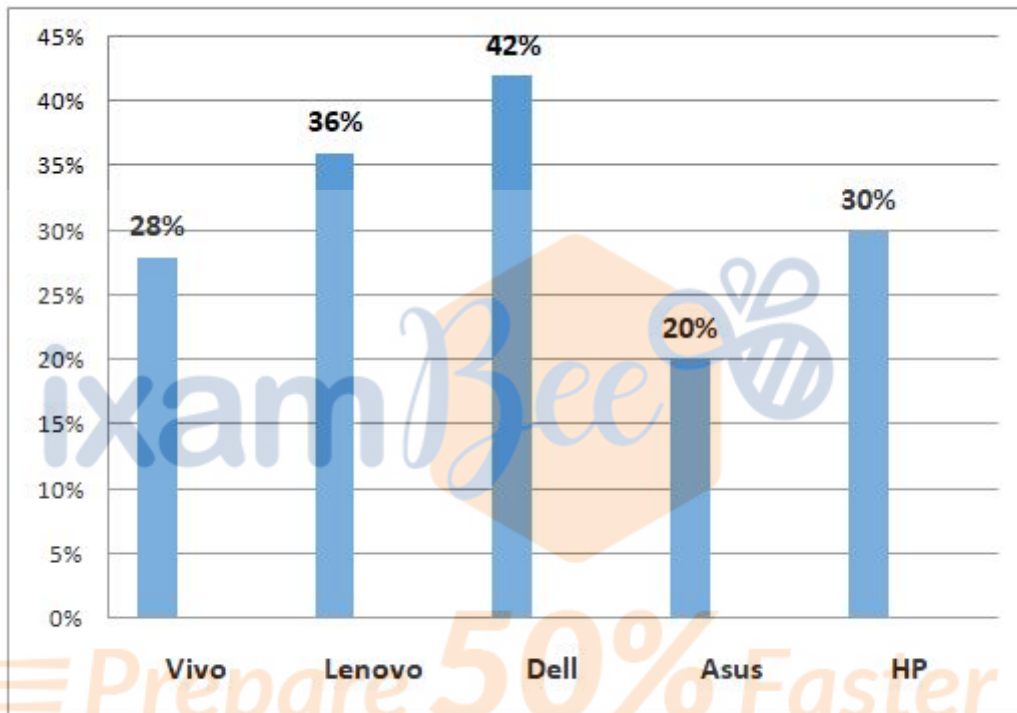


Direction:

Read the following information carefully and answer the given questions:

The Bar graph shows the percentage wise distribution of number of selling of different Laptops for the year 2019.

Total number of Laptops sold in 2019 = 8500



- Question No. 1

What is the total of number of Vivo, HP and Dell Laptops sold together in the year 2019?

Options :

1. 6400
2. 7200
3. 8500
4. 5500
5. none of these

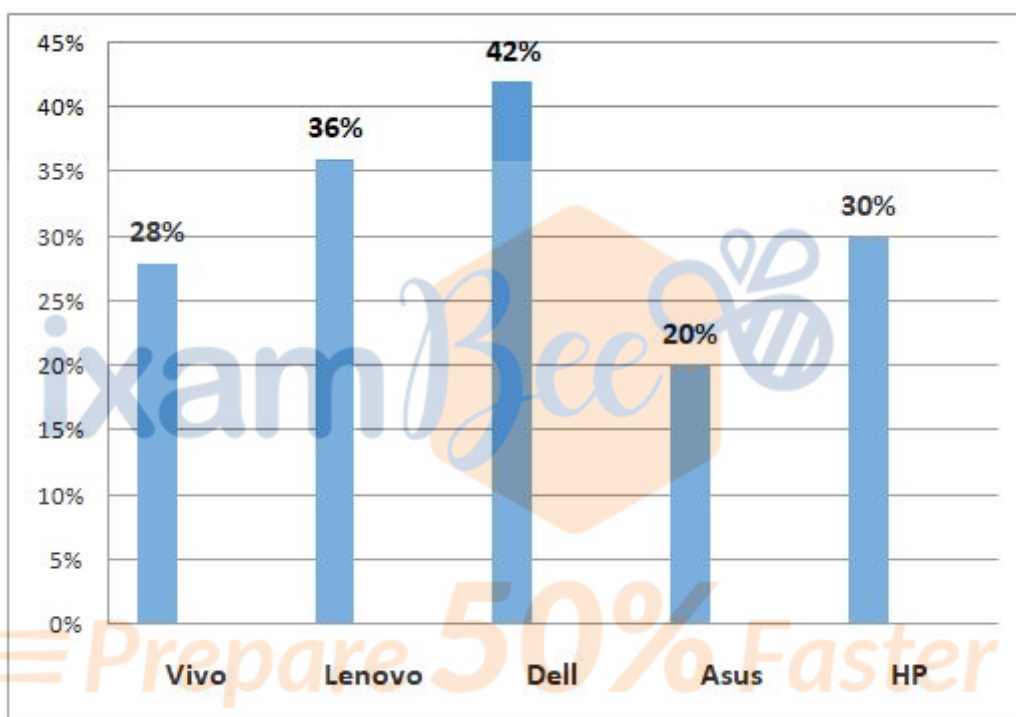
Answer : 8500

Direction:

**Read the following information carefully and answer the given questions:**

The Bar graph shows the percentage wise distribution of number of selling of different Laptops for the year 2019.

Total number of Laptops sold in 2019 = 8500



- Question No. 2

What is the average number of Laptops sold in the year 2019?

**Options :**

1. 3620
2. 2652
3. 2548
4. 3163
5. none of these

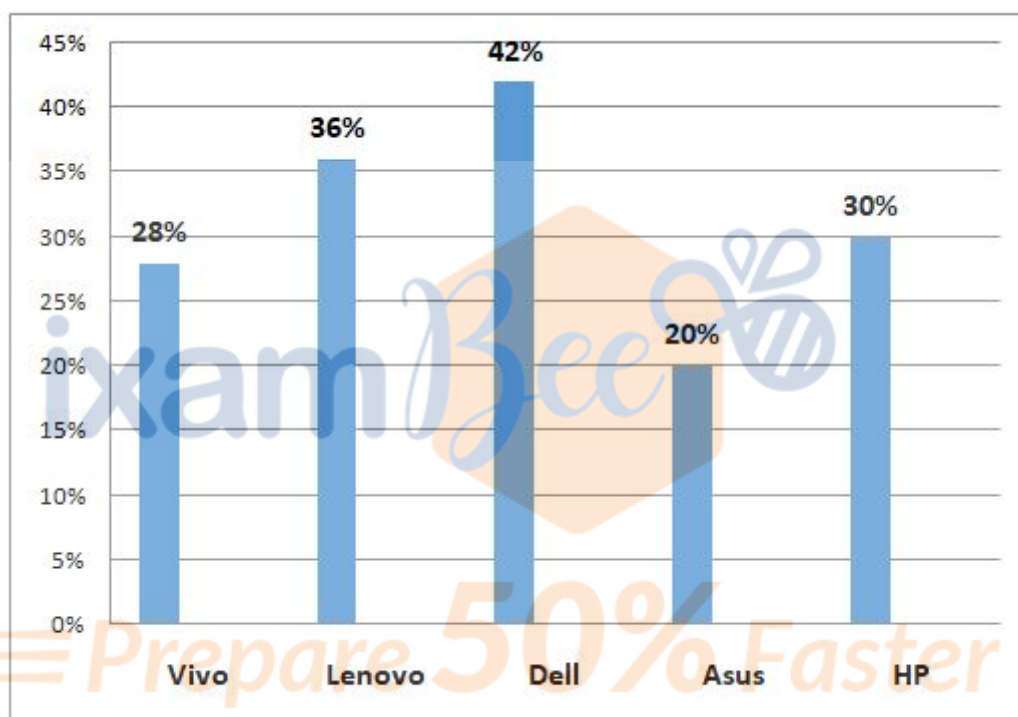
Answer : 2652

Direction:

**Read the following information carefully and answer the given questions:**

The Bar graph shows the percentage wise distribution of number of selling of different Laptops for the year 2019.

Total number of Laptops sold in 2019 = 8500



- Question No. 3

Find the ratio between the number of Lenovo Laptops sold and the number of Asus Laptops sold.

**Options :**

1. 183:43
2. 162:51
3. 11:15
4. 9:5
5. none of these

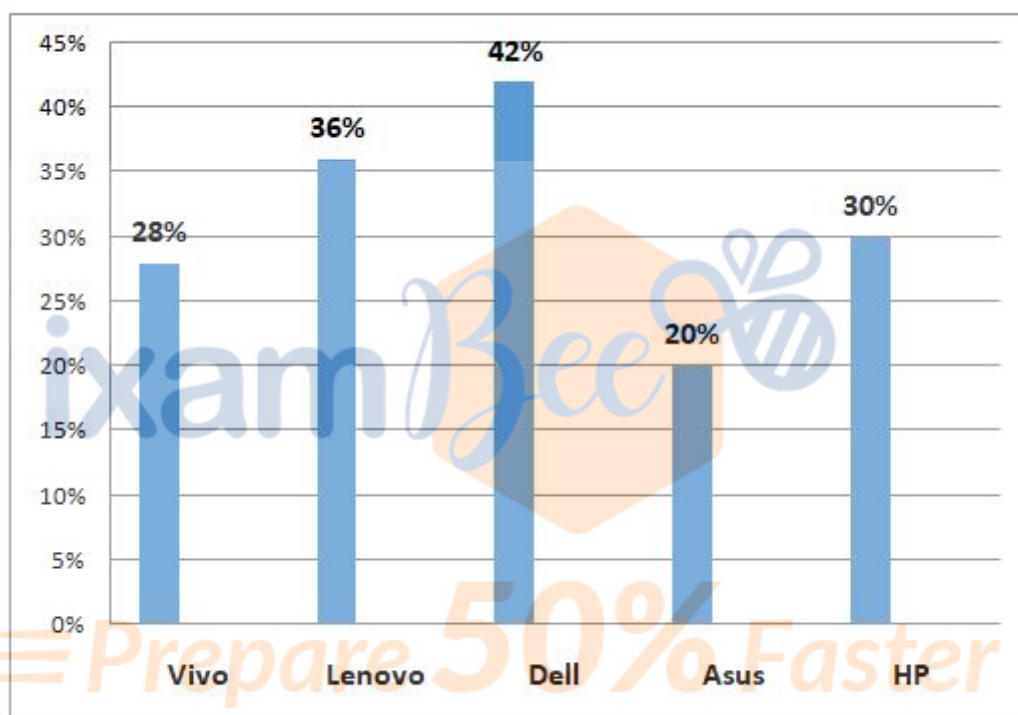
Answer : 9:5

Direction:

Read the following information carefully and answer the given questions:

The Bar graph shows the percentage wise distribution of number of selling of different Laptops for the year 2019.

Total number of Laptops sold in 2019 = 8500



- Question No. 4

Number of Vivo Laptops sold is how much percent less than the number of Dell Laptops sold?

Options :

1. 33.33%
2. 23.15%
3. 16.66%
4. 35.12%
5. None of these

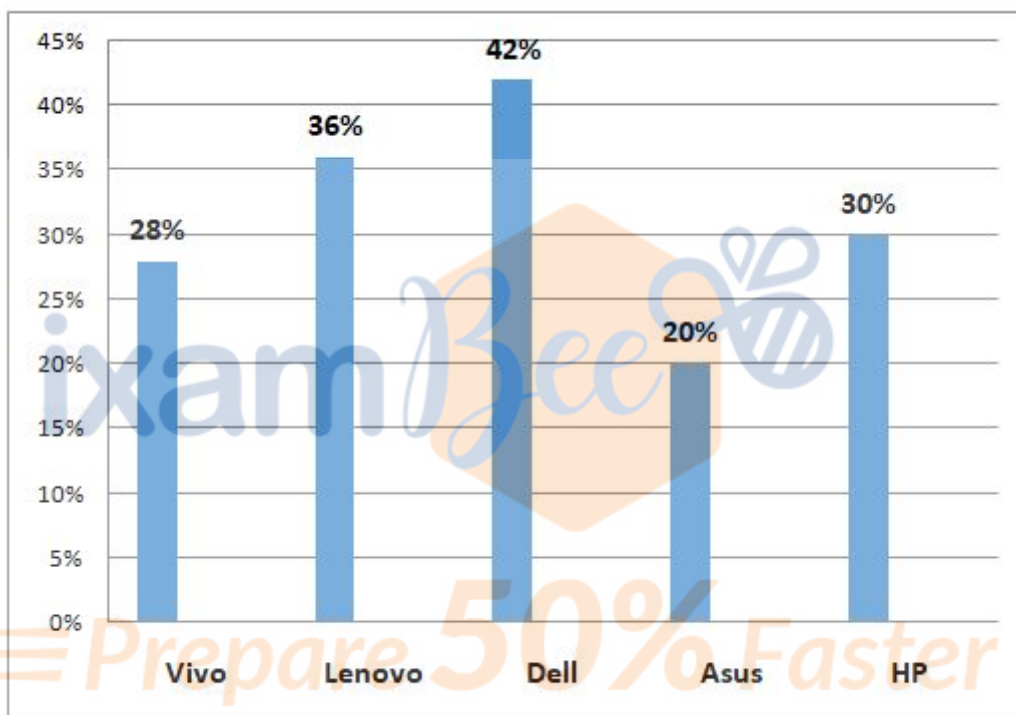
Answer : 33.33%

Direction:

**Read the following information carefully and answer the given questions:**

The Bar graph shows the percentage wise distribution of number of selling of different Laptops for the year 2019.

Total number of Laptops sold in 2019 = 8500



• Question No. 5

Find the difference between the average number of Lenovo and HP Laptops sold together and the number of Asus Laptops sold?

**Options :**

1. 1225
2. 1234
3. 1105
4. 1063

5. None of these

Answer : 1105

Direction:

**What approximate value will come in place of the question mark (?) in the following question?**

**(Note: You are not expected to calculate the exact value.)**

- Question No. 6

$45.21\% \text{ of } 5419.99 + 55.02\% \text{ of } 5039.98 - 4823.99 = ?$

**Options :**

1. 632
2. 387
3. 349
4. 412
5. 667

Answer : 387

Direction:

**What approximate value will come in place of the question mark (?) in the following question?**

**(Note: You are not expected to calculate the exact value.)**

- Question No. 7

$66.98 \times 155.33 + 23.12 \times 14.9 - 135.021 \times 27.9 = ?$

**Options :**

1. 8510
2. 7494
3. 6950
4. 4274
5. 4590

Answer : 6950

Direction:

What approximate value will come in place of the question mark (?) in the following question?

(Note: You are not expected to calculate the exact value.)

- Question No. 8

$$(27.9)^3 + (33.021)^2 - (15.11)^3 - (43.98)^2 = ?$$

Options :

1. 8056
2. 13749
3. 14376
4. 17730
5. 27979

Answer : 17730

Direction:

What approximate value will come in place of the question mark (?) in the following question?

(Note: You are not expected to calculate the exact value.)

- Question No. 9

$$491.9 + 2619.98 - 585.21 = 710.011 + ?$$

Options :

1. 1817
2. 1847
3. 1913
4. 2051
5. 1609

Answer : 1817

Direction:

What approximate value will come in place of the question mark (?) in the following question?

(Note: You are not expected to calculate the exact value.)

- Question No. 10

96.31% of (4.9/8.012) of ? = 113.9% of 2349.9

Options :

1. 4465
2. 4370
3. 5200
4. 3740
5. 3840

Answer : 4465

Direction:

In each of these questions a number series is given. In each series only one number is wrong. Find out the wrong number.

- Question No. 11

60 61 57 65 50 75 39

Options :

1. 65
2. 75
3. 50
4. 39
5. 61

Answer : 65

Direction:

In each of these questions a number series is given. In each series only one number is wrong. Find out the wrong number.

- Question No. 12



6 3.5 5.5 8.25 18.5 48.75 149.25

**Options :**

1. 3.5
2. 8.25
3. 5.5
4. 48.75
5. 149.25

Answer : 5.5

Direction:

**In each of these questions a number series is given. In each series only one number is wrong. Find out the wrong number.**

- Question No. 13

94, 115, 138, 163, 190, 218

**Options :**

1. 94
2. 115
3. 218
4. 138
5. 163

Answer : 218

Direction:

**In each of these questions a number series is given. In each series only one number is wrong. Find out the wrong number.**

- Question No. 14

80, 88, 101, 122, 150, 185

**Options :**

1. 88
2. 185
3. 150
4. 101
5. 122

Answer : 88

Direction:

**In each of the following questions, one term in the number series is wrong. Find out the wrong term.**

- Question No. 15

19 20 24 33 50 74

Options :

1. 74
2. 33
3. 24
4. 50
5. None of these

Answer : 50

- Question No. 16

There is a rectangular paper, whose length and breadth are in the ratio 7:8, respectively and it has a perimeter of 60 metres. If a triangular piece with height of 11 metres and base of 10 metres is cut out from the given paper then find the area (in  $m^2$ ) of the remaining paper.

Options :

1. 159
2. 149
3. 139

- 4. 169
- 5. None of these

Answer : 169

• Question No. 17

In a business, A invested Rs. 1800 more than that by B. After 10 months, A left the business. If at the end of the year, profit earned by B is equal to the profit earned by A, then find the amount invested by A in the business.

**Options :**

- 1. Rs.10800
- 2. Rs.10300
- 3. Rs.10240
- 4. Rs.10400
- 5. None of these

Answer : Rs.10800

• Question No. 18

The speed of a car is 25% more than that of a bike. Both of them start from a same point. After travelling for 5 hours, the speed of the bike is increased by 40%. After 7 hours from starting, the car was 38 km ahead of the bike. Find the initial speed of the bike.

**Options :**

- 1. 40 km/hr
- 2. 42 km/hr
- 3. 43 km/hr
- 4. 47 km/hr
- 5. None of these

Answer : 40 km/hr

Direction:

**Answer the questions based on the information given below.**

There are three boats X, Y and Z. The speed of boat Z in still water is equal to the downstream speed of boat X. The speed of boat Y in still water is equal to the upstream speed of boat Z. Boat Z takes 14 hours to cover 224 km downstream. If the speed of boat Y in still water would have been twice its initial speed in still water, the time taken by it to cover 174 km upstream would have been 14.5 hours.

• Question No. 19

If boat X travels with 50% more speed than its initial speed in another river 'R' then it takes 15.5 hours to cover 310 km downstream. Boat Z decreased its speed by  $x\%$  and takes 38 hours to cover 646 km downstream in river 'R'. If the speed of boat Y in still water is increased by  $x\%$ , then find the time taken by boat Y to cover 225 km downstream in river 'R'.

**Options :**

1. 10.5 hours
2. 9 hours
3. 15 hours
4. 12.5 hours
5. None of these

Answer : 12.5 hours

• Question No. 20

Pipe 'A' can fill a tank in 40 hours whereas leak 'A' can empty it in 50 hours. If they both operate along with pipe 'B', then the given tank gets filled in 20 hours. How much time is needed to fill the given tank if pipe 'B' and leak 'A' work together?

**Options :**

1. 40 hours
2. 60 hours
3. 75 hours
4. 30 hours
5. 84 hours

Answer : 40 hours

Direction:

**Study the following information carefully and answer the given questions:**

Seven students J, K, L, M, N, P and O like different fruits i.e. Mango, Cherry, Blueberry, Pear, Banana, Pineapple and Orange. They attend classes on different days of week starting from Sunday to Saturday.

J attends class before O and after L who doesn't likes Pear. N attends class on Friday. Only one person attends class between the one who likes Pineapple and the one who likes Orange. K likes Blueberry. More than one person attends the class between the one who likes Pear and the one who likes Banana. Two person attends the class between the one who likes Cherry and M. P attends class on Sunday. Neither the one who likes Pear nor the one who likes Mango attends the class on Saturday. Two persons attends class between K and the one who likes Pineapple. The one who likes Cherry attends the class before the one who likes Blueberry. Only one person attends class between P and K.

- Question No. 21

How many persons attend the class between the one who likes Pear and K?

**Options :**

1. One
2. Two
3. Three
4. More than three
5. None of these

Answer : One

Direction:

**Study the following information carefully and answer the given questions:**

Seven students J, K, L, M, N, P and O like different fruits i.e. Mango, Cherry, Blueberry, Pear, Banana, Pineapple and Orange. They attend classes on different days of week starting from Sunday to Saturday.

J attends class before O and after L who doesn't likes Pear. N attends class on Friday. Only one person attends class between the one who likes Pineapple and the one who likes Orange. K likes Blueberry. More than one person

attends the class between the one who likes Pear and the one who likes Banana. Two person attends the class between the one who likes Cherry and M. P attends class on Sunday. Neither the one who likes Pear nor the one who likes Mango attends the class on Saturday. Two persons attends class between K and the one who likes Pineapple. The one who likes Cherry attends the class before the one who likes Blueberry. Only one person attends class between P and K.

• Question No. 22

Who likes Pineapple?

**Options :**

1. J
2. K
3. L
4. M
5. None of these

Answer : None of these

Direction:

**Study the following information carefully and answer the given questions:**

Seven students J, K, L, M, N, P and O like different fruits i.e. Mango, Cherry, Blueberry, Pear, Banana, Pineapple and Orange. They attend classes on different days of week starting from Sunday to Saturday.

J attends class before O and after L who doesn't likes Pear. N attends class on Friday. Only one person attends class between the one who likes Pineapple and the one who likes Orange. K likes Blueberry. More than one person attends the class between the one who likes Pear and the one who likes Banana. Two person attends the class between the one who likes Cherry and M. P attends class on Sunday. Neither the one who likes Pear nor the one who likes Mango attends the class on Saturday. Two persons attends class between K and the one who likes Pineapple. The one who likes Cherry attends the class before the one who likes Blueberry. Only one person attends class between P and K.

• Question No. 23

Who attends class on Thursday?

**Options :**

1. J
2. K
3. L
4. M
5. None of these

Answer : M

Direction:

**Study the following information carefully and answer the given questions:**

Seven students J, K, L, M, N, P and O like different fruits i.e. Mango, Cherry, Blueberry, Pear, Banana, Pineapple and Orange. They attend classes on different days of week starting from Sunday to Saturday.

J attends class before O and after L who doesn't like Pear. N attends class on Friday. Only one person attends class between the one who likes Pineapple and the one who likes Orange. K likes Blueberry. More than one person attends the class between the one who likes Pear and the one who likes Banana. Two person attends the class between the one who likes Cherry and M. P attends class on Sunday. Neither the one who likes Pear nor the one who likes Mango attends the class on Saturday. Two persons attend class between K and the one who likes Pineapple. The one who likes Cherry attends the class before the one who likes Blueberry. Only one person attends class between P and K.

- Question No. 24

Who attends class on Saturday?

**Options :**

1. J
2. K
3. L
4. M
5. None of these

Answer : None of these

Direction:

**Study the following information carefully and answer the given questions:**

Seven students J, K, L, M, N, P and O like different fruits i.e. Mango, Cherry, Blueberry, Pear, Banana, Pineapple and Orange. They attend classes on different days of week starting from Sunday to Saturday.

J attends class before O and after L who doesn't like Pear. N attends class on Friday. Only one person attends class between the one who likes Pineapple and the one who likes Orange. K likes Blueberry. More than one person attends the class between the one who likes Pear and the one who likes Banana. Two person attends the class between the one who likes Cherry and M. P attends class on Sunday. Neither the one who likes Pear nor the one who likes Mango attends the class on Saturday. Two persons attend class between K and the one who likes Pineapple. The one who likes Cherry attends the class before the one who likes Blueberry. Only one person attends class between P and K.

- Question No. 25

If N is related to Cherry and P is related to Banana, then in the similar way, L is related to?

**Options :**

1. Blueberry
2. Pear
3. Pineapple
4. Mango
5. None of these

Answer : Pineapple

Direction:

**In these questions, a relationship between different elements is shown in the statements. The statements are followed by two conclusions.**

**Give answer:**

- Question No. 26

Statements:  $Q \geq B > G = F \geq J$ ;  $W \leq B = N$



Conclusions:

I.  $N > J$

II.  $Q > L$

**Options :**

1. If only conclusion I follows.
2. If only conclusion II follows
3. If either conclusion I or II follows
4. If neither conclusion I nor II follows
5. If both conclusion I and II follows

Answer : If only conclusion I follows.

Direction:

**In these questions, a relationship between different elements is shown in the statements. The statements are followed by two conclusions.**

**Give answer:**

- Question No. 27

Statements: R

Conclusions:

I. R

II.  $T \leq L$

**Options :**

1. If only conclusion I follows.
2. If only conclusion II follows
3. If either conclusion I or II follows
4. If neither conclusion I nor II follows
5. If both conclusion I and II follows

Answer : If both conclusion I and II follows

Direction:

**In these questions, a relationship between different elements is shown in the statements. The statements are followed by two conclusions.**

**Give answer:**

- Question No. 28

Statements:  $U = T \geq J$   $X \leq P = S$ .

Conclusions:

I.  $J \leq P$

II.  $S > T$

Options :

1. If only conclusion I follows.
2. If only conclusion II follows
3. If either conclusion I or II follows
4. If neither conclusion I nor II follows
5. If both conclusion I and II follows

Answer : If neither conclusion I nor II follows

Direction:

**Study the following information carefully and answer the given questions. In a certain code language.**

'According to sources condition' is coded as 'lok rfc qxc lka'

'To Stable given sources' is coded as 'qxc lka fgb ujs'

'According sources best Stable' is coded as 'pow fgb qxc rfc'

'Medical condition sources care' is coded as 'hib lok ikd qxc'

- Question No. 29

Which of the following is the code for 'sources'?

**Options :**

1. lok
2. fgb
3. rfc
4. qxc
5. None of these

Answer : qxc

Direction:

**Study the following information carefully and answer the given questions. In a certain code language.**

'According to sources condition' is coded as 'lok rfc qxc lka'

'To Stable given sources' is coded as 'qxc lka fgb ujs'

'According sources best Stable' is coded as 'pow fgb qxc rfc'

'Medical condition sources care' is coded as 'hib lok ikd qxc'

- Question No. 30

Which of the following word is coded as 'lka'?

**Options :**

1. Best
2. According
3. to
4. sources
5. None of these

Answer : to

Direction:

**In each of the questions below are given some statements followed by some Conclusions. You have to take the given statements to be true even, if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.**

• Question No. 31

Statements:

Only poles are wires

Only few poles are ornaments

All ornaments are copper

Conclusion:

I. All poles can never be copper

II. Some ornaments can be wires

Options :

1. If only conclusion I follows.
2. If only conclusion II follows.
3. If either conclusion I or II follows.
4. If neither conclusion I nor II follows.
5. If both conclusions I and II follow.

Answer : If only conclusion I follows.

Direction:

**In each of the questions below are given some statements followed by some Conclusions. You have to take the given statements to be true even, if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.**

• Question No. 32

Statements:

Some designations are descriptions

Some descriptions are securities

No security is a position

Conclusion:

I. Only descriptions is designations

II. No designation is a description

**Options :**

1. If only conclusion I follows.
2. If only conclusion II follows.
3. If either conclusion I or II follows.
4. If neither conclusion I nor II follows.
5. If both conclusions I and II follow.

Answer : If neither conclusion I nor II follows.

Direction:

**In each of the questions below are given some statements followed by some Conclusions. You have to take the given statements to be true even, if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.**

- Question No. 33

Statements:

All microscopes are telescopes

No telescope is a screw

All screws are rockets

Conclusions:

- I. Some telescope are not rockets
- II. Some rockets can never be microscope

**Options :**

1. If only conclusion I follows.

2. If only conclusion II follows.
3. If either conclusion I or II follows.
4. If neither conclusion I nor II follows.
5. If both conclusions I and II follow.

Answer : If only conclusion II follows.

Direction:

**In each of the questions 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.**

**Give your answer as**

- 1) if only assumption I is implicit
- 2) if only assumption II is implicit
- 3) if either I or II is implicit
- 4) if neither I nor II is implicit
- 5) if both I and II are implicit

- Question No. 34

**Statement:** "People switch to CNG as price of petrol again touched a new high as it crossed Rs 80 mark"-  
Newspaper headlines

**Assumptions:**

- I) CNG is cheaper than petrol.
- II) Earlier too there was a rise in prices of petrol.

**Options :**

1. 1
2. 2
3. 3
4. 4
5. 5

Answer : 5

Direction:

In each of the questions 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.

Give your answer as

- 1) if only assumption I is implicit
- 2) if only assumption II is implicit
- 3) if either I or II is implicit
- 4) if neither I nor II is implicit
- 5) if both I and II are implicit

- Question No. 35

**Statement :** American Airline will send Furlough (temporary layoff) notices to its 25000 employees.

**Assumptions:**

- I) American Airlines don't need those 25000 employees as off now.
- II) American airline will recover its losses by laying off its employees temporarily.

**Options :**

1. 1
2. 2
3. 3
4. 4
5. 5

Answer : 1

Direction:

**Study the given information carefully and answer the questions that follow –**

Six persons S, T, U, V, W, X are born in six different years 1947, 1959, 1964, 1972, 1995, 2007. All of them like different pet animals i.e. Rats, Cow, Cats, Horse, Dog and Rabbits.

Note- All the calculations of the ages are to be done on the basis of year 2022.

The sum of the ages of V and the one who likes Cow is 90. The one who likes Horse was born in an odd numbered year. V does not like Rats. The one who likes Horse is older than the one who likes Cow. V does not like Horse. T is

older than the one who like Horse. W likes Cats and was born in an even numbered year. The sum of the ages of S and the one who likes Rabbits is 85. X is younger than the one who likes Cats. U does not like Rabbits.

• Question No. 36

Who among the following likes Rats?

**Options :**

1. S
2. X
3. V
4. U
5. None of these

Answer : U

Direction:

**Study the given information carefully and answer the questions that follow –**

Six persons S, T, U, V, W, X are born in six different years 1947, 1959, 1964, 1972, 1995, 2007. All of them like different pet animals i.e. Rats, Cow, Cats, Horse, Dog and Rabbits.

Note- All the calculations of the ages are to be done on the basis of year 2022.

The sum of the ages of V and the one who likes Cow is 90. The one who likes Horse was born in an odd numbered year. V does not like Rats. The one who likes Horse is older than the one who likes Cow. V does not like Horse. T is older than the one who like Horse. W likes Cats and was born in an even numbered year. The sum of the ages of S and the one who likes Rabbits is 85. X is younger than the one who likes Cats. U does not like Rabbits.

• Question No. 37

How many persons born after X?

**Options :**

1. Two
2. Four



3. None
4. One
5. Three

Answer : None

Direction:

**Study the given information carefully and answer the questions that follow –**

Six persons S, T, U, V, W, X are born in six different years 1947, 1959, 1964, 1972, 1995, 2007. All of them like different pet animals i.e. Rats, Cow, Cats, Horse, Dog and Rabbits.

Note- All the calculations of the ages are to be done on the basis of year 2022.

The sum of the ages of V and the one who likes Cow is 90. The one who likes Horse was born in an odd numbered year. V does not like Rats. The one who likes Horse is older than the one who likes Cow. V does not like Horse. T is older than the one who like Horse. W likes Cats and was born in an even numbered year. The sum of the ages of S and the one who likes Rabbits is 85. X is younger than the one who likes Cats. U does not like Rabbits.

- Question No. 38

Which of the following statement is not correct regarding T?

Options :

1. T is younger than V
2. T likes Rabbits
3. T is elder to S
4. The one who likes Dog is younger than T
5. All are correct

Answer : The one who likes Dog is younger than T

Direction:

**Study the given information carefully and answer the questions that follow –**

Six persons S, T, U, V, W, X are born in six different years 1947, 1959, 1964, 1972, 1995, 2007. All of them like different pet animals i.e. Rats, Cow, Cats, Horse, Dog and Rabbits.

Note- All the calculations of the ages are to be done on the basis of year 2022.

The sum of the ages of V and the one who likes Cow is 90. The one who likes Horse was born in an odd numbered year. V does not like Rats. The one who likes Horse is older than the one who likes Cow. V does not like Horse. T is older than the one who like Horse. W likes Cats and was born in an even numbered year. The sum of the ages of S and the one who likes Rabbits is 85. X is younger than the one who likes Cats. U does not like Rabbits.

- Question No. 39

In which of the following year S was born?

**Options :**

1. 1995
2. 1959
3. 1972
4. 2007
5. 1947

Answer : 1995

Direction:

**Study the given information carefully and answer the questions that follow –**

Six persons S, T, U, V, W, X are born in six different years 1947, 1959, 1964, 1972, 1995, 2007. All of them like different pet animals i.e. Rats, Cow, Cats, Horse, Dog and Rabbits.

Note- All the calculations of the ages are to be done on the basis of year 2022.

The sum of the ages of V and the one who likes Cow is 90. The one who likes Horse was born in an odd numbered year. V does not like Rats. The one who likes Horse is older than the one who likes Cow. V does not like Horse. T is older than the one who like Horse. W likes Cats and was born in an even numbered year. The sum of the ages of S and the one who likes Rabbits is 85. X is younger than the one who likes Cats. U does not like Rabbits.

- Question No. 40

Who among the following likes Horse?

**Options :**

1. S
2. X
3. V
4. U
5. None of these

Answer : S

Direction:

**Each sentence has two blanks. Each blank indicates that something has been omitted. Choose the option with words that best fits the meaning of the sentence as a whole and mark it as your answer.**

- Question No. 41

Recycling waste materials \_\_\_\_\_ a practice that all government bodies \_\_\_\_\_ undertaken in India before the law was passed.

**Options :**

1. is, has
2. were, had
3. was, had
4. are, had
5. is, has

Answer : was, had

Direction:

**Each sentence has two blanks. Each blank indicates that something has been omitted. Choose the option with words that best fits the meaning of the sentence as a whole and mark it as your answer.**

- Question No. 42

It is critical for a teacher to understand that \_\_\_\_\_ student, irrespective of their IQ, previous educational background, or financial position, has \_\_\_\_\_ own way in understanding the concepts.

**Options :**

1. Each, his or her
2. Every, their
3. All, its
4. Some, his or her
5. Each, their

Answer : Each, his or her

Direction:

**Each sentence has two blanks. Each blank indicates that something has been omitted. Choose the option with words that best fits the meaning of the sentence as a whole and mark it as your answer.**

- Question No. 43

Automation could either boost the prospects of creating more jobs for working women or \_\_\_\_\_ them from their current locations as manufacturing hubs \_\_\_\_\_ to IT hubs.

Options :

1. to relocate, change
2. to change, overhaul
3. changing, modify
4. displace, transform
5. moving, transfigure

Answer : displace, transform

Direction:

**Given below are six sentences (A) (B) (C) (D) (E) and (F). Answer the following questions after rearranging the following sentences into a coherent paragraph.**

(A) Since, the ground is constantly releasing this energy, as heat in infrared light.

(B) If the warm air at the surface gets blown upward into the cooler air above it, the surface air will continue to rise.

(C) First, even though the sun's energy comes down from the sky, it is mostly absorbed by the ground.

(D) Another reason is the decreasing air pressure with height.

(E) That's why the troposphere is actually heated from the ground up, causing it to be warmer near the surface and cooler higher up.

(F) Temperature decreases with height in the troposphere due to two reasons.

• Question No. 44

What should be the second sentence after rearrangement?

**Options :**

1. D

2. C

3. A

4. B

5. E

Answer : C

Direction:

**Given below are six sentences (A) (B) (C) (D) (E) and (F). Answer the following questions after rearranging the following sentences into a coherent paragraph.**

(A) Since, the ground is constantly releasing this energy, as heat in infrared light.

(B) If the warm air at the surface gets blown upward into the cooler air above it, the surface air will continue to rise.

(C) First, even though the sun's energy comes down from the sky, it is mostly absorbed by the ground.

(D) Another reason is the decreasing air pressure with height.

(E) That's why the troposphere is actually heated from the ground up, causing it to be warmer near the surface and cooler higher up.

(F) Temperature decreases with height in the troposphere due to two reasons.

- Question No. 45

What should be the first sentence after rearrangement?

**Options :**

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

Answer : F

Direction:

**Given below are six sentences (A) (B) (C) (D) (E) and (F). Answer the following questions after rearranging the following sentences into a coherent paragraph.**

(A) Since, the ground is constantly releasing this energy, as heat in infrared light.

(B) If the warm air at the surface gets blown upward into the cooler air above it, the surface air will continue to rise.

(C) First, even though the sun's energy comes down from the sky, it is mostly absorbed by the ground.

(D) Another reason is the decreasing air pressure with height.

(E) That's why the troposphere is actually heated from the ground up, causing it to be warmer near the surface and cooler higher up.

(F) Temperature decreases with height in the troposphere due to two reasons.

- Question No. 46

What should be the fifth sentence after rearrangement?

**Options :**

1. C

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

Answer : D

Direction:

**Given below are six sentences (A) (B) (C) (D) (E) and (F). Answer the following questions after rearranging the following sentences into a coherent paragraph.**

(A) Since, the ground is constantly releasing this energy, as heat in infrared light.

(B) If the warm air at the surface gets blown upward into the cooler air above it, the surface air will continue to rise.

(C) First, even though the sun's energy comes down from the sky, it is mostly absorbed by the ground.

(D) Another reason is the decreasing air pressure with height.

(E) That's why the troposphere is actually heated from the ground up, causing it to be warmer near the surface and cooler higher up.

(F) Temperature decreases with height in the troposphere due to two reasons.

- Question No. 47

What should be the third sentence after rearrangement?

**Options :**

- 1. D
- 2. A
- 3. B
- 4. F
- 5. C

Answer : A

Direction:

Given below are six sentences (A) (B) (C) (D) (E) and (F). Answer the following questions after rearranging the following sentences into a coherent paragraph.

(A) Since, the ground is constantly releasing this energy, as heat in infrared light.

(B) If the warm air at the surface gets blown upward into the cooler air above it, the surface air will continue to rise.

(C) First, even though the sun's energy comes down from the sky, it is mostly absorbed by the ground.

(D) Another reason is the decreasing air pressure with height.

(E) That's why the troposphere is actually heated from the ground up, causing it to be warmer near the surface and cooler higher up.

(F) Temperature decreases with height in the troposphere due to two reasons.

- Question No. 48

What should be the last sentence after rearrangement?

Options :

1. A

2. D

3. B

4. C

5. F

Answer : B

Direction:

In each question, four alternatives are given for the Idiom/ Phrase highlighted in bold in the sentence. Choose the alternative which best expresses the meaning of the Idiom/ Phrase.

- Question No. 49

The new law is just a **red herring** meant to draw our attention away from the issues regarding education.

Options :



1. taking a risk
2. something fictitious
3. a clue meant to mislead you
4. something like a bribe
5. execution without direction or aimlessly

Answer : a clue meant to mislead you

Direction:

**In each question, four alternatives are given for the Idiom/ Phrase highlighted in bold in the sentence. Choose the alternative which best expresses the meaning of the Idiom/ Phrase.**

- Question No. 50

It's good to **toot your own horn** for the reason that occasionally you are required to be your finest spokesperson.

Options :

1. proving something right which is not
2. blabbering without any reason
3. disregarding others' capabilities
4. speak boastfully about oneself
5. thinking too highly of oneself

Answer : speak boastfully about oneself

Direction:

**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.**

How many really suffer as a result of labor market problems? This is one of the most critical yet contentious social policy questions. In many ways, our social statistics exaggerate the degree of hardship. Unemployment does not have the same dire consequences today as it did in the 1930's when most of the unemployed were primary breadwinners, when income and earnings were usually much closer to the margin of subsistence, and when there were no countervailing social programs for those failing in the labor market. Increasing affluence, the rise of families with more than one wage earner, the growing predominance of secondary earners among the unemployed, and improved social welfare protection have unquestionably **mitigated** the consequences of joblessness.

Earnings and income data also overstate the dimensions of hardship. Among the millions with hourly earnings at or below the minimum wage level, the overwhelming majority are from multiple-earner, relatively affluent families. Most of those counted by the poverty statistics are elderly or handicapped or have family responsibilities which keep them out of the labor force, so the poverty statistics are by no means an accurate indicator of labor market pathologies.

Yet there are also many ways our social statistics underestimate the degree of labor-market-related hardship. The unemployment counts exclude the millions of fully employed workers whose wages are so low that their families remain in poverty. Low wages and repeated or prolonged unemployment frequently interact to undermine the capacity for self-support. Since the number experiencing joblessness at some time during the year is several times the number unemployed in any month, those who suffer as a result of forced idleness can equal or exceed average annual unemployment, even though only a minority of the jobless in any month really suffer. For every person counted in the monthly unemployment tallies, there is another working part-time because of the inability to find full-time work, or else outside the labor force but wanting a job. Finally, income transfers in our country have always focused on the elderly, disabled, and dependent, neglecting the needs of the working poor, so that the dramatic expansion of cash and in-kind transfers does not necessarily mean that those failing in the labor market are adequately protected.

As a result of such contradictory evidence, it is uncertain whether those suffering seriously as a result of labor market problems number in the hundreds of thousands or the tens of millions, and, hence, whether high levels of joblessness can be tolerated or must be countered by job creation and economic stimulus. There is only one area of agreement in this debate - that the existing poverty, employment, and earnings statistics are inadequate for one their primary applications, measuring the consequences of labor market problems.

• Question No. 51

As per this article, which of the following Statements is /are true?

- (A) social statistics give an unclear picture of the degree of hardship caused by low wages and insufficient employment opportunities
- (B) the currently used statistical procedures are the best for estimating the incidence of hardship that is due to unemployment
- (C) the areas of agreement are among poverty, employment, and earnings figures

**Options :**

1. Only (A)
2. Only (B)
3. Only (C)
4. Only (B) & (C)
5. None of these

Answer : Only (A)

Direction:

**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.**

How many really suffer as a result of labor market problems? This is one of the most critical yet contentious social policy questions. In many ways, our social statistics exaggerate the degree of hardship. Unemployment does not have the same dire consequences today as it did in the 1930's when most of the unemployed were primary breadwinners, when income and earnings were usually much closer to the margin of subsistence, and when there were no countervailing social programs for those failing in the labor market. Increasing affluence, the rise of families with more than one wage earner, the growing predominance of secondary earners among the unemployed, and improved social welfare protection have unquestionably **mitigated** the consequences of joblessness.

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• Question No. 52

The author contrasts the 1930's with the present in order to show that

- (A) Social programs are more needed now .
- (B) More people were unemployed in the 1930's
- (C) Unemployment now has less severe effects

Options :

- 1. Only (A)
- 2. Only (B)
- 3. Only (C)
- 4. Only (A) & (C)
- 5. None of these

Answer : Only (C)

Direction:

**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.**

How many really suffer as a result of labor market problems? This is one of the most critical yet contentious social policy questions. In many ways, our social statistics exaggerate the degree of hardship. Unemployment does not have the same dire consequences today as it did in the 1930's when most of the unemployed were primary breadwinners, when income and earnings were usually much closer to the margin of subsistence, and when there

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As a result of such contradictory evidence, it is uncertain whether those suffering seriously as a result of labor market problems number in the hundreds of thousands or the tens of millions, and, hence, whether high levels of joblessness can be tolerated or must be countered by job creation and economic **stimulus**. There is only one area of agreement in this debate - that the existing poverty, employment, and earnings statistics are inadequate for one their primary applications, measuring the consequences of labor market problems.

• Question No. 53

The author states that the mitigating effect of social programs involving income transfers on the income level of low-income people is often not felt by

**Options :**

1. Retired workers
2. Workers who become disabled
3. Dependent children in single-earner families
4. The employed poor
5. None of these

Answer : The employed poor

Direction:

**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.**

How many really suffer as a result of labor market problems? This is one of the most critical yet contentious social policy questions. In many ways, our social statistics exaggerate the degree of hardship. Unemployment does not have the same dire consequences today as it did in the 1930's when most of the unemployed were primary breadwinners, when income and earnings were usually much closer to the margin of subsistence, and when there were no countervailing social programs for those failing in the labor market. Increasing affluence, the rise of families with more than one wage earner, the growing predominance of secondary earners among the unemployed, and improved social welfare protection have unquestionably **mitigated** the consequences of joblessness.

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As a result of such contradictory evidence, it is uncertain whether those suffering seriously as a result of labor market problems number in the hundreds of thousands or the tens of millions, and, hence, whether high levels of joblessness can be tolerated or must be countered by job creation and economic **stimulus**. There is only one area of agreement in this debate - that the existing poverty, employment, and earnings statistics are inadequate for one their primary applications, measuring the consequences of labor market problems.

• Question No. 54

Which of the following proposal best responds to the issues raised by the author?

**Options :**

1. Innovative programs using multiple approaches should be set up to reduce the level of unemployment.
2. New statistical indices should be developed to measure the degree to which unemployment and inadequately paid employment cause suffering.
3. Consideration should be given to the ways in which statistics can act as partial causes of the phenomena that they purport to measure.
4. The labor force should be restructured so that it corresponds to the range of job vacancies.
5. None of these

Answer : New statistical indices should be developed to measure the degree to which unemployment and inadequately paid employment cause suffering.

Direction:

**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.**

How many really suffer as a result of labor market problems? This is one of the most critical yet contentious social policy questions. In many ways, our social statistics exaggerate the degree of hardship. Unemployment does not have the same dire consequences today as it did in the 1930's when most of the unemployed were primary breadwinners, when income and earnings were usually much closer to the margin of subsistence, and when there were no countervailing social programs for those failing in the labor market. Increasing affluence, the rise of families with more than one wage earner, the growing predominance of secondary earners among the unemployed, and improved social welfare protection have unquestionably **mitigated** the consequences of joblessness.

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As a result of such contradictory evidence, it is uncertain whether those suffering seriously as a result of labor market problems number in the hundreds of thousands or the tens of millions, and, hence, whether high levels of joblessness can be tolerated or must be countered by job creation and economic stimulus. There is only one area of agreement in this debate - that the existing poverty, employment, and earnings statistics are inadequate for one their primary applications, measuring the consequences of labor market problems.

• Question No. 55

According to the passage, which factor/s among the options causes unemployment and earnings figures to over predict the amount of economic hardship is the:

- (A) Possibility that earnings may be received from more than one job per worker
- (B) Prevalence, among low-wage workers and the unemployed, of members of families in which others are employed
- (C) Fact that unemployment counts do not include those who work for low wages and remain poor



**Options :**

1. Only (A)
2. Only (B)
3. Only (A) & (B)
4. Only (A) & (C)
5. None of these

Answer : Only (B)

Direction:

**Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. Ignore the errors of punctuation, if any.**

• Question No. 56

Authorities are most likely turning/ their attention on the team of recruiters/ and employees who knew about the Epstein's penchant/ for underage girls and lined up victims for him.

**Options :**

1. Authorities are most likely turning
2. their attention on the team of recruiters
3. and employees who knew about the Epstein's penchant
4. for underage girls and lined up victims for him.
5. No error

Answer : their attention on the team of recruiters

Direction:

**Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. Ignore the errors of punctuation, if any.**

• Question No. 57

The Puranas are written by Sages/, who were blessed by Brahma/, but Brahma is not immortal/, as one Brahma is replaced by another.

**Options :**

1. The Puranas are written by Sages
2. who were blessed by Brahma
3. but Brahma is not immortal
4. as one Brahma is replaced by another
5. No error

Answer : The Puranas are written by Sages

Direction:

**Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. Ignore the errors of punctuation, if any.**

- Question No. 58

Flights leaving Honk Kong were disrupted/ for a second day, plunging the former British Colony/ deeply into turmoil as its stock market/ fell to a seven month low.

**Options :**

1. Flights leaving Honk Kong were disrupted
2. for a second day, plunging the former British Colony
3. deeply into turmoil as its stock market
4. fell to a seven month low
5. No error

Answer : deeply into turmoil as its stock market

Direction:

**Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. Ignore the errors of punctuation, if any.**

• Question No. 59

The committee has also decided/ to oppose a proposal of payment of/ performances –linked remuneration to Lodha in respect to/ four other manufacturing companies.

**Options :**

1. The committee has also decided
2. to oppose a proposal of payment of
3. performances- linked to remuneration to Lodha in respect to
4. four other manufacturing companies
5. No error

Answer : performances- linked to remuneration to Lodha in respect to

Direction:

**Read each sentence to find out whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. Ignore the errors of punctuation, if any.**

• Question No. 60

With temperatures in Europe / set to exceed 50 C, governments urged their citizens / to take the utmost precaution, warning that / in some areas the worst was yet to come.

**Options :**

1. With temperatures in Europe
2. set of exceed 50 C, governments urged their citizens
3. to take the utmost precaution, warning that
4. in some areas the worst was yet to come
5. No error

Answer : No error

• Question No. 61

Protection of paying banker against forged endorsement in Bearer Cheques is available under which section of NI Act?

**Options :**

1. 85 (1)
2. 85 (2)
3. 89
4. 31
5. None of the above

Answer : 85 (2)

- Question No. 62

Which section of NI Act provides protection to collecting Banker?

**Options :**

1. 89
2. 85 (1)
3. 80
4. 131
5. None of the above

Answer : 131

- Question No. 63

After issue of demand notice under section 13 (2) of SARFAESI, what is the time limit within which the secured creditor can initiated an action for enforcement of security?

**Options :**

1. 60 Days
2. 65 Days
3. 70 Days

4. 75 Days

5. None of the above

Answer : 60 Days

• Question No. 64

Sarfaesi action cannot be imposed if \_\_\_\_\_.

**Options :**

1. Outstanding amount is below 1 Lacs

2. Amount dues is less 20% of principal amount and interest thereon

3. Security interest is over agriculture

4. All of the above

5. None of these

Answer : All of the above

• Question No. 65

Premium amount of and minimum age of entry in PM Suraksham Bima Yojna?

**Options :**

1. 15 & 60

2. 18 & 70

3. 25 & 75

4. 30 & 80

5. None of the above

Answer : 18 & 70

• Question No. 66

What is the premium for deposit insurance is paid by the banks to DICGC for every Rs 100?

**Options :**

1. 12 Paisa
2. 15 Paisa
3. 16 Paisa
4. 18 Paisa
5. None of the above

Answer : 12 Paisa

• Question No. 67

Lok Adalat to settle banking disputes involving amount up to?

**Options :**

1. 1 lac
2. 5 lacs
3. 10 Lacs
4. 20 Lacs
5. None of these

Answer : 20 Lacs

• Question No. 68

Expand UCPDC?

**Options :**

1. Universal Customs and Practice for Documentary Credits
2. Uniform Consumer and Practice for Documentary Credits
3. Uniform Customs and Practice for Documentary Credits
4. Uniform Customs and Practice for Demat Credits
5. None of the above

Answer : Uniform Customs and Practice for Documentary Credits

- Question No. 69

Nomination facility in case of lockers is described in

**Options :**

1. Section-45ZE & ZF of BR Act
2. Section-45ZC & ZD of BR Act
3. Section-45ZA & ZB of BR Act
4. Section-45ZC & ZC of BR Act
5. None of the above

Answer : Section-45ZE & ZF of BR Act

- Question No. 70

What is the full form of AML?

**Options :**

1. Act of Money Laundering
2. Acute myeloid leukemia
3. Anti Money Laundering
4. Annual Money Learning
5. None of the above

Answer : Anti Money Laundering

- Question No. 71

What is the full form of MUDRA?

**Options :**

1. Medium-Units Development and Refinance Agency
2. Micro-Units Development and Refinance Agency
3. Micro-Units Development and Research Agency

4. Micro-Units Demat and Research Agency
5. None of the above

Answer : Micro-Units Development and Refinance Agency

- Question No. 72

Which of the following is characteristics of an inchoate instrument?

**Options :**

1. Not drawn in paper form
2. Acquired without consideration
3. Incomplete instrument
4. Demat account
5. None of the above

Answer : Incomplete instrument

- Question No. 73

Which section of RBI Act 1934 prescribes the CAR for SCBA without any floor or ceiling rate? Which section of RBI Act 1934 prescribes the CAR for SCBA without any floor or ceiling rate?

**Options :**

1. 35A
2. 42(1)
3. 24
4. 28
5. None of the above

Answer : 42(1)

- Question No. 74

The minimum age of joining APY is 18 years and maximum age is \_\_\_\_\_.



**Options :**

1. 55
2. 45
3. 50
4. 40
5. 35

Answer : 40

• Question No. 75

How many members of one family can avail financial assistance under PMEGP scheme?

**Options :**

1. 5
2. 4
3. 2
4. 1
5. None of the above

Answer : 1

• Question No. 76

Negative lien means

**Options :**

1. A declaration by a borrower not to encumber assets of the company without previous consent of banker
2. Deposit of title deeds with the bank with an oral declaration to mark bank's lien
3. Alien letter to execute
4. By the borrower authorizing the bank to
5. None of the above

Answer : A declaration by a borrower not to encumber assets of the company without previous consent of banker

- Question No. 77

The bailment of goods as security for payment of debt or performance of a promise is called:

**Options :**

1. Special Ballment
2. Pledge
3. Pledge by Trust agent
4. Demat
5. Both A and B

Answer : Pledge

- Question No. 78

The Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) of the Government of India is available to people in the age group of having a bank account who give their consent to join/enable auto-debit.

**Options :**

1. 18 to 50 years
2. 18 to 65 years
3. 18 to 60 years
4. 18 to 55 years
5. None of the above

Answer : 18 to 50 years

- Question No. 79

If a person is missing then after how many years is that person considered deceased after the complaint is filed?

**Options :**

1. 11 years
2. 8 years

3. 7 years

4. 5 years

5. 9 years

Answer : 7 years

• Question No. 80

Section 45ZA in BANKING REGULATION ACT 1949 deals with?

**Options :**

1. Release of contents of safety lockers
2. Nomination for payment of depositors' money
3. None of the Above
4. End of the secured account
5. Both A and B

Answer : Nomination for payment of depositors' money

• Question No. 81

Rupee revenue stamp is used for which amount in India?

**Options :**

1. The amount or value of which is less than Rs 5,000
2. The amount or value of which exceeds Rs 10,000
3. The amount or value of which exceeds Rs 5,000
4. The amount of value of which exceeds Rs 6,000
5. Both A and B

Answer : The amount or value of which exceeds Rs 5,000

• Question No. 82

As per RBI decision demand draft above Rs.20,000/- what should be followed?

**Options :**

1. Are issued invariably with account payee crossing
2. Are issued invariably without account payee crossing
3. Are issued invariably without saving account
4. Are issued invariably without current account
5. None of the Above

Answer : Are issued invariably with account payee crossing

• Question No. 83

The risk that the bank will not receive funds from its counter-parties on the due date is called

**Options :**

1. Liquidity Risk
2. Settlement Risk
3. Counter-party Risk
4. Cross-border Risk
5. None of the above

Answer : Settlement Risk

• Question No. 84

EEFC account acts like which account?

**Options :**

1. Savings Account in INR
2. Current Account in Rupee
3. FD Account in Foreign Currency
4. Current Account in Foreign Currency
5. None of the above

Answer : Current Account in Foreign Currency

- Question No. 85

DSCR indicates the ability of a company to?

**Options :**

1. Meet long term obligations.
2. Service its share holder
3. Raise further capital
4. Meet Current liability
5. None of the above

Answer : Meet long term obligations.

- Question No. 86

The current ratio can be numerically expressed in the form of the following equation

**Options :**

1. Current ratio = Current assets - current liabilities
2. Current ratio = Current assets + current liabilities
3. Current ratio = Current assets / current liabilities
4. Current ratio = Current assets X current liabilities
5. None of the above

Answer : Current ratio = Current assets / current liabilities

- Question No. 87

Funds flow statement is prepared to :

**Options :**

1. Ascertain the item-wise outflow of funds in a given period.
2. Identify changes in working capital
3. Identify reasons behind changes in working capital

4. Both A & B

5. A, B and C

Answer : A, B and C

- Question No. 88

What is charge created on gold loan?

**Options :**

1. Lien

2. Pledge

3. Hypothecation

4. Demat

5. None of the above

Answer : Pledge

- Question No. 89

Liability of partners in a partnership business is

**Options :**

1. Unlimited

2. Limited

3. Upto his share

4. Maximum

5. None of the above

Answer : Unlimited

- Question No. 90

Which of the following term is a strategy that tries to limit risks in financial assets?

**Options :**

1. Hedging
2. Small Account
3. Current Account
4. Hypothecation
5. Laundering

Answer : Hedging

• Question No. 91

Which of the following term is the practice where you pledge an asset (in this case, a car) to a bank when applying for a loan?

**Options :**

1. Hedging
2. Hypothecation
3. Saving
4. Demat
5. None of the above

Answer : Hypothecation

• Question No. 92

Which of the following term is correct regarding Basic Savings Bank Deposit Account (BSBDA)?

**Options :**

1. The deposit of cash at bank branch as well as ATMs/CDMs
2. Receipt/ credit of money through any electronic channel or by means of deposit /collection of cheques drawn by Central/State
3. Government agencies and departments
4. No limit on number and value of deposits that can be made in a month

5. All are correct

Answer : All are correct

• Question No. 93

Which is the mandatory process of identifying and verifying the client's identity when opening an account and periodically over time?

**Options :**

1. KYC
2. Audit
3. Tax
4. Accounting
5. None of the above

Answer : KYC

• Question No. 94

Which of the following is the process of concealing the origin of money, obtained from illicit activities such as drug trafficking, corruption, embezzlement or gambling, by converting it into a legitimate source?

**Options :**

1. Black Money
2. Money Stealing
3. Money laundering
4. Money Spooling
5. None of the above

Answer : Money laundering

• Question No. 95

In which state is the Insurance Regulatory and Development Authority of India (IRDAI) headquartered?



**Options :**

1. Delhi
2. Maharashtra
3. Karnataka
4. Telangana
5. Uttar Pradesh

Answer : Telangana

• Question No. 96

In which city is the National Bank for Agriculture and Rural Development (NABARD) headquartered?

**Options :**

1. Pune
2. Mumbai
3. Delhi
4. Kolkata
5. Hyderabad

Answer : Mumbai

• Question No. 97

In which year was the Small Industries Development Bank of India (SIDBI) established?

**Options :**

1. 1988
2. 1946
3. 1990
4. 2003
5. 2000

Answer : 1990

- Question No. 98

Who is the Managing Director (MD) and Chief Executive Officer (CEO) of National Housing Bank (NHB)?

**Options :**

1. Urjit R. Patel
2. Alok Tandon
3. G.M. Rao
4. Vijaya Srivastava
5. Sriram Kalyanaraman

Answer : Sriram Kalyanaraman

- Question No. 99

In which city is the Advertising Standards Council of India (ASCI) headquartered?

**Options :**

1. Pune
2. Mumbai
3. Delhi
4. Kolkata
5. Hyderabad

Answer : Mumbai

- Question No. 100

Non-Banking Financial Companies (NBFCs) are the Financial Intermediaries engaged primarily in the business of

- i. Accepting Deposits
- ii. Lending loans and advances
- iii. Leasing

iv. Hire purchasing

**Options :**

1. i and ii
2. iii and iv
3. i and iii
4. i, ii, iii and iv
5. i only

Answer : i, ii, iii and iv

- Question No. 101

Which of the following is considered as a Non-Banking Financial Company (NBFC)?

**Options :**

1. Equipment Leasing Company
2. Hire purchase company
3. Loan company
4. Asset management services
5. All of Above

Answer : All of Above

- Question No. 102

Which among the followings are correct statements with regard to NBFC in India?

- (A) All NBFCs should be registered with RBI.
- (B) NBFCs cannot accept demand deposits.
- (C) NBFCs do not form part of the payment and settlement system and cannot issue cheques drawn on itself.
- (D) Deposit insurance facility of Deposit Insurance and Credit Guarantee Corporation is not available to depositors of NBFCs.

Choose the correct from the options given below:

**Options :**

1. (A), (B), (C) only
2. (A), (B), (C), (D) only
3. (A), (B), (D) only
4. (A), (D) only
5. None of the above

Answer : (A), (B), (C), (D) only

- Question No. 103

Which one of the following is an example for Non-Banking Financial institution?

**Options :**

1. RBI
2. SBI
3. IOB
4. LIC
5. PNB

Answer : LIC

- Question No. 104

Which of the following is considered as a Non-Banking Financial Company (NBFC)?

**Options :**

1. Equipment Leasing Company
2. Hire purchase company
3. Loan company
4. Venture capital services
5. All of Above

Answer : All of Above

• Question No. 105

As per the guidelines issued by the Reserve Bank of India in June 2021, each NBFC-MFI is required to maintain not less than \_\_\_\_\_ of its net assets as 'qualifying assets.

**Options :**

1. 50%
2. 85%
3. 75%
4. 25%
5. None of the above

Answer : 85%

• Question No. 106

NBFCs in India are companies that are registered under which of the following Act?

**Options :**

1. Companies Act 2013
2. RBI Act 1934
3. SEBI Act 2002
4. Government of India Act 1935
5. None of the above

Answer : Companies Act 2013

• Question No. 107

As per the provisions of the SARFAESI Act, if the borrower fails to comply with the notice, the Bank may:

**Options :**

1. Take possession of the security for the loan
2. Sale or lease or assign the right over the security
3. Manage the same or appoint any person to manage the same
4. Both 2 and 3
5. All of the above

Answer : All of the above

• Question No. 108

What is moratorium period for small and startup firms under Insolvency and Bankruptcy Code 2016?

Options :

1. 45 days
2. 75 days
3. 90 days
4. 120 days
5. 180 days

Answer : 90 days

• Question No. 109

Central Registry of Securitization Asset Reconstruction and Security Interest(CERSAI) is under which provision?

Options :

1. SEBI Act,1992
2. SARFAESI Act,2002
3. RBI Act,1934
4. Banking Regulation Act,1949
5. Negotiable Instruments Act,1881

Answer : SARFAESI Act,2002

- Question No. 110

Which Section of the Insolvency and Bankruptcy Code, 2016 repealed the Presidency Towns Insolvency Act, 1909 and Provincial Insolvency Act, 1920?

**Options :**

1. 244
2. 246
3. 243
4. 240
5. 249

Answer : 243

- Question No. 111

What is /are the main aim(s) of financial inclusion?

**Options :**

1. To maintain a certain quantity of liquid assets with themselves at any point of time of their total time and demand liabilities
2. To control money supply in the economy.
3. To provide basic banking services to all section of society in urban areas or rural areas at affordable cost
4. Only A and B
5. A and C

Answer : To provide basic banking services to all section of society in urban areas or rural areas at affordable cost

- Question No. 112

Match the following:

**Set I**

a. Payment Bank

**Set II**

1. Can operate in a limited geography

- |                        |  |
|------------------------|--|
| b. Regional Rural Bank | 2. Area of operation is maximum 3 contiguous districts |
| c. Small Finance Bank  | 3. Not allowed to lend                                 |
| d. Local Area Bank     | 4. 75% loans to priority sector                        |

**Options :**

1. A-1, B-4, C-3, D-2
2. A-3, B-1, C-4, D-2
3. A-3, B-4, C-2, D-1
4. A-2, B-3, C-1, D-4
5. A-2, B-1, C-4, D-3

Answer : A-3, B-1, C-4, D-2

• Question No. 113

A conventional revolving credit agreement allows a company to:

**Options :**

1. borrow a fixed amount of funds for the entire commitment period
2. borrow for a short-period with a right to renew the loan during the commitment period
3. possibly include a provision to convert the credit agreement into a term loan contract at maturity
4. borrow repeatedly within the revolving credit limit during the commitment period
5. all of the above

Answer : all of the above

• Question No. 114

What is the minimum limit for investment in the Sovereign Gold Bond Scheme?

**Options :**

1. 5gm



2. 10gm
3. 1 gm
4. 11gm
5. 2 gm

Answer : 1 gm

- Question No. 115

In case of banks, CRAR is calculated as which among the following?

**Options :**

1. Tier 1 Capital/ Risk-Weighted Assets
2. Tier 1 Capital + Tier 2 Capital/ Risk-Weighted Assets
3. Tier 1 Capital/ Total Assets
4. Tier 1 Capital + Tier 2 Capital/ Total Assets
5. None of the above

Answer : Tier 1 Capital + Tier 2 Capital/ Risk-Weighted Assets

- Question No. 116

Consider the following and select which of them forms a part of capital receipts for the GoI

- I. Loans raised by Government from RBI and public
- II. Dividend on investments made by Government
- III. Disinvestment receipts
- IV. Borrowings by Government through sale of Treasury Bills

Select the correct code:

**Options :**

1. I&III

2. All except II
3. All except III
4. All correct
5. III&IV

Answer : All except II

- Question No. 117

What is the highest denomination of note ever printed by RBI?

**Options :**

1. 5000
2. 10000
3. 20000
4. 7500
5. None of these

Answer : 10000

- Question No. 118

Scheme of Fund for Regeneration of Traditional Industries (SFURTI) comes under the purview of which ministry?

**Options :**

1. Ministry of Agriculture & Farmers' Welfare
2. Ministry of Food Processing Industries
3. Ministry of Rural Development
4. Ministry of Commerce
5. Ministry of Micro, Small & Medium Enterprises

Answer : Ministry of Micro, Small & Medium Enterprises

- Question No. 119

Consider the following statements with reference to Central Bank Digital Currency (CBDC):

- I. The digital fiat currency or CBDC can be transacted using wallets backed by blockchain.
- II. It is different from decentralized virtual currencies and crypto assets.
- III. According to the RBI, "CBDC is the legal tender issued by a public sector bank in a digital form.

Which of the statements given above is/are not correct?

**Options :**

- 1. I only
- 2. II only
- 3. III only
- 4. I and II only
- 5. None of the above

Answer : III only

- Question No. 120

Which among the following is correct about objectives of Board for Financial Supervision (BFS)?

**Options :**

- 1. To undertake consolidated supervision of the financial sector
- 2. Financial Sector comprising commercial banks, financial institutions and non-banking finance companies
- 3. Financial Sector comprising commercial banks, financial institutions except NBFCs
- 4. A and B
- 5. A and C

Answer : A and B

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