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BANK PO | CLERK

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PREFACE

Thank you for choosing our institute as your education buddy. "**50+ Bank PO | Clerk 2016-2020 Previous Years' Memory Based Papers"** is the book which is motivated by the desire we and others have had to further the evolution in the preparation for banking examinations. It is a collection of all the major memory based papers of the various banking exams of the past few years. This book is an effort to explore the minutiae of the examinations for the banking sector.

This book contains **50 + memory based papers form 2016 to 2020** which includes **14 sets for of SBI PO|Clerk, 16 sets of IBPS PO|Clerk , 16 sets of RRB PO|Clerk** and **8 sets of RBI Grade B| Assistant.**

The aim of this book is to help students learn and understand the new pattern of questions being asked in competitive exams which will help them to maximize their scores. Overall the book is designed keeping in mind the latest topics asked in the banking exams. This is to reinforce the concepts in student's mind with papers which are concocted with all types of questions that came in the banking examination in the past few years. This study material has been prepared by experienced faculties, subject-matter experts and with the expertise of Adda247 keeping the new pattern and challenges of competitive exams in mind.

This book is replete with **6000+ questions with 100% solutions** which will help the candidate in cracking any competitive exam with ease. Then practicing with previous years' papers can help you to get an idea of the difficulty level and types of questions asked in various Bank PO and Clerk exams. You will also get **500+ previous years' questions of Banking and Static Awareness** in this book to help you prepare the General Awareness section which will be definitely there in almost every Bank PO and Clerk recruitment exam.

We, **Adda247 unit**, hereby assure you that whatever difficulty you are facing in this challenging environment, you will find us with the best possible solution. As educators, we promise you the best so that all your needs are taken care of.

Team Adda247

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50+ Bank PO|Clerk

Previous Year's Papers 2016-2020

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REASONING ABILITY

Direction (1-5): Study the following information carefully and answer the questions given below:

Six boxes i.e. A, B, C, D, E and F of different colors i.e. Orange, Red, Black, Yellow, Pink and White are placed one above another but not necessarily in same order. Box C is placed just above the orange colored box. One box is placed between A and orange colored box. Three boxes are placed between A and pink colored box. Two boxes are placed between D and E. Red colored box is placed just below A. There are as many boxes placed above red colored box as below E. E is not Orange colored box. Black colored box is placed just above yellow colored box. F is placed above B.

1. How many boxes are placed above F?
(a) Two
(b) Three
(c) Four
(d) One
(e) None of these

2. In which of the following position red colored box is placed?
(a) 2nd from bottom
(b) 1st from bottom
(c) 2nd from top
(d) 1st from top
(e) None of these

3. Which of the following box is Yellow colored?
(a) A
(b) C
(c) E
(d) D
(e) None of these

4. Which of the following color is box F has?
(a) Orange
(b) Pink
(c) Red
(d) Yellow
(e) None of these

5. Four of the following five are alike in certain way based from a group, find the one which does not belong to that group?
(a) F-Yellow
(b) E-Orange
(c) B-Black
(d) C-Red
(e) D-White

6. In some of the following logic TABLE is coded as BUEFM and PRAYS is coded as SQDTZ, following the same logic MINOR will be coded as
(a) JNQSP
(b) JPNSQ
(c) PNSJQ
(d) PSNQJ
(e) None of the above

7. How many pairs of letters are there in the word 'PERSUADE', each of which have as many letters between then in the word as they have between then in the English alphabet?
(a) one
(b) two
(c) three
(d) four
(e) five

Direction (8-10): Point R is 5m west of point Q. Point P is 16m north of point Q. Point R is 25m south of point T. Point T is 10m west of point V. Point V is 9 m north of Point J.

8. Point J is at how much distance and in which direction with respect to point P?
(a) 10m, South-east
(b) 5m, South
(c) 5m, East
(d) 10, North-west
(e) 5m, West

9. If point W is west of point J and north of point R, then what is the distance between T and W?
(a) 15m
(b) 9m
(c) 12m
(d) 10m
(e) 5m

10. What is the direction of Point V with respect to Point R?
(a) north
(b) south-west
(c) north-east
(d) south
(e) north-west

Direction (11-15): Study the following information carefully and answer the questions given below:

Nine persons are sitting in a row. Some of them are facing North and some are facing South. P sits 2nd from one of the extreme ends. Two persons sit between P and R. S sits 3rd to the left of R. U sits 2nd to the right of S. Immediate neighbors of S faces opposite to S. T sits 2nd to the right of U. W is an immediate neighbor of T. Persons sitting in an extreme end are facing opposite direction to each other. P sits 2nd to the right of T. W and P doesn't face North. Q sits 2nd to the left of V. X doesn't face south.

11. Who among the following person sits 3rd to the right of U?
(a) P
(b) R
(c) S
(d) T
(e) None of these

12. How many persons are sitting between P and S?
(a) Two
(b) Three
(c) Five
(d) Four
(e) One

13. Who among the following pair of persons are sitting at extreme end?
(a) S-V
(b) V-X
(c) P-W
(d) P-X
(e) None of these

14. How many persons are facing South?
(a) Two
(b) Three
(c) Four
(d) Five
(e) None of these

15. Four of the following five are alike in certain way based from a group, find the one which does not belong to that group?
    (a) V   (b) Q   (c) W
    (d) X   (e) P

Direction (16-18): Study the following information carefully and answer the questions given below:
There are six ropes i.e. E, F, G, H, I and J of different lengths. F is longer than E. I is longer than F. I is shorter than only G. J is longer than F. E is not the shortest rope. The length of 2nd longest rope is 54cm and 3rd shortest rope is 30cm.

16. Which of the following is 3rd longest rope?
    (a) I   (b) J   (c) F
    (d) E   (e) Can't be determined

17. What may be the possible length of J?
    (a) 28cm   (b) 42cm   (c) 25cm
    (d) 55cm   (e) 60cm

18. Which of the following is 2nd shortest rope?
    (a) J   (b) F   (c) E
    (d) H   (e) None of these

Direction (19-22): Read the information carefully and answer the following questions:
J is married to C. B and D are the children of C. D is married to daughter of K, who is married to M. K is mother of R, who is husband of N. H is the grandson of C and K. L is daughter of N. V is only sibling of H. D has only one daughter.

19. How is D related to K?
    (a) Son   (b) Wife   (c) Son in law
    (d) Daughter   (e) None of these

20. If T is daughter of K, then how is T related to D?
    (a) Wife   (b) Son in law   (c) Daughter
    (d) Husband   (e) None of these

21. How is L related to K?
    (a) Wife   (b) Granddaughter
    (c) Daughter   (d) Son   (e) Grandson

22. Who is father of R?
    (a) M   (b) D   (c) B
    (d) J   (e) C

23. Four of the following five are alike in certain way according to English dictionary form a group, find the one which does not belong to that group?
    (a) NLQ   (b) DBG   (c) HFK
    (d) TRW   (e) XVY

Direction (24-27): In each of the questions below are given some statements followed by two conclusions. You have to take the given statements to be true even if they seem to be at variance with 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.

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

24. **Statements:** Only a few Chart are Turbine
    Only a few Turbine are Pores
    Only a few Pores are fan
    Conclusions: I. Some fan is chart is a possibility
    II. All fan are Turbine

25. **Statements:** All Beaches are Deltas
    All Deltas are cushions
    No Cushions is wave
    Conclusions: I. Some Beaches can be wave
    II. No Deltas is Wave

26. **Statements:** Only a few Aces are Club
    No club is Jack
    Only a few Jack are Diamond
    Conclusions: I. Some Diamond are Aces
    II. Some Aces are Jack

27. **Statements:** Some Apple are Banana. No Banana is Date
    Conclusions:
    I. Some Date are not Apple is a possibility
    II. All Apple can never be Date

Directions (28-32): Study the information carefully and answer the question given below.
There are ten persons J, P, Q, R, S, T, G, U, V and X living in a ten-floor building, such that ground floor is numbered as 1, just above the floor is numbered as 2 and so on the topmost floor is numbered as 10, but not necessary in the same order. P lives on the 5th floor. Only three persons live between P and V. T lives immediate above J, who lives on an odd numbered floor. S lives on one of the floors below R. Number of persons lives between J and P is same as number of persons lives between T and R. There is only one floor in between U and X. W lives on an odd numbered floor. R does not live on top floor. S lives on an odd numbered floor above X but not on seventh floor. V lives below the floor on which P lives. U lives above the floor on which X lives. Q lives on an even numbered floor above P but not on top floor.

28. How many persons live between W and S?
    (a) One   (b) Four   (c) None
    (d) Three   (e) More than four

29. Who among the following Lives on topmost floor?
    (a) V   (b) W   (c) T
    (d) S   (e) U

30. Four of the following five are alike in certain way based from a group, find the one which does not belong to that group?
    (a) Q   (b) X   (c) U
    (d) W   (e) T

31. Who among the following lives immediate above Q?
(a) J   (b) W   (c) P
(d) S   (e) V

32. Which of the following statement is not true about U?
(a) U lives on 4th floor
(b) Two persons live between U and W
(c) V lives immediate below U
(d) P lives immediate above U
(e) All are true

Direction (33-35): Study the following information carefully and answer the following question.
Six persons are sitting around a triangular table. Persons who are sitting at corner are facing towards the table and the persons who are sitting at middle of the table are facing outside the table. A sits at one of the corners of the table. M is an immediate neighbour of A. Two persons sit between M and B. C sits immediate right of B. N is to the immediate right of O. O does not sit at any of the corner of the table.

33. Who sits second to the right of B?
(a) M   (b) A   (c) N
(d) O   (e) C

34. Who is sitting between A and N when counted from the right of A?
(a) C   (b) B   (c) O
(d) M   (e) None of these

35. Who sits immediate left of N?
(a) M   (b) C   (c) O
(d) B   (e) None of these

QUANTITATIVE APTITUDE

36. Four years hence, sum of ages of A and B will be 16 years more than the sum of present age of B and C. Four years ago, sum of age of A and C is 32 years then find the present age of C?
(a) 24 years   (b) 20 years   (c) 12 years
(d) 16 years   (e) 18 years

37. A person purchased two articles at the same price and on selling the first article he makes a profit of 12%. Selling price of second article is Rs 90 more than the selling price of the first article. Find the cost price of one article if his overall profit percent is 15%?
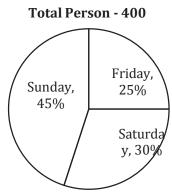(a) Rs 1800   (b) Rs 1500   (c) Rs 2000
(d) Rs 2400   (e) None of these

38. Ratio of speed of boat in still water to the speed of current is 10:1. Ratio of time taken by the boat to cover D km in downstream to the time taken by the boat to cover (D-45) km in upstream is 3:2. Then find the value of D?
(a) 60 km   (b) 87 km   (c) 99 km
(d) 108 km   (e) 90 km

39. A container contains a mixture of milk and water in which water is 24%. 50% of the mixture is taken out in which water is 78 litre less than the milk. Find the remaining quantity of milk in that container?
(a) 171 lit   (b) 152 lit   (c) 133 lit
(d) 108 lit   (e) 114 lit

40. The perimeter of a triangle is equal to perimeter of a rectangle. Length of rectangle is 75% of side of a square and ratio of length to breadth of rectangle is 3 : 2. If difference between perimeter of square and that of rectangle is 36 cm, then find perimeter of triangle?
(a) 60 cm   (b) 48 cm   (c) 72 cm
(d) 80 cm   (e) 96 cm

Direction (41-45): Given below is the pie chart which shows the number of persons visiting a national park on different days and table shows the ratio of male to female visiting these parks.

Total Person - 400

Days	Male : Female
Friday	2 : 3
Saturday	5 : 7
Sunday	5 : 4

41. If on Monday number of males who visited national park are increased by 20% over males visiting national park on Saturday and Females visiting national park on Monday is $33\frac{1}{3}$% more than females visiting on Friday then, find the total persons visiting national park on Monday.
(a) 145   (b) 165   (c) 140
(d) 160   (e) 150

42. Total females visiting national park on Sunday and Saturday together are what percent more or less than total male visiting national park on Friday and Sunday together.
(a) $33\frac{1}{3}$%   (b) $14\frac{2}{7}$%   (c) $16\frac{2}{3}$%
(d) $14\frac{1}{7}$%   (e) $7\frac{1}{7}$%

43. What is the average of males visiting national park on all these days

(a) $63\frac{1}{3}$ (b) $65\frac{2}{3}$ (c) $49\frac{2}{3}$

(d) $45\frac{1}{3}$ (e) $66\frac{2}{3}$

44. If cost of ticket per male and per female on any day is Rs 45 and Rs 40 respectively then total amount obtained by national park on Friday is how much more or less than total amount obtained by national park on Sunday (in Rs).

(a) 2800   (b) 3500   (c) 3000

(d) 3200   (e) 4200

45. What is the ratio of males visiting park on Friday to females visiting park on Saturday

(a) 4 : 5   (b) 7 : 3   (c) 3 : 7
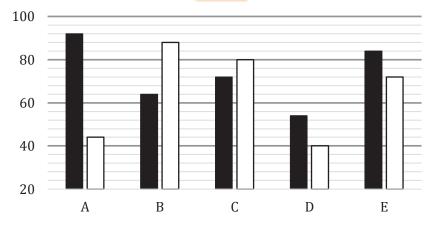
(d) 4 : 7   (e) 7 : 4

Direction (46 – 50): Solve the given quadratic equations and mark the correct option based on your answer.

(a) if x>y

(b) if x≥y

(c) if x<y

(d) if x ≤y

(e) if x=y or no relation can be established between x and y.

46. I. $x^2 - 14x + 45 = 0$ II. $y^2 - 18y + 72 = 0$

47. I. $x^2 + 7x + 12 = 0$ II. $y^2 + 9y + 20 = 0$

48. I. $4x^2 - 7x + 3 = 0$ II. $7y^2 - 17y + 6 = 0$

49. I. $2x^2 - 19x + 45 = 0$ II. $2y^2 - 9y + 4 = 0$

50. I. $x^2 = 144$ II. $(y + 12)^2 = 0$

Direction(51-55)- Study the bar-graph given below carefully and answer the questions.

Bar-graph given below shows the number of packets of flour sold by five stores of two types i.e. multigrain and whole-wheat.

■ Multigrain   □ Whole-wheat

51. Total number of packets sold by store C is approximately what percent more or less than number of packets sold by store E?

(a) 3%   (b) 5%   (c) 12%

(d) 23%   (e) 17%

52. What is the ratio of number of packets sold of multigrain by store A and D together to number of packets sold of whole-wheat by store A and E together?

(a) 2 : 1   (b) 73 : 58   (c)43 : 41

(d)41 : 23   (e) None of these

53. Multigrain packets sold by store A and B together is what percent more or less than Whole-wheat packets sold by store C and D together?

(a) 25%   (b) 20%   (c) 30%

(d) None of these (e) 35%

54. If another store F sold number of multigrain packets which is average of number of multigrain packets sold by store C, D and E and number of whole-wheat packets sold is average of number of whole-wheat packets sold by store A and E. If store B sold each packet at Rs 240 and store F sold each packet at 20% more than that of B then find total price collected by store F?

(a) Rs 24246   (b) Rs 28246   (c) None of these

(d) Rs 36864   (e) Rs 32863

55. What is the difference of total number of multigrain packets sold by all store together and number of whole-wheat packets sold by all store together?

(a) 48   (b) 54   (c) 42

(d) 36   (e) 24

Directions (56-60): What will come in place of (?) in the following number series problems?

56. 200, 197, 185, 163, 130, ?
(a) 95   (b) 85   (c) 105
(d) 86   (e) 84

57. 15, 8, 9, 15, 32, ?
(a) 98   (b) 66   (c) 80.5
(d) 82.5   (e) 84.5

58. 5, 30, 150, 600, ?
(a) 1200   (b) 1500   (c) 2400
(d) 1800   (e) 600

59. 222, 110, 54, 26, ?
(a) 10   (b) 12   (c) 8
(d) 6   (e) 14

60. 104, ?, 96, 120, 88, 128
(a) 112   (b) 96   (c) 116
(d) 120   (e) 92

61. A invested Rs. X in a scheme. After 6 months, B joined with Rs. 4000 more than that of A. After an year, ratio of profit of B to the total profit was 3: 7. Find the value of X.
(a) 4000   (b) 8000   (c) 1600
(d) 6000   (e) 10000

62. 1500 rupees is invested in a scheme A at R% p.a. simple interest. Another amount (1500 - x) is invested in scheme B at 2R % p.a. simple interest. After 4 years, interest earned from scheme A is 25% less than that of scheme B. Find x.
(a) 500   (b) 600   (c) 900
(d) 1000   (e) 1200

63. 40 men can complete a work in 48 days. 64 men started for the same work for x days. After x days, 32 men increased, So, the remaining work is completed in 16(2/3) days. Find x.
(a) 5   (b) 8   (c) 10
(d) 6   (e) None of these

64. If perimeter of the base of a cylinder is 66 cm. Then find volume of cylinder if height of cylinder is 0.04 m
(a) 1111 cm^3 (b) 1386 cm^3 (c) 2046 cm^3
(d) 1186 cm^3 (e) 2002 cm^3

65. A 175 meters long train 'P' passed a pole in 8.75 sec. Train 'P' passed an another train 'Q' travelling in a direction opposite to 'P' in $\frac{60}{7}$ sec. If length of train 'Q' is 225 meter, then in what time train 'Q' will pass train 'P' when they both runs in same direction ?
(a) 55 sec   (b) 50 sec   (c) 45 sec
(d) 60 sec   (e) 35 sec

Directions (66-70): Study the given information carefully and answer the question that follow.

3 pizza shops A, B and C sells veg pizza and non veg pizza. Respective ratio between number of vegetarian and non-vegetarian pizzas sold by pizza shop A was 9 : 7 and that sold by pizza shop B was 3 : 4. The no. of pizzas (Veg + non veg) sold by pizza shop C was 108 and respective ratio between number of vegetarian and non-vegetarian pizza sold by pizza shop C was 7 : 5 Total number of pizza sold by all three pizza shop was 376. Number of veg pizza sold by pizza shop A was 20% more than the veg pizza sold by pizza shop B.

66. If cost of each veg pizza and each non-veg pizza sold by shop B is Rs 200 and Rs 300 respectively then find the total amount obtained by shop B (in Rs).
(a) 40,000   (b) 36000   (c) 48000
(d) 32000   (e) 44000

67. What is the ratio of veg pizza sold by shop A & C together to the non-veg pizza sold by shop B & C together.
(a) 27 : 25   (b) 27 : 29   (c) 29 : 27
(d) 25 : 27   (e) 23 : 25

68. What is the average of veg pizza sold by all shops?
(a) 61   (b) 68   (c) 62
(d) 60   (e) 65

69. Total veg pizzas sold by Shop A and C are what percent of total non-veg pizza sold by shop B & C?
(a) 113%   (b) 108%   (c) 109%
(d) 112%   (e) 116%

70. If Veg pizza sold by shop B is increased by $33\frac{1}{3}$% and non-veg pizza sold by shop A is increased by 75% then what is the sum of veg pizza sold by B and non-veg pizza sold by A after increment.
(a) 178   (b) 186   (c) 198
(d) 200   (e) 182

ENGLISH LANGUAGE

Directions (71-77): Read the following passage carefully and answer the questions given below. Certain words are given in bold to help you locate them while answering some of the questions.

Renewable energy is the future, and future is finally here. Global investment in renewable energy shot up last year, far outstripping investment in fossil fuels, according to a UN report. As the price of clean energy technology **plummets**, it has become an increasingly attractive prospect for world governments. China was by far the world's largest investor in renewable energy in 2017, **accounting for** nearly half of the new infrastructure commissioned. This was mainly a result of its massive support for solar power, which globally attracted nearly a fifth more investment than in the previous year. Other countries including Australia, Sweden and Mexico more than doubled the amount of money they pumped into clean energy projects. "Yet again, this was a record year for new renewable power capacity being financed," Francoise d'Estais from UN Environment's energy and climate branch told *The Independent*. "We had a record 157 gigawatts commissioned last year, far outstripping the fossil fuel generating capacity, which we estimated as 70 gigawatts."

In just over a decade, concerted investment has increased the proportion of world electricity generated by wind, solar and other renewable sources from around 5 per cent to 12 per cent. "*The electricity sector remains the brightest spot for renewables with the exponential growth of solar photovoltaics and wind in recent years, and building on the significant contribution of hydropower generation.*" But, electricity accounts for only a fifth of global energy consumption, and the role of renewables in the transportation and heating sectors remains ___(A)___ to the energy transition. The global replacement of traditional fuels with renewables led to around 1.8 gigatonnes of carbon dioxide emissions being avoided last year – the equivalent of removing the entire US transport system. According to the Wind and Solar Atlas, there are opportunities and potential for Wind and Solar plants in the East and West Nile areas that will produce around 31,150 MW from wind and 52,300 MW from solar. Egypt is also considering financing options to conduct feasibility studies for building the world largest solar power plant for both electricity generation and water desalination.

The UK has been performing well in clean energy generation, with recent figures showing wind and solar sources had overtaken nuclear as suppliers of electricity. However, despite these positive trends, 2017 saw a big drop of 65 per cent in British renewables investment.

Experts have criticised the withdrawal of UK support for onshore wind, as previous analysis has demonstrated it already has the capacity to outcompete fossil fuels as a power source.

As renewable energy prices continue to fall, however, Professor Moslener said government subsidies are likely to become less and less important.

71. Which of the following facts are correct as per the given passage?
    (I)   The decrease in the cost of renewable energy resulted in its wide use.
    (II)   China massively supported solar power and became largest investor in renewable energy.
    (III) Egypt is conducting feasibility studies for building largest solar power plant.
    (a) Only (I)
    (b) Only (II)
    (c) Only (III)
    (d) Both (II) and (III)
    (e) All (I),(II)and(III)

72. What did the author mean by the line "*The electricity sector remains the brightest spot for renewables with the exponential growth of solar photovoltaics and wind in recent years, and building on the significant contribution of hydropower generation.*"?
    (I)   The growth of renewable energy in electricity sector is not that impressive.
    (II)   Electric sector has performed the best for renewables.
    (III) Hydropower generation has a significant contribution in the electricity sector.
    (a) Only (I)
    (b) Only (II)
    (c) None
    (d) Both (II) and (III)
    (e) All (I) (II) and (III)

73. Which of the following is/are the positive effect(s) of renewable energy?
    (I)   Overall increase in the global temperature.
    (II)   Carbon dioxide emissions were reduced to a considerable amount.
    (III) Nile being converted into a biodiversity hotspot.
    (a) Only (I)
    (b) Only (II)
    (c) Only (III)
    (d) Both (II) and (III)
    (e) All (I)(II) and (III)

74. Why government subsidies are likely to become less important?
- (a) As China is increasing the investment in this sector.
- (b) As the price of clean energy technology continues to plummet.
- (c) As Fossil fuels is the better alternative
- (d) As there are opportunities and potential for Wind and Solar plants in the East and West Nile areas
- (e) None of these

75. Which of the following words will come in place of **(A)** as given in the passage?
- (a) Elevate
- (b) Existence
- (c) Erratic
- (d) Diabolic
- (e) Critical

76. Which of the following word is most similar in meaning to "**accounting for"** as given in the passage?
- (a) contradict
- (b) contribute
- (c) Devious
- (d) Retrieve
- (e) Categorical

77. Which of the following word is most similar in meaning to "**plummets"** as given in the passage?
- (a) Intensify
- (b) Escalate
- (c) Callous
- (d) Slump
- (e) reminiscent

Direction (78-83): Given below is a paragraph consisting of blanks against each number.
Identify the correct option among the five alternatives that perfectly fits into the given blank against the respective number to make the paragraph contextually meaningful and grammatically correct.

On October 29, 1929, Black Tuesday hit Wall Street as investors ___ **(8)** ___some 16 million shares on the New York Stock Exchange in a single day. Billions of dollars were lost, ___ **(9)** ____out thousands of investors. In the aftermath of Black Tuesday, America and the rest of the industrialized world ___ **(10)** ____downward into the Great Depression (1929-39), the deepest and longest-lasting economic ____ **(11)** ___in the history of the Western industrialized world up to that time. During the 1920s, the U.S. stock market underwent rapid expansion, reaching its peak in August 1929, after a period of wild speculation. By then, production had already declined and unemployment had risen, leaving stocks in great excess of their real value. Among the other causes of the eventual market collapse were low wages, the _____ **(12)** ____ of debt, a struggling agricultural sector and an excess of large bank loans that could not be liquidated. Stock prices began to decline in September and early October 1929, and on October 18 the fall began. Panic set in, and on October 24, Black Thursday, a record 12,894,650 shares were traded. Investment companies and leading bankers attempted to ____ **(13)** ____ the market by buying up great blocks of stock, producing a moderate rally on Friday.

78.
- (a) Traded
- (b) Invaded
- (c) Segregated
- (d) Daunted
- (e) Halted

79.
- (a) Affording
- (b) Wiping
- (c) Wanting
- (d) Vacating
- (e) Artificial

80.
- (a) Reprimanded
- (b) Embedded
- (c) Spiraled
- (d) Mounted
- (e) Disregarded

81.
- (a) provided
- (b) Infiltration
- (c) Dismantle
- (d) Downturn
- (e) Diversification

82.
- (a) Commotion
- (b) impair
- (c) significant
- (d) Proliferation
- (e) renovate

83.
- (a) Infirmity
- (b) Credibility
- (c) Stabilize
- (d) Burdened
- (e) Rationalize

Direction (84-88): In the questions given below, there is a sentence in which one part is given in bold. The part given in bold, may or may not be grammatically correct. Choose the best alternative among the four given which can replace the part in bold to make the sentence grammatically correct. If the part given in bold is already correct and does not require any replacement, choose option (e), i.e. "No replacement required" as your answer.

84. The plastic ban introduced by the municipality has been a total failure as there **has been no reducing** in the usage of polybags.
- (a) is no reduce
- (b) has been no reduction
- (c) have been no reduced
- (d) is not any reduced
- (e) No correction required

85. As per the directives, the retail prices of both petrol and diesel **is revising** on a daily basis.
- (a) have been revising
- (b) are revising
- (c) will be revised
- (d) is revise
- (e) No correction required

86. **We got** everything ready for all of them long before they arrived.
- (a) We had got
- (b) We have got
- (c) We have been got
- (d) We are getting
- (e) No correction required

87. We still have some farm equipment that **hasn't been used** since my grandfather died.
- (a) Hasn't been using
- (b) was using
- (c) are using
- (d) should not have been use
- (e) No correction required

88. Every officer and every resident of this village is determined **to do their best** to get better ranking in sanitation index.
    (a) to do there best
    (b) to do its best
    (c) to do his best
    (d) to do ones best
    (e) No replacement required

Directions (89-93): In each of the questions given below a sentence is given with a blank. The sentence is then followed by five alternatives out of which one will fit the blank. Choose the alternative that will fit the blank most appropriately and make the sentence grammatically and contextually correct.

89. Administration has taken positive steps to _____ the education system.
    (a) Increase   (b) Devised   (c) renovated
    (d) revamp   (e) dispel

90. Health and education sectors are one of the most _____ sectors in the global market.
    (a) benefit   (b) necessity   (c) profit
    (d) lucrative   (e) Importance

91. She is an aware citizen who has always _____ to contribute to the progress of the country.
    (a) wished   (b) admiring   (c) prepare
    (d) motivating   (e) stimulate

92. In the beginning I looked _____ and could not find quite the car I dreamed of.
    (a) after   (b) around   (c) above
    (d) out   (e) down

93. The RBI has played conservative in _____ a rate cut of just 25 basis points.
    (a) introduce   (b) proposed   (c) improving
    (d) decrease   (e) announcing

Directions (94-95): In the following questions two columns are given containing three sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. Choose the pair(s) which make(s) a grammatically meaningful sentence.

94. **Column (1)**
    (A) The rumors of petrol shortage
    (B) The body of camera makes it
    (C) There were no surprises
    Column (2)
    (D) Highly resistant for outdoor use.
    (E) Turned out to be false.
    (F) The key stakeholders in the economy
    (a) C-F and A-D   (b) B-F   (c) A-F
    (d) C-E   (e) B-D and A-E

95. **Column (1)**
    (A) As the rain water began to collect in pools on the highway
    (B) For years, Argentina would dominate in World Cup qualifying matches
    (C) Many have accused him of being a quiet misogynist
    Column (2)
    (D) One of the European countries during the late stages of the tournament
    (E) Recently unearthed letters argue against this belief
    (F) It began to hamper the flow of traffic
    (a) C-F   (b) B-F   (c) A-F
    (d) C-E   (e) None of these

Directions (96-100): Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is (e). (Ignore errors of punctuation, if any.)

96. People have the freedom (a)/ of speech but at the (b)/ same time each of them (c)/ have to remember their fundamental duties (d)/ No error (e)

97. The number of students (a)/ competing in the event (b)/ has been fallen (c)/ because of the prize money. (d)/ No error. (e)

98. While he used to walk (a)/ along the road, (b)/ a wild and ferocious dog (c)/ knocked him down. (d)/ No error. (e)

99. Anaya is even willing (a)/ to make Mexico (b)/ one of the first countries to (c)/ introduces a universal basic income. (d) / No error. (e)

100. There were no surprises (a)/ in the second bimonthly monetary policy (b)/ announcement by the (c)/ Reserve Bank of India. (d)/ No error. (e)
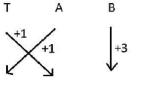
Solutions

REASONING ABILITY

Direction (1-5):

Boxes	Colors
E	Pink
C	White
F	Orange
D	Black
A	Yellow
B	Red

1. (a);   2. (b);   3. (a);

4. (a);   5. (d);

6. (a);
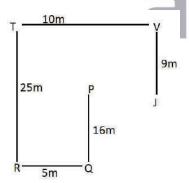
7. (e);
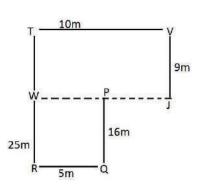
Direction (8-10):

8. (c);

9. (b);
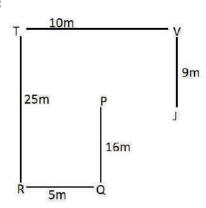
10. (c);

Direction (11-15):

V S Q U R T W P X

11. (e);   12. (c);   13. (b);
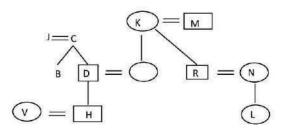
14. (c);   15. (d);

Direction (16-18):

$$G > I > J > F > E > H$$
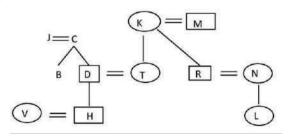
54cm   30cm

16. (b);   17. (b);   18. (c);
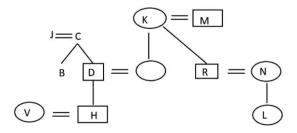
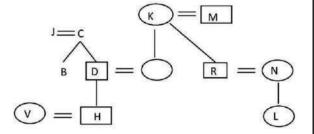**Direction (19-22):**

19. (c);

20. (a);

21. (b);

22. (a);
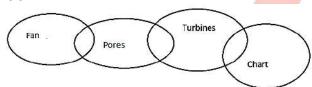
23. (e); The logic for the above question is discussed below.
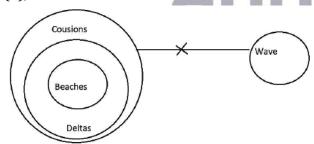
$$H \xrightarrow{-2} F \xrightarrow{+5} K$$

Direction (24-27):
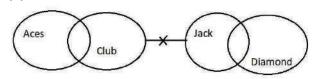
24. (a);
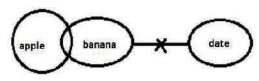
25. (b);

26. (d);

27. (e);
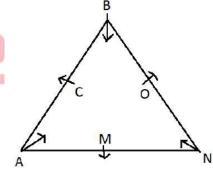
Direction (28-32):

Floors	Persons
10	T
9	J
8	Q
7	W
6	R
5	P
4	U
3	S
2	X
1	V

28. (d); 29. (c); 30. (d);

31. (a); 32. (c);

Direction (33-35):

33. (b); 34. (d); 35. (a);

QUANTITATIVE APTITUDE

36. (d); Let the present age of A, B and C be x, y and z years respectively
ATQ
$(x + 4) + (y + 4) = (y + z) + 16$
$x - z = 8$ ... (i)
And $(x - 4) + (z - 4) = 32$
$x + z = 40$ ... (ii)
From (i) and (ii)

z=16 years

37. (b); Let the profit earned on second article be x%
Using allegation method,
12   x
     15
(x-15)   3
   1   :   1-------------(ratio of cost price

⇒ x=18%
ATQ
6%= Rs 90
So, cost price= 100%= Rs 1500

38. (c); Let the speed of boat in still water and the speed of current be 10x km/hr and x km/hr respectively
ATQ
$$\frac{\left(\frac{D}{11x}\right)}{\frac{D-45}{9x}} = \frac{3}{2}$$
$D = 99 \ km$

39. (e); Let the quantity of mixture be 100x lit
Quantity of milk= 76x lit
And quantity of water= 24x lit
Quantity of water taken= 12x lit
Quantity of milk taken= 38x lit
ATQ
26x = 78
x = 3 lit
required quantity of milk=114 lit

40. (a); Let side of square be '4x' cm
So, length of rectangle = $4x \times \frac{3}{4} = 3x \ cm$
And, breadth of rectangle = 2x cm
ATQ –
$4 \times 4x - 2(3x + 2x) = 36$
6x = 36
x = 6 cm
Perimeter of triangle = perimeter of rectangle
= 2(18 + 12) = 60 cm

41. (c); Total Males visiting national park on Monday
$= \frac{30}{100} \times 400 \times \frac{5}{12} \times \frac{120}{100} = 120 \times \frac{5}{12} \times \frac{6}{5} = 60$
Total females visiting national park on Monday
$= \frac{25}{100} \times 400 \times \frac{3}{5} \times \frac{4}{3} = 80$
Required sum = 80 + 60 = 140

42. (e); Total female visiting national park on Sunday and Saturday together $= \frac{30}{100} \times 400 \times \frac{7}{12} + \frac{45}{100} \times 400 \times \frac{4}{9}$
= 70+ 80 = 150
Total male visiting national park on Friday and Sunday together
$= \frac{25}{100} \times 400 \times \frac{2}{5} + \frac{45}{100} \times 400 \times \frac{5}{9}$
= 40 + 100= 140
Required percentage $= \frac{150-140}{140} \times 100 = 7\frac{1}{7}\%$

43. (a); Required average $= \frac{40+50+100}{3} = \frac{190}{3} = 63\frac{1}{3}$

44. (b); Total amount obtained on Friday = 40 × 45 + 60 × 40
= 1800 + 2400 = Rs 4200
Total amount obtained on Sunday
= 100 × 45 + 40 × 80 = 4500 + 3200 = 7700
Required difference = 7700 – 4200 = Rs 3500

45. (d); Required ratio = 40 : 70 = 4 : 7

46. (e); I. $x^2 - 14x + 45 = 0$
$x^2 - 9x - 5x + 45 = 0$
$x(x -9) - 5(x - 9) = 0$
x = 9, 5
II. $y^2 - 12y - 6y + 72 = 0$
$y(y - 12) - 6(y - 12) = 0$
y = 12, 6
no relation can be established between x and y.

47. (b); I. $x^2 + 7x + 12 = 0$
$x^2 + 4x + 3x + 12 = 0$
$x(x + 4) + 3(x + 4) = 0$
$(x +4) (x +3) = 0$
x = −3, −4
II. $y^2 + 5y + 4y + 20 = 0$
$y(y + 5) + 4(y + 5) = 0$
y = -5, -4
So , x≥y

48. (e); I. $4x^2 - 4x - 3x + 3 = 0$
$4x(x -1) - 3(x - 1) = 0$
x = 1, 3/4
II. $7y^2 - 17y + 6 = 0$
$7y^2 - 14y- 3y + 6 = 0$
$7y(y - 2) - 3(y - 2) = 0$
y = 2 , 3/7
So, no relation can be established between x and y.
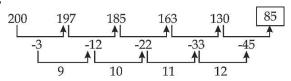
49. (a); I. $2x^2 - 10x - 9x + 45 = 0$
2x(x - 5) - 9(x - 5) = 0
x = 5, 9/2
II. $2y^2 - 8y - y + 4 = 0$
2y(y -4) -1(y -4) = 0
y =4,1/2
So, x >y

50. (b); I. $x^2 = 144$
x = −12, +12
II. y = −12
So, x≥y

51. (a); Required % $= \frac{(84+72)-(72+80)}{(72+84)} \times 100 = 3\%$

52. (b); Required ratio $= \frac{92+54}{44+72} = 73 : 58$

53. (c); Required % $= \frac{(92+64)-(80+40)}{(80+40)} \times 100 = 30\%$

54. (d); No. of packets sold by store F
$= \frac{1}{3}[72 + 54 + 84] + \frac{1}{2}[44 + 72]$
= 70 + 58 = 128
Required price = 128 × 240 × $\frac{120}{100}$ = Rs 36864

55. (c); Required difference = (92 + 64 + 72 + 54 + 84) − (44 + 88 + 80 + 40 + 72)
= 366 – 324 = 42

56. (b);

200   197   185   163   130   85

-3   -12   -22   -33   -45

9   10   11   12

57. (d); The pattern is – 15 × 0.5 + 0.5 = 8
8 × 1 + 1 = 9
9 × 1.5 + 1.5 = 15
15 × 2 + 2 = 32
32 × 2.5 + 2.5 = 82.5

58. (d); The pattern is - ×6, ×5, ×4, ×3, ×2,...
∴ ? = 600 × 3 = 1800

59. (b); The pattern is: × 0.5 – 1, × 0.5 – 1, × 0.5 – 1, × 0.5 – 1...
? = 26 × 0.5 – 1 = 12

60. (a); The pattern is: + 8, - 16, + 24, - 32, + 40
? = 104 + 8 = 112

61. (b); A/q, $\frac{Profit\ of\ B}{Total\ Profit} = \frac{3}{7} = \frac{(X+4000)\times 6}{X \times 12 + (X+4000)\times 6}$
7X + 28000 = 9X + 12000
2X = 16000
X = 8000

62. (a); Interest earned from scheme A = $\frac{1500 \times R \times 4}{100} = 60R$
Interest earned from scheme B
= $\frac{(1500-x)\times 2R \times 4}{100} = \frac{2R(1500-x)}{25}$
A/q, $60R = \frac{3}{4} \times \frac{2R(1500-x)}{25}$
1500 – x = 1000
x = 500

63. (a); A/q, $40 \times 48 = 64x + 96 \times \frac{50}{3}$
120 = 4x + 100
x = 5

64. (b); Radius of base of cylinder = $\frac{66}{2 \times 22} \times 7 = \frac{21}{2}$ cm
Volume of cylinder = $\frac{22}{7} \times \frac{21}{2} \times \frac{21}{2} \times 4$
= 1386 cm³

65. (d); Let speed of train P = S_P
ATQ—
$S_P = \frac{175}{8.75} = 20$ m/s
Let speed of train Q = S_q
ATQ—
$20 + S_q = \frac{(175+225)\times 7}{60}$
$S_q = \frac{400 \times 7}{60} - 20$
$S_q = \frac{80}{3}$ m/s
Relative speed if train P and Q running in same direction
= $\frac{80}{3} - 20 = \frac{20}{3}$ m/s
Required time = $\frac{(175+225)\times 3}{20} = 60$ sec

66. (b);

	A	B	C
Veg	72	60	63
Non-Veg	56	80	45

Required total amount
= 60 × 200 + 80 × 300 = 12000 + 24000
= 36000

67. (a); Required ratio = $\frac{72+63}{80+45} = \frac{135}{125} = \frac{27}{25}$

68. (e); Required ratio = $\frac{72+60+63}{3} = 65$

69. (b); Required percentage = $\frac{135}{125} \times 100 = \frac{27}{25} \times 100$
= 108%

70. (a); Required sum = $\frac{4}{3} \times 60 + \frac{7}{4} \times 56$
= 80 + 98 = 178

ENGLISH LANGUAGE

71. (e); All of the given facts are correct as per the given passage. Facts can be derived from the lines, *"As the price of clean energy technology plummets, it has become an increasingly attractive prospect for world governments. China was by far the world's largest investor in renewable energy in 2017, accounting for nearly half of the new infrastructure commissioned. This was mainly a result of its massive support for solar power, which globally attracted nearly a fifth more investment than in the previous year."* And *"Egypt is also considering financing options to conduct feasibility studies for building the world largest solar power plant for both electricity generation and water desalination."* Thus option (e) is the best answer choice.

72. (d); Statements (II) and (III) can be easily inferred from the given line *"The electricity sector remains the brightest spot for renewables with the exponential growth of solar photovoltaics and wind in recent years, and building on the significant contribution of hydropower generation."* Thus (d) is the correct answer.

73. (b); As per the given passage only (II) is correct. This can be inferred from the line, "The global replacement of traditional fuels with renewables led to around 1.8 gigatonnes of carbon dioxide emissions being avoided last year – the equivalent of removing the entire US transport system." Thus option (b) is correct answer choice.

74. (b); Refer to the last line of the passage.

75. (e); Critical here means having a decisive or crucial importance in the success, failure, or existence of something.

76. (b); Account for is a phrasal verb which means supply or make up (a specified amount or proportion)

77. (d); Plummets means fall or drop straight down at high speed hence **slump** is the word which is most similar in meaning to the given word.

78. (a); Option (a) is the correct answer choice. As the paragraph is talking about 1929 Stock Market Crash and the Great Depression. The line "………. as investors _____some 16 million shares on the New York Stock Exchange in a single day," itself suggests that investors can only trade , out of the given options the correct answer choice should be option (a).
Segregated- set apart from the rest or from each other; isolate or divide.
Daunted- make (someone) feel intimidated or apprehensive.
Hence option (a) is the correct answer choice.

79. (b); Option (b) is the correct answer choice. The line "Billions of dollars were lost, _____out thousands of investors." (wiping- remove or eliminate (something) completely) suggest that option (b) should be the right answer choice. As the line conveys that after such a huge trading of Billions of dollars investors got eliminated from their job they then had nothing with them. Hence option (b) should be the correct answer choice.

80. (c); Option (c) is the correct answer choice. As the paragraph is talking about 1929 Stock Market Crash and the Great Depression. The line ". In the aftermath of Black Tuesday, America and the rest of the industrialized world _____downward into the Great Depression" itself suggest that the consequences or after-effects of a significant unpleasant event like stock market crash resulted into the continuous downfall and depression of America and rest of the industrialized world.
Spiraled- decrease or deteriorate continuously.
Reprimanded- address a reprimand to.
Hence option (c) is the correct answer choice.

81. (d); Option (d) is the correct answer choice. As the paragraph is talking about 1929 Stock Market Crash and the Great Depression. The line "the deepest and longest-lasting economic _____in the history of the Western industrialized world up to that time." Is talking about the great depression that was caused due to the stock market crash the line conveys that it was the greatest depression or downturn in the history of Western industrialized word that it has faced ever.
Dismantle- take (a machine or structure) to pieces
Downturn- a decline in economic, business, or other activity
Hence the meaning of the given word suggests that option (d) should be the right answer choice.

82. (d); Option (d) is the correct answer choice. option (b), (c) and (e) are out of context. As the paragraph is talking about 1929 Stock Market Crash and the Great Depression. The line "Among the other causes of the eventual market collapse were low wages, the _____of debt, a struggling agricultural sector and an excess of large bank loans that could not be liquidated" conveys that out of the many, one of the reason of the collapse were low wages, rapid increase in the number of debt, the unliquidated large bank lo
Commotion- a state of confused and noisy disturbance
Proliferation- rapid increase in the number or amount of something
Hence the right answer choice is option (d).

83. (c); Option (c) is the correct answer choice. As the paragraph is talking about 1929 Stock Market Crash and the Great Depression. The line "Investment companies and leading bankers attempted to _____ the market by buying up great blocks of stock, producing a moderate rally on Friday" talks about the efforts made by the leading bankers and investment companies to stabilize the market after such a huge depression in the stock market.
Rationalize- attempt to explain or justify (behaviour or an attitude) with logical reasons, even if these are not appropriate.
Hence option (c) is the correct answer choice.

84. (b); Replace "has been no reducing" with "has been no reduction".

85. (c); The subject "Retail prices" is in plural number therefore the usage of "is" is incorrect . We will replace "is revising" with "will be revised".

86. **(a);** Use "We had got" in place of "we got" because when we talk about the two incidents of past for the first incident use past perfect and for the later activity we use past indefinite.

87. **(e);** The given sentence, along with the highlighted phrase is grammatically correct and contextually meaningful; thus it doesn't require any corrections. Hence, option (e) is the most suitable answer choice.

88. **(c);** Here, we will replace 'their' with 'his'. When two singular nouns are connected by 'and' and 'each' or 'every' is used before them, then they are considered as singular nouns. In such cases, the verb used with them will be in singular form and the pronoun used for the subject will also be singular. Hence, option (c) is the correct answer.

89. **(d);** Option (d) is the correct choice for the given question.
    Revamp means give new and improved form, structure, or appearance to.
    Dispel means make (a doubt, feeling, or belief) disappear.

90. **(d);** Lucrative is correct.
    Lucrative means producing a great deal of profit. It also makes the sentence grammatically correct.

91. **(a);** Option (a) is the correct choice for the given question.
    Stimulate means encourage or arouse interest or enthusiasm in.

92. **(b);** Look around means [INTRANSITIVE] to try to find something that you want or need.

93. **(e);** Option (e) is the correct choice for the given question.

94. **(e);** B-D :: The body of camera makes it highly resistant for outdoor use.

A-E::: The rumors of petrol shortage turned out to be false.

95. **(c);** Only sentence (A) and (F) makes a perfect match. Word 'highway' and 'traffic' give us a clue. None of the two sentences makes the meaningful coherent sense. Had the sentence C and E been connected with 'but' it would be a possible match. Hence option (c) is the correct answer choice.

96. **(d);** The error is in the part (d) of the sentence. 'have' should be replaced by 'has' because 'each of', 'either of', always takes the singular verb.

97. **(c);** 'Has fallen' will be used in place of 'has been fallen' as there is no passive form of intransitive verb (fall).
    (Note: Verbs are of two types namely transitive verbs and intransitive verbs. Transitive verbs need an object while Intransitive verbs cannot have an object. Ex. "I bought a car" in which 'bought' is transitive. "The Baby smiled", 'smiled' is an intransitive verb)

98. **(a);** Replace 'While he used to walk' with 'while he was walking'. For the two incidents of past, if one continues and the other one has happened, then past continuous tense is used for the former and simple past for latter.
    Example. While I **was walking** along the road, a mad dog attacked me.

99. **(d);** The sentence becomes grammatically incorrect in part (d) of it. Instead of **"introduces"**, **"introduce"** is required as after the phrase **'one of the'** the noun or pronoun used is plural, however, the **verb** should be in its **singular form** as there is the use of "to-infinitive" which is followed by the first form of the verb. Hence, **option (d)** is the most viable choice.

100. **(e);** The given sentence is grammatically correct

·.·..·፠)(Ↄ℞፠)(Ↄ℞·.·..

REASONING ABILITY

Directions (1–4): Study the following information carefully and answer the questions given below:

Eight persons i.e. A, B, C, D, E, F, G and H who all belongs to different countries i.e. P, Q, R, S, T, U, V and W but not necessarily in the same order. A does not belongs to country P and U. D does not belongs to country P and Q. C belongs to T. Neither D, B and G belongs to country S. F does not belongs to country R and Q. Neither G nor B belongs to country P and V. H belongs to U. A does not belongs to country V. F does not belongs to country P. B and D does not belong to country R and V.

1. Which of the following combination is incorrect?
(a) B-Q   (b) F-V   (c) D-W
(d) A-P   (e) None of these

2. Who among the following belongs to country Q?
(a) D   (b) B   (c) E
(d) G   (e) None of these

3. G belongs to which of the following country?
(a) T   (b) P   (c) W
(d) S   (e) None of these

4. Who among the following person belongs to country W?
(a) D   (b) E   (c) F
(d) H   (e) None of these

Directions (5–7): Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statement are sufficient to answer the question. Read both the statements and Give answer:
(a) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
(b) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
(c) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
(d) If the data even in both statements I and II together are not sufficient to answer the question.
(e) If the data in both statements I and II together are necessary to answer the question.

5. In a certain code language 'Notice seeking his location' is coded as 'ti ki lo ab'. Then what is the code for 'Seeking' in that coded language?

I. 'Court Notice seeking permission' is coded as 'ro ti rm ki' in the coded language.
II. 'countries permit seeking cooperation' is coded as 'nu mi ki po' in the coded language.

6. Six persons i.e. A, B, C, D, E and F are sitting around a circle facing inside. Who among the following sits second to the right of E?
I. B sits second to the right of A. D is not the immediate neighbour of B. Only one person sits between D and E. Neither F nor C is the immediate neighbour of E. C is not the neighbour of B.
II. Only two person sits between B and C. D sit second to the right of A. E sits second to the left of F. E is not the immediate neighbour of B.

7. Five persons i.e. M, N, O, P and Q who all are standing in open ground in a certain direction to each other. In which direction is M with respect to P?
I. Q is in the south of N, who is in the west of M. O is in the northeast of P, who is in the east of Q. O is in the east of M. Distance between Q and P is same as the distance between M and N.
II. N is in the southwest of O, and is in the south of person P. Person O is in the east of M.

Directions (8–12): Read the following information carefully and answer the questions given below:
Eight people A, B, C, D, E, F, G, H are sitting in a linear row. Four of them are facing north while four are facing south. Three persons sits to the left of C. As many as persons sit between A and D as between B and F. Only B sits between C and A. A sits second to the left of C. A faces north direction. F does not sit at an extreme end. E sits second to the left of D and faces same direction as D. D is not an immediate neighbour of C. E does not face north direction. H sits forth to the right of G and G faces opposite direction as C. Both F and H faces same direction.

8. Who among the following sits third to the right of A?
(a) G   (b) C   (c) D
(d) F   (e) none of these

9. How many persons are sitting between B and D?
(a) One   (b) More than three
(c) Three   (d) None   (e) Two

10. Which of the following pair sits at an extreme end?
(a) H, E   (b) B, D   (c) C, A
(d) F, B   (e) none of these

11. Who among the following sits immediate left of G?
(a) E   (b) C   (c) D
(d) F   (e) none of these

12. How many persons sit between H and C?
(a) One   (b) More than three
(c) Three   (d) None   (e) Two

Directions (13-17): Study the following information carefully and answer the given questions:
In a certain code language:
"Coming from the village" is written as "543 721 689 384
"the innocent village people" is written as "827 543 962 721"
"village heat for people" is written as "235 827 721 475"

13. If "people for money" is written as "827 235 735". What will be the code for "money heat village"?
(a) 735 475 721   (b) 735 235 543
(c) 543 721 827   (d) 235 827 475
(e) None of these

14. What will be the code for "village"?
(a) 543   (b) 721   (c) 235
(d) 475   (e) None of these

15. If "coming heat village" is written as "384 475 721". What will be the code of "heat coming tax"?
(a) 384 475 689   (b) 475 384 543
(c) 475 384 119   (d) 384 475 235
(e) None of these

16. What will be the code of "coming"?
(a) 689   (b) 543   (c) 721
(d) either 689 or 384
(e) None of these

17. What will be the code of "the"?
(a) 543   (b) 962   (c) 721
(d) 235   (e) None of these

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

A certain number of persons are sitting in a row and all of them are facing in north direction. Each of them likes different flowers. The one who likes Rose sits fourth to the right of the one who likes Jasmine. W sits second to the right of the one who likes Rose. K sits immediate left of the one who likes Jasmine. Only two persons sit between the one who likes Rose and T. Q sits fifth to the left of T. The one who likes Lily sits fifth to the left of the one who likes Jasmine. N sits immediate left of Q and he does not like Lily. Only one person sits between N and H. Only six persons sit to the left of K. H likes Dahlia and only one person sit between the one who likes Dahlia and Lotus. N does not like Lotus. The one who likes Lotus sits sixth from the right end.

18. How many total number of persons are sitting in the row?
(a) 14   (b) 18   (c) 16
(d) 15   (e) None of these

19. How many persons sit between K and H?
(a) Four   (b) Two   (c) Three
(d) One   (e) None of these

20. Which of the following flower is liked by the one who sit second to the left of Q?
(a) Jasmine   (b) Lily   (c) Dahlia
(d) Rose   (e) None of these

21. Who among the following sit third from the left end?
(a) The one who likes Jasmine   (b) The one who likes Lily   (c) W
(d) N   (e) None of these

22. How many persons sit between the one who likes Rose and N?
(a) Four   (b) Two   (c) Three
(d) One   (e) None of these

Direction (23-25): Study the following information carefully and answer the given questions.
G is the only sister of H. A is the only son of H. B and D are siblings of A. A is married to the daughter of P. G is unmarried.

23. If S is married to P, then how is S related to A?
(a) Father   (b) Mother   (c) Mother in law
(d) Either father in law or mother in law
(e) None of these

24. If J is mother of A, then how is G related to J?
(a) Sister   (b) Brother in law
(c) Sister in law   (d) Mother
(e) None of these

25. How is B related to A?
(a) Father   (b) Sister   (c) Father in law
(d) Mother   (e) None of these

Directions (26-30): Read the following information carefully and answer the questions given below:
Ten persons A, B, C, D, E, F, G, H, I, J are living in a five storey building such as ground floor is numbered as 1, above it is floor 2 then top floor is numbered as 5. Each of the floor has 2 flats in it as flat-1 and flat-2. Flat-1 of floor-2 is immediately above flat-1 of floor-1 and immediately below flat-1 of floor-3 and so on. In the same way flat-2 of floor-2 is immediately above flat-2 of floor-1 and immediately below flat-2 of floor-3 and so on. B lives on floor-2 and E lives to the west of B. There is two floors gap between B and G. I lives to the east of H. G does not live in the same flat number as H. There is a two floors gap between D and F. A lives to the west of D but does not live on ground floor. J lives above C. J and C live in same flat number.

26. Who among the following lives on flat-1 of floor-3?
(a) E
(b) C
(c) H
(d) F
(e) none of these

27. Who among the following lives to the east of C?
(a) E
(b) G
(c) D
(d) F
(e) none of these

28. How many floors gap is there between J and E?
(a) One
(b) Two
(c) None
(d) Three
(e) none of these

29. I lives on which of the following floor?
(a) floor-1
(b) floor-2
(c) floor-3
(d) Floor-4
(e) floor-5

30. Who among the following lives to the west of G?
(a) J
(b) C
(c) D
(d) F
(e) none of these

31. What will come in the place of question mark in the given series?
BX-7, DV-14, FT-28, HR-56, ?
(a) JQ-112
(b) JP-112
(c) KP-112
(d) JP-114
(e) None of these

32. How many pairs of letters are there in the word "KILOGRAM" each of which have as many letters between them (in both forward and backward direction) in the word as they have between them in the English alphabetical series?

(a) None
(b) One
(c) Two
(d) Three
(e) More than three

33. If "3265" is the input, output will be "6532". Similarly, for input "7489", output will be "9874". So, what will be the output of input "8154"?
(a) 8451
(b) 5481
(c) 8541
(d) 4581
(e) None of these

Direction (34-35): Study the following information carefully and answer the questions.

Size of plate F and B are greater than plate A. Plate C is greater than A but smaller than F and B. D is not smallest but smaller than C. Size of plate F is smaller than plate E but greater than plate B. It is given 3rd largest plate is 132 cm. Smallest plate is 69 cm.
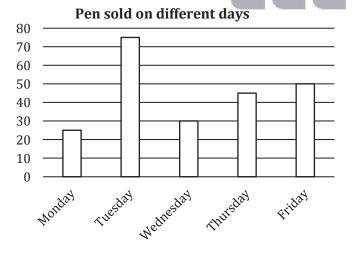
34. What may be the value of plate C?
(a) 117 cm
(b) 135 cm
(c) 169 cm
(d) 158 cm
(e) None of these

35. Which one is the greatest plate (according to size)?
(a) F
(b) B
(c) D
(d) E
(e) None of these

QUANTITATIVE APTITUDE

Directions (36-40): Bar graph given below shows pens sold by a retailor on five different days. Study the data carefully and answer the following questions

Pen sold on different days

36. Find the difference between total number of pens sold on Monday and Tuesday together to total number of pens sold on Thursday and Friday together?
(a) 15
(b) 10
(c) 5
(d) 20
(e) 0

37. Total number of pens sold on Saturday is 40% more than total number of pens sold on Wednesday. Find total number of pens sold on Friday and Saturday together?
(a) 92
(b) 110
(c) 72
(d) 108
(e) 85

38. Total number of pens sold on Tuesday are 25% more than total number of pens sold on Sunday. Find total number of pens sold on Sunday?
(a) 64
(b) 50
(c) 94
(d) 60
(e) 55

39. Out of total pens sold on Thursday, 20% are blue ink pen. Out of remaining 25% are red ink pen and remaining are black in pen. Find total number of blue and black ink pen sold on Thursday?
(a) 27
(b) 36
(c) 45
(d) 39
(e) 30

40. Out of total pens sold on Tuesday ratio between total defective pens sold to total pens sold is 7 : 15. Find total number of non-defective pens sold on Tuesday by retailer?
(a) 20
(b) 25
(c) 30
(d) 35
(e) 40

41. Quantity I. 'x' : $x^2 + x - 6 = 0$
Quantity II. 'y' : $y^2 + 7y + 12 = 0$
(a) Quantity I > Quantity II
(b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II
(d) Quantity I ≤ Quantity II
(e) Quantity I = Quantity II or No relation

42. A's efficiency is 25% more than B
Quantity I – 'x' : A can do $\frac{5}{6}$ th of total work in 'x' days
Quantity II –'y' : B can do $\frac{4}{5}$ th of total work in 'y' days
(a) Quantity I > Quantity II
(b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II
(d) Quantity I ≤ Quantity II
(e) Quantity I = Quantity II or No relation

43. Sum of 8 consecutive even number is S_1.
Quantity I – Sum of second number and eight number in S_1
Quantity II – Sum of third number and sixth number in S_1
(a) Quantity I > Quantity II
(b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II
(d) Quantity I ≤ Quantity II
(e) Quantity I = Quantity II or No relation

44. An article is sold at Rs. 1500 after allowing discount of 12.5% on Marked price.
Quantity I –Rs.550
Quantity II –Mark price of article.
(a) Quantity I > Quantity II
(b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II
(d) Quantity I ≤ Quantity II
(e) Quantity I = Quantity II or No relation

45. If a speed of boat is 500% more than the speed of a current.
Quantity I –'x' : If boat can travel a distance of 63 km in 3 hr, in downstream then 'x' is the speed of the boat in upstream (km/hr).
Quantity II – 15 km/hr
(a) Quantity I > Quantity II
(b) Quantity I < Quantity II
(c) Quantity I ≥ Quantity II
(d) Quantity I ≤ Quantity II
(e) Quantity I = Quantity II or No relation

Direction (46-50): What number is wrong according to given number series pattern: –

46. 1, 3, 9, 31, 128, 651, 3913
(a) 9 (b) 1 (c) 128
(d) 31 (e) 3913

47. 291, 147, 75, 39, 22, 12, 7.5
(a) 22 (b) 291 (c) 147
(d) 75 (e) 7.5

48. 26, 27, 34, 58, 106, 186, 306
(a) 26 (b) 34 (c) 58
(d) 106 (e) 27

49. 5.9, 6, 6.1, 6.4, 7.9, 18.5, 112.9
(a) 6 (b) 5.9 (c) 6.1
(d) 18.5 (e) 112.9

50. 330, 80, 280, 120, 250, 130, 240
(a) 330 (b) 130 (c) 280
(d) 240 (e) 80

51. Sum of volume of cylinder (S) and volume off cone (c) is $2190\pi \, cm^2$ & height of both cylinder and cone is same i.e, 10 cm. If radius of cone is 15 cm then find the ratio of radius of S to radius of C?
(a) 1 : 2 (b) 3 : 4 (c) 2 : 5
(d) 4 : 5 (e) 3 : 5

52. In a box there are 6 blue ball, X red balls & 10 green balls. Probability of choosing one red ball from the given box is $\frac{1}{3}$. Then find the sum of red and blue balls in the box?
(a) 20 (b) 12 (c) 14
(d) 18 (e) 16

53. Sum of A's and B's age 6 years ago is 88. A's age 18 yrs ago is equal to B's age 6 years ago. Find the age of A two year hence?
(a) 58 yrs (b) 64 yrs (c) 42 yrs
(d) 52 yrs (e) 48 yrs

54. Train A of length 120 m can cross a platform of length 240 m in 18 second the ratio of speed of train A and Train B is 4 : 5. Then find the length of Train B if train B can cross a pole in 12 seconds.
(a) 280 m (b) 300 m (c) 320 m
(d) 350 m (e) 240 m

55. What is the probability of forming word from the letters of word "IMPEACH" such that all vowels come together?
(a) $\frac{8}{35}$ (b) $\frac{1}{7}$ (c) $\frac{3}{35}$
(d) $\frac{17}{35}$ (e) $\frac{2}{7}$

Direction (56-60): Find the value of (?) in following approximation questions:

56. $2^? = 32.01 \div 128.01 \times 1023.99 \div 7.99$
(a) 7 (b) 3 (c) 4
(d) 5 (e) 8

57. $\frac{339.99}{?} = \sqrt{143.99} + \sqrt{64.01}$
(a) 17 (b) 20 (c) 10
(d) 34 (e) 40

58. 34.02% of $550.09 \div ? = 297.07 \div \sqrt{728.95}$
(a) 14   (b) 21   (c) 8
(d) 27   (e) 17

59. $(? \div 9.97) \times 12.08 = 20.12\%$ of 1319.97
(a) 220   (b) 240   (c) 260
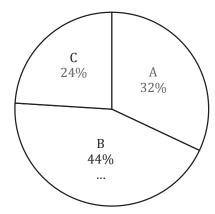(d) 280   (e) 200

60. $? \%$ of $179.99 =$
$\sqrt{(24.02)^2 + (17.98)^2 + 60.01\% \text{ of } 659.98}$
(a) 80   (b) 60   (c) 40
(d) 20   (e) 10

Direction (61-65): Pie chart given below shows total number of workers in three different companies. Table given below shows ratio between officers and workers working in these companies. Study the data carefully and answer the following questions

Total workers = 900

Company	Officers : Workers
A	1 : 16
B	1 : 18
C	1 : 12

Note: - Total employees = Officers + Workers

61. Find the ratio between total number of workers in company A and C together to total number of officers in company A and C together?
(a) 16 : 1   (b) 12 : 1   (c) 14 : 1
(d) 18 : 1   (e) 20 : 1

62. Total number of employees in company 'B' is how much more than total number of employees in company 'C'.
(a) 174   (b) 194   (c) 204
(d) 214   (e) 184

63. Total number of officers in company 'A' is how much less than total number of officers in company 'B'?
(a) 4   (b) 2   (c) 0
(d) 6   (e) 8

64. Total number of officers and workers in company D is 50% and 25% more than total number of officers and workers in company 'C' respectively. Find total number of employees in company 'D'?
(a) 279   (b) 297   (c) 342
(d) 324   (e) 306

65. Find the difference between total number of workers in company 'A' and total number of workers in company 'B' and 'C' together?
(a) 432   (b) 396   (c) 360
(d) 324   (e) 288

Direction (66-70): There are three persons A, B and C who each invested in two different scheme S_1 and S_2. A in invested Rs 80,000 for 2 yr in scheme S_1 and 30,000 for 4 years in scheme S_2. B invested Rs 30,000 for 3year in S_1 and he did not invest in scheme B. B also obtained a profit of 10,000 by selling his car. C invested Rs 50000 for 5 years in scheme S_1 and 10000 for 3 year in scheme S_2. Total profit obtained from scheme S_1 is 2 lakh and scheme S_2 is 90,000.

66. What is the ratio of total profit obtained by B and profit obtained by C from scheme S1
(a) 23 : 47   (b) 54 : 47   (c) 36 : 43
(d) 23 : 50   (e) 27 : 50

67. Profit obtained by A from scheme S_1 is what percent of profit obtained by C from scheme S_2.
(a) $346\frac{7}{9}\%$ (b) $347\frac{8}{9}\%$ (c) $356\frac{7}{9}\%$
(d) $345\frac{4}{9}\%$ (e) $355\frac{5}{9}\%$

68. If sum of investment of A in both schemes and total profit obtained by A from both scheme is invested at compound Interest at the rate of 20% p.a. then find the total compound interest obtained in 2 yr
(a) 108240   (b) 104206   (c) 105208
(d) 109280   (e) 106220

69. What is the average of profit attained by A from scheme S1 and profit of C obtained from scheme S2.
(a) 41000   (b) 42000   (c) 44000
(d) 55000   (e) 40000

70. If A had invested his sum at Simple Interest for 3 yr at the rate of R% p.a. instead in scheme S_1 and B has invested his sum at compound Interest at (R + 5%) p.a. for 1 year and difference in interest obtained is 30,000 then find value of R%.
(a) 10%   (b) 9%   (c) 15%
(d) 18%   (e) 12%

ENGLISH LANGUAGE

Directions (71-78): In the questions given below, there is a sentence in which one part is given in bold. The part given in bold may or may not be grammatically correct. Choose the best alternative among the four given which can replace the part in bold to make the sentence grammatically correct. If the part given in bold is already correct and does not require any replacement, choose option (e) , i.e. "No replacement required" as your answer.

71. Nobody can deny the fact that Indian economy **is very different than** American economy.
   (a) are very different than
   (b) is so much different than
   (c) are very different from
   (d) is very different from
   (e) No replacement required

72. Accurate **statistics with regards to** the area occupied in different forms of cultivation are difficult to obtain.
   (a) statistic with regards to
   (b) statistics with regard to
   (c) statistic with regard to
   (d) statistics in regards to
   (e) No replacement required

73. **Seldom if ever** was there any training or instructions in such tactics for either the tank crews or the infantry formations.
   (a) Seldom or never
   (b) Seldom if never
   (c) Seldom or ever
   (d) Seldom has ever
   (e) No replacement required

74. As soon as I opened the front door of my house, **than I smelled** the distinctive aroma of fresh coffee.
   (a) then I smelled
   (b) that I smelled
   (c) I smelled
   (d) I smell
   (e) No replacement required

75. Although he had fewer supporters among the governing class, **but he was able** to get the popular vote.
   (a) he was able
   (b) and he was able
   (c) else he was able
   (d) or he was able
   (e) No replacement required

76. The party explicitly **denies that they are not** involved in mainstream politics.
   (a) denied that they are not
   (b) denies that they were
   (c) denied that they are
   (d) deny that they are not
   (e) No replacement required

77. I would rather be a poor man in a garret with plenty of good books to read than a king **who did not loved** reading.
   (a) who do not loved
   (b) who did not love
   (c) whom did not loved
   (d) whom did not love
   (e) No replacement required

78. The relatively static lattice in a diamond ensures that the scattering is at a minimum and the thermal conductivity **is exceptional** good.
   (a) are exceptional
   (b) was exceptional
   (c) are exceptionally
   (d) is exceptionally
   (e) No replacement required

Directions (79-83): Select the phrase/connector (it must be at the start) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

79. We see ourselves repeating our ordinary routine. We realize how much wealth surrounds our life.
   (i) When we see ourselves ....
   (ii) Our ordinary routine..........
   (iii) Realizing how much wealth...............
   (a) Only (i)
   (b) Both (ii) and (iii)
   (c) Only (iii)
   (d) Only (ii)
   (e) None of these

80. There is a growing influence of the Indian Diaspora on Capitol Hill.Trump will certainly see the advantages of doing business with India.
   (i) As there is a growing influence of...
   (ii) The growing influence of the Indian...
   (iii) With the growing influence of the Indian..
   (a) Only (i) is correct
   (b) Only (iii) is correct
   (c) Both (i) and (ii) are correct
   (d) Both (i) and (iii) are correct
   (e) All are correct

81. There was no democracy in British India.The rulers could take bold decisions fearlessly without bothering about repercussions.
   (i) As there was no democracy in British India...
   (ii) Since there was no democracy in British...
   (iii) With the rulers taking bold decisions...
   (a) Only (i) is correct
   (b) Only (ii) is correct
   (c) Both (i) and (ii) are correct
   (d) Both (ii) and (iii) are correct
   (e) All are correct

82. Twelve million youth enter the Indian work force every year. Eighty per cent of these youth are unskilled.
    (a) While eighty per cent ....
    (b) Since twelve million ....
    (c) Of the twelve million ....
    (a) Only (a)
    (b) Only (c)
    (c) Only (a) and (c)
    (d) All (a) , (b) and (c)
    (e) None of these

83. Scientists build climate models—computer simulations of the climate system.They are doing this to further explore the causes and effects of global warming
    (i) To further explore...
    (ii) Scientists are building...
    (iii) Predicting effects of global warming...
    (a) Only (i) is correct
    (b) Only (ii) is correct
    (c) Only (iii) is correct
    (d) Both (i) and (ii) are correct
    (e) All are correct

Directions (84-89): Given below the sentences each of which has been divided into five parts out of which the first part has been marked bold. Each of the questions is then followed by the five options which give the sequence of the rearranged parts. You must choose the option which gives the correct sequence of the parts. If the sentence is already arranged or the correct sequence doesn't match any of the given sequence, mark (e) .i.e. "None of the above" as your answer.

84. **The apex court had ordered that the/** of the biometric scheme and the enabling law(a) / deadline be extended till the five-judge constitution(b) / on petitions challenging the validity(c) / bench delivers its judgment(d)
    (a) ACDB   (b) BCAD   (c) BDCA
    (d) CADB   (e) None of the above

85. **Repealing the law that safeguards/** the floodgates of poaching(a) / and it would lead to(b) / marginalisation of the indigenous people(c) /the indigenous people would open(d)
    (a) DCBA   (b) DABC   (c) ACBD
    (d) BACD   (e) None of the above

86. **My thoughts are with the families/** in this unfortunate accident(a) / recovery of the injured(b) / of those who have lost their loved ones(c) / I pray for the speedy(d) /
    (a) BCAD   (b) DACB   (c) ACBD
    (d) CADB   (e) None of the above

87. **Several people became leaders/** remained where they were(a) / and Ministers after that(b) / rally but the people(c) / belonging to the community(d)
    (a) ABCD   (b) BCDA   (c) CABD
    (d) DACB   (e) None of the above

88. **He also directed the department/** to develop the new schools as model(a) / completion of construction work(b) / construction technology for early(c) / institutions and engage modern(d)
    (a) ADCB   (b) ABCD   (c) DACB
    (d) CADB   (e) None of the above

89. **The U.S. is a**/ to its being an open society(a) / nation of immigrants(b) / in the present global order(c) / and owes its predominant position(d) .
    (a) ADCB   (b) ABCD   (c) BDCA
    (d) CADB   (e) None of the above

Directions (90-95): Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

Have you heard that the economy is like a car? It's the most popular **analogy** in financial reporting and political discourse. The American people are repeatedly told by financial pundits and politicians that consumption is an 'engine' that 'drives' economic growth because it makes up 70% of GDP. One notable Nobel-winning economics pundit with a penchant for bizarre growth theories even recently noted that an economy can be 'based on purchases of yachts, luxury cars, and the services of personal trainers and celebrity chefs.' Conversely, other economists including Nobel-winner Joseph Stiglitz claim that our economy is stuck in 'first gear' due to inequality: too much income is concentrated among too few rich people who tend to save larger share of their income and thus have a lower 'marginal propensity to consume'. The Keynesian message is clear: if you want to put the economic pedal to the metal, get out there and consume!

Not so fast, Speed Racer. The systematic failure by Keynesian economists and pundits to distinguish between consuming and producing value is the single most damaging fallacy in popular economic thinking. If the economy were a car, consumer preferences would surely be the steering wheel, but real savings and investment would be the engine that drives it forward.

Economic growth (booms) and declines (bust) have always been led by changes in business and durable goods investment, while final consumer goods spending has been relatively stable through the business cycle. Booms and busts in financial markets, heavy industry and housing have always been leading indicators of recession and recovery.

As John Stuart Mill put it two centuries ago, 'the demand for commodities is not the demand for labor.' Consumer demand does not necessarily translate into increased employment. That's because 'consumers' don't employ people. Businesses do. Since new hires are a risky and costly investment with **unknown** future returns, employers must rely on their expectations about the future and weigh those decision very carefully. As economic historian Robert Higgs' pioneering work on the Great Depression suggests, increased uncertainty can depress job growth even in the face of booming consumption. As recent years have demonstrated, consumer demand that appears to be driven by temporary or unsustainable policies is unlikely to induce businesses to hire.

90. Choose the word which is **MOST SMILAR** to the word given in passage
UNKNOWN
(a) Recognize   (b) Perceived
(c) Unpredictable (d) Unruly   (e) Uncanny

91. Which of the following is the most suitable title for the passage above?
(a) Recession and Recovery
(b) Consumer: The driving force for Economy
(c) Economy: a Distant Dream?
(d) Is Consumption necessary for economic Growth?
(e) None of the Above

92. In the statement "**consumer preferences would surely be the steering wheel, but real savings and investment would be the engine that drives it forward**," what can we infer from the line **"consumer preferences would surely be the steering wheel"**?
(a) Consumer likings regulate the economy individually.
(b) If you want to regulate the economy, consumption is the only force.
(c) The Penchant of the consumers controls the economy.
(d) The consumer preferences are not at par with savings and economy in driving the economy.
(e) None of the Above

93. Which of the following statements is/are correct in context with the passage?
(a) Economists fail to distinguish between consuming and producing value and form a mistaken belief.
(b) Economic growth and declines have always been led by changes in business and durable goods investment.
(c) Income distribution is evenly distributed among the rich and is compatible with the tendency to consume.
(d) Only (a)
(e) Both (a) and (b)

94. Which of the following is/are likely to induce businesses to hire?
(a) Consumer Demand
(b) Consumer Spending
(c) Increased certainty in future returns.
(d) Makeshift policies
(e) Both (b) and (c)

95. Choose the word which is **MOST OPPOSITE** to the word given in passage
ANALOGY
(a) Similarity   (b) narrative   (c) Contrast
(d) Reciprocate   (e) Variance

Directions (96-100): In the following questions two columns are given containing three sentences/phrases each. In first column, sentences/phrases are A, B and C and in the second column the sentences/phrases are D, E and F. A sentence/phrase from the first column may or may not connect with another sentence/phrase from the second column to make a grammatically and contextually correct sentence. Each question has five options, four of which display the sequence(s) in which the sentences/phrases can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, mark (e) , i.e. "None of these" as your answer.

96.

	Column (1):		Column (2):
(A)	As the head of the family, he ensures that	(D)	he runs around like a headless chicken
(B)	Ravi is such a disorganized fellow that	(E)	he succeeds to make everyone laugh
(C)	The boy next door nags his parents because	(F)	he goes out and earns a living for his family

(a) C-E and B-F   (b) A-F   (c) B-E
(d) A-D   (e) None of these

97.

	Column (1):		Column (2):
(A)	Some rich guy from Boston	(D)	are losing an argument
(B)	People tend to raise their voices when they	(E)	all were fatally injured
(C)	As soon as the herd heard the gunshots, they	(F)	just bought the house next to mine

(a) C-F   (b) A-D   (c) B-E
(d) B-D   (e) None of these

98.

Column (1):		Column (2):	
(A)	Tom always drinks at least	(D)	he might still be alive.
(B)	If he had taken his doctor's advice	(E)	we went on a picnic together.
(C)	I can still remember the time when	(F)	three cups of coffee in the morning.

(a) C-E   (b) B-F   (c) A-D

(d) C-F   (e) None of these

99.

Column (1):		Column (2):	
(A)	It seems like yesterday, but it's actually	(D)	whether or not you are happy.
(B)	I can't believe Vijay is still talking about	(E)	nearly ten years since we first met.
(C)	The only thing that really matters is	(F)	what happens two years ago.

(a) A-D   (b) B-E   (c) C-E

(d) A-F   (e) None of these

100.

Column (1):		Column (2):	
(A)	After school, Jack usually sticks around as long as	(D)	had gone wrong with the microwave.
(B)	We're planning on doing the sights	(E)	he can because he doesn't want to go home.
(C)	Even the repairman couldn't figure out what	(F)	of the city tomorrow morning.

(a) A-F and B-D   (b) B-E and C-F

(c) B-F and C-D   (d) A-D and C-E

(e) None of these

Solutions

REASONING ABILITY

Directions (1-4):
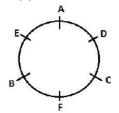
Person	Country
A	S
B	Q
C	T
D	W
E	P
F	V
G	R
H	U
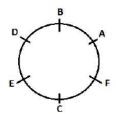
1. **(d);**   2. **(b);**   3. **(e);**
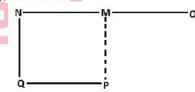
4. **(a);**

Directions (5-7):

5. **(b);** Seeking is coded as 'ki'.

6. **(c);** From Statement I   From Statement II
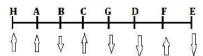
7. **(a);** From Statement I

Direction (8-12):

8. **(a);**   9. **(e);**   10. **(a);**

11. **(c);**   12. **(e);**
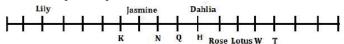
Direction (13-17):

Coming/from	689/384
the	543
village	721
innocent	962
people	827
Heat/for	235/475

13. **(a);**   14. **(b);**   15. **(c);**

16. **(d);**   17. **(a);**

Direction (18-22):
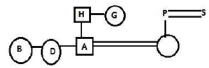
18. (b);   **19. (c);**   **20. (a);**
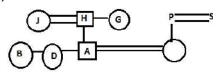
21. (b);   **22. (b);**

Direction (23-25):
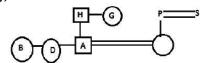
23. (d);

24. (c);

25. (b);

Direction (26-30):

Floors	Flat-1	Flat-2
5	J	G
4	A	D
3	H	I
2	E	B
1	C	F

26. (c);   **27. (d);**   **28. (b);**

29. (c);   **30. (a);**

31. (b); JP-112

32. (b);

KILOGRAM

33. (c); 8541

Direction (34-35):

E>F>B(132)>C>D>A(69)

34. (a);

35. (d);

QUANTITATIVE APTITUDE

36. (c); Required difference = $25 + 75 - 45 - 50$
$$= 5$$

37. (a); Total number of pens sold on Saturday
$= 30 \times 1.4 = 42$
Total number of pens sold on Friday and Saturday together $= 50 + 42 = 92$

38. (d); Total number of pens sold on Sunday
$= \frac{75}{125} \times 100 = 60$

39. (b); Blue ink pen sold on Thursday $= 45 \times \frac{20}{100}$
$= 9$
Red ink pen sold on Thursday
$= (45 - 9) \times \frac{25}{100} = 9$
Black ink pen sold on Thursday
$= (45 - 9) \times \frac{75}{100} = 27$
Total number of blue and black ink pen sold on Thursday $= 9 + 27 = 36$

40. (e); Total number of non-defective pens sold on Tuesday $= \frac{75}{15} \times 8 = 40$

41. (c); Quantity I. $x^2 + x - 6 = 0$
$x^2 + 3x - 2x - 6 = 0$
$x(x + 3) -2(x + 3) = 0$
$(x + 3) (x - 2) = 0$
$x = -3, 2$
Quantity II. $y^2 + 7y + 12 = 0$
$y^2 + 4y + 3y + 12 = 0$
$(y + 4) (y + 3) = 0$
$y = -4, -3$
Quantity I $\geq$ Quantity II

42. (b); A's efficiency = 5
B's efficiency = 4
Let total work = 60
Quantity I : A can do $\frac{5}{6}$ of work in $\rightarrow \frac{50}{5} = 10$ d
Quantity II : B can do $\frac{4}{5}$ of work in $\rightarrow \frac{48}{4}$
$= 12$ d
Quantity II > Quantity I

43. (a); Let numbers be x, x+2, x+4 , x+6, x+8, x+10, x+12, x+14

Quantity I $\rightarrow$ x +2 + x + 14 = 2x +16

Quantity II $\rightarrow$ x+4+ x+ 10 = 2x + 14

Quantity I > Quantity II

44. (b); SP = 1500

Let, MP = x

Quantity I = 550

Quantity II :

$x \times \frac{7}{8} = 1500$

$x = \frac{1500 \times 8}{7}$

$x = \frac{12000}{7}$

Quantity II > Quantity I

45. (e); Quantity I :

Let speed of current = x

speed of boat = x + 5x

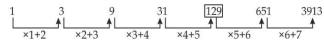downstream speed = 7x

$\frac{63}{7x} = 3 \quad \Rightarrow \quad x = 3$
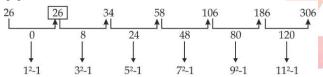
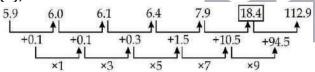Upstream speed = 6x – x = 5x = 15 km/hr

Quantity I = Quantity II

46. (c);

47. (a);
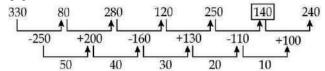
48. (e);

49. (d);

50. (b);

51. (d); Volume of cylinder (s) = $\pi r^2 h$

(r → radius)

(h → height)

Volume of cone (c) = $\frac{1}{3}\pi R^2 H$

(R → radius)

(H → height)

h = H = 10 cm

ATQ,

$\pi r^2 h + \frac{1}{3}\pi R^2 h = 2190\pi$

$\pi \times 10 \left[r^2 + \frac{1}{3} \times 15 \times 15\right] = 2190\pi$

r =12

$\therefore \frac{r}{R} = \frac{12}{15} = 4 : 5$

52. (c); Atq,

$\frac{X}{X+16} = \frac{1}{3}$

3X = X + 16

X = 8

∴ sum of red & blue balls = 8 + 6 = 14

53. (a); Let present age of A be x yrs

& present age of B be y yrs.

ATQ,

x + y = 88 + 12

x + y = 100 ... (i)

x – 18 = y – 6

x – y = 12 ... (ii)

solving (i) & (ii)

x = 56

∴ age of A 2 year hence = 58 yrs

54. (b); Let speed of train A be S

S × 18 = 360

S = 20 m/s

A : B = 4 : 5

A : B = 4 : 5

Speed of B = 25 m/s

Length of train B = 25 × 12 = 300 m

55. (b); Total numbers of ways → 7!

Favorable numbers of ways → 5! × 3!

Probability → $\frac{5! \times 3!}{7!} = \frac{1}{7}$

56. (d); $2^? = 32.01 \div 128.01 \times 1023.99 \div 7.99$

$2^? \approx \frac{32}{128} \times \frac{1024}{8}$

$2^? \approx 32$

$2^? \approx 2^5$

$? \approx 5$

57. (a); $\frac{339.99}{?} = \sqrt{143.99} + \sqrt{64.01}$

$\frac{340}{?} \approx \sqrt{144} + \sqrt{64}$

$\frac{340}{?} \approx 12 + 8$

$\frac{340}{20} \approx ?$

$17 \approx ?$

58. (e); 34.02% of 550.09 ÷ ? = 297.07 ÷ $\sqrt{728.95}$

$\frac{34 \times 550}{100} \div ? \approx 297 \div \sqrt{729}$

$\frac{187}{?} \approx \frac{297}{27}$

$? \approx 17$

59. (a); (? ÷ 9.97) × 12.08 ≈ 20.12% of 1319.97

$(? \div 10) \times 12 \approx \frac{20 \times 1320}{100}$

$? \approx \frac{264}{12} \times 10 \approx 220$

60. (d); ? % of 179.99 =

$\sqrt{(24.02)^2 + (17.98)^2 + 60.01\% \text{ of } 659.98}$

? % of 180 $\approx \sqrt{(24)^2 + (18)^2 + 60\% \text{ of } 660}$

$\frac{?}{100} \times 180 \approx \sqrt{576 + 324 + 396}$

$\frac{?}{100} \times 180 \approx \sqrt{1296}$

$? \approx \frac{36}{180} \times 100$

$? \approx 20$

61. (c); Total number of workers in company A and C together

$= 900 \times \frac{32}{100} + 900 \times \frac{24}{100}$

$= 288 + 216 = 504$

Total number of officers in company A and C together

$= 900 \times \frac{32}{100} \times \frac{1}{16} + 900 \times \frac{24}{100} \times \frac{1}{12}$

$= 18 + 18 = 36$

$Required\ Ratio = \frac{504}{36} = \frac{14}{1}$

62. (e); Total number of employees in company B

$= 900 \times \frac{44}{100} \times \frac{19}{18} = 418$

Total number of employees in company C

$= 900 \times \frac{24}{100} \times \frac{13}{12} = 234$

Required difference = 418 − 234 = 184

63. (a); Total number of officers in Company 'A'

$= 900 \times \frac{32}{100} \times \frac{1}{16} = 18$

Total number of officers in Company 'B'

$= 900 \times \frac{44}{100} \times \frac{1}{18} = 22$

Required difference = 22 − 18 = 4

64. (b); Total number of officers in company C

$= 900 \times \frac{24}{100} \times \frac{1}{12} = 18$

Total number of workers in company C

$= 900 \times \frac{24}{100} = 216$

Total number of employees in company D

$= 216 \times 1.25 + 18 \times 1.5 = 270 + 27$

$= 297$

65. (d); Required difference $= \frac{900}{100} \times (44 + 24 - 32)$

$= 9 \times 36 = 324$

Solution (66-70)

Ratio of profit share of A, B and C is scheme S₁

80000 × 2 : 30000 × 3 : 50000 × 5

16 : 9 : 25

Profit share of A from Scheme S₁ $= \frac{16}{50} \times 200,000$

= 64000

Profit share of B from scheme S₁ $= \frac{9}{50} \times 200,000$

= 36000

Profit share of C from scheme S₁ $= \frac{25}{50} \times 20,000$

= 100,000

Ratio of profit share of A and C in scheme S2

30,000 × 4 : 10,000 × 3

12 : 3

Profit share of A in scheme S₂ $= \frac{12}{15} \times 90000$

= 72000

Profit share of C in scheme S₂ $= \frac{3}{15} \times 90,000$

66. (d); Required ratio

= (36000 + 10000) : 100,000

= 46 : 100 = 23 : 50

67. (e); Required % $= \frac{64000}{18000} \times 100 = \frac{3200}{9}\%$

$= 355\frac{5}{9}\%$

68. (a); Total investment of A = 80,000 + 30,000

= 110,000

Total profit of A = 64000 + 72000 = 136000

Equivalent rate of Interest for 2 year at CI

$= 20\% + 20\% + \frac{20 \times 20}{100} = 44\%$

Required CI $= \frac{44}{100}(136000 + 110000)$

= 108240

69. (a); Required average $= \frac{64000 + 18000}{2} = 41000$

70. (c); $\frac{80000 \times R \times 3}{100} - 30000 \times \left(\frac{R+5}{100}\right) = 30,000$

2400R – 300R – 1500 = 30000

8R – R – 5 = 100

7R = 105

R = 15%

ENGLISH LANGUAGE

71. (d); The most appropriate phrase to replace the phrase given in bold is "is very different from". In the given sentence, 'than' should be replaced with 'from' because 'different' is followed by 'from'. Also keep in mind that, 'than' is used after 'different', but only in the cases where 'different' is followed by a noun. For example, I read a different novel than this. Since option (d) is in the precise grammatical syntax, it becomes the most suitable answer choice.

72. (b); The most appropriate phrase to replace the phrase given in bold is "statistics with regard to". It is to be noted that 'Statistics', when used as a subject, always takes a singular verb. For example, Statistics is not an easy subject. But, whenever 'statistics' denotes some statistical facts or data, the very following it is always plural, which is the case here. Since option (b) is in the precise grammatical syntax, it becomes the most suitable answer choice.

73. (e); The phrase given in sentence is grammatically correct and does not require any replacement. Hence, option (e) i.e. "No replacement required" is the correct answer.

74. (c); The most appropriate phrase to replace the phrase given in bold is "I smelled". It is to be noted that after 'As soon as, As long as, So long as', we don't use 'than/then'. Since option (c) is in the precise grammatical syntax, it becomes the most suitable answer choice.

75. (a); The most appropriate phrase to replace the phrase given in bold is "he was able". It is to be noted that 'Although/Though' is followed by 'yet' and not 'but/and/or/else'. And in writing, many a times, 'yet' is replaced by a 'comma', which is the case here. Since option (a) is in the precise grammatical syntax, it becomes the most suitable answer choice.

76. (c); The most appropriate phrase to replace the phrase given in bold is "denied that they are". It is to be noted that 'not' will not be used after 'deny' because deny already means refuse to admit. Since option (c) is in the precise grammatical syntax, it becomes the most suitable answer choice.

77. (b); The most appropriate phrase to replace the phrase given in bold is "who did not love". It is to be noted that after 'did' we always use the first form of the verb i.e. V1. Since option (b) is in the precise grammatical syntax, it becomes the most suitable answer choice.

78. (d); The most appropriate phrase to replace the phrase given in bold is "is exceptionally". It is to be noted that 'good' is an adjective, so 'exceptional' should be replaced by 'exceptionally'. 'Exceptional' is itself an adjective and we all know that an adjective never defines another adjective, but an adverb does. Since option (d) is in the precise grammatical syntax, it becomes the most suitable answer choice.

79. (a); (i) When we see ourselves repeating our ordinary routine, we realize how much wealth surrounds our life.

80. (e); (i) As there is a growing influence of the Indian Diaspora on Capitol Hill, Trump will certainly see the advantages of doing business with India.
(ii) The growing influence of the Indian Diaspora on Capitol Hill will certainly allow Trump to see the advantages of doing business with India.
(iii) With the growing influence of the Indian Diaspora on Capitol Hill, Trump will certainly see the advantages of doing business with India.

81. (c); (i) As there was no democracy in British India, the rulers could take bold decisions fearlessly without bothering about repercussions.
(ii) Since there was no democracy in British India, the rulers could take bold decisions fearlessly without bothering about repercussions.

82. (b); Option (b) is correct because while indicates a contrast and because of the given requirement of the statement it cannot start the sentence.

83. (d); Both (i) and (ii) are correct
(i) To further explore the causes and effects of global warming , scientists build climate models—computer simulations of the climate system.
(ii) Scientists are building climate models—computer simulations of the climate system to further explore the causes and effects of global warming and to predict future warming.

84. (c); BDCA; (The apex court had ordered that the deadline be extended till the five-judge constitution bench delivers its judgment on petitions challenging the validity of the biometric scheme and the enabling law)

85. (b);DABC; (Repealing the law that safeguards the indigenous people would open the floodgates of poaching and it would lead to marginalisation of the indigenous people)

86. (d);CADB; (My thoughts are with the families of those who have lost their loved ones in this unfortunate accident. I pray for the speedy recovery of the injured)

87. (b);BCDA; (Several people became leaders and Ministers after that rally but the people belonging to the community remained where they were)

88. (a);ADCB; (He also directed the department to develop the new schools as model institutions and engage modern construction technology for early completion of construction work)

89. (c);Option (c) **BDCA** is the correct choice for the given question
The U.S. is a nation of immigrants and owes its predominant position in the present global order to its being an open society.

90. (e);Unknown: not known or familiar.
Uncanny: strange or mysterious

91. (d);The most appropriate title for the passage above is "Is Consumption necessary for economic Growth?"

92. (c);The meaning of the line above is that consumer preferences control the economy but savings and investment are the push to drive it forward. Hence option c is the correct choice here.

93. (e);Both statements (a) and (b) are correct. Refer the following lines
Option(a) :The systematic failure by Keynesian economists and pundits to distinguish between consuming and producing value is the single most damaging fallacy in popular economic thinking.

Option(b) : Economic growth (booms) and declines (bust) have always been led by changes in business and durable goods investment, while final consumer goods spending has been relatively stable through the business cycle.

94. (c);Option (c) is the correct choice. Refer last paragraph of the passage, "increased uncertainty can depress job growth even"

95. (e);Option (e) is the correct choice
Analogy means a comparison between one thing and another, typically for the purpose of explanation or clarification.
Variance means the fact or quality of being different, divergent, or inconsistent.

96. (b);Out of all the given options, only combination of sentences (a) and (F) makes a grammatically and contextually correct sentence. Hence, option (b) is the correct answer.

97. (d);Out of all the given options, only combination of sentences (b) and (d) makes a grammatically and contextually correct sentence. Hence, option (d) is the correct answer.

98. (a);Out of all the given options, only combination of sentences (c) and (e) makes a grammatically and contextually correct sentence. Hence, option (a) is the correct answer.

99. (e);Out of all the given options, none of the combinations of sentences makes a grammatically and contextually correct sentence. Hence, option (e) is the correct answer.

100. (c);Out of all the given options, combination of sentences (b) and (F) together as well as combination of sentences (c) and (d) together makes a grammatically and contextually correct sentence. Hence, option (c) is the correct answer.

REASONING ABILITY

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

In an apartment, 8 persons i.e. D, E, F, G, H, I, J and K live on different floors of 8 storey-building but not necessarily in the same order. The lowermost floor of the building is numbered 1 and the topmost floor of the building is numbered 8. They are of different stream of engineering i.e. Chemical engineering, Instrumentation Engineering, Software engineering, Aeronautical Engineering, Mechanical Engineering, Electrical Engineering, Automobile Engineering, and Civil Engineering.

The one who lives on fourth floor is specialized in Mechanical engineering. D lives on odd numbered floor but above 3rd floor. The number of person between D and Electrical engineering specialized person is same as number of person between D and I. The one who is specialized in Instrumentation Engineering lives on lower most floor. K lives on an even numbered floor and he is specialized in Automobile engineering. There are two floors between E and H and E lives above to H. E is specialized in Aeronautical Engineering. J lives just above the one who is specialized in Aeronautical Engineering. The number of floors between the one who is specialized in Aeronautical Engineering and Mechanical Engineering is two. The one who is specialized in Civil Engineering lives on odd numbered floor. The number of floors between the one who is specialized in Chemical engineering and J is four. The one who is specialized in Aeronautical engineering lives on odd numbered floor. The number of floors between the one who is specialized in Civil engineering and the floor on which F lives is same as the number of floors between F and G. I lives below the floor on which D lives.

1. How many persons live between the person who is specialized in Chemical engineering and the one who is specialized in Electrical Engineering?
   (a) Six (b) One (c) Four
   (d) Two (e) None of these

2. J is specialized in which of the following stream of engineering?
   (a) Aeronautical Engineering
   (b) Electrical Engineering
   (c) Civil Engineering
   (d) Instrumentation Engineering
   (e) Mechanical Engineering

3. Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?
   (a) J (b) K (c) H
   (d) I (e) G

4. D lives on which floor?
   (a) 1 (b) 3 (c) 4
   (d) 5 (e) 7

5. G is related to Mechanical Engineering, in the same way as F is related to Automobile Engineering. Then, which of the following is H related to? (Following the same pattern)
   (a) Mechanical Engineering
   (b) Electrical Engineering
   (c) Civil Engineering
   (d) Instrumentation Engineering
   (e) Aeronautical Engineering

6. Which of the following symbols should replace the sign ($) and (#) in the given expression in order to make the expressions P>C and C ≤ B definitely true?
   'A > B ≥ R $ C < R ≤ Z = M # P ≥ X'
   (a) ≥, > (b) ≥, ≤ (c) >, =
   (d) =, ≥ (e) <, ≤

7. Five persons namely A, B, C, D and E are going to the school in different days of the week, starting from Monday to Friday. Two persons are going between C and B. C is going before Wednesday. D is going to the school immediate after E. A is not going on Friday. Then who among the following person is going to school on Wednesday?
   (a) B (b) C (c) D
   (d) E (e) A

Directions (8-12): Study the following information carefully and answer the question given below:

Eight people viz. A, B, C, D, P, Q, R and S are sitting in a straight line. They all are facing north. Each one of them has a different age i.e. 14, 16, 17, 19, 21, 23, 26 and 31 year, but not necessarily in the same order.

B sits at one of the extreme end of the row. There are three persons sitting between C and Q. Q is neither 14 nor 19yr old. There are two persons sitting between D and the person whose age is 23yr. Neither Q nor D is the oldest person. Age difference of immediate neighbours of

D is 5yr. A sits right to the R, but not immediate right. There are three persons sitting between B and the one whose age is 16yr. The one whose age is 19yr sits third to the right of C. R sits to the right of B. Q sits second to the right of the person whose age is 23yr. P sits immediate left of the person whose age is 14yr. Q is not youngest person. The one, whose age is 31yr in not immediate neighbour of the youngest person, C is not the fourth oldest person.

8. Who sits second to the right of D?
   (a) A   (b) S   (c) P
   (d) R   (e) None of these

9. How many persons sits between the person whose age is 31yr and S?
   (a) Four   (b) Five   (c) Three
   (d) One   (e) None of these

10. Who among the following person is 26yr old?
    (a) R   (b) D   (c) C
    (d) S   (e) None of these

11. If P is related to 16yr in the same way as B is related to 26yr, then which of the following is R related to, following the same pattern?
    (a) 19yr   (b) 17yr   (c) 21yr
    (d) 31yr   (e) None of these

12. What is the age difference of A's immediate neighbours?
    (a) Three   (b) Seven   (c) Five
    (d) Six   (e) None of these

13. Q is the daughter of A. J is the brother of Q. J is the son of R. J is the father of S. If it is given that A is mother of Q, then what is the relation of R with respect to S?
    (a) Father   (b) Mother-in-law
    (c) Mother   (d) Father-in-law
    (e) Grand father

Directions (14-18): Study the following information carefully and answer the question given below:
There are seven persons P, Q, R, S, T, U and V who were born on the same day of the same month of different year i.e. 1984, 1946, 1967, 1972, 1982, 1989 and 1992 but not necessarily in the same order.
Note: Their age are considered as on the same month and day of 2017 as their date of births.
The difference between the ages of Q and R is twice the square root of the age of one of the any seven persons. Difference between the ages of R and S is the same as the number obtained by dividing ages of any two among the other five persons. Age of P is greatest amongst those whose age is a multiple of five. T is older than V who is not the youngest. Q is not youngest person.

14. Who amongst the following person is the oldest?
    (a) P   (b) V   (c) U
    (d) T   (e) None of these

15. What is the age of R?
    (a) 33 years (b) 35 years   (c) 25 years
    (d) 45 years (e) 50 years

16. How many persons are younger than U?
    (a) One   (b) Two   (c) Three
    (d) Four   (e) No one

17. What is the age of S?
    (a) 45 years (b) 35 years   (c) 33 years
    (d) 50 years (e) 28 years

18. Who was born on 1989?
    (a) V   (b) U   (c) T
    (d) P   (e) Q

19. In a certain code language 'economics growth registered' is written as 've jo qi', 'growth is expected' is written as 'qi lo mn', and 'registered expected number' is written as 'lo ve pr', then what is the code for "economic"?
    (a) lo   (b) pr   (c) qi
    (d) ve   (e) jo

20. If 2 is subtracted from each odd digit in the number 7493652 and 3 is added to each even digit in number then which of the following digit is repeated in the new number so obtained?
    (a) 9, 4   (b) 6, 5   (c) 5, 9
    (d) 5, 4   (e) 5, 7

Directions (21-22): Study the following information carefully and answer the question given below:
There are four boxes i.e. J, K, L and M in which four types of fruits are stored. Fruits are Litchi, Apple, Grapes and Mango. Boxes are arranged in such a manner from top to bottom.
There are two boxes between K and L. The box in which grapes are stored is above L, but not immediate above. The box in which Apple is stored is immediate below M, but not stored in box L. Litchi box is above the Mango box, but not immediate above Apple box.

21. In which of the following box, Litchi is stored?
    (a) J   (b) M   (c) K
    (d) L   (e) Either (a) or (b)

22. Which of the following fruit is stored in second lowest Box?
    (a) Grapes   (b) Apple   (c) Mango
    (d) Litchi   (e) Can't be determined

Directions (23-27): Study the following information carefully and answer the question given below:

Eight persons M, N, O, V, W, X, Y and Z attend seminars on different months of the year viz. March, June, October and November, such that not more than two persons attend their seminars in each of the months. Seminars can be held on either 10th or 27th day of the month. No two seminars can be held on the same day. W and N attend the seminars on the same month. There are three seminars between the seminars of X and O. W does not attend his seminar in November. Z attends his seminar immediately after N. V attends his seminar in the month of November. The number of persons who attend their seminars between the seminars of Y and Z respectively is the same as the number of persons who attend their seminars between the seminars of N and V respectively. X does not attend the seminar on October. W attends his seminar before N. Y does not attend his seminar on November.

23. M attends his seminar on which of the following dates?
    (a) 10th October   (b) 27th November
    (c) 10th November   (d) 10th March
    (e) None of these

24. Which of the following persons attends his seminar on 27th March?
    (a) W   (b) N   (c) M
    (d) X   (e) None of these

25. How many persons attend the seminar after W?
    (a) 5   (b) 4   (c) 6
    (d) 3   (e) None of these

26. Who among the following persons attends the seminar on 10th October?
    (a) W   (b) M   (c) V
    (d) Z   (e) None of these

27. How many persons attended seminar after V?
    (a) 5   (b) 4   (c) 7
    (d) No one   (e) None of these

Directions (28-29): Study the following information and answer the given questions:

There are six family members A, B, C, D, E and F and all of them are of different age. A is younger than only one person. E is older than B and D but not as old as A. D is older than only one person. F is youngest in the family. The age of D is 25 year and the age of person who is second oldest is 40 year.

28. Who is oldest in the family?
    (a) A   (b) B   (c) D
    (d) E   (e) C

29. What is the possible age of B?
    (a) 42 years   (b) 20 years   (c) 55 years
    (d) 19 years   (e) 30 years

30. Which of the following statement shows 'A≥R' and 'B<C' holds definitely true?
    (a) B ≤ C = A ≥ K = R   (b) C=K>B<R≥A
    (c) C>B>A≥K=R   (d) B=K<C<R=A
    (e) None of these

Directions (31-33): In the given questions, assuming the given statements to be true. Find which of the given two conclusions numbered I, II is/are definitely true and give your answer accordingly.

31. Statement: M > U > L ≤ N; L ≥ Y > A
    Conclusions: I. Y < N   II. Y = N
    (a) Both I and II are true
    (b) Only II
    (c) Only I is true.
    (d) Either I or II is true.
    (e) None is true.

32. Statement: J ≥ A > D = E; L < A < M
    Conclusions: I. M < J   II. J > L
    (a) Only II is true.
    (b) Either I or II are true.
    (c) Both I and II are true
    (d) Only I is true.
    (e) None is true.

33. Statement: M≤K>L=Y ; P≤T>M
    Conclusions: I. P>Y   II. T<L
    (a) Only II is true.
    (b) Only I
    (c) Either I or II are true.
    (d) Both I and II are true
    (e) None is true

34. In a vertical row 13 persons are sitting. A is seventh from the beginning and two persons sits between G and A. Persons between A and L is same as persons between G and Q. Then what is the position of Q from the beginning?
    (a) Fourth   (b) Eight   (c) Sixth
    (d) Ninth   (e) Can't be determined

35. A man walks 12m east from point A and reaches point B. From point B he takes left turn and walks 4m and then he takes right turn and walked 6m and again he takes right turn and walks 7m and again takes right turn and reaches point M. If it is given that point B is in north from point M, then what is the distance between B and M?
    (a) 7m   (b) 6m   (c) 5m
    (d) 4m   (e) 3m

QUANTITATIVE APTITUDE

36. Rs. 1800 is given at 20% per annum SI while Rs (1800 - P) is given at 30% per annum CI. If the difference between both interests at the end of two years is Rs 315. Find P.
    (a) Rs. 200   (b) Rs. 300   (c) Rs. 400
    (d) Rs. 100   (e) None of these

37. Three partners A , B and C invested their amounts in ratio 7:5:3. At the end of six months, A withdraws his amount such that his total investment will be equal to C's initial investment. If C' share in annual Profit is Rs. 3600. A's annual profit will be ?
    (a) Rs. 6000   (b) Rs. 7000   (c) Rs. 4500
    (d) Rs. 9000   (e) None of these

38. A and B sold two articles at 25% profit and 40% profit respectively. If total profit is Rs. 178 and the cost price of A is Rs 120 less than B. find the CP of B.
    (a) Rs. 310   (b) Rs. 370   (c) Rs. 320
    (d) Rs. 430   (e) None of these

39. B's age is 10 years older than A. If the ratio of B's age 11 years hence and C's present age is 3:2. At present C's age is thrice A's age. What will be the age of C after 7 years?
    (a) 18 years.   (b) 23 years.   (c) 28 years.
    (d) 25 years.   (e) None of these

40. If the ratio of curved surface area to the volume of cylinder is 4:7 while the ratio of diameter to the height of cylinder is 14:5. Find the total surface area of cylinder.?
    (a) 140 units   (b) 130 units   (c) 123 units
    (d) 132 units   (e) None of these

41. A bag contains 25 cards with numbered 1, 2, 3,……, 25. Two cards are picked at random (one after another and without replacement). Find the probability that the sum of numbers of both cards are odd?
    (a) $\frac{12}{50}$ (b) $\frac{13}{25}$ (c) $\frac{13}{50}$
    (d) $\frac{13}{27}$ (e) None of these

42. If time taken to cover ' D-11' km upstream is four times the time taken to cover D km downstream. If ratio of speed of boat in still water to the speed of water current is 9:7. And the time taken to cover 'D-2' km in upstream is 2 hrs. what will be the speed of boat in still water?

    (a) 30 kmph   (b) 20 kmph   (c) 45 kmph
    (d) 35 kmph   (e) None of these

43. Time taken to complete a work by A alone is 100% more than the time taken by both A and B to complete the work. B is thrice as efficient as C. B and C together take 12 days to complete the same work. How many days A will take to complete the work alone?
    (a) 32 days   (b) 16 days   (c) 24 days
    (d) 20 days   (e) None of these

44. Sashi spends 32% of his income in various expenses. Of the remaining, she spends one – fourth on her brother while 9/17 on her sister and remaining keep as savings. If the difference between her money spending on brother and sister is Rs. 3800 . What is Shashi's savings?
    (a) Rs. 3000   (b) Rs. 2500   (c) Rs. 4000
    (d) Rs. 3400   (e) None of these

45. If two is subtracted to the numerator while 3 is added to the denominator, ratio becomes 3 : 2. While if 7 is added to the denominator while 4 is subtracted form the numerator, ratio becomes 5:3. What is the fraction?
    (a) $\frac{23}{54}$ (b) $\frac{-23}{64}$ (c) $\frac{76}{55}$
    (d) $\frac{-23}{55}$ (e) None of these

Directions (46-50): What should come in place of the question mark (?) in the following number series.

46. 12, 7, 8, 13, 27, ?
    (a) 75   (b) 76   (c) 60
    (d) 65   (e) 68.5

47. 15, 24, 49, 98, 179, ?
    (a) 310   (b) 300   (c) 305
    (d) 315   (e) None of these

48. 5, 6, 14, 45, ? , 925
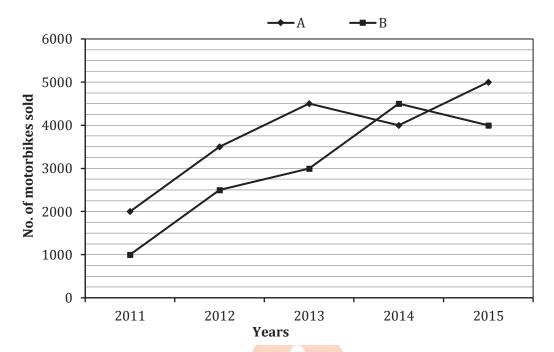   (a) 184   (b) 243   (c) 234
    (d) 232   (e) None of these

49. 9, 11, 22, 51, 107, ?
    (a) 195   (b) 210   (c) 200
    (d) 199   (e) None of these

50. 67, 75, 59, 91, 27, ?
    (a) 180   (b) 155   (c) 170
    (d) 120   (e) None of these

Directions (51-55): Read the following line graph and answer the following questions given below it –
There are two motorbike manufacturing companies A and B. The sale of motorbikes by these two different companies in different years is given in the graph below.

51. What is the ratio of total sales of company B in 2012 and that of company A in 2014 together to the total sales of company A in 2011 and that of company B in 2015 together?
(a) 13:12   (b) 11:9   (c) 12:7
(d) 13:10   (e) None of these

52. What is the difference between the sales of company A in 2016 and that of company B in 2016 if the sales of company A and B increase by 20% and 10% respectively in 2016 as compared to 2015?
(a) 1700   (b) 1600   (c) 1800
(d) 2100   (e) None of these

53. The total sales of both companies in 2015 is what percent more than the total sales of both the companies in 2011?
(a) 280%   (b) 180%   (c) 200%
(d) 250%   (e) None of these

54. Find the difference between the total sales of company A from 2012 to 2014 and that of company B from 2013 to 2015?
(a) 750   (b) 500   (c) 600
(d) 400   (e) None of these

55. If the sales of company A increases by 33.33% in 2011 over its sales in 2010, then find the percent increase in the sales of company A in 2015 with respect to the sales in 2010?(up to two decimal places)
(a) 233.33%   (b) 210.12%   (c) 333.33%
(d) 272.32%   (e) None of these

Directions (56-60): Read the following table and answer the following question :
Total number of voters in different districts and Percentage of male out of these voters are given.

District	Total voters (Male and Female)	Percentage of male out of total voters
A	350	30%
B	400	54%
C	370	50%
D	250	46%
E	300	45%
F	625	32%

56. Total number of male voters from district A and B together are how much more/less than total number of female voters from district E and D together?
(a) 21   (b) 32   (c) 25
(d) 31   (e) None of these

57. The average of total voters from district B, C and D together are approximately what percent less/more than the no. of male of voters from districts D,E and F together?
(a) 33.33%   (b) 24.44%   (c) 66.66%
(d) 16.66%   (e) none of these

58. Find the ratio of the male voters from district D and E together to the female voters form district C, E and F together?
(a) 10 : 31   (b) 10 : 41   (c) 10 : 51
(d) 10 : 61   (e) None of these

59. The no. of female voters from district F is what percent more/less than the no. of male voters from district A? (rounded off to nearest integer)
(a) 290%   (b) 230%   (c) 300%
(d) 305%   (e) None of these

60. Find the ratio of no. of male voters from districts B and E together to the no. of female voters from districts C and A together?
(a) 351:430   (b) 341:230   (c) 361:430
(d) 231:410   (e) None of these

Directions (61-65): Given below are two equations in each question, which you have to solve and give answer
(a) if $x > y$
(b) if $x \geq y$
(c) if $y > x$
(d) if $y \geq x$
(e) if $x = y$ or no relation can be established

61. I. $2x^2 - 5x + 2 = 0$ II. $2y^2 - 9y + 7 = 0$

62. I. $3x^2 + 7x + 4 = 0$ II. $y^2 + 9y + 20 = 0$

63. I. $3x^2 + 5x + 2 = 0$ II. $y^2 + 12y + 27 = 0$

64. I. $x^2 - 7x + 10 = 0$ II. $y^2 - 14y + 45 = 0$

65. I. $(x - 16)^2 = 0$ II. $y^2 = 256$

Directions (66-70): What approximate value should come in place of the question mark (?) in the following questions?
Note: (You are not expected to calculate the exact value.)

66. $24.001 \times 14.999 \times 9.998 = ?$
(a) 4200   (b) 3000   (c) 3600
(d) 4000   (e) 2500

67. $14.003\sqrt{?} + 53.0345\sqrt{?} = \frac{67}{26.999} \times (?)$
(a) 801   (b) 720   (c) 729
(d) 721   (e) 744

68. $10.11 \times 36.93 + \sqrt{48.875} \times 19.99 = 17.231 \times \sqrt{?}$
(a) 25   (b) 144   (c) 225
(d) 625   (e) 900

69. $1898.88 \div 189.921 + 9.99 + (?)^2 = 83.89$
(a) 3   (b) 4   (c) 5
(d) 8   (e) 7

70. $39.7\% \ of \ 801 - 250.17 = ? - 63\% \ of \ 801$
(a) 800   (b) 500   (c) 574
(d) 760   (e) 550

ENGLISH LANGUAGE

Directions (71-80): Read the following passage carefully and answer the questions given below it. Certain words are given in bold to help you locate them while answering some of the questions.

ABOUT 1.3 billion people use one or other version of Microsoft's Windows operating systems, and well over a billion have downloaded Mozilla's Firefox web browser. Minor variations aside, every copy of these products—like all other mass-market software—has exactly the same bits in it. This makes such software a honeypot for hackers, who can write attack code that will cause precisely the same damage to, say, every copy of Windows 7 it infects. Worse, the bad guys can **hone** their attacks by practising on their own machines, confident that what they see will be what their victims get.

This computing monoculture—which also extends to the widespread use of particular pieces of hardware, such as microprocessors from Intel and ARM—has long been the **bane** of technologists. In the face of a near constant **onslaught** from hackers, antivirus software is frequently several steps behind the foe. Symantec, one of the commercial pioneers of online security, estimates that antivirus software now stops only 45% of attacks. The firm recently declared that this approach was "dead" and a new one was needed.

Michael Franz, a computer scientist at the University of California, Irvine, agrees. And he believes the answer is to learn from nature. Lots of species are composed of individuals which are, the occasional set of identical twins apart, all slightly different genetically from each other. Sexual reproduction ensures this. Indeed, it is probably the reason sex evolved in the first place, for it means that no bacterium or virus can wipe out an entire population, since some are almost certain to be genetically immune to any given pathogen.

Applying the idea of genetic diversity to software is not a new idea. High-security systems, such as the fly-by-wire programs used in aeroplanes, are designed from the outset with code that differs between installations. But this approach is too costly for large-scale use. Some mass-market software companies have instead introduced modest diversity to deter attackers, such as randomly choosing the starting addresses of big blocks of memory, but this is not enough to defeat a determined hacker.

Dr Franz is therefore taking a novel approach by tweaking the programs, called compilers, that convert applications written in languages such as C++ and Java into the machine code employed by a computer's processor. Most compilers are designed to optimise things such as the speed of the resulting machine code. That leads to a single answer. Dr Franz's "multicompiler" trades a bit of this

optimality for diversity in the compiled code. This leeway, which diminishes the code's speed of execution by an amount imperceptible to the user, enables a multicompiler to create billions of different, but functionally identical, interpretations of the original program. When a user requests a specific application from a cloud-based "app store", the appropriate multicompiler in the store generates a unique version for him, thus making a hacker's task **nigh** impossible.

71. Which is the most suitable title for the passage?
(a) Learning from Nature
(b) Preclusion from Hacking
(c) Divided we Stand
(d) Genetic Diversity and Software
(e) The appropriate Multi compiler

72. What is the author's tone in the passage?
(a) Sarcastic   (b) Impersonal
(c) Enthusiastic   (d) Hostile
(e) Grieving

73. According to the passage, how the Dr.Franz's multicompiler makes hacker's task impossible?
(i) By converting the applications written in languages into the machine code.
(ii) By creating billions of different interpretations of the original program.
(iii) By extending the code's speed of execution.
(a) Only (i) is true
(b) Only (ii) is true
(c) Both (i) and (ii) are true
(d) Both (ii) and (iii) are true
(e) All are correct

74. According to the passage, what makes the software easily attacked by hackers?
(a) Similar coding instructions in all programs.
(b) Optimization of the speed of resulting machine code.
(c) The widespread use of particular pieces of hardware.
(d) The replica of the software containing same bits.
(e) All of the above

75. Which of the following is false in context of the passage?
(a) Dr. Franz's multicompiler approach is productive as it enhances the speed of the code's execution.
(b) The firm declared that the antivirus approach to protect the software from hackers is not effective.
(c) Antivirus software stops only 45% of attacks.
(d) Sexual reproduction ensures the genetic difference in identical twins of species.
(e) All are true.

76. Which efforts of software companies are found unsuccessful to secure the software from being hacked?
(i) Antivirus Symantec is one of the unsuccessful efforts which stop only 45% of the attacks.
(ii) Randomly choosing the starting addresses of big Block of memory is one such effort.
(iii) Optimising the things such as speed of resulting machine code.
(a) Only (i) is true
(b) Only (ii) is true
(c) Both (i) and (ii) are true
(d) Both (ii) and (iii) are true
(e) All are true

Directions (77-78): Choose the word/group of words which is most **opposite** in meaning to the word/group of words printed in bold as used in passage.

77. **Hone**
(a) wreck   (b) whet   (c) secure
(d) practice   (e) perfect

78. **Onslaught**
(a) defense   (b) approximate   (c) offense
(d) assault   (e) violation

Directions (79-80): Choose the word/group of words which is most **similar** in meaning to the word/group of words printed in bold as used in passage.

79. **Bane**
(a) death   (b) scourge   (c) boon
(d) corruption (e) content

80. **Nigh**
(a) distant   (b) clear   (c) deserving
(d) nearly   (e) progressing

Directions (81-90): Which of the phrases (a), (b), (c) and (d) given below each sentence should replace the phrase printed in **bold** letters to make the sentence grammatically correct? If the sentence is correct as it is, mark (e) i.e., "No correction required" as the answer.

81. In Castle town, Rose met the doctor who wanted to know if Freddie was managing **to keep off** her ankle.
(a) to keep away   (b) to keep of
(c) to keep out   (d) to keep up with
(e) No correction required

82. Don't **give it into** despair just because you didn't get into the college that was at the top of your wishlist.
(a) Give yourself up in   (b) Give off in
(c) give up in   (d) give in to
(e) No correction required

83. It was dominated by Franklin Roosevelt, the cunning, determined, good-natured president **called forth by** the crisis of the Depression.
(a) call forth on
(b) called upon by
(c) called out upon
(d) called out by
(e) No correction required

84. Shah Rukh Khan has expressed his disappointment **for being detained** by US authorities at Los Angeles International Airport.
(a) at being detained
(b) for detaining
(c) because of detaining
(d) owing to be detained
(e) No correction required

85. The teacher asked the pupils to **get going at** some work quietly as she had to leave the classroom.
(a) get even with
(b) get hold of
(c) get on with
(d) get wind of
(e) No correction required

86. After our month-long trip, it was time to **get along with** the neighbors and the news around town.
(a) keep track on
(b) get going with
(c) catch hold of
(d) catch up with
(e) No correction required

87. Good instructors will **look upon** early signs of failure in their students
(a) look in
(b) look out for
(c) look for
(d) look up with
(e) No correction required

88. If you **talk towards** someone in authority such as a parent or teacher, you answer them in a rude way
(a) talk down with
(b) talk over with
(c) talk back to
(d) talk around of
(e) No correction required

89. Before we **take this farther,** let's consider something the Internet has taught us about ourselves.
(a) take that farther
(b) took it further
(c) took it farther
(d) take that further
(e) No correction required

90. It was great to **think back of** not just that experience, but on why that film still resonates with people.
(a) Think back on
(b) think about
(c) think it through
(d) think back about
(e) No correction required

Directions (91-100): In the following passage there are blanks, each of which has been numbered and one word has been suggested alongside the blank. These numbers are printed below the passage and against each, five options are given. In four options, one word is suggested in each option. Find out the appropriate word which fits the blank appropriately. If the word written alongside the blank fits the passage, choose option 'e' (No correction required) as the correct choice.

CHINA has long __(91)___[moved] between the urge to ___(92)___[enrich] its elite with foreign knowledge and skills, and an opposing instinct to turn inward and rebuff such __(93)____[importance]. In the 1870s the Qing imperial court ended centuries of educational isolation by sending young men to America, only for the Communist regime to shut out the world again a few decades later. Today record numbers of Chinese study abroad: over half a million people left in 2015 alone, many for America. The Communist Party officially endorses international exchanges in education while at the same time preaching the dangers of Western ideas on Chinese campuses.

A new front in this battlefield is ___(94)____[emerging], as the government cracks down on international schools catering to Chinese citizens. Only holders of foreign passports used to be allowed to go to international schools in China: children of expat workers or the foreign-born offspring of Chinese returnees. Chinese citizens are still __(95)____[illicit] from attending such outfits, but more recently a new type of school has proliferated on the mainland, __(96)__ [proposing] an international curriculum to Chinese nationals planning to study at foreign universities. Their number has more than doubled since 2011, to over 500. Many are clustered on the wealthy eastern seaboard, but even poor interior provinces such as Gansu, Guizhou and Yunnan have them. Some international schools are __(97)____[privately run], including offshoots of famous foreign institutions such as Dulwich College in Britain or Haileybury in Australia. Even wholly Chinese ventures often __(98)__ [taken up] foreign-sounding names to increase their appeal: witness "Etonkids", a Beijing-based chain which has no link with the illustrious British boarding school. Since 2003 some 90 state schools have ____(99)___[enabled] international programmes too, many of them at the top high schools in China, including those ____(100)___[acquainted] with Peking.

91. (a) wobbled
(b) wavered
(c) oscillated
(d) rotated
(e) No correction.

92. (a) supply
(b) equip
(c) endow
(d) appoint
(e) No correction.

93. (a) influences
(b) impact
(c) prevalence
(d) instrument
(e) No correction.

94. (a) eminent   (b) elusive
    (c) requisite   (d) obligatory
    (e) No correction.

95. (a) elicited   (b) apprehended
    (c) prohibit   (d) Forbidden
    (e) No correction.

96. (a) providing   (b) presenting
    (c) offering   (d) contributing
    (e)No correction.

97. (a) confidentially run   (b) distinctly run
    (c) Personally run   (d) Publically run
    (e) No correction.
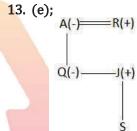
98. (a) adopt   (b) select
    (c) Refrain   (d) Outcast
    (e) No correction.

99. (a) conducted   (b) extended
    (c) convoyed   (d) opened
    (e) No correction.

100. (a) accorded   (b) affiliated
     (c) provisioned (d)conversant
     (e) No correction

Solutions

REASONING ABILITY

Directions (1-5):

Floors	Person	Stream
8	J	Electrical
7	E	Aeronautical
6	K	Automobile
5	D	Civil
4	H	Mechanical
3	F	Chemical
2	I	Software
1	G	Instrumentation

1. (c);   2. (b);   3. (e);

4. (d);   5. (e);

6. (b); $A > B \geq R \geq C < R \leq Z = M \leq P \geq X$

7. (d);

Day	Person
Monday	A
Tuesday	C
Wednesday	E
Thursday	D
Friday	B

Directions (8-12):

B   P   D   C   R   S   A   Q
31 21 14 26   16   23 19 17

8. (d);   9. (a);   10. (c);

11. (b);   12. (d);

13. (e);

A(-)══════R(+)

Q(-)──────J(+)

                    |
                    S

Directions (14-18):

Persons	Year
T	1946
P	1967
Q	1972
R	1982
S	1984
V	1989
U	1992

14. (d);   15. (b);   16. (e);

17. (c);   18. (a);

19. (e); Economics = jo

20. (e); The given number is = 7493652
    Number after operation= 5771935
    There are two numbers (5,7) which are
    repeated.

Directions (21-22):

Box	Fruit
K	Litchi
M	Grapes
J	Apple
L	Mango

21. (c);

22. (b);

Directions (23-27):

Days → Month ↓	10th	27th
March	Y	X
June	W	N
October	Z	O
November	M	V

23. (c);

24. (d);

25. (a);

26. (d);

27. (d);

Directions (28-29): C > A > E > B > D > F

28. (e);

29. (e);

30. (c); 'C > B > A ≥ K = R'

Directions (31-33):

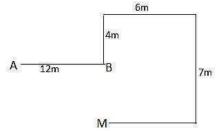**31.** (d); I. Y < N (false)   II. Y = N (false)

32. (a); I. M < J (false)   II. J > L (True)

33. (e); I. P > Y (false)   II. T < L (false)

34. (e); As from the given statement the position of G is not fixed so there is two possible case in which G sits three places above A or three places below A. And, the position of L and Q is also not fixed.

35. (e); The distance between B and M= 7-4= 3m

QUANTITATIVE APTITUDE

36. (b); Total S.I. $= \frac{1800 \times 2 \times 20}{100} = $ Rs. 720

Total C.I. $= (1800 - p)\left[(1 + \frac{30}{100})^2 - 1\right]$

$= (1800 - P) \times \frac{69}{100}$

ATQ, $(1800 - P) \times \frac{69}{100} - 720 = 315$

or, $(1800 - P) = \frac{100}{69} \times 1035$

or, $1800 - P = 1500$

$\Rightarrow P = 300$

37. (a); Let their initial investments be $7x$, $5x$ and $3x$ respectively

Ratio of their profit $= 7x \times 6 + 3x \times 6 :$ $5x \times 12 : 3x \times 12$

$= 60x : 60x : 36x$

$= 15 : 15 : 9$

A's profit $= 3600 \times \frac{39}{9} \times \frac{15}{39}$

$= $ Rs. 6000

38. (c); Let, CP of B be $x + 120$

And that of A be x

Then, $\frac{25}{100} \times x + \frac{40}{100}(x + 120) = 178$

or, $\frac{65x}{100} + 48 = 178$

or, $x = 200$

C.P. of B $= x + 120 = $ Rs. 320

39. (d); Let, age of A be 'x' years,

Then age of B = '$x + 10$' years

And age of C $= 3x$ years

ATQ, $\frac{x + 10 + 11}{3x} = \frac{3}{2}$

or, $(x + 21)2 = 9x$

or, $7x = 42$

$\Rightarrow x = 6$

Age of C after 7 years $= 3x + 7 = 18 + 7 = 25$ years

40. (d); $\frac{2\pi r h}{\pi r^2 h} = \frac{4}{7}$

or, $\frac{2}{r} = \frac{4}{7}$

or, $r = \frac{7}{2}$

also, $\frac{2r}{h} = \frac{14}{5}$

$\Rightarrow h = \frac{5}{2}$

Total surface area $= 2 \times \frac{22}{7} \times \frac{7}{2}\left(\frac{7}{2} + \frac{5}{2}\right)$

$= 22 \times \frac{12}{2} = 132$

41. (b); Sum can be odd in two cases :

1. First card is odd numbered & second one is even.

2. First card is even numbered & second one is odd.

Required probability $= \frac{13}{25} \times \frac{12}{24} + \frac{12}{25} \times \frac{13}{24} = \frac{13}{25}$

42. (c); ATQ, $\frac{D - 11}{2x} = \frac{4D}{16x}$

or, D = 22 km

also, $\frac{D - 2}{2} = 2x$

or, $D - 2 = 4x$

or, $x = 5$

Speed of boat $= 9x = 45 kmph$

43. (b); Let, C takes x days to complete the work alone

Then, B takes $\frac{x}{3}$ days to complete the work alone

$\frac{1}{x} + \frac{3}{x} = \frac{1}{12}$

or, $x = 48$ days

Suppose, A and B take 'y' days to complete the work together

Then, A takes $2y$ days to complete the work alone

$\frac{1}{2y} + \frac{1}{16} = \frac{1}{y}$

or, $\frac{1}{2y} = \frac{1}{16}$

or, $2y = 16$

Hence, A will take 16 days

44. (a); Money spent on brother $= \frac{1}{4} \times 68\% = 17\%$

Money spent on sister $= \frac{9}{17} \times 68\% = 36\%$

ATQ,

$(36\% - 17\%)$ of total $= 3800$

$\Rightarrow$ Total $= $ Rs. 20000

Saving $= \frac{100-(32+17+36)}{100} \times 20000$

$= \frac{15}{100} \times 20000 = $ Rs. 3000

45. (c); $\frac{x-2}{y+3} = \frac{3}{2}$

or, $2x - 4 = 3y + 9$

or, $2x - 3y = 13$ .....(i)

$\frac{x-4}{y+7} = \frac{5}{3}$

or, $3x - 12 = 5y + 35$

or, $3x - 5y = 47$ ....(ii)

Solving (i) and (ii),

$x = -76, y = -55$
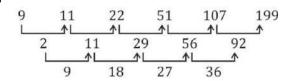
Fraction $= \frac{76}{55}$

46. (e); $27 \times 2.5 + 1 = 68.5$;

$\times 0.5 + 1, \times 1 + 1, \times 1.5 + 1, \times 2 + 1, \times 2.5 + 1$

47. (b);

15		24		49		98		179		300
	9		25		49		81		121	
	3^2		5^2		7^2		9^2		11^2	

48. (a); $\times 1 + 1, \times 2 + 2, \times 3 + 3, \times 4 + 4, \times 5 + 5$

49. (d);

9		11		22		51		107		199
	2		11		29		56		92	
		9		18		27		36		

50. (b);

67		75		59		91		27		155
	8		−16		32		−64		128	

51. (a); Total sales of company B in 2012 and that of company A in 2014 $= 2500 + 4000$

$= 6500$

Total sales of company A in 2011 and that of company B in 2015 $= 2000 + 4000 = 6000$

Ratio $= \frac{6500}{6000} = \frac{13}{12}$

52. (b); Sales of company A in 2016 $= 5000 \times \frac{120}{100} = 6000$

Sales of company B in 2016 $= 4000 \times \frac{110}{100} = 4400$

Difference $= 6000 - 4400 = 1600$

53. (c); Total sales in 2011 $= 2000 + 1000 = 3000$

Total sales in 2015 $= 5000 + 4000 = 9000$

Req.% $= \frac{9000-3000}{3000} = 200\%$

54. (b); Sales of company A from 2012 to 2014 $= 3500 + 4500 + 4000 = 12000$

Sales of company B from 2013 to 2015 $= 3000 + 4500 + 4000 = 11500$

Difference $= 500$

55. (a); Sales of company A in 2010 $= 2000 \times \frac{3}{4} = 1500$

Percentage % $= \frac{5000-1500}{1500} \times 100$

$= \frac{3500}{1500} \times 100 = 233.33\%$

56. (a); No. of male voters from district A and B $= \frac{30}{100} \times 350 + \frac{54}{100} \times 400$

$= 105 + 216 = 321$

Total no. of female voters from E and D $= 250 \times \frac{54}{100} + 300 \times \frac{55}{100} = 135 + 165 = 300$

Difference $= 321 - 300 = 21$

57. (b); Average no. of voters from district, B, C and D $= \frac{400+370+250}{3}$

Male voters from D,E, and F together

$= 250 \times \frac{46}{100} + 300 \times \frac{45}{100} + 625 \times \frac{32}{100}$

$= 115 + 135 + 200 = 450$

Req. % $= \frac{450-340}{450} \times 100 = 24.44\%$

58. (a); No. of male voters from district D and E $= 250 \times \frac{46}{100} + 300 \times \frac{45}{100} = 115 + 135 = 250$

No. of female voters from C, E and F $= 370 \times \frac{50}{100} + 300 \times \frac{55}{100} + 625 \times \frac{68}{100} = 185 + 165 + 425 = 775$

Ratio $= \frac{250}{775} = \frac{10}{31}$

59. (d); No. of female voters from F $= 625 \times \frac{68}{100}$

$= 425$

No. of male voters from A $= \frac{350}{1} \times \frac{30}{100}$

$= 105$

Req.% $= \frac{425-105}{105} \times 100$

$= 304.7\%$

$\approx 305\%$

60. (a); No. of male voters from B $= 400 \times \frac{54}{100} = 216$

No. of male voters from E $= 300 \times \frac{45}{100}$

$= 135$

No. of female voters from C $= 370 \times \frac{50}{100}$

$= 185$

No. of female voters from A $= 350 \times \frac{70}{100}$

$= 245$

Required ratio $= \frac{351}{430}$

61. (e); $I. 2x^2 - 4x - x + 2 = 0$

$\Rightarrow 2x(x - 2) - 1(x - 2) = 0$

$\Rightarrow (2x - 1)(x - 2) = 0$

$\Rightarrow x = \frac{1}{2}, 2$

$II. 2y^2 - 9y + 7 = 0$

$\Rightarrow 2y^2 - 7y - 2y + 7 = 0$

$\Rightarrow y(2y - 7) - 1(2y - 7) = 0$

$\Rightarrow y = \frac{7}{2}, 1$

$\therefore$ No relation

62. (a); $I. 3x^2 + 3x + 4x + 4 = 0$

$\Rightarrow 3x(x + 1) + 4(x + 1) = 0$

$\Rightarrow x = -1, \frac{-4}{3}$

$II. y^2 + 5y + 4y + 20 = 0$

$\Rightarrow y(y + 5) + 4(y + 5) = 0$

$\Rightarrow y = -4, -5$

$\therefore x > y$

63. (a); $I. 3x^2 + 3x + 2x + 2 = 0$

$\Rightarrow 3x(x + 1) + 2(x + 1) = 0$

$\Rightarrow x = -1, \frac{-2}{3}$

$II. y^2 + 9y + 3y + 27 = 0$

$\Rightarrow y(y + 9) + 3(y + 9) = 0$

$\Rightarrow y = -3, -9$

$\therefore x > y$

64. (d); $I. x^2 - 5x - 2x + 10 = 0$

$\Rightarrow x(x - 5) - 2(x - 5) = 0$

$\Rightarrow x = 2, 5$

$II. y^2 - 9y - 5y + 45 = 0$

$\Rightarrow y(y - 9) - 5(y - 9) = 0$

$\Rightarrow y = 9, 5$

$\therefore x \leq y$

65. (b); $I. (x - 16)(x - 16) = 0$

$\Rightarrow x = 16$

$II. y = \pm 16$

$\therefore x \geq y$

66. (c); $24 \times 15 \times 10 \approx 3600$

67. (c); $14\sqrt{?} + 53\sqrt{?} = \frac{67}{27} \times ?$

$67\sqrt{?} = \frac{67}{27} \times ?$

$\sqrt{?} = 27$

$? = 729$

68. (e); $10 \times 37 + 7 \times 20 = 17 \times \sqrt{?}$

$\sqrt{?} = 30$

$? = 900$

69. (d); $\approx 1900 \div 190 + 10 + ?^2 = 84$

Or, $?^2 = 84 - 10 - 10$ $or, ? = 8$

70. (c); $\approx 40 \times 8 - 250 = ? - 63 \times 8$

$? = 574$

ENGLISH LANGUAGE

71. (c); Here the title "Divided we stand" is more potent. As mentioned in the passage, Dr. Franz's multicompiler trades a bit for diversity in the code to secure the software from being hacked.

72. (b); Here the author's tone is impersonal as he is concerned about computer's security.

73. (b); Refer to the second last line of last paragraph, "This leeway .... of the original program."

74. (d); Refer to the second line of first paragraph, "Minor variations aside, every copy of these products—like all other mass-market software— has exactly the same bits in it. This makes such software a honeypot for hackers."

75. (a); Refer to the last paragraph, "Dr Franz's "multicompiler" trades a bit of this optimality for diversity in the compiled code. This leeway, which diminishes the code's speed of execution by an amount imperceptible to the user, enables a multicompiler to create billions of different, but functionally identical, interpretations of the original program." Hence only option (a) is incorrect in context of the passage.

76. **(c);** Refer to the last sentence of second last paragraph, "Some mass-market software companies have instead introduced modest diversity to deter attackers, such as randomly choosing the starting addresses of big blocks of memory, but this is not enough to defeat a determined hacker".

Refer to the last sentence of the second paragraph, "Symantec, one of the commercial pioneers of online security, estimates that antivirus software now stops only 45% of attacks. The firm recently declared that this approach was "dead" and a new one was needed." Hence both statements (i) and (ii) are correct in context of the passage.

77. **(a);** **Hone** means sharpen or refine. Hence it has opposite meaning to '**wreck**'.

78. **(a);** **Onslaught** means a destructive attack. Hence it has opposite meaning to '**defense**'.

79. **(b);** **Bane** means a cause of great distress. Hence it has same meaning as **scourge**.

80. **(d);** **Nigh** means near. Hence it has same meaning to **nearly**.

81. **(e);** '**Keep off**' means to avoid encroaching on or touching hence option (e) is the correct choice for the given question.

82. **(d);** 'Give in' means to cease fighting or arguing; admit defeat therefore it is most appropriate in context of the sentence and is the correct choice for the given question.

83. **(e);** There is no error in the statement as 'called forth' means to cause (something) to come into action or existence.

84. **(a);** Disappointed 'at' is the correct usage here.

85. **(c);** 'get on with' means to continue or resume doing (something); make progress regarding hence option (c) is the correct choice for the given question.

86. **(d);** 'Catch up with' is the correct usage as it means succeed in reaching a person who is ahead of one. It is also the most appropriate option if you consider the context of the sentence hence option (d) is the correct choice for the given question.

87. **(b);** 'look out for' means be vigilant and take notice hence option (b) is the correct choice for the given question as other options change the meaning of the sentence.

88. **(c);** 'Talk back' means reply defiantly or insolently hence option (c) is the correct choice for the given question.

89. **(d);** The use of 'further' which means additional to what already exists or has already taken place, been done, or been accounted for is correct and the first form of 'take' should be used therefore option (d) is the correct choice for the given question.

90. **(a);** 'Think back on' means to recall and is the most appropriate choice for the given question.

91. **(c);**

92. **(b);**

93. **(a);**

94. **(e);**

95. **(d);**

96. **(c);**

97. **(e);** No correction is required

98. **(a);**

99. **(d);**

100. **(b);**

REASONING ABILITY

Directions (1-5): In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions. Mark answer
(a) If only conclusion I follows.
(b) If only conclusion II follows.
(c) If either conclusion I or II follows.
(d) If neither conclusion I nor II follows.
(e) If both conclusions I and II follow.

1. **Statements:** $A > B \le C = D \le E, C \ge F = G > H$
   Conclusions: I. $G \le E$ **II.** $A > H$

2. **Statements:** $H \ge T > S \le Q, T \ge U = V > B$
   Conclusions: I. $V > S$ **II.** $B \le H$

3. **Statements:** $F < K \le L, H \ge R > K$
   Conclusions: I. $H > L$ **II.** $R > F$

4. **Statements:** $N \ge P > K = L, P \le Q < Z, T > K$
   Conclusions: I. $N > Q$ **II.** $Z < T$

5. **Statements:** $P < H = O \ge N, E \ge H < S$
   Conclusions: I. $N \le E$ **II.** $S > P$

Directions (6-10): Study the given information carefully to answer the given question.

J, K, L, M, N, O and G are seven different boxes of different colours i.e. Brown, Orange, Silver, Pink, Yellow, White and Green but not necessarily in the same order.

The Box which is of Brown colour is immediately above J. There are only two box between M and the box which is of Brown colour and Box M is above the Brown colour box. The Box which is of Silver colour is above M but not immediately above M. There are only three box between L and the box which is of Silver colour. The box which is of Green colour is immediately above L. The box which is of Pink colour is immediately above the box G. Only one box is there between K and N. Box K is above N. Neither box K nor J is of Yellow colour. J is not of orange colour.

6. How many box is/are there between M and G?
   (a) One   (b) Two   (c) Three
   (d) Four   (e) None

7. What is the colour of 'O'?
   (a) Green   (b) Brown   (c) Silver
   (d) Pink   (e) Can't be determined.

8. Find the pair of colour and boxes which is not correct?
   (a) K-Pink   (b) O-Silver   (c) J-white
   (d) G-Brown   (e) None of these

9. Which of the following condition is correct regarding yellow colour with respect to N?
   (a) There is one box between N and the Yellow colour box
   (b) N is immediately above of yellow colour box
   (c) The Yellow colour box is related to the box which is immediately above N
   (d) All of the above is true
   (e) None of the above is true.

10. Which of the following colour belongs to 'J'?
    (a) Brown   (b) Pink   (c) Yellow
    (d) Orange   (e) None of these.

Direction (11-13): Study the following information and answer the given question.
- T is the sister of D. D is married to P. P is the son of M.
- T is the mother of J. Y is the father of U.
- Y has only one son and only one daughter.
- U is the daughter of T. Q is the son of D.

11. How is P related to T ?
    (a) Brother   (b) cannot be determined
    (c) Brother-in-law
    (d) Cousin brother   (e) Uncle

12. How is J related to D ?
    (a) Son   (b) Niece
    (c) Son-in-law   (d) Nephew
    (e) Daughter

13. If M is wife of W then how is Q related to W ?
    (a) Son-in-law   (b) Grandson
    (c) Nephew   (d) Son
    (e) Cannot be determined

Directions (14–15): Read the given information carefully and answer the given question:
P is 9 m to the south of K. K is 5 m to the east of H. H is 4 m to the north of B. L is 3 m west of B. D is 7 m south of L. G is 8 m east of D.

14. If Point Z is 5 m to the west of point P, then what is the distance between B and Z?
    (a) 8 m   (b) 9 m   (c) 5 m
    (d) 2 m   (e) 6 m

15. How far and in which direction is point K from Point G?
(a) 11 m to the south
(b) 7 m to the north
(c) 11 m to the north
(d) 7 m to the south
(e) 11 m to the west

Directions (16–20): Study the lowing information to answer the given questions

S, T, U, V, W, X, Y and Z are sitting in a straight line equidistant from each other (but not necessarily in the same order). Some of them are facing south while some are facing north.

(Note : Facing the same direction means, if one is facing north then the other also faces north and vice-versa. Facing the opposite directions means, if one is facing north then the other faces south and vice-versa)

S faces north. Only two people sit to the right of S. T sits third to the left of S. Only one person sits between T and X. X sits to the immediate right of W. Only one person sits between W and Z. Both the immediate neighbors of T face the same direction. U sits third to the left of X. T faces the opposite direction as S. Y does not sit at any of the extremes ends of the line. V faces the same direction as W. Both Y and U face the opposite direction of Z.

16. How many persons in the given arrangement are facing North?
(a) More than four
(b) Four
(c) One
(d) Three
(e) Two

17. Four of the following five are alike in a certain way, and so form a group. Which of the following does not belong to the group?
(a) W, X
(b) Z, Y
(c) T, S
(d) T, Y
(e) V, U

18. What is the position of X with respect to Z?
(a) Second to the left
(b) Third to the right
(c) Third to the left
(d) Fifth to the right
(e) Second to the right

19. Who amongst the following sits exactly between Z and W?
(a) T
(b) Y
(c) X
(d) W
(e) U

20. Who is sitting 2nd to the right of T?
(a) Z
(b) V
(c) X
(d) W
(e) None of these.

Directions (21-27): Study the following information carefully to answer the given questions
W, X, Y, Z, M, N and O belong to three different department R&D , Marketing and HR with at least 2 of them in any of these department. Each of them has a favourite Colour such viz. Green, Blue, Red, Pink, Black, Violet and Purple but not necessarily in the same order.

X works in departmet Marketing with M. M's favourite Colour is Purple. Those who work in department R&D do not like Green and Pink. The one who likes Blue works only with O in department HR. The one whose favourite Colour is Black does not work in the same department with either M or O. W does not work in department Marketing. W likes Violet. Z and N work in the same department. N does not like Red. The one whose favourite Colour is Pink does not work in department Marketing.

21. In which department W, Z and N work?
(a) Cannot be determined (b) R&D
(c) Marketing (d) HR (e) None of these

22. Whose favourite Colour is Green ?
(a) X
(b) W
(c) Y
(d) Z
(e) None of these

23. Which of the following is M's favourite Colour?
(a) Violet
(b) Pink
(c) Purple
(d) Black
(e) None of these

24. Which of the following combination is right ?
(a) W – HR : Blue
(b) O – R&D : Black
(c) N – HR : Pink
(d) Z – R&D : Red
(e) None of these

25. Y works in which department?
(a) R&D
(b) Marketing
(c) HR
(d) Cannot be determined
(e) None of these

26. Whose favourite Colour is Pink ?
(a) X
(b) W
(c) O
(d) Z
(e) None of these

27. In which department M works?
(a) Cannot be determined
(b) R&D
(c) Marketing
(d) HR
(e) None of these

Directions (28-32): Study the following information carefully and answer the questions given below:

Seven persons, P, Q, R, S, T, U and V are going to attend marriage ceremony but not necessarily in the same order, in seven different months (of the same year) namely January, February, March, June, August, October and December but not necessarily in the same order. Each of them also likes a different fruit namely Banana, Grapes, Papaya, Orange, Mango, Litchi and Apple but not necessarily in the same order. R is going to attend marriage in a month which has less than 31 days. Only two persons are going to attend marriage ceremony between the month in which R and S attend marriage ceremony. The one who likes Banana is going to attend marriage ceremony immediately before T. Only one person attends ceremony before the one who likes Papaya. Q attends ceremony immediately after the one who likes Papaya. Only three persons attend marriage ceremony between Q and the one who likes Mango. T likes neither Mango nor Papaya. P attends ceremony immediately before T. V likes Apple. The one who likes Grapes attends ceremony in the month, which has less than 31 days. The one who attends ceremony in March does not like Orange.

28. Which of the following represents the month in which S attends marriage ceremony ?
(a) January   (b) Cannot be determined
(c) October   (d) December   (e) June

29. Which of the following represents the people who attend ceremony in January and June respectively?
(a) V, S   (b) U, S   (c) Q, T
(d) U, R   (e) V, R

30. How many persons attend ceremony between the months in which V and R attend ceremony?
(a) None   (b) Three   (c) Two
(d) One   (e) More than three

31. As per the given arrangement, R is related to Banana and P is related to Orange following a certain pattern, which of the following is U related to following the same pattern ?
(a) Mango   (b) Litchi   (c) Apple
(d) Papaya   (e) Grapes

32. Which of the following fruits, does U like ?
(a) Papaya   (b) Mango   (c) Banana
(d) Grapes   (e) Orange

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

Among six books i.e. – A, B, C, D, E and F kept in library shelf of different size. Book A is kept at that shelf which is only less in size than shelf in which book D is kept. Only three shelfs are less in size than shelf in which book C is kept. The Shelf in which F is kept is less in size than shelf in which E is kept. Book F is not kept at the lowest shelf.

33. Who amongst the following book is kept at lowest shelf?
(a) B   (b) A   (c) E
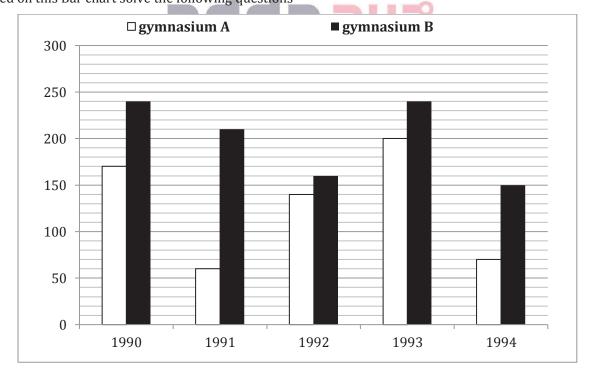(d) C   (e) None of these

34. If size of shelf in which book E is kept is 16 cm², then which of the following may be the size of shelf in which book B is kept?
(a) 19 cm²   (b) 22 cm²   (c) 18 cm²
(d) 17 cm²   (e) 12 cm²

35. How many shelf are less in size than shelf in which book E is kept?
(a) One   (b) Two   (c) Three
(d) Four   (e) More than four

QUANTITATIVE APTITUDE

Directions (36-40): In the Bar-chart, total members enrolled in different years from 1990 to 1994 in two gymnasium A and B. Based on this Bar chart solve the following questions-

36. If in the year 1995 there is 30% increase in total number of members enrolled then in 1994 by both gymnasium, then find the total no. of members enrolled in 1995?
    (a) 282   (b)296   (c) 292
    (d) 286   (e) none of these

37. The ratio between total members of both gymnasium in 1991 to total members in 1994 of both gymnasium is-
    (a) 22:27   (b) 21:11   (c) 11:21
    (d) 25:13   (e) 27:22

38. The number of members of gymnasium A in 1991 is what % of the no. of members of gymnasium B in 1994.
    (a) 60%   (b) 55%   (c) 58%
    (d) 62%   (e) none of these

39. The total number of members enrolled in gymnasium A from 1991 to 1994 together is what percent more than the total number of members enrolled in gymnasium B in 1993 and 1994 together?(Rounded off to 2 decimal places)
    (a) 10.51%   (b) 20.51%   (c) 15.51%
    (d) 17.51%   (e) none of these

40. Total member enrolled in gymnasium B in 1993 and 1994 together is what % more than members enrolled in gymnasium A in 1990 and 1994 together?
    (a) 60%   (b) 65%   (c) 62.5%
    (d) 61.5%   (e) none of these

Directions (41-45): What should come in place of question mark (?) in the following number series?

41. 4,3,4,7,15, ?
    (a)38.5   (b)40   (c)45
    (d)37.5   (e)none of these

42. 7,5,7,17,63, ?
    (a)321   (b)309   (c)305
    (d)301   (e)none of these

43. 11,14,19,28,43, ?
    (a) 60   (b) 63   (c)66
    (d) 70   (e) none of these

44. 2   60   10   120   30   ?
    (a) 222   (b) 216   (c) 208
    (d) 230   (e) None of these

45. 23   50   108   232   492   ?
    (a) 1028   (b) 1024   (c) 1020
    (d) 1032   (e) None of these

Directions (46-50): There are five companies and we have given the no. of employee working in different companies. In the table we have also given the percentage of male and female employees of HR and Marketing department.

Company	Employees	HR		Marketing	
		Male	Female	Male	Female
P	400	12	14	9	7
Q	650	19	10	11	13
R	500	28	14	4	7
S	550	31	9	6	4
T	300	12	18	3	7

46. If 60% of the employees of company T in HR department have MBA degree and 40% of the employees of the same company in the Marketing dept. have MBA degree, then how many employees have MBA degree in company T in both dept. together.
    (a) 98   (b) 108   (c) 106
    (d) 92   (e) 66

47. Find the ratio of female employees of company Q in HR dept. to male employees of company R in Marketing dept. ?
    (a) 4:13   (b) 5:22   (c) 22:5
    (d)13:4   (e) none of these

48. Total number of HR employees of company P is what % more than the total no. of marketing employee in company T?
    (a) 236.76%   (b) 226.67%   (c)276.76%
    (d) 246.67%   (e) none of these

49. The ratio of male employees in HR dept. of company P and R together to female employees of Marketing department in company S and T together?
    (a) 187:27   (b) 43:188   (c) 188:43
    (d) 27:187   (e) none of these

50. Difference between female employees of HR dept. in all companies together (excluding company S) and the female employees of Marketing dept. in all companies together (excluding company Q)?
    (a) 139   (b) 129   (c) 135
    (d) 141   (e) none of these

51. A mixture contains wine and water in the ratio 3 : 2 and another mixture contains them in the ratio 4 : 5. How many litres of the latter must be mixed with 3 litres of the former so that the resultant mixture may contain equal quantities of wine and water ?
    (a) $1\frac{2}{3}$ litre   (b)$5\frac{2}{5}$ littre   (c) $4\frac{1}{2}$ litre
    (d) $3\frac{3}{4}$ litre   (e) None of these

Banking Awareness MCQ

1. A _____ is a bank certificate issued in more than one country for shares in a foreign company.
   (a) Gross national product (GNP)
   (b) Global Depositary Receipt (GDR)
   (c) Gross domestic product (GDP)
   (d) Society for Worldwide Interbank Financial Telecommunication (SWIFT)
   (e) Eurobond

2. _____ is a specific division of banking related to the creation of capital for other companies, governments and other entities.
   (a) Narrow Banking
   (b) Current Banking
   (c) Universal Banking
   (d) Retail Banking
   (e) Investment banking

3. The Varishtha Pension Bima Yojana 2017, a pension scheme for senior citizens, was approved by the Union Cabinet. It provides an assured pension based on a guaranteed rate of return of 8 per cent for-?
   (a) 25 years   (b) 20 years   (c) 15 years
   (d) 10 years   (e) 5 years

4. Loan disbursed under MUDRA yojna is insured by-
   (a) SEBI   (b) Banking Lokpal
   (c) CGTMSE   (d) RBI   (e) DICGC

5. Multilateral Investment Guarantee Agency (MIGA) is an international financial institution which offers political risk insurance and credit enhancement guarantees. Where is the head office of MIGA?
   (a) Vienna   (b) Washington DC
   (c) Paris   (d) London   (e) New York

6. CRISIL pioneered the first corporate sector rating in 1988. It is what type of a company?
   (a) Lender
   (b) Geographical
   (c) Analytical
   (d) Insurance
   (e) None of the given options is true

7. How many banks were Nationalised in 1969?
   (a) 10   (b) 6   (c) 14
   (d) 12   (e) 8

8. _____ is an accounting term that refers to the process of allocating the cost of an intangible asset or reduction in amount of loan over a period of time.
   (a) Liability
   (b) Inflation
   (c) Depreciation
   (d) NPA
   (e) Amortization

9. National Institute of Securities Markets (NISM) is a public trust, established by-
   (a) NABARD   (b) SEBI   (c) RBI
   (d) SIDBI   (e) IRDAI

10. The government has notified raising the threshold limit of PF withdrawal for deduction of tax (TDS) from existing Rs 30,000 to-
    (a) Rs 90,000   (b) Rs 70,000   (c) Rs 40,000
    (d) Rs 50,000   (e) Rs 60,000

11. Credit card facility has not given by which institution?
    (a) Payment Banks
    (b) Nationalized Banks
    (c) Public Sector Banks
    (d) Regional Rural Banks
    (e) Foreign Banks

12. An ELSS is a diversified equity mutual fund which has a majority of the corpus invested in equities. What is the meaning of "L" in ELSS?
    (a) Least   (b) Limited   (c) Lose
    (d) Level   (e) Linked

13. CAGR is the mean annual growth rate of an investment over a specified period of time longer than one year. CAGR stands for-
    (a) Compound Annual General Rate
    (b) Compound Annual Growth Rate
    (c) Compound Annual Growth Ratio
    (d) Cancel Annual Growth Rate
    (e) Compound Assembly Growth Rate

14. Name the organization, which regulates microfinance given by NBFC?
    (a) RBI   (b) SEBI   (c) NABARD
    (d) SIDBI   (e) IRDAI

15. _____ is a secure messaging standard developed to serve as a platform for intra-bank and inter-bank applications.
    (a) Structured Financial Messaging System (SFMS)
    (b) Centralized Funds Management Systems (CFMS)
    (c) Society for Worldwide Interbank Financial Telecommunication (SWIFT)
    (d) Institute for Development & Research in Banking Technology (IDRBT)
    (e) Electronic Funds Transfer (EFT)

16. A _____ is the risk of default on a debt that may arise from a borrower failing to make required payments.
    (a) current risk
    (b) export risk
    (c) operational risk
    (d) market risk
    (e) credit risk

17. LAF is a monetary policy tool which allows banks to borrow money through repurchase agreements or repos. What is the meaning of "L" in LAF?
    (a) Lose   (b) Lesson   (c) Lease
    (d) Labour   (e) Liquidity

18. The _____ is where overnight (one day) loans can be availed by banks to meet liquidity.
    (a) Call Money
    (b) Notice Money
    (c) Short Money
    (d) Half Money
    (e) Soft Money

19. An _____ is used by startups to bypass the rigorous and regulated capital-raising process required by venture capitalists or banks.
    (a) Ending Coin Offering
    (b) Initial Coin Offering
    (c) Banking Coin Offering
    (d) External Coin Offering
    (e) Economy Coin Offering

20. _____ of a bank is the ratio of deposits in current and saving accounts to total deposits.
    (a) RASA ratio   (b) FARA ratio   (c) SADA ratio
    (d) NASA ratio   (e) CASA ratio

21. _____ is a trade and economic policy which advocates replacing foreign imports with domestic production.
    (a) Import substitution industrialization
    (b) Reduction in import
    (c) Decrease in export
    (d) Boost of Economy
    (e) Increase in trade

22. To make the payments process easier the Government of India has launched the _____ payments transfer mechanism for cashless electronics payments.
    (a) UPI
    (b) Bharat QR Code
    (c) IMPS
    (d) Quick Pay
    (e) Bhim app

23. Which among the following is NOT a function of RBI?
    (a) To work as monetary authority and implement its Monetary Policy
    (b) To serve as issuer of bank notes
    (c) Working to foster global monetary cooperation, secure financial stability for member countries
    (d) Serve as banker to central and state governments
    (e) None of the given options is true

24. Slowdown in the rate of increase of price of goods and service in national GDP over a time called?
    (a) Deflation   (b) Reflection   (c) Stagflation
    (d) Disinflation   (e) Recession

25. _____ is a market form wherein a market or industry is dominated by a small number of sellers.
    (a) Capitalization (b) Vendor   (c) Group
    (d) Cartel   (e) oligopoly

26. _____ is a written commitment by a bank issued after a request by an importer (foreign buyer) that payment will be made to the beneficiary (exporter) provided that the terms and conditions.
    (a) Buyers Products
    (b) shares and debentures
    (c) Letter of Credit
    (d) Working Capital
    (e) None of the given options is true

27. Banking Correspondents (BCs) are individuals/entities engaged by a bank in India (commercial banks, Regional Rural Banks (RRBs) and Local Area Banks (LABs)) for providing banking services in unbanked/under-banked geographical territories. BCs are paid by-
    (a) Third Party
    (b) Bank which appoints BCs
    (c) RBI
    (d) NABARD
    (e) RRBs

28. What is maximum limit for saving accounts in India Post Payments Bank (IPPB)?
    (a) Rs 5 lakh   (b) Rs 4 lakh   (c) Rs 3 lakh
    (d) Rs 2 lakh   (e) Rs 1 lakh

29. The Kisan Credit Card (KCC) scheme is a credit scheme introduced in August 1998 by Indian banks. This model scheme was prepared by-
    (a) NABARD   (b) RBI   (c) SEBI
    (d) FICCI   (e) SIDBI

30. The LTV ratio is a lending risk assessment ratio that financial institutions and others lenders examine before approving a mortgage. What is the meaning of "V" in LTV?
    (a) Voucher   (b) Vacuum   (c) Vendor
    (d) Vehicles   (e) Value

31. The City Union Bank Limited is an Indian bank. Where is the headquarters of City Union Bank?
(a) Uttar Pradesh (b) West Bengal (c) Kerala
(d) Tamil Nadu (e) Maharashtra

32. The SEAC's function on the principle of collective responsibility. What is the meaning of "A" in SEAC?
(a) Agriculture (b) Appraisal (c) Appeared
(d) Authority (e) Approval

33. Bandhan Bank Limited is an Indian banking and financial services company headquartered in Kolkata, West Bengal. Bandhan, which started as a _____ company in 2001.
(a) micro-finance
(b) small-finance
(c) medium-finance
(d) industry-finance
(e) rural-finance

34. SWIFT provides a network that enables financial institutions worldwide to send and receive information about financial transactions in a secure, standardized and reliable environment. What is the meaning of "S" in SWIFT?
(a) Society (b) Service (c) System
(d) Solution (e) Sending

35. In Notice Money Market, the tenor of the transactions is from _____
(a) 2-7 days (b) 2-14 days (c) 2-21 days
(d) 2-28 days (e) 2-90 days

36. The _____ risk is the risk that an investment's value will change due to a change in the absolute level of interest rates, in the spread between two rates, in the shape of the yield curve.
(a) current risk
(b) interest risk
(c) operational risk
(d) market risk
(e) credit risk

37. The RBI has allowed ARCs to hold more than _____ post conversion of debt into equity in companies undergoing restructuring recently.
(a) 15% (b) 20% (c) 17%
(d) 26% (e) 10%

38. BCSBI was registered as a society under the _____ in February 2006.
(a) Companies Act, 1956
(b) Societies Registration Act, 1860
(c) Banking Regulation Act, 1949
(d) Reserve Bank of India Act, 1934
(e) None of these

39. NSDP links are intended to provide quick access to a single comprehensive source of economic and financial data consistent with the data categories and components described in the subscriber's metadata. NSDP stands for-
(a) National Summary District Page
(b) National Summary Development Page
(c) National Summary Department Page
(d) National Summary Division Page
(e) National Summary Data Page

40. Which of the following has launched the India's first bitcoin trading app?
(a) Venus Exchange
(b) Bitcoin Exchange
(c) Uranus Exchange
(d) Pluto Exchange
(e) None of theses

41. What is the present Annual Rate of Interest on Kisan Vikas Patra (KVP) as on 01.07.2019.?
(a) 8.4% (b) 7.8% (c) 7.5%
(d) 8.2% (e) 7.6%

42. The arrangement under which banks sell insurance products acting as the agents of the respective companies is called the...............?
(a) Insurance joint venture
(b) Bancassurance Model
(c) Hybrid Insurance Model
(d) Insurance Broking
(e) None of these

43. Who among the following regulates the Indian Corporate Debt Market?
(a) RBI (b) NABARD (c) SIDBI
(d) SEBI (e) PFRDA

44. Which of the following is the purpose of introducing "Know Your Customer" norms by the banks?
(a) Identifying people who do not pay Income Tax
(b) To bring more and more people under the banking net
(c) To ensure that the money deposited in banks has come from genuine sources
(d) All of the Above
(e) None of the given options is true

45. What is the minimum initial deposit required for opening a Basic Savings Bank Deposit Account (BSBDA)?
(a) Rs 500 (b) Rs 1000 (c) Rs 100
(d) No initial deposit (e) Rs 200

46. What is the minimum amount to be remitted through RTGS-
(a) Rs.2 lakh (b) Rs. 50, 000 (c) Rs.1 lakh
(d) Rs.5 lakh (e) Rs.10 lakh

47. RNBC stands for-
    (a) Residuary Non-Banking Companies
    (b) Reserve Non Banking Companies
    (c) Reserve New Banking Companies
    (d) Re-curring New Banking Companies
    (e) None of the given options is true

48. A debt which is irrecoverable and is therefore written off as loss in the accounts of an institution or bank is known as _____
    (a) external debt
    (b) good debt
    (c) bad debt
    (d) internal debt
    (e) None of the given options is true

49. Government of India created the Rural Infrastructure Development Fund (RIDF) in NABARD in 1995-96, with an initial corpus of :-
    (a) Rs.3,000 crore
    (b) Rs. 2,000 crore
    (c) Rs.4,000 crore
    (d) Rs.6,000 crore
    (e) Rs.5,000 crore

50. _____ is a deposit account provided by a bank or other financial institutions for individuals to save money and earn the modest interest for that money held in the account.
    (a) Fixed Deposit Account
    (b) Savings Bank Account
    (c) Recurring Account
    (d) Current Account
    (e) None of the given options is true

51. The New Development Bank (NDB) aims to mobilize resources for development projects in BRICS, emerging economies and developing countries. Where is the headquartered of NDB?
    (a) Durban, South Africa
    (b) Brasilia, Brazil
    (c) Moscow, Russia
    (d) Shanghai, China
    (e) New Delhi, India

52. With an initial funding of $912.7million, International Development Association (IDA) was launched on-
    (a) 24th September 1960
    (b) 17th December 1920
    (c) 22nd November 1959
    (d) 23rd May 1919
    (e) 15th October 1945

53. NIBM was established in _____ by the Reserve Bank of India, in consultation with the Government of India, as an autonomous apex institution for research, training, education and consultancy in bank management.
    (a) 1982   (b) 1949   (c) 1921
    (d) 1934   (e) 1969

54. NIBM is part of the grand vision of giving a new direction to the banking industry in India and making the industry a more cost-effective instrument for national development. NIBM stands for-
    (a) Non-Organization Institute of Bank Management
    (b) National Institute of Bureau Management
    (c) National Investment of Bank Management
    (d) National Institute of Bank Management
    (e) None of the above

55. NIBM, an autonomous academic institution, is governed by a Board, its highest policy-making body. Where is the headquartered of NIBM?
    (a) Nashik, Maharashtra
    (b) Pune, Maharashtra
    (c) Mumbai, Maharashtra
    (d) Kolhapur, Maharashtra
    (e) Nagpur, Maharashtra

56. _____ is an electronic fund transfer system that operates on a Deferred Net Settlement (DNS) basis which settles transactions in batches.
    (a) NEFT   (b) RTGS   (c) NPCI
    (d) BBPS   (e) IMPS

57. The Central Office of the Reserve Bank was initially established in Calcutta (now Kolkata) but was permanently moved to Mumbai in-
    (a) 1949   (b) 1937   (c) 1943
    (d) 1945   (e) 1934

58. The Reserve Bank of India (RBI) is vested with the responsibility of conducting monetary policy. This responsibility is explicitly mandated under which act?
    (a) Companies Act, 1956
    (b) Negotiable Instruments Act, 1881
    (c) Reserve Bank of India Act, 1934
    (d) Banking Regulation Act, 1949
    (e) None of the given options is true

59. A facility under which scheduled commercial banks can borrow additional amount of overnight money from the Reserve Bank by dipping into their Statutory Liquidity Ratio (SLR). It is called?
    (a) Repo Rate
    (b) Reverse Repo Rate
    (c) Bank Rate
    (d) Marginal Standing Facility (MSF)
    (e) Liquidity Adjustment Facility (LAF)

60. National Housing Bank (NHB) was set up on _____ under the National Housing Bank Act, 1987.
(a) 01st July 1956 (b) 02nd October, 1976
(c) 01st January 1934 (d) 21st May 1956
(e) 09th July 1988

61. _____ an asset, including a leased asset, becomes non- performing when it ceases to generate income for the bank.
(a) NPA (b) KCC (c) NPV
(d) GDP (e) GNP

62. NPA stands for-
(a) National -performing Assets
(b) New -performing Assets
(c) Non -production Assets
(d) Non -performing Assembly
(e) Non -performing Assets

63. MUDRA is a financial institution has been set up by Government of India for development and refinancing micro units' enterprises. What is the meaning of "A" in MUDRA?
(a) Agency (b) Association (c) Assembly
(d) Agent (e) Alert

64. MUDRA stands for-
(a) Micro Units Development & Refinance Agent
(b) Medium Units Development & Refinance Association
(c) Micro Units Department & Refinance Agency
(d) Micro Units Development & Refinance Agency
(e) Micro Unique Development & Refinance Assembly

65. India was one of the first in Asia to recognize the effectiveness of the EPZ model in promoting exports. EPZ stands for-
(a) Export Point Zone
(b) External Processing Zone
(c) Export Production Zone
(d) Export Processing Zone
(e) Export Processing Zonal

66. Asia's first EPZ was set up in-
(a) Kandla, Gujarat
(b) Indore, Madhya Pradesh
(c) Kolhapur, Maharashtra
(d) Kochin, Kerala
(e) Haridwar, Uttarakhand

67. NPA is a loan or an advance where interest and/or installment of principal remain overdue for a period of more than _____ days in respect of a term loan.
(a) 100 days (b) 30 days (c) 90 days
(d) 60 days (e) 120 days

68. NPA is a loan or an advance where?
(a) the instalment of principal or interest there on remains overdue for one crop season for long duration crops.
(b) the account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC).
(c) the instalment of principal or interest there on remains overdue for two crop seasons for short duration crops.
(d) All of the above
(e) None of the above

69. The purpose of MUDRA is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like-
(a) Banks
(b) NBFCs
(c) MFIs
(d) All of the above
(e) None of the above

70. MUDRA Bank, a Non-Banking Finance Company as MUDRA Ltd has been set up as a subsidiary of............?
(a) SIDBI (b) IDBI (c) RBI
(d) NABARD (e) SBI

71. In which among the following year Asia's first Export Processing Zone (EPZ) was set up?
(a) 1959 (b) 1971 (c) 1965
(d) 1956 (e) 1975

72. What is the meaning of "E" in SEZs?
(a) Essential (b) Economic (c) Electronic
(d) Effective (e) None of the above

73. Banks are required to classify NPA further into the _____ categories based on the period for which the asset has remained non-performing and the realisability of the dues.
(a) One (b) Three (c) Two
(d) Four (e) Six

74. Which among the following are not the categories of NPA?
(a) Sub-standard Assets (b) Profit Assets
(c) Doubtful Assets (d) Loss Assets
(e) None of the above

75. PMMY were launched on 08 April 2015 by the Hon'ble Prime Minister Narendra Modi. What is the full form of PMMY?
(a) Pradhan Manager MUDRA Yojana
(b) Pradhan Mantri MUDRA Yatra
(c) Pradhan Mantri MUDRA Yojana
(d) Pramukh Mantri MUDRA Yojana
(e) None of the above

76. MUDRA gives loan in how many categories?
    (a) Two   (b) One   (c) Three
    (d) Four   (e) Six

77. Which among the following is not a loan category of MUDRA bank?
    (a) Shishu   (b) Arun   (c) Kishor
    (d) Tarun   (e) None of the above

78. SEZs Policy was announced in _____ with the objective of making the SEZs an engine for economic growth, supported by quality infrastructure and an attractive fiscal package both at the Central and State level with a single window clearance.
    (a) December 1999
    (b) October 2010
    (c) January 2005
    (d) July 1991
    (e) April 2000

79. The main objectives of the SEZ act are-
    (a) Generation of additional economic activity
    (b) Promotion of exports of goods and services
    (c) Promotion of investment from domestic and foreign sources
    (d) Creation of employment opportunities
    (e) All of the above

80. With effect from 31 March 2005, a _____ would be one, which has remained NPA for a period less than or equal to 12 months.
    (a) Sub-standard Assets
    (b) Profit Assets
    (c) Doubtful Assets
    (d) Loss Assets
    (e) None of the above

81. With effect from March 31, 2005, an asset would be classified as _____ if it has remained in the sub-standard category for a period of 12 months.
    (a) Sub-standard Assets
    (b) Profit Assets
    (c) Doubtful Assets
    (d) Loss Assets
    (e) None of the above

82. What is the financial limit Under MUDRA's Shishu scheme?
    (a) Rs. 5, 00,000   (b) Rs. 50,000   (c) Rs. 1, 00,000
    (d) Rs. 10,000   (e) Rs. 1, 50,000

83. What is the financial limit Under MUDRA's Kishor scheme?
    (a) Rs. 50,000 to Rs. 10 lakh
    (b) Rs. 50,000 to Rs. 3 lakh
    (c) Rs. 50,000 to Rs. 1 lakh
    (d) Rs. 50,000 to Rs. 2 lakh
    (e) Rs. 50,000 to Rs. 5 lakh

84. Which among the following Incentives and facilities offered to the SEZs is not correct-
    (a) Duty free import/domestic procurement of goods for development, operation and maintenance of SEZ units.
    (b) Exemption from State sales tax and other levies as extended by the respective State Governments.
    (c) Exemption from minimum alternate tax under section 115JB of the Income Tax Act.
    (d) 100% Income Tax exemption on export income for SEZ units under Section 10AA of the Income Tax Act for 10 years, 50% for next 5 years thereafter and 50% of the ploughed back export profit for next 5 years.
    (e) Exemption from Central Sales Tax.

85. _____ is a specifically delineated duty-free enclave and shall be deemed to be foreign territory for the purposes of trade operations and duties and tariffs.
    (a) SEZs   (b) FDI   (c) FIPB
    (d) CDR   (e) CSR

86. Which committee has recommended the setting up of Special Tribunals to reduce the time required for settling cases and accepting the recommendations, DRTs were established?
    (a) Kelkar committee
    (b) Justice Reddy committee
    (c) Rangarajan Committee
    (d) Sivaraman Committee
    (e) Narasimham Committee

87. DRT has been constituted under Section 3 of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993. DRT stands for-
    (a) Debt Recovery Tribunals
    (b) Demand Recovery Tribunals
    (c) Deposit Recovery Tribunals
    (d) Debt Refinance Tribunals
    (e) Debt Recovery Treaty

88. What is the financial limit Under MUDRA's Tarun scheme?
    (a) Rs. 40 lakh to Rs. 50 lakh
    (b) Rs. 30 lakh to Rs. 40 lakh
    (c) Rs. 20 lakh to Rs. 30 lakh
    (d) Rs. 10 lakh to Rs. 20 lakh
    (e) Rs. 5 lakh to Rs. 10 lakh

89. Who can set up an SEZ?
    (a) Private sector
    (b) Public sector
    (c) State government
    (d) All of the above
    (e) Only (a) and(b)

90. Securitization act 2002 is enables the banks to issue notices to defaulters who have to pay the debts within _____ days.
(a) 90 days
(b) 60 days
(c) 30 days
(d) 120 days
(e) None of the above

91. _____ is vested with the responsibility of conducting monetary policy.
(a) RBI   (b) SBI   (c) NABARD
(d) SIDBI   (e) Finance Ministry

92. In which year the Reserve Bank of India (RBI) Act, 1934 was amended to provide a statutory basis for the implementation of the flexible inflation targeting framework?
(a) May 2013   (b) May 2014   (c) May 2015
(d) May 2016   (e) May 2012

93. Which scheme/act has enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks?
(a) Reserve Bank of India Act, 1934
(b) Banking Regulation Act, 1949
(c) Securitization Act 2002
(d) FEMA
(e) Banking Ombudsman Scheme

94. Many a times we read about Special Drawing Rights (SDR) in newspapers. As per its definition, SDR is a monitory unit of reserve asset of which the following organization/agency?
(a) World Bank
(b) International Monetary Fund (IMF)
(c) Asian Development Bank (ADB)
(d) Reserve Bank of India (RBI)
(e) None of the above

95. IBA adopts a consultative approach to give its views on any issue pertaining to banking sector. What is the meaning of "I" in IBA?
(a) International
(b) Institute
(c) Investment
(d) Indian
(e) Increase

96. IBA stands for-
(a) Indian Banks' Allocation
(b) Indian Banks' Association
(c) Institute Banks' Association
(d) Indian Banks' Assembly
(e) Indian Billing Association

97. in its fifth bi-monthly monetary policy review of the present financial year, What is the present Repo Rate?
(a) 7.00%   (b) 5.15%   (c) 6.50%
(d) 6.75%   (e) None of the above

98. Which among the following rates is not the policy rate of RBI?
(a) Repo Rate
(b) Reverse Repo Rate
(c) Bank Rate
(d) Marginal Standing Facility Rate
(e) Cash Reserve Ratio

99. The Banking Ombudsman is a senior official appointed by..............?
(a) Indian Government
(b) President of India
(c) Chief Justice of India
(d) Reserve Bank of India
(e) Finance Ministry

100. As on January 2020, there are _____ Banking Ombudsman centre located in India.
(a) 20   (b) 19   (c) 18
(d) 17   (e) 22

101. The International Bank for Reconstruction and Development (IBRD) is an international financial institutions that offer loans to-
(a) Multinational Banks
(b) Multinational Financial Institutions
(c) Middle Income Developing Countries
(d) Non Government Organizations
(e) None of the given options is true

102. Name the First Foreign Bank in India.
(a) Chinatrust Commercial Bank
(b) United Overseas Bank
(c) Federal Bank
(d) Comptoir d'Escompte de Paris
(e) Landesbank Baden-Württemberg

103. The promoters of Small Finance Banks should have _____ experience in banking and finance?
(a) 08 years   (b) 11 years   (c) 07 years
(d) 10 years   (e) 15 years

104. The Reserve Bank of India (RBI) is all set to make LEI compulsory for companies having aggregate fund-based and non-fund based exposure over Rs 5 crore. What does LEI stand for?
(a) Legal Entity Identifier
(b) Legal Eminent Identity
(c) Legal Eminent Income
(d) Legal Entity Identity
(e) Legal Effective Identity

105. Which of the following is the country's largest custodian and depository participant?
(a) CIBIL   (b) SEBI   (c) NABARD
(d) SHCIL   (e) None of the given options is true

106. 'CAR' is a measurement of a bank's available capital expressed as a percentage of a bank's risk-weighted credit exposures. What does mean stand for 'CAR'?
(a) capital adequacy ratio
(b) cash adequacy ratio
(c) capital adjustment ratio
(d) capital asset ratio
(e) credit adequacy ratio

107. Which Bank has launched 10-second paperless instant loan Scheme?
(a) HDFC   (b) SBI   (c) PNB
(d) IDBI   (e) ICICI

108. As on January 2020, What is the present MSF rate?
(a) 5.50 percent   (b) 5.75 percent   (c) 6.75 percent
(d) 6.50 percent   (e) 5.40 percent

109. Deposits which can be withdrawn by a customer without notice is called?
(a) Time Deposits   (b) Demand Deposits
(c) Variable Deposits   (d) Low cost Deposits
(e) None of these

110. Loan and Advances of a bank come under which of the following category?
(a) Assets
(b) Liabilities
(c) Deposits
(d) All of the Above
(e) None of these

111. Which Bank has launched its mobile banking app called BPay?
(a) AU Small Finance Bank
(b) India Post Payments Bank
(c) Fino Payments Bank
(d) Airtel Payments Bank
(e) ICICI Bank

112. Where is the head office of European Bank for Reconstruction & Development (EBRD)?
(a) London   (b) Paris   (c) Vienna
(d) Geneva   (e) New York

113. The Ministry of Finance increased the maximum age of joining the National Pension System (NPS) from the existing 60 years to _____ under NPS - Private Sector.
(a) 62 years   (b) 63 years   (c) 64 years
(d) 65 years   (e) 66 years

114. India Infrastructure Finance Company Ltd (IIFCL) is a wholly-owned _____ company set up in 2006.
(a) NABARD   (b) SEBI
(c) RBI   (d) Finance Ministry
(e) Government of India

115. How much cash can payment be made to the beneficiary in India under MTSS?
(a) Rs 2, 00,000   (b) Rs 50,000   (c) Rs 1, 00,000
(d) Rs 10,000   (e) None of the above

116. If cheque is issued by a bank in the same city as the payee, the cheque will be called?
(a) Outstation Cheque
(b) Local Cheque
(c) At par Cheque
(d) Multicity Cheque
(e) None of the given options is true

117. What is the maximum period of maturity prescribed for Commercial Paper (CP)?
(a) 10 years   (b) 06 years   (c) 01 Year
(d) 02 years   (e) 05 years

118. The PCA framework is applicable only to _____.
(a) Non-Banking Financial Companies
(b) Financial Management Institutions
(c) Commercial banks
(d) Co-operative Banks
(e) None of the given options is true

119. Where is the head office of IndusInd Bank?
(a) Hyderabad   (b) Kolkata   (c) New Delhi
(d) Mumbai   (e) Chennai

120. _____ account is opened by the investor while registering with an investment broker.
(a) Fixed Deposit Account
(b) Savings Bank Account
(c) Recurring Account
(d) Demat Account
(e) None of the given options is true

121. Maximum limit (amount) that can be invested in Kisan Vikas Patra (KVP) Certificate is?
(a) Rs.5,000   (b) Rs.10,000   (c) Rs.25,000
(d) Rs.50,000   (e) No limit

122. The UIDAI or Unique Identification Authority of India has launched a new mobile app, called_____, that will negate the need to carry the Aadhaar card in wallets.
(a) SmartAadhaar   (b) mAadhaar
(c) MyAadhaar   (d) AadhaarWallet
(e) None of these

123. The Index of Industrial Production (IIP) is compiled and released by
(a) CII   (b) ASSOCHAM   (c) RBI
(d) EXIM BANK   (e) CSO

124. A facility under which scheduled commercial banks can borrow additional amount of overnight money from the Reserve Bank by dipping into their Statutory Liquidity Ratio (SLR). It is called?
(a) Repo Rate
(b) Reverse Repo Rate
(c) Bank Rate
(d) Marginal Standing Facility (MSF)
(e) Liquidity Adjustment Facility (LAF)

125. The State Bank of India has introduced a loyalty program for its valued customers. This program is called as _____.
(a) State Bank Loyality
(b) State Bank Sambhandh
(c) State Bank Mol
(d) State Bank Rewardz
(e) State Bank Samarth

126. The Postal Service Board is _____ of the Department of Posts.
(a) apex management body
(b) regulatory management body
(c) financial management body
(d) statutory authority
(e) None of the given options is true

127. As on January 2020, What is the current Policy Reverse Repo Rate?
(a) 6.25 percent   (b) 6.50 percent   (c) 6.00 percent
(d) 5.50 percent   (e) 4.90 percent

128. When the growth of GDP in a country slows down suddenly, people start losing their jobs and the situation continues for several weeks, what name is given to this state of economy?
(a) Inflation   (b) Recession   (c) Deflation
(d) Economic boom   (e) None of these

129. Banks in India normally do not have to deal with the issues related to
(a) customer complaints
(b) cross complaints
(c) payment and settlement system
(d) Intellectual property system
(e) cases of insolvency

130. Taxpayers who are earning between _____ have to pay an additional surcharge of 10% on their total income which was not the case earlier.
(a) Rs.50 lacs to Rs.1 crore
(b) Rs.60 lacs to Rs.3 crore
(c) Rs.40 lacs to Rs.5 crore
(d) Rs.05 lacs to Rs.1 crore
(e) Rs.10 lacs to Rs.2 crore

131. When more than one bank is allowing credit facilities to one party in coordination with each other under a formal arrangement, the arrangement is generally known as_____
(a) Consortium   (b) Syndication
(c) Multiple Banking   (d) Participation
(e) None of these

132. The World Business Council for Sustainable Development (WBCSD) headquarters in _____.
(a) Paris, France   (b) New York, USA
(c) Geneva, Switzerland   (d) Jakarta, Indonesia
(e) Beijing, China

133. What is the maximum period for which a term deposit can be normally opened?
(a) 8 years   (b) 7 years   (c) 9 years
(d) 10 years   (e) 12 years

134. Special Drawing Rights (SDR) are supplementary foreign exchange reserve assets defined and maintained by-
(a) Asian Development Bank (ADB)
(b) Reserve Bank of India (RBI)
(c) World Bank (WB)
(d) International Monetary Fund (IMF)
(e) Asian Infrastructure Investment Bank (AIIB)

135. Ujjivan Small Finance Bank Limited is a bank licensed under _____ of the Banking Regulation Act, 1949 to carry out small finance bank business in India.
(a) section 25   (b) section 12   (c) section 18
(d) section 22   (e) section 47

136. When there is a difference between all receipts and expenditure of the Government of India both capital and revenue it is called-
(a) Revenue Deficit
(b) Budgetary Deficit
(c) Zero Budgeting
(d) Trade Gap
(e) Balance of Payment Problem

137. Under which act NBFCs are incorporated?
(a) Banking Regulation Act, 1949
(b) Companies Act, 1956
(c) RBI Act 1934
(d) SBI Act 1955
(e) None of the given options is true

138. ____ is a standard format of Bank Identifier Codes (BIC) for banks to identify banks and financial institutions globally.
(a) RTGS   (b) IFSC   (c) NEFT
(d) SWIFT   (e) None of the given options is true

139. Which of the following is mainly used by the banks in order to meet their temporary requirement of Cash on a daily basis?
(a) Commercial Paper
(b) Certificate of Deposit
(c) Collateralized Borrowing and Lending Obligations (CBLO)
(d) Call Money
(e) None of the given options is true

140. The government launched the 'Bharat 22' ETF managed by ICICI Prudential Mutual Fund, targeting an initial amount of about Rs8,000 crore. What is the meaning of "T" in ETF?
(a) Timing   (b) Transaction   (c) Traded
(d) Treaty   (e) Trended

141. The Board of Industrial and Financial Reconstruction (BIFR) came into existence in-
(a) 1999   (b) 1995   (c) 1991
(d) 1987   (e) 1982

142. Name the First Universal Bank in India.
(a) SBI   (b) ICICI Bank   (c) PNB
(d) HDFC   (e) Axis Bank

143. TRIPS and TRIMS are associated with which of following organization-
(a) WTO   (b) IMF   (c) IDA
(d) AIIB   (e) WHO

144. Treasury bills are issued in India by _____
(a) RBI
(b) State Government
(c) Government of India
(d) SEBI
(e) NABARD

145. Which of the following is an independent commodity exchange based in Mumbai?
(a) MGEX   (b) MCE   (c) MDEX
(d) MCX   (e) MEX

146. ICRA, CRISIL, and Standard and Poor's (S&P) are?
(a) Financial Institutions
(b) NGOs
(c) NBFCs
(d) Credit Rating Agencies
(e) None of the given options is true

147. With reference to a cheque which of the following is the 'drawee bank'?
(a) The bank that collects the cheque
(b) The payee's bank
(c) The endorser's bank
(d) The bank upon which the cheque is drawn
(e) None of the given options is true

148. Where is the headquarter of Deutsche Bank?
(a) Taiwan   (b) Germany   (c) France
(d) Netherland   (e) None of these

149. When was the currency system in India converted into decimal system?
(a) April 01st 1959
(b) April 01st 1957
(c) April 01st 1955
(d) April 01st 1953
(e) April 01st 1951

150. Where is the headquarter of ABN AMRO Bank?
(a) Taiwan   (b) Germany   (c) France
(d) Netherland   (e) None of these

151. NPCI is an umbrella organization for all retail payments system in India. It was set up with the guidance and support of the Reserve Bank of India (RBI) and Indian Banks' Association (IBA). What does NPCI stands for-
(a) National Payments Corporation of Industry
(b) National Payments Council of India
(c) Nominal Payments Corporation of India
(d) National Payments Corporation of India
(e) National Product Corporation of India

152. In which among the following years NPCI was incorporated-
(a) December 2008   (b) January 2006
(c) April 2010   (d) July 2012
(e) None of the above

153. The Bank for International Settlements (BIS) is the world's oldest international financial organization. BIS was established on-
(a) 26th May 1961   (b) 01st October 1949
(c) 14th February 1914   (d) 21st August 1945
(e) 17th May 1930

154. Where is the head office of Bank for International Settlements (BIS)?
(a) Zurich, Switzerland   (b) New York, USA
(c) Basel, Switzerland   (d) Berlin, Germany
(e) Geneva, Switzerland

155. Under which act NPCI was incorporated as a Section 8?
(a) Banking Regulation Act, 1949
(b) Companies Act 2013
(c) Reserve Bank of India Act, 1934
(d) Societies Registration Act, 1860
(e) None of the above

156. Who was the first Governor of RBI?
(a) C.D.Deshmukh   (b) James Braid Taylor
(c) Osborne Smith   (d) Raghuram Rajan
(e) None of the above

157. Scheduled Banks of India are those banks, which are?
(a) Included in First Schedule of RBI Act, 1934
(b) Not included in First Schedule of RBI Act, 1934
(c) Included in Second Schedule of RBI Act, 1934
(d) Not included in Second Schedule of RBI Act, 1934
(e) None of the above

158. Which of the following banks is not merged with SBI in April 2017?
(a) State Bank of Bikaner & Jaipur
(b) State Bank of Travancore
(c) State Bank of Mysore
(d) Axis Bank
(e) None of the above

159. Which of the following bank is not a private sector bank in India?
(a) Federal Bank   (b) Yes Bank
(c) IndusInd Bank   (d) UCO Bank
(e) None of the above

160. Which private sector bank is recently merged with Kotak Mahindra Bank (KMB)?
(a) ING Vysya Bank
(b) KarurVysya Bank
(c) Lakshmi Vilas Bank
(d) Jammu and Kashmir Bank
(e) None of the above

161. For providing postal services, the whole country has been divided into _____ postal circles.
(a) 21   (b) 25   (c) 23
(d) 27   (e) 29

162. Which two private sector banks have got license from RBI in 2014?
(a) Bandhan and Yes Bank
(b) Yes Bank and IDFC
(c) IDFC Bank and Bandhan Bank
(d) Axis Bank and ICICI
(e) None of the given options is true

163. Who is 25th governor of the Reserve Bank of India?
(a) Urjit Patel
(b) Raghuram Rajan
(c) Shaktikanta Das
(d) Mario Draghi
(e) None of the given options is true

164. Which bank first introduced Automated Teller Machine (ATM) in India (1987)?
(a) SBI
(b) Punjab National Bank
(c) Federal Bank
(d) HSBC
(e) None of the given options is true

165. Bank of Rajasthan was merged with which private sector bank?
(a) ICICI Bank
(b) Axis Bank
(c) HDFC Bank
(d) Kotak Mahindra Bank
(e) None of the given options is true

166. PSLCs are tradable certificates issued against priority sector loans of banks. What does meaning of "Cs" in PSLCs?
(a) Cess   (b) Cities   (c) Census
(d) Certificates   (e) None of the above

167. The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from -
(a) 1995   (b) 1999   (c) 1990
(d) 1982   (e) 1988

168. MTSS is a way of transferring personal remittances from abroad to beneficiaries in India. What does MTSS stand for-
(a) Mobile Transfer Service Scheme
(b) Money Transfer System Scheme
(c) Money Timing Service Scheme
(d) Market Transfer Service Scheme
(e) Money Transfer Service Scheme

169. IFS is software developed by UPU to coordinate international remittance services among the partner countries. At present the service is operational with La Poste Group, France and UAE. IFS stands for-
(a) International Financial Scheme
(b) Indian Financial System
(c) International Fund System
(d) International Financial System
(e) International Financial Service

170. RDA is a channel to receive cross-border remittances from overseas jurisdictions. What does meaning of "A" in RDA?
(a) Account   (b) Assembly   (c) Arrangement
(d) Association   (e) Amount

171. NABARD was dedicated to the service of the nation by the late Prime Minister Smt. Indira Gandhi on-
(a) 12th July 1982   (b) 01st January 1949
(c) 19th July 1980   (d) 15th April 1969
(e) 05th November 1982

172. The mission of NABARD is Promote sustainable and equitable agriculture and rural prosperity through effective credit support, related services, institution development and other innovative initiatives. What is meaning of "R" IN NABARD?
(a) Regional   (b) Rural   (c) Reconstruction
(d) Revised   (e) Remittance

173. SAT is a statutory body established under the provisions of Section 15K of the Securities and Exchange Board of India (SEBI) Act, 1992. SAT stands for-
(a) Securities Appellate Tribunal
(b) Securities Appellate Treaty
(c) Securities Association Tribunal
(d) Saving Appellate Tribunal
(e) None of the above

174. The Securities and Exchange Board of India (SEBI) was established on-
(a) 12th April 1999   (b) 12th April 1992
(c) 12th April 1949   (d) 12th April 1990
(e) 12th April 1995

175. NABARD was set up with an initial capital of-
(a) Rs 200 crore   (b) Rs 1500 crore
(c) Rs 500 crore   (d) Rs 100 crore
(e) Rs 1000 crore

176. At present many public sector banks and one private sector bank are authorized to handle the Senior Citizens Savings Scheme (SCSS), 2004.Name the private sector bank, which are authorized to handle the Senior Citizens Savings Scheme (SCSS), 2004?
(a) ICICI bank   (b) HDFC Bank   (c) Axis Bank
(d) Yes Bank   (e) Kotak Mahindra Bank

177. The Government of India has enacted the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 in terms of which the definition of micro, small and medium enterprises. As under a micro enterprise is an enterprise where investment in plant and machinery does not exceed.............?
(a) Rs. 100 lakh   (b) Rs. 15 lakh   (c) Rs. 25 lakh
(d) Rs. 50 lakh   (e) None of the above

178. Commercial Paper (CP) is an unsecured money market instrument issued in the form of a promissory note. In which year Commercial Paper was introduced in India?
(a) 1975   (b) 1990   (c) 1985
(d) 1955   (e) 1980

179. Which Bank of India maintains the Principal Accounts of Central as well as State Governments at its Central Accounts Section?
(a) IDBI   (b) SBI   (c) SIDBI
(d) NABARD   (e) RBI

180. Who are eligible to issue Commercial Paper (CP)?
(a) Corporate
(b) Primary dealers (PDs)
(c) All-India Financial Institutions (FIs)
(d) All of the above
(e) None of the above

181. Under OLTAS, only a Single Copy Challan is used with a tear off portion for the Tax Payer. What does OLTAS stand for-?
(a) On-line Tax Accounting Service
(b) On-line Tax Amounting System
(c) On-line Timing Accounting System
(d) On-line Tax Association Service
(e) On-line Tax Accounting System

182. What is the minimum period of maturity prescribed for Commercial Paper (CP)?
(a) 17 Months   (b) 14 Days   (c) 01 Year
(d) 07 days   (e) 05 years

183. Which banks are insured by the Deposit Insurance and Credit Guarantee Corporation (DICGC)?
(a) Foreign Banks functioning in India
(b) Local Area Banks
(c) Regional Rural Banks
(d) All of the above
(e) None of the above

184. _____ is a quick and easy way of transferring personal remittances from abroad to beneficiaries in India by India Post.
(a) EMO network
(b) International Financial System
(c) Money Transfer Service Scheme
(d) National Electronic Funds Transfer
(e) Society for Worldwide Interbank Financial Telecommunication

185. Each depositor in a bank is insured by DICGC upto a maximum of _____ for both principal and interest amount held by him in the same capacity and same right as on the date of liquidation/cancellation of bank's licence or the date on which the scheme of amalgamation/merger/reconstruction comes into force.
(a) Rs.1, 00,000   (b) Rs.2, 00,000 (c) Rs.3, 00,000
(d) Rs.4, 00,000   (e) Rs.5, 00,000

186. Which organization holding the highest/maximum share in NABARD?
(a) Finance Ministry
(b) Government of India
(c) Reserve Bank of India
(d) Securities and Exchange Board of India
(e) None of the above

187. Who is the present Chairman of SEBI?
(a) Ajay Tyagi   (b) KshatrapatiShivaji
(c) Yaduvendra Mathur   (d) Shaktikanta Das
(e) Urjit Patel

188. At the instance of Government of India Reserve Bank of India (RBI) was constituted a committee to review the arrangements for institutional credit for agriculture and rural development (CRAFICARD) on 30 March 1979, under the Chairmanship of-
(a) V K Malhotra   (b) C Rangarajan
(c) B Sivaraman   (d) Hilton Young
(e) None of the above

189. The Government of India, the concerned State Government and the bank, which had sponsored the RRB contributed to the share capital of RRBs in the proportion of _____ respectively.
(a) 50%, 15% and 35%   (b) 50%, 35% and 15%
(c) 35%, 50% and 35%   (d) 15%, 50% and 35%
(e) None of the above

190. Regional Rural Banks (RRBs) were established in 1975 under the provisions of the Ordinance promulgated on the 26th September 1975 and followed by which act?
(a) Companies Act, 1956
(b) RRBs Act, 1976
(c) RBI Act, 1935
(d) Banking Regulation Act, 1949
(e) None of the above

191. FICCI history is closely interwoven with India's struggle for independence, its industrialization, and its emergence as one of the most rapidly growing global economies. What is meaning of "F" in FICCI?
(a) Follower   (b) Federal   (c) Financial
(d) Federation   (e) None of the above

192. Who was the first Chairman and Managing Director (CMD) of Exim Bank?
(a) Ravneet Kaur   (b) TCA Ranganathan
(c) RC Shah   (d) Kalyan Banerji
(e) Yaduvendra Mathur

193. ECGC Ltd. wholly owned by Government of India, was set up in _____ with the objective of promoting exports from the country by providing Credit Risk Insurance and related services for exports.
(a) 1935   (b) 1982   (c) 1964
(d) 1949   (e) 1957

194. ECGC is essentially an export promotion organization, seeking to improve the competitiveness of the Indian exporters by providing them with credit insurance covers. What is meaning of "G" in ECGC?
(a) Guarantee   (b) General   (c) Government
(d) Grameen   (e) None of the above

195. AIIB is a new multilateral financial institution founded to bring countries together to address the daunting infrastructure needs across Asia. AIIB stands for-
(a) Asian Infrastructure Investment Bureau
(b) Asian Infrastructure Investment Bank
(c) Association Infrastructure Investment Bank
(d) Asian International Investment Bank
(e) None of the above

196. The World Bank Group consists of how many organizations-
(a) One   (b) Two   (c) Three
(d) Four   (e) Five

197. The World Bank is like a cooperative, made up of -------------- member countries. These member countries, or shareholders, are represented by a Board of Governors, who are the ultimate policymakers at the World Bank.
(a) 189   (b) 193   (c) 159
(d) 173   (e) 187

198. Name the agency, which is an agency to provide 'soft-loans' to developing countries?
(a) Asian Infrastructure Investment Bank (AIIB)
(b) Organization of the Petroleum Exporting Countries (OPEC)
(c) Asian Development Bank (ADB)
(d) World Trade Organization (WTO)
(e) International Development Association (IDA)

199. What is the authorized capital of New Development Bank (NDB)?
(a) USD 200 billion   (b) USD 300 billion
(c) USD 500 billion   (d) USD 100 billion
(e) None of the above

200. The first Board of Governors meeting of the BRICS New Development Bank was held in _____ on July 7, 2015 where the Bank formally came into existence as a legal entity.
(a) Brazil   (b) Russia   (c) South Africa
(d) India   (e) China

1. **(b);** A global depository receipt (GDR) is a certificate issued by a depository bank, which purchases shares of foreign companies and deposits it on the account. They are the global equivalent of the original American depository receipts (ADR) on which they are based.

2. **(e);** Investment banking is a specific division of banking related to the creation of capital for other companies, governments and other entities.

3. **(d);** The Varishtha Pension Bima Yojana 2017, a pension scheme for senior citizens, was approved by the Union Cabinet. Varishtha Pension Bima Yojana 2017 provides an assured pension based on a guaranteed rate of return of 8 per cent for 10 years.

4. **(c);** Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), has established itself as an important institution in facilitating flow of collateral free credit to units in micro and small enterprise (MSE) sector in the last 17 years of its existence. Loan disbursed under MUDRA yojana is insured by CGTMSE.

5. **(b);** The Multilateral Investment Guarantee Agency is an international financial institution which offers political risk insurance and credit enhancement guarantees. The Head Office of MIGA is in Washington DC, USA.

6. **(c);** CRISIL pioneered the first corporate sector rating in 1988. one out of every two companies in India is rated by CRISIL. We have an unmatched coverage of about 70 sectors belonging to 22 industry groups. CRISIL is a analytical company providing ratings, research, and risk and policy advisory services.

7. **(c);** In 1969 the Indian government nationalised 14 major private banks; one of the big banks was Bank of India.

8. **(e);** Amortization is an accounting term that refers to the process of allocating the cost of an intangible asset over a period of time. It also refers to the repayment of loan principal over time.

9. **(b);** National Institute of Securities Markets (NISM) is a public trust, established by the Securities and Exchange Board of India (SEBI), the regulator for securities markets in India. It is located in Navi Mumbai, India.

10. **(d);** No tax would be deducted at source for PF withdrawals of up to Rs. 50,000. The government has notified raising the threshold limit of PF withdrawal for deduction of tax (TDS) from existing Rs. 30,000 to Rs. 50,000.

11. **(a);** Credit card facility has not given by Payment Banks.

12. **(e);** An Equity Linked Savings Scheme (ELSS) is a diversified equity mutual fund which has a majority of the corpus invested in equities. Since it is an equity fund, returns from an ELSS fund reflect returns from the equity markets.

13. **(b);** The compound annual growth rate (CAGR) is a useful measure of growth over multiple time periods. It can be thought of as the growth rate that gets you from the initial investment value to the ending investment value if you assume that the investment has been compounding over the time period.

14. **(a);** NBFC & MFI in India, The working and operations of NBFCs are regulated by the Reserve Bank of India (RBI) within the framework of the Reserve Bank of India Act, 1934.

15. **(a);** Structured Financial Messaging System (SFMS) is a secure messaging standard developed to serve as a platform for intra-bank and inter-bank applications. It is an Indian standard similar to SWIFT which is the international messaging system used for financial messaging globally.

16. **(e);** A credit risk is the risk of default on a debt that may arise from a borrower failing to make required payments. In the first resort, the risk is that of the lender and includes lost principal and interest, disruption to cash flows, and increased collection costs.

17. **(e);** Liquidity Adjustment Facility (LAF) is a monetary policy tool which allows banks to borrow money through repurchase agreements or repos.

18. **(a);** The call money market (CMM) the market where overnight (one day) loans can be availed by banks to meet liquidity. Banks who seeks to avail liquidity approaches the call market as borrowers and the ones who have excess liquidity participate there as lenders.

19. **(b);** An Initial Coin Offering (ICO) is used by the startups to bypass the rigorous and regulated capital-raising process required by venture capitalists or banks.
More accurately known as token sales, ICOs are unregulated means of raising money from public investors, to finance a startup.

20. **(e);** CASA ratio of a bank is the ratio of deposits in current and saving accounts to total deposits. A higher CASA ratio indicates a lower cost of funds, because banks do not usually give any interests on current account deposits and the interest on saving accounts is usually very low 3-4%.

21. **(a);** Import substitution industrialization is a trade and economic policy which advocates replacing foreign imports with domestic production.

22. **(b);** To make the payments process easier the Government of India has launched the Bharat QR Code payments transfer mechanism for cashless electronics payments. Over the past few years a lot of people have moved on to the cashless payment methods using debit and credit cards.

23. **(c);** Working to foster global monetary cooperation, secure financial stability for member countries is not a function of RBI.

24. **(d);** Disinflation is a slowing in the rate of price inflation. It is used to describe instances when the inflation rate has reduced marginally over the short term. Although it is used to describe periods of slowing inflation, disinflation should not be confused with deflation, which can be harmful to the economy.

25. **(e);** An oligopoly is a market form wherein a market or industry is dominated by a small number of sellers (oligopolists).

26. **(c);** In modern business practice, a letter of credit (LC) also known as a Documentary Credit, is a written commitment by a bank issued after a request by an importer (foreign buyer) that payment will be made to the beneficiary (exporter) provided that the terms and conditions.

27. **(b);** Banking Correspondents (BCs) are individuals/entities engaged by a bank in India (commercial banks, Regional Rural Banks (RRBs) and Local Area Banks (LABs)) for providing banking services in unbanked / under-banked geographical territories. A banking correspondent works as an agent of the bank and substitutes for the brick and mortar branch of the bank. BCs are paid by that particular bank.

28. **(e);** Rs 1 lakh is maximum limit for saving accounts in IPPB.

29. **(a);** The Kisan Credit Card (KCC) scheme is a credit scheme introduced in August 1998 by Indian banks. This model scheme was prepared by the National Bank for Agriculture and Rural Development (NABARD) on the recommendations of R.V.GUPTA to provide term loans and agricultural needs

30. **(e);** The Loan-To-Value ratio (LTV ratio) is a lending risk assessment ratio that financial institutions and others lenders examine before approving a mortgage.

31. **(d);** The City Union Bank Limited is an Indian bank. Kumbakonam, Tamil Nadu is the headquaters of City Union Bank.

32. **(b);** The State Expert Appraisal Committee (SEAC)'s function on the principle of collective responsibility. The Chairperson shall endeavor to reach a consensus in each case, and if consensus cannot be reached, the view of the majority shall prevail.

33. **(a);** Bandhan Bank Limited is an Indian banking and financial services company headquartered in Kolkata, West Bengal. Bandhan, which started as a micro-finance company in 2001, received banking licence by Reserve Bank of India in 2014.

34. **(a);** The Society for Worldwide Interbank Financial Telecommunication (SWIFT) provides a network that enables financial institutions worldwide to send and receive information about financial transactions in a secure, standardized and reliable environment.

35. **(b);** In money market, the amount that is lent for one day is known as "call money" and, if it exceeds one day or two days to 14 days is referred to as "notice money."

36. **(b);** The interest rate risk is the risk that an investment's value will change due to a change in the absolute level of interest rates, in the spread between two rates, in the shape of the yield curve, or in any other interest rate relationship. Such changes usually affect

securities inversely and can be reduced by diversifying (investing in fixed-income securities with different durations) or hedging (such as through an interest rate swap).

37. **(d);** The RBI has allowed Asset Reconstruction Companies (ARCs) to hold more than 26% post conversion of debt into equity in companies undergoing restructuring.

38. **(b);** The Banking Codes and Standards Board of India was registered as a society under the Societies Registration Act, 1860 in February 2006. It functions as an independent and autonomous body. Membership of BCSBI is voluntary and open to scheduled banks.

39. **(e);** The National Summary Data Page (NSDP) links are intended to provide quick access to a single comprehensive source of economic and financial data consistent with the data categories and components described in the subscriber's metadata. Additionally, many of the NSDPs include further links to additional data or information on other national Internet data sites.

40. **(d);** Pluto Exchange launches the India's first bitcoin trading app for transacting in virtual currencies. The Pluto Exchange mobile app offers a solution to the coordination problem between payment processors, financial gateways and banks. Pluto Exchange will enable transactions using mobile numbers only. With this, by using a four-digit personal identification number (PIN), users can now buy, sell, store and spend bitcoins via a mobile number.

41. **(e);** From 01.07.2019, interest rates are as follows:-
7.6 % compounded annually
Amount Invested doubles in 113 months (9 years & 5 months)

42. **(b);** Arrangement of selling an insurance product through banks is known as Bancassurance.

43. **(d);** Regulator for the Indian Corporate Debt Market is the Securities and Exchange Board of India (SEBI). SEBI controls bond market and corporate debt market in cases where entities raise money from public through public issues.

44. **(c);** Know your customer(KYC) is an important step developed globally to prevent identity theft, financial fraud, money laundering and terrorist financing.

45. **(d);** There is no requirement for any initial deposit for opening a BSBDA.

46. **(a);** The minimum amount to be remitted through RTGS is Rs2 lakh.

47. **(a);** RNBCs stands for Residuary Non-Banking Companies.

48. **(c);** The term bad debts usually refers to accounts receivable (or trade accounts receivable) that will not be collected.

49. **(b);** Government of India created the RIDF in NABARD in 1995-96, with an initial corpus of Rs.2,000 crore. With the allocation of Rs.28,000 crore for 2018-19 under RIDF XXIV, the cumulative allocation has reached Rs.3,20,500 crore, including Rs. 18,500 crore under Bharat Nirman.

50. **(b);** A savings account is an account maintained by a bank or other financial institutions for individuals to save money and earn interest on the cash held in the account.

51. **(d);** Shanghai, China is the headquartered of New Development Bank (NDB).

52. **(a);** With an initial funding of $912.7 million, IDA was launched on September 24, 1960 with 15 signatory countries - Australia, Canada, China, Germany, India, Italy, Malaysia, Norway, Pakistan, Sudan, Sweden, Thailand, United Kingdom, United States, and Vietnam.

53. **(e);** National Institute of Bank Management (NIBM) was established in 1969 by the Reserve Bank of India, in consultation with the Government of India, as an autonomous apex institution for research, training, education and consultancy in bank management.

54. **(d);** NIBM stands for National Institute of Bank Management.

55. **(b);** Pune, Maharashtra is the headquartered of National Institute of Bank Management (NIBM).

56. **(a);** National Electronics Funds Transfer (NEFT) is an electronic fund transfer system that operates on a Deferred Net Settlement (DNS) basis which settles transactions in batches.

57. **(b);** The Reserve Bank of India was established on April 1, 1935 in accordance with the provisions of the Reserve Bank of India Act, 1934. The Central Office of the Reserve Bank was initially established in Calcutta but was permanently moved to Mumbai in 1937.

58. (c); The Reserve Bank of India (RBI) is vested with the responsibility of conducting monetary policy. This responsibility is explicitly mandated under the Reserve Bank of India Act, 1934.

59. (d); Marginal Standing Facility (MSF) is a facility under which scheduled commercial banks can borrow additional amount of overnight money from the Reserve Bank by dipping into their Statutory Liquidity Ratio (SLR).

60. (e); The Hon'ble Prime Minister of India, while presenting the Union Budget for 1987-88 on February 28, 1987 announced the decision to establish the National Housing Bank (NHB) as an apex level institution for housing finance. NHB was set up on July 9, 1988 under the National Housing Bank Act, 1987.

61. (a); Non -performing Assets (NPA) is an asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank.

62. (e); NPA stands for Non -performing Assets.

63. (a); MUDRA, which stands for Micro Units Development & Refinance Agency Ltd, is a financial institution being set up by Government of India for development and refinancing micro units' enterprises.

64. (d); MUDRA, which stands for Micro Units Development & Refinance Agency Ltd, is a financial institution being set up by Government of India for development and refinancing micro units' enterprises. It was announced by the Hon'ble Finance Minister while presenting the Union Budget for FY 2016. The purpose of MUDRA is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs and MFIs.

65. (d); India was one of the first in Asia to recognize the effectiveness of the Export Processing Zone (EPZ) model in promoting exports, with Asia's first EPZ set up in Kandla, Gujarat in 1965.

66. (a); India was one of the first in Asia to recognize the effectiveness of the Export Processing Zone (EPZ) model in promoting exports, with Asia's first EPZ set up in Kandla, Gujarat in 1965.

67. (c); A non -performing asset (NPA) is a loan or an advance where interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.

68. (d); A non -performing asset (NPA) is a loan or an advance where;
1. interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.
2. the account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC).
3. the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted.
4. the instalment of principal or interest there on remains overdue for two crop seasons for short duration crops.
5. the instalment of principal or interest there on remains overdue for one crop season for long duration crops.
6. the amount of liquidity facility remains outstanding for more than 90 days, in respect of a securitisation transaction undertaken in terms of guidelines on securitisation dated February 1, 2006.
7. in respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment.

69. (d); MUDRA, which stands for Micro Units Development & Refinance Agency Ltd, is a financial institution being set up by Government of India for development and refinancing micro units' enterprises. It was announced by the Hon'ble Finance Minister while presenting the Union Budget for FY 2016. The purpose of MUDRA is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs and MFIs.

70. (a); MUDRA Bank, a Non Banking Finance Company as MUDRA Ltd has been set up as a subsidiary of SIDBI.

71. (c); India was one of the first in Asia to recognize the effectiveness of the Export Processing Zone (EPZ) model in promoting exports, with Asia's first EPZ set up in Kandla, Gujarat in 1965. With a view to overcome the shortcomings experienced on account of the multiplicity of controls and clearances; absence of world-class infrastructure, and an unstable fiscal regime and with a view to attract larger foreign investments in India, the Special Economic Zones (SEZs) Policy was announced in April 2000.

72. **(b);** SEZs stands for Special Economic Zones.

73. **(b);** Banks are required to classify non-performing assets further into the following three categories based on the period for which the asset has remained non-performing and the realizability of the dues:
    1. Sub-standard Assets
    2. Doubtful Assets
    3. Loss Assets

74. **(b);** Banks are required to classify non-performing assets further into the following three categories based on the period for which the asset has remained non-performing and the realisability of the dues:
    1. Sub-standard Assets
    2. Doubtful Assets
    3. Loss Assets

75. **(c);** PMMY stands for Pradhan Mantri MUDRA Yojana.

76. **(c);** MUDRA gives loan in three categories. The categories have been named 'Shishu', 'Kishor' and 'Tarun'.

77. **(b);** Arun is not a loan category of MUDRA bank.

78. **(e);** India was one of the first in Asia to recognize the effectiveness of the Export Processing Zone (EPZ) model in promoting exports, with Asia's first EPZ set up in Kandla, Gujarat in 1965. With a view to overcome the shortcomings experienced on account of the multiplicity of controls and clearances; absence of world-class infrastructure, and an unstable fiscal regime and with a view to attract larger foreign investments in India, the Special Economic Zones (SEZs) Policy was announced in April 2000.

79. **(e);** The main objectives of the SEZ Act are-
    (a) Generation of additional economic activity
    (b) Promotion of exports of goods and services;
    (c) Promotion of investment from domestic and foreign sources;
    (d) Creation of employment opportunities;
    (e) Development of infrastructure facilities

80. **(a);** With effect from 31 March 2005, a sub-standard asset would be one, which has remained NPA for a period less than or equal to 12 months. In such cases, the current net worth of the borrower/guarantor or the current market value of the security charged is not enough to ensure recovery of the dues to the banks in full.

81. **(c);** With effect from March 31, 2005, an asset would be classified as doubtful if it has remained in the sub-standard category for a period of 12 months. A loan classified as doubtful has all the weaknesses inherent in assets that were classified as sub-standard, with the added characteristic that the weaknesses make collection or liquidation in full,– on the basis of currently known facts, conditions and values – highly questionable and improbable.

82. **(b);** Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial products/schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth/development and funding needs of the beneficiary micro unit / entrepreneur and also to provide a reference point for the next phase of graduation / growth to look forward to. The financial limit for these schemes is:-
    (a) Shishu:- covering loans up to 50,000/-
    (b) Kishor:- covering loans above 50,000/- and up to 5 lakh
    (c) Tarun:- covering loans above 5 lakh to 10 lakh

83. **(e);** Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial products/schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth/development and funding needs of the beneficiary micro unit / entrepreneur and also to provide a reference point for the next phase of graduation / growth to look forward to. The financial limit for these schemes is:-
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    (b) Kishor:- covering loans above 50,000/- and up to 5 lakh
    (c) Tarun:- covering loans above 5 lakh to 10 lakh

84. **(b);** The incentives and facilities offered to the units in SEZs for attracting investments into the SEZs, including foreign investment include:-
    (a) Duty free import/domestic procurement of goods for development, operation and maintenance of SEZ units
    (b) 100% Income Tax exemption on export income for SEZ units under Section 10AA of the Income Tax Act for first 5 years, 50% for next 5 years thereafter and 50% of the ploughed back export profit for next 5 years.

(c) Exemption from minimum alternate tax under section 115JB of the Income Tax Act.

(d) External commercial borrowing by SEZ units up to US $ 500 million in a year without any maturity restriction through recognized banking channels.

(e) Exemption from Central Sales Tax.

(f) Exemption from Service Tax.

(g) Single window clearance for Central and State level approvals.

(h) Exemption from State sales tax and other levies as extended by the respective State Governments.

85. **(a);** Special Economic Zones (SEZs) is a specifically delineated duty-free enclave and shall be deemed to be foreign territory for the purposes of trade operations and duties and tariffs.

86. **(e);** Narasimham Committee Report I (1991) recommended the setting up of Special Tribunals to reduce the time required for settling cases. Accepting the recommendations, Debt Recovery Tribunals (DRTs) were established.

87. **(a);** DRTs stands for Debt Recovery Tribunals.

88. **(e);** Under the aegis of Pradhan Mantri MUDRA Yojana (PMMY), MUDRA has already created its initial products/schemes. The interventions have been named 'Shishu', 'Kishor' and 'Tarun' to signify the stage of growth/development and funding needs of the beneficiary micro unit / entrepreneur and also to provide a reference point for the next phase of graduation / growth to look forward to. The financial limit for these schemes is:-
(a) Shishu:- covering loans up to 50,000/-
(b) Kishor:- covering loans above 50,000/- and up to 5 lakh
(c) Tarun:- covering loans above 5 lakh to 10 lakh

89. **(d);** Private sector, Public sector and State government can set up Special Economic Zones (SEZs).

90. **(b);** Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 is popularly known as Securitization Act. This act enables the banks to issue notices to defaulters who have to pay the debts within 60 days. Once the notice is issued the borrower cannot sell or dispose the assets without the consent of the lender. The Securitization Act further empowers the banks to take over the possession of the assets and management of the company. The lenders can recover the dues by selling the assets or changing the management of the firm. The Act also enables the establishment of Asset Reconstruction Companies for acquiring NPA.

91. **(a);** Monetary policy refers to the policy of the central bank with regard to the use of monetary instruments under its control to achieve the goals specified in the Act. The Reserve Bank of India (RBI) is vested with the responsibility of conducting monetary policy. This responsibility is explicitly mandated under the Reserve Bank of India Act, 1934.

92. **(d);** The primary objective of monetary policy is to maintain price stability while keeping in mind the objective of growth. Price stability is a necessary precondition to sustainable growth. In May 2016, the Reserve Bank of India (RBI) Act, 1934 was amended to provide a statutory basis for the implementation of the flexible inflation targeting framework.

93. **(e);** The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks. The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995.

94. **(b);** The SDR was created by the IMF in 1969 as a supplementary international reserve asset, in the context of the Bretton Woods fixed exchange rate system.

95. **(d);** Indian Banks' Association (IBA) set up in 1946 with 22 members to discuss issues of common interests. Over the years, IBA emerged as the Voice of Indian Banking Industry.

96. **(b);** Indian Banks' Association (IBA) set up in 1946 with 22 members to discuss issues of common interests. Over the years, IBA emerged as the Voice of Indian Banking Industry.

97. **(b);** present Repo Rate is 5.15 %.

98. **(e);** Cash Reserve Ratio is Reserve ratio of RBI.

99. **(d);** The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.

100. (e); As on January 2020, there are 22 Banking Ombudsman centre located in India. This are-
1. Ahmedabad, Gujarat
2. Bengaluru, Karnataka
3. Bhopal, Madhya Pradesh
4. Bhubaneswar, Odisha
5. Chandigarh
6. Chennai, Tamil Nadu
7. Guwahati, Assam
8. Hyderabad, Andhra Pradesh
9. Jaipur, Rajasthan
10. Kanpur, Uttar Pradesh
11. Kolkata, West Bengal
12. Mumbai (I), Maharashtra
13. Mumbai (II), Maharashtra
14. New Delhi (I)
15. New Delhi (II)
16. Patna, Bihar
17. Thiruvananthapuram, Kerala
18. Dehradun, Uttarakhand
19. Ranchi, Jharkhand
20. Jammu, Jammu and Kashmir
21. Raipur, Chhattisgarh
22. New Delhi (III)

101. (c); The International Bank for Reconstruction and Development (IBRD) is an international financial institution that offers loans to middle-income developing countries.

102. (d); The Comptoir d'Escompte de Paris opened a branch in Calcutta in 1860, and another in Bombay in 1862; branches followed in Madras and Pondicherry. HSBC established itself in Bengal in 1869.

103. (d); The promoters of Small Finance Banks should have 10 years experience in banking and finance.

104. (a); After making Legal Entity Identifier (LEI) mandatory for transactions in interest rate, forex and credit derivative market, the Reserve Bank of India (RBI) is set to make LEI compulsory for companies having aggregate fund-based and non-fund based exposure over Rs 5 crore.

105. (d); Stock Holding Corporation of India Ltd (SHCIL), India's largest custodian and depository participant.

106. (a); The capital adequacy ratio (CAR) is a measurement of a bank's available capital expressed as a percentage of a bank's risk-weighted credit exposures.

107. (a); HDFC Bank, India's second-largest private sector lender has launched a 10-second paperless instant loan Scheme for its existing customers. The 10-second loan Scheme was launched as part of HDFC Bank's digital banking platform GoDigital. With this, HDFC bank became first banking institution to completely automate the entire process of loan approval and disbursement.

108. (e); Present Marginal Standing Facility (MSF) rate is 5.40 percent.

109. (b); A deposit of money that can be withdrawn without prior notice is known as Demand Deposits, Ex:- in a current account.

110. (a); Anything tangible or intangible that can be owned or controlled to produce value and that is held to have positive economic value is considered an asset.

111. (c); Fino Payments Bank has launched its mobile banking app called BPay. Fino aims to make banking easy for millions of underbanked people in India. The upgraded BPay app is available on Android at present

112. (a); The Headoffice of European Bank for Reconstruction & Development (EBRD) is in London, UK.

113. (d); The Ministry of Finance increased the maximum age of joining the National Pension System (NPS) from the existing 60 years to 65 years under NPS - Private Sector (i.e. all citizen and corporate model)

114. (e); IIFCL is a wholly-owned Government of India company set up in 2006 to provide long-term finance to viable infrastructure projects through the Scheme for Financing Viable Infrastructure Projects through a Special Purpose Vehicle called India Infrastructure Finance Company Ltd (IIFCL), broadly referred to as SIFTI.

115. (b); Amounts up to INR 50,000/- may be paid in cash to a beneficiary in India under MTSS.

116. (b); A local cheque is issued by a bank in the same city as the payee.

117. (c); Commercial Paper (CP) can be issued for maturities between a minimum of 7 days and a maximum of up to one year from the date of issue.

118. (c); The PCA framework is applicable only to commercial banks and not extended to co-operative banks, non-banking financial companies (NBFCs) and FMIs.

119. (d); Head office of IndusInd Bank is in Mumbai

120. (d); DEMAT or De-materialized Account refers to a deposit made at an Indian financial institution that can be used for investing in shares of stocks and other financial assets. Securities are held electronically in a DEMAT Account, thereby eliminating the need for physical paper certificates

121. (e); KVP certificates are available in the denominations of Rs 1000, Rs 5000, Rs 10000 and Rs 50000. The minimum amount that can be invested is Rs 1000. However, there is no upper limit on the purchase of KVPs.

122. (b); The UIDAI or Unique Identification Authority of India has launched a new mobile app, called mAadhaar, that will negate the need to carry the Aadhaar card in wallets.

123. (e); The Index of Industrial Production (IIP) is an index for India which details out the growth of various sectors in an economy such as mineral mining, electricity and manufacturing. The all India IIP is a composite indicator that measures the short-term changes in the volume of production of a basket of industrial products during a given period with respect to that in a chosen base period. It is compiled and published monthly by the Central Statistical Organisation (CSO)

124. (d); Marginal Standing Facility (MSF) is a facility under which scheduled commercial banks can borrow additional amount of overnight money from the Reserve Bank by dipping into their Statutory Liquidity Ratio (SLR).

125. (d); The State Bank of India has introduced a loyalty program for its valued customers. This program is called as State Bank Rewardz, the program gives the customers several opportunities to earn reward points and earn many times faster at Max Get More partner outlets.

126. (a); The Postal Service Board, the apex management body of the Department of Posts, comprises the Chairman and six Members.

127. (e); Reverse Repo Rate- 4.90 percent, presently

128. (b); A recession is when the economy declines significantly for at least six months. That means there's a drop in the following five economic indicators: real GDP, income, employment, manufacturing and retail sales. People often say a recession is when the GDP growth rate is negative for two consecutive quarters or more.

129. (d);

130. (a); Taxpayers who are earning between Rs.50 lacs to Rs.1 crore have to pay an additional surcharge of 10% on their total income which was not the case earlier. However, there has been no change in the surcharge which is additionally levied at 15% whose income is above Rs.1 crore.

131. (a); In the financial or banking world, a consortium refers to several lending institutions that group together to jointly finance a single borrower.

132. (c); World Business Council for Sustainable Development (WBCSD) headquarters in Geneva, Switzerland. WBCSD CEO and President is Peter Bakker.

133. (d); The tenure of an Fixed Deposit or Term Deposit can vary from 7, 15 or 45 days to 1.5 years and can be as high as 10 years.

134. (d); The Special Drawing Right (SDR) is an international reserve asset, created by the IMF in 1969 to supplement the existing official reserves of member countries.

135. (d); Ujjivan Small Finance Bank Limited Ujjivan Small Finance Bank Limited is a bank licensed under Section 22 of the Banking Regulation Act, 1949 to carry out small finance bank business in India.

136. (b); Budgetary deficit is the difference between all receipts and expenses in both revenue and capital account of the government. If revenue expenses of the government exceed revenue receipts, it results in revenue account deficit. Similarly, if the capital disbursements of the government exceed capital receipts, it leads to capital account deficit.
Budgetary deficit is usually expressed as a percentage of GDP.

137. (b); NBFCs are incorporated under the Companies Act, 1956.

138. (d); Society for Worldwide Interbank Financial Telecommunication (SWIFT) Code is a standard format of Bank Identifier Codes(BIC) for banks to identify banks and financial institutions globally.

139. (d); Call money market is a market for uncollateralized lending and borrowing of funds. This market is predominantly overnight and is open for participation only to scheduled commercial banks and the primary dealers.

140. (c); The government launched the 'Bharat 22' exchange traded fund (ETF) managed by ICICI Prudential Mutual Fund, targeting an initial amount of about Rs8,000 crore

141. (d); The Board of experts named the Board for Industrial and Financial Reconstruction (BIFR) was set up in January 1987 and functional with effect from 15th May 1987. The Appellate Authority for Industrial and Financial Reconstruction (AAIRFR) was constituted in April 1987. Government companies were brought under the purview of SICA in 1991 when extensive changes were made in the Act including, inter-alia, changes in the criteria for determining industrial sickness.

142. (b); ICICI Bank is the first Universal Bank in India.

143. (a); An agreement on Trade-Related Investment Measures which specifies the rules that are applicable to the domestic regulations a country applies to foreign investors. The agreement is applicable to all members of the World Trade Organisation (WTO).

144. (c); Treasury bills (T-bills) offer short-term investment opportunities, generally up to one year. They are thus useful in managing short-term liquidity. At present, the Government of India issues three types of treasury bills through auctions, namely, 91-day, 182-day and 364-day. There are no treasury bills issued by State Governments.

145. (d); Multi Commodity Exchange of India Ltd (MCX) is an independent commodity exchange based in India. It was established in 2003 and is based in Mumbai.

146. (d); A credit rating agency (CRA, also called a ratings service) is a company that assigns credit ratings, which rate a debtor's ability to pay back debt by making timely interest payments and the likelihood of default. Example:- ICRA, CRISIL, and Standard and Poor's (S&P).

147. (d); Drawee is a legal and banking term used to describe the party that has been directed by the depositor to pay a certain sum of money to the person presenting the check or draft. A typical example is if you are cashing a paycheck.

148. (b); Deutsche Bank AG is a German global banking and financial services company, with its headquarters in the Deutsche Bank Twin Towers in Frankfurt. Deutsche Bank was founded in Berlin in 1870 as a specialist bank for foreign trade.

149. (b); The Indian currency system was converted into decimal system by Indian Coinage (Amendment) Act 1955 which brought into force from April 01st 1957.

150. (d); ABN AMRO Bank N.V. is a Dutch bank with headquarters in Amsterdam. ABN AMRO Bank is the third-largest bank in the Netherlands. In 1991, Algemene Bank Nederland (ABN) and AMRO Bank (itself the result of a merger of the Amsterdamsche Bank and the Rotterdamsche Bank in the 1960s) agreed to merge to create the original ABN AMRO.

151. (d); National Payments Corporation of India (NPCI) is an umbrella organization for all retail payments system in India. It was set up with the guidance and support of the Reserve Bank of India (RBI) and Indian Banks' Association (IBA).

152. (a); NPCI was incorporated in December 2008 and the Certificate of Commencement of Business was issued in April 2009. It was incorporated as a Section 25 company under Companies Act 1956 (now Section 8 of Companies Act 2013) and is aimed to operate for the benefit of all the member banks and their customers.

153. (e); Established on 17 May 1930, the Bank for International Settlements (BIS) is the world's oldest international financial organization. The BIS has 60 member central banks, representing countries from around the world that together make up about 95% of world GDP.

154. (c); Basel, Switzerland is the head office of Bank for International Settlements (BIS).

155. (b); NPCI was incorporated as a Section 25 company under Companies Act 1956 (now Section 8 of Companies Act 2013) and is aimed to operate for the benefit of all the member banks and their customers.

156. (c); Sir Osborne Smith was the first Governor of the Reserve Bank. A professional banker, he served for over 20 years with the Bank of New South Wales and 10 years with the Commonwealth Bank of Australia before coming to India in 1926 as a Managing Governor of the Imperial Bank of India.

157. (c); The scheduled commercial banks are those banks which are included in the second schedule of RBI Ac 1934. Scheduled Commercial Banks are grouped under following categories:
1. State Bank of India
2. Nationalised Banks
3. Foreign Banks
4. Regional Rural Banks
5. Other Scheduled Commercial Banks

158. (d); Axis Bank Ltd is the third largest of the private-sector banks in India and it is not merged with SBI in April 2017.

159. (d); Founded in 1943, UCO Bank is a commercial bank and a Government of India Undertaking.

160. (a); ING Vysya Bank has successfully merged with Kotak Bank with effect from April 1, 2015, and will bear the name Kotak Mahindra Bank.

161. (c); For providing postal services, the whole country has been divided into 23 postal circles. Each Circle is co-terminus? with a State except for Gujarat Circle (which also administers the Union Territories of Daman & Diu and Dadra & Nagar Haveli), Kerala Circle (which includes the Union Territory of Lakshadweep)?, Maharashtra Circle (which has within its jurisdiction the State of Goa), North East Circle (which comprises six North Eastern States - Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland & Tripura), Punjab Circle (which has within its administrative jurisdiction, the Union Territory of Chandigarh), and Tamil Nadu Circle (which also administers the Union Territory of Pondicherry). Each of these Circles is headed by a Pr. Chief Postmaster General or Chief Postmaster General. Each Circle is further divided into Regions comprising field units, called Divisions (Postal / RMS Divisions). Each Region is headed by a Postmaster General. In the Circles and Regions there are other functional units like Circle Stamp Depots, Postal Stores Depots and Mail Motor Service etc. Besides these 23 Circles, there is another Circle, called Base Circle, to cater to the postal communication needs of the Armed Forces. The Base Circle is headed by an Additional Director General, Army Postal Service in the rank of a Major General. The officer cadre of the Army Postal Service comprises officers on deputation from the Civil Posts. Seventy five percent of the other ranks of the Army Postal Service are also drawn from the Department of Posts and the remaining personnel are recruited by the Army.

162. (c); The Reserve Bank of India (RBI) has gave in-principle approvals to infrastructure financier IDFC Ltd and microlender Bandhan Financial Services Pvt. Ltd to start new banks in 2014.

163. (c); Shaktikanta Das is an Indian retired 1980 batch Indian Administrative Service officer of Tamil Nadu cadre. Currently serving as the 25th governor of the Reserve Bank of India,

164. (d); HSBC bank first introduced Automated Teller Machine (ATM) in India (1987).

165. (a); Bank of Rajasthan was merged with ICICI Bank in 2010.

166. (d); PSLCs stands for Priority Sector Lending Certificates.

167. (a); The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks. The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995.

168. (e); Money Transfer Service Scheme (MTSS) are the most common arrangements under which the remittances are received into the country.

169. (d); International Financial System (IFS) is software developed by UPU to coordinate international remittance services among the partner countries. At present the service is operational with La Poste Group, France and UAE.

170. (c); RDA stands for Rupee Drawing Arrangement.

171. (e); NABARD came into existence on 12 July 1982 by transferring the agricultural credit functions of RBI and refinance functions of the then Agricultural Refinance and Development Corporation (ARDC). It was dedicated to the service of the nation by the late Prime Minister Smt. Indira Gandhi on 05 November 1982.

172. (b); The mission of NABARD is Promote sustainable and equitable agriculture and rural prosperity through effective credit support, related services, institution development and other innovative initiatives. NABARD stands for National Bank for Agriculture and Rural Development.

173. (a); Securities Appellate Tribunal (SAT) is a statutory body established under the provisions of Section 15K of the Securities and Exchange Board of India Act, 1992 to hear and dispose of appeals against orders passed by the Securities and Exchange Board of India or by an adjudicating officer under the Act and to exercise jurisdiction, powers and authority conferred on the Tribunal by or under this Act or any other law for the time being in force.

174. (b); The Securities and Exchange Board of India (SEBI) was established on April 12, 1992 in accordance with the provisions of the Securities and Exchange Board of India Act, 1992.

175. (d); NABARD was set up with an initial capital of Rs.100 crore, its' paid up capital stood at Rs. 5,000 crore as on 31st March 2016.

176. (a); Only ICICI Bank are authorized to handle the Senior Citizens Savings Scheme (SCSS), 2004.

177. (c); The Government of India has enacted the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 in terms of which the definition of micro, small and medium enterprises. As under a micro enterprise is an enterprise where investment in plant and machinery does not exceed Rs 25 lakhs.

178. (b); Commercial Paper (CP) is an unsecured money market instrument issued in the form of a promissory note. It was introduced in India in 1990.

179. (e); RBI has maintained the Principal Accounts of Central as well as State Governments at its Central Accounts Section.

180. (d); Corporate, primary dealers (PDs) and the All-India Financial Institutions (FIs) are eligible to issue Commercial Paper (CP).

181. (e); Under On-line Tax Accounting System (OLTAS), only a Single Copy Challan is used with a tear off portion for the Tax Payer.

182. (d); Commercial Paper (CP) can be issued for maturities between a minimum of 7 days and a maximum of up to one year from the date of issue.

183. (d); All commercial banks including branches of foreign banks functioning in India, local area banks and regional rural banks are insured by the DICGC.

184. (c); Money Transfer Service Scheme is a quick and easy way of transferring personal remittances from abroad to beneficiaries in India. Only inward personal remittances into India such as remittances towards family maintenance and remittances favoring foreign tourists visiting India are permissible. No outward remittance from India is permissible under MTSS.

185. (a); Each depositor in a bank is insured upto a maximum of Rs.1,00,000 (Rupees One Lakh) for both principal and interest amount held by him in the same capacity and same right as on the date of liquidation/cancellation of bank's licence or the date on which the scheme of amalgamation/merger/reconstruction comes into force.

186. (b); The government of India holds 100% stake in NABARD.

187. (a); Ajay Tyagi is the present Chairman of SEBI.

188. (c); The importance of institutional credit in boosting rural economy has been clear to the Government of India right from its early stages of planning. Therefore, the Reserve Bank of India (RBI) at the insistence of the Government of India, constituted a Committee to Review the Arrangements For Institutional Credit for Agriculture and Rural Development (CRAFICARD) to look into these very critical aspects. The Committee was formed on 30 March 1979, under the Chairmanship of Shri B. Sivaraman, former member of Planning Commission, Government of India.

189. (a); In RRBs, 50% share shall be held by the central government, 15% by the concerned state government and 35% by the sponsor bank.

190. (b); Regional Rural Banks were set up by the Government of India under Regional Rural Banks act 1976.

191. (d); Established in 1927, Federation of Indian Chambers of Commerce and Industry (FICCI) is the largest and oldest apex business organisation in India. Its history is closely interwoven with India's struggle for independence, its industrialization, and its emergence as one of the most rapidly growing global economies.

192. (c); Established by the Government of India, we commenced operations in 1982 under the Export-Import Bank of India Act, 1981 as a purveyor of export credit, mirroring global Export Credit Agencies. R.C. Shah was the first Chairman and Managing Director (CMD) from 1982 - 1985 of Exim Bank.

193. (e); ECGC Ltd. (Formerly Export Credit Guarantee Corporation of India Ltd.), wholly owned by Government of India, was set up in 1957 with the objective of promoting exports from the country by providing Credit Risk Insurance and related services for exports.

194. (a); ECGC Ltd (Formerly Export Credit Guarantee Corporation of India Ltd.).

195. (b); The Asian Infrastructure Investment Bank (AIIB) is a new multilateral financial institution founded to bring countries together to address the daunting infrastructure needs across Asia.

196. (e); The World Bank Group consists of five organizations. These are:-
1. International Bank for Reconstruction and Development (IBRD)
2. International Development Association IDA)
3. International Finance Corporation (IFC)
4. Multilateral Investment Guarantee Agency (MIGA)
5. International Centre for Settlement of Investment Disputes (ICSID)

197. (a); The World Bank is like a cooperative, made up of 189 member countries. These member countries, or shareholders, are represented by a Board of Governors, who are the ultimate policymakers at the World Bank.

198. (e); International Development Association (IDA) is an agency to provide 'soft-loans' to developing countries.

199. (d); The New Development Bank has an initial subscribed capital of US$50 billion and an initial authorized capital of US$100 billion.

200. (b); The inaugural meeting of the Board of Governors of the NDB was chaired by Russia and held on the eve of the Ufa Summit on 7 July 2015, when the Bank formally came into existence as a legal entity.

Static Awareness MCQ

1. Standard & Poor's (S&P) Global Ratings and its predecessor organisations have been in business for more than 150 years. (S&P) based in-
   (a) New York, USA   (b) London, UK
   (c) Paris, France   (d) Vienna, Austria
   (e) Geneva, Switzerland

2. Pulitzer prize is awarded for outstanding work in the field of
   (a) Science and Technology
   (b) Environmental Studies
   (c) Literature and Journalism
   (d) International Understanding
   (e) Economics

3. Who is current Chemicals and Fertilizers Minister in Narendra Modi government?
   (a) Ananth kumar
   (b) Kalraj Mishra
   (c) Anant Geete
   (d) Ravi Shankar Prasad
   (e) Shri D.V. Sadananda Gowda

4. Bhitarkanika National Park in which state?
   (a) Karnataka   (b) Tamil Nadu
   (c) Odisha   (d) Bihar   (e) Madhya Pradesh

5. The capital of Egypt is?
   (a) Tbilisi   (b) Cairo   (c) Conakry
   (d) Djibouti   (e) Roseau

6. Who is the present governor of Rajasthan?
   (a) MridulaSinha
   (b) VP Singh Badnore   (c) Shri Kalraj Mishra
   (d) Krishan Kant Paul   (e) Kaptan Singh Solanki

7. The author of the book "The Gin Drinkers" is
   (a) Arundhati Roy   (b) Anita Desai
   (c) Sagarika Ghose   (d) Shoba Dey
   (e) Khushwant Singh

8. Lal Bahadur Shastri International Airport is a public airport located in-
   (a) Varanasi, Uttar Pradesh
   (b) Bhagalpur, Bihar
   (c) Kolkata, West Bengal
   (d) Indore, Madhya Pradesh
   (e) Hyderabad, Telangana

9. Who is present President of Algeria?
   (a) Ilham Aliyev   (b) John Howard
   (c) Abdelaziz Bouteflika   (d) Freundel Stuart
   (e) Serzh Sargsyan

10. Who is the governor of Sikkim?
    (a) Keshari Nath Tripathi   (b) Acharya Dev Vrat
    (c) Shri Ganga Prasad   (d) V.P. Singh Badnore
    (e) Tathagata Roy

11. The book titled I do What I do : On Reform, Rhetoric & Resolve has been penned by
    (a) C Rangarajan
    (b) Subramanian Swamy
    (c) Raghuram Rajan
    (d) Arvind Subramanian
    (e) Urjit Patel

12. The Lengteng Wildlife Sanctuary (LWS) is located in which state?
    (a) Sikkim   (b) Kerala   (c) Manipur
    (d) Mehalaya   (e) Mizoram

13. Satpura National Park is located in the Hoshangabad district of which of the following state?
    (a) Uttar Pradesh   (b) Andhra Pradesh
    (c) Himachal Pradesh   (d) Arunachal Pradesh
    (e) Madhya Pradesh

14. Girna Dam is in which of the following state?
    (a) Madhya Pradesh   (b) Tamil Nadu
    (c) Kerala   (d) Maharashtra
    (e) Karnataka

15. World Hindi Day is observed on which day?
    (a) 7th October   (b) 25th March
    (c) 10th January   (d) 8th January
    (e) 14th September

16. Saraswati Samman is given to which field?
    (a) History   (b) Science   (c) Literature
    (d) Social Harmony   (e) Economics

17. Chandoli National Park is one of the popular parks in which of the following states?
    (a) Madhya Pradesh   (b) Uttar Pradesh
    (c) Himachal Pradesh   (d) Jammu & Kashmir
    (e) Maharashtra

18. Near which city is the Kakrapar Nuclear Power Station located?
    (a) Kota (Rajasthan)
    (b) Karwar (Karnataka)
    (c) Surat (Gujarat)
    (d) Mumbai (Maharashtra)
    (e) Kolkata (West Bengal)

19. Who is present governor of Goa?
    (a) Ram Naik
    (b) Shri Satya Pal Malik.
    (c) Kalyan Singh
    (d) C Vidyasagar Rao
    (e) None of the above

20. Ottawa is the Capital of which of the following country?
(a) Netherlands   (b) Australia (c) Austria
(d) Canada   (e) Ireland

21. Saurashtra Cricket Association Stadium is a cricket stadium is located in which city
(a) Nagpur   (b) Kanpur   (c) Rajkot
(d) Dharamshala   (e) None

22. Sri Ranganathaswamy Temple is situated in which state?
(a) Andhra Pradesh   (b) Telangana
(c) Kerala   (d) Tamil Nadu
(e) Karnataka

23. The Nandankanan Zoological Park (NZP) is a 400-hectare zoo and botanical garden in which state?
(a) Odisha   (b) Kerala   (c) Andhra Pradesh
(d) Haryana   (e) None of these

24. Tallinn is capital city of which Country?
(a) Estonia   (b) Ukraine   (c) Canada
(d) Poland   (e) Scotland

25. Name the newly appointed Governor of Bihar.
(a) Banwarilal Purohit   (b) S C Jamir
(c) Shri Phagu Chauhan   (d) Shri Lal Ji Tandon
(e) Ram Naik

26. The Nokrek National Park (NNS) is located in
(a) Assam   (b) Odisha
(c) Madhya Pradesh   (d) Uttarakhand
(e) Meghalaya

27. Fugdi is a folk dance is related to which state?
(a) Karnataka   (b) Maharashtra
(c) Gujarat   (d) Goa   (e) Madhya Pradesh

28. Where is the head office of European Bank for Reconstruction & Development (EBRD)?
(a) London   (b) Paris   (c) Vienna
(d) Geneva   (e) New York

29. What is the capital of Indonesia?
(a) Moscow   (b) Baku   (c) Jakarta
(d) Canberra   (e) None of these

30. Which city is served by Lokpriya Gopinath Bordoloi International Airport?
(a) Ahmedabad   (b) Kochi   (c) Kozhikode
(d) Bengaluru   (e) Guwahati

31. The Sun temple is situated in the small town of Konark, which is located at?
(a) Puri, Odisha
(b) Deoghar, Jharkhand
(c) Nainital, Uttrakhand
(d) Mathura, Uttar Pradesh
(e) Hyderabad, Telangana

32. Where is the headquarters of Amnesty International?
(a) London, UK   (b) Paris, France
(c) New York, USA   (d) Vienna, Austria
(e) Geneva, Switzerland

33. Satpura National Park is located in the Hoshangabad district of which of the following state?
(a) Uttar Pradesh   (b) Andhra Pradesh
(c) Himachal Pradesh   (d) Arunachal Pradesh
(e) Madhya Pradesh

34. Headquarter of Indian Space Research Organisation is in which of the following city?
(a) Mumbai   (b) New Delhi
(c) Bangalore   (d) Dehradun (e) Chennai

35. "Kumharia" a proposed nuclear power plant is related to which State?
(a) Andhra Pradesh   (b) Gujarat
(c) Haryana   (d) West Bengal
(e) Uttar Pradesh

36. NRLM is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. NRLM stands for-?
(a) Nominal Rural Livelihood Mission
(b) National River Livelihood Mission
(c) National Rural Looking Mission
(d) National Rural Livelihood Mission
(e) National Rural Livelihood Management

37. The traditional Bonderam festival is celebrated in which state?
(a) Kerala   (b) Tamil Nadu (c) Goa
(d) Maharashtra   (e) None of these

38. Dudhawa Dam is located in Dhamtari district of Chhattisgarh. It is built across the _____ river in the village of Dudhawa?
(a) Kanhar   (b) Shivnath (c) Indravati
(d) Mahanadi   (e) Sabari

39. Parul Parmar is related to which sports?
(a) Weightlifting (b) Golf (c) Badminton
(d) Shooting   (e) Boxing

40. Who is present Prime Minister of Italy?
(a) Luigi Di Maio   (b) Giuseppe Conte
(c) Matteo Salvini   (d) Sergio Mattarella
(e) Paolo Gentiloni

41. Jackson Singh Thounaojam is associated with which sports?
(a) Football   (b) Hockey   (c) Chess
(d) Table Tennis   (e) Cricket

42. The famous Khajuraho Dance Festival was held in which state?
(a) Andhra Pradesh   (b) Odisha
(c) Kerala   (d) Madhya Pradesh
(e) Gujarat

43. Name the state, which hosted the first edition of its Hot Air Balloon Festival?
(a) Tamil Nadu   (b) Odisha
(c) Maharashtra   (d) Andhra Pradesh
(e) Uttar Pradesh

44. Where is the headquarters of International Maritime Organization (IMO)?
(a) New York   (b) Berlin   (c) UK
(d) Milan   (e) London

45. The Rollapadu Wildlife Sanctuary (RWS) is located in which state/UT?
(a) Odisha   (b) Manipur
(c) Himachal Pradesh   (d) Andhra Pradesh
(e) Bihar

46. What is the Capital of Chile?
(a) Buenos Aires   (b) Baku   (c) Jakarta
(d) Santiago   (e) Lima

47. The 2017 Konark Dance Festival has started in which state?
(a) Andhra Pradesh   (b) Odisha
(c) Kerala   (d) Karnataka
(e) Kerala

48. Who is the current Human Resource Development Minister in Narendra Modi government?
(a) Dr Harsh Vardhan
(b) Kalraj Mishra
(c) Jual Oram
(d) Shri Ramesh Pokhriyal 'Nishank'
(e) Thawar Chand Gehlot

49. Where is the Headquarters of International Weightlifting Federation (IWF)?
(a) Budapest, Hungary
(b) Nairobi, Kenya
(c) Madrid, Spain
(d) Bern, Switzerland
(e) Helsinki, Finland

50. The Darrah National Park (DNP) is located in which state/UT?
(a) Maharashtra   (b) Odisha   (c) Uttar Pradesh
(d) Punjab   (e) Rajasthan

51. Where is the Indian Institute of Foreign Trade Located?
(a) New Delhi   (b) Hyderabad
(c) Mumbai   (d) Ahmedabad (e) Bangalore

52. Idamalayar (Edamalayar) Hydroelectric Power Project is of TYPE Hydro Power Plant with a design capacity of 75 MW located at?
(a) Karnataka   (b) Himachal Pradesh
(c) Uttarakhand   (d) Bihar
(e) Kerala

53. What is the full form of NATO?
(a) North African Treaty Organization
(b) North Atlantic Treaty Organization
(c) North Asian Treaty Organization
(d) North American Treaty Organization
(e) None of these

54. What is the Capital of Cuba?
(a) Suva   (b) Luanda   (c) Buenos Aires
(d) Havana   (e) Yerevan

55. Nallamala hills is located in the state of-
(a) Orissa   (b) Meghalaya
(c) Andhra Pradesh   (d) Gujarat
(e) Maharashtra

56. Father of Green Revolution in India is?
(a) Lal Bahadur Shastri   (b) APJ Abdul Kalam
(c) Verghese Kurien   (d) Jawaharlal Nehru
(e) MS Swaminathan

57. Anjali Bhagwat is a professional Indian?
(a) Cricketer   (b) Footballer (c) Shooter
(d) Wrestler   (e) None of the above

58. The headquarters of UNESCO is in
(a) New York   (b) The Hague   (c) Paris
(d) Moscow   (e) Geneva

59. In which among the following year Asia's first Export Processing Zone (EPZ) was set up?
(a) 1959   (b) 1971   (c) 1965
(d) 1956   (e) 1975

60. Who is the current and ninth Secretary-General of the United Nations?
(a) Tedros Adhanom Ghebreyesus
(b) Irina Bokova
(c) Ban Ki-Moon
(d) Antonio Guterres
(e) Roberto Azevedo

61. India's Sivalingam Sathish Kumar and Ragala Venkat Rahul is related to which sports?
(a) Boxing   (b) Swimming
(c) Badminton   (d) Weightlifting
(e) Wrestling

62. The Group of 7 (G7) is a group consisting of 7 countries, with the 7 largest advanced economies in the world, represent more than 62% of the global net wealth. G7 summit 2019 was held in-
(a) France   (b) Japan   (c) USA
(d) Italy   (e) Canada

63. SWIFT provides a network that enables financial institutions worldwide to send and receive information about financial transactions in a secure, standardized and reliable environment. What is the meaning of "S" in SWIFT?
    (a) Society   (b) Service   (c) System
    (d) Solution   (e) Sending

64. The SEAC's function on the principle of collective responsibility. What is the meaning of "A" in SEAC?
    (a) Agriculture   (b) Appraisal   (c) Apeared
    (d) Authority   (e) Approval

65. Panna National Park is a national park located in-
    (a) Maharashtra   (b) Gujarat   (c)Madhya Pradesh
    (d) Rajasthan   (e) Tamil Nadu

66. The City Union Bank Limited is an Indian bank. Where is the headquaters of City Union Bank?
    (a) Uttar Pradesh   (b) West Bengal(c) Kerala
    (d) Tamil Nadu   (e) Maharashtra

67. Cheruthoni Dam, the largest concrete gravity dam in which state?
    (a) Andhra Pradesh   (b) Karnataka
    (c) Tamil Nadu   (d) Kerala
    (e) None of these

68. 12th November is celebrated as-
    (a) International Day of Peace
    (b) World Animal Day
    (c) World Coffee Day
    (d) National Food Day
    (e) World Pneumonia Day

69. Nobel Prize are distributed annually at
    (a) Manila   (b) Stockholm   (c) Geneva
    (d) New York   (e) None of these

70. Name the author of the book "Mind Master: Winning Lessons from a Champion's Life "?
    (a) Shaktikanta Das
    (b) Hasmukh Adhia
    (c) Viswanathan Anand
    (d) Arvind Subramanian
    (e) Ratan P Watal

71. The Government of India has launched the AMRUT with the aim of providing basic civic amenities. What is the meaning of "U" in AMRUT?
    (a) Useful   (b) Universal (c) Unique
    (d) Urban   (e) Uniform

72. Who is the first sports player to be recipient of Bharat Ratna Award?
    (a) P.T usha   (b) Milkha singh
    (c) Sachin Tendulkar   (d) Dhyan Chand
    (e) None of these

73. Where is the Headquarters of International Weightlifting Federation (IWF)?
    (a) Budapest, Hungary
    (b) Nairobi, Kenya
    (c) Madrid, Spain
    (d) Bern, Switzerland
    (e) Helsinki, Finland

74. In which of the following state, the Achanakmar Wildlife Sanctuary situated?
    (a) Rajasthan   (b) Kerala   (c) West Bengal
    (d) Chhattisgarh   (e) Odisha

75. Balphakram National Park is home to wide species of plants and animals and is located in the midst of the Garo Hills in-
    (a) Meghalaya   (b) Mizoram
    (c) Arunachal Pradesh   (d) Manipur
    (e) Tripura

76. Vienna is the capital and largest city of-
    (a) Canada   (b) Australia (c) Yemen
    (d) Russia   (e) Austria

77. The Ukai Dam is the largest reservoir in which state?
    (a) Rajasthan   (b) Maharashtra
    (c) Gujarat   (d) Punjab   (e) Kerala

78. Who is a leading Indian economist and Vice Chairman of NITI Aayog?
    (a) Narendra Modi   (b) Rajiv Kumar
    (c) Bibek Debroy   (d) Ramesh Chand
    (e) VK Saraswat

79. Dhirubhai Ambani Solar Park is a 40-megawatt (MW AC) photovoltaic power station in-
    (a) Rajasthan   (b) Gujarat   (c) Maharashtra
    (d) Kerala   (e) West Bengal

80. Sanjeev Stalin is related to which game?
    (a) Cricket   (b) Football   (c) Tennis
    (d) Archery   (e) Wrestling

81. Where does JRD Tata Sports Complex Stadium?
    (a) Lucknow   (b) Ranchi   (c) Kolkata
    (d) Patna   (e) Jamshedpur

82. Where is the headquarter of ICAN?
    (a) Vienna, Austria
    (b) Nairobi, Kenya
    (c) Geneva, Switzerland
    (d) New York, USA
    (e) Washington DC, USA

83. Indira sagar dam is located in which state?
    (a) Maharashtra   (b) Haryana
    (c) Odisha   (d) Madhya Pradesh
    (e) None of these

84. Krishnarajasagar dam built across Kaveri River in which state?
(a) Kerala   (b) Odisha   (c) Karnataka
(d) Telangana   (e) None of these

85. Mettur Dam built across Kaveri River at Salem district in which state?
(a) Tamil Nadu   (b) Madhya Pradesh
(c) Odisha   (d) West Bengal
(e) Assam

86. The greatest dam Bisalpur, located in Tonk District of which state?
(a) Rajasthan   (b) Uttar Pradesh
(c) Tamil Nadu   (d) Gujarat
(e) Haryana

87. Koyna Dam is built across river koyana in which state?
(a) Maharashtra   (b) Haryana
(c) Odisha
(d) Madhya Pradesh   (e) None of these

88. Maithon Dam is built on the river of Barakar located in which state?
(a) West Bengal   (b) Odisha   (c) Uttar Pradesh
(d) Bihar   (e) Jharkhand

89. The Rihand dam has been built across Rihand River a tributary of Sone river in which state?
(a) Bihar   (b) Uttar Pradesh
(c) Jharkhand   (d) West Bengal
(e) Odisha

90. Tunga Bhadra dam is constructed across river Tungabhadra in which state?
(a) Tamil Nadu   (b) Kerala   (c) Karnataka
(d) Telangana   (e) Odisha

91. The Bhavani Sagar Dam constructed across Bhavani river in which state?
(a) Rajasthan   (b) Uttar Pradesh
(c) Tamil Nadu   (d) Gujarat
(e) Kerala

92. Prime Minister Narendra Modi has inaugurated various irrigation and water-related initiatives at Aji Dam. This dam is located in _____.
(a) Uttar Pradesh   (b) Bihar   (c) Gujarat
(d) Karnataka   (e) Kerala

93. Prime Minister Narendra Modi has recently launched the world's second biggest dam on the river Narmada in Gujarat. This dam has been named as _____.
(a) Mansarovar Dam
(b) Rihand Dam
(c) Sardar Sarovar Dam
(d) Kol Dam
(e) Kishau Dam

94. Vindhyachal Thermal Power Station in the Singrauli district of which state?
(a) Jammu Kashmir   (b) Odisha
(c) Haryana   (d) Madhya Pradesh
(e) None of these

95. Mundra Thermal Power Station is situated in which state?
(a) Gujarat   (b) Rajasthan
(c) Kerala   (d) Andhra Pradesh
(e) Karnataka

96. Mundra Ultra Mega Power Plant is located in which state?
(a) Maharashtra   (b) Gujarat   (c) Goa
(d) Kerala   (e) Manipur

97. Talcher Super Thermal Power Station or NTPC Talcher Kaniha is located in which state?
(a) Gujarat   (b) Madhya Pradesh
(c) Andhra Pradesh   (d) Haryana
(e) Odisha

98. Sipat Super Thermal Power Plant located at Sipat in which state?
(a) Uttarakhand   (b) Chhattisgarh
(c) Himachal Pradesh   (d) Arunachal Pradesh
(e) Assam

99. NTPC Dadri or National Capital Power Station (NCPS) owned and operated by NTPC is located in
(a) Madhya Pradesh   (b) West Bengal
(c) Uttar Pradesh   (d) Haryana
(e) None of these

100. NTPC's Ramagundam thermal power plant is located in which state?
(a) Uttar Pradesh   (b) Madhya Pradesh
(c) Odisha   (d) Telangana
(e) None of these

101. Korba Super Thermal Power Plant located in which state?
(a) Uttarakhand   (b) Chhattisgarh
(c) Himachal Pradesh   (d) Arunachal Pradesh
(e) Assam

102. Rihand Thermal Power Station at Rihandnagar is located in which state?
(a) Uttar Pradesh   (b) Madhya Pradesh
(c) Odisha   (d) Andhra Pradesh
(e) None of these

103. Jharsuguda Thermal Power Plant is located in which state?
(a) Uttar Pradesh   (b) Madhya Pradesh
(c) Odisha   (d) Andhra Pradesh
(e) None of these

104. Power Finance Corporation Ltd (PFC) has sanctioned a term loan of Rs 4,009 crore to the _____.
(a) Maharashtra Power Generation Corporation Lt
(b) Gujarat Power Generation Corporation Lt
(c) Karnataka Power Generation Corporation Lt
(d) BiharPower Generation Corporation Lt
(e) Telangana Power Generation Corporation Lt

105. In which district first phase of 65 MW Kashang Hydel Project has launched in Himachal Pradesh?
(a) Hamirpur   (b) Sirmaur   (c) Kullu
(d) Kinnaur   (e) Bilaspur

106. Mudumalai National Park is situated at the crossroads of which three state?
(a) Tamil Nadu, Kerala and Karnataka
(b) Andhra Pradesh, Telangana and Tamil Nadu
(c) Kerala, Tamil Nadu and Andhra Pradesh
(d) Odisha, Telangana and Karnataka
(e) None of these

107. Periyar National Park is located in which state?
(a) Kerala   (b) Tamil Nadu
(c) Andhra Pradesh   (d) Telangana
(e) None of these

108. Dachigam National Park is situated in which state?
(a) Jammu and Kashmir   (b) Gujarat
(c) Rajasthan   (d) Uttar Pradesh
(e) None of these

109. Mundanthurai Wildlife Sanctuary is located in which state?
(a) Kerala   (b) Tamil Nadu
(c) Andhra Pradesh   (d) Telangana
(e) None of these

110. Anamalai Wildlife Sanctuary is one of the most beautiful wildlife sanctuary located in which state?
(a) Kerala   (b) Tamil Nadu
(c) Andhra Pradesh   (d) Telangana
(e) Karnataka

111. Bandipur National Park is located in the state of
(a) Kerala   (b) Tamil Nadu
(c) Andhra Pradesh   (d) Telangana
(e) Karnataka

112. Kudremukh National Park is located in which state?
(a) Karnataka   (b) Tamil Nadu
(c) Andhra Pradesh   (d) Telangana
(e) Kerala

113. Eravikulam National Park is located in which state?
(a) Karnataka   (b) Tamil Nadu
(c) Andhra Pradesh   (d) Telangana
(e) Kerala

114. The Chinnar Wildlife Sanctuary is located in which state?
(a) Kerala   (b) Tamil Nadu (c) Rajasthan
(d) Assam   (e) Manipur

115. Corbett National Park is situated in which state?
(a) Uttarakhand
(b) Jammu and Kashmir
(c) New Delhi
(d) Haryana
(e) Uttar Pradesh

116. Nanda Devi National Park is located in which state?
(a) Uttarakhand
(b) Jammu and Kashmir
(c) New Delhi
(d) Haryana
(e) Uttar Pradesh

117. The Hemis National Park is located in which state/UT?
(a) Uttarakhand   (b) Ladakh
(c) New Delhi   (d) Haryana   (e) Uttar Pradesh

118. Valley of flowers is paradise on earth and is situated in?
(a) Uttarakhand   (b) Jammu and Kashmir
(c) New Delhi   (d) Haryana
(e) Uttar Pradesh

119. Ranthambore National Park is located in
(a) Kerala   (b) Tamil Nadu (c) Rajasthan
(d) Assam   (e) Manipur

120. Keoladeo Ghana National Park is located in which state?
(a) Kerala   (b) Tamil Nadu (c) Rajasthan
(d) Assam   (e) Manipur

121. Gir National Park and Sasan Gir Sanctuary is situated in
(a) Jammu and Kashmir
(b) Gujarat
(c) Rajasthan
(d) Uttar Pradesh
(e) Punjab

122. Sariska National Park is located in which state?
(a) Jammu and Kashmir
(b) Gujarat
(c) Rajasthan
(d) Uttar Pradesh
(e) Punjab

123. Kanha National Park is located in
(a) New Delhi   (b) Uttar Pradesh
(c) Haryana   (d) Madhya Pradesh
(e) None of these

124. The Dudhwa National Park is located in which state?
(a) New Delhi   (b) Uttar Pradesh
(c) Haryana   (d) Madhya Pradesh
(e) None of these

125. Pench National Park is located in which state?
(a) New Delhi   (b) Uttar Pradesh
(c) Punjab   (d) Madhya Pradesh
(e) Bihar

126. Kaziranga National Park is situated in which state?
(a) Kerala   (b) Tamil Nadu (c) Rajasthan
(d) Assam   (e) Manipur

127. Sunderban wildlife sanctuary is situated in which state?
(a) West Bengal   (b) Assam   (c) Odisha
(d) Jharkhand   (e) Bihar

128. Manas National Park or Manas Wildlife Sanctuary is located in which state?
(a) West Bengal   (b) Assam   (c) Odisha
(d) Jharkhand   (e) Bihar

129. Kanchendzonga National Park is located in which state?
(a) Himachal Pradesh   (b) Arunachal Pradesh
(c) Sikkim   (d) Assam
(e) Jammu and Kashmir

130. Where is the headquarter of DBS Bank?
(a) Singapore   (b) Canada   (c) Switzerland
(d) Japan   (e) South Africa

131. Where is the headquarter of AB Bank Ltd?
(a) China   (b) Russia   (c) Singapore
(d) Bangladesh   (e) Sri Lanka

132. Where is the headquarter of ABN AMRO Bank?
(a) Taiwan   (b) Germany (c) France
(d) Netherland   (e) None of these

133. Where is the headquarter of Bank of Nova Scotia?
(a) Singapore   (b) Canada   (c) Switzerland
(d) Japan   (e) South Africa

134. Where is the headquarter of Barclay's Bank?
(a) USA   (b) China   (c) UK
(d) Russia   (e) Germany

135. Where is the headquarter of BNP Paribas Bank?
(a) Taiwan   (b) Germany (c) France
(d) Netherland   (e) None of these

136. Where is the headquarter of Citibank?
(a) London   (b) New York (c) Paris
(d) Geneva   (e) Washington

137. Where is the headquarter of United Overseas Bank Ltd?
(a) China   (b) Russia   (c) Singapore
(d) Bangladesh   (e) Sri Lanka

138. Who is the CEO of The Royal Bank of Scotland?
(a) John Cryan   (b) Alison Rose
(c) Johan Petrus Burger (d) Wee Ee Cheong
(e) None of these

139. Where is the headquarter of Deutsche Bank?
(a) Taiwan   (b) Germany (c) France
(d) Netherland   (e) None of these

140. Where is the headquarter of First Rand Bank?
(a) USA   (b) South Africa (c) Brazil
(d) Australia   (e) None of these

141. Which of the following is the the First Bank in India?
(a) Bank of Calcutta
(b) General Bank of India
(c) Bank of Hindustan
(d) Bank of Madras
(e) None of these

142. Who was the First Governor of RBI?
(a) M. Narasimham   (b) James Braid Taylor
(c) Mr. C D Deshmukh   (d) Mr. Osborne Smith
(e) None of these

143. Name the First Indian governor of RBI?
(a) M. Narasimham   (b) Benegal Rama Rau
(c) Mr. C D Deshmukh   (d) P. C. Bhattacharya
(e) Mr. Osborne Smith

144. Name the First Bank to Introduce ATM in India?
(a) HSBC   (b) ICICI   (c) SBI
(d) HDFC   (e) None of these

145. Name the First Bank to introduce saving Bank in India?
(a) Bank of Hindustan   (b) Syndicate Bank
(c) Bengal Bank   (d) Presidency Bank
(e) None of these

146. Name the First Bank to Introduce Cheque system in India?
(a) Central Bank of India (b) Presidency bank
(c) Bengal Bank   (d) HSBC
(e) ICICI Bank

147. Name the First Bank to introduce Internet Banking?
(a) Axis Bank   (b) HDFC Bank (c) SBI
(d) ICICI Bank   (e) HSBC Bank

148. Name the First Bank to introduce Mutual Fund?
(a) ICICI Bank   (b) SBI
(c) Central Bank of India (d) Bank of Baroda
(e) None of these

149. Name the First Bank to introduce Credit Card in India?
(a) SBI   (b) HDFC
(c) ICICI   (d) Punjab National Bank
(e) Central Bank of India

150. In which state, The 4th edition of 'Buxa Bird Festival' was celebrated?
(a) Tripura   (b) Nagaland
(c) West Bengal   (d) Maharashtra
(e) Bihar

151. Name the oldest Joint Stock Bank of India?
(a) Allahabad Bank   (b) Punjab National Bank
(c) Central Bank of India   (d) Bank of Madras
(e) Bank of India

152. Name the First Indian bank to open branch outside India in London in 1946?
(a) Union Bank of India   (b) State Bank of India
(c) Central Bank of India   (d) Bank of India
(e) None of these

153. Name the First Regional Rural Bank name Prathama Grameen Bank was started by?
(a) RBI   (b) State Bank of India
(c) Syndicate Bank   (d) NABARD
(e) Bank of India

154. Name the first bank to provide mobile ATM?
(a) SBI   (b) ICICI Bank
(c) Karnataka Bank   (d) Dena Bank
(e) Axis Bank

155. Name the First Universal Bank in India?
(a) SBI   (b) ICICI Bank   (c) PNB
(d) HDFC   (e) Axis Bank

156. Name the First Bank in India to launch its own Payment Aggregators?
(a) ICICI Bank   (b) State Bank of India
(c) Dena Bank   (d) Yes Bank
(e) HDFC Bank

157. Name the First India bank Got ISO?
(a) ICICI Bank   (b) South Indian Bank
(c) Dena Bank   (d) Canara Bank
(e) SBI

158. Where was the first Headquarters of Reserve Bank of India (RBI)?
(a) New Delhi   (b) Lucknow   (c) Kolkata
(d) Chennai   (e) None of these

159. PMMY were launched on 08 April 2015 by the Hon'ble Prime Minister Narendra Modi. What is the full form of PMMY?
(a) Pradhan Manager MUDRA Yojana
(b) Pradhan Mantri MUDRA Yatra
(c) Pradhan Mantri MUDRA Yojana
(d) Pramukh Mantri MUDRA Yojana
(e) None of the above

160. Who is the minister of Personnel, Public Grievances and Pensions, Department of Atomic Energy, Department of Space and All-important policy issues?
(a) Arun Jaitley   (b) Narendra Modi
(c) Raj Nath Singh   (d) Smt. Sushma Swaraj
(e) None of these

161. Who is the Home Affairs minister of India?
(a) Arun Jaitley   (b) Smt. Sushma Swaraj
(c) Shri Amit Shah   (d) Sushri Uma Bharati
(e) None of these

162. Who is the External Affairs, Overseas Indian Affairs minister of India?
(a) Arun Jaitley
(b) Dr. Subrahmanyam Jaishankar
(c) Raj Nath Singh
(d) Sushri Uma Bharati
(e) Narendra Singh Tomar

163. Who is the Finance, minister of India?
(a) Suresh Prabhu
(b) Raj Nath Singh
(c) Smt. Sushma Swaraj
(d) Smt. Nirmala Sitharaman
(e) None of these

164. Who is the Ministry of Rural Development, Ministry of Agriculture & Farmers Welfare and Ministry of Panchayati Raj?
(a) Nitin Jairam Gadkari
(b) Shri Narendra Singh Tomar
(c) Sushri Uma Bharati
(d) Kalraj Mishra
(e) None of these

165. Who is the Road Transport and Highways, Shipping minister of India?
(a) Ravi Shankar Prasad
(b) Nitin Jairam Gadkari
(c) Smt. Maneka Sanjay Gandhi
(d) Ramvilas Paswan
(e) Narendra Singh Tomar

166. Who is the Defense minister of India?
(a) Ravi Shankar Prasad   (b) Arun Jaitley
(c) Suresh Prabhu   (d) Ananthkumar
(e) Shri Raj Nath Singh

167. Who is the Railways minister of India?
(a) Chaudhary Birender Singh
(b) Anant Geete
(c) Ravi Shankar Prasad
(d) Suresh Prabhu
(e) Piyush Goyal

168. Who is the Statistics & Programme Implementation minister of India?
(a) Rao Inderjit Singh
(b) Ashok Gajapathi Raju Pusapati
(c) Smt. Harsimrat Kaur Badal
(d) Narendra Singh Tomar
(e) None of these

169. Who is the Drinking Water & Sanitation minister of India?
(a) Smt. Harsimrat Kaur Badal
(b) Jagat Prakash Nadda
(c) Shri Gajendra Singh Shekhawat
(d) Ramvilas Paswan
(e) None of these

170. Who is the Consumer Affairs, Food and Public Distribution minister of India?
(a) Ashok Gajapathi Raju Pusapati
(b) Kalraj Mishra
(c) Ramvilas Paswan
(d) Jual Oram
(e) None of these

171. Who is the Micro, Small and Medium Enterprises minister of India?
(a) Smt. Maneka Sanjay Gandhi
(b) Shri Nitin Jairam Gadkari
(c) Thawar Chand Gehlot
(d) Smt. Smriti Zubin Irani
(e) None of these

172. Who is the Women and Child Development minister of India?
(a) Ravi Shankar Prasad
(b) Nitin Jairam Gadkari
(c) Smt. Smriti Zubin Irani
(d) Ramvilas Paswan
(e) Narendra Singh Tomar

173. Sahitya akademi award given in how many languages?
(a) 19   (b) 22   (c) 24
(d) 25   (e) None of these

174. Who is the Law & Justice, Electronics & Information Technology minister of India?
(a) Chaudhary Birender Singh
(b) Anant Geete
(c) Ravi Shankar Prasad
(d) Suresh Prabhu
(e) None of these

175. Who is the Health and Family Welfare minister of India?
(a) Smt. Harsimrat Kaur Badal
(b) DR. HARSH VARDHAN
(c) Sushri Uma Bharati
(d) Ramvilas Paswan
(e) None of these

176. Who is the Civil Aviation minister of India?
(a) D.V. Sadananda Gowda
(b) Shri Hardeep S Puri
(c) Smt. Harsimrat Kaur Badal
(d) Narendra Singh Tomar
(e) None of these

177. Who is the Heavy Industries and Public Enterprises minister of India?
(a) Ananthkumar
(b) Shri Prakash Keshav Javadekar
(c) Chaudhary Birender Singh
(d) Anant Geete
(e) None of these

178. Who is the Food Processing Industries minister of India?
(a) Thawar Chand Gehlot
(b) Smt. Harsimrat Kaur Badal
(c) Dr. Harsh Vardhan
(d) Smt. Smriti Zubin Irani
(e) None of these

179. What is the cash prize in the Lal Bahadur Shastri National Award?
(a) Rs. 100,000   (b) Rs. 600,000
(c) Rs. 2,50,000   (d) Rs. 200,000
(e) Rs. 500,000

180. Who is the steel minister of India?
(a) Shri Dharmendra Pradhan
(b) Anant Geete   (c) Ravi Shankar Prasad
(d) Suresh Prabhu   (e) None of these

181. Who is the Tribal Affairs minister of India?
(a) Ashok Gajapathi Raju Pusapati
(b) Kalraj Mishra
(c) Ramvilas Paswan
(d) Shri Arjun Munda
(e) None of these

182. Who is the Agriculture & Farmers Welfare minister of India?
(a) D.V. Sadananda Gowda
(b) Prakash Javadekar
(c) Shri Narendra Singh Tomar
(d) Kalraj Mishra
(e) None of these

183. Who is the Social Justice and Empowerment minister of India?
(a) Smt. Maneka Sanjay Gandhi
(b) Kalraj Mishra
(c) Shri Thaawar Chand Gehlot
(d) Smt. Smriti Zubin Irani
(e) None of these

184. Who is the Textiles minister of India?
(a) Thawar Chand Gehlot
(b) Smt. Harsimrat Kaur Badal
(c) Dr. Harsh Vardhan
(d) Smt. Smriti Zubin Irani
(e) None of these

185. Who is the Science and Technology, Earth Sciences, Environment, Forest and Climate Change minister of India?
(a) Dr. Harsh Vardhan
(b) Smt. Harsimrat Kaur Badal
(c) Jagat Prakash Nadda
(d) Nitin Jairam Gadkari
(e) None of these

186. BAFTA' award is associated with-
(a) Banking Sector
(b) Cinema
(c) Insurance Sector
(d) Tourism
(e) None of these

187. Who is the Information & Broadcasting minister of India?
(a) Shri Prakash Javadekar
(b) Ravi Shankar Prasad
(c) Smt. Harsimrat Kaur Badal
(d) Chaudhary Birender Singh
(e) None of these

188. DIPP is the nodal agency in the field of foreign investments in India. What is the full form of DIPP?
(a) Department of Industry Policy and Promotion
(b) Department of Innovation Policy and Promotion
(c) Department of Industrial Policy and Promotion
(d) Department of Industrial Policy and Partnership
(e) Department of Internet Pulse and Partnership

189. Stockholm is the capital of _____.
(a) Norway   (b) Sweden   (c) Netherlands
(d) Ireland   (e) France

190. Who has announced to launch his new book "Immortal India"?
(a) Jumpa Lahiri   (b) Vikram seth
(c) Kiran Desai   (d) Amish Tripathi
(e) None of these

191. The annual Balijatra festival celebrated on the banks of river Mahanadi in which city?
(a) Raipur   (b) Sambalpur   (c) Angul
(d) Cuttack   (e) Jharsuguda

192. Who is the author of the book "President's Lady" (Pranaber Preyosi)?
(a) Ravinder Gupta   (b) Neehar Mishra
(c) Sangeeta Ghosh   (d) Chinu Modi
(e) None of these

193. The World Bank is like a cooperative, made up of --------------- member countries. These member countries, or shareholders, are represented by a Board of Governors, who are the ultimate policymakers at the World Bank?
(a) 189   (b) 193   (c) 159
(d) 173   (e) 187

194. The book titled "The Shershah of Kargil" is a biography of Kargil war hero Late Captain Vikram Batra, who was posthumously awarded Param veer Chakra (PVC) – the highest gallantry award of India. The book is written by?
(a) Deepak Surana   (b) Balraj Joshi
(c) Shakti Singh   (d) PK Singh
(e) None of these

195. Who is newly appointed governor of Meghalaya?
(a) Jagdish Mukhi
(b) Satya Pal Malik
(c) Brigadier (Retd.) BD Mishra
(d) Banwarilal Purohit
(e) Shri Ravindra Narayana Ravi

196. The biography of Hema Malini named 'Hema Malini: Beyond the Dream Girl' was launched recently. The biography has been penned by journalist turned writer _____?
(a) Yoshita Singh
(b) Ram Kamal Mukherjee
(c) Shrilal Shukla
(d) Dnyaneshwar M. Mulay
(e) Shri Ravindra Narayana Ravi

197. The book titled "Dreamnation: Uniting a Country with Handwritten Dreams" has been co-authored by?
(a) Saji Mathew and Jubie John
(b) Subroto Bagchi and Y.S. Rajan
(c) Jubie John and Srijan Pal Singh
(d) Y.S. Rajan and Saji Mathew
(e) None of these

198. Who is the Governor of Tripura?
(a) Padmanabha Balkrishna Acharya
(b) Nirbhay Sharma
(c) V. Shanmuganathan
(d) Shri Ramesh Bais
(e) None of these

199. Y Sanathoi Devi is associated with which sports?
(a) Hockey   (b) Football   (c) Wushu
(d) Badminton   (e) None of these

200. Which of the following Indian states has the highest onion production in the country?
(a) Bihar   (b) Maharashtra
(c) Gujarat   (d) Rajasthan (e) Karnataka

201. Badrinath a holy town is situated on the bank of which river?
(a) Brahmani River   (b) Bhadra River
(c) Alaknanda River   (d) Brahmani
(e) Brahmaputra river

202. Bhadravati is an industrial city is situated on the bank of which river?
(a) Brahmani River   (b) Bhadra River
(c) Alaknanda River   (d) Brahmani
(e) Brahmaputra river

203. Rourkela is situated on the bank of which river?
(a) Brahmani River   (b) Bhadra River
(c) Alaknanda River   (d) Brahmani
(e) Brahmaputra river

204. Dibrugarh is situated on the bank of which river?
(a) Brahmani River   (b) Bhadra River
(c) Alaknanda River   (d) Brahmani
(e) Brahmaputra river

205. The Chutka Nuclear Power Plant is located in which state of India?
(a) Gujarat   (b) Haryana
(c) Madhya Pradesh   (d) Maharashtra
(e) None of these

206. Kota is situated on the bank of which river?
(a) Brahmani River   (b) Chambal River
(c) Alaknanda River   (d) Brahmani
(e) Brahmaputra river

207. Chennai is situated on the bank of which river?
(a) Brahmani River   (b) Chambal River
(c) Alaknanda River   (d) Adyar River
(e) Brahmaputra river

208. Daman is situated on the bank of which river?
(a) Brahmani River   (b) Chambal River
(c) Daman Ganga River   (d) Adyar River
(e) Brahmaputra river

209. Mirzapur is situated on the bank of which river?
(a) Alaknanda River   (b) Ganga River
(c) Chambal River   (d) Adyar River
(e) Brahmaputra river

210. Bagalkot is situated on the bank of which river?
(a) Brahmani River   (b) Ganga River
(c) Chambal River   (d) Adyar River
(e) Ghataprabha River

211. Rajamahendravaram is situated on the bank of which river ?
(a) Brahmani River   (b) Ganga River
(c) Girna river   (d) Godavari River
(e) Ghataprabha River

212. Jaunpur is situated on the bank of which river?
(a) Brahmani River   (b) Gomti River
(c) Girna river   (d) Godavari River
(e) Ghataprabha River

213. Kolkata city is situated on the bank of which river?
(a) Yamuna   (b) Ganga River
(c) Girna river   (d) Godavari River
(e) Hugli (Hooghly) River

214. Srinagar is situated on the bank of which river ?
(a) Yamuna   (b) Ganga River
(c) Girna river   (d) Godavari River
(e) Jhelum River

215. Karwar is situated on the bank of which river?
(a) Yamuna   (b) Kali river
(c) Girna river   (d) Godavari River
(e) Jhelum River

216. Erode is situated on the bank of which river?
(a) Yamuna   (b) Kali river
(c) Kaveri River   (d) Godavari River
(e) Jhelum River

217. Vijayawada is situated on the bank of which river?
(a) Yamuna   (b) Kali river
(c) Krishna River   (d) Godavari River
(e) Jhelum River

218. Banki is situated on the bank of which river?
(a) Yamuna   (b) Kali river
(c) Mahanadi River   (d) Godavari River
(e) Jhelum River

219. Kuchipudi Dance a classical dances from which state?
(a) Assam   (b) Bihar
(c) Andhra Pradesh   (d) Tamil Nadu
(e) None of these

220. Bihu is a folk dance performed in which state?
(a) Himachal Pradesh   (b) Assam
(c) Jammu and Kashmir   (d) Uttarakhand
(e) Andhra Pradesh

221. Bardo Chham dance is a folk dance performed in which state?
(a) Himachal Pradesh   (b) Arunachal Pradesh
(c) Jammu and Kashmir   (d) Uttarakhand
(e) Andhra Pradesh

222. Jhijhian dance is a folk dance performed in which state?
(a) Himachal Pradesh   (b) Bihar
(c) Jammu and Kashmir   (d) Uttarakhand
(e) Andhra Pradesh

223. Raut Nacha Dance is a folk dance performed in which state?
(a) Himachal Pradesh   (b) Bihar
(c) Jammu and Kashmir   (d) Chhattisgarh
(e) None of these

224. Garba Dance is a folk dance performed in which state?
(a) jammu and Kashmir   (b) Bihar
(c) Gujarat   (d) Chhattisgarh
(e) Andhra Pradesh

225. The Phag Dance is a folk dance performed in which state?
(a) Himachal Pradesh   (b) Bihar
(c) Gujarat   (d) Chhattisgarh
(e) Haryana

226. The Nati Dance is a folk dance performed in which state?
(a) Himachal Pradesh   (b) Bihar
(c) Gujarat   (d) Chhattisgarh
(e) Haryana

227. The Namgen Dance is a folk dance performed in which state?
(a) Goa   (b) Tamil Nadu
(c) Rajasthan   (d) Himachal Pradesh
(e) None of these

228. The Rauf Dance is a folk dance performed in which state?
(a) Himachal Pradesh   (b) Jammu and Kashmir
(c) Gujarat   (d) Chhattisgarh
(e) Haryana

229. The Karma Dance is a folk dance performed in which state?
(a) Jharkhand   (b) Jammu and Kashmir
(c) Gujarat   (d) Tamil Nadu
(e) Haryana

230. The Yakshagana Dance is a folk dance performed in which state?
(a) Jharkhand   (b) Punjab
(c) Karnataka   (d) Kerala
(e) Haryana

231. Kathakali Dance is a classical dance performed in which state?
(a) Jharkhand   (b) Andhra Pradesh
(c) Tamil Nadu   (d) Chhattisgarh
(e) Kerala

232. Lava Dance Dance is a folk dance performed in which state?
(a) Jharkhand   (b) Andhra Pradesh
(c) Tamil Nadu   (d) Lakshadweep
(e) Kerala

233. Tertali Dance is a folk dance performed in which state?
(a) Jharkhand   (b) Andhra Pradesh
(c) Tamil Nadu   (d) Madhya Pradesh
(e) Kerala

234. Cheraw Dance is a folk dance performed in which state?
(a) Jharkhand   (b) Andhra Pradesh
(c) Mizoram   (d) Lakshadweep
(e) Kerala

235. Dhol Cholom Dance is a folk dance performed in which state?
(a) Jharkhand   (b) Assam
(c) Mizoram   (d) Lakshadweep
(e) Manipur

236. Lavani Dance is a folk dance performed in which state?
(a) Jharkhand   (b) Maharashtra
(c) Mizoram   (d) Lakshadweep
(e) Manipur

237. Odissi is a classical dance performed in which state?
(a) Jharkhand   (b) Maharashtra
(c) Mizoram   (d) Odisha
(e) Manipur

238. Garadi Dance is a folk dance performed in which state?
(a) Jharkhand   (b) Maharashtra
(c) Puducherry   (d) Odisha
(e) Manipur

239. Gambhira Dance is a folk dance performed in which state?
(a) Jharkhand   (b) Maharashtra
(c) West Bengal   (d) Odisha
(e) Manipur

240. Bhangra Dance is a folk dance performed in which state?
(a) Gujarat   (b) Maharashtra
(c) West Bengal   (d) Odisha
(e) Punjab

241. Ghoomar Dance is a folk dance performed in which state?
(a) Rajasthan   (b) Maharashtra
(c) West Bengal   (d) Odisha
(e) Punjab

Q242. Singhi Chham Danc is a folk dance performed in which state?
(a) Rajasthan   (b) Maharashtra
(c) Sikkim   (d) Odisha
(e) Punjab

243. Bharatanatyam Dance is a classical dance performed in which state?
(a) Rajasthan   (b) Tamil Nadu
(c) Sikkim   (d) Odisha
(e) Punjab

244. Srivari Brahmotsavam is the most important annual festival celebrated in which state?
(a) Arunachal Pradesh.   (b) Kerala
(c) Andhra Pradesh   (d) Tamil Nadu
(e) Tripura

245. Ugadi festival is not celebrated in which of the following state?
(a) Andhra Pradesh   (b) Telangana
(c) Odisha   (d) Karnataka
(e) None of the above

246. The Deccan Festival is celebrated in which state of India?
(a) Andhra Pradesh.   (b) Maharashtra
(c) Karnataka   (d) Arunachal Pradesh
(e) Kerala

247. The Murung Festival is celebrated in which state of India?
(a) Andhra Pradesh.   (b) Maharashtra
(c) Karnataka   (d) Arunachal Pradesh
(e) Kerala

248. Ambubachi Mela is celebrated in which state of India?
(a) Andhra Pradesh.   (b) Maharashtra
(c) Karnataka   (d) Assam
(e) Kerala

249. Bihula is celebrated in which state of India?
(a) Andhra Pradesh.   (b) Bihar
(c) Assam   (d) Karnataka
(e) Kerala

250. Fontainhas Festival of art celebrated every year in which state?
(a) Andhra Pradesh.   (b) GOA
(c) Assam   (d) Karnataka
(e) Kerala

251. Kite Festival of art celebrated every year in which year?
(a) Andhra Pradesh.   (b) Gujarat
(c) Assam   (d) Karnataka
(e) Kerala

252. Dosmoche Annual Festival of Music celebrated every year in which year?
(a) Andhra Pradesh.   (b) Gujarat
(c) Ladakh
(d) Karnataka
(e) Kerala

253. Matho Nagrang Festival celebrated every year in which state of india?
(a) Andhra Pradesh.   (b) Uttar Pradesh
(c) Jammu and Kashmir   (d) Karnataka
(e) Kerala

254. Sarhul Festival celebrated in which state of india?
(a) Andhra Pradesh.   (b) Gujarat
(c) Jharkhand   (d) Bihar
(e) Manipur

255. Pattadakkal Dance Festival celebrated in which state of india?
(a) Uttar Pradesh.   (b) Gujarat
(c) Jharkhand   (d) Karnataka
(e) Kerala

256. The annual Vaikathashtami Festival celebrated in which state of india?
(a) Andhra Pradesh.   (b) Goa
(c) Jharkhand   (d) Karnataka
(e) Kerala

257. Khajuraho dance Festival celebrated in which state of India?
(a) Andhra Pradesh.   (b) Madhya Pradesh
(c) Jharkhand   (d) Rajasthans
(e) Karnataka

258. Kalidas Festival celebrated in which state of India?
(a) Sikkim   (b) Uttar Pradesh
(c) Jharkhand   (d) Sikkim
(e) Maharashtra

259. The Srisailam Dam is constructed across the Krishna River , situated in which state of India ?
(a) Karnataka   (b) Andhra Pradesh
(c) Chhattisgarh   (d) Kerala
(e) Tripura

260. The Nagarjuna Sagar Dam is constructed across the Krishna River, situated in which state of India?
(a) Uttar Pradesh   (b) Andhra Pradesh
(c) Chhattisgarh   (d) Himachal Pradesh
(e) Telangana

261. Nagi Dam is located in which state of India?
(a) Karnataka   (b) Bihar
(c) Chhattisgarh   (d) Kerala
(e) Telangana

262. Hasdeo Bango Dam is constructed across the Hasdeo river, situated in which state of India?
(a) Karnataka   (b) Uttar Pradesh
(c) Chhattisgarh   (d) Kerala
(e) Telangana

263. The Sardar Sarovar Dam is constructed across the Narmada river, situated in which state of India?
(a) Odisha   (b) Gujarat
(c) Chhattisgarh   (d) Kerala
(e) Telangana

264. Bhakra Dam is constructed across the Sutlej river, situated in which state of India?
(a) Goa   (b) West Bengal
(c) Chhattisgarh   (d) Himachal Pradesh
(e) Telangana

265. Salal Dam is constructed across the Chenab river , situated in which state of India?
(a) Jammu and Kashmir   (b) Gujarat
(c) Chhattisgarh   (d) Himachal Pradesh
(e) Telangana

266. Baglihar Dam is constructed across the Chenab river , situated in which state of India?
(a) Haryana   (b) Rajasthan
(c) Jammu and Kashmir   (d) Punjab
(e) None of these

267. The Maithon Dam is constructed across the Barakar river , situated in which state of India?
(a) Jammu and Kashmir
(b) Gujarat
(c) Chhattisgarh
(d) Jharkhand
(e) Telangana

268. Krishna Raja Sagara is the name of both a lake and the dam, situated in which state of India?
(a) Jammu and Kashmir   (b) Karnataka
(c) Chhattisgarh   (d) Jharkhand
(e) Bihar

269. The Koyna Hydroelectric power plants located in which state of India?
(a) Maharashtra   (b) Kerala
(c) Andhra Pradesh   (d) Uttarakhand
(e) None of these

270. Hirakud Dam is located in which state of India?
(a) Uttar Pradesh   (b) Odisha
(c) Andhra Pradesh   (d) Uttarakhand
(e) None of these

271. The Idukki Dam is located in which state of India?
(a) Punjab   (b) Kerala   (c) Andhra Pradesh
(d) Uttar Pradesh   (e) None of these

272. Nagarjuna Sagar Dam is located in which state of India ?
(a) Gujarat   (b) Rajasthan   (c) Andhra Pradesh
(d) Uttarakhand   (e) None of these

273. The Tehri Dam is located in which state of India ?
(a) Maharashtra   (b) Sikkim   (c) Andhra Pradesh
(d) Uttarakhand   (e) None of these

274. Who was the first Indian woman President of Indian National Congress(INC)?
(a) Padmaja Naidu
(b) Sarojini Naidu   (c) Sucheta Kriplani
(d) Kasturba Gandhi   (e) None of these

275. Who is the first Indian woman to win the Booker Prize?
(a) Jhumpa Lahiri   (b) Arundhati Roy
(c) Kiran Desai   (d) Anita Desai
(e) None of these

276. The Nathpa Jhakri Dam is located in which state of India?
(a) Rajasthan   (b) Sikkim
(c) Gujarat   (d) Himachal Pradesh
(e) None of these

277. Who was the first woman pilot of Indian Airlines?
(a) Punita Arora   (b) Harita Kaur Deol
(c) Durba Banerjee   (d) Prem Mathur
(e) None of these

278. The Indira Sagar Dam is located in which state of India?
(a) Bihar   (b) Madhya Pradesh
(c) Gujarat   (d) Himachal Pradesh
(e) None of these

279. The Pandoh Dam is located in which state of India?
(a) Andhra Pradesh   (b) Madhya Pradesh
(c) Gujarat   (d) Himachal Pradesh
(e) None of these

280. Kalinadi Nagjhari Hydroelectric Power Plant is located in which state of India?
(a) Karnataka   (b) Madhya Pradesh
(c) Gujarat   (d) Himachal Pradesh
(e) None of these

281. Teesta-V Power Station is located in which state of India?
(a) Andhra Pradesh   (b) Rajasthan
(c) Gujarat   (d) Sikkim
(e) None of these

282. Baira Siul Power Station is located in which state of India?
(a) Andhra Pradesh   (b) West Bengal
(c) Himachal Pradesh   (d) Sikkim
(e) None of these

283. Machkund Hydroelectric Project is located in which state of India?
(a) Andhra Pradesh   (b) Bihar
(c) Uttar Pradesh   (d) Sikkim
(e) None of these

284. Balimela Hydroelectric Power Plant India is located in which state of India?
(a) Andhra Pradesh   (b) Madhya Pradesh
(c) Odisha   (d) Sikkim
(e) None of these

285. Subarnarekha Hydroelectric Power Plant India is located in which state of India?
(a) Andhra Pradesh   (b) Jharkhand
(c) Orissa   (d) Sikkim
(e) None of these

286. Loktak Power Station is located in which state of India?
(a) Andhra Pradesh   (b) Manipur
(c) Bihar   (d) Sikkim
(e) None of these

287. Rangit Hydroelectric Power Project Stage III is located in which state of India?
(a) Andhra Pradesh   (b) Jharkhand
(c) Orissa   (d) Sikkim
(e) None of these

288. Bansagar Dam is located in which state of India?
(a) Madhya Pradesh   (b) Jharkhand
(c) Orissa   (d) Sikkim
(e) None of these

289. Uri Dam is located in which state of India?
(a) Madhya Pradesh   (b) Jharkhand
(c) Jammu and Kashmir   (d) Sikkim
(e) None of these

290. Singrauli Super Thermal Power Plant is located in which state of India?
(a) Madhya Pradesh   (b) Jharkhand
(c) Uttar Pradesh   (d) Sikkim
(e) None of these

291. Who was the first President of India?
(a) Indira Gandhi   (b) Lala Lajpat Rai
(c) Jawaharlal Nehru   (d) Rajendra Prasad
(e) None of these

292. Who was the first Prime Minister of India?
(a) Jawaharlal Nehru   (b) Lala Lajpat Rai
(c) Indira Gandhi   (d) Lal Bahadur Shastri
(e) None of these

293. Who was the first Governor-General of independent India?
(a) George VI
(b) Prince Philip
(c) Lord Lewis Mountbatten
(d) Edward VIII
(e) None of these

294. Who was the First Indian Governor General of the country?
(a) K. Kamaraj
(b) Chakravarti Rajgopalachari
(c) Vallabhbhai Patel
(d) C.V. Raman
(e) None of these

295. Who was the first Indian Commander-in-Chief of India?
(a) Kodandera Subayya Thimayya
(b) Sam Manekshaw
(c) Roy Bucher
(d) Kodandera Madappa Cariappa
(e) None of these

296. Who was the first Indian Army officer to be promoted to the rank of field marshal?
(a) J. F. R. Jacob   (b) Jagjit Singh Aurora
(c) S.H.F.J. Manekshaw   (d) Arjan Singh
(e) None of these

297. Who was the first Speaker of the Lok Sabha?
(a) Rajendra Prasad
(b) Ganesh Vasudev Mavalankar
(c) Sucheta Kriplani
(d) M. A. Ayyangar
(e) None of these

298. Who was the first Vice President of India?
(a) Zakir Husain
(b) C.V. Raman
(c) Sarvepalli Radhakrishnan
(d) Jyotirao Phule
(e) None of these

299. Who was the India's first home minister and also the first deputy prime minister?
(a) Subhas Chandra Bose
(b) Abul Kalam Azad
(c) Vallabhbhai Jhaverbhai Patel
(d) Bal Gangadhar Tilak
(e) None of these

300. was an Indian lawyer, economist and politician who served as independent India's first finance minister?
(a) Morarji Desai
(b) C. D. Deshmukh
(c) John Mathai
(d) R. K. Shanmukham Chetty
(e) None of these

Solutions

1. **(a);** Standard & Poor's Financial Services is an American (New York, USA) financial services company. It is a division of S&P Global that publishes financial research and analysis on stocks, bonds and commodities

2. **(c);** The Pulitzer Prize is an award for achievements in newspaper, magazine and online journalism, literature, and musical composition in the United States. It was established in 1917 by provisions in the will of American Joseph Pulitzer who had made his fortune as a newspaper publisher, and is administered by Columbia University in New York City.

3. **(e);**

4. **(c);** Bhitarkanika National Park is a national park located in Kendrapara district of Odisha in eastern India. Core area of 145 square kilometre of the Bhitarkanika Wild Sanctuary, spread over 672 km2.The national park is surrounded by the Bhitarkanika Wildlife Sanctuary. Gahirmatha Beach and Marine Sanctuary lies to the east, and separates swamp region cover with canopy of mangroves from the Bay of Bengal. Thus it become a vicinity of rich biodiversity.

5. **(b);** Cairo, Egypt's sprawling capital, is set on the Nile River. At its heart Tahrir Square and the vast Egyptian Museum, a trove of antiquities including royal mummies and gilded King Tutankhamun artifacts. The currency of Egypt is Egyptian pound.

6. **(c);** Shri Kalraj Mishra is the Present Governor of Rajasthan.

7. **(c);** Sagarika Ghose's book is about the irrelevant Indians - the English speaking privileged few who have controlled post-Independence India - giving ground to a new Indian order. She explores modern day India through the eyes of several characters, the "gin drinkers" of the book's title. Uma is the Oxford graduate returned to Delhi with the customary English beau in tow.

8. **(a);** Lal Bahadur Shastri International Airport is a public airport located at Babatpur 26 km (16 mi) northwest of Varanasi, Uttar Pradesh, India.

9. **(c);** Abdelaziz Bouteflika is an Algerian politician who has been the fifth President of Algeria since 1999. He was Minister of Foreign Affairs from 1963 to 1979. As President, he presided over the end of the bloody Algerian Civil War in 2002.

10. **(c);** Ganga Prasad is an Indian politician who is currently the Governor of the state of Sikkim and former Governor of Meghalaya.

11. **(c);**

12. **(e);** Lengteng Wildlife Sanctuary. Lengteng Wildlife Sanctuary is a protected area in Champhai district in eastern Mizoram, northeast India. It is an alpine forest and contains the second highest peak in Mizoram. It is specially a conservation interest on rare species of birds.

13. **(e);** Satpura National Park is nurtured in the Satpura Range of Hoshangabad district in Madhya Pradesh. With inclusion of Pachmarhi & Bori Sanctuaries, Satpura Tiger Reserve it covers 1427 km2. It came into light by British Officer Captain J. Forsyth when he was in action against Indian freedom fighter during 1857. Captain Forsyth belongs to Bengal Cavalary Regiment and was in search of famous freedom fighter Tantya Tope. While following the information, he accidently reached the highlands of Central India and find the place suitable for military base.

14. **(d);** Girna Dam, is an earthfill dam on Girna river near Malegaon, Nashik district in state of Maharashtra in India.

15. **(c);**

16. **(c);** The Saraswati Samman is an annual award for outstanding prose or poetry literary works in any 22 Indian language listed in Schedule VIII of the Constitution of India. It is named after an Indian goddess of learning and is considered to be among the highest literary awards in India.

17. **(e);** Chandoli National Park National Park spread over Satara, Kolhapur and Sangli District, Maharashtra state, India, established in May 2004. Earlier it was a Wildlife Sanctuary declared in 1985. Chandoli Park is notable as the southern portion of the Sahyadri Tiger Reserve, with Koyna Wildlife Sanctuary forming the northern part of the reserve.

18. **(c);** Kakrapar Atomic Power Station is a nuclear power station in Surat, Gujarat.

19. **(b);** The Governor of Goa is a nominal head and representative of the President of India in the state of Goa. The Governor is appointed by the President for a term of 5 years. The governor of Goa is Shri Satya Pal Malik.

20. **(d);** Ottawa is the Capital of Canada. The Canadian dollar is the currency of Canada.

21. **(c);** Saurashtra Cricket Association Stadium, also known as the Khandheri Cricket Stadium, is a cricket stadium in Rajkot, India.

22. **(d);** The Sri Ranganathaswamy Temple or Thiruvarangam is a Hindu temple dedicated to Ranganatha, a reclining form of the Hindu deity Vishnu, located in Srirangam, Tiruchirapalli, Tamil Nadu, India .

23. **(a);** Nandankanan Zoological Park is a 400-hectare (990-acre) zoo and botanical garden in Bhubaneswar, Odisha, India. Established in 1960, it was opened to the public in 1979 and became the first zoo in India to join World Association of Zoos and Aquariums (WAZA) in 2009.

24. **(a);** Tallinn is the capital and largest city of Estonia.

25. **(c);** Shri Phagu Chauhan has appointed as the new Governor of Bihar.

26. **(e);** The Nokrek National Park (NNS) is located in West Garo Hills district of Meghalaya and covers an area of 47.48 square kilometres. It is an important habitat of the Asian elephants and is also an important bird area.

27. **(d);** Fugdi is a Goan folk dance performed by the women in the Konkan region during Hindu religious festivals like Ganesh Chaturthi and Vrata or towards the end of other dances like Dhalo. Fugdi is an art form that can be traced to the primeval cultural traditions of Goa.

28. **(a);** The Headoffice of European Bank for Reconstruction & Development (EBRD) is in London, UK.

29. **(c);** Indonesia Capital- Jakarta, Currency- Indonesian rupiah.

30. **(e);** Lokpriya Gopinath Bordoloi International Airport, also known as Guwahati International Airport and formerly as Borjhar Airport, is the primary international airport of the North-Eastern States of India, situated at Borjhar in Guwahati, Assam, named after Gopinath Bordoloi, who was a freedom fighter and also the first Chief Minister of Assam after independence.

31. **(a);** Konark Sun Temple is a 13th-century CE Sun Temple at Konark in Orissa, India. It is believed that the temple was built by king Narasimhadeva I of Eastern Ganga Dynasty in 1255 CE. The temple complex is in the shape of a gigantic chariot, having elaborately carved stone wheels, pillars and walls. The temple is a UNESCO World Heritage Site and has also featured on various list of Seven Wonders of India.

32. **(a);** London, UK is the headquarters of Amnesty International.

33. **(e);** Satpura National Park is nurtured in the Satpura Range of Hoshangabad district in Madhya Pradesh. With inclusion of Pachmarhi & Bori Sanctuaries, Satpura Tiger Reserve it covers 1427 km2. It came into light by British Officer Captain J. Forsyth when he was in action against Indian freedom fighter during 1857. Captain Forsyth belongs to Bengal Cavalary Regiment and was in search of famous freedom fighter Tantya Tope. While following the information, he accidently reached the highlands of Central India and find the place suitable for military base.

34. **(c);** The Indian Space Research Organisation, is the space agency of the Indian government headquartered in the city of Bangalore. Its vision is to "harness space technology for national development", while pursuing space science research and planetary exploration.

35. **(c);** Kumharia Nuclear Power is commercial nuclear plant in Haryana state. It can generate 640MW of electric power which is 33% lower than the average nuclear plant.

36. **(d);** National Rural Livelihood Mission (NRLM) is a poverty alleviation project implemented by Ministry of Rural Development, Government of India. This scheme is focused on promoting self-employment and organization of rural poor.

37. **(c);**

38. **(d);** Dudhawa Dam is located in Dhamtari district of Chhattisgarh in India. It is built across the Mahanadi river in the village of Dudhawa.

39. **(c);** India's Parul Parmar defeated Thailand's Wannaphatdee Kamtam in the finals of the women's singles Standing Lower (SL3) to win gold in BWF Para-Badminton World Championships in Ulsan, South Korea.

40. **(b);** Giuseppe Conte is an Italian jurist and politician serving as the 58th and current Prime Minister of Italy since 1 June 2018.

41. **(a);** Jeakson Thounaojam became the first Indian to score a goal in FIFA World Cup.

42. **(d);** Khajuraho dance festival, organized by the Madhya Pradesh Kala Parishad, is a one-week-long festival of classical dances held annually against the spectacular backdrop of the magnificently lit Khajuraho temples in Chhatarpur district of Madhya Pradesh state in central India.

43. **(d);** The Araku Valley of Andhra Pradesh is hosted the first edition of its Hot Air Balloon Festival.

44. **(c);** The International Maritime Organisation (IMO), formed in 1959, is the specialized agency of United Nations responsible for improving maritime safety and preventing pollution from ships. Its headquarters are located at London, United Kingdom.

45. **(d);** The Rollapadu Wildlife Sanctuary (RWS) is located in the Kurnool district of Andhra Pradesh and is spread over an area of 6.14 square kilometers.

46. **(d);** Santiago de Chile or simply Santiago, is the capital and largest city of Chile as well as one of the largest cities in the Americas.

47. **(b);** The 2017 Konark dance festival has started on December 1, 2017 in backdrop of the Sun temple in Konark, Odisha. It is one of the biggest dance festivals held in India.

48. **(d);** Shri Ramesh Pokhriyal 'Nishank' is an Indian Bharatiya Janata Party (BJP) politician and is the incumbent Union Minister of Ministry of Human Resource Development (MHRD), Government of India.

49. **(a);** Budapest, Hungary is the Headquarters of International Weightlifting Federation (IWF).

50. **(e);** The Darrah National Park (DNP) is located in within the Kathiawar-Gir dry deciduous forests' ecoregion of Rajasthan and covers an area of 250 square kilometers.

51. **(a);** The Indian Institute of Foreign Trade (IIFT) is an autonomous public business school established in 1963 by the Government of India to help professionalize the country's foreign trade management and increase exports by developing human resources; generating, analysing and disseminating data; and conducting research. IIFT Delhi Centre is located in the Qutab Institutional Area in close vicinity of Jawaharlal Nehru University and the Indian Institute of Technology in New Delhi, India and is spread over 6 acres of land

52. **(e);** Idamalayar Dam is a multipurpose concrete gravity dam located at Ennakal, near Bhoothathankettu, on the Idamalayar River, a tributary of the Periyar River in Kerala, South India. Completed in 1985, with a length of 373 metres, the dam created a multipurpose reservoir covering 28.3 km2 in the scenic hills of the Western Ghats.

53. **(b);** The North Atlantic Treaty Organization (NATO) also called the North Atlantic Alliance, is an intergovernmental military alliance based on the North Atlantic Treaty which was signed on 4 April 1949.

54. **(d);** Cuba Capital- Havana, Currency- Cuban peso.

55. **(c);** Nallamala Hills are a section of the Eastern Ghats which stretch primarily over Kurnool, Nellore, Guntur, Prakasam, Kadapa and Chittoor districts of the state of Andhra Pradesh and Mahabubnagar, Nalgonda districts of the state of Telangana, in India.

56. **(e);** Mankombu Sambasivan Swaminathan is an Indian geneticist and international administrator, renowned for his leading role in India's Green Revolution a program under which high-yield varieties of wheat and rice seedlings were planted in the fields of poor farmers. Swaminathan is known as "Indian Father of Green Revolution" for his leadership and success in introducing and further developing high-yielding varieties of wheat in India

57. **(c);** Anjali Bhagwat, in full Anjali Vedpathak Bhagwat, Indian rifle shooter who won the 2002 International Shooting Sport Federation (ISSF) Champion of Champions combined-air-rifle event to become the first Indian to win that competition.

58. **(c);** Located on the Place de Fontenoy, in Paris, the main building which houses the Headquarters of UNESCO was inaugurated on 3 November 1958. The Y-shaped design was invented by three architects of different nationalities under the direction of an international committee.

59. **(c);** India was one of the first in Asia to recognize the effectiveness of the Export Processing Zone (EPZ) model in promoting exports, with Asia's first EPZ set up in Kandla, Gujarat in 1965. With a view to overcome the shortcomings experienced on account of the multiplicity of controls and clearances; absence of world-class infrastructure, and an unstable fiscal regime and with a view to attract larger foreign investments in India, the Special Economic Zones (SEZs) Policy was announced in April 2000

60. (d); The current Secretary-General of the United Nations and the ninth occupant of the post is Mr Antonio Guterres of Portugal, who took office on 01st January 2017.

61. (d); India's Sivalingam Sathish Kumar and Ragala Venkat Rahul qualified for next year's Commonwealth Games after winning a gold medal each in their respective weight divisions at the Commonwealth Senior (men & women) Weightlifting Championships in Gold Coast, Australia. These are weightlifters.

62. (a); The Group of 7 is a group consisting of Canada, France, Germany, Italy, Japan, the United Kingdom and the United States. These countries, with the 7 largest advanced economies in the world, represent more than 62% of the global net wealth. The 45th G7 summit was held in France.

63. (a); The Society for Worldwide Interbank Financial Telecommunication (SWIFT) provides a network that enables financial institutions worldwide to send and receive information about financial transactions in a secure, standardized and reliable environment.

64. (b); The State Expert Appraisal Committee (SEAC)'s function on the principle of collective responsibility. The Chairperson shall endeavour to reach a consensus in each case, and if consensus cannot be reached, the view of the majority shall prevail.

65. (c); Panna National Park is a national park located in Panna and Chhatarpur districts of Madhya Pradesh.

66. (d); The City Union Bank Limited is an Indian bank. Kumbakonam, Tamil Nadu is the headquaters of City Union Bank.

67. (d); Cheruthoni Dam, the largest concrete gravity dam in Kerala, is located close to Idukki arch dam. It is the third highest dam in India with a 454 feet-high across River Cheruthoni.

68. (e); World Pneumonia Day brings people from all over the world together uniting to demand that something be done to fight the pneumonia illness. World Pneumonia Day is marked every year on November 12th.

69. (b);

70. (c); Viswanathan Anand

71. (d); The Government of India has launched the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) with the aim of providing basic civic amenities.

72. (c);

73. (a); Budapest, Hungary is the Headquarters of International Weightlifting Federation (IWF).

74. (d); The Achanakmar Wildlife Sanctuary is an Indian sanctuary in Mungeli district, Chhattisgarh State.

75. (a); Balphakram National Park, Meghalaya is one of the well known national parks in India. Balphakram National Park is home to wide species of plants and animals and is located in the midst of the Garo Hills in Meghalaya.

76. (e); Vienna is the capital and largest city of Austria and one of the nine states of Austria.

77. (c); The Ukai Dam, constructed across the Tapti River, is the largest reservoir in Gujarat.

78. (b); Dr. Rajiv Kumar is a leading Indian economist and has recently been appointed, the Vice Chairman of NITI Aayog by the government of India. He is the author of several books on India's economy and national security. His latest books are Modi & His Challenges (2016), Resurgent India: Ideas and Priorities (2015) and Exploding Aspirations: Unlocking India's Future (2014). He is a widely recognized economic columnist and a leading speaker on issues in Indian political economy.

79. (a); The Dhirubhai Ambani Solar Park at Dhursar village near Pokhran in the Jaisalmer district of Rajasthan is a 40-megawatt (MW AC) photovoltaic power station commissioned in 2012.

80. (b); Sanjeev Stalin is an Indian professional footballer who plays as a defender for Indian Arrows in the I-League.

81. (e); The JRD Tata Sports Complex Stadium is a stadium in Jamshedpur, India.

82. (c); The ICAN is made up of 468 partner organizations in 101 countries. The campaign's staff team is located in Geneva, Switzerland, from where it provides ongoing coordination and management of the campaign.

83. (d); Indira sagar dam built on the Narmada river with a height of 92m. is concrete gravity dam, located in Khandwa district of Madhya Pradesh.

84. **(c);** Krishnarajasagar dam built across Kaveri River near Mysore in Karnataka. It is one of the principal and largest dam built on the river Kaveri in Karnatakain, South India.

85. **(a);** Mettur Dam built across Kaveri River at Salem district in Tamil Nadu with a height of 120 ft. It is one the largest and one of the oldest dam built in India. Mettur Dam has biggest and the most power generating capacity dam in Tamil Nadu.

86. **(a);** The greatest dam of Rajasthan-Bisalpur, located in Tonk District of Rajasthan. The dam is built across the Banas River between two mountains. The largest dam of Rajasthan-Bisalpur with a height of 39m is one of the honor of Rajasthan.

87. **(a);** Koyna Dam is built across river koyna in Koyna Naga Maharashtra with a height of 103m. It is one of the largest dams in Maharashtra located at Western Ghats. The lake founded by the Koyna dam is called The Shivaji Lake.

88. **(e);** Maithon Dam is built on the river of Barakar located at Maithon and is a big dam in tribal state Jharkhand. Maithon Dam is one of the most popular dams in Jharkhand and one of the most successful multipurpose projects in India.

89. **(b);** The Rihand dam has been built across Rihand River a tributary of Sone river, near Pipri in the Sonbhadra district of Uttar Pradesh. The concrete gravity dam has its maximum height that is 91m.

90. **(c);** TungaBhadra dam is constructed across river Tungabhadra, a tributary of River Krishna, located approximately five km from Hospet town in Karnataka, which is also the largest dam in Karnataka.

91. **(c);** The Bhavani Sagar Dam constructed across Bhavani river, is located 80 Km away from Coimbatore city, Tamil Nadu. The Bhavanisagar dam is 8 km. long and it is the longest masonry dam in the world.

92. **(c);** Prime Minister Narendra Modi inaugurated various irrigation and water-related initiatives at Aji Dam in Rajkot, Gujarat including the filling of Aji dam with Narmada waters under Sauni Yojana.

93. **(c);** Prime Minister NarendraModi launched the SardarSarovar Dam - the world's second biggest - on the river Narmada in Gujarat.

94. **(d);** Vindhyachal Thermal Power Station in the Singrauli district of Madhya Pradesh, with an installed capacity of 4,760MW, is currently the biggest thermal power plant in India. It is a coal-based power plant owned and operated by NTPC.

95. **(a);** The 4,620MW Mundra Thermal Power Station located in the Kutch district of Gujarat is currently the second biggest operating thermal power plant in India. It is a coal-fired power plant owned and operated by Adani Power.

96. **(b);** The 4,000MW Mundra Ultra Mega Power Plant (UMPP), also located in the Kutch district of Gujarat, ranks as the third largest thermal power plant in India. It is a coal-fired power plant owned and operated by Coastal Gujarat Power Limited (CGPL), a subsidiary of Tata Power.

97. **(e);** Talcher Super Thermal Power Station or NTPC Talcher Kaniha, located in the Angul district of Odisha, is a 3,000MW coal-fired power plant owned and operated by NTPC. The power station currently ranks as the fourth largest operational thermal power plant in India.

98. **(b);** The 2980MW Sipat Super Thermal Power Plant located at Sipat in the Bilaspur district of Chhattisgarh, ranks as the fifth largest thermal power station in India. It is a coal-based power plant owned and operated by NTPC.

99. **(c);** NTPC Dadri or National Capital Power Station (NCPS) owned and operated by NTPC is located in the Gautam Budh Nagar district of Uttar Pradesh, about 48km from the Indian capital New Delhi.

100. **(d);** NTPC Ramagundam, a part of National Thermal Power Corporation, is a 2600 MW Power station situated at Ramagundam in Peddapalli district in the Indian state of Telangana, India.

101. **(b);** Korba Super Thermal Power Plant located in the Korba district of Chhattisgarh, with 2600MW of installed capacity, also ranks as the seventh largest thermal power plant in India. It is a coal-fired power plant owned and operated by NTPC.

102. **(a);** Rihand Thermal Power Station at Rihandnagar in the Sonebhadra district of Uttar Pradesh ranks as the ninth largest thermal power plant in India. The coal-based power plant with an installed capacity of 2,500MW is owned and operated by NTPC.

103. **(c);** Jharsuguda Thermal Power Plant, in the Jharsuguda district of Odisha, is currently the tenth largest thermal power plant operating in India. It is a 2400MW coal-fired power plant owned and operated by Sterlite Energy, a 100% subsidiary of Vedanta Resources.

104. (e); Power Finance Corporation Ltd (PFC) has sanctioned a term loan of Rs. 4,009 crore to the Telangana Power Generation Corporation Lt (TSGENCO) for setting up a 4000 MW thermal power plant.

105. (d); Himachal Chief Minister Virbhadra Singh inaugurated first phase of 65 MW Kashang Hydel Project in the tribal Kinnaur district. The work on 195 MW (three units of 65 MW each) Kashang Project is being executed by Himachal Pradesh Power Corporation Limited.

106. (a); This game reserve was declared a wildlife sanctuary in 1940. It is situated at the crossroads of Tamil Nadu, Kerala and Karnataka and is in the northwest of the Nilgiris. This sanctuary is home to a large variety of fauna and flora including tropical green forests and dry deciduous forests

107. (a); Periyar National Park is located in Kerala, also known as 'God's own country'. It is one of the most famous national parks of southern India and was established in 1950, covering an area of 925 square km. Surrounded by abundant and lush greenery, this wildlife sanctuary is home to a wide range of flora and fauna and was declared a Tiger Reserve in 1982.

108. (a); Located 22 km from Srinagar, Dachigam National Park is the northernmost placed national park and is spread over 140 sq. km.

109. (b); One of the most visited wildlife sanctuary in South India is Mundanthurai Wildlife Sanctuary, which is located in Thirunelvelli district of Tamil Nadu and opened in the year 1988.

110. (b); Established in the year 1976 and located in the Anaimalai Hills of Western Ghats in Coimbatore District, Tamil Nadu, the Anamalai Wildlife Sanctuary is one of the most beautiful wildlife sanctuaries of Southern India and is spread across 958 sq. km.

111. (e); Once the hunting reserve for the king of Mysore, Bandipur National Park was established as national park in the year 1978 and is located in the state of Karnataka.

112. (a); Designated as national park in the year 1987, Kudremukh National Park is located in the Chikkamagaluru district of Karnataka state.

113. (e); Eravikulam National Park is a 97 km2 national park located along the Western Ghats in the Idukki district of Kerala in India.

114. (a); Famously known for the habitat of endangered species of Giant Grizzled Squirrel of India, the Chinnar Wildlife Sanctuary is located in the Idukki district of Kerala state.

115. (a); Located in Uttaranchal, it is arguably the most well-known wildlife sanctuary of India and the most oft visited. Established in 1936 as the first national park in Asia it lies in the two districts of Nainital and Pauri in the hilly state of Uttaranchal.

116. (a); Overshadowed by the peak of Nanda Devi, the Nanda Devi National Park is located amidst the upper Himalayan ranges of the Chamoli district of Uttarakhand. The Nanda Devi National Park has one of the world's richest floral species, comprising of 312 species with around 17 rarest one.

117. (b); Hemis National Park is a high altitude national park in the eastern Ladakh region of the UT of Ladakh in India.

118. (a); Sprawled across 87 sq. km in Chamoli District, Uttarakhand, Valley of flowers is paradise on earth and is situated at the conversion point of Eastern and Western Himalayas and Zanskar ranges.

119. (c); One of the biggest national wildlife sanctuaries in India, it is located about 130 kms away from the city of Jaipur between the north and central India. It lies on a sprawling 400 acres of land in the of south-eastern Rajasthan, and was once the hunting grounds of the royal family.

120. (c); Keoladeo National Park or Keoladeo Ghana National Park formerly known as the Bharatpur Bird Sanctuary in Bharatpur, Rajasthan, India is a famous avifauna sanctuary that hosts thousands of birds, especially during the winter season.

121. (b); This wild life sanctuary in the South-west of Saurashtra Peninsula in Junagadh District of Gujarat is the only wildlife sanctuary in India that has Asiatic lions. It comprises 1412 sq. km of deciduous forest and steep rocky hills.

122. (c); Sariska National Park is nestled amidst the beautiful Aravali hills in Rajasthan and is spread across 800 sq. km and has mixed terrains, which include rocky landscapes, grasslands, sheer cliffs and dry deciduous forests. The Sariska National Park is mainly famous for its tiger reserve, allowing you to witness some of the greatest sights of tigers in region.

123. (d); This is one of the most beautiful and well maintained wildlife sanctuaries in India. Located in Madhya Pradesh, Kanha National Park was established in the year 1955. This wildlife sanctuary also forms the heart of the Kanha Tiger Reserve, created in 1974 under Project Tiger.

124. (b); Stretched from Lakhimpur Kheri to Bahraich districts in Uttar Pradesh, the Dudhwa National Park is spread across the area of 1,284.30 sq. km. and shares its northeastern boundary with Nepal.

125. (d); Located in the southern sections of Satpuda Hills in Madhya Pradesh, Pench National Park is yet another famous national park in Central India. It is named after the river Pench, which passes through the park from north to south.

126. (d); The Kaziranga National Park in the Golaghat and Nagaon districts of Assam. Situated between the two districts of Nagaon and Golaghat, this truly beautiful wildlife sanctuary in India is home to this amazing animal that breeds here in abundance.

127. (a); The Sunderbans in West Bengal forms the largest delta at the intersection of Ganges, Meghna and Brahmaputra rivers.This large and magnificent jungle is spread between two countries, Bangladesh and India. Sunderban wildlife sanctuary is spread over an area of 4264 kms and is the habitat of the royal Bengal tiger.

128. (b); Manas National Park or Manas Wildlife Sanctuary is a national park, UNESCO Natural World Heritage site, a Project Tiger reserve, an elephant reserve and a biosphere reserve in Assam. The name of the park is originated from the Manas River, which is named after the serpent goddess Manasa. The Manas river is a major tributary of Brahmaputra River, which passes through the heart of the national park.

129. (c); It is one of the largest reserves in India and is located in the state of Sikkim. The total area that Kanchendzonga National Park covers is approximately 850 sq. km. and is one of the high altitude national parks in India, which was established in 1977.

130. (a); DBS Banks is a multinational banking and financial services corporation headquartered in Marina Bay, Singapore. The company was known as The Development Bank of Singapore Limited. The bank was set up by the Government of Singapore in July 1968 to take over the industrial financing activities from the Economic Development Board.

131. (d); AB Bank (formerly Arab Bangladesh Bank) is a leading private sector bank in Bangladesh established in 31 December 1981. This was the first joint venture private bank in Bangladesh.

132. (d); ABN AMRO Bank N.V. is a Dutch bank with headquarters in Amsterdam. ABN AMRO Bank is the third-largest bank in the Netherlands. In 1991, Algemene Bank Nederland (ABN) and AMRO Bank (itself the result of a merger of the Amsterdamsche Bank and the Rotterdamsche Bank in the 1960s) agreed to merge to create the original ABN AMRO.

133. (b); The Bank of Nova Scotia, operating as Scotiabank is a Canadian multinational bank. It is the third largest bank in Canada by deposits and market capitalization. The bank was founded in Halifax, Nova Scotia, in 1832, and moved its executive offices to Toronto, Ontario, in 1900.

134. (c); Barclays is a British multinational bank and financial services company headquartered in London, UK. Barclays traces its origins to a goldsmith banking business established in the City of London in 1690.

135. (c); BNP Paribas is an international banking group with a presence in 75 countries. It was formed through the merger of Banque Nationale de Paris (BNP) (established in 1848) and Paribas (established in 1872) in 2000. BNP Paribas has the highest brand value in France.

136. (b); Citibank is the consumer division of financial services multinational Citigroup. Citibank was founded in 1812 as the City Bank of New York, later First National City Bank of New York. Citibank provides credit cards, mortgages, personal loans, commercial loans, and lines of credit.

137. (c); United Overseas Bank Limited is a Singaporean multinational banking organization headquartered in Singapore, with branches mostly found in most Southeast Asian countries and founded in 1935.

138. (b); The Royal Bank of Scotland plc is a subsidiary of Royal Bank of Scotland Group engaged in retail banking. It is established in 1727. The current CEO is Alison Rose.

139. (b); Deutsche Bank AG is a German global banking and financial services company, with its headquarters in the Deutsche Bank Twin Towers in Frankfurt. Deutsche Bank was founded in Berlin in 1870 as a specialist bank for foreign trade.

140. (b); FirstRand Limited, also referred to as FirstRand Group is the holding company of FirstRand Bank, and is a financial services provider in South Africa. It is one of the financial services providers licensed by the Reserve Bank of South Africa, the national banking regulator.

141. (c); Bank of Hindustan (1770-1832), a now defunct bank, considered as among the first modern banks in colonial India. It was established by the agency house of Alexander and Company.

142. (d); Sir Osborne Arkell Smith was the first Governor of the Reserve Bank of India, a post he held from 1 April 1935 to 30 June 1937 while C. D. Deshmukh was the first Indian governor.

143. (c); Sir Chintaman Dwarakanath Deshmukh was an Indian civil servant and the first Indian to be appointed as the Governor of the Reserve Bank of India in 1943 by the British Raj authorities while Sir Osborne Arkell Smith was the first Governor of the Reserve Bank of India.

144. (a); HSBC (The Hongkong and Shanghai Banking Corporation) was the first bank to introduce the ATM concept in India way back in 1987. It was from Diebold and installed at Andheri, Mumbai.

145. (d); Savings account system in India was started by Presidency Bank.

146. (c); Cheque system was first introduced by Bengal Bank which was established in 1784.

147. (d); ICICI Bank was the first Indian bank to provide internet banking facility.

148. (b); The mutual fund industry in India originally began in 1963 with the Unit Trust of India (UTI) as a Government of India and the Reserve Bank of India initiative. Launched in 1987, SBI Mutual Fund became the first non-UTI mutual fund in India.

149. (e); Central Bank of India was the first public bank to introduce Credit card.

150. (c);

151. (a); Allahabad Bank is a nationalized bank with its headquarters in Kolkata, India. It is the oldest joint stock bank in India. On 24 April 2014, the bank entered into its 150th year of establishment. It was founded in Allahabad in 1865.

152. (d); Bank of India was founded in 1906 in Mumbai. It became the first Indian bank to open a branch outside India in London in 1946 and the first to open a branch in continental Europe at Paris in 1974.

153. (c); Prathama Bank is the First Regional Rural Bank of India, sponsored by Syndicate Bank established on 2nd October, 1975, with its Head Office at Moradabad in accordance with Regional Rural Bank Ordinance 1975 issued on 26th September, 1975.

154. (b); ICICI Bank took technology one step further with the launch of its first mobile automated teller machine (ATM). The bank got the Reserve Bank of India (RBI) approval for the mobile ATM.

155. (b); ICICI Bank is the first Universal Bank in India.

156. (b); State Bank of India set up its payment gateway - SBI ePay — with the objective of enrolling government entities and municipal corporations as well as small traders in the online marketplace.

157. (d); Canara Bank became the first Indian Bank to get ISO certification in 1996, for "Total Branch Banking" of its Seshadripuram branch in Bangalore, it is an Indian state owned bank, and its headquarters is in Bangalore.

158. (c); The Central Office of the Reserve Bank was initially established in Calcutta but was permanently moved to Mumbai in 1937. The Central Office is where the Governor sits and where policies are formulated.

159. (c); PMMY stands for Pradhan Mantri MUDRA Yojana.

160. (b); Narendra Damodardas Modi is an Indian politician who is the current Prime Minister of India, and is the Member of Parliament for Varanasi and a member of the Bharatiya Janata Party (BJP).

161. (c); Shri Amit Shah is an Indian politician belonging to the Bharatiya Janata Party (BJP).

162. (b); Dr. Subrahmanyam Jaishankar is the current Minister of External Affairs of India.

163. (d); Smt. Nirmala Sitharaman is the current Finance Minister.

164. (b); Shri Narendra Singh Tomaris a leader of Bharatiya Janata Party and Minister of Rural Development, Minister of Panchayati Raj,

165. (b); Nitin Jayram Gadkari is an Indian politician and the current Minister for Road Transport and Highways and Shipping and is the Member of the Indian Parliament for Nagpur.

166. (e); Shri Raj Nath Singh is an Indian politician currently serving as the Defence Minister of India.

167. (e); Piyush Goyal is an Indian politician. He is currently serving as the Minister of Railways and Coal in the Government of India.

168. (a); Rao Inderjit Singh is an Indian politician and is currently the Minister of Statistics and Programme Implementation in the Government of India.

169. (c); Shri Gajendra Singh Shekhawat is an Indian politician and Cabinet Minister for Drinking Water & Sanitation in the Union Government of India.

170. (c); Ram Vilas Paswan is an Indian politician, from Bihar and the current Minister of Consumer Affairs, Food and Public Distribution.

171. (b); Shri Nitin Jairam Gadkari is an Indian politician and the current Minister of State for Micro, Small and Medium Enterprises in the Government of India.

172. (c); Smt. Smriti Zubin Irani is the Indian Union Cabinet Minister for Women & Child Development.

173. (c);

174. (c); Ravi Shankar Prasad is an Indian lawyer, politician and the current Union Minister holding Law and Justice and Ministry of Information Technology (India) portfolio in the Government of India.

175. (b); DR. HARSH VARDHAN is an Indian politician. He is currently the Union Minister of Health and Family Welfare.

176. (b); Shri Hardeep S Puri is an Indian politician and the Union Minister for Civil Aviation in the Narendra Modi Government.

177. (b); Prakash Javadekar is an Indian politician and is the current minister of Ministry of Heavy Industries & Public Enterprises

178. (b); Harsimrat Kaur Badal is the Union Cabinet Minister of Food Processing in the Government of India and member of parliament from Bathinda. She is a member of Shiromani Akali Dal.

179. (e);

180. (a); Shri Dharmendra Pradhan is a senior Indian political leader. He is currently serving as the Union Minister of Steel.

181. (d); Shri Arjun Munda is a member of the Bharatiya Janata Party (BJP) and current Trible Minister of India.

182. (c); Shri Narendra Singh Tomar is an Indian politician having affiliations with Bharatiya Janata Party (BJP) and currently holds the portfolio of Minister of Agriculture of India. He represents Purvi Champaran constituency in Bihar state.

183. (c); Shri Thaawar Chand Gehlot is an Indian politician who currently serves as the Minister of Social Justice and Empowerment in the Modi ministry.

184. (d); Smriti Zubin Irani is an Indian politician and is a Member of Parliament.

185. (a); Dr. Harsh Vardhan is the incumbent minister at Ministry of Science & Technology (India).

186. (b); **The British Academy of Film and Television Arts or BAFTA Film Awards are presented in an annual award show hosted by the British Academy of Film and Television Arts (BAFTA) to honour the best British and international contributions to film.**

187. (a); **Shri Prakash Javadekar is the current Minister of Information and Broadcasting**

188. (c); Department of Industrial Policy and Promotion (DIPP) is working under the Ministry of Commerce and Industry, Government of India. This department is responsible for formulation and implementation of promotional and developmental measures for growth of the industrial sector, keeping in view the national priorities and socio-economic objectives.

189. (b); Stockholm is the capital of Sweden. Its Currency is Swedish krona.

190. (d); Bestselling writer Amish who has entertained readers with his mythological series on Lord Shiva and Lord Rama, has announced his entry into the non-fiction genre, with his new book, "Immortal India".

191. (d); Balijatra festival is held in Odisha, in the city of Cuttack at Gadagadia Ghata of the Mahanadi river.

192. (c); The book, 'President's Lady' (Pranaber Preyosi), was released by vice president Hamid Ansari during a function at Rashtrapati Bhavan on a day that marked the President's wedding anniversary. The book has been written by Sangeeta Ghosh

193. (a); The World Bank is like a cooperative, made up of 189 member countries. These member countries, or shareholders, are represented by a Board of Governors, who are the ultimate policymakers at the World Bank.

194. (a); The book titled "The Shershah of Kargil" is a biography of Kargil war hero Late Captain Vikram Batra, who was posthumously awarded Param veer Chakra (PVC) – the highest gallantry award of India. The book written by Deepak Surana is an inspiring story of the young captain Vikram Batra, which takes you through the various dimensions of Captain Batra's life.

195. (e); Shri Ravindra Narayana Ravi is the current governor of Meghalaya.

196. (b); Actress Deepika Padukone launched Hema Malini's biography 'Hema Malini: Beyond the Dream Girl' on the occasion of Hema's 69th birthday. The biography has been penned by journalist turned writer Ram Kamal Mukherjee.

197. (a); The book titled "Dreamnation: Uniting a Country with Handwritten Dreams" has been co-authored by Saji Mathew and Jubie John and is published by Bloomsbury.

198. (d); Shri Ramesh Bais is current governor of Tripura.

199. (c); Y Sanathoi Devi is associated with Wushu sports

200. (b); The largest producer of onion in India is Maharashtra.

201. (c);	**202.** (b);	**203.** (a);
204. (e);	**205.** (c);	**206.** (b);
207. (d);	**208.** (c);	**209.** (b);
210. (e);	**211.** (d);	**212.** (b);
213. (b);	**214.** (e);	**215.** (b);
216. (c);	**217.** (c);	**218.** (c);
219. (c);	**220.** (b);	**221.** (b);
222. (b);	**223.** (d);	**224.** (c);
225. (e);	**226.** (a);	**227.** (d);
228. (b);	**229.** (a);	**230.** (c);
231. (e);	**232.** (d);	**233.** (d);
234. (c);	**235.** (e);	**236.** (b);
237. (d);	**238.** (c);	**239.** (c);
240. (e);	**241.** (a);	**242.** (c);
243. (b);	**244.** (c);	**245.** (c);
246. (a);	**247.** (d);	**248.** (d);
249. (b);	**250.** (b);	**251.** (b);
252. (c);	**253.** (c);	**254.** (c);
255. (d);	**256.** (e);	**257.** (b);
258. (e);	**259.** (b);	**260.** (b);
261. (b);	**262.** (c);	**263.** (b);
264. (d);	**265.** (a);	**266.** (c);
267. (d);	**268.** (b);	**269.** (a);
270. (b);	**271.** (b);	**272.** (c);
273. (d);	**274.** (b);	**275.** (b);
276. (d);	**277.** (c);	**278.** (b);
279. (d);	**280.** (a);	**281.** (d);
282. (c);	**283.** (a);	**284.** (c);
285. (b);	**286.** (b);	**287.** (d);
288. (a);	**289.** (c);	**290.** (c);
291. (d);	**292.** (a);	**293.** (c);
294. (b);	**295.** (d);	**296.** (c);
297. (b);	**298.** (c);	**299.** (c);
300. (d);		

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