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RBI Assistant

Mains Paper 2020 (English)

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Direction: Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

In India, as well in other developing countries, there is evidence that the effectiveness of some vast public programmes designed at the national level has been consistently undermined by serious corruption at the local level. Consequently, the intended beneficiaries fail to see benefits from programmes that draw significant amounts of government resources. A pressing policy question—particularly in an era that increasingly emphasises decentralised delivery of public services—is how to mitigate this corruption and ensure that services reach their intended targets. Improved monitoring and enforcement from higher levels of government may prove effective, but may be too costly in many circumstances, even with improved technology. Re-designing programmes to limit the incentives for corruption among those delivering the services is an ideal solution but may be politically difficult and may still leave important amounts of discretion with local agents, whether private or public. To address these issues, informal networks may be one potential solution.

National-level monitoring and enforcement can effectively discipline local authorities in certain settings. But, this is not always forthcoming or cost-effective, and implementation often requires some accountability at the local level. Simple technological solutions, coupled with strictly enforced changes in incentive structures, can overcome obstacles of cost. However, in some cases, implementing the necessary technology or enforcing the proper incentive structures may be too expensive. In these cases, finding low-cost, local-level monitoring and enforcement mechanisms becomes more pressing. Bjorkman and Svensson (2009) demonstrate that community-level disciplinary actions, encouraged by NGOs, effectively improved service delivery by public health providers in the context of Uganda. We examine how informal monitoring and enforcement mechanisms operate and what is the resulting benefit in terms of improvement in public service delivery.

In a recent study, we focus on exploring the impact of informal caste networks in the efficient delivery of India's public distribution system (PDS). The PDS is India's largest response to the persistence of malnutrition. The system distributes food grains and other goods through over 450,000 fair price shops, where households are entitled to purchase goods at below market rates from a locally appointed shopkeeper. The subsidy

for grain is primarily targeted toward below-poverty-line (BPL) households, where BPL status is determined by local elected officials. The scale of the programme is massive—the food subsidy accounts for approximately 1.3% of India's GDP. At the same time, leakage in the system is persistently high. Recent estimates for 2007-2008 place the fraction of grain diverted by shopkeepers and others to the black market at an astounding 43.9% across India, which is actually an improvement over previous years.

Specifically, we explore the role that caste networks can play by comparing the traditionally disadvantaged members of the Hindu caste system, Scheduled Castes (SCs), to other castes. We examine household survey data from Uttar Pradesh in 1997, the year when the targeted version of the PDS (targeted toward BPL households) called TPDS, was introduced. Under TPDS, subsidies for grain were targeted primarily to BPL households, but subsidies for sugar and kerosene were available to all households. A distinct pattern emerges in the data—SC households have higher take-up of goods when they face SC shopkeepers, but this is only the case for grain and not for sugar and kerosene. We establish that this pattern is not explained by basic socio-economic differences across the castes, and not explained by differences across villages that depend on the caste of the shopkeeper.

Our findings have a few important implications for policy design. First, there is a chance that increasing the value of the food subsidy—as envisioned in the National Food Security Bill—could actually lead to fewer households taking up goods. This is because, if monitoring is not increased sufficiently, a larger subsidy gives shopkeepers a larger incentive to black market goods. Second, expanding the number of people entitled to the PDS goods—another element of the National Food Security Bill—could create a larger swathe of people monitoring the shopkeeper and punishing illegitimate activities, and have positive effects on take-up.

Source:
https://www.livemint.com/Opinion/zqb9fcVLlXvFoH2przpYiJ/Role-of-informal-networks-in-public-service-delivery.html

1. Which of the following is/are the ways to mitigate the corruption at the local level?
I. Improved monitoring and enforcement from higher levels of government
II. Conducting public programmes at local level
III. Low-cost, local-level monitoring and enforcement mechanisms
A. Only II
B. Both I and III

C. Both I and II
D. All I, II, and III
E. None of these

2.Which of the following statements is/are true with reference to the passage?
I. The PDS distributes food grains and other goods through over 650,000 fair price shops.
II. Implementing the necessary technology or enforcing the proper incentive structures can be too expensive in some areas.
III. BPL status is determined by central employees.
A. Only II
B. Both I and II
C. Only III
D. Both II and III
E. All I, II, and III

3.What is meant by the 'leakage in the system is persistently high'?
A. There is a data breach in the system.
B. The local elected officials buy the grains at a lower late from the shopkeepers.
C. The grains in the food subsidy programme are not entirely used for it. Rather, they are black marketed and sold by the shopkeepers.
D. The grains are not stored properly in the warehouse.
E. Both B and C

4.Match the words with their synonyms:

a. Astounding   1. Perseverance
b. Enforcement   2. Amazing
c. Persistence   3. Imposition

A. a-1, b-3, c-2
B. a-2, b-3, c-1
C. a-3, b-2, c-1
D. a-2, b-1, c-3
E. a-1, b-2, c-3

5.Which of the following statements is False in reference to the passage?
A. Community-level disciplinary actions, encouraged by NGOs, effectively improved service delivery by public health providers in the context of Uganda
B. Under TPDS, subsidies for grain were targeted primarily to BPL households, but subsidies for sugar and kerosene were available to all households.
C. The TPDS is India's largest response to the persistence of malnutrition.
D. Household survey data from Uttar Pradesh was examined in 1997
E. None of these

6.Given below are two statements:
I. Expanding the number of people entitled to the PDS goods.
II. A large group of people monitoring the shopkeeper and punishing illegitimate activities.
Which of the following is correct?

A. Statement I is the cause and statement II is the effect.
B. Statement II is the cause and statement I is the effect.
C. Both statements are the causes and have some other effect.
D. Both statements are the effects of some other cause.
E. Both the statements are independent of each other.

7.Which of the following is the antonym of 'illegitimate'?
A. Illegal
B. Licit
C. Outlawed
D. Felonious
E. Clandestine

8.Which of the following best describes the tone of the passage?
A. Caustic
B. Assertive
C. Deprecatory
D. Condescending
E. Informative

Direction: In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately.

Global climate change has already had **(###Q1###)** effects on the environment. Glaciers have shrunk, ice on rivers and lakes is breaking up earlier, plant and animal ranges have shifted, and trees are **(###Q2###)** sooner.

Effects that scientists had **(###Q3###)** in the past would result from global climate change are now occurring - loss of sea ice, **(###Q4###)** sea level rise and longer, more intense heat waves.

Scientists have high confidence that global temperatures will continue to rise for decades to come, largely due to greenhouse gases produced by human activities. The Intergovernmental Panel on Climate Change (IPCC), which includes more than 1,300 scientists from the United States and other countries, **(###Q5###)** a temperature rise of 2.5 to 10 degrees Fahrenheit over the next century.

According to the IPCC, the extent of climate change effects on individual regions will vary over time and with the ability of different **(###Q6###)** and environmental systems to **(###Q7###)** or adapt to change.

The IPCC predicts that increases in global mean temperature of less than 1.8 to 5.4 degrees Fahrenheit (1 to 3 degrees Celsius) above 1990 levels will produce **(###Q8###)** impacts in some regions and harmful ones in others. Net annual costs will increase over time as global temperatures increase.

"Taken as a whole," the IPCC states, "the range of published evidence indicates that the net damage costs of climate change are likely to be significant and to increase over time."

9. Find the appropriate word.
A. Discernible
B. Imminent
C. Discreet
D. Sly
E. Treacherous

10.Find the appropriate word:
A. Duplicitous
B. Heinous
C. Flowering
D. Flagrant
E. Vivacious

11.Find the appropriate word:
A. Predicts
B. Predicted
C. Predicting
D. Predict
E. Have predicted

12.Find the appropriate word:
A. Mischievous
B. Anxious
C. Specific
D. Mounted
E. Accelerated

13.Find the appropriate word:
A. Despairs
B. Recalls
C. Dreads
D. Forecasts
E. Surrenders

14.Find the appropriate word:
A. Societal
B. Medical
C. Forlorn
D. Pitiful
E. Nugatory

15.Find the appropriate word:
A. Mitigates
B. Mitigate
C. Mitigated
D. Have mitigated
E. Were mitigated

16.Find the appropriate word:
A. Ominous
B. Infelicitous
C. Lackadaisical
D. Inert
E. Beneficial

Direction: A sentence with one blank is given, indicating that something has been omitted. Choose the word that best fits in the blank making the sentence grammatically correct and meaningful

17.Modernist literature has become _____ of the loss of War.
A. emblematic
B. dramatize
C. nonsense
D. dire
E. detach

18.The students _____ on the basketball team enthusiastically.
A. fail
B. festering
C. cheering
D. cheer
E. cheered

19. The dog looked on _____ as its master drove away.
A. hopeless
B. hope
C. hoped
D. hopelessly
E. hopelessness

20. The bands fan following _____ before disappearing altogether.
A. dwindle
B. dwindled
C. dwindles
D. dwindling
E. dashing

21. Suzan decided to continue working _____ feeling unwell.
A. despite
B. either
C. desperate
D. deterred
E. dizzy

Direction: In this question, two **columns I and II** and three sentences are given, which are divided into two parts. **Column I (A, B and C)** consists of first half of each sentence and **Column II (D, E and F)** consists of second half of each sentence. Match column I with column II, so that the sentences formed are both meaningful and grammatically correct. Choose the option as your answer.

22.
I.
A) Directorate General of Civil Aviation has decided to immediately ground
B) These crashes are putting the safety of the popular jets under
C) The move comes after the 737 MAX aircraft operated by

II.
D) to fly back to India or go to a maintenance facility for parking.
E) all Boeing 737 Max aircraft in the Indian airspace.
F) the Ethopian Airlines crashed a few days ago.
A. B-E and C-F
B. A-E, B-F and C-D
C. A-F and C-D
D. B-F
E. A-E and C-F

Direction: In this question, two **columns I and II** and three sentences are given, which are divided into two parts. **Column I (A, B and C)** consists of first half of each sentence and **Column II (D, E and F)** consists of second half of each sentence. Match column I with column II, so that the sentences formed are both meaningful and grammatically correct. Choose the option as your answer.

23.
I.
A) Surf Excel and Microsoft Excel are from different companies to

B) In 2008, Tata Tea for the first time introduced their iconic Jaago Re campaign,

C) People who got offended by the advertisement also

II.
D) do not have nay business with each other.

E) which left a strong impact in the minds of the viewers.

F) mistook MS Excel for Surf Excel, it seems.

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

Direction: In this question, two **columns I and II** and three sentences are given, which are divided into two parts. **Column I (A, B and C)** consists of first half of each sentence and **Column II (D, E and F)** consists of second half of each sentence. Match column I with column II, so that the sentences formed are both meaningful and grammatically correct. Choose the option as your answer.

24.
I.
A. Feminism and women's rights date back to the

B. One such pamphlet from the year 1918 on display

C. A suffragette was a member of millitant

II.
D. women's organisations in the early 20th century.

E. without saying that for such a radical thought.

F. suffragette movement that flagged the first wave of feminism.

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

Direction: In this question, two **columns I and II** and three sentences are given, which are divided into two parts. **Column I (A, B and C)** consists of first half of each sentence and **Column II (D, E and F)** consists of second half of each sentence. Match column I with column II, so that the sentences formed are both meaningful and grammatically correct. Choose the option as your answer.

25.
I.
A. Our bones become brittle as we grow old

B. Red wine has high levels of silicon, an element that

C. Drinking a glass of wine gives your immune

II.
D. having a glass of milk or a glass of relaxing wine.

E. reduces the chances of osteoporosis.

F. is great for maintaining your mineral bone density.
A. B-E and C-F
B. A-E, B-F and C-D
C. A-F and C-D
D. B-F and B-E
E. A-E and C-F

Direction: In this question, two **columns I and II** and three sentences are given, which are divided into two parts. **Column I (A, B and C)** consists of first half of each sentence and **Column II (D, E and F)** consists of second half of each sentence. Match column I with column II, so that the sentences formed are both meaningful and grammatically correct. Choose the option as your answer.

26. **Column I**
A) It is better to discover this painful shortcoming in an employer
B) The levels of trade union and political activism in this country
C) A pattern is an abstract, repeatable, and reusable design construct,
Column II
D) before you start working for him or her.
E) has greatly declined in the past fifteen years.
F) such as architectures or algorithms.
A. B-E and C-F
B. A-E, B-F and C-D
C. A-F and C-D
D. B-E
E. A-D and C-F

Direction: In the given question, four words are printed in bold and are numbered 1, 2, 3 and 4 . Of these, the positions of two of these words may be incorrect and need to be exchanged to make the sentence correct. Find the two words which need to be exchanged. In case the given sentence is correct, your answer is (E), i.e. 'No exchange required'.

27. The bugle **commenced** (1) the **Queen** (2) and the **Prince** (3) before the court **heralded**. (4)
A. 1-2
B. 2-3
C. 3-4
D. 1-4
E. No exchange required

28. Her **chocolates** (1) for **hankering** (2) remained **unsatisfied** (3) since the shop was **closed**. (4)
A. 1-3
B. 1-2
C. 3-4
D. 2-3
E. No exchange required

29. She **Disneyland** (1) her father till he **agreed** (2) to take her on a **trip** (3) to **hounded**. (4)
A. 1-4
B. 1-2
C. 1-3
D. 2-3
E. No exchange required

30. The flag **brave** (1) at half-staff to **mourn** (2) the loss of fifty **flew** (3) soldiers in the **line** (4) of action.
A. 1-4
B. 1-2
C. 1-3
D. 3-4
E. No exchange required

31. Fencing and **archery** (1), though becoming **obsolete** (2) as battle **skills**, (3) linger on as **sports**. (4)
A. 1-2
B. 2-3
C. 3-4
D. 1-4
E. No exchange required

Direction: Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in a proper sequence to form a meaningful paragraph, then answer the questions that follow.
A) She is also credited with having invented an app and Chrome extension that uses artificial intelligence to detect cyberbullying.
B) Gitanjali Rao, from Denver, Colorado, has invented a device that can identify lead in drinking water.
C) Gitanjali was chosen from a field of 5,000 US-based nominees, which was brought down to five finalists.
D) A 15-year-old scientist and inventor has been named as Time magazine's first "kid of the year".
E) She said she hoped she could inspire others to dream up ideas to "solve the world's problems".
F) She and the other four finalists will be honoured in a TV special next Friday.

32. Which will be the fourth statement in the arrangement?
A. A
B. C
C. F
D. B
E. E

33. Which will be the first statement in the arrangement?
A. B
B. D
C. E
D. F
E. A

34. Which will be the third statement in the arrangement?
A. C
B. D
C. F
D. A
E. B

35. Which will be the second statement in the arrangement?
A. C
B. E
C. B
D. F
E. A

36. Which will be the last statement in the arrangement?
A. B   B. F
C. D   D. A
E. C

37.Which will be the fifth statement in the arrangement?
A. C
B. D
C. F
D. E
E. B

Direction: In the given question, a part of the sentence is printed in bold. Below the sentence, alternatives to the emboldened part are given as (A), (B), (C) and (D), which may help improve the sentence. Choose the correct alternative out of the given five options. In case the given sentence is correct, your answer will be option (E), i.e., 'No replacement required'.

38. The race served as a **head over heels** for the Olympic course, which will see athletes pounding surrounding streets.
A. a piece of cake
B. food for thought
C. a bad apple
D. dry run
E. No replacement required

39.They are welcomed, encouraged, and helped by the friendly staff and older members who already **loose cannons**.
A. know the ropes
B. buy a lemon
C. have a sweet tooth
D. break the ice
E. No replacement required

40.He was charged with leaking confidential information, but I got him **over the top** by vouching for his integrity.
A. down to earth
B. off the hook
C. castle in the sky
D. walking on air
E. No replacement required

Direction: Study the following table carefully and answer the questions that follow.
The table given below shows the cost price and profit percent of two shops A and B for 4 products – P, Q, R and S.

Product	Cost price	Profit %	
		Shop A	Shop B
P	Rs. 240	20%	10%
Q	Rs. 360	22.50%	25%
R	Rs. 300	16%	5%
S	Rs. 450	28%	16%

41. If the successive discounts offered on marked price of product S at shop A are 20% and 20%, then find the marked price of product S at shop A.
A. Rs. 600
B. Rs. 720
C. Rs. 840
D. Rs. 900
E. None of these

42.What is the difference between the selling prices of product Q at shops A and B?
A. Rs. 2.5
B. Rs. 9
C. Rs. 36
D. Rs. 90
E. None of these

43.If the marked prices of product P at shop B and product R at shop A are Rs. 528 and Rs. 435 respectively, find the difference between the discount offered (in Rs.) on product P at shop B and product R at shop A.
A. Rs. 87
B. Rs. 147
C. Rs. 157
D. Rs. 177
E. None of these

44.Profit earned on another product T at shop A is Rs. 78 more than the profit earned on product S at shop B. If the cost price of product T is 25% more than the cost price of product P, find the profit percent of product T at shop A.
A. 12.5%
B. 25%
C. 37.5%
D. 50%
E. None of these

45.What is the approximate average selling price of all the given 4 products at shop A?
A. Rs. 380   B. Rs. 340
C. Rs. 410   D. Rs. 440
E. Rs. 450

Direction: Each question below is followed by two statements I and II. You have to determine whether the data given in the statement is sufficient for answering the question. You should use the data and your knowledge of Mathematics to choose the best possible answer.

46. What is the initial quantity of water in mixture?

Statement I: In a container, water and milk are mixed in the ratio 4 : 7. After mixing another 4 litres of pure milk, the total quantity of mixture becomes 136 litres.

Statement II: The percentage-distribution of water becomes twice of its initial value when 48 litres of water-milk mixture is replaced by water.

A. If the statement I alone is sufficient to answer the question, but the statement II alone is not sufficient.

B. If the statement II alone is sufficient to answer the question, but the statement I alone is not sufficient.

C. If both statements I and II together are needed to answer the question.

D. If either the statements I alone or statement II alone is sufficient to answer the question.

E. If statements I and II together are NOT sufficient to answer the question asked, and additional data is needed to answer the question

47. What is the speed of boat in still water?

Statement I: The time taken by the boat to travel a certain distance upstream, is the same as time taken to travel a different distance downstream by the same boat. Time taken in both the cases is 4 hours.

Statement II: Upstream distance travelled is half of the distance travelled downstream.

A. If the statement I alone is sufficient to answer the question, but the statement II alone is not sufficient.

B. If the statement II alone is sufficient to answer the question, but the statement I alone is not sufficient.

C. If both statements I and II together are needed to answer the question.

D. If either the statements I alone or statement II alone is sufficient to answer the question.

E. If you cannot get the answer from the statements I and II together but need even more data.

48. In how much time will pipe A alone fill the tank?

Statement I: Time taken by pipes B and C together to fill the tank is 4 hours while time taken by pipes A, B and C together to fill the tank is 3 hours.

Statement II: Time taken by pipes A and C together to fill the tank is $\frac{60}{17}$ hours and time taken by pipes A and B together to fill the tank is $\frac{15}{2}$ hours.

A. If statement I alone is sufficient to answer the question, but statement II alone is not sufficient.

B. If statement II alone is sufficient to answer the question, but statement I alone is not sufficient.

C. If both statements I and II together are needed to answer the question.

D. If either statement I alone or statement II alone is sufficient to answer the question.

E. If statements I and II together are NOT sufficient to answer the question asked, and additional data is needed to answer the question

49. In how many days all three (A, B, C) together can complete the same work?

Statement I: A has twice the efficiency of B while C has thrice the efficiency of B

Statement II: A and B together can complete the $\frac{3}{5}^{th}$ of the work in 60 days while if C works at half his actual efficiency, he can complete the entire work in 200 days.

A. If the statement I alone is sufficient to answer the question, but the statement II alone is not sufficient.

B. If the statement II alone is sufficient to answer the question, but the statement I alone is not sufficient.

C. If both statements I and II together are needed to answer the question.
D. If either the statements I alone or statement II alone is sufficient to answer the question.
E. If you cannot get the answer from the statements I and II together but need even more data.

50.What is the profit earned by the shopkeeper?
Statement I: The selling price is 1.5 times the cost price.
Statement II: The discount offered is Rs. 200 which is 10% of Marked Price.
A. If the statement I alone is sufficient to answer the question, but the statement II alone is not sufficient.
B. If the statement II alone is sufficient to answer the question, but the statement I alone is not sufficient.
C. If both statements I and II together are needed to answer the question.
D. If either the statements I alone or statement II alone is sufficient to answer the question.
E. If you cannot get the answer from the statements I and II together but need even more data.

51.Rohan and Mohan together can do a piece of work in 17 days. They both started working and after 7 days Rohan left the work and then Mohan completed rest of the work in 15 more days. If for this job they got a total of Rs. 5100, then find Mohan's share.
A. Rs. 1700
B. Rs. 700
C. Rs. 4400
D. Rs. 4700
E. Rs. 2700

52.Ramesh invested his savings in Malamal Bank for 2 years at the rate of 10% per annum compound interest, which compounded annually. After 2 years Ramesh withdrew his money and was heading towards his home but on his way to home Rajesh borrowed 20% of the money from Ramesh. If Ramesh was left with Rs. 11132, then find how much money was initially invested by Ramesh.
A. Rs. 11000
B. Rs. 12500
C. Rs. 10500
D. Rs. 11500
E. Rs. 13200

53.Six years ago, age of Raman and Aman were in the ratio 5 : 8 respectively. Nine years hence, (from now) age of Aman and Raman will be in the ratio 13 : 10, then find the present age of Raman.
A. 15 years
B. 24 years
C. 21 years
D. 27 years
E. 36 years

54. Kajal and Badal together started a business with a total of Rs. 2,40,000. Out of the total profit 20% will be given to Kajal and rest of the profit will be distributed among Kajal and Badal in the ratio of their investments. If at the end of the year total profit was Rs. 30,000 and Kajal got Rs. 4,000 more than Badal, then find the ratio of investments of Kajal and Badal.
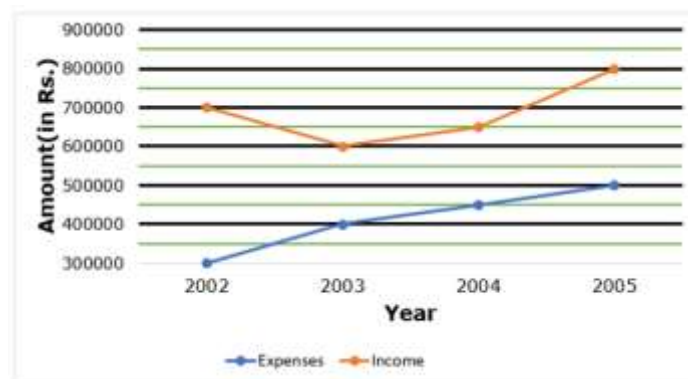A. 13 : 11
B. 1 : 1
C. 7 : 17
D. 11 : 13
E. 17 : 7

55. A shopkeeper while purchasing 1 kg rice gets $8\frac{1}{3}\%$ more than the indicated weight. And he marks up the price of the rice by $33\frac{1}{3}\%$ and sells it at a discount of 10% on the marked price, then find his overall profit percentage.
A. 20%
B. 25.6%
C. 34%
D. 17%
E. 30%

Direction: Study the information carefully and answer the questions that follow.
The graph given below shows the annual income and the expenses of Ram across 4 years 2002-2005.

56. The monthly savings of Ram for the year 2004 is how much less than his monthly savings for the year 2005?
A. Rs. 7766.66
B. Rs. 8333.33
C. Rs. 9000
D. Rs. 9666.66
E. Rs. 10333.33

57. What is the ratio of the yearly savings of Ram in the year 2002 and monthly income of Ram in the year 2003?
A. 2 : 3
B. 7 : 2
C. 2 : 7
D. 8 : 1
E. None of these

58. If Ram invests his yearly savings of 2002 at the end of year at compound interest of 10% per annum in a bank, what would be the amount in his bank account at the end of year 2005 if he also invested savings of other years in this bank account but get interest only at the sum invested at the end of year 2002?

A. Rs. 1134400
B. Rs. 1232400
C. Rs. 1252400
D. Rs. 1532400
E. None of these

59. If the income of Ram increased by 25% from 2005 to 2006 and the expenses increased by 20% from 2005 to 2006, the savings of Ram in the year 2006 is how much percentage more than the yearly savings of the year 2003?
A. 100%
B. 75%
C. 50%
D. 25%
E. None of these

60. If in every subsequent year till 2009(2006 – 2009), the savings are decreased by 10%, then what is the average yearly savings for years 2002 to 2009?
A. Rs. 226700
B. Rs. 175800
C. Rs. 286700
D. Rs. 325600
E. Rs. 253510

61. Two friends A and B together can do a piece of work in 14 days. A started the work and after 2 days, B joined him and they both worked for 2 more days. After which C joined them whose efficiency was twice of that of B while B left the work on the same day. If the work was completed in 8 more days, then find in how much time C alone will finish the same work?

A. 21 days   B. 28 days
C. 14 days   D. 42 days
E. 15 days

62. Present age of Virat and Rahul are in the ratio 5 : 8. If after 10 years ratio of age of Rahul and Virat will be 10 : 7, then find the age of Rahul 15 years from now.
A. 40 years   B. 45 years
C. 35 years   D. 55 years
E. 50 years

63. A person covered a total distance of 420 km. One-third of the total distance was covered by bike and the rest was covered by train. He travelled by train for 3 hours more than that by bike. If ratio of the speeds of bike and train is 4 : 5, then for how much time he travelled by bike?
A. 4 hours   B. 6 hours
C. 5 hours   D. 8 hours
E. 3 hours

64. A drum contains mixture of alcohol and water in the ratio 5 : 7. In this mixture pure alcohol was added until the ratio of the mixture was reversed. If the final quantity of the mixture is 168 litres, then find how much water should be added to the initial mixture to get a mixture of water and alcohol in the ratio 3 : 2 respectively.
A. 4 litres   B. 5 litres
C. 6 litres   D. 3 litres
E. 10 litres

65. A shopkeeper is selling pens in packets and each packet contains 5 pens. He sells a packet at the cost price of 8 pens. Also, the shopkeeper has 2 offers.
Offer 1: 1 packet of pen extra if a customer buys 4 packets.
Offer 2: Discount of 35% on buying 5 packets.
If difference between the profit made by the shopkeeper from offer 1 and offer 2 on selling 5 packets is Rs. 48/per pen, then find the cost price of 1 pen.
A. Rs.150
B. Rs.200
C. Rs.240
D. Rs.180
E. Rs.160

Direction: Study the given information carefully and answer the questions that follow:
A certain number of aspirants appeared in two banking examination Q and R which had three stages(elimination) of process viz Prelims, Mains, GD-PI for the selection of the post of Assistant in the year 2019 . Detailed process of the two banking exams follows:
Examination Q: A total of 1500000 aspirants appeared for the prelims. Out of which 10% qualified for mains. It is known that "X" aspirants qualified for GD-PI of which 78% didn't get the final offer. A total of 1000 aspirants joined the bank by accepting the final offer while others rejected the offer.

Examination R: The number of aspirants that appeared for the prelims of the exam is equal to the sum of the aspirants that didn't qualify for mains in Exam Q and 33.33% of those that appeared for mains in Exam Q. 20% of aspirants qualified for mains out of those who appeared in prelims. 15000 more aspirants qualified for GD-PI of Exam R than Exam Q. 10% less aspirants received the final offer than in Examination Q. 300 less aspirants rejected the final offer than those in examination Q.
Note: It is known that each aspirant appeared for exactly one exam.

66. In 2019, if the number of aspirants who qualified for mains of Examination R is 250000 more than the number of people who qualified for GD-PI of Examination Q, what is the ratio of number of aspirants that joined the bank after appearing for Examination R and those that didn't join the bank after getting the final offer for Examination Q?
A. 2 : 285
B. 1 : 140
C. 1 : 185
D. 2 : 375
E. 1 : 120

67. In 2019, if the number of aspirants who qualified for mains of Examination R is 250000 more than the number of people who qualified for GD-PI of Examination Q, what is the number of aspirants that didn't

get the final offer after appearing for the GD-PI of Examination R?
A. 24060
B. 23400
C. 27640
D. 39060
E. None of these

68. In 2019, if the sum of the number of aspirants who got the final offer in both the exams Q and R is 8360, what is the difference between those who qualified for GD-PI of Exam R and the aspirants who didn't get the job offer but qualified for GD-PI of Exam Q?
A. 13400
B. 15600
C. 19400
D. 23800
E. None of these

69. In the year 2020, the number of aspirants that didn't qualify for mains of Exam Q is 25% more than aspirants those who qualified for mains of Exam R in 2019 and the number of aspirants that qualified for GD-PI of Exam R in 2019 is 2% of number of aspirants that didn't qualify for mains of Exam Q in 2020, what is the number of aspirants who didn't join the bank after taking Exam Q out of those who got the final offer in 2019?
A. 2860
B. 2450
C. 1680
D. 1340
E. None of these

70. In the year 2020, the number of aspirants who didn't qualify for mains of Exam Q is 25% more than aspirants who didn't qualify for mains of Exam R in 2019 and the number of aspirants who qualified for GD-PI of Exam R in 2019 is 2% of number of aspirants who didn't qualify for mains of Exam Q in 2020. The number of aspirants who didn't join the bank out of those who got the final offer in exam R in 2019 is approximately what percentage of those that qualified for mains in exam Q in 2019?
A. 1.12%
B. 1.44%
C. 1.82%
D. 2.34%
E. 3.56%

Direction: What approximate value will come in place of the question mark (?) in the following question? (You are not expected to calculate the exact value)

71. $1330.48^{(1/3)} - 6 + 16.98^2 - 1444.23^{(1/2)} = ?^2 \times 3.97$
A. 16
B. 12
C. 8
D. 4
E. 2

72. $\dfrac{\sqrt{782} + \sqrt[3]{2196.78} - 59.86 \div 3}{\sqrt{8.95 \times 3 - 35.99 \div \frac{3}{2}}} = ?$

A. $\dfrac{7}{2}$

B. $\dfrac{7\sqrt{3}}{4}$

C. $\frac{7\sqrt{3}}{2}$

D. 7

E. $7\sqrt{3}$

73. $9.92^{\frac{5}{2}} \div 10.02^{-\frac{1}{2}} - ?^3 = 30.14 \times 8.92$

A. 9

B. −5

C. −6

D. 8

E. 10

74. $84.02 \times 4\frac{3}{7} - 83.94 = (?\sqrt{2})^2$

A. 6

B. 8

C. 9

D. 12

E. 15

75. $567.45 + 446.82 = 2^? - ?$

A. 12   B. 11

C. 10   D. 9

E. 8

76. Distance between Delhi and Mumbai is 480 km. A train runs from Delhi to Mumbai. If on a particular day the train started 1 hour 30 minutes late then the usual time then the train will have to increase its speed by $33\frac{1}{3}\%$ to reach Mumbai on its usual time. Find the actual speed of train.

A. 80 m/s   B. $\frac{140}{9}$ m/s

C. $\frac{200}{9}$ m/s   D. $\frac{115}{2}$ m/s

E. 40 m/s

77. Students of Delhi Public School went to the zoo and some of them were 10 years or younger and the rest were older than 10 years. The entry fee of the zoo was Rs 70 for visitors whose age is 10 years or younger and Rs 120 for visitors over 10 years of age. All of them spent Rs 3210 as entry fee, then what was the ratio of the number of students over 10 years of age to the number of students aged 10 years or less? (Assume the total number of students was more than 30 but less than 35.)

A. 12 : 17

B. 3 : 5

C. 5 : 6

D. 4 : 9

E. 6 : 5

78. A shopkeeper sold two articles for a total of Rs. 3770, one at a profit of 10% and other at a loss of 10%. If the shopkeeper made an overall profit of Rs. 70, then find the cost price of the article which was sold at a profit of 10%.

A. Rs. 2300

B. Rs. 2400

C. Rs. 2200

D. Rs. 1500

E. Rs. 1400

79. Rohan borrowed Rs. 24,000 from a bank for two years on which interest was compounded annually. Instead of this if he would have borrowed the same amount from his friend Mohan on simple interest for two years then he would have saved

Rs. 540 then find the rate of interest. (Assume that both the rate of interests are equal)
A. 10%
B. 12%
C. 16%
D. 15%
E. 20%

80. Two solutions of alcohol, solution A and solution B yield a solution with effective concentration 32% when mixed in the ration 1 : 4 and a solution with effective concentration 68% when mixed in the ratio 4 : 1. What is the ratio of the concentration of solution A to solution B?
A. 3 : 1
B. 2 : 1
C. 4 : 1
D. 2 : 3
E. 3 : 2

Direction: Read the following information carefully and answer the following questions.
A certain number of people are sitting in a linear row. All of them are facing towards North direction. The information about some of them is given. B sits fourth to the left of M. L sits adjacent to B . Two people sit between B and A who sits at the extreme end. Four people sit between P and L. Three people sit between P and T. R sits third to the left of P. N sits adjacent to R. Number of people sit to the left of B is half of the number of people sit to the right of T.

81. How many people sit to the left of N?
A. Eight
B. Five
C. Three
D. None
E. One

82. How many people sit in the row?
A. Nineteen
B. Sixteen
C. Fifteen
D. Twenty-three
E. Twenty

83. Who amongst the following sits fifth to the left of the person who sit exactly between B and M?
A. L
B. A
C. N
D. T
E. None of these

84. How many people sit between T and R?
A. Six
B. Seven
C. Three
D. One
E. None

85. Who amongst the following sits exactly between B and T?
A. L
B. N
C. M
D. R
E. None of these

Direction: Read the following information carefully and answer the following questions.

Six boxes A, B, C, D, E, and F are placed in a stack, but not necessarily in the same order. The lowermost box is numbered 1, box above that is 2 and so on till the topmost box is numbered 6. Each one of them belong to different countries viz. India, Poland, Germany, Japan, China and Norway but not necessarily in the same order.

Box B kept just below to the box which belongs to Japan. Box B kept at even numbered position. Two boxes kept between Box B and Box D which belongs to Poland. Box F kept just above Box D . The box which belongs to India kept at odd numbered position. Two boxes kept between the box which belongs to India and Box C . Number of boxes kept below Box C is two more than number of boxes kept above Box A . Box F and C does not belong to China. The box belongs to Norway kept above the box belongs to China.

86. How many Boxes kept above Box C?
A. Three
B. One
C. Four
D. None
E. Five

87. Which amongst the following boxes belongs to Germany?
A. F
B. B
C. C
D. A
E. None of these

88. Which box is kept just above the box which belongs to China?
A. C
B. E
C. F
D. D
E. None of these

89. Box C belongs to which of the following country?
A. Japan
B. China
C. Germany
D. Norway
E. None of these

90. Which of the following statement is/are true?
I. Box B belongs to china
II. Box A kept at even numbered position
III. Box D kept at lowermost position
A. Only II
B. Both II and III
C. Both I and III
D. Only III
E. All I, II and III

91. The set of alphabets below follows a particular pattern. Which option does not follow the pattern?
A. IQKNM
B. PLRJT
C. WFYCA
D. FAHDJ
E. None of these

92. If it is possible to make a meaningful word from the 2nd, 4th, 7th and 9th letters of the word ECAPICYTO then, which will be the first letter of that word? Mark 'N' if no such word can be formed and 'M' if more than one such word can be formed.
A. O
B. P
C. C
D. M
E. N

93. How many such pairs of letters are there in the word SACROSANCT each of which has as many letters between them as in the English alphabet in both forward and backward directions?
A. One
B. Two
C. Four
D. More than Four
E. None of these

Direction: Study the following information and answer the given question
Six people A, B, C, D, E, and F have a different weight. Only three persons are there between E and F, who is either the heaviest or the lightest among all. C, whose weight is the multiple of 13 and 5 . Neither D nor A is the heaviest or the lightest among all. A is lighter than C but heavier than B, whose weight is 33 . Difference between the weight of A and D is 5, which is the difference between the weight of D and B . Total weight of C and F is 86. E's weight is 58Kg.

94. f the weight of G and F is 103kg than what is difference between the weights of G and C?
A. 13
B. 14
C. 15
D. 16
E. 17

95. Who is the heaviest?
A. F
B. A
C. D
D. C
E. None of these

96. Who is the fourth heaviest?
A. D
B. E
C. A
D. B
E. None of these

Direction: Study the following information and answer the given question.
Eight people A, B, C, D, E, F, G, and H are seated around a circular table such that they are equidistant to each other and some of them are

facing inside while others face outside the table.

Number of persons facing inside and outside is odd and number of persons facing outside is larger than the number of persons facing inside the table. C sits second to the left of A who faces inside the table. G sits second to the left of F and faces opposite direction of B .

D is not adjacent to C . B faces A . F sits third to the right of C . E sits second to the left of H, who faces outside the table. C and F face opposite directions. C does not face D .

97. How many people are facing outside the table?
A. 3
B. 1
C. 5
D. 7
E. None of the above

98. Who among the following sits opposite of E?
A. F
B. H
C. D
D. G
E. None of the above

99. How many persons are seated between A and F when counted clockwise counted from A?
A. 3
B. 2
C. 5
D. 4
E. 0

100. In which position is H seated with respect to B?
A. immediate right
B. 2nd to the left
C. 4th to the right
D. immediate left
E. 3rd to the right

101. Four of the following are alike in a certain way and thus forms a group. Find the one that does not belong to that group.
A. C
B. D
C. E
D. G
E. F

Direction: Study the following information carefully and answer the questions below:
8 People P, Q, R, S, T, U, V, and W are standing in such a way that R is 9m West of Q, Q is 20 m South with respect to P. P is 25m towards West with respect to T. S is 35m towards South with respect to T. U is 4m apart from V towards North. W is 18m towards East wrt to V. U is 28m towards West wrt S.

102. In which direction is T standing with respect to U?
A. North-West
B. North
C. North-East
D. Cannot be determined
E. None of these

103.If one more person Y is standing towards South-West with respect to S, then in which direction is W standing with respect to Y?
A. South-West
B. North-East
C. North-West
D. Cannot be determined
E. None of these

Direction: Study the following information carefully and answer the questions below:
In a certain Code language
"Country famous ideal group" is coded as "mn ts wo jb"
"Group movement point summit" is coded as "jb xk ya qd"
"Ideal group movement actual" is coded as "wo jb xk ut"
"Point famous actual affection" is coded as "ya ts ut df"
104. What is the code for the word "Famous Movement"?
A. mn xk
B. mn qd
C. ts qd
D. ts xk
E. None of These

105.If " Actual Planning " is coded as "ut pf" then what could be the possible code for "Planning spirit"?
A. pf qd
B. ut ts
C. ut mn
D. pf it
E. None of these

106.What is the code for the word "Summit"?
A. qd
B. wo
C. jb
D. xk
E. df

107.What could be the possible code for "Group Desire"?
A. jb wo
B. jb xk
C. ut df
D. jb lw
E. ts jb

108.What is the code for the word " Ideal"?
A. jb   B. wo
C. ts   D. mn
E. ut

Direction: Study the following information carefully and answer the questions below:
There are nine family members in a family- A, B, C, D, E, P, Q, R and S distributed along with three generations. A is the grandmother of S.D is the mother of R.P is the son-in-law of B . C is the husband of E. Q is the sister of S. D has a brother, a niece and a nephew . Only Couples have children.
109. How is R related to S's grandfather?
A. Daughter
B. Son
C. Grand son
D. Grand daughter
E. Cannot be determined

110.How is D's husband related to E's daughter?
A. Brother-in-law
B. Cousin
C. Uncle
D. Father-in-law
E. Cannot be determined

111.How is Q's father related to B's son-in-law?
A. Brother
B. Brother-in-law
C. Cousin
D. Nephew
E. None of these

Direction: Study the given information carefully and answer the questions below.
Eight people A, B, C, D, E, F, G and H were born in different months, viz. January, February, April, June, July, September, October, and November. In which month was H born?
112. **Statement I:** D was born in a month having 30 days before the month September. B was born in a month having neither 30 nor 31 days. G was born immediately after H, who was born in a month after July.
Statement II: C was born immediately before D . A was born in a month that has the same number of days that the month in which H was born has. E was born in July.

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 in statement I or statement II is sufficient to answer the question.
D. The data in statement I and II together are not sufficient to answer the question.
E. The data in statement I and II together are necessary sufficient to answer the question.

113.Eight people K, L, M, N, O, P, Q and R standing in a row facing to the North, but not necessarily in the same order. Q stands immediate left of L. An even number of people stands to the right of L. How many people are standing between K and R?
Statement I: Three people stand between K and Q. M stands immediate left of O. N is not adjacent to L.
Statement II: M stands immediate left of O, who is not adjacent to K or R.
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 in statement I or statement II is sufficient to answer the question.

D. The data in statement I and II together are not sufficient to answer the question.

E. The data in statement I and II together are necessary sufficient to answer the question.

114.Ten people are seated in two parallel rows containing equal number of people in each such that people seated in each row are equidistant to each other and people seated in row-1 face people seated in row-2. A, B, C, D, and E are seated in row-1 facing to the North while P, Q, R, S and T are seated in row-2 facing to the South. Who sits opposite of T?

Statement I: Two people sit between Q and T, who does not sit at an extreme end of the row. A, who sits at an extreme end of the row, sits second to the right of E, who sits opposite of P. R sits diagonally opposite of C, who is not adjacent to B .

Statement II: P sits second to the left of Q, who sits opposite of C . Four people sit to the left right of C . E sits in the middle of the row. B sits opposite of T, who is not adjacent to Q. T does not sit at the extreme end of the row.

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 in statement I or statement II is sufficient to answer the question.

D. The data in statement I and II together are not sufficient to answer the question.

E. The data in statement I and II together are necessary sufficient to answer the question.

115.What is the code for "red blank"?

Statement I: In an artificial language, "pocket red blank" is coded as "kt bl dr"; "red word small" is coded as "dr os la"; "pocket blank brown" is coded as "kt wn bl".

Statement II: In an artificial language, "blank fill point" is coded as "bl nt lf"; "point brown fill" is coded as "nt wn lo"; "red point doll" is coded as "dr lo nt", "doll red brown" is coded as "lo wn dr".

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 in statement I or statement II is sufficient to answer the question.
D. The data in statement I and II together are not sufficient to answer the question.
E. The data in statement I and II together are necessary sufficient to answer the question.

Direction: Study the following information and answer the following questions.

Eight people are seated in two parallel rows containing an equal number of people in each such that people seated in each row are equidistant to each other and people seated in row-1 face people seated in row-2. A, B, C, and D are seated in row-1 facing to the South while P, Q, R, and S are seated in row-2 facing to the North. B sits immediate right of D, who sits opposite of P. A and C are adjacent to each other. Q sits opposite of C . S is adjacent to P. R is not adjacent to Q.

116. Who among the following sits opposite of R?
A. B
B. A
C. C
D. D
E. None of the above

117.How many people are seated between B and the one who sits opposite of S?
A. 2
B. 0
C. 1
D. Either A or B
E. None of the above

118.Four of the five are alike in a certain way and thus forms a group. Find the one that does not belong to that group.
A. B
B. R
C. C
D. Q
E. A

119.Q sits _____ to the _____ of the one who sits at the left end of the row-1?
A. 3rd, right
B. 2nd, left
C. 1st, right
D. 2nd, right
E. 1st, left

120.Who among the following is/are immediate neighbour/s of the person who sits opposite of the one who is immediate left of S?
A. B
B. A
C. C
D. Both A and B
E. Both A and C

121. What is the theme of Budget 2020-2021?
A. Economic development
B. Caring Society
C. Aspirational India
D. All of the above
E. None of the above

122. The Civil Service Day is celebrated every year on which date?
A. 10 March   B. 18 May
C. 15 February   D. 21 April
E. 26 March

123. The minimum amount of investment required to issue a certificate of deposit is _____.
A. 50,000 Rs.   B. 1 lakh Rs.
C. 1.5 lakh Rs.   D. 3 lakh Rs.
E. 5 lakh Rs.

124. Who has been appointed as the next Managing Director(MD) and Chief Executive Officer(CEO) of HDFC Bank for a period of 3 years?
A. Sashidhar Jagdishan
B. Varun Sridhar
C. Naveen Tahilyani
D. Partha Pratim Sengupta
E. PC Kandpal

125. Who has authored the book titled "Pandemonium: The Great Indian Banking Tragedy"?
A. Chakravarthi Rangarajan
B. Raghuram Rajan
C. Urjit Patel
D. Tamal Bandyopadhyay
E. Shaktikanta Das

126. Renowned personality Tripunithura Narayanaiyer Krishnan (T N Krishnan) passed away, he was a veteran _____.
A. Violinist
B. Guitarist
C. Piano Maestro
D. Harmonium player
E. Flutist

127. Which bank has entered into a partnership with FMCG major Hindustan Unilever to offer corporate solutions to its trade partners.
A. Punjab National Bank
B. Bank of Baroda
C. State Bank of India
D. Bank of India
E. Union Bank of India

128. Which countries foreign Sovereign Wealth Fund (SWF) has become the first foreign SWF that has been granted 100% income-tax exemption on income from interest, dividend and long-term capital gains for its investment in India's priority sector as per the Finance Act, 2020?
A. Kuwait Investment Authority (KIA)
B. Abu Dhabi's Sovereign Wealth Fund (SWF)
C. Investment Corporation of Dubai (ICD)
D. Qatar Investment Authority (QIA)
E. National Development Fund of Islamic Republic of Iran (NDFI)

129. What is the theme of Vigilance Awareness Week 2020?
A. Integrity- A way of life
B. Vigilant India - Prosperous India
C. Eradicate Corruption – Build a New India
D. My Vision - Corruption Free India
E. No Corruption - More Development

130. The Malabar naval exercise involve India, USA and
A. France
B. U K
C. Australia
D. Japan

131. Kanha Tiger Reserve is situated in Mandla district of _____.
A. Rajasthan
B. Madhya Pradesh
C. Maharashtra
D. Uttar Pradesh
E. Chattisgarh

132. Which Tiger Reserve has been included in the 'World Network of Biosphere Reserves' list of the UNESCO?
A. Bandipur Tiger Reserve
B. Panna Tiger Reserve
C. Kali Tiger Reserve.
D. Nagarhole Tiger Reserve
E. Bhadra Tiger Reserve

133. What is the profit of State Bank of India in the 2nd Quarter of the current FY?
A. Rs 2594 Crore   B. Rs 3774 Crore
C. Rs 4574 Crore   D. Rs 5525 Crore
E. Rs 7584 Crore

134. Duarte Pacheco has been elected as the new President of Inter-Parliamentary Union, from which country?
A. Spain
B. Portugal
C. France
D. Italy
E. Cyprus

135. Which SAARC Country and the name of its Central Bank is not correctly matched?
A. Pakistan -State Bank of Pakistan
B. Bhutan – Central Bank of Bhutan
C. Nepal – Nepal Rashtra Bank
D. Afghanistan – DA Afghanistan Bank
E. Sri Lanka – Central Bank of Sri Lanka

136. On October 22, 2020, The Reserve Bank of India (RBI) has released a notification revising norms of _____.
A. Changes in the regulatory framework for Housing Finance Companies (HFCs)
B. Changes in the regulatory framework for Payments Banks
C. Changes in the regulatory framework for Small Finance Banks
D. Changes in the regulatory framework for NDFCs
E. Changes in the regulatory framework for Cooperative Banks

137.What is the number of seats in the US Senate, the upper house of the US Parliament?
A. 100
B. 125
C. 150
D. 200
E. 250

138.For what purpose FM Nirmala Sitharaman launched e-Bikray auction platform?
A. To boost infrastructure investment in the country
B. To achieve higher export credit disbursement
C. To export more agricultural products
D. Enable online auction of attached assets by banks.
E. To simplify Intellectual Property Rights (IPRs)

139.James Bond actor Sean Connery passed away recently at 90 years, he was from which country?
A. Ireland
B. Scotland
C. England
D. France
E. Belgium

140.Kia motors is a company from which country?
A. South Korea
B. Japan
C. Germany
D. France
E. Italy

141.What is a permissible amount of gold that can be held by entities such as trusts and universities, under the Sovereign Gold Bond Scheme (SGB)?
A. 15 Kg
B. 8 Kg
C. 4 Kg
D. 20 Kg
E. 10 Kg

142.Machu Picchu, the ancient city high in the Andes mountains, has reopened after nearly eight months of closure due to the coronavirus pandemic, located in which country?
A. Brazil
B. Peru
C. Columbia
D. Mexico
E. Argentina

143.There are two interoperable QR Codes mandated by the Reserve Bank of India one is UPI and QR Code and the other is _____.
A. UPI QR Code
B. Bharat QR Code
C. NPCI QR Code
D. Bhim QR Code
E. Noe of these

144.Which aircraft carrier has been dismantled recently?
A. INS Virat
B. INS Vikrant
C. INS Kalvari
D. INS Samrat
E. INS Sindhurakshak

145.What is the full form of DLT?
A. Dividend Legal Tools
B. Distribution Leverage Technology
C. Distributed Ledger Technology
D. Direct Liable Taxes
E. None of these

146.As per the Reserve Bank of India (RBI), the SBICap will float special purpose vehicle (SPVs) for/to _____.
A. NBFC debt purchase
B. achieve higher export credit disbursement
C. export more agricultural products
D. enable online auction of attached assets by banks.
E. simplify Intellectual Property Rights (IPRs)

147.Lewis Hamilton is Formula one driver of which company?
A. Mercedes
B. Ferrari
C. BWT Racing
D. Renault F1
E. Red Bull Racing

148.Who appoints Solicitor general of India?
A. Vice President of India
B. President of India
C. Attorney General of India
D. Prime Minister of India
E. Chief Justice of India

149.Who acquire 100% stake in Columbia Asia Hospitals Private Limited for over Rs 2000 crore?
A. Manipal Hospitals
B. Apollo group

C. Medanta Group
D. Care Hospitals.
E. Command Hospital

150.Which firm built the Interceptor Boat 'ICGS C-454' that was launched into the service of the Coast Guard?
A. Cochin Ship yard
B. Larsen and Toubro
C. DRDO
D. Bharat Heavy Electricals Ltd
E. Bharat Electronics Limited

151.India Coast Guard ship C-452, indigenously designed and built by ____.
A. Goa Shipyard Limited
B. Mazagon Dock Limited
C. Cochin Shipyard Limited
D. Hindustan Shipyard Limited
E. Larsen & Toubro Limited

152.Which is not a foreign bank among the options?
A. IDFC First
B. Sonali Bank Ltd
C. AB Bank
D. Standard Chartered bank
E. HSBC

153.What is Nominal Capital?
A. Debt Capital
B. Equity Capital
C. Working Capital
D. Authorized capital
E. None of these

154. Where is the Headquarters of CSIR-Institute of Genomics and Integrative Biology located?
A. Pune
B. New Delhi
C. Bengaluru
D. Chandigarh
E. Kolkata

155. India Post Payments Bank is has been registered as scheduled bank under which schedule of RBI Act, 1934?
A. First
B. Second
C. Third
D. Fourth
E. None of these

156. RBI released a draft framework for self-regulatory organizations, for which of the following?
A. Payment Systems Operators (PSOs)
B. Non Banking Finance Companies
C. Housing Finance Companies
D. Regional Rural Banks
E. None of these

157. SEBI enhanced the penalty of Rs 1 crore against 3 rating agencies ICRA, CARE and India Ratings & Research for their lapses in giving credit rating to non- convertible debentures to which company?
A. Infrastructure Leasing & Financial Services
B. India Infrastructure Finance Company Ltd (IIFCL)
C. IDFC Limited
D. Larsen & Toubro Limited
E. None of these

158. Cabinet approves Rs 1810 crore Investment Proposal for 210 MW Luhri Stage-I Hydro Power Project is located in which state?
A. Uttarkhand
B. Himachal Pradesh
C. Rajasthan
D. Assam
E. Sikkim

159. What is the GST compensation cess Budget Estimate in FY 2020-21?
A. 98,327 crore
B. 1,30,500 crore
C. 1,45,500 crore
D. 1,67,500 crore
E. 1,87,500 crore

160. The National Pollution Control Day is observed every year on which date?
A. 1st December
B. 2nd December
C. 3rd December
D. 4th December
E. 5th December

161. _____is the process of dividing the disk into tracks and sectors.
A. tracking
B. formatting
C. crashing
D. allotting
E. none of these

162. Which shortcut key is used to spell check in MS-Word?
A. F1
B. F2
C. F7
D. F9
E. None of these

163. Which shortcut key is used to copy selected item?
A. Ctrl+A
B. Ctrl+B
C. Ctrl+N
D. Ctrl+C

164. The protocol used for sending an email is _____.
A. HTTP
B. FTP
C. POP-3
D. SMTP

165. Which of the protocol is used for the distributed, collaborative and hypermedia information system?
A. Wireless application protocol
B. Hypertext transfer protocol
C. File transfer protocol
D. Transmission control protocol
E. None of these

166. HTTP is _____ protocol.
A. application layer
B. transport layer
C. network layer
D. Link layer
E. None of these

167. Convert decimal number 101 to binary.
A. 1100101
B. 1100111
C. 1101001
D. 1101011

168. _____ is responsible for overall control and co-ordination of instruction execution.
A. CPU
B. ALU
C. RAM
D. Control Unit
E. None of these

169. The most advanced form of ROM is _____ .
A. PROM
B. RAM
C. EEPROM
D. Cache Memory
E. None of these

170. Communication circuits that transmit data in both directions but not at the same time are operating in _____.
A. Simplex mode
B. half-duplex mode
C. full-duplex mode
D. asynchronous mode
E. None of these

171. Which of the following is a function of the control unit?
A. Read instructions
B. Execute instructions
C. Interpret instructions
D. Direct operations
E. None of these

172.A set of step-by-step procedures for accomplishing a task is known as a(n) _____.
A. algorithm
B. hardware program
C. software bug
D. firmware program
E. None of these

173.During the boot process, the _____ looks for the system files.
A. CD
B. BIOS
C. CPU
D. DVD
E. None of these

174.Manipulating data to create information is known as _____.
A. Feedback
B. Programming
C. Processing
D. Analysis
E. None of the above

175._____is a set of computer programs that runs or controls computer hardware and acts as an interface with application programs and users.
A. Object code
B. A compiler
C. An operating system
D. The CPU
E. None of these

176.Indexes created from a sequential set of primary keys are referred to as____.
A. Indexed file organization

B. Sequential file
C. Index sequential
D. All of the above
E. None of these

177.Which of the following will be used if a sender of e-mail wants to bold, italics etc the text message?
A. Reach Signature
B. Rich Text
C. Reach Format
D. Plain Format
E. Plain Text

178.The main system board of a computer is called the _____.
A. integrated circuit
B. Motherboard
C. Processor
D. Microchip
E. drive board

179.The process that deals with the technical and management issues of software development is _____ .
A. Delivery process
B. Control process
C. Software process
D. Testing process
E. Monitoring process

180.How many margins are there on a page?
A. Two (header and footer)
B. Four (top, bottom, right, left)
C. Two landscape and portrait
D. Two (top and bottom)
E. None of these

181. OCR stand for _____.
A. Optical Coding Recognizer
B. Ostensibly Characterized Reader
C. Original Code Reader
D. Original Character Reader
E. Optical Character Recognition

182. _____ are specially designed computers that perform complex calculations extremely rapidly.
A. Servers
B. Supercomputers
C. Laptops
D. Mainframes
E. None of these

183. The secret code that gives you access to some programs ?
A. clue   B. cue
C. password   D. help
E. None of these

184. _____ testing is done to assure that software will not fail.
A. Quality assurance test
B. Interface test
C. Integration test
D. Volume test
E. None of these

185. A cookie is _____.
A. stores information about the user's web activity
B. stores software developed by the user
C. stores the password of the user
D. stores the command used by the user
E. None of these

186. The purpose of the primary key in a database is to _____.
A. unlock the database
B. a relationship between two tables
C. uniquely identify a record
D. establish constraints on database operations.
E. None of these

187. Access control based on a person's fingerprints is an example of _____.
A. biometric identification
B. characteristic identification
C. characteristic security
D. fingerprint security
E. logistics

188. The _____ component is used by the data analyst to create queries that access the database.
A. data store
B. query and reporting
C. ETL tools
D. data visualisation
E. None of these

189. What is the full form of GUI ?
A. Geometrical Ultra Inputs
B. Graph under influence
C. Graphical User Interface
D. Graphical User Interaction
E. None of these

190. The amount of time required by a storage device to retrieve data and programs is its _____.
A. retrieval speed   B. capacity
C. memory   D. storage
E. access speed

191. What is the term for unsolicited mail?
A. User Mail   B. Backbone
C. Spoof   D. Trash mail
E. Spam

192. Any data or instruction entered into the memory of a computer are considered _____.
A. storage   B. output
C. input   D. information
E. None of these

193. One security method is encryption. But encryption does nothing to keep digital pests and hackers out. To accomplish this goal, we need
A. Router
B. Bridges
C. Hubs
D. Anti-Virus
E. Firewalls

194. Toolbars contain small outlined areas called _____ that provide shortcuts for quick access to commonly used commands.
A. buttons
B. dials
C. bullets
D. pointers
E. None of these

195. _____key is the example of Toggle key.
A. Alt
B. Shift
C. Control
D. Escape
E. Caps Lock

196. Which of the following is not a computer programming language?
A. Windows   B. PASCAL
C. BASIC   D. COBOL
E. None of these

197. The code for a Web page is written using _____ .
A. A fifth generation language
B. Win Zip
C. Peripherals
D. Hypertext Markup Language
E. None of these

198. A register that keeps track of the next instruction to be executed is called a/an_____.
A. Data Register
B. Instruction Register
C. Action Register
D. Program Counter
E. Accumulator

199. To connect networks of similar protocols _____ are used.
A. Routers
B. Bridges
C. Gateways
D. Dial-up routers
E. None of these

200. The advantage of a LAN is _____.
A. Sharing peripherals
B. Backing up your data
C. Saving all your data
D. Accessing the Web
E. Automatic printing of data

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