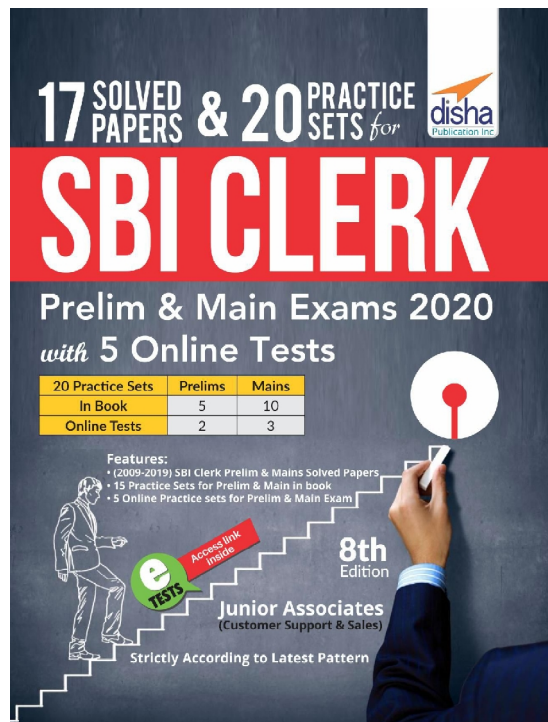


# SBI Clerk (Junior Associates) Mains Solved Paper-2019

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# SBI Clerk (Junior Associates) Mains Solved Paper-2019

(Based on Memory)

Time : 160 minutes

Max. Marks : 200

## REASONING ABILITY & COMPUTER APTITUDE

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

There are three rows i.e. row (a), row (b) and row (c) such that row (b) is in the north of row (c) and row (a) is in the north of row (b). There are 4 writers sitting in row (a) and 8 writers are sitting in the row (b) and 4 writers are sitting in the row (c).

Writers sitting in the row (c) faces north. Writers sitting in the row (a) faces south. First 4 writers sitting from west to east in row (b) faces north and last four writer sitting from west to east in row (b) faces south.

Note: All the writers sitting in the row (a) and row (c) are facing the writers sitting in the row (b).

E faces the one who sits second to the right of P. No one sits on the left of E. Only one writer sits between P and R. Only two writer sits between R and the one who faces F. D sits immediate right of F. D does not sits at the end of the row. Q sits second to the right of the one who faces D. A face the one who sits on the immediate left of Q. G faces S but does not sits at the end of the row. P is not the immediate neighbour of G. Only one writer sits between K and S. K faces the one who sits third to the right of N. J and M are immediate neighbours. J does not face D. Only two writers sits between M and L. More than two writer sits between B and C, who does not face L. C does not face south.

- How many writers sit between A and G?
  - One
  - None
  - Three
  - Two
  - None of these
- Who among the following sits second to the right of C?
  - F
  - D
  - G
  - L
  - None of these
- Four of the following five belongs to a group following a certain pattern find the one that does not belong to that group.
  - ML
  - CB
  - RF
  - ED
  - KS
- Which among the following pairs sits at the ends of the rows?
  - BS
  - EQ
  - KG
  - RM
  - None of these

- How many writers sit on the right of L?
  - Three
  - One
  - No one
  - Four
  - None of these

**DIRECTIONS (Qs. 6-10):** Study the following information carefully and answer the given questions.

A word and number arrangement machine when given an input of words and numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement.

Input: 44 74 TBEF WRAK 97 NLDG 31 67 KEOR SXCP

Step I: 92 44 74 TBEF NLDG 31 67 KEOR SXCP AKRW

Step II: 79 92 44 NLDG 31 67 KEOR SXCP AKRW BEFT

Step III: 62 79 92 44 NLDG 31 KEOR AKRW BEFT CPSX

Step IV: 49 62 79 92 31 KEOR AKRW BEFT CPSX DGLN

Step V: 26 49 62 79 92 AKRW BEFT CPSX DGLN EKOR

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

**Input: IKGE 42 71 RTBC 86 PKCT 25 KDSM 59 VATW**

- How many steps would be needed to complete the arrangement?
  - V
  - VII
  - VI
  - IV
  - None of these
- Which step number would be the following output?  
47 54 66 91 IKGE 25 ATVW BCRT CKPT DKMS
  - II
  - III
  - V
  - IV
  - None of these
- Which of the following would be Step III?
  - 54 66 91 IKGE 42 25 KDSM ATVW CKPT BCRT
  - 54 66 91 IKGE 42 25 KDSM ATVW BCRT CKPT
  - 66 54 91 IKGE 42 25 KDSM ATVW BCRT CKPT
  - 54 91 66 IKGE 42 25 KDSM ATVW BCRT CKPT
  - None of these
- Which of the following element would be the 4<sup>th</sup> to the left of the one which is 8<sup>th</sup> from the left in the step IV?
  - 91
  - IKGE
  - 66
  - CKPT
  - None of these

10. In step V, which of the following element would be on eighth position from the right end?  
 (a) ATVW (b) BCRT  
 (c) 66 (d) 54  
 (e) None of these
11. In the word 'RELATIONSHIP' all consonants are written as their preceding letter and all vowels are written as their following letters. Now all letters are arranged in alphabetical order from left to right and all the repeated letters are eliminated. Then, how many such pairs of letters are there, each of which have as many letters between them in the word (in both forward and backward direction) as they have between them in the English alphabetical series?  
 (a) Seven (b) Six  
 (c) Four (d) Three  
 (e) More than eight
12. If we form the word by 1<sup>st</sup>, 3<sup>rd</sup> and 5<sup>th</sup> letter of 'CELEBRATE' and 1<sup>st</sup> and 4<sup>th</sup> letter of 'ALIKE' then, what will be the 3<sup>rd</sup> letter from right?  
 (a) B (b) A  
 (c) L (d) E  
 (e) None of these

**DIRECTIONS (Qs. 13-15):** Study the following information carefully and answer the questions given below.

- P%Q (32)- A (42 m) is in north of Q  
 P\$Q (17)- A (27 m) is in south of Q  
 P#Q (18)- A (28 m) is in east of Q  
 P&Q (19)- A (29 m) is in west of Q  
 R#S (20), U%R (21), B&U (23), P\$B (41), Q#P (48), J%Q (16)
13. U is in which direction with respect to Q?  
 (a) North (b) West  
 (c) North-west (d) East  
 (e) South-east
14. If Z is the midpoint of the line formed between R and J, then what is the distance between S and Z?  
 (a) 35.5m (b) 34m  
 (c) 42.5m (d) 37.5m  
 (e) None of these
15. What is the distance between S and J?  
 (a) 50m (b) 51m  
 (c) 46m (d) 48m  
 (e) 55m

**DIRECTIONS (Qs. 16-20):** In the following questions, the symbols %, @, #, × and @ are used with the following meaning as illustrated below-

- 'A#B' means 'A is not greater than B'  
 'A×B' means 'A is neither equal to nor smaller than B'  
 'A%B' means 'A is not smaller than B'  
 'A@B' means 'A is neither smaller than nor greater than B'  
 'A®B' means 'A is neither greater than nor equal to B'

Now in each of the following questions assuming the given statement to be true, find which of the conclusions given below them is/are definitely true and give your answer accordingly.

- (a) If only conclusion I follows.  
 (b) If only conclusion II follows.

- (c) If either conclusion I or II follows.  
 (d) If neither conclusion I nor II follows.  
 (e) If both conclusions I and II follow.
16. **Statements:**  $U \times V \% W \% X \textcircled{R} Y \textcircled{A} Z$   
**Conclusions:** I.  $U \% X$   
 II.  $X \textcircled{R} Z$
17. **Statements:**  $A \# B \times C \times D \textcircled{R} E$   
**Conclusions:** I.  $A \times D$   
 II.  $D \textcircled{R} B$
18. **Statements:**  $M \% N \times O \% P; O \times R \% S$   
**Conclusions:** I.  $Q \textcircled{R} M$   
 II.  $S \times N$
19. **Statements:**  $B \# D \textcircled{R} F \# G \times H \% C$   
**Conclusions:** I.  $B \textcircled{R} G$   
 II.  $G \textcircled{A} B$
20. **Statements:**  $J \% K \textcircled{R} L \# M; K \times O \textcircled{A} P$   
**Conclusions:** I.  $P \textcircled{R} M$   
 II.  $J \times K$

**DIRECTIONS (Qs. 21-25):** Study the following information carefully and answer the questions given below:

Six students are sitting in a row. Some of them are facing North and some are facing South. They are of different ages. Student whose age is even numbered doesn't sit immediate right of the student whose age is even numbered.

Two students sit between A and E and one of them sits at extreme end. Three students are sitting between the students whose age is 16 and 44. Student whose age is 17 sits 2<sup>nd</sup> to the left of E. There are as many students sit between E and student whose age is 17 as between the students whose ages are 17 and 30. B sits immediate right of the student whose age is 17. One student sits between D and F and neither of them sit at extreme end. B is older than C. E whose age is even numbered is older than F who faces North. Student whose age is 22 sits 3<sup>rd</sup> to the left of the student whose age is 21.

21. How many students are sitting between C and the student whose age is 22?  
 (a) One (b) Three  
 (c) Two (d) Four  
 (e) None
22. Who among the following sits immediate right of F?  
 (a) D  
 (b) Student whose age is 21  
 (c) E  
 (d) Student whose age is 44  
 (e) None of these
23. What is the position of B with respect to the 2<sup>nd</sup> youngest student?  
 (a) 2<sup>nd</sup> to the right (b) Immediate left  
 (c) Immediate right (d) 2<sup>nd</sup> to the left  
 (e) None of these
24. What is the age of the student who sits immediate left of D?  
 (a) 16 (b) 17  
 (c) 29 (d) 22  
 (e) None of these
25. How many students are facing North?  
 (a) Two (b) Three  
 (c) One (d) None  
 (e) More than three

**DIRECTIONS (Qs. 26-30):** Study the following information and answer the given questions:

In alphabetical series each consonant is assigned a different number from 1-6 (for ex- B is coded as 1, C-2.....H-6) and again those numbers get repeated (for ex- J-1, K-2.....so on). And for the codes of vowels it starts from the numeric code of Z i.e. if the code of Z is 2 then the code of vowel A is 2 and code of E is 3 and so on till U which is coded as 6.

Note: The code of vowels lies in the range of 1 to 7.

Besides the above information, following operations are to be applied for coding the words given in the questions below.

If the two immediate digits are same (in the code) then the digit of the letter having higher place value in the English alphabet will be changed to '@' i.e. If the code of a word is '225' hence the code will be changed to '@25' and if the two immediate digits (in the code) are in the form such that the preceding digit is one more than its succeeding digit then the higher digit will be changed to '©' i.e. If the code of a word is '657' hence the code will be changed to '©57'.

26. If the code for the word 'FO\_\_ED' is coded as '462@©3' then what letters will come in the fill in the blanks to make it a meaningful word?
- (a) RM (b) AL  
(c) EM (d) AD  
(e) Either (b) or (d)
27. Which of the following word will be coded as '426©2©3'?
- I. FLECKED II. TROAKED  
III. FROSKED
- (a) Only I (b) Only II  
(c) Either II or III (d) Either I or III  
(e) All of the three
28. Which of the following combination of the words and codes is/are true?
- (a) BANKING - 13525@5  
(b) ACHIEVE- ©2©54©4  
(c) BURNING- 172@5@5  
(d) DISPUTE- 35367@4  
(e) All are true
29. If the code for the words 'HOPE YOU \_\_\_\_' is coded as '6@©42676©3@462' in the given coded pattern, then what will be the missing word?
- (a) GOOD (b) HEALTHY  
(c) HAPPY (d) FINE  
(e) Either (b) and (d)
30. What is the code for 'PERFECTION'?
- (a) 5@425424©5 (b) 642@4245©5  
(c) 4264@2245© (d) 54©622@54@  
(e) None of these

**DIRECTION (Q. 31):** Study the following information carefully and answer the questions given below:

Eight girls are sitting in a row and all are facing North. Only two girls sit to the right of Aaliya. Two girls sit between Aaliya and Bindu. Three girls sit between Cherry and Gauri. Erwin and Gauri are immediate neighbors of Bindu. Deepa sits immediate left of Erwin. Fida sits 2<sup>nd</sup> to the right of Hema.

31. How many girls are sitting right of Gauri?
- (a) Two (b) Three  
(c) Four (d) Five  
(e) None of these
32. Rooftop solar power growth has demonstrated an overall positive trend, But this will need to be scaled up massively to achieve the national target.

**Assumption:**

- (I) With ongoing improvements to solar cell efficiency and battery technology, rooftops will only get more attractive in the future.
- (II) Major solar projects that connect to the grid often face the challenge of land acquisition and transmission connectivity.
- (III) A survey helps determine usable rooftops, separating them from green spaces, and analyses the quality of the solar resource.
- (a) Only II follows (b) Both II and III follows  
(c) Both I and III follows (d) Only I follows  
(e) Both I and II follows
33. To provide proper knowledge to the student-in the education sector, we need to enhance our education system. To get better education system, we need good teachers. To provide good teachers, we again need good education.
- In India there are some good institutes too but most of the students go for a 9:00 to 5:00 job rather than trying the career in teaching field which requires post-graduation as minimum eligibility criteria because they do not get a satisfied salary there.
- Course of Action-**
- (I) The salary of the teachers should be raised to boost up them for opting teaching as career.
- (II) The minimum eligibility criterion to be a teacher should be graduate rather than post-graduation and PhD to become a teacher as students can get a job even after graduation.
- (a) Only II follows (b) Only I follows  
(c) Either I or II follows (d) Neither I nor II follows  
(e) Both I and II follows

**DIRECTIONS (Qs. 34-38):** Study the following information carefully and answer the questions given below:

Six persons are working in a Bank. Their designations are Client Service Manager (CSM), Customer Loan Processor (CLP), Mortgage Consultant (MC), General Manager (GM), Chief Finance Officer (CFO), Finance Officer (FO). Sequence of the posts are as above i.e. the post of Client Service Manager (CSM) is higher than Customer Loan Processor (CLP), the post of Customer Loan Processor (CLP) is higher than Mortgage Consultant (MC) and so on the post of Chief Finance Officer (CFO) is higher than Finance Officer (FO). They have different years of experiences. They get different annual salaries.

Only two person's designation is lower than the designation of the person whose annual salary is 11 lakhs. There are as many posts above the post of the person whose annual salary is 18 lakhs as below the post of the person who have 5-year experience. Annual salary of CSM is 10 lakhs. There are three posts in between the post of the persons whose experience are 2 years and 3 years. Person whose annual salary is 18 lakhs have just higher post than

the post of the person who have 4 years' experience and just lower post than the post of the person who have 6 years' experience. Two posts are between the posts of the person who have 1 years and 6 years' experience. Person whose annual salary is 9 lakhs have higher post than the person whose annual salary is 13 lakhs and lower post than the person whose annual salary is 8 lakhs. Person whose salary is 13 lakhs doesn't have 2 years' experience.

34. Who among the following has lowest salary?
- Person who is CLP
  - Person who have 4 years' experience
  - Person who is GM
  - Person who have lowest experience
  - None of these
35. Person who is GM have how many years' experience?
- 1 years
  - 2 years
  - 3 years
  - 6 years
  - None of these
36. How many persons are senior than the person whose annual salary is 18 lakhs?
- None
  - One
  - Two
  - Three
  - More than three
37. Which of the following is the annual salary of the person who is CFO?
- 8 lakhs
  - 9 lakhs
  - 11 lakhs
  - 13 lakhs
  - None of these
38. Which of the following pair of combination is/are true?
- CLP - 8 lakhs
  - GM - 5 years
  - MC - 6 lakhs
  - CFO - 9 lakhs
  - None is true

**DIRECTIONS (Qs. 39-40):** *There are some criteria which will be considered during appraisal of employee-Statement by manager of a company.*

- Punctuality and sincerity are one of the key points which will be surely reviewed.
  - Hard work and dedication towards work will be applauded.
  - Just to quantify an amount in the salary package of employee with no reason will not be entertained.
39. Which of the following can be inferred from the give statement?
- Punching machine of office will be evaluated by HR.
  - There will be minimum 10% increment for deserving employee based on their performance.
  - Some of employees of company have done a tremendous job with complete determination and enthusiasm.
- Only I
  - Both II and III
  - Both I and III
  - Only III
  - None of these
40. Which of the following undermines the statement given by Manager?
- Increment of 15% has been done for all the employees whose 1 year is completed.
  - Performance chart has been prepared by leaders of different department based on their proficiency.
  - Relaxation time for late coming of 240 minutes in a year i.e. of 10 minutes twice in a month is given to all employees.

- Only II
- Both II and III
- Both I and III
- Only I
- None of these

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

There are nine container which are kept one above the other such that the container which is placed at the bottom most position is numbered 1 and so on till the container which is placed at the top position is numbered 9. All the Containers contain different number of Toffees in it.

**Note:** The number of Toffees in a container is equal to the multiple of the place number of the container which is kept immediately above it i.e. The number of Toffees in the container which is kept at the bottom is equal to the multiple of is 2, 4, 6... and so on and the number of Toffees in the container which is placed at the top (9<sup>th</sup> position) is 10, 20, 30 and so on. Only two containers are kept between the container having 42 Toffees and container P. container X is kept at the odd number position but immediately below container U. There is only one container is kept between container T and container having 25 Toffee. container S is kept immediately above the container containing 63 Toffees. container T does not contain 63 Toffees. The number of Toffees in container V is equal to the difference between the number of Toffees in container S and container X. container Q is kept above the container having 8 Toffees. container V contains 21 less Toffees than container P contains. Only three containers are kept between container S and the container containing 12 Toffees. Only two containers are kept between container W and the container having 12 Toffees. More than three containers are kept between Box-container R and container W. The container having Toffees which is a perfect square of 3 is kept immediately above container R. The number of pens in container S is equal to the sum of the number of Toffees in container W and the container which is placed at 2<sup>nd</sup> position.

41. Which among the following box-container 42 Toffees?
- Container S
  - Container W
  - Container Q
  - Container T
  - Container X
42. How many containers are kept above container U?
- Three
  - Two
  - Four
  - Five
  - None of these
43. Number of container between X and the container having 63 Toffees is same between the container Q and the container?
- containers V
  - 42 Toffees
  - 81 Toffees
  - containers R
  - Both (a) and (c)
44. Container U contains how many Toffees?
- 25
  - 42
  - 63
  - 81
  - None of these
45. Total number of Toffees in the container P, V and X is?
- 153
  - 149
  - 155
  - 151
  - None of these

46. Begusarai, a district in Bihar which has seen the phase of kidnapping, extortion, murder to "The Industrial city of Bihar". Nowadays there are 4 major industries in Begusarai. Growth rate of Begusarai is top amongst all districts of Bihar and 5<sup>th</sup> among all districts of India in year 2017. Which of the following can be inferred from the above statement?

- I. Opportunities of the employment has been increased in Begusarai.
- II. There is no case of murder, kidnapping and extortion in 2017.
- III. People of Begusarai are hardworking and keen to go forward.
- IV. Top industrialists of India are desirous to have their industry in Begusarai.

- (a) Only II (b) Only I and III  
(c) Only I (d) Only III and IV  
(e) None of these

47. **Statement:** Start to think of travelling by train for a holiday. A train journey can give one a better view of places on the way which an air journey cannot give. You can walk around whenever you want, meet other travelers and locals, relax and watch the landscape go peacefully by. Train travel is both a beautiful and affordable way to see the country, and no trip is more scenic than the trip by trains.

**Conclusions:**

- I. While going for a holiday, people want to enjoy the view of the places on the way.
- II. People should not travel by air when they are going for a holiday.

Which of the following can be concluded from the given statement?

- (a) Only I follows (b) Only II follows  
(c) Both I and II follow (d) None follows  
(e) Either I or II follows

**DIRECTIONS (Qs. 48-50):** Study the following information carefully and answer the questions which follow—

'E @ F' means 'E is parent of F (either mother or father)'

'E # F' means 'E is sister of F'

'E \$ F' means 'F is grandchild of E'

'E % F' means 'E is brother of F'

'E & F' means 'E is the son-in-law of F'

'E \* F' means 'E is the wife of F'

'E © F' means 'F is the mother of E'

There are some members in a family having three generation. The relation between the different members of the family are defined as follows.

Q@U#T

X&S

V%W\*X

R@W

U\*V%W©S

T©P\$M

RSY

48. If M is the only child of V, then how is M related to Q?

- (a) Son (b) Grandson  
(c) Daughter (d) Grand daughter  
(e) Can't be determined

49. If P has only one son, then how is T related to V?

- (a) Son (b) Brother-in-law  
(c) Brother (d) Father  
(e) None of these

50. If M has no sibling and R has no granddaughter, then how is Y related to X?

- (a) Daughter (b) Wife  
(c) Nephew (d) Son  
(e) Cannot be determined

## QUANTITATIVE APTITUDE

**DIRECTIONS (Qs. 51 - 55):** Study the following data carefully and answer the questions:

There are total five airways AA, BB, CC, DD and EE by which a person can book his flight ticket. The fare of a airways depends on base fare, taxes/surcharge and convenience fee as given below:

Total fare = Base fare + Taxes/Surcharge + Convenience fee

Taxes/Surcharge = 25% of Base fare

Convenience fee for one – way = 10% of Base fare + 20% of Taxes/Surcharge

Base fare for round trip = One – way base fare + ₹908

Convenience fee for round trip = 15% of Base fare + 30% of Taxes/Surcharge

Base fare for each airways is different and based on the distance between origin and destination. Table given below shows the base fare calculator of those different airways:

Airways	Base fare (If distance between origin and destination is D)
AA	$2D + 500$
BB	$3D - 1000$
CC	$36\% \text{ of } (2D + 3500)$
DD	$30\% \text{ of } [3.5D + (2D/3)]$
EE	$80\% \text{ of } (0.01D^2 - 0.75D)$

51. If Akshay goes from Delhi to Patna by airways AA and comes back by airways BB and distance between Delhi and Patna is 1200 km, then what is difference between his total fare from Delhi to Patna and that from Patna to Delhi?

- (a) ₹420 (b) ₹380  
(c) ₹640 (d) ₹560  
(e) None of these

52. Two persons Manu and Sindhu goes from Bhopal to Pune for some office meeting and travel expense is given by the company. Manu goes by BB and Sindhu goes by CC, then what is the total reimbursement made by the company to both the persons if the distance between Bhopal to Pune is 750 km?

- (a) ₹3580 (b) ₹4270  
(c) ₹4830 (d) ₹3670  
(e) None of these

53. What is the difference between total fare amount for Sapna and that for Rajat when both travels round trip between Chennai and Bangalore. Sapna goes by AA and comes back by BB while Rajat goes by CC and comes back by the same airways? Assume distance between Chennai and Bangalore is 600 km.

- (a) ₹225 (b) ₹445  
(c) ₹335 (d) ₹285  
(e) None of these
54. Salman goes from Shrinagar to Ajmer for vacation by airways CC and comes to Shrinagar by airways DD. If distance between Shrinagar to Ajmer is 2000 km, then fare from Shrinagar to Delhi is what per cent more than that from Ajmer to Shrinagar?  
(a) 12% (b) 8%  
(c) 16% (d) 18%  
(e) None of these
55. Uday goes from Kolkata to Hyderabad by airways EE and total fare amount for Uday is ₹3528, then what is the distance between Hyderabad and Kolkata?  
(a) 700 km (b) 550 km  
(c) 625 km (d) 600 km  
(e) None of these
56. Arka Pratap divides a certain number by 5, 7 and 8 successively, the remainders are 2, 3 and 4 respectively. What would be the remainder if the order of the division is reversed?  
(a) 6, 5 and 2 (b) 5, 5 and 2  
(c) 4, 5 and 2 (d) 2, 5 and 4  
(e) None of These
57. Vijay, Ajay and Sanjay enter into a partnership. Vijay contributes  $\frac{1}{4}$  of the capital for half of the time. Ajay advances  $\frac{1}{5}$  of the capital for  $\frac{1}{4}$  of the time. Sanjay contribute the remaining capital for the whole time. Find the share of Ajay and Sanjay together in the profit of ₹ 17,400?  
(a) ₹ 14,400 (b) ₹ 16,500  
(c) ₹ 6,000 (d) ₹ 14,700  
(e) None of These
58. The ratio between the present ages of Sanjeet and Manjeet is 5:3 respectively. The ratio between Sanjeet's age 4 years ago and Manjeet's age 4 years hence is 1:1. What is the ratio between Sanjeet's age 4 years hence and Manjeet's age 4 years ago?  
(a) 1:3 (b) 2:1  
(c) 3:1 (d) 4:1  
(e) None of These
59. What is the probability that when 2 dice and 4 coins are thrown simultaneously, there is a sum of 7 on the dice and at least 2 heads on the coins?  
(a)  $\frac{13}{96}$  (b)  $\frac{11}{96}$   
(c)  $\frac{12}{169}$  (d)  $\frac{11}{125}$   
(e) None of These
60. Two passenger trains of length 500 m and 750 m have the speeds of 33 km/hr and 60 km/hr respectively. In what time will the trains be able to completely pass each other, given that the trains are moving in the same direction with the faster train approaching the slower?

- (a) 200 sec. (b) 3 min. 2 sec.  
(c) 180 sec. (d) 166.67 sec.  
(e) None of These

**DIRECTIONS (Qs. 61 - 65):** Study the following data carefully and answer the questions:

An exam is conducted that consists of three sections: Math, Science and English. Sectional marks can be calculated as mentioned below:

Sectional marks = 5 \* Right answers - 2 \* Wrong answers - 0.5 \* Un-attempted questions

Normalized marks in any section (If Right answers are  $\geq 80\%$ ) = 1.2 \* Sectional marks

Normalized marks in any section (If Right answers are  $\geq 60\%$  and  $< 80\%$ ) = 1 \* Sectional marks

Normalized marks in any section (If Right answers are  $< 60\%$ ) = 0.8 \* Sectional marks

Total marks in the exam = Normalized marks in Math + Normalized marks in Science + Normalized marks in English

Total questions in the test are 100 out of which 35 are from Math section, 35 from Science section and remaining 30 are from English section.

Table given below shows the ratio of number of Right answers to the number of Wrong answers marked by five different students Abha, Banty, Charak, Debu and Enna in all the three sections:

Students	Ratio (Right : Wrong) in Math	Ratio (Right : Wrong) in Science	Ratio (Right : Wrong) in English
Abha	6:1	5:3	3:1
Banty	15:1	5:1	7:3
Charak	5:2	3:2	4:3
Debu	1:1	4:1	17:7
Enna	2:1	5:3	3:1

61. If Abha attempts 80 questions and ratio of attempted questions in Math, Science and English is 7 : 8 : 5 respectively, then what is the total mark obtained by her in the test?  
(a) 252.8 (b) 272.9  
(c) 264.7 (d) 246.4  
(e) None of these
62. If Banty left 19 questions in Math, 23 questions in Science and 20 questions in English un-attempted, then what will be the ratio of sections marks of him in Math, Science and English respectively?  
(a) 127: 69: 38 (b) 87: 39: 28  
(c) 27: 9: 13 (d) 135: 89: 58  
(e) None of these
63. If Charak attempted, 60% of total Math questions in Math,  $71\frac{3}{7}\%$  of total questions in Science and 70% of total questions in English, then total right answers are what percent more than total wrong answers marked by him?  
(a) 56% (b) 73%  
(c) 64% (d) 68%  
(e) None of these

64. Students Debu marked 15 questions in Math, 20 questions in Science and 17 questions in English correctly, then what will be the ratio of normalized marks obtained by him in Math, Science and English respectively?
- (a) 3: 2: 4 (b) 1: 3: 2  
(c) 3: 1: 2 (d) 1: 2: 3  
(e) None of these
65. If the ratio of number of attempted questions by Enna in Math, Science and English is 6: 4: 5 respectively and total marks obtained by him in the test is 147, then how many did he left unattempted in the test?
- (a) 50 (b) 40  
(c) 45 (d) 75  
(e) None of these
66. Kalraju can complete a piece of work in 30 days. Efficiency of J. Murthy is \_\_\_\_\_ times the efficiency of Kalraju. Kalraju and Mithun together can complete the work in 20 days. If efficiency of Riyas is 1.5 times the efficiency of Mithun, number of days taken by J. Murthy and Riyas to complete the work is \_\_\_\_\_. Which of the following option/options satisfy the given condition?
- I. 1.5, 40/3  
II. 2, 15  
III. 3, 8
- (a) Only I and II  
(b) Only I and III  
(c) Only II and III  
(d) All I, II and III  
(e) None of these
67. Arjun and Banita together can complete the work in 24 days. Arjun and Chahak together can complete a piece of work in 32 days and with the help of Dablu they can complete the work on 24 days. Efficiency of Banita is two times the efficiency of Dablu. From the above statement which of the following can be determined.
- (I) Arjun alone complete the work  
(II) Chahak alone complete the work  
(III) Chahak and Dablu together can complete the work  
(IV) Banita alone complete the work
- (a) All I, II, III and IV  
(b) Only I and III  
(c) Only II  
(d) Only I, III and IV  
(e) Cannot be determine
68. Two trains Taj mail and JP mail in the length of 350 m and 250 m respectively and crosses the pole in 21 seconds and 10 seconds respectively. From the above statement which of the following can be determined.
- (I) Time taken by train Taj mail crosses the train JP mail running in opposite direction  
(II) Length of the bridge, If Train Taj mail crosses the bridge in 36 seconds  
(III) Time taken by Train JP mail crosses a man running in same direction at the speed of 30 kmph.  
(IV) Ratio of speed of train Taj mail to train JP mail
- (a) All I, II, III and IV (b) Only II and IV  
(c) All I, II and IV (d) Only II  
(e) Cannot be determine
69. If the volume of the cuboid is  $2016 \text{ cm}^3$  and the radius and height of the cone is equal to the breadth and length of the cuboid. The ratio of the length, breadth and height of the cuboid is 24:7:12. From the above statement which of the following can be determined.
- (I) Slanting height of the cone  
(II) Diagonal of the cuboid  
(III) Volume of the cone  
(IV) Surface area of the cuboid
- (a) All I, II, III and IV (b) Only I  
(c) Only I and IV (d) Only IV  
(e) Cannot be determine
70. There are total \_\_\_\_\_ employees in a office. Some employees work only in Hindi, some work only in English and some work on both 80% of the employees work in Hindi, 45% of the employees work in English. Number of employees who work in both the subjects is \_\_\_\_\_. Which of the following option/options satisfy the given condition?
- (a) 800, 200 (b) 1200, 400  
(c) 1000, 200 (d) All of the above  
(e) None of the above

**DIRECTIONS (Qs. 71- 75):** Study the following information carefully and answer the questions given below:

Market share of various companies in different product categories (sales value) in 2018

Washing Machine	Audio System	Other Products
Akai 30%	HTC 19 %	Sony 20%
BPL 26%	BPL 38%	BPL 31%
IFB 44%	Xiomi 3%	Samsung 15%
_____	Godrej 40%	IFB 34%

**LG sales in product categories 2018**

Category	Sales (Rupees in crores)
Washing Machine	337
Audio System	190
Others	388

71. By what percentage was the sales turnover of Akai greater than Godrej in 2018? Assume the companies do business only in the product categories shown in the chart.
- (a) 60%  
(b) 72%  
(c) 80%  
(d) 95%  
(e) None of These



72. If in 2017 the market share of the various brands in all the product categories was exactly similar to the market share in 2018, then what was the turnover of IFB in 2017?  
**(Rupees in crores)**  
(a) ₹ 1300 (b) ₹1925  
(c) ₹1309 (d) ₹1280  
(e) Cannot be determined
73. The sale of BPL Audio systems increased by 20% every year since 2015, but its market share declined by 1% point every year since 2015. What was the total Audio system market worth in 2015?  
(a) 260 crore (b) 274 crore  
(c) 268 crore (d) 245 crore  
(e) None of These
74. If the sales of the BPL Washing machine market grow by 10% every year since 2015, what were the sales of BPL from Washing machine market in 1995 (in rupees in millions)?  
(a) ₹2500 million (b) ₹2000 million  
(c) ₹243 million (d) ₹253 million  
(e) None of These
75. Find the market share of MI Washing machine in the Washing machine category in the year 2018?  
(a) 500 crore (b) 400 crore  
(c) 700 crore (d) Data Inadequate  
(e) None of These

**DIRECTIONS (Qs.76-80):** Following questions contain two statements as statement I and statement II. You have to determine which statement/s is/are necessary to answer the question and give answer as,

- (a) The data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question  
(b) The data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question  
(c) The data either in statement I alone or in statement II alone is sufficient to answer the question  
(d) The data given in both statements I and II together are not sufficient to answer the question and  
(e) The data given in both statements I and II together are necessary to answer the question.
76. What is the common ratio of the geometric progression?  
**Statement I:** Sum of the infinite terms of the progression is 2.  
**Statement II:** Sum of the first  $m$  terms of the progression is  $2^m - 1/2^m$ .
77. What is the area of the triangle ABC?  
**Statement I:** ABC is an isosceles right-angled triangle.  
**Statement II:** The length of the largest side of the triangle ABC is 15cm.
78. How many people watch English movies assuming that all people watch atleast one movie.  
**Statement I:** Number of people watching Hindi movies only, is 100.

- Statement II:** Number of people watching English or Hindi or both movies is 300.
79. The traffic management system at the junction of four roads is to be finalized. What is the maximum time a car would be waiting at the junction?  
**Statement I:** There are 30 cars per minute in east-west and west-east directions.  
**Statement II:** There is no right or left turns allowed on any of the roads.
80. Anil, Brajesh and Champa invested ₹52000 in a business in ratio 6:3:4 respectively. What is the profit % earned by them after a year?  
**Statement I:** Champa got ₹8000 as his share of profit.  
**Statement II:** The difference in profits earned by Anil and Brajesh is ₹6000.

**DIRECTIONS (Qs. 81 - 83):** There are 3 series, you have to find value of  $a$ ,  $b$  and  $c$  & then establish the relation among  $a$ ,  $b$  and  $c$ .

81. (i) 36, 39, 51, (a), 126, 201  
(ii) 7, 13, 24, 40, 61, (b)  
(iii) 5, 20, 53, 112, 205, (c)  
(a)  $a > b < c$  (b)  $a < b < c$   
(c)  $a = b = c$  (d)  $a > c = b$   
(e) None of these
82. (i) 1, 16, 81, 256, 625, 1296, (a)  
(ii) 1335, 444, 147, (b), 15, 4  
(iii) 11, 13, 55, 195, (c), 6017  
(a)  $a > b < c$  (b)  $a < b < c$   
(c)  $a < b = c$  (d)  $a < b < c$   
(e)  $a > b > c$
83. (i) 14, 17, 15, 18, 16, 19, (a)  
(ii) 32, 33, 68, 207, (b)  
(iii) 5, 11, 25, 51, (c), 155  
(a)  $c \leq a \geq b$  (b)  $c > a > b$   
(c)  $a < b > c$  (d)  $c > a \leq b$   
(e) None of these

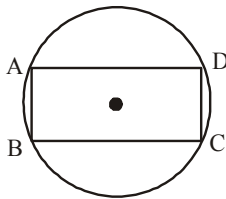
**DIRECTIONS (Qs. 84 - 85):** A number is bolded in the series I, II and III. Find the wrong series which does not satisfies the given number and choose the options accordingly.

84. (i) 9, 19, 59, 239, 1199, **7200**  
(ii) 32, 16, 24, 60, **212**, 945  
(iii) 72, 77, 87, 102, 122, **145**  
(a) None (b) Only (i)  
(c) Only (iii) (d) Only (ii)  
(e) All the three
85. (i) 78, 156, 468, **2340**, 16380  
(ii) 128, 65, 68, 141, 571, **4576**  
(iii) 64, 33, 34, 52, 105, **264**  
(a) Both (ii) and (iii) (b) Only (i)  
(c) Only (iii) (d) Both (i) and (iii)  
(e) All the three

**DIRECTIONS (Qs. 86-88):** There are three quantities provided in the questions. You have to find out the values of quantities and compare them according to the given questions.

Give answer :

- (a) Quantity – I > Quantity – II > Quantity – III  
 (b) Quantity – I = Quantity – II > Quantity – III  
 (c) Quantity – I < Quantity – II > Quantity – III  
 (d) Quantity – I < Quantity – II < Quantity – III  
 (e) Relationship can't be established
86. The weight of P, Q, R and S are in the ratio of 9 : 7 : 4 : 5.  
 Quantity – I : Find the weight of P if total weight of P, Q and R is 225 kg.  
 Quantity – II : Find the weight of Q if total weight of Q, R and S is 180 kg.  
 Quantity – III : Find the weight of S if total weight of Q, R and S is 180 kg.



87.

Circular Region P

The area of the square inscribed in the circular region P is 98 sq. cm

Quantity – I : The area of the circular region P.

Quantity – II : The area of the circular region P outside the square.

Quantity – III : Perimeter of the circular region P.

88. Three friends Dipak, Sanjeet and Panas started a partnership business investing total money ₹ 22000 for 3 years. Dipak has invested ₹ 10000. Sanjeet's investment is the double of the Panas, investment. The average amount of profit earned per year is ₹ 2750.  
 Quantity – I : Amount received by the Panas as the share in the total profit at the end of 3 years.  
 Quantity – II : Amount received by the Sanjeet as the share in the total profit at the end of 18 months.  
 Quantity – III : Amount received by the Dipak as the share in the total profit at the end of one year.

**DIRECTIONS (Qs. 89 - 90):** Following questions have two quantities as Quantity I and Quantity II. You have to determine the relationship between them and give answer as,

89. **Quantity I:** Tomy and Jacky can do a job in 8 days and 12 days respectively. If they work on alternate days with Tomy beginning, in how many days will the work be finished?  
**Quantity II:** A sum of money is sufficient to pay Uday's wages for 21 days and Muday's wages for 20 days. It is then sufficient to pay the wages of both for  
 (a) Quantity I > Quantity II  
 (b) Quantity I ≥ Quantity II  
 (c) Quantity I = Quantity II  
 (d) Quantity I < Quantity II  
 (e) Quantity I ≤ Quantity II
90. **Quantity I:** Gopal sold two Air Purifier for ₹ 12900 each, neither losing nor gaining in the deal. If he sells one commodity at a gain of 29%, the other commodity is sold at a loss of  
**Quantity II:** If the sales turnover of a company increases from ₹ 100 crore to ₹ 300 crore in 3 years, what is the

compounded annual growth rate of sales (approximately) for the company?

- (a) Quantity I < Quantity II  
 (b) Quantity I ≥ Quantity II  
 (c) Quantity I = Quantity II  
 (d) Quantity I > Quantity II  
 (e) Quantity I ≤ Quantity II
91. A boat running upstream takes 5 hours 36 min to cover a certain distance, while it takes 3 hours to cover the same distance running downstream. What is the ratio between the speed of the boat and speed of the water current respectively?  
 (a) 32:15 (b) 15:32  
 (c) 33:10 (d) 28:15  
 (e) None of These
92. Doon Express can cross a man running in the direction of the train with the speed of 4 Km/h in 32.4 seconds. It can also cross a platform of length 740 m in 90 seconds. Time taken by the train to cross Moon Express of length \_\_\_\_\_ m coming from the opposite direction with the speed of 36 Km/h is \_\_\_\_\_ seconds.  
 Which of the following option/options satisfy the given condition?  
 I. 540, 40.5  
 II. 420, 36.3  
 III. 440, 36  
 (a) Only I and II (b) Only III  
 (c) Only I and III (d) All I, II and III  
 (e) None of these
93. A, B and C entered into a partnership with investment of ₹ 2P, ₹ 1.5P and ₹ \_\_\_\_\_ respectively. After one year, A made his investment 1.5 times. After one more year, B doubled his investment. At the end of three years, they earned a total profit of ₹ 11,5000. 10% of the profit goes to a charity. Share of C in the profit is ₹ \_\_\_\_\_.  
 Which of the following option/options satisfy the given condition?  
 (a) 3P, 45000 (b) 2P, 34500  
 (c) P, 21000 (d) Only (a) and (b)  
 (e) All of the above
94. A container contains 120 litres mixture of Alcohol and water which contains Alcohol and water in the ratio 7:3. \_\_\_\_\_ litres of the mixture is used in a party and 8 litre of Alcohol and 2 litres of water are added to the remaining mixture. Concentration of Alcohol in the final mixture is \_\_\_\_\_.  
 Which of the following option/options satisfy the given condition?  
 I. 40, 78  
 II. 60, 84  
 III. 30, 71  
 (a) Only I and II  
 (b) Only II and III  
 (c) Only I and III  
 (d) Only III  
 (e) None of these

**ENGLISH LANGUAGE**

95. Pramod Das a shopkeeper marked the price of a shirt \_\_\_\_\_% above the cost price. He sold the shirt at a discount of 5% on the marked price. If selling price of the shirt is ₹912, percent profit earned by the shopkeeper is \_\_\_\_\_.

Which of the following option/options satisfy the given condition?

- (a) 20, 14
- (b) 25, 18.75
- (c) 50, 42.5
- (d) All of the above
- (e) None of the above

**DIRECTIONS (Qs. 96 - 100):** Study the following information carefully and answer the given questions.

Arka Pratap travels (A) km distance at the speed of  $x$  km/hr and reaches his office in 2 hours. If he increases his speed by 25%, he reached (B) hours less than the previous. Rudra Pratap travels twice the distance travelled by Arka Pratap and reached his office in 6 hours at the speed of 40 km/hr. Arka carries a bag which contains (x) green ball, 5 black ball and 10 pink balls. He takes one ball randomly and the probability of getting a pink ball is  $\frac{1}{2}$ . Rudra also carries a bag which contains  $(x + 1)$  red caps,  $(x - 1)$  orange caps and 5 brown caps. He also takes one cap and the probability of getting a brown cap is (C).

Arka's mother bought a Bike with a discount of 20% on labeled price and he again marks up 25%. She offers at 15% discount and sold it to Arka's friend and gained (D)%, if the labeled price of the Bike is ₹ 40000.

96. Find the value of (A)
- (a) 240
  - (b) 180
  - (c) 120
  - (d) 160
  - (e) 150
97. Find the value of (B)
- (a) 24 mins
  - (b) 20 mins
  - (c) 12 mins
  - (d) 36 mins
  - (e) 40 mins
98. Find the value of (x)
- (a) 3
  - (b) 4
  - (c) 2
  - (d) 5
  - (e) 6
99. Find the value of (C)
- (a)  $\frac{1}{2}$
  - (b)  $\frac{1}{3}$
  - (c)  $\frac{1}{5}$
  - (d)  $\frac{1}{4}$
  - (e)  $\frac{1}{6}$
100. Find the value of (D)
- (a) 8.75%
  - (b) 13.5%
  - (c) 5%
  - (d) 12.5%
  - (e) 6.25%

**DIRECTIONS (Qs. 101-105):** Read the passage carefully and answer the questions given below it.

The main business of the banking industry is to give the interest on deposits & distribute the amount, so received, as loan and earn interest. After Nationalization of banks in 1969, personalise banking is converted into social banking, in which banks used their limited resources for economical and social development of the country. This chapter successfully ran for about two decades. After that, process of economic liberalisation started and a new era started in the Indian banking industry and economic progress became **stagnant**. In the present scenario, banks have to make themselves competitive to remain in the Industry and forget better profitability. Every bank wants to become leader in the Industry. Banks are now bound to computerize their branches in rural area also. Efforts are being made to provide better services by using computers. Retail Banking is also a part of this developing chain in the banking Industry.

Retail Banking means a type of banking, in which all type of categories of population get services/benefits from banking industry. Retail banking is a customer **oriented** service which increases clientele. In this type of banking, possibilities of losses are very less and comparatively banks can get better productivity and profitability. If we compare, we found that in the present....A....., banks are behaving like multinational companies, who are presenting their products with full facilities and comparative rates. Banks are, therefore, forced to be practical about their marketing policies. ATM is one of their retail banking product.

Before knowing about ATM, it is very essential that we should know well about information technology. Information and society are now related with each other up to good extent. One cannot think about development of society, without information technology. Even one can say that information is the origin point of the society. Information technology has made possible to join different types of people in the society that is why present society is also called Information society. If we think about the starting of computers, we find that initially computer was used only for mathematical calculations, but today it is a machine of unlimited capacity. Today with the help of computers human control over aeroplane, missiles etc. have become very easy. Computer has made possible the invention of technique like Internet. Today with the help of Internet, doors of development are opened. Facilities like e-business, e-banking, e-education are the facilities by which a great change is being monitored in the society. We can also understand ATM in this regard.

101. What is the main business of the banking industry?

- (a) To give the interest on deposits & distribute the amount, so received, as loan and earn interest.
- (b) Banks have to make themselves competitive to remain in the Industry and forget better profitability.
- (c) Banks are providing information technology.
- (d) Banks are now computerizing their branches in rural area also.
- (e) None of these

102. What is retail banking?
- In which all type of categories of population get services/benefits from banking industry.
  - Retail banking is a customer oriented service which increases clientele.
  - In this type of banking, possibilities of losses are very less and comparatively banks can get better productivity and profitability.
  - ATM is one of their retail banking product.
  - All the above
103. Which of the following is the similar to the word 'stagnant'?
- flowing
  - Customise
  - Particular
  - Static
  - None of these
104. Which of the following is the similar of the word 'oriented'?
- Steered
  - intended
  - Regressed
  - Decayed
  - Both (a) and (b)
105. Which of the following word is suitable to replace the blank 'A'?
- period
  - Scenario
  - Scene
  - Years
  - All of these

**DIRECTIONS (Qs. 106-110):** Read the passage carefully and answer the questions given below it.

No distinction was drawn between economic growth and development in the beginning of the evolution of economics of development. However, since the seventies it has been thought necessary to distinguish between economic growth and economic development. There are two views even about the concept of economic development. The traditional view has been to **interpret** it in terms of planned changes in the structure of national product and the occupational pattern of labour force and also the institutional and technological changes that bring about such changes or accompany such changes.

It may be noted that Kuznets in his study of Modern Economic Growth interpreted the process of modern economic growth which involves these structural changes. In this view during the process of economic growth share of agriculture in both national product and employment of labour force declines and that of industries and services increases. Various strategies of development which were suggested until seventies generally focused on rapid industrialization so that structural transformation could be achieved.

For this purpose appropriate institutional and technological changes were recommended to bring about such structural changes. Thus C.P. Kindleberger writes, Economic growth means more output and economic development .....A.....both more output and changes in the technical and institutional arrangements by which it is produced.

Thus, according to traditional view, economic development implies growth plus structural change. Structural change refers to changes in technological and institutional factors which cause shift of labour from agriculture to modern manufacturing and

services sectors and also generate self-sustaining growth of output. An aspect of structural change which is of special mention is that during the process of economic development there occurs a shift of working population from low productivity employment in agriculture to the modern industrial and services sectors having higher levels of productivity of labour.

That is, during the process of economic development percentage share of working population in agriculture sharply falls whereas percentage shares of working population employed in modern industrial and services sectors **substantially** increase. Along with this change in sectoral distribution of labour force there occurs a change in sectoral composition of national income in which percentage contribution of agriculture to national income and declines and percentage contributions to national income of industrial and services sectors increase. This occurs due to the change in pattern of consumption of the people as economy grows and people's income increases as well as due to the changes in levels of productivity in the different sectors of the economy.

106. Study the following statements

- Since the seventies it has been thought necessary to distinguish between economic growth and economic development.
- In this view during the process of economic growth share of agriculture in both national product and employment of labour force declines and that of industries and services increases.

- 1 is true, 2 is false
- 1 is false, 2 is true
- Both are true
- Both are false
- All of these

107. What happened during the process of economic growth share of employment of labour force of industries and services and agriculture?

- share of agriculture in both national product and employment of labour force declines
- The share of employment of labour to industries and services increases.
- The share of employment of labour to industries and services decreases.
- Both (a) and (b) are true
- Both (a) and (b) are false

108. Which of the following is/are the similar to the word 'Substantially'?

- Considerably
- significantly
- slightly
- both (a) and (b)
- All of these

109. Which of the following is the opposite of the word 'interpret'?

- misunderstand
- fathom
- discern
- grasp
- all the above

110. Which of the following word can replace the blank 'a'?

- understand
- find
- implies
- regulates
- All of these

**DIRECTIONS (Qs. 111-115):** Read the passage carefully and answer the questions given below it.

Financial management refers to the efficient and effective management of money (funds). Financial Management is about preparing, directing and managing the financial activities of a company such as buying, selling and using money to its best results to maximize wealth or produce best value for money. It is basically applying general management concepts to the cash of the company. Financial Management can also be defined as – The management of the finances of a business / organization in order to achieve financial objectives.

According to Dr. S. N. Maheshwari “Financial management is concerned with raising financial resources and their effective utilization towards achieving the organizational goals.”

According to Richard A. Brealey “Financial management is the process of putting the available funds to the best advantage from the long term point of view of business objectives”

It is **crucial** for both public and private sector organizations.

Financial management is one of the important aspects in finance. Nobody can ever think to start a business or a company without financial knowledge and management strategies.

The scope of financial management has increased greatly now. It is important to carry out the financial analysis for a company and this analysis helps in decision making process. Investment decision of the company comes under the scope of financial management.

The investment decision involves the evaluation of risk, measurement of cost of capital and estimation of expected benefits from a project. Capital budgeting and liquidity are the two major components of investment decision. Capital budgeting is concerned with the allocation of capital and commitment of funds in permanent assets which would yield earnings in future.

Capital budgeting also involves decisions with respect to replacement and **renovation** of old assets. The finance manager must maintain an appropriate balance between fixed and current assets in order to maximize profitability and to maintain desired liquidity in the firm.

Capital budgeting is a very important decision as it affects the long-term success. At the same time it is a very difficult decision because it involves the estimation of costs and benefits which are uncertain and unknown.

While the investment decision involves decision with respect to composition or mix of assets, financing decision is concerned with the financing mix or financial structure of the firm and it also comes under the range of financial management. The raising of funds requires decisions regarding the methods and sources of finance, relative proportion and choice between alternative sources, time of floatation of securities, etc.

The finance manager must develop the best finance mix or optimum capital structure for the enterprise so as to maximize the long- term market price of the company’s shares. A proper balance between debt and equity is required so that the return to equity shareholders is high and their risk is low. Use of debt or financial leverage affects both the return and risk to the equity shareholders. The market value per share is maximized when risk and return are properly matched.

In order to achieve the wealth maximization objective, an appropriate dividend policy which also comes under the span of financial management, must be developed. One aspect of dividend policy is to decide whether to distribute all the profits in the form

of dividends or to distribute a part of the profits and retain the balance.

Working capital decision also comes under the extent of financial management, is related to the investment in current assets and current liabilities. Current assets include cash, receivables, inventory, short-term securities, etc. Current liabilities consist of creditors, bills payable, **outstanding** expenses, bank overdraft, etc. Current assets are those assets which are convertible into cash within a year. Similarly, current liabilities are those liabilities, which are likely to mature for payment within an accounting year. Financial planning is the key element of the financial management. Financial Planning is process of framing objectives, policies, procedures, programmes and budgets regarding the financial activities of a concern.

The financial planning estimates the **precise** requirement of funds which means to avoid wastage and over-capitalization situation. Funds can be arranged from various sources and are used for long term, medium term and short term requirement. Financial planning is necessary for tapping appropriate sources at appropriate time as long term funds are generally contributed by shareholders and debenture holders, medium term by financial institutions and short term by commercial banks.

Financial planning suggests how the funds are to be allocated for various purposes by comparing various investment proposals. It helps in ensuring a reasonable balance between outflow and inflow of funds so that stability is maintained. It also helps in reducing the uncertainties which can be a hindrance to growth of the company and this helps in ensuring stability and profitability in concern.

111. According to the passage, which of the followings cannot be considered as an advantage of financial planning?
  - (a) Helps in estimating the requirement of funds
  - (b) Helps in proper allocation of funds
  - (c) Helps in maintaining the balance between inflow and out flow of fund
  - (d) Helps in growth and expansion programmes
  - (e) Helps in reducing the uncertainties
112. According to the passage, why should the finance manager develop the optimum capital structure?
  - (a) For maintaining the liquidity in the firm
  - (b) For maximizing the value of the firm
  - (c) For maximizing the return to equity shareholders
  - (d) For reducing the cost of capital
  - (e) For maximizing the market price of share
113. According to the passage, who contributes the funds for the medium term financial requirement of an organisation?
  - (a) Debenture holders
  - (b) Financial institutions
  - (c) Co-operative societies
  - (d) Commercial bank
  - (e) Shareholders
114. According to the passage, which of the following decisions does not come under the scope of financial management?
  - (a) Working capital decision
  - (b) Dividend decision
  - (c) Acquisition decision
  - (d) Investment decision
  - (e) Financing decision

115. Which of the following statements is true in the context of the passage?
- Working capital decision is related to the income and expenditure of business.
  - Current assets are those assets which are convertible into cash within a year.
  - Capital budgeting is a very important decision as it affects the short-term success.
  - None of the above
  - All are true
- 
- DIRECTIONS (Qs. 116-120):** *Given sentences are not in their exact position. Rearrange them to make a coherent paragraph and then answer the questions given below.*
- (A) This type of ancient Hindu school in India was residential in nature with the Shishyas or students and the Guru or teacher living in proximity within the same house.
- (B) In addition to that ancient Indian education achieved a noticeable position in the early Vedic period beginning in the 1200 B.C.
- (C) The students resided together irrespective of their social standing.
- (D) Education in Ancient India originated with the Gurukul system.
- (E) However, several temples and community centres regularly took the role of schools.
116. Which of the following should be the **FOURTH** sentence after the rearrangement?
- A
  - B
  - C
  - D
  - E
117. Which of the following should be the **SECOND** sentence after the rearrangement?
- A
  - B
  - C
  - D
  - E
118. Which of the following should be the **THIRD** sentence after the rearrangement?
- A
  - B
  - C
  - D
  - E
119. Which of the following should be the **FIRST** sentence after the rearrangement?
- A
  - B
  - C
  - D
  - E
120. Which of the following should be the **FIFTH** sentence after the rearrangement?
- A
  - B
  - C
  - D
  - E
121. The apex court has described corruption as a serious \_\_\_\_\_ and one impinging on the economy. In 2013, the protection given to sitting legislators from immediate \_\_\_\_\_ was removed. Further, common sense would suggest that disqualification should be more strictly applied to those \_\_\_\_\_ for corruption.
- Malady, disqualification, repulsed
  - infatuated, enamoured, repulsed
  - Malady, disqualification, convicted
  - infatuated, enamoured, convicted
  - None of these
122. Ascetic and \_\_\_\_\_, Gandhi changed the face of civil disobedience around the world. Martin Luther King, Jr. drew on his tactics during the Civil Rights Movement, and the Dalai Lama was inspired \_\_\_\_\_ his teachings, which are still \_\_\_\_\_ by those who seek to inspire change without inciting violence.
- Unflinching, by, akin
  - Cognizant, from, akin
  - Cognizant, from, heralded
  - Unflinching, by, heralded
  - None of these
123. Those were \_\_\_\_\_ days as the whole nation, and Delhi in particular, was engulfed in communal riots \_\_\_\_\_ from the Partition. Today, however, the serenity of the place and its surroundings \_\_\_\_\_ the anger, the hurt, and the guilt experienced by all those who came to bid the Mahatma adieu at this place on January 30, 1948.
- Tumultuous, emanating, betrays
  - cluttered, kempt, shroud
  - Cluttered, emanating, betrays
  - Tumultuous, kempt, shroud
  - None of these
124. Attitude determines the lifestyle of a person and it develops when \_\_\_\_\_ is followed by projection. Positive and negative attitudes are \_\_\_\_\_ by an individual over a period of time and according to their development, human beings fall into three categories: there are those who imagine and project difficulties \_\_\_\_\_ any undertaking even before they start work and end up doing nothing. They are like the car that will not start unless given a push.
- Vaunt, brandish, to
  - Vaunt, acquired, in
  - Perception, brandish, to
  - Perception, acquired, in
  - None of these
125. the most important step towards the haven of security is to \_\_\_\_\_ in the senses, which, if not kept in control, carry off even the wisest to the \_\_\_\_\_. Physical starving of the senses works but as a temporary purpose; it is only when the intellect realises its moorings in the Highest and prevents the mind from \_\_\_\_\_ that one can feel secure.
- Rein, abyss, briskly
  - Rein, abyss, wandering
  - Palliative, recur, briskly
  - Palliative, recur, wandering
  - None of these

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**DIRECTIONS (Qs. 121-125):** *In each question below, a paragraph is given, containing 3 blanks. Four options are given with three words. Choose the correct combination of words from the options, which can fit in the blanks correctly. If none of the four options fit correct then choose (e) as the answer.*

---

**DIRECTIONS (Qs. 126-130):** In the following question, out of the four alternatives, choose the one which best expresses the meaning of the highlighted word given in the sentence.

126. A few of the modern Jewish houses have been **embellished** at an enormous cost, but they are wanting in taste.  
 (a) Simplified (b) Decorated  
 (c) Dilapidated (d) Tarnished  
 (e) None of these
127. While the Deans were pleased that Martha had confided in them about her **gruesome** discovery, her pending exit remained an ever-present pall that hung over the remainder of the evening like a chilly fog.  
 (a) Sullen (b) Exhausting  
 (c) Hideous (d) Insulting  
 (e) None of these
128. The **vivacious** lilac still grows, unfolding its sweet-scented flowers each spring.  
 (a) Crestfallen (b) Languid  
 (c) Vibrant (d) Effete  
 (e) None of these
129. His talent is quite **prodigious** and we are looking forward seeing him at this level where I am sure he will be very effective.  
 (a) Paltry (b) Phenomenal  
 (c) Mediocre (d) Nugatory  
 (e) None of these
130. The **articulate** speaker intrigued the audience with his message.  
 (a) Impotent (b) Frigid  
 (c) Eloquent (d) Hesitant  
 (e) None of these

**DIRECTIONS (Qs. 131-133):** In the following questions, choose the word opposite in meaning of the highlighted word given in the sentence.

131. The filibuster began to **irk** everyone in the senate.  
 (a) Vex (b) Pique  
 (c) Delight (d) Exasperate  
 (e) None of these
132. Alas for the **vanity** of man's judgement and man's prescience!  
 (a) Humility (b) Haughtiness  
 (c) Self-admiration (d) Ostentation  
 (e) None of these
133. Alone in the middle of the ocean, the survivor could think of nothing that would make the **insipid** days seem shorter.  
 (a) Mundane (b) Exhilarating  
 (c) Vapid (d) Prosaic  
 (e) None of these

**DIRECTIONS (Qs. 134-135):** In the sentences given below, the parts marked a), b), c) and d) may contain errors. Choose the part which is error-free. If the sentence is error free, choose e) no error.

134. The CBI have sought his custodial interrogation and (a)/ claimed that he responded either evasive (b)/ or arrogantly during an apex court-ordered questioning(c)/ in Assam recently. It said his arrest was being required. (d)

- (a) a and b (b) Only b  
 (c) Only c (d) a and d  
 (e) No error

135. Manohar Sharma, Director of the journalism fellowship (a)/ program at the Reuters Institute for the Study of Journalism, University of Oxford, explains (b)/ that Sri Lanka has a "long history of censoring the press, by killing journalists, (c)/ blocking websites and using draconian laws to fine and imprison reporters". (d)  
 (a) a and b (b) Only b  
 (c) Only c (d) a and d  
 (e) No error

**DIRECTIONS (Qs. 136-140):** In the given below questions a sentence is given with an idiom/phrase in bold words and four options are given below it. Choose the right option which is showing the meaning of the given words. If out of four none is correct the answer choose (e) as the right answer.

136. John keeps **drawing on fancy** about the banking job in government sector.  
 (a) Use imagination  
 (b) Do the things beautifully  
 (c) Make clear conclusion about anything or anyone  
 (d) Likes government jobs  
 (e) None of these
137. After reading the story time and again we are finally **reading between the lines**.  
 (a) Reading to entertain others  
 (b) Understanding the hidden meaning  
 (c) Reading only to show someone else about your style of reading.  
 (d) Reading to clear the exam  
 (e) None of these
138. Failing in exam again and again even after putting all the hard work is **bad blood**.  
 (a) Consume time and affects the health  
 (b) The aspirants become unhealthy  
 (c) The aspirants do not take interest  
 (d) Create angry feeling  
 (e) None of these
139. Alice is very good at quant, but when she was watching a teacher's video she was **taking it with a grain of salt**.  
 (a) She was enjoying the video  
 (b) To listen to something with considerable doubt  
 (c) She was listening with full attention  
 (d) She was not listening with full attention  
 (e) None of these
140. The boy broke the window and **took to his heels**.  
 (a) The boy ran into the window.  
 (b) The boy broke the window and ran away.  
 (c) The boy broke the window and fell on his heels.  
 (d) The boy broke the window with his heels.  
 (e) None of these

**GENERAL/FINANCIAL AWARENESS**

141. 19th August is celebrated as-
- International Holocaust Day
  - World AIDS Day
  - World Photography Day
  - None of these
142. The First Indian State to issue Masala Bond-
- Maharashtra
  - Kerala
  - Madhya Pradesh
  - Goa
  - Meghalaya
143. Which state is set to host the 21st Commonwealth Table Tennis Championship at the Jawaharlal Indoor Stadium?
- Pune, Maharashtra
  - Guwahati, Assam
  - Jaipur, Rajasthan
  - Cuttack, Odisha
  - Indore, Madhya Pradesh
144. Commercial paper is an unsecured promissory note with a fixed maturity of not more than-
- 300 days
  - 365 days
  - 235 days
  - 290 days
  - 270 days
145. Male is the capital city of-
- Maldives
  - Singapore
  - Malaysia
  - Tanzania
  - Bhutan
146. Who is the present Minister of Chemicals and Fertilizers in the Government of India?
- Shri Ramvilas Paswan
  - Shri Ravi Shankar Prasad
  - Shri Thaawar Chand Gehlot
  - Smt. Smriti Zubin Irani
  - D V Sadananda Gowda
147. Who wins the silver medal in World Youth Cup 2019 from India?
- Arinjeeta Dey
  - Aranyak Ghosh
  - Sreeshwan Maralakshikari
  - Rakshitta Ravi
  - None of these
148. Damnganga-Pinjal river linking project will fulfill water needs till 2060 in-?
- Ujjain, Madhya Pradesh
  - Mumbai, Maharashtra
  - Bengaluru, Karnataka
  - Kurnool, Andhra Pradesh
  - None of these
149. The Shanghai Cooperation Organisation (SCO 2019) 19th summit was held in-
- Nur Sultan, Kazakhstan
  - Dushanbe, Tajikistan
  - Seoul, South Korea
  - Bishkek, Kyrgyzstan
  - None of these
150. War Over Words: Censorship in India, 1930-1960 Book has been authored by-
- Devika Sethi
  - Deepak Nayyar
  - Meira Kumar
  - Kapil Isapuari
  - Poonam Surie
151. Which state government would set up a first-of-its-kind elephant rehabilitation center here at an outlay of Rs 105 crore?
- Sikkim
  - Kerala
  - West Bengal
  - Odisha
  - Arunachal Pradesh
152. Amrabad Tiger Reserve located in-
- Kerala
  - Maharashtra
  - Chhattisgarh
  - Telangana
  - Tamil Nadu
153. According to some newspaper reports, one-third of the total wilful defaulter is which bank?
- Punjab National Bank
  - State Bank of India
  - Karnataka Bank
  - Bank of Baroda
  - Central Bank of India
154. RBI has formed a committee to review regulatory guidelines and supervisory framework applicable to core investment companies (CICs). This committee is headed by-
- Bimal Jalan
  - Smt. Usha Thorat
  - Tapan Ray
  - Shri T. N. Manoharan
  - None of these
155. Kaziranga National Park is a protected area in-
- Sikkim
  - Assam
  - Arunachal Pradesh
  - Uttarakhand
  - None of these
156. Who has lead Indian delegation for G-20 meeting on trade in Japan?
- Shri Nitin Jairam Gadkari
  - Shri Raj Nath Singh
  - Piyush Goyal
  - Smt. Harsimrat Kaur Badal
  - None of these
157. The surcharge was levied on individuals with a total income more than ₹1 crore at the rate of-
- 10%
  - 15%
  - 20%
  - 25%
  - 30%
158. LIC has how much crore in unclaimed money?
- ₹96,000 crores
  - ₹10,000 crores
  - ₹10,500 crores
  - ₹11,200 crores
  - ₹11,500 crores
159. Where is the headquarters of National Institute of Agricultural Economics and Policy Research?
- Mumbai
  - New Delhi
  - Indore
  - Jaipur
  - Kochi
160. Which Indian city made its entry into the UNESCO World Heritage Site list recently?
- Goa
  - Jaipur
  - Ranchi
  - Raipur
  - None of these

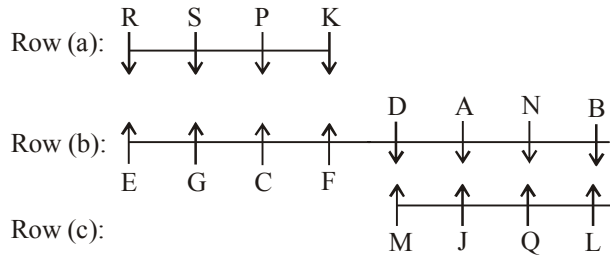


161. Deposits in bank accounts opened under Jan Dhan scheme have crossed the Rs \_\_\_\_\_ lakh crore mark.
- (a) 1 lack crore (b) 2 lack crore  
(c) 3 lack crore (d) 4 lack crore  
(e) 5 lack crore
162. Who is the present speaker of Lok Sabha?
- (a) Om Birla  
(b) Pralhad Joshi  
(c) Mahendra Nath Pandey  
(d) Giriraj Singh  
(e) Kiren Rijju
163. RBI has initiated steps to set up a wide-based DPCR to capture details of all borrowers. DPCR stands for-
- (a) Digital Public Cash Rupee  
(b) Digital Plan of Cash Registry  
(c) Digital Public Credit Registry  
(d) Detailed Public Credit Rate  
(e) None of these
164. The National Institute of Food and Agriculture (NIFA) based in-
- (a) USA (b) Chine  
(c) UAE (d) UK  
(e) None of these
165. Kawal Tiger Reserve was located at-
- (a) Karnataka (b) Assam  
(c) Gujarat (d) Madhya Pradesh  
(e) Telangana
166. Balphakram National Park was located at-
- (a) Sikkim (b) Assam  
(c) Meghalaya (d) Mizoram  
(e) None of these
167. Hanoi is the capital of-
- (a) Brunei (b) Cambodia  
(c) Malaysia (d) Vietnam  
(e) Laos
168. What is the first instalment amount for PM Matru Vandana Yojana?
- (a) ₹ 500 (b) ₹1000  
(c) ₹1200 (d) ₹1500  
(e) ₹2000
169. Who is the AIFF women's Player of 2019?
- (a) Maymol Rocky  
(b) Ashalata Devi  
(c) Ngangom Bala Devi  
(d) Sangita Basfore  
(e) None of these
170. Soyuz 2.1a Launched by which agency?
- (a) NASA (b) Roscosmos  
(c) JAXA (d) UK Space Agency  
(e) None of these
171. In which stadium, Cricket World Cup final match was held?
- (a) Lord's, London.  
(b) Headingley, Leeds.  
(c) Ageas Bowl, Southampton.  
(d) Edgbaston, Birmingham.  
(e) The Oval, London.
172. Who won men's single Wimbledon 2019?
- (a) Roger Federer (b) Rafael Nadal  
(c) Novak Djokovic (d) Andy Murray  
(e) None of these
173. Which sport is associated with Ajay Singh?
- (a) Cricket (b) Tennis  
(c) Boxing (d) Hockey  
(e) Football
174. What is the constituency of Arjun Munda?
- (a) Garhwa (b) Latehar  
(c) Giridih (d) Khunti  
(e) Dhanbad
175. What is the Headquarters of National Cricket Academy?
- (a) Bengaluru (b) Chennai  
(c) Mumbai (d) New Delhi  
(e) Kolkata
176. T.N. Manoharan Committee was launched by?
- (a) RBI  
(b) Ministry of Finance  
(c) SIDBI  
(d) SEBI  
(e) None of these
177. Civil Aviation Training Center (CATC) was located at?
- (a) Iran (b) USA  
(c) France (d) UK  
(e) None of these
178. Anshula Kant is the MD and CFO of?
- (a) State Bank of India  
(b) Asian Development Bank  
(c) International Finance Corporation  
(d) World Bank  
(e) None of these

179. India has signed a deal of Rs.200 Crore to acquire Strum Ataka with which of the following countries?
- (a) Russia (b) Brazil  
(c) Canada (d) South Africa  
(e) Oman
180. Which of the following has launched STRIDE scheme recently, aimed at strengthening research culture and innovation in universities and colleges of the country?
- (a) National Human Rights Commission  
(b) National Commission for Women  
(c) University Grants Commission  
(d) Competition Commission of India  
(e) None of these
181. Dutee Chand becomes the first Indian to win a gold medal at the Summer Universiade which was held at-
- (a) Ireland (b) Italy  
(c) Brazil (d) Austria  
(e) None of these
182. Pradhan Mantri Karam Yogi Maandhan (PM-KYM) Scheme All PM Karam Yogi Maan Dhan Scheme beneficiaries must have annual turnover less than \_\_\_\_\_.
- (a) ₹ 1 crore (b) ₹ 1.2 crore  
(c) ₹ 1.5 crore (d) ₹ 1.8 crore  
(e) ₹2 crore
183. Every woman in Self-Help Group (SHG) was eligible for a loan up to \_\_\_\_\_ under the MUDRA Scheme.
- (a) ₹ 0.5 lakh (b) ₹1 lakh  
(c) ₹1.5 lakh (d) ₹2 lakh  
(e) ₹2.5 lakh
184. BRICS Summit 2019 was held at –
- (a) Canada (b) Brazil  
(c) Chile (d) Argentina  
(e) None of these
185. The Solar Charkha Mission comes under which ministry?
- (a) Ministry of Micro Small & Medium Enterprises  
(b) Ministry of Home Affairs  
(c) Ministry of Consumer Affairs, Food and Public Distribution  
(d) Ministry of Electronics and Information Technology  
(e) None of these
186. Name the first foreign bank to set up unit in Gujarat International Finance Tec-City (GIFT).
- (a) Citi Bank (b) DBS Bank  
(c) HSBC Bank (d) Barclays Bank  
(e) Standard Chartered Bank
187. Which of the following bank has reportedly drawn up plans for a radical restructuring that will involve the creation of a “bad bank”?
- (a) Industrial and Commercial Bank of China  
(b) Deutsche Bank  
(c) HSBC Bank  
(d) Barclays Bank  
(e) None of these
188. The 2023 ICC Cricket World Cup will be held at-
- (a) Australia (b) India  
(c) England (d) South Africa  
(e) None of these
189. Name the organization works to eradicate poverty and reduce inequalities through the sustainable development of nations.
- (a) UNDP (b) UNESCO  
(c) UNCTAD (d) UNIDO  
(e) None of these
190. Budget 2019 has proposed to levy tax deduction at source (TDS) of 2 per cent on the cash withdrawal of more than \_\_\_\_\_ from a bank account.
- (a) ₹0.5 crore (b) ₹1 crore  
(c) ₹1.5 crore (d) ₹1.8 crore  
(e) ₹2 crore

# ANSWERS & EXPLANATIONS

Sol. (1-5)



1. (c) 2. (b) 3. (c) 4. (d) 5. (c)

Sol. (6-10): **Logic:** As a first step let's first understand the logic behind the Output. Words are arranged from right end and numbers are arranged from left end. In each step one word and one number are arranged.

**Word** – Words are arranged in ascending order from left to right according to the English alphabetical order. In the first step the word starting with the letter having higher place value in the English alphabet is arranged first on the right end and also the letters of the word are arranged in increasing alphabetical order within the word.

**Number**- Numbers are arranged in ascending order from left to right. In the first step the highest number is arranged first and then in the second step 2<sup>nd</sup> highest numbered gets arranged and so on till the last step and also after rearranging the numbers add 5 in the even number and subtract 5 in the odd numbers.

**Input - IKGE42 71 RTBC 86 PKCT 25 KDSM 59 VATW**

**Step I:** 91 IKGE 42 71 RTBC PKCT 25 KDSM 59 ATVW

**Step II:** 66 91 IKGE 42 PKCT 25 KDSM 59 ATVW BCRT

**Step III:** 54 66 91 IKGE 42 25 KDSM ATVW BCRT CKPT

**Step IV:** 47 54 66 91 IKGE 25 ATVW BCRT CKPT DKMS

**Step V:** 20 47 54 66 91 ATVW BCRT CKPT DKMS EGIK

**Step VI:** is the last step of the rearrangement.

6. (a) 7. (d) 8. (b) 9. (a) 10. (d)

11. (e) RELATIONSHIP

**Step I:** QFKBSJPMRGJO

Vowel → following letters

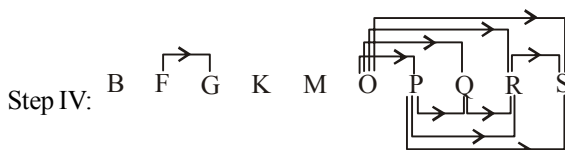
Consonant → Preceding letters

Step II: BFG JJ KMOPQRS

(Alphabetical order arrangement)

Step III: BFGKMOPQRS

(Eliminate repeated letters JJ)



12. (b) From CELEBRATE

Step I: 1<sup>st</sup>, 3<sup>rd</sup> and 5<sup>th</sup> letters are C, L, B

Now,

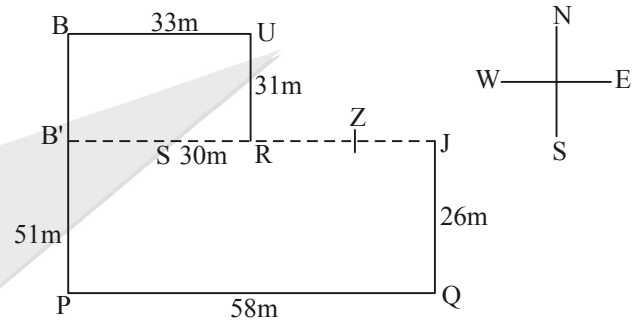
From ALIKE

Step II: 1<sup>st</sup> and 4<sup>th</sup> letters are A, K

New word is BLACK

Hence, A will be the 3<sup>rd</sup> from the right.

Sol. (13-15)



13. (c) U is in north-west with respect to Q.

14. (c) As, BU = 33m

So, B'R = 33m  
we have PQ = 58m

So, B'J = 58m

∴ RJ = B'J - B'R  
= 58 - 33

RJ = 25m

As Z is mid point of RJ

So, RZ =  $\frac{25}{2} = 12.5$  m

So, distance between S and Z is

⇒ SR + RZ

⇒ 30m + 12.5m

⇒ 42.5m

15. (e) From the previous question we get

RJ = 25m

Hence, Distance between S and J is

⇒ SR + RJ

⇒ 30m + 25m

= 55m

16. (b) I. U % X (False)

II. X @ Z (True)

17. (b) I. A × D (False)

II. D @ B (True)

18. (a) I. O @ M (True)

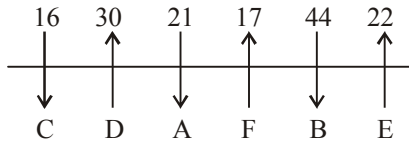
II. S × N (False)

19. (a) I. B @ G (True)

II. G @ B (False)

20. (a) I. P ® M (True)  
 II. J × K (False)

**Sol. (21-25)**



21. (d) 22. (d) 23. (c) 24. (a) 25. (b)

**Sol. (26-30)**

In this new pattern coding decoding each letter, except vowel, is assigned a number from 1-6 So, B-1, C-2, D-3, F-4, G-5, H-6, J-1, K-2, L-3, M-4, N-5, P-6, Q-1, R-2, S-3, T-4, V-5, W-6, X-1, Y-2, Z-3. Also, each vowel is assigned different digits starting from the digit code of Z. So, for vowels the digit codes are - A-3, E-4, I-5, O-6, U-7.

26. (a) 27. (c) 28. (e) 29. (b) 30. (b)

31. (c)



32. (d) Only (I) can be assumed from the given statement as it is mentioned in the given statement that rooftop solar power technology is showing growth.

33. (e) Both I and II follows as salary is an important factor for encouraging students to opt teaching as a career option rather than job and changing the eligibility criterion to graduation for being a teacher as generally the students choose their career option after graduation.

**Sol. (34-38)**

6yrs      2yrs      4yrs      1yrs      5yrs      3yrs  
 CSM > LP > MC > GM > CFO > FO  
 10 lakh   18 lakh   8 lakh   11 lakh   9 lakh   13 lakh

34. (b) 35. (a) 36. (b) 37. (b) 38. (d)  
 39. (a) For I: Yes, it can be inferred from the given statements as it is clearly mentioned punctuality and sincerity are one of the key points which will surely reviewed.

For II: No, it is clear from the given statements that there will be increment but percentage cannot be inferred.

For III: No, as it is mentioned by manager that hard work and dedication towards work will be applauded. But, Is there some employee who have done their work with complete determination and enthusiasm, it cannot be inferred. We can assume it but it cannot be inferred from it.

40. (c) For I: Yes, it weakens the statement of manager as it is said by manager that increment will be based on performance i.e. hard work and determination. But 15% for all those employees who have completed 1 year undermines the statement by manager.

For II: No, it strengthens the statement by manager as performance chart has been prepared and appraisal will be done accordingly.

For III: Yes, it weakens because it is mentioned that punctuality is one of the key factor and if those who is punctual and those who gets relaxation time and both are considered as same, then it's a partiality for the punctual coming employee.

**Sol. (41-45)**

Case 3		
Position of Container	Container	No. of Toffee
9 <sup>th</sup>	V	60
8 <sup>th</sup>	P	81
7 <sup>th</sup>	S	72
6 <sup>th</sup>	W	63
5 <sup>th</sup>	Q	42
4 <sup>th</sup>	U	25
3 <sup>rd</sup>	X	12
2 <sup>nd</sup>	T	9
1 <sup>st</sup>	R	8

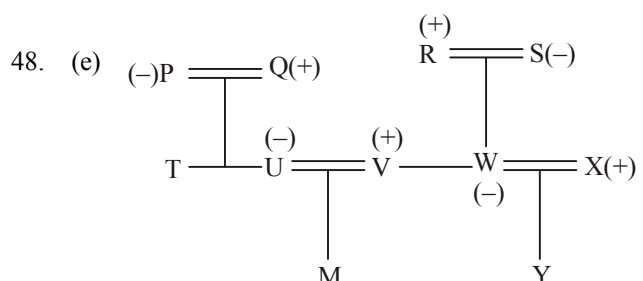
41. (c) 42. (d) 43. (c) 44. (a) 45. (a)  
 46. (b) For I: Yes, as it is mentioned in statement that nowadays there are 4 major industries in Begusarai, then it is obvious employment will increase.

For II: No, we cannot say that there is no case of murder, kidnapping or extortion, we can only say it has been reduced. But this reduction has touch the figure of zero, it cannot be inferred.

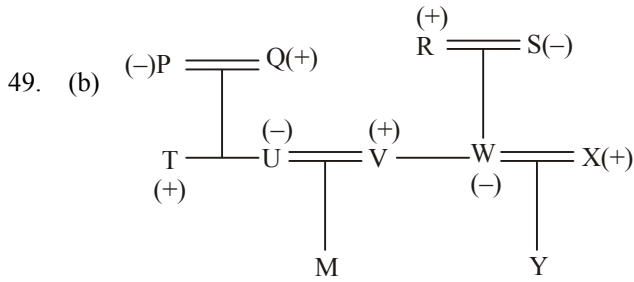
For III: Yes, as it is mentioned growth rate of Begusarai is top in Bihar and 5th among all districts in India, and Begusarai has moved from the phase of darkness. It clearly indicates that people of Begusarai are hardworking and keen to move forward.

For IV: No, it has been mentioned that nowadays Begusarai has 4 major industries but we cannot say that top industrialists have desire to have their industry in Begusarai.

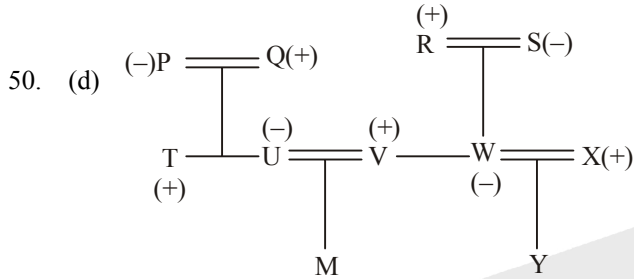
47. (d) I is an assumption. II is a suggestion but not a conclusion. Hence, neither I nor II follows.



We can't be determined that how M related to Q.



Hence, T is brother-in-law of V.



Hence, Y is son of X.

51. (a) Base fare between Delhi and Patna by airways AA =  $2D + 500 = ₹2900$   
 Base fare between Delhi and Patna by airways BB =  $3D - 1000 = ₹2600$   
 Total fare from Delhi to Patna =  $2900 + 25\% \text{ of } 2900 + 10\% \text{ of } 2900 + 20\% \text{ of } 25\% \text{ of } 2900 = 2900 + 725 + 290 + 145 = ₹4060$   
 Total fare from Patna to Delhi =  $2600 + 25\% \text{ of } 2600 + 10\% \text{ of } 2600 + 20\% \text{ of } 25\% \text{ of } 2600 = 2600 + 650 + 260 + 130 = ₹3640$   
 Required difference =  $4060 - 3640 = ₹420$
52. (b) Base fare of Monu from Bhopal to Puna by airways BB =  $3D - 1000 = ₹1250$   
 Base fare of Sindhu from Bhopal to Pune by airways CC =  $80\% \text{ of } (2D + 3500) = ₹1800$   
 Total fare from Bhopal to Pune =  $1250 + 25\% \text{ of } 1250 + 10\% \text{ of } 1250 + 20\% \text{ of } 25\% \text{ of } 1250 = 1250 + 312.5 + 125 + 62.5 = ₹1750$   
 Total fare from Bhopal to Puna =  $1800 + 25\% \text{ of } 1800 + 10\% \text{ of } 1800 + 20\% \text{ of } 25\% \text{ of } 1800 = 1800 + 450 + 180 + 90 = ₹2520$   
 Total reimbursement made by the company to both the employees =  $1750 + 2520 = ₹4270$
53. (c) Base fare of Chennai to Bangalore by airways AA =  $2D + 500 = ₹1700$  Base fare of Chennai to Bangalore by airways BB =  $3D - 1000 = ₹800$   
 Base fare of Chennai to Bangalore by airways CC =  $36\% \text{ of } (2D + 3500) = ₹1692$   
 Base fare of Chennai to Bangalore =  $1692 + 908 = ₹2600$   
 Total fare of Sapna when she goes from Chennai to

- Bangalore  
 =  $1700 + 25\% \text{ of } 1700 + 10\% \text{ of } 1700 + 20\% \text{ of } 25\% \text{ of } 1700 = 1700 + 425 + 170 + 85 = ₹2380$   
 Total fare of Sapna when she goes from Bangalore to Chennai  
 =  $800 + 25\% \text{ of } 800 + 10\% \text{ of } 800 + 20\% \text{ of } 25\% \text{ of } 800 = 800 + 200 + 80 + 40 = ₹1120$   
 Total fare of Rajat when he goes from Chennai to Bangalore and comes back to Chennai.  
 =  $2600 + 25\% \text{ of } 2600 + 15\% \text{ of } 2600 + 30\% \text{ of } 25\% \text{ of } 2600 = 2600 + 650 + 390 + 195 = ₹3835$   
 Required difference ratio =  $(2380 + 1120) - 3835 = ₹335$
54. (b) Base fare from Shrinagar to Ajmer by airways CC =  $36\% \text{ of } (2D + 3500) = ₹2700$   
 Base fare from Ajmer to Shrinagar by airways DD =  $30\% \text{ of } [3.5D + (2D/3)] = ₹2500$   
 Total fare from Shrinagar to Ajmer =  $2700 + 25\% \text{ of } 2700 + 10\% \text{ of } 2700 + 20\% \text{ of } 25\% \text{ of } 2700 = 2700 + 675 + 270 + 135 = ₹3780$   
 Total fare from Ajmer to Shrinagar =  $2500 + 25\% \text{ of } 2500 + 10\% \text{ of } 2500 + 20\% \text{ of } 25\% \text{ of } 2500 = 2500 + 625 + 250 + 125 = ₹3500$   
 Required per cent =  $[(3780 - 3500)/3500] \times 100 = 8\%$
55. (d) Let the distance between Hyderabad and Kolkata = 'D' km  
 Base fare from Kolkata to Hyderabad by airways EE =  $80\% \text{ of } (0.01D^2 - 0.75D) = (0.008D^2 - 0.6D)$   
 Total fare from Kolkata to Hyderabad =  $(0.008D^2 - 0.6D) + 25\% \text{ of } (0.008D^2 - 0.6D) + 10\% \text{ of } (0.008D^2 - 0.6D) + 20\% \text{ of } 25\% \text{ of } (0.008D^2 - 0.6D) = 3528$   
 $140\% \text{ of } (0.008D^2 - 0.6D) = 3528$   
 $(0.008D^2 - 0.6D) = 2520$   
 $D = 600 \text{ km}$
56. (b) Let the certain number  
 $N = 5 [7(8x + 4) + 3] + 2 = 35(8x) + 140 + 17 = 280x + 157$   
 When this is divided by 8, quotient =  $35x + 19$  and remainder = 5  
 When  $(35x + 19)$  is divided by 7, quotient =  $5x + 2$  and remainder = 5  
 When  $(5x + 2)$  is divided by 5, quotient =  $x$  and remainder = 2.
57. (a) Contribution of Vijay and Ajay =  $1/4 \times 1/2 : 1/5 \times 1/4 = 1/8 : 1/20$   
 Contribution of Sanjay =  $1 - (1/4 + 1/5) = 11/20$   
 Share of Vijay, Ajay and Sanjay =  $1/8 : 1/20 : 11/20$   
 on solving we get Ratio of profit sharing = 5 : 2 : 22

Profit share of Ajay and Sanjay  
 $= 17,400 \times (2 + 22) / 29 = \mathbf{14,400}$

58. (c) Let the Present age is =  $x$

	Sanjeet	Manjeet
Past	$(5x - 4)$	
Present	$5x$	$3x$
Future		$(3x + 4)$

According to question,

$$(5x - 4) / (3x + 4) = 1:1$$

$$\text{So, } (5x - 4) = (3x + 4)$$

$$\text{Solving we get } 2x = 8$$

$$x = 4$$

Hence, Sanjeet's present age =  $5x = 5 \times 4 = 20$  and after 4 years it will be 24 years.

Manjeet's present age =  $3x = 3 \times 4 = 12$  and before 4 years it was 8 years

$$\text{Thus Ratio will be } 24:8 = 3:1$$

59. (b) Sum of 7 can be achieved in 4 ways (6, 1), (1, 6), (5, 2), (2, 5), (3, 4) and (4, 3)

$$\text{Probability of a sum of 7 on the dice} = 6/36 = 1/6$$

Probability of at least 2 coins showing on head

$$= {}^4C_2 \left(\frac{1}{2}\right)^4 + {}^4C_3 \left(\frac{1}{2}\right)^4 + {}^4C_4 \left(\frac{1}{2}\right)^4$$

$$\Rightarrow (6 + 4 + 1) \times \left(\frac{1}{2}\right)^4 = \frac{11}{16}$$

$$\text{Thus, the required probability} = \frac{11}{16} \times \frac{1}{6} = \frac{11}{96}$$

60. (d) When the trains are moving in the same direction, the faster train crosses the slower when the tail of the faster just passes the front end of the slower train.

Hence, the distance that the faster train has to cover before crossing the slower train

$$= \text{Sum of the length of the trains} = (500 + 750) \text{ m} = 1250 \text{ m.}$$

Relative speed of the faster train with respect to the slower =  $(60 - 33) \text{ km/hr}$

$$= 27 \text{ km/hr} = 7.5 \text{ m/s}$$

Thus, time taken for the faster train to cross the slower

$$= \frac{1250}{7.5} \text{ sec} = 166.7 \text{ sec.}$$

61. (c) Total attempted questions in Math =  $80 \times (7/20) = 28$   
 Total attempted questions in Science =  $80 \times (8/20) = 32$   
 Total attempted questions in English =  $80 \times (5/20) = 20$   
 Normalized marks in Math =  $1.2 \times [\{5 \times 28 \times (6/7)\} - \{2 \times 28 \times (1/7)\}] - \{0.5 \times (35 - 28)\} = 130.2$   
 Normalized marks in Science =  $[\{5 \times 32 \times (5/8)\} - \{2 \times 32 \times (3/8)\}] - \{0.5 \times (35 - 32)\} = 74.5$   
 Normalized marks in English =  $[\{5 \times 20 \times (3/4)\} - \{2 \times 20 \times (1/4)\}] - \{0.5 \times (30 - 20)\} = 60$   
 Total marks in the exam =  $130.2 + 74.5 + 60 = 264.7$

62. (a) Attempted questions in Math =  $35 - 19 = 16$   
 Attempted questions in Science =  $35 - 23 = 12$   
 Attempted questions in English =  $30 - 20 = 10$   
 Sectional marks in Math =  $5 \times 16 \times (15/16) - 2 \times 16 \times (1/16) - 0.5 \times 19 = 63.5$   
 Sectional marks in Science =  $5 \times 12 \times (5/6) - 2 \times 12 \times (1/6) - 0.5 \times 23 = 34.5$   
 Sectional marks in English =  $5 \times 10 \times (7/10) - 2 \times 10 \times (3/10) - 0.5 \times 20 = 19$   
 Required ratio =  $63.5: 34.5: 19 = 127: 69: 38$

63. (d) Total attempted questions in Math =  $60\%$  of  $35 = 21$   
 Total attempted questions in Science =  $71(3/7)\%$  of  $35 = 25$   
 Total attempted questions in English =  $70\%$  of  $30 = 21$   
 Total right answers marked by him =  $21 \times (5/7) + 25 \times (3/5) + 21 \times (4/7) = 15 + 15 + 12 = 42$   
 Total wrong answers marked by him =  $(21 + 25 + 21) - 42 = 25$   
 Required per cent =  $[(42 - 25)/25] \times 100 = 68\%$

64. (b) Normalized marks of Debu in Math =  $0.8 \times [\{5 \times 15\} - \{2 \times 15\} - \{0.5 \times (35 - 30)\}] = 34$   
 Normalized marks of Debu in Science =  $1.2 \times [\{5 \times 20\} - \{2 \times 20 \times (1/4)\}] - \{0.5 \times (35 - 25)\} = 102$   
 Normalized marks of Debu in English =  $[\{5 \times 17\} - \{2 \times 7\} - \{0.5 \times (30 - 24)\}] = 68$   
 Required ratio =  $34 : 102 : 68 = 1 : 3 : 2$

65. (b) Let number of questions attempted by Enna in Math, Science and English is '6x', '4x' and '5x' respectively.  
 Total un-attempted questions by Enna =  $100 - (6x + 4x + 5x) = (100 - 15x)$   
 Normalized marks in Math =  $[5 \times 4x - 2 \times 2x - 0.5 \times (35 - 6x)] = (19x - 17.5)$   
 Normalized marks in Science =  $[5 \times 2.5x - 2 \times 1.5x - 0.5 \times (35 - 4x)] = (11.5x - 17.5)$   
 Normalized marks in English =  $[5 \times 3.75x - 2 \times 1.25x - 0.5 \times (30 - 5x)] = (18.75x - 15)$   
 Total marks in the test =  $(19x - 17.5) + (11.5x - 17.5) + (18.75x - 15) = 147.25x - 50$   
 $49.25x = 147 + 50$   
 $x = 4$   
 Total un-attempted questions by Enna =  $(100 - 15x) = 40$

66. (b)  $1/\text{Kalraju} = 1/30$

$$1/\text{Kalraju} + 1/\text{Mithun} = \frac{1}{20}$$

$$\Rightarrow 1/30 + 1/\text{Mithun} = \frac{1}{20}$$

$$\Rightarrow 1/\text{Mithun} = \frac{1}{20} - \frac{1}{30}$$

$$\Rightarrow 1/\text{Mithun} = (3 - 2)/60$$

$$\Rightarrow 1/\text{Mithun} = \frac{1}{60}$$

$$1/\text{Riyas} = 1.5/60$$

$$\Rightarrow 1/\text{Riyas} = \frac{1}{40}$$

Let, required time = t days

$$(I) \quad 1/J. \text{ Murthy} = \frac{1.5}{30} = \frac{1}{20}$$

$$t \times \left( \frac{1}{20} + \frac{1}{40} \right) = 1$$

$$\Rightarrow t \times \frac{(2+1)}{40} = 1$$

$$\Rightarrow t = \frac{40}{3} \text{ days} = \frac{40}{3}$$

\(\Rightarrow\) Satisfies the given condition.

$$(II) \quad 1/J. \text{ Murthy} = \frac{2}{30} = \frac{1}{15}$$

$$t \times \left( \frac{1}{15} + \frac{1}{40} \right) = 1$$

$$\Rightarrow t \times \left( \frac{8+3}{120} \right) = 1$$

$$\Rightarrow t = \frac{120}{11} \text{ days} \neq 4/3$$

\(\Rightarrow\) Doesn't satisfy the given condition.

$$(III) \quad 1/J. \text{ Murthy} = \frac{3}{30} = \frac{1}{10}$$

$$t \times \left( \frac{1}{10} + \frac{1}{40} \right) = 1$$

$$\Rightarrow t \times \frac{4+1}{40} = 1$$

$$\Rightarrow t = \frac{40}{5}$$

$$\Rightarrow t = 8 \text{ days} = 8$$

= Satisfies the given condition.

67. (a) Work done by Arjun, Banita in one day,

$$\text{Arjun} + \text{Banita} = \frac{1}{24}$$

Work done by Arjun, Chahak in one day,

$$\text{Chahak} + \text{Arjun} = \frac{1}{32}$$

Work done by Arjun, Chahak, Dablu in one day,

$$\text{Arjun} + \text{Chahak} + \text{Dablu} = \frac{1}{24}$$

Work done by Dablu in one day,

$$\frac{1}{32} + \text{Dablu} = \frac{1}{24}$$

$$\text{Dablu} = \frac{1}{24} - \frac{1}{32} = \frac{1}{96}$$

Dablu can complete the work in 96 days.

Work done by Banita in one day,

$$\text{Banita} = 2 \text{ Dablu}$$

$$\text{Banita} = \frac{2}{96}$$

$$\text{Banita} = \frac{1}{48}$$

Banita can complete the work in 48 days.

Work done by Arjun in one day,

$$\text{Arjun} + \text{Banita} = \frac{1}{24}$$

$$\text{Arjun} = \frac{1}{24} - \frac{1}{48}$$

$$\text{Arjun} = \frac{1}{48}$$

Arjun can complete the work in 48 days.

Work done by Chahak in one day,

$$\text{Chahak} + \text{Arjun} = \frac{1}{32}$$

$$\text{Chahak} = \frac{1}{32} - \frac{1}{48}$$

$$\text{Chahak} = \frac{1}{96}$$

Chahak can complete the work in 96 days.

Work done by Chahak, Dablu in one day,

$$\text{Chahak} + \text{Dablu} = \frac{1}{96} + \frac{1}{96} = \frac{2}{96} = \frac{1}{48}$$

Chahak and Dablu can complete the work in 48 days.

$$68. (a) \quad 350 = \text{speed of train Taj Mail} \times \frac{5}{18} \times 21$$

Speed of train Taj Mail = 60 kmph

$$250 = \text{speed of train JP Mail} \times \frac{5}{18} \times 10$$

Speed of train JP Mail = 90 kmph

$$(i) \quad 350 + 250 = (60 + 90) \times \frac{5}{18} \times \text{required time}$$

Required time = 14.4 seconds

$$(ii) \quad 350 + \text{length of the bridge} = 60 \times \frac{5}{18} \times 36$$

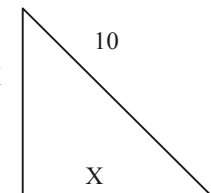
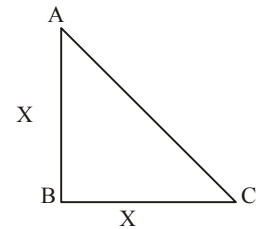
Length of the bridge = 250 m

- (iii)  $250 = (90 - 30) \times \frac{5}{18} \times \text{Required time}$   
 Required time = 15 seconds
- (iv) Ratio of the speed of train Taj Mail to JP Mail = 60 : 90 = 2:3
69. (a)  $24x \times 7x \times 12x = 2016$   
 $x = 1$  cm  
 Breadth of the cuboid =  $7 \times 1 = 7$  cm  
 Length of the cuboid =  $24 \times 1 = 24$  cm  
 Height of the cuboid =  $12 \times 1 = 12$  cm  
 Diagonals of the cuboid =  $\sqrt{7^2 + 24^2 + 12^2} = \sqrt{769}$  cm  
 Surface area of the cuboid  
 $= 2 \times (24 \times 7 + 7 \times 12 + 24 \times 12) = 1080$   
 Height of the cone = 24 cm  
 Radius of the cone = 7 cm  
 Slanting height of the cone =  $\sqrt{24^2 + 7^2} = 25$   
 Volume of the cone =  $\frac{1}{3} \times \frac{22}{7} \times 7 \times 7 \times 24 = 1232$  cm<sup>3</sup>
70. (a) According to question  
 Employees (Hindi) = 80%  
 Employees (English) = 45%  
 Employees (Hindi and English) =  $(80 + 45) - 100 = 125 - 100 = 25\%$
- (a) Students (Hindi and English) =  $\frac{25}{100} \times 800 = 200$   
 = Satisfies the given condition
- (b) Students (Hindi and English) =  $\frac{25}{100} \times 1200 = 300 \neq 400$   
 = Doesn't satisfy the given condition.
- (c) Students (Hindi and English) =  $\frac{25}{100} \times 1000 = 250 \neq 200 =$  Doesn't satisfy the given condition.
71. (d) Akai's turnover:  
 BPL sales in Washing Machine = 337 26% of market  
 Akai's share = 30% of market  
 $= (30 \times 337) \div 26 = 390$  approx  
 Godrej turnover:  
 BPL sales in Audio System = 190 = 38% of market  
 Godrej share = 40% of market =  $(40 \times 190) \div 38 = 200$   
 Percentage by which Akai's turnover is greater than Godrej =  $(390 - 200) \div 200 \times 100 = 95\%$  Approx.
72. (e) Though we know the market share, we do not know the value of the market as no value nor is percentage growth related to 2018 given. So we cannot calculate.
73. (c) In 2018, market share = 38%, it was 41% in 2015.  
 Sales  $S = 190 / [1 + 20/100]^3 = 109.95$   
 Total refrigerator market in 2015 =  $(100/41) \times 109.95 = 268$  crore.

74. (a) In 2018 BPL's sales = 337  
 In 2015 BPL's sales = S  
 $337 = S [1 + 10/100]^3 = S \times (1.1)^3$   
 $= (337/1.331) \times 10^7 \Rightarrow S = 2500 \times 10^6 = 2500$  million.
75. (d) Data inadequate is the answer because we don't have any additional information regarding the sales and market share of the MI in the Category of Washing Machine.
76. (a) From statement II  
 $S_m = 1 - 1/2^m$   
 $S_m - 1 = 1 - 1/2^{m-1}$   
 $\Rightarrow t_m = (1 - 1/2^{m-1}) - (1 - 1/2^m) = 1/2^m$   
 $\Rightarrow$  Common ratio =  $1/2$   
 From statement I:  
 $a/1 - r = 2$   
 $\Rightarrow a = 2(1 - r)$   
 $\Rightarrow r = \left(\frac{2-a}{2}\right)$

We cannot have the value of r. So only statement I, alone give the answer.

77. (e) Statement I:  
 Here  $\Delta ABC$  is a isosceles right-angle triangle with  $AB = BC = X$  cm  
 Area =  $1/2 x^2$ ; but we don't know the length of x. So area cannot be found out by I.  
 Statement II: We have only one length = 15 cm. So we can't find the area from II, alone  
 Combining I and II:



$$\text{Area} = 1/2x^2 \text{ and } 2x^2 = 15^2 \Rightarrow x^2 = \frac{225}{2}$$

$$\Rightarrow \text{Area} = 56.25 \text{ sq. units}$$

$\Rightarrow$  So, I and II, combined solve this problem.

78. (d) Statement I: Gives no information about  $n(E)$  or  $n(E \cap H)$   
 Statement II: Gives  $n(E \cup H)$  but we cannot count  $n(E)$   
 From both I and II we get  $n(E \cup H) = n(E) + [n(H) - n(E \cap H)]$   
 or  $300 = n(E) + 100$   
 $\Rightarrow n(E) = 200$   
 Hence, from both statements is necessary to give the answer.
79. (d) Statement I provide the car load for onset of roads. No data is given for the other set.  
 Statement II only defines the logic for movement of traffic but no data on the time it would take to wait on each road.



80. (c) From Statement I, Champa got 8000 so  $4x = 8000$

So  $x = 2000$

So total profit =  $6x + 3x + 4x = 13x$

=  $13 \times 2000 = 26,000$

So profit% =  $26000/52000 \times 100 = 50\%$

From II,  $6x - 3x = 6000$

So  $x = 2000$

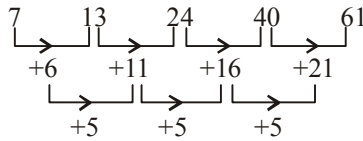
Further same as in I.

81. (b) **Series – I pattern:**

The pattern is,  $+(1 \times 3), +(2 \times 6), +(3 \times 9), +(4 \times 12), \dots$

The answer is, 78

**Series – II pattern:**



The difference of difference is 5.

The answer is, 87

**Series – III pattern:**

$5 + (4^2 - 1) = 20$

$20 + (6^2 - 3) = 53$

$53 + (8^2 - 5) = 112$

$112 + (10^2 - 7) = 205$

$205 + (12^2 - 9) = 340$

The answer is, 340

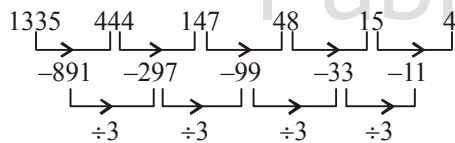
Hence,  $a < b < c$

82. (a) **Series – I pattern:**

The pattern of the series is  $1^4, 2^4, 3^4, 4^4, 5^4, \dots$

The answer is, 2401

**Series – II pattern:**



The answer is, 48.

**Series – III pattern:**

The pattern is,  $\times 2 - 3^2, \times 3 + 4^2, \times 4 - 5^2, \times 5 + 6^2, \times 6 - 7^2, \dots$

The answer is, 1011

Hence,  $a > b < c$

83. (c) **Series – I pattern:**

The pattern of the series is  $+3, -2, +3, -2, \dots$

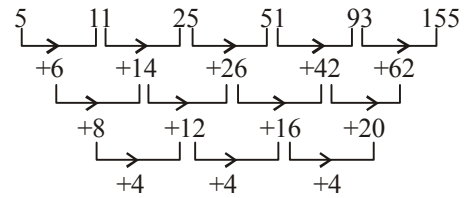
The answer is, 17

**Series – II pattern:**

The pattern is,  $\times 1 + 1, \times 2 + 2, \times 3 + 3, \times 4 + 4, \times 5 + 5, \dots$

The answer is, 832

**Series – III pattern:**



The difference of difference is, 8, 12, 16, 20, ...

The answer is, 93

Hence,  $a < b > c$

84. (e) **Series – I pattern:**

$9 \times 2 + 1 = 19$

$19 \times 3 + 2 = 59$

$59 \times 4 + 3 = 239$

$239 \times 5 + 4 = 1199$

$1199 \times 6 + 5 = \mathbf{7199}$

The bolded number is not followed the given series.

**Series – II pattern:**

$32 \times 0.5 = 16$

$16 \times 1.5 = 24$

$24 \times 2.5 = 60$

$60 \times 3.5 = \mathbf{210}$

$210 \times 4.5 = 945$

The bolded number is not followed the given series.

**Series – III pattern:**

$72 + 5 = 77$

$77 + 10 = 87$

$87 + 15 = 102$

$102 + 20 = 122$

$122 + 25 = 147$

The bolded number is not followed the given series.

85. (a) **Series – I pattern:**

$78 \times 2 = 156$

$156 \times 3 = 468$

$468 \times 5 = 2340$

$2340 \times 7 = 16380$

The bolded number is followed the given series.

**Series – II pattern:**

$128 \times 0.5 + 1 = 65$

$65 \times 1 + 3 = 68$

$68 \times 2 + 5 = 141$

$141 \times 4 + 7 = 571$

$571 \times 8 + 9 = 4577$

The bolded number is not followed the given series.

**Series – III pattern:**

$64 \times 0.5 + 1 = 33$

$33 \times 1 + 1 = 34$

$34 \times 1.5 + 1 = 52$

$52 \times 2 + 1 = 105$

$105 \times 2.5 + 1 = 263.5$

The bolded number is not followed the given series.

86. (a) Let the weight of P, Q, R and S are  $9x$ ,  $7x$ ,  $4x$  and  $5x$  respectively.

Quantity – I : Total weight of P, Q and R = 225 kg

$$9x + 7x + 4x = 225$$

$$20x = 225$$

$$x = 11.25$$

$\therefore$  Weight of P =  $9x = 101.25$  kg

Quantity – II : Total weight of Q, R and S = 180 kg.

$$7x + 4x + 5x = 180$$

$$16x = 180$$

$$x = 11.25$$

$\therefore$  Weight of Q =  $7x = 78.75$  kg.

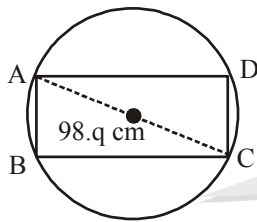
Quantity III :

Weight of S =  $5x$

$$= 5 \times 11.25 = 56.25 \text{ kg}$$

Hence, Quantity – I > Quantity – II > Quantity – III

87. (a) From the question,



Area of the square = 98 sq. cm

$\therefore$  Side of the square =  $AB = AC$

$$\sqrt{98} = 7\sqrt{2} = \text{cm}$$

In  $\triangle ABC$ ,  $AC = \sqrt{(AB)^2 + (BC)^2}$

From the question,

$$AC = \sqrt{(7\sqrt{2})^2 + (7\sqrt{2})^2}$$

$$= \sqrt{196} = 14$$

Diameter of the circle  $AC = 14$  cm

Quantity – I : Area of the circular region P

$$= \pi \left(\frac{14}{2}\right)^2 = 154 \text{ sq. cm}$$

Quantity – II : Area of the circular region P outside the square ABCD =  $154 - 98 = 56$  sq. cm

Quantity – III : Perimeter of the circular region P

$$= \pi (14) = 44 \text{ cm}$$

So, Quantity – I > Quantity – II > Quantity – III.

88. (b) From question Dipak's investment = ₹1000

Let Panas's investment is ₹  $x$

Sanjeet's investment is ₹  $2x$

$$\text{Then, } 10000 + 2x + x = 22,000$$

$$3x = 12000$$

$$x = 4000$$

$\therefore$  Panas's investment = ₹ 4000

Sanjeet's investment = ₹ 8000

and Dipak's investment = ₹ 10000

Ratio of investment =  $4000 : 8000 : 10000 = 2 : 4 : 5$ .

Quantity – I : Profit received by Panas in 3 years

$$= \frac{2}{(2+4+5)} \times 2750 \times 3 = ₹ 1500$$

Quantity II : Profit received by Snajeet in 18 months.

$$= \frac{4}{(2+4+5)} \times 2750 \times 1.5 = ₹ 1500$$

Quantity III : Profit received by Dipak in 1 year

$$= \frac{5}{(2+4+5)} \times 2700 = ₹ 1250.$$

$\therefore$  Quantity I = Quantity II > Quantity III

89. (d) **Quantity I:**

Assume units of work done = 24 [LCM (8, 12)]

$$\text{Units of work done by Tomy in a day} = \frac{24}{8} = 3$$

$$\text{Units of work done by Jacky in a day} = \frac{24}{12} = 2$$

$$2 \text{ days units done} = 3 + 2 = 5$$

$$8 \text{ days units done} = 20$$

$$9 \text{ days units done} = 23$$

$$\text{On } 10^{\text{th}} \text{ day work to be done} = 24 - 23 = 1 \text{ unit}$$

$$\text{On } 10^{\text{th}} \text{ days as Jacky working, time required} = \frac{1}{2} \text{ day.}$$

$$\text{Total time} = 9 \frac{1}{2} \text{ days.}$$

**Quantity II:**

Let the total amount be ₹  $x$

$$\text{Udya's wage per day is } \frac{x}{21}$$

$$\text{Muday's wage per day is } \frac{x}{20}$$

When working together wage paid per day to them is

$$\frac{x}{20} + \frac{x}{21} = \frac{x \times 41}{420}$$

$$\text{Number of days} = \frac{x \times 420}{x \times 41} = 10.24 \text{ days}$$

Hence, Quantity I < Quantity II

90. (a) **Quantity I:**

$$SP = \frac{129}{100} \times CP_1 = ₹ 12900; CP_1 = 10000$$

$$CP \text{ of Air Purifier} = 12900 \times 2 - 10000 = 15800$$

He sold the Air purifier for ₹12900

$$\text{Loss} = \frac{(15800 - 12900)}{15800} \times 100$$

$$= \frac{2900}{15800} \times 100 = 18.35\%$$

**Quantity II:**

Suppose the initial turnover is  $x$  and the compounded annual growth rate is  $r$ . Then we have

$$3x = x \left(\frac{1+r}{100}\right)^3 \text{ or } \left(\frac{1+r}{100}\right)^3 = \sqrt[3]{3} = 1.4422$$

$$\text{Or } r = 44.22\%$$

Hence, Quantity I < Quantity II

91. (d) Let speed of boat in still water =  $x$  km/hr  
Speed of current =  $y$  km/hr  
 $(x - y) \times 336 = (x + y) \times 180$   
Solving we get the ratio of speed of boat and speed of current = 28:15

92. (c) Let, length of train Doon Express be  $l$  metres  
And speed of train Doon Express be  $s$  Km/h.

$$l = (s - 4) \times \frac{5}{18} \times 32.4$$

$$\Rightarrow l = (s - 4) \times 9$$

$$\Rightarrow l = 9s - 36 \quad \dots(i)$$

$$l + 740 = s \times \frac{5}{18} \times 90$$

$$\Rightarrow l + 740 = 25s$$

$$\Rightarrow l = 25s - 740 \quad \dots(ii)$$

From (i) and (ii)

$$9s - 36 = 25s - 740$$

$$\Rightarrow 25s - 9s = 740 - 36$$

$$\Rightarrow 16s = 704$$

$$\Rightarrow s = \frac{704}{16}$$

$$\Rightarrow s = 44 \text{ Km/h}$$

From (i)

$$l = 9 \times 44 - 36$$

$$\Rightarrow l = 396 - 36$$

$$\Rightarrow l = 360 \text{ m}$$

Let, required time taken =  $t$  seconds

$$(I) (360 + 540) = (44 + 36) \times \frac{5}{18} \times t$$

$$\Rightarrow 900 = 80 \times \frac{5}{18} \times t$$

$$\Rightarrow t = \frac{900}{80} \times \frac{18}{5}$$

$$\Rightarrow t = 40.5 \text{ seconds} = 40.5$$

$\Rightarrow$  Satisfies the given condition.

$$(II) (360 + 420) = (44 + 36) \times \frac{5}{18} \times t$$

$$\Rightarrow 780 = 80 \times \frac{5}{18} \times t$$

$$\Rightarrow t = \frac{780}{80} \times \frac{18}{5}$$

$$\Rightarrow t = 35.1 \text{ seconds} \neq 36.3$$

= Doesn't satisfy the given condition.

$$(III) (360 + 440) = (44 + 36) \times \frac{5}{18} \times t$$

$$\Rightarrow 800 = 80 \times \frac{5}{18} \times t$$

$$\Rightarrow t = \frac{800}{80} \times \frac{18}{5}$$

$$\Rightarrow t = 36 \text{ seconds} = 36$$

= Satisfies the given condition.

93. (d)

- (a) Ratio of shares in the profit:

$$A : B : C = (2P + 3P \times 2) :$$

$$(1.5P \times 2 + 3P) : (3P \times 3)$$

$$= 8P : 6P : 9P$$

$$= 8:6:9$$

$$\text{Share of C in the profit} = \frac{9}{(8 + 6 + 9)} \times 115000$$

$$= \frac{9}{23} \times 115000$$

$$= ₹45000 = 45000$$

= Satisfies the given condition.

- (b) Ratio of shares in the profit:

$$A : B : C = (2P + 3P \times 2) :$$

$$(1.5P \times 2 + 3P) : (2P \times 3)$$

$$= 8P : 6P : 6P$$

$$= 4:3:3$$

$$\text{Share of C in the profit} = \frac{3}{(4 + 3 + 3)} \times 115000$$

$$= \frac{3}{10} \times 115000$$

$$= ₹ 34500 = 34500$$

= Satisfies the given condition.

- (c) Ratio of shares in the profit:

$$A : B : C = (2P + 3P \times 2) : (1.5P \times 2 + 3P) : (P \times 3)$$

$$= 8P : 6P : 3P$$

$$= 8:6:3$$

$$\text{Share of C in the profit} = \frac{3}{(8 + 6 + 3)} \times 115000$$

$$= \frac{3}{17} \times 115000$$

$$= ₹20294.117 \neq 21000$$

= Doesn't satisfy the given condition.

94. (d) Amount of Alcohol in the initial mixture

$$= \frac{7}{10} \times 120 = 84 \text{ litres}$$

Amount of water in the initial mixture

$$= \frac{3}{10} \times 120 = 36 \text{ litres}$$

$$(I) \text{ Amount of Alcohol in the final mixture} = \frac{84-7}{10 \times 40 + 8}$$

$$= 84 - 28 + 8 = 64 \text{ litres}$$

$$\text{Amount of water in the final mixture} = \frac{36-3}{10 \times 40 + 2}$$

$$= 36 - 12 + 2 = 26 \text{ litres}$$

$$\text{Concentration of Alcohol} = \frac{64}{(64 + 26)} \times 100$$

$$= \frac{64}{90} \times 100$$

$$= 71.11\% \neq 78$$

= Doesn't satisfy the given condition.

(II) Amount of Alcohol in the final mixture

$$= 84 - \frac{7}{10} \times 60 + 8$$

$$= 84 - 42 + 8$$

$$= 50 \text{ litres}$$

$$\text{Amount of water in the final mixture} = 36 - \frac{3}{10} \times 60 + 2$$

$$= 36 - 18 + 2 = 20 \text{ litres}$$

$$\text{Concentration of Alcohol} = \frac{50}{(50 + 20)} \times 100$$

$$= \frac{50}{70} \times 100$$

$$= 71.42\% \neq 84$$

= Doesn't satisfy the given condition.

(III) Amount of Alcohol in the final mixture =  $84 - \frac{7}{10} \times 30 + 8$

$$= 84 - 21 + 8 = 71 \text{ litres}$$

$$\text{Amount of water in the final mixture} = 36 - \frac{3}{10} \times 30 + 2$$

$$= 36 - 9 + 2 = 29 \text{ litres}$$

$$\text{Concentration of Alcohol} = \frac{71}{(71 + 29)} \times 100$$

$$= \frac{71}{100} \times 100 = 71\% = 71$$

= Satisfies the given condition.

95. (d) Let, cost price = ₹ P

(a)  $P \times \frac{120}{100} \times \frac{95}{100} = 912$

$$\Rightarrow P = 912 \times \frac{100}{95} \times \frac{100}{120}$$

$$\Rightarrow P = ₹ 800$$

$$\% \text{ profit} = \frac{(912 - 800)}{800 \times 100}$$

$$= \frac{112}{800} \times 100$$

$$= 14\% = 14$$

= Satisfies the given condition.

(b)  $P \times \frac{125}{100} \times \frac{95}{100} = 912$

$$\Rightarrow P = 912 \times \frac{100}{95} \times \frac{100}{125}$$

$$\Rightarrow P = 768$$

$$\% \text{ profit} = \frac{(912 - 768)}{768 \times 100}$$

$$= \frac{144}{768} \times 100$$

$$= 18.75\% = 18.75$$

= Satisfies the given condition.

(c)  $P \times \frac{150}{100} \times \frac{95}{100} = 912$

$$\Rightarrow P = 912 \times \frac{100}{95} \times \frac{100}{150}$$

$$\Rightarrow P = 640$$

$$\% \text{ profit} = \frac{(912 - 640)}{640 \times 100}$$

$$= \frac{272}{640} \times 100$$

$$= 42.5\% = 42.5$$

= Satisfies the given condition.

**Sol. (96 - 100):**

Total distance travelled by Rudra Pratap =  $6 \times 40 = 240 \text{ km}$

Total distance travelled by Rudra Pratap =  $2 \times$  Total distance travelled by Arka Pratap

$$240 = 2 \times \text{Total distance travelled by Arka Pratap}$$

$$\frac{240}{2} = 120 = \text{Total distance travelled by Arka Pratap (A)}$$

$$\text{Speed of Arka Pratap} = \frac{120}{2} = 60 \text{ km/hr}$$

$$\text{New speed of Arka Pratap} = 60 \times \frac{125}{100} = 72 \text{ km/hr}$$

New time taken by Arka Pratap to cover the same distance

$$= \frac{120}{72} = 1 \text{ hr } 40 \text{ minutes}$$

Required time =  $2 \text{ hrs} - 1 \text{ hr } 40 \text{ minutes} = 20 \text{ minutes (B)}$

Total number of balls in Arka Pratap's bag is  $(15+x)$

Given probability

$$\Rightarrow \frac{1}{2} = \frac{10C_1}{(15+x)C_1}$$

$$\frac{1}{2} = \frac{10}{(15+x)}$$

$$20 = 15 + x = x = 5 \text{ green balls}$$

Number of red, orange and brown caps in Shyam's bag is 6, 4 and 5 respectively.

$$\text{Required probability} = \frac{5C_1}{15C_1} = \frac{5}{15} = \frac{1}{3} \text{ (C)}$$

Labeled price of a Byke = 40000

$$\text{CP of the Byke} = 40000 \times \frac{80}{100} = 32000$$

$$\text{Marked price of the Byke} = 32000 \times \frac{125}{100} = 40000$$

$$\text{Selling price of the Byke} = 40000 \times \frac{85}{100} = 34000$$

$$\text{Profit percentage} = \frac{(34000 - 32000)}{32000} \times 100$$

$$= \frac{2000}{32000} \times 100 = 6.25\% \text{ (D)}$$

96. (c) 120(A) = Total distance travelled by Arka Pratap
97. (b) Required time difference = 2 hrs - 1 hr 40 minutes = 20 minutes (B)
98. (d) Number of green balls  $x = 5$
99. (b) Required probability =  ${}^5C_1 / {}^{15}C_1 = 5/15 = 1/3$  (C)
100. (e) Profit percentage =  $(34000 - 32000)/32000 \times 100 = 2000/32000 \times 100 = 6.25\%$  (D)
101. (a) "The main business .....as loan and earn interest" Indicates that option (a) is the right answer
102. (e) All the options are true about the retail banking
103. (d) The word 'stagnant' means 'motionless', 'standing' Hence, option (d) is the right answer.
104. (e) The words 'steered' & 'intended' are similar to the word 'oriented' Hence, option (e) is the right answer.
105. (b) 'Scenario' is the right usage before the word 'present' Hence, option (b) is the right answer.
106. (c) Both the statements are true according to the passage.
107. (d) "Economic growth share .....of industries and services increases." These lines make the option (a) and (b) true, option (c) is not true Hence, (d) is the right option.
108. (d) The words considerably and 'significantly' are similar to the word 'substantially'. Hence, option (d) is the right choice.
109. (a) The words (fathom, discern, grasp) are similar to the word 'interpret', option (a) is opposite of the given word.
110. (c) The word 'implies' means 'denote', 'mention' Hence, the word 'implies' is the right choice.
111. (d) "Financial planning helps in growth and expansion programme" can be considered as the advantage of the financial planning as it is not given in the passage.
112. (e) It is clearly mentioned in the passage that finance manager must develop the best finance mix or optimum capital structure for the enterprise so as to maximize the long- term market price of the company's shares.
113. (b) It is clearly mentioned in the passage that long term funds are generally contributed by shareholders and debenture holders, medium term by financial institutions and short term by commercial banks.
114. (c) According to the passage, acquisition decision does not come under the scope of financial management as it is not mentioned in the passage.

115. (b) According to the passage, true statement is "Current assets are those assets which are convertible into cash within a year."

**Sol. (116-120):**

Sentence (d) should be the first sentence of the paragraph as it is describing 'ancient Indian education' sentence (a) is describing the gurukul system mentioned in the first sentence hence it should be the second sentence. Sentence (c) is another quality of gurukul system should be the third sentence. sentence (e) is beginning however showing contrast with the gurukul system should be the fourth sentence. Sentence (b) is beginning with 'in addition' it means another quality of the gurukul system should be the last sentence. hence the coherent sequence is DACEB.

116. (e) 117. (a) 118. (c) 119. (d) 120. (b)
121. (c) In the given sentence, only 'malady, disqualification, convicted' makes it grammatically as well as contextually correct.
- (A) is incorrect because 'repulsed' does not fit here.
- (B) is incorrect as 'infatuated' means possessed with an intense but short-lived passion or admiration for someone.
- (C) is the correct alternative among the following as 'malady' means a disease or ailment, 'disqualification, convicted' fit here both grammatically and contextually.
- (D) is incorrect as enamoured means be filled with love for which does not fit here contextually
122. (d) In the given sentence, only 'unflinching, by, heralded' make it grammatically as well as contextually correct.
- (A) is incorrect because 'akin' does not fit here.
- (B) is incorrect as 'cognizant' means having knowledge or awareness which does not make any sense here.
- (C) is incorrect as 'from' preposition does not fit here.
- (D) is the correct alternative among the following as 'unflinching, by, heralded' fit here both grammatically and contextually.
123. (a) In the given sentence, only 'tumultuous, emanating, betrays' make it grammatically as well as contextually correct.
- (A) is the correct alternative among the following as 'emanating' means (of a feeling, quality, or sensation) issue or spread out from, 'tumultuous, betrays' fit here both grammatically and contextually.
- (B) is incorrect as kempt means (of a person or a place) maintained in a neat and clean condition; well cared for which does not make any sense here.
- (C) is incorrect as cluttered means cover or fill (something) with an untidy collection of things which does not make any sense here.
- (D) is incorrect as 'shroud' does not fit here contextually
124. (d) In the given sentence, only 'perception, acquired, in' make it grammatically as well as contextually correct.
- (A) is incorrect because vaunt means boast about or praise (something), especially excessively which does not fit here.

- (B) is incorrect as 'vaunt' does not make any sense here.  
 (C) is incorrect as 'to' does not fit here.  
 (D) is the correct alternative among the following as 'perception, acquired, in' fit here both grammatically and contextually.
125. (b) In the given sentence, only 'rein, abyss, wandering' make it grammatically as well as contextually correct.  
 (A) is incorrect as 'briskly' does not make any sense here.  
 (B) is the correct alternative among the following as 'abyss' means a deep or seemingly bottomless chasm and 'rein, wandering' fit here both grammatically and contextually.  
 (C) is incorrect as palliative means (of a medicine or medical care) relieving pain without dealing with the cause of the condition which does not fit here.  
 (D) is incorrect as 'recur' does not make any sense here.
126. (b) the word 'embellished' means 'make something more attractive by the addition of decorative details or features'. 'Simplified' means 'make something simpler or easier to do or understand'; decorated means 'make something look more attractive by adding extra items or images to it'; dilapidated means 'cause something to fall into disrepair or ruin' and tarnished means 'lose or cause to lose lustre, especially as a result of exposure to air or moisture'. Thus, it can be clearly be ascertained that the words embellished and decorative are synonymous to one another; making option (b) the right answer.
127. (c) the word gruesome means disgusting or extremely unpleasant; Sullen means 'bad-tempered and sulky'; exhausting means 'making one feel very tired'; hideous means 'extremely ugly or unpleasant' and insulting means to speak to or treat with disrespect or scornful abuse'. Hence, option (c) is the right answer.
128. (c) the word 'vivacious' means 'lively' or 'bright'; Vibrant and vivacious are synonymous to each other; hence, option (c) is the right answer.
129. (b) the word 'prodigious' means remarkably or impressively great in extent, size or degree' is the synonymous to the word 'phenomenal' which means 'remarkable or exceptional, especially exceptionally good.' Thus, option (b) is the right answer.
130. (c) the word 'articulate' means 'having or showing the ability to speak fluently and coherently', impotent means 'unable to take effective action; helpless or powerless'; eloquent means 'fluent or persuasive in speaking or writing' and the word 'hesitant' means 'tentative, unsure or slow in acting or speaking'; thus, 'eloquent' is the correct answer.
131. (c) the word 'irk' means 'irritate or annoy'. Vex means 'make someone feel annoyed, frustrated, or worried, especially with trivial matters'; pique means 'feel irritated or resentful'; delight means 'please someone greatly and EXASPERATE means 'irritate and frustrate someone intensely'; thus, option (c) is the right answer.
132. (a) the word 'vanity', haughtiness, self-admiration and ostentation are synonyms of one another which means 'excessive pride in or admiration of one's own appearance or achievements'. Humility means 'the quality of having a modest or low view of one's importance'; Thus, making option (a) the correct answer.
133. (b) insipid means 'lacking vigour or interest or excitement; dull'; exhilaration means 'making one feel very happy, animated, or elated; thrilling'; vapid means 'offering nothing that is stimulating or challenging' and prosaic means 'lacking imaginativeness or originality'. Hence, option (b) is the correct answer.
134. (c) Use 'has' for a single entity.  
 Use 'evasively' instead of 'evasive'.  
 Use only 'was' instead of 'was being'
135. (e) The sentence is error-free and grammatically correct.
136. (a) 137. (b) 138. (d) 139. (b) 140. (b)
141. (c) August 19 is observed as World Photography Day, which aims to inspire photographers across the planet to share a single photo with a simple purpose: to share their world with the world.
142. (b) Recently, the state-owned Kerala Infrastructure Investment Fund Board (KIIFB) debuted its 'masala bond' issue of ₹ 2,150 crore on the London Stock Exchange. KIIFB became the first sub-sovereign entity in India to tap the offshore rupee international bond market.
143. (d) 'Host India made most of home' advantage and grabbed all 7 gold medals in 21st Commonwealth Table Tennis Championships 2019 which concluded at Jawaharlal Nehru Indoor Stadium in Cuttack, Odisha.
144. (e) The world of fixed-income securities can be divided into two main categories. Capital markets consist of securities with maturities of more than 270 days, while the money market comprises all fixed-income instruments that mature in 270 days or fewer.
145. (a) Male is the capital city of Maldives. This country is a small island nation in South Asia, located in the Arabian Sea of the Indian Ocean.
146. (e) D V Sadananda Gowda is the present Minister of Chemicals and Fertilizers in the Government of India.
147. (a) Arinjeeta Dey (Barasat, West Bengal) won a silver medal under the 12 category in the World Youth Cup 2019. The competition was held in Umag, Croatia (from July 1 to July 5, 2019). It was organized by World Karate Federation affiliated to the International Olympic Association. A total of 35 countries participated in this competition.
148. (b) The Damanganga-Pinjal river linking project proposes to divert excess water from reservoirs in the Damanganga basin to Mumbai through the Pinjal dam, built on the Pinjal river in Vaitarna basin.
149. (d) The Shanghai Cooperation Organisation (SCO 2019) 19th summit was held in Bishkek, Kyrgyzstan.

150. (a) The book titled “War over Words: Censorship in India, 1930-1960” has been authored by Devika Sethi, who teaches modern Indian history at IIT-Mandi. The book explores the diverse mechanisms and motivations for censorship and its role in the shaping of the modern Indian republic. It looks at state censorship in India in the transition period from colonial to national rule, when historical actors behaved in unpredictable ways.
151. (b) Kerala government would set up a first-of-its-kind elephant rehabilitation center here at an outlay of Rs 105 crore to take care of jumbos, which were either orphaned or abandoned. The rehab centre would house an elephant museum, mahout training centre, a well-equipped veterinary hospital and crematorium for the pachyderms.
152. (d) Amrabad Tiger Reserve spreads over 2,800 sq.kms in the districts of Mahabubnagar and Nalgonda. Earlier, it was part of ‘Nagarjunasagar-Srisailam Tiger reserve’ but post-bifurcation, the northern part of the reserve is vested with Telangana state and renamed as ‘Amrabad Tiger Reserve’. The southern portion continues to be ‘NSTR’ is with Andhra Pradesh.
153. (b) India’s state-owned banks had classified ₹ 1.50 trillion worth of loans as “wilful defaults” in 2018-19, with the biggest lender State Bank of India accounting for nearly a third. The State Bank of India saw the highest number of wilful defaults at ₹ 46,158 crore, while Punjab National Bank stood second at ₹ 25,090 crore, with Bank of India at ₹ 9,890 crore.
154. (c) RBI has formed a committee to review regulatory guidelines and supervisory framework applicable to core investment companies (CICs). This committee is headed by Tapan Ray.
155. (b) Kaziranga National Park is a national park in the Golaghat, Karbi Anglong and Nagaon districts of the state of Assam, India. The sanctuary, which hosts two-thirds of the world’s great one-horned rhinoceroses, is a World Heritage Site.
156. (c) G-20 Ministerial meeting on Trade and Digital Economy was held from 8 June- 9 June 2019 in Japanese city of Tsukuba, Ibaraki Prefecture, Japan. Piyush Goyal to lead Indian delegation for G20 meet on trade .
157. (a) The surcharge was levied on individuals with a total income more than ₹ 1 crore at the rate of 10%.
158. (c) India’s biggest life insurer LIC or Life Insurance Corporation of India is sitting on over two-third of that unclaimed money while the other 22 private life insurers account for the rest, according to a PTI report. LIC has ₹ 10,509 crore of unclaimed insurance money while among private insurers, ICICI Prudential Life Insurance Co. Ltd has ₹ 807 crore, followed by Reliance Nippon Life Insurance ( ₹ 696 crore), SBI Life Insurance Co ( ₹ 678 crore) and HDFC Standard Life Insurance ( ₹ 659 crore), says the report.
159. (b) The National Centre for Agricultural Economics and Policy Research (NCAP), is a premier agricultural economics research institution in India. The Indian Council of Agricultural Research (ICAR) established NCAP in 1991 with a view to strengthen agricultural economics research through integration of economics input in planning, designing, and evaluation of agricultural research programs and enhancing the competence in agricultural policy analysis within the National Agricultural Research System. Its headquarter is located in New Delhi.
160. (b) The walled city of Jaipur, known for its iconic architectural legacy and vibrant culture, made its entry into the UNESCO World Heritage Site list, becoming the second city of the country after Ahmedabad to get the recognition.
161. (a) Deposits in bank accounts opened under Jan Dhan scheme have crossed the Rs 1 lakh crore mark. As per the latest finance ministry data, the total balance in over ₹ 36.06 crore Pradhan Mantri Jan Dhan Yojana accounts at ₹ 1,00,495.94 crores The PMJDY launched on August 28, 2014.
162. (a) Om Birla is the 17th and current Speaker of the Lok Sabha. He serves a Member of Parliament for the Kota-Bundi constituency in Rajasthan. Prior to parliament, he was elected thrice to the assembly of Rajasthan. He belongs to the Bharatiya Janata Party.
163. (c) Reserve Bank of India (RBI) has initiated steps to set up wide-based Digital Public Credit Registry (DPCR) to capture loan information of individuals and corporate borrowers. In this regard, RBI has invited expression of interest (EOI) for developing PSC from companies with turnover of over Rs 100 crore in last three years. Setting up of PCR assumes significance amidst rising bad loans in financial system.
164. (a) NIFA, a federal agency within the United States Department of Agriculture (USDA), is part of USDA’s Research, Education, and Economics (REE) mission area. The agency administers federal funding to address the agricultural issues impacting people’s daily lives and the nation’s future.
165. (e) Kawal Tiger Reserve is located at Jannaram mandal of Mancherial District (Old Adilabad district) in Telangana state of India. Govt of India declared Kawal wildlife sanctuary as Tiger Reserve in 2012. The reserve is the oldest sanctuary in the northern Telangana region of the state. It is well known for its abundant flora and fauna. This sanctuary is catchment for the rivers Godavari and Kadam, which flow towards the south of the sanctuary.
166. (c) Balphakram National Park is a national park in the south of Garo Hills in Meghalaya, India, close to the international border with Bangladesh. It was inaugurated in December 1987 and provides habitat for barking deer, Asian golden cat, Bengal tiger, marbled cat, wild water buffalo, red panda and Indian elephant.

167. (d) Hanoi is the capital of Vietnam. It is the easternmost country on the Southeast Asian Indochinese Peninsula. It is the 15th most populous country in the world.
168. (b) On 31 December 2016, at the Prime Minister's address to the nation, a scheme to benefit pregnant women and lactating mothers known as the Pradhan Mantri Matru Vandana Yojana (PMMVY) was announced. The scheme came into effect from 1 January 2017 at all the districts in India. The total amount payable under this scheme is Rs 5000. Cash benefits are provided in three instalments of Rs.1,000, Rs.2,000, and Rs.2,000.
169. (b) Indian men's football team captain Sunil Chhetri and women's footballer Ashalata Devi have bagged top honours at All India Football Federation (AIFF) 2018-19 awards. Chhetri was named as Men's footballer of the year, while Ashalata Devi won the Women's footballer of the year title. The AIFF Player of the Year is an annual association football award presented to the best footballer in India over the previous year. It has been awarded by All India Football Federation since 1992.
170. (b) Russian space agency Roscosmos successfully launched its Soyuz-2.1a carrier rocket on 5 July 2019 with a hydrometeorological satellite and 32 small satellites.
171. (a) The 2019 ICC Cricket World Cup was the 12th Cricket World Cup, a quadrennial One Day International (ODI) cricket tournament contested by men's national teams and organised by the International Cricket Council (ICC). It was hosted between 30 May to 14 July across eleven venues in England and Wales. The 2019 Cricket World Cup Final played at Lord's in London, England, on 14 July 2019. England became Cricket World Cup winners for the first time.
172. (c) The 2019 Wimbledon Championships was a Grand Slam tennis tournament that took place at the All England Lawn Tennis and Croquet Club in Wimbledon, London, United Kingdom. The defending Gentlemen's singles champion Novak Djokovic retained his title, while the defending Ladies' singles champion Angelique Kerber lost in the second round to Lauren Davis. Simona Halep won the Ladies' Singles title.
173. (c) Ajay Singh is associated with boxing. He is currently the president of the Boxing Federation of India (BFI).
174. (d) Arjun Munda is a Cabinet Minister of Government of India. He was also Chief Minister of Indian state of Jharkhand. Khunti is the constituency of Arjun Munda. Khunti Lok Sabha constituency is one of the fourteen Lok Sabha (parliamentary) constituencies in Jharkhand state in Eastern India. This constituency is reserved for the candidates belonging to the Scheduled tribes.
175. (a) The National Cricket Academy located in Chinnaswamy Stadium Bengaluru, Karnataka in India. Academy was established in 2000 as a cricket facility of the Board of Control for Cricket in India (BCCI) for training young cricketers who are identified as having the potential to represent the Indian cricket team.
176. (a) The Reserve Bank of India (RBI) constituted a task force to suggest policy and regulatory interventions required for development of secondary market in corporate loans, including loan transaction platform for stressed assets. The six-member body, headed by Canara Bank chairman T. N. Manoharan, has been set up to review the existing state of the market for loan sale/transfer in India as well as international experience in loan trading.
177. (a) Civil Aviation Training Center (CATC) is located in Iran and have bases in Tehran, Ahwaz, Mashhad, Shiraz, Esfahan and Tabriz.
178. (d) Anshula Kant is the chief financial officer and managing director of the World Bank Group, appointed on 12 July 2019. She is from Roorkee, India.
179. (a) India has signed Rs.200 crore deal with Russia for acquiring Strum Ataka anti-tank missile for its fleet of Mi-35 attack choppers of Indian Air Force (IAF). This deal comes in wake of an IAF's attempt to keep itself battle-ready in situations like post-Balakot aerial strikes.
180. (c) University Grants Commission (UGC) has launched STRIDE scheme recently, aimed at strengthening research culture and innovation in universities and colleges of the country.
181. (b) Dutee Chand has won the gold medal in women's 100-metre sprint at the 30th Summer University Games in Napoli, Italy becoming the first Indian to win do so.
182. (c) Pradhan Mantri Karam Yogi Maandhan (PM-KYM) Scheme All PM Karam Yogi Maan Dhan Scheme beneficiaries must have annual turnover less than Rs. 1.5 crore.
183. (b) Every woman in Self-Help Group (SHG) was eligible for a loan up to Rs. 1 lakh under the MUDRA Scheme.
184. (b) The 2019 BRICS summit was the eleventh annual BRICS summit, an international relations conference to be attended by the heads of state or heads of government of the five member states Brazil, Russia, India, China and South Africa. This summit was held at Brazil.
185. (a) President Ram Nath Kovind launched Solar Charkha Mission under which Government will disburse subsidy of Rs 550 crore to thousands of artisans, generating employment in rural areas. Under this mission, Ministry of Micro Small and Medium Enterprise (MSME) will cover 50 clusters across the country including in the Northeast and each cluster will employ 400 to 2,000 artisans.



186. (e) Standard Chartered Bank will become the first foreign bank to launch operations at International Financial Services Centre (IFSC) located in Gujarat International Finance Tec City (GIFT City).
187. (b) Deutsche Bank has reportedly drawn up plans for a radical restructuring that will involve the creation of a “bad bank” to hold tens of billions of euros of toxic assets and a round of severe cuts to its investment banking operations.
188. (b) The 2023 ICC Cricket World Cup will be the 13th edition of the men’s Cricket World Cup, scheduled to be hosted by India from 9 February to 26 March 2023. This will be the first time the competition is held completely in India.
189. (a) The United Nations Development Programme (UNDP) is the United Nations’ global development network. It advocates for change and connects countries to knowledge, experience and resources to help people build a better life for themselves. It provides expert advice, training and grants support to developing countries, with increasing emphasis on assistance to the least developed countries.
190. (b) Budget 2019 has proposed to levy tax deduction at source (TDS) of 2 per cent on the cash withdrawal of more than Rs 1 crore from a bank account.

