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# IBPS CLERK Exam

Mains Answer Key

Simplifying  
Government Exams

 SSC CHSL	 IAS EXAM	 RRB NTPC	 NTSE	 CDS
 SSC CGL	 CBSE UGC NET	 IBPS PO	 NDA	
 SBI PO	 IBPS CLERK	 AFCAT	 SSC JE	 CTET
 CSIR UGC NET	 CAPF	 IBPS RRB		

## ANSWERS

1. Ans. C.

The passage revolves around telecommuting but builds the structure in such a way that it emphasizes on the work-from-home facility in the domain. It builds up the case that explains the good and bad of the same and how it has shaped the habits of the workforce and has impacted the overall growth.

2. Ans. D.

It can be inferred from paragraph 6 in which it is stated that being allowed to work outside the office is good for both workers and employers. Working outside the office allow employees to have better work-life balance and improves their health and wellness, according to the report. It also saves them time and money.

Saving time and money is, though, an indirect addition to the income but since it hasn't been explicitly stated, it will not be considered as the case. Hence, option D is the correct answer.

3. Ans. A.

Fall-out means effect/ impact/ consequence. Red-blooded means dynamic.

Options B and E don't mention any consequence; hence they can be easily eliminated.

Options C and D don't mention a consequence which is dynamic; hence eliminated.

Brunt means impact. Option A is synonymous with the question statement.

Hence, option A is the correct answer.

4. Ans. C.

A pigeonhole is a compartment and here, refers to the cubicle working system of offices. 'To extend the roots beyond the pigeonhole' means to expand its working conditions beyond the in-office environment and infrastructure. This has, in the passage, been done in the form of 'work-from-home' facility. Hence, option C is the correct answer.

5. Ans. D.

(i) and (iii) can be inferred from the following statements of the passage, 'The Great Recession also played a role. "We saw a dramatic increase in the types of jobs that employers were hiring for that allowed telecommuting and other flexibility," said Sutton Fell. Far-flung working has become more commonplace, specifically in the mortgage and real estate industry, human resources and recruiting, and accounting and finance. Each industry saw remote job listings flourish more than 20% last year. Employers in the Northeast, particularly in New England and Mid-Atlantic regions, are the most likely to offer flexible workplace options, the report found. "The middle class norm changed from one parent working and one staying at home to two working parents being more common and growth in single-parent families are big factors driving telecommuting to save time when and where you can," said Sutton Fell.' Hence, option D is the correct answer.

6. Ans. B.

The advantages can be inferred from the last paragraph which states, 'Telecommuting full time brings in more than \$4,000 in savings each year thanks to reduced expenses on things like gas, parking and public transit costs and dry cleaning. By not having to go into the office every day, workers gain back the equivalent of 11 days per year. Employers also see savings from allowing flexible scheduling. Allowing a worker to telecommute half the time can save an employer more than \$11,000 a year. "It's a benefit when it comes to recruiting and retentions and offering competitive advantages with globalisation and the efficiency of being a forward-looking company," said Sutton Fell.' The mention of other options as mutual benefit can't be traced in the given passage.

Hence, option B is the correct answer.

7. Ans. A.

The answer can be inferred from the following statements of the passage, "There is still this stigma associated with an antiquated view that telecommuting is just a work-from-home mom thing or for lower level jobs or not as dedicated workers," said Sutton Fell. "This is a very professional and viable option and it's not going anywhere."

Call in question means to argue or challenge. A snap means something that can be done easily or is feasible. Option A means that the subject opposes the statement and is of the perspective that telecommuting is feasible and gender-neutral and is beneficial for the entire workforce.

To back something means to support something; it is clear from the quoted statements that the author calls the societal view about telecommuting a stigma and says that it is, instead, a feasible option which is meant to stay. Hence, option B can be eliminated. To keep up with something means to advocate/ support something; it can also be eliminated on the same grounds as option B.

To stick by the statement also means to advocate something; hence it can also be eliminated.

Hence, option A is the correct answer.

8. Ans. D.

Statements 2 and 5 are both grammatically correct and carry the same meaning. Statement 2 states that Consumerism takes place when under the influence of advertising and marketing, wants to get created among people. The same idea is stated in statement 5. Thus, option D is correct.

Let's look at the errors in the other statements:

1) "Individualistic" is an adjective, so is "increased" in the given context. But an adjective cannot modify an adjective and we need an adverb in its place. Therefore, "increasingly" should be written.

3) Here the usage of the word "consumers" is incorrect as it refers to a group of people who consume. The consumers cannot be called "a character-cultivating way of life". Hence, the

abstract noun "consumerism" should be used.

4) The statement here talks about what parents should do in general. Hence, the verb "teach" should be in the simple present tense instead of present perfect continuous. So, "have been teaching" should be replaced by "teach".

9. Ans. E.

Statements 3 and 4 are grammatically correct and similar in meaning. Statement 3 talks about how India's large geographical extent houses several different religions which in turn has led to several different festivals being celebrated all over the country and acts as a shining example of unity in diversity. Statement 4 supports this same sentiment in different words. Let's look at the errors in the other statements:

1. 'Festivals' being plural should be followed by 'are' to maintain subject-verb agreement instead of 'is'.

2. The determiner 'much' is used with singular uncountable nouns. Since 'diwali' is a singular countable noun, the correct determiner to be used is 'most'.

5. As stated earlier 'much' is used with singular uncountable nouns. The correct determiner to be used here is 'many' as 'festivals' is a plural noun.

10. Ans. B.

Sentences 2 and 3 are grammatically correct and have similar meaning. Both of them are conveying the fact that the purpose of creative advertisement is to just entertain the viewer. But comparative advertisement is much more aggressive than that. Let's look at the errors in the other statements:

Sentence 1: In this sentence two words-quiet and soul, are used incorrectly. Quiet means making little or no noise. Since an emphasis is being put on how different the two types of advertising are, the correct that should have been used is 'quite'. Quite means 'to a certain or fairly significant extent or degree'. 'Soul' means the spiritual or immaterial part of a human being or animal, regarded as immortal. Since we need an adjective for 'purpose', the correct word

that should have been used here is 'sole', which means one and only. Sentence 4: 'Might' indicates that the action(entertaining) is a future event. When we state future progressive events as such, we use *be + ing-verb*. Also, when pointing out one among many, the noun for many part (form) should be in plural form. So, it should be 'forms' not 'form'.

Sentence 5: Even though is used in the sense of 'despite of'. Even though is used generally used when we are conceding a surprising outcome. 'While' is used when two actions are happening simultaneously. Since two conditions are being compared without any conceding, we should use 'while' instead of 'even though'.

Hence, the correct answer is B.

11. Ans. A.

Sentences 1 and 4 are grammatically correct and have similar meaning. Both of them are conveying the fact that the rest of the country knows very little about the flood victims of the north eastern states, who have been displaced from their homes due to severe floods. Let's look at the errors in the other statements:

Sentence 2: When we say we know something, we know facts or details. Both of them are countable nouns. So, we should use 'little' instead of 'less' as less is used for uncountable nouns.

Sentence 3: 'a' is an article for singular nouns. Since 'little' is definitely more than one, using 'a' is wrong.

Sentence 5: 'Misplaced' means placing something in the wrong position. It can happen unknowingly. The homeless flood victims are not exactly at a wrong place. They are most probably at a relief centre. The correct word that should've been used is 'displace', which means forced to move.

Hence, the correct answer is A.

12. Ans. E.

All the three statements use the word "hamper" in the correct form. In the first and the second sentence, the word has been used as a verb in the present and the past tense respectively. "Hamper" means to cause hindrance. The third

sentence uses the word as a noun which means a basket or a container. The word fits appropriately in the given question. Since the word has been used correctly in all the sentences, option E is the correct answer.

13. Ans. C.

The numerical 100 is written as century in cricket and is used to refer to 100 years. In sentence 1 and 2 it makes perfect sense.

In sentence 3 however, the word must be sanctuary which refers to a nature reserve for wild animals. The correct answer is option C.

14. Ans. E.

The word Date carries several meanings:

1. The day of the month or year as specified by a number.
2. A social or romantic appointment or engagement.
3. Reveal someone or something as being old-fashioned.

Among these, the meaning given in 1, makes statement 2 correct. The one given in 2, makes statement 1 correct and the one given in 3, makes statement 3 correct. Thus, option E is the correct answer.

15. Ans. B.

Audacity means aggressive boldness or unmitigated effrontery.

Annoy means disturb, especially by minor irritations.

Assort means to distribute or to classify.

Amuse means occupy in an agreeable, entertaining or pleasant fashion.

B-D are antonyms.

16. Ans. C.

Blame means attribute responsibility to. Incarcerator to confine, imprison.

Blimey British informal, used to express surprise.

Inculpate suggest that someone is guilty.

A-D are synonyms.

17. Ans. E.

Permit means consent to, give permission.

Plough (verb) turn up the earth of (an area of land) with a plough, especially before sowing.

Bar means expel, as if by official decree.

Beacon means a fire (usually on a hill or

tower) that can be seen from a distance. A-C are antonyms.

18. Ans. A.

Crave means plead or ask for earnestly. Abjure means retract, or formally reject or renounce. Exceed means go beyond what is allowed or stipulated. Crass means without sensitivity. A-B are antonyms.

19. Ans. D.

The sentence is about a newspaper journey of 139 years. During these years the newspaper has changed with upcoming trends by adapting and embracing the new technological changes yet it never compromised with its core value. The first word must mean 'the whole'. The second word must mean 'to accept and adapt'. Therefore, option D is apt. 'Entirety' means the whole of something and embraces means to an act of accepting something willingly or enthusiastically.

20. Ans. A.

The first blank is followed by the word "studies", and no other word but "review" can fit before it while conveying a correct sense. In order for a condition to be dealt with, it needs to be identified first. Hence, option A is the correct answer.

21. Ans. A.

Dispel- to make (a doubt, feeling, or belief) disappear. The term, hectic external engagements shows the PM's hard work and is a positive point. The segment after the blank (Chief Minister with little diplomatic experience could not make it to the high table...) points out a negative thing about the PM. So, the positive point that prevails in the present would negate a negative point of the past. Hence, either 'dispel' or 'dismiss' can fit in the first blank.

A visa cannot be agreed to someone, hence option D gets eliminated. "Deny" fits appropriately in the second blank. Hence, option A is the correct answer.

22. Ans. A.

The second part of the sentences conveys the idea that seeing the thrust of the startup with respect to employment, app download, presence in cities, the founder

would start the project. the only word that will fit in the blank and make the sentence grammatically correct is chances. though the word probabilities convey the meaning same as 'chances', but given the choice of diction, we should choose chances.

The first part of the sentence conveys the idea that the idea of the startup founder is expected to bring in positive results. Disruptive means innovative or groundbreaking.

Hence the correct answer is option A.

23. Ans. D.

The given sentence talks about the mixed responses given by brokerage houses. Since "saying" has been used once in the sentence, "adding" can be used as a connector to state another response. The usage of "saying" will make the sentence redundant, while "speaking" would be grammatically incorrect. "Awaited" fits appropriately in the second blank, indicating that there is still no clarity excise duty exemption. Thus, option D is the correct answer.

24. Ans. B.

The statement tries to compare the salaries of the soldiers with those of the other professionals and focuses on the disparities in the same. Corresponding to the context 'disproportionate' and 'compensations' are the most suitable words. Disproportionate highlights the disparity and compensation lays stress on the subject being discussed. So, option B is correct.

25. Ans. D.

Out Of all the available options, only 'improvement' and 'measures' satisfy the context of the sentence by replacing the irrelevant words in the sentence. The sentence means that the recordings of the financial data showed that the improvement in the economy has little relation with the measures taken by the financial experts. So, option D is correct.

26. Ans. C.

The sentence talks about a report, thus only 'stated' and 'proclaimed' are possible here. Now for the second part, 'undue presentation' is not a proper phrase, which automatically cancels 'proclaims'. So, option C is correct.

27. Ans. E.

The statement makes perfect sense in itself. So, option E is correct.

28. Ans. E.

Statement 1 should be the opening sentence of the series. It lays down the theme of the passage which is the successful running of the Indian state and society being dependent on the ideals of secularism. It is followed by A which highlights the existing situation of secularism coming under the scanner and questions being raised against its credibility. B elaborates on what is stated in statement A. The unpleasant situation being noticed for the first time ever since independence is the idea of a Hindu Rashtra being openly mooted. C and 2 form a pair. C states that the Supreme Court has expressed its 'concerns' with the rising threat to secularism. The issue mentioned here is the apprehension with respect to the continuation of the successful working of Secularism. Statement 2 lays down the actual 'concern' around which the Supreme Court has expressed itself, i.e. the threat and danger of losing the ideals of secularism. Also, the usage of the pronoun "it" indicates that the Supreme Court is being talked about. Hence, the correct sequence is 1ABC2 and option E is the correct answer.

29. Ans. B.

The given passage talks about how the diversity in India affects the political scenario in the country. This concept of diversity is well described in statement 1 making it the introductory sentence of the passage. And it leads to how states contribute to the political make up in the country. This makes statement 2 the second sentence of the passage. Hence, the correct sequence is 12ABC and option B is the correct answer.

30. Ans. E.

The passage is about river drainage system. Sentence 1 should act as the introductory sentence as it defines what is a 'drainage system' while statement 2 should act as the concluding sentence as it points out the several tasks performed by the drainage system as mentioned in statement C.

Hence, the correct sequence is 1ABC2 and option E is the correct answer.

31. Ans. E.

The theme of the paragraph is the Nobel prize literature committee which is having a public meltdown. The paragraph should start with statement A only as it introduces the academy as well as provides information about the committee. Hence, options A, B and C are eliminated. Statement C talks about the scandal. it says that a dozen if women have framed charges against the photographer. 2 talks about the remaining members. Naturally, statement 2 follows statement C. Therefore, statement 2 comes next and option E is the apt answer.

32. Ans. B.

From '20 countries have already called for a total ban on killer robots,' one can consider that countries might have decided to boycott the upcoming meeting on autonomous weapons. This option can be used. 'Even though' is used to show contrast and means 'despite the fact that.' This option only fits with the first sentence and does not help in connecting the two sentences. From the second sentence, one can use option III to connect the sentences. Therefore, option B is the apt answer.

**New statement:**

The boycott comes ahead of a United Nations meeting in Geneva next week on autonomous weapons, and more than 20 countries have already called for a total ban on killer robots. While support builds for an outright ban on autonomous weapons, there is a United Nations meeting in Geneva next week on autonomous weapons, since more than 20 countries have already called for a total ban on killer robots.

33. Ans. D.

All the options can be used to connect the sentences. Therefore, option D is the apt answer.

**New statements:**

If you've considered whitening your teeth, you may already know the professional teeth whitening cost can be high — much more expensive than at-home alternatives, but in-office teeth

whitening is one of the safest and most effective whitening methods. Teeth whitening doesn't have to be expensive while you may already know the professional teeth whitening cost can be high — much more expensive than at-home alternatives, but in-office teeth whitening is one of the safest and most effective whitening methods. If you're looking for an alternative to professional bleaching in a dental office as you may already know the professional teeth whitening cost can be high — much more expensive than at-home alternatives so in-office teeth whitening is one of the safest and most effective whitening methods.

34. Ans. C.

Option I: Euphoria refers to a feeling or state of intense excitement and happiness. It makes sense as the proposed resolution of impeachment of the Chief Justice of India will bring forward issues that directly have an effect, especially a negative one, on the independence of the judiciary. Option II: 'Some safeguards' will make no sense in the context of the sentences. Option III: It says that a fearless judge is the fundamental principles on which an independent judiciary is based. So, it can be used to connect sentences. Therefore, option C is the apt answer.

**New statements:**

The euphoria in some circles over a proposed resolution of impeachment of the Chief Justice of India is a matter of grave concern, for it brings to the fore issues that directly impinge on the independence of the judiciary. Since a fearless judge is the bedrock of an independent judiciary, a proposed resolution of impeachment of the Chief Justice of India is a matter of grave concern, for it brings to the fore issues that directly impinge on the independence of the judiciary.

35. Ans. A.

We can clearly decipher from the statements that quotas determine the size of funds at the disposal. The countries having higher quotas or powerful countries influence the funds to be lent. The developing countries are

demanding a greater share in quotas. Option II as well as III make no sense in the context of the statements.

**New statement:**

Quotas determine the size of contingency funds at the disposal of the IMF to lend to countries in need of help, as well as the power of individual countries to influence lending decisions and tap into the funds themselves, though developing countries hold less than half the overall quota at the moment, with their rapidly increasing economic heft they have demanded a greater share.

36. Ans. C.

The passage states the problems and cyber threats to which every organization is exposed to. It mentions the importance of ethical hacking and the ways in which the ethical hackers deal with them. The dire need of regularly checking the security of organizations is increasing with time. Thus option C is the correct answer.

37. Ans. A.

It can be well inferred from the passage that a successful ethical hacker is one who can think from the perspective of a hacker and create better security there. If one fails to think like a malicious person one would never be able to create proper security there. Thus option A is the correct answer.

38. Ans. B.

With the advent and progress of technology the problem of hacking too increased. Thus the major reason that contributed to the problem of hacking is technology. Option B is the correct answer.

39. Ans. E.

The most important step to protect the organization is that the hackers should be given proper authority to access the privacy of the organizations. Unauthorized access is the most harmful thing done to the organization. Thus option E is the correct answer.

40. Ans. C.

It can be well inferred from the passage that the ethical hackers do not have any negative purpose and want to enhance the security of organizations whereas the normal hackers have an ill motive and

want to gain personal benefits causing harm to others. Thus option C is the correct answer.

41. Ans. A.

If Z is positive then only  $Z^7$  is positive  
So, statement I alone is sufficient to answer the question

If Z is positive then  $Z^8$  is positive

If Z is negative then  $Z^8$  is positive  
So, statement II alone is not sufficient to answer the question

42. Ans. D.

$$\frac{1}{a} + \frac{1}{b} = \frac{6}{5}$$

Here, we have 2 unknowns and one equation

So, statement I alone is not sufficient to answer the question

$$a \times b = 5$$

Here, we have 2 unknowns and one equation

So, statement II alone is not sufficient to answer the question

On combining both the statements  
So, now we have two equations and two unknowns

So, option (d) is the correct answer.

43. Ans. E.

18 women can complete the same piece of work in 24 days

Here we don't know the capacity of work done by men

So, statement I alone is not sufficient to answer the question

28 children can complete the same piece of work in 56 days.

Here we don't know the capacity of work done by men

So, statement II alone is not sufficient to answer the question

On combining both the statements we still cannot determine the capacity of work done by men

So, option (e) is the correct answer.

44. Ans. E.

The urn contains 10 yellow and 8 green balls

Here we don't know the number of red balls

So, statement I alone is not sufficient to answer the question

The urn contains all colored balls  
Here we don't know the number of red balls

So, statement II alone is not sufficient to answer the question

On combining both the statements we still cannot determine the number of red balls.

So, option (e) is the correct answer.

45. Ans. B.

**Statement I**

Let's say if  $3w=3$ , then  $w=1$ , an integer.  
But if let's say,  $3w=5$  then  $w=5/3$ , is not an integer.

So, with Statement I we cannot determine the answer.

**Statement II**

$2w=2,4,6,8...$  any even number, in this case w is always an integer.

So, case II alone can answer it.

So, option (b) is the correct answer.

46. Ans. C.

Given, total girls = 420

Total boys = 810

Let the number of boys in Xavier = x

So, the number of girls in Xavier =  $\frac{2}{3}x$

Let the number of boys in Vijaya = y

So, the number of girls in Vijaya =  $\frac{2}{5}y$

Given,

$$x + y = 810$$

$$\frac{2}{3}x + \frac{2}{5}y = 420$$

$$\text{So, } \frac{x}{3} + \frac{y}{5} = 210$$

$$\text{So, } \frac{810-y}{3} + \frac{y}{5} = 210$$

$$270 - \frac{y}{3} + \frac{y}{5} = 210$$

$$60 = \frac{2y}{15}; y = 450$$

So,

So, the number of boys in Vijaya = y = 450

So, the number of girls in Vijaya =

$$\frac{2}{5}y = 180$$

Let the number of boys in Xavier = x =

$$810 - y = 810 - 450 = 360$$

So, the number of girls in Xavier =



$$\frac{2}{3}x = 240$$

$$\text{So, } 180 = \frac{x}{100} \times 240$$

$$\text{So, } x = \frac{180 \times 100}{240} = 75$$

So, option (c) is the correct answer.  
47. Ans. D.

The number of boys in Vijaya = 450  
And, the number of girls in Vijaya = **180**

Also, the number of boys in Xavier = 360

And, the number of girls in Xavier = **240**

Number of girls in X college =  
**640 - 240 = 400**

Total students in Xavier = 600  
So, total students in X =

$$600 \times \frac{125}{100} = 750$$

Number of boys in X college = 750 - 400 = 350

So, option (d) is the correct answer.  
48. Ans. D.

The number of boys in Vijaya = 450  
And, the number of girls in Vijaya = **180**

Also, the number of boys in Xavier = 360

And, the number of girls in Xavier = **240**

So, required difference = 630 - 600 = 30

So, option (d) is the correct answer.  
49. Ans. B.

The number of boys in Vijaya = 450  
And, the number of girls in Vijaya = **180**

Also, the number of boys in Xavier = 360

And, the number of girls in Xavier = **240**

Number of boys in Y College =  
 $\frac{13}{9} \times 450 = 650$

Number of girls in Y College =  
 $180 \times \frac{80}{100} = 144$

Total students = 650 + 144 = 794

So, option (b) is the correct answer.

50. Ans. E.

The number of boys in Vijaya = 450

And, the number of girls in Vijaya = **180**

Also, the number of boys in Xavier = 360

And, the number of girls in Xavier = **240**

Required percentage =

$$\frac{450-360}{360} \times 100 = 25\%$$

So, option (e) is the correct answer.

51. Ans. C.

$$15M * x = 21W * (x-4)$$

$$35M * y = 63W * (y-4)$$

$$\text{So, } 21(x-4) = 63(y-4)$$

$$x = 3y - 8$$

$$15x = 35y$$

$$3x = 7y$$

$$\text{So, } y = \frac{3x}{7}$$

$$x = 3 \times \frac{3x}{7} - 8$$

$$\text{So, } \frac{2x}{7} = 8; x = 28$$

So, option (c) is the correct answer.

52. Ans. B.

Let, CP of B = x

CP of A = 2x

Total CP = 3x

$$\text{MP} = 3x \times \frac{120}{100} = 3.6x$$

Discount = 9

$$\text{SP} = 3.6x - 9$$

$$\text{Profit}\% = \frac{3.6x - 9 - 3x}{3x} \times 100 = 17$$

$$\frac{3.6x - 9}{3x} = 1.17$$

So, x = 100

CP of article A = 200

So, option (b) is the correct answer.

53. Ans. D.

Two cases are possible

$$1) \frac{\frac{4}{5}C \times \frac{5}{1}C}{\frac{9}{5}C}$$

$$2) \frac{{}^4C_3 \times {}^5C_2}{{}^9C_5}$$

$$\text{Required Probability} = \frac{{}^4C_3 \times {}^5C_2}{{}^9C_5} + \frac{{}^4C_2 \times {}^5C_3}{{}^9C_5}$$

$$\frac{\left(1 \times \frac{5}{1} + \frac{4}{3} \times \frac{3}{2} \times \frac{2}{1} \times \frac{5}{2} \times \frac{4}{1}\right)}{\frac{9}{5} \times \frac{8}{4} \times \frac{7}{3} \times \frac{6}{2} \times \frac{5}{1}} = \frac{5 + 40}{126} = \frac{45}{126}$$

So, option (d) is the correct answer.

54. Ans. B.

Let the length of the train = L

And, the length of the platform = P

$$\text{So, } 25 \times \frac{5}{18} = \frac{L+P}{18}$$

$$L+P = 125$$

$$\text{And, } 30 \times \frac{5}{18} = \frac{L}{12}$$

$$L = 100$$

$$P = 25$$

$$\text{Required difference} = 100 - 25 = 75$$

So, option (b) is the correct answer.

55. Ans. D.

Satish: Bhavya: Abhishek

$$15000 \times 12: 18000 \times (12-x): 24000 \times$$

$$(12-x) = 10: 9: 12$$

$$\text{So, } \frac{15000 \times 12}{(18000 \times (12-x))} = \frac{10}{9}$$

$$90 = 120 - 10x$$

$$10x = 30; x = 3$$

So, option (d) is the correct answer.

56. Ans. B.

Let the age of Sakshi 6 years ago = x

$$\text{Present age of Sakshi} = \frac{5}{4}x$$

$$\text{So, } \frac{5}{4}x = x + 6$$

$$\text{So, } x = 24$$

$$\text{So present age of Sakshi} = 30$$

$$\text{Present age of her son} = \frac{1}{5}x = \frac{30}{5} = 6$$

$$\text{Age of Sakshi after 10 years} =$$

$$\frac{5}{4}x + 10 = 40$$

$$\text{Age of her son after 10 years} = 16$$

$$\frac{40}{16} = \frac{5}{2}$$

$$\text{So, required ratio} = \frac{40}{16} = \frac{5}{2}$$

So, option (b) is the correct answer.

57. Ans. D.

$$\frac{18000 \times 2 \times 15}{100} = 5400$$

SI in scheme A =

CI in scheme B =

$$15000 \left( \left( \frac{118}{100} \times \frac{118}{100} \right) - 1 \right) = 5886$$

$$\text{Required difference} = 5886 - 5400 = 486$$

So, option (d) is the correct answer.

58. Ans. E.

In 1<sup>st</sup> alloy,

Copper = 40%

Aluminum = 60%

So, ratio = 2: 3

In 2<sup>nd</sup> alloy,

Ratio = 2: 7

Final mixture ratio = 5: 3

So, total amount of copper =

$$\frac{2}{5} \times 5x + \frac{2}{9} \times 3x = 2x + \frac{2}{3}x = \frac{8x}{3}$$

And, total amount of aluminum =

$$\frac{3}{5} \times 5x = 3x$$

So, required percentage =

$$\left( \frac{3x - \frac{8x}{3}}{8x} \right) \times 100 = \frac{9x - 8x}{8x} \times 100 = \frac{100}{8} = \frac{25}{2} = 12.5\%$$

So, option (e) is the correct answer.

59. Ans. C.

Relative speed of train = 15

Distance between them = 20 km

Time taken to cover that distance =

$$\frac{20}{15} = \frac{4}{3}$$

hours

So, they will collide in 80 minutes

So, distance covered in 79 minutes =

$$15 \times \frac{79}{60} = \frac{79}{4}$$

So, distance left =

$$20 - \frac{79}{4} = \frac{80-79}{4} = \frac{1}{4} \text{ km}$$

So, option (c) is the correct answer.

60. Ans. A.

$$\pi r^2 h = 616m^3$$

$$\text{And, } 2\pi r h = 352m^2$$

$$\text{So, } \frac{\pi r^2 h}{2\pi r h} = \frac{616}{352}$$

$$\text{So, } \frac{r}{2} = 1.75$$

$$\text{So, } r = 3.5$$

$$\pi r^2 h = 616m^3$$

$$\text{So, } h = \frac{616}{\pi r^2} = 16$$

$$\text{TSA} = 2\pi r(h + r)$$

$$\text{TSA} = 2 \times \frac{22}{7} \times 3.5(16 + 3.5) = 429 m^2$$

So, option (a) is the correct answer.

61. Ans. B.

Let the amount of mixture taken from 1<sup>st</sup> allow = x

And, the amount of mixture from the second allow = y

$$\text{So, } \left[ \frac{\left(\frac{x+2y}{3+5}\right)}{\frac{2x+3y}{3+5}} \right] = \frac{5}{8}$$

$$\text{So, } \frac{5x+6y}{10x+9y} = \frac{5}{8}$$

$$\text{So, } 40x + 48y = 50x + 45y$$

$$\frac{x}{y} = \frac{3}{10}$$

$$10x = 3y; y = \frac{10}{3}x$$

So, option (b) is the correct answer.

62. Ans. C.

3 men of the first group do as much work in 2 hour as 4 men of the second group do in 3 hours

$$\text{So, } 3 \times M_1 \times 2 = 4 \times M_2 \times 3$$

$$\text{So, } M_1 = 2 M_2$$

Men Hours Days Work

40 8 15 1

$$60 \times 4 \times 2$$

$$\text{So, } 40 M_1 \times 8 \times 15 \times 2 = 60 M_2 \times 4 \times x$$

$$\frac{80M_2 \times 8 \times 15 \times 2}{(60 M_2 \times 4)} = 80 \text{ days}$$

$$\text{So, } x = 80$$

So, option (c) is the correct answer.

63. Ans. A.

Let the speed of boat and stream be u and v respectively

$$\text{So, } (u + v) = \frac{75}{t}$$

$$\text{And, } (u - v) = \frac{60}{t}$$

$$\frac{75}{u+v} = \frac{60}{u-v}$$

$$\text{So, } \frac{u+v}{u-v} = \frac{5}{4}$$

$$75u - 75v = 60u + 60v$$

$$\text{So, } u = 9v$$

Required percentage =

$$\frac{10v}{9v} \times 100 = 111 \frac{1}{9}\%$$

So, option (a) is the correct answer.

64. Ans. A.

A train crosses a pole in 24 sec

Let, Speed of the train = s

$$\text{So, length of the train (L) = s \times 24}$$

A second train of same length crosses a platform in 30 sec with a speed 20% more than the first train.

Let, the length of the platform = p

$$\frac{120}{100} S = \frac{24s+p}{30}$$

$$\text{So, } \frac{6s}{5} = \frac{4s}{5} + \frac{p}{30}$$

$$\text{So, } \frac{2s}{5} = \frac{p}{30}$$

So, the ratio of length of train and length

$$\text{of platform} = \frac{s}{p} = \frac{5}{60} = \frac{1}{12}$$

$$S = \frac{p}{12} = \frac{L}{24} = \frac{p}{12}; \frac{L}{p} = \frac{2}{1}$$

So,

So, option (a) is the correct answer.

65. Ans. D.

A and B can fill the tank in 36 minutes

Let the time taken by pipe A to fill the tank = x minutes

Ans, the time taken by pipe B to fill the tank = y minutes

$$\frac{1}{x} + \frac{1}{y} = \frac{1}{36}$$

$$\text{So, } \frac{1}{x} + \frac{1}{y} = \frac{1}{36}$$

$$\text{So, part filled in 30 minutes} = \frac{30}{36} = \frac{5}{6}$$

$$\text{Remaining part} = 1 - \frac{5}{6} = \frac{1}{6}$$

$$\frac{1}{6}$$

So,  $\frac{1}{6}$ th part is filled by A alone in 10 minutes

So total time taken by A to fill the tank = 60 minutes

And, time taken by B to fill =

$$\frac{1}{36} - \frac{1}{60} = \frac{10}{360} - \frac{6}{360} = \frac{4}{360} = \frac{1}{90}$$

So, pipe B can fill the tank in 90 minutes.

So, option (d) is the correct answer.

66. Ans. E.

$$(422 + 478 + 1417 + 546 + 737) \div (? \times 4) \approx 60$$

$$\Rightarrow 3600/? \approx 240$$

$$\Rightarrow ? = 15$$

67. Ans. D.

$$? \approx \sqrt{256} \times 19 + 8 \times 14$$

$$\Rightarrow ? \approx 16 \times 19 + 8 \times 14 = 416$$

68. Ans. B.

$$16 \times 24 + ? \approx 19 \times 32$$

$$\Rightarrow ? = 608 - 384 = 224$$

69. Ans. C.

$$28 \times 16 \approx ? \times 14 + 70$$

$$\Rightarrow 448 \approx ? \times 14 + 70$$

$$\Rightarrow ? = 378/14 = 27$$

70. Ans. B.

$$272 + 190 + 84 \approx ? \times 13 \times 6$$

$$\Rightarrow ? \approx 13 \times 6546 = 7$$

71. Ans. C.

$$\frac{1}{2} =$$

$$117.5 - \frac{1}{2} = 117,$$

$$117 + 2 = 119,$$

$$119 - 8 = 111,$$

$$111 + 32 = 143,$$

$$143 - 128 = ? = 15$$

72. Ans. E.

$$15 \times 1 - 3 = 12,$$

$$12 \times 3 - 5 = 31,$$

$$31 \times 5 - 7 = 148,$$

$$148 \times 7 - 9 = ? = 1027$$

73. Ans. B.

$$1 \times 7 + 6 = 13,$$

$$13 \times 6 + 5 = 83,$$

$$83 \times 5 + 4 = 419,$$

$$419 \times 4 + 3 = 1679,$$

$$1679 \times 3 + 2 = 5039$$

74. Ans. A.

$$12 \times 2 + 1 = 25,$$

$$25 \times 2 - 2 = 48,$$

$$48 \times 2 + 3 = 99,$$

$$99 \times 2 - 4 = 194,$$

$$194 \times 2 + 5 = 393,$$

$$393 \times 2 - 6 = ? = 780$$

75. Ans. D.

$$1^3 + 2 = 3,$$

$$2^3 + 3 = 11,$$

$$3^3 + 4 = 31,$$

$$4^3 + 5 = 69,$$

$$5^3 + 6 = 131,$$

$$6^3 + 7 = ? = 223$$

76. Ans. B.

$$\frac{60 \times \frac{2}{5} + 68 \times \frac{9}{17}}{60 \times \frac{3}{5} + 72 \times \frac{4}{9}} = \frac{15}{17}$$

Required Ratio =

77. Ans. D.

Number of female who bought ticket from C2 and C4 Theater together =

$$70 \times \frac{4}{7} + 66 \times \frac{5}{11} = 70$$

Number of males who bought ticket from

$$72 \times \frac{5}{9} = 40$$

C5 theatre =

Required Percentage =

$$\frac{70-40}{40} \times 100 = 75\%$$

78. Ans. C.

Total revenue earned by theatre C4 =

$$150 \times 14 + 200 \times 36 + 250 \times 30 = 16800$$

79. Ans. B.

Number of male who bought ticket from

$$65 \times \frac{6}{13} =$$

$$C1 = 30$$

Number of male who bought ticket from

$$70 \times \frac{3}{7} = 30$$

C2 =

Number of male who bought ticket from

$$60 \times \frac{2}{5} = 24$$

C3 =

$$= 30 + 30 + 24 = 84$$

$$= \frac{84}{3}$$

∴ Required average = 28

80. Ans. A.

Number of males who bought ticket from C4, C5 and C6 together

$$66 \times \frac{6}{11} + 72 \times \frac{5}{9} + 68 \times \frac{9}{17}$$

$$= 36 + 40 + 36$$

$$= 112$$

Number of females who bought ticket from C4, C5 and C6 together

$$66 \times \frac{5}{11} + 72 \times \frac{4}{9} + 68 \times \frac{8}{17}$$

$$= 30 + 32 + 32$$

$$= 94$$

$$\therefore \text{Required difference} = 112 - 94 = 18$$

81. Ans. B.

$$(i) 2x^2 - 5x + 3 = 0$$

$$2x^2 - 2x - 3x + 3 = 0 \Rightarrow 2x(x-1) - 3(x-1) = 0$$

$$\Rightarrow (x-1)(2x-3) = 0$$

$$x = 1, \frac{3}{2}$$

$$(ii) 3y^2 - 4y + 1 = 0 \Rightarrow 3y^2 - 3y - y + 1 = 0$$

$$3y(y-1) - 1(y-1) = 0$$

$$(3y-1)(y-1) = 0 \Rightarrow y = \frac{1}{3}, 1$$

$$\therefore x \geq y$$

82. Ans. C.

$$(i) x^2 - 17x + 72 = 0 \Rightarrow x^2 - 9x - 8x + 72 = 0$$

$$\Rightarrow x(x-9) - 8(x-9) = 0$$

$$(x-8)(x-9) = 0 \Rightarrow x = 8, 9$$

$$(ii) y^2 - 27y + 180 = 0$$

$$y^2 - 12y - 15y + 180 = 0 \Rightarrow y(y-12) - 15(y-12) = 0$$

$$\Rightarrow (y-15)(y-12) = 0$$

$$\Rightarrow y = 15, 12$$

$$\therefore y > x$$

83. Ans. B.

$$(i) (x-12)^2 = 0$$

$$\Rightarrow x = 12$$

$$(ii) y^2 - 21y + 108 = 0 \Rightarrow y^2 - 12y - 9y + 108 = 0$$

$$\Rightarrow y(y-12) - 9(y-12) = 0$$

$$\Rightarrow (y-9)(y-12) = 0 \Rightarrow y = 9, 12$$

$$\therefore x \geq y$$

84. Ans. E.

$$(i) 2x^2 + 7x + 5 = 0 \Rightarrow 2x^2 + 2x + 5x + 5 = 0$$

$$\Rightarrow 2x(x+1) + 5(x+1) = 0$$

$$\Rightarrow (2x+5)(x+1) = 0$$

$$x = -\frac{5}{2}, -1$$

$$(ii) 3y^2 + 12y + 9 = 0 \Rightarrow 3y^2 + 9y + 3y + 9 = 0$$

$$\Rightarrow 3y(y+3) + 3(y+3) = 0 \Rightarrow (3y+3)(y+3) = 0$$

$$\Rightarrow y = -1, -3$$

\therefore No relation can be established.

85. Ans. B.

$$(i) x^2 + 2x - 35 = 0 \Rightarrow x^2 + 7x - 5x - 35 = 0$$

$$\Rightarrow (x+7) - 5(x+7) = 0$$

$$\Rightarrow (x-5)(x+7) = 0$$

$$x = 5, -7$$

$$(ii) y^2 + 15y + 56 = 0 \Rightarrow y^2 + 7y + 8y + 56 = 0$$

$$\Rightarrow y(y+7) + 8(y+7) = 0$$

$$(y+8)(y+7) = 0$$

$$\Rightarrow y = -8, -7$$

$$\therefore x \geq y$$

86. Ans. D.

$$\text{Speed of Train 'X' on Tuesday} = \frac{450}{2} = 225 \text{ km/hr}$$

$$\text{Speed of train 'Y' on Monday} = \frac{450}{3} = 150 \text{ km/hr}$$

$$\text{Required \%} = \frac{225-150}{150} \times 100 = 50\%$$

87. Ans. D.

$$\text{Speed of train 'Y' on Tuesday} =$$

$$\frac{450}{4.5} =$$

$$100 \text{ km/hr}$$

$$\text{Speed of train 'X' on Wednesday} =$$

$$\frac{450}{3} =$$

$$150 \text{ km/hr}$$

$$\text{Average speed} = \frac{2 \times 100 \times 150}{250} =$$

$$120 \text{ km/hr}$$

88. Ans. A.

$$\text{Speed of train 'X' on Friday} =$$

$$\frac{450}{4} \times 1.6 = 180 \frac{\text{km}}{\text{hr}}$$

$$\text{Speed of train 'Y' on Friday} =$$

$$\frac{450}{5} \times 1.25 = 112.5 \frac{\text{km}}{\text{hr}}$$

$$\text{Required sum of time} = \frac{450}{180} + \frac{450}{112.5} =$$

$$2.5 + 4 = 6.5 \text{ hr}$$

89. Ans. C.

Speed of train 'X' on Tuesday =

$$\frac{450}{2} = 225 \text{ km/hr}$$

Speed of train 'Y' on Wednesday =

$$\frac{450}{1.5} = 300 \text{ km/hr}$$

$$\text{Required difference} = 300 - 225 = 75 \text{ km/hr}$$

90. Ans. D.

$$\text{Required time} = \frac{450}{\left(\frac{450}{2} \times 1.6\right)} = 1.25 \text{ hr}$$

91. Ans. C.

- M has exam on Tuesday at 07.00 A.M.
- F has exam immediately before M. (F must be on Monday at 10 A.M.)
- M does not have exam on any of the days before K. (K must be before M. So, K must be on Monday at 7 A.M)
- H has exam immediately after the day of one who has exam on Monday.
- H does not have exam on any one of the days after I.
- Only three people have exam between K and I.
- The number of people who have exam between K and H is same as the number of people who have exam between G and L. (H must be on Tuesday at 10 A.M.)  
7 A.M. 10 A.M.  
Monday K F  
Tuesday M H  
Wednesday I  
Thursday  
Friday
- J does not have exam on any of the days after L.
- Only two people have exam between J and N.
- Neither I nor K does not have exam on Friday.
- L does not have exam at 10.00 AM.

- The one who has exam at 07.00 A.M. immediately before N.
- J does not have exam at 10.00 A.M.

So according to the above statement, we conclude:

Student	Day	Time
K	Monday	07.00 A.M
F	Monday	10.00 A.M
M	Tuesday	07.00 A.M
H	Tuesday	10.00 A.M
I	Wednesday	07.00 A.M
G	Wednesday	10.00 A.M
J	Thursday	07.00 A.M
E	Thursday	10.00 A.M
L	Friday	07.00 A.M
N	Friday	10.00 A.M

**Two people have their exam at 10'0 clock between I and L**

92. Ans. B.

- M has exam on Tuesday at 07.00 A.M.
- F has exam immediately before M. (F must be on Monday at 10 A.M.)
- M does not have exam on any of the days before K. (K must be before M. So, K must be on Monday at 7 A.M)
- H has exam immediately after the day of one who has exam on Monday.
- H does not have exam on any one of the days after I.
- Only three people have exam between K and I.
- The number of people who have exam between K and H is same as the number of people who have exam between G and L. (H must be on Tuesday at 10 A.M.)  
7 A.M. 10 A.M.  
Monday K F  
Tuesday M H  
Wednesday I  
Thursday  
Friday
- J does not have exam on any of the days after L.
- Only two people have exam between J and N.
- Neither I nor K does not have exam on Friday.

- L does not have exam at 10.00 AM.
- The one who has exam at 07.00 A.M. immediately before N.
- J does not have exam at 10.00 A.M.

So according to the above statement, we conclude:

Student	Day	Time
K	Monday	07.00 A.M
F	Monday	10.00 A.M
M	Tuesday	07.00 A.M
H	Tuesday	10.00 A.M
I	Wednesday	07.00 A.M
G	Wednesday	10.00 A.M
J	Thursday	07.00 A.M
E	Thursday	10.00 A.M
L	Friday	07.00 A.M
N	Friday	10.00 A.M

L has the exam on 7 am.

93. Ans. E.

- M has exam on Tuesday at 07.00 A.M.
- F has exam immediately before M. (F must be on Monday at 10 A.M.)
- M does not have exam on any of the days before K. (K must be before M. So, K must be on Monday at 7 A.M)
- H has exam immediately after the day of one who has exam on Monday.
- H does not have exam on any one of the days after I.
- Only three people have exam between K and I.
- The number of people who have exam between K and H is same as the number of people who have exam between G and L. (H must be on Tuesday at 10 A.M.)  
7 A.M. 10 A.M.  
Monday K F  
Tuesday M H  
Wednesday I  
Thursday  
Friday
- J does not have exam on any of the days after L.
- Only two people have exam between J and N.

- Neither I nor K does not have exam on Friday.
- L does not have exam at 10.00 AM.
- The one who has exam at 07.00 A.M. immediately before N.
- J does not have exam at 10.00 A.M.

So according to the above statement, we conclude:

Student	Day	Time
K	Monday	07.00 A.M
F	Monday	10.00 A.M
M	Tuesday	07.00 A.M
H	Tuesday	10.00 A.M
I	Wednesday	07.00 A.M
G	Wednesday	10.00 A.M
J	Thursday	07.00 A.M
E	Thursday	10.00 A.M
L	Friday	07.00 A.M
N	Friday	10.00 A.M

L - Friday does not belong to the group.

94. Ans. B.

- M has exam on Tuesday at 07.00 A.M.
- F has exam immediately before M. (F must be on Monday at 10 A.M.)
- M does not have exam on any of the days before K. (K must be before M. So, K must be on Monday at 7 A.M)
- H has exam immediately after the day of one who has exam on Monday.
- H does not have exam on any one of the days after I.
- Only three people have exam between K and I.
- The number of people who have exam between K and H is same as the number of people who have exam between G and L. (H must be on Tuesday at 10 A.M.)  
7 A.M. 10 A.M.  
Monday K F  
Tuesday M H  
Wednesday I  
Thursday  
Friday
- J does not have exam on any of the days after L.

- Only two people have exam between J and N.
- Neither I nor K does not have exam on Friday.
- L does not have exam at 10.00 AM.
- The one who has exam at 07.00 A.M. immediately before N.
- J does not have exam at 10.00 A.M.

So according to the above statement, we conclude:

Student	Day	Time
K	Monday	07.00 A.M
F	Monday	10.00 A.M
M	Tuesday	07.00 A.M
H	Tuesday	10.00 A.M
I	Wednesday	07.00 A.M
G	Wednesday	10.00 A.M
J	Thursday	07.00 A.M
E	Thursday	10.00 A.M
L	Friday	07.00 A.M
N	Friday	10.00 A.M

H give his exam on Tuesday

95. Ans. D.

- M has exam on Tuesday at 07.00 A.M.
- F has exam immediately before M. (F must be on Monday at 10 A.M.)
- M does not have exam on any of the days before K. (K must be before M. So, K must be on Monday at 7 A.M)
- H has exam immediately after the day of one who has exam on Monday.
- H does not have exam on any one of the days after I.
- Only three people have exam between K and I.
- The number of people who have exam between K and H is same as the number of people who have exam between G and L. (H must be on Tuesday at 10 A.M.)  
7 A.M. 10 A.M.  
Monday K F  
Tuesday M H  
Wednesday I  
Thursday  
Friday

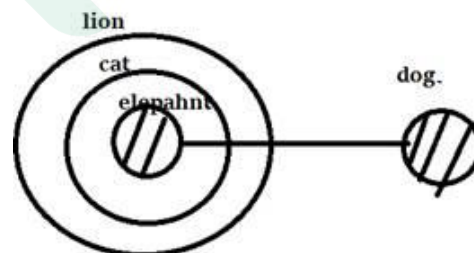
- J does not have exam on any of the days after L.
- Only two people have exam between J and N.
- Neither I nor K does not have exam on Friday.
- L does not have exam at 10.00 AM.
- The one who has exam at 07.00 A.M. immediately before N.
- J does not have exam at 10.00 A.M.

So according to the above statement, we conclude:

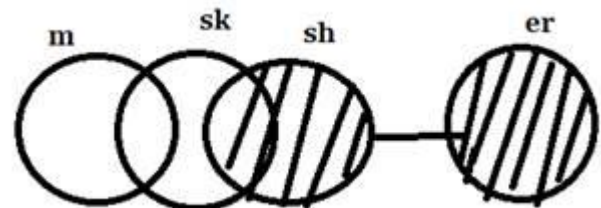
Student	Day	Time
K	Monday	07.00 A.M
F	Monday	10.00 A.M
M	Tuesday	07.00 A.M
H	Tuesday	10.00 A.M
I	Wednesday	07.00 A.M
G	Wednesday	10.00 A.M
J	Thursday	07.00 A.M
E	Thursday	10.00 A.M
L	Friday	07.00 A.M
N	Friday	10.00 A.M

L & N have their exam on Friday

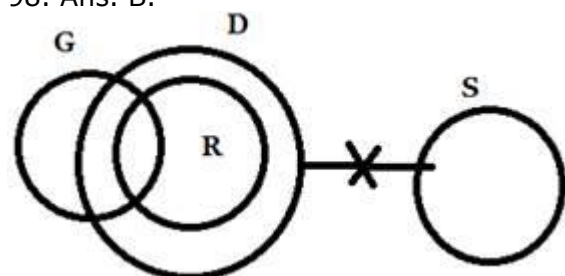
96. Ans. B.



97. Ans. A.

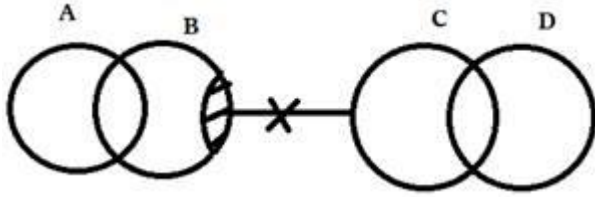


98. Ans. B.





99. Ans. C.



100. Ans. B.

Step I : 1 Z 6 H & \$ 4 Y Q % ! 3 9 S I O  
3 7 J L E U \* @ 3 T R K

Step II: 1 Z 6 H & \$ 4 Y Q % ! 3 9 S I O  
3 7 J L E U \* @ 3 **T R K**

101. Ans. C.

Step I : 1 Z 6 H & \$ 4 Y Q % ! 3 9 S I O  
9 9 J L E U \* @ 3 T R K

Step II: 1 Z 6 H & \$ 4 Y Q % ! 3 9 S I O  
9 9 J L E U \* @ 3 T R K

Step III: Z 1 H 6 & \$ Y 4 Q % ! 3 S 9 I O  
9 J 9 L E U \* @ T 3 R K

102. Ans. B.

Step I : 1 Z 6 H & \$ 4 Y Q % ! 3 9 S I O  
9 9 J L E U \* @ 3 T R K

Step II: 1 Z 6 H & \$ 4 Y Q % ! 3 9 S I O  
9 9 J L E U \* @ 3 T R K

Step III: Z 1 H 6 & \$ Y 4 Q % ! 3 S 9 I O  
9 J 9 L E U \* @ T 3 R K

103. Ans. C.

In this new pattern coding decoding question only one word and one number is arranged in each step. Let us understand the logic behind it- In each step the words and numbers are arranged from the left end.

For words- The word which comes first according to alphabetical series is arranged first and different arrangement is used in different step.

Step 1 and 2- first and second letter are interchanged and third and fourth letter are interchanged

Step 3 and 4- First letter is unchanged, rest are reversed.

Step 5- First letter is unchanged, second letter is shifted to fourth place, third letter is shifted to second place, fourth letter is shifted to third place.

For numbers- Numbers start arranging as the highest number is arranged in 1st step then second highest number in second step and so on from left end after each word. And in the final step all the numbers are arranged in increasing order from left end.

Input- 54 roll 39 back 87 25 cash seat  
46 beat

Step I- abkc 87 54 roll 39 25 cash seat  
46 beat

Step II- ebta 54 abkc 87 roll 39 25 cash  
seat 46

Step III- chsa 46 eata 54 abkc 87 roll 39  
25 seat

Step IV- rlllo 39 chsa 46 eata 54 abkc 87  
25 seat

Step V- sate 25 rlllo 39 chsa 46 eata 54  
abkc 87

104. Ans. C.

In this new pattern coding decoding question only one word and one number is arranged in each step. Let us understand the logic behind it- In each step the words and numbers are arranged from the left end.

For words- The word which comes first according to alphabetical series is arranged first and different arrangement is used in different step.

Step 1 and 2- first and second letter are interchanged and third and fourth letter are interchanged

Step 3 and 4- second and fourth letter are interchanged and rests are same.

Step 5- First letter is unchanged, second letter is shifted to fourth place, third letter is shifted to second place, fourth letter is shifted to third place.

For numbers- Numbers start arranging as the highest number is arranged in 1st step then second highest number in second step and so on from left end after each word. And in the final step all the numbers are arranged in increasing order from left end.

Input- 54 roll 39 back 87 25 cash seat  
46 beat

Step I- abkc 87 54 roll 39 25 cash seat  
46 beat

Step II- ebta 54 abkc 87 roll 39 25 cash  
seat 46

Step III- chsa 46 eata 54 abkc 87 roll 39  
25 seat

Step IV- rlllo 39 chsa 46 eata 54 abkc 87  
25 seat

Step V- sate 25 rlllo 39 chsa 46 eata 54  
abkc 87

105. Ans. B.

In this new pattern coding decoding question only one word and one number

is arranged in each step. Let us understand the logic behind it- In each step the words and numbers are arranged from the left end.

For words- The word which comes first according to alphabetical series is arranged first and different arrangement is used in different step.

Step 1 and 2- first and second letter are interchanged and third and fourth letter are interchanged

Step 3 and 4- second and fourth letter are interchanged and rests are same.

Step 5- First letter is unchanged, second letter is shifted to fourth place, third letter is shifted to second place, fourth letter is shifted to third place.

For numbers- Numbers start arranging as the highest number is arranged in 1st step then second highest number in second step and so on from left end after each word. And in the final step all the numbers are arranged in increasing order from left end.

Input- 54 roll 39 back 87 25 cash seat 46 beat

Step I- abkc 87 54 roll 39 25 cash seat 46 beat

Step II- ebta 54 abkc 87 roll 39 25 cash seat 46

Step III- chsa 46 eata 54 abkc 87 roll 39 25 seat

Step IV- rlllo 39 chsa 46 eata 54 abkc 87 25 seat

Step V- sate 25 rlllo 39 chsa 46 eata 54 abkc 87

106. Ans. E.

- C sits second to right of the person from Russia.
- M is not from France.
- M does not face the person from Russia.
- O is an immediate neighbour of the person who faces the person from Russia.
- The person from Russia does not face the person from Cuba.
- Only one person sits between O and the person from France.
- The immediate neighbour of the person from France faces the person from Japan.
- The person from Canada faces the person from Bhutan.

- O is not from Bhutan.
- N faces the person from Angola.
- The one who faces P sits on the immediate left of A.
- B does not sit at any of the extreme ends of the line.

Row 2	O/Canada	P/Denmark	N/France	M/Cuba
Row 1	D/Bhutan	B/Russia	A/Angola	C/Japan

107. Ans. D.

- C sits second to right of the person from Russia.
- M is not from France.
- M does not face the person from Russia.
- O is an immediate neighbour of the person who faces the person from Russia.
- The person from Russia does not face the person from Cuba.
- Only one person sits between O and the person from France.
- The immediate neighbour of the person from France faces the person from Japan.
- The person from Canada faces the person from Bhutan.
- O is not from Bhutan.
- N faces the person from Angola.
- The one who faces P sits on the immediate left of A.
- B does not sit at any of the extreme ends of the line.

Row 2	O/Canada	P/Denmark	N/France	M/Cuba
Row 1	D/Bhutan	B/Russia	A/Angola	C/Japan

108. Ans. A.

- C sits second to right of the person from Russia.
- M is not from France.
- M does not face the person from Russia.
- O is an immediate neighbour of the person who faces the person from Russia.
- The person from Russia does not face the person from Cuba.
- Only one person sits between O and the person from France.
- The immediate neighbour of the person from France faces the person from Japan.
- The person from Canada faces the person from Bhutan.
- O is not from Bhutan.
- N faces the person from Angola.

- The one who faces P sits on the immediate left of A.
- B does not sit at any of the extreme ends of the line.

Row 2	O/Canada	P/Denmark	N/France	M/Cuba
Row 1	D/Bhutan	B/Russia	A/Angola	C/Japan

109. Ans. C.

- C sits second to right of the person from Russia.
- M is not from France.
- M does not face the person from Russia.
- O is an immediate neighbour of the person who faces the person from Russia.
- The person from Russia does not face the person from Cuba.
- Only one person sits between O and the person from France.
- The immediate neighbour of the person from France faces the person from Japan.
- The person from Canada faces the person from Bhutan.
- O is not from Bhutan.
- N faces the person from Angola.
- The one who faces P sits on the immediate left of A.
- B does not sit at any of the extreme ends of the line.

Row 2	O/Canada	P/Denmark	N/France	M/Cuba
Row 1	D/Bhutan	B/Russia	A/Angola	C/Japan

110. Ans. E.

- C sits second to right of the person from Russia.
- M is not from France.
- M does not face the person from Russia.
- O is an immediate neighbour of the person who faces the person from Russia.
- The person from Russia does not face the person from Cuba.
- Only one person sits between O and the person from France.
- The immediate neighbour of the person from France faces the person from Japan.
- The person from Canada faces the person from Bhutan.
- O is not from Bhutan.
- N faces the person from Angola.

- The one who faces P sits on the immediate left of A.
- B does not sit at any of the extreme ends of the line.

Row 2	O/Canada	P/Denmark	N/France	M/Cuba
Row 1	D/Bhutan	B/Russia	A/Angola	C/Japan

111. Ans. A.

There can be two words that satisfy the given condition 63WBO and 75GRTY ---- BOW.

112. Ans. C.

On arrangement we will get three words in between the given condition.

24EAFR 42ENDO 63WBO 64TVZR

75GRTY

63 + 64 = 127

113. Ans. B.

From the given condition we will get 63WBO and 75GRTY so on arranging in descending order 75 GRTY 63BOW

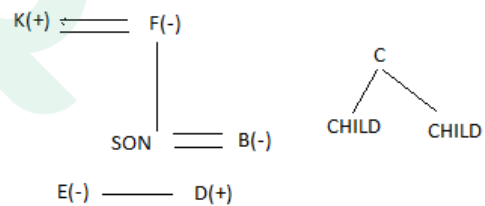
114. Ans. C.

F and K are a married couple

E is sister of D

B is a daughter in law F who is grandmother of E's brother

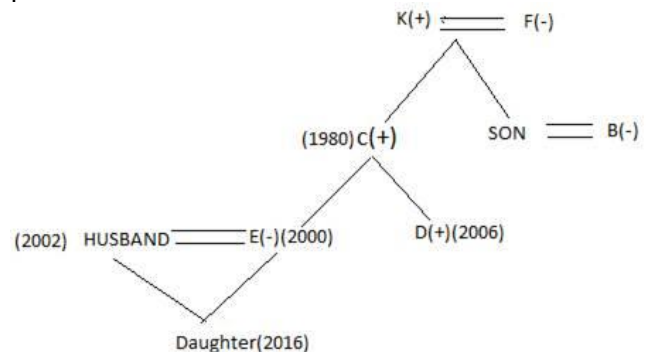
C has two children.



E's husband born in the year 2002 and 16 years age gap between E and E's daughter

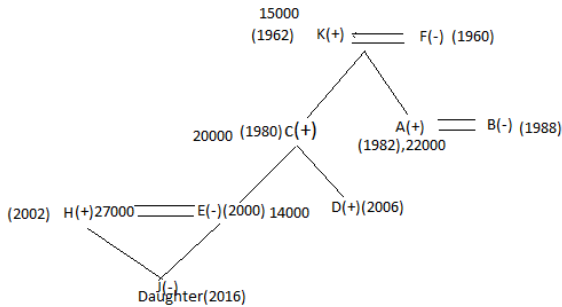
D born in the year 2006 and his father born in the year 1980.

F has only two son and B's husband born in the year 1982 and his salary 22000 per month

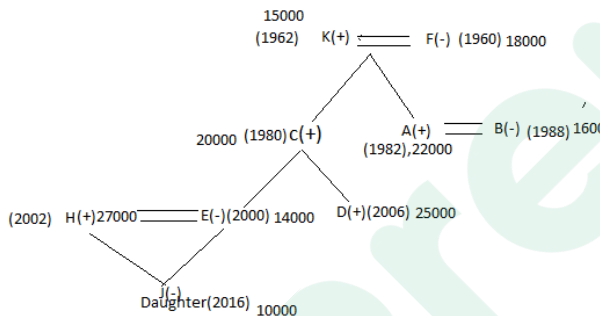


The person who earn highest among husband of E and there is 13000 rs gap

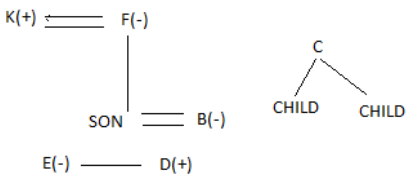
between salary E and E's husband  
 There is 6 years gap between B and B's husband  
 K has earned 15000 per month and his son earns 20000  
 K is not the oldest person in this family and H is brother in law of D and J is a female person



The youngest person earns lowest salary among all  
 D has earned second highest among all and F earns more than salary of her daughter in law.

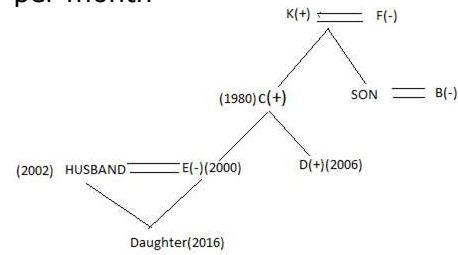


115. Ans. B.  
 F and K are a married couple  
 E is sister of D  
 B is a daughter in law F who is grandmother of E's brother  
 C has two children.

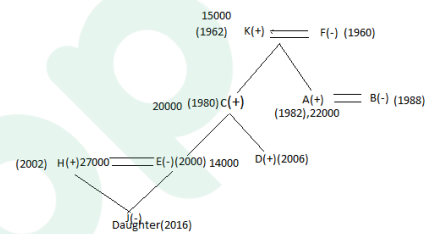


E's husband born in the year 2002 and 16 years age gap between E and E's daughter  
 D born in the year 2006 and his father born in the year 1980.  
 F has only two son and B's husband born in the year 1982 and his salary 22000

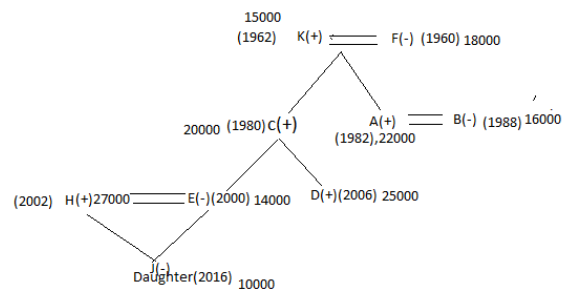
per month



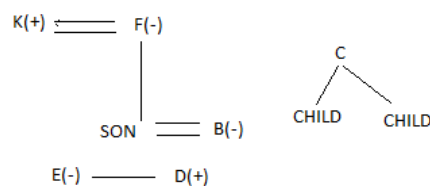
The person who earn highest among husband of E and there is 13000 rs gap between salary E and E's husband  
 There is 6 years gap between B and B's husband  
 K has earned 15000 per month and his son earns 20000  
 K is not the oldest person in this family and H is brother in law of D and J is a female person



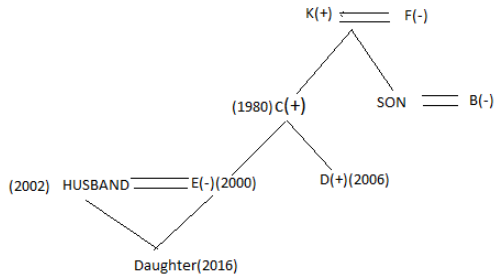
The youngest person earns lowest salary among all  
 D has earned second highest among all and F earns more than salary of her daughter in law.



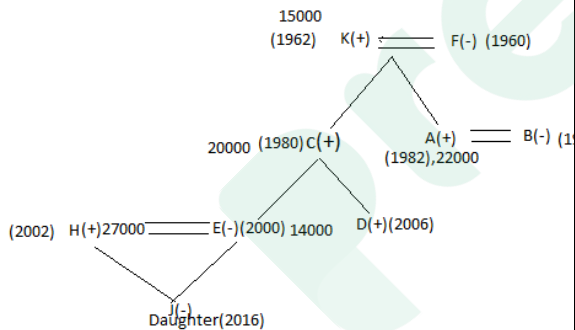
116. Ans. C.  
 F and K are a married couple  
 E is sister of D  
 B is a daughter in law F who is grandmother of E's brother  
 C has two children.



E's husband born in the year 2002 and 16 years age gap between E and E's daughter  
 D born in the year 2006 and his father born in the year 1980.  
 F has only two son and B's husband born in the year 1982 and his salary 22000 per month

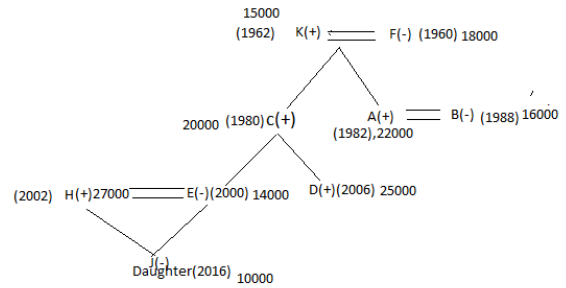


The person who earn highest among husband of E and there is 13000 rs gap between salary E and E's husband  
 There is 6 years gap between B and B's husband  
 K has earn 15000 per month and his son earns 20000  
 K is not the oldest person in this family and H is brother in law of D and J is a female person

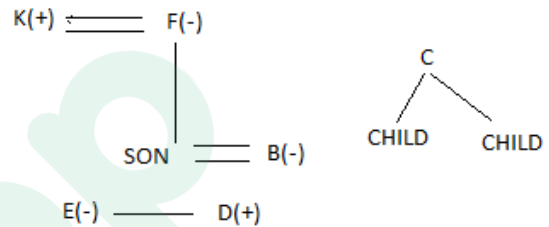


The youngest person earns lowest salary among all  
 D has earns second highest among all and F earns more than salary of her

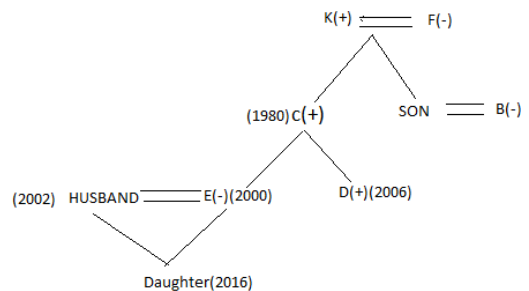
daughter in law.



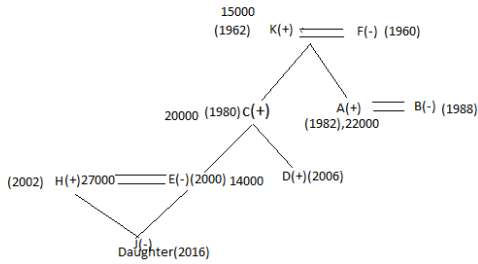
117. Ans. D.  
 F and K are a married couple  
 E is sister of D  
 B is a daughter in law F who is grandmother of E's brother  
 C has two children.



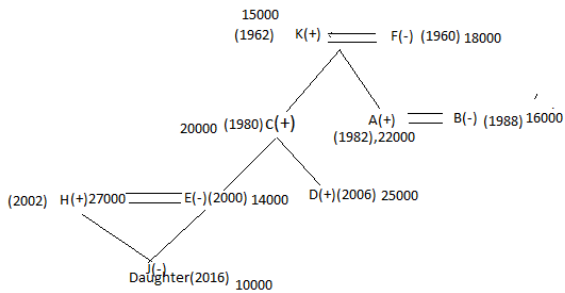
E's husband born in the year 2002 and 16 years age gap between E and E's daughter  
 D born in the year 2006 and his father born in the year 1980.  
 F has only two son and B's husband born in the year 1982 and his salary 22000 per month



The person who earn highest among husband of E and there is 13000 rs gap between salary E and E's husband  
 There is 6 years gap between B and B's husband  
 K has earn 15000 per month and his son earns 20000  
 K is not the oldest person in this family and H is brother in law of D and J is a female person

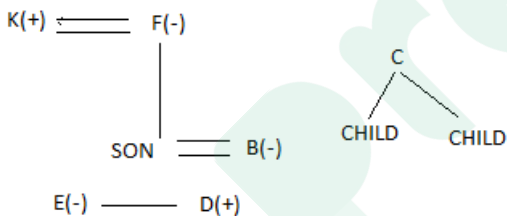


The youngest person earns lowest salary among all  
 D has earns second highest among all and F earns more than salary of her daughter in law.

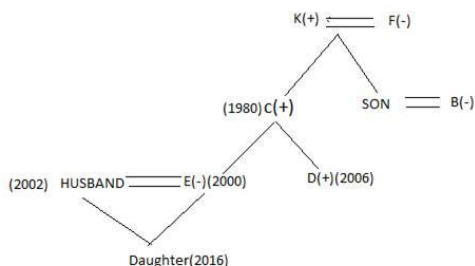


118. Ans. C.

F and K are a married couple  
 E is sister of D  
 B is a daughter in law F who is grandmother of E's brother  
 C has two children.



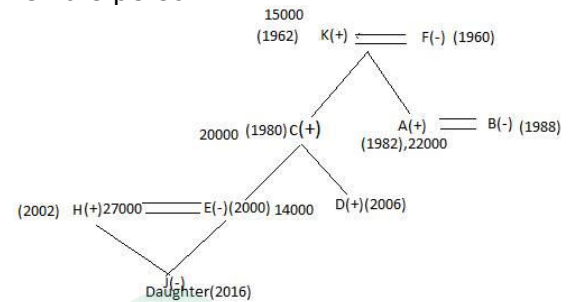
E's husband born in the year 2002 and 16 years age gap between E and E's daughter  
 D born in the year 2006 and his father born in the year 1980.  
 F has only two son and B's husband born in the year 1982 and his salary 22000 per month



The person who earn highest among husband of E and there is 13000 rs gap between salary E and E's husband  
 There is 6 years gap between B and B's husband

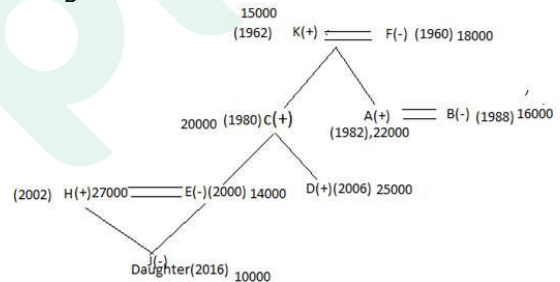
K has earn 15000 per month and his son earns 20000

K is not the oldest person in this family and H is brother in law of D and J is a female person



The youngest person earns lowest salary among all

D has earns second highest among all and F earns more than salary of her daughter in law.



119. Ans. A.

From I and II,

Q was born in a month which was having 31 days. Two persons were born between Q and P. P was born after Q. So Q either born in January or March then P was born either in April or June. R was born in a month which was having least number of days. R was born in February. U was born just after P. So U was either born in May or July. S was born after U. Q confirm born in January.

Hence, option A.

120. Ans. C.

From I,

$A \geq B < C = D > E \geq F = G$

We can't compare B and F.

From II,

$A \leq B = C > D > E < F < G$

We can't compare B and F.

From III,

A>B>C=D≥E>F<G

Clearly B is greater to F.

So Only III is sufficient.

Hence, option C.

121. Ans. B.

1. The Orange Box is four boxes above the Blue Box.
  2. There is exactly one box between B and H. The Blue Box is kept just below H. H is not colored in Green or Brown.
  3. G is kept adjacent to B but not adjacent to H. A is kept just above C and neither of them is orange or Blue in color.
  4. There are at least two boxes kept below C.
  5. The box colored in White is kept just above the Grey Box. F is neither colored in Blue nor is kept at the top.
  6. The Brown Box is not kept at the bottom.
  7. E which is colored in Red is kept four boxes below A.
- Pink is the color of the Box H.

Color	Box
White	A
Grey	C
Orange	G
Brown	B
Red	E
Pink	H
Blue	D
Green	F

122. Ans. C.

1. The Orange Box is four boxes above the Blue Box.
2. There is exactly one box between B and H. The Blue Box is kept just below H. H is not colored in Green or Brown.
3. G is kept adjacent to B but not adjacent to H. A is kept just above C and neither of them is orange or Blue in color.
4. There are at least two boxes kept below C.
5. The box colored in White is kept just above the Grey Box. F is neither colored in Blue nor is kept at the top.
6. The Brown Box is not kept at the

bottom.

7. E which is colored in Red is kept four boxes below A.

D box colour in blue.

Color	Box
White	A
Grey	C
Orange	G
Brown	B
Red	E
Pink	H
Blue	D
Green	F

123. Ans. E.

1. The Orange Box is four boxes above the Blue Box.
2. There is exactly one box between B and H. The Blue Box is kept just below H. H is not colored in Green or Brown.
3. G is kept adjacent to B but not adjacent to H. A is kept just above C and neither of them is orange or Blue in color.
4. There are at least two boxes kept below C.
5. The box colored in White is kept just above the Grey Box. F is neither colored in Blue nor is kept at the top.
6. The Brown Box is not kept at the bottom.
7. E which is colored in Red is kept four boxes below A.

The boxes kept at the top and the bottom respectively are colored in White

and Green.

Color	Box
White	A
Grey	C
Orange	G
Brown	B
Red	E
Pink	H
Blue	D
Green	F

124. Ans. A.

1. The Orange Box is four boxes above the Blue Box.
2. There is exactly one box between B and H. The Blue Box is kept just below H. H is not colored in Green or Brown.
3. G is kept adjacent to B but not adjacent to H. A is kept just above C and neither of them is orange or Blue in color.
4. There are at least two boxes kept below C.
5. The box colored in White is kept just above the Grey Box. F is neither colored in Blue nor is kept at the top.
6. The Brown Box is not kept at the bottom.
7. E which is colored in Red is kept four boxes below A.

Two boxes are kept between F and E

Color	Box
White	A
Grey	C
Orange	G
Brown	B
Red	E
Pink	H
Blue	D
Green	F

125. Ans. D.

1. The Orange Box is four boxes above the Blue Box.
2. There is exactly one box between B and H. The Blue Box is kept just below H. H is not colored in Green or Brown.
3. G is kept adjacent to B but not adjacent to H. A is kept just above C and neither of them is orange or Blue in color.
4. There are at least two boxes kept below C.
5. The box colored in White is kept just above the Grey Box. F is neither colored in Blue nor is kept at the top.
6. The Brown Box is not kept at the bottom.
7. E which is colored in Red is kept four boxes below A.

As per the solution figure, there are two boxes between G and the Pink Box.

Color	Box
White	A
Grey	C
Orange	G
Brown	B
Red	E
Pink	H
Blue	D
Green	F

126. Ans. B.

A child can learn before he/she turns five. So, assumption I is not implicit. Some schools admit children who are below five years of age, so government gives that advertisement.

So, assumption II is implicit.

127. Ans. A. In the statement, it is given that the army should be deployed to rehabilitate the people displaced due to earthquake.

It means that army can be used for purposes other than war also. So, assumption I is implicit.

Assumption II is not implicit because the word 'only' is making it baseless as there may be some other measures which can



rehabilitate the displaced victims of earthquake.

128. Ans. E.

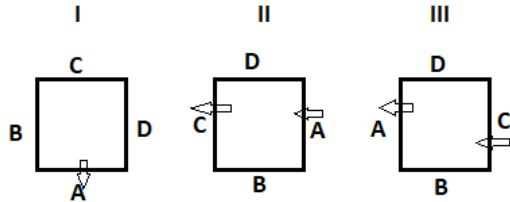
(a) does not follow because the NCR phenomenon can't be extrapolated to "most of the big cities".

(b) and (d) are probable consequences.

(c) shows us the other side.

(e) follows from the mention of "slump in home sales" and scope for "price correction".

129. Ans. A.



So from all 3 statements alone we can get that to whom B is sitting opposite to.

130. Ans. B.

From 2 and 3 statements,

Place	Physics	Maths	Biology	Social	English	Hindi
6		no			no	
5				yes		
4		yes			no	
3				yes		
2		yes			no	
1				yes		

6. Physics

5. English

4. Biology

3. Social

2. Maths

1. Hindi

131. Ans. B.

From statement 1 and 2

A is youngest while E is not the eldest.

B is the father of C, who is grandson of F. D is the wife of E's son and C's father.

F == E

|

B == D

|

C, A

From the above diagram, it is clear that F is the eldest in the family.

Hence, option B is the correct response.

132. Ans. D.

As given from the above conditions we will get the following two cases.

	Flat 1	Flat 2	Flat 3
3 <sup>rd</sup> Floor	T	Z	X
2 <sup>nd</sup> Floor	W	S	U
1 <sup>st</sup> Floor	Y	R	V

OR

	Flat 1	Flat 2	Flat 3
3 <sup>rd</sup> Floor	T	Z	X
2 <sup>nd</sup> Floor	W	R	U
1 <sup>st</sup> Floor	Y	S	V

133. Ans. A.

As given from the above conditions we will get the following two cases.

	Flat 1	Flat 2	Flat 3
3 <sup>rd</sup> Floor	T	Z	X
2 <sup>nd</sup> Floor	W	S	U
1 <sup>st</sup> Floor	Y	R	V

OR

	Flat 1	Flat 2	Flat 3
3 <sup>rd</sup> Floor	T	Z	X
2 <sup>nd</sup> Floor	W	R	U
1 <sup>st</sup> Floor	Y	S	V

134. Ans. C.

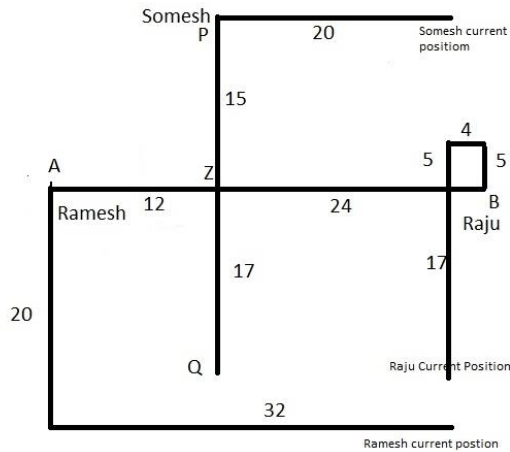
As given from the above conditions we will get the following two cases.

	Flat 1	Flat 2	Flat 3
3 <sup>rd</sup> Floor	T	Z	X
2 <sup>nd</sup> Floor	W	S	U
1 <sup>st</sup> Floor	Y	R	V

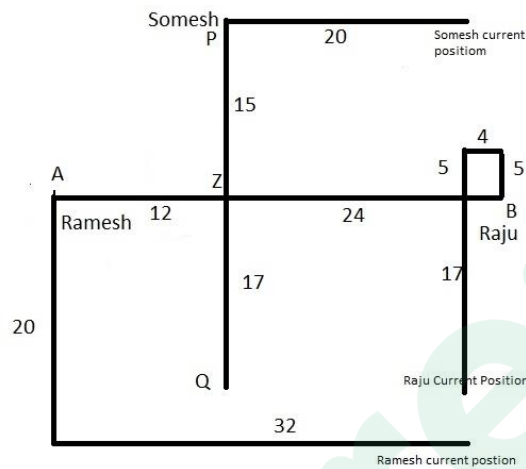
OR

	Flat 1	Flat 2	Flat 3
3 <sup>rd</sup> Floor	T	Z	X
2 <sup>nd</sup> Floor	W	R	U
1 <sup>st</sup> Floor	Y	S	V

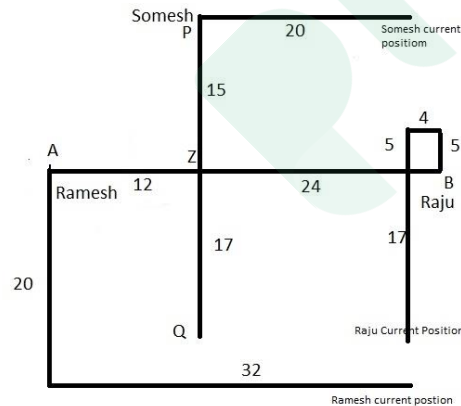
135. Ans. C.



136. Ans. C.



137. Ans. A.



138. Ans. A.

Note that the statement conveys to us that the delay in compensation is now a thing of the past. We can't infer about the specifics- 'insurance company' in statement (c) and 'IRCTC' in statement (d)

139. Ans. B.

Course of action I does not follow due to the words 'all' and 'immediate'. Course of action II follows because a system should be implemented to certify the quality of tiffin provided by the school.

140. Ans. E.

Both the actions follow because adequate police force should be deployed and vehicles on the road should be advised a diversion to avoid traffic congestion.

141. Ans. B.

The Nobel economics prize 2017 has been awarded to Richard Thaler of the University of Chicago for his contributions to behavioural economics.

**Note:** Thaler is an American economist & the Ralph and Dorothy Keller Distinguished Service Professor of Behavioral Science and Economics at the University of Chicago Booth School of Business.

142. Ans. C.

Vienna is the capital and largest city of Austria. It is also one of the nine states of Austria and a primary city of the country with a population of about 1.8 million.

143. Ans. A.

Vice President M. Venkaiah Naidu has inaugurated the third International Conference on Yoga in New Delhi. The theme of this year's conference is 'Yoga for Wellness'.

144. Ans. A.

FATF stands for Financial Action Task Force. It is an inter-governmental body established in 1989 and is headquartered at Paris, France.

The objectives of the FATF are to set standards and promote effective implementation of legal, regulatory and operational measures for combating money laundering, terrorist financing and other related threats to the integrity of the international financial system. The Financial Action Task Force (FATF) is an inter-governmental body established in 1989 on the initiative of the G7

145. Ans. C.

The compound annual growth rate (CAGR) is the mean annual growth rate of an investment over a specified period of time longer than one year.

146. Ans. E.

Sanjeev Stalin is an Indian professional footballer who plays as a defender for Indian Arrows in the I-League.

147. Ans. D.

The armies of India and China took part in the 7th edition of joint military exercise 'Hand-in-Hand 2018' on Dec 11-23, 2018 at Chengdu in China.

148. Ans. A.

Liquidity Adjustment Facility (LAF) was introduced by RBI during June, 2000 in phases, to ensure smooth transition and keeping pace with technological up gradation.

Hence, option A is correct.

149. Ans. A.

The money market primarily facilitates lending and borrowing of funds between banks and entities like Primary Dealers (PDs). Banks and PDs borrow and lend overnight or for the short period to meet their short term mismatches in fund positions. This borrowing and lending is on unsecured basis.

**Note: 'Call Money'** is the borrowing or lending of **funds for 1 day**. Where money is **borrowed** or lend for period between **2 days and 14 days** it is known as **'Notice Money'**. And **'Term Money'** refers to borrowing/lending of funds for **period exceeding 14 days**.

150. Ans. E.

Interest rate risk is also known as Market risk. Interest rate risk is the risk of increased volatility due to a change of interest rates.

151. Ans. B.

The Ukai Dam, constructed across the Tapti River, is the largest reservoir in Gujarat.

152. Ans. C.

- The headquarter of UCO Bank is located in **Kolkata**.
- UCO Bank, formerly United Commercial Bank, established in 1943 in Kolkata, is a major government-owned commercial bank of India.

153. Ans. C.

National **Automated** Clearing House (NACH).

NACH is a web-based platform to facilitate interbank, high volume, electronic transactions for Banks,

Financial Institutions, Corporates and Government. It basically functions like an electronic clearing service available especially for banks.

NACH was launched by the National Payment Corporation of India (NPCI). It is very useful to clear bulk and repetitive transactions that take place among banks.

154. Ans. C.

The BRBNMPL manages 2 Presses one at Mysore in Karnataka and the other at Salboni in West Bengal. The present capacity for both the presses is 16 billion note pieces per year on a 2-shift basis.

155. Ans. A.

MPC stands for - Monetary Policy Committee

The Monetary Policy Committee of India is a committee of the Reserve Bank of India that is responsible for fixing the benchmark interest rate in India. The committee comprises of six members - three officials of the Reserve Bank of India and three external members nominated by the Government of India. The Reserve Bank of India Act, 1934 (RBI Act) has been amended by the Finance Act, 2016, to provide for a statutory and institutionalized framework for a Monetary Policy Committee, for maintaining price stability, while keeping in mind the objective of growth.

156. Ans. A.

The Kisan Credit Card (KCC) scheme is a credit scheme introduced in August 1998 by Indian banks. This model scheme was prepared by the National Bank for Agriculture and Rural Development (NABARD) on the recommendations of R.V.GUPTA to provide term loans and agricultural needs.

157. Ans. B.

The working and operations of NBFCs are regulated by the **Reserve Bank of India** (RBI) within the framework of the [Reserve Bank of India Act, 1934] (Chapter III-B) and the directions issued by it.

Non-bank financial companies (NBFCs) are financial institutions that provide banking services without meeting the legal definition of a bank, i.e. one that does not hold a banking license.

NBFCs include a loan company, an investment company, asset finance company ( i.e. a company conducting the business of equipment leasing or hire purchase finance) and Residuary Non-Banking Companies. NBFCs are incorporated under the Companies Act, 1956.

158. Ans. B.

**Solution:** Full form of CASA - **Current Account Saving Account.**

159. Ans. B.

The 17th summit of Shanghai Cooperation Organisation (SCO) summit has started in Astana, Kazakhstan from June 8, 2017. In this summit, India and Pakistan has become full members of the organization.

160. Ans. D.

World number one Rafael Nadal produced a ruthless performance to thrash Australian Nick Kyrgios 6-2 6-1 in the China Open final for his 75th career singles title.

161. Ans. A.

Economist Dr Rajiv Kumar named the new Vice-Chairman of NITI Aayog. The government also appointed Dr Vinod Paul, a paediatrician at AIIMS, as a member of the Aayog.

162. Ans. C.

ELSS stands for **Equity Linked Saving Scheme.**

**An Equity Linked Savings Scheme (ELSS)** is an open-ended Equity Mutual Fund that doesn't just help you save tax, but also gives you an opportunity to grow your money. It qualifies for tax exemptions under section (u/s) 80C of the Indian Income Tax Act.

163. Ans. B.

**MasterCard Incorporated** or **MasterCard Worldwide** is an American multinational financial services corporation headquartered in the MasterCard International Global Headquarters, Purchase, New York, United States, in Westchester County. The Global Operations Headquarters is located in O'Fallon, Missouri, United States, a suburb of Saint Louis, Missouri. Throughout the world, its principal business is to process payments between the banks of merchants and the card

issuing banks or credit unions of the purchasers who use the "MasterCard" brand debit and credit cards to make purchases. MasterCard Worldwide has been a publicly traded company since 2006. Prior to its initial public offering, MasterCard Worldwide was a cooperative owned by the 25,000+ financial institutions that issue its branded cards.

164. Ans. B.

The National **Institute** of Securities Markets (**NISM**) is a public trust **established** in 2006 by the Securities and Exchange Board of India (SEBI), the regulator of the securities markets in India.

The institute carries out a wide range of capacity building activities at various levels aimed at enhancing the quality standards of and increase the participation in the securities markets.

165. Ans. C.

The Port of Benghazi is a major seaport in the city of Benghazi, Libya, on the Mediterranean Sea coast within the Gulf of Sidra.

Benghazi port in east Libya reopened on 10th October 2017 for the first time in three years after being forced to cease operations because of clashes in the cradle of the 2011 revolution.

166. Ans. B.

**GDR** stands for Global Depository Receipt.

A global depository receipt (GDR) is a bank certificate issued in more than one country for shares in a foreign company. The shares are held by a foreign branch of an international bank. The shares trade as domestic shares but are offered for sale globally through the various bank branches.

167. Ans. A.

The scheme will be implemented through **Life Insurance Corporation of India (LIC).**

It aims to provide social security during old age and protect elderly persons aged 60 years and above against a future fall in their interest income due to uncertain market conditions.

The scheme is meant to provide an assured pension based on a guaranteed rate of return of 8% per annum for ten

years, with an option to opt for the pension on a monthly/quarterly/half-yearly or annual basis.

168. Ans. D.

Structured Financial Messaging System (SFMS) is a secure **messaging** standard developed to serve as a platform for intra-bank and inter-bank applications.

169. Ans. E.

Multilateral Investment Guarantee Agency (MIGA) is a member of the World Bank Group and is headquartered in **Washington, D.C.**

MIGA was established in 1988 as an investment insurance facility to encourage confident investment in developing countries.

World Bank group agencies- International Bank for Reconstruction and Development (IBRD)

International Development Association (IDA)

International Finance Corporation (IFC)

Multilateral Investment Guarantee Agency (MIGA)

International Centre for Settlement of Investment Disputes (ICSID)

170. Ans. B.

No tax would be deducted at source for PF withdrawals of up to Rs 50,000 from June 1.

The Finance Act, 2016 has amended section 192A of Income Tax Act, 1961 to raise the threshold limit of PF withdrawal from **Rs 30,000 to Rs 50,000** for Tax Deducted at Source (TDS)," the notification stated.

171. Ans. B.

CGTMSE (Credit guarantee fund Trust for Micro and Small Enterprise) is a loan scheme launched by the government to help small and micro business entrepreneurs flourish. The scheme is aimed at offering assistance to business enterprises via different banks and financial institutions in the country. It offers with required financial assistance from 5 lakhs to 65 lakhs for micro and small enterprises for establishing their business.

- The main objective of the CGTMSE scheme is to encourage new entrepreneurs for implementing

new and innovative business ideas via SMEs.

- The scheme is also aimed at offering guarantee regarding availability of credit for both lenders and borrowers in the form of financial security for their business.

- Under this scheme it is certain that business owners will be provided with capital and term loan to invest in their business plans.

172. Ans. A.

The National Adaptation Fund for **Climate Change** (NAFCC) is a Central Sector Scheme which was set up in the year 2015-16. The overall aim of NAFCC is to support concrete adaptation activities which mitigate the adverse effects of climate change.

173. Ans. C.

Amortization refers to writing off the value of "Intangible assets" over their useful life.

Example of Intangible assets can be goodwill, patents, copyrights, trademarks etc.

174. Ans. B.

Brigadier (Dr.) B. D. Mishra is a **former** Brigadier of the Indian Army. He is the present Governor of Arunachal Pradesh.

175. Ans. A.

Balphakram National Park, **Meghalaya** is one of the well known national parks in India.

It is home to wide species of plants and animals and is located in the midst of the **Garo Hills in Meghalaya**. Balphakram National Park, **Meghalaya** is located around 3000 meters above sea level.

176. Ans. B.

The Achanakmar Wildlife Sanctuary is an Indian sanctuary in Mungeli district, Chhattisgarh State.

177. Ans. C.

**Radha Mohan Singh** was president of BJP's Bihar State unit from 2006 to 2009. He was elected to 11th *Lok Sabha*, 13th *Lok Sabha*, 15th *Lok Sabha* and is currently a member of the 16th *Lok Sabha*.

**He represents Purvi Champaran constituency in Bihar state.**

178. Ans. A.

JRD Tata Sports Complex. The JRD Tata Sports Complex Stadium (Hindi: जेआरडी टाटा स्पोर्ट्स कॉम्प्लेक्स) is a stadium in **Jamshedpur**, Jharkhand. It is currently used mostly for football matches and athletics competitions.

179. Ans. A.

The Dhirubhai Ambani Solar Park at Dhursar village near Pokhran in the Jaisalmer district of Rajasthan is a 40 megawatt photovoltaic power station, commissioned in 2012

180. Ans. A.

Indian Institute of Rice Research is located in Hyderabad, Telangana. It was established in 1965 by the Indian Council of Agricultural Research (ICAR). It was formally known as Directorate of Rice Research (DRR).

181. Ans. D.

\* A cryptocurrency is a basically a digital asset that has been created to function as a medium of exchange, like cash.

\* It uses cryptography to ensure the security of transactions — authentication and prevention of duplicate transactions — and to control the creation of new units of currency.

\* This is different from cash in that cryptocurrencies have no physical form. These blur the boundaries between fiat and non-fiat currencies. They are simply numbers on a screen and there is no central bank that issues new currency. However, bitcoin has emerged as the popular face of cryptocurrencies.

182. Ans. B.

In insurance, **underwriting** is to sign and accept liability and guaranteeing payment in case loss or damage occurs. Underwriting is provided by a large financial service provider such as a bank, insurer or investment house.

183. Ans. B.

Lekh Tandon was an Indian filmmaker and actor. He had directed numerous Bollywood movies and Indian TV Serials. He gained national fame due to success of his directorial ventures Professor, Prince, Ek Baar Kaho and Agar Tum Na Hote

184. Ans. D.

The Government of Japan is hosting the 50th annual meeting of the Asian Development Bank (ADB) Board of Governors from May 4 to 7, 2017 in Yokohama, Tokyo. The theme of the meeting is 'Building Together the Prosperity of Asia

185. Ans. E.

The Rajasthan assembly has become the *first* in *India* to call attention and *adjournment* motions and proposals *online* from legislators to send them to the *state* government.

186. Ans. B.

The Supreme Court had formed a Committee on Prison Reforms chaired by former apex court judge, Justice **Amitava Roy**, to examine the various problems plaguing prisons in the country, from overcrowding to lack of legal advice to convicts to issues of remission and parole.

187. Ans. E.

Capital Adequacy Ratio (CAR) is also known as Capital to Risk (Weighted) Assets Ratio (CRAR), is the ratio of a bank's capital to its risk. National regulators track a bank's CAR to ensure that it can absorb a reasonable amount of loss and complies with statutory Capital requirements.

Total capital ratio (CRAR) = Eligible Total Capital / RWA for (Credit risk + Market risk + Operational risk)

188. Ans. A.

The Crisil FPI index would serve as the benchmark for the performance of FPI investments in government securities, and 'AAA' as well as 'AA' rated corporate bonds with residual maturity greater than three years.

189. Ans. E.

According to the government, after the abolition of the Foreign Investment Promotion Board (FIPB), now ministries will have to decide on FDI proposals within 60 days of the application and any rejection.

190. Ans. B.

In the list of D-SIBs, SBI bank has become the first bank by the Reserve Bank of India into Domestic Systemically Important Banks (D-SIBs) list.



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