academia mission 'National Biopharma Mission'. What is the objective of the 'National Biopharma Mission'?

- A. To understand the potential of wind energy in different parts of India.
- B. To accelerate biopharmaceutical development in India
- C. To promote bamboo production and the manufacturing of items

- D. To develop rural areas by providing economic, social and physical infrastructure facilities
- E. None of these

Answer - B

Q367. What is the maximum insurance cover per family under the Ayushman Bharat National Health Protection Mission?

- A. Rs. 1 lakh
- B. Rs. 3 lakh
- C. Rs. 2 lakh
- D. Rs. 5 lakh
- E. Rs. 4 lakh

Answer – D

Q368. Sai Praneeth is associated with which of the following sports?

- A. Hockey
- B. Badminton
- C. Chess
- D. Boxing
- E. Football

Answer - B

Q369. India had signed an Open Skies agreement with which country which will allow designated airlines of both signatory countries to operate freely?

- A. Singapore
- B. Russia
- C. France
- D. Germany
- E. Japan

Answer - E

Q370. Pitch Black Exercise is an air exercise held between_____

- A. India and Australia
- B. India and Japan
- C. India and France
- D. India and Nepal
- E. India and USA

Answer - A

Q371. Recently, Prime Minister Narendra Modi has inaugurated the first ever All India Institute of Ayurveda (AIIA). It has been set up in which one of the following cities?

- A. Ahmedabad
- B. New Delhi
- C. Madhya Pradesh
- D. Himachal Pradesh
- E. None of these

Answer - B

Q372. ____ is the world's first woman to scale Mount Everest twice.

- A. Suma Shirur
- B. Santosh Yadav
- C. Surja Lata Devi
- D. Jyoti Randhawa
- E. Premlata Agarwal

Answer – B

Q,373. Shanghai Cooperation Organisation (SCO) summit 2018 was held in

- A. Astana, Kazakhstan
- B. Chelyabinsk, Russia
- C. Xiamen, China
- D. Bishkek, Kyrgyzstan
- E. Qingdao, China

Answer - E

Q374. Which one of the following banks has launched 'Social Pay' for NRIs?

- A. Doha Bank
- B. ICICI Bank
- C. Axis Bank
- D. HDFC bank
- E. None of the above

Answer – B

Q375. Which of the following section of the Negotiable Instrument Act, 1881 was amended to include the definition of an electronic cheque and that of a truncated cheque?

- A. 7
- B. 8
- C. 2
- D. 5
- E. 6

Answer - E

Q376. As per the Public Affairs Index (PAI) for 2018, which state has topped in the list of best-governed large states in India?

- A. Punjab
- B. Tamil Nadu
- C. Uttar Pradesh
- D. Kerala
- E. Karnataka

Answer – D

Q377. What do you understand by Marginal Standing Facility?

- A. Rate of interest which is levied on Short-Term loans taken by commercial banks from RBI.
- B. Rate at which commercial banks charge on their surplus funds with RBI.
- C. The amount a commercial bank needs to maintain in the form of cash, or gold or government approved securities (Bonds) before providing credit to its customers.
- D. Marginal standing facility (MSF) is a window for banks to borrow from the Reserve Bank of India in an emergency situation when inter-bank liquidity dries up completely.
- E. It is defined in Sec 49 of RBI Act 1934 as the 'standard rate at which RBI is prepared to buy or rediscount bills of exchange or other commercial papers eligible for purchase under this act'.

Answer - D

Q378. Commerce Minister has recently approved 15 projects for infrastructure under TIES. TIES is related to which of the following fields?

- A. MSME
- B. Agriculture
- C. Industry
- D. Education
- E. Export

Answer – E

Q379. When a group of lenders fund various portions of a loan to a single borrower, it is called

- A. Subsidized loan
- B. Commercial loans
- C. Retail trade loans
- D. Bridge Loan
- E. Syndicated Loan

Answer - E

Q380. Sonam Wangchuk and Magsaysay Award 2018., are the two Indians who have won the Ramon

- A. Youk Chhang
- B. Barry Barish
- C. Vaishali Dev
- D. Howard Dee
- E. Bharat Vatwani

Answer - E

Q381. Which of the following committees has been constituted to suggest laws against mob lynching and violence?

- A. AK Bhuchar Committee
- B. B Venkatappaiah Committee
- C. Rajiv Gauba Committee
- D. L K Jha Committee
- E. YM Deosthalee committee

Answer – C

Q382. Fugitive Economic Offenders Bill, 2018 will empower authorities to attach and confiscate properties and assets of economic offenders. For which of the following amounts is the term 'fugitive offender' applicable in the domestic territory of India?

- A. Rs. 500 crores
- B. Rs. 1000 crores
- C. Rs. 100 crores
- D. Rs. 200 crores
- E. Rs. 5000 crores

Answer - C

Q383. Who is the author of the book "Why I Am a Hindu"?

- A. Shashi Tharoor
- B. Renuka Chowdhury
- C. Kapil Sibal
- D. Praful Patel
- E. None of these

Answer – A

Q384. A banking outlet which does not provide delivery of service for a minimum of _____ per day and for at least 5 days a week will be considered a 'Part-time Banking Outlet'.

- A. two hours
- B. five hours
- C. four hours
- D. three
- E. six hours

Answer - C

Q385. Section 22 of Banking Regulations Act, 1949 deals with _____.

- A. Prohibits a banking company from creating a charge upon any unpaid capital of the company
- B. Provides that the subscribed capital of a banking company should not be less than one-half of its authorised capital
- C. To allow Banks to open branches
- D. Contains a system of licensing of banks by the RBI
- E. None of the above

Answer - D

Q,386. Which of the following activities cannot be performed by Payment banks?

- 1) Give loans**
- 2) Issue credit cards**
- 3) Accept Deposit**

- A. 1 only
- B. Both 1 and 2
- C. 2 only
- D. 1, 2 and 3
- E. NONE

Answer – B

Q387. The Prime Minister Narendra Modi inaugurated the Bansagar canal project in which state?

- A. Madhya Pradesh
- B. Bihar
- C. Uttar Pradesh
- D. Rajasthan
- E. Uttarakhand

Answer - C

Q388. Reserve Bank of India controls inflation by increasing the Repo rate. What is the present Repo Rate?

- A. 5.50%
- B. 6.0%
- C. 6.25%
- D. 6.50%
- E. 6.75%

Answer – C

Q389. Who among the following has won the FIFA World Cup 2018 Golden Ball award for being the best player of the tournament?

- A. Harry Kane
- B. Thibaut Courtois
- C. Kylian Mbappé
- D. Lionel Messi
- E. Luka Modric

Answer - E

Q390. Which of the following city will host the Commonwealth Games in 2022?

- A. Baltimore, USA
- B. Alabama, USA
- C. Birmingham, England
- D. Birmingham, USA
- E. None of these

Answer - C

Q391. M.A. Chidambaram Stadium is situated in which one of the following Indian states?

- A. Andhra Pradesh
- B. Karnataka
- C. Telangana
- D. Tamil Nadu
- E. Madhya Pradesh

Answer – D

Q392. Hirakud dam is located in which of the following states?

- A. Jharkhand
- B. Chhattisgarh
- C. Odisha
- D. West Bengal
- E. Karnataka

Answer - C

Q393. Haldia Refinery is located in which one of the following Indian states?

- A. Assam
- B. Jharkhand
- C. Odisha
- D. Bihar
- E. West Bengal

Answer – E

Q394. Where is the headquarter of Jana Small Finance Bank?

- A. Ahmedabad
- B. Kolkata
- C. Mumbai
- D. Bengaluru
- E. Chennai

Answer - D

Q395. Who among the following has authored the book 'Hit Refresh'?

- A. Tim Cook
- B. Mark Zuckerberg
- C. Bill Gates
- D. Sundar Pichai
- E. Satya Nadella

Answer - E

Q396. Suez Canal connects which of the following two seas?

- A. Red Sea and Arabian Sea
- B. Arabian Sea and Mediterranean Sea
- C. Red Sea and Mediterranean Sea
- D. North Sea and Baltic Sea
- E. None of the above

Answer – C

Q397. Who has been named as the 2017 All India Football Federation (AIFF) mens Player of the Year?

- A. Bhaichung Bhutia
- B. V. P. Sathyan
- C. Subrata Pal
- D. Sandesh Jhingan
- E. Sunil Chhetri

Answer - E

Q398. Guru Shikhar, the highest peak in the Aravalli Range at 5650 feet (1722 meters) is located in which state?

- A. Haryana
- B. Gujarat
- C. Bihar
- D. Madhya Pradesh
- E. Rajasthan

Answer – E

Q399. The book 'Our Trees Still Grow in Dehra' is authored by

- A. Arvind Adige
- B. Neel Mukherjee
- C. Ruskin Bond
- D. A PJ Abdul Kalam
- E. Shashi Tharoor

Answer - C

Q,400. What is Repo Rate?

- A. It is a rate at which RBI allows small loans in the market
- B. It is a rate at which RBI lends funds to commercial banks
- C. It is a rate at which RBI buys Government securities from banks
- D. It is a rate which is offered by banks to their most valued customers or prime customers
- E. None of these

Answer - B

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RBI Grade B: Phase 2

Finance and Management:

Section: Objective (Note – 1 to 10 number question is 1 marker & 11 to 30 number question is 2 marker)

Q.1) The National Bank for Financing Infrastructure and Development Bill, 2021 was introduced in Lok Sabha on March 22, 2021. The Bill seeks to establish the National Bank for Financing Infrastructure and Development (NaBFID) as the principal development financial institution (DFIs) for _____ sector.

- A. Finance
- B. Railway
- C. Roadways
- D. Infrastructure
- E. Export

Answer - B

Q.2) From the following details calculate the return to assets ratio.

- Income = 100 Lakh
 - Assets = 500 Lakh
- A. 10%
 - B. 20%
 - C. 30%
 - D. 40%
 - E. 50%

Answer - B

Q.3) As per OCEAN model, if a person is organized, self-disciplined and he or she is achievement oriented, then which of the following personality trait can be associated to him or her?

- A. Openness
- B. Extraversion
- C. Agreeableness
- D. Neuroticism
- E. Conscientiousness

Answer - E

Q.4) In the field of Management, _____ describes the difference between true and exposed emotions.

- A. Perception Défense
- B. Emotional Intelligence
- C. Cognitive Dissonance
- D. Emotional Management
- E. Emotional dissonance

Answer - E

Q.5) Which of the following theories of ethics, focusses on consequences of greater good and evil?

- A. Deontological Theory of Ethics
- B. Virtue Ethics
- C. Teleological Theory of Ethics
- D. Ethics-Justice Theory
- E. None of the above

Answer - C

Q.6) Generally, _____ is the principle which focusses on the kind of value which displaces concerns of others

- A. Care
- B. Distribution
- C. Justice
- D. Right
- E. Entitlements

Answer - A

Q.7) Under the Liberalized Remittance Scheme, all resident individuals, including minors, are allowed to freely remit up to _____ per financial year (April – March) for any permissible current or capital account transaction or a combination of both.

- A. USD 2,50,000
- B. INR 2,50,000
- C. USD 50,000
- D. INR 50,000
- E. INR 15,000

Answer - A

Q.8) In the field of Finance, which of the following is an example of Alternative Sources of Finance?

- A. Overdraft Credit
- B. G-secs
- C. Bonds
- D. Forfaiting
- E. Bank Loan

Answer - D

Q.9) In general context, which of the following is type of non-Tax revenue?

- A. GST
- B. Custom Duties
- C. Production Duties
- D. Interest
- E. None of the above

Answer - D

Q.10) Ramesh lent Rupees 25000 to Suresh for 3 months. After three months Ramesh had to pay rupees 25000 to Rajesh so he underwrote an instrument obliging Suresh to pay rupees 25000 directly to Rajesh and thus absolving himself from the liability. What kind of negotiable instrument will they use?

- A. Line of Credit
- B. Promissory Note
- C. Bill of Landing
- D. Bill of Exchange
- E. Commercial Paper

Answer - D

Directions (11-15): Read the following Paragraph and answer the questions that follows.

Indian Government is committed to provide financial inclusiveness and support to the marginalized and hitherto socio-economically neglected classes. Financial Inclusion is a national priority of the Government as it is an enabler for inclusive growth. It is important as it provides an avenue to the poor for bringing their savings into the formal financial system, an avenue to remit money to their families in villages besides taking them out of the clutches of the usurious money lenders.

In the same regard, one such _____ "X" _____ scheme to promote financial inclusion, was launched by the government on 15th August 2014, which is one of the biggest financial inclusion initiatives in the world.

Moving forward, in order to move towards creating a universal social security system for all Indians, especially the poor and the under-privileged, three ambitious Jan Suraksha Schemes or Social Security Schemes pertaining to Insurance and Pension Sector were

announced by the Government in the Budget for 2015-16. The schemes were launched on 9th May 2015, for providing life & accident risk insurance and social security at a very affordable cost namely (a) Pradhan Mantri Suraksha Bima Yojana (b) Pradhan Mantri Jeevan Jyoti Yojana and (C) Atal Pension Yojana (This is a recreated passage and not the exact one asked in the exam)

Q11) Read the above passage carefully, and identify “____X____” scheme launched by the government on 15th August 2014.

- A. Pradhan Mantri Jeevan Kalyan Yojana
- B. Pradhan Mantri Jan Dhan Yojana
- C. Pradhan Mantri Jan Arogya Yojana
- D. Pradhan Mantri Jan Manthan Yojana
- E. Pradhan Mantri Jan Yojana

Answer - B

Q12. What is the insurance limit under Pradhan Mantri Jeevan Jyoti Bima Yojana. (2 Marks)

- A. 1,00,000
- B. 2,00,000
- C. 3,00,000
- D. 4,00,000
- E. None of Above

Answer - B

Q13. With regards to the above-mentioned paragraph, what is the Age limit to join the Pradhan Mantri Jeevan Jyoti Bima Yojana.

- A. 55 Years
- B. 60 Years
- C. 65 Years
- D. 40 Years
- E. 50 Years

Answer - E

Q.14. With regards to the above-mentioned paragraph, what is the maximum pension received under PM-Atal Pension Yojana.

- A. 2000
- B. 1000
- C. 1500
- D. 5000
- E. None of the above

Answer - D

Q.15) With regards to the above-mentioned paragraph, what is the premium paid under Pradhan Mantri Suraksha Bima Yojana?

- A. Rs. 10
- B. Rs. 12
- C. Rs. 40
- D. Rs. 20
- E. Rs. 25

Answer - D

Directions (16-18): Read the following Paragraph and answer the questions that follows.

Motivation is the driving force that compels individuals to act and pursue goals, stemming from internal desires or external incentives. It energizes behavior, directing efforts toward achieving objectives and satisfying needs, influencing performance and satisfaction in various aspects of life. Two eminent contributors to the field of motivation are Abraham Maslow and David McClelland. They have identified specific workplace motivational needs. In this context, David McClelland proposed _____ "X" _____ motivating elements, while Maslow presented the hierarchical structure of the need pyramid. Their seminal work has significantly advanced the understanding of human motivation in organizational settings. (This is a recreated passage and not the exact one asked in the exam)

Q.16) With regards to the above-mentioned paragraph, Identify "X" from the following given options.

- A. 1
- B. 2
- C. 3
- D. 4
- E. None of the above

Answer - C

Q.17) With regards of the above paragraph, if an employee is currently at the Physiological needs, then what will be the highest level as per Maslow motivational theory.

- A. Safety Needs
- B. Security Needs
- C. Belonginess Needs
- D. Self Esteem Needs
- E. Self-Actualization Needs

Answer - E

Q.18) Managers' perceptions of employees can vary significantly. Some may view certain employees as lazy and disliking work, while others may perceive them as enthusiastic and enjoying their job. Identify the theory of motivation which explains such different Managers' perceptions of employees.

- A. Adam Equity Theory
- B. Vroom Expectancy Theory
- C. ERG theory
- D. Theory X and Theory Y
- E. None of the above

Answer - D

Directions (19-20): Read the following Paragraph and answer the questions that follows.

Leadership is the process of guiding and influencing individuals or a group to achieve shared goals. Effective leaders inspire and motivate others, foster collaboration, and make strategic decisions. Leadership involves traits like communication, empathy, vision, and adaptability, empowering people to realize their potential and achieve collective success. Kurt Lewin, a psychologist, made significant contributions to the study of leadership through his research on group dynamics and social psychology.

(Note – this was not the exact one asked in the exam, its recreated)

Q.19) With regards to the above-mentioned paragraph, which of the following are the three leadership styles introduced by the Kurt Lewin in 1930?

- A. Autocratic, Democratic, and Equity
- B. Autocratic, Delegative, and Equity
- C. Power, Democratic, and Equity
- D. Autocratic, Democratic, and Supportive
- E. Autocratic, Democratic, and Laissez-faire.

Answer - E

Q.20) There are multiple leadership styles which a leader can follow, in the same regard, which of the following is/are the examples of contingency theory of leadership.

- A. Fielder Contingency Theory
- B. House path Goal Theory
- C. Blake and Mouton Managerial Grid
- D. Both Option A and C
- E. Both Option A and B

Answer - E

Directions (21-25): Read the following Paragraph and answer the questions that follows.

A Discussion Paper on ‘Governance in Commercial Banks in India’ was issued by the Reserve Bank on June 11, 2021 to review the framework for governance in the commercial banks. In order to address a few operative aspects received through such feedback, it has been decided to issue instructions with regard to the Chair and meetings of the board, composition of certain committees of the board, age, tenure and remuneration of directors, and appointment of the whole-time directors (WTDs). Under the revised guidelines for Appointment of Directors and Constitution of Committees of the Board, The Chair of the board shall be an independent director. In the absence of the Chair of the board, the meetings of the board shall be chaired by an independent director. The quorum for the board meetings shall be _____ "X" _____ of the total strength of the board or three directors, whichever is higher. At least half of the directors attending the meetings of the board shall be independent directors. Moreover, banks are required to form, Audit Committee of Board (ACB) and Risk Management Committee of the Board (RMCB). The revised instructions would be applicable to all the Private Sector Banks including Small Finance Banks (SFBs) and wholly owned subsidiaries of Foreign Banks. In respect of State Bank of India and Nationalized Banks

(Note – this was not the exact one asked in the exam, its recreated)

Q.21) Which part of the banking is being addressed by RBI in the above-mentioned passage?

- A. Corporate Management
- B. Corporate Governance
- C. Risk Management
- D. Outsourcing the IT process
- E. Outsourcing the KYC Process

Answer - B

Q.22) With regards to the above-mentioned paragraph, The Audit Committee of the Board (ACB) shall be constituted with only _____.

- A. Independent Directors
- B. Non-Independent Directors
- C. Non-executive directors (NEDs)
- D. Promoters
- E. None of the above

Answer - C

Q.23) With regards to the above-mentioned paragraph, Under Risk Management Committee of the Board (RMCB), The board shall constitute an RMCB with a majority of NEDs. The RMCB shall meet with a quorum of three members. Meetings of RMCB shall be chaired by an _____.

- A. Independent Directors
- B. Non-Independent Directors
- C. Non-executive directors (NEDs)
- D. Promoters
- E. None of the above

Answer - A

Q.24) With regard to the above-mentioned paragraph, Identify “X”.

- A. 1/2
- B. 1/3
- C. 2/3
- D. 3/2
- E. None of the above

Answer - B

Q.25) The Chair of the board may be a member of the RMCB only if he/she has the requisite_____ expertise.

- A. Finance Expertise
- B. Risk management Expertise
- C. Audit Expertise
- D. Corporate Expertise
- E. None of the above

Answer - B

Directions (26-28): Read the following Paragraph and answer the questions that follows.

Rohan's career journey was full of changes, trying out different roles. However, poor communication always held him back. Despite his skills, he felt the need to conquer this obstacle for true success. Like Rohan, many people face multiple barriers to the communication process, some of them are listed below –

- A. Misunderstanding due to translation error caused due to lack of proficiency of translator in both languages.
- B. Lack of confidence of subordinate to communicate and give feedback to superior.
- C. Rules and regulations hindering the communication and Complexity in Organizational structure

D. Lack of time due to pre-occupied mind Lastly, Rohan can improve his communication skills through several steps. Firstly, he should actively listen to others and be open to feedback. Practicing clear and concise expression will help him articulate his ideas better.

(Note – this was not the exact one asked in the exam, its recreated)

Q.26) With regards to the above-mentioned passage, which of the following is/are example of personal barriers in the communication process.

- A. Only A
- B. Only B
- C. Only C and B
- D. Only A, B and C
- E. Only B and D

Answer - E

Q.27) Identify the barriers of communication, wherein the person (Sender or Receiver) is unable to translate the language in the required manner.

- A. Personal Barriers
- B. Semantic Barriers
- C. Organizational Barriers
- D. Emotional Barriers
- E. Psychological barriers

Answer - B

Q.28) Which of the following is an example of Non-Verbal Communication

- A. Writing letter
- B. Memos
- C. Body Language and Gestures
- D. Flyers and posters
- E. Infographics

Answer - C

Q.29) Power is the capacity to exert authority, influence decisions, direct actions, or command resources, often to attain specific objectives or maintain control. There are different types or basis of power. Raven has identified power bases of two broad categories: Positional and personal, inthe same regards, identify the correct option from below –

- A. Positional (legitimate, reward, Coercive) , Personal (knowledge, referent)
- B. Personal (legitimate, reward, Coercive), Positional (knowledge, referent)
- C. Personal (Charismatic power), Positional (knowledge, referent power)
- D. Positional (Coercive power), Personal (Reward Power)
- E. None of the above

Answer - A

Q.30) Identify the theory of corporate governance, which is based on the perception that a corporation for its effective function has to forge a number of relations with different people/institutions including suppliers, consumers, employees, government.

- A. Steward Ship Theory
- B. Agency Theory
- C. Feedback Theory
- D. Stakeholder Theory
- E. None of the above

Answer – D

Q31) The PIDF Scheme as operationalized by the Reserve Bank from 1* January 2021, subsidizes deployment of Points of Sale (POS) infrastructure (physical and digital modes) in tier-3 to tier-6 centers and northeastern states of the country. In the same regard, RBI envisages creating lakh new touch points every year for digital payments.

- A. 50 Lakhs
- B. 40 Lakhs
- C. 30 Lakhs
- D. 20 Lakhs
- E. 10 Lakhs

Answer: C

Q.2) _____ is a 20-character alpha-numeric code used to uniquely identify parties to financial transactions worldwide.

- A. Bank Identifier Code (BIC)
- B. Legal Identify Identifier (LEI)
- C. SWIFT code
- D. IFSC Code
- E. None of Above

Answer: B

Q.33) Under which method, the communication flows from top to bottom in an Organisation?

- A. Vertical command
- B. Line of Authority
- C. Communication line
- D. Scalar Chain
- E. None of Above

Answer: D

Q.34) MSME plays a very crucial role in the development of the Indian economy. In the same regard, what is the small-scale Industries Limit investment wise ____and turnover wise_____?

- A. 10 Crore and 50 Crore
- B. 50 Crore and 10 Crore
- C. 1 Crore and 5 Crore
- D. 5 Crore and 1 Crore
- E. None of the above

Answer: A

Q.35) In which stage of the Lewin Change Management Model, we see reinforcement strategies practiced by the management?

- A. Change
- B. Un-freezing
- C. Dynamic
- D. Re-Freezing
- E. None of the above

Answer: D

Q.36) In an Organisation, an employee is reliable, dependable, goal-oriented, and cooperative. Which of the following personality of the employee is reflected as per Big Five Personality Model?

- A. Agreeableness
- B. Conscientiousness
- C. Emotional Stability
- D. Extroversion
- E. None of the above

Answer: B

Q.37) As per the recent development in the financial markets, what is the FPI limit on the corporate bonds?

- A. 10%
- B. 20%
- C. 25%
- D. 15%
- E. NONE OF THE ABOVE

Answer: D

Q.38) In the most general language, blaming of one's un-ethical behaviour on others is called as ?

- A. Euphemistic Labelling
- B. Displacement of responsibility
- C. Diffusion
- D. Ethical Delusion
- E. None of the above

Answer: B

Q.39) Identify the form of communication when messages flow through all level of organization and under such form of communication messages cross all the levels of hierarchy present in the organization.

- A. Vertical Communication
- B. Downward Communication
- C. Diagonal Communication
- D. Horizontal Communication
- E. None of the above

Answer - C

Q.40) Import and Export Code (IEC) is mandatory and applicable to which of the following institutions_____?

- A. Sole Proprietor
- B. LLPs
- C. Partnerships
- D. HUF
- E. All of the above

Answer: E

(Direction - 41-43)A passage on Organizational Behavior was given and it was followed by 3 questions

Organization is the mechanism which determines the relationship of various persons. With the help of a well-defined organization management is able to perform the functions of direction, co-ordination and control. An ill-defined organization plan will not enable the management to make an effective exhibition of its managerial talents to realize business goals. Proper understanding of organizational behaviour can result in many positive effects on the organization and its employees. It also studies how people behave in and around the workplace, which will be the organization.

(Note – this was not the exact one asked in the exam, its recreated)

Q.41) How many Levels are there in organisational behavior?

- A. 1
- B. 2
- C. 3
- D. 4
- E. None of the above

Answer: C

Q.42) Identify the level of organisational behaviour, wherein an employee's motivation, personality aspect, and job interest are studied.

- A. Organisational Level
- B. Individual Level
- C. Team Level
- D. Group
- E. None of Above

Answer: B

Q.43) With regards to the above-mentioned paragraph, from the following options, identify the concept which explains the heterogeneous composition of employees of an organization in terms of age, gender, language, ethnic origin, education and marital status.

- A. Employee varsity
- B. Workplace Diversity
- C. Organisation dynamics
- D. Organisation teamwork
- E. None of Above

Answer: B

(Direction - Q.44 - Q.47)A passage on Corporate social responsibility (CSR) was given and it was followed by 4 questions

Corporate social responsibility (CSR) is a self-regulating business model that helps a company be socially accountable to itself, its stakeholders, and the public. By practicing corporate social responsibility, also called corporate citizenship, companies can be conscious of the kind of impact they are having on all aspects of society, including economic, social, and environmental. To engage in CSR means that, in the ordinary course of business, a company is operating in ways that enhance society and the environment instead of contributing negatively to them.

(Note – this was not the exact one asked in the exam, its recreated)

Q.44) As per section 135 of the companies Act, every company having net worth of Rupees _____ crore or more will be eligible for CSR activities?

- A. 50 Crore
- B. 500 Crore
- C. 10 Crore
- D. 100 Crore
- E. None of the above

Answer: B

Q.45) As per section 135 of the companies Act, every company having net profit of Rupees _____ crore or more will be eligible for CSR?

- A. 5 Crore
- B. 10 Crore
- C. 15 Crore
- D. 20 Crore
- E. None of the above

Answer: A

Q.46) According to SEBI, Companies eligible for CSR shall constitute a Corporate Social Responsibility Committee of the Board consisting of _____ A _____ or more directors, out of which at least _____ B _____ shall be an independent director.

Identify “A” from the following option

- A. 1
- B. 2
- C. 3
- D. 4
- E. None of the above

Answer: C

Q.47) According to SEBI, Companies eligible for CSR shall constitute a Corporate Social Responsibility Committee of the Board consisting of _____ A _____ or more directors, out of which at least _____ B _____ shall be an independent director.

Identify “B” from the following option

- A. 1
- B. 2
- C. 3
- D. 4
- E. NONE OF THE ABOVE

Answer: A

(Direction - Q.48 - Q.51). A passage on Commercial Paper was given and it was followed by 4 questions

Commercial paper is an unsecured, short-term loan taken by a corporation, typically for financing accounts receivable and inventories. It is usually issued at a discount, reflecting current market interest rates. It is also called unsecured promissory note since in this issuer makes a promise to pay back the face value after the maturity period, but that promise is unsecured in the sense there is no guarantee that your money will come back. For the most part, commercial paper is a very safe investment because the financial situation of a company can easily be predicted over a few months. Furthermore, typically only companies with high credit ratings and credit worthiness issue commercial paper.

(Note – this was not the exact one asked in the exam, its recreated)

Q.48) Commercial Paper can be issued for a minimum of _____ number of days

- A. 2 days
- B. 7 days
- C. 15 Days
- D. 14 Days
- E. NONE OF THE ABOVE

Answer: B

Q.49) Commercial Paper can be issued for a maximum duration of- _____ days?

- A. 366 Days
- B. 365 Days
- C. 150 Days
- D. 225 Days
- E. None of the above

Answer: B

Q.50) In India commercial paper are issued in denominations of Rs. _____ lakh or multiples.

- A. 1 Lakh
- B. 2 Lakh
- C. 3 Lakh
- D. 4 Lakh
- E. 5 Lakh

Answer: E

Q.51) Commercial paper are issued in India in which of the following forms?

- A. Participatory Notes
- B. Promissory Note
- C. Debt bills
- D. Equity Bills
- E. None of the above

Answer: B

(Direction - . Q.52 - Q.54) A passage on Outsourcing of Financial Services by banks was given and it was followed by 3 questions

The world over, banks are increasingly using outsourcing, as a means of both reducing cost and accessing specialist expertise, not available internally and achieving strategic aims.

'Outsourcing' may be defined as a bank's use of a third party (either an affiliated entity within a corporate group or an entity that is external to the corporate group) to perform activities on a continuing basis that would normally be undertaken by the bank itself, now or in the future.

Q.52) Typically outsourced financial services include applications processing, loan origination, credit card and_____?

- A. Investment management
- B. Supervision of loans
- C. Data processing
- D. Document processing
- E. All of the above

Answer: E

Q.53) There are certain activities which cannot be outsourced by bank, some of them Are_____ "A"_____ and _____ "B"_____

Identify A from the following option?

- A. Investment management
- B. Core management functions
- C. Marketing and research
- D. Supervision of loans
- E. None of the above

Answer: B

Q.54) There are certain activities which cannot be outsourced by bank, some of them Are _____ "A" _____ and _____ "B" _____

Identify B from the following option?

- A. Investment management,
- B. Data processing
- C. Determining compliance with KYC norms
- D. Document processing
- E. None of the above

Answer: C

(Direction Q.55 - Q.57) A passage on regarding different needs of an individual and it was followed by 3 questions --

Ram is currently working in the XYZ company, and he is employed in company for a long period of time. Another company which is very much in the news is ABC company. ABC company is operating on small scale, and it has huge growth potential. Ram got fascinated by the growth prospectus of the ABC company and thereby he decided to join the ABC company.

ABC company offered a high reputed job position to Ram and thereby Ram accepted the job offer. Soon after joining the ABC company, the colleagues of his ABC company was not happy with Ram, because Ram was directly recruited from outside and straight away, he was promoted to the senior most position.

Moreover, after some time Ram complained about poor working conditions of the Air Conditioner (AC), Desk and chair in the office, but the office authorities didn't pay any attention to the Ram's complain and after getting frustrated Ram decided to leave ABC company and he decided to start his own venture.

(Note - This is a recreated passage and not the exact one asked in the exam)

Q.55) As Ram complained about poor working conditions of the Air conditioners, desk, and chair. As per clayton Herzberg theory, which of the following need of Ram is not met?

- A. Satisfiers needs
- B. Hygiene needs
- C. Motivating needs
- D. Growth needs
- E. None of the above

Answer: B

Q.56) As Ram shifted from XYZ company to the ABC company, this change of job can be explained by which of the following Theory of motivation ?

- A. Existence needs - Alderfer Theory of motivation
- B. Achievement needs - David McClelland Theory of motivation
- C. Belonginess Needs - Maslow Theory of Motivation
- D. Growth Needs - Alderfer Theory of motivation
- E. None of the above

Answer: D

Q.57) As Ram is very talented employee, what could ABC company could have provided to Ram, so that Ram can be retained back in the Organisation?

- A. Interpersonal relationships
- B. Autonomy
- C. Higher pay
- D. Social Environment
- E. None of the above

Answer: D

(Direction Q.58 - Q.60)A passage on regarding communication was given and it was followed by 3 questions-

Communication is one of the main principles of organization. It has been considered as an effective tool for achieving the goals of an organization. All organizations may be small or big, simple, or complex, general, or technical, have the necessity of communication network. It plays a vital role, as functioning of all other important principles of the organization depends upon its availability and effectiveness. Effective Communication is considered as foundation of sound management. Chester Barnard a famous American executive once remarked "The first executive function is to develop and maintain a system of communication". The communication cycle refers to the steps through which communication takes place between the sender and the receiver. This process starts with conceptualizing of an idea or _____ A _____ by the sender and then encoding of message takes place, then sender selects the medium of the channel and then sender transmits the message to the receiver

At the receiver's end the decoding of the message takes place and at last, a loop is formed wherein the receiver shares _____ "B" _____ with the sender.

(Note - This is a recreated passage and not the exact one asked in the exam)

Q.58) The above-mentioned passage indicates which of the following aspect of communication?

- A. Communication dynamics
- B. Communication Process
- C. Communication terminology
- D. Communication physiology
- E. None of the above

Answer: B

Q.59) Read the above-mentioned passage and identify " _____ A _____ from the following options.

- A. Key element of communication
- B. Message
- C. Encoding
- D. Feedback
- E. None of the above

Answer: B

Q.60) Read the above-mentioned passage and identify " _____ B _____ from the following options.

- A. Key element of communication
- B. Message
- C. Encoding
- D. Feedback
- E. None of the above

Answer: D

(Direction - Q. 61-63)A passage on Organizational Behavior was given which was followed by 3 questions --

The economic, political, and social frameworks that each society has - its laws, institutions, policies, etc. - result in different distributions of benefits and burdens across members of the society. These frameworks are the result of human political processes and they constantly change both across societies and within societies over time. The structure of these frameworks is important because the distributions of benefits and burdens resulting from them fundamentally affect people's lives.

(Note - This is a recreated passage and not the exact passage asked in the exam)

Q.61) Which type of justice relates to employees input to appropriate Rewards/Output? (2 marks)

- A. Integrative Justice
- B. Procedural Justice
- C. Social Justice
- D. Economic Justice
- E. Distributive Justice

Answer: E

Q.62) Which of the following will involve the study of psychological aspects?

- A. Mental Intelligence
- B. Merit Rating
- C. 360-degree appraisal
- D. Personality and Motivation
- E. None of Above

Answer: D

Q.63) Which subject deals with formation and management of team?

- A. Sociology
- B. Anthropology
- C. Psychology
- D. Archaeology
- E. None of Above

Answer: A

(Q. 64-65.)A passage on Electronic Toll Collection was given which was followed by 2 questions --

_____ has developed the _____ program to meet the electronic tolling requirements of the Indian market. It offers an interoperable nationwide toll payment solution including clearing house services for settlement and dispute management. Interoperability, as it applies to _____ system, encompasses a common set of processes, business rules and technical specifications which enable a customer to use their _____ accounts as payment mode on any of the toll plazas irrespective of who has acquired the toll plaza.

(Note - This is a recreated passage and not the exact one asked in the exam)

Q.64) The paragraph is talking about the _____ system and _____ account (2 marks)

- A. NFS; Bank
- B. NETC; FASTag
- C. NHAI; Bank
- D. NFS; FASTag
- E. None of the above

Answer: B

Q.65) Who introduced National E-Toll Collection (NETC) system to meet the electronic tolling requirements of the Indian market?

- A. RBI
- B. NPCI
- C. SEBI
- D. SBI
- E. SIDBI

Answer: B

(Q. 66-68.) A passage on Capital Market was given which was followed by the following 3 questions --

Q.66) Which of the following is true?

- I. SEBI is the regulator of commodity markets
 - II. RBI is the regulator of NBFCs
 - III. SEBI is the regulator of Capital Market
- A. Only I
 - B. I and III only
 - C. II and III only
 - D. I, II and III
 - E. None of the above

Answer: D

Q.67) According to a circular released by SEBI in 2018, apart from ASBA process, applicants can also apply for an IPO through _____.

- A. NACH
- B. IMPS
- C. NEFT
- D. UPI
- E. NONE OF THE ABOVE

Answer: D

Q.68) ASBA applications can be made through _____

- A. POST OFFICE
- B. SCSBs
- C. Any Commercial Bank
- D. (d)Only through RBI
- E. None of the above

Answer: B

(Q. 69-71.) A passage on Infrastructure and PPP was given which was followed by 3 questions --

Introduced in January 2016 to revive investments in road infrastructure projects, ____ has seen good initial success. It is a mix of the EPC (engineering, procurement, and construction) and BOT (build, operate, transfer) models. Under the EPC model, NHAI pays private players to lay roads. The private player has no role in the road's ownership, toll collection or maintenance (it is taken care of by the government). Under the BOT model though, private players have an active role — they build, operate, and maintain the road for a specified number of years — say 10-15 years — before transferring the asset back to the government.

(Note - This is a recreated passage and not the exact one asked in the exam)

Q.69) Which model is described in the passage? (2 marks)

- A. BOT
- B. BOOT
- C. HAM
- D. DBFO
- E. NONE OF THE ABOVE

Answer: C

Q.70) In the above model the support provided by the govt during the construction phase and later in annuities during the operation phase will be in the ratio of _____. What will come in the place of the blank?

- A. 20:80
- B. 40:60
- C. 50:50
- D. 70:30
- E. 10:90

Answer: B

Q.71) In which sector the PPP model is majorly used?

- A. Manufacturing
- B. Infrastructure
- C. Textiles
- D. Food Processing
- E. None of the above

Answer: B

(Q. 72-73) A passage on Organizational change was given which was followed by 2 questions

_____ refers to the actions in which a company or business alters a major component of its organization, such as its culture, the underlying technologies or infrastructure it uses to operate, or its internal processes.

(Note - This is a recreated passage and not the exact one asked in the exam)

Q.72) What the paragraph is talking about?

- A. Organizational Change
- B. Organizational Structure
- C. Organizational Conflict
- D. Organizational Justice
- E. None of the above

Answer: A

Q.73) What is the name of the second stage of the Lewin Model?

- A. Change
- B. Development
- C. Resistance
- D. Compliance
- E. None of the above

Answer: A

(Q. 74-76) A passage on Financial Markets was given which was followed by the following 3 questions

Q.74) Which of the following is the regulator of Capital Market?

- A. RBI
- B. SEBI
- C. NPCI
- D. SBI
- E. NSE

Answer: B

Q.75) Which of the following are depositories?

- I. NSDL
- II. CDSL
- III. CCIL
- IV. CRISIL

- A. I, II and III only
- B. II and III only
- C. III and IV only
- D. I and II only
- E. All of the above

Answer: D

Q.76) Name of the Payment Regulator formed in 2007?

- A. NPCI
- B. CCIL
- C. Paytm
- D. BBPS
- E. None of the above

Answer: A

(Q. 77-79)A passage on language translation was given which was followed by 3 questions-

Bhashantra, an event addressing Indian Languages was organized by FICCI, Technology Development for Indian Languages (TDIL), Ministry of Electronics and IT, Govt. of India, and Indian Cellular Association (ICA) in New Delhi under the joint sponsorship of Google and Devnagri. The event took place on 30th July 2018 and it had a direct concern about the Indian language usage and its real-time translation for Indic Lingula's.

Moving a step ahead the IT ministry introduced _____, a software that can make editing of text printed on scanned documents happen. The software was made free for Indian language users, they can format the text & can keep it in a separate file as well.

(Note - This is a recreated passage and not the exact one asked in the exam)

Q.77) The event highlighted in the passage will try to address what type of barrier in communication?

- A. Linguistic
- B. Psychological
- C. Emotional Barriers.
- D. Physical Barriers.
- E. Cultural Barriers

Answer: A

Q.78 Which of the following is the software as highlighted in above passage, has been launched by the government to overcome the barriers in communication in local languages?

- A. SWAYAM
- B. E-ShodhSindhu
- C. Swayam Prabha
- D. E-shiksha
- E. E-aksharayan

Answer: E

Q.79) What is the name of the mission announced by the government in the union budget 2021 to provide big boost to regional languages?

- A. National Linguistic Mission
- B. National Language Mission
- C. National Mission for Manuscripts
- D. National Language Translation Mission
- E. None of Above

Answer: D

Q.80) Recently, RBI has released second _____ with the theme “Cross Border Payments” under the _____ for live testing of new products or services in a controlled/test regulatory environment.

- A. Seminar, Regulatory Sanddunes
- B. Coverage, Reserve Box
- C. Statement, Reserve Platform
- D. Cohort, Regulatory Sandbox
- E. None of the above

Answer: D

Q.81) Which of the following is a Revenue expenditure? (1 mark)

- I. Subsidies
 - II. Interest Payments
 - III. Loan to State Government
- A. Only I
 - B. Only II
 - C. Only I and II
 - D. Only II and III
 - E. All of the above

Answer: C

Q.82) Which type of perceptual error sees an individual as a part of a group?

- A. Illusion
- B. Hallucination
- C. Halo Effect
- D. Stereotyping
- E. None of the above

Answer: D

Q.83) Which of the following is a process theory?

- A. Vroom's Expectancy theory
- B. Maslow's hierarchy of Needs
- C. McClelland theory of Learned Needs
- D. Theory X and Theory Y
- E. None of the above

Answer: A

Q.84) According to Johari Window, Quadrant known to self but not known to others is called as _____

- A. Open
- B. Blind
- C. Hidden
- D. Unknown
- E. None of above

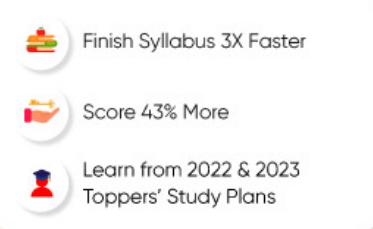
Answer: C

Q.85) What is maximum limit of FDI in under government approved mechanism in Public Sector Banks, Maximum permissible FDI in Private Banks and maximum individual stake in bank?

- A. 40:100:10
- B. 26:49:26
- C. 20:74:10
- D. 74:100:26
- E. None of Above

Answer: C

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Q.86) Two banks Fuddy and Guddy has the same number of outstanding shares, equity capital, dividend and earning. But the Market price of Fuddy is 1800 and of Guddy is 600. Which of the following is true?

- A. P/E of one is Higher than the other
- B. EPS of one is Higher than other
- C. Book value of one is Higher than other
- D. Dividend of one is Higher than other
- E. None of the above

Answer: A

Q.87) If a translator is not proficient in 2 language, what type of barrier it creates in communication? (1 mark)

- A. Physical
- B. System
- C. Semantic
- D. Psychological
- E. None of Above

Answer: C

Q.88) Which of the following theory suggests making communication in an organization based on Hierarchy, highly structured, and formalized?

- A. Frederick Taylor – Theory of Scientific Management.
- B. Henri Fayol – Administrative Management Theory.
- C. Max Weber - Bureaucratic Theory of Management.
- D. Elton Mayo – Behavioral Theory of Management
- E. None of the above

Answer: C

Q.89) During Merger and Acquisitions, which of the following are relevant to Change Management: (1 mark)

I. Digital Transformation

II. Smooth Transition

III. Restructuring

- A. I only
- B. II only
- C. III only
- D. II and III only
- E. All of the above

F. Answer: A

Q.90) Low employee turnover in a company indicates which of the following? (1 mark)

- A. High number of Employees Leaving the Organization
- B. Employees are committed towards the Organization
- C. Low Morale of Employees with the Organization
- D. All of the Above
- E. None of the above

Answer: B

Section – Descriptive Writing

1. What is a code of conduct? How it is implemented in an organization (400 words, 10 marks)
2. What are Long Term Repo Operation? (400 words, 10 marks)
3. What is Open Network for Digital Commerce (ONDC)? How it will beat other e-commerce giants like Amazon and Flipkart (400 words, 10 marks)
4. Describe India's response in 2008 Global Financial Crisis (400 words, 10marks)
5. RBI has Allowed Pre-Sanctioned Credit Lines Via UPI. How is it a step towards financial inclusion? (400 words, 10 marks)
6. Describe Manager's role in encouraging ethical behavior in an Organisation (400 words, 10 marks)
7. Discuss 5 announcements of Union Budget 2021? (400 words, 10 marks)
8. What is Transformational leadership and Transactional Leadership? State the difference in transactional leader and transformational leader. (400 words, 10 marks)
9. What is Behavioural Reinforcement? Discuss the Positive and negative Behaviour reinforcements in brief. (400 words, 10 marks)
10. Discuss the big-five model of personality. (600 words, 15 marks)
11. What is Corporate Governance. Define it's need and Principles. (600 words,15 marks)
12. Briefly explain the Retail direct scheme of the Reserve Bank of India (RBI)? (600 words, 15 marks)
13. What is the contribution of Henry Fayol in the field of management? Also, explain fourteen principles of management as given by him? (600 words, 15 marks)
14. People and organisation are resistant to change. Describe measures to eradicate it (600 words, 15 marks)
15. Identify barriers to impersonal or interpersonal communication and how a manager can reduce it? (600 words, 15 marks)
16. Will block-chain disrupt banking? (600 words, 15 marks)
17. Discuss -SIDBI, NHB, NABARD, RRB and EXIM. (600 words, 15 marks)
18. What are Basel Norms? Discuss major pillars of Basel III. (600 words, 15marks)

Economic and Social Issues:

(Question- 1 to 4) An initiative was launched by Hon'ble Prime Minister on 20 October 2022 at Kevadia, Gujarat, which focuses on bringing about behaviour changes in individuals for combatting climate change. The objective is a global movement for transitioning from a model of destructive and mindless consumption to deliberate and mindful utilization of resources.

In order to further catalyze pan-India advocacy and awareness about this initiative, the MoEFCC has initiated a month-long mass mobilisation drive, which culminated on 5 June 2023 in a mega celebration of World Environment Day. With a view to amplify all efforts to promote its message and to make the drive a success, MoEFCC has included all 99 Ministries and 36 States/UTs, along with their divisions, subordinate organizations, and field offices, to undertake the related activities beginning 5 May 2023.

Q.1) Which one of the following initiatives has been mentioned in the above paragraph?

- A. Mission LiFE (Lifestyle for Environment)
- B. Swachh Bharat Mission
- C. Namami Gange Programme
- D. Green Skill Development Programme
- E. Sulabh International Social Movement

Answer - A

Q.2) Which of the following is not included in the 7-categories of Mission LiFE?

- A. Save water
- B. Save energy
- C. Reduce waste
- D. Healthy lifestyle
- E. Plant trees

Answer - E

Q.3) Match the following:

- A. Phase I 1. Change in policy
- B. Phase II 2. Change in supply
- C Phase III 3. Change in demand

- A. A-1, B-2, C-3
- B. A-2, B-3, C-1
- C. A-1, B-3, C-2
- D. A-3, B-1, C-2
- E. A-3, B-2, C-1

Answer - E

Q.4) The above-mentioned initiative was announced by Prime Minister at which of the following events?

- A. G20- Environment and Climate Ministers' Meet
- B. Rio Summit
- C. Paris Environment Conclave
- D. G7 Ministers' Meeting on Climate
- E. COP26

Answer - E

(Question – 5 to 8) It is the only global international organization dealing with the rules of trade between nations. At its heart are its agreements, which have been negotiated and signed by the bulk of the world's trading nations and ratified in their parliaments. The goal is to ensure that trade flows as smoothly, predictably and freely as possible. Its Secretariat is located in Geneva, Switzerland, and has an annual budget of approximately CHF 200 million. From the early days of the Silk Road to the creation of the General Agreement on Tariffs and Trade (GATT) and the birth of this organisation, trade has played an important role in supporting economic development and promoting peaceful relations among nations. Decisions in the organisation are generally taken by consensus of the entire membership.

Q.5) Which round of talks has resulted into the creation of the organisation mentioned in the given passage?

- A. Uruguay round
- B. Geneva Round
- C. Doha Round
- D. Bretton Woods Round
- E. Paris Round

Answer - A

Q.6) What is the establishment year of the organisation mentioned in the given passage?

- A. 1st January 1995
- B. 1st October 1995
- C. 1st March 1985
- D. 1st July 1944
- E. 15th January 1975

Answer - A

Q.7) Who among the following is the Director-General of the organisation mentioned in the given passage?

- A. Roy Santana
- B. Arthur Dunkel
- C. Catherine Russell
- D. Audrey Azoulay
- E. Ngozi Okonjo-Iweala

Answer - E

Q.8) Which of the following is the topmost decision-making body of the organisation, which usually meets every two years?

- A. Board of Directors
- B. Ministerial Conference
- C. Director General
- D. General Council
- E. Members Committee

Answer - B

(Question – 9 to 12) The report's database contains selected macroeconomic data series, presenting the organisations' staff's analysis and projections of economic developments at the global level, in major country groups and in many individual countries. The analysis and projections contained in the report are integral elements of the organisation's surveillance of economic developments and policies in its member countries, of developments in international financial markets, and of the global economic system. The reports' database is created during the biannual exercise, which begins in _____ and _____ of each year and results in the April and September/October publication. In the latest edition of the report, the baseline forecast is for growth to fall from 3.4 percent in 2022 to 2.8 percent in 2023, before settling at 3.0 percent in 2024. Advanced economies are expected to see an especially pronounced growth slowdown, from 2.7 percent in 2022 to _____ in 2023.

Q.9) Which one of the following report has been mentioned in the above passage?

- A. OECD Economic Outlook
- B. World Bank's Global Economic Prospects Report
- C. United Nations' World Economic Situation and Prospects (WESP) Report
- D. IMF's World Economic Outlook
- E. None of the above

Answer - D

Q.10) As per the report mentioned in the passage, advanced economies are expected to see an especially pronounced growth slowdown, from 2.7 percent in 2022 to ____ percent in 2023.

- A. 1.3%
- B. 1.8%
- C. 2.3%
- D. 2.0%
- E. 1.5%

Answer - A

Q.11) The database for the above report is created during the biannual exercise, which begins in____ and ____ of each year and results in the April and September/October.

- A. May and October
- B. April and September
- C. March and August
- D. July and December
- E. January and June

Answer - E

Q.12) Which of the following are the 3 critical missions of IMF?

1. Furthering international monetary cooperation
2. Encouraging the expansion of trade and economic growth
3. Discouraging policies that would harm prosperity

- A. Both 1 and 3
- B. Both 2 and 3
- C. Only 3
- D. Only 1
- E. 1, 2 and 3

Answer - E

(Question – 13 to 16) Government has focused on developing tribal human resource with a holistic approach over the last 9 years. Government has launched a mission which will saturate PVTG families and habitations with basic facilities and stressed on education for PVTG's. A fund of Rs 15,000 crore for the next three years has been allocated for the socio-economic development of the group. Tribal communities are often identified by some specific signs such as primitive traits, distinctive culture, geographical isolation, shyness to contact with the community at large and backwardness. PVTGs are more vulnerable among the tribal groups. Due to this factor, more developed and assertive tribal groups take a major chunk of the tribal development funds, because of which PVTGs need more funds directed for their development.

Q.13) Which one of the following schemes has been mentioned in the above passage?

- A. Pradhan Mantri Adi Adarsh Gram Yojna
- B. Pradhan Mantri PVTG Development Mission
- C. Pradhan Mantri Janjatiya Vikas Mission
- D. Van Dhan Yojana
- E. Swadhar Greh Scheme

Answer - B

Q.14) The developmental work for PVTGs are being taken under which one of the following priorities under Saptarishi (7 priorities) mentioned under the Union Budget 2023-24?

- A. Inclusive development
- B. Unleashing the potential
- C. Reaching the last mile
- D. Financial sector
- E. Youth power

Answer - C

Q.15) Which of the following states does not belong to the group of 18 states that have Particularly Vulnerable Tribal Groups?

1. Assam
 2. Andhra Pradesh
 3. Gujarat
 4. Maharashtra
 5. Odisha
- A. Only 1
 - B. Only 5
 - C. 1, 3 and 5
 - D. 2, 3 and 4
 - E. Both 1 and 4

Answer - A

Q.16) Government of India follows which of the following criteria for the identification of PVTGs?

1. Pre-agricultural level of technology
2. Low level of literacy
3. Economic backwardness
4. A declining or stagnant population.

- A. Only 1
- B. Both 1 and 4
- C. 1, 3 and 4
- D. 2, 3 and 4
- E. 1, 2, 3 and 4

Answer - E

(Question – 17 to 20) Ministry of Labour & Employment has launched a portal, which is a National Database of the Unorganised Workers (NDUW) aged between 16-59 seeded with Aadhaar. A total of Rs. 704.01 crores was allocated for NDUW for the period FY 2019-20 to FY 2024-25 and funds to the tune of around Rs. 418 Crores has been utilized as on 24th March, 2023. To further improve the utilization of fund Ministry has taken several steps to increase registration on e-Shram is providing multi-channel registration facility to unorganised workers across country. CSC-SPV along with its more than 4 lakh Village Level Entrepreneurs (VLEs) have been onboarded to provide registration facilities at village level.

Q.17) As per the latest data, how many workers have enrolled on the portal mentioned in the above passage?

- A. 179 million
- B. 329 million
- C. 160 million
- D. 419 million
- E. 289 million

Answer - E

Q.18) Recently, the NDUW has been integrated with an application, which is developed by Ministry of Electronics and Information Technology (MeitY) and _____.

- A. NITI Aayog
- B. National Informatics Centre
- C. Unique Identification Authority of India (UIDAI)
- D. Government e Marketplace (GeM)
- E. National e-Governance Division (NeGD)

Answer - E

Q.19) Which of the following services can be accessed through the application mentioned in the above passage?

1. Income tax filing
2. Aadhar and provident fund services
3. Gas cylinder booking
4. Passport Seva

- A. Only 1
- B. 1, 3 and 4
- C. 2, 3 and 4
- D. Both 1 and 4
- E. 1, 2, 3 and 4

Answer - E

Q.20) Which of the following states has exceeded the registration target as on 27th March 2023?

- 1. Uttar Pradesh
- 2. Odisha
- 3. Chhattisgarh
- 4. Uttarakhand
- 5. West Bengal
 - A. Only 1
 - B. 1, 3 and 5
 - C. 1, 2 and 3
 - D. Both 1 and 4
 - E. Only 5

Answer - C

Q.21) Mr. X who is an artisan, has a family consisting of 6 members is trying to get benefit under Pradhan Mantri Jan Arogya Yojana (PM-JAY), which is the largest health assurance scheme in the world.

Which of the following conditions is/are correct with respect to benefits under Pradhan Mantri Jan Arogya Yojana (PM-JAY)?

- 1. Only 5 members of the family will be eligible for health insurance
- 2. He will not be eligible due to nature of his job
- 3. Only Mr. X is eligible for benefit under the scheme while his family is not eligible for pre hospitalisation
 - A. Only 1
 - B. Only 3
 - C. Both 2 & 3
 - D. Both 1 & 3
 - E. None of the above

Answer - E

Q.22) Who among the following are eligible to avail the benefit under the Stand Up India Scheme?

1. 20 years old women planning to set up her own venture
2. Person "A" is planning to set up his second Greenfield project
3. Person "Y", a wilful defaulter is planning to set up his first greenfield project
 - A. Only 1
 - B. Only 3
 - C. Both 2 & 3
 - D. Both 1 & 3
 - E. None of the above

Answer - A

Q.23) It is a small deposit scheme of the Government of India meant exclusively for a girl child. It played a vital role in improving the lives of women by ensuring their financial independence and creating a secure future for them. If a girl child's date of birth is 1/10/2003, which of the following is/are correct with respect to the scheme?

1. Account can be opened for her till 30/09/2013
2. Minimum deposit of ₹ 250/- and maximum deposit of ₹ 2.5 Lakh can be done in a financial year.
3. The account can be transferred anywhere in India from one Post office/Bank to another.
 - A. Only 1
 - B. Only 3
 - C. Both 2 & 3
 - D. Both 1 & 3
 - E. None of the above

Answer - B

Q.24) Identify the correct statement with respect to the Sovereign Gold Bond Scheme.

1. Investors compensated at a fixed rate of 2.50% per annum payable semi-annually on nominal value and last interest payable on maturity along with principal
2. Issue price to be less by ₹50 per gram for investors who subscribe online and pay through digital mode
3. Tenor of SGB will be for a period of 8 years with an option of premature redemption.
4. Bonds are not sold through offices or branches of Scheduled Foreign Banks.

- A. Only 1
- B. 2 & 3
- C. 3 & 4
- D. 1, 2 & 3
- E. None of the above

Answer - D

Q.25) Which of the following will be eligible to avail the benefits as per the Prime Minister's Scholarship Scheme (PMSS)?

- 1. A widow who wanted to study MSc and have 60% in graduation.
- 2. Widow has completed diploma with 55% and want to pursue higher education.
- 3. Child's 12th marks were given as 58%.
 - A. Only 1 & 2
 - B. Both 2 & 3
 - C. Both 1 & 3
 - D. Only 1
 - E. None of the above

Answer - D

Q.26) A women aged 45 years having 2 daughters aged 12 and 8 years is staying in Swadhar Greh. Which of the following statement is correct:

- 1. A daughter with age 12 to be shifted from Swadhar Greh.
- 2. Women upto 45 years of age can stay there .
- 3. A daughter with age 8 years can stay with her mother for 5 years in Swadhar Greh.
 - A. Only 1
 - B. Only 3
 - C. Both 2 & 3
 - D. Both 1 & 3
 - E. None of the above

Answer - B

Q.27) A person wants to open "Pradhan Mantri Bhartiya Janaushadi Pariyojana" store, which of the following statement is true?

- 1. He would get 20% margin on the MRP
- 2. He would get a special financial assistance of Rs 2 lakh from Government
- 3. Normal incentive to Kendra's owners has been enhanced from ₹2.5 lakhs to ₹5 lakhs, to be given @15% of monthly purchase made, subject to a ceiling of ₹12,000 per month

- A. Only 1
- B. Both 2 & 3
- C. Both 1 & 2
- D. Only 3
- E. None of the above

Answer - C

Q.28) Recently PM Kisan Mobile App with Face Authentication Feature was launched and it will benefit farmers comprehensively with innovative scheme and technology of Kisan Samman Nidhi.Which one of the following services are provided under the app:

- 1. Status of land seeding
- 2. Linking of Aadhaar with bank accounts
- 3. e-KYC by scanning face without OTP or fingerprint
 - A. Only 1
 - B. Both 2 & 3
 - C. Both 1 & 2
 - D. 1, 2 and 3
 - E. None of the above

Answer - D

Q.29) India is a young country brimming with youthful enthusiasm and aspirations. In order to provide a fertile ground for sowing the seeds of India's development it is very important to harness this innovative zeal of young India which can provide new age solutions to existing gaps in the economic ecosystem of the country. Understanding the need to harness the latent potential of entrepreneurship in India, the Union Government had launched this scheme for development and refinancing of micro unit enterprises. It provides loans up to 10 lakh to non-corporate, nonfarm, small/micro enterprises. Identify the statement(s) which is/are correct with respect to above scheme?

- 1. Loan proposal should be only for setting up of new Micro business enterprises.
- 2. There is no processing fee for loans up to ₹50,000/-.
- 3. Life insurance is mandatory for availing loans under the scheme.
- 4. Loans available for purchase of Transport Vehicle / Tractors, tillers as well as two wheelers, in case applicant intends to use vehicle for commercial purposes.
 - A. Only 1
 - B. Both 1 & 4
 - C. Both 3 & 4
 - D. Both 2 & 4
 - E. 1, 2, 3, and 4

Answer - D

Q.30) Mahila Samman Savings Certificate Scheme was announced in the 2023-24 Union Budget by Finance Minister Smt Nirmala Sitharaman to commemorate 'Azadi Ka Amrit Mahotsav' and is a significant step towards financial inclusion and empowerment of the women including the girls. Which statement(s) among the following is/are correct with respect to Mahila Samman Savings Certificates, 2023?

1. Account can be closed before maturity only on the death of the account holder.
 2. In case of premature closure of account, the interest rate will be reduced by 2%.
 3. Partial withdrawal is allowed after 6 months from date of account opening but before account's maturity.
 4. In case of partial withdrawal account holder can withdraw a maximum of 50% of the balance.
- A. Only 1
B. Only 2
C. Both 3 & 4
D. Both 1 & 4
E. 1, 2, 3, and 4

Answer – B

(Question – 31 to 34) The One Nation One Ration Card (ONORC) was started initially in 4 States in August 2019. Since then, progressively in a phase-wise manner, the ONROC plan is presently covering nearly 77 Crore beneficiaries (almost 96.8% of NFSA population) in the country. During the last two years of COVID-19 pandemic, ONORC plan has significantly contributed in ensuring subsidized foodgrains to NFSA (National Food Security Act) beneficiaries, especially migrant beneficiaries. This is one-of-its-kind Citizen Centric initiative in the country, which is swiftly implemented in a short-span of time covering about 80 Crore beneficiaries, after being initiated in August 2019.

Q.31) The scheme mentioned in the passage has been awarded with Prime Minister's Award for Excellence in Public Administration, 2020 on which of the following day?

- A. 75th Independence Day
B. International Women's Day
C. 73rd Republic Day
D. 15th Civil Services Day
E. Good Governance Day

Answer: D

Q.32) The scheme mentioned in the passage has been implemented for the nation-wide portability of ration cards under which of the following Act? (2 marks)

- A. National Food Security Act 2013
- B. Food Safety and Standards Act, 2006
- C. Food Corporations Act, 1964
- D. National Institute of Food Technology Bill, 2019
- E. None of the above

Answer: A

Q.33) In case of non-supply of the entitled quantities of foodgrains or meals to entitled persons under the scheme mentioned in the passage, such persons shall be entitled to receive such food security allowance from the concerned State Government to be paid to each person, within such time and manner as may be prescribed by the Central Government. These allowances are governed with which among the following act?

- A. Food Security Act 2013
- B. Right to Food Act 2010
- C. Food Incorporations Act, 1955
- D. Food Security Allowance Rules, 2015
- E. None of the above

Answer: D

Q.34) As on February 2022, the scheme mentioned in the passage has been implemented in how many Indian states and UTs? (2 marks)

- A. 28
- B. 27
- C. 33
- D. 35
- E. None of the above

Answer: D

(Question – 35 to 37) The Department of Social Justice & Empowerment is launching the Central Sector scheme, is designed to provide welfare measures to the Transgender community and the people engaged in the act of begging. Under this includes two sub-schemes, which strengthens and expands the reach of the Rights that give the targeted group the necessary legal protection and a promise to a secured life. It keeps in mind the social security that is needed through multiple dimensions of identity, medical care, education, occupational opportunities and shelter.

Q.35) Under the scheme, Shelter Homes where food, clothing, recreational facilities, skill development opportunities, recreational activities, medical support etc. will be provided under _____.

- A. Shanti Nivas
- B. Nirmaya Nivas
- C. Paropkar Greh
- D. Garima Greh
- E. None of the above

Answer: D

Q.36) Which among the following statement is/are correct:

Statements:

- 1. Skill Development and Livelihood is provided under PM-DAKSH scheme of the Department**
 - 2. Setting up of Beggar Protection Cell.**
 - 3. It provides scholarships for students studying in IX and till post-graduation to enable them to complete their education**
- A. Only 1
 - B. Both 2 & 3
 - C. Both 1 & 3
 - D. Only 3
 - E. All 1, 2 & 3

Answer: C

Q.37) The ministry has allocated Rs. _____ Crore for the scheme from 2021-22 to _____.

- A. Rs. 275 Crore, 2025-26**
- B. Rs. 225 Crore, 2024-25**
- C. Rs. 405 Crore, 2023-24**
- D. Rs. 365 Crore, 2024-25**
- E. Rs. 365 Crore, 2025-26**

Answer: E

(Question – 38 to 40): The __X__ is India's flagship conference on geopolitics and geoconomics, held annually since 2016. It is organized by the Ministry of External Affairs. The 2022 Edition will have over 100 sessions with over 210 speakers from more than 90 countries and multilateral organisations. A large audience is also likely to join the Dialogue across various social media platforms. The theme for the year is "Terra Nova: Impassioned, Impatient, and Imperiled" In the past seven years, the __X__ has grown in stature and profile to emerge as a leading global conference on international affairs. It attracts prominent thought leaders from the global strategic and policy-making community to discuss key geopolitical developments and strategic issues facing the world.

Q.38) Which of the following refers to (X) in the mentioned passage?

- A. UN Ocean Conference
- B. G-7 Summit
- C. ASEAN Summit
- D. BRICS Summit
- E. Raisina Dialogue

Answer: E

Q.39) The side events for (X) has taken place in which among the following places:

- 1. Los Angeles
- 2. Berlin
- 3. Washington DC
 - A. Only 1
 - B. Only 3
 - C. All 1, 2 & 3
 - D. Both 1 & 3
 - E. Both 2 & 3

Answer: E

Q.40) Which of the following statements are true about the X?

Statements:

- 1. President of the European Commission, Ursula von der Leyen, joined the Inaugural Session of event as Chief Guest.
- 2. One of the six thematic pillar is Rethinking Democracy: Trade, Tech and Ideology.
- 3. This event is exclusively attended by Quad group.
 - A. Only 1
 - B. Only 3
 - C. Both 1 & 2
 - D. All 1, 2 & 3
 - E. Both 1 & 3

Answer: C

(Question – 41 to 44) India has recently signed the Economic Co-operation and Trade Agreement (ECTA) with a developed country. The Agreement encompasses cooperation across the entire gamut of bilateral economic and commercial relations between the two friendly countries, and covers areas like Trade in Goods, Rules of Origin, Trade in Services, Technical Barriers to Trade (TBT), Sanitary and Phytosanitary (SPS) measures, Dispute Settlement, Movement of Natural Persons, Telecom, Customs Procedures, Pharmaceutical products, and Cooperation in other Areas. Eight subject specific side letters covering

various aspects of bilateral economic cooperation were also concluded as part of the Agreement. ECTA provides for an institutional mechanism to encourage and improve trade between the two countries. The ECTA covers almost all the tariff lines dealt in by the two countries respectively.

Q.41) The above-mentioned passage is discussing about which among the following agreements?

- A. India-UAE Comprehensive Economic Partnership Agreement
- B. India-UK Free Trade Agreement
- C. India-Japan Comprehensive Economic Partnership Agreement
- D. India-Australia Economic Cooperation and Trade Agreement
- E. None of the above

Answer: D

Q.42) After the signing of the trade agreement mentioned in the paragraph, so far how many Free Trade Agreements (FTAs) have been signed by India?

- A. 19
- B. 21
- C. 28
- D. 16
- E. 13

Answer: E

Q.43) Consider the following statements on the signed agreement, and identify the correct statements:

Statements

1. It will enhance the economic cooperation between the two countries.
2. It is the first trade agreement of India with a developed country after more than a decade.
3. Both the countries are part of the Supply Chain Resilience Initiative (SCRI).
 - A. Only 1
 - B. Both 2 & 3
 - C. Only 3
 - D. Both 1 & 3
 - E. All 1, 2 & 3

Answer: E

Q.44) Under the agreement mentioned in the paragraph, India will be offering preferential access on over 70% of its tariff lines which will be provided under which of the following Act?

Statements:

- 1. Customs Tariff Act**
 - 2. IGST**
 - 3. Custom and Excise Act**
- A. Only 1
B. Both 1 & 2
C. Only 3
D. All 1, 2 & 3
E. Both 1 & 3

Answer: A

(Question - 45 to 47) : Human capital—the knowledge, skills, and health that people accumulate over their lives—is a central driver of sustainable growth and poverty reduction. More human capital is associated with higher earnings for people, higher income for countries, and stronger cohesion in societies. The X is an international metric that benchmarks the key components of human capital across economies. It was launched in 2018 as part of the Human Capital Project, a global effort to accelerate progress toward a world where all children can achieve their full potential. The new data—collected before the global onset of COVID-19—can act as a baseline to track its effects on health and education outcomes. World Bank President David Malpass said that the coronavirus has deepened inequality globally, in addition to increasing poverty and distress. “We’re working with countries to try to protect people during the crisis and also invest in them so that we can see the recovery and lay a foundation for future inclusive growth,” he said.

Q.45) India has been ranked at the 1 position in the latest edition of the World Bank’s (X) report, after increase in score to 2 from 0.44 in 2018. What will come in the blank 1 and 2 respectively?

- A. 115th, 0.52
B. 116th, 0.49
C. 109th, 0.51
D. 136th, 0.46
E. 86th, 0.49

Answer: B

Q.46) The (X) includes which of the following data for 174 countries — covering 98 per cent of the world's population, up to March 2020 to assess the countries?

Statements:

- 1. Survival**
- 2. Health**
- 3. Education**
 - A. Only 1
 - B. Only 3
 - C. Both 2 & 3
 - D. All 1, 2 & 3
 - E. Both 1 & 3

Answer: C

Q.47) As of February 2022, how many countries have joined the World Bank's Human Capital Project, participating and taking action in three distinct areas? (2 marks)

- A. 71
- B. 76
- C. 63
- D. 83
- E. 89

Answer: D

(Question – 48 to 50)The centrally sponsored scheme of Pradhan Mantri Adarsh Gram Yojana (PMAGY) is being implemented since 2009-10 for integrated development of Scheduled Castes (SCs) majority villages. Since 2018-19, the scheme implementation guidelines were comprehensively revised. During 2021-22, this scheme has been merged with two other existing schemes of this Department to be known as Pradhan Mantri Anusuchit Jaati Abhyuday Yojana (PM-AJAY), for which an amount of Rs.1800.00 cr. has been allocated for the financial year 2021-22. The principal objective of the 'Adarsh Gram' component of the merged scheme of PMAJAY is integrated development of SC majority villages through convergent implementation of the relevant Central and State Schemes. The scheme was started on pilot basis wherein 1000 such villages were selected. In 2014-15, the scheme was further expanded to 1500 more villages.

Q.48 Which among the following states was not included in the initial pilot phase of the scheme?

- A. Rajasthan
- B. Assam
- C. Bihar
- D. Tamil Nadu
- E. Andhra Pradesh

Answer: E

Q.49 As per the Pradhan Mantri Adarsh Gram Yojana, to capture the Gaps in critical socio-economic ‘Monitorable Indicators’ as part of various sectors/domains, how many socio-economic monitorable indicators have been identified for saturation in selected villages?

- A. 60
- B. 50
- C. 40
- D. 30
- E. 20

Answer: B

Q.50 Which of the following districts won the “best district award” for the implementation of PM Adarsh Gram Yojana?

- A. Raipur, Chhattisgarh
- B. Hamirpur, Himachal Pradesh
- C. Churu, Rajasthan
- D. Yadgir, Karnataka
- E. Cachar, Assam

Answer: B

Q.51) In Sovereign Gold Bond Scheme, there is pre-redemption period after 5 years from issuance. After this, there is a 20 day window to apply for redemption. Following 3 persons applied for the pre-redemption in 2022, whose application will be accepted?

Statements:

1. Lady from HUF who has invested 12 kg in SGB in “2017 Series 1.”
2. Lady who has bought bonds in the name of her minor daughter in “2017 Series 2.”
3. Lady who has bought 50 gram in “2016 Series 2.”

- A. Only 1
- B. Both 2 & 3
- C. Only 3
- D. All 1, 2 & 3
- E. Both 1 & 3

Answer: B

Q.52) Who among the following is/are eligible to receive the benefits under the ‘Pradhan Mantri Kisan Maandhan Yojana’?

Statements:

- 1. Anil is 46 years old, having 5-hectares of cultivable land and has recently applied under the scheme.**
- 2. Harsh is 35 year old, applies for the scheme with an expectation of receiving a minimum assured pension of Rs 3000/- per month after attaining the age of 60 years.**
- 3. Sahil is 36 year old and smart, enrolled himself in NPS.**

- A. Only 1
- B. Only 2
- C. Both 2 & 3
- D. Only 3
- E. All 1, 2 & 3

Answer: B

Q.53) Match the following, and find the correct pairs: (1 mark)

Pairs:

A. Ram wants to increase the breed of his milch cattle	D. One Stop Centre
B. She is the member from SC community and wants to set up greenfield project	E. Rashtriya Gokul Mission
C. A married woman, recently shifted to city with husband & they both need shelter	F. Stand Up India

- A. A-F, B-E
- B. B-E, A-D
- C. A-E, C-F
- D. A-F, C-E
- E. A-E, B-F

Answer: E

Q.54) Which of the following statements is/are correct with respect to the ‘Bhoomi Rashi Portal’?

Statements:

- 1. Government has started transferring compensation directly to the beneficiary accounts.**
 - 2. It is now integrated with the Public Financial Management System (PFMS) platform.**
 - 3. The Portal has been made mandatory for all the Project Implementing Agencies.**
- A. Only 1
B. Both 2 & 3
C. Only 3
D. Only 2
E. All 1, 2 & 3

Answer: E

Q.55) Rahul has recently completed his graduation with a professional degree. He is interested in doing an internship, and has been sent to the National Cooperative Development Corporation (NCDC) for the same. Under which one of the following schemes, Rahul will be enrolled to gain experience of working in the field to be selfreliant?

- A. YUVA Sahakar Scheme
B. Ayushman Sahakar Scheme
C. Sahakar Mitra: Scheme on Internship Programme
D. All of the above
E. None of the above

Answer: C

Q.56) Which one of the following is not the objective of the Pradhan Mantri Matsya Sampada Yojana (PMMSY)?

- A. Enhancement of Production and Productivity
B. Doubling of incomes of fishers and fish farmers
C. Strengthen the infrastructure and Post-Harvest Management
D. Free education to the children of fishers under PMMSY
E. Providing social, physical and economic security to fishers and fish farmers

Answer: E

Q.57) Consider the following statements on PM Vaya Vandana Yojana, and identify the correct statements as per scheme: (1 mark)

Statements:

1. The tenure of policy is set at 10 years.
2. One can invest a maximum amount of Rs. 70,000 under PMVYY scheme.
3. Pension will be payable as per the frequency of monthly, quarterly, half-yearly, yearly as per the preference given by the pensioner at the time of purchase.
 - A. Only 1
 - B. Only 3
 - C. Both 1 & 3
 - D. All 1, 2 & 3
 - E. Both 2 & 3

Answer: C

Q.58) Consider the following statements on PM e-VIDYA, and identify the correct statements:

Statements:

1. It will enable digital/online/on-air access to education.
2. It includes extensive use of Radio, Community radio and Podcasts.
3. Special e-content for Children with Special Needs especially for the Visually and Hearing impaired learners.
 - A. Only 1
 - B. Both 1 & 3
 - C. Only 3
 - D. Both 2 & 3
 - E. All 1, 2 & 3

Answer: E

Q.59) Consider the following statements on Stand-Up India Scheme, and identify the correct statements:

Statements:

1. It facilitates bank loans between Rs 10 lakh and Rs 1 crore to at least 1 SC or ST borrower and at least one woman borrower per bank branch.
2. The loan shall be repayable in up to 7 years with a moratorium period of up to 36-months.
3. The rate of interest applicable on the loan would be the lowest applicable rate of bank for that category not exceeding MCLR+ 4%+ tenor premium.

- A. Only 1
- B. Both 1 & 3
- C. Only 3
- D. All 1, 2 & 3
- E. Both 2 & 3

Answer: A

Q.60) The benefits under the PM CARES for Children Scheme have been announced recently. Identify the correct statements about the scheme:

Statements:

- 1. Children who have lost both the parents or legal guardian or adoptive parents or surviving parent to COVID-19 Pandemic are eligible to apply for the scheme.**
- 2. A portal has been launched to register the children under the scheme and also facilitates approval process and all other assistance for children.**
- 3. All eligible children will be added as a beneficiary under Ayushman Bharat Scheme with a health insurance cover of Rs. 1 lakh.**

- A. Only 1
- B. Only 3
- C. Both 1 & 2
- D. All 1, 2 & 3
- E. Both 2 & 3

Answer: C

(Question – 61 to 64): An organisation which is headquartered in Paris, has collaborated and joined hands with an organisation headquartered in Washington, D.C. One question on Interim Report released by OECD in March 2021 with title “Strengthening the recovery: The need for speed”. This Interim Report provides updates for global and G20 country projections made in the December 2020 issue of the OECD Economic Outlook (Number 108).

Q.61) Which one of the following organisations has released the report mentioned in the passage?

- A. World Bank – Global Economic Prospects
- B. IMF – World Economic Outlook
- C. WEF – Global Competitiveness Report
- D. WTO – World Trade Monitoring Report
- E. OECD – OECD Economic Outlook

Answer: E

Q.62) What has been the most common measure taken by governments around the world to help alleviate the stress on cash-strapped small businesses, which was taken by 77% of the governments?

- A. Moratorium in loan payments
- B. Decrease in interest rate
- C. Public loan guarantee
- D. Cash Flow Loans
- E. None of the above

Answer: B

Q.63) As per the report mentioned in the passage, what is the GDP projection of India for fiscal year 2021-22? (2 marks)

- A. 12.6%
- B. 14.2%
- C. 10%
- D. 8%
- E. 9.5%

Answer: A

Q.64) As per the passage, growing global economic interdependence means that the socio-economic prospects of OECD countries will be ever more tightly linked to that of

- A. Benefit of developing and transition economies
- B. Benefit of developed economies only
- C. Benefit on on-developed economies only
- D. Benefit of volatile economies only
- E. None of the above

Answer: A

Q.65) Which of the following country will be a major contributor in controlling population and environmental stress?

- A. Mexico
- B. USA
- C. UK
- D. Canada
- E. China

Answer: E

Q.66) What is the full form of SAAP under the AMRUT scheme? (Note – we did not have exact passage with us but the passage discuss about the AMRUT & JNNURM Scheme)

- A. Sovereign Annual Action Plan
- B. State Annual Action Plan
- C. State Augmented Action Plan
- D. Scheme Action Annual Plan
- E. None of the above

Answer: B

Q.67) Which of the following is not correct regarding the purpose of the scheme referred to in the paragraph?

- A. Ensure that every household has access to a tap with assured supply of water and a sewerage connection.
- B. Increase the amenity value of cities by developing greenery and well maintained open spaces (parks).
- C. Reduce pollution by switching to public transport or constructing facilities for non-motorized transport.
- D. Preserve character of the soul of heritage city and facilitate inclusive heritage linked urban development by exploring various avenues including involving private sector.
- E. None of the above

Answer – D

Q.68) Financial sharing basis of Atal Mission for Rejuvenation and Urban Transformation (AMRUT) scheme between Centre and State is done on. (2 marks)

- A. 60:40 basis
- B. 50:50 basis
- C. 70:30 basis
- D. 80:20 basis
- E. None of these

Answer: B

Q.69) Which scheme has replaced the scheme mentioned in passage?

- A. PMAY
- B. HRIDAY
- C. AMRUT
- D. Smart City Mission
- E. None of the above

Answer: C

Q.70) By how many years has the AMRUT scheme been extended?

- A. 4 Years
- B. 3 Years
- C. 1 Years
- D. 2 Years
- E. None of these

Answer: D

Q.71) In December 2020, how much money was credited into the accounts of beneficiary farmers under this scheme?

(Note – we did not have exact passage with us but the passage discuss about the PM Kisan Scheme)

- A. Rs 10,000 crore
- B. Rs 35,000 crore
- C. Rs 13,000 crore
- D. Rs 18,000 crore
- E. None of the above

Answer: D

Q.72) A fixed amount benefit is given to farmers after every 4 months under this scheme. How much do they get annually?

- A. Rs 10000
- B. Rs 12000
- C. Rs 8000
- D. Rs 6000
- E. None of the above

Answer: D

Q.73) All landholder farmers' families in the country are eligible for the PM-Kisan Scheme, except

Statements:

1. All Institutional Land holders
2. Former and present holders of constitutional posts
3. All serving or retired officers and employees of Central/ State Government Ministries /Offices/Departments
4. All Persons who paid Income Tax in last assessment year.
5. Professionals like Doctors, Engineers, Lawyers, Chartered Accountants, and Architects registered with Professional bodies and carrying out profession by undertaking practices.

Choose the correct option

- A. 1, 2, 3 and 4 only
- B. 1, 2, 4 and 5 only
- C. 1, 2, 3 and 5 only
- D. 2, 3, 4 and 5 only
- E. All of the above

Answer: B

(Question – 14 to 17) The Reserve Bank of India (RBI) adopted a new liquidity management framework in which there would be no fixed daily liquidity injection operations, but the central bank would act whenever the banking system requires money. The _____ will remain the operating target of the monetary policy, the RBI said, which means it will ensure enough liquidity to anchor the call rate at around the repo rate.

Q.74) Which new liquidity management initiative has been adopted by RBI and also discussed in the passage?

- A. Open Market Operation
- B. Long Term Repo Operation
- C. FX Swaps
- D. Long Term Reverse Repo Operation
- E. All of the above

Answer: D

Q.75) The operation discussed above is going to be linked to _____ for operations

- A. Call Money Rate
- B. Repo Rate
- C. Reverse Repo Rate
- D. Weighted average call rate
- E. None of the above

Answer: D

Q.76) What is the meaning of the italicized line in the passage? (2 marks)

Statements:

1. RBI will adopt Accommodative monetary policy.
2. RBI will adopt expansionary monetary policy.
3. RBI will adopt contractionary monetary policy.
4. The call rate inches above the repo rate, it would signal liquidity deficit and the central bank will bring its tools to infuse liquidity
5. If the call rate is below the repo rate, that would mean the banking system has surplus liquidity

Options:

- A. 1 and 3 only
- B. 2 and 3 only
- C. 3 and 4 only
- D. 4 and 5 only
- E. None of the above

Answer: D

Q.77) While getting rid of the 14 day fixed repo, the RBI said it will operate a 14-day term repo/reverse repo operation at a variable rate that would be conducted to coincide with the..... maintenance cycle:

- A. Statutory Liquidity Ratio
- B. Cash Deposit Ratio
- C. Cash Reserve Ratio
- D. Credit-Deposit Ratio
- E. None of the above

Answer: C

Q.78) 2030 Agenda for Sustainable Development Goals which has been agreed upon by all 193 member states was organised by? (2 Marks)

- A. United Nations General Assembly
- B. United Nations Economic and Social Council
- C. United Nations Security Council
- D. United Nations Secretariat
- E. None of the above

Answer: A

Q.79) As per Economic Survey 2020-21, India's real GDP to record a 11.0% growth in FY2021-22 and nominal GDP to grow by 15.4% – the highest since independence due to:

- A. continued normalization in economic activities as the rollout of Covid-19 vaccines gathers traction
- B. subdued retail inflation in India, which will give the Reserve Bank of India the room to drop the policy rates and engender conditions to stimulate economic growth.
- C. low fuel and energy prices that will give an edge to Indian industry.
- D. record high consumer sentiments among Indian households.
- E. All the above

Answer: A

Q.80 Which of the following are the advantages of foreign trade and investment?

Statements:

1. It stimulates competition.
2. It improves resource allocation.
3. It facilitates international distribution of technology.
4. It enhances environmental protection.

Options:

- A. 1, 2 and 3 only
- B. 1, 3 and 4 only
- C. 2, 3 and 4 only
- D. 1, 2 and 4 only
- E. All of the above

Answer: E

Q.81) _____ has recently provided _____ amount of funding for the implementation of Strengthening Teaching-Learning and Results for States (STARS) project of Ministry of Education.

- A. New Development Bank, US \$ 500 Million
- B. Asian Infrastructure Investment Bank, US \$ 500 Million
- C. Asian Development Bank, US \$ 500 Million
- D. International Monetary Fund, US \$ 500 Million
- E. World Bank, US \$ 500 Million

Answer: E

Q.82) Under One Nation One Ration Card (ONORC) scheme additional borrowing limit of 0.25 percent of the Gross State Domestic Product (GSDP) is allowed to the States only on completion of both of the following actions: (i) Aadhar Seeding of all the ration cards and beneficiaries in the State (ii) Automation of all the FPSs in the State. Which of the following statements are correct regarding ONORC scheme?

Statements:

1. Enables the States in better targeting of beneficiaries.
2. Elimination of bogus/ duplicate/ineligible card holders resulting in enhanced welfare and reduced leakage.
3. To ensure seamless inter-state portability of a ration card, Aadhar seeding of all ration cards as well as biometric authentication of beneficiaries through automation of all Fair Price Shops (FPSs) with installation of electronic point of sale (e-PoS) devices are essential.

4. The reform especially empowers the migratory population mostly labourers.

- A. 1, 2 and 3 only
- B. 1, 2 and 4 only
- C. 2, 3 and 4 only
- D. 1, 3 and 4 only
- E. All of the above

Answer: E

Q.83) Recently at Trade-Related Aspects of Intellectual Property Rights (TRIPS) Council of WTO, India and South Africa proposed

- A. that Geographical Indication framework should be further strengthened to protect the livelihoods of traditional artisans.
- B. a waiver for domestic market requirement for developing country exports to developed countries.
- C. a waiver to help more countries get access to medicines and vaccines during the pandemic.
- D. All of the above
- E. None of the above

Answer: C

Q.84) With reference to Sovereign Gold Bonds, which of the following statements are correct?

Statements:

- 1. Minors will not be allotted even if guardians apply on their behalf.
 - 2. Discount of Rs 50 is applicable when person is applying online.
 - 3. There is a risk of capital loss if price of gold declines.
 - 4. SGB can be used as collateral for borrowing loans.
- A. 1, 2 and 3 only
 - B. 1, 3 and 4 only
 - C. 1, 2 and 4 only
 - D. 2, 3 and 4 only
 - E. All of the above

Answer: D

Q.85) Which of the following is an omnibus mobile app developed to help farmers by providing relevant information to them quickly. With click of a button, they can get the information on weather of current day and next 5 days, dealers, market prices, agro advisories, plant protection, IPM Practices etc. (1 mark)

- A. mKisan
- B. eSuvidha
- C. Farmer's Help
- D. Kisan Suvidha
- E. None of the above

Answer: D

Q.86) How many of these apps are part of Digital India mission in health care. (1 mark)

- A. NIKSHAY
- B. Kilkari
- C. ANMOL
- D. e-sanjeevani
- E. All of the above

Answer: E

Q.87) Which of the following benefits have been announced in Union Budget 2021-22 for Startups?

Statements:

1. Residency limit for an Indian to set up one person company has been reduced from 182 days to 120 days.
2. Loans ranging from Rs 10 lakhs to Rs 50 lakhs will be given to women / SC / ST for brownfield projects
3. In order to incentivize startups it is proposed to extend eligibility period to claim tax holiday by one more year till 31st March 2022.
4. Government has announced revision in definition of small companies by increasing their threshold for paid up capital from not exceeding Rs 50 lakh to not exceeding Rs 2 crore and turnover from not exceeding Rs 2 crore to not exceeding 10 crore.

- A. 1 and 2 only
- B. 1 and 3 only
- C. 2 and 4 only
- D. 3 and 4 only
- E. 2 and 3 only

Answer: B

Q.88) Match the following objectives to their respective schemes:

Objective	Scheme
A. Mr. X, a street vendor wants Rs 10000 as working capital for upgradation of his business.	1. SVAMITVA
B. Gol has started surveying and Mapping with Improvised Technology in Mumbai's Dharavi to resolve property related disputes	2. Pradhan Mantri Garib Kalyan Yojana
C. Gol will pay the EPF contribution for both employer and employee for employees with salary less than Rs 12500.	3. SVANIDHI

- A. A-1, B-3
- B. A-3, B-1
- C. A-2, B-1, C-3
- D. A-1, B-2, C-3
- E. None of the above

Answer: B

Q.89) Regarding 'Operation Greens', consider the following statements:

Statements:

- 1. Operations green is subsumed under Pradhan Mantri Kisan SAMPADA Yojana
- 2. This scheme will be extended only to only tomato and potato.
- 3. Establishment of Mega Food Parks in North East India.
- 4. It will help promote agri-exports from India.

Which of the above statements are correct?

- A. 2 & 3 only
- B. 1 & 2 only
- C. 3 & 4 only
- D. 1 & 4 only
- E. None of the above

Answer: D

Q.90) Which of the following are correct regarding the objectives of the recently enacted Labour Codes in India?

Statements:

1. Remunerating contract workers at the same rate as regular workers for similar work.
2. Protect the interests of gig workers and migrant workers.
3. Promote gender equality by allowing women workers to work at night subject to obtaining their consent
4. Delegitimise strikes in India.
 - A. 2, 3 and 4 only
 - B. 1, 3 and 4 only
 - C. 1, 2 and 4 only
 - D. 1, 2 and 3 only
 - E. None of the above

Answer: D

Descriptive Questions:

1. 15th finance commission - Horizontal and Vertical transfers (600 words, 15 Marks)
2. Define various measures of poverty estimation and their demerits and merits in terms of per capita income, inflation and consumption and safety net. (600 words, 15 Marks)
3. What are the changes/trends in globalisation after global financial crisis 2008? (600 words, 15 Marks)
4. Budgetary recommendations on strategic and non strategic disinvestments, its (i) Rationale and (ii) Impact (400 words, 10 Marks)
5. Role of demography in India's economic transition. (400 words, 10 Marks)
6. Climate change commitment of India in light of socio- economic, development and health factors. (400 words, 10 Marks)
7. Explain three government schemes related to poverty alleviation and employment generation. (400 words, 10 Marks)
8. Discuss Monetary Policy and mention in brief at least eight Monetary Policy Instruments. (400 words, 10 Marks)
9. What are the problems being faced by Startup entrepreneurs in tier 2 and 3 cities in India? (400 words, 10 Marks)
10. In the context of UNDP's Gender Equality Strategy 2022-25 and Gender Social Norms Index for promoting gender equality, what actions can India take toward gender sensitization? (600 words, 15 Marks)
11. "Better migration policies for a prospering World". Elaborate the statement in light of the recently released World Development Report 2023: Migrants, Refugees and Societies by the World Bank. Also, discuss key recommendations of the Report. (600 words, 15 Marks)

- 12. In the light of the Report on Currency and Finance released by the RBI, explain:**
- A) Macroeconomic Effect of Climate Change
- B) Three landmark global collaborations on climate change (600 words, 15 Marks)
- 13. Although Urbanization has been spreading to the hinterlands, Caste, and gender discrimination is rampant. In this opinion, how will you justify the protective discriminatory policy? (600 words, 15 Marks)**
- 14. What is meant by economic reforms? Explain all the types of reform in economic policies in India from the 1990s till now. (600 words, 15Marks)**
- 15. Financial resilience is essential to any financial institution /Business. Discuss in light of a) Financial Stability Report by RBI December 2021b) Challenges faced by the Indian economy and Economic Reforms taken in view of the outbreak of Covid-19 in India. (600 words, 15 Marks)**
- 16. Rural entrepreneurship: How the hinterland's young enterprises can solve India's social challenges? (400 words, 10 Marks)**
- 17. Write a short note on the current monetary policy framework in India. (400 words, 10 Marks)**
- 18. What is NBFC? How is it different from a bank? Mention five types of NBFCs registered with RBI. (400 words, 10 Marks)**

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English:

1.Essay (600 words)

- I. Climate Change and its economic impacts on developing countries. (ESI Topic)
- II. India's own digital currency: E-rupee. (Finance topic)
- III. 3. Innovative motivation methods for modern employees aligned with organisation growth. (Management topic)
- IV. Multi-linguistic Social Media account for businesses – need? (Current Affairs)
- V. Advantages & Disadvantages of Renewable Sources of Energy. Discuss how Green Grid Initiative under OSOWOG initiative will solve these disadvantages.
- VI. Role of Women Entrepreneurship in Economic Growth in India.
- VII. "Peace cannot be kept by force; it can only be achieved by understanding." – Albert Einstein. Elaborate.
- VIII. India has become Medical destination of the world. Comment.
- IX. Pros and Cons of teaching Coding/Computer Languages to School Students.
- X. Future of BPO Industries in India.
- XI. Importance of Creative thinking in Business.
- XII. An ounce of Prevention is pound worth of Cure

2.Precise Writing(Passage)

- I. Topic Related To Draining Sand.
- II. Topic Related To A leap of Faith
- III. Topic Related To Bridging the gender gap through technology

3.Reading Comprehension

1. (Read the passage carefully and solve the following question on basis of passage in your own words)

Some economists argue that businesses are using the cost of living crisis as an opportunity to generate excessive profits. This isn't just an idle theory. Economists at the European Central Bank (ECB) actually have some statistical evidence to back it up.

You can only learn so much by breaking down the consumer price index, the traditional measure of rising prices (inflation, let's not forget, is simply the rate at which the prices of the average goods and services we spend most of our money on change each year). That might tell you how much is down to food price inflation but it can't give you a sense of how much of that given increase in food prices is benefiting workers versus their employers.

Basic economic theory teaches that charging what the market can bear will prompt companies to produce more, constraining prices and ensuring that more people have access to the good that's in short supply. Say you make empanadas, and enough people want to buy them that you can charge \$5 each even though they cost only \$3 to produce. That might allow you to invest in another oven so you can make more empanadas — perhaps so many that you can lower the price to \$4 and sell enough that your net income.

Tempting as it is to blame businesses for what we're suffering through, there's not an enormous amount of evidence from these figures that they are the main culprit. Actually,

taxes (in other words the government) contributed much more to inflation in 2021 and into 2022 than business profits.

Now, with Britain facing double-digit inflation, a miserable cost of living crisis and rising interest rates, the above might not be of much consolation. And it's quite possible the numbers may well shift - note that these figures are a little slow to be updated, so we don't know the picture as of the early part of this year. There is not much disagreement that many companies have marked up goods in excess of their own rising costs. This is especially evident in industries such as shipping, which had record profits as soaring demand for goods filled up boats, driving up costs for all traded goods. Across the economy, profit margins surged during the pandemic and remained elevated. Even so, it's a reminder that the data sometimes tells a subtly different story to the mainstream narrative

I. How are businesses using the cost-of-living crisis to generate excessive profits?

Answer - Some economists suggest that businesses may be exploiting the cost of living crisis to boost prices and enhance their profits. According to economic theory, pricing goods based on market demand can stimulate increased production, potentially stabilizing prices and improving access to scarce goods. While measures like food price inflation reveal rising costs, they don't indicate how much of the price hike benefits workers versus employers.

II. What is the traditional measure of rising prices?

Answer - The consumer price index serves as the conventional gauge of price escalation, reflecting the average fluctuation in prices of goods and services over a period. Inflation, as traditionally measured, denotes the annual rate of change in prices for the typical goods and services constituting a significant portion of household expenditures.

III. Why is the consumer price index not sufficient to understand the impact on workers and employers?

Answer - The consumer price index may capture food price inflation but lacks the ability to delineate the distribution of benefits between workers and employers resulting from the rise in food prices. Basic economic principles suggest that companies, by charging prices commensurate with market demand, stimulate increased production, thereby moderating prices and expanding access to goods in short supply.

IV. What has contributed more to inflation in recent years, business profits or taxes?

Answer - The data indicates that taxes, rather than business profits, have made a larger contribution to inflation in 2021 and 2022. Despite this, with the West experiencing double-digit inflation, compounded by a dire cost of living crisis and escalating interest rates, this revelation may offer little solace. It's conceivable that these statistics could evolve, considering their lag in updating, leaving the current situation uncertain.

V. In which industries have companies marked up goods in excess of their rising costs?

Answer - Companies, particularly in industries like shipping, have increased the prices of goods beyond their actual rising costs, buoyed by the heightened demand for goods during

the pandemic. This trend of marking up prices beyond cost increases was prevalent across various sectors, with shipping being a notable example. During the pandemic, industries like shipping experienced record profits due to surging demand, leading to increased costs for traded goods. As a result, profit margins across the economy surged during this period and have remained elevated.

2. (Read the passage carefully and solve the following question on basis of passage in your own words)

The merger of the Forward Markets Commission (FMC) with Securities and Exchange Board of India (SEBI) is a major milestone for the commodity futures market in India. This idea is not new; it was floated seriously at least 12 years back when the commodity market was revived and three national-level exchanges were in the field. At that time it was felt the FMC should remain a separate entity, given the unique nature of this market.

The commodity market came under the regulation of the FMC and was guided by the FCRA of 1952 with the FMC being a division of the ministry of consumer affairs (MCA). The argument put forward was that the market was young and needed attention and expertise.

It could not be treated as a financial instrument since it involved the physical delivery of goods, which in turn had a bearing on spot markets and prices. Therefore, the MCA would have regulated by the APMC Acts, which fall within the jurisdiction of State governments. Over the years, the market has matured. In between there was a dent to the credibility of commodity markets with the NSEL failure, but the futures markets have carried on through this turmoil and emerged more resilient.

There have also been controversies regarding their links with inflation, which has led to the banning of futures trading in specific commodities. Conditions have stabilized since, and there is evidently a need to take this market to a different level.

On way of looking at commodity derivatives is like is like any other financial instrument as is the case in several markets, including the US. Since India has separate regulatory structure the FCRA and SCRA Acts dealing with commodities and securities – integration would be required. The first step taken earlier was to bring the commodity futures market under the Ministry of Finance and, as an extension, merge the FMC with SEBI.

What would this mean for the market? Commodity derivatives can now be looked upon as a financial instrument analogous to equity or debt. This will bring all derivatives under a single regulator just like in the US, where the CFTC controls and regulates them.

This will be good news for brokers if there is integration of the two trading platforms. There will be some housekeeping to be done as all brokers need to register with SEBI. Exchanges too have to comply with the net-worth norms.

It is not known if the stock exchanges will be allowed to deal with commodities and vice versa for commodity exchanges. If permitted, there would be further competition in both markets, leading to consolidation at some point of time, which is always the case for financial infrastructure. The major consideration is to ensure that risk from one market does

not spill into the other. This was the primary reason for commodities being separated from securities.

The consequence, however, was that the same broker firm would open a commodity outfit and then trade from the same office space under two banners. With a single regulator now for both the markets, and hence also for the exchanges, this need to have separate companies trading in two segments with separate risk capital.

The existing exchanges will definitely see a shakeout as stock exchanges venture into this space. It is unlikely, however, that in the absence of consolidation they can make a useful dent in the business of existing players. This is so because historically it has been observed that exchanges tend to get specialized in specific products and generate liquidity to the extent that it is difficult to wean away business. Hence MCX retains primacy in bullion and energy while NCDEX dominates the agricultural spectrum. New exchanges have come and barely survived, and more often than not been marginalized by market forces.

I. Why was the commodity market put under the regulation of the Forward Market Commission (FMC)?

Answer - The commodity market fell under the regulation of the Forward Markets Commission (FMC) and was overseen by the Forward Contracts Regulation Act (FCRA) of 1952, with the FMC operating as a division of the Ministry of Consumer Affairs (MCA). Advocates argued that due to its nascent stage, the market required attention and specialized expertise. Unlike financial instruments, commodities involved the physical delivery of goods, which directly impacted spot markets and prices. Therefore, regulation fell under the purview of the Agricultural Produce Market Committee (APMC) Acts, which were under the jurisdiction of state governments.

II. What will be the impact of the merger of FMC with SEBI?

Answer - The initial step taken was to transfer the commodity futures market under the Ministry of Finance and subsequently merge the Forward Markets Commission (FMC) with the Securities and Exchange Board of India (SEBI).

With this transition, commodity derivatives are now viewed as financial instruments akin to equity or debt. This consolidation places all derivatives under a unified regulator, similar to the system in the US where the Commodity Futures Trading Commission (CFTC) oversees them.

This development is favourable for brokers, particularly if there is integration between the two trading platforms. However, there are administrative tasks ahead, such as all brokers needing to register with SEBI, and exchanges having to adhere to net-worth requirements.

The possibility of stock exchanges handling commodities and vice versa remains uncertain. If permitted, it could intensify competition in both markets, potentially leading to eventual consolidation, a common occurrence in financial infrastructure.

III. Why was decision for separating commodities from securities taken?

Answer - The potential integration of stock exchanges with commodities and vice versa remains uncertain. If authorized, it could intensify competition in both markets, eventually leading to consolidation, a common occurrence in financial infrastructure.

However, a crucial consideration is to prevent risks from one market from affecting the other. This was the primary rationale for separating commodities from securities in the first place.

IV. What was/were the consequences of separating commodities from securities?

Answer - With a unified regulator overseeing both markets, brokers will need to register with SEBI, and exchanges must adhere to net-worth requirements.

Previously, broker firms would operate commodity and securities trading from the same office, leading to potential conflicts. However, with the integration, separate entities for trading in different segments with distinct risk capital may become necessary to ensure regulatory compliance.

V. What will be the impact of existing changes on stock exchanges?

Answer - The entry of stock exchanges into the commodity market is expected to disrupt existing exchanges. However, without consolidation, it may be challenging for them to significantly impact the business of established players.

Historical trends show that exchanges tend to specialize in specific products, generating substantial liquidity that makes it difficult for competitors to attract business.

For instance, MCX excels in bullion and energy, while NCDEX leads in agricultural commodities. New exchanges have struggled to survive and have often been marginalized by prevailing market dynamics.

3.(Read the passage carefully and solve the following question on basis of passage in your own words)

Agorism, a doctrine, which claims that people want to do all the things which at that time are prohibited by the state. They think that the state is committing theft (taxes) and are mass murderers (wars). For them Profit need not have a monetary value rather a perceived value.

Agorism is the practice of counter-economics and the ideas associated with that practice. Agorist ideas assert that Libertarian philosophy occurs in practice, in the real world, as Counter-Economics. The Counter-Economy is the sum of all non-aggressive Human Action which is forbidden by the State. Counter-economics is the study of the Counter-Economy and its practices. The Counter-Economy includes the free market, the Black Market, the "underground economy," all acts of civil and social disobedience, all acts of forbidden association (sexual, racial, cross-religious), and anything else the State, at any place or time, chooses to prohibit, control, regulate, tax, or tariff. The Counter-Economy excludes all State-

approved action (the "White Market") and the Red Market (violence and theft not approved by the State).

Counter-economics is an economic theory and revolutionary method consisting of direct action carried out through the black market or the grey market. Counter-economics applies two basic strategies to liberate people from the state. The first recipe provides instructions for how to break free vertically through building a decentralized infrastructure for free communities avoiding the State and its centralized "solutions" altogether. The other recipe advocates breaking free horizontally through making use of one's personal network of friends and colleagues and doing business out of the State's reach. One might also call these recipes or strategies the introvert and extrovert solutions to our methodological problem.

The vertical or introverted strategy is aimed towards individuals concentrating on decentralized local infrastructure as opposed to expansive state foundations. What this means in real terms is to create local or neighbourhood networks for self-reliance, where people in the vicinity get together to find ways to produce whatever is necessary for survival and a good life. It means creating local production facilities and markets with no effective State regulations and without the State's knowledge. The horizontal or extroverted strategy applies individuals actively creating black market networks and structures which can be stretched beyond neighbourhood communities focus on the vertical strategy.

What it basically proposes is to trade with people you know and people who are recommended to you. This can all be done at whatever scale one finds appropriate, using available technology such as the Internet and e.g., Amazon for logistics and money transactions. A first step could be to hire the children next-door to mow the lawn or baby-sit. It does not have to be very sophisticated at first. This approach should come naturally to libertarians since it simply means exercising trade without bothering with State regulations or paying taxes. Most people are willing to exchange goods and services without registering the sales tax, which is a good start. Some of them will also find it in their interest to do this on a larger scale, producing and distributing goods and services without ever paying taxes or following unnecessary government regulations and controls. And most people do not really care about government standards if they trust their supplier.

I. What does doctrine of Agorism mean in the passage?

Answer - Agorism is a political philosophy rooted in free-market anarchism, aiming to establish a society where all interactions among individuals are voluntary exchanges within a free market.

In Agorist theory, society is divided into two categories: those who sustain themselves through market activities (referred to as the "economic class") and those who derive their livelihood from coercive means (known as the "political class").

Agorists advocate for a peaceful transition whereby the economic class peacefully undermines the influence of the political class through activities in the black market and grey market, a practice known as counter-economics.

II. Briefly explain the difference between Counter economy and Counter economics?

Answer - The Counter-Economy encompasses all non-violent human activities that are prohibited by the State. Counter-economics, on the other hand, is the examination of the Counter-Economy and its practices.

It includes various elements such as the free market, the Black Market, the underground economy, acts of civil disobedience, forbidden associations (including those based on sex, race, or religion), and any other actions that the State chooses to restrict, regulate, tax, or tariff.

The Counter-Economy excludes State-approved actions (referred to as the "White Market") as well as violent and thieving actions not sanctioned by the State (known as the Red Market).

III. What are the two pillars of Counter economics.

Answer - Counter-economics employs two fundamental strategies to emancipate individuals from the state.

The first approach involves vertical liberation, which entails constructing a decentralized infrastructure for free communities, thereby circumventing the State and its centralized interventions entirely.

The second strategy, known as horizontal liberation, involves leveraging one's personal network of friends and colleagues to conduct business beyond the State's jurisdiction. These strategies can also be referred to as the introvert and extrovert solutions to the methodological challenge posed by state intervention.

IV. What does the doctrine of Agorism claim?

Answer - The doctrine of Agorism asserts that the most effective means of establishing a voluntary society is by promoting and expanding the underground economy or "black market" - also known as the "counter-economy."

This process continues until the perceived moral authority and coercive power of the State are sufficiently undermined. At this juncture, revolutionary market anarchist legal and security enterprises can emerge from the underground, ultimately dismantling government as a criminal entity. This approach involves treating taxation as theft and war as mass murder, among other actions deemed oppressive by the State.

V. Differentiate between Vertical and Horizontal theories of the doctrine.

Answer - The vertical or introverted strategy focuses on individuals building decentralized local infrastructure, emphasizing self-reliance by establishing local production facilities and markets without effective state regulations and outside the knowledge of the State.

Conversely, the horizontal or extroverted strategy involves individuals actively creating black market networks and structures that extend beyond neighbourhood communities, diverging from the vertical strategy's localized focus. It suggests trading with acquaintances and trusted connections, leveraging available technology such as the Internet, and conducting transactions at a scale deemed suitable by the participants.



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