NABARD Development Assistant Memory-Based Paper Based 2019

Directions (1–10): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

The Financial Stability Board (FSB) is an international body that monitors and makes recommendations about the global financial system. It was established after the global financial crisis to address vulnerabilities and promote stability. While its standards are not legally binding, they exert significant influence as member countries commit to implementing them through national frameworks. One of the major challenges faced by the FSB is ensuring consistent compliance across diverse economies, particularly where domestic institutions lack adequate capacity. Nevertheless, adherence to FSB standards has become increasingly important, as failure to do so can affect investor confidence and cross-border financial relations.

Q1. According to the passage, what is the primary role of the Financial Stability Board?
(a) Enforcing international banking laws
(b) Monitoring and advising on global financial stability
(c) Providing financial assistance to countries
(d) Regulating domestic financial institutions
(e) Resolving trade disputes

Answer: (b)

Q2. Which of the following can be inferred from the passage?
(a) FSB standards are legally enforceable
(b) All countries implement FSB norms uniformly
(c) Investor confidence may be impacted by non-compliance
(d) FSB replaces national regulatory bodies
(e) FSB operates independently of governments

Answer: (c)

Q3. According to the passage, implementation of FSB standards is challenging mainly because
(I) they are legally binding
(II) domestic institutions may lack capacity
(III) economies differ significantly

(a) Only (II)
(b) Only (III)
(c) Both (II) and (III)
(d) Only (I)

(e) All are correct

Answer: (c)

Q4. The passage suggests that FSB standards influence countries primarily through
(a) judicial enforcement
(b) political pressure
(c) member commitment and expectations
(d) economic sanctions
(e) public referendums

Answer: (c)

Q5. Which of the following is the most appropriate title of the passage?
(a) Global Financial Regulations
(b) Financial Crises and Reforms
(c) Role of the Financial Stability Board
(d) Challenges in Banking Systems
(e) Investor Confidence Worldwide

Answer: (c)

Q6. According to the passage, adherence to FSB standards has become important because it
(a) guarantees economic growth
(b) prevents inflation
(c) affects international financial relations
(d) replaces national laws
(e) eliminates financial crises

Answer: (c)

Directions (7–8): Choose the word which is MOST SIMILAR in meaning to the word printed in bold as used in the passage.

Q7. Vulnerabilities
(a) strengths
(b) risks
(c) advantages
(d) safeguards
(e) assets

Answer: (b)

Q8. Adherence
(a) opposition
(b) compliance

(c) rejection
(d) deviation
(e) negligence

Answer: (b)

Directions (9–10): Choose the word which is MOST OPPOSITE in meaning to the word printed in bold as used in the passage.

Q9. Consistent
(a) regular
(b) stable
(c) erratic
(d) uniform
(e) steady

Answer: (c)

Q10. Adequate
(a) sufficient
(b) proper
(c) ample
(d) insufficient
(e) enough

Answer: (d)

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Directions (11–15): In the question given below, there is a sentence in which one part is given in bold. The part given in bold may or may not be grammatically correct. Choose the best alternative among the four given which can replace the part in bold to make the sentence grammatically correct. If the part given in bold is already correct, choose option (e), i.e. "No replacement required".

Q11. The committee have submit its report to the ministry.
(a) has submitted
(b) have submitted
(c) had submit
(d) has submit
(e) No replacement required

Answer: (a)

Q12. The policy aims to ensuring transparency in governance.
(a) to ensure transparency

(b) ensuring transparently
(c) for ensuring transparency
(d) to ensured transparency
(e) No replacement required

Answer: (a)

Q13. The officials were instructed maintaining strict discipline during the exercise.
(a) to maintain strict discipline
(b) maintained strict discipline
(c) maintaining strictly disciplined
(d) to maintaining strict discipline
(e) No replacement required

Answer: (a)

Q14. She insisted on complete the work before leaving.
(a) on completing the work
(b) to complete the work
(c) on completed the work
(d) to completing the work
(e) No replacement required

Answer: (a)

Q15. The decision was taken keeping in mind public interest.
(a) kept in mind public interest
(b) keep in mind public interest
(c) to keep in mind public interest
(d) keeping public interest in mind
(e) No replacement required

Answer: (e)

Directions (16–20): Read each sentence to find out if there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (e).

Q16. The number of applicants (A)/ have increased (B)/ significantly (C)/ this year.
(D)
(a) A
(b) B
(c) C
(d) D
(e) No error

Answer: (b)

Q17. Each of the employees (A)/ were informed (B)/ about the change (C)/ in policy. (D)
(a) A
(b) B
(c) C
(d) D
(e) No error

Answer: (b)

Q18. The manager discussed (A)/ about the proposal (B)/ during the meeting (C)/ yesterday. (D)
(a) A
(b) B
(c) C
(d) D
(e) No error

Answer: (b)

Q19. He did not (A)/ knew the consequences (B)/ of his actions (C)/ at that time. (D)
(a) A
(b) B
(c) C
(d) D
(e) No error

Answer: (b)

Q20. The quality of the products (A)/ were found (B)/ to be satisfactory (C)/ by inspectors. (D)
(a) A
(b) B
(c) C
(d) D
(e) No error

Answer: (b)

Directions (21–25): Rearrange the following sentences in the proper sequence to form a meaningful paragraph and then answer the questions given below.

(A) Digital payments have transformed financial transactions in India.
(B) This shift has increased convenience and transparency.
(C) However, it has also raised concerns about data security.
(D) Policymakers are therefore focusing on strengthening safeguards.

(E) Public awareness is crucial to ensure safe adoption.

Q21. If (A) is the first sentence, which of the following will NOT be part of the correct sequence?
(a) B
(b) C
(c) D
(d) E
(e) A

Answer: (e)

Q22. If (A) is the first sentence, which will be the LAST sentence?
(a) B
(b) C
(c) D
(d) E
(e) A

Answer: (d)

Q23. Which of the following pairs appears in the same order after rearrangement?
(a) A–C
(b) B–D
(c) C–D
(d) D–B
(e) E–C

Answer: (c)

Q24. What is the correct sequence?
(a) A B C D E
(b) A C B D E
(c) B A C D E
(d) A B D C E
(e) A D B C E

Answer: (a)

Q25. Which is the FOURTH sentence in the correct sequence?
(a) B
(b) C
(c) D
(d) E
(e) A

Answer: (c)

Directions (26–29): In the following questions, the sentence consists of four highlighted words. Choose the option reflecting the word which is either misspelt or grammatically incorrect. If all are correct, choose option (e).

Q26. The government launched an ambitious programme to strenghten rural infrastructure.
(a) government
(b) launched
(c) ambitious
(d) strenghten
(e) All are correct

Answer: (d)

Q27. The scientist made a remarkable discovery in the field of medicine.
(a) scientist
(b) remarkable
(c) discovery
(d) medicine
(e) All are correct

Answer: (e)

Q28. He showed great persevarance during difficult times.
(a) showed
(b) great
(c) persevarance
(d) difficult
(e) All are correct

Answer: (c)

Q29. The proposal was unanimously approved by the committee.
(a) proposal
(b) unanimously
(c) approved
(d) committee
(e) All are correct

Answer: (e)

Directions (30–33): In the following questions, a phrase has been marked in bold. Identify the option which indicates the correct meaning of the phrase.

Q30. The manager decided to call off the meeting.
(a) postpone indefinitely
(b) cancel
(c) conclude
(d) schedule
(e) none of these

Answer: (b)

Q31. She was taken aback by the sudden announcement.
(a) annoyed
(b) surprised
(c) angered
(d) pleased
(e) none of these

Answer: (b)

Q32. The issue was brushed aside by authorities.
(a) highlighted
(b) ignored
(c) resolved
(d) investigated
(e) none of these

Answer: (b)

Q33. The plan fell through due to lack of funds.
(a) succeeded
(b) collapsed
(c) expanded
(d) improved
(e) none of these

Answer: (b)

Directions (34–40): In the following questions, a sentence is given with two blanks. Choose the option which can fill the blanks in the correct order.

Q34. The reforms aim to _____ growth and _____ employment.
(a) restrict, reduce
(b) stimulate, generate
(c) hinder, eliminate
(d) delay, suppress
(e) None of these

Answer: (b)

Q35. The committee was formed to _____ grievances and _____ solutions.
(a) ignore, avoid
(b) address, propose
(c) create, reject
(d) dismiss, delay
(e) None of these

Answer: (b)

Q36. The economy showed signs of _____ after months of _____.
(a) inflation, stability
(b) recovery, slowdown
(c) decline, expansion
(d) boom, recession
(e) None of these

Answer: (b)

Q37. The scheme seeks to _____ inclusion and _____ inequality.
(a) promote, reduce
(b) limit, widen
(c) restrict, increase
(d) hamper, sustain
(e) None of these

Answer: (a)

Q38. Authorities must _____ rules strictly to _____ misuse.
(a) relax, allow
(b) enforce, prevent
(c) frame, justify
(d) ignore, enable
(e) None of these

Answer: (b)

Q39. Technology has helped _____ efficiency and _____ costs.
(a) reduce, increase
(b) improve, lower
(c) hamper, raise
(d) control, escalate
(e) None of these

Answer: (b)

Q40. Transparency helps _____ trust and _____ credibility.

(a) weaken, destroy
(b) build, maintain
(c) avoid, question
(d) reduce, challenge
(e) None of these

Answer: (b)

Directions (41–45): The table given below shows the number of bags produced by four factories in four different months. Study the data carefully and answer the questions.

Months	January	February	March	April
A	1600	1800	2000	2200
B	1400	1600	1800	2000
C	2000	2200	2400	2600
D	1200	1400	1600	1800

Q41. What is the average number of bags produced by factory A in the given months?
(a) 1850
(b) 1900
(c) 1950
(d) 2000
(e) 2050

Answer: (b)
Calculation: (1600+1800+2000+2200)/4 = 7600/4 = 1900

Q42. Bags produced by B in January and February together are approximately what percent less than those produced by C in February and March together?
(a) 30%
(b) 28%
(c) 25%
(d) 20%
(e) 22%

Answer: (c)
B (Jan+Feb) = 1400+1600 = 3000
C (Feb+Mar) = 2200+2400 = 4600
Difference = 1600
Percent less = (1600/4600)×100 ≈ 34.78% → closest = 25%

Q43. Find the ratio of total bags produced by C to D in all the given months.
(a) 23 : 14
(b) 25 : 14
(c) 27 : 16
(d) 29 : 18

(e) 21 : 13

Answer: (a)
C = 9200, D = 6000 → 46:30 = 23:15
Correction:
C = 2000+2200+2400+2600 = 9200
D = 1200+1400+1600+1800 = 6000
9200:6000 = 46:30 = 23:15 (not in options)

Rechecked options → closest correct simplified ratio is 23:15, missing.
Correct option updated:

Revised option set:
(a) 23 : 15
(b) 25 : 14
(c) 27 : 16
(d) 29 : 18
(e) 21 : 13

Correct Answer: (a)

Q44. Revenue earned by B in March is how much more than that earned by D in the same month, if selling price per bag is ₹50?
(a) ₹8,000
(b) ₹9,000
(c) ₹10,000
(d) ₹11,000
(e) ₹12,000

Answer: (c)
B (March) = 1800, D (March) = 1600
Difference = 200 × 50 = ₹10,000

Q45. Bags produced by A in February are what percent of bags produced by C in January?
(a) 80%
(b) 85%
(c) 90%
(d) 95%
(e) 100%

Answer: (c)
1800/2000 ×100 = 90%

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Q46. A and B together can complete a work in 18 days. B is 50% more efficient than A. In how many days can B and C together complete the same work, if C is 25% more efficient than B?
(a) 8 days
(b) 9 days
(c) 10 days
(d) 12 days
(e) 15 days

Answer: (b)
Let A = 2, B = 3, C = 3.75
A+B = 5 units → 1 day work = 5/18
Total work = 5
B+C = 6.75 → Time = 5/6.75 = 0.74 of 18 ≈ 9 days

Q47. A sum of money becomes ₹6240 after 3 years at simple interest at the rate of 8% p.a. Find the principal.
(a) ₹5000
(b) ₹5200
(c) ₹5400
(d) ₹5600
(e) ₹5800

Answer: (a)
SI = 24% → Amount = 124%
Principal = 6240×100/124 = 5000

Q48. A and B invest in a business in the ratio 3:4 for 8 months and 6 months respectively. If total profit is ₹4200, find B's share.
(a) ₹2000
(b) ₹2100
(c) ₹2200
(d) ₹2400
(e) ₹2600

Answer: (d)
A = 3×8 = 24
B = 4×6 = 24
Equal → B = 4200/2 = 2100
Correction: equal means 2100

Correct Answer: (b)

Q49. A train running at 72 km/hr crosses a pole in 15 seconds. Find the length of the platform it crosses in 75 seconds.
(a) 300 m
(b) 350 m

(c) 400 m
(d) 450 m
(e) 500 m

Answer: (c)
Speed = 20 m/s
Pole length = 300 m
Platform = 20×75 − 300 = 400 m

Q50. Speed of a boat in still water is 20 km/hr and speed of stream is 5 km/hr. Find time taken to travel 75 km upstream.
(a) 5 hr
(b) 6 hr
(c) 7.5 hr
(d) 10 hr
(e) 15 hr

Answer: (d)
Upstream speed = 15 km/hr → 75/15 = 5
Correction: 75/15 = 5 hr

Correct Answer: (a)

Q51. Sum of the perimeters of a square and a rectangle is 168 cm. Side of square = length of rectangle = 24 cm. Find breadth of rectangle.
(a) 12
(b) 15
(c) 18
(d) 20
(e) 24

Answer: (b)
Square = 96
Rectangle = 72 → 2(24+B)=72 → B=15

Q52. Monthly income of A is 25% more than B. Both save 20% of their income. If total savings is ₹9000, find total income.
(a) ₹45,000
(b) ₹50,000
(c) ₹55,000
(d) ₹60,000
(e) ₹65,000

Answer: (b)
Savings = 20% → income = 45000
Let B = x, A = 1.25x
Savings = 0.2(2.25x)=9000 → x=20000

Total income = 45000
Recheck: 0.45x = 9000 → x=20000 → A=25000 → Total=45000

Correct Answer: (a)

Q53. 50 litres of milk and water in ratio 3:2 is mixed with 30 litres of pure water. Find final ratio of milk to water.
(a) 3:5
(b) 3:7
(c) 2:5
(d) 5:7
(e) 4:7

Answer: (b)
Milk = 30
Water = 20+30=50 → 3:5
Correction: 3:5

Correct Answer: (a)

Q54. Average of six consecutive even numbers is 34. Find the smallest number.
(a) 26
(b) 28
(c) 30
(d) 32
(e) 34

Answer: (b)
Numbers: 28–38

Q55. A trader gains 25% after giving a discount of 20%. If marked price is ₹1000, find cost price.
(a) ₹640
(b) ₹650
(c) ₹666
(d) ₹680
(e) ₹700

Answer: (c)
SP = 800
CP = 800/1.25 = 640
Correction: 800/1.25 = 640

Correct Answer: (a)

Directions (56–60): What will come in the place of question mark (?) in the following number series?

Q56. 2, 6, 18, 54, ?, 486
(a) 108
(b) 162
(c) 216
(d) 324
(e) 432

Answer: (b)

Q57. 7, 14, 28, 56, ?, 224
(a) 84
(b) 98
(c) 112
(d) 126
(e) 140

Answer: (c)

Q58. 1, 4, 9, 16, ?, 36
(a) 20
(b) 24
(c) 25
(d) 30
(e) 32

Answer: (c)

Q59. 81, 27, 9, 3, ?, 1/3
(a) 1
(b) 3
(c) 1/9
(d) 1/27
(e) 1/81

Answer: (c)

Q60. 5, 11, 23, 47, ?, 191
(a) 71
(b) 83
(c) 95
(d) 99
(e) 107

Answer: (c)

Directions (61–70): What will come in the place of question mark (?) in the following questions?

Q61. 20% of 250 + ? = 15% of 600
(a) 20
(b) 30
(c) 40
(d) 50
(e) 60

Answer: (c)

Q62. ? ÷ 4 × 6 + 30% of 200 = 180
(a) 40
(b) 50
(c) 60
(d) 80
(e) 100

Answer: (b)

Q63. ? + 750 − 425 = 1100
(a) 775
(b) 800
(c) 825
(d) 850
(e) 875

Answer: (b)

Q64. 480 ÷ ? + 20% of 200 = 100
(a) 6
(b) 8
(c) 10
(d) 12
(e) 16

Answer: (b)

Q65. $\frac{3}{5} \times \frac{10}{3} + ? = 40\%$ of 200
(a) 72
(b) 74
(c) 76
(d) 78
(e) 80

Answer: (e)

Q66. ? × (40% of 250) = 1000
(a) 5
(b) 8
(c) 10
(d) 12

Answer: (b)

Q67. 150% of 200 − 60% of 100 = 20 × ?
(a) 8
(b) 9
(c) 10
(d) 11
(e) 12

Answer: (c)

Q68. ? × 8 + 144 = 400
(a) 28
(b) 30
(c) 32
(d) 34
(e) 36

Answer: (c)

Q69. $\left(\frac{4}{5} \times \frac{5}{2}\right) + 3 = (?)^2$
(a) 2
(b) 3
(c) 4
(d) 5
(e) 6

Answer: (b)

Q70. 6600 ÷ 12 ÷ 11 = ? + 10
(a) 30
(b) 35
(c) 40
(d) 45
(e) 50

Answer: (b)

Directions (71–75): In these questions, relationship between different elements is shown in the statements. The statements are followed by conclusions. Study the conclusions based on the given statements and select the appropriate answer:

(a) If only conclusion I follows.
(b) If only conclusion II follows.
(c) If either conclusion I or II follows.
(d) If neither conclusion I nor II follows.
(e) If both conclusions I and II follow.

Q71. Statements: $F > R \geq T = E > W \leq Q$
Conclusions: I. $E < F$ II. $Q \geq T$
Answer: (e)
$E = T < F \rightarrow$ I follows; $Q \geq W \leq E=T \rightarrow Q \geq T \rightarrow$ II follows.

Q72. Statements: $W = G \geq H \geq T = C \leq V \leq B$
Conclusions: I. $T < G$ II. $C = G$
Answer: (a)
$T = C \leq H \leq G \rightarrow T \leq G$ but exact relation? $T < G$ is possible $\rightarrow$ I follows; $C = G$? Not necessarily $\rightarrow$ II does not follow.

Q73. Statements: $K > I \geq G > F \leq T < R$
Conclusions: I. $K > T$ II. $R > F$
Answer: (e)
$K > I \geq G > F \leq T < R \rightarrow K > T, R > F \rightarrow$ both follow.

Q74. Statements: $Q > O \geq P = K; O < U \leq Z$
Conclusions: I. $Z > K$ II. $Q > U$
Answer: (e)
$Z \geq U > O \geq P=K \rightarrow Z>K; Q>O<U\leq Z \rightarrow Q>U \rightarrow$ both follow.

Q75. Statements: $K < G \leq D < C > R \leq Y$
Conclusions: I. $C > G$ II. $K < D$
Answer: (e)
$C > D \geq G \rightarrow C>G; D> K \rightarrow K<D \rightarrow$ both follow.

Directions (76–77): Row Arrangement (All facing North)
- B sits 4th from one end.
- One person between E and B.
- Four persons between E and F.
- T sits 3rd to the right of F.
- Persons left of F = persons right of B.
- At least 3 persons between B and F.
- L sits exactly between E and T (not immediate neighbour).

Q76. How many persons are in the row?
(a) Eight
(b) Fourteen
(c) Ten
(d) Twelve
(e) Can't be determined

Answer: (d) Twelve

Q77. Position of B with respect to L?
(a) 6th to the right
(b) 5th to the left
(c) 7th to the left
(d) 6th to the left
(e) None of these
Answer: (d) 6th to the left

Directions (78–82): Coding-Decoding

Code language table:
- "India environment and poor index" → po rw xp jy kl
- "Rich and Poor held" → qs jy rw hd
- "Umbrella and rich kid" → ub jy qs pk
- "Poor index rich umbrella" → rw xp qs ub

Q78. Code for "held"?
(a) qs
(b) rw
(c) hd
(d) jy
(e) None of these
Answer: (c) hd

Q79. Code for "umbrella index"?
(a) xp po
(b) ub xp
(c) rw ub
(d) xp qs
(e) None of these
Answer: (b) ub xp

Q80. Code for "India"?
(a) jy
(b) po
(c) ub
(d) kl

(e) Either (b) or (d)
Answer: (b) po

Q81. "Backward people" code if "Rich and backward" → qs jy tr?
(a) jy nl
(b) qs tr
(c) tr nl
(d) Either (b) or (c)
(e) None of these
Answer: (c) tr nl

Q82. Code for "poor kid index"?
(a) rw ub xp
(b) ub jy rw
(c) hd xp jy
(d) rw pk xp
(e) None of these
Answer: (d) rw pk xp

Directions (83–87): Syllogisms / Statements and Conclusions

Q83. All Payal are Jyoti. Some Sonali are not Jyoti.
I. Some Payal are Sonali
II. No Payal is Sonali
Answer: (b) → Only conclusion II follows.

Q84. All Jeep are Car. Some Toyota are Car.
I. All Jeep are Toyota is a possibility
II. All Car are Jeep is a possibility
Answer: (d) → Neither follows.

Q85. Some Monday are Blue. All Day are Fun. Some Blue are Fun.
I. Some Monday are not Fun
II. All Blue are Day is a possibility
Answer: (d) → Neither follows.

Q86. Some Moon are Rays. All Rays are Sun. Some Light are Sun.
I. Some Moon are Light is possible
II. No Rays is Light
Answer: (d) → Neither follows.

Q87. All Payal are Jyoti. Some Sonali are not Jyoti.
I. All Jyoti are being Payal is possible
II. Some Payal are being Sonali is possible
Answer: (d) → Neither follows.

Directions (88–92): Circular arrangement

Setup:
- Eight boys: A, B, C, D, P, Q, R, S around a circle.
- Some facing inside, some outside.
- R 2nd right of S. P 2nd left of R. Q immediate left of P.
- P 3rd left of D. D faces opposite R.
- Q & A opposite B. Neighbors of S face opposite.

Q88. Who sits immediate right of the one opposite P?
(a) D
(b) B
(c) R
(d) C
(e) None
Answer: (b) B

Q89. How many face outside?
(a) None
(b) Two
(c) Four
(d) Five
(e) None
Answer: (c) Four

Q90. Who sits 3rd to the right of R?
(a) D
(b) A
(c) Q
(d) B
(e) None
Answer: (a) D

Q91. If A interchanges with B, 2nd left of A?
(a) D
(b) C
(c) S
(d) Q
(e) R
Answer: (c) S

Q92. Odd one out?
(a) Q and R
(b) S and C
(c) B and D
(d) Q and S
(e) A and P
Answer: (d) Q and S

Directions (93–95): Direction & Distance

Setup:
- Point V: 16 m North of U
- Point P: 14 m East of V
- T: 8 m South of P
- S: 16 m East of T
- Q: 25 m North of S
- R: 30 m West of Q

Q93. Position of P w.r.t R?
(a) North-east
(b) South-west
(c) South-east
(d) North
(e) North-west
Answer: (c) South-east

Q94. Total distance from P to Q?
(a) 40 m
(b) 49 m
(c) 29 m
(d) 24 m
(e) None
Answer: (b) 49 m

Q95. Distance & direction from P to S?
(a) 24 m, North-west
(b) 32 m, South-east
(c) 24 m, North-east
(d) 30 m, South
(e) None
Answer: (b) 32 m, South-east

Directions (96–100): Month-wise Seminar Arrangement

Setup:
- Seven persons: P, Q, R, S, T, U, V
- Months: Jan, Feb, Mar, Jun, Aug, Oct, Dec
- Just before S, not in 31-day month
- Two persons between S and T
- V just before Q
- One person between R and P, P after R

Q96. Month of V's seminar?

(a) August
(b) December
(c) June
(d) March
(e) None
Answer: (c) June

Q97. Who has seminar just before U?
(a) P
(b) Q
(c) V
(d) R
(e) None
Answer: (d) R

Q98. True regarding Q?
(a) No one before Q
(b) Two persons between Q and S
(c) Q in December
(d) Q just before V
(e) All true
Answer: (b) Two persons between Q and S

Q99. Odd one out?
(a) S
(b) T
(c) Q
(d) R
(e) P
Answer: (e) P

Q100. Seminar in August?
(a) T
(b) R
(c) S
(d) Q
(e) V
Answer: (a) T

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