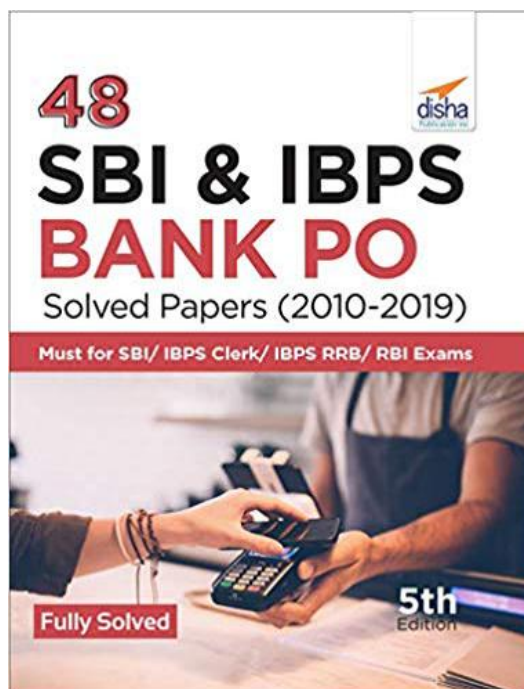


IBPS PO Mains Exam 2019

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IBPS PO MAIN EXAM 2019

Based on Memory

Reasoning & Computer Aptitude

DIRECTIONS (Qs. 1-5): Study the following information carefully and answer the question given below

There is a family of eight members Nyla, Xing, Aman, Quan, Tara, Cray, Logan, Varun are sitting around a circular dining table facing to the center. There are three married couples in the family. They are from three generations. None of the member of the third generation is married. They are of different age, but their ages are in descending order according to their generation such as grandfather is the eldest, grandmother is the second eldest, son is the third eldest, daughter-in-law is the fourth eldest, son-in-law is the fifth eldest, daughter is the sixth eldest, granddaughter is the seventh eldest and grandson is the eight eldest. The son-in-law has no child. Aman's son sits second to the left of Aman. The grandmother of Logan sits opposite to Logan. The difference between the ages of grandfather and grandmother is 6 years. Quan's age is $\frac{9}{4}$ times of age of her son. The difference between the ages of Tara and his brother-in-law is 10. The age of the one who sits immediate left of Quan is twice the age of the one who sits immediate right of Quan. Only one person sits between Aman's son and Quan. Logan is three year older to her brother. The age of the grandson is 20 years. Xing's age is $\frac{3}{2}$ times the age of Tara's son. None of the given person is 53 years old. The son-in-law neither sits next to Aman nor Cray. The difference between the ages of Aman's daughter and Aman's daughter's husband is 10 years. Nyla does not sit opposite to Varun. Cray is not a male. Xing is married to Varun.

- Who among the following sits 3rd to the left of Cray?
 - Quan
 - Nyla
 - Aman
 - Tara
 - None of these
- How many persons are older than Tara?
 - One
 - Two
 - Three
 - More than three
 - None
- How is Cray related to Quan?
 - Father-in-law
 - Mother-in-law
 - Son
 - Grand Son
 - Grand Daughter
- How many persons are sitting between Quan and Nyla (when counted clockwise direction from Quan)?
 - One
 - Two
 - Three
 - Four
 - More than four

- What is the sum of ages of Logan and Varun ?
 - 48 years
 - 63 years
 - 47 years
 - 32 years
 - None of these

DIRECTIONS (Qs. 6-8): In the following questions, the symbols #, &, @ and \$ are used with the following meanings as illustrated below. Study the following information and answer the given questions:

Note: The directions which are given indicates exact directions.

P#Q - P is in the south direction of Q.

P@Q - P is in the north direction of Q.

P&Q - P is in the east direction of Q.

P\$Q - P is in the west direction of Q.

Point M is &10 m of point N. Point N is \$7 m of point O. Point O is @10 m of point P. Point P is &8 m of point Q. Point Q is &6 m of point R. Point S is @8 m point S.

- What is the shortest distance between O and Q?
 - $\sqrt{164}$ m
 - $\sqrt{99}$ m
 - $\sqrt{155}$ m
 - 6m
 - None of these
- What is the direction of N with respect to Q?
 - Q@&N
 - N\$&Q
 - Q#@N
 - N@&Q
 - None of these
- In which direction point S is with respect to P?
 - @
 - @&
 - #&
 - @\$
 - Can't be determined

DIRECTIONS (Qs. 9-10): Study the following information carefully and answer the questions given below it.

"M ^ N" means "M is mother of N".

"M# N" means "M is son of N".

"M & N" means "M is father of N".

"M % N" means "M is brother of N".

"M + N" means "M is daughter of N".

"M @ N" means "M is sister of N".

- In the expression given below how V is related to W?
Y^Z+X#V; W+T%U&X
 - Maternal Uncle
 - Grandmother
 - Aunty
 - Mother-in-law
 - Can't be determined.

10. In the expression given below which of the following statement is true?
 $M^{\wedge}Q@G\&K; R+D\%U; K\#L, P@U\&G$
 (a) K is maternal aunty of P.
 (b) K is granddaughter of U.
 (c) L is daughter-in-law of U.
 (d) G is son-in-law of D.
 (e) All the given statements are false.

DIRECTIONS (Qs. 11-15): Study the following information carefully and answer the question given below:

Eight boxes marked A1 to A8 are kept one above others in the form of stack, not necessarily in the same order. Each box is wrapped with different color viz.- Red, Cyan, Green, Black, Blue, Pink, Yellow and Brown. Each box also contains pants of different color viz.- Red, Cyan, Green, Black, Blue, Pink, Yellow and Brown. Number of pants in each box is multiple of position of box just above it between 1 to 60. None of the boxes contains same number of pants nor color of box and the color of pants are same.

For Example: If Box PQR is kept at bottom, then it only contains number of pants multiple of 2 and box at top contains number of pants multiple of 9.

Two boxes are kept between the box A4 and the Cyan box, which contains 45 pants. Number of boxes above the box A7 is two more than the number of boxes below the box having Green pants. There are 16 Brown pants are kept below the three places from Black box. The box which contains 45 pants is kept just below Red box. Difference of the number of pants in the Blue box and the box A6 is 24. Black box is kept just above A7, which neither contains Red pant nor wrapped with Yellow. Two boxes are kept between the box which contains Blue Pant and the Pink box, which contains 21 pants. Number of boxes between the box A4 and the box A7 is same as number of boxes between the box A5 and Blue box. The box A5 neither contains odd number of pant nor kept adjacent to Green Box. Sum of the number of pants in the Blue box and Yellow box is equal to number of pants in the Red box. Pink box and Blue box are not kept together. The box A2 contains Red pants and is kept three places away from A3. Yellow box is kept at any place above the box having Pink Pant but below the box A8. Number of pants in the box A8 is cube number and is kept just above the Yellow Pant. Number of pants in the Brown box is half the number of Cyan pant. A5 is placed below A7. A1 is not placed a box which has a Pant in multiple of 2 and multiple of 5.

11. How many pants Cyan box contains?
 (a) 21 (b) 27 (c) 45 (d) 32
 (e) None of these
12. Which of the following box contains Green pant?
 (a) A6 (b) A8 (c) A1 (d) A4
 (e) None of these
13. Which of the following combination of boxes represents the correct order of number of pants?
 (a) A1, A4, A2, A7 & A3
 (b) A2, A3, A8, A5 & A1
 (c) A8, A4, A1, A2 & A7
 (d) A4, A3, A8, A7 and A6
 (e) None of these

14. Which of the following statement is not true?
 (a) Two boxes are kept between Green box and the box which contains 48 pants.
 (b) Three boxes are kept between the box A1 and the box which contains 27 pants.
 (c) The box which contains 56 pants is kept just above Red box.
 (d) Three boxes are kept below A2 which contains Black Pants.
 (e) More than one statement is not true.
15. How many pants contain by the box A3 and A5?
 (a) 65 (b) 25
 (c) 48 (d) 54
 (e) None of these.

DIRECTIONS (Qs. 16-19): Read the following information carefully to answer the question.

INSTRUCTIONS:

In alphabetic series, all the vowels are removed and then the letters are coded as 1-8 like B is coded as 1, C is coded as 2, D is coded as 3 and so on. Now, Next letters after 8 will again be coded 1-8 till Z. Vowels are coded as per below arrangement.

DINKY-3@384

ANIKUT-%5@8#10

TEAM-8&%2

ONE-!3*

- I. If 1st letter is vowel and last is consonant, then the code of all the consonants will be valued +2
 II. If 1st and last letter of the word is vowel, then 3rd letter of the word is coded as *
 III. If there are more than three vowels in a word, then the first two vowels are coded as +
16. What is the possible code for 'WELCOME'?
 (a) 2&12!2& (b) 21&2!&2
 (c) 212&!&2 (d) 212&&2!
 (e) 21&!&22
17. What is the code of 'ACTIONS SPEAK LOUDER THAN WORDS.' ?
 (a) %410@!59 74&%8 86%3 2!637 1!#3&6
 (b) %410@!59 74&%8 1!#3&6 86%3 2!637
 (c) %410@!59 1!#3&6 74&%8 86%3 2!637
 (d) 86%3 2!637 %410@!59 74&%8 1!#3&6
 (e) None of these
18. What is the possible code for 'DEVNAGARI'?
 (a) 3+613+5%@ (b) 313++5%6@
 (c) 3+136+5%@ (d) 3+13+5%6@
 (e) None of these
19. What is the sum of all the numbers that codes for the word 'BANKING'?
 (a) 18 (b) 29
 (c) 24 (d) 20
 (e) None of these

DIRECTIONS (Qs. 20-21): Read the following information carefully to answer the question.

20. **Statement:** $D \leq N \leq K < R$; $S < K \leq Q$; $N > Y \leq Z$

Conclusions:

I. $R > Y$

II. $Q \leq D$

III. $S > Y$

(a) Only I and II follow (b) Only II follows

(c) Only III follows (d) Only I and II follow

(e) None of these

21. **Statement:** $T \geq M > W \leq V < D \geq G$; $E > B \geq V$; $L > M < S = U$

Conclusions:

I. $S < D$

II. $T < B$

III. $W < D$

(a) Only I and II follow

(b) Only I follows

(c) Only I and III follow

(d) Only III follows

(e) None of these

22. Study the paragraph given below and answer the question that follows.

It is perhaps no surprise that political parties are deeply divided over the idea of holding simultaneous elections for the Lok Sabha and the State Assemblies. During consultations initiated by the Law Commission of India, nine parties opposed it, arguing that it went against the constitutional fabric and that it would be impractical. Four parties backed the concept.

Which of the following strengthens the case for simultaneous elections?

I. A simultaneous poll, particularly in this era where news is easily and widely disseminated, will privilege national issues over regional ones even if, arguably, the reverse may happen too.

II. Assemblies can be bunched into two categories based on whether their terms end close to the 2019 or the 2024 Lok Sabha elections and then elections could be held for one group in 2019, and for another in 2024 so that subsequent elections could be synchronised.

III. Election expenditure will be drastically cut and ruling dispensations will be able to focus on legislation and governance rather than having to be in campaign mode forever.

(a) Only II

(b) Only III

(c) Only I and II

(d) Only II and III

(e) All of the above

DIRECTIONS (Qs. 23-25): An arrangement machine, when given a particular Input, rearranges it following a particular rule in each step. The following is the illustration of the input and the steps of arrangement.

Input : 23 10 27 19 17 7 21 15

Step 1: S N X V O I T P

Step 2: 23 21 18 13 19 15 14 8

Step 3: 15 7 3 6

Step 4: 8 3

Step 5: 2

Step 5 is the last step for this input.

As per rules followed in the step, give answer of the following questions.

Input : 20 13 14 21 19 16 9 22

23. What is the 3rd step of the input?

(a) 6 7 7 8

(b) 7 7 6 9

(c) 9 7 7 6

(d) 7 7 7 9

(e) None of these

24. Which of the following is the third to the right in step 3rd?

(a) 7

(b) 8

(c) 6

(d) 0

(e) None of these

25. What is the last step of the input?

(a) 7

(b) 8

(c) 2

(d) 0

(e) None of these

DIRECTIONS (Qs. 26-27): Read the following passage carefully and answer the questions that follow:

The Maternity Benefit (Amendment) Bill, 2016 was passed. Women working in the organised sector will now be entitled to paid maternity leave of 26 weeks, up from 12 weeks. The Bill also provides for maternity leave of 12 weeks to mothers adopting a child below the age of three months as well as to commissioning mothers (defined as a biological mother) who uses her egg to have a surrogate child. In such cases, 12-week period of maternity leave will be calculated from the date the child is handed over to the adoptive or commissioning mother.

26. Which of the following can be hypothesized from the Maternity Benefit Bill?

(I) Amendment to maternity bill will fortify to surrogacy.

(II) Commissioning mother will demand for 26 weeks leave same as normal mothers will get.

(III) Mothers will prefer to adopt a baby which is less than 3 months to other older babies.

(a) Only III

(b) All of the above

(c) Only I and II

(d) Only I

(e) None of these

27. Which of the following abrogate the contribution of surrogate mother?

(I) Generally surrogate mother demands a heavy amount for surrogacy.

- (II) Surrogate mother gives a chance to fill the gap of happiness for commissioning couple.
(III) Society shows disrespect towards surrogate mother.
(a) Only II (b) Only III
(c) Only I and III (d) All of the above
(e) None of these
28. **Advertisement:** According to a recent research study, daily use of Fresh Start, a new toothpaste, reduces the risk of developing dental cavities by over 20 percent. In addition, as a result of a new formula, the use of Fresh Start results in whiter, healthier-looking teeth. Clearly, Fresh Start not only gives your teeth a beautiful look but also provides the most reliable protection against dental cavities. Which of the following is an assumption in the argument above?
- (a) No other toothpaste provides more reliable protection against dental cavities.
(b) Fresh Start's formula does a better job of whitening teeth than do competitor's formulas.
(c) People are just as interested in having beautiful teeth as they are in having healthy teeth.
(d) Fresh Start also prevents other dental disorders, such as gingivitis.
(e) Reliable protection against dental cavities, combined with excellent aesthetic properties, is likely to make Fresh Start a popular toothpaste in the market.

DIRECTIONS (Qs. 29-30): In the following question, a statement followed by three courses of action numbered I, II and III are given. 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.

29. **Statement:** Sugar mills have said that they will not be able to pay the minimum price fixed by the government for sugarcane for the next season.
Courses of Action:
I. The government should appoint a committee to look into the matter.
II. A notice should be sent to all sugar mill owners to abide by the decision made by the government.
III. Disciplinary action should be taken against all those sugar mill owners who are ready to violate the government's decision.
(a) Only I
(b) Only II and III follow
(c) Only II follows
(d) Only I and II follow
(e) All the three follow
30. **Statement:** There is an alarming trend of skewed sex ratio against women in India during the past decade and situation may get out of hand if adequate steps are not taken to stop female foeticide.
Courses of Action: Which of the following can be an effective step to reverse the trend?
I. The Government should immediately completely ban use of scanners/ sonography on expectant mothers at all health centers.

- II. The Government should announce a substantial incentive scheme for couples who have at least one girl child.
III. The Government should launch a nationwide campaign to create awareness against female foeticide.
(a) Only I (b) Only II and III follow
(c) Only II follows (d) Only I and II follow
(e) All the three follow

DIRECTIONS (Qs. 31-35): Study the following information carefully to answer the given questions:

Twelve people are sitting in two parallel rows containing six people each, in such a way that there is an equal distance between adjacent persons. In row 1- K, L, M, N, G and H are seated and all of them are facing south, and in row 2- I, U, W, X, Y, and Z are sitting and all of them are facing north. Therefore, in the given seating arrangement each member seated in a row faces another member of the other row. Each person has worn different colors Sweater. All of them work in different mobile selling company i.e. Samsung, Lava, oneplus, micromax, Apple, xiami, htc, vivo, Honor, oppo, motorola and Sony.

The one, who sits at extreme left end of Row 1, works in oneplus. H has worn Grey colored Sweater. I sits third to right of X and has worn Navy blue Sweater. L and K work in Lava and Samsung respectively. Neither I nor X sits at extreme ends. The one who sits immediate left of K, works in Apple. G faces X and worn Blue Sweater. The one who faces U has worn Yellow Sweater. The immediate neighbor of the one, who faces G, works in motorola. N, Z and Y have worn Black, pink and orange colored Sweater respectively. The one who sits at extreme end of row 2, works in Honor. H does not face I and H does not sit at any of the extreme ends. H is not an immediate neighbor of G. U sits at one of the extreme ends and has worn Brown colored Sweater. The one who faces M, works in vivo. L has worn Green Sweater. Only two people sit between U and Y. The one who faces the one who has worn Black Sweater, works in HTC. Y does not face H and his immediate neighbor has worn Violet colored Sweater. Two persons sit between M and L. M is not a immediate neighbor of G. W does not face H. The persons, who sits extreme ends of row 1 has worn White and Yellow colored Sweater. K is not an immediate neighbour of M. W has worn Red colored Sweater. X works in oppo. The one, who is working in micromax, has worn Black Sweater. H works in xiami.

31. Who works in Sony?
(a) W (b) K
(c) X (d) Z
(e) L
32. Who amongst the following faces the one who has worn Navy Blue Sweater?
(a) M (b) G
(c) K (d) L
(e) N
33. Who amongst the following sit at extreme ends of the rows?
(a) U, Y (b) N, G
(c) K, U (d) U, Z
(e) H, W

34. How many persons are seated between G and N?
 (a) One (b) Two
 (c) Three (d) Four
 (e) None
35. K is related to W in the same way as H is related to Z. Then G is related to which of the following according to the same pattern?
 (a) U
 (b) X
 (c) W
 (d) I
 (e) None of these

DIRECTIONS (Qs. 36-40): Study the following information carefully to answer the given questions:

Eight persons A, B, C, D, E, F, G and H sit around a square table such that four of them sit at each corner and four of them at each side. Some of them face towards center and some face opposite to center. Each of them likes different movie viz. Avengers, Johnny Bravo, Star Wars, Joker, Spiderman, Avatar, Toy Story and Inception. A who likes Avengers faces center and is the only one sitting between C and F. A sits to the immediate left of C, who sit at one of the corners. H and E sit opposite to each other. The one who likes Toystory sits third to the right of C. G sits 2nd to the right of B who faces outside. One of the immediate neighbour of G likes Johnny Bravo, who faces outside. The one who likes Star Wars sits 3rd to the left of G. The person who sits immediate right to D likes Joker. G does not like Joker. The one who likes Spiderman sit opposite to the one who likes Avatar. One of the immediate neighbour of A does not like Inception, who faces center. C does not like Inception. E is an immediate neighbour of one who likes Spiderman. H is not an immediate neighbour of F who likes Inception. H and F faces opposite direction of E.

36. How many persons face outside?
 (a) One (b) Two
 (c) Three (d) Four
 (e) None
37. Who among the following likes Star Wars?
 (a) H (b) E
 (c) B (d) F
 (e) None of these
38. How many persons sit between A and the one who likes Toy story when counted from right of A?
 (a) One (b) Two
 (c) Three (d) Four
 (e) More than four
39. Who sits fourth to the right of E?
 (a) B (b) C
 (c) D (d) H
 (e) A
40. Who sits opposite to the one who likes Spiderman?
 (a) D (b) G
 (c) F (d) C
 (e) None of these

DIRECTIONS (Qs. 41-45): Study the following information carefully and answer the questions given below.

There are some students who preparing for the seven government exam viz. Banking, SSC, CLAT, MPSC, UPSC, RRB and CPO are taught at a coaching institute. Each exam was given a definite and continuous time slots. (i.e. there is no gap between two consecutive subjects). The total duration of the classes of all the exam is 11:30 hour. The class of an exam can start from a whole hour or half hour only (i.e. a class of a exam can start from 4 pm, 4:30 pm but it cannot start from 4:13 pm, 4:03 pm). Class of RRB takes place from 12 am to 1:00 pm. Only one class took place between the classes of RRB and CPO. The duration of the class of CPO twice the duration of the class of RRB. Only one exam's class took place between the classes of SSC and Banking exam. SSC's class started at 4:30 pm. The duration of classes of Banking and MPSC is same. The total duration of the classes of UPSC, MPSC and CLAT exam is 5:30 hrs. The duration of class of UPSC exam is half an hour more than that of MPSC exam. MPSC exam class took place immediately before CLAT exam class. Number of class took place between UPSC and RRB exam is same as between SSC and RRB exam. The duration of the class of CLAT exam is 30 minutes more than the time duration of the class of SSC exam.

41. Which of the following exams class took place immediately after CPO?
 (a) UPSC (b) Banking
 (c) CLAT (d) SSC
 (e) None of these
42. Which of the following exams class is scheduled from 2:30-4:30 pm?
 (a) CPO (b) CLAT
 (c) Banking (d) MPSC
 (e) None of these
43. Which of the following subject's class is scheduled first?
 (a) CLAT (b) UPSC
 (c) SSC (d) MPSC
 (e) None of these
44. What is the duration (in hours) of the banking lecture?
 (a) 2.5 hour
 (b) 3 hours
 (c) 1 ½ hour
 (d) 1 hour
 (e) 2 hours
45. What is the duration of the CLAT lecture?
 (a) 12:00 am to 1:00 pm
 (b) 10:00 am to 12:00 pm
 (c) 12:00 am to 2:00 pm
 (d) 2:30 am to 4:30 pm
 (e) None of these

Data Analysis & Interpretation

46. Find the wrong number in the FIRST series and then find the value of the following question.
 (i) 70, 68, 62, 50, 30, 12, A
 (ii) 135, 133, 127, 115, 95, 65, B

1. Wrong term.
2. Find $(A - B)$.
 - (a) 30, 165
 - (b) 68, 35
 - (c) 12, - 65
 - (d) 70, - 75
 - (e) None of the above

DIRECTIONS (Qs. 47-50) : Study the paragraph and answer the questions that follow.

There were two similar tanks P and Q with five similar pipes A, B, C, D and E. Pipes A, B and C can fill the empty tank in 20 minutes, 30 minutes and 60 minutes respectively. While pipes D and E can empty the filled tank in 40 minutes and 60 minutes respectively. Tank P had no leaks but tank Q had a leak, such that when pipe A was opened in the empty tank Q it took 24 minutes to fill the tank.

47. Pipes A, B and C were simultaneously opened into the empty tank P such that pipes A and B were discharging milk and pipe C was discharging water into the tank. So, the tank will be 60% filled after _____ minutes and the mixture in the tank will contain _____ part of milk

Which of the following options satisfies the two blanks in the question?

- (a) 2, $\frac{3}{4}$
- (b) 2, $\frac{4}{5}$
- (c) 3, $\frac{3}{20}$
- (d) 3, $\frac{6}{7}$
- (e) 6, $\frac{5}{6}$

48. When pipes A and B were simultaneously opened into a 30% filled tank P, it will be _____ % filled after 6 minutes, while if pipes B and C were simultaneously opened into a 30% filled tank P, it will be 70% after _____ minutes.

Which of the following options satisfies the two blanks in the questions?

- (a) 60, 2
- (b) 60, 3
- (c) 70, 3
- (d) 70, 4
- (e) 80, 8

49. When pipes B and D were simultaneously opened in the empty tank P, 20 gallons of liquid was filled in the tank after 12 minutes. This means that the tank has a capacity of _____ gallons and pipe D can empty it at a rate of _____ gallons per minute.

Which of the following options satisfies the two blanks in the question?

- (a) 200, 5
- (b) 240, 12
- (c) 280, 15
- (d) 320, 20
- (e) None of these.

50. All the five pipes A, B, C, D and E were simultaneously opened into the tank P which was initially $\frac{2}{5}$ part filled, and were closed one by one respectively after every minute, then the tank is _____ part filled when the pipe C was closed and _____ part filled when the pipe E was closed.

Which of the following options satisfies the two blanks in the question?

- (a) $\frac{23}{40}, \frac{53}{120}$
- (b) $\frac{53}{120}, \frac{23}{60}$
- (c) $\frac{23}{60}, \frac{23}{40}$
- (d) $\frac{25}{48}, \frac{23}{60}$
- (e) $\frac{40}{7}, \frac{25}{8}$

DIRECTIONS (Qs. 51-55): Study the following information carefully and answer the questions given beside.

One day, in a BOB Branch the attendance of all the employees was 100% but all the employees were not punctual to the office and did not all the employees stayed till the end of the office time. On that day, of all the employees who arrived early at the office, 30% of them left early but 20% of them left late and rest of them left on time. Of the employees who arrived late at the office, 25% of them left late but 50% of them left on time and rest of them left early. Of the employees who arrived on time, 37.5% of them left early and an equal number of them left late but rest of them left on time. The number of employees who arrived early was equal to the number of employees who left early and the number of employees who left early was 84 more than the number of employees who arrived late at the office. The number of employees who didn't leave on time was 228.

51. What is the difference between the total number of employees who left late and the total number of employees who left early?

- (a) 12
- (b) 16
- (c) 20
- (d) 22
- (e) None of these

52. What is the total number of employees working in that branch?

- (a) 400
- (b) 432
- (c) 392
- (d) 356
- (e) None of these

53. Find the respective ratio of the number of employees who arrived early, the number of employees who arrived on time, and the number of employees who arrived late?

- (a) 15 : 28 : 6
- (b) 17 : 50 : 15
- (c) 15 : 51 : 16
- (d) 16 : 50 : 17
- (e) None of these

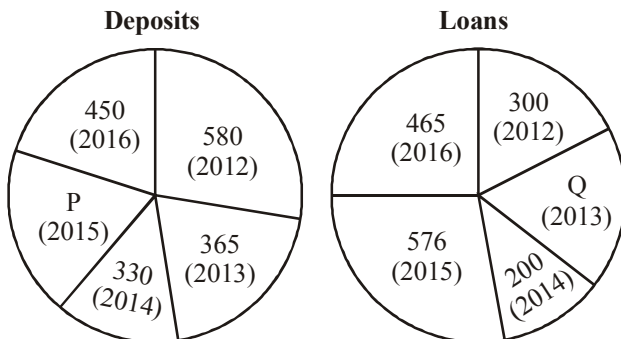
54. Suppose on the day before yesterday of that day 25% of the total number of employees was on leave on the medical ground and 50% of the remaining was on leave for personal reason then how many employees was present on the day before yesterday of that day?

- (a) 232
- (b) 147
- (c) 157
- (d) 160
- (e) None of these

55. The total number of employees who left on time was how much percent more than/less than the total number employees who didn't leave on time?

- (a) 49%
- (b) 45%
- (c) 44.44%
- (d) 60%
- (e) None of these

DIRECTIONS (Qs. 56-59) : The amount of deposits received, and the loans lent in a particular bank in different years has been illustrated as following pie chart (Amount in Crores)

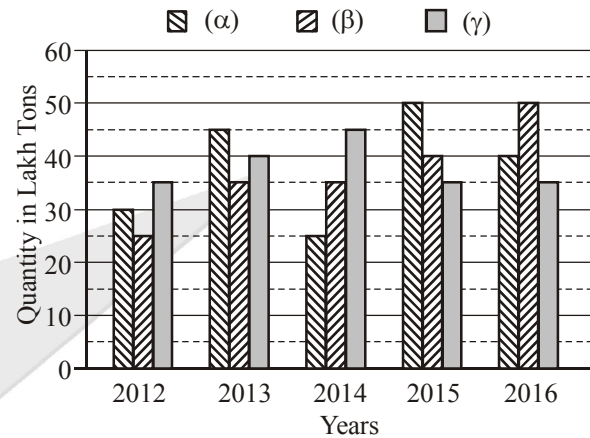


(Spread = Lending rate on loans – Borrowing rate on deposits)

56. The deposit in the year of 2015 is 20% less than that of 2012 and loans in the year of 2013 is 10% less than that of 2014. Then what is the probability that the bank gives loan in any of the year is more than the deposits received in any of the given year.
- (a) $\frac{3}{25}$ (b) $\frac{4}{7}$
(c) $\frac{11}{25}$ (d) $\frac{7}{25}$
(e) None of these
57. If the borrowing rate of deposits is $9\frac{1}{11}\%$ and lending rate on loans in $14\frac{2}{7}\%$. In which year the bank got the highest spread. If P and Q are same as the loan and deposit respectively for the same year.
- (a) 2013 (b) 2015
(c) 2016 (d) 2014
(e) Can't be determined
58. What is the value of P?
- I. In the year of 2015, the bank earns spread nil with borrowing rate of $9\frac{1}{11}\%$.
- II. Q is $5\frac{15}{17}\%$ more than that of P.
- III. With borrowing rate is 25% less than the lending rate on the same year.
- (a) All three options are required
(b) Data inadequate
(c) Only options I & II are enough.
(d) Only options I & III are enough.
(e) None of these
59. In the year of 2016, if the total loan is paid back yearly in four equal instalments with the rate of interest at 11% compounded annually. What is amount of instalment? (all the values in crores)
- (a) 456.2
(b) 146.41
(c) 1300.1
(d) 3214
(e) None of these

DIRECTIONS (Qs. 60-64) : The bar graph given below shows the data of the production of mobile phones (in lakh tonnes) by three different companies α , β and γ over the years.

Production of Mobile phones (in lakh tonnes) by Three Companies α , β and γ over the years.



60. For which of the following years, the percentage rise/fall in production from the previous year is the maximum for Company β ?
- (a) 2013 (b) 2014
(c) 2015 (d) 2016
(e) None of these
61. What is the ratio of the average production of company α in the period (2014-2016) to the average production of company β in the same period ?
- (a) 1 : 1 (b) 15 : 17
(c) 23 : 25 (d) 27 : 29
(e) None of these
62. The average production for five years was maximum for which company?
- (a) α (b) β
(c) γ (d) α and γ
(e) None of these
63. In which year was the percentage of production of Company γ to the production of company β the maximum ?
- (a) 2012 (b) 2013
(c) 2014 (d) 2015
(e) None of these
64. What is the percentage increase in the production of Company β from 2012 to 2015 ?
- (a) 30% (b) 45%
(c) 50% (d) 60%
(e) None of these

DIRECTIONS (Qs. 65-69) : Study the following table carefully and answer the questions given below :

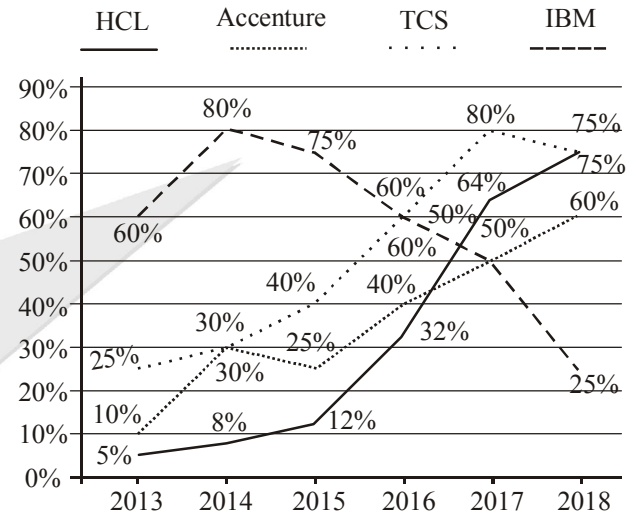
In the following table, Data related to candidates appeared and qualified from Ranchi in a competitive exam during 5 years.

Years	No. of appeared candidates	% of appeared candidates who qualified	Respective ratio of no. of qualified male & no. of qualified female candidates
2013	1050	—	3 : 2
2014	—	—	5 : 3
2015	720	60%	—
2016	—	42%	9 : 5
2017	1350	64%	—

65. In 2017, if the number of female qualified candidates was 264, what was the respective ratio of number of male qualified candidates and number of female qualified candidates?
- (a) 25 : 16 (b) 5 : 4
(c) 25 : 11 (d) 21 : 16
(e) 17 : 11
66. The number of appeared candidates increased by 40% from 2013 to 2018. If 30% of the appeared candidates qualified in 2018, what was the number of qualified candidates in 2018 ?
- (a) 400 (b) 252 (c) 552 (d) 441
(e) 320
67. In 2014, the respective ratio of number of appeared candidates to qualified candidates was 5 : 4. Number of female qualified candidates constitutes, what percent of number of appeared candidates in the same year?
- (a) 20% (b) 25% (c) 30% (d) 15%
(e) 40%
68. In 2016, if the difference between number of male qualified candidates and female qualified candidates was 108, what was the number of appeared candidates in 2016 ?
- (a) 800 (b) 900 (c) 850 (d) 600
(e) 950
69. If the average number of qualified candidates in 2013 and 2015 was 321, what percent of appeared candidates qualified in the competitive exam in 2013 ?
- (a) 40% (b) 30%
(c) 20% (d) 35%
(e) 25%
70. Rohan and Sohan entered into a partnership investing ₹ 1600 and ₹ 1200 respectively. After 4 months, Rohan withdrew ₹500 while Sohan invested additional ₹ 500. After another 4 months Ghanshyam joined the business with a capital of ₹ 2100. The share of Sohan exceeds that of Ghanshyam, out of a total profit of ₹ 2640 after one year, by how much amount ?
- (a) 620 (b) 628.6
(c) 626.8 (d) 652.7
(e) None of these

DIRECTIONS (Qs. 71-75) : Study the following line-chart carefully and answer the questions given beside.

The following line-graph shows the information about the percentage increase in turnover of four software companies (HCL, TCS, IBM and Accenture) during the year 2013 to 2018 with respect to previous year.

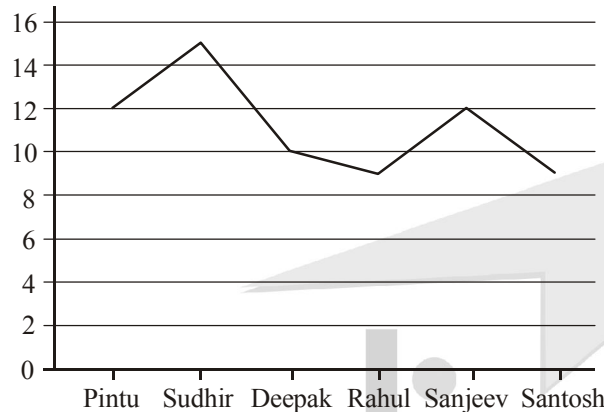


71. If at the end of year 2012, the turnover of HCL was 25% less than the turnover of IBM then at the end of 2015, the turnover of HCL was how much percent less than the turnover of IBM (approximately)?
- (a) 40% (b) 60% (c) 51% (d) 81%
(e) 85%
72. If at the end of 2016, the turnover of HCL was 75% of the turnover of IBM, turnover of IBM was 60% of the turnover of Accenture and the turnover of Accenture was 80% of the turnover of TCS. If it is given that the turnover of TCS at the end of 2016 was \$ 1.75 billion. Then what was the sum of the total turnover of all the companies together at the end of 2018 ? (round off two decimal)
- (a) \$ 12.25 billion (b) \$ 14.21 billion
(c) \$ 7.48 billion (d) \$ 9.64 billion
(e) \$ 6.14 billion
73. If the total turnover of HCL at the end of 2013 was \$ 1 billion then find the total turnover of HCL at the end of 2018 ? (round off two decimal)
- (a) \$ 6.21 billion (b) \$ 7.21 billion
(c) \$ 4.58 billion (d) \$ 3.21 billion
(e) \$ 2.24 billion
74. At the end of 2013, the respective ratio of the turnover of HCL, TCS, IBM and Accenture was 2 : 7 : 4 : 5, then what was the respective ratio of the turnover of all the companies at the end of 2012 ?
- (a) $\frac{40}{21} : \frac{28}{5} : \frac{7}{2} : \frac{50}{11}$ (b) $\frac{40}{21} : \frac{27}{5} : \frac{5}{2} : \frac{50}{11}$
(c) $\frac{40}{21} : \frac{28}{5} : \frac{5}{2} : \frac{40}{11}$ (d) $\frac{20}{21} : \frac{14}{5} : \frac{5}{4} : \frac{25}{11}$
(e) None of these

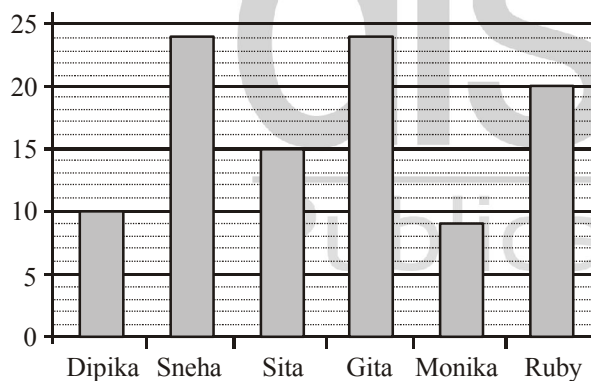
75. Which of the following shows the approximate percentage increase in the turnover of Accenture during the six years ?
- (a) 450% (b) 500%
(c) 600% (d) 550%
(e) 300%

DIRECTIONS (Qs. 76-80) : Read the below data carefully and answer the following questions :

The line-graph indicates the no. of days taken by six boys to complete a work.



The chart below shows the number of days taken by six girls to complete a work.



76. If Pintu and Santosh started to work and after 2 days, they were replaced by Sneha, Monika and Gita, then they stopped. How much work is still left? (Sneha, Monika and Gita worked for 2 days together)
- (a) $\frac{1}{10}$ (b) $\frac{2}{9}$
(c) $\frac{1}{9}$ (d) $\frac{1}{12}$
(e) $\frac{1}{18}$
77. If all the boys work together then time taken by them will be how much less than the time taken by Dipika, Sita, Sneha and Gita together to do the work ?
- (a) $\frac{12}{5}$ days (b) $\frac{13}{2}$ days
(c) $\frac{11}{5}$ days (d) $\frac{14}{5}$ days
(e) None of these

78. Sanjeev and Deepak started work. Sanjeev worked at 120% of his efficiency and Deepak at $\frac{5}{6}$ of his normal routine work. They started work on alternate days starting with Sanjeev. How many days will be taken by them to complete the work ?

- (a) $\frac{54}{5}$ days (b) $\frac{65}{6}$ days
(c) $\frac{43}{4}$ days (d) 11 days
(e) None of these

79. How many days will it take to complete the work if Pintu does the 25% of the work alone and 10% is done by Deepak alone and the remaining is done by Ruby ?

- (a) 19 days (b) 16 days
(c) 13 days (d) 17 days
(e) None of these

80. Sudhir started working alone at his normal efficiency but after 5 days of starting he found that he has done only 25% work so to complete the remaining work on time by how much percentage he should increase his efficiency ?

- (a) 12.5% (b) 15%
(c) 10% (d) 20%
(e) None of these

English Language

DIRECTIONS (Qs. 81-85) : Read the passage carefully and answer the questions given below it. There are some blanks given in the passage based on which some questions are framed, and some words are highlighted as well to help you answer some of the questions.

It has become clear that India hasn't seen so many non-violent protests since the days of its freedom struggle as it has over the last few weeks. Photos and videos of large and small gatherings of people expressing disapproval of the Citizenship Amendment act (CAA), which cuts loose from the secular roots of the Indian Constitution through offering legal (i)non-Muslim refugees from Afghanistan, Bangladesh and Pakistan who have moved to India before 2015, and of the National Registry of Citizens (NRC), which leaves crores of Indians(ii)status is left to be verified by taluk and district-level officials.

The patience, determination and strength of the protesters, the creativity and the political energy of their protest songs and slogans, and their renewal of the idea of a hospitable India, the rejuvenation of the spirit of the Constitution on the streets, the cultivation of democratic consciousness among students across campuses: these have been clear to observe in the peaceful dissent gatherings all over India.

The texture of the protest voices suggests a larger scope for the II.....: the assault on student autonomy on various campuses, the removal of statehood status from Jammu and Kashmir, the curbing of media freedom, (iii)other troubling issues, (I) have (a) **tragic** with the anti-CAA concerns.

Even as one notices the protest episodes (b) **brutal** India's democracy, there is no forgetting the (c) **coalesced** turn of events alongside, with the (d) **vitalizing** counter-dissent measures of the police in Uttar Pradesh, taking the lives of over 18 protesters, and similar measures in Mangalore taking the lives of two persons.

81. Four words have been highlighted in statement (I), which may or may not be at their correct positions. Identify the possible rearrangement of words to make the statement grammatically and contextually meaningful.
- (a) B-C & A-D (b) C-D
(c) A-C & B-D (d) A-B & C-D
(e) No interchange required
82. Which of the following phrases can fill in the blanks (1), (2) and (3) in the similar sequence as given in the options below?
- (i) The menace of fake news, among many
(ii) Without proper documents vulnerable as their citizenship
(iii) With proper documents
(iv) Avenues for citizenship only to
(v) The lives of two persons
(vi) Other troubling issue
- (a) (iv), (iii), (v) (b) (iii), (vi), (i)
(c) (iii), (i), (vi) (d) (iv), (ii), (i)
(e) None of these
83. Which of the following words could replace "**assault**", as highlighted in the above passage, to make the statement grammatically and contextually correct?
- (a) Thwack (b) Concede
(c) Elocution (d) Contraposition
(e) None of these
84. Which of the following words could fit in the blank (II), to make the statement grammatically and contextually correct? Also, it must fit in the other two statements given below.
- (i) The decision was supported by almost everyone. Baldwin was the only one to -----
(ii) No one daredfrom the official party line.
- (a) Concern (b) Nukes
(c) Cirrhosis (d) Dissent
(e) Antipopes
85. Which of the following statements is not true as per the information given in the passage?
- (A) It has become clear that India hasn't seen so many non-violent protests since the days of its freedom struggle
(B) These have been clear to observe in the peaceful dissent gatherings all over India
(C) Photos and videos of large and small gatherings of people expressing approval of the Citizenship Amendment act
- (a) Both B & C (b) Both A & B
(c) Only C (d) Only B
(e) All are true

DIRECTIONS (Qs. 86-90) : Read the passage carefully and answer the questions given below it. There are some blanks given in the passage based on which some questions are framed, and some words are highlighted as well to help you answer some of the questions.

We can perceive education as a human asset that enhances knowledge, skills, talent, abilities and capabilities to make person's life much more valuable. When we talk about quality education it is 1.....that spreads from educational professionals and platforms to make bright future. It is desire of every individual to spend a (I) comfortable life by following (a) **ethics** of life, and education is (b) **considered** to be the only key that can fulfil this statement. As technology is changing new (c) **orienting** to spread education are (d) **modes**. Previously education was just used to spread by teaching styles and limited to institutes but technology brings it to advancement. Today we can use internet to educate our self, E-education is also been introduced and we can also find online educational courses and recorded lectures on CDs but question arises here, is education free? Or does every individual can get free access to education 2.....? We always hear that, it is right of every individual to get education or the only way to help a child is to educate him but we may not find any statement that "it is right of every individual to get quality education free of cost". No person can deny, to get education is a right but unfortunately when it comes to money than law also modifies it. Today almost everyone has become self centred and concern to himself. Only those are successful who have money and can let their children 3..... in world famous institutes. The feeling to work for humanity is now been **altered** to make money by any means. Nations are divided into different sects and admissions in schools, colleges and universities are offered on quota system. (II) *Only those people suffer who belong to deprive families and not able to pay high fees for their underprivileged children*. These people have always been degraded in high societies just because they don't have access to education. In high level communities there exists a very untrue concept that money is everything.

86. Four words have been highlighted in statement (I), which may or may not be at their correct positions. Identify the possible rearrangement of words to make the statement grammatically and contextually meaningful.
- (a) B-C & A-D (b) C-D
(c) A-C & B-D (d) A-B & C-D
(e) No interchange required
87. Which of the following phrases can fill in the blanks (1), (2) and (3) in the similar sequence as given in the options below?
- (i) To get good quality education
(ii) Admissions in schools, colleges and universities
(iii) The excellence of knowledge and information
(iv) In this world of competition
(v) Quality education free of cost
(vi) Money by any means
- (a) (iv), (iii), (v) (b) (iii), (vi), (i)
(c) (iii), (i), (vi) (d) (iv), (ii), (i)
(e) None of these

88. Which of the following words could replace "**altered**", as highlighted in the above passage, to make the statement grammatically and contextually correct?
- (a) Tethered (b) Emancipated
(c) Privileged (d) Revamped
(e) None of these
89. Identify the error in the italicized statement (II). Also, if there is no error in the statement, mark 'e', no error, as your answer.
- (a) *Only those people suffer*
(b) *Who belong to deprive families*
(c) *Not able to pay high fees for*
(d) *Their underprivileged children.*
(e) No error
90. Which of the following statements is not true as per the information given in the passage?
- (A) We can perceive education as a human asset that enhances knowledge, skills, talent, abilities and capabilities to make person's life much more valuable.
(B) No person can accept, to get education is a right but unfortunately when it comes to money than law also modifies it.
(C) Nations are divided into two sects and admissions in schools, colleges and universities are offered on quota system.
(a) Both B & C (b) Both A & B
(c) Only C (d) Only B
(e) All are true

DIRECTIONS (Qs. 91-95) : Read the passage carefully and answer the questions given below it. There are some blanks given in the passage based on which some questions are framed, and some words are highlighted as well to help you answer some of the questions.

The agriculture sector performance was also affected by the demonetisation and GST. There happen a massive increase in the price of seeds and fertilizers and the farmers are get unable to handle these additional expenses. The major and the principle reason of this decline in a fall in manufacturing sector, which saw a growth of 1.2 per cent during the quarter, sold by the chief statistician T.C.A. Anant. The Gross value added is largely contributed by the private manufacturing sector. The 74 per cent of the GVA comes from the corporate sector. The real estate sector is **adversely** affected by these reforms because the money funding and transactions are completely dead in this sector mostly. The lands and properties demands are fallen very badly. The Foreign direct investment and foreign institutional investments are dramatically decreased by these decisions.

The GST reform is also made1..... because the massive increase in the price of the basic items of a citizen. So the demand and supply is cut down very pathetically. Share markets and other important markets growths are declined2..... The NIFTY and SENSEX are cut down because of these initiatives. But the other side of GST; (I) it is a (a) **split**

tax method because it avoid many other taxes it (b) **emphasis** single market and single tax method and it's a (c) **integrated** taxes, it would make possible the taxation burden to be (d) **transparent** equitably between manufacturing and services and another important problem is, the GST implementation make garments and cloths could become expensive.

The demonetisation is mainly focus to (II)..... the black money and corruption. But according to the reserve bank of India; about 99 per cent of money is returned back to the banks. There is a huge amount of expenses incurred3.....

In my opinion, is the demonetisation and GST are successful? I think it is not much successful. May be it would success in future but currently it's not much effective. So these are the main problems of the decline of our GDP rate. These all problems must resolve and make our economy with full fire, successful and people friendly

91. Four words have been highlighted in statement (I), which may or may not be at their correct positions. Identify the possible rearrangement of words to make the statement grammatically and contextually meaningful.
- (a) B-C & A-D (b) A-D
(c) A-C & B-D (d) A-B & C-D
(e) No interchange required
92. Which of the following phrases can fill in the blanks (1), (2) and (3) in the similar sequence as given in the options below?
- (i) Services and another important problem
(ii) In this demonetisation process
(iii) With full fire, successful and people friendly
(iv) By these reforms
(v) A huge impact in this situation
(vi) Problems of the decline
(a) (iv), (iii), (v) (b) (v), (iv), (ii)
(c) (iii), (i), (vi) (d) (iv), (ii), (i)
(e) None of these
93. Which of the following words could replace "**adversely**", as highlighted in the above passage, to make the statement grammatically and contextually correct?
- (a) Inimically (b) Catastrophically
(c) Calamitously (d) Unfavourably
(e) All of these
94. Which of the following words could fit in the blank (II), to make the statement grammatically and contextually correct? Also, it must fit in the other two statements given below.
- I. Many people fought to slavery during the Civil War.
II. Various efforts were made during the middle ages to..... the Feast of Fools.
- (a) Abolish
(b) Retain
(c) Obliterated
(d) Exterminates
(e) No error

95. Which of the following statements is not true as per the information given in the passage?

- (A) The real estate sector is adversely affected by these reforms because the money funding and transactions are completely dead in this sector mostly.
- (B) The major and the principle reason of this decline in a fall in manufacturing sector
- (C) The agriculture sector performance was also affected by the demonetisation and GST.
- (a) Both B & C (b) Both A & B
- (c) Only C (d) Only B
- (e) All are true

DIRECTIONS (Qs. 96-100) : In the questions given below a sentence has been broken down into four fragments labelled (A), (B), (C) and (D) arranged but not necessarily in the same order. You have to find the correct order of the arrangement from the options given below. In case, the sentence is correct in its original form, please select (E) as your answer.

96. its Cannabidiol (CBD) content, I couldn't help (A)/when I first saw Dr.Sheth's new launch, (B)/but picture women in a spa with marijuana leaves plastered on their faces (C)/an anti-pollution serum duo, subtly advertise (D).

- (a) DCBA (b) CBAD
- (c) ABDC (d) BDAC
- (e) No arrangement required

97. as the deadlock continues, it must be acknowledged (A)/that each side has a point-restaurants stand (B)/while customers are upset at the thought of foregoing freebies (C)/to lose out on profits due to deep discounts (D).

- (a) DCBA (b) CBAD
- (c) ABDC (d) BDAC
- (e) No arrangement required

98. sometime in end-August; this augments (A)/of the RBI its surplus is transferred to the Central government (B)/every year after the finalisation of the accounts (C)/the non-tax revenue of the Central government (D).

- (a) DCBA (b) CBAD
- (c) ABDC (d) BDAC
- (e) No arrangement required

99. The decision is all the more suspect because (A)/the fraught political climate that has prevailed (B)/since June 2016 was the consequence of the country (C)/having to renegotiate the nature of its ties with its closest neighbours (D)/

- (a) DCBA (b) CBAD
- (c) ABDC (d) BDAC
- (e) No arrangement required

100. to Saina Nehwal in the Commonwealth Games final, and to Beiwen Zhang in the India Open final (A)/lost to Carolina Marin in the World Championships final, (B)/but lost to her in the Thailand Open final, lost in the Asian Games final to Tai Tzu Ying, (C)/last year, for example, she beat Okuhara in the BWF World Tour Finals (D).

- (a) DCBA (b) CBAD
- (c) ABDC (d) BDAC
- (e) No arrangement required

DIRECTIONS (Qs. 101-105) : Read the following passage and answer the questions as directed.

The system of "local welfare" schemes set up less than five years ago to provide emergency help to England's poorest families, often to help them cope with delays and sanctions to their benefits, is on the (A) of collapse, say poverty campaigners. (B) A survey of more than 150 council-run schemes by Church Action on Poverty found that nearly a quarter had been shut down since 2013, while a further quarter have reduced spending by 85% or more. More are expected to close in the next few months. (C)The **destitution** (1) of local welfare would put tens of thousands of **vulnerable** (2) people at increased **risk** (3) of hunger, debt and **demise** (4), the charity said. The system was designed to help people on low incomes deal with unexpected hardship, (D) -----, or domestic crises such as broken boilers, house fires and flooding. Huge cuts to council budgets have left the system, which replaced the old social fund, struggling to survive. Provision is so uneven that thousands of people cannot access emergency help from the state, Church Action on Poverty said. "Local authority welfare schemes are increasingly (E), leaving families in many areas with nowhere to turn for help," said the bishop of Manchester, David Walker. "It cannot be right for central and local government to (F) **abdicate** responsibility for people in crisis when they need our help most." In many areas, the most common reason for an application for crisis support is delays or sanctions to benefits, with some councils noting that the five-week minimum wait for a first universal credit payment is an emerging factor in rising demand. Universal credit claimants facing hardship who contact Department for Work and Pensions (DWP) help lines for help are routinely directed to local welfare schemes in their areas if they do not qualify for official advance loans or hardship funds. Church leaders and anti-poverty charities called on ministers to make local welfare provision a legal duty for top-tier councils, and to provide ring fenced funding to protect crisis services. The 153 councils that responded to the survey collectively reduced spending on local welfare by an average of 72% between 2013-14 and 2017-18. (G) Local welfare provision replaced the discretionary social fund, which in its final year spent £240m in crisis loans and community care grants. (H) It was **going** (1) to councils with DWP **funding** (2) in 2013 but that cash was **stopped**(3) in 2015, with councils left to decide whether to keep the schemes **devolved** (4). Huge budget pressures faced by councils mean even authorities that have protected local welfare in the past are proposing drastic cuts. West Sussex county council recently unveiled plans for an 80% reduction in its £800,000 crisis fund from next April. (I) Local welfare has been controversially as most councils refuse to give cash payments to clients in crisis, choosing instead to offer supermarket food vouchers or refer them to food banks. In one case, Isle of Wight council offered a 62-year-old homeless woman a voucher to buy a tent. Only two English councils - Islington in north London

and North Tyneside in the north-east - had higher local welfare budget cash totals year compared with 2013, by 12% and 4% respectively. Niall Cooper, the director of Church Action on Poverty, said: "The (J)..... of the social fund was that people could stay afloat and hopefully ride out a crisis, rather than sinking deeper into poverty. A lifeline in times of emergency is a vital part of a compassionate society, but it has been withdrawn in many places and neglected almost everywhere."

101. Which of the following word given in the options should come at the place marked as (A) in the above paragraph to make it grammatically correct and meaningful Also, the word should fill in the two sentences given below to make them contextually correct and meaningful.

(i) She stood out of his way, barely able to care for a child and at a loss as to what to do with a boy on the of becoming a teenager.

(ii) He found the country on the of revolution; but the wisdom of the new monarch saved the situation and won back the Magyars.

- (a) Middle (b) Edging
(c) Verge (d) Resemble
(e) Terminate

102. In the passage given, a sentence (B) is given in italics. There may or may not be an error in one part of the sentence. Choose the part which has an error in it as your answer. If there is no error then choose option (e) as your answer.

- (a) A survey of more than 150 council-run schemes by
(b) Church Action on Poverty found that nearly a quarter
(c) Had been shutted down since 2013, while a further
(d) Quarter have reduced spending by 85% or more
(e) No error

103. The sentence given in (C) has four words given in bold. Amongst the given bold words which of the following must replace each other to make the sentence contextually correct and meaningful.

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

104. Which of the following phrases should fill the blank in (D) to make it contextually correct and meaningful?

- (a) Facing the severe impacts caused by the crisis
(b) Including job programmes and childcare, but also transfers to other state programmes,
(c) Which are causes of severe balance of payments
(d) So some avoid them by limiting how many people are eligible for welfare in the first place.
(e) Such as a lack of money caused by benefit payment problems

105. Which of the following word given in the options should come at the place marked as (E) in the above paragraph to make it grammatically correct and meaningful Also, the word should fill in the two sentences given below to make

them contextually correct and meaningful.

- (i) After living in the woods for a week without supplies, my clothing was not protecting me from the elements.
(ii) The Defence Department generally defended its existing programs, though the rationale for them was growing
(a) Flawless
(b) Threadbare
(c) Unsullied
(d) Both (b) and (c)
(e) none

DIRECTIONS (Qs. 106-110) : In each of the questions given below a sentence is given which is then divided into five parts out of which one part is correct and given in bold. There is no error in three out of four remaining parts and therefore only one of the parts (other than the bold one) is incorrect. You must choose the grammatically incorrect part as your answer.

106. Unfortunately, his condition (A)/ deteriorated over the last 36 hours and (B)/ he was put on life support systems(C)/. Despite of the best of efforts (D)/, **we have lost him today** (E).

- (a) A (b) B
(c) C (d) D
(e) No error

107. Ravi Shastri, never the one to take a (A)/ backward step, was his usual confident (B)/ **self at Trent Bridge on Thursday**(C)/. His message to the players (D)/ was to believe in themselves (E).

- (a) A (b) B
(c) C (d) D
(e) No error

108. It's a Sunday night and everything at you (A)/ says the weekend is far from over (B)/. So you go to a gig and happen upon four pretty(C)/ **good-looking guys with great voices and** (D)/ equally amazing instrumental skills (E).

- (a) A (b) B
(c) C (d) D
(e) No error

109. There is only one downside to all of this and (A)/ it's too serious to be ignored. There is a disturbed trend (B)/ of people hopping off a moving car and (C)/ launching into those moves from (D)/ **"In My Feelings," having the presentation video graphed** (E).

- (a) A (b) B
(c) C (d) D
(e) No error

110. They questioned me unendingly (A) about my participation in the (B) conference where I (C) **had made some** (D) real valuable contributions (E).

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

DIRECTIONS (Qs. 111-115) : Given below are six statements A, B, C, D, E and F, which when arranged in the correct order, form a coherent and meaningful paragraph. The sentence marked E is the fifth sentence of the passage. Rearrange the other statements in a proper sequence to form a meaningful paragraph, and then answer the questions that follow.

- A. There have been warnings about such phenomena from experts, and people have noticed and experienced them in their daily lives.
- B. These changes have gained pace in the last few years and are demonstrated by many unusual natural phenomena across the country.
- C. The India Meteorological Department's (IMD) State of Climate Report 2019 confirms yet again the reality of changes in climate and weather patterns which have been noticed in the past few decades.
- D. The report validates the concerns and apprehensions over these shifts in the ways of nature and puts on record the most important of those changes that occurred in the past year.
- E. The changes that have been noticed in 2019 are also a part of the changes that are taking place all over the world due to climate change caused by global warming.
- F. The report says that 2010-2019 was the hottest decade in India. In the last 119 years, 2019 was the seventh hottest year and 11 of the hottest years occurred in the last 15 years.
111. Which of the following will be the **THIRD** sentence after the rearrangement?
- (a) A (b) B
(c) C (d) D
(e) F
112. Which of the following will be the **first** sentence after the rearrangement?
- (a) A (b) B
(c) C (d) D
(e) F
113. Which of the following will be the **second** sentence after the rearrangement?
- (a) A (b) B
(c) C (d) D
(e) F
114. Which of the following will be the **sixth** sentence after the rearrangement?
- (a) A (b) B
(c) C (d) D
(e) F
115. Which of the following will be the **fourth** sentence after the rearrangement?
- (a) A (b) B
(c) C (d) D
(e) F

General Economy Banking Awareness

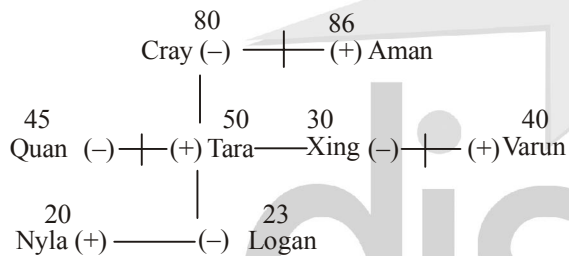
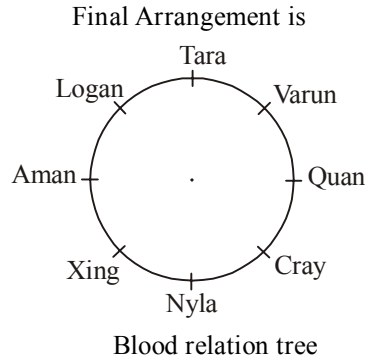
116. Bank of Baroda has issued FASTag that will act as the composite solution on Electronic Toll Collection. The Baroda FASTag based on which technology?
- (a) NFC (b) Bluetooth
(c) RFID (d) LiFi
(e) GPS
117. Which of the following company recently tied up with Allahabad Bank for the development of a dedicated eAuction platform?
- (a) MSTC Limited (b) MOIL Limited
(c) NMDC Limited (d) IOC Limited
(e) HDFC Limited
118. Which bank has launched Bharosa Saving Account?
- (a) Jio Payments Bank.
(b) India Post Payments Bank
(c) Paytm Payment Bank
(d) Airtel Payment Bank
(e) Fino Payments Bank
119. Who was the chairman of a working group on Social Stock Exchange constituted by SEBI?
- (a) Bibek Debroy (b) Ajay Tyagi
(c) Ishaat Hussain (d) Suresh Mathur
(e) Amitabh Kant
120. Karnam Sekar has taken over as the new Managing Director and CEO of Indian Overseas Bank. He was the former Managing Director of which bank?
- (a) State Bank of India (b) Punjab National Bank
(c) Corporation Bank (d) Dena Bank
(e) Bank of Baroda
121. Which Bollywood actor unveiled the trophy of Women's T20 World Cup in Melbourne?
- (a) Katrina Kaif (b) Kareena Kapoor Khan
(c) Shah Rukh Khan (d) Salman Khan
(e) Deepika Padukone
122. What is India's GDP growth rate for the financial Year 2017-18 as per economic survey 2018?
- (a) 7.5% (b) 7.4%
(c) 7.3% (d) 7.2%
(e) 7.1%
123. Who has been conferred with the 'Vyas Samaan' 2018 for his poetry collection 'Jitne Log Utne Prem'?
- (a) Leeladhar Jagoori (b) Govind Mishra
(c) Mamta Kalia (d) Vikram Seth
(e) Salman Rushdie
124. What was the theme of World Day for Audiovisual Heritage for 2019?
- (a) Your Story is Moving
(b) Engage the Past Through Sound and Images
(c) Discover, remember and share
(d) It's your story - don't lose it
(e) Engage the Past Through Sound and Images

125. Which Bank has introduced new Fixed Deposit scheme "FD Health" offering dual-benefit of investment growth via FD (Fixed Deposit) and protection through a critical illness coverage?
- State Bank of India
 - Punjab National Bank
 - Corporation Bank
 - HDFC Bank
 - ICICI Bank
126. The government has announced the setting up of ₹ 25,000 crore Alternative Investment Fund (AIF) as a relief measure for which sector?
- Health Sector
 - Women Protection
 - Real Estate Sector
 - Manufacturing Sector
 - Education Sector
127. Which zone of the Indian Railways recently conducted the 'Operation Dhanush' against ticket touts involved in e-ticketing?
- Northern Railway Zone
 - Southern Railway Zone
 - Central Railway Zone
 - Eastern Railway Zone
 - Western Railway Zone
128. SBI Card launched the 'SBI Card Pay', a feature which allows contactless payment using mobile phones at point of sale (PoS) terminals using which technology?
- NFC
 - Swipe
 - Internet Banking
 - Tap
 - Switch
129. Two new countries Eritrea and Saint Kitts and Nevis have signed the International Solar Alliance's Framework Agreement at the second Assembly of ISA held in New Delhi. With this the total number of countries who have so far signed the ISA framework agreement have reached to?
- 81
 - 83
 - 84
 - 82
 - 79
130. Which of the following hospital has started the Robotic Surgery Facility for public?
- All India Institute of Medical Sciences, New Delhi
 - Dr. Ram Manohar Lohia Hospital
 - Sports Injury Centre
 - Safdarjung Hospital
 - Kalawati Saran Children's Hospital
131. Who became the first Indian to win prestigious Italian award for Sand Art?
- Manisha
 - Sarvam Patel
 - Sudarsan Pattnaik
 - Neha Umak
 - Rahul Arya
132. Asian Development Bank has signed USD 451 million loan agreement with Indian Government to strengthen power connectivity of southern and northern part of which state?
- Kerala
 - Karnataka
 - Tamil Nadu
 - Andhra Pradesh
 - Rajasthan
133. Which of the following institutions has recently created the first Indian Brain Atlas?
- IIT Mumbai
 - IISC Bangalore
 - IIIT, Hyderabad
 - IIT Mandi
 - BITS Pilani
134. Which Institute has formally launched its Global Alumni Endowment Fund with an initial commitment of ₹ 250 crore?
- Indian Institute of Technology Goa
 - Indian Institute of Management Ahmedabad
 - Indian Institute of Management Calcutta
 - Indian Institute of Technology Delhi
 - Indian Institute of Technology Mumbai
135. Who is the present Chief Justice of India (CJI)?
- Justice Ranjan Gogoi
 - Justice N. V. Ramana
 - Justice Arun Kumar Mishra
 - Justice Sharad Arvind Bobde
 - Justice Rohinton Fali Nariman
136. The Reserve Bank of India has enhanced the limit for withdrawal to ₹50,000, inclusive of ₹40,000 allowed earlier. What percent of the depositors of the bank will be able to withdraw their entire account balance with the above relaxation?
- 55%
 - 65%
 - 75%
 - 78%
 - 85%
137. Which of the following country will host the COP25 Climate Change Conference?
- Chile
 - Mexico
 - Spain
 - Iraq
 - France
138. Nirmala Sitharaman said public sector banks will provide loans to retail, agriculture, and MSME loans and farmers under _____ category which can also be availed in 400 districts.
- RAM
 - ARM
 - MRA
 - MAR
 - RMA
139. Which of the following has become the first State in country to get law on contract farming?
- Kerala
 - Haryana
 - Tamil Nadu
 - West Bengal
 - Odisha
140. RBI has issued guidelines on _____ authorization for BHARAT Bill Payment Operating Unit (BBPOU), Trade receivables discounting system (TReDS) and White Label ATMs.

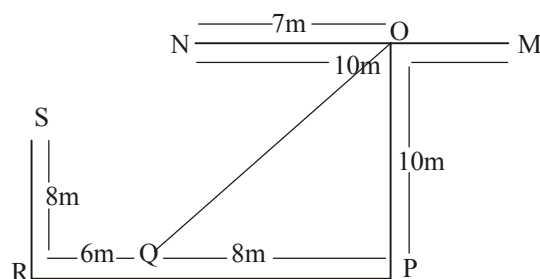
- (a) On Tap (b) Liquidity
(c) Loan (d) Payment
(e) Discounting
141. Name the city which has won the UNESCO title of 'Creative City of Gastronomy'?
- (a) Patna (b) Mumbai
(c) Jaipur (d) Hyderabad
(e) Pune
142. Name the company which has signed an MoU with NTPC Limited and The Energy and Resources Institute for decarbonisation?
- (a) Robert Bosch Limited (b) Miele Limited
(c) Siemens Limited (d) ABB Limited
(e) General Electric Limited
143. Which bank has partnered with Srei Equipment Finance Limited to offer loans to MSMEs and retail customers under a co-lending arrangement?
- (a) Punjab National bank (b) State Bank of India
(c) Corporation Bank (d) United Bank of India
(e) Axis Bank
144. India and Asian Development Bank has signed \$200 million loan agreement for the development of the roads of which of the following state?
- (a) Haryana (b) Punjab
(c) Maharashtra (d) Kerala
(e) Tamil Nadu
145. CIBIL score is used by banks and NBFCs to ascertain your credit worthiness and the likelihood of you repaying your loan on time. How many digit numbers are there in CIBIL Score?
- (a) 1 digit number (b) 2 digit number
(c) 5 digit number (d) 3 digit number
(e) 4 digit number
146. What percentage of total GDP is spent on health by India?
- (a) 1.05% (b) 1.04%
(c) 1.03% (d) 1.02%
(e) 1.01%
147. Where is the Headquarter of Ujjivan Small Finance Bank?
- (a) Bangalore (b) Mumbai
(c) Chennai (d) Kolkata
(e) New Delhi
148. Which state has launched the ABADHA scheme?
- (a) Haryana (b) Punjab
(c) Karnataka (d) Odisha
(e) West Bengal
149. Who is the author of the book "Unquiet River: A Biography of Brahmaputra River"?
- (a) Chetan Bhagat
(b) Arundhati Roy
(c) Arupjyoti Saikia
(d) Amitav Ghosh
(e) Vikram Seth
150. Vikram Solar Company is based in which city?
- (a) Hyderabad (b) Chennai
(c) Kolkata (d) Mumbai
(e) New Delhi
151. What is the name of the resolution scheme launched to solve the NPA problem through a market-led approach?
- (a) Shakti (b) Sashakt
(c) Utkarsh (d) Nishtha
(e) Shaurya
152. Mother Teresa Memorial Awards for Social Justice is established by?
- (a) Church of North India
(b) All India Christian Council
(c) Harmony Foundation
(d) Church of South India
(e) Bible Society of India
153. Any party that is registered under section _____ (43 of 1951) and has secured at least 1% of the votes polled in the most recent General elections or Assembly elections is eligible to receive Electoral Bonds.
- (a) 29 of the Representation of the Peoples Act, 1951
(b) 29A of the Representation of the Peoples Act, 1951
(c) 29B of the Representation of the Peoples Act, 1951
(d) 29C of the Representation of the Peoples Act, 1951
(e) 29D of the Representation of the Peoples Act, 1951
154. _____ is an annual publication of the Central Bureau of Health Intelligence (CBHI).
- (a) National Health Profile
(b) Health care in India
(c) Health Systems for a New India
(d) World Health Report
(e) Universal Health Report
155. The Non-Bank entities which set up, owned and operate the ATMs are known as?
- (a) Orange Label ATM
(b) Brown Label ATM
(c) Yellow Label
(d) Onsite ATMs
(e) White Label ATMs

HINTS & SOLUTIONS

Sol. (1-5):



- (c) Aman sits 3rd to the left of Cray.
- (b) Two persons are older than Tara.
- (b) Cray is mother-in-law of Quan.
- (a) Only one persons are sitting between Quan and Nyla.
- (b) The sum of ages of Logan and Varun is 63.
- (a)



Shortest distance between O and Q is

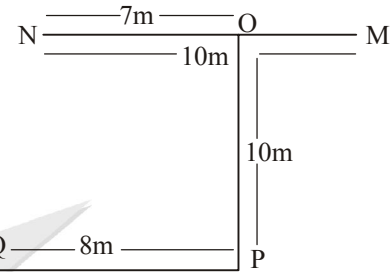
$$(QO)^2 = (OP)^2 + (QP)^2$$

$$(QO)^2 = (10)^2 + (8)^2$$

$$(QO)^2 = 100 + 64$$

$$QO = \sqrt{164} \text{ m}$$

Sol. (7-8):



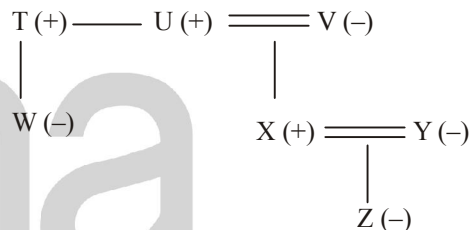
- (d) N is in north-east direction with respect to Q.
- (d) S is in north-west direction with respect to P.

Sol. (9-10):

- (c) We have:

$$Y^{\wedge}Z + X\#V; W+T\%U\&X$$

From above given statement we have:



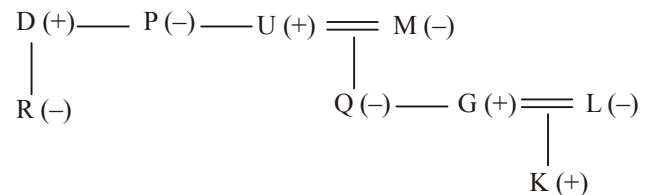
Clearly, V is aunty of W.

Hence, option c is correct choice.

- (c) We have:

$$M^{\wedge}Q @ G\&K; R+D\%U; K\#L, P@U\&G;$$

From above given expression we have:



Sol. (11-15):

Final arrangement is

Box	Color	Pant	Number
A8	Green	Black	27
A3	Blue	Yellow	32
A6	Black	Cyan	56
A7	Red	Blue	48
A2	Cyan	Red	45
A5	Yellow	Brown	16
A1	Pink	Green	21
A4	Brown	Pink	28

11. (c) Clearly, cyan box contains 45 pants.
12. (c) Clearly, A1 contains Green box.
13. (e) Clearly, none of the combination is correct.
14. (e) Clearly, statement B and D are not true.
15. (c) Total 48 pants contain by the box A3 and A5.

Sol. (16-19):

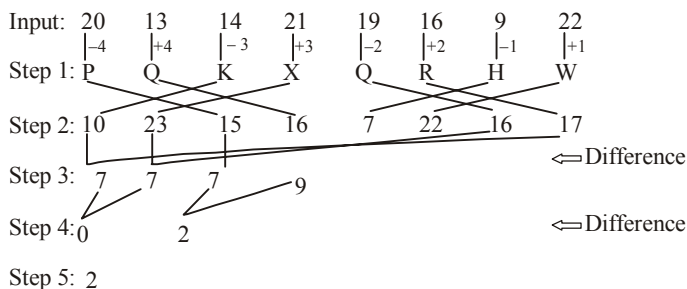
%	1	2	3	&	4	5	6	@	7	8	1	2
A	B	C	D	E	F	G	H	I	J	K	L	M
Z	Y	X	W	V	U	T	S	R	Q	P	O	N
5	4	3	2	1	#	8	7	6	5	4	!	3

16. (a) 2&12!2&
17. (b) %410@!59 74&%8 1!#3&6 86%3 2!637
18. (d) 3+13+5%6@
19. (e) $2 + 3 + 8 + 3 + 5 = 21$

Sol. (20-21):

20. (d) Only I and II follow
 $R > Y$ ($Y < N \leq K < R$) TRUE
 $Q \geq D$ ($D \leq N \leq K \leq Q$) TRUE
 $S > Y$ ($Y < N \leq K > S$) FALSE
21. (d) Only III follows
 $S < D$ ($S > M > W \leq V < D$) FALSE
 $T < B$ ($T > M > W \leq V \leq B < E$) FALSE
 $D > W$ ($W \leq V < D$) TRUE
22. (b) Statement I is incorrect as this weakens the argument for simultaneous elections.
Statement II is incorrect as it does not impact the argument and is merely a suggestion.
Statement III is correct as it shows the advantages of simultaneous elections and thus strengthens the argument.
Hence, option (b) is correct.

Sol. (23-25):



- Step 3** - 1st place (Difference between 1st and last digit of step2).
2nd place (Difference between 2nd and 2nd last digit of step 2).
3rd place (Difference between 3rd and 3rd last digit of step 2, and so on.)
- Step 4** - Difference of 1st & 2nd digit and 3rd & 4th digit.
- Step 5** - Addition of both the digit. If the value exceeds 9, then add them to make a single digit.

23. (d) '7 7 7 9' is the step 3 of the input.
24. (a) 7 is third to the right in step 3.
25. (c) 2 is the last step of the input.

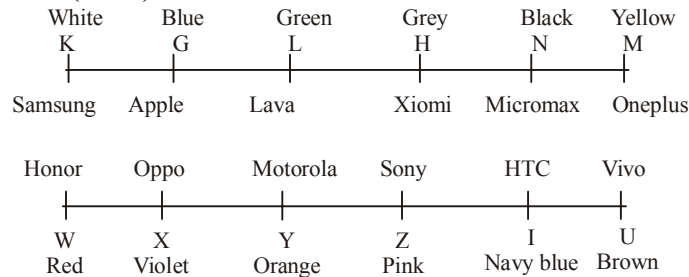
Sol. (26-27):

26. (d) According to maternity benefit leave, leave of 26 weeks is getting. So, the mother who is ready for surrogacy will not bother about it. And this amendment will support surrogacy. Commissioning mother will not face the delivery process. So, 12 weeks maternity leave is enough and they will not demand for more leaves. Adopting a child of any age is a call from adopting mother and father. For 12 weeks paid leave adopting mother will not kill their feelings, emotion and independencies to adopt child.
27. (c) Only I and III nullify the contribution of surrogate mother. Both the statement are talking about are demanding money and disrespect towards the surrogate mother, both these two statements negates the contribution of surrogate mother.
28. (a) Since the argument singles out Fresh Start as the most reliable protection against dental cavities, the author must assume that no other toothpaste provides stronger protection against cavities. Otherwise, the conclusion of the argument is inaccurate.

Sol. (29-30):

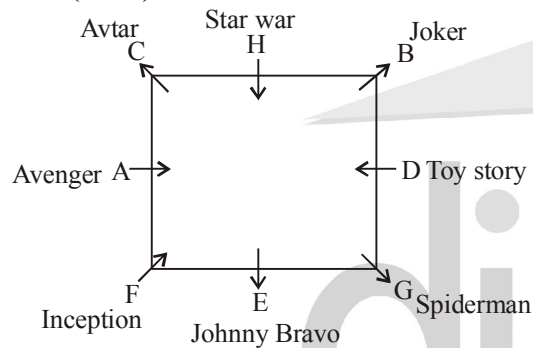
29. (a) Only I
Action I is necessary to solve the problem.
Actions II and III are not advisable because the matter is very sensitive. The problem is not of one or two sugar mills. All sugar mill owners are opposing the decision of the government.
30. (b) II and III only
I. The Government should immediately completely ban use of scanners/ sonography on expectant mothers at all health centers
→ This will help eliminate the pre-natal sex determination technique used by parents to avoid girl child, but this cannot be done as doing sonography is important to know fetus' health.
- II. The Government should announce a substantial incentive scheme for couples who have at least one girl child.
→ This will provide a good incentive for couples to have a daughter as they would receive benefits from government because financial weakness is also a reason of female foeticide.
- III. The Government should launch a nationwide campaign to create awareness against female foeticide.
→ This is an intelligent step and will help eradicate foeticide problem in the long run by changing the attitude of parents towards the girl child.
Hence, only II and III are effective steps to reverse the trend.

Sol. (31-35):



31. (d) Z works in sony.
32. (e) N faces the one who worn neavy blue sweater.
33. (c) K and U sit at the extreme end of the line.
34. (b) 2 persons are sitted between G and N.
35. (b) G is related to X.

Sol. (36-40):

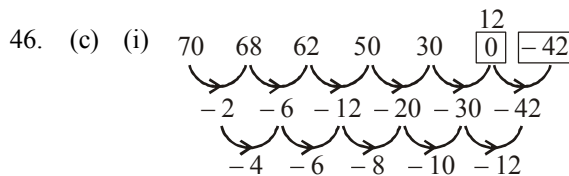


36. (d) Four persons facing outside.
37. (a) H likes the star war.
38. (c) Three persons sit between A and Toy story.
39. (d) H sits fourth to the right of E.
40. (d) C sits opposite to the one who likes Spiderman.

Sol. (41-45):

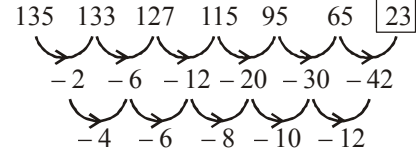
Exams	Time Slots
UPSC	6:30 am to 8:30 am
MPSC	8:30 am to 10:00 am
CLAT	10:00 am to 12:00 am
RRB	12:00 am to 1:00 pm
Banking	1:00 pm to 2: 30 pm
CPO	2:30 pm to 4:30 pm
SSC	4:30 pm to 6: 00 pm

41. (d) 42. (a) 43. (b) 44. (c) 45. (b)



Wrong term = 12
A = -42

46. (c) (i) 47. (e) 48. (e) 49. (a)



$$B = 23$$

$$(A - B)$$

$$= (-42 - 23) = -65$$

47. (e) Part of tank P filled by pipes A, B and C in 1 minute

$$= \frac{1}{20} + \frac{1}{30} + \frac{1}{60} = \frac{3+2+1}{60} = \frac{6}{60} = \frac{1}{10}$$

⇒ The tank will be completely filled in = 10 minutes

⇒ Tank will be 60% filled in = 60% of 10 = 6 minutes

Now, part of milk filled by pipes A and B in 1 minutes

$$= \frac{1}{20} + \frac{1}{30} = \frac{3+2}{60} = \frac{1}{12}$$

$$\Rightarrow \text{Part of milk filled in 6 minutes} = 6 \times \frac{1}{12} = \frac{1}{2}$$

But, part of tank filled in 6 minutes = 3/5

$$\Rightarrow \text{Part of milk in the mixture} = \left(\frac{1}{2} \div \frac{3}{5} \right) = \frac{5}{6}$$

∴ Only option (e) satisfies the two blanks in the question.

48. (e) Part of tank filled by pipes A and B in 1 minutes

$$= \frac{1}{20} + \frac{1}{30} = \frac{3+2}{60} = \frac{5}{60} = \frac{1}{12}$$

$$\Rightarrow \text{Part of tank filled in 6 minutes} = 6 \times \frac{1}{12} = \frac{1}{2} = 50\%$$

50%

∴ The tank was initially 30% filled, it is

30 + 50 = 80% filled after 6 minutes.

Similarly,

Part of tank filled by pipes B and C in 1 minute

$$= \frac{1}{30} + \frac{1}{60} = \frac{2+1}{60} = \frac{3}{60} = \frac{1}{20}$$

∴ The tank was initially 30% filled' so part of tank to be filled = 70 - 30 = 40% = 2/5

⇒ Time taken to fill 40% of tank

$$= \frac{2}{5} \times 20 = 8 \text{ minutes}$$

∴ Only option (e) satisfies the two blanks in the question.

49. (a) When pipes B and D were simultaneously opened.

Part of tank filled in 1 minute

$$= \frac{1}{30} - \frac{1}{40} = \frac{4-3}{120} = \frac{1}{120}$$

⇒ Part of tank filled in 12 minutes

$$= 12 \times \frac{1}{120} = \frac{1}{10}$$

$$\Rightarrow \frac{1}{10} \times \text{Capacity of tank} = 20$$

⇒ Capacity of tank = 20 × 10 = 200 gallons.

∴ Pipe D can empty 1/40 part of tank 1 minutes

⇒ Rate at which pipe D can empty tank

$$= \frac{1}{40} \times 200 = 5 \text{ gallons/minute}$$

∴ Only option (a) satisfies the two blanks in the question.

50. (b) Pipe A was closed after 1 min., pipe B was closed after 2 minutes and pipe C was closed after 3 minutes. When the pipe C was closed, pipes D and E were also opened for 3 minutes each.

⇒ Part of tank filled in 3 minutes

$$= \left(1 \times \frac{1}{20}\right) + \left(2 \times \frac{1}{30}\right) + \left(3 \times \frac{1}{60}\right) - \left(3 \times \frac{1}{40}\right) - \left(3 \times \frac{1}{60}\right) = \frac{1}{24}$$

∴ The pipe was initially $\frac{2}{5}$ part filled.

⇒ When pipe C was closed, part of tank filled

$$= \frac{2}{5} + \frac{1}{24} = \frac{48+5}{120} = \frac{53}{120}$$

Similarly,

When pipe E was closed, pipe D was opened for 4 minutes and pipe E for 5 minutes

⇒ Part of tank filled in 5 minutes

$$= \left(1 \times \frac{1}{20}\right) + \left(2 \times \frac{1}{30}\right) + \left(3 \times \frac{1}{60}\right) - \left(4 \times \frac{1}{40}\right) - \left(5 \times \frac{1}{60}\right) = -\frac{1}{60}$$

This means that in 5 minutes $\frac{1}{60}$ part of the tank is emptied,

∴ The pipe was initially $\frac{2}{5}$ part filled.

⇒ When pipe E was closed, part of tank filled

$$= \frac{2}{5} - \frac{1}{60} = \frac{23}{60}$$

∴ Only option (b) satisfies the two blanks in the question.

Sol. (51-55) :

Let the number of employees who arrived early = 10x

The number of employees who left early

$$= 30\% \text{ of } 10x = 3x$$

The number of employees who left late

$$= 20\% \text{ of } 10x = 2x$$

The number of employees who left on time

$$= 10x - 5x = 5x$$

Let the number of employees who arrived late at the office = 8z

The number of employees who left late

$$= 25\% \text{ of } 8z = 2z$$

The number of employees who left on time

$$= 50\% \text{ of } 8z = 4z$$

The number of employees who left early

$$= 8z - 6z = 2z$$

Let the number of employees who arrived on time

$$= 16y$$

The number of employees who left early

$$= 37.5\% \text{ of } 16y = 6y$$

The number of employees who left late = 6y

The number of employees who left on time

$$= 16y - 12y = 4y$$

	Early	On time	Late
Arrived	10x (assume)	16y (assume)	8z (assume)
Left	3x + 6y + 2z	5x + 4z + 4y	2x + 2z + 6y

According to the question,

$$10x = 3x + 6y + 2z$$

$$7x = 2z + 6y \quad \dots (i)$$

The number of employees who didn't Leave on time

$$3x + 6y + 2z + 2x + 2z + 6y = 228$$

$$\Rightarrow 5x + 12y + 4z = 228 \quad \dots (ii)$$

From the equation (i)

$$7x = 2z + 6y \times 2$$

$$14x = 4z + 12y \quad \dots (iii)$$

Now Equation (ii) and (iii) we get,

$$5x + 14x = 228$$

$$\therefore x = \frac{228}{19} = 12$$

$$x = 12$$

$$3x + 6y + 2z = 8z + 84$$

$$36 + 6y + 2z = 8z + 84$$

$$6y - 6z = 84 - 36$$

$$6y - 6z = 48 \quad \dots (iv)$$

Adding equation (iii) and equation (iv),

$$12y - 12z = 96$$

$$\begin{array}{r} 42x - 36y - 12z = 0 \\ 48y - 42x = 96 \end{array}$$

$$48y = 96 + 48 \times 12 \quad (\because x = 12)$$

$$y = \frac{672}{48} = 14$$

From the equation (iv),

$$6y - 6z = 48$$

$$14 \times 6 - 6z = 48$$

$$-6z = 48 - 84$$

$$6z = 36$$

$$\therefore z = 6$$

51. (a) The total number of employees who left early

$$= 3x + 6y + 2z = 36 + 84 + 12 = 132$$

The total number of employees who left late

$$= 2x + 2z + 6y$$

$$= 24 + 12 + 84 = 120$$

The required difference

$$= 132 - 120 = 12$$

52. (c) The following common explanation, we get

The total number of employees working in that branch

$$10x + 16y + 8z$$

$$= 120 + 224 + 48 = 392$$

53. (a) The following common explanation, we get

The respective ratio

$$= 10x : 16y : 8z$$

$$120 : 224 : 48 = 15 : 28 : 6$$

54. (b) The following common explanation, we get

The total number of employees working in that branch

$$= 10x + 16y + 8z = 120 + 224 + 48 = 392$$

Of the total number of employees was on leave on the medical ground = 25% of 392 = 98

$$\text{Remaining} = 392 - 98 = 294$$

The number of employees who was on leave for personal reason = 50% of 294 = 147

The number of employees present on the day before yesterday of that day = 294 - 147 = 147

55. (c) The following common explanation, we get

The number of employees who left on time

$$5x + 4z + 4y = 60 + 56 + 24 = 140$$

The number of employees who didn't leave on time

$$= 3x + 6y + 2z + 2x + 2z + 6y$$

$$= 5x + 12y + 4z = 60 + 168 + 24 = 252$$

$$\text{The reqd. \%} = \frac{(252 - 140)}{252} \times 100$$

$$= \frac{112}{252} \times 100 = 44.44\%$$

56. (e) P = 80% of 580 = 464

$$Q = 90\% \text{ of } 200 = 180$$

⇒ Probability of loan being more than deposit,

⇒ Total number of chances

$$= 5 \text{ years of loan} \times 5 \text{ years of deposits}$$

∴ Total number of chances are 25.

⇒ Number of chances that loan is more than deposits

$$\Rightarrow 576 > 365, 330, 464, 450 = 4 \text{ chances}$$

$$\Rightarrow 465 > 365, 330, 450, 464 = 4 \text{ chances}$$

⇒ Total 8 chances

∴ Probability of loan being more than deposit is 8/25.

57. (b) P = 576

$$Q = 365$$

Spread of 2012

$$= \frac{300}{7} - \frac{580}{11} = 42.85 - 52.72 = -9.87$$

Spread of 2013

$$= \frac{365}{7} - \frac{365}{11} = 52.142 - 33.18 = 18.962$$

Spread of 2014

$$= \frac{200}{7} - \frac{330}{11} = 28.57 - 30 = -1.43$$

Spread of 2015

$$= \frac{576}{7} - \frac{576}{11} = 82.28 - 52.36 = 29.92$$

Spread of 2016

$$= \frac{465}{7} - \frac{450}{11} = 66.42 - 40.90 = 25.52$$

In 2015, Bank got highest spread.

58. (d) There is no relation between P and Q, so option II is of no use.

By option III, lending rate is $\frac{4}{3}\%$ of $9\frac{1}{11}\%$.

Lending rate is $12\frac{4}{33}\%$.

By option I, No spread

∴ Interest on loan = Interest on deposit

$$12\frac{4}{33}\% \text{ of } 576 = 9\frac{1}{11}\% \text{ of } P$$

$$\frac{400}{33} \times 576 = \frac{100}{11} P$$

$$\frac{4}{33} \text{ of } 576 = \frac{1}{11} P$$

$$P = 767.99 \approx 768$$

59. (b) Sum of money compounded for 4 years

$$= (1 + r/100)^4$$

$$\Rightarrow \text{Instalments} = S_1 = S_2 = S_3 = S_4$$

$$\Rightarrow \left(1 + \frac{r}{100}\right)^1, \left(1 + \frac{r}{100}\right)^2, \left(1 + \frac{r}{100}\right)^3, \left(1 + \frac{r}{100}\right)^4$$

Principle/compounded sum

$$\Rightarrow \frac{10}{11}, \frac{100}{121}, \frac{1000}{1331}, \frac{10000}{14641}$$

Make the instalments equal.

$$\Rightarrow \frac{13310}{14641}, \frac{12100}{14641}, \frac{21000}{14641}, \frac{10000}{14641}$$

$$\text{Sum is } 13310 + 12100 + 21000 + 10000 = 46410$$

Given sum is 464.1

\therefore Instalment is 146.41.

60. (a) Percentage change (rise/fall) in the production of Company β in comparison to the previous year, for different years are :

$$\text{For 2013} = \left[\frac{(35-25)}{25} \times 100 \right] \% = 40\%$$

$$\text{For 2014} = \left[\frac{(35-35)}{35} \times 100 \right] \% = 0\%$$

$$\text{For 2015} = \left[\frac{(40-35)}{35} \times 100 \right] \% = 14.29\%$$

$$\text{For 2016} = \left[\frac{(50-40)}{40} \times 100 \right] \% = 25\%$$

Hence, the maximum percentage rise/fall in the production of Company β is for 2013.

61. (c) Average production of Company α in the period 2014-2016.

$$= \left[\frac{1}{3} \times (25 + 50 + 40) \right] = \left(\frac{115}{3} \right) \text{ lakh tons}$$

Average production of Company β in the period 2014-2016.

$$= \left[\frac{1}{3} \times (35 + 40 + 50) \right] = \left(\frac{125}{3} \right) \text{ lakh tons}$$

$$\therefore \text{Required ratio} = \frac{\left(\frac{115}{3} \right)}{\left(\frac{125}{3} \right)} = \frac{115}{125} = \frac{23}{25}$$

62. (d) Average production (in lakh tons) in five years for the three companies are :

For Company (α)

$$= \left[\frac{1}{5} \times (30 + 45 + 25 + 50 + 40) \right] = \frac{190}{5} = 38$$

For Company (β)

$$= \left[\frac{1}{5} \times (25 + 35 + 35 + 40 + 50) \right] = \frac{185}{5} = 37$$

For company (γ)

$$= \left[\frac{1}{5} \times (35 + 40 + 45 + 35 + 35) \right] = \frac{190}{5} = 38$$

\therefore Average production of five years is maximum for both the Companies α and γ .

63. (a) The percentages of production of Company (γ) to the production of Company β for various years are :

$$\text{For 2012} = \left(\frac{35}{25} \times 100 \right) \% = 140\%$$

$$\text{For 2013} = \left(\frac{40}{35} \times 100 \right) \% = 114.29\%$$

$$\text{For 2014} = \left(\frac{45}{35} \times 100 \right) \% = 128.57\%$$

$$\text{For 2015} = \left(\frac{35}{40} \times 100 \right) \% = 87.5\%$$

$$\text{For 2016} = \left(\frac{35}{50} \times 100 \right) \% = 70\%$$

Clearly, this percentage is highest for 2012.

64. (d) Percentage increase in the production of Company β from 2012 to 2015.

$$= \left[\frac{(40-25)}{25} \times 100 \right] \% = \left[\frac{15}{25} \times 100 \right] \% = 60\%$$

65. (c) Number of qualified candidates in 2017

$$= (1350 \times 64)/100 = 864$$

Number of qualified male candidates

$$= 864 - 264 = 600$$

$$\text{So, required ratio} = 600 : 264 = 25 : 11$$

66. (d) Number of appeared candidates in 2018

$$= (1050 \times 140)/100 = 1470$$

Total number of qualified candidates in 2018

$$= (1470 \times 30)/100 = 441$$

67. (c) Suppose the number of appeared candidates = $5x$

Qualified candidates = $4x$

$$\text{Qualified female candidates} = \frac{3}{8} \times 4x = \frac{3x}{2}$$

$$\text{Required percentage} = (3x \times 100) / (2 \times 5x) = 30\%$$

68. (b) According to question,
 $9x - 5x = 108 \Rightarrow 4x = 108$
 $x = 27$
 The number of qualified candidates
 $= 9x + 5x = 14 \times 27 = 378$
 Let the number of appeared candidates in year 2016
 $= y$
 So, $y \times (42/100) = 378$
 $y = 900$
69. (c) Let the number of qualified candidates in year 2013
 $= x$
 The number of qualified candidates in year 2015
 $= (720 \times 60) / 100 = 432$
 According to question,
 $x + 432 = 2 \times 321$
 $x = 210$
 Percentage of appeared candidates who qualified in
 2013 $= (210 \times 100) / 1050 = 20\%$
70. (b) Rohan : Sohan : Ghanshyam
 $= [(1600 \times 4 + 1100 \times 8) : (1200 \times 4 + 1700 \times 8) : (4 \times 2100)]$
 $= (6400 + 8800) : (4800 + 13600) : (8400)$
 $= (15200 : 18400 : 8400)$
 $= 38 : 46 : 21$
 Share of Sohan
 $= \frac{46}{105} \times 2640 = ₹ 1156.6$
 Share of Ghanshyam
 $= \frac{21}{105} \times 2640 = ₹ 528$
 Difference between share of Sohan and Ghanshyam
 $= 1156.6 - 528 = ₹ 628.6$
71. (d) At the end of 2012, the respective ratio of the turnover
 of HCL and IBM = 3 : 4 (the turnover of HCL was
 25% less than the turnover of IBM)
 Let us assume that the turnover of HCL at the end of 2012
 $= 3x$ and the turnover of IBM at the end of 2012 $= 4x$
 Then, the turnover of HCL at the end of 2015
 $= 3x \times \frac{105}{100} \times \frac{108}{100} \times \frac{112}{100} = \text{approximately } 3.81x$
 The turnover of IBM at the end of 2015
 $= 4x \times \frac{160}{100} \times \frac{180}{100} \times \frac{175}{100} = 20.16x$
 The required % $= \frac{(20.16x - 3.81x) \times 100}{20.16x}$
 $= \text{approximately } 81\%$

72. (a) At the end of 2016, let the turnover of IBM $= 4x$, then
 the turnover of HCL $= 75\%$ of $4x = 3x$.
 Turnover of IBM was 60% of the turnover of
 Accenture, 60% of accenture's turnover $= 4x$
 Accenture's turnover $= 4x \times \frac{100}{60} = \frac{20x}{3}$ similarly,

$$\text{TCS's turnover} = \frac{\left(\frac{20x}{3}\right) \times 100}{80} = \frac{25x}{3}$$

 According to the question,

$$\frac{25x}{3} = 1.75$$

 $x = 0.21$
 At the end of 2018,
 The turnover of IBM $= 4x \times \frac{150}{100} \times \frac{125}{100} = 7.5x$
 The turnover of HCL $= 3x \times \frac{164}{100} \times \frac{175}{100} = 8.61x$
 The turnover of Accenture $= \frac{20x}{3} \times \frac{150}{100} \times \frac{160}{100} = 16x$
 The turnover of TCS $= \frac{25x}{3} \times \frac{180}{100} \times \frac{175}{100} = 26.25x$
 Required sum $= 7.5x + 8.61x + 16x + 26.25x = 58.36x$
 $= 58.36 \times 0.21 = 12.2556 \text{ billion}$
73. (c) The total turnover of HCL at the end of 2018
 $= 1 \times \frac{108}{100} \times \frac{112}{100} \times \frac{132}{100} \times \frac{164}{100} \times \frac{175}{100}$
 $= \$ 4.58 \text{ billion approximately}$
74. (d) Let at the end of 2012, the respective ratio of the
 turnover of HCL, TCS, IBM and Accenture
 $= A : B : C : D$
 Then, 105% of A $= 2x$
 $A = \frac{40x}{21}$
 For TCS, 125% of B $= 7x$
 $B = \frac{28x}{5}$
 For IBM
 160% of C $= 4x$
 $C = \frac{5x}{2}$
 For Accenture,

110% of D = 5x

$$D = \frac{50x}{11}$$

$$\begin{aligned} \text{The required ratio} &= \frac{40x}{21} : \frac{28x}{5} : \frac{5x}{2} : \frac{50x}{11} \\ &= \frac{40}{21} : \frac{28}{5} : \frac{5}{2} : \frac{50}{11} = \frac{20}{21} : \frac{14}{5} : \frac{5}{4} : \frac{25}{11} \end{aligned}$$

75. (b) Let the turnover of Accenture at the end of 2012 = 1
then the turnover of Accenture at the end of 2018

$$= 1 \times \frac{110}{100} \times \frac{130}{100} \times \frac{125}{100} \times \frac{140}{100} \times \frac{150}{100} \times \frac{160}{100} = 6.006$$

$$\text{Required \%} = \frac{(6-1) \times 100}{1} = \text{approximately } 500\%$$

76. (b) Let work = 180 units
Pintu 1 day's work = 15 (work/no. of days taken)
Santosh 1 day's work = 20
Sneha 1 day's work = 7.5
Gita 1 day's work = 7.5
Monika 1 day's work = 20
Santosh and Pintu worked for 2 days = $(15 + 20) \times 2 = 70$
Remaining work = 110
Now Sneha, Gita and Monika worked for 2 days
= $(7.5 + 7.5 + 20) \times 2 = 70$
Remaining work = 40
So, $\frac{40}{180} = \frac{2}{9}$

77. (c) Total days taken by boys to do the work
= $180/100 = 9/5$ days
Days taken by 4 girls = $180/45 = 4$ days
Difference = $4 - 9/5 = 11/5$ days
78. (b) Sanjeev's one day's work = $180/12 = 15$ units
Deepak one day's work = $180/10 = 18$ units
Now, Sanjeev works at 120% of 15 = 18 units
Deepak at 5/6 of 18 = 15 units
(Sanjeev + Deepak) 2 day's work = 33
In 10 days work done = $33 \times 5 = 165$ units
Remaining work = $180 - 165 = 15$ units Sanjeev
one day work = 18 units,
So to do. 15 units. He will take 5/6 days,
therefore total time taken = $10\frac{5}{6}$ days = $\frac{65}{6}$ days.
79. (d) Pintu 1 day's work = 15 units so to do 25% work
(assumed total work = 180) = 45, he will take 3 days
Now, To do 10% work ... i.e., 18 units Deepak will
take 1 day
Now remaining work = $180 - 63 = 117$
To do 117, Ruby will take $117/9 = 13$ days (\because Ruby 1
day's work = $180/20 = 9$ units)
Total days = $3 + 1 + 13 = 17$ days

80. (a) Sudhir 1 day's work = $180/15 = 12$ units
In 5 days, he should have done = 60 units
But he did = $180/4 = 45$ units
So, remaining work = 135 units, so complete it in 10
days, he should do $135/10 = 13.5$ units per day
Therefore, increased efficiency = $13.5 - 12 = 1.5$
Percent increase = $\frac{1.5 \times 100}{12} = 12.5\%$
81. (c) A-C, B-D
In part (a) third form of verb should be used after
'have'. In part (b), 'vitalizing' should be used after
'protest episodes'.
82. (d) (iv), (ii), (i)
Option (d) is the correct sequence, (i) Avenues for
citizenship only to,
(ii) Without proper documents vulnerable as their
citizenship,
(iii) The menace of fake news, among many
83. (a) The words 'assault' and 'thwack' are similar to each
other.
The word 'Concede' means admit or agree that
something is true after first denying or resisting it.
(c) Elocution- the skill of clear and expressive speech,
especially of distinct pronunciation and
articulation.
(d) Contraposition- conversion of a proposition from
all A is B to all not-B is not-A
84. (d) The decision was supported by almost everyone.
Baldwin was the only one to ---dissent---
(ii) No one dared ...dissent.....from the official party
line.
85. (c) Only (c) option is not true as per the passage as it is
'disapproval' and not approval.
86. (b) The words 'orienting' and 'modes' are exchanged out
of four words.
87. (b) (iii), (vi), (i)
(iii) option is suitable to fill the blank (1)
(vi) option is suitable to fill the blank (2)
(i) option is suitable to fill the blank (3)
88. (d) Tethered means tie (an animal) with a rope or chain
so as to restrict its movement
Emancipated means free from legal, social, or political
restrictions; liberated
Privileged means having special rights, advantages,
or immunities
Revamped means to give new and improved form,
structure, or appearance to
Hence the words 'revamped' and 'altered' are similar
to each other.
89. (b) In option (b) deprive should be replaced with deprived

90. (a) B and C
The sentences B and C are not true as per the passage.
91. (b) A-D
it is a (a) **transparent** tax method because it avoid many other taxes it (b) **emphasis** single market and single tax method and it's a (c) **integrated** taxes, it would make possible the taxation burden to be (d) **split**
92. (b) (v), (iv), (ii)
(v) option is correct to fill the blank (1)
(iv) option is correct to fill the blank (2)
(ii) option is correct to fill the blank (3)
93. (e) Inimically, catastrophically, calamitously, unfavourably are nearly similar in meaning to the word 'adversely'.
94. (a) I. Many people fought to ...**abolish**..... slavery during the Civil War.
II. Various efforts were made during the middle ages to....abolish..... the Feast of Fools.
Abolish is the right word.
95. (e) All are true as per the passage.
96. (d) **The correct order after rearrangement is BDAC**
When I first saw Dr.Sheth's new launch, (B)/an anti-pollution serum duo, subtly advertise (D)/its Cannabidiol (CBD) content, I couldn't help (A)/but picture women in a spa with marijuana leaves plastered on their faces (C).
97. (c) **The correct order after rearrangement is ABDC**
As the deadlock continues, it must be acknowledged (A)/that each side has a point-restaurants stand (B)/to lose out on profits due to deep discounts (D)/while customers are upset at the thought of foregoing freebies (C).
98. (b) **The correct order after rearrangement is CBAD**
Every year after the finalisation of the accounts (C)/of the RBI its surplus is transferred to the Central government (B)/sometime in end-August; this augments (A)/the non-tax revenue of the Central government (D).
99. (e) **The correct order after rearrangement is ABCD**
The decision is all the more suspect because (A)/the fraught political climate that has prevailed (B)/since June 2016 was the consequence of the country (C)/having to renegotiate the nature of its ties with its closest neighbours (D).
100. (a) **The correct order after rearrangement is DCBA**
Last year, for example, she beat Okuhara in the BWF World Tour Finals (D)/but lost to her in the Thailand Open final, lost in the Asian Games final to Tai Tzu Ying, (C)/lost to Carolina Marin in the World Championships final, (B)/to Saina Nehwal in the Commonwealth Games final, and to Beiwen Zhang in the India Open final (A).
101. (c) 'Verge' means an extreme limit beyond which something specified will happen. So, 'verge' is an appropriate choice here.
102. (c) Error is in the part given in option (c). 'shut' is to be used in place of 'shutted'. There is no such word as 'shutted' in English dictionary. Further, 'has been' takes third form of verb and third form of 'shut' is 'shut' itself.
103. (a) 'Destitution' and 'demise' should replace each other. 'Demise' means the end or failure of an enterprise or institution.
'Destitution' means poverty so extreme that one lacks the means to provide for oneself.
104. (e) 'Such as a lack of money caused by benefit payment problems' is the correct phrase here. The preceding statement talks about hardships and this phrase explains the type of hardship, thus it is maintaining the continuity of the sentence.
105. (b) 'Threadbare' means (of an argument, excuse, idea, etc.) used so often that it is no longer effective. Also, it means poor or shabby in appearance. So, threadbare fits in all the sentences correctly.
106. (d) Remove 'of' after 'despite'. 'Despite' is never followed by 'of'. Rather, use 'in spite of'
107. (e) The given sentence is grammatically correct.
108. (a) Replace 'at' with 'in'. Use correct preposition
109. (b) Replace 'disturbed' with 'disturbing'. The verb should be in continuous rather than past.
110. (e) It should be 'really' (adverb) in place of 'real', which is an adjective.
111. (a) The correct sequence is **CBADEF**
After the rearrangement of the passage c will be the beginning sentence b should come at the second place and the sentence a will be the third sentence and the sentence d, e, f are at their correct sequence.
112. (c) 113. (b) 114. (e) 115. (d)
116. (c) The Baroda FASTag is a simple & reusable tag based on Radio-Frequency IDentification Technology (RFID) that will be affixed on a vehicle's windscreen. Each tag is linked to a prepaid account maintained at Bank end to facilitate instant automatic deduction of toll charges.
117. (a) MSTC Ltd has signed an agreement with Allahabad Bank for the development of a dedicated e-Auction platform. This platform directly linked with the Indian Banking Association's portal (<https://ibapi.net>) for sale of non-performing assets (NPAs) through the SARFAESI (Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest) Act.

118. (d) Airtel Payments Bank has launched 'Bharosa savings account' which enables customers to withdraw cash, check their balance or access a mini statement of their account at over 6,50,000 Aadhaar-enabled payment system (AePS) enabled outlets across India.
119. (c) The Securities and Exchange Board of India (SEBI) has constituted a working group on Social Stock Exchanges (SSE) under the chairmanship of Ishaat Hussain.
120. (d) Former Dena Bank MD Karnam Sekar has taken over as the new Managing Director and CEO of Indian Overseas Bank. He replaces R Subramania kumar, who was instrumental in taking measures to turn around the bank, which has been reporting losses due to high NPA.
121. (b) Bollywood actor Kareena Kapoor unveiled the ICC World Cup trophies for the men's and women's tournament at the Melbourne Cricket Ground (MCG). The 2020 ICC Women's World Cup is slated to get underway from February 21 with Australia hosting India in the inaugural fixture. The men's event will begin from October 19 with Bangladesh taking on a yet-to-qualify team.
122. (d) India's GDP growth rate for the financial Year 2017-18 as per economic survey 2018 was 7.2%.
123. (a) The 28th Vyas Samman for the year 2018 was conferred on noted Hindi poet and writer Leeladhar Jagoori for his poetry collection 'Jitne Log Utne Prem', at a function held in New Delhi. Jagoori was conferred the prestigious award for his poetry collection by renowned author and scholar Govind Mishra.
124. (b) The World Day for Audiovisual Heritage is observed every year on 27th of October to raise general awareness of the need to preserve and safeguard important audiovisual material for future generations. The 2019 theme is "Engage the Past Through Sound and Images".
125. (e) Private sector lender ICICI Bank today launched of FD Health, a fixed deposit (FD) offering the dual-benefit of investment growth via FD and protection through a critical illness coverage. For investors in FD Health, ICICI Bank will offer the insurance cover free of cost for the first year and thereafter, they can renew it.
126. (c) The government approved a plan to set up a ₹25,000 crore alternative investment fund (AIF) to revive stalled housing projects, as it seeks to provide relief to distressed homebuyers and rekindle animal spirits in the ailing realty sector.
127. (c) Indian Railways' Central Railway zone conducted 'Operation Dhanush' against ticket touts involved in e-ticketing. The operation was carried out in all the five divisions falling under the Central Railway Zone. The operation was aimed to control touts on e-ticketing in view of Diwali rush of passengers to their native places.
128. (a) SBI Card launched 'SBI Card Pay', a feature which allows contactless payment using mobile phones at PoS terminals. Using SBI Card Pay, customers can make contactless payments at Near Field Communication (NFC) enabled point of sale terminals with just one tap of their mobiles, without using the physical credit card or entering any PIN.
129. (b) Two new countries Eritrea and Saint Kittis and Nevis have signed the International Solar Alliance's (ISA) Framework Agreement at its second Assembly in New Delhi, taking the membership strength of the body to 83, according to an official statement.
130. (d) The Robotic Surgery Facility was opened in the Safdarjung Hospital, New Delhi. It is one of the biggest tertiary care referral centre of India under the Ministry of Health and Family Welfare. It caters to all poor patients of uro-oncological cancers like bladder cancer, kidney failure, kidney cancers from different parts of the country.
131. (c) Acclaimed Indian sand artist Sudarsan Pattnaik has been conferred the Italian Golden Sand Art Award, 2019 at a ceremony in Rome, becoming the first Indian to win the prestigious award for his contribution to sand art.
132. (c) The Asian Development Bank (ADB) and the Government of India have signed a \$451 million loan to strengthen power connectivity between the southern and northern parts of the Chennai-Kanyakumari Industrial Corridor (CKIC).
133. (c) Researchers at International Institute of Information Technology (IIIT-H), Hyderabad, have created the first-ever Indian Brain Atlas referred to as IBA 100. The Indian human brain atlas construction was undertaken by team of IIITH researchers was led by Jayanthi Sivaswamy from Centre for Visual Information Technology (CVIT) in collaboration with Department of Imaging Sciences and Interventional Radiology (DISIR), Sree Chitra Tirunal Institute for Medical Sciences and Technology, Thiruvananthapuram.
134. (d) Indian Institute of Technology (IIT) Delhi has formally launched its Global Alumni Endowment Fund with an initial commitment of ₹ 250 crore from

- nearly 20 corporate leaders and alumni of institution. The Endowment Fund was launched by President Ram Nath Kovind at Rashtrapati Bhavan on 31 October 2019.
135. (d) Justice Sharad Arvind Bobde, a former Chief Justice of Madhya Pradesh High Court, has recently administered oath as the 47th Chief Justice of India (CJI) by President Ram Nath Kovind at the Durbar Hall of Rashtrapati Bhawan. He will have a tenure of over 17 months as the CJI and is due to retire on April 23, 2021.
 136. (d) The Reserve Bank of India has increased the withdrawal limit to ₹ 50,000. In further relief to customers of scam-hit Punjab & Maharashtra Cooperative (PMC) Bank, the Reserve Bank enhanced the withdrawal limit to ₹ 50,000 per account from ₹ 40,000 earlier.
 137. (c) The Spanish capital city of Madrid will be hosting the world's annual climate conference, called COP-25 (Conference of the Parties) from 2 to 13 December 2019. This decision was taken following Chile's stepping down as host for the COP-25 event due to the ongoing street protests in South American country.
 138. (a) Nirmala Sitharaman said public sector banks will provide loans to retail, agriculture, and MSME loans and farmers under "RAM" category which can also be availed in 400 districts.
 139. (c) Tamil Nadu has become the first State in the country to enact a law on contract farming with President giving assent to the Agricultural Produce and Livestock Contract Farming and Services (Promotion and Facilitation) Act.
 140. (a) RBI has issued guidelines on "On Tap" authorization for BHARAT Bill Payment Operating Unit (BBPOU), Trade receivables discounting system (TReDS) and White Label ATMs.
 141. (d) Hyderabad has been honoured with the UNESCO title of 'Creative City of Gastronomy'. The gorgeous city known for its royal food and delectable style of cooking, Hyderabad is one of the two cities in India that received a UNESCO title.
 142. (c) Siemens has inked two memoranda of understanding (MoU) with state-run power giant NTPC and The Energy and Resources Institute (TERI) for decarbonisation. The collaboration (with NTPC) is aimed at developing innovative technologies, solutions and techniques to reduce the dependence on Hydrocarbons in India.
 143. (d) Srei Equipment Finance Limited has partnered with United Bank of India to offer loans to MSMEs and retail customers under a co-lending arrangement. The NBFC and the bank jointly organised 'Loan Utsavs' across 20 cities.
 144. (c) India and Asian Development Bank, ADB, signed 200-million dollar loan agreement for upgrading rural roads in 34 districts of Maharashtra to improve road safety.
 145. (d) The Credit Information Bureau (India) Ltd, better known as CIBIL, is the premier agency for providing credit reports and scores pertaining to individuals. CIBIL was incorporated in 2000. A CIBIL score is a three-digit number between 300-900, 300 being the lowest, that represents an individual's credit worthiness. A higher CIBIL score suggests good credit history and responsible repayment behavior. CIBIL scores are calculated on the basis of at least 6 months of historical financial data of an individual.
 146. (d) 1.02 percentage of total GDP is spent on health by India.
 147. (a) Ujjivan Small Finance Bank Limited is a mass market focused bank in India. Ujjivan Financial Services Limited (UFSL) commenced operations as an NBFC in 2005 with the mission to provide a full range of financial services to the 'economically active poor' who were not adequately served by financial institutions. On 7, October, 2015, UFSL received RBI In-Principle Approval to set up a Small Finance Bank (SFB).
 148. (d) The Odisha government, has launched the ABADHA scheme, has decided to spend ₹ 3208 crore under the Augmentation of Basic Amenities and Development of Heritage and Architecture (ABADHA) scheme in 3 years to transform Puri into a World-class Heritage city.
 149. (c) Arupjyoti Saikia is the author of the book "Unquiet River: A Biography of Brahmaputra River". The book is a comprehensive biography of the Brahmaputra. He is Assistant Professor in History in the Department of Humanities and Social Sciences at the Indian Institute of Technology Guwahati. The book is a comprehensive biography of the Brahmaputra.
 150. (c) Vikram Solar Limited is an Indian company based in Kolkata and the second-largest solar energy company in India by revenue. It was founded in 2006 by Gyanesh Chaudhary as a manufacturer of solar modules, and it has since moved into Engineering, procurement, and construction management, and solar power plant operations & maintenance.

151. (b) The scheme, titled Sashakt, aims at resolving the problem of non-performing assets through a market-led approach. Under the scheme, bankers are not seeking any dispensation or forbearance from the Reserve Bank of India.
152. (c) Mother Teresa Memorial Award is given by Harmony Foundation. The Mother Teresa Awards are international and national awards presented annually to honour individuals and organizations. Awards have been given since 2004 annually or biannually. The Harmony Foundation was founded in October 2005 by Dr. Abraham Mathai.
153. (b) Any party that is registered under section 29A of the Representation of the Peoples Act, 1951 (43 of 1951) and has secured at least one per cent of the votes polled in the most recent General elections or Assembly elections is eligible to receive electoral bonds.
154. (a) National Health Profile is an annual publication of the Central Bureau of Health Intelligence (CBHI). CBHI has been publishing the National Health Profile since 2005 and its digital version since 2015. The objective of this publication is to create a versatile database of health information of India and making it available to all stakeholders in the healthcare sector.
155. (e) The Non-Bank entities which set up, owned and operate the ATMs are known as White Label ATMs. They provide the banking services to the customers of banks in India, based on the cards (debit/credit/prepaid) issued by banks.