

SBI PO Memory-Based Main Exam Question Paper with Answers 2019

Direction (1 – 3): A number arrangement machine when given an input line of numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input: 734269 825497 647538 219354 961357 321658

Step I: 962437 794528 465783 123945 753169 236185

Step II: 123945 236185 465783 753169 794528 962437

Step III: 135924 135268 357468 135796 579248 379246

Step IV: 3458 31048 152848 33554 351832 211824

Step V: 20 16 28 20 22 18

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

Input: 856347 745982 329584 512379 954267 463512

1. If 20 is related to 28 in step V and 973215 is related to 743658 in step II. In the same way, in step III, 579248 is related to ____.

- A. 135246
- B. 357468
- C. 579246
- D. 359248
- E. None of the above

Ans. B

2. What is the difference between the second element from the left end in step II and second element from the right end in step IV?

- A. 156723
- B. 118964
- C. 127704
- D. 138567
- E. 102488

Ans. C

3. Which element is third to the right of the second element from the left end in Step IV?

- A. 33518
- B. 31024
- C. 351832
- D. 351824
- E. 151832

Ans. D

Direction (4 – 6) : Study the following data carefully and answer the questions accordingly.

7 People A, C, F, J, N, R and V, all related to V in some way, are facing North. J sits 3rd from the extreme end. V's father sits second to the right of J. Only 3 people are there between V's father and V's sister. As many people sit to the left of V's sister as to the right of V's mother. Only one person sits between N and V's mother. N is the son of C. A sits third to the right of C. C is the father of R. F sits to the immediate right of R. V's wife sits second to the left of V.

4. How many people sit to the right of V?

- A. One
- B. Two
- C. Three
- D. Four
- E. Five

Ans. A

5. Who sits second to the left of V?

- A. C
- B. R
- C. A
- D. J
- E. N

Ans. C

6. How is N related to A?

- A. Father
- B. Father in law
- C. Mother
- D. Sister
- E. Can't be determined

Ans. B

Direction: Study the following data carefully and answer the questions accordingly.

7. A & B → A is 15 m to the north of B A @ B → A is 23 m to the east of B A # B → A is 20 m to the south of B A % B → A is 12 m to the west of B If P % Q # R & S @ T # U, V @ U, then what is the distance between V and Q?

- A. 20 m
- B. 25 m
- C. 30 m
- D. 15 m

E. 35 m

Ans. B

Direction (8 – 10) : Study the following data carefully and answer the questions accordingly.

The following words are coded in this manner:

'Words make sentences meaningful' is coded as 8 \$ A, 2!R, 6#C, 14 \$ F

'Rain stops every week' is coded as 2^E, 2#O, 8+A, 8!E

'Eagerly receives ___(a)___' is coded as 12%R, 4^R, 12+V

'Rarely prepares tasty food' is coded as 12%R, 2~S, ___(b)___, 8 @ O

8. What is the code for 'every motivated'?

A. 5#F 6 @ R

B. 2^E 6 \$ T

C. 6#F 8 \$ D

D. 5 \$ F 7 @ E

E. 7 @ R 5%R

Ans. B

9. What will come in the blank '(a)'?

A. Prepares

B. Rarely

C. Tasty

D. Food

E. Eagerly

Ans. A

10. What will come in the blank '(b)'?

A. 5 \$ F

B. 8*D

C. 10+E

D. 7#D

E. 9^Y

Ans. C

Direction (11 – 12) : Study the following data carefully and answer the questions accordingly.

The following codes are used:

clubs (♣), diamonds (♦), hearts (♥) and spades (♠)

A♥B means A is to the North of B.

A♠B means A is to the South of B.

A♣B means A is to the East of B.

A♦B means A is to the West of B.

There are 3 buses travelling from Z to Y.

Bus 1: K 16♦ Z, J 10♣ K, M 9♦ J, D 18♥ M, C 29♠ D, P 9♥ C, Y 4♦ P
Bus 2: E 35♣ Z, F 6♦ E, G 13♥ F, H 19♦ G, K 39♥ H, Y 25♠ L
Bus 3: N 32♠ Z, Q 4♥ N, S 8♦ Q, T 4♥ S, C 20♦ T

11. What is the distance between D & T?

- A. 57 m
- B. 65 m
- C. 45 m
- D. 49 m
- E. None of these

Ans. D

12. What is the direction of H with respect to M?

- A. South
- B. North
- C. South-East
- D. South-West
- E. Can't be determined

Ans. C

Direction (13 – 15) : Study the following data carefully and answer the questions accordingly.

There are 8 people standing in 2 concentric square grounds. Four of them are standing in the outer ground facing inwards and four of them are standing in the inner ground facing outwards. All are standing in the middle of the side of the square. There are 4 couples.

Q is to the immediate right of T. Q faces V. There is only one person between V and R's husband. W faces the immediate neighbour of R. W is not the spouse of T. P neither faces W nor R. S is the immediate neighbour of P. P faces the centre.

13. Who is the spouse of U?

- A. W
- B. V
- C. S
- D. P
- E. Can't be determined

Ans. A

14. Who among the following are the immediate neighbours?

- A. QR
- B. PW
- C. VW
- D. SV
- E. W

Ans. C

15. Who sits second to the right of T?

- A. U
- B. R
- C. Q
- D. V
- E. W

Ans. A

Direction: In the question below is given a statement followed by three assumptions numbered I, II and III. An assumption is something supposed or taken for granted. You have to consider the following assumption and decide which of the assumptions is implicit in the statement.

16. Statement: Prime Minister Narendra Modi on February 24 will launch the Rs 75,000-crore Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme in Gorakhpur, Uttar Pradesh, by transferring the first of the three instalments of Rs 2,000 each to over one crore farmers having cultivable land up to two hectares. Another one crore farmers will be covered in the next 2-3 days.

Assumptions:

- I. The central government had announced the PM-KISAN scheme under which Rs 6,000 per year will be given in three instalments to small and marginal farmers holding cultivable land up to two hectares.
- II. The scheme has been made effective from this fiscal itself and as a result, farmers would get one instalment before March-end. This programme is part of the government's effort to address farm sector distress.
- III. To provide an assured income support to the small and marginal farmers, the government is launching the Pradhan Mantri Kisan Samman Nidhi (PM KISAN).

- A. Only II is implicit
- B. All I, II and III are implicit
- C. None is implicit
- D. Only I is implicit
- E. Only III is implicit

Ans. B

Direction: In each question below is given a statement followed by three assumptions numbered I, II and III. An assumption is something supposed or taken for granted. You have to consider the following assumption and decide which of the assumptions is implicit in the statement.

17. Statement: The Indian authorities have allowed commercial operations to all the airports that were shut after a few fighter jets of the Pakistani Air Force entered the Indian side of Kashmir. The authorities had informed all airlines that airports near the Jammu & Kashmir region and Dehradun have been closed.

Assumptions:

- I. The Pakistani Air Force entered into the Indian side of Kashmir after the Indian Air Force entered the Pakistani territory and bombed a terrorist training centre in Pakistan.
- II. Several airline executives confirmed that the government has informed them that flights to Jammu, Srinagar, Leh, Amritsar, Dehradun & Dharamshala have been suspended 'till further notice.'
- III. One official added that no Notice to Airmen (NOTAM) has been issued yet. It is a notification to the government that the airlines have received, the source in the know said.
- A. None is implicit
- B. Only I is implicit
- C. Both II and III are implicit
- D. Only III is implicit
- E. Only II is implicit

Ans. A

Direction: In the question below, are given a statement followed by three courses of actions numbered I, II and III. On the basis of the information given, you have to assume everything in the statement to be true, and then decide which of the suggested courses of action logically follow(s) for pursuing.

18. Statement: Early-stage startups and small businesses in India have been shying away from hiring women after the government increased paid maternity leave in 2017, a survey shows. An amendment to the Maternity Benefits Act, passed in March 2017, raised paid maternity leave for women from 12 weeks to 26 weeks, benefitting 1.8 million women workers in the organised sector. The law applies to all establishments employing 10 or more people, and the entitlement applies only up to the first two children. LocalCircles, a citizens' forum which surveyed 9,000 early-stage startups and small businesses, said hiring women who will avail of maternity benefits, which includes six months' paid leave, has turned into a significant economic burden for startups that typically run on shoestring budgets. In the survey, 46% of the respondents said they hired mostly male employees in the last 18 months.

Course of action:

- I. While the government late last year said it will refund employers for seven weeks of pay given to an employee on maternity leave, startups and SMEs said it isn't enough to cover the cost. As per the survey, 65% of the respondents said that even 19 weeks of pay would be too much for them to absorb.
- II. According to the latest Monster Salary Index report, women still earn 19% less than their male counterparts in India. This gap has decreased by 1% from last year. Further, the report adds that women-led businesses received only 65% of the funding secured by male-led ones.
- III. However, not all small startups agree that maternity benefits need to be scrapped. Rohan Shravan, founder of AI startup Inkers Technology, said that among his team of nine employees, three are women, and unlike many firms of its size, they even offer extended paternity leave benefits to employees.

- A. All follow
- B. Neither I nor III follows
- C. Only I follows
- D. None follows
- E. Only III follows

Ans. D

Direction (19 – 22) : Study the given information carefully and answer the questions given below.

Ten boxes P, Q, R, S, T, A, B, C, D and E are arranged in a stack from top to bottom (where the one at the bottom is numbered as 1 and the one at the top is numbered as 10) but not necessarily in the same order. Boxes which are kept at an even-numbered position contain different fruits such as apple, pear, orange, litchi and kiwi.

Two boxes are kept between the box which contains orange and Box A. The box which contains orange is kept at either 8th or 10th position in the stack. Box R is kept above Box P but below Box S. Total number of boxes which contain fruits below and above the box which contains kiwi is the same. Box A is above Box T but not immediately above. The number of boxes kept between box A and Box T is same as the number of boxes kept between box T and Box D. The box which contains pear is kept above the box which contains litchi. Box C is kept immediately above Box Q. Only three boxes are kept between box E and Box D where Box E is kept above box D. Box D doesn't contain Kiwi. The box which contains apple is kept below Box T but not immediately below. Neither box R nor box Q contains Pear. Box B contains apples. The box which contains orange is not kept immediately above Box E.

19. How many boxes are kept between Box C and the box which is kept at fourth from the bottom?

- A. Three
- B. Four
- C. More than four
- D. Two
- E. None of these

Ans. C

20. Which fruit is contained by T?

- A. Litchi
- B. Kiwi
- C. Apple
- D. Orange
- E. None

Ans. A

21. What is the position of Box S from the top of the stack?

- A. First
- B. Second
- C. Fourth
- D. Third
- E. Sixth

Ans. D

22. Which of the following can be said for the box R?

- I. Box R contains Kiwi.
 - II. Box R is kept immediately above E.
 - III. Box R is kept exactly between Box A and Box T.
- A. Only I
 - B. Only II
 - C. Only III
 - D. Both I and II
 - E. None of the above

Ans. D

Direction: The question consists of a question and three statements numbered I, II and III given below. You have to decide whether the data provided in which of the statements are sufficient to answer the question. Choose your answer from the options based on this.

23. Eight persons A, B, C, D, E, F, G and H are staying in an eight-storey building. Lowermost floor is numbered 1 and the topmost floor is numbered 8. Who among the following lives on the bottom floor?

- I. B lives 3 floors above F. G lives just above B. One person lives between B and A.
 - II. A lives on an odd-numbered floor. C lives two floors below A.
 - III. E lives just above D. Two people live between D and H.
- A. I and II
 - B. II and III
 - C. Either I and III or II and III
 - D. Any of two
 - E. All of them

Ans. E

Direction (24 – 27) : Study the information given below and answer the questions based on it.

A, B, C, D, E, F, G, H and I are nine people standing in 3 parallel rows facing north, in such a way that there is an equal distance between adjacent persons. Each row contains three positions. They speak different languages Hindi, Marathi, Gujarati, English, Tamil, and Telugu.

- 1) I, D and G are standing in 3 different rows and they all speak a different language.
- 2) One who speaks Gujarati is immediately left of the one who speaks Marathi in Row-1.
- 3) There are 3 students who can speak English and all are standing in different rows.
- 4) H is standing in row-1 and speaks English. Also, he is at the right end.
- 5) G speaks neither Hindi nor English and speaks only that language which is not spoken by any other student.
- 6) One who speaks Tamil is in Row-2 and is diagonally opposite to the one who speaks Hindi and Telugu in Row-3.
- 7) One who Speaks Telugu in row-2 is parallel to the students who speak Gujarati in row-1 and Hindi in row-3.

- 8) B is the only one who speaks Gujarati and is diagonally opposite to A. I is in the second row and D cannot speak English.
- 9) In Row-3 F is on the extreme right end. And He finds no difficulty to talk to E.

24. Who is standing in the middle of row 3?

- A. B
 - B. D
 - C. C
 - D. A
 - E. H
- Ans. C

25. Who is the immediate neighbour of the one who speaks English in Row-2?

- A. E
 - B. A
 - C. I
 - D. F
 - E. C
- Ans. C

26. Who is not standing in row-2?

- A. A
 - B. C
 - C. I
 - D. E
 - E. None of these
- Ans. B

27. Who does not speak English?

- A. H
 - B. A
 - C. D
 - D. C
 - E. None of these
- Ans. C

Direction (28 – 29) : Read the given passage below and answer the questions. Amid a changing environment, with natural homes of birds getting depleted as natural forests make way for plantations and other such modified terrains, comes the good news of how the great Indian hornbill adapts to such change. A group of researchers from NCBS-TIFR in Bengaluru and Nature Conservation Foundation in Mysuru observed eight hornbill nests, three located in contiguous forests and five located in modified habitats such as coffee plantations. They found that the birds followed similar nesting behaviour but adapted to the changing environment. The team chose to study the great Indian hornbills nesting in the

Anamalai hills. For comparison, the researchers located the study in the modified habitat in the Valparai plateau and the contiguous forests in the Anamalai Tiger Reserve and the Vazhachal Reserve forests. The modified habitat included tea, coffee and cardamom plantations, and tribal settlements.

28. Which of the following is not an apt conclusion on the basis of the information provided?

- A. Some of the nests were discovered during the study with the help of local tribal assistants.
- B. Great hornbills may adapt to habitat modification provided that their key requirements for food and nesting are fulfilled in the habitats like coffee and forest fragments.
- C. Considering that hornbills use the same nest over years, protection of these known nest trees and retention of large trees that can be potential nests is absolutely essential.
- D. None of the above.
- E. All of the above.

Ans. E

29. Which of the following is/are a suitable course of action in lieu of the information provided?

- A. Hornbills are secondary cavity nesters and choose cavities formed in large trees for nesting. Also, they are monogamous, and the female, after copulation, seals herself in the hole until the initial breeding period of two-four months is over.
- B. The team also highlighted the potential of rainforest fragments and coffee plantations for conservation of hornbills outside of protected areas.
- C. In addition, it is necessary to have a diversity of native tree species, particularly figs, laurels and other food plants.
- D. Along with other threats such as hunting, modified land use, ensuing forest fragmentation, felling of large trees with the potential for nesting, the loss of fruit bearing trees could also affect hornbill nesting habits.
- E. Considering that hornbills use the same nest over years, protection of these known nest trees and retention of large trees that can be potential nests is absolutely essential.

Ans. D

30. **Direction:** Study the information given below and answer the questions based on it.

Revenue growth at mid-tier IT services firms such as Hexaware, Zensar, Mphasis and L&T Infotech is set to pick up, boosted by strong deal wins as they see customers keen to invest more in technology projects. While they are projected to outpace large rivals such as Infosys and Wipro in growth, the pressure on their margins is likely to be higher.

Which of the following can be logically inferred from the above information?

- A. All indicators show that these mid-tier IT service firms will again grow better than industry average in FY2020. Their pipeline is better than last year. They are growing both existing accounts and getting new logos and deals especially in the last quarter.
- B. It is broad-based growth, across geographies, verticals and service lines, unlike their large peers where we see softness in a few geographies and verticals.
- C. Mid-tier companies are sharpening their overall strategy, by increasing focus on certain markets and businesses than spread thin.

D. While these firms are growing fast, their margins continue to be under pressure. The pricing pressure in the traditional segment can erode their margins further.

E. All can be inferred.

Ans. C

Direction (31 – 34) : Study the following information carefully and answer the given questions.

Six persons i.e. M, N, O, P, Q and R who all are sitting around a hexagonal table facing towards the centre. They all are of different height and weight such that the one who is the tallest is not the lightest among all. They all are of different ages i.e. 14, 22, 28, 30, 35 and 60 but not necessarily in the same order.

The one who is the heaviest among all sits third to the right of N, who is 60 years of age. The one who is twice the age of Q is the third lightest among all. The one who is 35 years of age is the second tallest, who sits second to the right of Q, who is not the immediate neighbour of N. Only one person sits between N and the one who is the third heaviest among all, who is 14 years of age. The one who is younger than Q is not the lightest. Q is shorter than only two people. O's age is half the age of M. M sits third to the right of the one who is the shortest in height among all. The one who is older than P is taller than Q. The one who is 30 years old is the heaviest among all. The one who sits opposite to R is the second heaviest among all. R sits second to the right P. M is taller than the one who is 14 years old.

31. Who among the following faces P?

A. M

B. O

C. N

D. Q

E. R

Ans. B

32. Who among the following is the third lightest person?

A. M

B. R

C. N

D. O

E. Q

Ans. C

33. Four of the following five are alike in a certain way and hence form a group. Find the one that does not belong to the group.

A. O

B. Q

C. R

D. N

E. P

Ans. E

34. Who among the following is the shortest person in this group?

- A. O
- B. R
- C. P
- D. N
- E. Q

34. Ans. B

Direction: The question below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

35. Among M, N, O, P, Q and R, who got the highest salary?

I. O got more salary than only two people. N got more salary than M but not the highest. Q got more salary than only R.

II. M got less salary than only two people. Q got a higher salary than R but less than O. O got less salary than M. N got less salary than P.

- A. The data in statement II alone are sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question
- B. The data even in both statements I and II together is not sufficient to answer the question
- C. The data either in statement I alone or in statement II alone is sufficient to answer the question
- D. The data in statement I alone are sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question
- E. The data in both statements I and II together is necessary to answer the question

Ans. C

Direction : Study the information given below and answer the questions based on it.

There are 6 persons in a list A, B, C, D, E and F. They got different marks in an examination. C got more marks than D but less than B. E got more marks than F and F got the least marks among them. The one who got the highest marks got 400 marks and the one who got the least marks got 60 marks. The one who got the highest marks, his position in the list is number 1 and the one who got the least marks, his position in the list is number 6.

36. If A got 400 marks and E's position in the list is 2nd last and the persons who got last 3 positions in the list, their average marks is 95, then what will be the total marks of D and E together?

- A. 245
- B. 235
- C. 225
- D. 200
- E. None of these

Ans. C

Direction (37 – 39) : Study the following information carefully and answer the questions given below. There are five vehicles of different types viz., Bus, Van, Bike, Truck and Jeep in a garage but not necessarily in the same order. They are serviced at different times in a single day. The duration of their servicing in the garage may or may not be different. The total duration of the servicing in the garage by the mechanic is 11 hours. There is no gap between the servicing time of all vehicles. The duration of servicing is either a full hour or half an hour but not in one third or one fourth. The van was serviced in the garage from 12:30 pm to 3 pm. The Jeep was taken for servicing immediately after the Van. The service hour of the Jeep in the garage is three hours. The duration of servicing of the Truck is more than the duration of servicing of Bike in the garage by 1 hour. Truck was serviced just after the servicing of Bike. The truck was not serviced at the end. The bus was serviced in the garage before Van but not immediately before. The duration of servicing of the bus is 1.5 hours. The servicing of the bike is after 6:00 am.

37. Which among the following was serviced from 3:00-6:00 pm?

- A. Bus
- B. Bike
- C. Truck
- D. Jeep
- E. Van

Ans. D

38. Which among the following was serviced just after the bus?

- A. Truck
- B. Bike
- C. Van
- D. Jeep
- E. None of these

Ans. B

39. What is the duration (in hours) of the Bike's servicing?

- A. 2.5 hour
- B. 3 hour
- C. 3.5 hour
- D. 1.5 hour
- E. 2 hour

Ans. D

Direction: The question given below consists of a statement, followed by three arguments numbered I, II and III. You have to decide which of the arguments is/are 'strong' arguments and which is/are 'weak' arguments and accordingly choose your answer from the alternatives given below each question.

40. Statement: India has conveyed to Russia that it will not be part of the project now to develop a fifth-generation fighter aircraft (FGFA) and may join the programme at a later stage, according to Defence Minister Nirmala Sitharaman. It was conveyed to Russia that they can go ahead with the project and we may join it at a later stage.

Which among the following arguments support the above statement in the best possible manner?

Arguments:

- I. India and Russia had signed an inter governmental agreement for the mega project in 2007, vowing to take the military ties between the two strategic partners to the next level.
 - II. However, the project has been stuck for the last 11 years as there have been serious differences between the two sides on sharing the cost of developing the jet, technologies to be used in it and number of aircraft to be produced.
 - III. The government is adopting a layered approach to achieve the final goal of theatre command and that the thrust was on a bottom-up approach.
- A. None is strong.
 - B. Only III and II are strong.
 - C. Only III is strong.
 - D. All except III and I are strong.
 - E. All are strong.

Ans. C

41. After GST and demonetisation, rising interest rates are set to hurt SMEs. Interest rates for loans against property (LAP) extended to small and medium sized enterprises (SMEs) are set to rise in the coming months of 2018 ' Rising interest rates, in addition to the muted operating environment for small businesses in India, will lead to an increase in delinquencies on LAP extended to SMEs'. The introduction of the goods and services tax (GST) in July 2017 and the government's demonetization policy have placed stress on the SME sector, which rising interest rates will exacerbate.

Which of the following can be logically inferred from the statement above?

- A. The rising delinquencies over the last few years would force lenders to be more cautious while underwriting loans. This would limit refinancing options, adversely affecting existing borrowers.
- B. But losses will be limited because these loans are secured and have relatively low loan-to-value ratios.
- C. Rising interest rates will limit refinancing options and increase repayment amounts, increasing risks for asset backed securities (ABS) backed by LAP to SMEs.
- D. The ABS (asset backed securities) backed by LAP extended to SMEs have non-amortizing cash reserves, substantial excess spread and the possibility to extend the life of the loans and hence the life of the transactions.
- E. None can be inferred.

Ans. A

Direction: Two statements are followed by three conclusions I, II and III. You have to consider the statements to be true, even if they seem to be at variance from commonly known facts. You have to decide which of the given conclusions can definitely be drawn from the given statements and indicate your answer accordingly.

42. Statements:

- I. The world's largest bee — a giant insect roughly the size of a human thumb — has been rediscovered in a remote part of Indonesia in its first sighting in nearly 40 years, researchers said.
- II. Despite its conspicuous size, no one had observed Wallace's giant bee — discovered in the 19th century by British naturalist Alfred Russel Wallace.

Conclusions:

- I. Several previous expeditions to the region where the bee lives failed to spot it.

II. Indonesia is home to an abundant variety of flora and fauna but there are fears for some animal and insect communities as forests being cut down for agriculture threaten many species' natural habitat.

III. The bee, which lives in the Indonesian island region of North Moluccas, makes its nest in termite mounds, using its large fang-like mandibles to collect sticky resin to protect its home from the termites.

- A. Only conclusion I follows
- B. Both conclusions II and III follow
- C. Only conclusion III follows
- D. Only conclusion II follows
- E. Both conclusions I and II follow

Ans. A

Direction: Study the following information carefully and answer the questions given below:

Six people i.e. L, M, N, P, R and S are sitting around a triangular table but not necessarily in the same order. Three of them sit at the corner of the table and three of them sit in the middle of the side. Some of them are facing inside the table and some of them are facing outside the table. Not more than two persons sit adjacent to each other who are facing the same direction. Two persons sit between R and P. P faces inside. S sits second to the right of R. L faces the opposite direction to R. Only one person sits between N and S who does not sit at the corner of the table. M and N face the same direction as P. M sits 2nd to the left of L.

43. Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to that group?

- A. R
- B. M
- C. N
- D. P
- E. L

Ans. E

44. Who amongst the following sits second to the right of the one who sits third to the left of N?

- A. R
- B. L
- C. P
- D. S
- E. None of these

Ans. C

45. How many persons sit between S and N when counted from the right of N?

- A. Three
- B. Two
- C. One
- D. None
- E. None of these

Ans. A

Direction (46 – 47) : In the following questions 3 series are given. You have to find the value of a, b and c by identifying the pattern of the series and then you have to establish the relation among a, b and c?

46. I. 1, 601, 721, 751, a, 766

II. 753, 769, b, 765, 763, 764

III. 23, 24, 50, 153, c, 3085

A. $a > b = c$

B. $a = b > c$

C. $a = b < c$

D. $a > b < c$

E. None of these

Ans. B

47. I. 102, 107, 117, 134, a

II. 130, 115, 135, 110, b

III. c, 80, 120, 300, 1050

A. $b < a = c$

B. $b > a = c$

C. $b = a > c$

D. $b = a < c$

E. None of these

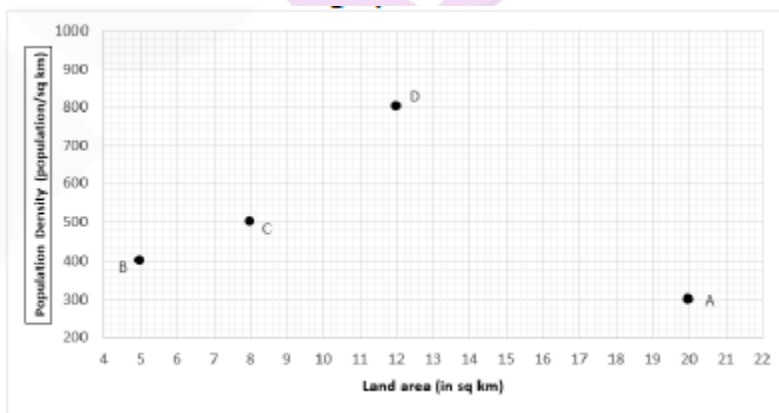
Ans. A

Direction (48 – 50) : Study the following information carefully and answer the given questions:

In the diagram, Population Density (in population per square kilometre) and Land Area (in square kilometre) of 4 villages A, B, C and D for the year 2001 is given.

Population Density of a village = Total population of the village / Area (in square km) of the land of the village

Gender Ratio of a village = (Total number of males in a village / Total number of females in a village) \times 100



48. Gender ratio of village C is 125 less than that of A. If female population of villages A and C are equal, then find the male population in village A

A. 1600

- B. 2400
 - C. 4400
 - D. 2500
 - E. None of these
- Ans. C

49. If the population of females in village D was 4000, then what is the gender ratio of village D?

- A. 120
 - B. 60
 - C. $\frac{3}{717}$
 - D. 120
 - E. None of these
- Ans. E

50. Land of village E is 4 square kilometres. If the population density of a village E in the year 2010 was 50% with respect to that in 2001. In the year 2001, the ratio of population density of a village B to that of village E is 1 : 4, then what was the population of village E in the year 2010?

- A. 3200
 - B. 1600
 - C. 2400
 - D. 4800
 - E. None of these
- Ans. A

Direction (51 – 55) : Study the following information carefully and answer the given questions:

The diagram, given below shows the data related to the loan fair. In total 'z' number of people contacted for a loan fair, from which x number of people visited the loan fair and 9600 people showed interest for a loan. Out of the total number of people shown interest for a loan, only 32% applied for the loan. Out of the total number of people applied for the loan, only 20% are eligible for a loan. Out of the total number of people eligible for a loan, only y% of people are disbursed.



51. If out of the number of people who have applied for a loan, 2880 were not eligible for a loan, then how many people are eligible for a loan?

- A. 1440
- B. 11520
- C. 360
- D. 720
- E. None of these

Ans. D

52. If 6000 people, who visited loan fair but did not show interest and 7400 people, who were contacted but did not visit the loan fair, then how many people contacted for the loan fair?

- A. 21000
- B. 24000
- C. 25000
- D. 22500
- E. 23000

Ans. E

53. Ratio of the number of people who did not visit the loan fair and the number of people who visited the loan fair but did not show interest is 7 : 5 . If the total number of people contacted for the loan fair is 19200, then find the value of x.

- A. 19200
- B. 16000
- C. 14400
- D. 13600
- E. 12600

Ans. C

54. Loans of 40% of the people who were not disbursed who were eligible for a loan, then find the ratio of the number of people, who showed interest and the number of people, whose loan disbursed.

- A. 2000 : 9
- B. 1250 : 24
- C. 2000 : 27
- D. 625 : 24
- E. None of these

Ans. E

55. Number of people who were eligible for a loan but whose loans were not disbursed is equal to the 9% of the number of people who showed interest in the loan but did not apply for a loan. Find the value y.

- A. 12.5
- B. 25
- C. 16.67
- D. 20
- E. None of these

Ans. E

Direction (56 – 58) : Study the following information carefully and answer the given questions:

An apple pie of R cm radius has to be cut into x identical pieces. Area of the top surface of each piece was 0.77 cm^2 but later on it was found 50% of the pie was rotten so the remaining 50% was cut into (x – 3) pieces of area 0.616 cm^2 each.

56. Find the value of X.

- A. 10
- B. 12
- C. 8
- D. 6
- E. None of these

Ans. C

57. Find the circumference of the original pie.

- A. $\frac{88}{50} \text{ cm}$
- B. $\frac{88}{25} \text{ cm}$
- C. $\frac{176}{25} \text{ cm}$
- D. $\frac{176}{50} \text{ cm}$
- E. None of these

Ans. E

58. If the entire pie would have been cut into 11 identical pieces what would have been the top surface area of each piece?

- A. 0.64 cm^2
- B. 0.56 cm^2
- C. 0.28 cm^2
- D. 0.42 cm^2
- E. None of these

Ans. B

Direction (59 – 61) : Study the following information carefully and answer the given questions. Data below represent the number of people required for various projects to be completed in various days:

Project	Situation 1		Situation 2	
	Number of workers	Days required	Number of workers	Days required
A	X	88	X + 8	66
B	Y	Y – 1	Y + 6	Y – 6
C	Z ²	75	M ²	108

59. If 64 people were working for Project A, then how many days did it take to complete the work?

- A. 44 days
- B. 22 days
- C. 33 days
- D. 36 days
- E. None of these

Ans. C

60. If in Team P, total number of workers = $0.5Z \times 2M$, then what is the number of days required by Team P to complete Project C?

- A. 75 days
- B. 60 days
- C. 90 days
- D. 80 days
- E. None of these

Ans. C

61. If $0.5Y$ people work on project B for 10 days and then $0.5Y$ people join the project after 10 days. How many days will it take to complete Project B?

- A. 35 days
- B. 40 days
- C. 45 days
- D. 50 days
- E. None of these

Ans. B

Direction (62 – 66) : Study the following information carefully and answer the given questions.

There were some red, some green and some white balls in a bag. Probability of drawing 1 white ball from the bag is $\frac{1}{3}$. If there were 6 more red balls in the bag, the probability of getting 1 green ball would have been $\frac{1}{30}$ less.

62. If the ratio of number of red balls and white balls is 7:5, then what is the probability of drawing 2 balls such that one is red and the other is white?

- A. $\frac{5}{29}$
- B. $\frac{14}{87}$
- C. $\frac{15}{58}$
- D. $\frac{28}{87}$
- E. None of these

Ans. D

63. If the sum of red, green and white balls is 30, then what is the probability of drawing 2 white balls from the bag?

- A. $\frac{3}{29}$
- B. $\frac{5}{58}$

- C. $9/58$
- D. $10/87$
- E. None of these

Ans. A

64. If Probability of drawing 1 green ball from the bag is $1/5$, then what is the probability of drawing 2 balls such that none of them is red?

- A. $3/29$
- B. $4/29$
- C. $8/29$
- D. $8/87$
- E. None of these

Ans. C

65. If the sum of green and white balls is 16, then what is the probability of drawing 2 balls of the same colour?

- A. $\frac{151}{870}$
- B. $\frac{151}{435}$
- C. $\frac{31}{145}$
- D. $\frac{141}{435}$
- E. None of these

Ans. B

66. If the probability of drawing 1 ball such that it is not green is $4/5$, then the sum of the number of red and white balls is

- A. 20
- B. 30
- C. 24
- D. 16
- E. None of these

Ans. C

67. In the family of Amit, there are 4 members- Amit, his wife, his only son and his only daughter. Three years ago, Amit's age was 4 years more than the sum of the ages of his son and daughter, then what is the present age of their daughter?

- I. Amit's wife is 7 years younger to him and her present age is twice the present age of their son.
- II. Three years hence, the respective ratio between the ages of his daughter and his son will be 6 : 5.
- III. Two years hence, the age of Amit will be 1 years less than the sum of the ages of his son and daughter.

Which of the following statement(s) is/are sufficient to answer the question?

- A. All the three statements together
- B. Only statement III
- C. Only statements II and III together
- D. Only statements I and III together
- E. Only statements I and II together

Ans. E

68. A starts a business with Rs. 60,000. After 3 months B joined the business with an investment of Rs. 45,000. At the end of the year the share of A in the total profit is Rs. _____. If they earned 40% profit on their total investment in the business at the end of the year, then which of the following will fill in the blank?

- A. Rs. 15120
- B. Rs. 20160
- C. Rs. 25280
- D. Rs. 26880
- E. None of these

Ans. D

Directions (69 - 73): Study the following information carefully and answer the given questions.

In a school 4 students A, B, C and D appeared in an English examination which consists of 15 short and 4 long questions. Each of the short questions carry 5 marks and each of the long questions carry 10 marks and for a spelling error 0.5 mark is deducted. For not attempting a question, zero marks are awarded. In the English exam, A answered $(x + 6)$ short questions, x long questions and did $(2x + 10)$ spelling errors. Ratio of the number of spelling errors made by A and B is $8 : 3$. Total marks scored by D is 86. Ratio of short and long questions answered by B in the English exam is $5 : 1$ and he scored a total 102 marks. C scored 35 marks more in short questions than long questions except spelling errors and the number of spelling errors made by C is equal to the difference of the number of spelling errors made by A and B. Number of short questions answered by D is average of that answered by A and B. Percentage of number of long questions answered among all the question answered by D is 20%. Average of the number of spelling errors made by all four students A, B, C and D is 10. Each student attempts an integral number of short as well as long questions.

69. Total marks scored by A is how much less than the total marks scored by B is

- A. 30
- B. 33
- C. 35
- D. 39
- E. None of these

Ans. C

70. Average number of short questions answered by A, B, C and D is 11.75, then the total marks scored by C in the English exam is

- A. 70
- B. 75
- C. 86

- D. 93
E. None of these
Ans. A

71. Ratio of the total number of questions answered by B and that by D is

- A. 4 : 3
B. 4 : 5
C. 6 : 5
D. Cannot be determined
E. None of these

Ans. C.

72. A student E, scored 30 marks more than that by C, whose total marks is more than that by A but less than that by D. If the number of spelling errors made by E are 10 more than that by C, then the total marks scored by C is what percent less than that by E?

- A. 37.5%
B. $33\frac{1}{3}\%$
C. 25%
D. 30%
E. None of these

Ans. D

73. Sum of the total number of long questions answered by A, B and D is

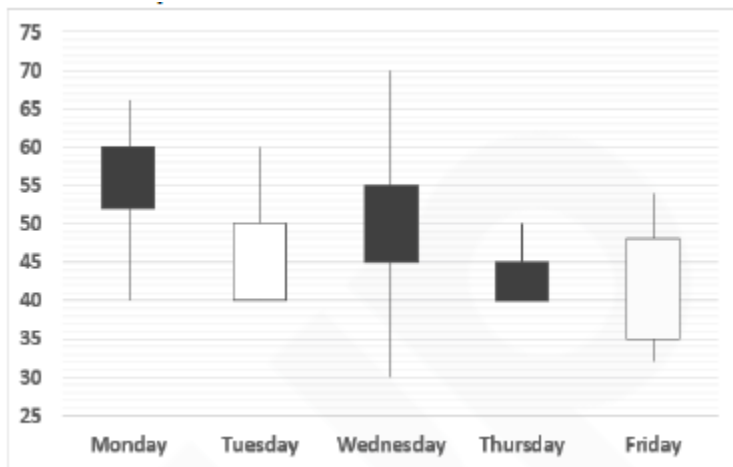
- A. 7
B. 8
C. 9
D. 10
E. None of these

Ans. C

Direction (74 – 78) : Study the following information carefully and answer the given questions.

The following chart shows the opening, closing, high and low price of a share of a company XYZ on given 5 days-Monday, Tuesday, Wednesday, Thursday and Friday.

Opening and closing prices of the shares of the company XYZ are represented by the ceiling and floor of the black box and floor and ceiling of the white box respectively. The high and low price of the shares of the company XYZ are represented by the ceiling and floor of the line respectively. For example: On Monday, opening price = 60, closing price = 52, high price = 66 and low price = 40



74. What is the ratio of average high price and average low price of the share of the company XYZ on Monday, Tuesday, Wednesday and Friday?

- A. 4 : 3
- B. 5 : 4
- C. 5 : 3
- D. 10 : 3
- E. None of these

Ans. C

75. A trader bought 150 shares of the company XYZ on the opening price of Tuesday and sold 40% of these shares at the highest price of the share on Thursday and rest on the opening price of Friday. Rate of commission while buying the shares is Flat Rs. 200 and while selling it is 8% of the selling price, then what is the total loss incurred by the trader in this transaction?

- A. Rs. 488
- B. Rs. 542
- C. Rs. 552
- D. Rs. 826
- E. None of these

Ans. B

76. A trader bought X shares of the company XYZ on Wednesday and sold 20% of the shares on Wednesday itself. If he sold $\frac{4}{9}$ th of the remaining shares on the closing price of Thursday and the remaining shares on the opening price of Friday. If rate on commission while selling the shares is Rs. 100 for sales amount upto Rs. 3000 and 10% above that amount. If on Friday he gets Rs. 5240 for selling shares after deduction of commission, then the value of x is

- A. 240
- B. 270
- C. 300

- D. 360
E. None of these
Ans. D

77. A trader bought 250 shares of the company XYZ on Monday. Commissions while buying shares per lot (each time) up to Rs. 5000 are flat Rs. 250 and above that 5% of the difference amount. He sold $\frac{3}{5}$ th of the shares on Tuesday's closing price and remaining at the high price of Wednesday. Commission while selling shares per lot (each time) up to Rs. 4000 is flat Rs. 100 and above that 8% of the difference amount. In this transaction he made a profit of Rs. 130, then at what price he bought the shares?

- A. Rs. 52
B. Rs. 65
C. Rs. 54
D. Rs. 56
E. None of these
Ans. A

78. Average closing price of shares of the company XYZ is what percent more than the average opening price for the given 5 days?

- A. 5%
B. 20%
C. 10%
D. 8%
E. None of these
Ans. E

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.

79. In an examination, Ravi scored 'x'% marks but failed by 102 marks. In the same examination Ram scored $(3x - 4)$ % marks, thus scoring 78 marks above passing marks. Find the value of 'x'.

Statement I: Maximum marks of the examination are 600.

Statement II: Difference between the marks obtained by Ravi and Ram is 180.

- A. The data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.
B. The data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.
C. The data either in Statement I or in Statement II alone are sufficient to answer the question.
D. The data in both Statements I and II together are necessary to answer the question.
E. The data even in both Statements I and II together are not sufficient to answer the question.

Ans. A

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.

80. Find the length of Train A.

Statement I: Train A of length $(x + 50)$ m can cross a man moving at the speed of 5 m/s in the opposite direction of that of train A in 10 seconds. It can cross the same man in 15 seconds if he is moving in the same direction.

Statement II: Train A of length $(x + 50)$ m can cross another train B of length $(x + 150)$ m moving in the opposite direction at a speed of 10 m/s in 20 seconds. It can cross train B in 28 seconds if train B is standing on the platform.

- A. The data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.
- B. The data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.
- C. The data either in Statement I or in Statement II alone are sufficient to answer the question.
- D. The data in both Statements I and II together are necessary to answer the question.
- E. The data even in both Statements I and II together are not sufficient to answer the question.

Ans. C

81. According to the Union Budget 2019- 20, the government has proposed to allocate how much amount for PSU Bank recapitalisation?

- A. Rs 75,000 crore
- B. Rs 80,000 crore
- C. Rs 90,000 crore
- D. Rs 70,000 crore
- E. Rs 60,000 crore

Ans. D

82. Which insurance company has launched a specially designed mentorship program 'Wings', to empower the female workforce?

- A. Life Insurance Corporation of India
- B. Bajaj Allianz Life Insurance
- C. Aviva Life Insurance
- D. Bharti AXA Life Insurance
- E. Aegon Life Insurance

Ans. C

83. Abhijeet Gupta, a sports person, is associated with which sports?

- A. Hockey
- B. Chess
- C. Basketball
- D. Golf

E. Volley Ball

Ans. B

84. In the Union Budget 2019-20, how much has been allocated for the Indian Railways?

- A. Rs 55,837 crore
- B. Rs 65,837 crore
- C. Rs 70,000 crore
- D. Rs 75,837 crore
- E. Rs 85,837 crore

Ans. B

85. The Government of India, the Government of Kerala and the _____ signed a Loan Agreement of USD 250 million for the First Resilient Kerala Program to enhance the State's resilience against the impacts of natural disasters and climate change.

- A. Asian Infrastructure Investment Bank
- B. Asian Development Bank
- C. World Bank
- D. International Monetary Fund
- E. None of these

Ans. C

86. Which of the following state governments has launched the flagship scheme 'Mukhyamantri Yuva Swabhiman Yojana'?

- A. Uttar Pradesh
- B. Punjab
- C. Haryana
- D. Madhya Pradesh
- E. None of these

Ans. D

87. What is the target (in terms of GDP) of the fiscal deficit for the financial year 2019-20?

- A. 4.6 %
- B. 4 %
- C. 3.3 %
- D. 3 %
- E. 3.5%

Ans. C

88. Which State Government has launched the scheme "Jalamrutha"?

- A. Uttarakhand
- B. UP
- C. Sikkim

D. Karnataka
E. Tamil Nadu
Ans. D

89. Which bank has partnered with M1Xchange Trade Receivables Discounting System (TReDS) platform for MSME bill discounting?
A. State Bank of India
B. Bank of Baroda
C. Bank of Maharashtra
D. Bank of India
E. Corporation Bank
Ans. C

90. Who won the gold medal in the World University Game in the 100m dash event in Italy?
A. Dutee Chand
B. Hima Das
C. PU Chitra
D. Mandeep Kaur
E. None of the above
Ans. A

91. Who won the International Cricketer of the Year Award in CEAT Cricket Rating (CCR) Awards 2019?
A. Rohit Sharma
B. Kagiso Rabada
C. Jonny Bairstow
D. Virat Kohli
E. Mahendra Singh Dhoni
Ans. D

92. Which of the following plans was adopted by Northeast Frontier Railway (NFR) to keep wild elephants away from train tracks that have won the 'Best Innovation Award'?
A. Plan Bird
B. Plan Ant
C. Plan Bee
D. Plan Bat
E. None of these
Ans. C

93. The Reserve bank of India (RBI) has finalised a three years roadmap to improve regulation and supervision of the central bank. What is the name of the roadmap?
A. Unnati 2022
B. Upkar 2021

- C. Umang 2022
 - D. Utkarsh 2022
 - E. Uphar 2022
- Ans. D

94. What is the theme of International Day of Happiness 2019?

- A. Have right to live happy
- B. Forgotten Sufferers
- C. Never Alone
- D. Happier Together
- E. Live Happy

Ans. D

95. Deposits in Jan Dhan accounts have crossed how much mark

- A. Rs 50 thousand crore
- B. Rs 75 thousand crore
- C. Rs 1 lakh crore
- D. Rs 1.25 lakh crore
- E. Rs 1.50 lakh crore

Ans. C

96. Who is the first female pilot to enter the Atlantic Ocean solo in a light Space Aircraft (LSA)?

- A. Aarohi Pandit
- B. Keithair Misquitta
- C. Avani Chaturvedi
- D. Mohana Singh
- E. Bhawana Kanth

Ans. A

97. According to the survey conducted by the Randstad Employer Brand Research (REBR) 2019, which company is India's most attractive employer brand?

- A. Google India
- B. Amazon India
- C. Microsoft India
- D. Sony India
- E. Infosys

Ans. B

98. As per Forbes World's Best Bank survey, which of the following banks has been identified as the number one bank by customers in India?

- A. ICICI Bank
- B. HDFC Bank
- C. State Bank of India

- D. Punjab National Bank
- E. None of these

Ans. B

99. Recently Pinaka has been turned from a Rocket System into Guided Missile, which has been manufactured in India. Pinaka is developed by which Organization?

- A. ISRO
- B. DRDO
- C. ISSDC
- D. SAC
- E. SHAR

Ans. B

100. Receivables Exchange of India Ltd (RXIL) was incorporated on 25th February 2016 as a joint venture between National Stock Exchange of India Limited (NSE) and _____.

- A. IDBI
- B. NABARD
- C. SIDBI
- D. BSE
- E. RBI

Ans. C

101. The fifth character of IFSC Code is 0 (zero) and reserved for _____.

- A. future use
- B. account information
- C. branch location
- D. cash withdrawal
- E. branch city

Ans. A

102. Which of the following companies has signed an agreement with the Ministry of Housing and Urban Affairs (MoHUA) to enhance its Swachh Bharat e-Learning Portal features?

- A. Microsoft India
- B. Amazon India
- C. Oil and Natural Gas Corp
- D. Facebook India
- E. Bharat Petroleum Corporation Limited

Ans. A

103. Which of the following committees has been constituted by the Reserve Bank of India to review the existing state of mortgage securitisation in India and suggest measures to develop the market further?

- A. T. N. Manoharan committee

- B. Harsh Vardhan committee
- C. Sunil Mehta committee
- D. Arjit Basu committee
- E. Rajnish Kumar committee

Ans. B

104. The lenders of Essar Steel have told the Supreme Court that the NCLAT has misconstrued and misinterpreted the provisions of the Insolvency and Bankruptcy Code (IBC) to such an extent that the statute itself has been literally rewritten. What is the full form of NCLAT?

- A. National Company Law Appellate Terminal
- B. National Company Law Appellate Tribunal
- C. National Company Law Appellate Treaty
- D. National Commission of Law Appellate Tribunal
- E. None of these

Ans. B

105. Which of the following is not one of the areas in which gender parity is measured for the Global Gender Gap Report?

- A. Health
- B. Education
- C. Economics
- D. Politics
- E. Environment

Ans. E

106. Which of the following banks and the Commonwealth Bank of Australia (CommBank) has teamed up for 'World First' Blockchain Bond Transaction?

- A. Asian Development Bank
- B. Reserve Bank of India
- C. Asian Infrastructure Investment Bank
- D. Federal Reserve System
- E. World Bank

Ans. E

107. Which bank has signed an agreement to buy a stake in a subsidiary of BSE's India International Exchange (INX)?

- A. AXIS Bank
- B. HDFC Bank
- C. ICICI
- D. Yes Bank
- E. SBI

Ans. C

108. The NewSpace India Ltd. (NSIL) is the new commercial arm of _____.

- A. Defence Research and Development Organisation (DRDO)
- B. Bhabha Atomic Research Centre (BARC)
- C. Indian Space Research Organisation (ISRO)
- D. National Aeronautics and Space Administration (NASA)
- E. None of these

Ans. C

109. On 3rd March 2019, the central government approved the proposal for setting up a “Centre for Disability Sports” in which city?

- A. Lucknow
- B. Visakhapatnam
- C. Kochi
- D. Gwalior
- E. Pune

Ans. D

110. Trading of priority sector lending certificates (PSLCs) on the government's _____ portal by banks will attract an integrated goods and services tax.

- A. e-vishnu
- B. e-indra
- C. e-kuber
- D. e-shiva
- E. e-mohini

Ans. C

111. Which state/UT has topped the list of states with the maximum percentage of Pradhan Mantri Ujjwala Yojana (PMUY) beneficiaries availing at least four refills?

- A. Uttarakhand
- B. Gujarat
- C. Delhi
- D. Tamil Nadu
- E. Himachal Pradesh

Ans. C

112. Which of the following countries hosted the G-20 Finance Ministers and Central Bank Governors' meeting?

- A. Fukuoka, Japan
- B. Beijing, China
- C. New Delhi, India
- D. Sydney, Australia
- E. Paris, France

Ans. A

113. The Union Government has constituted a Working Group for the revision of the current series of Wholesale Price Index (WPI). Who is the chairman of the 18-member committee?

- A. Prof. Aman Mishra
- B. Dr. Ratan Jain
- C. Sarita Singh
- D. Prof. Ramesh Chand
- E. None of these

Ans. D

114. Who has been appointed Managing Director (MD) of the National Housing Bank (NHB)?

- A. Sarada Kumar Hota
- B. Siddh Nath Singh
- C. Israr Ahmed
- D. Biswa Sarma
- E. T Latha

Ans. A

115. Which of the following countries inaugurated the first model village built with Indian assistance?

- A. Nepal
- B. Sri Lanka
- C. Bangladesh
- D. Bhutan
- E. Japan

Ans. B

116. Recently, which city has been declared as a UNESCO World Heritage Site?

- A. Lucknow
- B. Jaipur
- C. Bhopal
- D. Jodhpur
- E. Indore

Ans. B

117. Persons resident in India as defined under Foreign Exchange Management Act, 1999 are eligible to invest in Sovereign Gold Bond (SGB). Eligible investors include Individuals, HUFs, trusts, _____ and charitable institutions.

- A. Leaders
- B. Foreign customers
- C. PSBs
- D. NBFC
- E. Universities

Ans. E

118. Which company has announced the launch of its new Wings application in India on Google Play Store?

- A. Airtel
- B. MTNL
- C. Vodafone
- D. BSNL
- E. Jio

Ans. D

119. Who has been appointed as Additional Director on the board of YES Bank for a period of two years?

- A. R Gandhi
- B. R S Pathak
- C. Baba Kalyani
- D. Bhuvneshwar Prasad Sinha
- E. None of these

Ans. A

120. The World Happiness report 2019 was released by the UN & Sustainable Development Solutions Network in which Finland has been ranked on top. The report was produced in partnership with ____.

- A. Economist Intelligence Unit (EIU)
- B. World Bank
- C. Institute of Economics and Peace
- D. World Intellectual Property Organisation
- E. Ernesto Illy Foundation

Ans. E

Direction (121 – 123) : 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.

Meritocracy has become a leading social ideal. Politicians across the ideological spectrum continually return to the theme that the rewards of life – money, power, jobs, university admission – should be distributed according to skill and effort. The most common metaphor is the “even playing field” upon which players can rise to the position that fits their merit. Conceptually and morally, meritocracy is presented as the opposite of systems such as hereditary aristocracy, in which one’s social position is determined by the lottery of birth. Under meritocracy, wealth and advantage are merit’s rightful compensation, not the fortuitous windfall of external events.

Most people don’t just think the world should be run meritocratically, they think it is meritocratic. In the United Kingdom, 84% of respondents to the 2009 British Social Attitudes survey stated that hard work is either “essential” or “very important” when it comes to getting ahead, and in 2016 the Brookings Institute found that 69% of Americans believe that people are rewarded for intelligence and skill. Respondents in both countries believe that external factors, such as luck and coming from a wealthy

family, are much less important. While these ideas are most pronounced in these two countries, they are popular across the globe.

Although widely held, the belief that merit rather than luck determines success or failure in the world is demonstrably false. This is not least because merit itself is, in large part, the result of luck. Talent and the capacity for determined effort, sometimes called “grit”, depend a great deal on one’s genetic endowments and upbringing.

This is to say nothing of the fortuitous circumstances that figure into every success story. In his 2016 book *Success and Luck*, the US economist Robert Frank recounts the long-shots and coincidences that led to Bill Gates’s stellar rise as Microsoft’s founder, as well as to Frank’s own success as an academic. Luck intervenes by granting people merit, and again by furnishing circumstances in which merit can translate into success.

121. What ideas does the author refer to when he/she says, “While these ideas are most pronounced in these two countries, they are popular across the globe.”?

- A. Skills and efforts alone can lead to success.
- B. Luck and inheritance grant merit and favourable conditions leading to success.
- C. Merit can lead to success only if you are a resident of the UK or America.
- D. External efforts like inheritance and luck do not affect the chance of being rich.
- E. Both A & D

Ans. E

122. Which of the following statements can be correctly inferred from the passage?

- A. The idea behind 'even playing field' is to bring everyone to their lowest possible level.
- B. Even though meritocracy is popular all over the world, only the UK and America have successfully implemented it.
- C. It is a common fallacy that hard work and skill alone can bring success.
- D. In hereditary aristocracy, a lottery is drawn at the birth to determine his/her career.
- E. None of the above

Ans. C

123. Which of the following correctly describes the tone of the last paragraph?

- A. Fictitious
- B. Factual
- C. Fallacious
- D. Flippant
- E. Forceful

Ans. B

Direction (124 – 127): Which of the following phrases (i), (ii), and (iii) given below each sentence should replace the phrase printed in bold letters to make the sentence grammatically correct? Choose the best option among the five given alternatives that reflect the correct use of the phrase in the context of the grammatically correct sentence. If the sentence is correct as it is, mark (E) i.e., “No correction required” as the answer.

124. The strategy of human lockdown **is being unprecedented in human history** and the World Health Organisation has called it the most “aggressive disease containment effort in history”.

- i. Was unprecedented in human history
- ii. Was unprecedented during human history
- iii. Was unprecedented in the history of human beings

- A. Only i
- B. Only ii
- C. Only iii
- D. Both i and ii
- E. No correction required

Ans. D

125. The Netherlands became a world power in the 17th century, thanks to **enormous wealth generated by its East and West India Companies** which propelled it to the forefront of scientific discovery and artistic endeavour.

- i. enormous wealth generated by its East and West India Companies
- ii. enormous wealth being generated by its East and West Companies
- iii. enormous wealth had generated by its East and West Companies

- A. Only i
- B. Only ii
- C. Only iii
- D. Both i and ii
- E. No correction required

Ans. A

126. The announcement by the king of England **was met with scorn, anger and ridicule on** social media.

- i. Had met on scorn, anger and ridicule in
- ii. Was meeting of scorn, anger and ridicule on
- iii. Had been meet with scorn, anger and ridicule on

- A. Only i
- B. Only ii
- C. Only iii
- D. Both ii and iii
- E. No correction required

Ans. E

127. Dutch author Marieke Lucas Rijneveld has become one of the youngest writers **because shortlisted for a Booker prize**, after their debut novel made the final line-up for the International Booker.

- i. Was to be shortlisted for a Booker Prize
- ii. To be shortlisted for a Booker Prize

iii. To be shortlisted within a Booker Prize

- A. Only i
- B. Only ii
- C. Only iii
- D. Both ii and iii
- E. No correction needed.

Ans. B

Direction (128 – 130) : 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.

When it comes to English books, it is authors like Kavita Kané, Utkarsh Patel, and, more recently, Saiswaroop Iyer, who seem to have passionately taken up the cause of feminist revisionist mythology. Kané has written a string of books over the years that are determinedly feminist in nature. She picks the most unusual characters (sometimes even creates them!) to tell her readers what-may-have-been. Her first was titled *Karna's Wife: The Outcast's Queen* (2014), which told the story of Karna through his (fictional) wife, Uruvi.

It is interesting that Kané chose to introduce an entirely new character to tell Karna's story in the space of mythological fiction. The Mahabharata speaks of no one called Uruvi. Karna is married to Vrushali, Duryodhana's charioteer's sister, and to another woman named Supriya. Both are blink-and-miss characters, with little to say or do in the epic. But in Kané's re-imagined world, Karna's second wife is Uruvi. She is a woman passionately in love with her husband and plays an active role in his unfolding narrative.

Here, we deal with not one but two subaltern voices – of the woman and of the low caste. Kane's inspiration for this name seems to have come from some references in later Tamil literature, where Karna's wife is named Ponnaruvi. However, it is conjectured that Ponnaruvi was an epithet for either Vrushali or Supriya or both.

Kané's next was *Sita's Sister* (2014), where she constructed the life and character of the little-known wife of Lakshmana, Urmila. The Ramayana takes scant notice of her, and when it does, consigns her to what is essentially a 14- year-long coma. But Kané imagined her as a living, breathing heroine who holds the fort when everything is crumbling and everyone important has left.

128. Given below is a possible inference that can be drawn from the facts stated in the last paragraph. You have to examine the inference in the context of the passage and decide upon its degree of truth or falsity.

'The Ramayana hardly takes any notice of Lakshmana's wife Urmila who held the fort during an attack and was heavily injured by the falling rubble.'

- A. Definitely false
- B. Probably false
- C. The data are inadequate
- D. Probably true
- E. Definitely true

Ans. A

129. Which of the following is true about 'Uruvi' with reference to the passage?

- A. The author, through Uruvi, shows casteism in the Mahabharata, which was not present in the original version.
- B. The author created Uruvi all by herself without any historical reference.
- C. The author feels that the Mahabharata had done injustice to Uruvi by telling her story from Karna's point of view.
- D. In the original version of the Mahabharata, Uruvi is completely ignored in Karna's story.
- E. None of the above.

Ans. A

130. Which of the following statements is NOT true with respect to the passage?

- A) Kavita Kané, Utkarsh Patel, and Saiswaroopaa Iyer are writing the mythology from a female perspective.
 - B) Uruvi is not completely fictional.
 - C) According to Kavita Kané only people belonging to the low caste were second class citizens.
- A. Only A
 - B. Both A & B
 - C. Both B & C
 - D. Only C
 - E. None are correct

Ans. D

Direction (131 – 135) : The following question carries four statements, each of which have been jumbled. You have to unjumble these parts and answer the questions that follow.

- 1) A force within a field (A)/ moulds a young, naive person into (B) / the word mentor is usually (C)/ applied to the one who (D)
- 2) Careers and not just at the start as (A)/ it is important throughout our (B)/ a good mentor can help one to (C)/ navigate one's career successfully (D)
- 3) May not be when we meet them the most (A)/ a common perception when seeking (B)/ a mentor in that area is that we should (C)/ do it when we are new to a profession but that (D)
- 4) In reality, that's not always the (A)/ dynamic or the demographic, of the mentor-mentee relationship, (B)/ guidance too, especially at the workplace (C)/ as capable grownups need (D)

131. What should be the correct sequence of statement 1?

- A. CDBA
- B. ABCD
- C. BDCA
- D. CADB
- E. DBCA

Ans. A

132. What should be the correct sequence of statement 2?

- A. CDAB

- B. ACDB
- C. BACD
- D. BDAC
- E. CBAD

Ans. C

133. What should be the correct sequence of statement 3?

- A. DBAC
- B. ACDB
- C. BCAD
- D. BCDA
- E. ABCD

Ans. D

134. What should be the correct sequence of statement 4?

- A. ABCD
- B. ABDC
- C. DCAB
- D. CDBA
- E. CABD

Ans. B

135. Which one of the four sentences does not fit into the major theme of the paragraph?

- A. 1
- B. 2
- C. 3
- D. 4
- E. None of these

Ans. D

Direction: In each of the questions given below, a passage has been given which are either situational based or describes a scenario. Below each passage, a question has been given which is framed to make you infer something out of it. Mark out the correct inference as your answer.

136. A gang of professional kidnappers in Bihar abducts men who demand dowry and gets them to marry the women without taking money. The gang, led by Hukam Singh (Jaaved Jaaferi), presumably does well for itself, since Hukam lives in what appears to be a palace. The men dragooned into marriage are miserable. The women should be too, but aren't.

According to the sentence, what is expected from the women?

- A. Wretched
- B. Troubled
- C. Injured
- D. Downtrodden

E. Elated

Ans. A

Direction (137 – 139) : 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.

The 150-kilometre road trip from Narnaul to Delhi took all of three hours. For young Ashok Khemka, it was well worth the effort. The newly minted IAS officer, posted in Narnaul, had a date with a charming young woman in Delhi and was keen to see her. The young lady in question was his fiancée and Ashok, on his maiden posting as an IAS officer of the Haryana cadre, was naturally eager to meet her as often as possible.

As a member of the 1991 batch of the LBSNAA in Mussoorie, he found himself in the crosshairs of groom hunters. **Ambitious parents of marriageable daughters descended (and possibly still do) to the academy on an annual basis to stalk young trainees in the hope of finding an “IAS match”.** Khemka had managed to evade them all. It was in Delhi that he had met Jyoti, the woman destined to illuminate his home.

She had graduated from the University of Delhi and was contemplating a course in journalism. But Jyoti's father had taken a shine to Khemka and was keen on the match. Jyoti had a deep respect for her father's opinion, so she had decided to go with the flow. Jyoti and Ashok were engaged in a quiet ceremony at her home on the auspicious occasion of Dussehra in 1993. Every alternate weekend, he would head to Shakti Nagar in Delhi to meet her, before hightailing it back to Narnaul. He had no idea that someone was keeping tabs on his movements.

As a sub-divisional officer (SDO), Khemka reported to the deputy commissioner of the district. He had not exactly hit it off with his boss, who fancied himself a man of culture and a connoisseur of music and dance.

137. Which of the these presents a contrast to the following sentence as mentioned in paragraph 2: Ambitious parents of marriageable daughters descended (and possibly still do) on the academy on an annual basis to stalk young trainees in the hope of finding an “IAS match”.

- A. Parents prefer educational qualifications of the groom rather than their personality traits.
- B. Very little is known about the daughters' opinion on their marriages with the 'IAS match'.
- C. Parents have resorted to desperate measures to find the ideal groom.
- D. Parents wish to fulfil their daughters' ambition of getting an IAS husband.
- E. None of the above.

Ans. D

138. Which of the following statements is NOT true with respect to the passage?

- A. Jyoti's father met Ashoke at LBSNAA in Mussoorie where he was groom hunting.
- B. Jyoti did not like Ashoke but still met him only because her father wanted her to do so.
- C. Jyoti and Ashok lived together after their engagement.

- A. Only A
- B. Both A & B
- C. Both B & C

- D. Only B
- E. None are correct

Ans. E

139. Which of the following statements can be correctly inferred from the passage?

- I. Ashoke did not get along with his boss for reasons unknown.
- II. Ashok's boss had him follow because Ashok had shown dislike towards his choice of music.
- III. Jyoti did not complete the journalism course because she was married.

- A. Only I
- B. Both I & II
- C. Both II & III
- D. Only II
- E. All are incorrect

Ans. A

Direction (140 – 144) : In the following question, a sentence with two blanks is given, indicating that something has been omitted. The sentence is followed by two columns, I and II, each carrying three words. One or more than one of the three words mentioned in column I will be the first blank. Similarly, one or more than one of the three words mentioned in column II will be the second blank. You have to identify the correct pair(s) of words that would fill the blanks to make the sentence grammatically correct and meaningful. Then mark the relevant option as your answer.

140. The recent ____ I ____ regarding language use and learning ____ II ____ on the primacy of communicative activities in the classroom.

- A. a-e
- B. a-d & c-d
- C. c-d
- D. None of the given options
- E. b-e & a-f

Ans. C

141. The new restaurant has already become a huge ____ I ____ with people ____ II ____ up for hours for a seat each night.

- A. c-d
- B. a-e & b-e
- C. None of the given options
- D. c-f & c-e
- E. b-d

Ans. A

142. French revolutionaries ____ I ____ death by guillotine to be a more ____ II ____ method of execution.

- A. a-d, c-f, a-e

- B. b-d & b-e & b-f
 - C. a-e & a-f
 - D. c-f & c-d
 - E. None of the given options
- Ans. B

143. When we _____ I _____ a repayment of a loan instalment, we _____ II _____ the amount of the loan.

- A. b-f, a-e & c-f
 - B. None of the given options
 - C. c-d
 - D. b-e
 - E. a-d & a-e
- Ans. C

144. The petrol market is _____ I _____ so fast that some major petroleum companies have _____ II _____ refining petrol.

- A. c-e & a-d
 - B. a-e
 - C. b-f & c-d
 - D. a-d & c-f
 - E. None of the given options
- Ans. B

Direction (145 – 147) : 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.

Defence expenditure is an important component of national security and every country allocates a significant portion of its resources for this purpose. However, given the scarcity of resources and the competing demands from other sectors, a nation's ability to meet all its Defence requirements is not unlimited. Even the United States, the only military superpower, is unable to afford many of its major programmes, forcing it to scale down the number of items to be procured. The sheer size of the Defence budget and its impact on other sectors of the economy thus, more often raises the question as to how much a country can afford for its Defence.

In the absence of any clear framework of evaluating affordability of Defence spending, many analysts tend to view the same from the perspective of a country's share of Defence in gross domestic product (GDP) over a period of time, or by comparing these shares with those of other countries. This method of relative measurement, however, suffers from **ambiguities** as it does not take into account a country's specific security concerns and the economic compulsions in its totality. In the global context, the affordability of military spending of some of the world's major military spenders varies not only in degree but also from time to time. While the variation in the degree of affordability indicates the changing security threats that are perceived differently by countries, the fluctuation in affordability over time points to the fact that what may be affordable at one point in time, may not be so at another time. Among the major powers, except for Japan, no other country has been able to sustain a consistently

high level of Defence spending (in percentage of GDP) over a length of time. The macro economy, which guides major spending heads of the government, could be a factor in controlling Defence spending over a period of time. In the US, the present level of military spending has contributed to fiscal distress, raising doubts whether such large-scale military spending is affordable or sustainable in the future.

145. What does the author mean by “...a nation’s ability to meet all its Defence requirements is not unlimited.”? A. National expenditure is defined by the allotment made for the defence sector and all other sectors receive their funding beyond that.

B. The defence expenditure has remained within the government’s desired objectives of budgetary balance, economic stability and equitable growth.

C. National expenditure cannot focus only on the defence sector as there are other sectors that also require funding and resources are limited.

D. A nation cannot meet all its defence requirements as resources are often limited which has to be equally distributed among all sectors in a nation.

E. A nation can only meet its defence requirements once all other sectors have been properly funded which makes its options limited in the defence sector.

Ans. C

146. Which of the following is either a synonym or an antonym of the highlighted word used in the passage?

AMBIGUITIES

I. Equivocations

II. Luminosities

III. Transparencies

A. Only III

B. Both I and III

C. Both II and III

D. Both I and II

E. All of these

Ans. B

147. Which of the following statements is true about affordability of military spending based on the given passage?

I. Military spending is a constant entity in a country’s budget and is only affected by the demands of other sectors on national expenditure.

II. One can analyse what a country considers as a security threat by observing the variation in the degree of affordability of military spending.

III. Critics often question the affordability or sustainability of large-scale military spending.

A. Only III

B. Both I and III

C. Both I and II

D. Both II and III

E. All of these

Ans. D

Direction: In the following question, a passage is given which describes a situation or a scenario. A question is asked with reference to the passage. Mark the option that correctly answers that question.

“In the midst of a hot dreary summer, there now sits a lonely drummer. All the beats and music have now drowned in the humdrum of life going out of bound, leaving behind this lonely dreamer.”

148. What is the author’s approach towards the above passage?

- A. Derisive
- B. Gloomy
- C. Aggressive
- D. Apologetic
- E. Motivating

Ans. B

Direction (149 – 151) : 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.

Good Food is First Food. It is not junk food. It is the food that connects nature and nutrition with livelihoods. This food is good for our health; it comes from the rich _____(A)_____ of our regions; it provides employment to people. Most importantly, cooking and eating it gives us pleasure.

In 2013, we published the first edition of the First Food series. I had written then that food is about culture and biodiversity. We often do not think that food diversity, indeed cultural diversity, is linked to the diversity in the biological world. We argued then that we must celebrate the knowledge of plants and their properties and how best to cook them to bring out the flavours and smells. We said then — and we are saying again now — that only when we value the biodiversity on our plates, will we be able to protect the biodiversity in the wild.

In 2017 came the second edition of First Food: Culture of Taste. In this book, as in the first, we offered recipes of foods along with the knowledge of plant diversity. We did this because it was becoming clear the world was (and is) facing an obesity pandemic — much of the food we eat today is bad for health, with no nutrition or goodness. More importantly, it is now clear that this change in our diet — moving away from home-cooked, nutritious foods borne out of culinary traditions and age-old knowledge — is not incidental or accidental. We are children of the age of processed and factory grown foods, who have been trans mutated through a deliberate and subliminal marketing that has changed our habits and our culture of food. We need a re-discovery of this knowledge of food and culture. All is not lost yet — we still eat home-cooked, bio-diverse and nutritious food. But this scenario is changing rapidly. Already, there is evidence that the incidence of diabetes — a disease with strong links to bad food — is increasing, not just among the affluent but also the poor of urban India.

149. Which of the following words can fill the blank (A) in the first paragraph of the passage?

- A. Mainstream
- B. Biodiversity
- C. Ability

D. Propaganda

E. Additional

Ans. B

150. Which of the following is/ are False with reference to the given passage?

I. Obesity pandemic is occurring in the world today, not only because people do not have access to nutritious food, but also because of stress and lifestyle related issues.

II. Advertisements have a negative tendency on our food habits.

III. There is an epidemic of diabetes among the urban poor in India.

A. Only I

B. Only III

C. Both I and II

D. Both II and III

E. None of these

Ans. B

151. Rephrase the following segment from the passage to convey a similar idea:

“We said then — and we are saying again now — that only when we value the biodiversity on our plates, will we be able to protect the biodiversity in the wild.”

A. Food variety allows us to appreciate nature better.

B. Food variety is essential for the protection of wildlife.

C. A vegan lifestyle is more effective in giving us good health.

D. Food variety allows us better understanding and thereby higher impetus to protect the natural variety of the country.

E. None of these.

Ans. D

Direction: In the following question, a passage is given which describes a situation or a scenario. A question is asked with reference to the passage. Mark the option that correctly answers that question.

“When another old cave is discovered in the south of France, it is not usually news. Rather, it is an ordinary event. Such discoveries are so frequent these days that hardly anybody pays heed to them. However, when the Lascaux cave complex was discovered in 1940, the world was amazed. Painted directly on its walls were hundreds of scenes showing how people lived thousands of years ago.”

152. What is the author's approach towards the above passage?

A. Dogmatic

B. Ethical

C. Cynical

D. Factual

E. Humorous

Ans. D

Direction (153 – 155) : 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.

Financial exclusion is the main cause of poverty. Lack of opportunities and access to finance besides financial illiteracy are the main causes of financial exclusion. Financial inclusion is proving to be a major thorn in the path of Indian economic growth. Access to finance by the poor, disadvantaged and unprivileged group is a prerequisite for poverty reduction and social upliftment. One of the main reasons why the large section of the rural population still remains below poverty line is lack of opportunities and access to finance besides financial illiteracy. Large sections of the rural population have no access to financial services and their only recourse is to borrow from money lenders, who charge exorbitant rates. Also, ignorance is rife, with concepts like insurance virtually unheard of. One of the main reasons why mass poverty is persisting in India is that the problem of financing the poor still remains unresolved (RBI, 2011a), with almost all states showing more than 60% of populations below the poverty line. Projections based on NSSO data present a disturbing picture as population cut offs for average consumption for almost all states fall between the sixth and seventh deciles, statistics for which are available in its report “Key indicators of household expenditure in India.” Further fine-tuned, they deliver a precise percentage of population below the average spends (Sunday Times, 2012). The large section of population below the expenditure curve also points to a worrying inequity in incomes, something that should concern planners as the government looks to target benefits for those who need them through initiatives like food security and employment guarantees (Sunday Times, 2012).

153. As per the passage, which of the following are a prerequisite for poverty reduction and social upliftment? I. Financial inclusion of the poor and the underprivileged section of the society is a necessary prerequisite for poverty reduction and social upliftment. II. Financial exclusion of the poor and the underprivileged section of the society is a necessary prerequisite for poverty reduction and social upliftment. III. The poor and the underprivileged section of the society need to be financially educated in order to reduce poverty and gain social upliftment.

- A. Only III
- B. Both I and III
- C. Both I and II
- D. Both II and III
- E. All of these

Ans. B

154. Given below are five statements from the passage. Choose the statement/statements which is grammatically or contextually incorrect.

- A. One of the main reasons why the large section of the rural population still remains below poverty line is lack of opportunities and access to finance besides financial illiteracy.
- B. Also, ignorance is rife, with concepts like insurance virtually unheard of.
- C. Financial exclusion is the main cause of poverty.
- D. Further fine-tuned, they deliver a precise percentage of population below the average spends (Sunday Times, 2012).
- E. Financial inclusion is proving to be a major thorn in the path of Indian economic growth.

Ans. E

155. Which of the following options is a correct inference regarding mass poverty from the given passage?

A. Mass poverty persists in India because the marginal population does not have access to social security.

B. Mass poverty persists in India because Indians are lazy and don't like to work. C. Mass poverty persists in India because the marginal population are uneducated and have no access to mainstream finance providers.

D. Mass poverty persists in India because there are no mainstream financiers providing financial solutions to the poor.

E. Mass poverty persists in India as it is a government conspiracy.

Ans. C

