Oliveboard

RBI Grade B Previous Year Paper 2020

RBI Grade B PYQs

General Awareness

Q1. In the recently released Global Innovation Index (GII), India's rank has improved to 48th inthe year 2020. Its rank in the year 2019 was

A. 50th
B. 54th
C. 56th
D. 52nd
E. 58th

Answer – D

Q2. International Energy Agency has recently released the report "India Energy Outlook" for the year 2021. According to this report, at present, India is the largest global energy consumer.

A. 1st
B. 3rd
C. 4th
D. 8th
E. 10th

Answer – C

Q3. Ministry of Labour and Employment has released 4 labour codes in the year 2020. Thesecodes are aimed at protecting the interest of workers and will provide them social security,protection, safe and working environment and effective conciliation, mechanism for theirgrievances. Which one of the following is not one these four labour codes released by the LabourMinistry?

A.   Code on Wages, 2019
B.   Code on Migrant Laborer's, 2020
C.   Industrial Relations Code, 2020
D.   Occupational Safety, Health and Working Conditions Code, 2020
E.   Code on Social Security, 2020

Answer – B

Q4. An integrated logistics and hyperscale data centre park called Green base and Yotta is goingto be set up by Hiranandani Group companies, in which one of the following states?

- A. Gujarat
- B. West Bengal
- C. Telangana
- D. Madhya Pradesh
- E. None

Answer – B

Q5. India-Maldives joint military exercise 'Ex EKUVERIN - 2019' was held in which place?
- A. Jodhpur
- B. Vishakhapatnam
- C. Pune
- D. Dehradun
- E. Balasore

Answer – C

Q6. Amazon's market value was $250 billion in the year 2015, Two decades after its founding inthe year 1995. This major e-commerce company was started as which of the following in itsearliest days?
- A. Pantry
- B. Apparel store
- C. Courier store
- D. Book store
- E. None of the above

Answer – D

Q7. Union Minister of State for Agriculture Shri ParshottamRupala has recently launchedAYUSHMAN SAHAKAR. It is a unique scheme to assist cooperatives play an important role in thecreation of_____ infrastructure in the country, under National CooperativeDevelopment Cooperation (NCDC).
- A. Healthcare
- B. Education
- C. Banking
- D. Employment
- E. All of these

Answer – B

Q8. Indian Finance Minister Arun Jaitley launched a GIS-based Mobile App for Financial Inclusionin the year 2018 during Annual Public Sector Banks meeting. This App assist to the commonpeople in finding a financial service touch point at any location in the country. What is the nameof this mobile app?
- A. CSC
- B. UMANG
- C. BHIM
- D. Jan Dhan Darshak
- E. Aaykar Setu

Answer – D

Q9. _____was the first microlending bank in India to win a banking license from the Reserve Bank of India (RBI) in April 2014.
- A. Equitas Bank
- B. Bandhan Bank
- C. Ashirvad Bank
- D. Aarohan Bank
- E. IDFC First Bank

Answer – B

Q10. Ranthambore National Park is located near which one of the following cities of Rajasthan?
- A. Jaipur
- B. Udaipur
- C. Sikar
- D. Sawai Madhopur
- E. Bhilwara

Answer – D

Q11. The Union budget for the year 2021-22 has allocated &1.1 trillion for the Indian Railways,out of this amount how much amount will be utilized for capital expenditure for 2021-22 toexpand rail infrastructure in India?
- A. 1.07 trillion
- B. 1.02 trillion
- C. 0.95 trillion
- D. 1.04 trillion
- E. 1.09 trillion

Answer –A

Q12. Denmark has decided to build the world's first artificial island with the aim to provide cleanenergy. The island will be located in the North Sea (located between England and Scotland).Power will be generated from which of the following energies?
   A. Solar
   B. Tidal
   C. Wind
   D. Geothermal
   E. Biomass

Answer – C

Q13. Which of the following festivals is celebrated by the Apatani, or Tanw, also known by Apa,the tribal group living in the Ziro valley in the Lower Subansiri district of Arunachal Pradesh inIndia?
   A. Myoko
   B. Gauchar Mela
   C. Thisam Phanit
   D. Tsukhenyie
   E. None

Answer -A

Q14. Which of the following PSUs has featured on top of the list among "Indian PSUs" in 'World's Best Employer 2020 Report, published by Forbes in the month of October 2020?
   A. ONGC
   B. BHEL
   C. NTPC
   D. SAIL
   E. IOCL

Answer – C

Q15. National Cadet Corps (NCC) of India, which is the largest uniformed youth organisation inthe world, has celebrated its 72nd Raising Day on which of the following dates, in the year 2020?
   A. 22ndDecember
   B. 22nd November
   C. 23rd January
   D. 22nd January
   E. 23rd December

Answer – B

Q16. Identify the bank that has launched "Gram Sampark Abhiyan", a nation-wide FinancialInclusion and Literacy Campaign on the occasion of the 151st birth anniversary of MahatmaGandhi, in the year 2020?

- A. SBI
- B. PNB
- C. HDFC
- D. BOI
- E. BOB

Answer – B

Q17. To achieve the vision of creating a financially aware and empowered India, the ReserveBank of india has released the second edition of "National Strategy for Financial Education"(NSFE) for 2020-2025. NSFE has recommended the adoption of a '_ C' approach for thedissemination of financial education in India.

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

Answer – C

Q18. CRA is an agency registered under Pension Fund Regulatory and Development Authority(PFRDA) to perform functions of record-keeping, accounting, administration, and customerservice to Pension scheme subscribers. What does "R" stand for in CRA?

- A. Registry
- B. Record Keeping (Central Record Keeping Agency)
- C. Resolution
- D. Real-Time
- E. Regulation

Answer – B

Q19. Real Time Gross Settlement (RTGS) system is primarily meant for large value transactions.The minimum amount to initiate a transaction through RTGS iswith no upper ormaximum ceiling.
- A. Rs. 2 lakhs
- B. Rs. 3 lakhs
- C. Rs. 5 lakhs
- D. Rs. 4 lakhs
- E. Rs. 1 lakh

Answer – A

Q20. Ministry of New and Renewable Energy (MNRE) has launched the scheme PM KUSUM forfarmers with the aim to add solar and other renewable capacity of 25,750 MW by 2022. Referto following given statements regarding this scheme and identify the one which is not a featureof the same?
- A. Subsidy would be provided on diesel for running diesel pump and thus provide thefarmers a reliable source of irrigation
- B. Individual farmers will be supported to install standalone solar Agriculture pumps
- C. The farmer will be able to use the generated solar power to meet the irrigation needs andthe excess solar power will be sold to DISCOMs.
- D. In case cultivated fields are chosen for setting up solar power project, the farmers couldcontinue to grow crops as the solar panels are to be set up above a minimum height.
- E. The scheme would ensure that sufficient local solar/ other renewable energy-based poweris available for feeding rural load centres and agriculture pump-set loads.

Answer –A

Q21. Cyclone Nivar made a landfall near which one of the following places, recently in the monthof November 2020?
- A. Mumbai
- B. Hyderabad
- C. Mysuru
- D. Kochi
- E. Puducherry

Answer – E

Q22. Recently in the month of October 2020, World Economic Forum (WEF) has announced toset up India's first Advanced Manufacturing HUB or AMHUB in the state of?
- A. Rajasthan
- B. Odisha
- C. Tamil Nadu
- D. Chhattisgarh
- E. Jharkhand

Answer – C

Q23. PM Kisan is a Central Sector scheme with 100% funding from Government of India. Whoamong the following are not eligible to avail the benefit of PM Kisan scheme?
   A. Large landholding farmer families
   B. Former and present holders of constitutional posts
   C. All eligible landholding farmer families
   D. Both A & B
   E. None of these

Answer – B

Q24. In the recently released Union Budget 2021-22, what amount of fund has been allocatedunder the revamped Post Matric Scholarship Scheme (PMSS) for the welfare of Scheduled Castesfor 6 years, to benefit 4 crore SC students?
   A. 35,219 crore
   B. 25,219 crore
   C. 32,117 crore
   D. 22,117 crore
   E. 27,115 crore

Answer – A

Q25. Recently in the month of February 2021, Puducherry Chief Minister V Narayanasamy hassubmitted his resignation to Lieutenant Governor Tamilisal Soundararajan, after losingconfidence vote in Legislative Assemble. The Puducherry Legislative Assembly has _____seats.
   A. 27
   B. 35
   C. 28
   D. 33
   E. 36

Answer – D

Q26. Recently in Feb 2021, Ngozi Okonjo-weala has been appointed as the seventh Director-General of the World Trade Organization, becoming the first woman head of the body. Shebelongs to which of the following countries?
   A. Ethiopia
   B. Nigeria
   C. Kenya
   D. Eritrea
   E. Algeria

Answer – B

Q27. Reserve Bank of India has constructed a composite Digital Payments Index (DPI) to capturethe extent of digitisation of payments across the country. Which one of the following is not aparameter that enables the measurement of deepening and penetration of digital payments inthe country?
- A. Payment Enabler
- B. Payment Infrastructure
- C. Payment Analysis
- D. Payment Performance
- E. Consumer Centricity

Answer –C

Q28. _____is the art and science of making maps and charts.
- A. Demography
- B. Calligraphy
- C. Cartography
- D. Orthography
- E. Cacography

Answer – C

Q29. HCL Technologies has announced to roll out a one-time special bonus of Rs 700 crore to itsemployees globally, in recognition of its recent milestone of crossing themark inrevenue for 2020.
- A. $15 billion
- B. $10 billion
- C. $20 billion
- D. $25 billion
- E. $30 billion

Answer – B

Q30. What is the current ceiling of Cash Reserve Ratio (CRR) set by the Reserve Bank of India?
- A. 5%
- B. 3%
- C. 6%
- D. 2.5%
- E. None of these

Answer – B

Q31. Recently in the month of Jan 2021, A certification course "NAVRITIH" was launched byPrime Minister Narendra Modi. It is related to which of the following sectors?
   A. Education Technology
   B. Construction Technology
   C. Food Processing and Technology
   D. Financial Technology
   E. None of these

Answer – B

Q32. Recently in the month of Dec 2020, Government of India has announced to set up a Multi-Modal Logistics Hub & Multi-Modal Transport Hub (MMTH), with the aim of making India astrong part of Global Value Chain. In which state will it be set up?
   A. Uttar Pradesh
   B. Gujarat
   C. Madhya Pradesh
   D. Rajasthan
   E. Tamil Nadu

Answer – A

Q33. Recently in the month of February 2021, _____been handed over to Indian Navy by Mazagon Dock Limited.INS Karanj– a Scorpene class submarine has
   A. First
   B. Second
   C. Third
   D. Fourth
   E. Fifth

Answer – C

Q34. Which of the Small Finance Banks has got the permission from SEBI to launch its IPO in themonth of December 2020?
   A. Suryodaya Small Finance Bank
   B. Ujjivan Small Finance Bank
   C. Janalakshmi Small Finance Bank
   D. Capital Small Finance Bank.
   E. Equitas Small Finance Bank

Answer – A

Q35. ATMs that are owned and operated by non-bank entities are called as
   A. Blue Label ATMs
   B. White Label ATMs
   C. Brown Label ATMs
   D. Black Label ATMs
   E. Red Label ATMs
      Answer - B

Q36. Good Governance Day in India is observed on December 25th. This day is observed tocommemorate the birth anniversary of which of the following Indian personalities?

- A. Sardar Vallabh Bhai Patel
- B. Atal Bihari Vajpayee
- C. Swami Vivekananda
- D. Madan Mohan Malviya
- E. Pt. Deen Dayal Upadhyaya

Answer – B

Q37. Which of the following is NOT a policy rate that is changed by Reserve Bank of India (RBI)from time to time?

- A. Repo Rate
- B. Reverse Repo Rate
- C. Marginal Standing Facility Rate
- D. Bank Rate
- E. Statutory Liquidity Ratio

Answer – E

Q38. Recently in the month of Dec 2020, "iMobile app" was launched by ICICI Bank with the aimto strengthen financial ecosystem of the country. Read below given statements and identifywhich of the following is NOT correct regarding the features of this app?

- A. It enables users to pre-set limits on their credit and debit cards for domestic as well as
- A. international transactions.
- B. It allows customers to link multiple bank accounts.
- C. It allows customers to scan a QR Code of any payment app and send money money to any UPH ID, Bank account, self-etc.
- D. It can be used only by the customers of ICICI
- E. It lets its customers open (and renew) Life Insurance and General Insurance policies, directly from your phone.

Answer – D

Q39. Government has launched New National Education Policy 2020, According to it % isthe target Gross enrolment ration (GER) for pre-school to secondary level by the year 2030 and% is the target GER of higher education by 2035.

- A. 75, 50
- B. 50, 100
- C. 50, 75
- D. 75,100
- E. 100, 50

Answer – E

Q40. State of Maharashtra has topped the list of states is terms of MSME registration in Udyam Portal. Which of the following states is second after Maharashtra as per a newspaper report, released recently in February 2021?
  A. Gujarat
  B. Kerala
  C. Tamil Nadu
  D. Madhya Pradesh
  E. Haryana

Answer –C

Q41. Recently in the month of Oct 2020, Government has notified that a "National Authority ofShip Recycling" will be set up to look after the sustainable development of the Ship Recyclingindustry, monitoring the compliance to environment-friendly norms. In which of the followingstates will it be located?
  A. Gujarat
  B. Andhra Pradesh
  C. Kerala
  D. Maharashtra
  E. Goa

Answer – A

Q42. According to the recently released guidelines by RBI in October 2020, Non-deposit-takingHFCs with an asset size of 85,000 crore and above, but less than €10,000 crore will have to reacha minimum LCR ofby December 1, 2021 andby December 1, 2025.
  A. 20%, 40%
  B. 30%, 60%
  C. 30%, 100%
  D. 50%, 100%
  E. 25%, 50%

Answer –C

Q43. Which of the following state is set to be home to the country's first sand dune park undera project funded by The World Bank, which has accepted the proposal of the Biodiversity Boardof the state, recently in Oct 2020?
  A. Goa
  B. Kerala
  C. Odisha
  D. Gujarat
  E. Maharashtra

Answer –A

Q44. What is the current Marginal Standing Facility Rate, in the month of Feb 2021?
   A.   4.75%
   B.   3.50%
   C.   3.25%
   D.   4.50%
   E.   4.25%

Answer – E

Q45. A women's Self-Help Group (SHG), coming together on the basis of mutual affinity is theprimary building block of community institutional design of which of the schemes, being run theGovt of India?
   A.   MGNREGA
   B.   DAY - NRLM
   C.   PMGSY
   D.   Gram Swaraj Abhiyan
   E.   None of these

Answer – B

Q46. India's First Fire Park has been inaugurated in which of the following states in the month ofJanuary 2021?
   A.   Odisha
   B.   Assam
   C.   Haryana
   D.   Karnataka
   E.   Kerala

Answer – A

Q47. The Reserve Bank of India has proposed to increase the minimum Net Owned Fund (NOF)for Housing Finance Companies (HFCs) from the current requirement of Rs___to Rs 20crore.
   A.   5 crore
   B.   10crore
   C.   15crore
   D.   20crore
   E.   12 crore

Answer –B

Q48. The year 2021 commemorates _____anniversary of the signing of the RamsarConvention on Wetlands on 2nd February in Ramsar, Iran, celebrated annually as WorldWetlands Day.
- A. 45th
- B. 70th
- C. 50th
- D. 75th
- E. 100th

Answer – C

Q49. World's longest highway tunnel named as "Atal Tunnel" has been recently inaugurated byPrime Minister Narendra Modi in the month of Oct 2020, it connects which of the following twoplaces?
- A. Manali-Leh
- B. Jammu-Baramullah
- C. Srinagar-Jammu
- D. Srinagar-Kargil
- E. Kullu-Manali

Answer – A

Q50. Recently in the month Feb 2020, which of the following companies has announced tolaunch online engineering courses that will focus on three areas — employability assessmentand recruitment, reinforced learning, reskilling and vocational skills training?
- A. Larson & Toubro
- B. Bharti Airtel
- C. Reliance
- D. Infosys
- E. Wipro

Answer – A

Q51. Recently (Sept 2020), Bayer's Better Life Farming initiative has announced partnership withwhich of the following banks in india to provide holistic financial solutions to smallholder farmersand rural farming communities?
- A. Axis Bank
- B. HDFC Bank
- C. RBL Bank
- D. ICICI Bank
- E. IDFC First Bank

Answer –A

Q52. What is the Bank Credit to GDP ratio in India, as on March 2020?
- A. 75%
- B. 100%
- C. 50%
- D. 60%
- E. 85%

Answer – C

Q53. The WHO Foundation has appointed Indian-origin global health expert Anil Soni as its firstin the month of January 2021.
- A. Chief Medical Advisor
- B. Chief Executive Officer
- C. Chief Health Expert
- D. Chief Operations Officer
- E. Chief Research Scientist

Answer – B

Q54. Tata Steel has recently (in Feb 20201) announced the plan to double its steel producingcapacity from the current tomillion tonnes, in consideration of the expanding steeldemand.
- A. 40
- B. 20
- C. 60
- D. 50
- **E.** 25

Answer – A

Q55. India's largest Public Sector Bank SBI is expecting its home loan portfolio to touch Rs 7 lakhcrore by the year_____ where demand is being driven by an increased desire among theyouth to own homes early in life, rising incomes, and government policies like the cuts in stampduty and subsidy.
- A. 2020-23
- B. 2029-30
- C. 2030-31
- D. 2023-24
- E. 2021-22

Answer – D

Q56. Recently in the month of Feb 2021, West Indies has recently defeated Bangladesh in a testmatch after chasing a target of 395 runs. This washighest run chase in the history of testmatches.
- A. 1st
- B. 2nd
- C. 4th
- D. 5th
- E. 6th

Answer –D

Q57. Japanese government is going to join the 'Five Eyes' intelligence-sharing alliance. The islandnation is on its way to become the 'sixth eye'. Which one of the following countries is not a partof the 'Five Eyes' group?
- A. China
- B. Australia
- C. Britain
- D. Canada
- E. New Zealand

Answer – A

Q58. In the month of December 2020, The Olympic Council of Asia has announced that Doha,Qatar will host the 2030 Asian Games whilewill host the 2034 edition.
- A. Beijing, China
- B. Tokyo, Japan
- C. Riyadh, Saudi Arabia
- D. Abu Dhabi, UAE
- E. New Delhi, India

Answer – C

Q59. India's first digital asset management platform called_____, has been formally launched in Tamil Nadu under Centre's ambitious "Atmanirbhar" initiative, in Dec 2020.
- A. Assetboxx
- B. DigiPal
- C. Digiboxx
- D. SUNIDHI
- E. SUVIDHA

Answer – C

Q60. RBI has released the Annual Report "Ombudsman Schemes of the Reserve Bank for theyear 2019-20, in the month of Feb 2021. The Banking Ombudsman Scheme (BOS) was firstnotified by the Reserve Bank in the year_____under Section 35 A of the Banking Regulation Act,1949.

A. 1948
B. 2005
C. 2010
D. 1995
E. 2000

Answer –D

Q61. Which of the following banks has emerged as the top player among the 100 Banking,Financial Services and Insurance (BFSI) companies in India, as per the recently released report inthe month of Dec 2020?

A. Axis Bank
B. Bandhan Bank
C. HDFC Bank
D. ICICI Bank
E. Yes Bank

Answer – C

Q62. Government of India has decided to extend the benefit of the Scheme for "Remission ofDuties and Taxes on Exported Products" (RoDTEP) to all export goods with effect from 1stJanuary, 2021. This scheme will replace

A. Export Promotion Capital Goods Schemes
B. Service Exports From India Scheme (SEIS)
C. Merchandise Exports From India Scheme (MEIS)
D. Both B & C
E. All of the above

Answer – C

Q63. Cairn Energy, a_____firm has filed a case in a district court of USA (in Feb 2021) toenforce $1.2 billion arbitration award that was by it in a tax dispute against India.

A. Russia
B. Swedish
C. Chinese
D. Canadian
E. British

Answer – E

Q64. The Reserve Bank of India had constituted an Internal Working Group (IWG) in June 2020to review the extant ownership guidelines and corporate structure for Indian private sectorbanks. Refer to the statements given below and identify which od the following is/are therecommendations of this IWG, as per its report submitted in Nov 2020.
i. Large corporate/industrial houses may be allowed as promoters of banks only after necessary amendments to the Banking Regulation Act, 1949 and strengthening of the supervisory mechanism for large conglomerates, including consolidated supervision.
II.For Payments Banks intending to convert to a Small Finance Bank, track record of 3 years
of experience as Payments Bank may be considered as sufficient.
ill. The cap on promoters' stake in the long run (15 years) may be raised from the current level of 15 per cent to 26 per cent of the paid-up voting equity share capital of the bank.
    A. Only i & li
    B. Only ii &Ili
    C. Only i & iii
    D. Only i
    E. All of the above

Answer – E

Q65. Consider the following statements regarding the features of Senior Citizen Saving Scheme(SCSS) and identify the correct answer out of the options given below -
A. Deposits in SCSS qualify for deduction u/s 80-C of Income Tax Act.
B. A retired Personnel of Defence Services (Excluding Civilian Defence Employees), who hasattained the age of 50 years can subscribe to the scheme subject to fulfilment of otherspecified conditions.
C. A depositor may open an account individually or jointly with spouse.
D. Both A & B
E. All of the above

Answer – E

Q66. The Tso Kar is a Salt Lake which is also a high-altitude wetland complex; it is situated in theRupshu Plateau located in which of the following places?
    A. Sikkim
    B. Himachal Pradesh
    C. Manipur
    D. Ladakh
    E. Arunachal Pradesh

Answer – D

Q67. Recently in the month of Dec 2020, The Cabinet has cleared the PM-WANI scheme. It aimsto provide which of the following services?
    A. Mobile Banking
    B. Radio
    C. Wi-Fi

D.   Digital Education
E.   Mobile Networks

Answer – C

Q68. Jigmet Dolma, an SPO of Ladakh Police has recently securedDhaka Marathon 2021, organised in the month of January 2021.position in the

A.   First
B.   Second
C.   Third
D.   Fourth
E.   Fifth

Answer – D

Q69. The Spices Board of India has set an ambitious target, in the month of Feb 2021, ofachieving an export value of $5 billion by 2025 and $.billion by the year 2030.

A.   10
B.   15
C.   9
D.   50
E.   20

Answer – A

Q70. In the month of Feb 2021, Seychelles has become the first country to welcome the touriststhat have been vaccinated against COVID-19. Seychelles is located in Indian Ocean, nearest towhich of the following countries?

A.   Sri Lanka
B.   Maldives
C.   Malaysia
D.   Madagascar
E.   South Africa

Answer - D

Q71. International Tea Day is observed globally on which of the following dates?

A.   25th Jan
B.   21st May
C.   21st Jan
D.   25th May
E.   28th June

Answer – B

Q72. UNDP has notified 17 Sustainable Goals (SDGs) to be attained by the year 2030. SDG 5 isrelated to which of the following?
   A. No Poverty
   B. Zero Hunger
   C. Quality Education
   D. Gender Equality
   E. Clean Water and Sanitation

Answer – D

Q73. International Olympic Committee (IOC) has its headquarters located in which of the following places?
   A. Rome, Italy
   B. Paris, France
   C. Geneva, Switzerland
   D. Lausanne, Switzerland
   E. Bern, Switzerland

Answer – D

Q74. Recently in the month of Jan 2021, NITI Aayog has released the Second Edition of IndiaInnovation Index. Which of the following has topped in the category of major states?
   A. Himachal Pradesh
   B. Karnataka
   C. Gujarat
   D. Madhya Pradesh
   E. None of these

Answer – B

Q75. Where is the headquarters of the International Olympic Committee located?
  A. Italy
  B. Switzerland
  C. Belgium
  D. France
  E. UK

Answer – B

Q76. Section 80-C of the Income Tax Act allows a maximum deduction of Rs ___everyyear from the taxpayer's total income. The benefit of this deduction can be availed by Individualsand HUFs. Companies, partnership firms, LLPs cannot avail the benefit of this deduction.
  A. Rs. 1 lakh
  B. Rs. 2.5 lakh
  C. Rs. 5 lakh
  D. Rs. 3.5 lakh
  E. Rs. 1.5 lakh

Answer – E

Q77. Government of India has decided to celebrate Subhash Chandra Bose's birthday on theevery year as "PARAKRAM DIWAS", starting from the year 2021.
  A. 25th day of February
  B. 23rd day of January
  C. 23rd day of February
  D. 25th day of January
  E. 2nd day of March

Answer – B

Q78. Recently in the month of Oct 2020, Andorra has become_____ member of International Monetary Fund.
  A. 185th
  B. 190th
  C. 195th
  D. 191st
  E. 193rd

Answer – B

Q79. Recently, The Reserve Bank has come out with a five-pillared strategic approach 'GUARD'to deal with cybersecurity threats being faced by urban cooperative banks (UCBs). What does Ain GUARD stands for?
  A. Automatic regulation
  B. Agency

C. Appropriate Regulation (Governance Oversight, Utile Technology Investment, AppropriateRegulation and Supervision, Robust Collaboration and Developing necessary IT & cybersecurityskills set)
D. Authorisation
E. Autonomous

Answer – C

Q80. Kasturba Gandhi Balika Vidyalaya is a scheme launched by the Govt of India for the schoolsgirls of SC, ST, OBC and minority communities, from the classes of

A. 1st to 5th
B. 6th to 12th
C. 6th to 10th
D. 11th & 12th
E. 9th to 12th

Answer – C

Quantitative Aptitude

Directions (1-3): In each of the following questions 3 statements are given. You have todetermine the which statement/statements are necessary to answer the given question:

Q.1) A shopkeeper sells articles at a certain profit. Find out the amount of profit.

   A. **Ratio of the selling price to the cost price of the articles is 4: 3.**
   B. **If the cost price increases by Rs 500, and selling price remains the same, the profitpercentage is decrease by 13-%.**
   C. **If the marked price is kept at Rs 1000 above the cost price and a discount of 15% is given, then the profit percentage is decreased by 182%.**

   A. Only A and B together
   B. Only A and C together
   C. A and either B or C
   D. All statements are required
   E. None of these

   Answer – C

Q.2) Find lateral surface area of a cylinder.

A. Volume of a cone with base same as that of the cylinder and height 30 cm is equal to volume of the cylinder.
B. Circumference of base of the cylinder is 132 cm.
C. Volume of the cylinder is 13860 cm3.
  A. Only A and B together
  B. Only A and C together
  C. All the three together
  D. Either A and B together or A and C together
  E. Any two of the three together

Answer – E

Q.3) Rinku borrowed an amount of Rs 5000 from Milan and Rahul. What is the rate of interest?

A. Rinku returned the amount of Rs 5400 after due date to Milan.
B. Rinku returned Rs 5900 to Rahul after due date.
C. Rinku returned the money to Milan by Si, whereas to Rahul by compound interest.
  A. Only A and B together are sufficient
  B. Only B and C together are sufficient
  C. A, B and C even together are not sufficient
  D. A, B and C together are necessary
  E. Either A and B together or B and C together are sufficient

Answer - C

Q.4) Quantity | =- 21x3 y3, Quantity II = 11 xty3, if x > 0 & y < 0
  A. Quantity I >Quantity I|
  B. Quantity | < Quantity ll
  C. Quantity I ≤ Quantity ll
  D. Quantity I=quantity ll or No relation
  E. Quantity I ≥ Quantity ll

Answer – A

Q.5) Quantity | = Unit digit of 3634 Quantity ||= x2-3x - 10 = 0
  A. Quantity I > Quantity II
  B. Quantity I < Quantity II
  C. Quantity | ≤ Quantity II
  D. Quantity I=quantity II or No relation
  E. Quantity I ≥ Quantity II

Answer – A

Q.6) Quantity | = A container contains 40 liters of milk. From this container 4liters of milk was taken out and replaced by water. This process was repeatedfurther two times. How much milk is now contained by the container?

Quantity II= In a mixture of milk and water of Volume 30 Liter the ratio of waterand milk is 3: 7. How much quantity of water will be added to the mixture to makethe ratio of milk and water 1: 2

    A. Quantity I > Quantity II

    B. Quantity I < Quantity II

    C. Quantity I ≤ Quantity II

    D. Quantity I=quantity II or No relation

    E. Quantity I ≥ Quantity II

Answer – B

Q7) consider the following pairs :

Column 1	Column 2
1. $x^2 - 30x + 221 = 0$	13,17
2. $y^2 - 36y + 323 = 0$	19,17
3. $z = \sqrt{289}$	-17,17

Which of the above pair is not correctly match?

    A. Only 1

    B. Only 2

    C. Only 3

    D. Both 1 and 3

    E. Both 2 and 3

Answer – C

Q.8) 5x - 2y = 5 and 1 + (x/y) = 8/5.

Quantity I: Value of 3x + y?

Quantity II: Value of 3y - x?

    A. Quantity I > Quantity II

    B. Quantity I < Quantity II

    C. Quantity I ≤ Quantity II

    D. Quantity I=quantity II or No relation

    E. Quantity I ≥ Quantity II

Answer – A

Direction (Q.9 - 12): Study the following information carefully and answer thegiven questions. The table below shows cost price and selling price of 5 differentarticles sold by a shopkeeper:

Articles	Cost Price	Selling Price	Cost of Transport	Profit %	Loss %
P	4500		120		
Q		5500		10%	
R	6000				20%
S			500		12%
T	8000			15%	
U		12000			25%

Note: Total cost price of article = Cost price + Cost of transportation

Q.9) If the cost price of article S is 20% more than the cost price of Article T thenfinds the selling price of article S?
- A.   Rs. 2050
- B.   Rs. 4450
- C.   Rs.9000
- D.   Rs.7777
- E.   Rs. 8888

Answer – E

Q.10) If the shopkeeper has paid Rs. x for the cost of transport in article R and when the transportation cost increases by Rs. 100, then find the value of x if the sum of selling prices of article R in these two cases is 11000?
- A.   Rs. 203
- B.   Rs. 665
- C.   Rs. 825
- D.   Rs. 700
- E.   Rs. 527

Answer -C

Q.11) If the cost of transportation on article T is Rs. 300 and the selling price ofarticle P is 40% less than the selling price of article T, then find the profit earnedon article P?
- A.   Rs. 1433
- B.   Rs. 1509

    C. Rs. 1107

    D. Rs. 1345

    E. None of these

Answer – C

Q.12) If the cost on transportation on article Q is 120 % of cost of transportation onarticle S, then find the profit percentage in article Q if there is no transportationcost charged?

    A. 28 %

    B. 25 %

    C. 12 %

    D. 35 %

    E. 40 %

Answer – B

Q.13) There are three persons A, B and C. If 8 years ago the average age of A, B andC is --- years and 5 years hence the average age of A and C will be 33 years and thepresent age of B is---- years.

    A. 22, 14

    B. 17,19

    C. 21,30

    D. Either A Or C

    E. None of these

Answer – B

Q.14) Ajay invested Rs. 'x' in a scheme Z. Scheme Z offers compound interest at the rate 10% compounded annually for the first three years and then simple interest at the rate 8% for the next five years. Find the value of 'x', if the total interest earned by Ajay after eight years is Rs. 34,536?

    A. Rs. 45000

    B. Rs. 36000

    C. Rs. 48000

    D. Rs. 36000

    E. Rs. 40000

Answer – E

75) Q.15)While writing first N natural numbers, I missed one number. What is thenumber that I missed?
Statement I: The sum of all the natural number which I wrote, is 320.
Statement II: The digit I missed is an odd number.
Statement III: if I had not missed the number then sum would have been 325.

    A. Only statement I, Il, and III together are sufficient.

    B. Either statement Ill alone or statements I and II together are sufficient.

    C. Only statement I is sufficient.

D. Only statement I and II together are sufficient.
E. None of these

Answer –A

Direction (16 - 17): Read the following information carefully and answer the questions based on it.
A sequence of numbers is given to you as below:
18 (A) (B) (C) (D) 124
Where, A = p2 - Q
B - A = (P +1) 2 + Q
C - B = (P + 2) ≥ + Q
D - C = (P + 3) 2 + Q
P = HCF of L and M, where L and M are co - primes
Q = Smaller root of K2 - 2K - 8 = 0

Q.16) How many numbers are divisible by 3, in the given sequence?
A. 2
B. 3
C. 4
D. 6
E. None

Answer –B

Q.17) Find the value of (A3 + 3B + 5C - 4D).
A. - 10
B. - 20
C. - 18
D. - 30
E. None of these

Answer – B

Q.18) P, Q and R entered into a partnership by investing a certain amount for 12months, T month and 12 -T months respectively. Find the value of T?
Statement I: Q invested 50% more amount than P and R invested twice the amountof Q.
Statement II: At the end of the partnership, the total profit earned by them is Rs.700 and the profit share of Q is Rs. 100
Statement III: Profit share of P and R is in the ratio of 1:2
A. Either 1 and II or I and III
B. Only I and II
C. Only I and III
D. Only II and III
E. None of these

Answer – A

Q.19) If a, b, c and d are positive integers, then find the correct relation between quantity I and II.
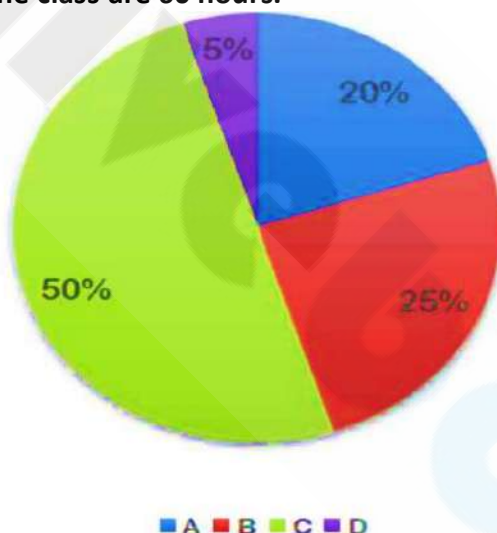**Quantity I: ab / aª= ab x c**
Quantity II: (a* x b3) / (a x b2) = (b3 x d4) / (b x d)

    A. Quantity I > Quantity II
    B. Quantity I < Quantity II
    C. Quantity I ≥ Quantity I
    D. Quantity I ≤ Quantity II
    E. Quantity I = Quantity II or no relation

Answer – E

Direction (20 - 22): Read the following information carefully and answer the Questions based on it.
There are four trainers A, B, C and D those take classes in a month of three types basic class (1 hour), Regular Class (2 hours) and Advanced class (3 hours). No trainer can leave the class before the time and no one can take the class for extra time. D doesn't take any regular class. He will take either basic or Advance. The pie chart given below shows the % distribution of total hours class taken by all the four trainers. Total hours of the class are 60 hours.

Q.20) In Next month, D takes 10 hours classes and he will use 3 hours out of 10hours as of the previous month. If the number of basic classes taken by D nextmonth is twice of advanced classes taken by D next month, then find the differencebetween basic classes and advanced classes by D?

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

Answer – B

Q.21) If A takes twice basic classes than advanced classes, then find the total number of classes taken by A?

    A. 5

    B. 6

    C. 7

    D. 8

    E. None of these

Answer - C

Q.22) B and C take all three types of classes, basic classes taken by B are equal to the regular classes taken by B. C takes four regular classes in the month and the number of advanced classes taken by B and C is the same. Find the difference between the minimum and the maximum number of basic classes taken by C?

    A. 8

    B. 9

    C. 7

    D. 12

    E. 15

Answer – B

Q.23) Total number of students in the classroom is 360 out of which one-ninth passed in all three subjects-A, B and C. One-sixth of the total students failed in all subjects and one-fourth of all students that passed at least one exam is equal to the number of students who passed only in subject A. One-fourth of the total students passed in both A and B and 50 students passed in both A and C. Find the total number of students who passed in subject A

    A. 175

    B. 165

    C. 155

    D. 180

    E. None of these

Answer – A

Directions (24-26): The following questions are accompanied by three statements A, B and C. You have to determine which statements) is/are necessary/sufficient to answer the question.

Q.24) How many times does the efficiency of a man exceed that of a woman?

A. 3 women and 2 men working together complete a work in 6 days.

B. 3 men do the same work 5 days sooner than 9 women.

C. Ratio of the efficiencies of 8 women and 4 men is 1: 3.

    A. Any two of the three together

    B. Either C alone or A and B together.

    C. All the three together

D. Only C

E. Only A and B together

Answer – B

Q.25) Find out the length of train A.

A. Train A crosses another train B moving in same direction in 72 sec.

B. Speed of train A is 25km/h more than that of train B.

C. Length of train B is 20% less than that of train A.

A. All the three together are not sufficient

B. Only A and C together

C. All the three together

D. Only A and B together

E. Only B and C together

Answer – C

Q.26) What are the speeds of two trains?

A. Two trains of lengths 100 m and 80 m respectively run-on parallel tracks.

B. When running in the same direction the faster train passes the slower one in 18seconds.

C. When running in opposite directions, they pass each other in 9 seconds.

A. A and C together

B. A and B together

C. B and C together

D. A, B and C together

E. Question can't be answered even after using all the information

Answer – D

Q.27) The average age of a family of 5 members was 32 years. 3 years later, theoldest member of the family died at the age of 60. On the same day, a child was bornin the family. What would be the average age of the family 20 years after the deathof the oldest member?

A. 50 years

B. 52 years

C. 43 years

D. 47 years

E. 55 years

Answer – C

Q.28) The taxi charges in a city consist of fixed charges and additional chargesper kilometer. The fixed charges are for a distance of up to 5 km and additionalcharges are applicable per kilometer thereafter. The charge for a distance of 10 kmis Rs 350 and for 25 km is Rs. 800. The charge for a distance of 30 km is-

A. Rs. 800

B. Rs. 950

C. Rs. 900
D. Rs. 750
E. None of these

Answer – B

Q.29) On reducing the entry fee by 35% in a park, the number of people comingto the park increased by 40%, then the percent increase or decrease in the incomefrom the entry fee is -

A. 7% decrease
B. 9% decrease
C. 9% increase
D. 5% decrease
E. None of these

Answer – B

Q.30) A number series given below as I. A second number series as II having firstterm same as the wrong term of the series I. Find 3rd term of series II?
Series I. 3, 7, 22, 95, 479, 2879

A. 551
B. 571
C. 561
D. 541
E. None of these

Answer – A

English

(Directions 1-5): Read the following passage carefully and answer the questionsgiven below it. Certain words are written in BOLD to help you locate them whileanswering some of the questions.

A tailor and a goldsmith were travelling together, and one evening when the sun had sunk behind the mountains, they heard the sound of distant music, which became more and more distinct. It sounded strange, but so pleasant that they forgot all their weariness and stepped quickly onwards. The moon had already arisen when they reached a hill on which they saw a crowd of little men and women, who had taken each other's hands, and were **WHIRLING** round in the dance with the greatest pleasure and delight.

They sang to it most charmingly, and that was the music which the travelers had heard. In the midst of them sat an old man who was rather taller than the rest. He wore a parti-coloured coat, and his **HOARY** beard hung down over his chest. The two remained standing full of astonishment, and watched the dance. The old man made a sign that they should enter, and the little folks willingly opened their circle. The goldsmith, who had a hump, and like all hunch-backs was daring enough, stepped in. The tailor felt a little afraid at first, and held back, but when he saw how merrily all was going, he plucked up his courage, and followed. The circle closed again directly, and the little folks went on singing and dancing with the wildest leaps. The old man, however, took a large knife which hung to his girdle, whetted it, and when it was sufficiently sharpened, he looked round at the strangers. They were terrified, but they had not much time for reflection, for the old man seized the goldsmith and with the greatest speed, shaved the hair of his head clean off, and then the same thing happened to the tailor. But their fear left them when, after he had finished his work, the old man clapped them both on the shoulder in a friendly manner, as much as to say, they had behaved well to let all that be done to them willingly, and without any struggle. He pointed with his finger to a heap of coals which lay at one side, and signified to the travelers by his gestures that they were to fill their pockets with them. Both of them obeyed, although they did not know of what use the coals would be to them, and then they went on their way to seek a shelter for the night.

When they had got into the valley, the clock of the neighbouring monastery struck twelve, and the song ceased. In a moment all had vanished, and the hill lay in **SOLITUDE** in the moonlight.

The two travelers walked onwards and eventually found an inn, and covered themselves up on their straw-beds with their coats, but in their weariness forgot to take the coals out of them before doing so. A heavy weight on their limbs awakened them earlier than usual. They felt in the pockets, and could not believe their eyes when they saw that they were not filled with coals, but with pure gold. Happily, too, the hair of their heads and beards was there again as thick as ever.

They had now become rich folks, but the goldsmith, who, in accordance with his greedydisposition, had filled his pockets better, was twice as rich as the tailor. A greedy man,even if he has much, still wished to have more, so the goldsmith proposed to the tailorthat they should wait another day, and go out again in the evening in order to bring backstill greater treasures from the old man on the hill. The tailor refused, and said, I haveenough and am content. Now I shall be a master, and marry my dear object - for so hecalled his sweetheart - and I am a happy man. But he stayed another day to please him. In the evening the goldsmith hung a couple of bags over his shoulders that he might beable to stow away a great deal, and took the road to the hill. He found, as on the nightbefore, the

little folks at their singing and dancing, and the old man again shaved himclean, and made signs to him to take some coal. He was not slow about stuffing as muchinto his bags as would go, went back quite delighted, and covered himself over with hiscoat. Even if the gold does weigh heavily, said he, I will gladly bear that, and at last he fellasleep with the sweet **ANTICIPATION** of waking in the morning an enormously rich man.

When he opened his eyes, he got up in haste to examine his pockets, but how amazed hewas when he drew nothing out of them but black coals, and that howsoever often he puthis hands in them. The gold I got the night before is still there for me, thought he, andwent and brought it out, but how shocked he was when he saw that it likewise had againturned into coal. He smote his forehead with his dusty black hand, and then he felt thathis whole head was bald and smooth, as was also the place where his beard should havebeen. But his misfortunes were not yet over. He now remarked for the first time that

inaddition to the hump on his back, a second, just as large, had grown in front on his chest. Then he recognized the punishment of his greediness, and began to weep aloud.The good tailor, who was awakened by this, comforted the unhappy fellow as well as hecould, and said, you have been my **COMRADE** in my travelling time. You shall stay withme and share in my wealth. He kept his word, and the poor goldsmith never wanted foranything, but he was obliged to carry the two humps as long as he lived, and to cover hisbald head with a cap.

Q.1) What happened when they entered into the valley?
   A.   They covered themselves up on their straw beds with their coats.
   B.   They saw an old man.
   C.   They pointed with their fingers to a heap of coals.
   D.   The clock of the neighbouring monastery struck twelve and the song ceased.
   E.   None of these

Answer – D

Q.2) In the given story, who had a hump on his back?
   A.   The old man
   B.   The Goldsmith
   C.   The Tailor
   D.   The Tailor & the Goldsmith both
   E.   None of these

Answer – B

Q.3) Why did tailor refused to wait another day?
   A.   Because he was extremely tired.
   B.   He got disappointed because he found less gold
   C.   Because his pockets were filled with coals.
   D.   Because he had enough gold and was a happy man.
   E.   None of these

R.4) What could be an appropriate moral of the story?
   A.   A tailor and a Goldsmith
   B.   There is a victory ahead of fear
   C.   The importance of contentment & satisfaction in life
   D.   The result of greediness is always harmful
   E.   None of these

Answer – D

Q.5) Choose the word/group of words which is MOST SIMILAR in meaning to theword HOARY as used in the passage.
    A. Modern
    B. Designer
    C. Developed
    D. Old-Fashioned
    E. None Of These

Answer – D

Q.6) Choose the word which is most nearly the SAME in meaning as the wordprinted in BOLD as used in the passage.
WHIRLING
    A. Rotating
    B. Creeping
    C. Dragging
    D. Crawling
    E. None Of These

Answer – A

Q.7) Choose the word which is most nearly the SAME in meaning as the wordprinted in BOLD as used in the passage.
COMRADE
    A. Challenger
    B. Companion
    C. Nemesis
    D. Archenemy
    E. None Of These

Answer – B

Q.8) Choose the word which is most nearly the OPPOSITE in meaning as the wordprinted in BOLD as used in the passage.
ANTICIPATION
    A. Intuition
    B. Foresight
    C. Astonishment
    D. Expectation
    E. None Of These

Answer – C

Q.9) Choose the word which is most nearly the OPPOSITE in meaning as the word printed in BOLD as used in the passage.
SOLITUDE
- A. Isolation
- B. Loneliness
- C. Reclusion
- D. Company
- E. None Of These

Answer – D

Q10) In the following questions, two columns are given containing three sentences /phrases each. In first column, the sentences / phrases are A, B and C whereas the same inthe second column are marked as D, E and F. A sentence / phrase from the first columnmay or may not combine with another sentence / phrase in the second column to form agrammatically and contextually correct sentence. Each question has five options out ofwhich four have possible combinations of sentences / phrases that are grammatically andcontextually correct. If none of the combinations gives us grammatically and contextuallycorrect sentences, mark E as your answer.

Column (1)	Column (2)
(A) The food there is so bad thatyou wouldn't even **(B) It is very cold out there despitethe fact that** **(C) Fast food joints in India areincreasingly becoming popular**	**(A) and the main reason behind thisis the emergence of thestudents community in hostelsacross the country.** **(B) think of going back there foranything else.** **(C) the government has failed tocapitalize on the fact.**

Q.10) Find the best possible combination.
- A. A-E and B-D
- B. C-D and B-F
- C. A-E and C-D
- D. C-D
- E. None of these

Answer – C

(Directions 11-14): In the following questions, some part of the sentence is highlighted in BOLD. Which of the options given below the sentence should replace the part printed in BOLD to make the sentence grammatically correct? If the sentence is correct as it is given then choose option E 'No Correction required' as the answer.

Q.11) Maslow's Hierarchy of needs states that we must satisfy each need in turn **STARTING WITH THE FIRST, DEALING IN THE MOST OBVIOUS NEEDS OF SURVIVAL ITSELF.**

    A. Starting With The First, Which Deals With The Most Obvious Needs Of Survival Itself.

    B. First Starting With The One That Deals With The Most Obvious Needs Of Survival Itself.

    C. Starting With The First, Which Is Dealt With The Most Obvious Needs Of Survival Itself.

    D. Starting With The First One That Deals In The Most Obvious Need Of Survival Itself.

    E. No Improvement Required

Answer – A

Q.12) An individual's behavior may change over time, becoming bizarre if medicationis stopped **AND RETURNS CLOSER TO NORMAL WHEN RECEIVING APPROPRIATE TREATMENT.**

    A. And Can Return Closer To Normal When Receiving Appropriate Treatment.

    B. And Returning Closer To Normal When Receiving Appropriate Treatment.

    C. While Returned Closer To Normal When Receiving Appropriate Treatment.

    D. After Returning Close To Normal When Receiving Appropriate Treatment.

    E. No Improvement Required

Answer – B

Q.13) Building peace and transcending regional and global conflicts **CANNOT BE LEFTENTIRELY TO THE ACTION AND VOLITION OF POLITICAL LEADERS.**

    A. cannot leave entirely to the action and volition of political leaders.

    B. could not be left entirely for the action and volition of political leaders.

    C. cannot be left entirely for the action and volition from political leaders.

    D. should not be left entirely to the action and volition for political leaders.

    E. No improvement required

Answer – E

Q.14) Opposing free trade, some argue, **IS TANTAMOUNT TO SUPPORT ECONOMIC INJUSTICE.**

    A. Is Tantamount To Supporting Economic Injustice.

    B. Is Tantamount Of Supporting Economic Injustice.

    C. Is Tantamount With Supporting Economic Injustice.

    D. Is Tantamountly Supporting Economic Injustice.

    E. No Improvement Required

Answer –A

(Directions 15-20): Read the following passage carefully and answer thequestions. Certain words/ phrases are given in BOLD to help you locate them whileanswering some of the questions.

Smartwatches can be a great tool for heart health monitoring. Most popularsmartwatches on the market offer a heart rate monitor function, which has beenprimarily used by fitness enthusiasts for tracking their activity levels during a workoutor throughout the day. Tracking heart rate is a great way to chart your own personalmetabolic rate and allows you to compare your rate of exertion to other members of yourage group, giving you a great indicator of your heart health. Heart rate monitoring can bea fun metric to track, but it's also one of the cardiologist's primary tools for assessingwhether your health is functioning properly.

Anyone can check their heart rate by pressing a hand against the wrist, which checks theflow of blood in the radial artery, or by pressing a hand against the neck, which checksthe carotid artery. Physicians often use an Electrocardiogram (ECG/EKG) to interpret apatient's heartbeat. An EKG offers information that can tell your doctor four things:

- Whether your heartbeat is irregular
- If your heart is enlarged
- Whether your heart is getting enough oxygen
- Whether you've had a heart attack in the past

Smartwatches track heart rate in a similar way as checking the pulse, but without the useof physical pressure. Popular Smartwatches from brands like Apple, Samsung, and Fitbituse photoplethysmography to detect a heartbeat. This is the process of projecting a greenlight on the skin, which gets absorbed by the blood. More green light being reflected isrelated to lower blood flow, which indicates that the heart is in-between beats.

While smartwatches are not as complex as an EKG, new studies have shown that theymay be capable of detecting one of the same health issues that an EKG can. IrregularHeartbeat, also known as Atrial Fibrillation or AFib, is a health condition that can be aprecursor to serious cardiac events and stroke. Testing for AFib is a simple, but importantprocess for older adults, and it's important to contact a doctor if you've experiencedsymptoms, which include heart **palpitations,** shortness of breath, and chest pain.Some forms of AFib are harder to detect however, and having a heartbeat-enabledsmartwatch might be a great tool for finding the condition sooner. A study funded byApple in the New England Journal of Medicine found that smartwatches had the capacityto detect AFib, but weren't necessarily reliable in always detecting it. Of the 400,000participants in the study, 52% received an alert from their smartwatch that they hadexperienced episodes of an irregular heartbeat after 117 days of monitoring. Of those thatsaw a doctor after the notification, it was found that 70% of them experienced irregularheartbeat after taking a long-term EKG test. This shows that smartwatches can be usedto detect AFib, but they will not catch it in 100% of patients.

There's anecdotal evidence of smartwatches saving lives, but they're useless without thework of medical professionals. Smartwatches are a great way to monitor your heart rateand take an active step in understanding heart health, but they are not medicalequipment. Smartwatches may be capable of detecting AFib, but they're not **infallible,**and no substitute for the advice of a trained cardiologist.

If you're experiencing uncomfortable symptoms like weakness, reduced ability

toexercise, fatigue, light-headedness, shortness of breath, or chest pain, it's imperative tospeak to a medical professional, regardless of whether you're wearing a smartwatch. AFibage can be treated with a myriad of both invasive and **non-invasive options**, with bloodthinners being a simple and effective solution for many patients, but it's important toconsult a cardiologist early.

Q.15) Which of the following is true about smart watches' role as per the passage?
A. It is used as a widespread screen for atrial fibrillation
B. It monitors and assess people comprehensively outside of the clinical setting
C. It is majorly used by younger strata of the population
D. It works as a generic barometer and cannot be deemed as a medical device
E. None of the above

Answer –D

Q.16) What of the following best summarises the passage in one line?
A. AFib is permanent, and medicines or other treatments can't restore a normal heart rhythm.
B. How smartwatches can bypass the need of clinic laboratories?
C. Using smartwatch to detect AFib cardiac arrest remedy.
D. The watch is smart, but can't replace your doctor.
E. Use of photoplethysmography to detect a heartbeat.

Answer – D

Q.17) As per the passage, can smartwatch be used as a substitute for medicalprofessionals?
A. Yes, definitely
B. Yes, partially
C. No, definitely
D. No, partially
E. Cannot be determined

Answer – C

Q.18) From the following, find the word which means similar to the word given in bold: Palpitations
A. Thumping
B. Closing
C. Stability
D. Retreat
E. Motionless

Answer –A

Q.19) From the following, find the word which means opposite to the word given in bold: Infallible
   A. Apodictic
   B. Efficacious
   C. Impeccable
   D. Errant
   E. Uncanny

Answer – D

Q.20) From the following, find the word which means opposite to the word given in bold. Invasive.
   A. Incursive
   B. Invading
   C. Encroaching
   D. Defensive
   B. Trespassing

Answer – D

(Directions 21-23): Each question contains three statements, one or more ofwhich may not be grammatically correct. You are required to identify the incorrectstatements from the options given below and mark that as your answer.
Q.21) I. The IMF has pressed Pakistan to improve tax revenue collection.
II. Pakistani rupee had depreciated by 30 percent again the U.S. dollar.
III. Pakistan's credit rating were downgraded by S&P, which cited diminishedgrowth prospects.
   A. Only II
   B. Only I and II
   C. Only III
   D. Only II and III
   E. All are correct

Answer – D

Q.22) I. The top auditor must recuse himself from auditing the deal.
II. The Congress has claimed that the previous deal includes a technology transferagreement with HAL.
III. The NDA has not disclosed details of the price as of yet.
   A. Only I and II
   B. Only I and III
   C. Only II
   D. Only III
   E. All are correct

Answer – C

Q.23) I. The Rafale issue was raised before the Supreme Court, which did not find any substance in the allegations.
II. Finance Secretary is only a designation given to the senior most secretary in the finance ministry.
III. Under the original proposal, 18 warplanes were to be procured in a fly-away condition.
    A. Only I and II
    B. Only II
    C. Only I and III
    D. Only III
    E. All are correct

Answer – E

(Directions 24-28): In the following passage, some of the words have been made bold, each of which is preceded by a letter. Find the suitable word from the options given below that could replace the bold word so as to make the paragraph meaningful.
Former RBI Governor Raghuram Rajan's note of caution on the next financial crisis that could be building up needs to be taken in all _A_ **consideration**. In his note to Parliament's Estimates Committee on bank non-performing assets (NPAs), Mr. Rajan has_ B_ **established** three major sources of potential trouble: Mudra credit, which is basically small-ticket loans granted to micro and small enterprises; _C_ **contributing** to farmers through Kisan Credit Cards; and contingent liabilities under the Credit Guarantee Scheme for MSMEs, run by the Small Industries Development Bank of India.
The disbursement under Mudra loans alone is ?6.37 lakh crore, which is over 7% of the total outstanding bank credit. These loans have been _D_ **sanctioned** under the Pradhan Mantri Mudra Yojana, which aims to 'fund the unfunded', and is a __E.**signature** scheme of the NDA government. Given that these are small loans up to Rs10 lakh each, with the borrowers mostly from the informal sector, banks have to monitor them very closely. It is debatable whether banks have the resources and manpower to do this when they are chasing the bigger borrowers for business and, increasingly these days, recoveries. The risk is that these small-ticket loans will drop under the radar and build into a large credit issue in course of time. The same logic holds true for crop loans made through Kisan Credit Cards.

Q.24) Fill in the blank A.
    A. constitution
    B. yield
    C. stability
    D. seriousness
    E. no replacement required

Answer –D

Q.25) Fill in the blank B.
- A. Utilized
- B. Determined
- C. Flagged
- D. Guessed
- E. No Replacement Required

Answer – C

Q.26) Fill in the blank C.
- A. Borrowing
- B. Helping
- C. Lending
- D. Assisting
- E. No replacement required

Answer- C

Q.27) Fill in the blank D.
- A. Processed
- B. Given
- C. Disturbed
- D. Distributed
- E. No Replacement Required

Answer – E

Q.28) Fill in the blank E.
- A. Trademark
- B. Promising
- C. Loyal
- D. Capable
- E. No Replacement Required

Answer –E

Q.29) In each of the questions given below, a phrase/idiom is given in BOLDfollowed by five sentences with some part of it as CAPITALS. You have to identifythe sentence in which the bold part can be replaced by the given bold phrase/idiomto make the sentence grammatically and contextually correct.
Entered upon
- A. I have no time to **ENGAGE IN** tittle-tattle.
- B. The president has just **MOVED ON** another term of office
- C. There is a narrow bridge ahead, so you should **EASE DOWN**.
- D. She **LAID ASIDE** her knitting to rest her eyes for a moment.
- E. He **LAUNCHED INTO** a long series of excuses for his behavior

    Answer - B

Q.30) In each of the questions given below, a phrase/idiom is given in BOLDfollowed by five sentences with some part of it as CAPITALS. You have to identifythe sentence in which the bold part can be replaced by the given bold phrase/idiomto make the sentence grammatically and contextually correct.

Q.30) Profit From

    A. When I tried to lift the cup, the handle CAME OFF.

    B. The army was PULLED OFF from the valley after the battle

    C. His protracted illness has PULLED HIM DOWN a lot.

    D. I have immensely SALVAGED FROM her sound advice

    E. He worked hard to PROVIDE FOR his large family.

Answer – D

Reasoning

Directions (1-5): Study the following information carefully and answer the below questions.

Eight persons- P, Q, R, S, T, U, V, and W are born in different years but not necessarily in the same order. The ages of each person are calculated from the base year 2020. Note: If it is given that A's age is equal to the last two digits of the birth year of B, then the age of A will be in any sequence. For example: If B is born in 1992, A's age is equal to the last two digits of the birth year of B, then the age of A may be either 29 or 92 years. None of the persons were born before 1970 and after 2015. W was born in 2000. Only three persons are born between W and T. The age of T is the last two digits of the birth year of V. The difference between the age of V and W is five years. V is born two persons after the one whose age is 20 years. Q is born two persons before the one who is born immediately after S. Only two persons are born between S and the one whose age is 18 years. The sum of the ages of W and R is one less than the age of S. The last two digits of the birth year of a person who is born adjacent to Q is equal to the age of the person who is born immediately after W. The age difference between R and the one whose age is 20 is the same as between Q and the one who is born adjacent to Q.

The age difference between V and U is one less than the age difference between Q and S. The numbers of persons are born between P and R is the same as between S and T. The age of P is equal to the last two digits of the birth year of the person who was born two persons before P. All person's ages are equal to the last two digits of the birth year of some other persons except V and Q.

Q.1) What is the age of P?
- A. 20
- B. 25
- C. 27
- D. 07
- E. 38

Answer – C

Q.2) Who among the following person was born immediately before V?
- A. U
- B. The one who was born two persons after S
- C. The one who was born immediately after W
- D. Q
- E. T

Answer - C

Q.3) What is the sum of the ages of V, U, and T?
- A. 95
- B. 82
- C. 62
- D. 72
- E. 75

Answer – D

Q.4) As many persons are born before Q is same as after_?
- A. The one who was born in 2000
- B. The one who was born in 2013
- C. The one who was born in 2005
- D. S
- E. P

Answer - C

Q.5) In which of the following year does Q was born?
- A. 1970
- B. 1972
- C. 1976
- D. 1982
- E. 1992

Answer – B

Directions (6-10): Study the following information carefully and answer thebelow questions.
Numbers and words arrangement machine when given an input line of numbersrearranges them following a particular rule in each step. The following is anillustration of input and rearrangement.
Input: 53218 crew kept 32174 73628 mode form 82746 23684 very
Step I: 23684 crew 32174 form 53218 kept 73628 mode 82746 very
Step II: 11842 crew 16087 form 26609 kept 36814 mode 41373 very
Step III: 952 crew 697 fomr 329 kept 544 node 423 very
Step IV: 16 crew 22 form 14 kept 13 node 09very
Step V: 5 crew 0 form 3 kept 2 node 9 node.
Step V is the last step
Input: Line 35422 Turn 87342 63926 Wake Sand 48524 73842 Pure

Q.6) What is the position of "921" from the right end in step III?
- A. First
- B. Second
- C. Third
- D. Fourth
- E. Fifth

Answer – B

Q.7) Which of the following element is fourth from the right end in step IV?
- A. 12
- B. 13
- C. 14
- D. 15
- E. 16

Answer – A

Q.8) What is the output of "48524"?
- A. 2
- B. 3
- C. 4
- D. 5
- E. 6

Answer – D

Q.9) What is the sum of the numbers in Step V?
- A. 21
- B. 23
- C. 25
- D. 17
- E. 15

Answer – D

Q.10) How many elements are between "521" and "Uvrn" in step Ill?
- A. Eight
- B. Seven
- C. Six
- D. Five
- E. Four

Answer – C

Directions (11-12): In each group of questions below are three conclusionsfollowed by five statements. You have to choose the correct set of statements thatlogically satisfies the given conclusion:

Q.11) Conclusion:
I. Some Red is Green
II. Some Black is not a Blue
I. All Green being Red is not a possibility
Statement:
I. Some Red is Blue; All Blue is Black; No Black is Green
II. Only a few Red is Blue; All Blue is Green; Only Green is Black
III. Only Red is Black; Some Red is Blue; No Blue is Green
IV. Only Green is Black; All Red is Green; No Green is Blue
V. Some Black is Blue; No Blue is Green; Only Green is Red.
- A. All Follows
- B. Both III and V follows
- C. Both II and IV follows
- D. Both I and II follow
- E. None Follows

Answer – C

Q.12) Conclusion:
I. All Mobile being Laptop is not a possibility
II. Some Speaker being Laptop is a possibility
III. Some speakers are charger
Statement:
I. Only a few mobiles are Laptop; No Laptop is Charger; All Charger is Speaker
II. Only a few Speaker is Charger; Some Charger is Mobile; All Mobile is Laptop

III. No Speaker is Charger; All Charger is Mobile; No Mobile is Laptop
IV. No speaker is Laptop; All Laptop is Charger; No Charger is Mobile
V. Some Charger is Mobile; All Mobile is Laptop; No Laptop is Speaker
   A.   Both I and Il follow
   B.   Both Il and IV follows
   C.   Both III and V follows
   D.   None Follows
   E.   All Follows

Answer – A

Directions (13-17): Study the following information carefully and answer the below questions
Twelve persons- 0, P, Q, R, S, T, U, V, W, X, Y, and Z are sitting in two parallel rows. Eachrow contains six persons are facing each other. The persons who are sitting in row 1facessouth and those who are sitting in row 2 facing north but not necessarily in thesame order. They are having a different number of chocolates. **Note: The persons whoare sitting in row-1 having an even number of chocolates and those who are sittingin row-2 having an odd number of chocolates**. Only three persons are sitting betweenR and the one who has 15 chocolates who sits to the right of R. S sits opposite to the onewho sits immediate left of the one who has 15 chocolates. X sits second to the right of theone who sits adjacent to the person having 11 chocolates. P and X are sitting diagonallyopposite to each other. P has only one neighbour who has 10 chocolates. The number ofpersons is sitting between R and X is the same as between the one who has 22 chocolatesand the one who has 4 chocolates. The one who has 22 chocolates sits immediate right ofT. T does not sit adjacent to S. O sits opposite to the one who sits immediate left of Z whosits third to the right of R. S sits adjacent to O. W sits immediate left of Q who has an oddnumber of chocolates. Y has 6 chocolates, does not sit at end of the row. S has thechocolates twice that of V who has an even number of chocolates. Z has one chocolatemore than S. The difference between the number of chocolates of Pand T is equal to the number of chocolates of 0. W has ten chocolates more than Z andtwo chocolates less than R. None of them has the same number of chocolates. X has theprime number of chocolates more than U but less than R.
Conditions:
They are playing the dice game. Two persons are rolling the dice at the same time.
1) If two persons are getting an even number, then their chocolate will be added to the person who sits second to the left of them.
2) If two persons are getting an odd number, then their chocolates will be subtracted from the person who sits immediate right from them
3) If one person gets an even number and another one gets an odd number then their chocolates will be twice.

Q.13) The person who sits second to the right of Q and third to the left of 0 are rolling the dice, one of them gets number 5 and another one gets the number which is equal to the number of chocolates of V. Then how many chocolates does the person have who sits third to the left of 0?
   A.   30
   B.   10

    C. 15

    D. 8

    E. 24

Answer – D

Q.14) If the persons who are sitting in the right corner of each row are rolling the dice, they get an even number. Then what is the sum of the chocolate of the persons who sits second to the left of each of them?

    A. 60

    B. 70

    C. 75

    D. 85

    E. 80

Answer - A

Q.15) What is the sum of the chocolate of 0, S, Q, and W?

    A. 55

    B. 45

    C. 50

    D. 35

    E. 40

Answer – C

Q.16) If the persons who are sitting second from the left end of each row are rolling the dice, both are getting an odd number, then what is the difference between chocolate of the person who sits immediate right of each of them?

    A. 5

    B. 6

    C. 7

    D. 8

    E. 9

Answer – B

Q.17) Who among the following person sits second to the right of the one who sits opposite to the person who has twice of the chocolates of Y?

    A. The one who sits immediate left of W

    B. The one who has 19 chocolates

    C. The one who has 17 chocolates

    D. The one who sits second to the right of R

    E. The one who has 15 chocolates

Answer –E

Directions (18-22): Study the following information carefully and answer the below questions

Three married couples- A, B, C, D, E, and F are sitting at the circular table facing the centre but not necessarily in the same order. They are of different age persons. The couples are not sitting together. D sits second to the left of the one who sits opposite to a person whose age is 40. Only one person sits between D and the one whose age is 32. E sits immediate right of the one who is the wife of A. E is a female member who sits opposite to the one who sits second to the left of the one whose age is 32. F sits immediate right of the one who sits second to the right of A. The husband's age is more than the wife's age. F is not a spouse of C. There is five years age difference between B and B's wife. C does not sit adjacent to A's spouse. A's age is twice that of E's age. C's spouse's age is 29. There are 10 years age difference between C and B. No one's age is more than fifty.

Q.18) What is the age of D's spouse (in years)?
- A. 30
- B. 35
- C. 25
- D. 20
- E. None of the above

Answer – B

Q.19) Who among the following person sits opposite to B?
- A. A
- B. The one who sits immediate left of D
- C. The one whose age is 40
- D. D's spouse
- E. The one who sits second to the right of A

Answer – D

Q.20) What is the sum of the age of D and A's spouse?
- A. 71
- B. 61
- C. 51
- D. 70
- E. 75

Answer – B

Q.21) Four of the following are alike in a certain way. Which of the following one does not belong to the group?
- A. C
- B. A
- C. The one who sits immediate right of C
- D. The one who sits second to the right of B
- E. The one who sits immediate left of D

Answer - D

Q.22) Which of the following statement is/ are true?
I. A's age is 40
II. B is the spouse of E
III. Only one person sits between D and F when counted to the right of D.

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

Answer –A

Direction (23-25): Each of the questions below consists of a question and twostatements numbered I and II given below it. You have to decide whether the dataprovided in the statements are sufficient to answer the question: -

Q.23) Six persons-L, M, N, 0, P and Q are sitting in a row but not necessarily in thesame order. Who among the following person sits second from the left end of therow? (facing south)
Statement1: Q sits third to the left of the one who sits second to the right of L. Only twopersons are sitting between Q and M. Only one person sits between L and N.
Statement2: Only two persons are sitting between M and Q. M sits immediate right of theone who sits second to the left of 0 who sits either left or right end.
    A.   Only Statement I is sufficient
    B.   Either statement I or statement II is sufficient
    C.   Only Statement II is sufficient
    D.   Neither statement I nor statement II is sufficient
    E.   Both statements I and II sufficient

Answer – C

Q.24) There are six boxes- A, B, C, D, E, and F are kept one above another in a stackbut not necessarily in the same order. How many boxes are kept above E?
Statement1: Box F is kept two boxes below the box which is kept three boxes above A.Only two boxes are kept between F and C which is kept below A. Box B is keptimmediately above Box D, neither of the boxes kept adjacent to C.
Statement2: Box E is kept three boxes below the box which is kept immediately above F.Box E is kept neither top nor bottom of the stack. Only two boxes are kept between C andF. Neither B nor D is kept below F.
    A.   Only Statement I is sufficient
    B.   Only Statement II is sufficient
    C.   Neither statement I nor statement II is sufficient
    D.   Both statements I and II are sufficient
    E.   Either statement I or statement II is sufficient

Answer – E

Q.25) What is the direction of point L with respect to point X?
Statement1: Point S is north of Point M which is west of Point G. Point P is east of PointX.
Point L is North of point V.
Statement2: Point V is exactly the middle of Point M and G. Point Lis east of Point S.
PointX is neither south nor south-east of Point M. Point P is south of point G.
- A. Only Statement I is sufficient
- B. Only Statement II is sufficient
- C. Both statements I and II are sufficient
- D. Either statement I or statement II is sufficient
- E. Neither statement I nor statement II is sufficient

Answer – C

Q.26) In a certain code language, "Program is super" is coded as "217 693 472","Super Art" is coded as "693 238", "He learns program" is coded as "217 479 624",then what is the sum of the code for "Program Art"?
- A. 696
- B. 689
- C. 1103
- D. 910
- E. 455

Answer – E

Q.27) T is 15m north of M. H is 9m south G which is 15m east of M.L is 20m west ofH. V is north of 0 and 5m east of S which is 5m north of L. 0 is west of H. Then whatis direction and distance of V with respect to T?
- A. 14m, north
- B. 19m, north
- C. 19m, south
- D. 24m, south
- E. 24m, north

Answer – C

Q.28) In which of the following more than two meaningful words can be formedby using the following letters?
- i. A, S, T, E
- ii. T, D, N, B
- iii. P, L, S, 0
- A. Only 1
- B. Only II
- C. Both I and II
- D. Only III
- E. All I, II, and III

Answer – A

Q.29) If the second letter of all the words from the right end are taken and changed to the next second successive letter in alphabetical order. Which of the following has more than one vowel thus formed?
I. Bank, Blow, Cash
II. Draw, Ford, Hurt
III. Mass, Mode, Once

      A. Only I
      B. Only III
      C. All I, II, and III
      D. Both II and III
      E. None

Answer – B

Directions (30-32): Answer the questions based on the information given below.
Certain persons are sitting in a straight line and all of them are facing towards north. Not more than 23 persons are there in the row. D sits fourth from the right end and is fifth to the right of E. Only two persons sit between E and I. J sits sixth to the left of 1 and is second to the right of F. The number of persons between I and E is one less than the number of persons between H and F. K sits third to the left of H and the number of persons to the left of K is one less than the number of persons to the right of G who doesn't sit adjacent to D.

Q.30) How many persons are there in the row?
    A. 27
    B. 25
    C. 23
    D. 21
    E. 19

Answer – D

Q.31) Who among the following person sits second to the left of D?
    A. G
    B. E
    C. I
    D. J
    E. None

Answer – C

Q.32) How many persons are there between H and E?
    A. Six
    B. Seven
    C. Eight
    D. Nine
    E. None

Directions (33-35): Study the following information carefully and answer the below questions.

Six persons- L, M, N, O, P, and Q have different heights. Only one person is between the one whose height is 159 cm and L. The height of P is 156 cm. M is taller than L. The number of people between N and L is the same as between L and Q. The number of persons who are taller than N is the same as shorter than P. The height of L is 10cm more than Q whose height is 3cm more than P. No one height is more than 181cm.

Q.33) What may be the height of M, If the height of N is divisible by five?
- A. 171 cm
- B. 172 cm
- C. 174 cm
- D. 175 cm
- E. None of the above.

Answer – B

Q.34) How many persons are taller than L?
- A. One
- B. Two
- C. Three
- D. Four
- E. None

Answer – B

Q.35) What is the average height of N, P, and Q?
- A. 163cm
- B. 151cm
- C. 163.33cm
- D. 161.22cm
- E. None of the above

Answer – C

Q.36) In which of the following expressions does the expression 'I > D' and 'A ≤ G' definitely hold true?
- A. A ≥ 1≥ G = K>S> D
- B. A<D ≥ M= F≤G<I
- C. I≥ C> Q≥A = G≥D
- D. G ≥ D = A <B≤S≤I
- E. D ≥ E = G ≥ W = A < I

Answer – D

Q.37) which of the following expressions will definitely be true if the expressions'L. > R' and 'M ≤ N' are true?

    A. K> M < S≤N< R≥ D≤L

    B. K= M >S ≥N= R≤D < L

    C. K> M ≥S = N≤ R≤D sL

    D. K≥M≥S≥N< R< D ≤ L

    E. None of these

Answer – E

Q.38) Which of the following expressions does the expression 'B ≤ H' and 'A > G' definitely hold true?

    A. A = B < F ≥ H = K> G> D

    B. D > A = G ≥ B = F≤G< H

    C. A < 0>G< H = H≥S≥ B

    D. G = Us B = E sH = 0 < A

    E. None of the these

Answer – D

Directions (39-43): Study the following information carefully and answer thebelow questions.

Eight persons- A, B, C, D, E, F, G, and H are sitting at the circular table facing the centre but not necessarily in the same order. They all have different ages and the age of all the persons is less than 50. G sits third to the right of the one who sits immediate left of the one whose age is 36. Two persons are sitting between G and F. D sits adjacent to the one who sits second to the right of A. A sits immediate left of F. The one whose age is 20 sits opposite to the one who sits second to the left of E. Neither F nor G is 20 years old. H sits third to the left of the one whose age is 15 years. Neither E nor A is 15 years old. B sits second to the left of C. The age of D is twice the age of the one who sits immediate right of G. The age difference between E and D is the same as between D and A. The age of G is five years more than the one who sits immediate left of G. The age of F is one year less than the one who sits immediate right of H. One of the persons sitting at the table is 22 years old.

Q.39) Which of the following combination is true?

    A. F-36

    B. E-15

    C. D-30

    D. C-20

    E. B-22

Answer – C

Q.40) How many persons are sitting between D and E?
   A. One
   B. Two
   C. Three
   D. Four
   E. Either b or d

Answer – E

Q.41) Who among the following person sits opposite to the one whose age is 29?
   A. A
   B. C
   C. The one who sits second to the left of D
   D. The one whose age is 35
   E. The one whose age is 15

Answer – E

Q.42) If G is related to 30 and A is related to 22 in a certain way. Then who amongthe following is related to 15?
   A. C
   B. The one who sits opposite to F
   C. E
   D. The one who sits third to the left of D
   E. None of the above

Answer – C

Q.43) Four of the following five are alike in a certain way thus forms a group. Findthe one which does not belong to the group?
   A. A
   B. The one who sits second to the right of C
   C. The one who sits immediate right of H
   D. The one who sits immediate left of D
   E. E

Answer – E

Directions (44-46): Each of the following questions consists of a statement followed by two arguments I and II.

Q.44)Statement: Should system of offering jobs only to the wards of government employeesbe introduced in all government offices in India?
Arguments: I. No. It denies opportunity to many deserving individuals and governmentmay stand to lose in the long run.
II. No. It is against the principle of equality. Does not government owe its responsibilityto all its citizens?
    A. if only argument I is strong
    B. if only argument II is strong
    C. if both I and II are strong
    D. if either I or II is strong
    E. if neither I nor II is strong.

Answer –C

Q.45) Statement: Does India need so many plans for development?
Arguments: I. Yes. Nothing can be achieved without proper planning.
II. No. Too much time, money and energy are wasted on planning.
    A. if only argument I is strong
    B. if only argument II is strong
    C. if either I or II is strong
    D. if neither I nor II is strong
    E. if both I and II are strong.

Answer – A

Q.46) Statement: Should those who receive dowry, despite the law prohibiting it, bepunished?
Arguments: I. Yes. Those who violate the law, must be punished.
II. No. Dowry system is firmly rooted in the society since time immemorial.
    A. if only argument I is strong
    B. if either I or II is strong
    C. if only argument II is strong
    D. if neither I nor II is strong
    E. if both I and II are strong.

Answer – C

Directions (47-48): In each question below is given a statement followed by twocourses of action numbered I and II. You have to assume everything in thestatement to be true and on the basis of the information given in the statement,decide which of the suggested courses of action logically follows) for pursuing.
Given answer-

Q.47) Statement: The Committee has criticized the Institute for its failure to implementa dozen of regular programs despite an increase in the staff strength and not drawing upa firm action plan for studies and research.

Courses of action

I. The board objectives of the Institute should be redefined to implement a practicalaction plan.

Il. The Institute should give a report on reasons for not having implemented the plannedprogrammers.

     A. If only I follow
     B. If both I and Il follow.
     C. If only Il follows,
     D. If either I or Il follows;
     E. If neither I nor Il follows

Answer – B

Q.48) Statement: Majority of the students in many schools do not pass in the finalexamination.

Courses of action

I. These schools should be closed down as these have become unproductive.

II. The teachers of these schools should immediately be retrenched.

     A. If only I follow;
     B. If only Il follows,
     C. If either I or Il follows;
     D. If neither I nor Il follows
     E. If both I and II follow.

Answer - D

Directions (49-52): In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Q.19) Statement: In Bombay, railway trains are indispensable for people in the suburbsto reach their places of work on time.

Assumptions:

I. Railway trains are the only mode of transport available in the suburbs of Bombay.

II. Only railway trains run punctually.

     A. If only assumption I is implicit
     B. If only assumption Il is implicit
     C. If either I or Il is implicit
     D. If neither I nor Il is implicit
     E. If both I and II are implicit

Answer – D

Q.50) Statements: It is not always true that only a Brilliant person can qualify thewritten examination for Probationary Officers (Po's).
Assumptions
I. A Brilliant person can qualify the written examination for PO's.
II. A person who is not brilliant can also qualify the written examination for Po's.
 A. If both I and Il are implicit
 B. If only assumption I is implicit
 C. If only assumption IT is implicit
 D. If either I or Il is implicit
 E. If neither I nor Il is implicit

Answer – A

Q.51) Statement: "If it does not rain throughout this month, most farmers would be in trouble this year."
Assumptions:
I. Timely rain is essential for farming.
II. Most farmers are generally dependent on rains.
 A. If only assumption I is implicit.
 B. If only assumption Il is implicit.
 C. If either I or II is implicit
 D. If neither I nor Il is implicit.
 E. If both I and Il are implicit.

Answer – E

Q.52) Statement: If the city bus which runs between Ram Nagar and Sant Colony is extended to Vasant Vihar, it will 'be convenient. - Appeal of residents of Ram Nagar to the city bus company.
Assumptions:
I. The convenience of the city bus company is much more important than the needs of the consumers.
II. The city bus company is indifferent to the aspirations of the residents of Sant Colony.
 A. If only assumption I is implicit.
 B. If only assumption Il is implicit.
 C. If either 1 or Il is implicit.
 D. If neither I nor Il is implicit.
 E. If both I and Il are implicit.

Answer – D

Directions (53-55): In each question below is given a statement followed by two conclusions numbered I and II. You have to assume everything in the statement to be true, even if they are at variance with the commonly known facts. Then consider the two conclusions together ignoring the commonly known facts and decide which of them logically follows beyond a reasonable doubt from the information given in the statement give answer.

Q.53) Statement: India is seeking partnership with Germany in aeronautical engineering and space exploration. Earlier, India entered into partnership with some other countries in aeronautical engineering.

Conclusion:

I. It is high time for joint venture between the Germany and India, because Germany isdeveloping State of-the-art technologies in aeronautical engineering.

II. Both India and Germany, have core competence in the give area.

    A.　If only conclusion I follows.

    B.　If only conclusion Il follows.

    C.　If either I or Il follows.

    D.　If neither I nor ll follows.

    E.　If both I and II follows.

Answer – E

Q.54) Statement: Now days a number of telecommunication companies are providing better services in the market to compete with foreign companies.

Conclusion:

I. They want to India become number one in the field of telecommunication. At the same time, they want to fetch more and more money from the other countries.

II. Company want increase customers and become no. I position.

    A.　If only conclusion I follows.

    B.　If only conclusion II follows.

    C.　If either I or Il follows.

    D.　If neither I nor Il follows.

    E.　If both I and II follows.

Answer – E

Q.55) Statement: Unity is hindered by gaps among the people on the basis of economy,culture religion and language.

Conclusion:

I. Unity is a must for the Country.

II. Any country where there are such gaps will find it difficult to stay united

    A.　If only conclusion I follows.

    B.　If only conclusion II follows.

    C.　If either I or Il follows.

    D.　If neither I nor Il follows.

    E.　If both I and II follows.

Answer – D

Direction (56-60): Answer the questions based on the information given below. Six persons joined the ABC organization in 2017. All are joined on different dates of either the same or different month. Each of them already has some working experience. One of them joins on 18th July. Less than two persons joined before E who has an experience in even number. The number of persons joined before E is same as after the one whose experience

is 13 years. B who does not have experience in prime number, joined before the one whose experience is 16 years but after the one whose experience is 5 and 9 years. The one whose experience is 5 years joins before the one whose experience is 9 years who joins on 24th May. D has an experience twice that of E's Experience. The number of persons joins between the one whose experience is 5 years and B is the same as between the one whose experience is 9 years and D who joins in the organization on 27th September. A join after C but before F. The one who joins on 26th July joined before D but after B. The one whose experience is 10 years joined after the one who joined the organization on 12th January which is not the joining date of E. B does not join on 15th January. Based on their working experience a foreign company XYZ gives the project with certain

conditions:

1. The project is given to those people having experience minimum of 3 years after joining the ABC Organization (Calculate their experience on the following date 31st august 2020).

1. The project is given to those people having experience minimum of 3 years after joining the ABC Organization (Calculate their experience on the following date 31st august 2020).

2. The project is given to the persons who joins the organization at first according to the month.

3. If two persons join in the same month then give priority to the one who joins the organization first according to date.

Q.56) Which among the following is the order of the people who get the project?
- A. CEABF
- B. BFACE
- C. FCEBA
- D. FECBA
- E. None of these

Answer – A

Q.57) If the project is given according to the only date of joining of the people then how many persons remain unchanged in their positions?
- A. 3
- B. 2
- C. 1
- D. 4
- E. None

Answer – A

Q.58) Who among the following has maximum working experience as before the joining of this organization?
- A. A
- B. B
- C. C
- D. D
- E. None

Answer – E

Q.59) How many persons joined after F?

    A.   1
    B.   2
    C.   3
    D.   4
    E.   5

Answer – A

Q.60) If the company appointed a CEO who has an experience minimum of 10 years, then who will be the CEO?

    A.   D
    B.   B
    A.   E
    C.   Either A or B
    D.   Either B or C

Answer – C