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- Thoroughly Revised and Updated
- Detailed Analysis of all MCQs

Title : SBI Bank PO Mains Exam 2021
Author Name : Mr. Rohit Manglik
Published By : EduGorilla Community Pvt. Ltd.
Publishers Address : 12/651, First Floor Opp. Arvindo Park,
Near Jama Masjid, Lucknow, Uttar Pradesh-226016, India

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ISBN : 978-93-90257-51-5

First Edition

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Compiled and created by EduGorilla Community Pvt. Ltd

Printer Details : EduGorilla Community Pvt. Ltd.

EDITOR'S NOTE



ROHIT MANGLIK
CEO, **EduGorilla**

Dear Aspirants,

Let's make the path to your success more innovative and practical with EduGorilla! Why does the path to your dreams have to be boring and stringent? Why can't it be enjoyable? I have spent the last few years trying to answer these questions, and my approach to making your success path more enthusiastic & enjoyable ultimately resulted in the foundation of EduGorilla. We are working rigorously to make the career path of students more progressive and enjoyable along with acquainting them with every aspect of learning.

I truly believe in your ambitions and aspire to make your journey as enjoyable as possible. With these test series and mock papers, you will be able to get maximum marks easily without spending hours and days trying to cramp up information. Our competent test series helps you to accelerate your exam preparation by saving your study-time upto 40%. The smart-user interface of EduGorilla's online test series encourages aspirants to learn different aspects of the exam with ease.

EduGorilla is an intensive learning platform helping thousands of young aspirants to achieve their goals easily with a consistent learning approach. The mock tests and online test series provided by EduGorilla are the best in terms of reliability and quality and provide a better understanding of concept-based learning. Our proficient experts have specifically designed the test series to help you achieve easy, effective, and efficient learning.

Our test series covers the most competent questions from a variety of sections including the previous year's question paper as well. The questions included in our mock tests often appear in the .Moreover, our team has also included a detailed explanation of every question to help you understand the concepts better.

We cover more than 1,320 major online exams with more than 41,280 mock tests. Hence it doesn't matter what your life ambitions are, be assured that the journey will be easy with EduGorilla.

In fact, you only need to successfully solve 10 mock papers to improve your chances of selection by 5 times!

ALL THE BEST!

There is an elevator to success, it is called EduGorilla.



Introduction

EduGorilla is a bunch of youth who make exam preparation easy. We create and curate multi language online test series to cater to the success of students. In short, we let students breathe victory. We don't lead students on the crooked path of competitive exam preparation. Rather we guide them along the straight path to success.

EduGorilla is a pioneer in online test preparation. Our website holds easy and exclusive test series for more than 1320 competitive exams. And this book is an endeavor to offer our digitized Gorilla Series in printed format. This book is not just a compilation of mocks, it rather your guide to success!

The book has been written to meet the requirements of aspirants and provide them with well-conceptualized and structured practice material. It contains multiple-choice questions modeled on the relevant subjects and topics. The volume has been prepared by a team of prolific experts after thoroughly analyzing the exam pattern, syllabus, and previous years' papers.

The Gorilla Series begins with an overview of the exam and goes on to cover practice sets along with hints and solutions. The subsequent part of the book also includes previous years' question papers and their solutions. This gives a fair idea to the students about the structure of the question paper and the type of questions asked in the exam. Students can analyze their performance and gauge their preparation level.

Why SBI Gorilla Series?

- 8 Full-length Mock Tests For Complete Preparation
- Tests modeled on the latest exam pattern
- Detailed explanation of questions

About SBI Bank PO Mains 2021

The state bank of India is an Indian multinational, public sector banking and financial services statutory body. It is a government corporation statutory body headquartered in Mumbai, Maharashtra.

SBI PO is a national level exam considered as one of the most premium jobs in the Banking sector and millions of applicants across India apply to this exam to land up with a dream bank job. The SBI Bank PO exam is conducted annually and candidates across the country look for an opportunity to get recruited in the largest Public sector bank of the country. It is one of the most sought after SBI exams conducted in the country.

There are three phases of SBI PO exam for the recruitment and these three phases are Preliminary examination, Mains examination and Interview respectively, for the final selection each and every phase has to be cleared.

SBI PO 2021 Mains Exam Pattern

The SBI PO Mains Exam will comprise of 4 sections namely Reasoning & Computer Aptitude, Data Analysis & Interpretation & General/ Economy/ Banking Awareness, English Language. The entire paper is to be completed in a time span of 3 hours. A descriptive paper will be conducted along with the above mentioned online test. It needs to be completed in a time span of 30 minutes and the maximum marks allotted to this test is 50.

S.No.	Name of Tests(Objective	No. of Questions	Maximum Marks	Duration
1	Reasoning & Computer Aptitude	45	60	60 minutes
2	Data Analysis & Interpretation	35	60	45 minutes
3	General/ Economy/ Banking Awareness	40	40	35 minutes
4	English Language	35	40	40 minutes
Total		155	200	3 hours

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SBI PO MAINS MOCK TEST - 1

Reasoning & Computer Aptitude

1. kalpana drives 10 km towards South, takes a right turn and drives 6 Km. She then takes another right turn, drives 10 km and stops. How far is she from the starting point?

- A. 16 km B. 6 km
C. 4 km D. 12 km
E. None of these

2. A woman started walking towards west. After walking 6 km, she turned towards left and walked 9 km. she again turned right and walked 13 km. Finally she turned left and walked 5 km. In which direction she is from starting point?

- A. South-West B. East
C. North west D. West
E. None of these

3. A man is facing west. He turns 45° in the clockwise direction and then another 180° in the same direction and then 270° in the anticlockwise direction. Find which direction he is facing now?

- A. West B. South
C. South - West D. South- East
E. None of these

4. A man walks 5 km toward south and then turns to the right. After walking 3 km he turns to the left and walks 5 km. Now in which direction is he from the starting place ?

- A. West B. South
C. North-East D. South-West
E. None of these

5. From a point, Prakash starts walking towards south and after walking 45 metres he turns to his right and walks 20 metres, then he turns right again and walks 45 metres. He finally turns to his left and walk 60 metres. In which direction is he with reference to the starting point?

- A. North- west B. East
C. West D. South
E. None of these

6. Direction : Read the following information carefully and answer the question given below-

7 presidents of different countries namely France, Russia, Brazil, USA, Turkey, Iran and Indonesia visits different villages in India for financial aid namely Kila Raipur, Khonoma, Malana, Punsari, Chappar, Ralegan and Mayong not necessarily in the same order starting from Monday to Sunday of same week.

Brazil's president visits Ralegan. President of France visits one of the days after Thursday and before Sunday. Presidents of two countries visit between France's president and the president who visits Punsari. President of Russia visits a village immediately before the president who visits Kila Raipur. Only two presidents visits village between Brazil's president and the one who visits Chappar. President of Iran visits the village immediately before USA's president, neither of them visits Punsari. Only one president visits a village between Iran's president and Turkey's president. Turkey's president does not visit Mayong. France's president is not visiting Kila Raipur. Only one president visit a village between Iran's president and the president who visits Malana. The president who visits Malana does not visit on Monday.

Find the true combination.

- A. Tuesday – Turkey – Khonoma
B. Thursday – USA – Chappar
C. Friday – Iran– Ralegan
D. Sunday – Brazil – Malana
E. None of these

7. Direction : Read the following information carefully and answer the question given below-

7 presidents of different countries namely France, Russia, Brazil, USA, Turkey, Iran and Indonesia visits different villages in India for financial aid namely Kila Raipur, Khonoma, Malana, Punsari, Chappar, Ralegan and Mayong not necessarily in the same order starting from Monday to Sunday of same week.

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Number of presidents visit between Turkey's president and Indonesian president-

- A. 3
- B. 1
- C. 4
- D. 5
- E. None

8. Direction : Read the following information carefully and answer the question given below-

7 presidents of different countries namely France, Russia, Brazil, USA, Turkey, Iran and Indonesia visits different villages in India for financial aid namely Kila Raipur, Khonoma, Malana, Punsari, Chappar, Ralegan and Mayong not necessarily in the same order starting from Monday to Sunday of same week.

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president and the president who visits Malana. The president who visits Malana does not visit on Monday.

Which country's president visit on Thursday?

- A. Turkey
- B. Russia
- C. France
- D. USA
- E. None of these

9. Direction : Read the following information carefully and answer the question given below-

7 presidents of different countries namely France, Russia, Brazil, USA, Turkey, Iran and Indonesia visits different villages in India for financial aid namely Kila Raipur, Khonoma, Malana, Punsari, Chappar, Ralegan and Mayong not necessarily in the same order starting from Monday to Sunday of same week.

Brazil's president visits Ralegan. President of France visits one of the days after Thursday and before Sunday.

Presidents of two countries visit between France's president and the president who visits Punsari. President of Russia visits a village immediately before the president who visits Kila Raipur. Only two presidents visits village between Brazil's president and the one who visits Chappar. President of Iran visits the village immediately before USA's president, neither of them visits Punsari. Only one president visits a village between Iran's president and Turkey's president. Turkey's president does not visit Mayong. France's president is not visiting Kila Raipur. Only one president visit a village between Iran's president and the president who visits Malana. The president who visits Malana does not visit on Monday.

Ralegan village is visited on which day?

- A. Saturday
- B. Monday
- C. Wednesday
- D. Friday
- E. None of these

10. Direction : Read the following information carefully and answer the question given below-

7 presidents of different countries namely France, Russia, Brazil, USA, Turkey, Iran and Indonesia visits different villages in India for financial aid namely Kila Raipur, Khonoma, Malana, Punsari, Chappar, Ralegan and Mayong not necessarily in the same order starting from

Monday to Sunday of same week.

Brazil's president visits Ralegan. President of France visits one of the days after Thursday and before Sunday.

Presidents of two countries visit between France's president and the president who visits Punsari. President of Russia visits a village immediately before the president who visits Kila Raipur. Only two presidents visits village between Brazil's president and the one who visits Chappar. President of Iran visits the village immediately before USA's president, neither of them visits Punsari.

Only one president visits a village between Iran's president and Turkey's president. Turkey's president does not visit Mayong. France's president is not visiting Kila Raipur. Only one president visit a village between Iran's president and the president who visits Malana. The president who visits Malana does not visit on Monday.

President of Russia visits which of the following villages?

- A. Khonoma B. Kila Raipur
- C. Punsari D. Mayong
- E. None of these

11. Direction : In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Choose answer as: (A) If only conclusion I is true (B) If only conclusion II is true (C) If either conclusion I or conclusion II is true (D) If neither conclusion I nor conclusion II is true (E) If both conclusions I and II are true

Statements:

$S (\geq) T, U > J, T (\geq) U, S (\geq) M$

Conclusions:

- I. $U > M$
II. $M < T$

- A. A B. B
- C. C D. D
- E. E

12. Direction : In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Choose answer as: (A) If only conclusion I is true (B) If only conclusion II is true (C) If either conclusion I or conclusion II is true (D) If neither conclusion I nor conclusion II is true

(E) If both conclusions I and II are true

Statements :

$A (\geq) B > D < V (\leq) E$

Conclusion:

I. $E (\leq) D$

II. $E > B$

- A. A B. B
- C. C D. D
- E. E

13. Direction : In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Choose answer as: (A) If only conclusion I is true (B) If only conclusion II is true (C) If either conclusion I or conclusion II is true (D) If neither conclusion I nor conclusion II is true (E) If both conclusions I and II are true

Statements:

$G (\leq) Q, F > P, R (\leq) P, F (\geq) Q$

Conclusions:

- I. $F < G$
II. $F > R$

- A. A B. B
- C. C D. D
- E. E

14. Direction : In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Choose answer as: (A) If only conclusion I is true (B) If only conclusion II is true (C) If either conclusion I or conclusion II is true (D) If neither conclusion I nor conclusion II is true (E) If both conclusions I and II are true

Statements:

$Z = Y, F (\leq) I, Y < I, N > F$

Conclusions:

- I. $I > N$
II. $I > Z$

- A. A B. B

- C. C D. D
- E. E

15. Direction : In these questions, relationship between different elements is shown in the statements. The statements are followed by two conclusions. Choose answer as: (A) If only conclusion I is true (B) If only conclusion II is true (C) If either conclusion I or conclusion II is true (D) If neither conclusion I nor conclusion II is true (E) If both conclusions I and II are true

Statements :

$F < E = G \leq J = I$

Conclusion:

I. $J \geq E$

II. $I = E$

- A. C B. B
- C. A D. D
- E. E

16. Direction : Read the following information carefully and answer the question given below-

There are 7 shops of different shoe brands and shops named as Humanic, Bontoni, Ariat, Geox, Kickers, Lescon and Vans which sale different number of shoes in a week. Vans don't sale highest number of shoes. Humanic sale more shoes than Geox, but less than Vans. Lescon sale more than only Bontoni and Ariat. Second lowest number of shoes is 62 and second highest number of shoes is 92.

If Lescon sales 66 shoes, then expected number of sale of Humanic and Geox respectively is-

- A. 76, 68 B. 72, 76
- C. 86, 64 D. 70, 82
- E. None of these

17. Direction : Read the following information carefully and answer the question given below-

There are 7 shops of different shoe brands and shops named as Humanic, Bontoni, Ariat, Geox, Kickers, Lescon and Vans which sale different number of shoes in a week. Vans don't sale highest number of shoes. Humanic sale

more shoes than Geox, but less than Vans. Lescon sale more than only Bontoni and Ariat. Second lowest number of shoes is 62 and second highest number of shoes is 92.

If Ariat sales 28 more shoes than Bontoni, then sale of Bontoni is-

- A. 54 B. 40
- C. 34 D. 26
- E. None of these

18. Direction : Read the following information carefully and answer the question given below-

There are 7 shops of different shoe brands and shops named as Humanic, Bontoni, Ariat, Geox, Kickers, Lescon and Vans which sale different number of shoes in a week. Vans don't sale highest number of shoes. Humanic sale more shoes than Geox, but less than Vans. Lescon sale more than only Bontoni and Ariat. Second lowest number of shoes is 62 and second highest number of shoes is 92.

Sales of which of the following brand is third highest?

- A. Geox B. Bontoni
- C. Humanic D. Vans
- E. None of these

19. Direction : Read the following information carefully and answer the question given below-

Every week, seven friends Pinki, Qasim, Rajat, Sumit, Tinku, Usha, and Vivek bought different number of chocolates from a shop. No two friends bought similar number of chocolates. Vivek always bought more chocolates than Pinki. Pinki always bought more chocolates than Qasim. Each time either Rajat bought highest number of chocolates and Tinku bought the least number, or alternatively Sumit bought highest number of chocolates and Usha or Qasim bought the lowest number of chocolates.

If Vivek bought fifth highest number of chocolates then which of the following must be true statement from the following?

- A. Qasim bought fourth highest

- B. Tinku bought third highest
- C. Rajat bought second highest
- D. Sumit bought highest
- E. None of these

20. Direction : Read the following information carefully and answer the question given below-

Every week, seven friends Pinki, Qasim, Rajat, Sumit, Tinku, Usha, and Vivek bought different number of chocolates from a shop. No two friends bought similar number of chocolates. Vivek always bought more chocolates than Pinki. Pinki always bought more chocolates than Qasim. Each time either Rajat bought highest number of chocolates and Tinku bought the least number, or alternatively Sumit bought highest number of chocolates and Usha or Qasim bought the lowest number of chocolates.

If Rajat bought highest number of chocolates, then Vivek's position should not lower than-

- A. Second B. Third
- C. Fourth D. Fifth
- E. None of these

21. Direction : Read the following information carefully and answer the question given below-

Every week, seven friends Pinki, Qasim, Rajat, Sumit, Tinku, Usha, and Vivek bought different number of chocolates from a shop. No two friends bought similar number of chocolates. Vivek always bought more chocolates than Pinki. Pinki always bought more chocolates than Qasim. Each time either Rajat bought highest number of chocolates and Tinku bought the least number, or alternatively Sumit bought highest number of chocolates and Usha or Qasim bought the lowest number of chocolates.

If Sumit bought second highest chocolates, which of the following can be true?

- A. Pinki bought more than Vivek
- B. Pinki bought more than Rajat

- C. Vivek bought more than Sumit
- D. Usha bought more than Vivek
- E. None of these

22. Direction : Read the following information carefully and answer the question given below-

$X + Y$ means X is sister of Y

$X \left(\frac{+}{-} \right) Y$ means X is father of Y

$X \times Y$ means X is mother of Y

$X - Y$ means X is brother of Y

'T' is maternal uncle of 'V', shows which of the following?

- A. $V + O \left(\frac{+}{-} \right) T$
- B. $V \times O - T$
- C. $T + O \times V$
- D. $T - O \times V$
- E. None of these

23. Direction : Read the following information carefully and answer the question given below-

$X + Y$ means X is sister of Y

$X \left(\frac{+}{-} \right) Y$ means X is father of Y

$X \times Y$ means X is mother of Y

$X - Y$ means X is brother of Y

H is related to C in expression $C \times D - F \left(\frac{+}{-} \right) H + E$ as-

- A. Son B. Granddaughter
- C. Grandson D. Niece
- E. None of these

24. Direction : Read the following information carefully and answer the question given below-

P, R, T, N, M, Z, J and K are eight officers sitting around a circular table facing the centre visited different tribal

villages viz. Bhils, Khasi, Munda, Garo, Gond, Bodo, Bhutia and Toto. Only one person sits between the one who visited Bhutia and Z. M is not an immediate neighbor of K. The one who visited Munda sits third to right of the one who visited Bodo. P sits third to right of the one who visited Garo. N sits second to left of J. J is not an immediate neighbor of the one who visited Garo. K sits between the one who visited Munda and and who visited Khasi. Z not visited Bhils. The one who visited Khasi sits third to the right of the one who visited Gond. Only one person sits between R who visited Bodo and the one who visited Garo. M is neither a visitor to Bhutia nor to Bhils.

Which of the following visited Gond?

- A. P
- B. Z
- C. J
- D. R
- E. None of these

25. Direction : Read the following information carefully and answer the question given below-

P, R, T, N, M, Z, J and K are eight officers sitting around a circular table facing the centre visited different tribal villages viz. Bhils, Khasi, Munda, Garo, Gond, Bodo, Bhutia and Toto. Only one person sits between the one who visited Bhutia and Z. M is not an immediate neighbor of K. The one who visited Munda sits third to right of the one who visited Bodo. P sits third to right of the one who visited Garo. N sits second to left of J. J is not an immediate neighbor of the one who visited Garo. K sits between the one who visited Munda and and who visited Khasi. Z not visited Bhils. The one who visited Khasi sits third to the right of the one who visited Gond. Only one person sits between R who visited Bodo and the one who visited Garo. M is neither a visitor to Bhutia nor to Bhils.

Who sits between the one who visited Munda and the one who visited Khasi?

- A. T
- B. The one who visited Bodo
- C. K
- D. The one who visited Bhutia
- E. None of these

26. Direction : Read the following information carefully and answer the question given below-

P, R, T, N, M, Z, J and K are eight officers sitting around a circular table facing the centre visited different tribal villages viz. Bhils, Khasi, Munda, Garo, Gond, Bodo, Bhutia and Toto. Only one person sits between the one who visited Bhutia and Z. M is not an immediate neighbor of K. The one who visited Munda sits third to right of the one who visited Bodo. P sits third to right of the one who visited Garo. N sits second to left of J. J is not an immediate neighbor of the one who visited Garo. K sits between the one who visited Munda and and who visited Khasi. Z not visited Bhils. The one who visited Khasi sits third to the right of the one who visited Gond. Only one person sits between R who visited Bodo and the one who visited Garo. M is neither a visitor to Bhutia nor to Bhils.

Who sits third to the left of the one who visited Bodo?

- A. The one who visited Bhils
- B. The one who visited Munda
- C. The one who visited Bhutia
- D. N
- E. None of these

27. Direction : Read the following information carefully and answer the question given below-

P, R, T, N, M, Z, J and K are eight officers sitting around a circular table facing the centre visited different tribal villages viz. Bhils, Khasi, Munda, Garo, Gond, Bodo, Bhutia and Toto. Only one person sits between the one who visited Bhutia and Z. M is not an immediate neighbor of K. The one who visited Munda sits third to right of the one who visited Bodo. P sits third to right of the one who visited Garo. N sits second to left of J. J is not an immediate neighbor of the one who visited Garo. K sits between the one who visited Munda and and who visited Khasi. Z not visited Bhils. The one who visited Khasi sits third to the right of the one who visited Gond. Only one person sits between R who visited Bodo and the one who visited Garo. M is neither a visitor to Bhutia nor to Bhils.

Which of the following villages is visited by T?

- A. Bodo
- B. Toto

C. Garo

D. Munda

E. None of these

28. Direction : Read the following information carefully and answer the question given below-

P, R, T, N, M, Z, J and K are eight officers sitting around a circular table facing the centre visited different tribal villages viz. Bhils, Khasi, Munda, Garo, Gond, Bodo, Bhutia and Toto. Only one person sits between the one who visited Bhutia and Z. M is not an immediate neighbor of K. The one who visited Munda sits third to right of the one who visited Bodo. P sits third to right of the one who visited Garo. N sits second to left of J. J is not an immediate neighbor of the one who visited Garo. K sits between the one who visited Munda and and who visited Khasi. Z not visited Bhils. The one who visited Khasi sits third to the right of the one who visited Gond. Only one person sits between R who visited Bodo and the one who visited Garo. M is neither a visiter to Bhutia nor to Bhils.

Find the true statement.

A. T sits second to the left of the one who visited Toto

B. 2 persons are there between K and the one who visited Gond

C. Z sits third to the right of the one who visited Bodo

D. M and P are immediate neighbors

E. None of these

29. How many pairs of letters are there in the word "MULTIPLICATION" which has as many letters between them in the word as in the alphabet in both directions?

A. 4

B. 1

C. 3

D. 2

E. None of these

30. In the series, how many consonants are there which are preceded by a vowel and followed by a consonant?

M N T U D J F K E R I B F O W S D V U E V O F H P I A S Z C U H K

A. 3

B. 5

C. More than 6

D. 6

E. None of these

31. Direction : In each question given below, Some statements are followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from the commonly known facts. Read the conclusion and decide which logically follows from the given statements disregarding commonly known facts. (A) If only conclusion I follows. (B) If only conclusion II follows. (C) If either conclusion I or II follows. (D) If neither conclusion I nor II follows. (E) If both conclusion I and II follows.

Statements:

All lists is books, Some house is table. No table is books.

Conclusions:

I. All houses being lists is a possibility.

II. No table is list.

A. A

B. B

C. C

D. D

E. E

32. Direction : In each question given below, Some statements are followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from the commonly known facts. Read the conclusion and decide which logically follows from the given statements disregarding commonly known facts. (A) If only conclusion I follows. (B) If only conclusion II follows. (C) If either conclusion I or II follows. (D) If neither conclusion I nor II follows. (E) If both conclusion I and II follows.

Statements:

No bus is cycle. All bike is car. Some car is bus.

Conclusions:

II. Some car is not cycle.

I. Some car is bike.

A. A

B. B

C. C

D. D

E. E

33. Direction : In each question given below, Some statements are followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from the commonly known facts. Read the conclusion and decide which logically follows from the given statements disregarding commonly known facts. (A) If only conclusion I follows. (B) If only conclusion II follows. (C) If either conclusion I or II follows. (D) If neither conclusion I nor II follows. (E) If both conclusion I and II follows.

Statements:

All shirts is pants, All pins is fans, No fan is shirt.

Conclusions:

I. No pin is shirt.

II. All pants being shirts is a possibility.

A. A

B. B

C. C

D. D

E. E

34. Direction : In each question given below, Some statements are followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from the commonly known facts. Read the conclusion and decide which logically follows from the given statements disregarding commonly known facts. (A) If only conclusion I follows. (B) If only conclusion II follows. (C) If either conclusion I or II follows. (D) If neither conclusion I nor II follows. (E) If both conclusion I and II follows.

Statements:

No rice is wheat, Some water is potato, All potatoes are rice.

Conclusions:

I. Some water is not wheat.

II. No potato is wheat.

A. A

B. B

C. C

D. D

E. E

35. Direction : In each question given below, Some statements are followed by two conclusions numbered I

and II. You have to take the given statements to be true even if they seem to be at variance from the commonly known facts. Read the conclusion and decide which logically follows from the given statements disregarding commonly known facts. (A) If only conclusion I follows. (B) If only conclusion II follows. (C) If either conclusion I or II follows. (D) If neither conclusion I nor II follows. (E) If both conclusion I and II follows.

Statements:

Some black is grey. No blue is black. All red is black.

Conclusions:

I. No red is blue.

II. All grey being red is a possibility.

A. A

B. B

C. C

D. D

E. E

36. Direction: Read the following information carefully to give the answers to the questions.

In a certain coded language,

'Paint the town red' is coded as '2024 188 2223 2214';

'Skeletons in the closet' is coded as '2223 219 58 1114';

'Reveal your true colors' is coded as '59 2223 2710 2016';

'Absent without official leave' is coded as '258 1423 38 1716'.

In the same coded language, how is 'Your name' written?

A. 2718 59

B. 1543 2223

C. 1623 2710

D. 2018 1356

E. None of these

37. Direction: Read the following information carefully to give the answers to the questions.

In a certain coded language,

'Paint the town red' is coded as '2024 188 2223 2214';

'Skeletons in the closet' is coded as '2223 219 58 1114';

'Reveal your true colors' is coded as '59 2223 2710 2016';

'Absent without official leave' is coded as '258 1423 38 1716'.

In the same coded language, how is 'Return it' written?

A. 2034 123

B. 2014 109

C. 654 345

D. 1233 2213

E. None of these

38. Direction: Read the following information carefully to give the answers to the questions.

In a certain coded language,
'Paint the town red' is coded as '2024 188 2223 2214';
'Skeletons in the closet' is coded as '2223 219 58 1114';
'Reveal your true colors' is coded as '59 2223 2710 2016';
'Absent without official leave' is coded as '258 1423 38 1716'.

In the same coded language, how is 'Request Sir' written?

- A. 208 2110
- B. 215 2345
- C. 200 2197
- D. 208 2127
- E. None of these

39. Direction: Read the following information carefully to give the answers to the questions.

In a certain coded language,
'Paint the town red' is coded as '2024 188 2223 2214';
'Skeletons in the closet' is coded as '2223 219 58 1114';
'Reveal your true colors' is coded as '59 2223 2710 2016';
'Absent without official leave' is coded as '258 1423 38 1716'.

In the same coded language, how is 'Come here' written?

- A. 256 4532
- B. 123 2213
- C. 1023 523
- D. 234 564
- E. None of these

40. Direction: Read the following information carefully to give the answers to the questions.

In a certain coded language,
'Paint the town red' is coded as '2024 188 2223 2214';
'Skeletons in the closet' is coded as '2223 219 58 1114';
'Reveal your true colors' is coded as '59 2223 2710 2016';
'Absent without official leave' is coded as '258 1423 38 1716'.

In the same coded language, how is 'Number Exchange' written?

- A. 1234 504
- B. 723 1610
- C. 1723 422
- D. 235 617
- E. None of these

41. In Excel, charts are created using which option

- A. Chart Wizard
- B. Pivot Table
- C. Pie Chart
- D. Bar Graphs

E. None of these

42. A website address is a unique name that identifies a specific on the web.

- A. Web Browser
- B. Website
- C. PDA
- D. Link
- E. None of these

43. Which of the following refers to the fastest, biggest and most expensive computers?

- A. Notebooks
- B. Personal Computers
- C. Laptops
- D. Supercomputers
- E. PDAs

44. Which of the following refers to the process of a computer receiving information from a server on the Internet?

- A. gathering
- B. uploading
- C. inputting
- D. outputting
- E. downloading

45. The computer that process both analog and digital is called ____.

- A. Analog computer
- B. Digital computer
- C. Hybrid computer
- D. Mainframe computer
- E. None of these

Data Analysis & Interpretation

Ques (46-56):

46. Direction : What will come in place of the question mark (?) in the following number series?

456, 244, ?, 85, 58.5

- A. 138
- B. 193
- C. 166
- D. 153

E. None of these

47. Direction : What will come in place of the question mark (?) in the following number series?

84, ?, 180, 240, 308

A. 166 B. 142

C. 137 D. 128

E. None of these

48. Direction : What will come in place of the question mark (?) in the following number series?

11, 29, 24, 60, 50, ?

A. 144 B. 122

C. 138 D. 156

E. None of these

49. Direction : What will come in place of the question mark (?) in the following number series?

24, 120, ?, 720, 1320

A. 435 B. 390

C. 336 D. 550

E. None of these

50. Direction : What will come in place of the question mark (?) in the following number series?

79, ?, 129, 150, 179

A. 98 B. 119

C. 121 D. 100

E. None of these

51. Direction : In each of these questions two equations (I) and (II) are given. You have to solve both the equation and give answer

(A) $s > t$

(B) $s < t$

(C) $s (\geq) t$

(D) $s (\leq) t$

(E) $s = t$ or relationship can't be established

$$(I.s^2 + 3s = 28)$$

$$(II.t^2 + 16t + 63 = 0)$$

A. A

B. B

C. C

D. D

E. E

52. Direction : In each of these questions two equations (I) and (II) are given. You have to solve both the equation and give answer

(A) $s > t$

(B) $s < t$

(C) $s (\geq) t$

(D) $s (\leq) t$

(E) $s = t$ or relationship can't be established

$$(I.20s^2 - 67s + 56 = 0)$$

$$(II.56t^2 - 67t + 20 = 0)$$

A. A

B. B

C. C

D. D

E. E

53. Direction : In each of these questions two equations (I) and (II) are given. You have to solve both the equation and give answer

(A) $s > t$

(B) $s < t$

(C) $s (\geq) t$

(D) $s (\leq) t$

(E) $s = t$ or relationship can't be established

$$(I. 2s^2 - 11s + 15 = 0)$$

$$(II. 21t^2 - 23t + 6 = 0)$$

- A. A B. B
- C. C D. D
- E. E

54. Direction: In each of these questions two equations (I) and (II) are given. You have to solve both the equation and give answer

- (A) $s > t$
 (B) $s < t$
 (C) $s \geq t$
 (D) $s \leq t$
 (E) $s = t$ or relationship can't be established

$$I. s^2 - 5s + 6 = 0$$

$$II. 2t^2 - 15t + 27 = 0$$

- A. A B. B
- C. C D. D
- E. E

55. Direction : In each of these questions two equations (I) and (II) are given. You have to solve both the equation and give answer

- (A) $s > t$
 (B) $s < t$
 (C) $s \left(\begin{smallmatrix} \geq \\ \leq \end{smallmatrix} \right) t$
 (D) $s \left(\begin{smallmatrix} \geq \\ \leq \end{smallmatrix} \right) t$
 (E) $s = t$ or relationship can't be established

$$s^2 + 6s - 91 = 0$$

$$t^3 = -3375$$

- A. A B. B

- C. C D. D
- E. E

56. Direction: Find the correct relationship between the given quantities-

Suresh is a salesman, he earns a fixed salary of 1,200 per month and a commission on an annual sales exceeding 100000 Rs.

Quantity I: what is the annual sale if commission is 8% of on annual sales exceeding 100000 on an average he earns Rs. 1,600 per month?

Quantity II: What is the annual sale if commission is 15% of on annual sales exceeding 50000 on an average he earns Rs. 2000 per month?

- A. If Quantity I > Quantity II
 B. If Quantity I < Quantity II
 C. If Quantity I \geq Quantity II
 D. If Quantity I \leq Quantity II
 E. If Quantity I = Quantity II

Ques (57-60): Direction: Refer to the data below and answer the questions that follow. Following is the article published in a popular daily in March 2004: The good news about India's PC market is that it has jumped from its recent decline (down 6.3% in value terms in 2003) and, in fact, is growing faster than the global market. The bad news is that its growth rate is insufficient to put the country into the ranks of major IT-empowered economies. According to a study from Skoch Consultancy Services, an Indian research firm, the domestic PC market is expected to expand at 5-7% in 2004 (compared with 2% for the whole world), a rate that will jump to 15-20% next year. But even this brisk pace is slower than that of China, its main IT rival in Asia, and leaves India's market only about one quarter the size of China's, skoch estimates that just 7.5 million PCs were use in 2003, very low penetration considering that India's population is 1bn, about 80% of China's. Also India and China together accounted for 10% of the world Pc market in 2003. To increase that number dramatically, PC sales would to return to their pre 2002 levels when the market exploded by 50%. India's Natidnal Association of software and Services Companies (NASSCOM) wants to stimulate sales by reducing the government's stiff import duties (40-50%) on imported pc's (China's import levies are much lower, just 25%.) NASSCOM says that high prices due to import

taxes make PCs unaffordable to all but 7 million households. But it is not clear how much impact a tax reduction would have, since the majority of PCs sold in India are no name units assembled locally.

57. How many PCs were in use per one thousand of population in China in the year 2003?

- A. 7.5
- B. 30
- C. 15
- D. 24
- E. None of these

58. NASSCOM is cautiously optimistic that the PC market would once again grow at pre-2002 levels from 2006 onwards. In the most optimistic scenario, in which year is the PC market expected to triple from 2003 levels?

- A. 2006
- B. 2007
- C. 2008
- D. 2009
- E. None of these

59. Assuming that in the year 2004, the average sale price of a PC is \$1000, then what would be the size of the World PC market?

- A. \$375 bn
- B. \$37.5 bn
- C. \$382.5 bn
- D. \$300 bn
- E. None of these

60. In 2003, the ratio of PC penetration in India to the PC penetration in China is: (Penetration defined as the number of PCs per thousand of population)

- A. 10:16
- B. 3:16
- C. 5:16
- D. 1:5
- E. None of these

61. Direction: Each question below contains a statement followed by Quantity I and Quantity II. Find both to find the relationship among them. Mark your answer accordingly.

The difference between the time taken by two cars to travel a distance of 350 km is 2h. 20 min. the difference between their speeds is 5 km/hr.

Quantity 1: speed of faster car.

Quantity 2: speed of slower car.

- A. Quantity 1 = Quantity 11 or No relation
- B. Quantity 1 \geq Quantity 11
- C. Quantity 1 > Quantity 11
- D. Quantity 1 \leq Quantity 11
- E. Quantity 1

62. Direction: Each question below contains a statement followed by Quantity I and Quantity II. Find both to find the relationship among them. Mark your answer accordingly.

Quantity 1: Rate of flow of the river. A motor boat can travel at 10 km/hr in still water. It travelled 91 km downstream in a river and then returned taking altogether 20 hrs.

Quantity 2: speed of boat in still water. A boat covers a certain distance downstream in 1 hr. while it comes back in 1.5 h. the speed of stream is 3km/hr.

- A. Quantity 1 < Quantity 11
- B. Quantity 1 \geq Quantity 11
- C. Quantity 1 > Quantity 11
- D. Quantity 1 \leq Quantity 11
- E. Quantity 1 = Quantity 11 or No relation

63. Direction: Each question below contains a statement followed by Quantity I and Quantity II. Find both to find the relationship among them. Mark your answer accordingly.

Quantity I. Amit and Arnav can do a piece of work in 24 days. Arnav takes 6/5 times days than Amit. In how many days can Amit alone finish the work?

Quantity II. Sourav, Rohit and Sumit can a piece of work in 20, 25 and 30 days respectively. They started the work together but after 4 days Sourav left the work and Rohit and Sumit continued the work with 3/4 of their usual efficiency then find the number of days required to complete the whole work?

- A. Quantity I > Quantity II
- B. Quantity I \geq Quantity II
- C. Quantity II > Quantity I
- D. Quantity II \geq Quantity I
- E. Quantity I = Quantity II or Relation cannot be established

64. Direction: Each question below contains a statement followed by Quantity I and Quantity II. Find both to find

the relationship among them. Mark your answer accordingly.

Quantity I: The average age of five members in a family six years ago was 35 years while the present average age of 6 member, daughter-in-law being the new member is 39 years then find age the age of the daughter-in-law?

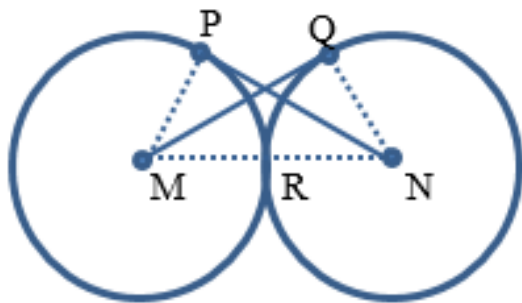
Quantity II: The ratio of ages of A and B at present is 2:3. Five years hence, their ages will be in the ratio 4:5 then find the present age of A?

- A. Quantity I > Quantity II
- B. Quantity I \geq Quantity II
- C. Quantity II > Quantity I
- D. Quantity II \geq Quantity I
- E. Quantity I = Quantity II or Relation cannot be established

65. Direction: Each question below contains a statement followed by Quantity I and Quantity II. Find both to find the relationship among them. Mark your answer accordingly.

Quantity I: Length of each side of a rhombus, if its total area is $180\sqrt{6}$ sq. cm and one of its diagonals is 30cm long.

Quantity II: Length of either of tangent PN or QM in the following figure, if two identical circles of radius $7\sqrt{3}$ cm have PN and QM as tangents respectively, such that the circles must always touch or intersect each other.



- A. Quantity I \geq Quantity II
- B. Quantity I < Quantity II
- C. Quantity I > Quantity II
- D. Quantity I \leq Quantity II
- E. Data inadequate or No relation

66. Direction: Following table contains data pertaining to different types of triangles.

Triangle	Side 1	Side 2	Side 3
A	--	12	--
B	26	24	10
C	16	16	
D	x	x	x

If the area of triangle A is 48 square units and the product of side 1 and side 3 is 100. find the type of triangle?

- A. Equilateral triangle
- B. Isosceles triangle
- C. Scalene triangle
- D. Right angled triangle
- E. None of these

67. Direction: Following table contains data pertaining to different types of triangles.

Triangle	Side 1	Side 2	Side 3
A	--	12	--
B	26	24	10
C	16	16	
D	x	x	x

Find the area of the circle inscribed inside triangle B.

- A. 100.48
- B. 150.25
- C. 100
- D. 120.26
- E. None of these

68. Direction: Following table contains data pertaining to different types of triangles.

Triangle	Side 1	Side 2	Side 3
A	--	12	--
B	26	24	10
C	16	16	
D	x	x	x

Find the sine angle between side 1 and side 2 of triangle C

if the area is $64\sqrt{3}$. Specify the type of triangle.

- A. 30, equilateral
- B. 60, isosceles
- C. 30, right angled

- D. 60, equilateral
E. None of these

69. Direction: Following table contains data pertaining to different types of triangles.

Triangle	Side 1	Side 2	Side 3
A	--	12	--
B	26	24	10
C	16	16	
D	x	x	x

Triangle D is inscribed in a circle of radius 12. What is the area of the triangle D?

- A. $48\sqrt{3}$ sq units
B. $72\sqrt{3}$ sq units
C. $98\sqrt{3}$ sq units
D. $108\sqrt{3}$ sq units
E. $54\sqrt{3}$ sq units

70. Direction: Following table contains data pertaining to different types of triangles.

Triangle	Side 1	Side 2	Side 3
A	--	12	--
B	26	24	10
C	16	16	
D	x	x	x

Arrange the triangles in ascending order with respect to their perimeter.

- A. A, C, B, D
B. A, B, C, D
C. B, C, A, D
D. C, A, B, D
E. None of these

71. Direction: If there are 5 red balls, 4 yellow balls, 3 green balls in a bucket. Now answer the following questions ->

If 3 balls are selected randomly without replacement, what is the probability of not choosing any yellow ball?

- A. $3/11$
B. $2/11$
C. $14/55$
D. $13/55$
E. None of these

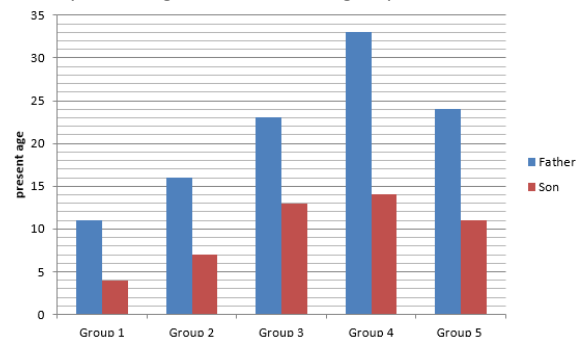
72. Direction: If there are 5 red balls, 4 yellow balls, 3 green balls in a bucket. Now answer the following questions ->

If 2 balls are selected randomly without replacement, what is the probability that 2 balls are of same color?

- A. $17/66$
B. $19/66$
C. $5/12$
D. $1/3$
E. None of these

Ques (73-75): Direction: Study the following information carefully and answer the questions given below.

The bar graph shows the ratio between the father's & son's present ages for 5 different groups.



73. The son in group 5 has 5 children. The average age of these 5 children born at the intervals of 3 years each is 10 years. One year ago, the age of youngest son was 9.375% of his father's age. Also, the average age of all the fathers from all the groups 1 to 5 is 56.8. If the age of father (grandfather) of group 5 is removed from this average then find the new average?

- A. 53
B. 53.75
C. 62
D. 62.75
E. None of these

74. Of group 4, after 12 years the father's age will be twice the age of daughter's age. 3 years back, on his daughter's birthday father's age was 262.5% of his daughter's age, then father's present age is what percentage of the sum of daughter's and son's present ages?

- A. 245% B. 120%
C. 125% D. 235%
E. 184%

75. In group 2, the difference between mother's present age and daughter's present age is 32 years. 7 years ago, an average of mother's and daughter's age is 18. The wife is seven years younger to her husband (father). Find out daughter's present age is approx. what percentage more/less of son's age.

- A. 133% more B. 133% less
C. 57% less D. 58% less
E. None of these

Ques (76-80):

Direction: Ram sold 20 acres of land to Shyam & Krishan and Shyam & Krishan paid Ram the total amount in the ratio of 4:5. Shyam invested further Rs. 6 Lakhs in the land for the purpose of planting Mango and orange trees in the ratio of 6:1. Both of these trees were planted in equal area of land. The total number of Orange trees were 400. And the sale price of one Mango was Rs.12 in 2010. Both the crops took 5 year to mature and in 2010 when the crop was reaped, the total revenue generated was 50 % of the total initial amount put in by Krishan & Shyam together. Total amount invested by Krishan & Shyam spent are equal and the revenue generated from the mango and orange trees was in ratio of 2:3.

76. How many Mangos were reaped in 2010?

- A. 1 Lakhs B. 2.4 Lakhs
C. 3 Lakhs D. 5 Lakhs
E. 25000

77. What was the output per acre of orange trees Planted?

- A. 1.80 Lakh/Acre B. 2.80 Lakhs/Acre
C. 3 Lakhs/Acre D. 4 Lakh /Acre
E. 7 Lakh/Acre

78. What was the amount received by the Shyam in 2010?

- A. 16 Lakhs B. 15 Lakh
C. 12 Lakh D. 13 Lakh
E. 20Lakh

79. What was the value of output per Mango tree Planted?

- A. 500 B. 600
C. 700 D. 800
E. 580

80. What was the ratio of yield per acre of land for Mango and oranges ?

- A. 2:3 B. 4:5
C. 7:8 D. 6:7
E. Cannot be determined

General/Economy/Banking Awareness

81. In July 2020, Which state will form a committee to fix the prices of face masks and hand sanitizers so that no exorbitant rates are charged?

- A. Gujarat
B. Maharashtra
C. Karnataka
D. Telangana
E. Kerala

82. PM Narendra Modi on 4th March launched Pan- India mobility card named?

- A. NCMC (National Common Mobility Card)
B. Indian Passport
C. EPIC (Electoral Photo Identity Card)
D. Person of Indian Origin Card
E. Adhaar Card

83. Which among the following films won the Oscar Award for the 'best picture' at the 91st Academy Awards?

- A. Green Book
- B. Black Panther
- C. Bohemian Rhapsody
- D. The Favourite
- E. Roma

84. In which of the following UTs, NABARD has launched development projects worth Rs 44 lakhs, in July 2020?

- A. Andaman and Nicobar Islands
- B. Delhi
- C. Daman and Diu
- D. Ladakh
- E. Chandigarh

85. Which of the following countries has tested the world's first armed amphibious drone boat 'Marine Lizard'?

- A. India
- B. China
- C. Germany
- D. France
- E. None of these

86. Which country will host the FIFA World Cup 2022?

- A. Qatar
- B. Russia
- C. Canada
- D. Brazil
- E. South Africa

87. What does M in 'MUDRA' stand for?

- A. Micro
- B. Money
- C. Management
- D. Mobile
- E. Medium

88. P.P Lakshmanan who passed away in April 2018, was associated with which of the following fields?

- A. Writer
- B. Film
- C. Sports
- D. Politician
- E. Artist

89. Lakshmi Vilas Bank is set to be merged with which of the following companies?

- A. PNB Housing Finance Limited
- B. LIC Housing Finance Limited
- C. Indiabulls Housing Finance Ltd
- D. ICICI Housing Finance
- E. None of these

90. 'FEDAI' is an association of banks specializing in the foreign exchange activities in India. In 'FEDAI' 'D' stands for ____.

- A. Dividend
- B. Dealers
- C. Data
- D. Deposit
- E. Default

91. Neela Satyanarayan passed away in July 2020. She was the first woman Election Commissioner of which state?

- A. Punjab
- B. Haryana
- C. Rajasthan
- D. Maharashtra
- E. Gujarat

92. Which edition of the India-US CEO Forum was held through a telephonic conference in July 2020?

- A. 2nd
- B. 3rd
- C. 4th
- D. 5th
- E. 6th

93. In July 2020, who among the following top executives of Ola has/have resigned?

- A. Arun Srinivas
- B. Sanjiv Saddy
- C. Nilesh Sangoi
- D. Both 1 and 2
- E. All of the above

94. National Investment and Infrastructure Fund (NIIF) is a fund created by the Government of India for enhancing infrastructure financing in the country. The headquarter of NIIF is located in ____.

- A. New Delhi
- B. Chennai
- C. Gurugram
- D. Mumbai

E. Kolkata

95. An Asset Reconstruction Company (ARC) is a specialized financial institution that buys the Non-performing assets from banks and financial institutions so that the latter can clean up their balance sheets. Asset Reconstruction Company is regulated by _____.

- A. Securities and Exchange Board of India (SEBI).
- B. National Bank for Agriculture and Rural Development (NABARD).
- C. Insurance Regulatory and Development Authority (IRDA).
- D. Reserve Bank of India (RBI).
- E. None of the above

96. What does 'D' stand for in FIMMDA?

- A. Derivatives
- B. Development
- C. Demand
- D. Deregulation
- E. None of these

97. Which of the following bodies has set up a ten-member panel to review norms related to Insurance Marketing Firm (IMF) with an aim to increase insurance penetration in the country?

- A. Atomic Energy Regulatory Board (AERB)
- B. Telecom Regulatory Authority of India (TRAI)
- C. Securities and Exchange Board of India (SEBI)
- D. Insurance Regulatory and Development Authority (IRDA)
- E. Food Safety and Standards Authority of India (FSSAI)

98. Which of the following will not be included in the Banks total credit?

- A. Loans provided by the bank to customers.
- B. Cash payments provided by the bank to customers.
- C. Overdrafts provided by the bank to customers.
- D. Bills purchased by the banks from the customer
- E. Bills rediscounted by the RBI or other financial institutions

99. In the Union Budget 2018-19, the allocation for the scheme for 'Beti Bachao, Beti Padhao' has been enhanced to _____.

- A. Rs. 280 crore
- B. Rs. 175 crore
- C. Rs. 350 crore
- D. Rs. 460 crore
- E. Rs. 110 crore

100. MUDRA stands for Micro Units Development and Refinance Agency. When was MUDRA launched?

- A. 8th April 2015
- B. 31st March 2015
- C. 1st July 2015
- D. 25th June 2015
- E. None of these

101. Jokha Alharthi became the first Arabic-language writer who won the prestigious Man Booker International Prize 2019. She belongs to which country?

- A. UAE
- B. Oman
- C. Saudi Arabia
- D. Qatar
- E. Iran

102. Who has been named for the 2019 Danny Kaye Humanitarian Award by UNICEF?

- A. Sonam Kapoor
- B. Alia Bhatt
- C. Sonakshi Sinha
- D. Priyanka Chopra
- E. Anushka Sharma

103. The portion of income which is left after deducting the applicable taxes is called _____.

- A. Disposal Income
- B. Net Income
- C. Disposable Income
- D. Gross Income
- E. Total Income

104. Who has been named the goodwill ambassador of 'Team India' at the Street Child Cricket World Cup (SCCWC)?

- A. Mithali Raj
- B. Jhulan Goswami
- C. Harmanpreet Kaur
- D. Smriti Mandhana
- E. Ekta Bisht

105. Under which of the following sections of the Reserve Bank of India (RBI) Act 1934, does the RBI possess the sole right to issue bank notes of all denominations?

- A. Section 24 of the RBI Act 1934

- B. Section 25 of the RBI Act 1934
- C. Section 21 of the RBI Act 1934
- D. Section 22 of the RBI Act 1934
- E. None of these

106. Which of the following is not a foreign source for raising funds in the Capital market?

- A. Foreign Direct Investment
- B. American Depositary Receipts
- C. Foreign Currency Convertible Bonds
- D. Global Depositary Receipt
- E. Indian Depositary Receipt

107. Money lent for more than one day but less than 15 days in the money market is known as ____.

- A. Notice Money B. Term Money
- C. Call Money D. Hot Money
- E. Narrow Money

108. Amadou Gon Coulibaly passed away in July 2020. He was PM of which of the following countries?

- A. Senegal
- B. Ivory Coast
- C. Ghana
- D. Cameroon
- E. Mali

109. In July 2020, which bank has announced a reduction in its marginal cost of funds-based lending rate - MCLR by 20 basis points across tenors?

- A. HDFC Bank
- B. ICICI Bank
- C. Karnataka Bank
- D. Union Bank of India
- E. Bank of Baroda

110. The Reserve Bank of India (RBI) on 08th April 2019 issued a new guideline for banks to set up new currency chests. Under the ground realities and appropriate restrictions, the currency chests should have Chest Balance Limit (CBL) of at least how much amount?

- A. Rs 3,000 crore B. Rs 100 crore
- C. Rs 1,000 crore D. Rs 2,000 crore

- E. Rs 500 crore

111. Who has become the youngest Member of Parliament (MP) to the 17th Lok Sabha?

- A. Tejasvi Surya B. Chandrani Murmu
- C. Mimi Chakraborty D. Nusrat Jahan
- E. None of These

112. What do you understand by the term "Core Inflation"?

- A. CPI and WPI inflation discounted for PPI inflation
- B. Headline inflation discounted for food and fuel inflation
- C. Core Industrial sector inflation discounted for raw material prices inflation
- D. Headline inflation discounted for services sector inflation
- E. CPI inflation discounted for WPI inflation

113. Which state has launched a massive sanitisation drive across the state in 11 July 2020?

- A. Uttar Pradesh
- B. Bihar
- C. Punjab
- D. Madhya Pradesh
- E. Gujarat

114. TRIFED has been established with the core objective of institutionalizing the trade of Minor Forest Produce (MFP) and Surplus Agriculture Produce (SAP) produced by certain communities. This PSU comes under the jurisdiction of which of the following ministries?

- A. Ministry of Food Processing Industries
- B. Ministry of Skill Development and Entrepreneurship
- C. Ministry of Tribal Affairs
- D. Ministry of Health and Family Affairs
- E. Ministry of Consumer Affairs, Food and Public Distribution

115. Demand draft is a negotiable instrument issued by a certain bank that directs the other bank or one of its own branches to pay a certain sum of money to the payee. A demand draft in which the payment is made only after the specified period is known as ____.

- A. Post Dated Demand Draft
- B. Term Draft
- C. Time Draft
- D. Ante Dated Demand Draft
- E. Other than the given options

116. In May 2019, 'Not all animals migrate by choice' campaign launched to raise awareness on illegal wildlife trade. The campaign was jointly launched by the UN Environment and _____.

- A. Ministry of Environment, Forest and Climate Change
- B. Indian Council of Agricultural Research
- C. Wildlife Crime Control Bureau-India
- D. World Wide Fund for Nature-India
- E. None of these

117. International Buddhist Confederation (IBC) celebrated Ashadha Poornima on which day as Dharma Chakra Day?

- | | |
|-----------|-----------|
| A. 2 July | B. 3 July |
| C. 3 July | D. 5 July |
| E. 6 July | |

118. Who has been named as the Brand Ambassador of the Sikkim government?

- | | |
|----------------|-------------------|
| A. Virat Kohli | B. A R Rahman |
| C. M S Dhoni | D. Hrithik Roshan |
| E. Salman Khan | |

119. In August 2020, Ministry of Tribal Affairs (MoTA) has received SKOCH Gold Award for which of its project?

- A. Grant in Aid to Voluntary Organizations working for welfare of STs
- B. Vocational Training Centres in Tribal Areas
- C. Strengthening education among ST Girls in a low literacy Districts
- D. Empowerment of Tribals through IT-enabled Scholarship Schemes
- E. None of these

120. Which of following income does not adjust for changes in purchasing power, the amount of goods or services that one can afford with the income, owing to inflation?

- A. Disposable Income
- B. Digital Income
- C. Real Income
- D. Nominal Income
- E. None of these

English Language

121. Direction: In the given question, a sentence is given, which has been divided into 4 segments. There is an error in segment (3). Identify that error and then pick out the phrase from the given options, which when filled in the blank would make the sentence grammatically correct.

A study of 3,836 centenarians in Italy finds (1)/ that the increase in the risk of dying during a given year slows in extremely old age,(2)/ level off to about a 50: 50 risk after the age of 105 and the researchers who reported the evidence (3)/ say _____ for the idea that humans have not yet reached the extent of human longevity. (4)

- A. the find provides support
- B. the foundlings provide support
- C. the finding provide support
- D. the finding provided support
- E. the finding provides support

122. Direction: In the given question, a sentence is given, which has been divided into 4 segments. There is an error in segment (3). Identify that error and then pick out the phrase from the given options, which when filled in the blank would make the sentence grammatically correct. Natasha had married in the early spring of 1813, (1)/ and in 1820, had three daughters (2)/ beside a son for who she had longed (3)/ _____ nursing. (4)

- | | |
|-------------------------|------------------------|
| A. and whom she was now | B. and who she was now |
| C. but whom she was now | D. but who she was now |
| E. or whom she was now | |

123. Direction: In the given question, a sentence is given, which has been divided into 4 segments. There is an error

in segment (2). Identify that error and then pick out the phrase from the given options, which when filled in the blank would make the sentence grammatically correct.

Since the blizzard grounded all the flights; (1)/ therefore, she would not be able (2)/ to fly home for the holidays (3)/ _____ festivities. (4)

- A. And, hence miss out on all the
- B. But this would lead to her missing out the
- C. To attend the
- D. Or she could attend the
- E. Either to attend the

124. Direction: In the given question, a sentence is given, which has been divided into 4 segments. There is an error in segment (1). Identify that error and then pick out the phrase from the given options, which when filled in the blank would make the sentence grammatically correct.

The gold three beautiful little plates (1)/ which I broke due to mishandling (2)/ was part of a bigger set (3)/ of _____ plates. (4)

- A. beautiful nine little gold
- B. nine beautiful little gold
- C. nine little beautiful gold
- D. little nine beautiful gold
- E. nine gold beautiful little

125. Select the incorrect spelled word.

- A. Admitted
- B. Benefit
- C. Married
- D. Offered
- E. None of the above

126. Find the incorrectly spelt word.

- A. Forfeit
- B. Gorilla
- C. Blissfull
- D. Corrupt
- E. None of the above

127. Direction : In the following questions , a sentence has been given in Direct/Indirect . Out of the four alternatives suggested, select the one which best expresses the same sentence in Indirect/ Direct .

The shopkeeper said, "Alas! There has been no sale today."

- A. The shopkeeper exclaimed with sorrow that there had been no sale today.
- B. The shopkeeper exclaimed that there was no sale that day.
- C. The shopkeeper exclaimed with sorrow that there had been no sale that day.
- D. The shopkeeper exclaimed that there has been no sale today.
- E. None of the above

128. Direction : In the following questions , a sentence has been given in Direct/Indirect . Out of the four alternatives suggested, select the one which best expresses the same sentence in Indirect/ Direct .

The principal said, "Be quiet, girls."

- A. The principal called the girls and ordered them to be quiet.
- B. The principal commanded the girls that they be quiet.
- C. The principal said to girls be quiet
- D. The principal said that the girls should be quiet.
- E. None of these

129. Direction: Given below is a paragraph containing three blanks. It is followed by six words. From the given options, choose the most suitable combination of words that would fit in the blanks to form a meaningful and grammatically correct paragraph. If none of the combinations fills the blanks appropriately, mark option E, 'None of these', as the answer.

A one-week delay in the monsoon's arrival has laid bare the _____ of India's water situation. The images of thousands of Chennai residents running after water tankers were _____ by BBC and CNN. Several people had to walk for miles to get drinking water in _____ lands.

- i) showcased
- ii) precariousness
- iii) open
- iv) running - out
- v) telecasted
- vi) parched

- A. v,i,iii
- B. ii,vi,iv
- C. iii,v,i
- D. ii,v,vi
- E. i,iv,v

130. Direction: Given below is a paragraph containing three blanks. It is followed by six words. From the given options, choose the most suitable combination of words that would fit in the blanks to form a meaningful and grammatically correct paragraph. If none of the combinations fills the blanks appropriately, mark option E, 'None of these', as the answer.

Spiti has all of Ladakh's natural _____ and none of its photo-hungry tourists. This remote part of Himachal Pradesh is characterised by _____ mountains, swift-flowing rivers, swiriling barley fields, and beautiful Tibetan Buddhist monasteries perched on _____ cliffs.

- i) majesty
- ii) magnanimous
- iii) generous
- iv) crest
- v) treacherous
- vi) jagged

- A. i,ii,vi
- B. ii,vi,iv
- C. i,ii,iv
- D. iii,i,v
- E. i,vi,v

131. Direction : In the following questions a part of sentence is bold. Below are given alternatives to the part of sentence given in bold, which may improve the sentence. Choose the alternative which makes the sentence grammatically and contextually correct. In case the sentence is correct as it is, choose 'No Improvement' as your option.

The exploitation of poor communities need to be condemned.

- A. needs condemnation
- B. needs to be condemned
- C. need to condemnation
- D. No improvement
- E. None of these

132. Direction: Four statements are given below at A, B, C and D. There may be some errors in the given statements. Mark the incorrect statement as the answer. If all the statements are incorrect, mark E i.e. All are incorrect as the answer.

- A. Activity at Kilauea is driven by the buoyant upwelling of a plume of hot mantle, which provides the heat to generate magma beneath the volcano.
- B. Typically, the crater at the summit of the volcano is where eruptions are expected to occur, but the geology of Kilauea is complex and a rift on the eastern side of the volcano also allows magma to

erupt from its flanks.

- C. Over the past decade both the summit crater and a vent on the eastern rift, called Pu'u O'o, has been continually active.
- D. Kilauea is one of the world's most active volcanoes, and has been erupting continually since 1983
- E. All are incorrect

133. Direction : In the following question, a sentence is divided into some parts. Find out which part of the sentence has an error. The number of that part is your answer. If there is no error, then choose (D) as your answer.

(A) Financial IQ is actually the synergy of many skills and talent/(B) and if you aspire to great wealth, it is the combination of those skills that /(C) will greatly amplify an individual's financial intelligence. /(D) No Error

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

134. Direction : In the following question, sentence (s) is/are given with blank (s) to be filled in with an appropriate word (s) Some alternatives are suggested for the given question. Choose the correct alternative out of the given alternatives as your answer.

It is mainly due to Peter's lethargy that the plan fell _____.

- A. Off
- B. Through
- C. In
- D. Out
- E. None of these

135. Direction: Four statements are given below at A, B, C and D. There may be some errors in the given statements. Mark the incorrect statement as the answer. If all the statements are incorrect, mark E i.e. All are incorrect as the answer.

- A. Each individual's genome is a unique combination of DNA sequences that play major roles in determining who we are.
- B. This accounts for all individual differences, including susceptibility for disease and diverse phenotypes.
- C. Such genetic variations among humans are known as single nucleotide polymorphisms (SNPs).
- D. SNPs that correlate with specificity diseases could serve as predictive biomarkers to aid the

development of new drugs.

E. All are incorrect

136. Direction: Four statements are given below at A, B, C and D. There may be some errors in the given statements. Mark the incorrect statement as the answer. If all the statements are incorrect, mark E i.e. All are incorrect as the answer.

- A. To all the attention he was getting, he seemed oblivious and was firmly rooted in renunciation.
- B. He was deeply rooted in renunciation and seemed unaware of the attention he was getting.
- C. He seemed oblivious to all the attention he was getting and was indefinitely rooted in renunciation.
- D. He seemed heedless of all the attention he was getting and was firmly rooted in renunciation.
- E. All are incorrect

137. Direction: Select the phrase/connector from the given options which can be used to form a single sentence from the two sentences given below, while implying the same meaning as expressed in the statement sentences. Pick out the option which when used to **begin** a sentence combines both the given sentences in one.

We need to heal the wounds of our country. We have to make people proud of the outward-looking, fair-minded Britain we would like to build.

- I. The starting point in healing the wounds of our country is to
- II. In order to heal the wounds of
- III. It is relatively impossible to

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

138. Direction: Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

Money is invested in assets which are less reliant upon the performance of the global economy and may even rise during a global recession, such as gold, the reality is that in the long run, those assets are dependent upon investor sentiment to a large extent. All investors depend on stable growth being present in the long run when it comes to risky assets.

- I. Even if.....as such,

II. Even though.....so,

III. Even iftherefore,

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

139. Direction: Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the given sentences. Pick out the option which when used to start a sentence combines both the sentences in one.

Businesses need to be ready to transform and to seek out new opportunities. To keep pace with changing world one key capability is needed: Letting go of the past!

- I. In a fast-changing and complex world,but in order to do that,
- II. In this dynamic world, However,
- III. In this Omega world,and

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

140. Direction: Given below are six statements A, B, C, D, E and F, which when arranged in the correct order, form a coherent and meaningful paragraph. The sentence marked D is fixed and would fit in the fourth position. Rearrange the other statements in a proper sequence to form a meaningful paragraph, then answer the questions that follow.

- A. Foreign banks were excluded for fear of a negative response and fourteen banks were identified.
- B. Who were these banks and what was the manner in which the ownership was transferred? That, in itself, makes for an interesting tale.
- C. The Mangalore-Udupi region was neither, yet it had two of the largest banks in India.
- D. The 14 banks were spread across the country fairly evenly. Of them, four had origins in Bombay, three in Calcutta, two in Madras, two in South Canara, and one each in Pune, Baroda, and Delhi.
- E. When Indira Gandhi decided to proceed with the nationalisation of banks in July 1969, the next question to ask was which banks and how.
- F. Other than South Canara, most of the other regions were political or commercial hubs, where it was natural for large banks to emerge and grow.

Which of the following should be the **FIFTH** sentence in the rearrangement?

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

141. Direction: Given below are six statements A, B, C, D, E and F, which when arranged in the correct order, form a coherent and meaningful paragraph. The sentence marked D is fixed and would fit in the fourth position. Rearrange the other statements in a proper sequence to form a meaningful paragraph, then answer the questions that follow.

- A. Foreign banks were excluded for fear of a negative response and fourteen banks were identified.
B. Who were these banks and what was the manner in which the ownership was transferred? That, in itself, makes for an interesting tale.
C. The Mangalore-Udupi region was neither, yet it had two of the largest banks in India.
D. The 14 banks were spread across the country fairly evenly. Of them, four had origins in Bombay, three in Calcutta, two in Madras, two in South Canara, and one each in Pune, Baroda, and Delhi.
E. When Indira Gandhi decided to proceed with the nationalisation of banks in July 1969, the next question to ask was which banks and how.
F. Other than South Canara, most of the other regions were political or commercial hubs, where it was natural for large banks to emerge and grow.
Which of the following should be the **FIRST** sentence in the rearrangement?

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

142. Direction: Given below are six statements A, B, C, D, E and F, which when arranged in the correct order, form a coherent and meaningful paragraph. The sentence marked D is fixed and would fit in the fourth position. Rearrange the other statements in a proper sequence to form a meaningful paragraph, then answer the questions that follow.

- A. Foreign banks were excluded for fear of a negative response and fourteen banks were identified.
B. Who were these banks and what was the manner in which the ownership was transferred? That, in itself, makes for an interesting tale.
C. The Mangalore-Udupi region was neither, yet it had

two of the largest banks in India.

D. The 14 banks were spread across the country fairly evenly. Of them, four had origins in Bombay, three in Calcutta, two in Madras, two in South Canara, and one each in Pune, Baroda, and Delhi.

E. When Indira Gandhi decided to proceed with the nationalisation of banks in July 1969, the next question to ask was which banks and how.

F. Other than South Canara, most of the other regions were political or commercial hubs, where it was natural for large banks to emerge and grow.

Which of the following should be the **LAST (SIXTH)** sentence in the rearrangement?

- A. B B. E
C. D D. A
E. C

143. Direction: Given below are six statements A, B, C, D, E and F, which when arranged in the correct order, form a coherent and meaningful paragraph. The sentence marked D is fixed and would fit in the fourth position. Rearrange the other statements in a proper sequence to form a meaningful paragraph, then answer the questions that follow.

- A. Foreign banks were excluded for fear of a negative response and fourteen banks were identified.
B. Who were these banks and what was the manner in which the ownership was transferred? That, in itself, makes for an interesting tale.
C. The Mangalore-Udupi region was neither, yet it had two of the largest banks in India.
D. The 14 banks were spread across the country fairly evenly. Of them, four had origins in Bombay, three in Calcutta, two in Madras, two in South Canara, and one each in Pune, Baroda, and Delhi.
E. When Indira Gandhi decided to proceed with the nationalisation of banks in July 1969, the next question to ask was which banks and how.
F. Other than South Canara, most of the other regions were political or commercial hubs, where it was natural for large banks to emerge and grow.
Which of the following should be the **THIRD** sentence in the rearrangement?

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

144. Direction: Given below are six statements A, B, C, D, E and F, which when arranged in the correct order, form a

coherent and meaningful paragraph. The sentence marked D is fixed and would fit in the fourth position. Rearrange the other statements in a proper sequence to form a meaningful paragraph, then answer the questions that follow.

- A. Foreign banks were excluded for fear of a negative response and fourteen banks were identified.
 - B. Who were these banks and what was the manner in which the ownership was transferred? That, in itself, makes for an interesting tale.
 - C. The Mangalore-Udupi region was neither, yet it had two of the largest banks in India.
 - D. The 14 banks were spread across the country fairly evenly. Of them, four had origins in Bombay, three in Calcutta, two in Madras, two in South Canara, and one each in Pune, Baroda, and Delhi.
 - E. When Indira Gandhi decided to proceed with the nationalisation of banks in July 1969, the next question to ask was which banks and how.
 - F. Other than South Canara, most of the other regions were political or commercial hubs, where it was natural for large banks to emerge and grow.
- Which of the following should be the **SECOND** sentence in the rearrangement?

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

145. 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.

India's banking sector is a study in contrasts: it supports the world's fastest-growing large economy but is grappling with challenges that test its strength and resilience. Primary among them is the burden of distressed loans. According to Reserve Bank of India (RBI) data, the value of banks' gross nonperforming assets (GNPA) and restructured assets reached \$150 billion in April 2016 and has been growing by almost 25 percent year on year since 2013.

State-owned banks account for more than three-fourths of the stressed-asset load, which is now far higher than their net worth. Provision levels are inadequate because these banks hold only 28 percent of GNPA's and restructured assets as provisions. There is a gap of close to \$110 billion between the system's stressed assets and the provisions made. These problems are considerably less **dire** for private banks.

Yet headline numbers do not tell the entire story, and there are many layers to the changing face of banking and finance in the world's second most populous country. Even as legacy banks continue to be under pressure from stressed assets and stagnant loan growth, the sector as a whole represents one of the world's biggest opportunities to create value in banking. Macroeconomic fundamentals continue to be strong, the country is in the midst of a digital revolution, and the ongoing **disruptive** changes point to possibilities for both new entrants and **incumbent** banks.

The Indian government's twin thrusts—to encourage digital identification and cashless transactions—are driving change throughout the economy. These measures picked up steam after the Unique Identification Authority of India (UIDAI), a statutory body responsible for providing the country's residents with a biometric identity and a digital platform to authenticate it; was set up in 2016. The UIDAI has issued more than a billion unique identity (Aadhaar) cards, covering most of the country's adult population. The government is pushing the whole financial system to use this unified identification system and that has major implications for the sector. The system, which can be used not only for verifying customers but also for loans, direct transfers of subsidies, and a host of other financial transactions, could change the **contours** of formal and informal business in India.

In addition to the push for digitization, new policies favor financial inclusion and promote competition by allowing new domestic players to set up payments banks (which can only accept deposits and cannot issue loans or credit cards) and small-finance banks (which provide basic banking services to underserved sections of the economy). The further easing of norms, such as permission to set up wholly owned subsidiaries, makes it easier for foreign banks to enter India's banking sector. Although processes are evolving, regulatory interventions point to the emergence of a digital, inclusive, and interoperable financial-services market in India. What does the author mean by the line – 'headline numbers do not tell the entire story'?

- A. The media is controlled by the bankers to portray their situation less critical than it is.
- B. There are some minor challenges but the sector is still the best investment opportunity of the world.
- C. There are many GNPA's which are not yet known and can be very harmful to the economy.
- D. Despite the challenges, the sector is very promising for the current banks and new entrants.
- E. The newspapers are under pressure to show only

partial information regarding the challenges.

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State-owned banks account for more than three-fourths of the stressed-asset load, which is now far higher than their net worth. Provision levels are inadequate because these banks hold only 28 percent of GNPA and restructured assets as provisions. There is a gap of close to \$110 billion between the system's stressed assets and the provisions made. These problems are considerably less **dire** for private banks.

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In addition to the push for digitization, new policies favor

financial inclusion and promote competition by allowing new domestic players to set up payments banks (which can only accept deposits and cannot issue loans or credit cards) and small-finance banks (which provide basic banking services to underserved sections of the economy). The further easing of norms, such as permission to set up wholly owned subsidiaries, makes it easier for foreign banks to enter India's banking sector. Although processes are evolving, regulatory interventions point to the emergence of a digital, inclusive, and interoperable financial-services market in India. According to the passage, which of the following steps is not taken by the government to support the economy?

- A. Easing up of rules to encourage foreign banks to enter the Indian Banking sector.
- B. Encouragement to cashless transactions.
- C. Demonetization and GST to curb corruption and black money in the country.
- D. Setting up a statutory body for the unique identification system of citizens.
- E. Drafting of new policies which favor financial inclusion.

147. 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.

India's banking sector is a study in contrasts: it supports the world's fastest-growing large economy but is grappling with challenges that test its strength and resilience. Primary among them is the burden of distressed loans. According to Reserve Bank of India (RBI) data, the value of banks' gross nonperforming assets (GNPA) and restructured assets reached \$150 billion in April 2016 and has been growing by almost 25 percent year on year since 2013.

State-owned banks account for more than three-fourths of the stressed-asset load, which is now far higher than their net worth. Provision levels are inadequate because these banks hold only 28 percent of GNPA and restructured assets as provisions. There is a gap of close to \$110 billion between the system's stressed assets and the provisions made. These problems are considerably less **dire** for private banks.

Yet headline numbers do not tell the entire story, and there are many layers to the changing face of banking and finance in the world's second most populous country. Even as legacy banks continue to be under pressure from stressed assets and stagnant loan growth, the sector as a whole represents one of the world's biggest

opportunities to create value in banking. Macroeconomic fundamentals continue to be strong, the country is in the midst of a digital revolution, and the ongoing **disruptive** changes point to possibilities for both new entrants and **incumbent** banks.

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In addition to the push for digitization, new policies favor financial inclusion and promote competition by allowing new domestic players to set up payments banks (which can only accept deposits and cannot issue loans or credit cards) and small-finance banks (which provide basic banking services to underserved sections of the economy). The further easing of norms, such as permission to set up wholly owned subsidiaries, makes it easier for foreign banks to enter India's banking sector. Although processes are evolving, regulatory interventions point to the emergence of a digital, inclusive, and interoperable financial-services market in India. Why does the author refer to the Indian Banking Sector as a study in contrasts?

- A. The value provisions kept by the banks for GNPA's are extremely low when compared to the humongous value of GNPA's.
- B. On one hand it seems to be facing serious challenges like GNPA's and on the other hand, it is the support structure of the fastest growing large economy in the world.
- C. As the headline numbers do not tell the entire story and there are many layers to the changing face of banking and finance.
- D. Setting up of foreign banks owned subsidiaries will change the course of Indian banking sector despite the challenges.
- E. Government banks are in a much critical condition when compared to the private banks.

148. 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.

India's banking sector is a study in contrasts: it supports the world's fastest-growing large economy but is grappling with challenges that test its strength and resilience. Primary among them is the burden of distressed loans. According to Reserve Bank of India (RBI) data, the value of banks' gross nonperforming assets (GNPA) and restructured assets reached \$150 billion in April 2016 and has been growing by almost 25 percent year on year since 2013.

State-owned banks account for more than three-fourths of the stressed-asset load, which is now far higher than their net worth. Provision levels are inadequate because these banks hold only 28 percent of GNPA's and restructured assets as provisions. There is a gap of close to \$110 billion between the system's stressed assets and the provisions made. These problems are considerably less **dire** for private banks.

Yet headline numbers do not tell the entire story, and there are many layers to the changing face of banking and finance in the world's second most populous country. Even as legacy banks continue to be under pressure from stressed assets and stagnant loan growth, the sector as a whole represents one of the world's biggest opportunities to create value in banking. Macroeconomic fundamentals continue to be strong, the country is in the midst of a digital revolution, and the ongoing **disruptive** changes point to possibilities for both new entrants and **incumbent** banks.

The Indian government's twin thrusts—to encourage digital identification and cashless transactions—are driving change throughout the economy. These measures picked up steam after the Unique Identification Authority of India (UIDAI), a statutory body responsible for providing the country's residents with a biometric identity and a digital platform to authenticate it; was set up in 2016. The UIDAI has issued more than a billion unique identity (Aadhaar) cards, covering most of the country's adult population. The government is pushing the whole financial system to use this unified identification system and that has major implications for the sector. The system, which can be used not only for verifying customers but also for loans, direct transfers of subsidies, and a host of other financial transactions, could change the **contours** of formal and informal business in India.

In addition to the push for digitization, new policies favor financial inclusion and promote competition by allowing

new domestic players to set up payments banks (which can only accept deposits and cannot issue loans or credit cards) and small-finance banks (which provide basic banking services to underserved sections of the economy). The further easing of norms, such as permission to set up wholly owned subsidiaries, makes it easier for foreign banks to enter India's banking sector. Although processes are evolving, regulatory interventions point to the emergence of a digital, inclusive, and interoperable financial-services market in India. Which of the following is the best inference drawn from the second paragraph of the passage?

- A. The value of provisions kept by banks is much lesser than the value of nonperforming assets.
- B. Red-Tapism and Corruption have led the government banks into a critical situation.
- C. Accountable for three-fourths of the total GNPA's, government banks are in a much serious condition than their private counterparts.
- D. Value of nonperforming assets of government banks is higher than their net worth.
- E. The private banks do not have any nonperforming assets.

149. 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.

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In addition to the push for digitization, new policies favor financial inclusion and promote competition by allowing new domestic players to set up payments banks (which can only accept deposits and cannot issue loans or credit cards) and small-finance banks (which provide basic banking services to underserved sections of the economy). The further easing of norms, such as permission to set up wholly owned subsidiaries, makes it easier for foreign banks to enter India's banking sector. Although processes are evolving, regulatory interventions point to the emergence of a digital, inclusive, and interoperable financial-services market in India. How does the unified identification system affect the Indian Financial Sector?

- A. The cumbersome process of making and attaching AADHARs will affect the sector negatively.
- B. It will curb Black Money as the AADHARs will also be attached to the Bank Accounts.
- C. It is used not only for verifying customers but also for loans and direct transfers of subsidies.
- D. It can make a huge positive change to the formal and informal businesses of the country.
- E. It will give a unique identity to every citizen of the country.

150. 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.

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In addition to the push for digitization, new policies favor financial inclusion and promote competition by allowing new domestic players to set up payments banks (which can only accept deposits and cannot issue loans or credit cards) and small-finance banks (which provide basic banking services to underserved sections of the

economy). The further easing of norms, such as permission to set up wholly owned subsidiaries, makes it easier for foreign banks to enter India's banking sector. Although processes are evolving, regulatory interventions point to the emergence of a digital, inclusive, and interoperable financial-services market in India. What is the central idea of the passage?

- A. The strong banking sector will soon overtake all its challenges.
- B. The UIDAI will change the face of Indian financial sector.
- C. The banking sector is dealing with enormous challenges but digitalization is a silver lining.
- D. The condition of State-owned banks is much severe compared to their private counterparts.
- E. Although it is dealing with humongous challenges, the banking sector is still very promising.

151. Direction: Read the following 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 British public have voted to leave the EU in an advisory referendum – but there have been voices in business, diplomacy, politics and European politics desperately asking if the issue can be revisited. Is that feasible? The short answer is yes, just about, but many forces would have to align. The **referendum**, for instance, has thrown up big constitutional questions for Britain. Oliver Letwin, who was appointed by David Cameron, the outgoing prime minister, to oversee the process of withdrawal, is now at the helm of an expanded European secretariat at the Cabinet Office. But it is clear that very little preparatory work has been done. One of the first questions he will face is the future role of the British parliament in Brexit.

The British government has not yet said how parliament should implement the decision to leave. It is not clear, for instance, if and what laws would have to be passed to put the referendum decision to leave the EU into effect. At present, there is not a majority for Britain to leave the EU in either the House of Commons or the House of Lords. Indeed, given a free vote, the unelected Lords would probably reject Brexit by a margin of six to one. One issue that will arise for the next prime minister – be it Theresa May, Boris Johnson or another – will be what happens when they try to push Brexit through a parliament that can delay the process at every turn. This has been described as a “reverse Maastricht”, a reference

to the way in which Eurosceptics caused hell for John Major by blocking passage of the Maastricht treaty into UK law. The Commons might, for instance, seek to prevent the prime minister from triggering article 50, the clause of the Lisbon treaty that provides the framework of an EU member state's exit from the union. David Lammy, MP for Tottenham, has had **opprobrium** heaped upon him for suggesting the referendum should be treated as merely advisory in law, and so ignored. It would seem unlikely that a majority of MPs would be willing to disregard the clear majority of the British people who voted for Brexit.

More plausibly, the Commons might set conditions on the renegotiation, including access to the single market, membership of the European Free Trade Association or the preservation of the union with Scotland. The opportunities to **filibuster** and delay are innumerable. It is, for instance, disputed whether triggering article 50 requires the authority of parliament. Most legal opinion suggests not, but political necessity may require the **endorsement** of parliament.

It may also be the case that parliament will wish to be more than simply informed of the government's negotiating objectives. Those objectives will be at the heart of the Conservative leadership election. The foreign secretary, Philip Hammond, has put the choice well: in essence, there is a trade-off to be negotiated between the degree of access to the EU single market (the concern of UK business) and the degree of free movement of labour (the concern of politics). In the leadership contest both Johnson and May will have to say how much they will make free trade or free movement of people their primary objective in negotiations. The candidates would also have to explain whether they believed the settlement at some point, in outline or detail, should be subject to some further democratic test, possibly in a spring 2017 election.

What is the underlying issue that has been troubling the businessmen, diplomats and European politicians lately?

- A. The issue of national peace has been troubling them.
- B. The fact that the UK has voted to leave the EU.
- C. The rise of economic crises in the European countries.
- D. They are worried about the upcoming election in Britain.
- E. They are concerned about toughening up shipping safety and stirring green activism.

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What is the big question that public voting has thrown up for Britain?

- A. It has not yet been decided by the British government that how the decision of leaving should be implemented.
- B. The government's negotiating objectives haven't been clear.
- C. About the practical and administrative work of government.
- D. About how the Laws go through several stages before they are passed by Parliament.
- E. None of these.

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According to the given passage, what does “reverse Maastricht” refer to?

- A. It was the culmination of several decades of debate on increasing economic cooperation in Europe.
- B. It refers to the way in which the politicians opposing the connections between the European Union and Britain obstructed the passage of the Maastricht treaty into UK law.
- C. It marks the beginning of “a new stage in the process

of creating an ever closer union among the peoples of Europe”.

- D. It lays the foundations for a single currency, the euro, and significantly expanded cooperation between European countries in a number of new areas.
- E. It was the result of several years of discussions between governments on deepening European integration.

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What does article 50 of the Lisbon treaty state?

- A. It talks about the membership of the European Free Trade Association or the preservation of the union with Scotland.
- B. It describes the Single Supervisory Mechanism and the Single Resolution Board were created after the financial crisis to make the European banking system safer.
- C. It talks about the European Stability Mechanism that was established to provide financial assistance to euro area countries experiencing or threatened by severe financing problems.
- D. It gives any EU member state the right to quit unilaterally, and outlines the procedure for doing so.
- E. It gives the idea of a single currency for Europe.

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According to the passage, which of the following is one of the factors responsible for the delay of the Brexit process?

- A. Irish and EU negotiators are getting increasingly exasperated by what they see as Britain’s refusal to move forward on talks on the border issue.
 - B. The issue on how to avoid a hard border by the June EU council summit.
 - C. The dispute whether triggering article 50 requires the authority of parliament.
 - D. The risk if the UK does not soften its red line on the Irish border issue.
 - E. All of these.
-

SMART ANSWERSHEET

Correct % - Indicates percentage of students who answered Questions Correctly.

Skipped % - Indicates percentage of students who skipped Questions .

Q.	Ans.	Correct
		Skipped
1	B	19.82 % 36.94 %
2	A	22.52 % 33.34 %
3	C	19.82 % 32.43 %
4	D	26.13 % 23.42 %
5	C	20.72 % 36.04 %
6	B	26.13 % 16.21 %
7	C	7.21 % 34.23 %
8	D	25.23 % 34.23 %
9	E	17.12 % 35.13 %
10	C	11.71 % 35.14 %
11	D	9.01 % 35.13 %
12	D	16.22 % 36.93 %
13	B	9.91 % 33.33 %
14	B	19.82 % 36.94 %
15	C	38.74 % 19.82 %
16	A	5.41 % 36.93 %
17	C	15.32 % 24.32 %
18	C	15.32 % 36.03 %

Q.	Ans.	Correct
		Skipped
19	D	21.62 % 13.52 %
20	C	26.13 % 28.82 %
21	D	24.32 % 27.93 %
22	D	16.22 % 29.73 %
23	B	31.53 % 31.53 %
24	C	26.13 % 21.62 %
25	C	6.31 % 29.73 %
26	C	30.63 % 36.04 %
27	E	33.33 % 16.22 %
28	C	22.52 % 32.43 %
29	C	16.22 % 16.21 %
30	D	32.43 % 12.62 %
31	B	16.22 % 34.23 %
32	E	13.51 % 30.63 %
33	E	14.41 % 36.94 %
34	E	12.61 % 38.74 %
35	E	22.52 % 16.22 %
36	C	25.23 % 36.03 %

Q.	Ans.	Correct
		Skipped
37	E	10.81 % 21.62 %
38	A	8.11 % 39.64 %
39	C	36.94 % 36.03 %
40	B	11.71 % 37.84 %
41	A	18.92 % 16.22 %
42	B	19.82 % 36.94 %
43	D	20.72 % 34.23 %
44	E	19.82 % 16.22 %
45	C	26.13 % 13.51 %
46	A	4.5 % 83.79 %
47	D	9.91 % 81.98 %
48	B	3.6 % 84.69 %
49	C	4.5 % 82.89 %
50	D	9.91 % 81.98 %
51	C	1.8 % 84.69 %
52	A	2.7 % 82.89 %
53	A	5.41 % 82.88 %
54	D	5.41 % 82.88 %

Q.	Ans.	Correct
		Skipped
55	A	4.5 % 86.49 %
56	A	3.6 % 81.99 %
57	D	4.5 % 82.89 %
58	C	5.41 % 82.88 %
59	C	1.8 % 86.49 %
60	C	3.6 % 83.79 %
61	B	2.7 % 83.79 %
62	A	5.41 % 84.68 %
63	D	1.8 % 83.79 %
64	C	1.8 % 82.88 %
65	A	3.6 % 81.99 %
66	B	3.6 % 83.79 %
67	A	3.6 % 83.79 %
68	B	11.71 % 81.98 %
69	D	3.6 % 82.89 %
70	A	6.31 % 81.98 %
71	C	3.6 % 83.79 %
72	B	8.11 % 81.98 %

Q.	Ans.	Correct
		Skipped
73	A	1.8 % 83.79 %
74	B	5.41 % 83.78 %
75	C	2.7 % 83.79 %
76	A	2.7 % 84.69 %
77	A	3.6 % 83.79 %
78	B	2.7 % 85.59 %
79	A	1.8 % 84.69 %
80	B	2.7 % 84.69 %
81	C	4.5 % 90.09 %
82	A	1.8 % 89.19 %
83	A	2.7 % 90.09 %
84	A	1.8 % 90.09 %
85	B	5.41 % 89.18 %
86	A	1.8 % 90.09 %
87	A	1.8 % 90.09 %
88	C	1.8 % 89.19 %
89	C	2.7 % 90.09 %
90	B	2.7 % 90.09 %

Q.	Ans.	Correct
		Skipped
91	D	0.9 %
		90.09 %
92	D	0.9 %
		90.09 %
93	D	2.7 %
		90.09 %
94	D	3.6 %
		90.09 %
95	D	4.5 %
		89.19 %
96	A	1.8 %
		89.19 %
97	D	2.7 %
		90.09 %
98	E	1.8 %
		89.19 %
99	A	0.9 %
		90.09 %
100	A	4.5 %
		90.09 %
101	B	2.7 %
		90.09 %
102	D	2.7 %
		90.09 %
103	C	3.6 %
		90.09 %

Q.	Ans.	Correct
		Skipped
104	A	3.6 %
		89.19 %
105	D	1.8 %
		90.09 %
106	E	2.7 %
		90.09 %
107	A	1.8 %
		89.19 %
108	B	1.8 %
		89.19 %
109	D	1.8 %
		90.09 %
110	C	1.8 %
		90.09 %
111	B	1.8 %
		90.09 %
112	B	1.8 %
		90.09 %
113	A	4.5 %
		89.19 %
114	C	0.9 %
		90.09 %
115	C	1.8 %
		90.09 %
116	C	1.8 %
		86.49 %

Q.	Ans.	Correct
		Skipped
117	C	5.41 %
		84.68 %
118	A	1.8 %
		87.39 %
119	D	4.5 %
		85.59 %
120	D	5.41 %
		85.58 %
121	E	3.6 %
		87.39 %
122	A	3.6 %
		87.39 %
123	C	2.7 %
		85.59 %
124	B	2.7 %
		86.49 %
125	A	1.8 %
		86.49 %
126	C	2.7 %
		85.59 %
127	C	4.5 %
		84.69 %
128	C	3.6 %
		87.39 %
129	D	5.41 %
		85.58 %

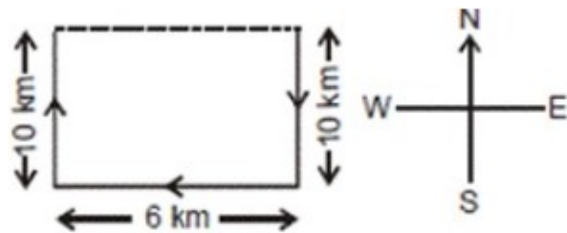
Q.	Ans.	Correct
		Skipped
130	E	4.5 %
		87.39 %
131	D	0.9 %
		86.49 %
132	C	1.8 %
		87.39 %
133	D	4.5 %
		86.49 %
134	B	2.7 %
		86.49 %
135	D	0.9 %
		86.49 %
136	C	5.41 %
		86.48 %
137	E	5.41 %
		86.48 %
138	C	2.7 %
		86.49 %
139	E	4.5 %
		86.49 %
140	C	2.7 %
		85.59 %
141	A	3.6 %
		85.59 %
142	E	2.7 %
		85.59 %

Q.	Ans.	Correct
		Skipped
143	C	2.7 %
		84.69 %
144	B	4.5 %
		87.39 %
145	D	7.21 %
		85.58 %
146	C	4.5 %
		85.59 %
147	B	3.6 %
		85.59 %
148	C	3.6 %
		86.49 %
149	D	2.7 %
		87.39 %
150	E	2.7 %
		86.49 %
151	B	8.11 %
		85.58 %
152	A	5.41 %
		86.48 %
153	B	8.11 %
		84.68 %
154	D	4.5 %
		87.39 %
155	C	8.11 %
		84.68 %

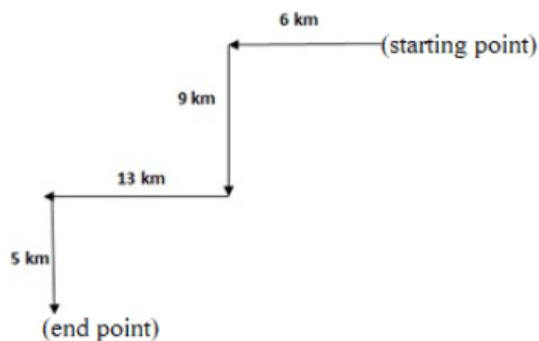
Performance Analysis	
Avg. Score (%)	4.0%
Toppers Score (%)	97.0%
Your Score	

HINTS AND SOLUTIONS

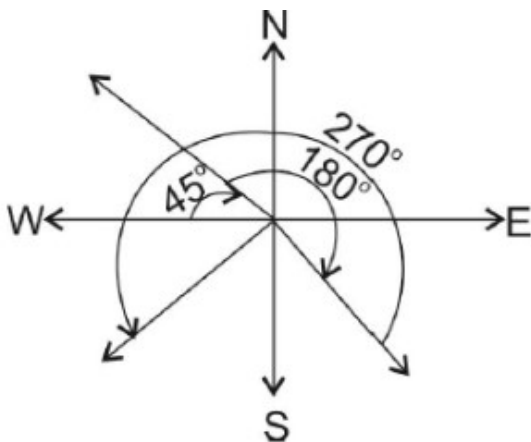
1.



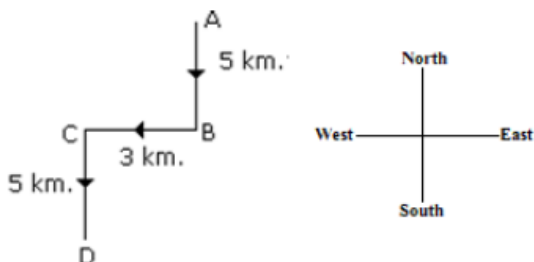
2.



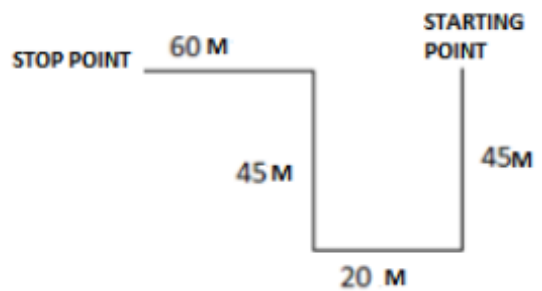
3. From the picture it is clear that the man standing at point O is in the south-west direction.



4.



Hence required direction is south - West.



5.

With respect to the starting point Prakash is in the west direction.

6. The final arrangement is-

Days	Countries	Villages
Monday	Turkey	Khonoma
Tuesday	Russia	Punsari
Wednesday	Iran	Kila Raipur
Thursday	USA	Chappar
Friday	France	Malana
Saturday	Indonesia	Mayong
Sunday	Brazil	Ralegan

7. The final arrangement is-

Days	Countries	Villages
Monday	Turkey	Khonoma
Tuesday	Russia	Punsari
Wednesday	Iran	Kila Raipur
Thursday	USA	Chappar
Friday	France	Malana
Saturday	Indonesia	Mayong
Sunday	Brazil	Ralegan

8. The final arrangement is-

Days	Countries	Villages
Monday	Turkey	Khonoma
Tuesday	Russia	Punsari
Wednesday	Iran	Kila Raipur
Thursday	USA	Chappar
Friday	France	Malana
Saturday	Indonesia	Mayong
Sunday	Brazil	Ralegan

9. The final arrangement is-

Days	Countries	Villages
Monday	Turkey	Khonoma
Tuesday	Russia	Punsari
Wednesday	Iran	Kila Raipur
Thursday	USA	Chappar
Friday	France	Malana
Saturday	Indonesia	Mayong
Sunday	Brazil	Ralegan

10. The final arrangement is-

Days	Countries	Villages
Monday	Turkey	Khonoma
Tuesday	Russia	Punsari
Wednesday	Iran	Kila Raipur
Thursday	USA	Chappar
Friday	France	Malana
Saturday	Indonesia	Mayong
Sunday	Brazil	Ralegan

11. After connecting all of them, we get the final relation as-

$$M (\leq) S (\geq) T (\geq) U > J.$$

We find that none of the given conclusions follows.

12. From the given relation-

$$A (\geq) B > D < V (\leq) E$$

We find that neither of them follows.

13. After connecting all of them, we get the final relation as-

$$G (\leq) Q (\leq) F > P (\geq) R$$

We find that only conclusion II is following.

14. After connecting all of them, we get the final relation as-

$$Z = Y < I (\geq) F < N$$

We find that only conclusion II is following.

15. From the given relation-

$$F < E = G \leq J = I$$

Only conclusion I is true.

16. After performing all the operations, we get the final arrangement as-

Kickers > Vans > Humanic > Geox > Lescon > Bontoni, Ariat
We can easily find from the options that possible number would be 76, 68.

17. After performing all the operations, we get the final arrangement as-

Kickers > Vans > Humanic > Geox > Lescon > Bontoni, Ariat
As we know second lowest shoes are 62 in number. If Ariat sales 28 more than Bontoni than Bontoni sales the lowest and the sale of Bontoni is $62 - 28 = 34$.

18. After performing all the operations, we get the final arrangement as-

Kickers > Vans > Humanic > Geox > Lescon > Bontoni, Ariat

19. As per the given information, we find the single possibility as-

$$\text{Sumit} > _ > _ > _ > \text{Vivek} > \text{Pinki} > \text{Qasim}$$

So we can see that S bought highest number of chocolates.

20. As per the given information, there will be three possibilities-

$$\text{Rajat} > \text{Vivek} > \text{Pinki} > \text{Qasim} > _ > _ > \text{Tinku}$$

$$\text{Rajat} > _ > \text{Vivek} > \text{Pinki} > \text{Qasim} > _ > \text{Tinku}$$

$$\text{Rajat} > _ > _ > \text{Vivek} > \text{Pinki} > \text{Qasim} > \text{Tinku}$$

So we can see that Vivek's position will not be lower than Fourth.

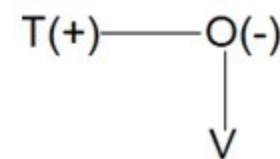
21. As per the given information, we find that there are two possibilities as-

$$\text{Rajat} > \text{Sumit} > \text{Vivek} > \text{Pinki} > \text{Qasim} > \text{Usha} > \text{Tinku} \text{ and}$$

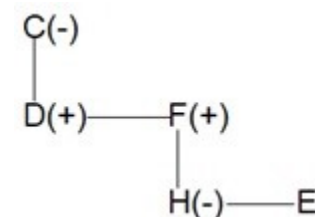
$$\text{Rajat} > \text{Sumit} > \text{Usha} > \text{Vivek} > \text{Pinki} > \text{Qasim} > \text{Tinku}$$

So we can say that Usha bought more than Vivek is true statement.

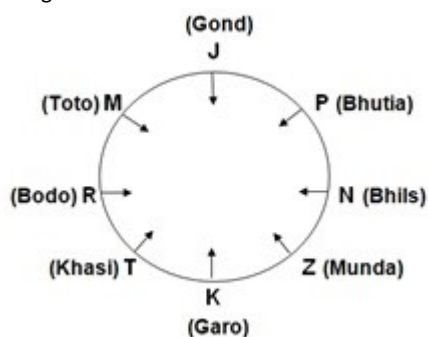
22. According to the option 4, T is the brother of O which is the mother of V that means T is the maternal uncle of V.



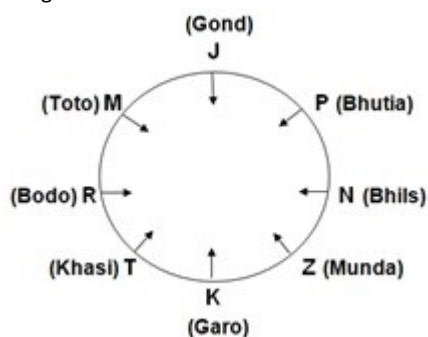
23. In expression $C \times D - F \left(\frac{+}{+} \right) H + E$, C is the mother of D who is the brother of F and F is the father of H who is the sister of E which means H is the granddaughter of C.



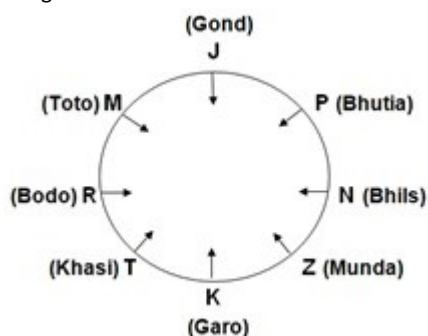
24. After performing all the operations, we find the final arrangement as-



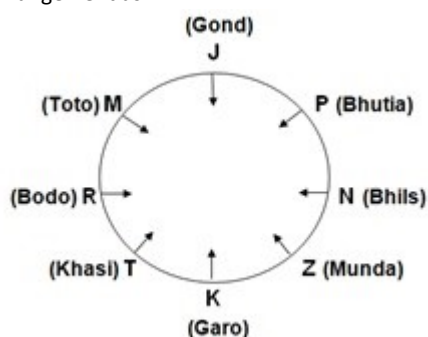
25. After performing all the operations, we find the final arrangement as-



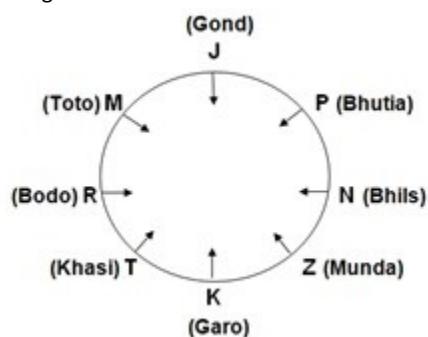
26. After performing all the operations, we find the final arrangement as-



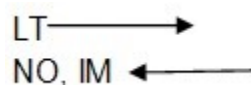
27. After performing all the operations, we find the final arrangement as-



28. After performing all the operations, we find the final arrangement as-

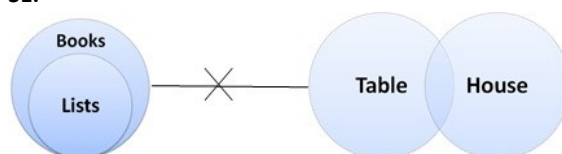


29. Pairs will be-

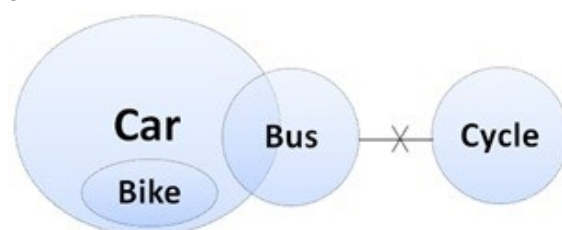


30. MNTUDJFKERIBFOWSDVUEVOFHPIASZ
CUHK

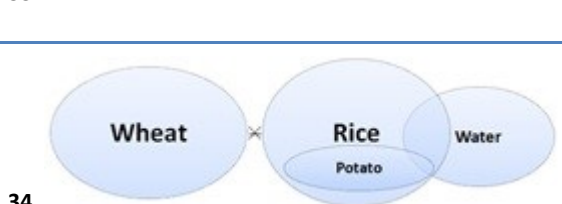
31.



32.



33.



34.

