

**BOOST UP PDFS | Reasoning Ability | Alpha Numeric Questions  
(Easy Level Part-1)**

**Recommend for SBI PO, SBI Clerk, IBPS RRB/PO/Clerk Exams**

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**Directions (1-5):** Read the following questions carefully and then answer the question given below it.

**1. How many such pairs of letters are there in the meaningful word “EMPLOYMENT” each of which has as many letters between them in the word as in the English alphabet?**

- a. None
- b. Two
- c. Three
- d. One
- e. more than three

**2. How many such digits are there in the number 76524983, which after rearranging the digits of the number in ascending order from left to right will remain at the same position as before the rearrangement?**

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

**3. Each vowels in the word MACHINERY is replaced by the next letter and consonant is replaced by the previous letter, What is the newly formed word?**

- a. LBDGHMDQZ
- b. LBBGJMFQX
- c. LZCGJMDQX
- d. NBDGHMFQZ
- e. None

**4. What should come in the place of question mark (?) in the following letter series based on the English alphabetical order?**

**CF HK MP RU ?**

- a. WY
- b. VY
- c. WZ
- d. VZ
- e. None of these

**5. If two is subtracted from each odd digit in the number and three is added to each even digit in the number ‘9542763’, how many digits will appear twice in the new number thus formed?**

- a. None
- b. One

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- c. Two
- d. Three
- e. Four

- b. 5
- c. 1
- d. 3
- e. 7

**Directions(6-10): Study the following arrangement carefully and answer the questions given below:**

**6 4 2 5 2 8 5 2 6 4 1 3 9 1 8 1 2 5 8 6 3 5 1 4 9 4 7 3 2 7 2 5 9**

**6. How many 4s are there in the above arrangement, each of which is immediately preceded by a digit which has a numerical value of more than four?**

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

**7. Which of the following is seventh to the left of the twentieth from the left end of the above arrangement?**

- a. 3
- b. 9
- c. 2
- d. 7
- e. 1

**8. If all the even digits are deleted from the above arrangements, which of the following will be tenth from the right end of the arrangement?**

- a. 9

**9. How many such 5s are there in the above arrangement each of which is immediately preceded by an odd digit and immediately followed by an even digit?**

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

**10. How many such 1s are there in the above arrangement, each of which is immediately preceded by a perfect square?**

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

**Directions (11-20): Read the following questions carefully and then answer the question given below it.**

**11. \_yxzy\_wzyx\_vz\_xwv\_**

- a. Zywxu
- b. Zxwyv
- c. Zywxu
- d. None of these
- e. Zxwyu

**12. If the positions of the first and sixth letters in the word 'CANDIDATES' are interchanged, similarly the positions of the second and seventh letters are interchanged and so on, which letter will be the second to the right of the sixth letter from right end?**

- a. D
- b. A
- c. N
- d. C
- e. None of these

**13. How many pairs of letters are there in the word (in forward direction) EFFICIENCY, each of which have as many letters between them in the word as they have between them in the English alphabet?**

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

**14. If in the word DISTURBANCE, first letter is interchanged with the last letter, second letter is interchanged with the tenth letter and so on, which would come Immediately after T in the newly formed word ?**

- a. S
- b. D
- c. U
- d. N
- e. I

**15. Which of the following will be the next letter in the following series ?**

**A B D G K ?**

- a. Q
- b. P
- c. O
- d. N
- e. None of these

**16. How many pairs of letters are there in the word (in forward direction) KNOWLEDGE, each of which have as many letters between them in the word as they have between them in the English alphabet?**

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

**17. How many pairs of letters are there in the word DEPARTMENT, each of which have as many letters between them in the word as they have between them in the English alphabet?**

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

**18. MKP QOT USX ?**

- a. YXG
- b. ZWB

- c. YWB
- d. UZC
- e. None of these

**19. What should come next in the following number series ?**

**AABABCABCDABCDEFABCDEFABCDEF**

- a. F
- b. D
- c. G
- d. H
- e. None of these

**20. ab\_da\_cd\_bcda\_c**

- a. None of these
- b. dacb
- c. ccab
- d. cbab
- e. caba

**Directions (21-30): Read the following questions carefully and then answer the question given below it.**

**21. The position of how many alphabets will remain unchanged if each of the alphabets in the word KILOGRAM is arranged alphabetical order from left to right?**

- a. One
- b. Two
- c. Three
- d. More than three

- e. None

**22. How many such digits are there in the number 691025438 which remains unchanged when the digits are arranged in descending order within the number?**

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

**23. 'DF' is related to 'GI' and 'OQ' is related to 'RT' in the English alphabets in the same way as 'CE' is related to which?**

- a. FH
- b. BD
- c. EG
- d. GI
- e. None of these

**24. In the word FACEBOOK, how many pair of letters are there such they have 1 less alphabet between them as in actual English Alphabet (in both direction)?**

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

**25. Each consonant in the word 'COMPUTER' is replaced by the previous letter in the English alphabets and each vowel is replaced by the next**

letter in the English alphabets and the new letters thus formed are rearranged alphabetically. Which of the following will be the fifth letter from left end?

- a. V
- b. O
- c. P
- d. S
- e. Q

26. If the letters of the word MESSENGER are arranged such that all the vowels alphabetically occupy the starting positions, and all consonants alphabetically occupy the positions succeeding the vowels, then position of how many letters is not changed?

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

27. If it is possible to make only one meaningful English word from the second, the fifth, the seventh and the eighth letters of the word PHYSICAL, using each letter only once, second letter of that word is your answer. If more than one such word can be formed, your answer is M. If no such word can be formed, your answer is N?

- a. I
- b. A
- c. L

- d. M
- e. N

28. In the first 4 letters of word EXECUTIVE are written in reverse order, again next four letter are written in the reverse order. If this order continued, after change which will be the 3rd letter from the right?

- a. T
- b. U
- c. V
- d. I
- e. None of these

29. How many pairs of letters are there in the word COMPLAINT, each of which have as many letters between them in the word as they have between them in the English alphabet?

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

30. How many pairs of letters are there in the word RYTHMICAL, each of which have as many letters between them in the word as they have between them in the English alphabet?

- a. None
- b. One
- c. Two
- d. Three

e. More than three

**Directions (31-40):** Read the following questions carefully and then answer the question given below it.

**31. The position of how many letters will remain unchanged, if each of the alphabets in the word PRINTING in alphabetical order from right to left?**

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

**32. How many such pairs of letters are there in the meaningful word "FRUSTRATED" each of which has as many letters between them in the word as in the English alphabet ?**

- a. None
- b. Four
- c. Three
- d. One
- e. more than four

**33. What should come next in the following letter series ?**

**AN CQ ET ?**

- a. JZ
- b. IZ
- c. GW
- d. KA

e. None of these

**34. 2\_45672345\_234\_23423\_**

- a. 3544
- b. 3654
- c. None of these
- d. 3542
- e. 3652

**35. If the letter in the word TRANSFORM are rearranged in the alphabetical order, which one will be in the middle of the rearranged word?**

- a. R
- b. O
- c. S
- d. M
- e. None of these

**36. How many pairs of letters are there in the word ENGINEERING, each of which have as many letters between then in the word as they have between then in the English alphabet?**

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

**37. If it is possible to make only one meaningful English word with the second, fourth, ninth and tenth letters of the word 'Cultivator' using each letters only once in the word, which of the following will be the**

second letter of that word? If no such word can be formed, give 'X' as the answer and if more than one such word can be formed, give 'Y' as the answer.

- a. U
- b. O
- c. R
- d. X
- e. Y

38. If in the word AVAILABLE all the vowels are changed to next letter according to English alphabet and all consonants are changed to the previous letter according to English alphabet and then the order is reversed, then which letter is 3rd from the right end of word?

- a. A
- b. U
- c. B
- d. K
- e. F

39. If each consonant in the word COMPUTER is replaced by previous letter and each vowels letter in the English alphabet is replaced by next letter in the English alphabet, then the coded word is?

- a. BQLOVTFR
- b. BPLOVSFQ
- c. BPLOVSFR
- d. ARLQVUFS
- e. BPLOVTFR

40. Each vowels in the word HIGHLIGHTS is replaced by the previous letter and consonant is replaced by the next letter, after replacement which will be the fifth from the left end?

- a. M
- b. H
- c. L
- d. U
- e. None of these.

**Directions (41-50):** Read the following questions carefully and then answer the question given below it.

41. How many digits in the number '5274193' will be as far away from the beginning of the number as when the digits are rearranged in descending order from left to right within the number?

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

42. In the number 46723598 how many such digits will be as far away from the beginning of the number if arranged in ascending order from right to left?

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

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e. None

**43. If each of the odd position in the letter CAREFULLY is increased by 1 letter and each of the even position letter are decreased by 1 letter then which will be the new word?**

- a. EZSDHTNKY
- b. EZSDHTNKY
- c. DZSDGTMKZ
- d. DYTFGTNKY
- e. None of these

**44. If the letters in the word BREAK rearranged as they appear in the English alphabet then the position of how many letter will remain unchanged after the rearrangement?**

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

**45. If the letters of the word BENGALURU are changed such that the first letter is written as previous letter in alphabet, second as the next letter in alphabet, third again as previous letter and so on, then how many letters make a pair in the newly formed word as in the English alphabet only in same direction?**

- a. None
- b. One
- c. Two

d. Three

e. More than three

**46. If the letters in the word NEWSPAPER rearranged as they appear in the English alphabet then the position of how many letter will remain unchanged after the rearrangement?**

- a. One
- b. Two
- c. Three
- d. More than three
- e. None of these

**47. How many pairs of letters are there in the word DOCUMENTS, each of which have as many letters between then in the word as they have between then in the English alphabet?**

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

**48. If the first letter is replaced by last letter and vice versa, second letter is replaced by third letter and vice versa, fourth letter and fifth is replaced by next letter in alphabetical series, sixth and seventh letter is replaced by previous letter in the alphabetical series then ELECTION is coded as**

- a. NELDUHNE
- b. NLEDUJNE
- c. NELBUINE



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d. NLEBUKNE

e. None of these

49. How many pairs of letters are there in the word INDEPENDENCE, each of which have as many letters between them in the word as they have between them in the English alphabet?

a. None

b. One

c. Two

d. Three

e. More than three

50. How many such digits are there in the number 81203654 each of which is far away from the beginning of the number as when the digits are arranged in ascending order within the number?

a. One

b. Two

c. Three

d. Four

e. None

## Answer Key with Explanation

### Solution (1-5)

1. B

EMPLOYMENT

2. A

7 6 5 2 4 9 8 3  
2 3 4 5 6 7 8 9

3. B

MACHINERY  
L B B G J M F Q X

4. C

C → (+3) → F → (+2) → H → (+3) → K  
K → (+2) → M → (+3) → P → (+2) → R  
R → (+3) → U → (+2) → W → (+3) → Z  
Hence, the answer is 'WZ'.

5. C

9	5	4	2	7	6	3
(-2)	(-2)	(+3)	(+3)	(-2)	(+3)	(-2)
7	3	7	5	5	9	1

### Solution (6-10)

6.D

64, 64, 94

7.B

7th to left of 20th from left = 20 - 7 = 13th from left = 9

8.B

9.A

10. C

41, 91

### Solution (11-20)

11. E

Words are arranged in an order of

z y x / z y x w / z y x w v / z y w v u (reverse alphabetical order)

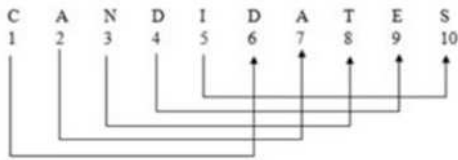
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12. B

Second to the right of the sixth letter from right end = 6-2 = 4<sup>th</sup> from right end



13. D

EF, CE, FI

14. A

DISTURBANCE => ECNABRUTSID

15. B

A(+1)-B ; B(+2) - D; D(+3) = G; G(+4) = K;

K(+5) = P

16. C

NO, EG

17. E

Forward - DE, PR, AE

Reverse - NR, AD

18. C

MKP QOT USX YWB

MKP => M(13) K(13-2=11) P(13+3=16)

YWB => Y(25) W(25-2=23) B(25+3)

19. A

A AB ABC ABCD ABCDE ABCDEF

ABCDEFGH

20. D

a b c d / a b c d / a b c d / a b c - abcd is repeated

Solution (21-30)

21. E

K I L O G R A M

A G I K L M O R

22. E

6 9 1 0 2 5 4 3 8

9 8 6 5 4 3 2 1 0

23. A

D → (+2) → F → (+1) G → (+2) → I

O → (+2) → Q → (+1) R → (+2) → T

C → (+2) → E → (+1) F → (+2) → H

Hence, 'CE' is related to 'FH'

24. D

In actual A and C have 1 letter B in between them, but in FACEBOOK, there is (1-1) = 0 letter in between. Similarly C and E.

Similarly in C and F, there are 2 letters (D, E), but in FACEBOOK, there is (2-1) = 1 letter between them

25. C

C O M P U T E R

B P L O V S F Q

Alphabetical order->BFLOPQSV

26. C

MESSANGER

EEEGMNRSS

E and N

27. B

The letter are = H I A L = HAIL = 2nd letter of word is = A

28. A

EXEC UTIV E

CEXE VITU E

29. D

Forward - CI

Reverse - LO, IM

30. C

Forward - RT, IL

Solution (31-40)

31. D

P R I N T I N G

T R P N N I I G

32. E

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Forward = ST, RT, AD

Reverse = ED, RU

33. C

$A(+2) = C(3)$ ;  $N(14+3) = Q(17)$

$E(+2) = G(7)$ ;  $T(+3) = W(23)$

34. E

Correct Answer is: 3652

234567234562345234232

The series is, 234567 23456 2345 234 23 2

Hence, the answer is, 3652

35. B

Explanation :AFMN O RRST

36. E

Forward – EG, EN, GN

Reverse – GI

37. B

1	2	3	4	5	6	7	8	9	10
C	U	L	T	I	V	A	T	O	R

TOUR

38. C

AVAILABLE

BUBJKBKF

Reversed = FKABKJBUB

39. B

COMPUTER => B P L O V S F Q

40. A

H I G H L I G H T S

I H H I M H H I U T

Solution (41-50)

41. A

5	2	7	4	1	9	3
9	7	5	4	3	2	1

42. A

4 6 7 2 3 5 9 8

9 8 7 6 5 4 3 2

43. C

CAREFULLY => DZSDGTMKZ

44. B

BREAK

ABEKR

Only E letter position remain the same

45. C

BENGALURU

AFMHZMTST

FH, ST

46. B

NEWSPAPER

AEENPPRSW

47. B

In reverse – ST

48. A

ELE CT ION

NEL DU HNE

49. E

INDEPENDENCE

Forward (DE, DE)

Reverse (CE, NP)

50. B

8 1 2 0 3 6 5 4

0 1 2 3 4 5 6 8

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**Directions (1-5): Answer the following questions referring to the symbol – letter – number sequence given below:**

M @ 9 • K Q 3 # 8 α U 2 C £ 1 E B G 6 W H 4 Z A 7 S  
D 5 \$ Y

**1. What would be the total number of ‘the symbols immediately preceding the letters’ and ‘the numbers immediately followed by the letters’ together in the above sequence if every fifth element disappears from the left end of the sequence, dropping ‘K’ first?**

- a. Eight
- b. Five
- c. Seven
- d. Six
- e. None of these

**2. How many letters and numbers are there in the first twenty elements in the sequence which are either immediately preceded or immediately followed by a symbol?**

- a. Seven
- b. Eight
- c. Ten
- d. Six
- e. None of these

**3. Which of the following indicates the total number of symbols, letters and numbers respectively in the new sequence if the first ten elements are written again in the end (ie, after Y)?**

- a. 12, 17, 10
- b. 11, 16, 11
- c. 10, 16, 12
- d. 10, 17, 12
- e. None of these

**4. If every sixth part of the sequence is written in the reverse order, what will be 4th to the left of the 7th to the right of 11th from the left?**

- a. B
- b. 2
- c. K
- d. C
- e. None of these

**5. What should come in place of the question mark (?) in the following sequence?**

?, QU9, 8CK, 213

- a. M89
- b. •8M
- c. 98M
- d. 1α@

e. None of these

**Direction (6-10):** Following questions are based on the five numbers given below. Study the questions carefully and answer it.

729   867   308   652   460

**6.** If in each number, 'one' is added to every even digits and 'two' is subtracted from every odd digits and put 'one' for 'zero', then what is the difference between the middle digit of second number from right end and the last digit of second number from the left end?

- a. 4
- b. 2
- c. 3
- d. 1
- e. None of these

**7.** If in each number, the digits are arranged in descending order, what will be the sum of the middle digits of each of the numbers?

- a. 26
- b. 25
- c. 33
- d. 31
- e. None of these

**8.** If numbers are arranged in an order of 1<sup>st</sup> largest, 1<sup>st</sup> lowest, 2<sup>nd</sup> largest and so on. Then what is the difference of the number which is 3<sup>rd</sup> from left end and extreme right end?

- a. 87

- b. 77
- c. 76
- d. 70
- e. None of these

**9.** If all the numbers are arranged in ascending order, what will be the product of 8<sup>th</sup> digit from left end and 7<sup>th</sup> digit from right end?

- a. 0
- b. 30
- c. 10
- d. 15
- e. 14

**10.** If the positions of the first and third digits of each of the number interchange, what is the sum of 1<sup>st</sup> digit of 2<sup>nd</sup> lowest number and 3<sup>rd</sup> digit of 4<sup>th</sup> largest number?

- a. 6
- b. 7
- c. 8
- d. 9
- e. 11

**Directions (11-15):** Study the following series and answer the questions referring to the word sequence given below:

ROMS KSAM SBOS MTES ADIM

11. If words are arranged according to the reverse alphabetical series from right to left, then which word is second from the left end?

- a. SBOS
- b. KSAM
- c. ROMS
- d. ADIM
- e. None of these

12. If all the words are arranged according to alphabetical order and then each letter in each of the word is arranged according to alphabetic series then how many letters between the 2nd letter of word which is 2nd from left and 3rd letter of the word which is 2nd from right according to alphabetic series?

- a. Six
- b. Three
- c. Four
- d. Seven
- e. None of these

13. If each vowel of each word is changed to its next letter according the alphabetical series, then How many letters are there between 3rd letter of the word which is 2nd from left end and 3rd letter of the word which is 3rd from right end?

- a. 2
- b. 12
- c. 13
- d. 11

e. None of these

14. If 1st and 2nd letter of each word is changed to its next letter according the alphabetical series, then how many words are there which contains more than one vowel?

- a. Two
- b. None
- c. One
- d. Three
- e. None of these

15. If all the vowels are dropped within each word, then how many meaningful words will be formed?

- a. Two
- b. None
- c. One
- d. Three
- e. None of these

Directions (16-20): Following questions are based on the five three-digit numbers given below:

369    717    922    625    434

16. If all the numbers are arranged in descending order from left to right then which of the following will be the product of the first and last digits of the number which is second from right end?

- a. 16
- b. 30
- c. 27
- d. 49
- e. 18

17. If the positions of the first and third digits of each of the number interchange, what will be the sum of first and second digits of the third lowest number thus formed?

- a. 13
- b. 15
- c. 9
- d. 11
- e. 7

18. If one is subtracted from each odd digit and one is added to each even digit of each of the numbers, what will be the difference between the third digit and the first digit of the highest number thus formed?

- a. Zero
- b. 6
- c. 4
- d. 2
- e. 5

19. What will be the resultant if the first digit of the highest number is divided by the third digit of the second lowest number?

- a. 0.5
- b. 1
- c. 2
- d. 2.2
- e. 2.25

20. If all the digits in each of the numbers are arranged in descending order within the number from left to right then which of the following will be the second lowest number?

- a. 369
- b. 717
- c. 922
- d. 625
- e. 434

**Direction (21-25):** Study the following arrangement carefully and answer the questions given below:

5 5 1 6 1 7 6 1 7 3 2 4 8 3 7 3 1 6 7 9 4 5 1 4 9 4 7 3 2 6 1 6 8

21. If all the even digits are deleted from the above arrangements, which of the following will be tenth from the right end of the arrangement?

- a. 9
- b. 5
- c. 1
- d. 3
- e. 7

22. How many such perfect squares is/are there in the above arrangement, each of which is immediately preceded or immediately followed by a perfect square but not both?

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

23. How many 1's are there in the above arrangement, each of which is immediately preceded

by a digit which has a numerical value of more than four?

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

24. Which of the following is seventh to the left of the twentieth from the left end of the above arrangement?

- a. 3
- b. 9
- c. 8
- d. 7
- e. 1

25. How many such 5s are there in the above arrangement each of which is immediately preceded by an odd digit and immediately followed by an even digit?

- a. None
- b. One
- c. Two
- d. Three
- f. More than three

**Directions (26-30):** Study the following letter – number – symbol sequence and answer the questions following it.

6 7 # U V E ? 5 \* L H 8 S A 9 T 4 \$ F 3 % Δ G D 8 M 2  
X Z W

26. How many symbols are there in the series which are immediately preceded by a number and immediately followed by a letter?

- a. One
- b. Two
- c. Three
- d. Four
- e. None of these

27. If all the symbols are dropped from the series, which letter / number will be eleventh to the left of fifteenth letter / number from your left?

- a. 2
- b. V
- c. 6
- d. Z
- e. None of these

28. If the position of the first and the sixteenth elements, the second and the seventeenth elements, and so on up to the eleventh and the twenty – sixth elements, are interchanged, which letter / number / symbol will be seventh to the right of nineteenth letter / number / symbol from the right?

- a. #
- b. E
- c. V
- d. U
- e. None of these

29. If the positions of the letters in the sequence are reoccupied by the letters themselves though after getting rearranged alphabetically from the left, which



of the following will indicate the position of L in the new arrangement?

- a. L is fourteenth from left
- b. L is between \* and M
- c. L is seventeenth from right
- d. Both (a) and (c)
- e. None of these

30. What is the total number of 'the numbers immediately followed by a letter' and 'the symbols immediately following the letters' together in the above sequence?

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

Directions (31-35): These questions are based on the following six numbers.

827 389 485 654 578 217

31. If two digit numbers are formed by taking the 2nd and 3rd digits respectively of each of these numbers and then the two digits of each of these two digit numbers are interchanged, then which number from the given numbers will be the second highest number in the revised form?

- a. 389
- b. 485
- c. 578
- d. 827

- e. None of these

32. If these numbers are written with their digits in the reverse order, which number among them will be third highest?

- a. 485
- b. 578
- c. 217
- d. 389
- e. 827

33. If the first two digits of each number are interchanged, which among these numbers will be the 2nd lowest number?

- a. 485
- b. 645
- c. 217
- d. 827
- e. None of these

34. If one is added to each of the given numbers and then each digit is arranged in descending order within each number, then which of the following number is smallest?

- a. 485
- b. 654
- c. 578
- d. 217
- e. 827

35. If one is subtracted from middle digit in each given numbers and then all the digits in each number is arranged in ascending order then which of the following number is second smallest?

- a. 485
- b. 654
- c. 578
- d. 217
- e. 827

**Directions (36-40):** Study the following arrangement carefully and answer the following questions given below:

A B B C C B D E E B B F G H B V K L A A C M N O  
B P P Q B R S T U B C V Q X Y Y Y Z Z

**36. Which letter is 11th to the right of 10th letter from the left end?**

- a. A
- b. M
- c. N
- d. C
- e. None of these

**37. Which letter is 13th to the left of 15th letter from the right end?**

- a. L
- b. K
- c. B
- d. V
- e. None of these

**38. Which letter is 11th to the left of 10th letter from the right?**

- a. N
- b. M

- c. O
- d. B
- e. None of these

**39. How many letters are in between the letter which is 10th from left end and 15th from right end in the given series?**

- a. 14
- b. 15
- c. 18
- d. 13
- e. None of these

**40. Which letter is exactly in the middle between the eighteenth letter from the right end and eighteenth letter from the left end in the given alphabet series?**

- a. N
- b. C
- c. M
- d. P
- e. None of these

**Direction (41-45):** Read the information carefully and answer the questions given below.

465    897    364    899    215    456

**41. If all the numbers are arranged in descending order from right to left, then which of the following number will be Second digit of third number from the left end?**

- a. 6
- b. 4
- c. 5

d. 3

e. 2

42. If all the digits are arranged in descending order within the number, What is the difference of second and fifth number from the left end?

a. 215

b. 466

c. 400

d. 682

e. None of these

43. If all the digits in the numbers are arranged in ascending order from left to right, what is the difference of third and fourth number in the new arrangement?

a. 445

b. 535

c. 553

d. 456

e. 510

44. If all the numbers are arranged in ascending order from right to left, then what will be the product of second digit of fifth number and third digit of second number from the left end?

a. 56

b. 36

c. 84

d. 42

e. None of these

45. If all the digits in the numbers are arranged in ascending order from left to right and then all the

numbers are arranged in ascending order from right to left, then which of the following will be the sum of second digit of fifth number and first digit of second number from the left end?

a. 10

b. 11

c. 15

d. 13

e. None of these

**Directions (46-50):** Study the following alphanumeric series carefully and answer the questions given below:

S H 4 B W E ^ 9 8 3 2 U S 2 B V I N L 9 8 5 T # 9 \$ J K

46. How many Vowels are present in the above series which are immediately followed or preceded by a perfect square?

a. None

b. One

c. Two

d. Three

e. more than three

47. Which element is exactly between the elements which are 14th from the left end and 8th from the left end?

a. 2

b. 8

c. 3

d. U

e. none of these

48. How many numbers are present in the above series which are perfect square?

- a. None
- b. One
- c. Two
- d. Three
- e. more than three

49. If first half of the series is interchanged with the 2nd half of the series such that first element of the second half of the series will become the first element of the series (after interchanged) and the last element of the first half of the series become the first element of the second half of the series (after interchanged), then which of the following element is the tenth from the left end (after interchange)?

- a. T
- b. 9
- c. #
- d. 5
- e. none of these

50. If all the numbers are removed from the above series, then which element is 8th to the right of the element which is 4th from the left end?

- a. B
- b. I
- c. L
- d. V
- e. none of these

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#### Solutions (1-5):

1. D

After removing every 5<sup>th</sup> element in a sequence

M @ 9 • Q 3 # 8 U 2 C £ E B G 6 H 4 Z A S D 5 \$

Symbols immediately preceding the letters= M@, C£

Numbers followed by the letters= 8U, 2C, 6H, 4Z

4+2=6

2. C

@9, •K, 9•, #8, 8α, αU, £1, C£, M@, 3#

3. E

M @ 9 • K Q 3 # 8 α U 2 C £ 1 E B G 6 W H 4 Z A

7 S D 5 \$ Y M @ 9 • K Q 3 # 8 α

4. A

Q K • 9 @ M 2 U α 8 # 3 G B E 1 £ C 2 A Z 4 H W  
6 Y \$ 5 D S 7

5. C

First element = +3 , Second element= +2 , third  
element= +2 order

#### Solutions (6-10):

6. B

Adding to 'one' to the every even digits and subtracting  
'two' from every odd digits,

we get

537    975    119    733    571

The second number from the right end is 733

The second number from left end is 975

Hence, the required difference =  $5 - 3 = 2$

7. A

Descending order of the digits,

972 876 830 652 640

Hence, the required sum =  $7 + 7 + 3 + 5 + 4 = 26$

8. B

867 308 729 460 652

Difference =  $729 - 652 = 77$

9. C

308 460 652 867 729

8th digit from left end = 5

7<sup>th</sup> digit from right end = 2

Product =  $5 \times 2 = 10$

10. C

927 768 803 256 064

Sum =  $2 + 6 = 8$

**Solutions (11-15):**

11. B

ADIM KSAM MTES ROMS SBOS

12. A

ADIM AKMS EMST MORS BOSS

Letters between K and R = 6

13. C

RPMS KSBM SBPS MTFS BDJM

Letters between B and P = 13

14. A

SPMS LTAM TCOS NUES BEIM

15. B

RMS KSM SBS MTS DM

**Solution (16-20):**

16. A

$4 \times 4 = 16$

17. E

526 is the third lowest number after arranging the first and last digit of each of the numbers

Sum of first and second digit =  $5 + 2 = 7$

18. E

833 is the highest number

Required difference =  $8 - 3 = 5$

19. E

first digit of the highest number = 9

Third digit of the second lowest number = 4

So,  $9/4 = 2.25$

20. D

**Solution (21-25):**

21. D

5 5 1 1 7 1 7 3 3 7 3 1 7 9 5 1 9 7 3 1

22. D

94 94 14

23. E

51 61 61 51 61

24. C

20<sup>th</sup> left - 7<sup>th</sup> left = 13<sup>th</sup> left = 8

25. A

**Solution (26-30):**

26. C

We have to look for number – symbol – letter sequence in the given series.

6 7 # U V E ? 5 \* L H 8 S A 9 T 4 \$ F 3 % Δ G D 8  
M 2 X Z W

**27. B**

After dropping all the six symbols the series becomes as follows:

6 7 U V E 5 L H 8 S A 9 T 4 F 3 G D 8 M 2 X  
Z W

Now, the 11th element to the left of 15th element from the left  $\Rightarrow$  4th element from the left, ie 'V'

**28. D**

7th to the right of 19th element from the right = 12th element from the right =  $31 - 12 = 19$ th element from the left.

Now, 19th element from the left will be replaced by the fourth element (from the left) in the original series.

Hence, the required element is 'U'

**29. D**

After rearranging the letters according to the question, the new series becomes as follows:

6 7 # A D E ? 5 \* F G 8 H L 9 M 4 \$ S 3 % Δ T  
U 8 V 2 W X Z

It is obvious that L is fourteenth element from the left and seventeenth from the right.

**30. E**

We have to look for number – letter and letter – symbol sequences.

6 7 # U V E ? 5 \* L H 8 S A 9 T 4 \$ F 3 % Δ G D 8  
M 2 X Z W

**Solution(31-35):**

**31. C**

827 389 485 654 578 217  
27 89 85 54 78 17  
72 98 58 45 87 71

**32. E**

827 389 485 654 578 217  
728 983 584 456 875 712

**33.D**

827 389 485 654 578 217  
287 839 845 564 758 127

**34. B**

827 389 485 654 578 217  
828 390 486 655 579 218  
882 930 864 655 975 821

**35.E**

827 389 485 654 578 217  
817 379 475 644 568 207  
178 379 457 446 568 027

**Solutions (36-40):**

**36.D**

11th to right of 10th from left =  $10 + 11 = 21$ st from left = C

**37.D**

13th to left of 15th from right =  $13 + 15 = 28$ th from right = V

**38. A**

11th to left of 10th from right =  $10 + 11 = 21$ st from right = N

**39. C**

18 letters are in between the alphabets which  
are 10th from left and 15th from right end.

40. C

A A C M N O B

Therefore, M is exactly middle of L and P.

**Solutions (41-45):**

41. C

465 897 364 899 215 456  
215 364 456 465 897 899

42. B.

465 897 364 899 215 456  
654 987 643 998 521 654  
987-521  $\rightarrow$  466

43. C

465 897 364 899 215 456  
456 789 346 899 125 456  
899-346  $\rightarrow$  553

44. D.

465 897 364 899 215 456  
899 897 465 456 364 215

7\*6  $\rightarrow$  42

45. B

465 897 364 899 215 456  
456 789 346 899 125 456  
899 789 456 456 346 125  
7+4  $\rightarrow$  11

**Solutions (46-50):**

S H 4 B W E ^ 9 8 3 2 U S 2 B V I N L 9 8 5 T # 9 \$ J K

46. A

47. A

14<sup>th</sup> from left end = 2  
8<sup>th</sup> from left end = 9  
8 3 2 U S, middle = 2

48. E

Perfect square = 4 9 1 9 9

49. C

B V I N L 9 8 5 T # 9 \$ J K 2 S U 2 3 8 9 ^ E W B 4 H S  
10<sup>th</sup> from left end = #

50. C

S H B W E ^ U S B V N L T # \$ J K

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**Directions (1-5): Study the following series and answer the questions referring to the word sequence given below:**

**YOM MJK UGJ IMX KQZ**

**1. If words are arranged according to the alphabetical series from left to right, then which word is third from the left end?**

- a. UGJ
- b. IMX
- c. KQZ
- d. MJK
- e. None of these

**2. If each letter in each of the word is arranged according to the alphabetical series, then which is the 2nd letter of the word, which is fourth from the left end?**

- a. Y
- b. X
- c. M
- d. I
- e. None of these

**3. If each vowel of each word is changed to its next letter according to the alphabetical series, then How many meaningful words will be formed?**

- a. Two
- b. None
- c. One
- d. Three
- e. None of these

**4. If each consonant of each word is changed to its previous letter according to the alphabetical series, then How many words will be there which contains at least one vowels?**

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

**5. If first and second letter of each word are interchanged with each other, then how many meaning words will be formed?**

- a. Two
- b. None
- c. One



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- d. Three
- e. None of these

**Direction (6-10): In a certain instruction system the different computation processes are written as follows:**

- (i)  $a \$ b \ll c$  means  $c$  is subtracted from the product of  $a$  and  $b$ .
- (ii)  $a @ b \# c$  means  $a$  is multiplied by the sum of  $b$  and  $c$ .
- (iii)  $a l b e c$  means  $c$  is subtracted from  $b$  and the resultant is added to  $a$ .
- (iv)  $a \odot b \% c$  means  $b$  is divided by  $c$  and the resultant is added to square of  $a$ .

In each of the following questions, a set of instruction sequence is given. You are required to find out the outcome which should come in place of the question mark (?) in each of the given sets of sequence.

6.  $17 \$ 4 \ll 8 = t$

$7 \odot t \% 15 = ?$

- a. 11
- b. 53
- c. 13
- d. 51
- e. None of these

7.  $13 @ 4 \# 3 = p$

$p \$ 5 \ll 55 = ?$

- a. 45

- b. 75
- c. 340
- d. 400
- e. None of these

8.  $b \$ 15 \ll 18 = 42$

$b \odot 36 \% 9 = ?$

- a. 12
- b. 16
- c. 20
- d. 18
- e. None of these

9.  $5 \odot 49 \% 7 = a$

$a l 87 e 29 = ?$

- a. 118
- b. 108
- c. 98
- d. 80
- e. None of these

10.  $m l 78 e 56 = 50$

$m @ 7 \# 13 = ?$

- a. 560
- b. 56
- c. 280
- d. Cannot be determined
- e. None of these

**Directions (11 –15): Study the following letter – number – symbol sequence and answer the questions following it.**

P % R 1 5 H \* M T E 3 B \$ V N 4 K A 8 W I 6 2 G #  
U H 7 • J Q 9 L Y

11. How many such vowels are there in the above arrangement each of which is immediately preceded by a consonant and immediately followed by a number?

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

12. How many such consonants are there in the above arrangement each of which is immediately preceded by a symbol and immediately followed by a consonant?

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

13. What should come in place of the question mark (?) in the following series based on the above arrangement?

5\*T 3\$N K8I ? •QL

- a. 2#H
- b. GHJ
- c. 6GH
- d. HJ9

e. None of these

14. Four of the following five are alike in a certain way with regard to their position in the above arrangement. Which is the one that does not belong to that group?

- a. GUI
- b. W64
- c. 7J#
- d. HMR
- e. BVT

15. Which of the following is the seventh to the right of the twentieth from the right in the above arrangement?

- a. 2
- b. I
- c. G
- d. 6
- e. None of these

Directions (16-20): The following questions are based on the given 3-digit numbers.

821 547 452 935 368

16. The product of the second and the third digit in which of the following numbers is the second highest ?

- a. 547
- b. 935
- c. 368

d. 452

e. 821

**17. The difference of the first and the second digits in how many of the given numbers is greater than the third digit of the same number ?**

a. Two

b. Three

c. More than three

d. One

e. None

**18. If all the digits of the given numbers are arranged in ascending order within the numbers, what will be the sum of the second and third digits of the second highest number thus formed?**

a. 12

b. 10

c. 15

d. 9

e. 14

**19. If the first digit and the third digit of all the given numbers are interchanged, which of the following will become the second lowest number after performing the said operation?**

a. 452

b. 547

c. 935

d. 368

e. 821

**20. If '2' is added to the second digit of all even numbers and '3' is subtracted from the first digit of all odd numbers, in how many numbers thus formed will a digit appear twice ?**

a. None

b. Three

c. More than three

d. Two

e. One.

**Directions (21-25): Study the following arrangement carefully and answer the questions given below.**

**Y € A N 3 # W 2 E P 9 \$ F @ M I G 4 1 U D © S 8 % V Q 5 B 6 □ 7 R**

**21. How many such symbols are there in the above arrangement each of which is immediately preceded by a number and followed by an alphabet?**

a. None

b. One

c. Two

d. Three

e. More than three

**22. If all the symbols in the above arrangement are dropped, then which of the following will be the twelfth from the left end?**

a. P

b. U

c. I

- d. 9
- e. None of these

**23. How many such numbers are there in the above arrangement each of which is immediately followed by a consonant but not immediately preceded by symbol?**

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

**24. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?**

- a. W P 3
- b. 4 M U
- c. 8 Q ©
- d. F P M
- e. 5 □ %

**25. Which of the following is the seventh to the right of the eighteenth from the right end of the above arrangement?**

- a. S
- b. 9
- c. %
- d. E
- e. None of these

**Directions (26 -30): Study the set of numbers given below and answer the questions which follow:**

**427 581 839 275 589**

**26. Which of the following numbers will be obtained if the second digit of the greatest number is subtracted from the second digit of the lowest number after adding one to each of the numbers?**

- a. 1
- b. 2
- c. 3
- d. 4
- e. 5

**27. If in each number, the first and the last digits are interchanged, which of the following will be the third highest number?**

- a. 427
- b. 581
- c. 839
- d. 275
- e. 589

**28. If in each number, the second and the third digits are interchanged, which will be the second highest number?**

- a. 427
- b. 581
- c. 839
- d. 275
- e. 589

29. If two is subtracted from the first digit of each of the numbers and then the first and the third digits are interchanged, which of the following will be the lowest?

- a. 427
- b. 581
- c. 839
- d. 275
- e. 589

30. If in each number, all the three digits are arranged in the ascending order within the numbers, which of the following will be the third lowest number?

- a. 427
- b. 581
- c. 839
- d. 275
- e. 589

Directions (31-35): Study the following arrangement and answer questions given:

R D A K 5 B I 2 M J E N 9 7 U Z V  
1 W 3 H 4 F Y 8 P 6 T G

31. How many such numbers are there in the above arrangement, each of which is immediately preceded by a consonant and immediately followed by a vowel?

- a. Four
- b. Three

- c. Two
- d. Five
- e. None

32. How many such consonants are there in the above arrangement, each of which is immediately preceded by a number and immediately followed by a consonant?

- a. Four
- b. Three
- c. Two
- d. Five
- e. None

33. Which of the following is the 6th to the right of the 19th from the right end of the above arrangement?

- a. 5
- b. Z
- c. V
- d. 1
- e. None of these

34. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?

- a. E9J
- b. Z1U
- c. HW4
- d. Y48
- e. B2K

**35. Which of the following is the 8th to the left of the 17th from the left end of the above arrangement?**

- a. 8
- b. J
- c. M
- d. 5
- e. None of these

**Directions (36-40): Study the following alphanumeric series carefully and answer the questions given below:**

**IN 3 2 4 @ 8 W \* B D K % 2 3 8 \$ W E ! U 7 ^ X S W & E 4 R 1 2**

**36. How many consonants in the above series are immediately followed and preceded by symbols?**

- a. None
- b. One
- c. Two
- d. Three
- e. more than three

**37. Which element is 4th to the right of the element which is 8th from the left end?**

- a. B
- b. D
- c. 1
- d. 2
- e. none of these

**38. How many number of consonants obtained between the 8th element from the left and 21st from the left?**

- a. None
- b. One
- c. Two
- d. Three
- e. more than three

**39. What would come at the question mark in the following sequence?**

**I28 \*K3 \$!^ ?**

- a. X&R
- b. @5B
- c. DU&
- d. SE1
- e. none of these

**40. How many numbers are there in the above series which are not followed by numbers but preceded by consonants?**

- a. None
- b. One
- c. Two
- d. Three
- e. more than three

**Direction (41-45):** Study the following arrangement carefully and answer the questions given below.

7 6 1 7 9 2 4 1 5 6 4 9 2 3 4 1 2 5 8 5 8 4 8 3 1 2 7 5 2 6 7  
3 9 5 3

**41. How many such 7's are there in the above arrangement each of which is immediately followed by a digit which has a numerical value of more than four?**

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

**42. How many such 1's are there in the above arrangement each of which is immediately preceded by a perfect square?**

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

**43. How many such 9's are there in the above arrangement each of which is immediately preceded and followed by an odd digit?**

- a. None
- b. One
- c. Two
- d. Three

- e. More than three

**44. Which of the following is third to the left of the eighteenth digit from the left end of the above arrangement?**

- a. 8
- b. 3
- c. 4
- d. 5
- e. 1

**45. If all the even digits are deleted from the above arrangement, which of the following will be ninth from the right end of the arrangement?**

- a. 9
- b. 3
- c. 1
- d. 5
- e. 7

**Directions (46 -50):** Study the following alphabetical sequence and answer the questions following it.

D C W X D O P D E I D O Y D I G C B Z

**46. How many meaningful English words can be formed using the fifth, fifteenth, eighth and ninth letter from the left end of the above series using each letter only once?**

- a. One
- b. Two
- c. Three
- d. More than three

e. None

47. If all the vowels are dropped from the series, then which alphabet will be eleventh from the left end?

- a. D
- b. P
- c. Y
- d. G
- e. None of these

48. How many Vowels are there in the alphabetical series which are immediately preceded by a consonant?

- a. One
- b. Two
- c. Four
- d. More than Five
- e. None

49. Which of the following alphabets is exactly in the middle of the above-given series?

- a. D
- b. E
- c. I
- d. O
- e. None of these

50. How many total vowels in the given series which are immediately preceded and followed by a consonant?

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

**Answer Key with Explanation**

**Solutions (1-5):**

**1. D**

IMX KQZ MJK UGJ YOM

**2. C**

**3. B**

YPM MJK VGJ JMX KQZ

**4. D**

XOL LIJ UFI ILW JPY

**5. C**

OYM JMK GUJ MIX QKZ

**Solutions (6-10):**

**6. B**

$$(17 \times 4) - 8 \text{ [Use instruction (i)]} = 60$$

$$\text{Hence } t = 60$$

$$(60 \div 15) + 7^2 \text{ [Use instruction (iv)]} = 53$$

**7. D**

$$13 \times (4 + 3) \text{ [Use instruction (ii)]} = 91$$

$$(91 \times 5) - 55 \text{ [Use instruction (i)]} = 400$$

**8. C**



$$(b \times 15) - 18 = 42 \text{ [Use instruction (i)]}$$

$$(b \times 15) = 42 + 18$$

$$b = 4$$

$$(36 \div 9) + 4^2 \text{ [Use instruction (iv)]} = 20$$

**9. E**

$$(49 \div 7) + 5^2 \text{ [Use instruction (iv)]} = 32$$

$$32 \text{ } 187 \text{ } e \text{ } 29$$

$$(87 - 29) + 32 \text{ [Use instruction (iii)]} = 58 + 32 = 90$$

**10. A**

$$(78 - 56) + m = 50 \text{ [Use instruction (iii)]}, m = 50 - 22 =$$

$$28$$

Now, we have

$$28 @ 7 \# 13$$

$$28 \times (7 + 13) \text{ [Use instruction (ii)]} = 560$$

**Solutions (11-15):**

**11. D**

**12. D**

**13. A**

**14. B**

**15. D**

**Solutions (16-20):**

**16. A**

According to question,

$$821 = 2 \times 1 = 2$$

$$547 = 4 \times 7 = 28$$

$$452 = 5 \times 2 = 10$$

$$935 = 3 \times 5 = 15$$

$$368 = 6 \times 8 = 48$$

**17. A**

According to question,

$$821 = 8 - 2 = 6 ; 547 = 5 - 4 = 1$$

$$452 = 5 - 4 = 1 ; 935 = 9 - 3 = 6$$

$$368 = 6 - 3 = 3$$

**18. E**

Arranging in ascending order we have,

$$128 \ 457 \ 245 \ 359 \ 368$$

$$\text{Second highest number} = 368$$

$$\text{Required sum} = 6 + 8 = 14$$

**19. A**

Interchanging according to question,

$$128 \ 745 \ 254 \ 539 \ 863$$

$$\text{Required number} = 452$$

**20. E**

$$821 = (-3) = 521 ; 547 = (-3) = 247 ; 452 = (+2) = 472 ; 935$$

$$= (-3) = 635 ; 368 = (+2) = 388$$

**Solutions (21-25):**

**21. D**

Number Symbol Letter- 9 \$ F, 3 # W and 8% V

**22. C**

After dropping all the symbols from the arrangement

$$Y \ A \ N \ 3 \ W \ 2 \ E \ P \ 9 \ F \ M \ I \ G \ 4 \ 1 \ U \ D \ S \ 8 \ V \ Q \ 5$$

$$B \ 6 \ 7 \ R$$

**23. B**

$$\square \ 7 \ R$$

**24. E**

$$5 \ \square \ \% \text{ does not belong to that group.}$$

**25. A**

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Seventh to the right of the eighteenth from the right end.

Eleventh from the right end = S

**Solution (26-30):**

**26. C**

$$7-4=3$$

**27. A**

724 185 938 572 985

**28. E**

472 518 893 257 598

**29. B**

227 381 639 075 389

722 183 936 570 983

**30. D**

247 158 389 257 589

**Solution (31 -35):**

**31. E**

**32. B**

**33. C**

**34. E**

**35. C**

**Solutions (36 -40):**

**36. A**

**37. E**

**38. E**

**39. D**

**40. A**

**Solutions (41 - 45):**

**41. D**

**42. C**

**43. B**

**44. C**

third to the left of the eighteenth digit from the left  
end=  $18-3=15$ th from left=4

**45. B**

7 1 7 9 1 5 9 3 1 5 5 3 1 7 5 7 3 9 5 3

**Solutions (46-50):**

**46. A**

Only one meaningful word- DIED can be formed

**47. D**

**48. C**

D O, D E, D O, D I

**49. C**

**50. C**

DOP, DOY, DIG

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**Directions (1-5): Study the following information carefully and answer the questions given below:**

**O 8 F # 4 @ M 2 E Q % R T & 6 Z \* N S \$ 7 A**

Step 1: If a symbol is immediately preceded and followed by a letter then write it between 6 and Z.

Step 2: If a number is immediately preceded by a symbol and immediately followed by a letter then write it between M and 2.

(Note: Step 2 is performed after completion of step 1.)

**1. With respect to the sequence after step 2, four of the following five are alike in some way and thus form a group. Which of the following does not belong to the group?**

- a. ERM.
- b. ZS6
- c. 4M8
- d. QT7
- e. 6\*T

**2. How many symbols are to the left of second vowel from right end in the sequence obtained after step 1?**

- a. None
- b. One
- c. Two

d. Three

e. More than three

**3. How many elements are between the second composite number from left end and first prime number from right end in the sequence obtained after step 2?**

- a. None
- b. One

c. Two

d. Three

e. More than three

**4. How many numbers are there which is/are immediately preceded by a letter if all the vowels are dropped from the sequence after step 1?**

- a. One
- b. Two
- c. Three
- d. None
- e. None of these.

**5. With respect to the sequence after step 2, how many letters are there which is/are immediately preceded by a number and immediately followed by a symbol?**

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- a. None
- b. One
- c. Two
- d. Four
- e. None of these.

**Directions (6-10): Study the following information carefully and answer the questions given below:**

**\$ F 3 6 N @ 9 K T Q 5 C % 8 B # 7 D S \* H 4 W L**

STEP I- The numbers which are immediately preceded by symbol and immediately followed by an alphabet are arranged in the end of the series in increasing order.

(Arranged immediate after L)

STEP II- The odd numbers which are immediately preceded by an alphabet then interchanges their positions.

STEP III-The alphabets which are immediately followed by a symbol are arranged in alphabetical order between H and 4 of step II.

Note: (STEP II is applied after STEP I and STEP III is applied after STEP II)

**6. What is the sum of number which is sixth from right end in step I and eight from left end in step III?**

- a. 8
- b. 7
- c. 9
- d. 11

- e. 13

**7. How many alphabets are immediately preceded and immediately followed by numbers in step II?**

- a. one
- b. two
- c. three
- d. four
- e. five

**8. How many symbols are immediately preceded by alphabets in Step III ?**

- a. one
- b. two
- c. three
- d. four
- e. five

**9. What is the product of the number which is sixth from right end in step II and sixth from the left end in step III?**

- a. 24
- b. 10
- c. 56
- d. 18
- e. Cannot be determined

**10. In step III, if all odd numbers are added by 2 and all even numbers are subtracted from 3. Then what is the sum of numbers in step III?**

- a. 41
- b. 45
- c. 51

- d. 65
- e. None of these

**Directions (11-15): Study the following alphanumeric series carefully and answer the questions given below:**

7 A 6 P & R \$ 4 Y Q % T @ 3 9 S I O 9 9 J L E U \* K #  
3

STEP I- The letters which are immediately preceded and immediately followed by a symbol are arranged in the end of the series in the alphabetical order. (They are arranged just after 3)

STEP II- The numbers which are immediately preceded by the letter and immediately followed by the Symbol are arranged between 9 and S in the increasing order.

STEP III- The numbers which are immediately followed by letter are interchanged its position with respect to the element just after it.

(STEP II is applied after STEP I and STEP III is applied after STEP II)

**11. How many letters are arranged at the end of the series in the step-1?**

- a. one
- b. Three
- c. Four
- d. Five
- e. More than five

**12. Which among the following are the elements of the series which are second position from the left end and fifth position from the right end in step-III?**

- a. 63
- b. 7#
- c. P#
- d. AK
- e. 6#

**13. How many symbols are immediately followed by numbers in step-III?**

- a. one
- b. Three
- c. Four
- d. Five
- e. Two

**14. Which of the following element is third to the left of the seventh element from the right in step III?**

- a. E
- b. J
- c. 9
- d. L
- e. None of these

**15. Which of the following is the third letter from the right end in step II?**

- a. R
- b. S
- c. T
- d. K
- e. None of these

**Direction (16-20):** There are two rows given and to find out the resultant of a particular row we need to follow the following steps: -

Step 1: If an even number is followed by an odd (prime) number then the resultant will be the addition of both the numbers.

Step 2: If an odd number is followed by a perfect square then the resultant will be the difference of the square number and the odd number.

Step 3: If an odd number is followed by another odd number (but not a perfect square) then the resultant will be the addition of both the numbers.

Step 4: If an even number is followed by an odd (non-prime) number then the resultant will be the difference of the odd number and the even number.

Step 5: If an odd number is followed by an even number then the resultant comes by multiplying the numbers.

**16. Find the sum of two rows**

6	5	2
11	4	3

- a. 38
- b. 32
- c. 42
- d. 57
- e. None of the above

**17. If the sum of the resultants of two rows is 44.**

**Then find the value of X.**

14	7	5
----	---	---

12	X	6
----	---	---

- a. 3
- b. 9
- c. 2
- d. 5
- e. None of the above

**18. Find the difference between the resultant of first and second row.**

7	4	8
11	9	13

- a. 2
- b. 3
- c. 8
- d. 9
- e. None of the above

**19. Find the difference between the resultant of first and second row.**

5	27	13
11	49	9

- a. 16
- b. 35
- c. 26
- d. 72
- e. None of these

**20. Find the difference between the resultant of second and third row, if J is resultant of first row.**

5	10	15
J	6	5
22	33	49

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- a. 177
- b. 170
- c. 161
- d. 190
- e. None of these

**Direction (21-25):** There are two rows given and to find out the resultant of a particular row we need to follow the following steps: -

Step 1: If an even number is followed by an odd number then the half of the even number is multiplied to the odd number

Step 2: If an odd number is followed by an even number then the smaller number must be subtracted from the larger number

Step 3: If an odd number is followed by another odd number then double the sum of two numbers

Step 4: If an even number is followed by an even number then the double of the larger number must be added with the smaller number

21.    142    115    71  
      119    m    21

If “m” is the resultant of the first row, then what will be resultant of the second row?

- a. 32739
- b. 32748
- c. 32755
- d. 32749

e. 32756

22. 195        82        53  
      42        127        k

If “k” is the resultant of the first row, then what will be the sum of resultant of the first and second row?

- a. 2673
- b. 2670
- c. 2666
- d. 2667
- e. 2664

23. 191        29        164  
      106        148        67

What will be the difference between two rows?

- a. 12423
- b. 12430
- c. 12421
- d. 12418
- e. 12420

24.    6        5        2  
      11        4        3

What is the sum of two rows?

- a. 35
- b. 35
- c. 33
- d. 23
- e. None of these

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25.    5       4       15  
       21      16      4

**What is the product of row 1 and row 2?**

- a. 23
- b. 56
- c. 45
- d. 32
- e. 34

**Direction (26-30):** In every question two rows are given and to find out the resultant of a particular row you need to follow the following steps:

Step 1: If an odd number is followed by a perfect square then the resultant will be the subtraction of the square number from the odd number.

Step 2: If an even number is followed by an odd (prime) number then the resultant will be the addition of both the numbers.

Step 3: If an even number is followed by an even number then the resultant will be the difference of both the numbers.

Step 4: If an odd number is followed by another odd number then the resultant will be the addition of both the numbers.

Step 5: If an even number is followed by an odd (non-prime) number except (1) then the resultant will be the subtraction of the odd number from the even number.

Step 6: If an odd number is followed by an even number then the resultant comes by multiplying the numbers.

26.    8       7       6  
       11      9       5

**Find the difference of two rows?**

- a. 35
- b. 83
- c. 31
- d. 63
- e. None of these

**27. Find the resultant of second row, if M is the resultant of first row.**

       3       7       9  
       M      12      8

- a. 11
- b. 20
- c. 4
- d. 3
- e. None of these

**28. If the sum of the resultants of two rows is 275.**

**Then find the value of K?**

       15      20      42  
       9       K       5

- a. 4
- b. 9
- c. 3
- d. 5
- e. None of these

**29. Find the multiple of the resultant of first and second row.**

5       4       15



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**21      16      4**

- a. 36
- b. 16
- c. 10
- d. 13
- e. None of these

**30. If Q is the resultant of second row, then find the difference of the resultant of two rows.**

**9      8      Q**  
**12 9      4**

- a. 68
- b. 70
- c. 73
- d. 71
- e. None of these

**Direction (31-35): There are two rows given and to find out the resultant of a particular row we need to follow the following steps:**

Step 1: If an odd number is followed by an even number (but not a perfect square) then the resultant will be the addition of both the numbers.

Step 2: If an odd or even number is followed by perfect square then the resultant will be the positive difference of the square number and the even number.

Step 3: If an even number is followed by another even number (but not a perfect square) then the resultant will be the addition of both the numbers.

Step 4: If an even number is followed by an odd number (but not a perfect square) then the resultant comes by multiplying the numbers.

Step 5: If an odd number is followed by another odd number (but not a perfect square) then the resultant will be the division of first number by the second number

**31. Find the sum of the resultant of two rows?**

**26      13      12**  
**15      49      7**

- a. 583
- b. 119
- c. 423
- d. 588
- e. None of the above

**32. Find the difference between the resultant of first and second row.**

**54      81      162**  
**111      24      27**

- a. 184
- b. 152
- c. 185
- d. 161
- e. None of the above

**33. If the multiplication of the resultants of two rows is 140. Then find the value of X.**

**134      6      3**  
**23      6      X**

- a. 3

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- b. 87
- c. 29
- d. 26
- e. None of the above

**34. What is the division of highest number by lowest number of resultant of two rows.**

93	66	53
16	8	13

- a. 140
- b. 186
- c. 126
- d. 250
- e. 104

**35. What is the value if row 1 is divided by row 2? (Approximately)**

14	7	5
13	36	6

- a. 35
- b. 42
- c. 25
- d. 10
- e. 17

**Directions (36-40): Following questions are based on the 5 given groups, each consisting of a letter word preceded by a 4-digit number.**

**3145 CAMP, 7314 THIN, 2385 SAME, 2318 STAR, 4176 ABLE**

**36. If 'H' is placed 2nd from the left of each word preceded by odd number and 'K' is placed at the last of each word preceded by even number, then how many meaningful word can be formed ?**

- a. 2
- b. 1
- c. 3
- d. 5
- e. 4

**37. If all letter within same word are arranged in alphabetical order and thus newly formed words are arranged in dictionary order then, how many letters are there in English alphabet between 3rd letter of second word to 2nd letter of fourth word (as per ascending order) ?**

- a. 8
- b. 6
- c. 3
- d. 4
- e. 5

**38. If '1' is added to each odd digit and '1' is subtracted from each even digit of every number then, how many such newly formed 4-digit number are there, which are having three or more prime numbers?**

- a. 2
- b. 1
- c. 4
- d. 3

e. 0

39. If all the alphabets are arranged in alphabetical order as a same sequence then how many letter/letters are repeated?

- a. None
- b. 1
- c. 3
- d. 4
- e. More than 4

40. If all the numbers are arranged in ascending order from right to left as a sequence, then what is the product of the number which is extreme left end and 16<sup>th</sup> from the right end?

- a. 48
- b. 56
- c. 35
- d. 20
- e. None of these

Directions (41-45): Following questions are based on the 5 given groups, each consisting of a 4-letter word preceded by a 3-digit number.

412 Bank, 324 DEAR, 523 HEAR, 215 MIRE, 431 PAST

41. If 'F' is replaced at 1st from the left of each word preceded by odd number and 'T' is replaced at the 1st from the left of each word preceded by even

number respectively, then how many meaningful word can be formed ?

- a. 3 and 2
- b. 1 and 3
- c. 2 and 2
- d. 1 and 2
- e. 2 and 3

42. If all letters within 4-letter word are arranged in alphabetical order then, which of the following word be 4th in list if all newly formed words are arranged in dictionary order?

- a. DEAR
- b. MIRE
- c. BANK
- d. PAST
- e. HEAR

43. If '2' is added to each even digit and '1' is subtracted to each odd digit within 3-digit number then, how many newly formed numbers are divisible by 3?

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

44. If all the alphabets are arranged in alphabetical order then how many letters are between the word which is 10<sup>th</sup> to the left end and 6<sup>th</sup> to the right end?

- a. 5

- b. 6
- c. 7
- d. 8
- e. 9

**45. In the given words how many vowels are followed by vowel within the word?**

- a. None
- b. 1
- c. 2
- d. 3
- e. 4

**Directions (46-50): Following steps are used to convert a given messages in a certain code language**

Step 1: The consonants used in the original message are replaced by their immediate previous vowel and the vowel used in the original message is replaced by their immediate next consonant.

Step 2: First letter will be interchange with the last letter in each word irrespective of their position in the original message.

Step 3: After executing steps 1 and 2, all the words will be arranged in the descending order according to the English alphabet.

**46. What is the code for the message "test it and see"?**

- a. ofoo oj aib ffo
- b. oj aic ffo fooo
- c. oj ofoo ffo aib

- d. ofoo oj foo abi
- e. None of these

**47. What is the code for the message "he compared earth to"?**

- a. apiobofa po fe eboof
- b. po fe eboof apiobofa
- c. eboof apiobofa po fe
- d. po fu eboou apipcofa
- e. None of these

**48. What is the code for the message "junior will introduce essential"?**

- a. Ovijpi ioofiojbf ijiu fioopavaj
- b. Ovijpi iuju fioopavaj ioofiojbf
- c. Oioopavaj ioofiojbf ovijpi iuju
- d. Oioopavaj ovijpi iuju ioofiojbf
- e. None of these

**49. What is the code for the message "topics covered will include"?**

- a. opojao apufofa ijiu fiaivaj
- b. apufofa ijiu fiaivaj opojao
- c. ijiu fiaivaj opojao apufofa
- d. opojao ijiu fiaivaj apufofa
- e. None of these

**50. What is the code for the message "the main attraction monuments"?**

- a. feo ibji ioobaojpb ojivifioi
- b. opivifioi ioobaojpb ibji feo
- c. ojivifioi ioobaojpb ibji feo
- d. ioobaojpb ibji feo ojivifioi

None of these

**Answer Key with Explanation**

**Solution(1-5):**

Given Sequence:

O 8 F # 4 @ M 2 E Q % R T & 6 Z \* N S \$ 7 A

Step 1: If a symbol is immediately preceded and followed by a letter then write it between 6 and Z.

Sequence after step 1:

There are two symbols which are immediately preceded and followed by a letter which are - % and \*

O 8 F # 4 @ M 2 E Q R T & 6 % \* Z N S \$ 7 A

Step 2: If a number is immediately preceded by a symbol and immediately followed by a letter then write it between M and 2.

Sequence after step 2:

There is only one number '7' which is immediately preceded by a symbol '\$' and immediately followed by letter 'A'.

O 8 F # 4 @ M 7 2 E Q R T & 6 % \* Z N S \$ A

**1. E**

Sequence after step 1:

O 8 F # 4 @ M 2 E Q R T & 6 % \* Z N S \$ 7 A

Sequence after step 2:

O 8 F # 4 @ M 7 2 E Q R T & 6 % \* Z N S \$ A

From the following explanation it is clear that '6\*T' is the odd one out because 'T' is not third to the left of 6 in the sequence after step 2.

Logic: Second element is second to the right of first element; third element is third to the left of first element. Hence option E is correct.

**2. C**

From the following explanation it is clear that there are two symbols (@,#) to the left of second vowel from right end (E) in the sequence after step 1.

**3. D**

From the following explanation it is clear that there are three elements(@,M,7) between the second composite number from left end (4) and first prime number from right end (2) in the sequence after step 2.

**4. A**

Sequence after step 1:

O 8 F # 4 @ M 2 E Q R T & 6 % \* Z N S \$ 7 A

The new sequence after dropping all the vowels:

8 F # 4 @ M 2 Q R T & 6 % \* Z N S \$ 7

Only one number is there which is immediately preceded by a letter.

Hence option A is correct.

**5. B**

Sequence after step 2:

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O 8 F # 4 @ M 7 2 E Q R T & 6 % \* Z N S \$ A

Only one letter is there which is immediately preceded by a number and immediately followed by a symbol

**Solution(6-10):**

Input: \$ F 3 6 N @ 9 K T Q 5 C % 8 B # 7 D S \* H 4 W L

Step I: \$ F 3 6 N @ K T Q 5 C % B # D S \* H 4 W L 7 8 9

Step II: \$ 3 F 6 N @ K T 5 Q C % B # D S \* H 4 W 7 L 8 9

Step III: \$ 3 F 6 @ K T 5 Q % # D \* H B C N S 4 W 7 L 8 9

**6. C 7. C 8. B 9. E 10. A**

**Solution(11-15):**

Input: 7 A 6 P & R \$ 4 Y Q % T @ 3 9 S I 0 9 9 J L E U \* K # 3

Step 1: 7 A 6 P & \$ 4 Y Q % @ 3 9 S I 0 9 9 J L E U \* # 3 K R T

Step 2: 7 A 6 P & \$ 4 Y Q % @ 3 9 S I 0 9 9 J L E U \* # 3 K R T

Step 3: A 7 P 6 & \$ Y 4 Q % @ 3 S 9 I 0 9 J 9 L E U \* # K 3 R T

**11.B 12. B 13. A 14. C 15. D**

**Solution (16-20):**

**16. B**

Even number is followed by an odd prime number so = 6 + 5 = 11

Then 1 row - 11 2

Odd number is followed by an even number so = 11 \* 2 = 22 (resultant of first row)

In row 2 Odd number is followed by a perfect square so = 11 - 4 = 7

Then 2 row- 7 3

Odd number is followed by an odd number so = 7 + 3 = 10 (resultant of second row)

So, the sum of both row = 22 + 10 = 32

**17. B**

Even number is followed by an prime odd number so = 14 + 7 = 21

The row is 21 5

Odd number is followed by an another odd number so = 21 + 5 = 26 (resultant of 1 row)

The resultant of the rows is 44 so the sum of second row = 44 - 26 = 18

Even number is followed by X and X is followed by 6  
When X = 9, then this condition can be satisfied.

**18. D**

Odd number is followed by a perfect square so = 7 - 4 = 3

Odd number is followed by an even number so = 3 \* 8 = 24 (resultant of 1st row)

Odd number is followed by a perfect square so = 11 - 9 = 2

Even number is followed by an odd prime number so = 2 + 13 = 15 (resultant of 2nd row)

So, the difference is = 24 - 15 = 9

**19. A**

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Odd number is followed by odd non-prime number so=  
 $5+27=32$

Even number is followed by odd prime number so  
 $=13+32=45$  (resultant of 1st row)

Odd number is followed by perfect square so= $49-11=38$

Even number is followed by odd non-prime number so=  
 $38-9=29$  (resultant of 2nd row)

So, the difference is  $=45-29=16$

**20. A**

Odd number is followed by even number so= $5*10=50$

Even number is followed by odd non-prime number so=  
 $50-15=35$

Value of J=35

Odd number is followed by even number so= $35*6=210$

Even number is followed by odd prime number  
so= $210+5=215$  (resultant of 2nd row)

Even number is followed by odd prime number so= $33-22=11$

Odd number is followed by perfect square so= $49-11=38$   
(resultant of 3rd row)

So, the difference is  $=215-38=177$

**Solution (21-25):**

**21. B**

ROW 1: 142 and 115 follow the rule (1), hence resultant  
 $=142/2*115=8165$

8165 and 71 follow the rule (3). hence resultant= $8165*2+71*2=16472$

Hence value of m=16472

ROW 2:

119 and 16472 follow the rule (2). hence resultant =  
 $16472-119=16353$

16353 and 21 follow the rule (3) hence resultant =  $16353$   
 $x2+21x2=32748$

**22. D**

ROW 1:

195 and 82 follow the rule(2), hence resultant =  $195-82=113$

113 and 53 follow the rule (3), hence resultant =  $113*2+59*2=332$

ROW 2:

42 and 127 follow the rule (1) hence resultant =  $42/2*127=2667$

2667 and 332 follow the rule (2), hence resultant =  $2667-332=2335$

Hence sum =  $332-2335=2667$

**23.A**

ROW 1:

191 and 29 follow the rule (3), hence resultant =  $191*2+29x2=440$

440 and 164 follow the rule (4) hence resultant =  
 $164+(440*2)=1044$

ROW 2

106 and 148 follow the rule (4) hence resultant=  
 $106+(148*2)=402$

402 and 67 follow the rule (1) hence resultant =  
 $402/2*67=13467$

Hence required difference :  $13467-1044=12423$

**24. C**

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ROW 1:

6 and 5 follow the rule (1), hence resultant =  $6/2=3*5=15$

15 and 2 follow the rule (2), hence resultant =  $15-2=13$

ROW 2:

11 and 4 follow the rule (2), hence resultant =  $11-4=7$

7 and 3 follow the rule (3), hence resultant

=  $7+3=10*2=20$

Hence, sum =  $20+13=33$

**25. D**

ROW:

5 and 4 follow the rule (2), hence resultant =  $5-4=1$

1 and 15 follow the rule (3), hence resultant

=  $15+1=16*2=32$

ROW 2:

21 and 16 follow the rule (2), hence resultant =  $21-16=5$

5 and 4 follow the rule (2), hence resultant =  $5-4=1$

So product of row and row 2 =  $32*1=32$

**Solutions (26-30):**

**26. B**

In row-1 Even number is followed by an odd prime number so =  $8+7=15$

15 6

Odd number is followed by an even number so =  $15*6=90$

In row-2

Odd number is followed by a perfect square so =  $11-9=2$   
2 5

Even number is followed by an odd prime number  
so =  $2+5=7$

So the difference of both row =  $90-7=83$

**27. C**

In row-1

Odd number is followed by another odd number

so =  $3+7=10$

10 9

Even number is followed by an odd (non-prime) number

so =  $10-9=1$

From row-1, M value is 1 so, In row-2

Odd number is followed by an even number so =  $1*12=$

12

12 8

Even number is followed by an even number so =  $12-8=4$

So the resultant of the second row = 4

**28. C**

In row-1 Odd number is followed by an even number

so =  $15*20=300$

300 42

Even number is followed by an even number so =  $300-$

$42=258$

In row-2 When put  $K=3$  then,

3 5

Odd number is followed by another odd number

so =  $9+3=12$

12 5

Even number is followed by an odd (prime) number

so =  $12+5=17$  So the Sum of the resultant of the both

rows is 275, So this condition can satisfy only when

$K=3$ .



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**29. B**

In row-1

Odd number is followed by a perfect square so= $5-4=1$

1      15

Odd number is followed by another odd number

so= $1+15=16$

In row-2

Odd number is followed by a perfect square so= $21-16=$

5

5      4

Odd number is followed by a perfect square so= $5-4=1$

So the multiple of the resultant of the both rows =  $16*1=$

16

**30. B**

In row-2

Even number is followed by an odd (non-prime) number

so= $12-9=3$

3      4

Odd number is followed by a perfect square so= $3-4=(-1)$

So the value of Q =  $(-1)$

In row-1

Odd number is followed by an even number so= $9*8=72$

72       $(-1)$

Even number is followed by an odd (prime) number

so= $72+(-1)=71$

So difference of the resultant of two rows =  $71(-1)=70$

**Solution (31-35)**

**31. D**

Even number is followed by an odd number so =  $26 * 13$   
= 338

Then,      338    12

even number is followed by an even number so =  $338 +$   
 $12 = 350$  (resultant of first row)

In row 2

Odd number is followed by a perfect square so =  $49 - 15$   
= 34

Then, 2 row- 347

Even number is followed by an odd non perfect square  
number so =  $34*7=238$  (resultant of second row)

So, the sum of both row =  $350+238=588$

**32. A**

even number is followed by a perfect square so =  $81 - 54=$   
27

27      162

Odd number is followed by an even number so =  $27+162$   
= 189(resultant of 1st row)

Odd number is followed by an even number so =  $111 +$   
 $24 = 135$

135      27

odd number is followed by an another odd prime number  
so =  $135/27 = 5$ (resultant of 2nd row) So, the difference  
is =  $189 - 5 = 184$

**33. B**

Even number is followed by an another even number so  
=  $134 + 6 = 140$

140      3

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Even number is followed by an odd number so =  $140 \times 3 = 420$  (resultant of 1 row)

The resultant of the rows is 140 so the resultant of second row must be =  $1/3$

In row-2

odd number is followed by another odd number so =  $29 / X = 1/3$

so the value of X must be = 87

**34. E**

Odd number is followed by an even number so =  $93 + 66 = 159$

159 53

Odd number is followed by an another odd number so =  $159 / 53 = 3$  (resultant of 1 row)

In row-2

Even number is followed by even non perfect square number so =  $16 + 8 = 24$

24 13

Even number is followed by odd non perfect square number so =  $24 \times 13 = 312$

Then,  $312/3 = 104$

**35. E**

Even numbers is followed by odd non perfect square so =  $14 \times 7 = 98$

98 5

Even number is followed by odd non perfect square number so  $98 \times 5 = 490$  (resultant of 1st row)

In row -2

Odd number is followed by perfect square =  $36 - 13 = 23$

23 6

Odd number is followed by even number =  $23 + 6 = 29$  (resultant of 2nd row)

So division of row 1 by row 2 =  $490/19 = 16.89$

**Solution (36-40):**

**36. E**

Word preceded by odd number = CAMP & SAME  
Then , CHAMP & SHAME.

Word preceded by even number = THIN, STAR & ABLE  
Then, THINK, STARK & ABLEK

Meaningful words = THINK, STARK, CHAMP & SHAME

**37. D**

CAMP, THIN, SAME, STAR, ABLE

After rearranging letters of words in alphabetical order,  
ACMP, HINT, AEMS, ARST, ABEL

Then in dictionary order,

ABEL, ACMP, AEMS, ARST, HINT

2nd word in the list = ACMP

3rd letter from left of the word ACMP = M

4th word in the list = ARST

2nd from the left of the word ARST = R

Hence, 4 letters are between 'M' and 'R'.

**38. B**

We have

3145, 7314, 2385, 2318, 4176

Then, 4236, 8423, 1476, 1427, 3285

One number having 3 or more than three Prime  
number = 3285

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**39.E**

Alphabetical order= AAAABCEEHILMMNPRSSTT =  
A, E, M, S, T= 5

**40. A**

Ascending order from right to left=  
8877655444333221111=  $8 \times 6 = 48$

**Solution (41-45)**

**41. A**

Word preceded by odd number = HEAR, MIRE & PAST  
Then, FEAR, FIRE & FAST.

Meaningful words = FEAR, FIRE & FAST (3)

Word preceded by even number = BANK & DEAR

Then, TANK & TEAR

Meaningful words = TANK & TEAR (2)

**42. D**

BANK, DEAR, HEAR, MIRE, PAST

After arrangement,

ABKN, ADER, AEHR, EIMR, APST

4th in the list = 'PAST'

**43.B**

412, 324, 523, 215, 431

By adding/ subtracting, we get

604, 246, 442, 404, 620

Thus 246 only divisible by 3

**44. C**

AAAABDEEEHIKMNPRRRST= H I J K L M N O P=

7

**45. C**

DEAR= E A

HEAR = E A

**Solution (46-50)**

**46. C**

Original Message: "test it and see"

Step 1: ofoo jo bia off

Step II: ofoo oj aib ffo

Step III: oj ofoo ffo aib

**47. B**

Original Message: "he compared earth to"

Step 1: ef apiobofa fbooe op

Step II: fe apiobofa eboof po

Step III: po fe eboof apiobofa

**48. A**

Original Message: "junior will introduce essential"

Step 1: ivijpo ujii jioopavaf foofiojbi

Step II: ovijpi ijiu fioopavaj ioofiojbf

Step III: ovijpi ioofiojbf ijiu fioopavaj

**49. D**

Original Message: "topics covered will include"

Step 1: opajao apufofa ujii jiaivaf

Step II: opojao apufofa ijiu fiaivaj

Step III: opojao ijiu fiaivaj apufofa

**50. B**

Original Message: "the main attraction monuments"

Step 1: oef ibji booobaojpi ipivifioo

Step II: feo ibji iooobaojpb opivifioi

Step III: opivifioi iooobaojpb ibji feo

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**1. The Life Insurance Companies Act was passed in which year?**

- a. 1919
- b. 1912
- c. 1900
- d. 1902
- e. None of these

**2. The Life Insurance Corporation of India (LIC) came into existence in which year?**

- a. 1962
- b. 1949
- c. 1956
- d. 1947
- e. None of these

**3. The Life Insurance Business in India was nationalized in which year?**

- a. 1956
- b. 1949
- c. 1938
- d. 1962
- e. None of these

**4. How many insurance companies were merged to form the Life Insurance Corporation of India?**

- a. 200

b. 176

c. 245

d. 125

e. None of these

**5. The central office of the Life Insurance Corporation of India (LIC) is located at?**

- a. Kolkata
- b. New Delhi
- c. Chennai

d. Pune

e. Mumbai

**6. In which year, the Indian Life Assurance Companies Act came into force ?**

- a. 1910
- b. 1932
- c. 1920
- d. 1912

e. None of these

**7. In which year New India Assurance Co Ltd was found?**

- a. 1918
- b. 1818
- c. 1919
- d. 1945

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e. None of these

**8. What percent shares of New India Assurance Co Ltd is owned by Government of India?**

- a. 50%
- b. 85%
- c. 99.4%
- d. 100%
- e. None of these

**9. In which year New India Assurance Co Ltd nationalized?**

- a. 1945
- b. 1947
- c. 1973
- d. 1969
- e. None of these

**10. The life insurance business in India was first started in which year?**

- a. 1827
- b. 1845
- c. 1818
- d. 1832
- e. None of these

**11. Name the first life insurance company to function in India?**

- a. United India Insurance Company
- b. Bombay Mutual Life Assurance Society
- c. Agriculture Insurance Company of India
- d. Oriental Life Insurance Company
- e. None of these

**12. Which among the following is the first Indian life insurance company to begin operations in India?**

- a. Bombay Mutual Life Assurance Society
- b. Empire of India Life Assurance Company
- c. Albert Life Assurance
- d. Royal Insurance
- e. None of these

**13. Which among the following is the oldest existing insurance company in India?**

- a. National Insurance Company
- b. Life Insurance Corporation of India
- c. New India Assurance Company
- d. United India Insurance Company
- e. None of these

**14. Name the first General Insurance Company in India?**

- a. ECGC Ltd
- b. United India Insurance Company Limited
- c. Indian Mercantile Insurance Ltd
- d. Triton Insurance Company Ltd
- e. None of these

**15. The Insurance Act to govern both life insurance and non-life insurance was passed in which year?**

- a. 1929
- b. 1938
- c. 1949
- d. 1934
- e. None of these

**16. The General Insurance Business in India was nationalized in which year?**

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- a. 1951
- b. 1962
- c. 1973
- d. 1949
- e. None of these

**17. IRDAI Act was passed in which year by the Government of India?**

- a. 1992
- b. 2002
- c. 2000
- d. 1999
- e. None of these

**18. The IRDAI was incorporated as a statutory body on?**

- a. 30 April 2001
- b. 01 July 2002
- c. 31 December 1999
- d. 19 April 2000
- e. None of these

**19. How many public sector life insurance companies are functional in India?**

- a. 1
- b. 2
- c. 3
- d. 4
- e. None of these

**20. The Indian Insurance Companies Act was enacted in which year?**

- a. 1912
- b. 1928

- c. 1936
- d. 1949
- e. None of these

**21. The General Insurance Corporation of India (GIC) was notified as the Indian Reinsurer in which year?**

- a. 2014
- b. 1987
- c. 1999
- d. 2000
- e. None of these

**22. Which of the following is the first life insurance company in India?**

- a. United India Insurance
- b. Oriental Insurance
- c. LIC
- d. New India Assurance
- e. None of these

**23. In 1818, India's first insurance company Oriental Life Insurance Company has established in which city?**

- a. New Delhi
- b. Mumbai
- c. Kolkata
- d. Pune
- e. None of these

**24. Which insurance company is the first general insurance company in India ?**

- a. The Oriental Insurance Company
- b. GIC Re

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c. New India Assurance

d. Triton Insurance Company Ltd

e. None of these

**25. In which year the General Insurance Business Nationalization Act was passed in India?**

a.1972

b.1980

c.1991

d.1985

e. None of these

**26. The Insurance Act has \_\_\_\_\_ sections and \_\_\_\_\_ schedules.**

a.10, 100

b.8, 120

c.120, 8

d.17, 110

e. None of these

**27. Which of the following is the biggest non-life insurer in the entire Afro-Asia region ?**

a. Life Insurance Corporation of India

b. General Insurance Company

c. United India Insurance Company

d. New India Assurance

e. None of these

**28. Insurance is listed in which schedule of the Indian constitution ?**

a. Eighth Schedule

b. Sixth Schedule

c. Seventh Schedule

d. Fifth Schedule

e. None of these

**29. Which act was the first legislation governing all forms of insurance to provide strict state control over insurance business?**

1. Insurance Act of 1938

2. General Insurance Business Act of 1972

3. Life Insurance Corporation Act

4. Insurance Act of 1988

5. None of these

**30. In which year, the Actuaries Act was passed by Indian government?**

a. 2000

b. 2006

c. 1999

d. 1985

e. None of these

**31. The Indian insurance industry is governed by which of the following act ?**

a. IRDA Act 1999

b. Life Insurance Corporation Act, 1956

c. General Insurance Business (Nationalization) Act, 1972

d. Insurance Act, 1978

e. All of these

**32. The Oriental Insurance Company Ltd was founded in which year?**

a. 1929

b. 1952

c. 1938

d. 1947

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e. None of these

**33. The General Insurance Corporation of India (GIC) was converted into a national re-insurer in which year?**

- a. 1995
- b. 2000
- c. 2014
- d. 1999
- e. None of these

**34. How many companies were merged to form the United India Insurance Company (UIIC)?**

- a. 12
- b. 19
- c. 22
- d. 20
- e. None of these

**35. The General Insurance Business (Nationalization) Amendment Act was passed in which year?**

- a. 2000
- b. 2002
- c. 1999
- d. 1998
- e. None of these

**36. GIC was founded on?**

- a. 1 July 1938
- b. 31 January 1994
- c. 25 April 1959
- d. 22 November 1972
- e. None of these

**37. The General Insurance Corporation of India (GIC) was incorporated as a private company under which act?**

- a. Insurance Act 1938
- b. General Insurance Business (Nationalization) Act, 1972
- c. Companies Act, 1956
- d. Insurance Regulatory and Development Authority Act, 1999
- e. None of these

**38. Where is the headquarters of Religare Health Insurance Company Limited located?**

- a. New Delhi
- b. Chennai
- c. Gurgaon
- d. Mumbai
- e. None of these

e. None of these

**39. The New India Assurance Company Ltd is what type of company?**

- a. General Insurance Company
- b. Life Insurance Company
- c. Pension Regulator
- d. Asset Reconstruction Company

**40. The United India Insurance Company (UIIC) Limited was incorporated on?**

- a. 31 December 1919
- b. 25 January 1946
- c. 18 February 1938
- d. 09 March 1952
- e. None of these



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**41. UIIC was nationalized in which year?**

- a. 1956
- b. 1972
- c. 1999
- d. 2000
- e. None of these

**42. The Oriental Insurance Company Limited was incorporated in which year?**

- a. 15 July 1938
- b. 30 April 1942
- c. 21 January 1954
- d. 12 September 1947
- e. None of these

**43. The Agriculture Insurance Company Of India Limited was incorporated on?**

- a. 6 August 1999
- b. 29 October 1997
- c. 12 February 2000
- d. 20 December 2002
- e. None of these

**44. The insurance law in India has its origin from which country?**

- a. France
- b. United Kingdom
- c. United States
- d. Russia
- e. None of these

**45. The Life Insurance Business is defined in which section of the Insurance Act, 1938?**

- a. Section 2(11)

b. Section 3C(11)

c. Section 1(11)

d. Section 4A(11)

e. None of these

**46. The Agriculture Insurance Company of India Limited (AIC) was set up in which year?**

- a. 1982
- b. 1999
- c. 2002
- d. 2014
- e. None of these

**47. Which country is the first in the world to introduce the concept of Insurance Repository services?**

- a. India
- b. United States
- c. United Kingdom
- d. France
- e. None of these

**48. Which of the following is the first Indian Life Insurance Company established in India?**

- a. Oriental Life Insurance Company
- b. Bombay Mutual Life Assurance Company
- c. Life Insurance Corporation
- d. Empire of India
- e. None of these

**49 . The headquarters of LIC is located in?**

- a. Mumbai
- b. Chennai
- c. Pune

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d. Hyderabad

e. None of these

**50. Which government body regulates Insurance**

**Industry?**

a. NFCG

b. IRDAI

c. CII

d. FICCI

e. None of these

**Answer**

- |       |       |       |       |       |
|-------|-------|-------|-------|-------|
| 1. B  | 11. D | 21. D | 31. E | 41. B |
| 2. C  | 12. A | 22. B | 32. D | 42. D |
| 3. A  | 13. A | 23. C | 33. B | 43. D |
| 4. C  | 14. D | 24. D | 34. C | 44. B |
| 5. E  | 15. B | 25. A | 35. B | 45. A |
| 6. D  | 16. C | 26. C | 36. D | 46. C |
| 7. C  | 17. D | 27. D | 37. C | 47. A |
| 8. D  | 18. D | 28. C | 38. C | 48. B |
| 9. C  | 19. A | 29. A | 39. A | 49. A |
| 10. C | 20. B | 30. B | 40. C | 50. B |

**51. The headquarters of IRDAI is located in?**

- a. Mumbai
- b. Chennai
- c. Pune
- d. Hyderabad
- e. None of these

**52. The headquarters of National Insurance Company Ltd (NIC) is located in?**

- a. Mumbai
- b. Chennai
- c. Pune
- d. Kolkata
- e. None of these

**53. The headquarters of New India Assurance is located in?**

- a. Mumbai

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b. Chennai

c. Pune

d. Hyderabad

e. None of these

**54. The headquarters of United India Insurance Ltd is located in?**

a. Mumbai

b. Chennai

c. Pune

d. Hyderabad

e. None of these

**55. The headquarters of Oriental Insurance Company is located in?**

a. Mumbai

b. New Delhi

c. Pune

d. Hyderabad

e. None of these

**56. The headquarters of Agriculture Insurance Company is located in?**

a. Mumbai

b. New-Delhi

c. Pune

d. Hyderabad

e. None of these

**57. The headquarters of Export Credit Guarantee Corporation of India is located in?**

a. Mumbai

b. New-Delhi

c. Pune

d. Hyderabad

e. None of these

**58. The headquarters of General Insurers Public Sector Association of India (GIPSA) is situated in ?**

a. New Delhi

b. Bengaluru

c. Mumbai

d. Kolkata

e. None of these

**59. The head office of Insurance Institute of India is in ?**

a. Mumbai

b. Bengaluru

c. Chennai

d. New Delhi

e. None of these

**60. National Insurance Academy is located in which city of India?**

a. Pune

b. Ahmedabad

c. Bengaluru

d. Kolkata

e. None of these

**61. The Institute of Insurance and Risk Management is located in?**

a. Chennai

b. Mumbai

c. New Delhi

d. Hyderabad

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e. None of these

**62. The sole national re-insurer of India, General Insurance Corporation of India (GIC Re) has its headquarter at?**

- a. New Delhi
- b. Mumbai
- c. Kolkata
- d. Chennai
- e. None of these

**63. Where is the headquarters of Bajaj Allianz Life Insurance Co. Ltd. Located?**

- a. Mumbai
- b. Gurugram
- c. Pune
- d. Bengaluru
- e. None of these

**64. Where is the headquarters of Exide Life Insurance Co. Ltd. located?**

- a. Mumbai
- b. New Delhi
- c. Gurgaon
- d. Bengaluru
- e. None of these

**65. Where is the headquarters of SBI Life Insurance Co. Ltd located?**

- a. Ahmedabad
- b. Jaipur
- c. Mumbai
- d. Pune
- e. None of these

**66. Where is the headquarters of Birla Sun Life Insurance Co. Ltd located?**

- a. Mumbai
- b. Chennai
- c. Pune
- d. Bengaluru

**67. Where is the headquarters of PNB Metlife India Insurance Co. Ltd. located?**

- a. Pune
- b. Mumbai
- c. Chennai
- d. Bengaluru
- e. None of these

**68. Where is the headquarters of HDFC Standard Life Insurance Co. Ltd located?**

- a. Mumbai
- b. Pune
- c. Gurgaon
- d. Bengaluru
- e. None of these

**69. Where is the headquarters of Tata AIA Life Insurance Co. Ltd. located?**

- a. Mumbai
- b. Hyderabad
- c. Pune
- d. Bengaluru
- e. None of these

**70. Where is the headquarters of ICICI Prudential Life Insurance Co. Ltd located?**

- a. New Delhi

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- b. Pune
- c. Mumbai
- d. Gurgaon
- e. None of these

**71. Where is the headquarters of Reliance Nippon Life Insurance Co. Ltd. located?**

- a. Mumbai
- b. Jaipur
- c. Pune
- d. Bengaluru
- e. None of these

**72. Where is the headquarters of Kotak Mahindra Old Mutual Life Insurance Co. Ltd located?**

- a. New Delhi
- b. Jaipur
- c. Pune
- d. Mumbai
- e. None of these

**73. Where is the headquarters of Aviva Life Insurance Company India Limited located?**

- a. Mumbai
- b. Agra
- c. Gurgaon
- d. Lucknow
- e. None of these

**74. Where is the headquarters of Shriram Life Insurance Co. Ltd. located?**

- a. Lucknow
- b. Hyderabad

- c. Gurgaon
- d. Bengaluru
- e. None of these

**75. Where is the headquarters of Max Life Insurance Co. Ltd located?**

- a. Mumbai
- b. Chennai
- c. Gurgaon
- d. Bengaluru
- e. None of these

**76. Where is the headquarters of IDBI Federal Life Insurance Co. Ltd. located?**

- a. Mumbai
- b. Chennai
- c. Jaipur
- e. Bengaluru

e. None of these

**77. Where is the headquarters of Bharti AXA Life Insurance Co. Ltd. located?**

- a. Ahmedabad
- b. Jaipur
- c. Mumbai
- d. Hyderabad
- e. None of these

**78. Where is the headquarters of Canara HSBC Oriental Bank of Commerce Life Insurance Co. Ltd. located?**

- a. New Delhi
- b. Chennai
- c. Hyderabad

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d. Bengaluru

e. None of these

**79. Where is the headquarters of Future Generali India Life Insurance Co. Ltd. located?**

a. New Delhi

b. Jaipur

c. Pune

d. Mumbai

e. None of these

**80. Where is the headquarters of Sahara India Life Insurance Co. Ltd. located?**

a. New Delhi

b. Lucknow

c. Mumbai

e. Gurgaon

e. None of these

**81. Where is the headquarters of AEGON Life Insurance Co. Ltd. located?**

a. Pune

b. Mumbai

c. Chennai

d. Lucknow

e. None of these

**82. Where is Indian Institute of Banking and Finance (IIBF) located?**

a. Pune

b. Mumbai

c. Bengaluru

d. Jaipur

e. None of these

**83. Where is the headquarters of DHFL Pramerica Life Insurance Co. Ltd. located?**

a. Mumbai

b. Hyderabad

c. Gurgaon

d. Bengaluru

e. None of these

**84. Where is the headquarters of IFFCO Tokio General Insurance Co. Ltd. located?**

a. New Delhi

b. Gurgaon

c. Pune

d. Mumbai

e. None of these

**85. Where is the headquarters of Royal Sundaram General Insurance Co. Limited located?**

a. Gurgaon

b. Agra

c. Chennai

d. Lucknow

e. None of these

**86. Where is the headquarters of Cholamandalam MS General Insurance Co. Ltd. located?**

a. Chennai

b. Pune

c. Gurgaon

d. Bengaluru

e. None of these

**87. Where is the headquarters of Apollo Munich Health Insurance Company Limited located?**

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- a. Gurgaon
- b. New Delhi
- c. Chennai
- d. Lucknow
- e. None of these

**88. Where is the headquarters of HDFC ERGO General Insurance Co. Ltd. located?**

- a. Ahmedabad
- b. Jaipur
- c. Mumbai
- d. Hyderabad
- e. None of these

**89. Where is the headquarters of Max Bupa Health Insurance Company Ltd. located?**

- a. New Delhi
- b. Gurgaon
- c. Pune
- d. Mumbai
- e. None of these

**90. Where is the headquarters of Star Health and Allied Insurance Company Limited located?**

- a. New Delhi
- b. Chennai
- c. Hyderabad
- d. Mumbai
- e. None of these

**91. Where is the headquarters of Universal Sompo General Insurance Co. Ltd. located?**

- a. Mumbai
- b. Jaipur

- c. Pune
- d. Bengaluru
- e. None of these

**92. Where is the headquarters of Star Union Dai-ichi Life Insurance Co. Ltd. located?**

- a. Mumbai
- b. Jaipur
- c. Pune
- d. Bengaluru
- e. None of these

**93. Where is the headquarters of Edelweiss Tokio Life Insurance Co. Ltd. located?**

- a. New Delhi
- b. Lucknow
- c. Mumbai
- d. Gurgaon

e. None of these

**94. “We know Healthcare” is the tagline of?**

- a. LIC
- b. Apollo Munich
- c. UIICL
- d. Oriental Insurance
- e. None of these

**95. “You Focus on Exports. We recover the risks.” is the tagline of which insurance company?**

- a. LIC
- b. New India Assurance
- c. National Insurance
- d. ECGC
- e. None of these

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96. “Zimmedarikahumsafar” is the tagline of which insurance company?

- a. SBI Life
- b. ICICI Prudential Life
- c. National Insurance
- d. ECGC
- e. None of these

97. “Rest Assured with Us” is the tagline of which insurance company?

- a. LIC
- b. New India Assurance
- c. UIICL
- d. Oriental Insurance
- e. None of these

98. “SampannBharathkipehchan,BeemithPhasalKhusal Kisan” is the tagline of which insurance company?

- a. LIC
- b. New India Assurance
- c. National Insurance
- d. Agricultural Insurance
- e. None of these

99. “With Us, You’re Sure” is the tagline of which insurance company?

- a. SBI Life
- b. New India Assurance
- c. National Insurance
- d. ECGC
- e. None of these

100. “THODA SIMPLE SOCHO” is the tagline of which insurance company?

- a. LIC
- b. New India Assurance
- c. National Insurance
- d. Oriental Insurance
- e. None of these

Answer									
51.	D	61.	D	71.	A	81.	B	91.	A
52.	D	62.	B	72.	D	82.	B	92.	A
53.	A	63.	C	73.	C	83.	C	93.	C
54.	B	64.	D	74.	B	84.	B	94.	B
55.	B	65.	C	75.	C	85.	C	95.	D
56.	B	66.	A	76.	A	86.	A	96.	B
57.	A	67.	B	77.	C	87.	A	97.	C
58.	A	68.	A	78.	A	88.	C	98.	D
59.	A	69.	A	79.	D	89.	A	99.	A
60.	A	70.	C	80.	B	90.	B	100.	C

101. “Leadership and Beyond” is the tagline of which insurance company?



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- a. LIC
- b. New India Assurance
- c. UIICL
- d. Oriental Insurance
- e. None of these

**102. “Prithvi, Agni, Jal, Akash, SabkiSurakshaHamarePaas” is the tagline of which insurance company?**

- a. LIC
- b. New India Assurance
- c. National Insurance
- d. Oriental Insurance
- e. None of these

**103. “YogakshemamVahamyaham” is the tagline of which insurance company?**

- a. LIC
- b. New India Assurance
- c. UIICI
- d. Oriental Insurance
- e. None of these

**104 . What is the insurance of human life values against the risks of death, injury, illness or against expenses incidental to the latter?**

- a. Personal Insurance
- b. Commercial Insurance
- c. Industrial Insurance
- d. Liability Insurance
- e. None of these

**105. What is the insurance of commercial property that protects the property from such perils as fire, theft and natural disaster?**

- a. Personal Insurance
- b. Commercial Insurance
- c. Industrial Insurance
- d. Liability Insurance
- e. None of these

**106. Coverage for bodily injury and property damage incurred through ownership or operation of a vehicle is called?**

- a. Personal Insurance
- b. Commercial Insurance
- c. Industrial Insurance
- d. Automobile Liability Insurance
- e. None of these

**107. What is a type of reinsurance in which the re-insurer can accept or reject any risk presented by an insurance company seeking reinsurance ?**

- a. Treaty Insurance
- b. Health Insurance
- c. Facultative Insurance
- d. None of the Above
- e. None of these

**108. \_\_\_\_\_ in insurance is the splitting or spreading of risk among multiple parties.**

- a. Reinsurance
- b. Coinsurance
- c. Blanket Assign
- d. Blanket Bond

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e. None of these

**109. Commercial coverage against losses resulting from the failure of business debtors to pay their obligation to the insured, usually due to insolvency is termed as?**

- a. Credit Insurance
- b. Contingent Liability
- c. Contractual Liability
- d. Convertible
- e. none of these

**110. A coverage that protects businesses engaged in electronic commerce from losses caused by hackers is termed as?**

- a. Hospital Insurance
- b. Hull Insurance
- c. Hacker Insurance
- d. Identity theft Insurance
- e. None of these

**111. A single policy covering a group of individuals, usually employees of the same company or members of the same association and their dependents is called?**

- a. Hospital Insurance
- b. Hull Insurance
- c. Group Insurance
- d. Identity theft Insurance
- e. None of these

**112. Coverage against loss through stealing by individuals not in a position of trust is called?**

- a. Hospital Insurance

b. Hull Insurance

- c. Group Insurance
- d. Theft Insurance
- e. None of these

**113. The result of the policyholder's failure to buy sufficient insurance is termed as?**

- a.. Hospital Insurance
- b. Hull Insurance
- c. Under Insurance
- d. Title Insurance
- e. None of these

**114. Insurance that indemnifies the owner of real estate in the event that his or her clear ownership of property is challenged by the discovery of faults in the title is called?**

- a. Hospital Insurance
- b. Hull Insurance
- c. Group Insurance
- d. Title Insurance
- e. None of these

**115. A standing agreement between insurers and re-insurers. Under a treaty each party automatically accepts a specific percentage of the insurer's business is termed as?**

- a. Catastrophe Reinsurance
- b. Excess of Loss Reinsurance
- c. Facultative Reinsurance
- d. Treaty Reinsurance
- e. None of these

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**116. A form of reinsurance that indemnifies the ceding company for the accumulation of losses in excess of a stipulated sum arising from a single catastrophic event or series of events is termed as?**

- a. Catastrophe Reinsurance
- b. Excess of Loss Reinsurance
- c. Facultative Reinsurance
- d. Treaty Reinsurance
- e. None of these

**117. A type of reinsurance in which the re-insurer indemnifies the ceding company for losses that exceed a specified limit is called?**

- a. Catastrophe Reinsurance
- b. Excess of Loss Reinsurance
- c. Facultative Reinsurance
- d. Treaty Reinsurance
- e. None of these

**118. What is a form of non-proportional reinsurance?**

- a. Catastrophe Reinsurance
- b. Excess of Loss Reinsurance
- c. Facultative Reinsurance
- d. Treaty Reinsurance
- e. None of these

**119. What is a type of life insurance policy that provides coverage for a certain period of time, or a specified "term" of years?**

- a. Catastrophe Reinsurance
- b. Excess of Loss Reinsurance
- c. Facultative Reinsurance

d. Term Insurance

e. None of these

**120. \_\_\_\_\_ is reinsurance for a single risk or a defined package of risks.**

- a. Catastrophe Reinsurance
- b. Excess of Loss Reinsurance
- c. Facultative Reinsurance
- d. Treaty Reinsurance
- e. None of these

**121. A type of insurance often used for high frequency low severity risks where risk is not transferred to an insurance company but retained and accounted for internally is known as?**

- a. Hospital Insurance
- b. Hull Insurance
- c. Group Insurance
- d. Self-Insurance
- e. None of these

**122. A form of life insurance coverage payable to a third party lender/mortgagee upon the death of the insured/mortgagor for loss of loan payments is termed as?**

- a. Hospital Insurance
- b. Renewable Term Insurance
- c. Mortgage Insurance
- d. Multi-Peril Insurance
- e. None of these

**123. Which Insurance is a compulsory insurance plan administered by a government agency with the primary emphasis on social adequacy?**

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- a. Hospital Insurance
- b. Hull Insurance
- c. Group Insurance
- d. Social Insurance
- e. None of these

**124. A generic term applying to all types of insurance indemnifying or reimbursing for losses caused by bodily injury or illness including related medical expenses is called?**

- a. Health Insurance
- b. Renewable Term Insurance
- c. Key-Person Insurance
- d. Multi-Peril Insurance
- e. None of these

**125. Which is liability coverage for contents within a renter's residence?**

- a. Renters Insurance
- b. Hull Insurance
- c. Group Insurance
- d. Social Insurance
- e. None of these

**126. Which of the following insurance is coverage for damage to a vessel or aircraft and affixed items?**

- a. Renters Insurance
- b. Hull Insurance
- c. Group Insurance
- d. Social Insurance
- e. None of these

**127. Insurance that is renewable for a limited number of successive terms by the policyholder and is not contingent upon medical examination is called?**

- a. Hospital Insurance
- b. Renewable Term Insurance
- c. Group Insurance
- d. Social Insurance
- e. None of these

**128. A policy purchased by, for the benefit of, a business insuring the life or lives of personnel integral to the business operations is called?**

- a. Hospital Insurance
- b. Renewable Term Insurance
- c. Key-Person Insurance
- d. Multi-Peril Insurance
- e. None of these

**129. Personal and business property coverage combining several types of property insurance in one policy is called?**

- a. Hospital Insurance
- b. Renewable Term Insurance
- c. Mortgage Insurance
- d. Multi-Peril Insurance
- e. None of these

**130. A Life insurance policy for which the cost is equally distributed over the term of the premium period, remaining constant throughout is called?**

- a. Hold-Harmless Agreement
- b. Incontestability Provision

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c. Level Premium Insurance

d. Limited Payment Life Insurance

e. None of these

**131. An adjustable life insurance under which premiums and coverage are adjustable, company's expenses are not specifically disclosed to the insured but a financial report is provided to policyholders annually is called?**

a. Universal Life Insurance

b. Unauthorized Reinsurance

c. Underwriter

d. Underwriting Risk

e. None of these

**132. Reinsurance placed with a company not authorized in the reporting company's state of domicile is called?**

a. Universal Life Insurance

b. Unauthorized Reinsurance

c. Underwriter

d. Underwriting Risk

e. None of these

**133. A form of whole-life insurance with a pre-defined number of premiums to be paid is known as?**

a. Hold-Harmless Agreement

b. Incontestability Provision

c. Level Premium Insurance

d. Limited Payment Life Insurance

e. None of these

**134. Which term referring to property coverage for the perils of burglary, theft and robbery?**

a. Personal Insurance

b. Commercial Insurance

c. Industrial Insurance

d. Crime Insurance

e. None of these

**135. What is a Coverage protecting property against losses caused by a fire or lightning that is usually included in home owners or commercial multiple peril policies?**

a. Finite Risk Reinsurance

b. Fire Insurance

c. Escrow Account

d. Earned Premium

e. None of these

**136. What is coverage for flood damage is available from the federal government under the National Flood Insurance Program but is sold by licensed insurance agents?**

a. Flood Insurance

b. Commercial Insurance

c. Industrial Insurance

d. Liability Insurance

e. None of these

**137. An auto-mobile insurance option, available in some states, that covers the difference between a car's actual cash value when it is stolen or wrecked and the amount the consumer owes the leasing or finance company is called?**

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a. Double Insurance

b. Commercial Insurance

c. Industrial Insurance

d. Gap Insurance

e. None of these

**138. Which of the following insurance is mainly used for leased cars?**

a. Double Insurance

b. Commercial Insurance

c. Industrial Insurance

d. Gap Insurance

e. None of these

**139. What is an insurance purchased by a bank or creditor on an uninsured debtor's behalf so if the property is damaged, funding is available to repair it?**

a. Flood Insurance

b. Forced Place Insurance

c. Industrial Insurance

d. Liability Insurance

e. None of these

**140. What is a coverage for glass breakage caused by all risks?**

a. Glass Insurance

b. Commercial Insurance

c. Industrial Insurance

d. Gap Insurance

e. None of these

**141. This broad type of coverage was developed for shipments that do not involve ocean transport is known as?**

a. Double Insurance

b. Inflation Guard Clause

d. Inland Marine Insurance

d. Gap Insurance

e. None of these

**142. What is a coverage designed to protect businesses from liabilities that arise from the conducting of business over the Internet, including copyright infringement, defamation, and violation of privacy?**

a. Internet Liability Insurance

b. Inflation Guard Clause

c. Inland Marine Insurance

d. Gap Insurance

e. None of these

**143. A professional liability coverage for physicians, lawyers, and other specialists against suits alleging negligence or errors and omissions that have harmed clients is termed as?**

a. Malpractice Insurance

b. Inflation Guard Clause

c. Inland Marine Insurance

d. Gap Insurance

e. None of these

**144. What is a coverage that guarantees bondholders timely payment of interest and principal even if the issuer of the bonds defaults?**

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- a. Internet Liability Insurance
- b. Kidnap/Ransom Insurance
- c. Municipal Bond Insurance
- d. Gap Insurance
- e. None of these

**145. \_\_\_\_\_ covers operators of nuclear reactors and other facilities for liability and property damage in the case of a nuclear accident and involves both private insurers and the federal government.**

- a. Internet Liability Insurance
- b. Kidnap/Ransom Insurance
- c. Inland Marine Insurance
- d. Nuclear Insurance
- e. None of these

**146. What is a life insurance policy that remains in force for the policyholder's lifetime?**

- a. Nursing Home Insurance
- b. Ordinary Life Insurance
- c. Inland Marine Insurance
- d. Occurrence Policy
- e. None of these

**147. A form of long-term care policy that covers a policyholder's stay in a nursing facility is called?**

- a. Nursing Home Insurance
- b. Kidnap/Ransom Insurance
- c. Inland Marine Insurance
- d. Nuclear Insurance
- e. None of these

**148. Insurance Policy which is provided as an additional layer of security to those who are at risk for being sued for damages to other people's property or injuries caused to others in an accident is known as?**

- a. Internet Liability Insurance
- b. Kidnap/Ransom Insurance
- c. Inland Marine Insurance
- d. Umbrella Insurance
- e. None of these

**149. What covers professionals for negligence and errors or omissions that injure their clients?**

- a. Nursing Home Insurance
- b. Kidnap/Ransom Insurance
- c. Inland Marine Insurance
- d. Professional Liability Insurance
- e. None of these

**150. What is an insurance to cover problems associated with travelling, generally including trip cancellation due to illness, lost luggage and other incidents?**

- a. Nursing Home Insurance
- b. Kidnap/Ransom Insurance
- c. Inland Marine Insurance
- d. Travel Insurance
- e. None of these

**Answer and explanation**

**101. B 102. D 103. A**

**104. A**

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Insurance purchased for personal or family protection purposes as contrasted with insurance of business property or interests

**105. B**

Coverage for businesses for protection against potential losses through unforeseen circumstances like theft, liability, property damage, and for coverage in the event of an interruption of business or injured employees

**106. D**

Automobile liability insurance is financial protection for a driver who, while operating a vehicle, harms someone else or their property. Automobile liability insurance only covers injuries or damages to third parties and their property, not to the driver or the driver's property.

**107. C**

Facultative insurance is reinsurance for a single risk or a defined package of risks. The ceding company (the primary insurer) is not compelled to submit these risks to the reinsurer, but neither is the reinsurer compelled to provide reinsurance protection. Each risk under a facultative contract is individually underwritten by the reinsurer. Agreement to provide reinsurance "facilitates" the primary insurer's desire to write the business; without the reinsurance, the primary insurer may be unable to provide coverage for the agent.

**108. B**

Coinsurance is the amount, generally expressed as a fixed percentage, an insured must pay against a claim

after the deductible is satisfied. In health insurance, a coinsurance provision is similar to a co-payment provision, except co-pays require the insured to pay a set dollar amount at the time of the service.

**109. A**

Credit insurance is an insurance policy that pays off an outstanding debt in the event of the policy holder's death, disability, or termination of employment.

**110. C**

An insurance product used to protect businesses and individual users from Internet-based risks, and more generally from risks relating to information technology infrastructure and activities. Coverage provided by cyber-insurance policies may include first-party coverage against losses such as data destruction, extortion, theft, hacking, and denial of service attacks; liability coverage indemnifying companies for losses to others caused, for example, by errors and omissions, failure to safeguard data, or defamation; and other benefits including regular security-audit, post-incident public relations and investigative expenses, and criminal reward funds.

**111. C**

Group Insurance covers a defined group of people, for example members of a professional association, or a society or employees of an organization. Group Insurance may offer life cover, health cover, and/or other types of personal insurance.

**112. D**



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Theft generally covers all acts of stealing. There are three major types of insurance contracts for burglary, robbery, and other theft. Burglary is defined to mean the unlawful taking of property within premises that have been closed and in which there are visible marks evidencing forcible entry. Such narrow definition is necessary to restrict burglary coverage to a particular class of criminal act. Robbery is defined as that type of unlawful taking of property in which another person is threatened by either force or violence. In the robbery peril, therefore, the element of personal contact is necessary.

**113. C**

A situation wherein the owner of a property or the person suffering a health condition does not have enough insurance to cover the value of the item or the health care costs.

**114. D**

Title insurance is indemnity insurance that protects the holder from financial loss sustained from defects in a title to a property. The most common type of title insurance is lender's title insurance, which the borrower purchases only to protect the lender. Owner's title insurance, paid for by the seller to protect the buyer's equity in the property, is available separately.

**115. D**

Treaty reinsurance is a type of reinsurance in which the reinsurance company accepts all of a particular type of risk from the ceding insurance company. Treaty

reinsurance is one of the three main types of reinsurance contracts, the others being facultative reinsurance and excess of loss reinsurance. Treaty reinsurers are obliged to accept all risks outlined in the treaty reinsurance contract.

**116. A**

Catastrophe reinsurance is purchased by an insurance company to reduce its exposure to the financial risks associated with a catastrophic event occurring. Catastrophe reinsurance allows the insurer to shift some or all of the risk associated with policies that it underwrites in exchange for a portion of the premiums that it receives from policyholders.

**117. B**

Excess of loss reinsurance is a type of reinsurance in which the reinsurer indemnifies the ceding company for losses that exceed a specified limit. Excess of loss reinsurance is a form of non-proportional reinsurance. Depending on the language of the contract, it can apply to either all loss events during the policy period or losses in aggregate. Treaties may also use bands of losses that are reduced with each claim.

**118. B**

**119. D**

Term insurance is a type of life insurance policy that provides coverage for a certain period of time, or a specified "term" of years. If the insured dies during the time period specified in the policy and the policy is active - or in force - then a death benefit will be paid. Term insurance is initially much less expensive when

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compared to permanent life insurance. Unlike most types of permanent insurance, term insurance has no cash value.

**120. C**

**121. D**

Self-insure is a risk management technique in which a company or individual sets aside a pool of money to be used to remedy an unexpected loss. Theoretically, one can self-insure against any type of loss. In practice, however, most people choose to purchase insurance against potentially large, infrequent losses.

**122. C**

Mortgage insurance is an insurance policy that protects a mortgage lender or title holder in the event that the borrower defaults on payments, dies or is otherwise unable to meet the contractual obligations of the mortgage. Mortgage life insurance, on the other hand, which sounds similar, is designed to protect heirs if the borrower dies while owing mortgage payments. It may pay off either the lender or the heirs, depending on the terms of the policy.

**123. D**

Social insurance is any government-sponsored program with the following four characteristics:

- The benefits, eligibility requirements and other aspects of the program are defined by statute
- explicit provision is made to account for the income and expenses (often through a trust fund

- it is funded by taxes or premiums paid by (or on behalf of) participants (but additional sources of funding may be provided as well
- the program serves a defined population, and participation is either compulsory or so heavily subsidized that most eligible individuals choose to participate.

**124. A**

Health insurance is a type of insurance coverage that pays for medical and surgical expenses incurred by the insured. Health insurance can reimburse the insured for expenses incurred from illness or injury, or pay the care provider directly.

**125. A**

Renter's insurance is property insurance that provides coverage for a policyholder's belongings, liabilities and possibly living expenses in case of a loss event. Renter's insurance is available to persons renting or subletting a single family home, apartment, duplex, condo, studio, loft or townhome

**126. B**

Hull insurance is an insurance policy especially designed for covering ship damage expenses. Where the 'Hull' refers to the main body of the ship. Hull insurance also includes any fixtures attached to the hull of the ship as a functional part, into the definition of hull. Since the policy mostly applies to water going vessels, it is more popularly called Marine Hull Insurance, and is a part of marine insurance. It covers all types of vessels operating into the oceans, lakes, or

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rivers like bulk carriers, fishing boats, ships, tankers, cruises, yachts, jetties, and wharfs.

**127. B**

A renewable term is a clause in a term insurance contract that allows the beneficiary to extend the coverage term for a set period of time without having to requalify for coverage. A renewable term is contingent on premium payments being up to date, as well as a renewal premium being paid by the beneficiary.

**128. C**

A life insurance policy that a company purchases on a key executive's life. The company is the beneficiary of the plan and pays the insurance policy premiums. This type of life insurance is also known as "key man insurance," "key woman insurance" or "business life insurance."

**129. D**

Multiple-peril insurance coverage is a kind of insurance that bundles together multiple coverages that typically would be needed with each other. Typically the package may include coverage for business crime, business automobile, boiler and machinery, marine, or farm.

**130. C**

Level-premium insurance is term life insurance for which the premiums are guaranteed to remain the same throughout the contract, while the amount of coverage provided increases. As a result, the coverage can be advantageous over time as a policyholder keeps paying

the same amount but has access to increased benefit coverage as the policy matures.

**131. A**

Universal life insurance is permanent life insurance with an investment savings element and low premiums like term life insurance. Most universal life insurance policies contain a flexible premium option. However, some require a single premium (single lump-sum premium) or fixed premiums (scheduled fixed premiums).

**132. B**

Underwriters represent the group of representatives from an investment bank whose main responsibility is to complete the necessary procedures to raise investment capital for a company issuing securities. Underwriters do not necessarily make guarantees concerning selling an initial public offering (IPO).

**133. D**

Life insurance is a contract between an insurer and a policyholder in which the insurer guarantees payment of a death benefit to named beneficiaries upon the death of the insured. The insurance company promises a death benefit in consideration of the payment of premium by the insured with a pre-defined number of premiums

**134. D**

Protection through the policy can cover cash, assets, merchandise or other property loss when a someone perpetrates fraud, embezzlement, forgery,

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misrepresentation, robbery, theft or any other type of business-related crime on the company.

**135. B**

Fire insurance is property insurance covering damage and losses caused by fire. The purchase of fire insurance in addition to homeowner's or property insurance helps to cover the cost of replacement, repair, or reconstruction of property, above the limit set by the property insurance policy. Fire insurance policies typically contain general exclusions, such as war, nuclear risks, and similar perils.

**136. A**

Flood insurance is a type of property insurance that covers a dwelling for losses sustained by water damage, as it specifically relates to flooding. A separate coverage rider is needed to cover sewer backup, if the backup was not caused by the rising floodwaters.

**137. D**

Gap insurance is a type of auto insurance that car owners can buy to protect themselves against losses that can arise when the amount of compensation received from a total loss does not fully cover the amount the insured owes on the vehicle's financing or lease agreement. This situation arises when the balance owed on a car loan is greater than the book value of the vehicle.

**138. D**

**139. B**

Lien holders will put forced place insurance onto a mortgaged property in cases where the borrower allows

the coverage they were required to purchase to lapse. Lapses may be due to non-payment of premium, filing false claims, or other reasons. Forced place insurance will protect the property, the homeowner, and the lien holder. Future mortgage payments will reflect the added cost of the insurance. Forced place insurance is also known as creditor-placed, lender-placed, or collateral protection insurance.

**140. A**

**141. C**

Insurance provided to cover the loss to movable or moving property that is a subset of ocean marine insurance. The insurance policy covers the property while in transit including while crossing an ocean, and utilizing bridges and tunnels as a method of transportation.

**142. A**

**143. A**

Malpractice insurance is a type of professional liability insurance purchased by health care professionals (and sometimes by other types of professionals, such as lawyers). This insurance coverage protects health care providers against patients who sue them under the claim that they were harmed by the physician's negligent or intentionally harmful treatment decisions.

**144. C**

A municipal bond is a debt security issued by a state, municipality or county to finance its capital expenditures, including the construction of highways,

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bridges or schools. Municipal bonds are exempt from federal taxes and most state and local taxes, making them especially attractive to people in high income tax brackets.

**145. D**

Nuclear hazards clause is property insurance policy language that excludes from coverage any damage caused by nuclear reactions, nuclear radiation or radioactive contamination. The nuclear hazards clause is intentionally broad to protect insurers against paying the extraordinarily large claims that could otherwise result from such events, whether they are controlled or accidental and whether the damage is direct or indirect. However, an insurance policy will still cover losses from certain otherwise covered events, such as fires or theft, even if those events are caused by a nuclear event.

**146. B**

**147. A**

Long-term care (LTC) insurance is coverage that provides nursing-home care, home-health care, personal or adult day care for individuals above the age of 65 or with a chronic or disabling condition that needs constant supervision. LTC insurance offers more flexibility and options than many public assistance programs.

**148. D**

An umbrella insurance policy is extra liability insurance coverage that goes beyond the limits of the insured's home, auto or watercraft insurance. It

provides an additional layer of security to those who are at risk for being sued for damages to other people's property or injuries caused to others in an accident. It also protects against libel, vandalism, slander and invasion of privacy. An umbrella insurance policy is very helpful when the insurance owner is sued and the dollar limit of the original policy has been exhausted.

**149. D**

Professional liability insurance protects professionals such as accountants, lawyers and physicians against negligence and other claims initiated by their clients. It is required by professionals who have expertise in a specific area because general liability insurance policies do not offer protection against claims arising out of business or professional practices such as negligence, malpractice or misrepresentation.

**150. D**

Travel insurance is insurance that is intended to cover medical expenses, trip cancellation, lost luggage, flight accident and other losses incurred while traveling, either internationally or domestically.

**151. A policy that combines protection against premature death with a savings account that can be invested in stocks, bonds, and money market mutual funds at the policyholder's discretion is called?**

- a. Variable Life Insurance
- b. Kidnap/Ransom Insurance
- c. Inland Marine Insurance
- d. Uninsured Motorist Coverage

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e. None of these

**152. Which of the following insurance compensates for the cost of repairing or replacing defective products past the normal warranty period provided by manufacturers?**

- a. Warranty Insurance
- b. Kidnap/Ransom Insurance
- c. Inland Marine Insurance
- d. Uninsured Motorist Coverage
- e. None of these

**153. An insurance policy designed to protect professionals and business owners when they are found to be at fault for a specific event such as misjudgment is termed as?**

- a. Indemnity Insurance
- b. Business Default Insurance
- c. Risk Hall Insurance
- d. Entrepreneur Hall Insurance
- e. None of these

**154. What is the term for the insurance that the insurance company buys for its own insurance?**

- a. General Insurance
- b. Life Insurance
- c. Re- Insurance
- d. Public Insurance
- e. None of these

**155. Which of the following principles of Insurance denotes insurance of same subject matter with two different companies or with the same company under two different policies?**

- a. Principle of Proximate Cause
- b. Principle of Subrogation
- c. Double insurance
- d. Principle of Indemnity
- e. None of these

**156. The Insurance Regulatory and Development Authority (IRDAI) was formed on the recommendation of which committee?**

- a. Banarji Committee
- b. Kutumbe Committee
- c. Malhotra Committee
- d. Gupte Committee
- e. None of these

**157. Bombay Mutual Life Assurance Society was the first life insurance company in India to insure Indian lives. It was set up in which year?**

- a. 1890
- b. 1832
- c. 1818
- d. 1870
- e. None of these

**158. An insurance product that pays out income to the holder at specified intervals usually after retirement is known as?**

- a. Paid Up
- b. Annuity
- c. Premium
- d. Claim
- e. None of these

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**159. An individual who sells, services, or negotiates insurance policies either on behalf of a company or independently is called?**

- a. Seller
- b. Agent
- c. Service Provider
- d. Aggregate
- e. None of these

**160. A demand made by the insured, or the insured's beneficiary, for payment of the benefits as provided by the policy is known as?**

- a. Claim
- b. Request
- c. Demanding
- d. Aggregate
- e. None of these

**161. A person who investigates claims and recommends settlement options based on estimates of damage and insurance policies held is called?**

- a. Adjuster
- b. Agent
- c. Service Provider
- d. Aggregate
- e. None of these

**162. Who among the following can take Fire policy?**

- a. God own Keepers.
- b. Shop Keepers.
- c. Educational/ Research Institutions.
- d. All of the Above
- e. None of these

**163. An individual who may become eligible to receive payment due to will, life insurance policy, retirement plan, annuity, trust, or other contract is known as?**

- a. Adjuster
- b. Beneficiary
- c. Service Provider
- d. Aggregate
- e. None of these

**164. The person who receives the proceeds or the benefits under the plan when the nominee is less than 18 years of age is called?**

- a. Adjuster
- b. Appointee
- c. Service Provider
- d. Aggregate
- e. None of these

**165. What is an actual ownership interest in a specific asset or group of assets?**

- a. Fund
- b. cover
- c. Equity
- d. Liquidity
- e. None of these

**166. Which is used to determine the actual cash value of property at time of loss?**

- a. appreciation
- b. Depreciation
- c. Realization
- d. Recognition

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e. None of these

**167. The amount which is payable by you during the premium paying term at regular intervals for a limited period as specified in the plan schedule is called?**

- a. Fund
- b. cover
- c. Limited premium
- d. Liquidity
- e. None of these

**168. What is the period between the date of subscription to an insurance-cum-pension policy and the time at which the first installment of pension is received.**

- a. Appreciation
- b. Depreciation
- c. Deferment
- d. Recognition
- e. None of these

**169. \_\_\_\_\_ is the amount you pay to the insurance company to buy a policy.**

- a. Fund
- b. Premium
- c. Annuity
- d. Liquidity
- e. None of these

**170. Which principle specifies an insured should not collect more than the actual cash value of a loss?**

- a. Indemnity
- b. Premium

c. Annuity

d. Liquidity

e. None of these

**171. The person in whose name the insurance policy is made is referred to as?**

- a. Insured or Policyholder
- b. Nominee or Beneficiary
- c. Insurer
- d. Agent
- e. None of these

**172. What refers to the insurance company that offers the policy.**

- a. Insured or Policyholder
- b. Nominee or Beneficiary
- c. Insurer
- d. Agent

e. None of these

**173. The one who will get the insured amount if you die, is referred to as?**

- a. Insured or Policyholder
- b. Nominee or Beneficiary
- c. Insurer
- d. Agent
- e. None of these

**174. \_\_\_\_\_ is the amount of money an insurance policy guarantees to pay before any bonuses are added.**

- a. Fund
- b. Annuity
- c. Sum Assured



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d. Maturity Value

e. None of these

**175. \_\_\_\_\_ is the amount the insurance company has to pay you when the policy matures that would also include the sum assured and the bonuses.**

a. Fund

b. Annuity

c. Sum Assured

d. Maturity Value

e. None of these

**176. Which of the following is an optional feature that can be added to a policy?**

a. Rider

b. Annuity

c. Sum Assured

d. Maturity Value

e. None of these

**177. An individual receiving benefits under an annuity is called?**

a. Insured or Policyholder

b. Nominee or Beneficiary

c. Insurer

d. Annuitant

e. None of these

**178. The legal process by which an insurance company, after paying a loss, seeks to recover the amount of the loss from another party who is legally liable for it is termed as?**

a. Straight Life Annuity

b. Subrogation

c. Structured Settlement

d. Subjective Risk

e. None of these

**179. A life annuity in which there is no refund to any beneficiary at the death of the annuitant is termed as?**

a. Straight Life Annuity

b. Subrogation

c. Straight Life

d. Subjective Risk

e. None of these

**180. The portion of an insurance premium that reflects the basic costs of loss, not including overhead or profit is called?**

a. Mixed Premium

b. Pure Premium

c. Impure Premium

d. None of the Above

e. None of these

**181. A person who identifies examines and classifies the degree of risk represented by a proposed insured in order to determine whether or not coverage should be provided and, if so, at what rate. That person is known as?**

a. Universal Life Insurance

b. Unauthorized Reinsurance

c. Underwriter

d. Underwriting Risk

e. None of these

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**182. An amount of premium for which payment has been made by the policyholder but coverage has not yet been provided is known as?**

- a. Universal Life Insurance
- b. Unauthorized Reinsurance
- c. Unearned Premium
- d. Unpaid losses
- e. None of these

**183. Which include claims that have been incurred but not reported?**

- a. Universal Life Insurance
- b. Unauthorized Reinsurance
- c. Underwriter
- d. Unpaid losses
- e. None of these

**184. The person other than the insured or insurer who has incurred losses or is entitled to receive payment due to acts or omissions of the insured is called?**

- a. First Person
- b. Second Person
- c. Third Person
- d. Last Person
- e. None of these

**185. Contingencies outlined in an insurance policy is called?**

- a. Product Liability
- b. Pure Risk
- c. Provisions
- d. Proximate Clause

e. None of these

**186. Selling insurance through groups is called?**

- a. Affinity sales
- b. Pure Risk
- c. Non-admitted Insurer
- d. Proximate Clause
- e. None of these

**187. An insurance company not licensed to do business within a given state is called?**

- a. Product Liability
- b. Pure Risk
- c. Non-admitted Insurer
- d. Proximate Clause
- e. None of these

**188. The conversion of the account balance of a deferred annuity contract to income payments is termed as?**

- a. Affinity sales
- b. Pure Risk
- c. Annuitization
- d. Proximate Clause
- e. None of these

**189. A survey to determine a property's insurable value, or the amount of a loss is termed as?**

- a. Affinity sales
- b. Pure Risk
- c. Annuitization
- d. Appraisal
- e. None of these

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**190. The period during which the owner of a deferred annuity makes payments to build up assets is called?**

- a. Affinity sales
- b. Annuity Accumulation Phase
- c. Annuitization
- d. Proximate Clause
- e. None of these

**191. A person who holds something in trust for another is known as?**

- a. Affinity sales
- b. Pure Risk
- c. Annuitization
- d. Fiduciary
- e. None of these

**192. A person who represents only one insurance company and is restricted by agreement from submitting business to any other company is termed as?**

- a. Seller
- b. Captive Agent
- c. Service Provider
- d. Aggregate
- e. None of these

**193. The conversion of insurance companies from mutual companies owned by their policyholders into publicly traded stock companies is termed as?**

- a. Affinity sales
- b. Demutualization
- c. Annuitization

- d. Fiduciary
- e. None of these

**194. Funds that a lender collects to pay monthly premiums in mortgage and home owners insurance, and sometimes to pay property taxes is called?**

- a. Affinity sales
- b. Demutualization
- c. Escrow Account
- d. Earned Premium
- e. None of these

**195. Insurance premiums are payable in advance but the insurance company does not fully earn them until the policy period expires is termed as?**

- a. Affinity sales
- b. Demutualization
- c. Annuitization
- d. Earned Premium
- e. None of these

**196. A written form attached to an insurance policy that alters the policy's coverage, terms, or conditions is termed as?**

- a. Endorsement
- b. Exclusion
- c. Escrow Account
- d. Earned Premium
- e. None of these

**197. A provision in an insurance policy that eliminates coverage for certain risks, people, property classes, or locations is called?**

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a. Affinity sales

b. Exclusion

c. Escrow Account

d. Earned Premium

e. None of these

**198. \_\_\_\_\_ is coverage for the policyholder's own property or person.**

a. First Party Coverage

b. Second Party Coverage

c. Third Party Coverage

d. None of the Above

e. None of these

**199. A period of up to one month during which the purchaser of an annuity can cancel the contract without penalty is known as?**

a. Lock Period

b. Demutualization

c. Annuitization

d. Free Lock Period

e. None of these

**200. What is coverage for expenses incurred as the result of an identity theft.**

a. Glass Insurance

b. Commercial Insurance

c. Identity Theft Insurance

d. Gap Insurance

e. None of these

**Answer and explanation**

**151. A**

Variable life insurance is a permanent life insurance policy with an investment component. The policy has a cash value account, which is invested in a number of sub-accounts available in the policy. A sub-account acts similar to a mutual fund, except it's only available within a variable life insurance policy.

**152. A**

A warranty is a type of guarantee that a manufacturer or similar party makes regarding the condition of its product. It also refers to the terms and situations in which repairs or exchanges will be made in the event that the product does not function as originally described or intended.

**153. A**

Indemnity is compensation for damages or loss, and in the legal sense, it may also refer to an exemption from liability for damages. The concept of indemnity is based on a contractual agreement made between two parties, in which one party agrees to pay for potential losses or damages caused by the other party. A typical example is an insurance contract, whereby one party (the insurer or the indemnitor) agrees to compensate the other (the insured or the indemnitee) for any damages or losses, in return for premiums paid by the insured to the insurer.

**154. C**

General insurance or non-life insurance policies, including automobile and homeowners policies,

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provide payments depending on the loss from a particular financial event. General insurance is typically defined as any insurance that is not determined to be life insurance.

**155. C**

Situation in which the same risk is insured by two overlapping but independent insurance policies. It is lawful to obtain double insurance, and the insured can make claim to both insurers in the event of a loss because both are liable under their respective policies. The insured, however, cannot profit (recover more than the loss suffered) from this arrangement because the insurers are law bound only to share the actual loss in the same proportion they share the total premium. Also called dual insurance.

**156. C 157. D**

**158. B**

It's the specified amount of payment required periodically by an insurer to provide coverage under a given insurance plan for a defined period of time. The premium compensates the insurer for bearing the risk of a payout should an event occur that triggers coverage.

**159. B**

An agent is any person who has been legally empowered to act on behalf of another person. Agents are employed to represent their client in negotiations or dealings with third parties.

**160. A**

An insurance claim is a formal request to an insurance company for coverage or compensation for a covered

loss or policy event. The insurance company validates the claim and, once approved, issues payment to the insured or an approved interested party on behalf of the insured.

**161. A**

A claims adjuster investigates insurance claims to determine the extent of the insuring company's liability. Claims adjusters may handle property claims involving damage to structures, and/or liability claims involving personal injuries or third-person property damage. A claims adjuster reviews each case by speaking with the claimant, interviewing any witnesses, researching records (such as police or medical records) and inspecting any involved property.

**162. D**

**163. B**

A beneficiary is any person who gains an advantage and/or profits from something. In the financial world, a beneficiary typically refers to someone who is eligible to receive distributions from a trust, will or life insurance policy. Beneficiaries are either named specifically in these documents or have met the stipulations that make them eligible for whatever distribution is specified.

**164. B**

Appointee is the person who receives the proceeds or the benefits under the plan when the nominee is less than 18 years of age.

**165. C**

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Liquidity describes the degree to which an asset or security can be quickly bought or sold in the market without affecting the asset's price.

**166. B**

Depreciation is an accounting method of allocating the cost of a tangible asset over its useful life and is used to account for declines in value. Businesses depreciate long-term assets for both tax and accounting purposes. For tax purposes, businesses can deduct the cost of the tangible assets they purchase as business expenses; however, businesses must depreciate these assets according to IRS rules about how and when the company can take the deduction.

**167. C**

The amount which is payable by you during the premium paying term at regular intervals for a limited period as specified in the plan schedule

**168. C**

Deferment period is a time during which a borrower does not have to pay interest or repay the principal on a loan. Deferment period also refers to the period after the issue of a callable security during which the security cannot be called by the issuer.

**169. B**

**170. A**

Legal principle that specifies an insured should not collect more than the actual cash value of a loss but should be restored to approximately the same financial position as existed before the loss.

**171. A**

Policyholder is the person in whose name the insurance policy is made

**172. C 173. B**

**174. C**

Sum assured is the amount of money an insurance policy guarantees to pay before any bonuses are added.

**175. D**

Maturity value is the amount payable to an investor at the end of a debt instrument's holding period (maturity date). For most bonds, the maturity value is the face amount of the bond. For some certificates of deposit (CD) and other investments, all of the interest is paid at maturity.

**176. A**

A rider is a provision of an insurance policy that adds to or amends the coverage or terms. Most riders add coverages for an additional cost. However, some restrict coverages for named conditions. Standard policies usually leave little room for modification or customization beyond choosing deductibles and coverage amounts.

**177. D**

An annuitant is a person who collects the benefits of an annuity or pension, or named in a specialized life insurance contract. The annuitant is the beneficiary of an annuity or pension. An annuitant can be the contract holder or another person. The beneficiary receives the proceeds of the annuity contract upon the annuitant's death to shield the beneficiary from a loss of income.

**178. B**

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Subrogation is a term describing a legal right held by most insurance carriers to legally pursue a third party that caused an insurance loss to the insured. This is done in order to recover the amount of the claim paid by the insurance carrier to the insured for the loss.

**179. A**

A straight life annuity is a retirement income product that pays a benefit until death but forgoes any further beneficiary payments or a death benefit. Like all annuities, a straight life annuity provides a guaranteed income stream until the death of the annuity owner. What makes a straight life unique is that, once the annuitant dies, all payments stop and no more money or death benefits are due to the annuitant, their spouse or heirs. This has the effect of making the straight life annuity less expensive than many other types of annuities and retirement income products.

**180. B**

Loss cost, also known as pure premium or pure cost, is the amount of money an insurer must pay to cover claims, including the costs to administer and investigate such claims. Loss cost, along with other factors, is used to calculate premiums.

**181. C**

Underwriters represent the group of representatives from an investment bank whose main responsibility is to complete the necessary procedures to raise investment capital for a company issuing securities.

Underwriters do not necessarily make guarantees concerning selling an initial public offering (IPO).

**182. C**

Unearned premium is the premium corresponding to the time period remaining on an insurance policy. These are proportionate to the unexpired portion of the insurance and appear as a liability on the insurer's balance sheet, since they would be paid back upon cancellation of the policy.

**183. D**

**184. C**

A third party is an individual or entity that is involved in a transaction but is not one of the principals and has a lesser interest. An example of a third party would be the escrow company in a real estate transaction that acts as a neutral agent collecting the documents and money that the buyer and seller exchange when completing the transaction. As another example, if a debtor owes a creditor a sum of money and hasn't been making the scheduled payments, the creditor is likely to hire a third party, a collection agency, to ensure that the debtor honors his agreement.

**185. C**

A provision is a stipulation in a contract, legal document, or law. Often the stipulation requires action by a specific date or within a specified period of time. Provisions are intended to protect the interests of one or both parties in a contract.

**186. A**

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The sale of insurance through groups such as business or professional associations.

**187. C**

Admitted insurance is insurance purchased from an insurance company that has been formally admitted or licensed to operate by the state insurance agency where the company operates. Admitted insurance companies are subject to various state laws that govern organization, capitalization, policy forms, rate approvals and claims handling, whereas non-admitted insurance companies are not subject to these regulations.

**188. C**

Annuitization is the process of converting an annuity investment into a series of periodic income payments. Annuities may be annuitized for a specific period or for the life of the annuitant. Annuity payments may only be made to the annuitant or to the annuitant and a surviving spouse in a joint life arrangement. Annuitants can arrange for beneficiaries to receive a portion of the annuity balance upon their death.

**189. D**

An appraisal is a valuation of property, such as real estate, a business or an antique, by the estimate of an authorized person. To make a valid appraisal, the authorized person must have a designation from a regulatory body governing the jurisdiction of the appraiser. Appraisals are typically used for taxation purposes or to determine a possible selling price for the property in question

**190. B**

Accumulation phase has two meanings for investors and those saving for retirement. It refers to the period when an individual is working and planning and ultimately building up the value of their investment through savings. The accumulation phase is then followed by the distribution phase, in which retirees begin accessing and using their funds.

**191. D**

A fiduciary is a person who acts on behalf of another person, or persons to manage assets. Essentially, a fiduciary is a person or organization that owes to another the duties of good faith and trust. The highest legal duty of one party to another, it also involves being bound ethically to act in the other's best interests.

**192. B**

A captive agent is an insurance agent who only works for one insurance company. A captive agent is paid by that one company, either with a combination of salary and commissions or with just commissions.

**193. B**

Demutualization is when a mutual company owned by its members converts into a company owned by shareholders.

**194. C**

Escrow is a legal concept in which a financial instrument or an asset is held by a third party on behalf of two other parties that are in the process of completing a transaction. The funds or assets are held by the escrow agent until it receives the appropriate



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instructions or until predetermined contractual obligations have been fulfilled. Money, securities, funds and other assets can all be held in escrow.

**195. D**

Earned premium is a pro-rated amount of paid-in-advance premiums that has been "earned" and now belongs to the insurer. The amount of the earned premium equates to the sum of the total premiums collected by an insurance company over a period of time.

**196. A**

a signature authorizing the legal transfer of a negotiable instrument between parties is an endorsement. Endorsements can be an amendment to a contract or document such as a life insurance policy or a driver's license.

**197. B**

Exclusion is a provision in an insurance policy that eliminates coverage for certain risks, people, property classes, or locations.

**198. A**

First party coverage refers to a compensation received under one's own insurance policy as opposed to receiving payment from someone else's insurance policy. If an insured causes damage to his/her property, the loss covered under the terms of a policy of insurance is commonly known as a first party coverage.

**199. D**

A free look period is a period of time in which a new life insurance policy owner can terminate the policy

without penalties, such as surrender charges. A free look period often lasts 10 or more days (depending on the insurer), allowing the contract holder to decide whether or not to keep it; if he or she is not satisfied and wishes to cancel, the policy purchaser can receive a full refund.

**200. C**

Identity theft insurance is designed to cover some of the costs related to identity theft. It reimburses victims for money spent on reclaiming their financial identities and repairing their credit reports. Those costs can range from phone bills to legal help. Policies often provide specialists who can help guide victims through the identity restoration process.

**201. An organization such as a bank or insurance company that buys and sells large quantities of securities is called?**

- a. Major Investor
- b. Minor Investor
- c. Institutional Investor
- d. Giant
- e. None of these

**202. \_\_\_\_\_ is a coverage up to specific limits for the cost of ransom or extortion payments and related expenses**

- a. Internet Liability Insurance
- b. Kidnap/Ransom Insurance
- c. Inland Marine Insurance
- d. Gap Insurance

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e. None of these

**203. A technique that consists of staggering the maturity dates and the mix of different types of bonds is termed as?**

- a. Laddering
- b. Fire Insurance
- c. Escrow Account
- d. Earned Premium
- e. None of these

**204. Auto insurance coverage that pays for each driver's own injuries, regardless of who caused the accident is called?**

- a. No Fault
- b. No Pay
- c. Default
- d. None of the Above
- e. None of these

**205. A single Insurance company offers both life and non-life policies are known as?**

- a. Service Provider
- b. Composite Insurer
- c. Mutual Insurance Company
- d. None of the Above
- e. None of these

**206. What is the total benefit an insured person will receive at the time of claim.**

- a. Total Insured Benefit
- b. Fire Insurance
- c. Escrow Account
- d. Earned Premium

e. None of these

**207. A state tax on premiums paid by its residents and businesses and collected by insurers is called?**

- a. Income Tax
- b. Direct Tax
- c. Premium Tax
- d. Indirect Tax
- e. None of these

**208. A policy that is made mandatory for the customer to buy is called?**

- a. Annuity
- b. Compulsory Cover
- c. Pure Life Annuity
- d. None of the Above
- e. None of these

**209. A form of annuity that ends payments when the annuitant dies is termed as?**

- a. Annuity
- b. No Pay
- c. Pure Life Annuity
- d. None of the Above
- e. None of these

**210. The reinsurance bought by re-insurers to protect their financial stability is termed as?**

- a. Retention
- b. Retrocession
- c. Pure Life Annuity
- d. All the Above
- e. None of these

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**211. The amount of risk retained by an insurance company that is not reinsured is termed as?**

- a. Retention
- b. Retrocession
- c. Pure Life Annuity
- d. None of the Above
- e. None of these

**212. An insurance cover that is linked with credit activities and aims to protect the credit is called?**

- a. claims
- b. Retrocession
- c. Retrospective Rating
- d. credit life
- e. None of these

**213. Which refers damaged property an insurer takes over to reduce its loss after paying a claim?**

- a. Salvage
- b. Schedule
- c. Retrospective Rating
- d. credit life
- e. None of these

**214. Insurance companies' ability to pay the claims of policyholders is termed as \_\_\_\_\_**

- a. Solvency
- b. Schedule
- c. Retrospective Rating
- d. credit life
- e. None of these

**215. Portion of an auto insurance policy that protects a policyholder from uninsured and hit-and-run drivers is known as \_\_\_\_\_**

- a. Nursing Home Insurance
- b. Kidnap/Ransom Insurance
- c. Inland Marine Insurance
- d. Uninsured Motorist Coverage
- e. None of these

**216. A form of annuity contract that gives purchasers the freedom to choose among certain optional features in their contract is known as?**

- a. Salvage
- b. Schedule
- c. Retrospective Rating
- d. Unbundled Contracts
- e. None of these

**217. A deductible is usually mentioned in**

- a. Rupee
- b. Dollar
- c. Euro
- d. Any currency
- e. None of these

**218. The Coinsurance is specified by**

- a. All of the below
- b. Equity
- c. Ratio
- d. Percentage
- e. None of these

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**219. \_\_\_\_\_ is a sum of money paid by an employer to an employee for services rendered in the company**

- a. Pension
- b. Gratuity
- c. Salary
- d. Premium
- e. None of these

**220. Mortality Charge is the amount charged \_\_\_\_\_ by the insurer**

- a. Every month
- b. Every year
- c. Every day
- d. Every 6 months
- e. None of these

**221. A risk or damage covered by an insurance policy is called as?**

- a. Coverage
- b. Annuity
- c. Lapse
- d. Peril
- e. None of these

**222. A form of liability insurance providing coverage for negligent acts and omissions such as workers compensation, errors and omissions, fidelity, crime, glass, boiler, and various malpractice coverage is called?**

- a. Casualty Insurance
- b. Commercial Insurance
- c. Industrial Insurance

- d. Automobile Liability Insurance
- e. None of these

**223. A demand made by the insured, or the insured's beneficiary, for payment of the benefits is known as?**

- a. Claim
- b. Reward
- c. Premium
- d. Coverage
- e. None of these

**224. Gratuity is paid when an employee?**

- a. Retirement
- b. Resigns
- c. Death
- d. Illness or disable due to accident
- e. All of these

**225. When a contract ceases to be enforceable at law, then it is called as?**

- a. Legal Contract
- b. Void contract
- c. Life contract
- d. Voidable contract
- e. None of these

**226. \_\_\_\_\_ is the sum paid on the policy's maturity date**

- a. Final Cost
- b. Face Value
- c. Final Payment
- d. Face Amount
- e. None of these

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**227. The temporary assignment of the monetary value of a life insurance policy is known as?**

- a. Cash Value
- b. Decedent
- c. Cash Surrender value
- d. Collateral
- e. None of these

**228. A reinsurance company providing services to another by insuring the activities of another reinsurance company is known as?**

- a. Resession
- b. Subrogation
- c. Reorganization
- d. Retrocession
- e. None of these

**229. \_\_\_\_\_ is /are the monopoly of**

**General Insurance Company**

- a. Life Insurance
- b. Crop Insurance
- c. Health Insurance
- d. All of these
- e. None of these

**230. Which is the provision of insurance products by a bank?**

- a. Credit
- b. Loan
- c. Bancassurance
- d. Mortgages
- e. None of these

**231. What is the maximum amount an insurance company will pay if an insured asset is deemed a total loss?**

- a. Insurance value
- b. Actual value
- c. Replacement value
- d. Guaranteed Replacement Cost
- e. None of these

**232. Which type of insurance usually requires higher premium ?**

- a. Broad Form insurance
- b. Whole life insurance
- c. Health insurance
- d. Term insurance
- e. None of these

**233. Which of the following is an example of Broad Form Insurance?**

- a. Mortgage insurance
- b. Automobile insurance
- c. Liability insurance
- d. Property insurance
- e. None of these

**234. The insurance in which risks are shared between multiple insurers is known as?**

- a. Dual Insurance
- b. Co-Insurance
- c. Self- Insurance
- d. Reinsurance
- e. None of these

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**235. An independent professional person registered under the Insurance Act who represents the insurance buyer to purchase the insurers policy is known as?**

- a. Agent
- b. Insurer
- c. Claimant
- d. Broker
- e. None of these

**236. The situation where the benefits of insurance policy gets terminated due to non-payment of premium is called as?**

- a. Surrender
- b. Lapse
- c. Terminate
- d. Dormant
- e. None of these

**237. The IRDA board can consist of a maximum of how many members?**

- a. 12
- b. 8
- c. 5
- d. 10
- e. None of these

**238. Who appoints the member of Insurance Regulatory and Development Authority (IRDA)?**

- a. RBI
- b. Government of India
- c. Special panel formed by the RBI
- d. None of the above

e. None of these

**239. What is the minimum paid up equity capital requirement to carry insurance business in India?**

- a. Rs 5 billion
- b. Rs 1 billion
- c. Rs 3 billion
- d. Rs 2 billion
- e. None of these

**240. What is the minimum paid up equity capital requirement to carry Reinsurance business in India?**

- a. Rs 1 billion
- b. Rs 2 billion
- c. Rs 2.5 billion
- d. Rs 1.5 billion
- e. None of these

**241. The amount which the policy holder will get from the insurance company if he exits the policy before maturity is known as?**

- a. Paid Up value
- b. Penetration Rate
- c. Surrendered value
- d. Annuity value
- e. None of these

**242. A policy holder can open how many e Insurance Account (e IA. to keep policies in electronic mode)?**

- a. Unlimited
- b. Three
- c. Two

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d. One

e. None of these

**243. Which among the following is not a type of intermediaries in insurance business?**

a. Insurance Agents

b. Insurance Brokers

c. Bancassurance

d. Distribution Channel

e. None of these

**244. The amount paid by the policy holder before an insurance provider begins to pay any expenses is known as?**

a. Premium

b. Deductibles

c. Co-Payments

d. Annuity

e. None of these

**245. If a policy holder stops paying the premium after three years, but does not withdraw the money from his policy, then the policy is said to be?**

a. Annuity

b. AD&D

c. Paid UP

d. Terminated

e. None of these

**246. What is the Fee paid to an agent or insurance salesperson as a percentage of the policy premium?**

a. Annuity

b. Paid up

c. Semi-premium

d. Commission

e. None of these

**247. A person who makes an insurance claim is called?**

a. Claimant

b. Churner

c. Insured

d. Insurer

e. None of these

**248. \_\_\_\_\_ is the length of time after a premium is due and unpaid during which the policy, including all riders, remains in force.**

a. Null Period

b. Grace Period

c. Void Period

d. Prompt Period

e. None of these

**249. \_\_\_\_\_ is the ratio of the number of life insurance policy that lapsed within a given period to the number of policy in Force at the beginning of that period.**

a. Force ratio

b. Annuity ratio

c. Lapse ratio

d. Paid up ratio

e. None of these

**250. \_\_\_\_\_ is the time which must pass after filing a claim before policyholder can collect insurance benefits.**

a. Waiting period

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- b. Benefit period
- c. Elimination period
- d. Off period
- e. None of these

**Answer and explanation**

**201. C**

An institutional investor is a nonbank person or organization that trades securities in large enough share quantities or dollar amounts that it qualifies for preferential treatment and lower commissions.

**202. B**

Kidnap insurance is a kind of insurance coverage designed to protect individuals from the risk of kidnapping.

**203. A**

Laddering is the promotion of inflated pre-IPO prices for the sake of obtaining a greater allotment of the offering. Laddering is an illegal IPO practice in which the underwriter engages in the sale of IPO shares to clients with the implicit agreement that more shares will be purchased post IPO, leading to big gains for both parties. Once the price increases a certain level, "insiders" then sell their shares and take their profits.

**204. A**

The term "no-fault" insurance simply means if you are injured or your car is damaged in an accident, then you deal with your own insurance company, regardless of

who is at fault. You don't have to go after the at-fault driver for compensation.

**205. B**

A single Insurance company offers both life and non-life policies are known as composite insurer.

**206. A**

**207. C**

A premium tax is a tax that insurers often have to pay on the premiums that they receive from their policyholders.

**208. B**

Compulsory insurance is any type of insurance an individual or business is legally required to buy.

Compulsory insurance is mandatory for individuals and businesses that want to engage in certain financially risky activities, such as operating an automobile or operating a business with employees.

**209. C**

A life annuity is an insurance product that features a predetermined periodic payout amount until the death of the annuitant. They are commonly used to provide for a guaranteed income in retirement that cannot be outlived.

**210. B**

Retrocession refers to kickbacks, trailer, or finders fees that asset managers pay to advisers or distributors.

These payments are often done discreetly and are not disclosed to clients, although they use client funds to pay the fees.

**211. A**



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Retention refers to the amount of money an insured person or business becomes responsible for in the event of a claim.

**212. D**

Credit life insurance is a type of life insurance policy designed to pay off a borrower's debt if the borrower dies. The face value of a credit life insurance policy decreases proportionately with the outstanding loan amount as the loan is paid off over time, until both reach zero value.

**213. A**

Salvage value is the estimated value that an owner is paid when the item is sold at the end of its useful life and is used to determine annual depreciation. The salvage value is used to determine annual depreciation in the accounting records, and salvage value is used to calculate depreciation expense on the tax return.

**214. A**

Solvency is the ability of a company to meet its long-term financial obligations. Solvency is essential to staying in business as it demonstrates a company's ability to continue operations into the foreseeable future. While a company also needs liquidity to thrive, liquidity should not be confused with solvency. A company that is insolvent must often enter bankruptcy.

**215. D**

Underinsured motorist coverage is an auto insurance policy provision which extends coverage to include property and bodily damage caused by a motorist who has insufficient auto insurance of their own.

Underinsured motorist coverage is designed to provide the injured party with compensation above the limit of the at-fault party's policy. Underinsured coverage is not the same as uninsured coverage, which includes cases where the at-fault driver had no insurance at all.

**216. D 217. B**

**218. D**

Coinurance is the amount, generally expressed as a fixed percentage, an insured must pay against a claim after the deductible is satisfied. In health insurance, a coinsurance provision is similar to a co-payment provision, except co-pays require the insured to pay a set dollar amount at the time of the service. Some property insurance policies contain coinsurance provisions. Coinsurance also applies to the level of property insurance that an owner must buy on a structure for the coverage of claims.

**219. B**

Gratuity is the sum of money paid by an employer to an employee for his/her rendered services to the organization for the tenure of his/her services.

**220. B**

**221. D**

A hazard is an action, condition, circumstance or situation that makes a peril more likely to occur or a loss more likely to be suffered as the result of a peril. Examples of hazards include dangerous behaviors, such as skydiving or base jumping, that increase the likelihood of injury.

**222. A**

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Casualty insurance is a broad category of coverage against loss of property, damage or other liabilities. Casualty insurance includes vehicle insurance, liability insurance, theft insurance and elevator insurance.

**223. A**

An insurance claim is a formal request to an insurance company for coverage or compensation for a covered loss or policy event.

**224. E**

**225. B**

A void contract is a formal agreement that is illegitimate and unenforceable from the moment it is created. There is some overlap in the causes that can make a contract void and the causes that can make it voidable. The fundamental difference between these two types of contracts is a void contract is not legally valid or enforceable at any point in its existence, while a voidable contract can be legal and enforceable depending on how the contract defect is handled.

**226. D**

Sum of money for which an insurance cover is obtained, usually shown on the top sheet (face) of the policy. In life insurance, face amount is the sum paid on the policy's maturity date, on the death of the insured, or (if the policy terms permit) on his or her total disability.

**227. D**

Collateral is a property or other asset that a borrower offers as a way for a lender to secure the loan. If the borrower stops making the promised loan payments, the

lender can seize the collateral to recoup its losses. Since collateral offers some security to the lender should the borrower fail to pay back the loan, loans that are secured by collateral typically have lower interest rates than unsecured loans. A lender's claim to a borrower's collateral is called a lien.

**228. D**

Retrocession refers to kickbacks, trailer, or finders fees that asset managers pay to advisers or distributors. These payments are often done discreetly and are not disclosed to clients, although they use client funds to pay the fees.

**229. B**

Crop insurance refers to an insurance which insures farmers and crop producers against the their loss of crops due to natural disasters, such as hail drought, and floods.

**230. C**

Bancassurance is an arrangement between a bank and an insurance company allowing the insurance company to sell its products to the bank's client base. This partnership arrangement can be profitable for both companies. Banks earn additional revenue by selling insurance products, and insurance companies expand their customer bases without increasing their sales force or paying agent and broker commissions.

**231. A**

Amount for which an insurance cover is bought on a building, and the basis on which insurance premium is computed. According to the coinsurance clause, it must

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not be lower than a certain percentage (usually 80 percent) of the insurable value of the building to be able to claim a partial loss in full.

**232. A**

Broad form insurance coverage extends beyond the basics to include rare events that may be of serious risk to the insured. This type of insurance usually requires that a higher premium, and often a deductible, be paid. Broad form insurance can be applied to nearly all forms of insurance, including investments, assets, etc.

**233. B**

An auto insurance is a policy purchased by vehicle owners to mitigate costs associated with getting into an auto accident. Instead of paying out of pocket for auto accidents, people pay annual premiums to an auto insurance company; the company then pays all or most of the costs associated with an auto accident or other vehicle damage.

**234. B**

Coinurance is the amount, generally expressed as a fixed percentage, an insured must pay against a claim after the deductible is satisfied.

**235. D**

A broker is an individual or firm that charges a fee or commission for executing buy and sell orders submitted by an investor. A broker also refers to the role of a firm when it acts as an agent for a customer and charges the customer a commission for its services.

**236. B**

A lapse is the cessation of a privilege, right or policy due to the passage of time or inaction. A lapse of a privilege due to inaction occurs when the party that is to receive the benefit does not fulfill the conditions or requirements set forth by a contract or agreement.

**237. D 238. B 239. C 240. B**

**241. C**

Market penetration is a measure of the amount of sales or adoption of a product or service compared to the total theoretical market for that product or service. In addition, market penetration can also include the activities that are used to increase the market share of a particular product or service.

**242. D 243.D**

**244.B**

Deductibles are the tax-deductible expenses subtracted from adjusted gross income. Deductibles reduce taxable income and thereby reduce the tax liability. A deductible is also the amount paid out-of-pocket for covered expenses before an insurance company will pay the remaining costs.

**245. C**

Paid-up capital is the amount of money a company has received from shareholders in exchange for shares of stock. Paid-up capital is created when a company sells its shares on the primary market directly to investors.

**246.D**

A commission is a service charge assessed by a broker or investment advisor in return for providing investment advice and/or handling the purchase or sale

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of a security. Most major, full-service brokerages derive much of their profits from charging commissions on client transactions.

**247.A**

Claimant as a person who makes a claim

**248.B**

A grace period is the provision in most loan and insurance contracts that allows payment to be received for a certain period of time after the actual due date. During this period, no late fees are charged, and the late payment does not result in default or cancellation of the loan. A typical grace period is 15 days.

**249.C**

Lapse ratio is the number of policies that are that are not renewed compared to the number of policies that were active at the beginning of that same period. The lapse ratio represents the percentage of policies that were not renewed, and thus have lapsed in coverage. Lapsed policies are not the same as canceled policies.

**250.A**

A waiting period is the amount of time an insured must wait before some or all of their coverage comes into effect. The insured may not receive benefits for claims filed during the waiting period. Waiting periods may also be known as elimination periods and qualifying periods.

**251. \_\_\_\_\_ is the date from which the annuity holder starts receiving the policy benefits of a regular stream of income.**

- a. Cooling date
- b. Vesting date
- c. Preferred date
- d. Bonus date
- e. None of these

**252 . \_\_\_\_\_ indicates the level of development of insurance sector in a country.**

- a Revenue Rate
- b. Policy Rate
- c. Penetration Rate
- d. Core Rate
- e. None of these

**253. Which of the following principles of Insurance assures about the financial interest that the assured possesses in whatever is being insured?**

- a. Insurable Interest
- b. Utmost Good Faith
- c. Principle of Contribution
- d. Principle of Indemnity
- e. None of these

**254. Which of the following principles of Insurance denotes a positive duty of the person seeking insurance to voluntarily disclose all facts material to the risk being proposed whether requested or not?**

- a Insurable Interest
- b. Utmost Good Faith
- c. Principle of Contribution
- d. Principle of loss Minimization
- e. None of these

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**255. Which of the following principles of Insurance enables the insured to claim the amount from the third party responsible for the loss?**

- a Insurable Interest
- b. Principle of Subrogation
- c. Principle of Contribution
- d. Double insurance
- e. None of these

**256. What is the Principle of Insurance called under which insured must always try his level best to minimize the loss of his insured property, in case of uncertain events?**

- a. Principle of Loss Minimization
- b. Principle of Subrogation
- c. Principle of Proximate Cause
- d. Principle of Indemnity
- e. None of these

**257. What is the Principle of Insurance called under which the insured can claim the compensation only to the extent of actual loss either from all insurers or from any one insurer?**

- a Insurable Interest
- b. Principle of Subrogation
- c. Principle of Contribution
- d. Double insurance
- e. None of these

**258. What is called when insurance contract comes into existence when one party makes an offer or proposal of a contract and the other party accepts the proposal?**

- a Nature of contract
- b. Utmost Good Faith
- c. Principle of Contribution
- d. Double Insurance
- e. None of these

**259. Which of the following principles of Insurance tells that an insured may not be compensated by the insurance company in an amount exceeding the insured's economic loss?**

- a Insurable Interest
- b. Utmost Good Faith
- c. Principle of Contribution
- d. Principle of Indemnity
- e. None of these

**260. How many days does it take to open an e-Insurance account after all the necessary formalities are completed?**

- a 14
- b. 10
- c. 7
- d. 15
- e. None of these

**261. Life Insurance business started in Indian in 1818 with the advent of which of the following company?**

- a Bharat Insurance Company
- b. Oriental Life Insurance Company
- c. United India Insurance
- d. National Indian Insurance
- e. None of these

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**262. What is the FDI limit in the Insurance sector?**

- a. 26%
- b. 49%
- c. 100%
- d. 74%
- e. None of these

**263. If you might want to discontinue the policy, and take whatever money is due to you. The amount the insurance company then pays is known as?**

- a. Surrender Value
- b. Paid-up value
- c. Sum Assured
- d. Maturity Value
- e. None of these

**264. The Payment to the policyholder at the end of the stipulated term of the policy is called?**

- a. Surrender Value
- b. Paid-up value
- c. Sum Assured
- d. Maturity Claim
- e. None of these

**265. The payment of sum assured to the insured person which has become due by installments under a money back policy is known as?**

- a. Surrender Value
- b. Paid-up value
- c. Sum Assured
- d. Survival Benefit
- e. None of these

**266. . Insurance coverage for more than one item of property at a single location, or two or more items of property in different locations is known as?**

- a. Blanket Coverage
- b. Blanket Value
- c. Blanket Assign
- d. Blanket Bond
- e. None of these

**267. \_\_\_\_\_ is a fidelity bond that covers all employees of a given class and may also cover perils other than infidelity.**

- a. Blanket Coverage
- b. Blanket Value
- c. Blanket Assign
- d. Blanket Bond
- e. None of these

**268. The ratio of losses incurred to premiums earned actually experienced in a given line of insurance activity in a previous time period is called?**

- a. Actual Loss Ratio
- b. Acts Of God
- c. Actuarial Cost Assumptions
- d. Combined Ratio
- e. None of these

**269. \_\_\_\_\_ is the age at which the receipt of pension starts in an insurance-cum-pension plan.**

- a. Surrender age
- b. Starting age
- c. Vesting age

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d. Maturity age

e. None of these

**270. Percentage of each premium rupee a property/casualty insurer spends on claims and expenses is called?**

a. Actual Loss Ratio

b. Acts of God

c. Actuarial Cost Assumptions

d. Combined Ratio

e. None of these

**271. Perils that cannot reasonably be guarded against, such as floods and earthquakes is known as?**

a. Actual Loss Ratio

b. Acts of God

c. Actuarial Cost Assumptions

d. Combined Ratio

e. None of these

**272. Once an insurance company has paid up to the limit, it will pay no more during that year is known as?**

a. Affirmative Warranty

b. Aggregate Limits

c. Aleatory contract

d. All-Risk Agreement

e. None of these

**273. The party to whom the rights of the insured under a policy are transferred is known as?**

a. Policyholder

b. Appointee

c. Assignee

d. Agent

e. None of these

**274. A clause that allows the transfer of rights under a policy from one person to another, usually by means of a written document is called?**

a. Assignment

b. Automatic Treaty

c. Arbitration

d. Appraisal

e. None of these

**275. \_\_\_\_\_ is legal contract in which the outcome depends on an uncertain event.**

a. Affirmative Warranty

b. Aggregate Limits

c. Aleatory contract

d. All-Risk Agreement

e. None of these

**276. A contract, such as an insurance contract, requiring that certain acts be performed if recovery is to be made is known as?**

a. Conditional Contract

b. Conditional Receipt

c. Conditional Renewable

d. Consequential loss

e. None of these

**277. Coverage for losses incurred as a result of the failure of an insured object on the insured's premises is referred as?**

a. Conditional Contract

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b. Conditional Receipt

c. Conditional Renewable

d. Consequential Damage Endorsement

e. None of these

**278. A policy that can be cancelled or have the premiums raised by the insurer on a specific anniversary date, subject to certain reasons written into the policy is known as?**

a. Conditional Contract

b. Conditional Receipt

c. Conditional Renewable

d. Consequential loss

e. None of these

**279. A term policy that can be converted to permanent coverage rather than expiring on a specific date is called?**

a. Contingent Beneficiary

b. Contingent Liability

c. Contractual Liability

d. Convertible

e. None of these

**280. The ratio of losses incurred to premiums earned; anticipated when rates are first formulated is termed as?**

a. Expected Loss Ratio

b. Expense Ratio

c. Extended Coverage

d. Extra Expense Insurance

e. None of these

**281 . A document given to an applicant for life insurance stating that the company's acceptance is contingent upon determination of the applicant's insurability is known as?**

a. Conditional Contract

b. Conditional Receipt

c. Conditional Renewable

d. Consequential loss

e. None of these

**282. A person named in a life insurance contract to receive the benefits of the policy if other named beneficiaries are not living is referred as?**

a. Contingent Beneficiary

b. Contingent Liability

c. Contractual Liability

d. Convertible

e. None of these

**283. Losses other than property damage that occur as a result of physical loss to a business for example, the cost of maintaining key employees to help reorganize after a fire is called?**

a. Conditional Contract

b. Conditional Receipt

c. Conditional Renewable

d. Consequential loss

e. None of these

**284. The consequential property insurance that covers the extra expense incurred by the interruption of a business is called?**

a. Expected Loss Ratio



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b. Expense Ratio

c. Extended Coverage

d. Extra Expense Insurance

e. None of these

**285. In a life insurance contract, the stated sum of money to be paid to the beneficiary upon the insured's death is termed as?**

a. Face Amount

b. Expense Ratio

c. Extended Coverage

d. Extra Expense Insurance

e. None of these

**286. An endorsement added to an insurance policy, or clause within a policy that provides additional coverage for risks other than those in a basic policy is termed as?**

a. Expected Loss Ratio

b. Expense Ratio

c. Extended Coverage

d. Extra Expense Insurance

e. None of these

**287. A whole life policy in which premiums are payable as long as the insured lives is called?**

a. Straight Life Annuity

b. Subrogation

c. Straight Life

d. Subjective Risk

e. None of these

**288. An environment where insurance is plentiful and sold at a lower cost, also known as a Buyer's market is called?**

a. Hard Market

b. Soft Market

c. Alternative Market

d. None of the Above

e. None of these

**289. A life insurance and annuity provision limiting the time within which the insurer has the legal right to void the contract on grounds of material misrepresentation in the policy application is termed as?**

a. Hold-Harmless Agreement

b. Incontestability Provision

c. Level Premium Insurance

d. Limited Payment Life Insurance

e. None of these

**290. Contract under which the ultimate liability of the reinsurer is capped and on which anticipated investment income is expressly acknowledged as an underwriting component is called?**

a. Finite Risk Reinsurance

b. Fire Insurance

c. Escrow Account

d. Earned Premium

e. None of these

**291. A company owned by its policyholders that returns part of its profits to the policyholders as dividends is known as?**

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a. Service Provider

b. Composite Insurer

c. Mutual Insurance Company

d. profit holding

e. None of the Above

**292. \_\_\_\_\_ is a policy contract that for some reason specified in the policy becomes free of all legal effect.**

a. Salvage

b. Schedule

c. Retrospective Rating

d. Void

e. None of these

**293. Which is a fixed amount for a covered service in health sector ?**

a. Coinsurance

b. Deductible

c. Copay

d. Health Insurance

e. None of these

**294. What is lapse in insurance ?**

a. Termination of an insurance policy due to the insured's failure to pay the premium.

b. It is a policy that does not pay benefits to the beneficiary if the cause of death is an accident

c. It is a policy that pays benefits to the beneficiary if any emergency occur

d. It is a policy that pays benefits to the beneficiary if the cause of death is an accident

e. Both 1 and 2

**295. Who will sells both casualty insurance and life insurance ?**

a. Composite insurer

b. Combined insurer

c. General insurer

d. Life insurer

e. None of these

**296. Life Insurance Companies cannot reject insurance claim after how many years ?**

a. One

b. Two

c. Three

d. Four

e. None of these

**297. Which type of insurance can covers two or more items or location ?**

a. Life Insurance

b. General Insurance

c. Blanket Insurance

d. All of these

e. None of these

**298. Which of the following is true ?**

a. Insurance is the business carried on by an organisation

b. Insurance is the sum of money that is borrowed

c. Insurance is the business that can provide some services

d. Insurance is a collective bearing of risk

e. None of these

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**299. \_\_\_\_\_ is /are the monopoly of General Insurance Company**

- a. Life Insurance
- b. Crop Insurance
- c. Health Insurance
- d. All of these
- e. None of these

**300. \_\_\_\_\_ is some amount of money will paid before insurance will pay 100% for an individual's health-care expenses.**

- a. Out-of-Pocket Limit
- b. Surplus
- c. Point-of-Service Plan
- d. Personal Injury Protection
- e. None of these

**Answer and explanation**

**251. B**

The vesting date is the annuity holder stops making contributions to the policy. After this, the policy holder is entitled to receive benefits in the form of a regular flow of income. The flow of income is dependent on the return from the investment made by the insurer on different assets

**252. C**

Penetration rate indicates the level of development of insurance sector in a country. Penetration rate is measured as the ratio of premium underwritten in a particular year to the GDP.

**253. A**

A person has an insurable interest in something when loss of or damage to that thing would cause the person to suffer a financial or other kind of loss. Normally, insurable interest is established by ownership, possession, or direct relationship.

**254. B**

The principle of Utmost Good Faith is also known as Uberrimae Fides. It means that both the policyholder and the insurer need to disclose all material and relevant information to each other before commencement of the contract.

**255. B**

This principle is the right for an insurance company to legally approach a third-party for causing insurance losses to the policyholder. This is done when the insurer pays for the loss to the insured, and then pursues recovery of that amount

**256. A**

The Principle of Loss Minimization, insured must always try his level best to minimize the loss of his insured property, in case of uncertain events like a fire outbreak or blast, etc

**257. D**

Double insurance is a type of insurance where the same subject matter is insured more than once. In case of loss the insured can claim from both the insurers and the insurers are liable to pay under their respective policies.

**258. A**

Insurance contract come into existence when the person seeking insurance make an offer to the insurance

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company. If the insurance company accepts, this therefore become a contract between them and the insured has to pay some premium as consideration

**259. D**

Indemnity means security or compensation against loss or damage. The principle of indemnity is such principle of insurance stating that an insured may not be compensated by the insurance company in an amount exceeding the insured's economic loss.

**260. C**

eIA stands for "e-Insurance Account" or "Electronic Insurance Account". This e-Insurance account gives policyholders access to their life insurance portfolio at a few clicks.

**261. B**

Life Insurance in its modern form came to India from England in the year 1818. Oriental Life Insurance Company started by Europeans in Calcutta was the first life insurance company on Indian Soil

**262. B**

**263. A**

The cash surrender value is the sum of money an insurance company pays to a policyholder or an annuity contract owner in the event that his or her policy is voluntarily terminated before its maturity or an insured event occurs.

**264. D**

Maturity Claim is associated with the Maturity Benefit of the Policy i.e. the claim which arises when the policy matures. It simply means that when the policy

completes its tenure, a certain amount of money called Maturity Claim amount is settled towards the life assured.

**265. D**

It provides life coverage during the term of the policy and the maturity benefits are paid in installments by way of survival benefits in every 5 years. ... In the event of death within the policy term, the death claim is made up of full sum assured without deducting any of the survival benefit amounts already paid.

**266. A**

Blanket insurance is a single property insurance policy that covers more than one type of property at the same location, the same kind of property at multiple locations, or multiple kinds of property at two or more locations. It covers personal possessions as well as the actual dwelling, "blanketing" all the homeowners' possessions.

**267. D**

Banker's blanket bond (BBB) is a fidelity bond purchased from an insurance broker that protects a bank against losses from a variety of criminal acts carried out by employees. Some states require blanket bond coverage as a condition of operating a bank.

**268. A**

The loss ratio is the ratio of total losses incurred (paid and reserved) in claims plus adjustment expenses divided by the total premiums earned. ... Conversely, insurers that consistently experience high loss ratios may be in bad financial health.

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269. C

Once it is attached to the policy, it becomes the guaranteed benefit to be paid to the policyholder. The age at which the receipt of pension starts in an insurance-cum-pension plan or annuity is called the Vesting Age. A period set forth in a policy which must pass before some or all coverage begins.

**270. D**

The combined ratio is a quick and simple way to measure the profitability and financial health of an insurance company. ... The combined ratio is calculated by adding the loss ratio and expense ratio. The loss ratio is calculated by dividing the incurred losses, including the loss adjustment expense, by earned premiums.

**271. B**

An accident or event resulting from natural causes, without human intervention or agency, and one that could not have been prevented by reasonable foresight or care—for example, floods, lightning, earthquake, or storms.

**272. B**

The aggregate limit is the maximum amount an insurer will pay for covered losses during a policy period. The annual aggregate limit is the total amount an insurer will pay in a given single year.

**273. C**

**274. A**

An assignment is the transfer of an individual's rights or property to another person or business. For example,

when an option contract is assigned, the option writer has an obligation to complete the requirements of the contract. If the option was a call, the writer would have to sell the underlying security at the stated strike price. If it was a put, the writer would have to buy the underlying security at the stated strike price.

**275. C**

In an aleatory contract type, the parties involved do not have to perform a particular action until a specific event occurs..Aleatory contracts are commonly used in insurance policies. The insurer does not have to pay the insured until an event, such as a fire, results in property loss

**276. A**

A legal agreement that requires the prior performance of another agreement or clause in order to be enforceable. A conditional contract remains conditional and performance under its terms is suspended until the required conditions are met.

**277. D**

Consequential damages, otherwise known as special damages, are damages that can be proven to have occurred because of the failure of one party to meet a contractual obligation. They go beyond the contract itself and into the actions that flow from the failure to fulfill. The type of claim giving rise to the damages can affect the rules or calculations associated with a given type of damages, including consequential damages

**278. D**

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A consequential loss is an indirect loss resulting from an insured's inability to use business property or equipment. A business owner may purchase insurance to protect them against the secondary loss of property and equipment due to a natural disaster or accident

**279. D**

Liability imposed on an entity by the terms of a contract. As used in insurance, the term refers not to all contractually imposed liability but to the assumption of the other contracting party's liability under specified conditions.

**280. A**

The expected loss ratio is the ratio of ultimate losses to earned premiums.

**281. B**

Life insurance policy receipt issued upon payment of the first premium by an applicant. It makes the policy in force before the policy documents are issued, provided the applicant meets all requirements. is called conditional receipt.

**282. A**

A contingent beneficiary is specified by an insurance contract holder or retirement account owner as receiving proceeds if the primary beneficiary is deceased, unable to be located or refuses the inheritance at the time the proceeds are to be paid.

**283. D**

The conditionally renewable provision that allows an insurance company to cancel or not renew a policy benefits the insurer, not the policyholder. ... The insurer

may increase the insurance premium on the policy if it decides to let the policyholder renew for another period.

**284. D**

Extra expense insurance is designed to cover a business from expenses that it may incur while normal business operations are disrupted. ... This type of coverage provides a level of security, but may be inadequate if the damage is severe enough as to disrupt normal business operations for an extended period of time

**285. A**

Sum of money for which an insurance cover is obtained, usually shown on the top sheet (face) of the policy. In life insurance, face amount is the sum paid on the policy's maturity date, on the death of the insured, or (if the policy terms permit) on his or her total disability.

**286. C**

Extended coverage added insurance against loss by the perils of windstorm, hail, explosion, civil commotion, riot and riot attending a strike, aircraft damage, vehicle damage, and smoke damage

**287. C**

"straight life" or "ordinary life," is a life insurance policy which is guaranteed to remain in force for the insured's entire lifetime, provided required premiums are paid, or to the maturity date

**288. B**

A soft market is a market that has more potential sellers than buyers. A soft market can describe an entire

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industry, such as the retail market, or a specific asset, such as lumber. This is often referred to as a buyer's market, as the purchasers hold much of the power in negotiations.

**289. B**

An incontestability clause is a clause in most life insurance policies that prevents the provider from voiding coverage due to a misstatement by the insured after a specific amount of time has passed

**290. A**

Finite risk insurance is the term applied within the insurance industry to describe an alternative risk transfer product that is typically a multi-year insurance contract where the insurer bears limited underwriting, credit, investment and timing risk

**291. C**

A mutual insurance company is an insurance company owned entirely by its policyholders. Any profits earned by a mutual insurance company are either retained within the company or rebated to policyholders in the form of dividend distributions or reduced future premiums.

**292. D**

**Void/Cancel of Prior Claim** Use to entirely eliminate a previously submitted **claim** for a specific provider, patient, insured and "statement covers period." File electronically, as usual. Include all charges that were on the original **claim**. BCBSIL will **void** the original **claim** from records based on request.

**293. C**

A copayment or copay is a fixed amount for a covered service, paid by a patient to the provider of service before receiving the service. It may be defined in an insurance policy and paid by an insured person each time a medical service is accessed.

**294. E**

**295. A**

Composite insurer. A company that provides both life insurance (such as term insurance or group life cover) and non-life insurance (such as property, motor or travel insurance).

**296. C 297. C 298. D 299. B**

**300. A**

Out-of-pocket maximum/limit. The most you have to pay for covered services in a plan year. After you spend this amount on deductibles, copayments, and coinsurance, your health plan pays 100% of the costs of covered benefits. The out-of-pocket limit doesn't include your monthly premiums

**301. Which of the following will provide "insurance repository" services ?**

- a. LIC
- b. EXIM Bank
- c. RBI
- d. IRDA
- e. None of these

**302. A method of valuing insured property, or the value computed by that method is known as**

- a. Actual cost validity

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- b. Actual cash value
- c. Replacement cash value
- d. Normal cost value
- e. None of these

**303. Which of the following is a combination of insurance as well as investment ?**

- a. Money back policy
- b. Endowment plan
- c. Unit Link Insurance Plan
- d. Mutual Funds
- e. None of these

**304. Which of the following form is designed to be used by many different insurers and has exactly the same provisions ?**

- a. Guaranteed Replacement Form
- b. Standard insurance Form
- c. Standard Endorsement Form
- d. Standard Policy Form
- e. None of these

**305. What percentage of annual profit does Life Insurance Corporation of India (LIC. pays to Central government?**

- a. 2%
- b. 5%
- c. 7%
- d. 10%
- e. None of these

**306. What is the paid up capital of Life Insurance Corporation of India (LIC)?**

- a. Rs 10 crore

- b. Rs 2 crore
- c. Rs 5 crore
- d. Rs 15 crore
- e. None of these

**307. In which bank has Life Insurance Corporation of India (LIC. bought 51% stake recently?**

- a. HDFC Bank
- b. ICICI Bank
- c. IDBI Bank
- d. IDFC First Bank
- e. None of these

**308. What percentage of annual profit does Life Insurance Corporation of India (LIC. pays its policy holder?**

- a. 60%
- b. 85%
- c. 65%
- d. 95%
- e. None of these

**309. The PradhanMantriVayaVandanaYojana (PMVVY) has been launched by?**

- a. Life Insurance Corporation of India
- b. Insurance Regulatory and Development Authority of India
- c. Employees' Provident Fund Organisation
- d. Pension Fund Regulatory and Development Authority
- e. None of these

**310. What does 'Paid Up' policy means in insurance?**



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- a. Policy that requires no further premium payments and continues to provide benefits till maturity.
- b. Policy that provide a life cover for a specific term
- c. Policy for which the premium is paid in a single period together
- d. Policy in which the premium gets reduced over a period of time and benefit increases till maturity
- e. None of these

**311. Which among the following is an accidental insurance scheme?**

- a. PMJJBY
- b. PMFBY
- c. PMSBY
- d. PMVVY
- e. None of these

**312. Since which year, IRDA started licensing private sector companies to conduct general insurance business in India?**

- a. 1999
- b. 2001
- c. 2004
- d. 1992
- e. None of these

**313. The insurance is listed in which schedule to the Constitution of India?**

- a. 3rd
- b. 14th
- c. 9th
- d. 7th
- e. None of these

**314. The first ever life insurance industry in India was set up in which city?**

- a. Bombay
- b. Delhi
- c. Madras
- d. Calcutta
- e. None of these

**315. The Private equity investors shall not hold more than \_\_\_\_\_ percent of the paid up equity share capital of the Indian insurance company.**

- a. 15%
- b. 20%
- c. 5%
- d. 10%
- e. None of these

**316. In case of an individual, the proposed shareholding in the paid up equity capital of the insurance company is capped at \_\_\_\_\_ percent**

- a. 10%
- b. 5%
- c. 20%
- d. 12%
- e. None of these

**317. The Employment State Insurance (ESI) Act of 1948 is applicable to all establishments having \_\_\_\_\_ or more workers.**

- a. 25
- b. 50
- c. 20

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d. 10

e. None of these

**318. Which among the following is IRDAI recognized apex body of licensed Insurance Brokers?**

- a. IBBI
- b. FICCI
- c. IAI
- d. IBAI
- e. None of these

**319. The first Employees' State Insurance (ESI) Scheme was inaugurated in which city?**

- a. Chennai
- b. Delhi
- c. Kanpur
- d. Mysore
- e. None of these

**320. A foreign company is not allowed to hold at any time, more than \_\_\_\_\_ percent of the total paid-up equity of the Indian Insurance Company**

- a. 10%
- b. 26%
- c. 50%
- d. 49%
- e. None of these

**321. The Insurance Advisory Committee advises IRDAI on development, disclosures and regulatory aspects of the insurance industry. The Committee**

**cannot have more than \_\_\_\_\_ members at any point of time**

- a. 15
- b. 20
- c. 25
- d. 10
- e. None of these

**322. Which Section of the IRDA Act 1999, specifies the Duties, Powers and Functions of the Authority?**

- a. Section 12
- b. Section 8
- c. Section 10
- d. Section 14
- e. None of these

**323. What is the liability of individuals, corporations, or partnerships for accidents caused by people other than employees for whose acts or omissions the corporations or partnerships are responsible?**

- a. Contingent Beneficiary
- b. Contingent Liability
- c. Contractual Liability
- d. Convertible
- e. None of these

**324. \_\_\_\_\_ is the liability arising from contractual agreements in which it is stated that some losses, if they occur, are to be borne by specific parties.**

- a. Contingent Beneficiary
- b. Contingent Liability

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c. Contractual Liability

d. Convertible

e. None of these

**325. \_\_\_\_\_ is an insurance coverage protecting the manufacturer, distributor, seller of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.**

a. Product Liability

b. Unauthorized Reinsurance

c. Retro cession

d. Retrospective Rating

e. None of these

**326. In Insurance, CGL stands for?**

a. Commercial General Liability

b. Common General Liability

c. Captive General Liability

d. Control General Liability

e. None of these

**327. Legal responsibility of a fiduciary to safeguard assets of beneficiaries is termed as?**

a. Endorsement

b. Fiduciary Liability

c. Escrow Account

d. Earned Premium

e. None of these

**328. A legal concept that holds gun manufacturers liable for the cost of injuries caused by guns. Several**

**cities have filed lawsuits based on this concept is termed as?**

a. Gun Liability

b. Commercial Insurance

c. Industrial Insurance

d. Gap Insurance

e. None of these

**329. A section of the risk-based capital formula calculating requirements for reserves and premiums is termed as?**

a. Universal Life Insurance

b. Unauthorized Reinsurance

c. Underwriter

d. Underwriting Risk

e. None of these

**330. Circumstance including possibility of loss or no loss but no possibility of gain is termed as?**

a. Product Liability

b. Pure Risk

c. Pure Premium

d. Retrospective Rating

e. None of these

**331. Event covered under insured's policy agreement is called?**

a. Product Liability

b. Pure Risk

c. Provisions

d. Proximate Clause

e. None of these

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**332. A provision added to a home owners insurance policy that automatically adjusts the coverage limit on the dwelling each time the policy is renewed to reflect current construction costs is termed as?**

- a. Double Insurance
- b. Inflation Guard Clause
- c. Industrial Insurance
- d. Gap Insurance
- e. None of these

**333. Any insurance risk resulting from a human decision is called?**

- a. Partial Risk
- b. Static Risk
- c. Dynamic Risk
- d. Pure Risk
- e. None of these

**334. Risks that affect simultaneously a great number of policyholders is called?**

- a. Partial Risk
- b. Static Risk
- c. Covariant Risk
- d. Pure Risk
- e. None of these

**335. Insurance companies that band together as self-insurers and form an organization that is chartered and licensed as an insurer in at least one state to handle liability insurance is called?**

- a. Retention
- b. Retrocession
- c. Retrospective Rating

d. Risk Retention Groups

e. None of these

**336. Risks for which it is difficult for someone to get insurance is called?**

- a. Partial Risk
- b. Uninsurable Risk
- c. Covariant Risk
- d. Pure Risk
- e. None of these

**337. Which type of risks are not insurable ?**

- a. Static risk
- b. Liability Pure Risk
- c. Dynamic risk
- d. Diversifiable risk
- e. None of these

**338. A method of permitting the final premium for a risk to be adjusted, subject to an agreed-upon maximum and minimum limit based on actual loss experience is called?**

- a. Retention
- b. Retrocession
- c. Retrospective Rating
- d. None of the Above
- e. None of these

**339. A single insurance policy that combines several coverage previously sold separately is termed as?**

- a. Package Policy
- b. Multiple Policy
- c. Combined Policy

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d. None of the Above

e. None of these

**340. Insurance that pays claims arising out of incidents that occur during the policy term, even if they are filed many years later is known as?**

a. Nursing Home Insurance

b. Kidnap/Ransom Insurance

c. Inland Marine Insurance

d. Occurrence Policy

e. None of these

**341. What is an extension of endowment plans?**

a. Health insurance policy

b. Money back policy

c. Term insurance policy

d. General insurance policy

e. None of these

**342. The Complaint to Insurance Ombudsman must be registered within \_\_\_\_ year(s)**

A. 4

B. 3

C. 2

D. 1

e. None of these

**343. What is the maximum claim amount for an Insurance Ombudsman complaint?**

a. 10 lakh

b. 15 lakh

c. 5 lakh

d. 20 lakh

e. None of these

**344. How many Insurance Ombudsman are functional in India?**

a. 21

b. 17

c. 9

d. 15

e. None of these

**345. What is the CRISIL rating for New India Assurance Co Ltd located?**

a. AA/Stable

b. AAA/Stable

c. AA/Negative

d. AAA/Negative

e. None of these

**346. New India Assurance Co Ltd is a type of ?**

a. Life Insurance Company

b. General Insurance Company

c. Re-insurance Company

d. All of these

e. None of these

**347. The New India Assurance Co. Ltd. was a subsidiary of which of the following company?**

a. General Insurance Corporation of India (GIC)

b. Life Insurance Corporation of India (LIC)

c. The Oriental Insurance Company

d. United India Insurance Company

e. None of these

**348. Which section of Insurance Act, 1938 grants power to IRDA to frame regulations?**

a. Section 114A

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- b. Section 111B
- c. Section 110A
- d. Section 112B
- e. None of these

**349. Which of the following is a reinsurance company in India?**

- a. The Oriental Insurance Company
- b. General Insurance Corporation of India
- c. Agriculture Insurance Company of India
- d. SBI General Insurance
- e. None of these

**350. Coverage for property taken or destroyed by breaking and entering the insured's premises, burglary or theft, forgery or counterfeiting, fraud, kidnap and ransom, and off-premises exposure is known as?**

- a. Fire Policy
- b. Burglary Policy
- c. Jewelers Block Policy
- d. None of the Above
- e. None of these

**Answer and explanation**

**301. D**

**302.B**

In the property and casualty insurance industry, Actual Cash Value (ACV) is a method of valuing insured property, or the value computed by that method. Actual Cash Value (ACV) is not equal to replacement cost value (RCV). ACV is computed by subtracting depreciation from replacement cost.

**303.C**

A Unit Linked Insurance Plan (ULIP) is a product offered by insurance companies that, unlike a pure insurance policy, gives investors both insurance and investment under a single integrated plan.

**304.D**

The insurance policy is a contract (generally a standard form contract) between the insurer and the insured, known as the policyholder, which determines the claims which the insurer is legally required to pay. ... with both parties' consent, are part of the written policy".

**305.B 306.C 307. C 308.D**

**309.A**

PradhanMantriVayaVandanaYojana (PMVVY) is a Pension Scheme announced by the Government of India exclusively for the senior citizens aged 60 years

**310. B**

A life insurance policy in which if all the premium payments are complete and the insured is free of all payment obligations, the policy stays intact until insured's death or termination of the policy is called paid-up policy. Description: Paid-up policy falls into the category of traditional insurance plans.

**311.C**

PradhanMantriSurakshaBimaYojana is available to people between 18 and 70 years of age with bank accounts.

**312. B 313. D 314. D 315.D 316.A 317.D**

**318.D 319.C 320.D 321.C 322.D**

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323.B

Coverage for losses to a third party for which the insured is vicariously liable. Contingent liability can be assumed—for example, for losses arising from product or service failure, where the insurer has assumed liability by providing a performance warranty.

**324.C**

Insurance that covers liability of the insured assumed in a contract. Under the standard commercial general liability (CGL) policy, such coverage is limited to liability assumed in any of a number of specifically defined insured contracts or to liability that the insured would have even in the absence of the contract.

**325. A**

Product liability insurance protects against claims of personal injury or property damage caused by products sold or supplied through your business. It is designed to help protect your business by ensuring that if this happens, you don't have to pay any legal or court costs.

**326.A**

**327.B**

Fiduciary liability insurance (and management liability insurance) is targeted at protecting businesses' and employers' assets against fiduciary-related claims (PDF) of mismanagement of a company's employee benefit plans. It is not required by the Employee Retirement Income Security Act (ERISA) or any federal statute.

**328.A**

Most individuals have some property and liability coverage for firearms in their standard homeowners' policy. Additional liability coverage is available through a personal umbrella policy. A few policies cover losses from accidental shootings in excess of the homeowners' coverage.

**329.D**

Underwriting risk is the risk of loss borne by an underwriter. In insurance, underwriting risk may arise from an inaccurate assessment of the risks associated with writing an insurance policy or from uncontrollable factors.

**330.B**

Pure risk, also known as absolute risk, is a category of hazard in which the outcomes are a loss or no loss, and there is no opportunity for gain. ... There are products available to mitigate pure risk hazards, such as homeowners insurance, which helps protect homeowners against the destruction of their homes.

**331.D**

Proximate cause is a key principle of insurance and is concerned with how the loss or damage actually occurred and whether it is indeed as a result of an insured peril.

**332.B**

Inflation guard coverage is an optional endorsement that protects the rebuild cost of your home. It automatically increases the amount of insurance on

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your home a certain percentage each year to account for the disparity caused by inflation.

**333.C**

Integral part of a speculative decision where only three alternatives are possible: gain, loss, or breakeven. 2.

Exposure to loss from changes in the environment, such as fashions, people's tastes, and regulatory requirements. Dynamic risks are not insurable.

**334.C**

Covariant risk arises when many farms/households in one area are adversely affected by a single phenomenon such as a natural disaster, epidemic, unexpected change in world prices, macroeconomic crisis or civil conflict.

**335.D**

Risk Retention Groups (RRGs) are liability insurance companies owned by its members. RRGs allow businesses with similar insurance needs to pool their risks and form an insurance company that they operate under state regulated guidelines.

**336.B**

Uninsurable risk is a condition that poses unknowable or unacceptable risk of loss or a situation in which the insurance would be against the law. Insurance companies limit their losses by not taking on certain risks that are very likely to result in a loss.

**337. C**

**338.C**

Retrospective rating is an insurance pricing method in which the premium is directly affected by losses that occur during the policy period. The insured pays a

provisional premium based on projected losses.

Retrospective rating is commonly used in workers compensation insurance.

**339. A**

A Package Policy is a type of insurance policy that usually includes more than one kind of insurance coverage. The most common Package Policy combines property coverage, such as for buildings or business contents, with liability coverage, such as premises liability or product liability.

**340.D**

An Occurrence policy protects you from any covered incident that "occurs" during the policy period, regardless of when a claim is filed. An occurrence policy will respond to claims that come in – even after the policy has been canceled – so long as the incident occurred during the period in which coverage was in force.

**341.B**

Money back plan simply means that money comes back to the life insured after a specific interval of time as survival benefit. The money back is guaranteed on the survival of the policyholder.

**342. D 343.D 344.B 345.B**

**346.B**

General insurance or non-life insurance policies, including automobile and homeowners policies, provide payments depending on the loss from a particular financial event. General insurance is typically



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defined as any insurance that is not determined to be life insurance.

**347.A 348.A 349.B**

**350.B**

It also covers damage to your premises caused by burglars during burglary or attempts at burglary. The Policy pays actual loss/damage to your insured property caused by burglary/house breaking subject to the limit of Sum Insured. ... The Policy can be extended to cover Riot, Strike, Malicious Damage and Theft.

**351. What are the assumptions about rates of investment earnings, mortality, turnover and distribution or actual ages at which employees are likely to retire?**

- a. Actual Loss Ratio
- b. Acts of God
- c. Actuarial Cost Assumptions
- d. Combined Ratio
- e. None of these

**352. An agreement between an insurance company and an agent, granting the agent authority to write insurance from that company is called?**

- a. Affirmative Warranty
- b. Aggregate Limits
- c. Aleatory contract
- d. All-Risk Agreement
- e. None of these

**353. A property or liability insurance contract in which all risks of loss are covered is called?**

- a. Affirmative Warranty

- b. Aggregate Limits
- c. Aleatory contract
- d. All-Risk Agreement
- e. None of these

**354. The free-look period is of how many days ?**

- a. 10
- b. 15
- c. 20
- d. 30
- e. None of these

**355. The process of determining the cost of an insurance policy based on the actual loss experience determined as an adjustment to the initial premium payment is termed as?**

- a. Universal Life Insurance
- b. Unauthorized Reinsurance
- c. Unearned Premium
- d. Retrospective Rating
- e. None of these

**356. The portion of risk that a reinsurance company cedes or amount of insurance the company chooses not to retain is called?**

- a. Universal Life Insurance
- b. Unauthorized Reinsurance
- c. Retro cession
- d. Retrospective Rating
- e. None of these

**357. What is a coverage for bodily injury or property damage caused by an intoxicated person who was served liquor by the policyholder?**

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- a. Liquor Liability
- b. Inflation Guard Clause
- c. Inland Marine Insurance
- d. Gap Insurance
- e. None of these

**358. Which section of the Indian Insurance Act 1938 provides for nomination of a person?**

- a. Section 39
- b. Section 38
- c. Section 37
- d. Section 36
- e. None of these

**359. The maturity age of a whole life policy is?**

- a. 100
- b. 65
- c. 70
- d. 80
- e. None of these

**360. Which committee is associated with insurance sector ?**

- a. Malhotra Committee
- b. Adhyarjuna Committee
- c. A C Shah Committee
- d. A Ghosh Committee
- e. None of these

**361. The first ULIP was launched by which of the following ?**

- a. United India Insurance Company
- b. Unit Trust of India
- c. Aviva India

- d. National Insurance Company
- e. None of these

**362. An Insurance company has been in business for how many years to launch IPO ?**

- a. 12
- b. 8
- c. 5
- d. 10
- e. None of these

**363. In 2016 , First IPO launched by which insurance company ?**

- a. Oriental Insurance Company Ltd
- b. ICICI Prudential Life Insurance
- c. LIC
- d. GIC Re
- e. None of these

**364. \_\_\_\_\_ is the only public sector company in the field of life insurance in India**

- a. NIACL
- b. NICL
- c. LIC
- d. GIC Re
- e. None of these

**365. ULIP is a product offered by?**

- a. Government
- b. Public Sector Banks
- c. Financial Institutions
- d. Insurance companies
- e. None of these

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**366. Which of the following organization provides export credit insurance support to Indian exporters?**

- a. ECGC
- b. IRDA
- c. LIC
- d. GIC Re
- e. None of these

**367. Which bank becomes the first bank to set up a wholly-owned non-life insurance company?**

- a. Kotak Mahindra Bank
- b. ICICI
- c. HDFC
- d. SBI
- e. None of these

**368. Section 39 of Insurance Act related with which of the following ?**

- a. Nomination by Policyholder
- b. Sufficiency of assets
- c. Duration of insurance
- d. All of these
- e. None of these

**369. Which type of insurance policy provides additional coverage to easily movable property ?**

- a. General Insurance
- b. Floater Insurance
- c. Life Insurance
- d. General Liability Insurance
- e. None of these

**370. Which among the following banks is a subsidiary of the Life Insurance Corporation of India (LIC)?**

- a. UCO Bank
- b. IDBI Bank
- c. Vijaya Bank
- d. Dena Bank
- e. None of these

**371. Which of the following is NOT contained in the Declarations page of the Personal Auto Policy (PAP)?**

- a. Policy period.
- b. Insuring agreement.
- c. Policy number.
- d. Name of the insurer.
- e. Limits of insurance for each coverage provided

**372. Which of the following is NOT a duty of an insured after an auto accident covered under the Personal Auto Policy (PAP)?**

- a. Submit proof of loss.
- b. Submit to a physical examination if requested.
- c. Agree to an examination under oath.
- d. Admit negligence to the police if at fault.
- e. Provide prompt notice to the insurer.

**373. Which of the following is not the name of an Insurance Scheme launched by the Government of India?**

- a. JanashreeBimaYojana
- b. KrishiShramikSarnajikSurakshaYojana
- c. ShikshaSahyogYojana

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d. VarshaBimaYojana

e. National Saving SchemeProgramme

**374. Which of the following words/ terms is closely associated with the insurance business?**

a. Archives

b. Donation

c. Actuary

d. Quest

e. All are associated with insurance

**375. A contract between you and an insurance company in which you make a lumpsum paymentor a series of payments and in return obtain regular disbursements beginning either immediately or at some point in the future is called?**

a. term insurance

b. annuity plan

c.ULIP

d. hybrid policy

e. None of these

**376. The Financial Stability and Development Council (FSDC. was constituted vide Govt of India notification dated 30 Dec, 2010. Who among the following is NOT a member of FSDC?**

a. Chairman, IRDAI

b. Chairman, SEBI

c. Governor, RBI

d. ChiefEconomic Advisor, Fin Min

e. None of these

**377. SWIFT provides a network that enables financial institutions worldwide to send and receiveinformation about financial transactions securely. It is headquartered at?**

a. LaHulpe, Belgium

b. Manila, Philippines

c. Basel, Switzerland

d. Toulouse, France

e. Frankfurt, German y

**378. The practice of buying or selling of a security by someone who has access to material nonpublic information about the security, is termed as?**

a. confidential trading

b. private trading

c. insider trading

d. secure trading

e. cross trading

**379. A Mutual Fund's SIP is essentially a staggered payment over a defined period of time with a defined contribution by the investors. What is the expansion of the term SIP?**

a. Social Investment Plan

b. Systematic Investment Plan

c. Strategic Investment Plan

d. Scientific Investment Plan

e. Other than those given as options

**380. The Non-Governmentorganizations(NGO) helps the insurance industry mainly in?**

a. Linking third party administrators

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b. Promotional activities

c. Drafting new regulations

d. Linking buyers and sellers

e. None of these

**381. A missing person is considered to be dead after how many years of missing ?**

a. 3years

b. 5years

c. 15 years

d. 7years

e. None of these

**382. Which Insurance Company started its operation in the year in which India got Independence?**

a. UIICL

b. GIC

c. LIC

d. OICL

**383. A insurer advertises through daily newspaper. What type of marketing is**

a. cross selling

b. policy selling

c. Solicitation of Policy

d. Insurance selling

e. None of these

**384. What is the maximum Time in which the insurer should settle a claim when all documents are submitted?**

a. 5 days

b. 20 days

c. 30 days

d. 15 days

e. None of these

**385. Which one of the following does not belong to the main products of life insurance?**

a. Endowment

b. Personalaccident insurance

c. Term

d. Whole life

e. Life Annuity Plan

**386. In Insurance policies we always find a date which is “Date of Maturity”. What does it mean?**

a. This is the date on which the policy was sold to the customer/person insured.

b. This is the date on which the policy holder will have to submit his/her claim seeking the amount of the policy. Otherwise the company will not make any payment to him/her.

c. This is the date on which the contract between the person and insurance company will come to an end.

d. The date on which the insurance company makes the final payment to the insured person which is normally fifteen days after the “payment due date”.

e. None of these

**387.A seller’s market in which insurance is expensive and in short supply is termed as?**

a. Hard Market

b. Soft Market

c. Alternative Market

d. None of the Above

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e. None of these

**388. Which of the following is NOT one of the schemes offered by the LIC?**

- a. JeevanSaral
- b. JeevanArogya
- c. JeevanBharati
- d. JeevanMitra
- e. All the above policies are offered by LIC.

**389. Life Insurance Corporation of India provides its policy holders the facility to deposit premium at which of the following intervals?**

- a. Yearly
- b. Half-Yearly
- c. Quarterly
- d. Monthly (through ECS)
- e. All the above

**390. Which of the following terms is NOT associated with insurance?**

- a. Annuity
- b. Actuary
- c. Death Benefit
- d. Hotlisting
- e. Rider

**391. As we know, the Government is paying much attention to “Micro Finance” these days. Which of the following is one of the examples of Micro Finance?**

- a. Insurance for life
- b. Investment in Mutual Funds
- c. Self Help Groups

d. Letter of Credit

e. All of these

**392. How many maximum children from a family are covered for the benefits under the ShikshaSahyogYojana launched by the LIC ?**

- a. One only
- b. Two only
- c. Three only
- d. One Girl Child only
- e. None of these

**393. Which amongs t the following is not an insurance company functioning in India?**

- a. ICICI prudential
- b. INGVysya
- c. National Securities Depository Limited
- d. New India Assurance company
- e. General insurance company

**394. The insurance companies collect a fixed amount from its customers at a fixed interval of time. What is it called?**

- a. Instalment
- b. Contribution
- c. Premium
- d. EMI
- e. Non e of these

**395. Which of the following is/are the various types of insurance?**

- 1. Life insurance
- 2. Health insurance

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3. Liability insurance

- a. Only 1.
- b. Only 1 and 2
- c. Only 2. and 3
- d. All the three
- e. Only 1 and 3

**396. Which of the following types of companies/organisations issue ULIP?**

- a. Insurance companies
- b. Banks
- c. NABA RD
- d. RBI
- e. None of these

**397. If an organization wishes to venture into Insurance Business it has to obtain a licence first from which of the following ?**

- a. Indian Banks Association (IBA).
- b. Security and Exchange Board of India (SEBI)
- c. Tariff Advisory Committee (TAC).
- d. Insurance Regulatory and Development Authority of India (IRDAI)
- e. None of these

**398. Insurance Repository is a company formed and registered under which act?**

- a. Insurance Act, 1938
- b. Companies Act, 1956
- c. The IRDA Act 1999
- d. Banking and Insurance Companies Act, 1949
- e. None of these

**399. What is the CRISIL rating for New India Assurance Co Ltd ?**

- a. A
- b. BBB
- c. AA
- d. AAA
- e. None of these

**400. Which of the term is the used when a policy has lapsed due to non-payment of premium?**

- a. Policy Backed
- b. Policy Unforced
- c. Policy in variance
- d. Policy not in force
- e. None of these

**Answer and explanation**

**351. C**

Actuarial cost assumptions include the expected benefit of the policy or pension, the age at which the pensioner is expected to retire, and the return on investment on the premiums the pensioner makes, among other things.

**352.A**

An affirmative warranty is a statement regarding a fact at the time the contract was made.

**353.D**

All risks is a type of insurance coverage that automatically covers any risk that the contract does not explicitly omit. For example, if an all-risks homeowner's policy does not expressly exclude flood

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coverage, then the house will be covered in the event of flood damage.

**354.B**

**355.D**

Retrospective rating is an insurance pricing method in which the premium is directly affected by losses that occur during the policy period. The insured pays a provisional premium based on projected losses.

Retrospective rating is commonly used in workers compensation insurance.

**356.C**

Retrocession is a type of insurance wherein a reinsurance company takes on part of the risk assumed by another reinsurance company.

**357.A**

Liquor liability policies cover the cost of claims arising from damages or injuries caused by inebriated patrons. Alcohol-related incidents are excluded from general liability policies, making liquor liability insurance necessary.

**358.A 359.A 360. A 361.B 362.D 363.B 364.C**

**365.D 366.A 367.A 368.A 369.B 370.B 371.B**

**372.E 373.E**

**374.C**

An actuary is a business professional who analyzes the financial consequences of risk. Actuaries use mathematics, statistics, and financial theory to study uncertain future events, especially those of concern to insurance and pension programs.

**375.B**

An annuity is a plan that helps you to get a regular payment for life after making a lump sum investment. The life insurance company invests the money of the investor and pays back the returns generated from it.

**376.E 377.A**

**378.C**

Insider trading is the buying or selling of a security by someone who has access to material nonpublic information about the security. Insider trading can be illegal or legal depending on when the insider makes the trade. It is illegal when the material information is still nonpublic

**379.B**

A Systematic Investment Plan (SIP) is an investment vehicle offered by mutual funds to investors, allowing them to invest small amounts periodically instead of lump sums. The frequency of investment is usually weekly, monthly or quarterly.

**380.D 381.D 382.D**

**383.C**

Consent solicitation is the process by which a security's issuer proposes changes to the material terms of the security agreement. These changes are for investors, who hold a stake in the security. Given that mutual consent is usually required for such critical changes, the consent solicitation is usually a request for permission to make a change on behalf of the stakeholder.

**384.C 385.B**

**386.C**



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The maturity date is the date on which the principal amount of a note, draft, acceptance bond or another debt instrument becomes due and is repaid to the investor and interest payments stop. It is also the termination or due date on which an installment loan must be paid in full.

**387.C**

Alternative Markets Types. Seafood alternative markets come in many forms. They can be used singly or in combination with one another and/or traditional markets. ... Fishermen's/Farmers' Markets: Sell your catch directly to consumers as part of an established community market.

**388.E 389.E 390.D 391.C 392.B 393.C**

**394.C**

An insurance premium is the amount of money that an individual or business must pay for an insurance policy.

The insurance premium is income for the insurance company, once it is earned, and also represents a liability in that the insurer must provide coverage for claims being made against the policy.

**395.D 396.A 397.D 398.B 399.D 400.D**

**401. What is the abbreviation of ADB in insurance?**

- a. Accelerated death benefit
- b. Actual deal benefit
- c. Age death benefit
- d. American deal benefit
- e. None of these

**402. What is the abbreviation of CL?**

- a. Claims letter
- b. Cost leakage
- c. Claims leakage
- d. Claims legal
- e. None of these

**403. What is the abbreviation of ARMP?**

- a. Amount in Risk Management for Public Enterprises
- b. Associate in Risk Management for Public Entities
- c. Associate in Risk Management for Private Entities
- d. Associate in Rate Management for Private Entities
- e. None of these

**404. What is the abbreviation of HII?**

- a. Health Insurance Implement
- b. Health Institute on Innovation
- c. Health Institutional Invention
- d. Health Insurance Innovation
- e. None of these

**405. What is the abbreviation of MDO?**

- a. Monthly Debenture Ordinary Life Insurance
- b. Monthly Debit Ordinary Life Insurance
- c. Monthly Debit Ombudsman Life Insurance
- d. Maximum Debit Ordinary Life Insurance
- e. None of these

**406. What is the abbreviation of MPL?**

- a. Minimum Possible Loss
- b. Maximum Payment Loss
- c. Minimum Payment Loss
- d. Maximum Possible Loss
- e. None of these

**407. What is the abbreviation of PAP?**

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- a. Personal Auto Policy
- b. Personal Auto Party
- c. Personal Associate Policy
- d. Payment Auto Policy
- e. None of these

**408. What is the abbreviation of WPI?**

- a. Workers Payment Index
- b. Wholesale Primary Insurer
- c. Wholesale Price Index
- d. Wholesale Policy Insurance
- e. None of these

**409. What is the abbreviation of CPI?**

- a. Consumer Price Index
- b. Cost Price Insurer
- c. Currency Price Index
- d. Consumer Payment Index
- e. None of these

**410. What is the abbreviation of IIS?**

- a. International Insurance Support
- b. International Insurance Service
- c. International Insurance Summit
- d. International Insurance Society
- e. None of these

**411. What is the abbreviation of GIMAR?**

- a. General Insurance Market Ratio
- b. Global Insurance Market Report
- c. Growing Insurance Market Report
- d. Growing Insurance Money Ratio
- e. None of these

**412. What is the abbreviation of AFS?**

- a. Annual Financial Statistics
- b. Annuity Foreign Statement
- c. Annual Financial Statement
- d. Annual Foreign Settlement
- e. None of these

**413. What is the abbreviation of BI?**

- a. Bodily Injury
- b. Business Investment
- c. Body Injury
- d. Basic Information
- e. None of these

**414. What is the abbreviation of CIC?**

- a. Certified Insurance Corporaion
- b. Certified Insurance Counselor
- c. Contract Insurance Counselor
- d. Casualty Insurance Cost
- e. None of these

**415. What is the abbreviation of CPCU?**

- a. Chartered Property Cash Underwriter
- b. Chartered Property Casualty Underwriter
- c. Commodity Property Casualty Underwriter
- d. Combined Property Certified Underwriter
- e. None of these

**416. What is the abbreviation of DOD?**

- a. Date Of Deposit
- b. Date Of Dealing
- c. Date Of Delay
- d. Date Of Death
- e. None of these

**417. What is the abbreviation of EAP?**

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- a. Enrolled Annual program
- b. Experience Account program
- c. Economic Annual program
- d. Employee assistance program
- e. None of these

**418. What is the abbreviation of EP?**

- a. Earned Premium
- b. Estimated Premium
- c. Economic Premium
- d. Employee Premium
- e. None of these

**419. What is the abbreviation of FCPL?**

- a. Family Comprehensive Personal Liability
- b. Financial Comprehensive Post Liability
- c. Farmers Comprehensive Personal Liability
- d. Fast Comprehensive Personal Liability
- e. None of these

**420. What is the abbreviation of FVD?**

- a. Full Value Declared
- b. Full Value Date
- c. Free Value Declared
- d. Financial Value Declared
- e. None of these

**421. What is the abbreviation of FTCAC?**

- a. Finance, Tax, And Combined Additional Coverage
- b. Fire, Theft, And Communication Additional Coverage
- c. Fire, Theft, And Combined Additional Coverage
- d. Fire, Tax, And Combined Additional Coverage
- e. None of these

**422. What is the abbreviation of GWP?**

- a. Gross Written Premium
- b. Guarantee Written Premium
- c. Guarantee Written Policy
- d. Gross Written Policy
- e. None of these

**423. What is the abbreviation of HLIV?**

- a. Human Life Value
- b. Health Life Value
- c. Hospital Life Value
- d. Human Liability Value
- e. None of these

**424. What is the abbreviation of HRS?**

- a. Household Ranking System
- b. Hazardous Ranking System
- c. Hazardous Repair System
- d. Health Ranking System
- e. None of these

**425. What is the abbreviation of LAE?**

- a. Loss Adjustment Expense
- b. Liability Adjustment Expense
- c. Life Amount Expense
- d. Loss Amount Expense
- e. None of these

**426. What is the abbreviation of IIAC?**

- a. Immediate Insurance Advisory Council
- b. Irish Insurance Advisory Council
- c. International Insurance Advisory Council
- d. International Insurance Agent Council
- e. None of these

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**427. What is the abbreviation of MAS?**

- a. Municipal Advisory Service
- b. Management Advisory Service
- c. Minimum Account Service
- d. Management Accident Service
- e. None of these

**428. What is the abbreviation of LMU?**

- a. Loss Mitigation Underwriting
- b. Liability Mitigation Underwriting
- c. Loss Manufacture Underwriting
- d. Loss Multi-peril Underwriting
- e. None of these

**429. What is the abbreviation of LTA?**

- a. Low Trade Agreement
- b. Lost Time Accident
- c. Long Term Agreement
- d. Both b and c
- e. None of these

**430. What is the abbreviation of LTD?**

- a. Long-Term Disability
- b. Long-Term Disagreement
- c. Long-Term Deposit
- d. Long-Term Disclosure
- e. None of these

**431. What is the abbreviation of M&D?**

- a. Maximum And Dwelling
- b. Minimum And Deposit
- c. Minimum And Deposit
- d. Maximum And Discount
- e. None of these

**432. What is the abbreviation of MET?**

- a. Multiple Export Trust
- b. Multiple Employment Trust
- c. Multiple Enterprises Trust
- d. Multiple Employer Trust
- e. None of these

**433. What is the abbreviation of MLE?**

- a. Minimum Loss Expectancy
- b. Maximum Loss Expectancy
- c. Maximum Liability Expectancy
- d. Minimum Liability Expectancy
- e. None of these

**434. What is the abbreviation of NDI?**

- a. National Disaster Insurance Agreement
- b. National Deposit Insurance Agreement
- c. National Disaster Insurance Association
- d. National Disaster Insurance Agent
- e. None of these

**435. What is the abbreviation of NRRA?**

- a. National Repository Retention Agreement
- b. National Reduction Retention Association
- c. National Risk Registered Agreement
- d. National Risk Retention Association
- e. None of these

**436. What is the abbreviation of OCA?**

- a. Organization Claims Account
- b. Overseas Claims Account
- c. Outstanding Claims Account
- d. Outstanding Claims Account
- e. None of these

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**437. What is the abbreviation of OD?**

- a. Occupational Discount
- b. Overseas Discount
- c. Occupational Data
- d. Occupational Disease
- e. None of these

**438. What is the abbreviation of PIA?**

- a. Post Insurance Account
- b. Primary Insurance Account
- c. Public Insurance Account
- d. Private Insurance Account
- e. None of these

**439. What is the abbreviation of RAM?**

- a. Reverse-Annuity Mortgage
- b. Risk-Annuity Mortgage
- c. Reinsurance-Annuity Mortgage
- d. Reverse-Annual Mortgage
- e. None of these

**440. What is the abbreviation of ACV?**

- a. Actual Cash Value
- b. Actual Commodity Value
- c. Actual Certificate Value
- d. Actual Commercial Value
- e. None of these

**441. What is the abbreviation of RC?**

- a. Replacement Cost
- b. Risk Cost
- c. Return Cost
- d. Replacement Commodity
- e. None of these

**442. What is the abbreviation of SCOPE?**

- a. Standard, Construction, Occupancy, Protection, Exposure
- b. Supervision, Construction, Occupancy, Post, Employment
- c. Supervision, Construction, Occupancy, Protection, Exposure
- d. Supervision, Cost, Occupancy, Protection, Exposure
- e. None of these

**443. What is the abbreviation of SPAP?**

- a. Special Personal Auto Policy
- b. Standard Personal Auto Policy
- c. Simplified Personal Auto Policy
- d. Security Personal Auto Policy
- e. None of these

**444. What is the abbreviation of TDB?**

- a. Temporary Disability Benefits
- b. Tax Discount Benefits
- c. Temporary Discount Benefits
- d. Total Disability Benefits
- e. None of these

**445. What is the abbreviation of TDI?**

- a. Trade Discount Insurance
- b. Tax Direct Insurance
- c. Trade Digital Insurance
- d. Trade Disruption Insurance
- e. None of these

**446. What is the abbreviation of TERI?**

- a. Targeted Enterprise Risk Insurance
- b. Targeted Emergency Risk Insurance

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- c. Tax Expected Risk Insurance
- d. Total Enterprise Risk Insurance
- e. None of these

**447. What is the abbreviation of UJF?**

- a. Unearned Judgment Fund
- b. Unsatisfied Judgment Fund
- c. Uniform Joint Fund
- d. Under Judgment Fund
- e. None of these

**448. What is the abbreviation of UMV?**

- a. Uniform Motor Vehicle
- b. Uninsured Market Value
- c. Uninsured Motor Vehicle
- d. Uninsured Management Variable
- e. None of these

**449. What is the abbreviation of UNL?**

- a. Ultimate Nation Liability
- b. Ultimate Net Life
- c. Ultimate Network Loss
- d. Ultimate Net Loss
- e. None of these

**450. What is the abbreviation of WC?**

- a. Workers Commodity
- b. Women Compensation
- c. Workers Compensation
- d. Worldwide Commodity
- e. None of these

**Answer and explanation**

**401.A**

An accelerated death benefit (ADB) is a benefit that can be attached to a life insurance policy that enables the policyholder to receive cash advances against the death benefit in the case of being diagnosed with a terminal illness.

**402.C**

Claims Leakage is simply defined as lost dollars through claims management inefficiencies that ultimately result from failures in existing processes (manual and automated). Or, as one unnamed claims executive said "the difference between what you did spend and what you should have spent on a claim

**403.B**

The Associate Risk Management Professional certification is for those who are new to risk management. ARMP certification supports entry-level proficiency with knowledge in risk management. It is designed for those who have not yet acquired a great deal of experience in the field.

**404.D**

Health Insurance Innovations is a technology platform focused on Health and Life insurance, Critical Illness, Telemedicine, Dental and other related products.

**405.B**

Monthly Debit Ordinary insurance (MDO) coverage in which premiums are collected monthly on an ordinary life insurance policy.

**406.D**

A file with the MPL file extension is an AVCHD playlist file. As for playlist files, they're not the actual

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recordings made with your camcorder or other video recording device. ... A HotSauce Graphics file is a less common format that uses the MPL extension.

**407.A**

The personal auto policy (PAP) is a standardized design for auto insurance. These policies offer coverage for liability, medical payments, damage to the vehicle and damage from uninsured/underinsured motorists. A personal auto policy has a set layout of six sections

**408.C**

wholesale price index (WPI) is an index that measures and tracks the changes in the price of goods in the stages before the retail level – that is, goods that are sold in bulk and traded between entities or businesses instead of consumers.

**409.A**

The CPI is a statistical estimate constructed using the prices of a sample of representative items whose prices are collected periodically.

**410.D 411.B**

**412.C**

Annual financial statements are financial reports based on a 12-month consecutive time period. The most common set of financials are based on the calendar year, but they can also be based on a company's fiscal year.

**413.A**

Additional damages for mental injury without a physical injury are less clearly covered, as the

insurance policy typically states that it covers only bodily injury.

**414.B**

The CIC program is for agency owners, producers, agents, brokers, and agency and company personnel. To be eligible to attend CIC institutes and obtain the CIC designation, an individual must:

- be a licensed agent, broker, adjuster, or solicitor, or
- have at least two years of full-time experience in the insurance industry or as a risk management practitioner, or
- have served as a full-time insurance faculty member at an accredited college or university

**415.B**

Chartered Property Casualty Underwriter (CPCU) is a professional designation in property-casualty insurance and risk management, administered by The Institutes.

**416.D**

**417.D**

An employee assistance program (EAP) is an arrangement between a corporation, academic institution or government agency and its employees that provides a variety of support programs for the employees.

**418. A**

Earned premium (EP) is the total amount of premiums that an insurance company has collected at a specific time in an insurance policy.

**419.C 420.A 421.C**

**422.A**

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Gross Broking Income excludes the policy fees imposed by the insurer, it also excludes IPT and any premium passed on to the insurer as a “risk premium”. Wayne says that insurers also struggle with Gross Written Premium and that definitions of the term vary from insurer to insurer.

**423.A 424.B**

**425.A**

A loss adjustment expense (LAE) is an expense associated with investigating and settling an insurance claim.

**426.C 427.B 428.A 429.D 430.A**

**431.C**

Contingency insurance, such as event cancellation cover, is commonly underwritten on the basis that premium is paid on a minimum and deposit basis (M&D premium). However in our experience insured’s misunderstand the operation and effect of M&D premium in contingency policies.

**432.D 433.A 434.C 435.D 436.D**

**437.D**

Occupational Disease Coverage under Workers' Compensation Statutes. Occupational diseases are generally defined as ailments that are contracted or aggravated due to the nature of a particular kind of work. State workers' compensation statutes usually allow workers to receive benefits for occupational diseases

**438.B**

Primary insurance. Property or liability insurance policy that covers up to the policy's limit (usually after deductibles) whether or not other policies cover the same risk. In contrast, excess insurance is triggered only when the primary insurance is exhausted

**439. A**

Lender-insured reverse mortgages generally charge higher fees than FHA-insured reverse mortgages. They can also stipulate that payments to the borrower will continue even if he or she sells the home and moves

**440.A**

In the property and casualty insurance industry, Actual Cash Value (ACV) is a method of valuing insured property, or the value computed by that method. Actual Cash Value (ACV) is not equal to replacement cost value (RCV). ACV is computed by subtracting depreciation from replacement cost

**441.A**

Replacement cost insurance is a policy option that can be added o your homeowners insurance and often used to help protect your property. Replacement cost value is the amount it would cost to repair or replace a lost, stolen or damaged item with one of the same material and quality as the original — in today's market.

**442.C**

**443. A**

personal auto policy (PAP) The most common type of auto policy that covers the insured for personal liability, physical damage, medical expenses, uninsured or underinsured motorist protection in case of an accident.



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444. A

**445.D**

Disruption Insurance covers the financial consequences - loss of business income and profits, as well as the incurrence of extraordinary, unplanned expenses - when a company's 'Supply Chain' is disrupted and/or interrupted beyond your control.

**446.A 447.B 448.C 449.D**

Ultimate net loss. Total sum an insurer pays (or is obligated to pay) as a result of a claim. It includes all related costs less recoveries made from reinsurance, salvage, and the exercise of its rights under the subrogation principle against the third party that caused the loss.

**450. C**

**451. What is the abbreviation of YRT?**

- a. Yearly Risk Term
- b. Yearly Renewable Term
- c. Yearly Renewable Tax
- d. Yearly Real Technique
- e. None of these

**452. What is the abbreviation of YRCT?**

- a. Yearly Risk Convertible Technology
- b. Yearly Renewable Convertible Tax
- c. Yearly Renewable Convertible Term
- d. Yearly Renewable Commodity Term
- e. None of these

**453. What is the abbreviation of SEC?**

- a. Surety and Exchange Commission
- b. Securities and Exchange Commission

- c. Securities and Export Commission
- d. Securities and Enterprises Commission
- e. None of these

**454. What does R stands for in SARFAESI?**

- a. Rate
- b. Rating
- c. Reconstruction
- d. Regulatory
- e. None of these

**455. What does S stands for in NASDAQ?**

- a. Sector
- b. Swap
- c. Services
- d. Securities
- e. None of these

**456. What does R stands for in FRBMA?**

- a. Regional
- b. Research
- c. Responsibility
- d. Regulatory
- e. None of these

**457. What does A stands for in AMFI?**

- a. Association
- b. Asset
- c. Agreement
- d. Adequacy
- e. None of these

**458. What is the abbreviation of UL?**

- a. Uniform Liability

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- b. Umbrella Liability
- c. Uniform Loss
- d. Underwriter Liability
- e. None of these

**459. What is the abbreviation of FINO?**

- a. Financial Inclusion Network Operation
- b. Financial Inclusion National Organization
- c. Financial Investment Network Operation
- d. Free Investment Network Owners
- e. None of these

**460. What is the abbreviation of GDR?**

- a. Gross Deposit Receipt
- b. Global Depository Risk
- c. Gross Depository Receipt
- d. Global Depository Receipt
- e. None of these

**461. What is the abbreviation of GAAR?**

- a. Gross Agreement Avoidance Rule
- b. General Anti Avoidance Research
- c. General Agreement Avoidance Rule
- d. General Anti Avoidance Rule
- e. None of these

**462. What is the abbreviation of CSO?**

- a. Claim Service Only
- b. Commodity Supplement Only
- c. Claim Special Ordinance
- d. Cash Service Only
- e. None of these

**463. What is the abbreviation of IBT?**

- a. Interest Before Taxes

- b. Income Before Taxes
- c. Income Business Taxes
- d. Insurance Before Taxes
- e. None of these

**464. What is the abbreviation of IFEBP?**

- a. Insurance Foundation Of Employee Benefit Plans
- b. Independent Finance Of Employee Benefit Plans
- c. International Federation Of Employee Benefit Plans
- d. International Foundation Of Employee Benefit Plans
- e. None of these

**465. What is the abbreviation of ILCA?**

- a. International Loss Control Association
- b. Immediate Loss Control Association
- c. Insurance Loss Control Association
- d. Insurance Liability Control Association
- e. None of these

**466. What is the abbreviation of ILF?**

- a. Increased Limits Factor
- b. Increased Liability Factor
- c. Increased Limits Federation
- d. Increased Loss Factor
- e. None of these

**467. What is the abbreviation of IMCA?**

- a. Insurance Money Communications Association
- b. Insurance Marketing Communications Association
- c. Insurance Multi Commodity Agreement
- d. Insurance Mitigation Communications Association
- e. None of these

**468. What does C stands for in NACIA?**

- a. Commodity

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- b. Crop
- c. Cash
- d. Communication
- e. None of these

**469. What does A stands for in IPAC?**

- a. Average
- b. Association
- c. Affairs
- d. Advance
- e. None of these

**470. What does 2<sup>nd</sup> I stands for in ITI?**

- a. Insurance
- b. Income
- c. Interest
- d. Institute
- e. None of these

**471. What is the abbreviation of IR?**

- a. Insurance Risk
- b. Incident Recall
- c. Interest Reduction
- d. Income Rate
- e. None of these

**472. What does L stands for in LPT?**

- a. Loss
- b. Liability
- c. Limits
- d. Low
- e. None of these

**473. What does M stands for in MIB?**

- a. Medical

- b. Multiple
- c. Maximum
- d. Minimum
- e. None of these

**474. What does N stands for in NRMC?**

- a. National
- b. Net
- c. Nuclear
- d. Nonprofit
- e. None of these

**475. What does I stands for in SIO?**

- a. Information
- b. Income
- c. Liability
- d. Loss
- e. None of these

**476. Who is the chairman of IRDAI?**

- a. SujayBanarji
- b. P. J. Joseph
- c. Praveen Kutumbe
- d. Subhash C. Khuntia
- e. None of these

**477. Who is the chairman of ECGC?**

- a. SujayBanarji
- b. N.Shankar
- c. Sridharan
- d. M.R. Kumar
- e. None of these

**478. Who is the chairman of LIC?**

- a. M.R. Kumar

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b. Praveen Kutumbe

c. P. J. Joseph

d. Subhash C. Khuntia

e. None of these

**479. Who is the CEO of NIA (New India Assurance)?**

a. M.R. Kumar

b. A K Shah

c. AtulSahai

d. Gupta Kumar

e. None of these

**480. Who is the chairman of GIC?**

a. Alice Vaidyan

b. Sridharan

c. Rahul Khosla

d. RoopamAsthana

e. None of these

**481. Who is the chairman of Tata AIA life insurance?**

a. Rishi Srivastava

b. ShobanaKamineni

c. Sridharan

d. P. J. Joseph

e. None of these

**482. Who is the chairman of Kotak Mahindra Old Mutual Life Insurance Limited?**

a. BhargavDasgupta

b. Subhash C. Khuntia

c. RoopamAsthana

d. UdayKotak

e. None of these

**483. Who is the chairman of Future Generali Life Insurance?**

a. SujayBanarji

b. G N Bajpai

c. AtulSahai

d. M.R. Kumar

e. None of these

**484. Who is the chairman of ICICI Prudential Life Insurance Company Limited?**

a. BhargavDasgupta

b. NS Kannan

c. AshishMehrotra

d. Rahul Khosla

e. None of these

**485. Who is the chairman of Birla Sun Life Insurance Company Limited?**

a. Sushil Chandra

b. AshishMehrotra

c. M K Gopal

d. PankajRazdan

e. None of these

**486. Who is the chairman of HDFC Standard Life Insurance Company Limited?**

a. AtulSahai

b. M.R. Kumar

c. VibhaPadalkar

d. RoopamAsthana

e. None of these

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**487. Who is the chairman of SBI Life Insurance**

**Company Limited?**

- a. Sridharan
- b. SanjeevNautiyal
- c. P. J. Joseph
- d. ShobanaKamineni
- e. None of these

**488. Who is the chairman of Oriental Insurance**

**Company Limited?**

- a. A V Girija Kumar
- b. Subhash C. Khuntia
- c. SujayBanarji
- d. Sridharan
- e. None of these

**489. Who is the CEO of IFFCO Tokio General Insurance?**

- a. WarendraSinha
- b. ShobanaKamineni
- c. Trevor Bull
- d. BhargavDasgupta
- e. None of these

**490. Who is the chairman of Apollo Munich Health Insurance?**

- a. M.R. Kumar
- b. Rahul Khosla
- c. P. J. Joseph
- d. ShobanaKamineni
- e. None of these

**491. Who is the chairman of United India Insurance Company Limited?**

- a. Sridharan
- b. NagarajaSarma
- c. Trevor Bull
- d. ↯ RoopamAsthana
- e. None of these

**492. Who is the CFO of Cholamandalam MS General Insurance?**

- a. P. J. Joseph
- b. AtulSahai
- c. G N Bajpai
- d. Sridharan
- e. None of these

**493. Who is the chairman of National Insurance Company Limited?**

- a. AshishMehrotra
- b. Tajinder Mukherjee
- c. Rahul Khosla
- d. SujayBanarji
- e. None of these

**494. Who is the chairman of Bajaj Alliance Life Insurance Company Limited?**

- a. TarunChugh
- b. ShobanaKamineni
- c. BhargavDasgupta
- d. Subhash C. Khuntia
- e. None of these

**495. Who is the CEO of Aviva Indian Life Insurance?**

- a. RoopamAsthana
- b. P. J. Joseph

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c. Trevor Bull

d. G N Bajpai

e. None of these

**496. Who is the chairman of Max Bupa Health Insurance?**

a. Rahul Khosla

b. Ashish Mehrotra

c. Subhash C. Khuntia

d. Bhargav Dasgupta

e. None of these

**497. Who is the CEO of Liberty Videocon General Insurance?**

a. Trevor Bull

b. Shobana Kamineni

c. Subhash C. Khuntia

d. Roopam Asthana

e. None of these

**498. Who is the chairman of Max Life Insurance Company Limited?**

a. Atul Sahai

b. G N Bajpai

c. Rahul Khosla

d. Shobana Kamineni

e. None of these

**499. Who is the CEO of ICICI Lombard General Insurance Company Limited?**

a. Bhargav Dasgupta

b. Trevor Bull

c. G N Bajpai

d. Shobana Kamineni

e. None of these

**500. Who is the chairman of PNB Metlife India Insurance Company Limited?**

a. Ashish Kumar Srivastava

b. Ashish Mehrotra

c. Sujay Banarji

d. Atul Sahai

e. None of these

**Answer and explanation**

**451. B 452. C 453. B 454. C**

Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Banks utilize this act as an effective tool for bad loans (NPA) recovery.

**455. D**

Nasdaq" was initially an acronym for the National Association of Securities Dealers Automated Quotations. It was founded in 1971 by the National Association of Securities Dealers (NASD), which divested itself of Nasdaq in a series of sales in 2000 and 2001

**456. C**

The Fiscal Responsibility and Budget Management Act, 2003 (FRBMA) is an Act of the Parliament of India to institutionalize financial discipline, reduce India's fiscal deficit, improve macroeconomic management and the overall management of the public funds by moving towards a balanced budget and strengthen fiscal

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457.A

The AMFI(association of mutual funds in india) Code has been drawn up to supplement that schedule, to encourage standards higher than those prescribed by the Regulations for the benefit of investors in the mutual fund industry.

**458. B**  
Umbrella insurance is extra liability insurance. This type of insurance policy is designed to help protect you from major claims and lawsuits and as a result it helps protect your assets and your future. ... Provides additional liability coverage above the limits of your homeowners, auto, and boat insurance policies

**459.A 460.D 461.D 462.A 463.B 464.D 465.C**

**466.A 467.B**

**468.B**

**NACIA** stands for National Association of Crop Insurance Agents

**469.C**

**IPAC** stands for International Public Affairs Consultants

**470.D**

**ITI** stands for Industrial Training Institute.

**471.B 472.A**

A loss portfolio transfer (LPT) is a reinsurance treaty in which an insurer cedes policies that have already incurred losses to a reinsure

**473. A**

**MIB** stands for Medical Information Bureau

**474.D**

**NRMC**stands for Nonprofit Risk Management Center

**475.A**

**SIO** stands for Surety Information Office.

**476.D 477.B 478.A 479.C 480.A 481.A 482.D**

**483.B 484.B 485.D 486.C 487.B 488.A 489.A**

**490.D 491.B 492.D 493.B 494.A 495.C 496.B**

**497.D 498.B 499.A 500.A**

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**Directions (1-5):** In each of the following questions, two statements numbered I and II are given. There may be cause and effect relationship between the two statements. Read both the statements in each question and mark your answer as

**1. Statements:**

**I. The Reserve Bank of India has recently put restrictions on few small banks in the country.**

**II. The small banks in the private and co-operative sector in India are not in a position to withstand the competitions of the bigger in the public sector.**

- 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

**2. Statements:**

**I. All the schools in the area had to be kept closed for most part of the week.**

**II. Many parents have withdrawn their children from the local schools.**

- 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

**3. Statements:**

**I. The prices of petrol and diesel in the domestic market have remained unchanged for the past few months.**

**II. The crude oil prices in the international market have gone up substantially in the last few 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 independent causes
- e. Both the statements I and II are effects of some common cause

**4. Statements:**

**I. India has surpassed the value of tea exports this year over all the earlier years due to an increase in demand for quality tea in the European market.**

**II. There is an increase in demand of coffee in the domestic market during the last two years.**

- 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

**5. Statements:**

**I. The Government has imported large quantities of sugar as per trade agreement with other countries.**

**II. The prices of sugar in the domestic market have fallen sharply in the recent 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 independent causes
- e. Both the statements I and II are effects of some common cause

**Directions (6-10): In each of the following questions, two statements numbered I and II are given. There may be cause and effect relationship between the two statements. Read both the statements in each question and mark your answer as**

**6. Statement:**

**I. The private medical colleges have increased the tuition fees in the current year by 200 per cent over the last year's fees to meet the expenses.**

**II. The Government medical colleges have not increased their fees in spite of price escalation.**

- 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

**7. Statement**

**I. The employees of the biggest bank in the country have given an indefinite strike call starting from third of the next month.**

**II. The employees of the Central Government have withdrawn their week long demonstrations.**

- 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

**8. Statement:**

**I. The life today is too fast, demanding and full of variety in all aspects which at times leads to stressful situations.**

**II. Number of suicide cases among teenagers is on increase.**

- 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

**9. Statement:**

**I. The government has recently fixed the fees for professional courses offered by the unaided institutions which are much lower than the fees charged last year.**

**II. The parents of the aspiring students launched a severe agitation last year protesting against the high fees charged by the unaided institutions.**

- 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

**10. Statement:**

**I. There is sharp decline in the production of oil seeds this year.**

**II. The Government has decided to increase the import quantum of edible oil.**

- 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

**Directions (11-15): 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 follow(s) for pursuing.**

**11. Statement:**

**Researchers are feeling agitated as libraries are not equipped to provide the right information to the right users at the right time in the required format. Even the users are not aware about the various services available for them.**

**Courses of Action:**

**I. All the information available to the libraries should be computerised to provide faster services to the users.**

**II. Library staff should be trained in computer operations.**

- a. Only I follows
- b. Only II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**12. Statement:**

**Many medical and engineering graduates are taking up jobs in administrative services and in banks.**

**Courses of Action:**

**I. All the professionals should be advised to refrain from taking up such jobs.**

**II. The government should appoint a committee to find out the reasons for these professionals taking up such jobs and to suggest remedial measures.**

- a. Only I follows
- b. Only II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**13. Statement: Courts take too long in deciding important disputes of various departments.**

**Courses of Action:**

**I. Courts should be ordered to speed up matters.**

**II. Special powers should be granted to officers to settle disputes concerning their department.**

- a. Only I follows
- b. Only II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**14. Statement:**

**There have been many instances of derailment of trains due to landslide in the hilly areas which caused loss of many lives.**

**Courses of Action:**

**I. The railway authority should arrange to deploy pilot engines before the movement of passenger trains in the hilly areas to alert the trains in case of any landslide.**

**II. The railway authority should strengthen the hill slopes by putting iron meshes so that the loose boulders do not fall on the track.**

- a. Only I follows
- b. Only II follows
- c. Either I or II follows

d. Neither I nor II follows

e. Both I and II follow

**15. Statement:**

**A large number of people in ward X of the city are diagnosed to be suffering from a fatal malaria type.**

**Courses of Action:**

**I. The city municipal authority should take immediate steps to carry out extensive fumigation in ward X.**

**II. The people in the area should be advised to take steps to avoid mosquito bites.**

a. Only I follows

b. Only II follows

c. Either I or II follows

d. Neither I nor II follows

e. Both I and II follow

**Directions (16-20): 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 follow(s) for pursuing.**

**16. Statement:**

**Since its launching in 1881, Vayudoot has so far accumulated losses amounting to Rs 153 crore.**

**Courses of Action:**

**I. Vayudoot should be directed to reduce wasteful expenditure and to increase passenger fare.**

**II. An amount of about Rs 300 crore should be provided to Vayudoot to make the airliner economically viable.**

a. Only I follows

b. Only II follows

c. Either I or II follows

d. Neither I nor II follows

e. Both I and II follow

**17. Statement:**

**A large number of people die every year due to drinking polluted water during the summer.**

**Courses of Action:**

**I. The government should make adequate arrangements to provide safe drinking water to all its citizens.**

**II. The people should be educated about the dangers of drinking polluted water.**

- a. Only I follows
- b. Only II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**18. Statement:**

**Some serious blunders were detected in the Accounts section of a factory.**

**Courses of Action:**

**I. An efficient team of auditors should be appointed to check the Accounts.**

**II. A show cause notice should be issued to all the employees involved in the irregularity.**

- a. Only I follows
- b. Only II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**19. Statement:**

**Due to substantial reduction in fares by different airline services, large number of passengers so far travelling by upper classes in trains have switched over to airline services.**

**Courses of Action:**

**I. The railways should immediately reduce the fare structure of the upper classes substantially to retain its passengers.**

**II. The railways should reduce the capacity of upper classes in all the trains to avoid loss.**

- a. Only I follows
- b. Only II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**20. Statement: Severe drought is reported to have set in several parts of the country.**

**Courses of Action:**

- i. Govt. Should immediately make arrangement for providing financial assistance to those affected.
  - ii. Food, water and fodder should immediately be sent to all these areas to save the people and cattle.
- a. Only I follows
  - b. Only II follows
  - c. Either I or II follows
  - d. Neither I nor II follows
  - e. Both I and II follow

**Directions (21-25):** 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, then consider the two conclusions together and decide which of them logically follows beyond a reasonable doubt from the information given in the statement.

**21. Statements:**

**Fortune favors the brave.**

**Conclusions:**

**I. Risks are necessary for success.**

**II. Cowards die many times before their death.**

- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**22. Statements:**

**“The Government will review the present policy of the diesel price in view of further spurt in the international oil prices”. – A spokesman of the Government.**

**Conclusions:**

- I. The Government will increase the price of the diesel after the imminent spurt in the international oil prices.**
  - II. The Government will not increase the price of the diesel even after the imminent spurt in the international oil prices.**
- a. Only conclusion I follows

- b. Only conclusion II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**23. Statements:**

**In a one day cricket match, the total runs made by a team were 200. Out of these 160 runs were made by spinners.**

**Conclusions:**

**I. 80% of the team consists of spinners.**

**II. The opening batsmen were spinners.**

- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**24. Statements:**

**Government has spoiled many top ranking financial institutions by appointing bureaucrats as Directors of these institutions.**

**Conclusions:**

**I. Government should appoint Directors of the financial institutes taking into consideration the expertise of the person in the area of finance.**

**II. The Director of the financial institute should have expertise commensurate with the financial work carried out by the institute.**

- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**25. Statements:**



**America's defence secretary reiterated that they would continue to supply arms to Pakistan.**

**Conclusions:**

**I. Pakistan is incapable of manufacturing arms.**

**II. It would ensure peace in the region.**

- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**Directions (26-30): 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, then consider the two conclusions together and decide which of them logically follows beyond a reasonable doubt from the information given in the statement.**

**26. Statements:**

**The T.V. staff deserves an applaud for showing booth capture.**

**Conclusions:**

**I. I T.V. aims at showing things in their true perspective.**

**II. People involved in booth capturing have been recognised and are being tried by law.**

- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**27. Statements:**

**Population increase coupled with depleting resources is going to be the scenario of many developing countries in days to come.**

**Conclusions:**

**I. The population of developing countries will not continue to increase in future.**

**II. It will be very difficult for the governments of developing countries to provide its people decent quality of life.**

- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**28. Statements:**

**A man must be wise to be a good wrangler. Good wranglers are talkative and boring.**

**Conclusions:**

**I. All the wise persons are boring.**

**II. All the wise persons are good wranglers.**

- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**29. Statements:**

**The Government of country X has recently announced several concessions and offered attractive package tours for foreign visitors.**

**Conclusions:**

**I. Now, more number of foreign tourists will visit the country.**

**II. The Government of country X seems to be serious in attracting tourists.**

- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**30. Statements:**

**It has been decided by the Government to withdraw 33% of the subsidy on cooking gas from the beginning of next month. – A spokesman of the Government.**

**Conclusions:**

**I. People now no more desire or need such subsidy from Government as they can afford increased price of the cooking gas.**

**II. The price of the cooking gas will increase at least by 33% from the next month.**

- a. Only conclusion I follows
- b. Only conclusion II follows
- c. Either I or II follows
- d. Neither I nor II follows
- e. Both I and II follow

**Directions (31-35):** 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.

**31.Statement:**

**Should India make efforts to harness solar energy to fulfil its energy requirements?**

**Arguments:**

**I. Yes, Most of the energy sources used at present is exhaustible.**

**II. No. Harnessing solar energy requires a lot of capital, which India lacks in.**

- 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

**32. Statement:**

**Should India give away Kashmir to Pakistan?**

**Arguments:**

**I. No. Kashmir is a beautiful state. It earns a lot of foreign exchange for India.**

**II. Yes. This would help settle conflicts.**

- 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

**33. Statement:**

**Should shifting agriculture be practised?**

**Arguments:**

**I. No. It is a wasteful practice.**

**II. Yes. Modern methods of farming are too expensive.**

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

**34. Statement:**

**Should India encourage exports, when most things are insufficient for internal use itself?**

**Arguments:**

**I. Yes. We have to earn foreign exchange to pay for our imports.**

**II. No. Even selective encouragement would lead to shortages.**

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

**35. Statement :**

**Should the tuition fees in all post graduate courses be hiked considerably?**

**Arguments:**

**I. Yes. This will bring some kind of seriousness among the students and will improve quality.**

**II. No. This will force the meritorious poor students to stay away from post-graduate courses.**

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

**Directions (36-40):** 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.

**36. Statement:**

**Should the political parties be banned?**

**Arguments:**

**I. Yes. It is necessary to teach a lesson to the politicians.**

**II. No. It will lead to an end of democracy.**

- 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

**37. Statement:**

**Should all mig-21 fighters be banned owing to frequent accidents of this aircraft?**

**Arguments:**

**I. Yes, it has become flying coffin.**

**II. No, almost all the accidents were due to human error.**

- 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

**38. Statements:**

**Should students be banned from carrying mobile phones in college campuses?**

**Arguments:**

**I. No mobile phone has become essential for an individual and one needs to keep it all day.**

**II. Yes, mobile phones distract students from studies.**

- 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

**39. Statement:**

**Should there be death punishment for those who are involved in manufacturing spurious drugs?**

**Argument:**

**I. Yes, mass murder for the sake of profit should be treated only by one law-death penalty.**

**II. No, the main objective of the punishment is to bring reform in a convicted person by punishing him/her**

- 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

**40. Statements:**

**Should companies' donation to political parties be banned in India?**

**Arguments:**

**I. Yes, it was banned during 1969 and 1985 also.**

**II. No, donation to political parties is not a new thing in the country and has been in existence right from 1956.**

- 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

**Directions (41-45): In each question below 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.**

**41. Statement:**

**“Repeat your recruitment ads on Sunday for just 60 per sq cm.” – An advertisement in a newspaper**

**Assumption:**

**I. People want ads at Zero cost**

**II. There are some people who want to repeat their recruitment ads**

- 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

**42. Statement:**

**“Policies and programmes and seminars cannot change the women’s status. There is a greater need for attitudinal change in the society towards working women. “– View of Mr. X**

**Assumption:**

**I. It is possible to make change in the attitude of the society towards working women.**

**II. Status of the working women is not satisfactory.**

- 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

**43. Statement:**

**Home Secretary asked the officials to check spread of rumors and messages inciting unrest, cybercrimes and other activities that could be detrimental to national security.**

**Assumption I: The protests in the country are increasing day by day against the government.**

**Assumption II: Cybercrime is one of the biggest global challenge to tackle the online thefts.**

- 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

**44. Statement:**

**The Finance Ministry released the restriction notification to the all Public and Private Sector Banks for the money filling in their ATMs by own or private agencies.**

**Assumption I: Most of the banking thefts are done by the private ATM money filling agencies.**

**Assumption II: It is very struggle to handle large amount of money by the bank or private agencies to fill in the ATMs.**

- 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

**45.Statement:**

**Safety and health practices in many Indian companies are well below the International standards.**

**Assumptions:**

**I. International standard of health and safety are ideal and unrealistic.**

**II. Indian organizations do not consider safety and health management as their prime social responsibility.**

- 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

**Directions (46-50): In each question below 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.**

**46. Statement:**

**Many people have expressed surprise as the princes has broken the royal tradition of marriage by choosing a commoner as her life partner.**



**Assumptions:**

**I. People expect royal families to observe customs and traditions.**

**II. People still value purity of royal blood and status when it comes to a marriage of members of royal family.**

- 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

**47. Statement:**

**The new scheme gives people the opportunity to voluntarily declare their disclosed property and legitimize it by paying the lowest ever rate of tax.**

**Assumptions:**

**I. The new scheme is much better than the earlier scheme.**

**II. People may desire to pay less tax and own things legitimately.**

- 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

**48. Statement:**

**The chairman and secretary of the housing society have requested society members to use water economically to help society to save on water-tax.**

**Assumptions:**

**I. Majority of members of the society are likely to follow the request.**

**II. It is desirable to reduce expenditure whenever possible.**

- 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

**49. Statement:**

**The State government has decided to appoint four thousand primary school teachers during the next financial year.**

**Assumptions:**

**I. There are enough schools in the state to accommodate four thousand additional primary school teachers.**

**II. The eligible candidates may not be interested to apply as the government may not finally appoint such a large number of primary school teachers.**

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

**50. Statement:**

**“In order to bring punctuality in our office, we must provide conveyance allowance to our employees.” – In charge of a company tells Personnel Manager.**

**Assumptions:**

**I. Conveyance allowance will not help in bringing punctuality.**

**II. Discipline and reward should always go hand in hand.**

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 Key with Explanation**

**Solutions (1-5)**

**1. B**

The inability of the small banks to compete with the bigger ones shall not ensure security and good service to the customers, which is an essential concomitant that has to be looked into by the Reserve Bank. It seems to be a remedial step for the same.

**2. D**

Closing the schools for a week and the parents withdrawing their wards from the local schools are independent issues, which must have been triggered by different individual causes.

**3. D**

The prices of petrol and diesel being stagnant in the domestic market and the increase in the same in the international market must be backed by independent causes.

**4. C**

The two statements discuss two separate statistical and generalised results.

**5. A**

The increase in supply always triggers a reduction in the prices.

**Solutions (6-10)**

**6. C**

The increase in the fees of the private colleges and there being no increase in the same in Government colleges seem to be policy matters undertaken by the individual decisive boards at the two levels.

**7. D**

The employees of a bank going on strike and the government employees calling off their protest seem to be two independent events that might have been triggered by individual causes.

**8. A**

Stress in everyday life is a major cause of frustration among the youth and is bound to lead them to take harsh steps as suicide.

**9. B**

The parents' protest against high fees being charged by the institutions led the government to interfere and fix the fees at a more affordable level.

**10. A**

A sharp decline in oilseed production is bound to reduce oil supply and import of oil is the only means to restore the essential supply.

**Solutions (11-15)**

**11. E**

Clearly, the library needs to be provided with the essential facilities and trained personnel for better services. So, both the courses follow.

**12. B**

Following course I would be an infringement of the right to freedom of individuals. However, if the lacking of their respective fields are found out and removed, the professionals would surely give up the idea of opting for other jobs. Hence, only course II follows.

**13. E**

Clearly, either the work in the court needs to be speeded up or the system be reorganised so that more number of problems can be resolved at the lower levels itself, to provide speedy justice to the people. So, both the courses follow.

**14. C**

Clearly, either something should be done to alert the trains well in advance in case of a landslide or some means should be adopted to prevent blockage of tracks during landslides. Thus, either I or II follows.

**15. E**

Clearly, prevention from mosquitoes and elimination of mosquitoes are two ways to prevent malaria. So, both the courses follow.

**Solutions (16-20)**

**16. A**

Clearly, for better economic gain, losses should be reduced and income increased. So, only course I follows.

**17. E**

The situation demands creating awareness among people about the dangers of drinking polluted water so that they themselves refrain from the same, and at the same time taking steps to provide safe drinking water. So, both the courses follow.

**18. E**

Clearly, the situation demands that the faults in Accounts be properly worked out and the persons involved be interrogated about the matter. So, both the courses follow.

**19. A**

Airlines, being convenient and faster means of transport, people would surely prefer it to the railways if there is a marginal difference between the fares. Hence, a considerable gap between the two fares is a must for the railways. So, course I follows. Following course II would reduce the volume of passengers. Hence, II does not follow.

**20. B**

In the break-out of a natural calamity, the basic duty of the Govt. becomes to provide the **basic amenities** essential to save the lives of people and cattle. So, **only 2nd conclusion follows.**

**Solutions (21-25)**

**21.A**

According to the statement, only those who tackle situations bravely achieve success. So, I follows. However, II is vague with regard to the given statement and so does not follow.

**22. C**

The Government seeks to review the policy so as to determine whether the diesel price needs to be increased or it can be kept stable by adjusting certain other factors. So, either decision may be taken. Thus, either I or II follows.

**23. D**

According to the statement, 80% of the total runs were made by spinners. So, I does not follow. Nothing about the opening batsmen is mentioned in the statement. So, II also does not follow.

**24.E**

According to the statement, Government has spoiled financial institutions by appointing bureaucrats as Directors. This means that only those persons should be appointed as Directors who are experts in finance and are acquainted with the financial work of the institute. So, both I and II follow.

**25.D**

Pakistan's ability to manufacture arms is not being talked about in the statement. So, I does not follow. The fact in II cannot be deduced from the given statement. So, II also does not follow.

**Solutions (26-30)**

**26. A**

Clearly, I directly follows from the statement. However, II is not directly related to the given statement and so does not follow.

**27. B**

The fact given in I is quite contrary to the given statement. So, I does not follow. II mentions the direct implications of the state discussed in the statement. Thus, II follows.

**28. D**

According to the statement, good wranglers are wise men. But it doesn't mean that all wise men are good wranglers. So, neither I nor II follows.

**29. E**

Clearly, the government has taken the step to attract more tourists. So, both I and II follow.

**30. D**

The decision to withdraw subsidy has clearly been taken to compensate for the loss and not because people can now afford to pay more for cooking gas. So, I does not follow. Also, the statement talks of withdrawing 33% of the prevailing subsidy and not of reducing 33% of the actual price. So, II also does not follow.

**Solutions (31-35)**

**31. A**

Clearly, harnessing solar energy will be helpful as it is an inexhaustible resource unlike other resources. So, argument I holds. But argument II is vague as solar energy is the cheapest form of energy.

**32. A**

Clearly, India cannot part with a state that is a major foreign exchange earner to it. So, argument I holds strong. Further, giving away a piece of land unconditionally and unreasonably is no solution to settle disputes. So, argument II is vague.

**33. A**

Clearly, shifting agriculture is a practice in which a certain crop is grown on a land and when it becomes infertile it is left bare and another piece of land is chosen. Clearly, it is a wasteful practice. So, only argument I holds.

**34. A**

Clearly, India can export only the surplus and that which can be saved after fulfilling its own needs, to pay for its imports. Encouragement to export cannot lead to shortages as it shall provide the resources for imports. So, only argument I holds.

**35. B**

Clearly seriousness among the students is not because of fees but second argument is strong.

**Solutions (36-40)**

**36. D**

Clearly, with the ban on political parties, candidates can independently contest elections. So, it will not end democracy. Thus, argument II does not hold. Argument I does not give a strong reason.

**37. B**

Argument I lacks substance and is hence weak. That it is a “flying coffin” is evident from the statement itself. II is strong because it makes no sense to ban the aircraft when the responsibility lies somewhere else.

**38. B**

Argument I is weak because it says virtually nothing. II is strong because distraction from studies is not desirable.

**39. B**

Not all spurious drugs lead to mass murder. So we cannot assume I to be true. Hence I is weak. II is strong because death sentence is self-defeating. If one dies, how can one be reformed?

**40. D**

Both I and II are weak arguments. I merely mentions the two occasions when the donation was banned. It does not pinpoint the core issue. II merely mentions the year from when the donation exists. It adds no argumentative substance in support of ‘No’.

**Solutions (41-45)**

**41. B**

The word ‘just’ implies that it must be assumed that people wants ads at the lowest cost. Hence I is not necessarily true. II is obvious; otherwise why will ads like this be given?

**42. E**

I is implicit because it make no sence to talk of something without the existence of its possibility. II is implicit; that is why the speaker suggests tools to make change in the women’s status.

**43. E**

Both the assumptions are conveying the problems of the cybercrime and the rumours spreading in the country.

**44. C**

Either assumption I or assumption II implicit the statement.

**45. B**

I is not implicit. It is clearly criticism of Indian organizations not paying considerable attention to those aspects. So, II is implicit.

**Solutions (46-50)**

**46. E**

As the people surprise the fact that the princes has married a commoner ,i.e, a person not of her status and 'not' of royal blood' suggest that assumptions I and II are implicit.

**47. B**

Since nothing has been said about the earlier scheme or law so we cannot say about the efficiency of the new scheme. Thus assumption I is not implicit. The highlight of the scheme is that people may retain their property by paying lowest ever rate of tax. Thus it can be safely assumed that people desire to pay less tax and own things legally. Thus assumption II is implicit. Hence the required answer is (2).

**48. E**

When a notice is issued it is expected that the people for which it is issued will pay attention to it. Also the theme of the statement is desirable. Here the theme is reduction of tax, which can be constructed as reduction in expenditure. Hence, the required answer is 5.

**49. A**

Such decisions as given in the statement are taken only after taking the existing vacancies into consideration. So, I implicit while II isn't.

**50. B**

Assumption I goes against the statement. So, it is not implicit. The allowance will serve as a reward to the employees and shall provoke them to come on time. So, II is implicit.



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**Directions (1-5): Study the following information carefully and answer the questions given below:**

Following are the conditions for selecting manager-HR in an organization.

- (i) be at least 30 yr and not more than 35 yrs as on 1st march 2012.
- (ii) have secured at least 60% marks in graduation in any discipline.
- (iii) have secured at least 65% marks in the post-graduate degree/diploma in personnel management/HR
- (iv) have post qualification work experience of at least five years in the personnel/HR department of an organization.
- (v) have secured at least 50% marks in the selection process.

However, in the case of a candidate who satisfies all the above conditions except

- (a) (ii) above but has secured at least 55% marks in graduation in any discipline and at least 70% marks in postgraduate, degree/diploma in personnel management/HR the case is to be referred to GM-HR
- (b) (iv) above but has post qualification work experience of at least four years out of which at least two years as deputy manager-HR the case is to be referred to President-HR

In each question below are given details of one candidate. You have to take one of the following courses of actions based on the information provided and the conditions and sub conditions given above and mark the number of that course of action as your answer. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 1st march 2012.

**1. Rita bhatt was born on 25th July, 1978. She has secured 62% marks in graduation and 65% marks in postgraduate. She has been working for the past 6 yr in the personnel department of an organization after completing her post-graduation. She has secured 55% marks in the selection process.**

- a. If the candidate is not to be selected
- b. if the data provided are not adequate to take a decision
- c. if the case is to be referred to president-HR
- d. if the case is to be referred to GM-HR
- e. if the candidate is to be selected.

**2. Ashok pradhan was for on 8th august 1980. He has been working in the personnel department of on organization for the past 4 yr after completing his post-graduate degree in personnel management with 67%. Out of his entire experience, he has been working for the past 2 yr as deputy manager-HR. he as secure 62% of marks in graduation and 58% marks in selection process.**

- a. If the candidate is not to be selected
- b. if the data provided are not adequate to take a decision
- c. if the case is to be referred to president-HR
- d. if the case is to be referred to GM-HR
- e. if the candidate is to be selected.

**3. Alokvarma was born on 4th march 1976. He has been working in the personnel department of an organization for the past 6 yr after completing his post-graduate diploma in personnel management with 66% marks. He has secured 57%marks in the selection process and 63% marks in graduation.**

- a. If the candidate is not to be selected
- b. if the data provided are not adequate to take a decision
- c. if the case is to be referred to president-HR
- d. if the case is to be referred to GM-HR
- e. if the candidate is to be selected.

**4. SwapanGhosh has been working in the personnel department of an organization for the past 5 yr after completing his post-graduate degree in HR with 72% marks. He has secured 56% marks in graduation. He was born on 12thmay 1977. He as secured 58% marks in the selections process.**

- a. If the candidate is not to be selected
- b. if the data provided are not adequate to take a decision
- c. if the case is to be referred to president-HR
- d. if the candidate is to be selected.
- e. if the case is to be referred to GM-HR

**5. SeemaBehl has been working in the personnel department of an organization for the past 7 yr after completing he post-graduate diploma in personnel management with 70% marks. She was born on 5th july 1979. She has secured 65% mark in graduation and 50% marks in the selection process.**

- a. If the candidate is not to be selected

- b. if the data provided are not adequate to take a decision
- c. if the case is to be referred to president-HR
- d. if the case is to be referred to GM-HR
- e. if the candidate is to be selected.

**Directions (6-10): Read the following information carefully and answer the question given below it.**

Following are the criteria for selection of interpreter in different embassies in india.

- A. The candidate should be a graduate from a recognized university.
- B. Her or she should be 23 to 26 yr of age as on 7th march 2006.
- C. The candidate should have the ability to read, write and speak English and Hindi besides the foreign languageto which he/she has applied.
- D. The candidate should have his/her own accommodation, either rental or own, in Delhi.However, if a candidate fulfils all criteria except.
  - (i) at D but he/she has accommodation either rental or own, in NCT Delhi, his/her case is to be referred to foreign secretary.
  - (ii) at B but he/she has a PG degree in any discipline, his/her case is to be referred to personal assistants, foreign secretary.

Now, based on the above criteria and the information given below, you have to have to take decision in regard to each case. You are not to assume any information which is not available.

**6. Sweta Singh is a Hindi Hons, graduate from Hindu college, Delhi. Recently, she has celebrated her 23rd birthday on 9th January, 2006. She possesses her own house in vikaspuri, Delhi. She can speak, write and read English, Hindi and French equally well.**

- a. if to be referred to foreign secretary
- b. if to be referred to PA foreign secretary
- c. if data is indequate
- d. if to be selected
- e. if not to be selected

**7. Miss Anu knows how to speak, write and read Hindi, English, and Portuguese. She also knows how to handle computers. She has done GNIIT after doing her graduation from a recognized university. She can arrange a house in Delhi for her accommodation.**

- a. if to be referred to foreign secretary
- b. if to be referred to PA foreign secretary
- c. if data is inadequate
- d. if to be selected
- e. if not to be selected

**8. Pinki has done her graduation from Oxford university. Her date of birth is 9th November, 1979. She knows how to speak, write and read Hindi, English. Her grandfather owns a house in Ghazibad, in NCT, Delhi. She can live with her grandfather during her job in Delhi.**

- a. if to be referred to foreign secretary
- b. if to be referred to PA foreign secretary
- c. if data is inadequate
- d. if to be selected
- e. if not to be selected

**9. Kiran, wife of Ajay and a graduate from a recognized university, lives with her husband at Kamla Nagar in North. Delhi in their rental house. She has passed her post-graduation in History in February, 2003 at the age of 23 yr. She can speak, read and write Maithili, Hindi, English, and Nepali. These languages Nepali, Maithili and Bhojpuri are being spoken in Nepal.**

- a. if to be referred to foreign secretary
- b. if to be referred to PA foreign secretary
- c. if data is inadequate
- d. if to be selected
- e. if not to be selected

**10. Reena has done her graduation from Jabalpur University, Madhya Pradesh. She can arrange her accommodation with her brother-in-law in Delhi. Her date of birth is 12th January, 1983. She can speak more than two languages including a foreign language.**

- a. if to be referred to foreign secretary

bif to be referred to PA foreign secretary

c. if data is inadequate

d. if to be selected

e. if not to be selected

**Directions (11-20):** Each question given below consists of a statement, followed by three or four arguments numbered I, II, III and IV. You have to decide which of the arguments is/are ‘strong’ arguments) and which is/are ‘weak’ arguments) and accordingly choose your answer from the alternatives given below each question.

**11. Statement:**

**Should all the school teachers be debarred from giving private tuitions?**

**Arguments:**

**I. No. The needy students will be deprived of the expertise of these teachers.**

**II. Yes. This is an injustice to the unemployed educated people who can earn their living by giving tuitions.**

**III. Yes. Only then the quality of teaching in schools will improve.**

**IV. Yes. Now salary of these teachers is reasonable.**

a. Only I and III are strong

b. Only I, II and III are strong

c. Only III and IV are strong

d. Only II, III and IV are strong

e. None of these

**12. Statement:**

**Is caste-based reservation policy in professional colleges justified?**

**Arguments:**

**I. Yes. The step is a must to bring the underprivileged at par with the privileged ones.**

**II. No. It obstructs the establishment of a classless society.**

**III. Yes. This will help the backward castes and classes of people to come out of the oppression of upper caste people.**

a. Only I and II are strong

b. Only II is strong

- c. Only II and III are strong
- d. Only I and III are strong
- e. All are strong

**13.Statement:**

**Should the income generated out of agricultural activities be taxed?**

**Arguments:**

- I. No. Farmers are otherwise suffering from natural calamities and low yield coupled with low procurement price and their income should not be taxed.**
- II. Yes. Majority of the population is dependent on agriculture and hence their income should be taxed to augment the resources.**
- III. Yes. Many big farmers earn much more than the majority of the service earners and they should be taxed to remove the disparity.**

- a. Only I is strong
- b. Only I and II are strong
- c. Only II and III are strong
- d. All are strong
- e. None of these

**14. Statement:**

**Should people with educational qualification higher than the optimum requirements be debarred from seeking jobs?**

**Arguments:**

- I. No. It will further aggravate the problem of educated unemployment.**
- II. Yes. It creates complexes among employees and affects the work adversely.**
- III. No. This goes against the basic rights of the individuals.**
- IV. Yes. This will increase productivity.**

- a. Only I and III are strong
- b. All are strong
- c. Only II and IV are strong
- d. Only III is strong

e. None of these

**15. Statement-**

**The United States is looking forward to strengthen ties with India, the Trump Administration has said, ahead of the meeting between Prime Minister Narendra Modi and President Donald Trump.**

**I. The meeting between Prime Minister Narendra Modi and US President Donald Trump would set the tone and the framework for the bilateral relationship going forward.**

**II. The two leaders will have a chance to get to know each other and to find some common ground on the way they look at the world and a common strategic view that would set the framework on how the two governments pursue the relationship going forward.**

**III. There will be no major breakthrough announcements from this meeting. No one is expecting that the meeting would be productive for both the countries.**

**Which of the following can be assumed from the given statement?**

a. Only I and II

b. Only I and III

c. Only II and III

d. Only I

e. None of these

**16. Statement-**

**Union Urban Development Minister Venkaiah Naidu said seeking loan waiver has become a fashion". But waiving off loans of farmers is not the final solution and should be considered in extreme situations.**

**I. We should create adequate infrastructure and facilities like go downs, cold storage, refrigerator vans, for farmers.**

**II. Farmers need to get good remunerative price for their produce and care should also be taken of those in distress.**

**III. We will have to ensure that affordable credit is available to these farmers.**

**Which of the following course of action should be followed to resolve the issue of farmers who are seeking waiving off loans?**

a. Only II and I

b. Only I and III

- c. All of the above
- d. All except I
- e. None of these

**17. Statement:** Students at school 'A' must get a better education than students at school 'B' because the grade point average of students at school 'A' is higher than that of students at school 'B'.

The claim above depends upon which of the following assumptions ?

- I.** The average grade earned by students is a good measure of the quality of education that a student's receives.
- II.** Extracurricular activities at school 'A' are given more emphasis than at school 'B'.
- III.** The grading standards at the two high schools are roughly the same.

- a. Only I and III
- b. Only I and II
- c. Only II and III
- d. Only I
- e. None of these

**18. The economy grew by 4.7 per cent in the quarter ending December, which was slightly better than the average of 4.6 per cent during the first half of the year.**

**Which of the following assumptions is implicit in the above statement? (An assumption is something supposed or taken for granted)**

- a. Growth figures are released quarterly.
- b. Eight core industries grew by just 1.6%.
- c. There is an unexpected measure of uncertainty in the decision making.
- d. Export grew at a slower pace during the three months up to January.
- e. GDP growth will figure prominently in the General Elections.

**19. It is astounding that 81.4 crore voters are eligible to exercise their franchise through 9.13 lakh polling stations and 10 crore more voters have joined the ranks of voters since the election five years ago.**

**Which of the following can be inferred from the above situation?**

- a. The Election Commission deserves applause for being in charge of a complex service.
- b. The Election Commission must be given credit for the vote share increase in the recently held elections.
- c. All the parties will gain in their vote share with the increase in number.



- d. The Election Commission plays a vital role in the India political system.
- e. None of these

**20. Most of pre-poll surveys show that in this election Congress-led UPA alliance will get a maximum of 100 seats.**

**Which of the following is the best reason for the above mentioned assertion?**

- a. This election will have corruption and mis-governance as major issues and people will vote against the last ten years of mis-governance by the Congress.
- b. People will vote for the UPA as the claimed they have done tremendous work in the last ten years.
- c. Congress gradually forgot the aam aadmi and moved towards safeguarding the interests of the corporate world.
- d. The Congress could not control corruption in the last ten years.
- e. Inflation could not be controlled by the UPA government in the last years and that impacted aam aadmi very badly.

**Directions (21-30): In each question below is given a statement followed by three courses of action numbered I, II and III. 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 follow(s) for pursuing.**

**21. Statement:**

Lack of coordination between the University, its colleges and various authorities has resulted in students ousted from one college seeking migration to another.

**Courses of Action:**

- I. If a student is ousted from a college, the information should be sent to all the other colleges of the University
- II. The admissions to all the colleges of the University should be handled by the University directly.
- III. A separate section should be made for taking strict action against students indulging in anti-social activities.

- a. Only I follows
- b. Only II follows
- c. Only III follows
- d. Only I and III follow
- e. Only II and III follow

**22. Statement:**

The meteorological department has issued a notification forecasting less rainfall during next year's monsoon.

**Courses of Action:**

- I. The government should immediately set up a water authority for proper management of water resources.
  - II. The water supply authorities should be asked to implement reduction in regular water supply to tackle the situation.
  - III. The farmers should be advised to cultivate alternate crops which require less water during the coming months.
- a. Only I and II follow
  - b. Only II and III follow
  - c. Only I and III follow
  - d. All follow
  - e. None of these

**23.Statement:**

Many private sector banks have reduced interest rate on housing loans in comparison to public sector banks.

**Courses of Action:**

- I. The case should be raised before the regulatory authority for investigation by the public sector banks as they cannot follow such reduction.
  - II. Public sector banks must adopt such policy to remain in competition.
  - III. The public sector banks should advertise their special feature repeatedly so that they do not lose their future customers.
- a. All follow
  - b. Only I and II follow
  - c. Only I and III follow
  - d. Only either II or III follows
  - e. None of these

**24.Statement:**

Number of dropouts from the municipal schools has significantly increased after withdrawal of mid-day meal scheme.

**Courses of Action:**

- I. The government should reconsider its decision of withdrawal of midday meal scheme.
- II. The government should close down some of the municipal schools.

III. The government should carry out a detailed study to find out the reasons for school dropouts.

- a. None follows
- b. Only I follows
- c. Only I and III follow
- d. Only II and III follow
- e. All follow

**25. Statement:**

Over 27,000 bonded labourers identified and freed are still awaiting rehabilitation.

**Courses of Action:**

- I. More cases of bonded labourers should be identified.
- II. Till the proper rehabilitation facilities are available, the bonded labourers should not be freed.
- III. The impediments in the way of speedy and proper rehabilitation of bonded labourers should be removed.

- a. None follows
- b. Only I follows
- c. Only II follows
- d. Only III follows
- e. Only II and III follow

**26. Statement:**

A large number of students studying in municipal schools could not pass the Xth Std. Board examination causing frustration among the students and their parents.

**Courses of Action:**

- I. The Municipal authority should immediately review the position and initiate measures to improve the situation.
- II. The municipal authority should immediately fill up the teachers' vacancies in the municipal schools.
- III. The municipal authority should close down some of their schools and concentrate their attention on remaining schools to improve the conditions.

- a. Only I and II follow
- b. Only II and III follow
- c. Only I and III follow
- d. All follow

e. None of these

**27.Statement:**

Some strains of mosquito have become resistant to chloroquine – the widely used medicine for malaria patients.

**Courses of Action:**

I. Selling of chloroquine should be stopped.

II. Researchers should develop a new medicine for patients affected by such mosquitoes.

III. All the patients suffering from malaria should be checked for identification of causal mosquito.

a. None follows

b. Only I and III follow

c. All follow

d. Only II and III follow

e. None of these

**28. Statement:**

The Deputy Mayor of city Z has proposed to install a plant of mineral water and to supply citizen's mineral water bottles at Rs. 6 per litre as against Rs. 10 per litre being sold by local private companies.

**Courses of Action:**

I. The local private companies of city Z will have to close their operation.

II. The Corporation of city Z will have to provide for losses in this project in its budget.

III. The tap water schemes of city Z will have to be stopped.

a. Only I and II follow

b. Only II and III follow

c. Only I and III follow

d. All follow

e. None of these

**29. Statement:**

Incessant rain for the past several days has posed the problem of overflowing and flood as the river bed is full of silt and mud.

**Courses of Action:**

I. The people residing near the river should be shifted to a safe place.

- II. The people should be made aware about the imminent danger over radio/television.
- III. The silt and mud from the river bed should be cleared immediately after the receding of the water level.
- a. None follows
- b. Only I and II follow
- c. Only II and III follow
- d. Only I and III follow
- e. All follow

**30. Statement:**

There has been unprecedented increase in the prices of essential commodities during the past few days due to the strike call given by the transporters association.

**Courses of Action:**

- I. The transporters' association should be ordered by the government to immediately withdraw strike call or else they will face severe consequences.
- II. The government should immediately make alternative arrangements to ensure adequate supply of essential commodities in the market.
- III. The government should immediately declare the strike illegal and put all those responsible for the strike behind the bars.
- a. Only I and II follow
- b. Only II and III follow
- c. Only I and III follow
- d. All follow
- e. None of these

**Directions (31-40): Find the statement that must be true according to the given information.**

**31. Erin is twelve years old. For three years, she has been asking her parents for a dog. Her parents have told her that they believe a dog would not be happy in an apartment, but they have given her permission to have a bird. Erin has not yet decided what kind of bird she would like to have.**

- a. Erin's parents like birds better than they like dogs.
- b. Erin does not like birds.

- c. Erin and her parents live in an apartment.
- d. Erin and her parents would like to move.
- e. None of these

**32. When they heard news of the hurricane, Maya and Julian decided to change their vacation plans. Instead of traveling to the island beach resort, they booked a room at a fancy new spa in the mountains. Their plans were a bit more expensive, but they'd heard wonderful things about the spa and they were relieved to find availability on such short notice.**

- a. Maya and Julian take beach vacations every year.
- b. The spa is overpriced.
- c. It is usually necessary to book at least six months in advance at the spa.
- d. Maya and Julian decided to change their vacation plans because of the hurricane.
- e. None of these

**33. On weekends, Mr. Sanchez spends many hours working in his vegetable and flower gardens. Mrs. Sanchez spends her free time reading and listening to classical music. Both Mr. Sanchez and Mrs. Sanchez like to cook.**

- a. Mr. Sanchez enjoys planting and growing vegetables.
- b. Mr. Sanchez does not like classical music.
- c. Mrs. Sanchez cooks the vegetables that Mr. Sanchez grows.
- d. Mrs. Sanchez enjoys reading nineteenth century novels.
- e. None of these

**34. Sara lives in a large city on the East Coast. Her younger cousin Marlee lives in the Mid-west in a small town with fewer than 1,000 residents. Marlee has visited Sara several times during the past five years. In the same period of time, Sara has visited Marlee only once.**

- a. Marlee likes Sara better than Sara likes Marlee.
- b. Sara thinks small towns are boring.
- c. Sara is older than Marlee.
- d. Marlee wants to move to the East Coast.
- e. None of these

**35. Georgia is older than her cousin Marsha. Marsha's brother Bart is older than Georgia. When Marsha and Bart are visiting with Georgia, all three like to play a game of Monopoly. Marsha wins more often than Georgia does.**

- a. When he plays Monopoly with Marsha and Georgia, Bart often loses.
- b. Of the three, Georgia is the oldest.
- c. Georgia hates to lose at Monopoly.
- d. Of the three, Marsha is the youngest.
- e. None of these

**Directions (36-40): Read and answer the following question carefully:**

**36.** The International Council for Engineering and Technology (ICET) has identified the unchecked growth of megacities, particularly in developing countries, as a priority area for its action in the four year period 2002 to 2005. The Council has decided that as a culmination of its activities during this period, it will organise in March 2005 a World Congress on Megacities of the Future, in cooperation with a number of intergovernmental and international non-governmental organisations. The specificity of this Congress will be that it will not limit its forum to engineers and technology experts only but will attempt to be the first ever world congress on megacities to focus on a holistic approach involving all categories of experts concerned including the full range of relevant scientific disciplines (natural and social sciences), and representatives of all stakeholders.

**Which of the following is an inference that can be made from the facts stated in the above paragraph?**

- a. Development of megacities not only depends upon engineers and technology experts but it also needs to engage
- b. Developments of megacities are solely dependent on engineers and technology experts.
- c. Megacities have been growing unchecked in the last decade and the Congress should create a framework of policies and laws to curb this growth for the betterment of the world.
- d. A World Congress on Megacities of the Future is to be held in March 2005.
- e. Intergovernmental and international nongovernment organizations will participate in the march 2005 World Congress.

**37.** Hooghly River is the main source of water for the Kolkata Metropolitan Region. Siltation and reduction in flow pose a problem for Kolkata Port and civic life in the metropolitan area. Groundwater is also not a dependable source due to deterioration in quality and quantity. Rainy season in India, causes flooding in a flat topography, where

sporadic and unplanned urbanization has taken place. A well planned, organized and efficient management of water resource and waste disposal is needed for environmental and ecological stability.

**Which of the following is an inference which can be made from the facts stated in the above paragraph?**

- a. Kolkata needs a proper efficient water resource management system if it wants to be sustainable in the near future.
- b. The Kolkata Metropolitan area's main source of water is the Hooghly river and other sources of ground water.
- c. Efficient water management coupled with proper waste disposal is needed for the sustainable development of any major urban area.
- d. Kolkata Port faces a lot of problems due to heavy siltation in the Hooghly river.
- e. Urbanization usually takes place on flat topography with a good supply of easily available water resources.

**38.** Till the early 1970s, wetlands were largely unappreciated, rejected and disregarded as ecosystems and viewed as landscapes only. In human terms, they were considered of little or no value, providing breeding grounds for insects such as mosquitoes, obstructing overland and water transportation, curtailing the amount of land available for agriculture and inhibiting the growth of settlements. So they were reclaimed for human use. Since then a deliberate and determined lobby has been arguing for their conservation.

**Which of the following is an inference which can be made from the facts stated in the above paragraph?**

- a. Even in the 21st Century wetlands are considered to be wastelands and viewed as landscapes only.
- b. Conservationists are trying to create more awareness regarding wetlands and their importance in human development.
- c. Mosquitoes consider wetlands to be ideal breeding grounds.
- d. Wetlands are often reclaimed for human use by filling up of the said lands with mud and sand taken from other areas.
- e. Wetlands need to be conserved for the sustainable development of human kind.

**39.** The subway has shaped New York City. More than any other public works program or municipal project, the subway has shaped the city's development and sustained its global competitiveness over the past 100 years. The subway's profound impact on the city's growth and development—particularly in the outer boroughs—surpasses that of the city's other widely acclaimed infrastructure projects, such as the Brooklyn Bridge and Robert Moses' highway network. The innovative, early 20th century transit system still serves the 21st century metropolis well—a tribute to visionary planning and advanced engineering design. The October 2004 centennial of New York's first subway line



provides an occasion to look back at how dramatically the city was transformed in the years that the subways were built.

**Which of the following is an inference which can be made from the facts stated in the above paragraph?**

- a. The Subway system in New York is more than 100 years old.
- b. The subway system in New York was only needed to connect the outer lying regions to the main city.
- c. The subway system in New York was extremely well planned and advanced as even though it's old it still is a viable mode of transport contributing to the growth and development of New York City.
- d. The subway system in New York City has been closed down after 100 years of service as it is no longer viable for the betterment and sustainability of the city it serves.
- e. The subway system has been expanded with growing population.

**40.** Studies show that every third woman in the world has been infected by toxoplasma gondii – a virus that is most commonly spread through contact with cats, rats and through consumption of unwashed vegetables. The parasite is successful in that it rarely lets the host know that it has made up residence in her body. It uses very little of her, and for the most part lives out its short life incognito. But sometimes the parasite cause severe problems – the worst of which is pre-eclampsia during pregnancy.

**Which of the following is an inference, which can be made from the facts stated in the above paragraph?**

- a. Toxoplasma gondii is a benign parasite.
- b. Toxoplasma gondii is usually asymptomatic.
- c. Toxoplasma gondii is spread through consumption of unwashed vegetables.
- d. Toxoplasma gondii loves to play dress-up.
- e. Toxoplasma gondii is the chief cause of pre-eclampsia in pregnant women.

**Directions (41-50):** In each question below is given a statement followed by three assumptions numbered I, II and III. An assumption is something supposed or taken for granted. You have to consider statement and the following assumptions and decide which of the assumptions is implicit in the statement.

**41. Statement:**

we must be prepared to face any eventually and all the assignments must be completed as per their schedule-Director told the faculty members.

**Assumptions:**

- I. There is a possibility of any serious eventuality.
  - II. Dates are fixed for all the assignments.
  - III. Faculty members are supposed to complete all assignments.
- a. All
  - b. Only II and III
  - c. None
  - d. Only III
  - e. Only I

**42. Statement:**

Prakash decided to get the railway reservation in May for the journey he wants to make in July to Madras.

**Assumptions:**

- I. The railways issues reservations two months in advance
  - II. There are more than one train to madras.
  - III. There will be vacancy in the desired class.
- a. Only II and III
  - b. Only I
  - c. All
  - d. Only I and III
  - e. None of these

**43. Statement:**

“X- Chocolate is deal as a gift for someone you love”- an advertisement.

**Assumptions:**

- I. People generally gifts to loved ones.
  - II. Such advertisement generally influences people.
  - III. Chocolate can be considered as a gift item.
- a. Only I and II
  - b. Only I and III
  - c. All
  - d. Only II and III

e. None of these

**44. Statement:**

In view of the recent spurt in Sugar prices in the open market the government has asked the dealers to release a vast quantity of imported sugar in the open market.

**Assumptions:**

- I. The dealers will follow the government directive.
- II. The sugar price will come down.
- III. The price of indigenous sugar will remain unchanged.

- a. None
- b. Only I and II
- c. Only I and III
- d. All
- e. Only II and III

**45. Statement:**

Prabodh wrote a second letter to his mother after a month as he did not receive any reply to the first letter.

**Assumptions:**

- I. Prabodh's mother did not receive the letter.
- II. The letter generally reaches within a fortnight.
- III. His mother promptly sends reply to his letters.

- a. Only II and III
- b. Only III
- c. None
- d. Only I and III
- e. None of these

**46. Statement:**

"Move into the upper echelons without paying steep price. Book a luxurious flat with us". -Advertisement of a construction company.

**Assumptions**

- I. It is possible to join the select brand of rich people by hard work.

II. Staying in luxury without paying steep price is the criterion of upper crust of society.

III. Booking a luxurious flat is very easy now.

- a. Only II
- b. Only III
- c. II and III
- d. Only I
- e. None of these

**47. Statement:**

“City ‘X’ should have more women driving public transport because most do not like to speed unnecessarily, prefer not to talk on mobiles while driving, do not listen to blaring music and rarely skip red lights.” - A minister of state X

**Assumptions**

- I. More women driving buses and autos will create more job opportunities for women.
- II. Women are more disciplined than men on the roads.
- III. If women start driving buses and autos it would increase chances of safety for commuters.

- a. I and II
- b. II and III
- c. I and III
- d. All of these
- e. None of these

**48. Statement:**

In the recently held All India Commerce Conference the session on ‘Management of Service Sector in India’ surprisingly attracted a large number of participants and also received a very good media coverage in the leading newspapers.

**Assumptions**

- I. People were not expecting such an encouraging response for service sector.
- II. Service sector is not managed properly in India.
- III. Media is always very positive towards service sector.

- a. None is implicit
- b. Only I is implicit

- c. All are implicit
- d. II and III are implicit
- e. Either I or III is implicit

**49. Statement:**

“Tender specification will not be issued to the firms where there is 25% or more default in supplies against earlier purchase orders placed on them”. -Condition of a company X inviting tenders for the purchase of materials.

**Assumptions**

- I. The company X will be watching the quality of performance of its suppliers.
- II. This time the firms should keep the percentage of default as less as possible.
- III. The company X expects quality and professional approach from its suppliers.

- a. Only I is implicit
- b. Only II is implicit
- c. Either II or III is implicit
- d. Only III is implicit
- e. None of the above

**50. Statement:**

“The employees association has appealed to the managers of company ‘Z’ to introduce written examination for clerical cadre recruitment to prevent selection of incompetent persons”.

**Assumptions**

- I. So far, the company ‘Z’ has selected candidates without conducting a written examination.
- II. A written exam can help to identify competent persons.
- III. At higher level written examination may not be of much use.

- a. I and II
- b. Only I
- c. Only II
- d. All of these
- e. None of these

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(Hard Level Part-1)**

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**Answer Key with Explanation**

**Solution(1-5):**

Q.nos	Candidates	(i)	(ii) (a)	(iii)	(iv) (b)	(v)	Answer
1.	Rita	✓	✓	?	✓	✓	b
2.	Ashok	✓	✓	✓	✓	✓	c
3.	Alok	x	—	—	—	—	a
4.	Swapan	✓	✓	✓	✓	✓	d
5.	Seema	✓	✓	✓	✓	✓	e

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

**Solution(6-10):**

Q.nos	Candidates	(A)	B (ii)	(C)	D (i)	Answer
6.	Sweta	✓	✓	✓	✓	d
7.	Miss Anu	✓	?	✓	✓	c
8.	Pinki	✓	x	—	—	e
9.	Kiran	✓	✓	✓	✓	b
10.	Reene	✓	✓	?	✓	c

**6. D 7. C 8. E 9. B 10. C**

**Solution(11-15):**

**11. e**

Only III is strong. The lure of earning private tuitions reduces the efforts and devotion of the teachers towards the students in schools. So, if tuitions are banned, students can benefit from their teachers' knowledge in the school itself. So, argument III holds strong while I does not. However, a person cannot be barred from earning more just because he already has a good salary. So, argument IV is vague. Further, the unemployed people thriving on tuitions can survive with the school teachers holding tuitions too, if they are capable enough to guide the students well. So, argument II also does not hold strong.

**12. B**

Clearly, capability is an essential criteria for a profession and reservation cannot ensure capable workers. So, neither I nor III holds strong. However, making one caste more privileged than the other through reservations would hinder the objectives of a classless society. So, argument II holds strong.

**13. C**

Clearly, if the income of farmers is not adequate, they cannot be brought under the net of taxation as per rules governing the Income Tax Act. So, I is not strong. Besides, a major part of the population is dependent on agriculture and such a large section, if taxed even with certain concessions, would draw in huge funds, into the government coffers. Also, many big landlords with substantially high incomes from agriculture are taking undue advantage of this benefit. So, both arguments II and III hold strong.

**14.D**

The issue discussed in the statement is nowhere related to increase in unemployment, as the number of vacancies filled in will remain the same. Also, in a working place, it is the performance of the individual that matters and that makes him more or less wanted, and not his educational qualifications. So, neither I nor II holds strong. Besides, the needs of a job are laid down in the desired qualifications for the job. So, recruitment of more qualified people cannot augment productivity. Thus, IV also does not hold strong. However, it is the right of an individual to get the post for which he fulfils the eligibility criteria, whatever be his extra merits. Hence, argument III holds strong.

**15. A**

For I-True, because it can be assumed that meeting between PM Modi and Trump will empower the relation between both nations as it is given that US is looking forward to strengthen ties with India.

For II-True, because it can also be assumed from the given statement that the meeting of the leaders will provide some common grounds to strengthen the ties between the two countries.

For III-This statement is false because it states that no one is expecting some major steps from this meeting but it is given that US is looking forward to strengthen the relation with India.

**Solution(16-20):**

**16. C**

For I- This is appropriate course of action as proper facilities and infrastructure will help the farmers.

For II-This is also appropriate course of action because if farmers get appropriate price for their products then the problem of waiving off loans can be resolved.

For III-III will be appropriate course of action because if the farmers have enough credit to meet their needs , loan waiver problem may get solved.

**17. A**

The conclusion about better education at school A is made by comparing the grades. But grades in the two schools are awarded separately. Hence the conclusion couldn't be valid unless it was assumed that the grading systems of the two schools were alike. Hence III is implicit. Now if better grading means better education, I is implicit. II is not because nothing is mentioned of extra – curricular activities.

**18. A**

A quarter is the common denomination of the periods mentioned here.

**19. A**

The passage points to the efforts taken by the Election commission in adding people's names in voter's lists.

**20. A**

The passage points to the predicted collapse of UPA alliance in the General Election 2014.

**Solution(21-30):**

**21. A**

Clearly, the issue is not so big as to allot all powers of admissions to colleges, to the University only. So, II does not follow. The problem can be solved by circulating the information of the ousted students to all the colleges so as to ensure that such students do not get admission elsewhere also. This might prove useful in rectifying such students. So, I follows while III does not.

**22. A**

Getting the information well in advance clearly suggests that adequate water be saved for the crisis by proper management and moderate cuts in water supply. Cultivating alternate crops may not prove viable for the farmers. So, only I and II follow.

**23. D**

Clearly, the private sector banks have done so to attract more and more customers of public sector banks. Thus, public sector banks should either reduce the rate of interest to match with that of private sector banks or highlight those features which make them stand apart from private sector banks. So, either II or III follows.

**24. C**



Clearly, the government ought to find out the reason behind the increase in number of dropouts, and also the extent to which the withdrawal of mid-day meal scheme is responsible for the same. So, both I and III follow. II appears to be vague.

**25. D**

The problem discussed here clearly hints at the need for quick rehabilitation of bonded labourers. So, only III follows.

**26. E**

Such problems can best be dealt with by first detecting the lackenings in the existing system and then taking adequate steps to remove them. So, only I follows.

**27. D**

Clearly, chloroquine can still be used to get rid of the non-resistant varieties, and new medicines developed for the resistant varieties. The patients can then be treated accordingly by performing tests for the causal mosquito. So, only II and III follow.

**28. E**

The Corporation has planned to install its plant so as to achieve cost-effective production of mineral water. Had there been a loss, it could also acquire water from private companies. So, II does not follow. Besides, the local private companies can survive by cutting costs or by extending their sales network to other cities. Thus, I does not follow. Lastly, the Corporation seeks to provide healthy drinking water to the residents. Water for general use would still be delivered through taps. Hence, III also does not follow.

**29. E**

All the three given steps are ideal to save people's lives from the ensuing danger and hence, all of them follow.

**30. A**

Clearly, the situation demands that strike be called off, either through warning or negotiations, and till then alternative arrangements be made to retain normalcy in supply of essential commodities. So, both I and II follow. Taking extreme steps (as getting the striking transporters arrested) at the first stage, doesn't seem proper. So, III does not follow.

**Solution(31-40):**

**31. C**

Since Erin's parents think a dog would not be happy in an apartment, we can reasonably conclude that the family lives in an apartment. We do not know if Erin's parents dislike dogs (choice a) or if Erin dislikes birds (choice b). There is no support for choice d.

**32. D**

The first sentence makes this statement true. There is no support for choice a. The passage tells us that the spa vacation is more expensive than the island beach resort vacation, but that doesn't necessarily mean that the spa is overpriced; therefore, choice b cannot be supported. And even though the paragraph says that the couple was relieved to find a room on short notice, there is no information to support choice c, which says that it is usually necessary to book at the spa at least six months in advance.

**33. A**

Because Mr. Sanchez spends many hours during the weekend working in his vegetable garden, it is reasonable to suggest that he enjoys this work. There is no information to suggest that he does not like classical music. Although Mrs. Sanchez likes to cook, there is nothing that indicates she cooks vegetables (choice c). Mrs. Sanchez likes to read, but there is no information regarding the types of books she reads (choice d).

**34. C**

Since the paragraph states that Marlee is the younger cousin, Sara must be older than Marlee. There is no information to support the other choices.

**35. D**

If Georgia is older than Marsha and Bart is older than Georgia, then Marsha has to be the youngest of the three. Choice b is clearly wrong because Bart is the oldest. There is no information in the paragraph to support either choice a or choice c.

**36. A**

Options 4 and 5 are facts that have stated in the passage. Option 2 is a fallacy has the passage clearly states that that the purview of development in megacities is not limited to engineers and technology experts. Option 1 and 3 can be both considered as inferences from the paragraph. But option 3 is more of an advisory statement that points out what needs to be done. Option 1 on the other hand validly states the need for an inclusive approach towards the development issues in megacities and supports the observations in the given paragraph

**37. A**

The given passage talks about the sources of water on which the Kolkata metropolitan region is dependent and the problems arising as a result of this dependence. Options 2, 3 and 4 are facts as stated in the passage. Option 5 is an assumption as observed from the passage. Option 1 is the correct inference as it correctly tells about the need for sustainable water management for the Kolkata Metropolitan Area future betterment.

**38. B**

The given passage talks about how wetlands were considered unimportant till 1970s and the change in this conception since then. Thus option 1 is a wrong assumption. Option 3 is a fact as stated in the passage. Options 4 and 5 are correct assumptions as they have not been directly mentioned in the passage. Option 2 is an inference as it can be derived from the last sentence of the given passage. The last sentence clearly states that a certain group of individuals are campaigning for the protection and conservation of the wetlands. Thus it can be inferred that conservationists are working to create awareness regarding the importance of wetlands. Hence option 2 is the correct inference.

**39. C**

The passage talks about the New York City subway system and how it has contributed to the growth and betterment of the city. Options 2 and 4 are fallacies as they don't tally with what has been stated in the passage. Option 1 is a fact while option 5 although can be considered to be an inference does not present a clear picture. Option 3 on the other hand is a better inference as it presents a clear picture and deducts correctly how even well planned old systems can aid us in modern times.

**40. B**

Toxoplasma gondii can cause pre-eclampsia during pregnancy. So, it definitely cannot be considered to be benign. It is also explicitly stated in the passage that Toxoplasma gondii is spread through the consumption of unwashed vegetables. So this is a fact, not an inference. It is stated in the passage that toxoplasma gondii often goes incognito in the body, but you cannot infer from this that it loves to play dress-up. It also cannot be inferred that toxoplasma gondii is the chief cause of pre-eclampsia. It is just mentioned in the passage that it causes pre-eclampsia. So this cannot be an inference either. However, it has been mentioned in the passage that the parasite rarely lets the host know that it has set up residence in her body, which implies that it doesn't usually display any symptoms. Thus we can infer that toxoplasma gondii is usually asymptomatic.

**Solution(41-50):**

**41. A   42. D   43. C   44. B   45. E   46.B   47.E   48.B   49.E   50.A**

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**Directions (Q. 1 – 5):** In each question below is given a statement followed by two assumption numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumption and decide which of the assumptions is implicit in the statement.

**1. Statement:**

“The government’s decision to supply ARV drugs in six selected states free of cost is commendable, but the patients should be adequately educated before the drugs are administrated.” – View of Mr. ‘X’

**Assumptions:**

**I. The patients can develop drug resistance if they are not regular in their medication**

**II. The patients if not counseled properly may spread the drug – resistant disease.**

- 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

**2. Statement:**

“You are hereby appointed as a programmer with a probation period of one year and your performance will be reviewed at the end of the period for confirmation.” – A line in an appointment letter.

**Assumptions:**

**I. The performance of an individual generally is not known at the time of appointment offer.**

**II. Generally an individual tries to prove his worth in the probation period**

- 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

**3. Statement :**

**”Although no war was witnessed during the tenure of prime minister ship of Mr. X, a large number of top bravery medals were conferred upon many cops in the name of curbing terrorism and eliminating terrorists of different organizations belonging to our own states.” – View of a citizen**

**Assumption:**

**I. It is disgraceful of cops to name the act of killing of terrorists of our own country as an act of bravery**

**II. A war is less harmful for a country than menace of terrorism.**

- 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

**4. Statement:**

**“Completely eliminating the say of executive is not acceptable; merit, ability, competence, integrity and suitability of the candidate alone are not enough for appointment of High Court Judges. “ – A journalist**

**Assumption:**

**I. A person’s social outlook, concern for public interest and promotion of equality and his / her political outlook are also equally important.**

**II. Executive consultation will ensure greater transparency of the appointment.**

- 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

**5. Statement:**

**“It is alarming to note that only 48 to 50 percent of the voters in State ‘X’. The government must make it mandatory for all to exercise their franchise in order to make the democracy more meaningful.” – View of a voter**

**Assumption:**

**I. Increase in the participation of voters will ensure increase in the rationality of the democratic set – up.**

**II. Making it ‘Mandatory for all to exercise their franchise’ may increase the number of voters**

- 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

**Directions (6-10): Each of the questions below consists of two statements labeled I and II. These statements may be effects of independent causes or of 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:**

- (a) If statement I is the cause and the statement II is its effect.
- (b) If statement II is the cause and the 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.

**6.**

- I. The bank has provided a link on its website to obtain feedback from customers.
- II. Customers have been complaining about poor services in the bank's branches.

**7.**

- I. The production of pulses has dropped for the third consecutive year.
- II. India has decided to import pulses this year.

**8.**

- I. Budgetary allocation for building a better railway network,

e.g. constructing new railway lines, has increased.

II. There has been a substantial drop in the number of passengers and they are opting for air travel.

**9.**

I. Indian citizens are willing to incur the cost of using environment-friendly technology.

II. Many countries are taking steps to cut their carbon emissions.

**10.**

I. The government has amended tax laws to boost exports.

II. The export sector has been passing through difficult times due to heavy tax burdens

**Directions (Q. 11 – 15): Read the following question carefully:**

**11. In Greenland, from 1999 to 2004, the total consumption of fish increased by 4.0 percent, and the total consumption of poultry products increased by 8.0 percent. During this time, the population of Green land increased by 6 percent, in part due to new arrivals from surrounding areas. Which of the following can one infer based on the statements above?**

a) For new arrivals to Eastland between 1999 and 2004, fish was less likely to be a major part of families diet than was poultry

b) In 1999, the residents of Greenland consumed twice as much poultry as fish.

c) The per capita consumption of poultry in Greenland was higher in 2004 than it was in 1999.

d) Between 1999 and 2004, both fish and poultry products were a regular part of the diet of a significant proportion of Greenland residents.

**12. Everyone who has graduated from Top Notch school has an intelligence quotient (IQ) of over 120. Most students with an IQ of over 120 and all students with an IQ of over 150 who apply to one or more Vidyamandir universities are accepted to at least one of them. The statements above, if true, best support which of the following conclusions?**

a) Every graduate of TopNotch School with an IQ of 150 has been accepted to at least one of the Vidyamandir schools.

b) If a person is a high-school graduate and has an IQ of less than 100, he or she could not have been a student at Top Notch school.

c) If a person has an IQ of 130 and is attending an Ivy-League school, it is possible for him or her to have graduated from TopNotch High School.

d) At least one graduate from TopNotch high school who has applied to at least one VidyaMandir university has been accepted to one of them

**13. Advocates insist that health savings accounts are an efficient method to reduce medical expenses. However, widespread adoption of these accounts will soon undermine the public's health. One reason for this is that most people will be reluctant to deplete their accounts to pay for regular preventive examinations, so that in many cases a serious illness will go undetected until it is far advanced. Another reason is that poor people, who will not be able to afford health savings accounts, will no longer receive vaccinations against infectious diseases. The statements above, if true, most support which of the following?**

a) Wealthy individuals will not be affected negatively by health savings accounts.

b) Private health insurance will no longer be available.

c) Most diseases are detected during regular preventive examinations.

d) Some people without health savings accounts are likely to contract infectious diseases.

**14. Indira Gandhi Airport and Shivaji Airport have the same number of flight departures each day. IndiraGandhi Airport experiences 26 departure delays per 100 flights, while Shivaji Airport experiences 20departure delays per 100flights. When delays caused by bad weather are disregarded, Indira Gandhi Airporthas 5 fewer departure delays per 100 flights than Shivaji Airport does. Which of the following conclusions is best supported by the information given above?**

a) Bad weather causes a greater number of departure delays at Indira Gandhi Airport than at Shivaji Airport.

b) On average, the weather at Indira Gandhi Airport is worse than it is at Shivaji Airport.

c) Mechanical problems cause a greater number of delays at Shivaji Airport than at Indira Gandhi Airport.

d) The fleet of airplanes leaving from Shivaji Airport is better equipped to handle inclement weather than the fleet of airplanes leaving from Indira Gandhi Airport.

**15.The head baker at Paradise can either purchase flour in-person from the local flour mill, Charles Local Mill, or order a shipment of flour from an out-of-state mill, Isildiur's Mill. The cost of the flour from Isildiur's Mill is 10 percent less than the cost of the flour from Charles Local Mill. Even after shipping and handling fees are added, it is still cheaper to order flour that has to be shipped from Isildiur's than to buy flour locally from Charles. The statements above, if true, best support which of the following assertions?**



- a) Production costs at Isildiur's Mill are 10 percent below those at Charles Local Mill.
- b) Buying flour from Isildiur's Mill will eliminate 10 percent of the local flour mill jobs.
- c) The shipping and handling fees for a batch of flour purchased from Isildiur's Mill are less than 10 percent of the cost of an identical batch of flour purchased from Charles Local Mill.
- d) The shipping and handling fees for a batch of flour purchased from Isildiur's Mill are more than 10 percent of the cost of Isildiur's flour.

**Directions (16-18):** In making decisions about important questions, it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those which are both important and directly related to the question. 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question. Each question below is followed by three arguments numbered (A), (B) and (C). You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument.

**16. Statement:**

**Should there be a cap on drawing ground water for irrigation purposes in India?**

**Arguments:**

- A. No, irrigation is of prime importance for food production in India and it is heavily dependent on ground water in many parts of the country.**
- B. Yes, water tables have gone down to alarmingly low levels in some parts of the country where irrigation is primarily dependent on groundwater, which may lead to serious environmental consequences.**
- C. Yes, India just cannot afford to draw groundwater any further as the international agencies have cautioned India against it.**

- a. Only (A) and (B) are strong
- b. Only (B) and (C) are strong
- c. Only (A) and (C) are strong
- d. All(A), (B) and (C) are strong
- e. None of these

**17. Statement:**

**Should there be a complete ban on setting up thermal power plants in India?**

**Arguments:**

- A. Yes, this is the only way to arrest further addition to environmental pollution.**
- B. No, there is a huge shortage of electricity in most parts of the country and hence generation of electricity needs to be augmented.**
- C. No, many developed countries continue to set up thermal power plants in their countries.**

- a. None is strong
- b. Only (A) is strong
- c. Only (B) is strong
- d. Only (C) is strong
- e. Only either (A) or (B) is strong

**18. Statement:**

**Should there be a restriction on the construction of high-rise buildings in big cities in India?**

**Arguments:**

- A. No, big cities in India do not have adequate open land plots to accommodate the growing population.**
- B. Yes, only the builders and developers benefit from the construction of high-rise buildings.**
- C. Yes, the Govt. should first provide adequate infrastructural facilities to the existing buildings before allowing the construction of new high-rise buildings.**

- a. Only (B) is strong
- b. Only (C) is strong
- c. Only (A) and (C) are strong
- d. Only (A) is strong
- e. None of these

**Directions (19): In the question a statement is given followed by three conclusions, I, II and III. You have to consider the statement to be true even if they seem to be at variance from commonly known facts. You have to decide which of the given conclusions, if any, follow from the given statement.**

**19. Statement:**

**Should seniority be the only criterion for the promotion?**

**Conclusions:**

- I. No, it would be an injustice to those juniors who are more deserving.**
- II. Yes, otherwise senior employees will feel humiliated.**
- III. Yes, senior employees are more experienced and must be rewarded.**
- a. I and II are most appropriate
- b. I and III are most appropriate
- c. III is most appropriate
- d. I is most appropriate
- e. II is most appropriate

**Directions (20-25):** Each of the questions below consists of two statements labeled I and II. These statements may be effects of independent causes or of 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:

- a. If statement I is the cause and the statement II is its effect.
- b. If statement II is the cause and the 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.

**20. Statement:**

- I.** The health department has advised people to drink boiled and filtered water and maintain hygiene during the monsoon.
- II.** The health department has instructed the civic hospitals to equip themselves with adequate stock of medicines during monsoon.

**21.**

- I.** The committee appointed by the Government on the fee structure of the professional courses has drastically reduced the fees of various courses in comparison to those charged in the last year.
- II.** The parents of aspiring students seeking admission to professional courses had launched a severe agitation protesting against the high fees charged by the professional institutes and the admission process was delayed considerably.

**22.**

- I. There is increase in water level of all the water tanks supplying drinking water to the city during the last fortnight.
- II. Most of the trains were cancelled last week due to water logging on the tracks.

**23.**

- I. Majority of the students in the college expressed their opinion against the college authority's decision to break away from the university and become autonomous.
- II. The university authorities have expressed their-inability to provide grants to its constituent college.

**24.**

- I. Large number of people living in the low lying areas have been evacuated during the last few days to safer places.
- II. The Government has rushed in relief supplies to the people living in the affected areas.

**25.**

- I. The public sector telecom service provider reduced the monthly rental substantially with immediate effect.
- II. All the private sector telecom service providers have reduced their charges last week.

**Directions (26-30): In each question below is given a statement followed by three courses of action numbered (A), (B) and (C). A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy, etc. On the basis of the information given in the statement, you have to assume everything in the statement to be true, then decide which of the suggested courses of action logically follow(s) for pursuing.**

**26. Statement:**

**A heavy unseasonal downpour during the last two days has paralyzed the normal life in the state in which five persons were killed but this has provided a huge relief to the problem of acute water crisis in the state.**

**Courses of action:**

- (A) The state government should set up a committee to review the alarming situation.**
- (B) The state government should immediately remove all the restrictions on use of potable water in all the major cities in the state.**
- (C) The state government should send relief supplies to all the affected areas in the state.**

- a. None
- b. Only (A)
- c. Only (B) and (C)

- d. Only (C)
- e. All (A),(B) and (C)

**27. Statement:**

**The school dropout rate in many districts in the state has increased sharply during the last few years as the parents of these children make them work in the fields owned by others to earn enough for them to get at least one meal a day.**

**Courses of action:**

- (A) The Govt. should put up a mechanism to provide foodgrains to the poor people in these districts through public distribution system to encourage the parents to send their wards to school.**
- (B) The Govt should close down some of these schools in the district and deploy the teachers of these schools to nearby schools and also ask remaining students to join these schools.**
- (C) Govt. should issue arrest warrants for all the parents who force their children to work in fields instead of attending classes.**

- a. Only (A)
- b. Only (B)
- c. Only (C)
- d. Only (A) and (B)
- e. None of these

**28. Statement:**

**One aspirant was killed due to stampede while participating in a recruitment drive of police constables.**

**Courses of action:**

- (A) The officials in charge of the recruitment process should immediately be suspended.**
  - (B) A team of officials should be asked to find out the circumstances which led to the death of the aspirant and submit its report within a week.**
  - (C) The Govt. should ask the home department to stagger the number of aspirants over more number of days to avoid such incidents in future.**
- a. Only (A)
  - b. Only (B)
  - c. Only (C)

d. Only (B) and (C)

e. None of these

**29. Statement:**

**Child labour is the reason for the increase in school drop out rate.**

**Course of Action:**

**A. The local government should launch specific programs to stop child labour.**

**B. There is corruption on every level in Indian society.**

**C. Free education should be made available to all.**

a. Only A

b. Only B

c. Only A and B

d. Only A and C

e. A, B and C.

**30. Statement:**

**Faced with a serious resource crunch and a depressing overall economic scenario, the state 'X' is unlikely to achieve the targeted percent compound annual growth rate during the 10th plan.**

**Courses of Action:**

**A. The target growth should be reduced for the next Plan.**

**B. The reasons for the failures should be studied.**

**C. The state X's performance should be compared with that of other States.**

a. Only A follows

b. Only A and C follow

c. Only B and C follow

d. None follows

e. All follow

**Directions (31-35): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon the degree of truth or falsity.**

**Please read the given paragraph and answer the questions that follows:**

Dark Web is the virtual equivalent of a black market. Like Silk Road that marketed illegal drugs through the Dark Web, entities which want to operate out of the arms of the law seek refuge in the Dark Web. Deep Web is the area of the Internet which is not accessible through search engines. What we access through search engines is called Surface Web. To get into the Deep Web one should know the right address. Dark Web is part of the Deep Web. While the Deep Web is accessible, the Dark Web is deliberately hidden. Darknet is another name for Dark Web. Since the real word money trail carries the danger of exposure, Dark Web operators transact in virtual currencies, the most popular being Bitcoins. Dark Web can be simply explained as a specialised form of browsing in incognito mode. While incognito mode disables browsing history and web cache, the Dark Web is shielded by specialised software such as Tor. As it is evident by the name, the USP of a Dark Web site is the anonymity they offer and the near-impossibility of tracking them down.

**31. Dark Web and Deep Web are one and the same.**

- a. If the inference is 'definitely true' i.e. it properly follows from the statement of the facts given
- b. If the inference is 'probably true' though not 'definitely true' in the light of the facts given
- c. If the 'data are inadequate' i.e. from the facts given you cannot say whether the inference is likely to be true or false
- d. If the inference is 'probably false' though not 'definitely false' in the light of the facts given
- e. If the inference is 'definitely false' i.e. it cannot possibly be drawn from the facts given, for it contradicts the given facts

**32. Darknet and Dark Web are one and the same**

- a. If the inference is 'definitely true' i.e. it properly follows from the statement of the facts given
- b. If the inference is 'probably true' though not 'definitely true' in the light of the facts given
- c. If the 'data are inadequate' i.e. from the facts given you cannot say whether the inference is likely to be true or false
- d. If the inference is 'probably false' though not 'definitely false' in the light of the facts given
- e. If the inference is 'definitely false' i.e. it cannot possibly be drawn from the facts given, for it contradicts the given facts

**33. It is impossible to break through the Dark Web even with the help of specialized software.**

- a. If the inference is 'definitely true' i.e. it properly follows from the statement of the facts given

- b. If the inference is 'probably true' though not 'definitely true' in the light of the facts given
- c. If the 'data are inadequate' i.e. from the facts given you cannot say whether the inference is likely to be true or false
- d. If the inference is 'probably false' though not 'definitely false' in the light of the facts given
- e. If the inference is 'definitely false' i.e. it cannot possibly be drawn from the facts given, for it contradicts the given facts

**34. Searching through common search engines is absolutely safe as one cannot reach to Dark Web area through them**

- a. If the inference is 'definitely true' i.e. it properly follows form the statement of the facts given
- b. If the inference is 'probably true' though not 'definitely true' in the light of the facts given
- c. If the 'data are inadequate' i.e. from the facts given you cannot say whether the inference is likely to be true or false
- d. If the inference is 'probably false' though not 'definitely false' in the light of the facts given
- e. If the inference is 'definitely false' i.e. it cannot possibly be drawn from the facts given, for it contradicts the given facts

**35. There are various virtual currencies in operation in the dark web**

- a. If the inference is 'definitely true' i.e. it properly follows form the statement of the facts given
- b. If the inference is 'probably true' though not 'definitely true' in the light of the facts given
- c. If the 'data are inadequate' i.e. from the facts given you cannot say whether the inference is likely to be true or false
- d. If the inference is 'probably false' though not 'definitely false' in the light of the facts given
- e. If the inference is 'definitely false' i.e. it cannot possibly be drawn from the facts given, for it contradicts the given facts

**Directions (36-40): In each question below a statement is given 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.**

**36. Statement:**

**A construction worker was buried alive when mud from a 20-ft high pit collapsed on him and four others.**

**Assumption I: The other four people buried under the mud from the pit have been saved.**



**Assumption II: The 20-ft high pit collapsed owing to spurious quality of construction material used.**

- a. if only I implicit.
- b. if only II implicit.
- c. if either I or II implicit.
- d. if neither I nor II implicit.
- e. if both I and II implicit.

**37. Statement:**

**The poor identification of vulnerable low lying areas was one of the many factors that led to the massive floods.**

**Assumption I: A lot of people lost their lives in the floods**

**Assumption II: There was a huge loss to houses and property in the massive floods.**

- a. if only I implicit.
- b. if only II implicit.
- c. if either I or II implicit.
- d. if neither I nor II implicit.
- e. if both I and II implicit.

**38. Statement:**

**Of the 478 storm water drains identified for clean-up before monsoon in the city, only 167 have been taken up, and work on these is still under way.**

**Assumption I: There is a shortage of manpower owing to which the authorities are not able to take up the task of cleaning of all the storm water drains.**

**Assumption II: The authority has taken up clean-up of only those storm water drains which are in areas susceptible to water logging.**

- a. if only I implicit.
- b. if only II implicit.
- c. if either I or II implicit.
- d. if neither I nor II implicit.
- e. if both I and II implicit.

**39. Statement:**

**As an ongoing mission to help taxpayers, the e-portal service has been set up by the Additional Commissioner of Income Tax at the taxpayers/ lounge in HMT bhawan also.**

**Assumption I: This e-portal is part of the Digitise India Plan by the PM**

**Assumption II: Such e-portal services are available in various other locations.**

- a. if only I implicit.
- b. if only II implicit.
- c. if either I or II implicit.
- d. if neither I nor II implicit.
- e. if both I and II implicit.

**40. Statement:**

**“My KASSIA” mobile app has been launched by of KASSIA (Karnataka Small Scale Industries Association) to help in faster dissemination of information among entrepreneurs.**

**Assumption I: This mobile App been launched specifically for Members of KASSIA (Karnataka Small Scale Industries Association)**

**Assumption II: KASSIA (Karnataka Small Scale Industries Association) has been known to be very prompt and fast in helping its members.**

- a.if only I implicit.
- b.if only II implicit.
- c.if either I or II implicit.
- d.if neither I nor II implicit.
- e. if both I and II implicit.

**Directions (41-45): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon the degree of truth or falsity.**

**Please read the given paragraph and answer the questions that follows:**

The authors, Caterina Alacevich and Alessandro Tarozzi, use data from India’s National Family and Health Surveys and the Health Survey of England to look at the heights of children and adults of Indian ethnicity living in England and compare them with those of children and adults living in India. They find that ethnic-Indian adults were on average 6-7 cm taller than those living in India, which could indicate a positive selection of migrants coming over to

England. But ethnic Indian adults in England are also less tall than British “whites”. Interestingly, when they look at young ethnic-Indian children in England who are between two and four years old, they notice that not only are they taller than children in India, they are as tall as British “white” children. This leads them to conclude that the healthier socio-economic environments in England have enabled Indian children to rapidly catch-up to the “standards observed” for other children, giving fillip to the argument that “nurture” is more important to change in height of children than genetic factors. The authors point to some caveats in their study — they are unable to explain gaps in heights after puberty between ethnic Indians and whites in England and suggest that there is some degree of genetic factors that could come to play in adolescence.

**41. Young kids of 2-4 years of age who are in England are supposedly taller than those kids of the same age in India.**

- a. If the inference is ‘definitely true’ i.e. it properly follows from the statement of the facts given
- b. If the inference is ‘probably true’ though not ‘definitely true’ in the light of the facts given
- c. If the ‘data are inadequate’ i.e. from the facts given you cannot say whether the inference is likely to be true or false
- d. If the inference is ‘probably false’ though not ‘definitely false’ in the light of the facts given
- e. If the inference is ‘definitely false’ i.e. it cannot possibly be drawn from the facts given, for it contradicts the given facts

**42. It is the genetic factors that determine the height of an individual**

- a. If the inference is ‘definitely true’ i.e. it properly follows from the statement of the facts given
- b. If the inference is ‘probably true’ though not ‘definitely true’ in the light of the facts given
- c. If the ‘data are inadequate’ i.e. from the facts given you cannot say whether the inference is likely to be true or false
- d. If the inference is ‘probably false’ though not ‘definitely false’ in the light of the facts given
- e. If the inference is ‘definitely false’ i.e. it cannot possibly be drawn from the facts given, for it contradicts the given facts

**43. Socio-Economic factors are very important in determining the height and health of an individual.**

- a. If the inference is ‘definitely true’ i.e. it properly follows from the statement of the facts given
- b. If the inference is ‘probably true’ though not ‘definitely true’ in the light of the facts given

- c. If the 'data are inadequate' i.e. from the facts given you cannot say whether the inference is likely to be true or false
- d. If the inference is 'probably false' though not 'definitely false' in the light of the facts given
- e. If the inference is 'definitely false' i.e. it cannot possibly be drawn from the facts given, for it contradicts the given facts

**44. Genetic factors have a role to play in determining height of an individual in adolescence.**

- a. If the inference is 'definitely true' i.e. it properly follows from the statement of the facts given
- b. If the inference is 'probably true' though not 'definitely true' in the light of the facts given
- c. If the 'data are inadequate' i.e. from the facts given you cannot say whether the inference is likely to be true or false
- d. If the inference is 'probably false' though not 'definitely false' in the light of the facts given
- e. If the inference is 'definitely false' i.e. it cannot possibly be drawn from the facts given, for it contradicts the given facts

**45. 'Nurture' is more important for change in height of children than 'genetic factors'.**

- a. If the inference is 'definitely true' i.e. it properly follows from the statement of the facts given
- b. If the inference is 'probably true' though not 'definitely true' in the light of the facts given
- c. If the 'data are inadequate' i.e. from the facts given you cannot say whether the inference is likely to be true or false
- d. If the inference is 'probably false' though not 'definitely false' in the light of the facts given
- e. If the inference is 'definitely false' i.e. it cannot possibly be drawn from the facts given, for it contradicts the given facts

**Directions: (46-50): In each question below is given a statement, followed by three courses of action numbered I, II and III. You have to assume everything in the statement to be true, then decide which of the three given suggested courses of action logically follows for pursuing**

**46. Statement:**

**There have been quite a few incidents of highway robbery on the super expressway between cities A and B during recent months.**

**Courses of action:**

- I. The local administration should immediately set up police tickets along the expressway to prevent robbery.**

**II. The local administration should immediately close down the expressway till the robbers are apprehended.**

**III. More and more people should be given training on how to tackle with the robbers.**

- a. Only I follows
- b. Only I and II follows
- c. Only I and III follow
- d. All follow
- e. None of these

**47. Statement:**

**It has been reported by one of the TV channels that the answer papers of Board examination of one State are evaluated by students studying in the same standard with the help of model answer as instructed by the examiners.**

**Courses of action:**

**I. All such examiners should be immediately suspended from their official positions.**

**II. All such papers evaluated by the students should be immediately confiscated and got evaluated by qualified teachers.**

**III. The Board should explore possibilities even though they are remote, of getting the answer papers of this examination evaluated by computerized machines.**

- a. Only I follows
- b. Only II follows
- c. Only III follows
- d. Only I and II follow
- e. All follow

**48. Statement:**

**In one of the worst accidents in railway level crossing, fifty people died when a bus carrying them collided on to a running train.**

**Courses of action:**

**I. The train driver should immediately be suspended.**

**II. The driver of the bus should be tried on court for negligence on his part.**

**III. The railway authority should be asked to man all its level crossings.**

- a. None follows
- b. Only I and II follow
- c. Only III follow
- d. Only II and III follow
- e. None of these

**49. Statement:**

**The Company X has rejected first lot of values supplied by Company A and has cancelled its entire huge order quoting use of inferior quality material and poor craftsmanship.**

**Courses of action:**

- I. The Company A needs to investigate functioning of its purchase, production and quality control departments.**
- II. The Company A should inspect all the values rejected by Company X.**
- III. The Company A should inform Company X that steps have been taken for improvement and renegotiate schedule of supply.**

- a. Only I and II follow
- b. Only II follow
- c. II, and either I or III follow
- d. All I, II and III follow
- e. None of these

**50. Statement:**

**Major part of the rabi crop in the district is damaged due to unseasonal heavy rains during the last few days.**

**Course of action:**

- I. The government should grant relief to the affected farmers to compensate their loss.**
- II. The government should provide free seed and fertilizer to the farmers for the kharif season.**
- III. The government should waive all the loans taken for the rabi crop by the affected farmers.**

- a. Only I and II follow
- b. Only II follows
- c. Only II and III follow
- d. Only III follows

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e. All follows

**Answer Key with Explanation**

**Solutions (1-5)**

**1. D**

The statement does not mention the specific reason behind the view of the speaker. Hence, both I and II are not implicit.

**2. E**

The performance of the individual has to be tested over a span of time as the statement mentions. So, I is implicit. The statement mentions that the individual's worth shall be reviewed (during probation period) before confirmation. So, II is also implicit.

**3. D**

I is not valid because we don't know whether the contrast expressed in the view is critical or merely a statement of fact. II, if at all an assumption, can only be false.

**4. B**

I is not implicit because it goes into unnecessary details. II is implicit; that is why the speaker stresses on the role of executive in the appointment of High Court Judges

**5. E**

How will making it 'mandatory' make democracy more meaningful? Obviously, both I and II must be assumed.

**Solutions (6-10)**

**6. B**

The surge in complaints has let the banks to receive them in an electronic mode.

**7. A**

The shortage in production has led to the import decision

**8. E**

Both are the effect of a common cause. The Railway has gone in a reviving mode.

**9. E**

Both are the effects of gearing up on the environmental front.

**10. B**

The burden is sought to be reduced by the amended tax.

**Solutions (11-15)**

**11. C**

As we are given that the population of Greenland increased by 6 percent, and the total consumption of poultry increased by 8 percent in the same period, then it must be the case that the per capita, or average, consumption of poultry raised from 1999 to 2004. For example, let's say that the population of Greenland increased by 6 percent from 1000 to 1060 people, while the consumption of poultry increased by 9 percent from 100 to 109 units. The per capita consumption in 1999 would have been exactly  $100/1000$  while the per capita consumption in 2004 would have been  $109/1060$ , a slightly greater value.

**12. C**

Nothing in the passage precludes a person who is a graduate of TopNotch School from having an IQ of 130 and from attending an VidyaMandir university. Neither does anything in the passage preclude a person who has an IQ of 130 and is attending an VindyaMandir school to have graduated from TopNotch School. Therefore, it is possible for both situations to exist simultaneously, so the conclusion is valid.

**13. D**

The argument states that "poor people, who will not be able to afford health savings accounts, will no longer receive vaccinations". Based on this statement, it is reasonable to conclude that some people without health savings are likely to contract infectious diseases.

**14. A**

In general, Indira Gandhi experiences a greater number of delays per 100 flights than Shivaji does. However, when delays caused by bad weather are discounted, Shivaji has 5 fewer delays per 100 flights. Since the two airports run the same number of flights, bad weather must cause a greater number of delays at Indira Gandhi Airport than at Shivaji Airport.

**15. C**

This statement properly identifies the point that, for ordering from an out-of-state mill to be less expensive, the shipping and handling fees must be less than the difference in the flour costs of the two suppliers. Say, for example, that a batch of flour costs \$100 from Charles's Local Mill. The passage tells us that the same batch would cost \$90 from Isildiur's Mill, yet when purchasing from Isildiur's, shipping and handling fees would apply. We are told that Isildiur's total cost is cheaper than Charles's, so mathematically that is:  $\$90 + \text{Shipping \& Handling} < \$100$ , which means that  $\text{Shipping \& Handling} < \$10 = 10\%$  of the cost of flour from Charles's.



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**Solutions (16-20)**

**16. A**

(A) is strong as it addresses the problem of food scarcity. (B) is strong as the environment is a very important issue. (C) is weak because “the caution” part is neither convincing nor mature.

**17. C**

(A) is weak because it is not true: note the use of ‘only’ (B) is strong as the country’s power needs can’t be ignored. (C) is weak as it is argument by example.

**18. C**

(A) is strong as space constraints do play a crucial role. (B) is false: the buyers also benefit in terms of cost and greenery. (C) is strong as mere buildings do not make sense. Without proper infrastructure, they become worse than rural houses to live in.

**19. D**

It is not always necessary that a senior employee is always more talented than young ones. Young minds are approaching with new ideas and are industrious. Promotion should only be based upon employee’s hard work and capability. So, conclusion I follows most appropriately. Promotions should not be based upon who will be humiliated or not (in case not promoted), but on the basis of talent. Conclusion II does not follow. Just experience does not amount to talent and productivity. Promotions cannot only be based on experience. Conclusion III does not follow. The correct answer is option (4) I is most appropriate.

**20. E**

From the given two statement I and II, it is clear that both statements are effects of a common cause i.e. the fear of outbreak of diseases during monsoon.

Therefore, both the statements I and II are effects of a common causes

**Solutions (21-25)**

**21. B**

It is clear that the agitation by parents have led to the reduction of fees.

**22. E**

The issues discussed in both the statements are clearly the result of heavy downpour in the area.

**23. B**

The university's decision to refuse grant to the colleges must have triggered the college authority to become autonomous.

**24. E**

From the given two statements I and II, it seems that both the statements may have a common cause like floods/storms etc.

**25. B**

From the given two statements I and II it seems that the initiatives taken by the public sector telecom service provider may have been taken in order to compete with the private sector telecom service provider.

**Solutions (26-30)**

**26.A**

The alarming situation is pretty obvious. So a review committee is not required. Hence I does not follow. Water crisis is not the concern of the statement. Hence II does not follow. Merely two days of downpour does not merit "relief supplies"; one assumes there is not a flood-like situation as yet. Hence III does not follow.

**27. A**

A) would be a step in the right direction: it would ensure that hunger does not deprive children of education. (B) is escapism. (C) is absurd.

**28. D**

(A) does not make sense unless it be known that these officials are the culprits. (B) is necessary to prevent such incidents in the future. So is (C).

**29. A**

Child labour is one of the biggest evils in our society. There are amendments that have curbed it but it's still prevalent. Option B is not in association with the problem. Free education is not the solution for a problem like child labour. Hence, correct option is (1) Only A.

**30. C**

It is imperative to study the reasons for the failure so as to avert them in the future. Also, comparison with other states could throw light on the actual macroeconomic picture which might have had an impact on other states as well. Thus, B and C are the course of actions to follow. It makes no sense to reduce target growth rate as it will only be a cosmetic action and won't deal with the actual cause, and at the same time, it may be detrimental to the growth of the state.

**Solutions (31-35)**

**31. E**

They are not same. Dark Web is part of the Deep Web. While the Deep Web is accessible, the Dark Web is deliberately hidden

**32. A**

This is definitely true based on the facts in the paragraph.

**33. D**

The passage says it is near-impossibility of tracking them down, hence there could still be a possibility, hence this is probably false.

**34. C**

Should know the right address, as it is not accessible through search engines. Still we cannot say if common search engines are absolutely safe.

**35. A**

Dark Web operators transact in virtual currencies, the most popular being Bitcoins and there could be more such virtual currencies

**Solutions (36-40)**

**36. A**

Because it is mentioned that one worker was buried alive we can assume that others are safe. There is nothing mentioned about the reason of this accident, hence only Assumption I is implied and correct answer is 1.

**37. D**

Because of inadequate data none of the assumptions is implicit.

**38. D**

Because of inadequate data none of the assumptions is implicit.

**39. B**

Assumption I is not implicit. But since it's mentioned that as part of ongoing mission and because of the use of "also", we can assume Statement II to be implied, and correct answer is Option 2.

**40. D**

None of the assumptions is implied.

**Solutions (41-45)**

**41. A 42. E 43. B 44. B 45. E**

**Solutions (46-50)**

**46. A**

Incidents of robbery can be practically averted only by tightening security arrangements and increasing vigilance by police. So, I follows. Neither II nor III follows as none of them is practically viable

**47.D**

Students who work hard all the year round to perform well at the Board examination deserve to be evaluated correctly by experts, and not mechanically or by inexperienced people. Besides, examiners who shirk their duty of evaluating answer papers, ought to be punished. So, both I and II follow, while III does not.

**48. C**

The problem discussed in the statement is not regarding the current accident, but to do something to avert such mishaps. Accidents at railway crossings can be averted by deploying men to regulate traffic and installing barriers to check traffic movement when a train passes by. So, only III follows.

**49. A**

First of all, company A should inspect the rejected valves to ensure if they are really sub-standard. If yes, it should scrutinize its working thoroughly and remove its lackenings, be it in the quality of raw material or craftsmanship. So, both I and II follow. III seems to be a far-off action which can be implemented only after the first two steps are put into practice. Thus, III does not follow.

**50. E**

The crisis clearly demands extending as much relief to farmers as possible. So, all I, II and III follow.

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**Directions (1-5):** Study the following table and answer the questions given below.

**Number of Tourist who visit different cities by different modes of transport**

Cities	Vehicle				
	Car	Train	Bus	Bike	By Air
Delhi	192	188	172	191	174
Mumbai	180	166	178	187	182
Chandigarh	156	194	163	181	148
Dehradun	132	185	142	170	148
Masuri	149	159	155	149	183
Jaipur	168	163	158	142	174

**1. What are the average number of tourists who comes by Train?**

- a. 190.5
- b. 188.5
- c. 175.83
- d. 137.5
- e. None of these

**2. What is the difference between the total number of tourists who went to Mumbai and Masuri by all vehicle?**

- a. 78
- b. 98
- c. 88
- d. 83

e. None of these

**3. What is the percent of tourist went to Dehradun by train to the tourist who went to Chandigarh by Air?**

- a. 125
- b. 145
- c. 137
- d. 160
- e. None of these

**4. What is the difference between the average number of tourist who went by Air to the average number of tourist who went by Bus?**

- a. 7.58
- b. 9.97

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- c. 6.83
- d. 2.30
- e. None of these

5. What is the respective ratio the number of tourist of Delhi by Car to the Mumbai by air?

- a. 35 : 83
- b. 45 : 71
- c. 96 : 91
- d. 32 : 7
- e. None of these

Directions (6-10): Table shows the mobile phones sold on different days by different sellers. Read the table carefully and answer the questions.

Days→ Mobiles Phones Sellers	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
P	40	45	48	28	50	24	20
Q	90	92	27	12	16	98	26
R	80	36	30	13	28	62	47
S	60	46	12	64	52	34	76
T	48	18	58	69	70	10	15

6. Find the difference of mobile phones sold by P and R together on Monday to the mobile phones sold by S and T on Wednesday ?

- a. 60
- b. 50
- c. 80
- d. 20
- e. None of these

7. Find the ratio of mobile phone sold by Q on Tuesday and Saturday together to the mobile phone sold by R on Thursday and Sunday together?

- a. 7 : 19
- b. 19 : 5

- c. 19 : 6
- d. 2 : 5
- e. None of these

8. Mobile phones sold by P and S together on Wednesday is what percent of mobile phone sold by T on Sunday?

- a. 400%
- b. 200%
- c. 100%
- d. 50%
- e. None of these

9. What is the average of mobile phone sold by Q on Wednesday, T on Sunday and S on Monday?

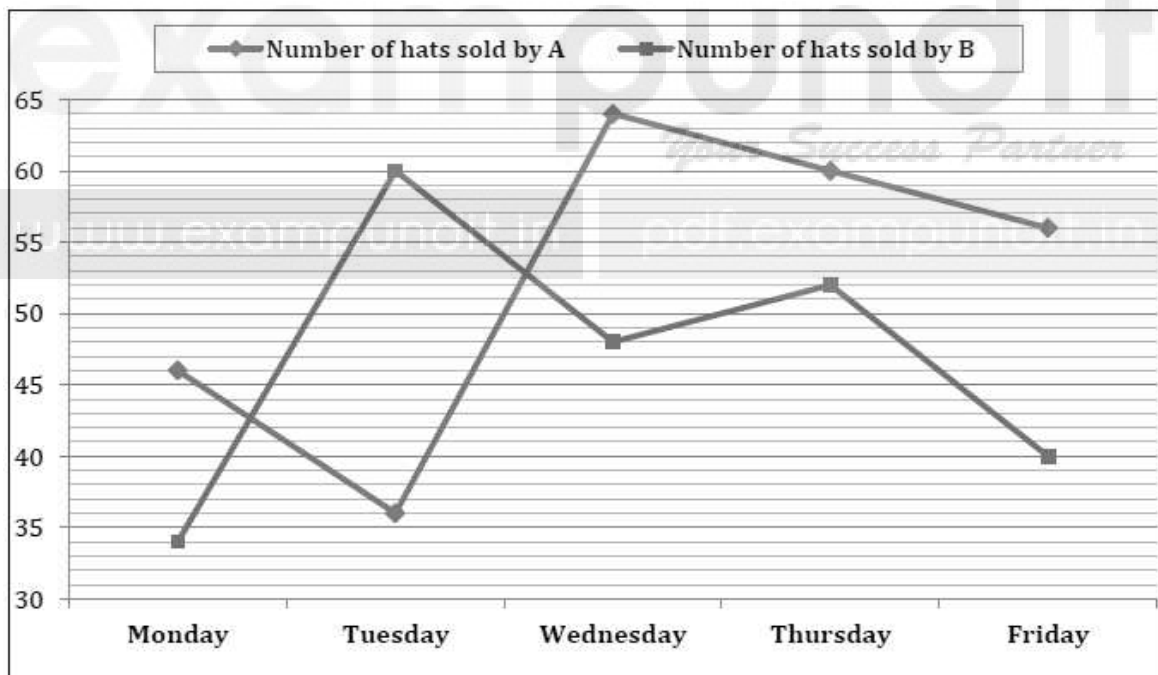
- a. 24
- b. 36
- c. 30
- d. 28
- e. None of these

**10. The mobiles sold by P on Thursday are of two types i.e. Windows phone and Android phone in**

**ratio 3 : 4. Find the number of Windows phones sold by P on Thursday?**

- a. 14
- b. 24
- c. 16
- d. 12
- e. None of these

**Direction (11-15): A bar graph is given below which shows two types of hats sold by seller A and seller B on five days.**



**11. The total number of hats sold by A and B together on Wednesday is how much percentage more than the number of hats sold by A and B together on Tuesday?**

- a.  $15\frac{2}{3}\%$
- b.  $8\frac{1}{3}\%$

- c.  $16\frac{2}{5}\%$
- d.  $16\frac{2}{3}\%$
- e.  $21\frac{3}{7}\%$

**12. Find the number of hats sold on Saturday by A and B together, if number of hats sold on Saturday**

is  $7\frac{1}{7}\%$  more than the hats sold on Thursday by A and B together?

- a. 110
- b. 114
- c. 116
- d. 118
- e. 120

13. What is the difference between the number of hats sold on Monday and Wednesday by B to the number of hats sold on Friday by both A & B together?

- a. 9   b. 12   c. 14   d. 21   e. 24

14. A sold 80% defective hats on Thursday and B sold 75% defective hats on the same day. Find the

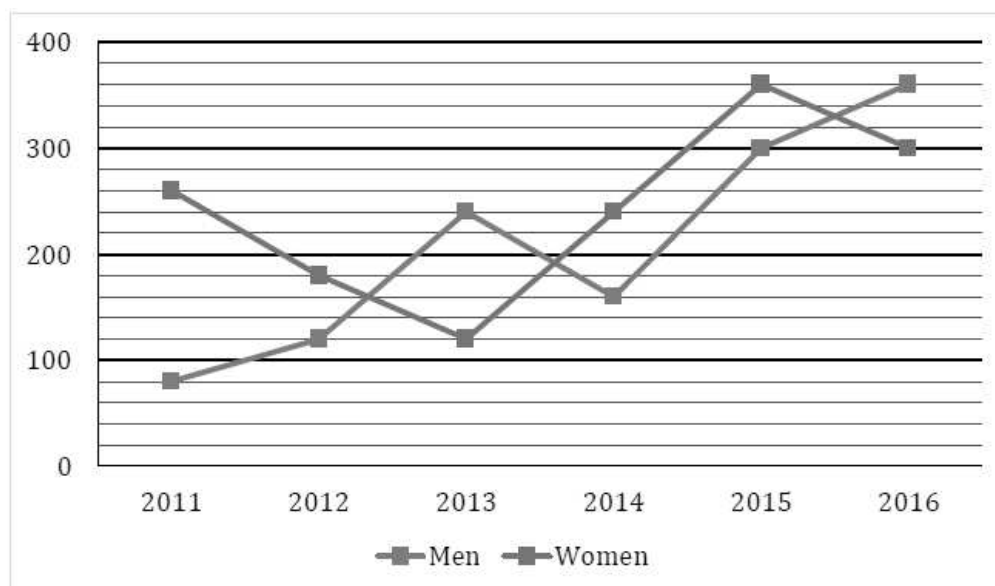
number of hats sold by A and B on Thursday that are not defective?

- a. 25
- b. 20
- c. 18
- d. 32
- e. 40

15. Find the ratio of number of hats sold by A on Tuesday & Friday together to number of hats sold by B on same days?

- a. 25 : 23
- b. 23 : 25
- c. 21 : 25
- d. 25 : 21
- e. 18 : 17

**Direction (16-20):** Line chart given below shows number of labors (men and women) working in six different years. Study the data carefully and answer the following questions.





**16. Total number of Men working in 2012 and 2013 together is what percent of the total number of labors (Men + Women) working in 2014?**

- a. 60%
- b. 70%
- c. 80%
- d. 90%
- e. 40%

**17. Average number of Women working in 2014, 2015 and 2016 together is how much more/less than average number of Men working in 2011, 2014 and 2016 together?**

- a. 100
- b. 80
- c. 90
- d. 70
- e. None of the given options

**18. Number of Men working in 2017 is 15% more than that of 2015 while number of Women working in 2017 is 40% less than that of 2014. Find total number of labors (Men + Women) working in 2017?**

- a. 561
- b. 456
- c. 489
- d. 594
- e. 630

**19. Find the ratio between total number of Labors working in 2012 and 2013 together to total number of labors working in 2015 and 2016 together?**

- a. 2 : 1
- b. 1 : 2
- c. 35 : 66
- d. 11 : 10
- e. None of the given options

**20. Total number of Men working in all six years is how much more/less than total number of Women working in all six years together?**

- a. None of the given options
- b. 140
- c. 160
- d. 180
- e. 200

**Directions (21-25): Read the data carefully and answer the questions.**

There are 450 coupons which can be used in Pedicure and Hair cutting. Ratio between Males to Females who use their coupons in Hair cutting is 13 : 7 Number of males who use their coupons in Pedicure is 72 more than number of females who use their coupon in Hair cutting. Total number of males who use their coupon in Pedicure and Haircutting together is 174 more than total number of females who use their coupon in Pedicure and Haircutting together.

**21. Males who use their coupon in Pedicure is what percent of the Males who use their coupons in Haircutting?**

- a. 200%
- b. 100%
- c. None of the given options
- d. 0%
- e. 150%

**22. Find the ratio between Total number persons who use their coupons in Pedicure to total number of persons who use their coupons in Haircutting?**

- a. 52 : 23
- b. None of the given options
- c. 8 : 9
- d. 8 : 7
- e. 7 : 8

**23. Females who use their coupon in Haircutting is how much more than Females who use their coupon in Pedicure?**

- a. 15
- b. 45
- c. 30

- d. None of the given options
- e. 60

**24. Out of males who use their coupons in Haircutting, 25% belongs to city A, then find number of males who use their coupons in Haircutting which doesn't belongs to city A?**

- a. None of the give options
- b. 108
- c. 126
- d. 117
- e. 135

**25. Ratio between Males who use their coupon in Pedicure to that of in Spa is 4 : 5, while ratio between Females who use their coupon in Haircutting to that of in Spa is 6 : 11. Find total number of people who use their coupons in Spa?**

- a. 349
- b. 481
- c. 300
- d. 440
- e. None of the given options

**Directions (26-30): Study the following paragraph carefully & answer the question given below.**

There are 1000 students in a college. Out of 1000 students some appeared in exams 'X', 'Y' and 'Z' while some not. Number of student not appeared in any exam is equal to number of students appeared in exam 'Z' only. Number of students appeared in exam 'Y' is 360. Ratio of number of students appeared in exam 'X' and 'Y' only to number of students appeared in exam 'Y' and 'Z' only is 2 : 3. Number of student appeared in exam 'X' and 'Z' both is half of number of students appeared in only exam 'Z'. Number of students appeared in exam 'X' only is 50% more than

number of students appeared in 'Y' only. Number of students appeared in all the three exam is 4% of the total number of students in the college. Number of students appeared in 'Y' exam only is same as number of students appeared in 'Y' and 'Z' only.

**26. How many students appeared in at least two exams?**

- a. 240
- b. 260
- c. 300
- d. 360
- e. 500

**27. How many students appeared in two exams only?**

- a. 280   b. 220   c. 340   d. 300   e. 260

**28. How many students appeared in at most two exams?**

- a. 240

- b. 260
- c. 300
- d. 500
- e. 960

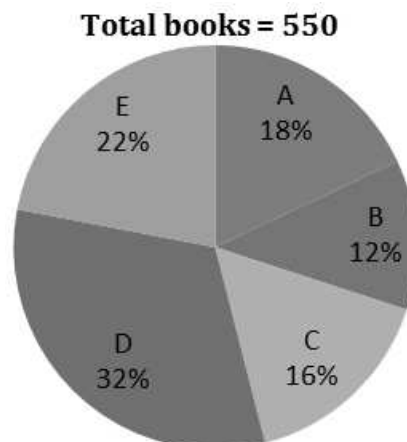
**29. How many students not appeared in exam Y?**

- a. 440
- b. 360
- c. 540
- d. 640
- e. None of these

**30. How many students appeared in exam X or in exam Z?**

- a. 240   b. 360   c. 500   d. 680   e. 760

**Directions (31-35):** Given below is the pie chart which shows the percentage distribution of a book 'XYZ' publishes in 5 different stores.



**31. If number of female who bought the books in store E are 21 more than number of males who bought books from same store then find the number of females who bought book in store E.**

- a. 75
- b. 78
- c. 71
- d. 68
- e. 73

**32. Find the central angle for the book D.**

- a.  $117.5^\circ$
- b.  $115.2^\circ$
- c.  $112.8^\circ$
- d.  $108.5^\circ$
- e.  $118.8^\circ$

**33. If total books of another publisher 'MNP' is 20% more than books of 'XYZ' publisher then what will be total books sold by store A and B for publisher 'MNP'. Percentage-distribution for different stores for MNP remains same as for 'XYZ'**

- a. 200

- b. 178
- c. 181
- d. 186
- e. 198

**34. What is the ratio of total books sold by store A and C together to the total books sold by store D and E together**

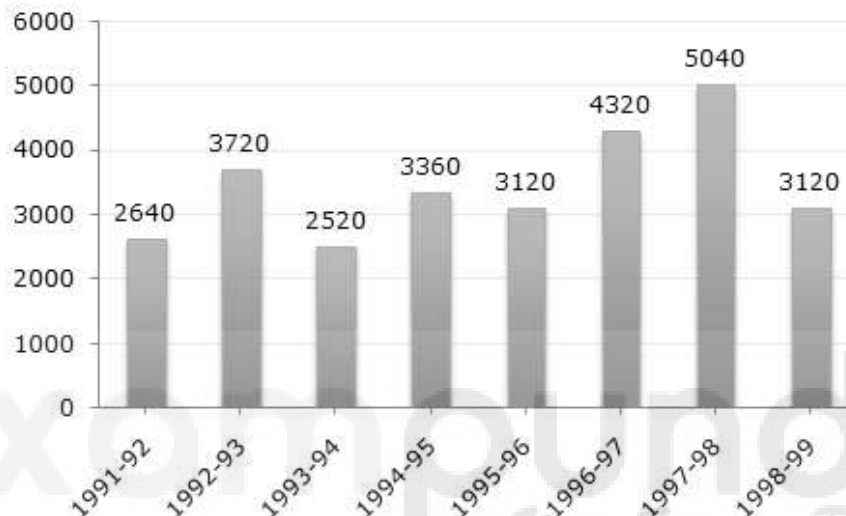
- a. 17 : 27
- b. 18 : 29
- c. 21 : 28
- d. 22 : 23
- e. 24 : 29

**35. What is the difference between average of book sold by store A and E together and average books sold by store C and D together?**

- a. 33
- b. 11
- c. 22
- d. 44
- e. 20

**Directions (36-40):** Study the following bar and answer the questions given below.

The bar graph given below shows the foreign exchange reserves of a country (in million US \$) from 1991 - 1992 to 1998 - 1999. Foreign Exchange Reserves Of a Country. (in million US \$)



**36.** The ratio of the number of years, in which the foreign exchange reserves are above the average reserves, to those in which the reserves are below the average reserves is?

- a. 2:6
- b. 3:4
- c. 3:5
- d. 4:4
- e. None of these

**37.** The foreign exchange reserves in 1997-98 was how many times that in 1994-95?

- a. 0.7
- b. 1.2
- c. 1.4
- d. 1.5
- e. None of these

**38.** For which year, the percent increase of foreign exchange reserves over the previous year, is the highest?

- a. 1992-93
- b. 1993-94
- c. 1994-95
- d. 1996-97
- e. None of these

**39.** The foreign exchange reserves in 1996-97 were approximately what percent of the average foreign exchange reserves over the period under review?

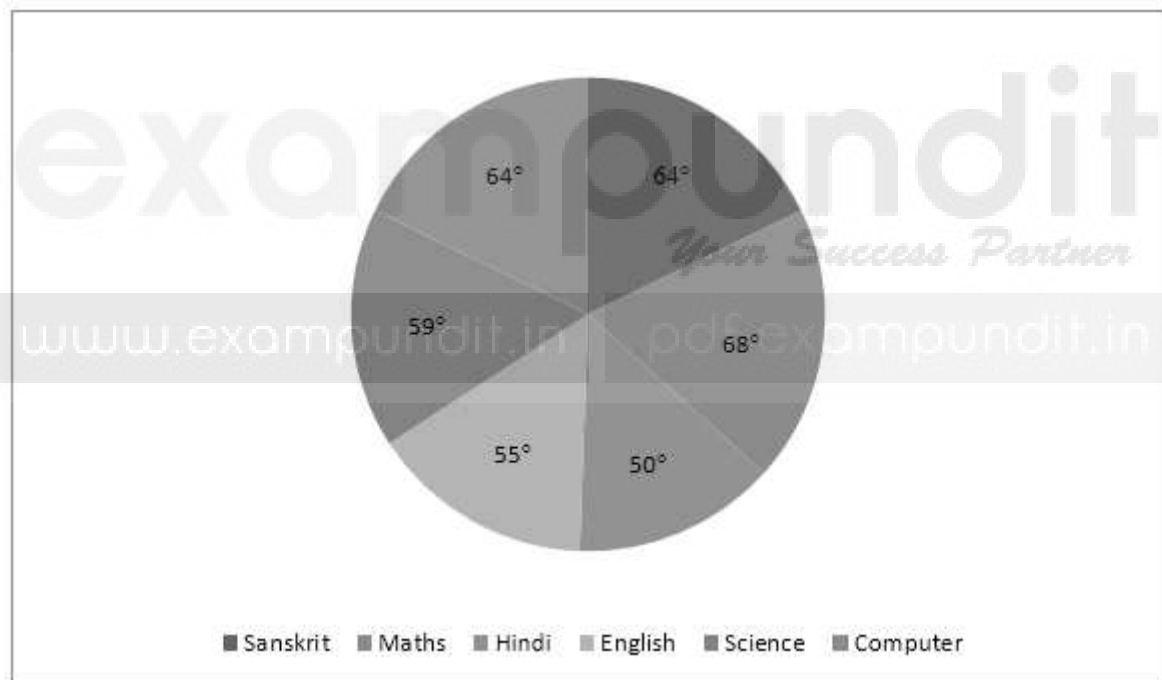
- a. 95%
- b. 110%
- c. 115%
- d. 125%
- e. None of these

40. What was the percentage increase in the foreign exchange reserves in 1997-98 over 1993-94?

- a.100
- b.150
- c.200
- d.620
- e. None of these

**Direction (41-45):** Study the following pie-chart carefully & answer the questions given below: Pie-chart shows the marks obtained by a student in different subjects in an examination. (In degree)

Total marks obtained in examination were = 648



41. The Marks obtained in Hindi is approximately what percent of total marks?

- a. 13 %
- b. 14 %
- c. 15 %
- d. 18 %
- e. 19 %

42. What is the percentage difference between marks obtained in Sanskrit and English?

- a. 3.5%
- b. 2%
- c. 2.25%
- d. 2.5%
- e. 3.3%

**43. What is ratio between marks obtained in Math and Computer together to the marks obtained in English and Science together?**

- a. 22 : 19
- b. 35 : 41
- c. 11 : 13
- d. 42 : 37
- e. 19 : 22

**44. What is average marks obtained in Hindi, Sanskrit and Computer together?**

- a. 110.5

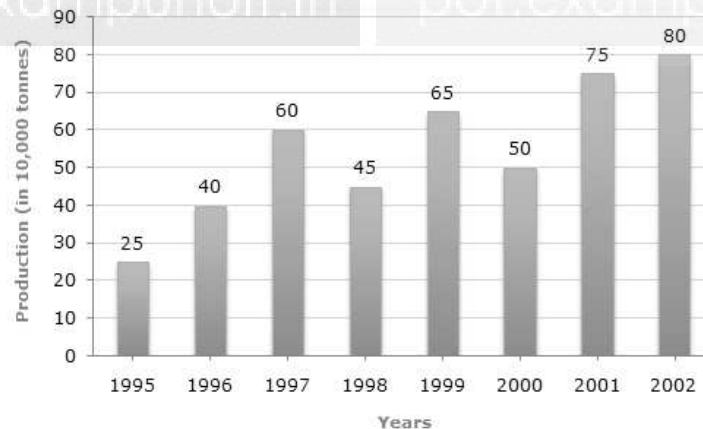
- b. 110
- c. 112.2
- d. 106.8
- e. 108.5

**45. The marks scored in Hindi and English together exceeds the marks scored in Maths by?**

- a. 73.50
- b. 74.50
- c. 74
- d. 66.60
- e. 78

**Directions (46-50): Study the following bar and answer the questions given below.**

Production of Fertilizers by a Company (in 1000 tonnes) Over the Years



**46. What was the percentage decline in the production of fertilizers from 1997 to 1998?**

- a.  $33\frac{1}{3}\%$
- b. 20%
- c. 25%
- d. 21%
- e. None of these

**47. The average production of 1996 and 1997 was exactly equal to the average production of which of the following pairs of years?**

- a. 2000 and 2001
- b. 1999 and 2000
- c. 1998 and 2000
- d. 1995 and 2001

e. None of these

**48. What was the percentage increase in production of fertilizers in 2002 compared to that in 1995?**

a. 320%

b.300%

c.220%

d.200%

e. None of these

**49. In which year was the percentage increase in production as compared to the previous year the maximum?**

a. 2002

b.2001

c.1997

d.1996

e. None of these

**50. In how many of the given years was the production of fertilizers more than the average production of the given years?**

a. 1

b.2

c.3

d.4

e. None of these

**Answer Key with Detailed Solution**

**Solution (1-5)**

**1. C**

Average number of tourists which go by train

$$= 188 + 166 + 194 + 185 + 159 + 163 / 6$$

$$= 175.83$$

**2. B**

Total tourist of Mumbai=893

Total tourist of Masuri=795

Difference=98

**3. A**

$$\text{Required percentage} = (185/148) \times 100 = 125\%$$

**4. C**

Average of tourists who go by air=168.16

Average of tourists who go by bus= 161.33

Required difference= 6.83

**5. C**

$$\text{Required ratio} = 192:182 = 96:91$$

**Solution (6-10)**

**6. B**

$$\text{Required difference} = (40 + 80) - (12 + 58)$$

$$= 120 - 70 = 50$$

**7. C**

$$\text{Required ratio} = \frac{90 + 27}{13 + 47} = \frac{190}{60} = 19 : 6.$$

**8. A**

$$\text{Required percentage} = \frac{48 + 12}{15} \times 100 = \frac{60}{15} \times 100 = 400\%$$

**9. E**

$$\text{Average} = (27 + 15 + 60) / 3 = 102 / 3 = 34.$$



**10. D**

Windows phones sold by P on Thursday

$$= (3/7) \times 28 = 12$$

**Solution (11-15)**

**11. D**

Total no. of hats sold on Wednesday

$$= 64 + 48 = 112$$

Total no. of hats sold on Tuesday

$$= 60 + 36 = 96$$

$$\text{Desired Percentage} = \frac{112-96}{96} \times 100$$

$$= 16 \frac{2}{3}\%$$

**12. E**

No. of hats sold on Saturday

$$= 112 \times \frac{15}{14} = 120$$

**13. C**

No. of hats sold on Monday & Wednesday by B

$$= 34 + 48 = 82$$

No. of hats sold on Friday by A and B together

$$= 56 + 40 = 96$$

$$\text{Desired Difference} = 96 - 82 = 14$$

**14. A**

Hats sold on Thursday that are not defected

$$= \frac{20}{100} * 60 + \frac{25}{100} * 52 = 25$$

**15. B**

No. of hats sold on Tuesday & Friday by A

$$= 36 + 56 = 92$$

No. of hats sold on Tuesday & Friday by B

$$= 60 + 40 = 100$$

$$\text{Desired ratio} = 92:100 = 23:25$$

**Solution (16-20)**

**16. D**

$$\text{Required \%} = \frac{120+240}{160+240} \times 100 = 90\%$$

**17. A**

Average number of Women working in 2014, 2015 and 2016 together

$$= \frac{1}{3} (240 + 360 + 300) = 300$$

Average number of Men working in 2011, 2014 and 2016 together =  $\frac{1}{3} [80 + 160 + 360] = 600/3 = 200$

$$\text{Required difference} = 300 - 200 = 100$$

**18. C**

$$\text{Number of Men working in 2017} = 115/100 \times 300 = 345$$

Number of Women working in 2017 =

$$60/100 \times 240 = 144$$

Total number of labors working in 2017 =

$$345 + 144 = 489$$

**19. B**

$$\text{Required Ratio} = \frac{(120+180)+(240+120)}{(300+360)+(360+300)} = \frac{300+360}{660+660} =$$

$$660/1320 = 1/2$$

**20. E**

Total number of Men working in all six years =

$$80 + 120 + 240 + 160 + 300 + 360 = 1260$$

Total number of Women working in all six years =

$$260 + 180 + 120 + 240 + 360 + 300 = 1460$$

$$\text{Required difference} = 1460 - 1260 = 200$$

**Solution (21-25)**

Let, Males and females who use their coupons in Haircutting be  $13x$  and  $7x$  respectively.

$\Rightarrow$  Males who use their coupons in Pedicure =  $7x+72$

Then Females who use their coupons in Pedicure =  $450-13x-7x-72=378-27x$

Pedicure		Haircutting	
Males	Females	Males	Females
$7x + 72$	$378 - 27x$	$13x$	$7x$

ATQ,

$$7x+72+13x-(7x+378-27x)=174$$

$$40x-306=174$$

$$40x=480$$

$$x=12$$

Pedicure		Haircutting	
Males	Females	Males	Females
156	54	156	84

**21. B**

$$\text{Required \%} = 156/156 \times 100 = 100\%$$

**22. E**

$$\text{Required Ratio} = (156+54)/(56+84)=210/240=7/8$$

**23. C**

$$\text{Required difference} = 84-54=30$$

**24. D**

Number of males who use their coupons in Haircutting

which doesn't belongs to city A

$$=156 \times (75/100)=117$$

**25. A**

$$\text{Males who use their coupons in Spa} = 156 \times (5/4)=195$$

Females who use their coupons in Spa =

$$84 \times (11/6)=154$$

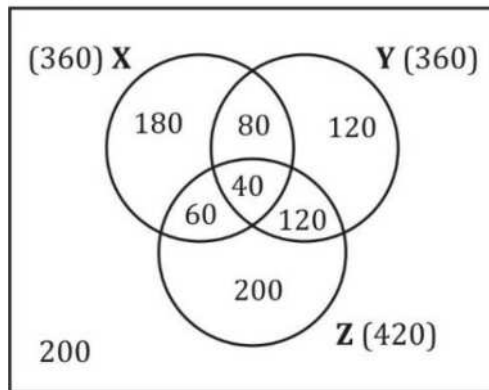
Total number of people who use their coupon in Spa =

$$195+154$$

$$= 349$$

**Solution (26-30)**

1000



**26. C**

Students appeared in atleast two exams =  $80 + 60 + 40 + 120 = 300$

**27. E**

Students appeared in two exams only =  $80 + 60 + 120 = 260$

**28. E**

Students appeared in atmost two exams =  $180 + 120 + 200 + 60 + 80 + 120 + 200 = 960$

**29. D**

Student not appeared in exam Y =  $1000 - 360 = 640$

**30. D**

Students appeared in exam X or in exam Z  
 =  $180 + 60 + 40 + 80 + 200 + 120 = 680$

**Solution (31-35)**

**31. C**

Let male who purchased book from Store E =  $x$

Then  $x + x + 21 = (22/100) \times 550$   $x = 50$

Required number of females =  $50 + 21 = 71$

**32. B**

$18/5 = x/32$

$x = (18 \times 32)/5 = 18 \times 6.4 = 115.2$

**33. E**

Total books of store XYZ =  $(120/100) \times 550 = 660$

Total books sold by store A and B

=  $(18\% + 12\%)$  of 660

= 198

**34. A**

Required ratio =  $(18\% + 16\%) : (32\% + 22\%)$

=  $34 : 54$

=  $17 : 27$

**35. C**

Required difference

=  $1/2[(32\% + 16\%) - (18\% + 22\%)]550$

=  $1/2 \times 8\%$  of 550

=  $4\%$  of 550

= 22

**Solution (36-40)**

**36. C**

Average foreign exchange reserves over the given period = 3480 million US \$.

The country had reserves above 3480 million US \$ during the years 1992-93, 1996-97 and

1997-98, i.e., for 3 years and below 3480 million US \$

during the years 1991-92, 1993-94,

1994-95, 1995-96 and 1998-99 i.e., for 5 years.

Hence, required ratio =  $3 : 5$

**37. D**

=  $5040 : 3360$

= 1.5

**38. A**

For 1992 - 1993 = 40.91%

For 1994 - 1995 = 33.33%

For 1996 - 1997 = 38.46%

For 1997 - 1998 = 16.67%

**39. D**

Average foreign exchange reserves over the given period = 3480 million US \$.

Foreign exchange reserves in 1996 - 1997 = 4320 million US \$.

Required percentage = 124.14% ~ 125%.

**40. A**

Foreign exchange reserves in 1997 - 1998 = 5040 million US \$.

Foreign exchange reserves in 1993 - 1994 = 2520 million US \$.

Increase = (5040 - 2520) = 2520 US \$.

Percentage Increase = (2520/2520)\*100

= 100%

**Solution (41-45)**

**41. B**

Required percentage =  $\frac{50}{360} \times 100$

≈ 14

**42. D**

Required percentage =  $\frac{64^\circ - 55^\circ}{360^\circ} \times 100$

=  $\frac{9}{360} \times 100$

= 2.5%

**43. A**

Required ratio =  $\frac{68+64}{55+59}$

=  $\frac{132}{114} = \frac{22}{19} = 22 : 19$

**44. D**

Required average

$\frac{1}{3} \left[ \frac{(50 + 64 + 64)}{360^\circ} \times 648 \right]$

= 106.8

**45. D**

Marks scored in Hindi and English together

=  $\frac{(50 + 55)}{360} \times 648 = 189$

Marks scored in math =  $\frac{68}{360} \times 648$

= 122.4

∴ Difference = 189 - 122.4

= 66.60

**Solution (46-50)**

**46. C**

$$\text{Required percentage} = \left[ \frac{(45 - 60)}{60} \right] \% = -25\%.$$

∴ There is a decline of 25% in production from 1997 to 1998.

**47. D**

$$\text{Average production (in 10000 tonnes) of 1996 and 1997} = \frac{40 + 60}{2} = 50.$$

We shall find the average production (in 10000 tonnes) for each of the given alternative pairs:

$$2000 \text{ and } 2001 = \frac{50 + 75}{2} = 62.5.$$

$$1999 \text{ and } 2000 = \frac{65 + 50}{2} = 57.5.$$

$$1998 \text{ and } 2000 = \frac{45 + 50}{2} = 47.5.$$

$$1995 \text{ and } 1999 = \frac{25 + 65}{2} = 45.$$

$$1995 \text{ and } 2001 = \frac{25 + 75}{2} = 50.$$

∴ The average production of 1996 and 1997 is equal to the average production of 1995 and 2001.

**48. C**

$$\text{Required percentage} = \left[ \frac{(80 - 25)}{25} \times 100 \right] \% = 220\%.$$

49. D

The percentage increase in production compared to previous year for different years are:

$$\text{In 1996} = \left[ \frac{(40 - 25)}{25} \times 100 \right] \% = 60\%.$$

$$\text{In 1997} = \left[ \frac{(60 - 40)}{40} \times 100 \right] \% = 50\%.$$

In 1998 there is a decrease in production.

$$\text{In 1999} = \left[ \frac{(65 - 45)}{45} \times 100 \right] \% = 44.44\%.$$

In 2000 there is a decrease in production.

$$\text{In 2001} = \left[ \frac{(75 - 50)}{50} \times 100 \right] \% = 50\%.$$

$$\text{In 2002} = \left[ \frac{(80 - 75)}{75} \times 100 \right] \% = 6.67\%.$$

Clearly, there is maximum percentage increase in production in 1996.

50. D

Average production (in 10000 tonnes) over the given years

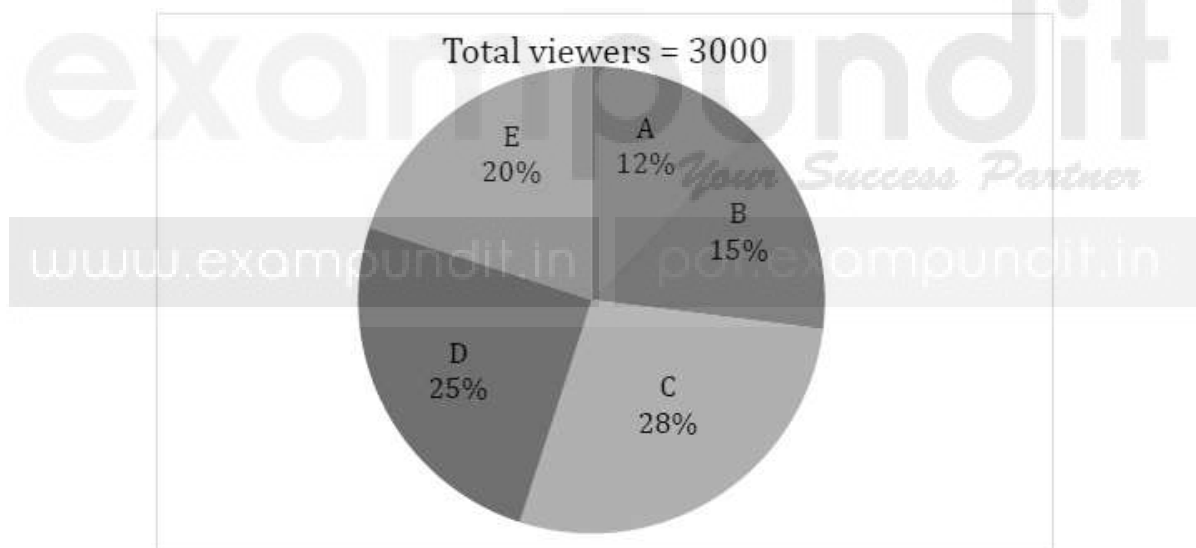
$$= \frac{1}{8} (25 + 40 + 60 + 45 + 65 + 50 + 75 + 80) = 55.$$

∴ The productions during the years 1997, 1999, 2001 and 2002 are more than the average production.

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**Direction (1-5):** Given pie chart shows percentage distribution of viewers of a Tv channel in five different villages (A, B, C, D & E) and table shows number of viewers who subscribed the channel. Read the data carefully and answer the questions.

Note – Total viewers = Total subscriber + Total unsubscribe



Villages	People who subscribed
A	220
B	250
C	440
D	350
E	180

1. If total male unsubscribed viewers in D is 66

$\frac{2}{3}\%$  more than that of female unsubscribed

viewers, then find ratio of total male unsubscribed viewers in D to total unsubscribed viewers in A & C together?

- a. 25 : 53
- b. 25 : 54
- c. 7 : 9
- d. 23 : 54
- e. 2 : 3

2. Find the central angle for total unsubscribed viewers in B & C and total subscribed viewers in E together with respect to total viewers?

- a. 133.6°
- b. 136.6°
- c. 63.6°
- d. 130.6°
- e. 93.6°

3. Out of total viewers in village C,  $46\frac{3}{7}\%$  are female and  $\frac{7}{13}th$  of total female are unsubscribed viewers, then find total unsubscribed male viewers from village C?

- a. 170
- b. 180
- c. 210
- d. 190
- e. 250

4. In another village F total subscribed viewers are 20% more than total unsubscribed viewers in village A and total subscribed viewers in village F are  $\frac{3}{7}th$  of total viewers in that village. Find total unsubscribed viewers from village F is what percent less than total unsubscribed viewers from village C?

- a. 42%
- b. 44%
- c. 48%
- d. 46%
- e. 40%

5. If the above data given for the year 2017 and in 2018 total viewers increased by 40%, while percentage distribution of viewers of TV channel in five different villages remain same as in 2017. If number of subscribed viewers from village A, B, D & E in 2018 increased by 25%, 20%, 14% & 10% respectively and total subscribed viewer from all the five village in 2018 are 1400, then find total unsubscribed viewers from C in 2018?

- a. 942
- b. 952
- c. 948
- d. 956
- e. 964



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**Directions (6-10): Study the following table and answer the following questions below it :**

Refer to the following tables A, B and C to answer the questions given below.

Table A- Manpower for a building project in Narhi

Project phase	Managers	Engineers	Skilled workers	Unskilled workers	Supervisors
Design	1	3	0	0	0
Foundation	1	2	5	23	2
Construction	1	2	12	43	4
Finishing (Internal)	1	3	15	31	6
Painting	1	0	5	23	3

**Table B- Cost per month for select category of workers**

Manpower	Cost (in Rs.)
Managers	10000
Engineers	8000
Supervisors	5000
Skilled workers	3000
Unskilled workers	1800

Table C- Estimated time and the actual time required for each phase of the project (in months)

	Design	Foundation	Construction	Finishing	Painting
Actual	5	3	8	4	2
Estimated	2	2	6	3	2

**6. Estimated cost of construction phase and Painting phase together are approximately what percent more or less than the actual cost of foundation phase?**

- a. 350%
- b. 304%
- c. 315%
- d. 290%
- e. 325%

**7. Find the average of the actual cost of finishing phase and painting phase together?**

- a. 490,000
- b. 320,000
- c. 455000
- d. 366000
- e. 411000

**8. What was the phase in which there was the highest absolute increase between the estimated and actual cost?**

- a. Design

- b. Foundation
- c. Construction
- d. Cannot be determined
- e. None of these

**9. For which phase of the project was there the highest percentage increase in cost (as compared to the estimated cost).**

- a. Design
- b. Foundation
- c. Construction

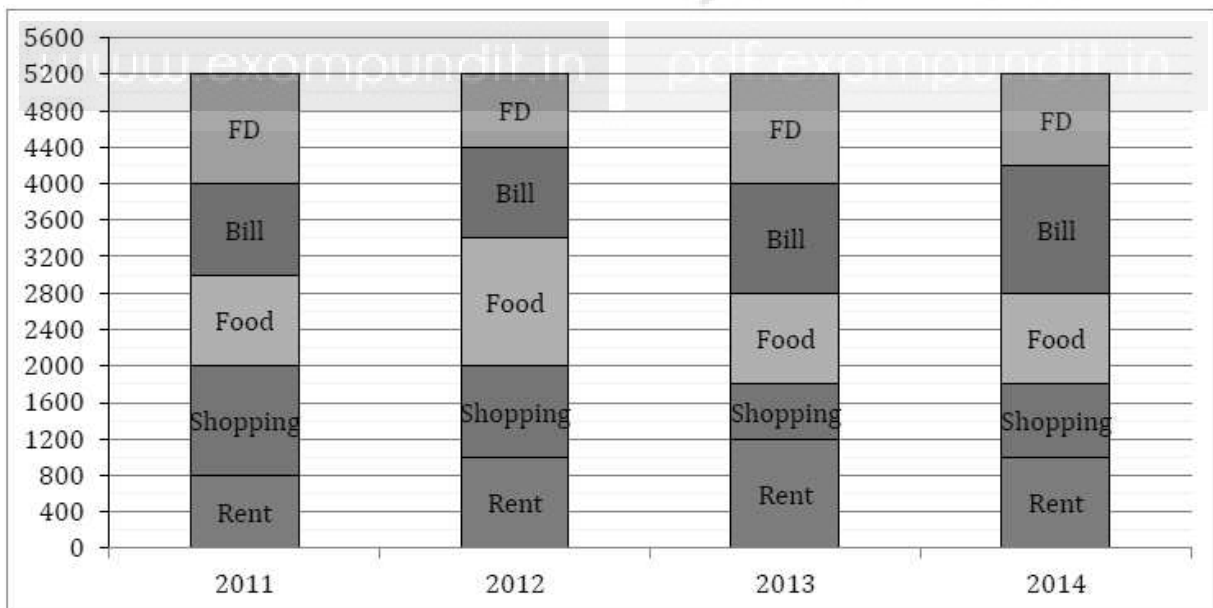
- d. Cannot be determined
- e. None of these

**10. What is the value of the percentage overflow in cost during construction? (approx.)**

- a. 33.33%
- b. 50%
- c. 66.66%
- d. 52%
- e. None of these

**Direction (11-15)- Study the given bar-graph carefully and answer the following question.**

Bar graph given below shows the expenditure of Rahul in four different years.



**11. If bill paid by Rahul in year 2015 is 25% more than the average bill paid by him in year 2013 and 2014 and amount paid by him in FD in 2015 is twice the amount paid by him in FD in year 2011. Then**

**find difference in amount of bill and FD paid by Rahul in year 2015?**

- a. Rs. 775
- b. Rs. 725

c. None of these

d. Rs. 875

e. Rs. 920

**12. Total amount paid by Rahul on Food in year 2011 and 2012 together is what percent more or less than total amount paid by him on shopping in same year together?**

a. 14  $\frac{2}{7}$ %

b. None of these

c. 11  $\frac{1}{9}$ %

d. 9  $\frac{1}{11}$ %

e. 12  $\frac{1}{2}$ %

**13. If amount paid by Rahul in year 2010 on Rent is one-fifth of rent paid by him in all years. Then find ratio of rent paid by him in 2010 to amount paid by him on shopping in 2012?**

a. 2 : 3

b. 4 : 5

c. 3 : 5

d. 2 : 5

e. None of these

**14. If ratio of amount paid on bills in year 2015 to that of in year 2013 is 3 : 2 and ratio of amount paid by him on food, bills and rent in year 2015 is 1 : 2 : 4. Then find difference in amount paid by him on rent and food in year 2015?**

a. None of these

b. Rs 1200

c. Rs 900

d. Rs 1800

e. Rs 2700

**15. Average of amount paid by Rahul in FD, rent and food in year 2012 is what percent of average of amount paid by him on Shopping, Rent and Bill in year 2013 ?**

a. 123  $\frac{2}{3}$ %

b. 106  $\frac{2}{3}$ %

c. None of these

d. 112  $\frac{1}{3}$ %

e. 108%

**Directions (16-20): Study the table and answer the given questions.**

Data related to Human Resource Dept. of a multinational company (X) which has 145 offices across 8 countries.

Countries	Offices	Total Employees	Respective Ratio of male & female employees	% of post graduate
A	16	2568	5 : 7	75
B	18	2880	11 : 5	65
C	14	2310	10 : 11	40
D	22	3575	3 : 2	60
E	13	2054	7 : 6	50
F	17	2788	20 : 21	75
G	24	3720	8 : 7	55
H	21	3360	8 : 6	80

**16. The number of male post graduate employees in country H is 1800. If number of female post graduates increase by 50% in the next year, what % of female employees in that particular country is post graduate? (Given that all other data remain same)**

- a. 76.8%
- b. 74%
- c. 92.5%
- d. 90%
- e. 80%

**17. In which country, is the percentage of women employees to number of employees (both male & female) is ranked third lowest?**

- a. E
- b. B
- c. H
- d. F

e. A

**18. What is the ratio between total number of male employees in countries B and H together and total number of post graduate employees in same countries?**

- a. 76 : 65
- b. 86 : 85
- c. 75 : 76
- d. 65 : 76
- e. 12 : 33

**19. What is the difference between average number of post graduate employees in countries A, B and D together and average number of post graduate employees in countries F, G and H together?**

- a. 294
- b. 282
- c. 284
- d. 280

e. 200

20. Which country has the 2nd highest number of average employees per office?

a. D

b. H

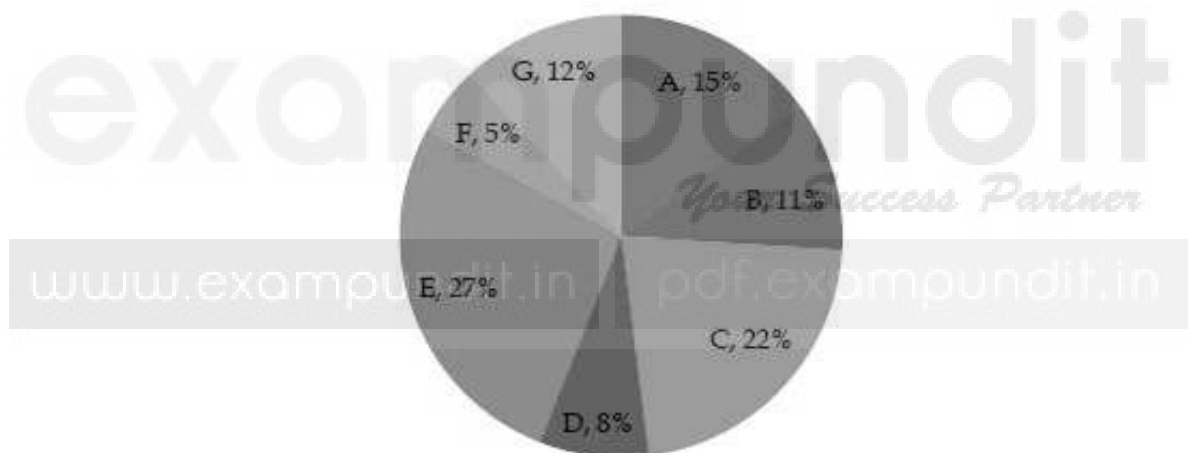
c. G

d. A

e. F

**Directions (21-25):** Seven companies A, B, C, D, E, F and G are engaged in production of two items I and II. Comparative data about production of these items by the companies is given in the following graph and table. Study them carefully and answer the questions given below.

Percentage of the total production produced by the seven companies



Cost of the total production (both items together) by seven companies = Rs 25 crores

Ratio of production between items I and II and the per cent profit earned for the two items

Company	Ratio of Production		Per cent profit earned	
	Item I	Item II	Item I	Item II
A	2	3	25	20
B	3	2	32	35
C	4	1	20	22
D	3	5	15	25
E	5	3	28	30
F	1	4	35	25
G	1	2	30	24

21. What is the total cost of the production of item I by companies A and C together in Rs crore?

a. 9.25

b. 5.9

- c. 4.1625  
d. 4.9  
e. None of these

**22. What is the amount of profit earned by company D on item II?**

- a. Rs 3.125cr  
b. Rs 31.25 cr  
c. Rs 3.125 lakhs  
d. Rs 31.25 lakhs  
e. None of these

**23. Cost of production of item I by company F is what per cent of the cost of production of item II by company D?**

- a. 16% b. 33.33% c. 66.67% d. 20% e. None

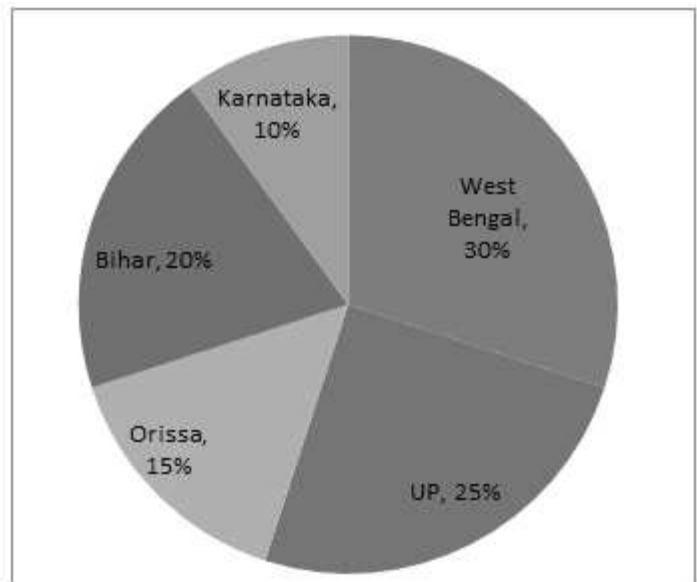
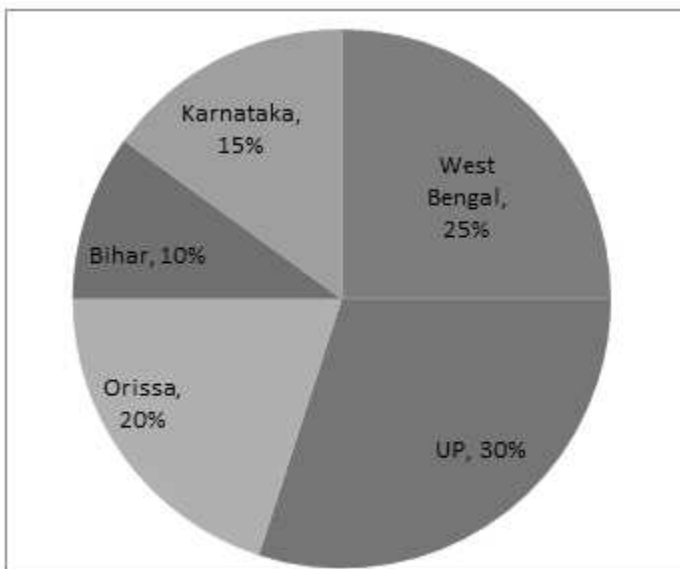
**24. What is the ratio of the cost of production of item I by company A to the cost of production of item I by company D?**

- a. 3 : 5 b. 1 : 2 c. 2 : 1 d. 2 : 3 e. None

**25. What is the total of the profit earned by company B on production of item I and the profit earned by company A on production of item II?**

- a. Rs 9.78 cr  
b. Rs 97.8 lakhs  
c. Rs 52.8 lakhs  
d. Rs 5.28 cr  
e. None of these

**Directions (26-30):** The pie charts given below represent two quantities – ‘Population of children’ and ‘no. of schools’ of five Indian states – Karnataka, Orissa Bihar, UP and West Bengal as a percentage of respective total values of the two mentioned quantities of the five states



Note : All the children attend school.

**26. Which state has got the maximum no. of children per school?**

- a. Karnataka
- b. Bihar
- c. Orissa
- d. UP
- e. none of these

**27. By how much percent should the no. of schools in Orissa be increased so that the no. of students per school in Bihar becomes equal to the no. of students per school in Orissa?**

- a.  $133 \frac{1}{3} \%$
- b.  $166 \frac{2}{3} \%$
- c.  $120 \frac{2}{3} \%$
- d.  $140 \frac{1}{3} \%$
- e. None of these

**28. If Orissa has 1 lakh children and UP has 500 schools then find the ratio of average no. of children in Karnataka and west Bengal to the no. of schools in all the states excluding Karnataka?**

- a. 200:9
- b. 300:9
- c. 500:9
- d. 400:9

e. none of these

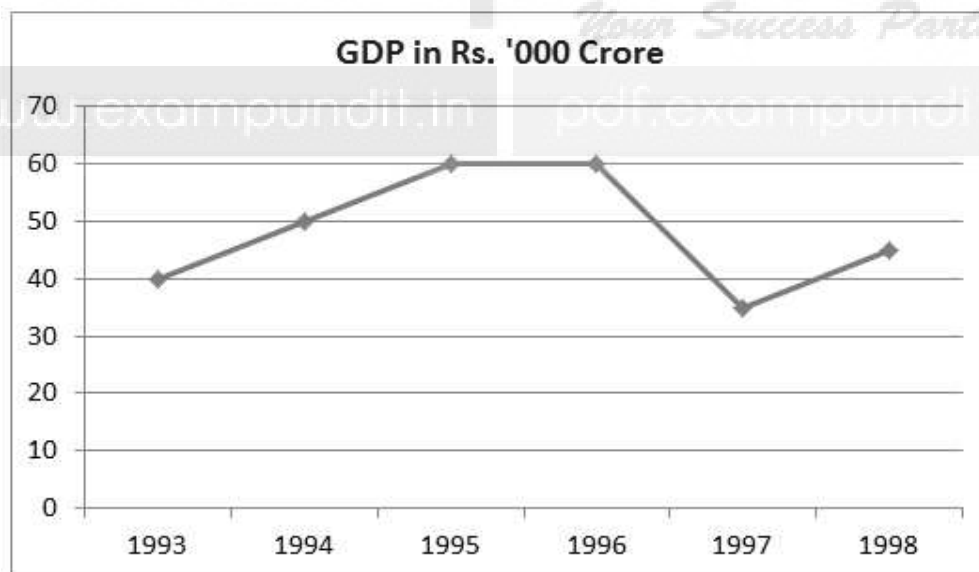
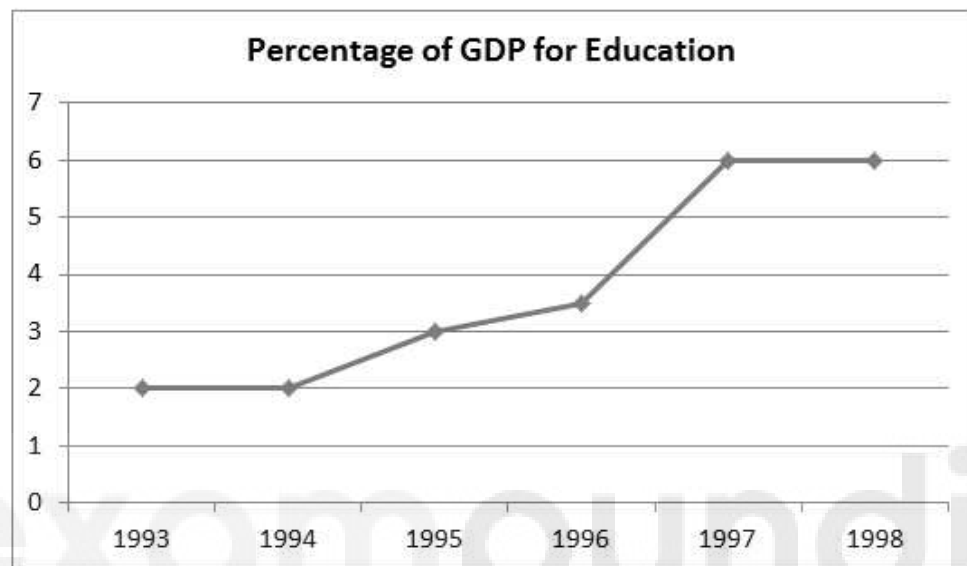
**29. If total area of all the schools in Bihar is 5000000 square feet and all the schools in Bihar are identical and the no. of children in UP is 5 lakh more than that in West Bengal then find the no. of children per school in UP? (Area of a school in Bihar is 2500 sq. ft)**

- a. 3000
- b. 2000
- c. 2500
- d. 1200
- e. none of these

**30. If 30% of the students in Orissa drop out of school after 5th standard, then find the difference between the no. of students per school till 5th standard & no. of students per school after 5th standard for the state of Orissa? (No. of children in Orissa = 1 lakh and total no. of schools in all the five states = 2000)**

- a. 90
- b. 85
- c. 100
- d. 80
- e. none of these

Directions (31-35) Study the following line graphs and answer the following questions



31. If due to an HR Ministry report it is obligation for the government to allocate at least Rs. 3,200 crore for education in 1999, provided educational spending, as percentage of the GDP, does not exceed 6.5 per cent. What is the least desirable GDP for

1999 (in Rs. '000 crore)? (Calculate upto two decimal point)

- a. 51.52
- b. 48.24
- c. 49.23
- d. 42.72



e. None of these

**32. If percentage of the GDP allocated to education in 1999 is the sum of allocation in 1998 and twice the increment of allocation in 1995 over 1994 then, what is the increase likely to be in percentage from 1998 to 1999 ?**

- a. 2%
- b. 33.33%
- c. 6.48%
- d. 59.26%
- e. None of these

**33. The total amount given to education would be how many times the total amount given to defence, if every year 2 per cent of the GDP is given to defence (for the entire period) ?**

- a. 2.15 times
- b. 1.55 times
- c. 1.7 times

d. 1.8 times

e. None of these

**34. In how many years has educational spending reduced as compared to that of the previous year ?**

- a. 0
- b. 1
- c. 2
- d. 3
- e. None of these

**35. Between the given years, both inclusive, what percentage of the country's total GDP has gone into education ?**

- a. 4.3%
- b. 3.6%
- c. 3.4%
- d. 3.1%
- e. None of these

**Directions (34-40) Study the following table and answer the following questions-**

Given below is the table showing number of students from 6 different states who have qualified in different competitive exams. Some of the figures are given in absolute form while some are given as the percentage of total students qualified in the given 4 exams from that state. Study the table carefully and answer the following questions.

exam→ State↓	IBPS PO	IBPS Clerk	SBI PO	LIC AAO
UP	2550	24%	2130	450
Haryana	725	915	36%	184
AP	31%	560	875	28%
MP	1064	975	35%	470
HP	14%	675	405	38%
Punjab	368	41%	416	278
Delhi	1470	45%	904	112
Gujarat	12%	48%	663	14%
Rajasthan	242	623	20%	467
Bihar	1677	30%	1665	10%

**36. The total number of candidates qualified IBPS**

**PO from all states together is :**

- a. 10125
- b. 11625
- c. 11035
- d. 11175
- e. None of these

**37. Number of students qualifying IBPS PO from MP is what percent of students qualifying LIC AAO from Gujarat and Bihar together?**

- a. 118.65%
- b. 116.41%
- c. 119.65%
- d. 121.65%
- e. 120.65%

**38. Find the ratio of total students who have**

**qualified from AP to total students qualified from Gujarat ?**

- a. 61 : 27
- b. 70 : 51
- c. 29 : 60
- d. 60 : 29
- e. None of these

**39. The total number of students who qualified SBI PO from Delhi and Rajasthan together approximately what times of the total students who qualified IBPS PO from all states together ?**

- a. 0.13
- b. 0.32
- c. 0.21
- d. 0.18
- e. 1

40. Find the difference between average number of students clearing IBPS PO from the given states and the average number of students clearing IBPS clerk from the given states. (approx.)

a. 115

b. 123

c. 141

d. 184

e. 168

**Directions (41-45) Study the following table and answer the following questions**

Number of candidates appeared, qualified and selected in a competitive examination from five different Cities Jaipur, Chandigarh, Kolkata, Bangalore and Lucknow over the years from 2011 to 2015

Years	Jaipur			Chandigarh			Kolkata			Bangalore			Lucknow		
	App	Qual	Sel	App	Qual	Sel	App	Qual	Sel	App	Qual	Sel	App	Qual	Sel
2011	8000	850	94	7800	810	82	7500	720	78	8200	680	85	6400	700	75
2012	7200	500	48	7500	800	65	5600	620	85	6800	600	70	7100	650	75
2013	7500	640	82	7400	560	70	4800	400	48	6500	525	65	5200	350	55
2014	9500	850	90	8800	920	86	7000	650	70	7800	720	84	6400	540	60
2015	9000	800	70	7200	850	75	8500	950	80	5700	485	60	4500	600	75

41. Number of male candidates appeared from Jaipur in 2012 are 30% more than the number of female candidates appeared from Chandigarh in 2012 and number of female candidate appeared from Jaipur in 2012 are 20% less than the number of appeared male candidate from Chandigarh in 2012. Find the total number of male candidates from Jaipur and Chandigarh together in 2012 ?

a. 8790

b. 8220

c. 8150

d. 8250

e. Can't be determined

42. If in 2016 appeared candidates and qualified candidates from Kolkata are increased by 20% and 30% respectively, then find the difference between the unqualified candidates from Kolkata in 2016 to the unqualified candidates from Lucknow in 2012?

a. 5215

b. 2155

c. 2515

d. 2530

e. 5125

**43. Find the ratio of the average of selected candidates from Bangalore over the given years to the average of the selected candidates from Lucknow over the given years ?**

- a. 91 : 85
- b. 85 : 91
- c. 84 : 97
- d. 97 : 84
- e. None of these

**44. Number of qualified candidates from Kolkata in 2012 and 2013 together are what % less than the number of appeared candidates from Jaipur in 2013 and 2014 together ?**

- a. 93.5%
- b. 95%
- c. 94.5%
- d. 93%

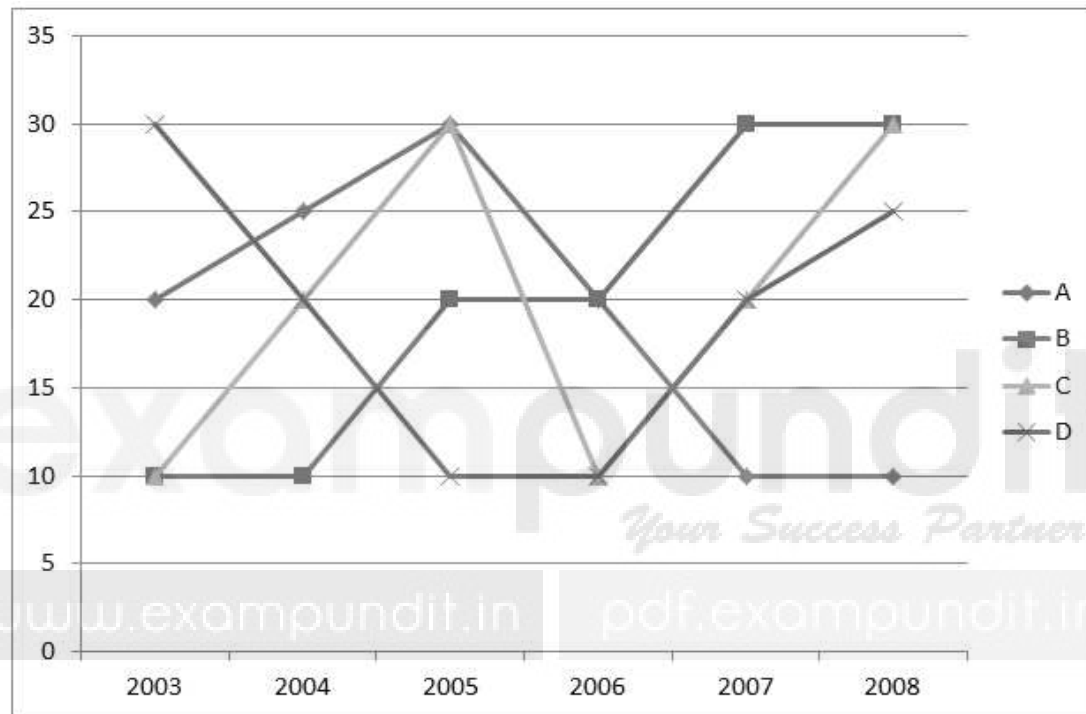
e. 94%

**45. Number of male candidates appeared from Jaipur in 2012 are 30% more than the number of female candidates appeared from Chandigarh in 2012 and number of female candidate appeared from Jaipur in 2012 are 20% less than the number of appeared male candidate from Chandigarh in 2012. Find the difference between the male candidates from Jaipur and Chandigarh together in 2012 and the female candidates from Jaipur and Chandigarh together in 2012?**

- a. 1650
- b. 1640
- c. 1750
- d. 1740
- e. 1760

**Directions (46-50) Study the following line graphs and answer the following questions-**

Following line graph shows the percentage increase in the salaries of four persons during the years 2003 to 2008 with respect to previous year



Given that Increment in salary was implemented from January of every year

**46. If the ratio of salaries of A and B at the end of the year 2002 was 3 : 4, then what was the ratio of their salaries at the end of the year 2007 ?**

- a. 2 : 3
- b. 3 : 4
- c. 5 : 6
- d. 4 : 5
- e. None of these

**47. If the ratio of the salaries of A, B, C and D at the end of the year 2003 was 22 : 13 : 7 : 13, then what was the ratio of their salaries at the end of the year 2005 ?**

- a. 20 : 12 : 7 : 11
- b. 25 : 12 : 7 : 11
- c. 25 : 12 : 7 : 13
- d. 25 : 7 : 12 : 11
- e. None of these

**48. If the salaries of B and C were equal at the end of the year 2004, then what was the ratio of the salaries of B and C at the end of the year 2005 ?**

- a. 2 : 1
- b. 12 : 13
- c. 12 : 11
- d. 13 : 12

e. None of these

49. If the salary of A at the end of the year 2002 was Rs. 20000, then what was his salary at the end of the year 2008 ?

a. Rs. 36628

b. Rs. 56628

c. Rs. 43000

d. Rs. 56826

e. None of these

50. Which of the following shows the approximate average percentage increase in the salary of B during the six years ?

a. 20%

b. 27.71%

c. 32.41%

d. 49.07%

e. 41.32%

Answer with Detailed Solution

**Solution (1-5)**

**1. B**

Let total female unsubscribed viewers in D be  $3x$

So, total male unsubscribed viewers in D will be  $5x$

$$\text{Total male unsubscribed viewers in D} = (3000 \times \frac{25}{100} - 350) \times \frac{5x}{8x} = 250$$

$$\begin{aligned} \text{Total unsubscribed viewers in A \& C} &= (3000 \times \frac{12}{100} - 220) + (3000 \times \frac{28}{100} - 440) \\ &= 140 + 400 = 540 \end{aligned}$$

$$\text{Required ratio} = \frac{250}{540} = 25 : 54$$

**2. E**

$$\text{Total unsubscribed viewers from B} = 3000 \times \frac{15}{100} - 250 = 200$$

$$\text{Total unsubscribed viewers from C} = 3000 \times \frac{28}{100} - 440 = 400$$

$$\text{Total unsubscribed viewers in B \& C and subscribed viewers in E} = 200 + 400 + 180 = 780$$

$$\text{Required central angle} = \frac{780}{3000} \times 360 = 93.6^\circ$$

**3. D**

$$\text{Total female viewers in village C} = 3000 \times (28/100) \times (325/7) \times (1/100) = 390$$

$$\text{Total female unsubscribed viewers in village C} = 390 \times (7/13) = 210$$

$$\text{Total male unsubscribed viewers in village C} = (3000 \times (28/100) - 440) - 210 = 190$$

**4. B**

$$\text{Total subscribed viewers from village F} = (3000 \times 12/100 - 220) \times 120/100 = 168$$

Total unsubscribed viewers from village F =  $168 \times \frac{4}{3} = 224$

Total unsubscribed viewers from C =  $3000 \times \frac{28}{100} - 440 = 400$

Required percentage =  $\frac{(400 - 224)}{400} \times 100$

=  $\frac{176}{400} \times 100 = 44\%$

**5. C**

Total viewers from all the five village in 2018 =  $3000 \times (\frac{140}{100}) = 4200$

Total subscribed viewers from A in 2018 =  $220 \times 1.25 = 275$

Total subscribed viewers from B in 2018 =  $250 \times 1.2 = 300$

Total subscribed viewers from D in 2018 =  $350 \times 1.14 = 399$

Total subscribed viewers from E in 2018 =  $180 \times 1.1 = 198$

Total subscribed viewers from C in 2018 =  $1400 - (275 + 300 + 399 + 198) = 228$

Total unsubscribed viewers from C in 2018 =  $4200 \times (\frac{28}{100}) - 228 = 948$

**Solution (6-10)**

**6. B**

Estimate cost of construction phase

=  $6 \times [1 \times 10000 + 2 \times 8000 + 12 \times 3000 + 43 \times 1800 + 4 \times 5000]$

=  $6(10000 + 16000 + 36000 + 77400 + 20000)$

= 956400

Estimate cost of painting phase

=  $2[10,000 + 5 \times 3000 + 23 \times 1800 + 3 \times 5000]$

= 162800

Actual cost of foundation phase

=  $3 \times [10,000 + 16000 + 15000 + 23 \times 1800 + 2 \times 5000]$

= 277200

$\therefore$  Required % =  $\frac{(956400 + 162800 - 277200)}{277200} \times 100$

= 303.75

$\approx 304\%$

**7. E**

Actual cost of Finishing phase

$$= 4 \times [10000 + 3 \times 8000 + 15 \times 3000 + 31 \times 1800 \times 6 \times 5000]$$

$$= 659200$$

Actual cost of painting phase

$$= 2 \times (10,000 + 5 \times 3000 + 23 \times 1800 + 3 \times 5000)$$

$$= 162800$$

$$\text{Required Average} = \frac{1}{2} \times (659200 + 162800) = 411000 \text{ Rs}$$

**8. C**

Since, maximum number of manpower is required for construction and actual time exceeds estimated time by two months, the highest absolute increase between the estimated and actual cost is registered in this phase

**9. A**

Since, manpower and cost is same, therefore increase in cost is due to the difference of estimated and actual time only.

Therefore, percentage

$$= \frac{\text{Actual time} - \text{Estimated time}}{\text{Estimated time}} \times 100\%$$

For design

$$= \frac{5 - 2}{2} \times 100\% = \frac{3}{2} \times 100\% = 150\%$$

For foundation

$$= \frac{3 - 2}{2} \times 100\% = \frac{1}{2} \times 100\% = 50\%$$

For construction

$$= \frac{8 - 6}{6} \times 100\% = \frac{2}{6} \times 100\% = 33.33\%$$

Thus, the percentage was highest for design

**10. A**

Here, the overflow means the actual variation from the estimated and actual expenses.

For construction

$$= \frac{8 - 6}{6} \times 100\% = \frac{2}{6} \times 100\% = 33.33\%$$

From above solution, we can say that percentage overflow in costs during construction is 33.33%.



**Solution (11-15)**

**11. A**

Bill paid by Rahul in year 2015

$$= (1200+1400)/2 \times 125/100 = \text{Rs } 1625$$

Amount paid by him in FD =  $1200 \times 2 = \text{Rs } 2400$

Required difference =  $2400 - 1625 = \text{Rs. } 775$

**12. D**

Total amount paid by Rahul on Food in year 2011 and 2012 together

$$= 1000 + 1400 = \text{Rs } 2400$$

Total amount paid by him on shopping in same year together

$$= 1200 + 1000 = \text{Rs } 2200$$

Required percentage =  $(2400-2200)/2200 \times 100 = 9 \frac{1}{11}\%$

**13. B**

Amount paid by Rahul on Rent in year 2010

$$= 1/5[800+1000+1200+1000]$$

$$= 1/5[4000] = \text{Rs } 800$$

Required ratio =  $800 : 1000 = 4 : 5$

**14. E**

Amount paid by Rahul on Bill in 2015

$$= 1200/2 \times 3 = \text{Rs } 1800$$

Required difference =  $1800/2 \times 3 = \text{Rs } 2700$

**15. B**

Average amount paid by Rahul in FD

Rent and Food in year 2012

$$= (800+1000+1400) / 3$$

$$= \text{Rs } 3200/3$$

Average amount paid by Rahul on Shopping, Rent and Bill in year 2013

$$= (600+1200+1200) / 3$$

$$= 3000/3$$

=Rs1000

Required percentage =  $(3200/3000) \times 100 = 106 \frac{2}{3}\%$

**Solution (16-20)**

**16. C**

$$\text{Graduate} = 3360 \times \frac{4}{5} = 2688$$

$$\text{Female graduate} = 2688 - 1800 = 888$$

$$\text{Female employee} = 3360 \times \frac{6}{14} = 1440$$

$$\text{Female graduate next year} = 888 \times \frac{3}{2} = 1332$$

$$\% \text{ of female graduate} = \frac{1332}{1440} \times 100 = 92.5\%$$

**17. C**

$$A \Rightarrow \frac{7}{12} \times 100 = 58.34\%$$

$$B \Rightarrow \frac{5}{16} \times 100 = 31.25\%$$

$$C \Rightarrow \frac{11}{21} \times 100 = 52.4\%$$

$$D \Rightarrow \frac{2}{5} \times 100 = 40\%$$

$$E \Rightarrow \frac{6}{13} \times 100 = 46.15\%$$

$$F \Rightarrow \frac{21}{41} \times 100 = 51.22\%$$

$$G \Rightarrow \frac{7}{15} \times 100 = 46.67\%$$

$$H \Rightarrow \frac{6}{14} \times 100 = 42.86\%$$

Clearly, H is the third lowest.

**18. D**

$$\frac{11}{16} \times 2880 + \frac{8}{14} \times 3660$$

$$= \frac{65}{100} \times 2880 + 3360 \times \frac{4}{5}$$

$$= \frac{1980 + 1920}{1872 + 2688}$$

$$= \frac{3900}{4560}$$

$$= 65:76$$

**19. A**

$$\begin{aligned}A &\Rightarrow 2568 \times \frac{3}{4} = 1926 & F &\Rightarrow 2788 \times \frac{3}{4} = 2091 \\B &\Rightarrow 2880 \times \frac{65}{100} = 1872 & G &\Rightarrow 3720 \times \frac{55}{100} = 2046 \\D &\Rightarrow 3575 \times \frac{3}{5} = 2145 & H &\Rightarrow 3360 \times \frac{4}{5} = 2688 \\A + B + D &= 5943 & F + G + H &= 6825 \\Diff. &= 6825 - 5943 = 882 \\Avg. &= \frac{882}{3} = 294\end{aligned}$$

20. E

$$\begin{aligned}A &\Rightarrow \frac{2568}{16} = 160.5 & B &\Rightarrow \frac{2880}{18} = 160 & C &\Rightarrow \frac{2310}{14} = 165 \\D &\Rightarrow \frac{3575}{22} = 162 & E &\Rightarrow \frac{2054}{13} = 158 & F &\Rightarrow \frac{2788}{17} = 164 \\H &\Rightarrow \frac{3360}{21} = 160 & G &\Rightarrow \frac{3720}{24} = 155\end{aligned}$$

2<sup>nd</sup> highest avg. no. of employees per office = F

Solution (21-25)

21. B

Total cost of production by company A =  $(15/100) \times 25 = 3.75$  crores

Total cost of production by Company C =  $(22/100) \times 25 = 5.5$  crores

Cost of production of item I by Company A =  $(2/5) \times 3.75 = 1.5$  crores

Cost of production of item I by Company C =  $(4/5) \times 5.5 = 4.4$  crores

$\therefore$  Required total cost =  $1.5 + 4.4 = 5.9$  crores

22. D

Required profit earned =  $(25/100) \times (5/8) \times (8/100) \times 25 = 0.3125$  crores

= 31.25 lakhs

23. D

Required %

$$\begin{aligned}&= \frac{\frac{5}{100} \times \frac{1}{5} \times 25}{\frac{100}{8} \times \frac{5}{8} \times 25} \times 100 \\&= \frac{0.25}{1.25} \times 100 = 20\%\end{aligned}$$

24. C

Required Ratio

$$\begin{aligned} &= \frac{\frac{15}{100} \times \frac{2}{5} \times 25}{\frac{100}{30} \times \frac{3}{8} \times 25} \\ &= \frac{500}{5 \times 8} \times \frac{800}{24} \\ &= \frac{5 \times 8}{5 \times 4} \\ &= 2 : 1 \end{aligned}$$

25. B

Required total profit

$$\begin{aligned} &= \left( \frac{32}{100} \times \frac{3}{5} \times \frac{11}{100} \times 25 \right) + \left( \frac{20}{100} \times \frac{3}{5} \times \frac{15}{100} \times 25 \right) \\ &= 0.528 + 0.45 \\ &= 0.978 \text{ crores} \\ &= 97.8 \text{ lakhs} \end{aligned}$$

Solution (26-30)

26. A

Let, no. of children in all five states by 'x'

And no. of schools in all five states by 'y'

Ratio of students to no. of schools in Karnataka

$$= \frac{\frac{15}{100} \times x}{\frac{10}{100} \times y} = \frac{3}{2} \left( \frac{x}{y} \right)$$

This is max. among all the states

27. B

$$\begin{aligned} \text{Students per school in Bihar} &= \frac{10x}{20y} = \frac{1x}{2y} \\ &= \frac{20x}{15y} = \frac{4x}{3y} \\ \text{Students per school in Orissa} &= \frac{4x}{3y} \\ \text{No. of schools in Orissa should be increased by '5y', so that} \\ &= \frac{4x}{(3x+5y)} = \frac{4x}{8y} = \frac{1x}{2y} \\ &= \frac{5y}{3y} \times 100 = 166.66\% \\ \text{Percentage increase} &= 166\frac{2}{3}\% \end{aligned}$$

**28. C**

$$\text{Average no. of children in Karnataka \& West Bengal} = \frac{100000 \times \frac{100}{20} \times \frac{(15+25)}{100}}{2}$$

$$= 100000$$

$$\text{No. of schools in all states excluding Karnataka} = 500 \times \frac{100}{25} \times \frac{90}{100}$$

$$= 1800$$

$$\text{Ratio} = 100000:1800$$

$$= 500:9$$

**29. D**

$$\text{No. of schools in Bihar} = \frac{5000000}{2500}$$

$$= 2000$$

$$\text{No. of schools in UP} = 2000 \times \frac{100}{20} \times \frac{25}{100}$$

$$= 2500$$

Let, total no. of children be 'x', then

$$= \frac{30x}{100} - \frac{25x}{100} = 5,00,000 \quad \text{or, } x = 1,00,00,000$$

$$\text{Children per school in U.P} = \frac{\frac{30}{100} \times 100000000}{2500}$$

$$= 1200$$

30. C

No. of students per school till 5<sup>th</sup> class

$$= \frac{100000}{\frac{15}{100} \times 2000}$$

No. of students per school after 5<sup>th</sup> class

$$= \frac{\frac{7}{10} \times 100000}{\frac{15}{100} \times 2000}$$

Difference

$$= \frac{100000}{300} - \frac{70000}{3} = 100$$

Solution (31-35)

31. C

Least desirable GDP for 1999

$$= \frac{3.2}{6.5} \times 100 = 49.23$$

32. D

GDP allocation to education increases from 1994 to 1995 =  $1.8 - 1 = 0.8$  (in '000 crores)

GDP allocation to education in 1999 =  $(.8 \times 2) + 1.7$

$$= 1.6 + 2.7$$

$$= 4.3$$

$$\text{Required \%} = \frac{4.3-2.7}{2.7} \times 100$$

$$= 59.26\%$$

33. D

Total amount given to education in all these year =  $0.8 + 1 + 1.8 + 2.1 + 2.1 + 2.7$

$$= 10.5$$

Total amount given to defence in all these years

$$= \frac{2}{100} \times (40 + 50 + 60 + 60 + 35 + 45)$$

$$= \frac{2}{100} \times 290 = 5.8$$

$$\text{Required ratio} = \frac{10.5}{5.8} \approx 1.8 \text{ times.}$$

34. A

Required no. of years = 0

**35. B**

$$\text{Required \%} = \frac{10.5}{290} \times 100 \approx 3.62\%$$

**Solution (36-40)**

**36. E**

The total number of candidates qualified IBPS PO from all states together =  $2550 + 725 + 1085 + 1064 + 315 + 368 + 1470 + 306 + 242 + 1677$   
= 9802

**37. B**

Number of students qualifying IBPS PO from MP = 1064

Number of students qualifying LIC AAO from Gujarat and Bihar =  $\frac{663}{26} \times 14 + \frac{3342}{60} \times 10$   
=  $357 + 557 = 914$

Required percentage =  $\frac{1064}{914} \times 100 = 116.41\%$

**38. B**

Total number of students qualified from AP =  $\frac{1435}{41} \times 100 = 3500$

Total number of students qualified from Gujarat =  $\frac{663}{26} \times 100 = 2550$

Ratio =  $\frac{3500}{2550} = 70:51$

**39. A**

Solution:

Total number of students who qualified SBI PO from Delhi and Rajasthan

$$= 904 + \frac{1332}{80} \times 20$$

$$= 904 + 333 = 1237$$

$$\text{Required percentage} = \frac{1237}{9802} = 0.13$$

**40. B**

Total number of candidates qualified IBPS PO from all states together = 9802

Total number of candidates qualified IBPS clerk =  $1620 + 915 + 560 + 975 + 675 + 738 + 2034 + 1224 + 623 + 1671$   
 $= 11035$

$$\text{Difference} = \frac{11035}{10} - \frac{9802}{10}$$

$$= 1103.5 - 980.2$$

$$= 123.3$$

$$\approx 123$$

**Solution (41-45)**

**41. B**

Total candidates appeared from Jaipur in 2012 = 7200

Total candidates appeared from Chandigarh in 2012 = 7500

	Male	Female
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Jaipur	13x	4y
--------	-----	----

Chandigarh	5y	10x
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$$\therefore 13x + 4y = 7200$$

$$10x + 5y = 7500 \Rightarrow 2x + y = 1500$$

$$x = 240, y = 1020$$

$$\therefore \text{required candidates} = 13x + 5y$$

$$= 13 \times 240 + 5 \times 1020$$

$$= 3120 + 5100$$

$$= 8220$$

**42. C**



In 2016 from Kolkata App.

$$= \frac{120}{100} \times 8500 = 10200$$

$$\text{Qual.} = \frac{130}{100} \times 950 = 1235$$

$$\therefore \text{Unqualified} = 10200 - 1235 = 8965$$

$$\text{Required difference} = 8965 - (7100 - 650)$$

$$= 8965 - 6450$$

$$= 2515$$

**43. A**

$$\text{Required ratio} = 364 : 340$$

$$= 91 : 85$$

**44. E**

$$\text{No. of qualified candidates from Kolkata in 2012 and 2013 together} = 620 + 400 = 1020$$

$$\text{No. of appeared candidates from Jaipur in 2013 and 2014} = 7500 + 9500 = 17000$$

$$\text{Required \%} = \frac{17000 - 1020}{17000} \times 100$$

$$= \frac{15980}{170}$$

$$= 94\%$$

**45. D**

$$\text{Total candidates appeared from Jaipur in 2012} = 7200$$

$$\text{Total candidates appeared from Chandigarh in 2012} = 7500$$

Male Female

$$\text{Jaipur} \quad 13x \quad 4y$$

$$\text{Chandigarh} \quad 5y \quad 10x$$

$$\therefore 13x + 4y = 7200$$

$$10x + 5y = 7500 \Rightarrow 2x + y = 1500$$

$$x = 240, y = 1020$$

$$\text{Required difference} = (13x+5y)-(10x+4y)$$

$$=3x+y$$

$$=3 \times 240 + 1020$$

$$=720 + 1020$$

$$= 1740$$

**Solution (46-50)**

**46. E**

Required Ratio

$$= \frac{120 \times 125 \times 130 \times 120 \times 110 \times 3}{110 \times 110 \times 120 \times 120 \times 130 \times 4}$$

$$= \frac{25 \times 3}{22 \times 4}$$

$$= 75 : 88$$

**47. E**

Required ratio

$$= (125 \times 130 \times 22) : (110 \times 120 \times 13) : (120 \times 130 \times 7) : (120 \times 110 \times 13)$$

$$= 275 : 132 : 84 : 132$$

**48. B**

$$\text{Required ratio} = 120 : 130$$

$$= 12 : 13$$

**49. B**

$$\text{Salary of A at the end of the year 2008} = 1.2 \times 1.25 \times 1.3 \times 1.2 \times 1.1 \times 1.1 \times 20,000$$

$$= \text{Rs. } 56628$$

**50. A**

Required average percentage

$$= \frac{(10+10+20+20+30+30)\%}{6} = 20\%$$