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IBPS PO Exam

Mains (English) Previous Paper

Simplifying
Government Exams

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Direction (1 – 5): Study the information carefully and answer the questions given below. Six people A, B, C, D, E and F are born in different years with the current base is taken as 2018. None of them is older than 90 years old. They like different fruits Apple, Orange, Grapes, Cherry, Mango, Banana.

Note- The last two digits or reverse of the last two digits of the year in which a person is born can be the age of some other person. (Like M is born in 1943 and age of N is denoted by the last two digits of the birth year of M. Then N's age will be either 34 or 43).

A was born in the year 1983. The difference of age between A and B is 21 years. C's age is the sum of the digits of the year in which B was born. The one who likes mango is five years elder to C. E age is either the last two digits or reverse of the last two digits of the year in which the person who likes mango was born. Only one person is older to E and C likes apple. The one likes cherry is just younger to E. The difference between F's and the one who likes cherry is 24 years. The one who likes banana was born in an even year. The one who likes orange is younger to the one who likes grapes both in an odd number of years. D is younger than F.

- In which of the following year D was born?
 - 1995
 - 1983
 - 1959
 - 1938
 - None of these.
- Which of the following statement is correct?
 - E is three years older than the one who likes cherry.
 - F is the eldest.
 - E is born in 1959
 - D is born before C
 - All are correct.
- Which of the following combination is true?
 - 80 – Banana - C
 - 18 – Apple - E
 - 23 – Cherry - B

D. 35 – Orange - A
E. None of these.

- Who among the following is the youngest?
 - The one who likes Banana.
 - The one who likes Apple.
 - The one who likes Cherry.
 - The one who likes Orange.
 - None of these
- Who among the following likes Apple?
 - E
 - A
 - B
 - C
 - None of these.

Directions (6 – 8): Study the following information to answer the given questions.

A number arrangement machine when given an input line of numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement.

As per the rules followed in the above steps, find out in each of the following questions the appropriate steps for the given input.

Input: 159 204 123 212 213 220 183 126

Step 1: 52 103 40 107 70 111 60 64

Step 2: 155 63 147 37 181 51 124

Step 3: 11 9 12 10 10 6 7

Step 4: 6.5 5.5 5 4 4 2 4.5

Step 4 is the output of the above input.

As per the rules followed in the above steps, find out the appropriate steps for the given input and answer the questions given below.

Input: 261 312 297 504 117 424 519 218

- Which of the following is the square of the number which is third from the right end in the last step?
 - 9
 - 36
 - 16
 - 25
 - None of these
- What is the sum of second highest and lowest number in step 2?

- A. 292 B. 244
C. 323 D. 343
E. None of these
8. If all the numbers in step 3 are arranged in descending order from right to left, then how many numbers are not changed from its previous position?
A. None B. One
C. Two D. Three
E. More than three

9. **Direction:** Study the information carefully and answer the questions given below.

If we arrange the alphabets in the word "RATE" in the English alphabetical order, word "AERT" is formed. Then the third alphabet from the left in this word is 'R'. Similarly, from the word "OPEN" we get - "ENOP" and the third alphabet from left is "O". From the word "CHEF" we get - "CEFH" and the third alphabet from left is "F". From the word "TYER" we get - "ERTY" and the third alphabet from left is "T". From the word "TOY" we get - "OTY" and the third alphabet from left is "Y".

If we use all these letters, then a meaningful English word "FORTY" can be formed. Now find which of the following word set does not give a meaningful word in the similar way.

- A. GOAT, PEST, WATT, ARMY
B. JUMP, LIME, DUMB, SOME
C. SAME, ROOM, BEST, AUTO
D. PEST, VOTE, FOOL, PIPE
E. MALE, FIND, LOST, THAT

Direction (10 - 12): Study the following information to answer the given questions:

\$ F 3 6 N @ 9 K T Q 5 C % 8 B # 7 D S * H 4 W L

Step : 1 - Those Number which is immediately preceded by the symbol and immediately followed by an Alphabet are written at the right end in ascending order.

Step : 2 - After completing the step -1 , Interchanging the Odd number

with the previous element in the series to form the step -2. Step : 3 - After completing the step - 2 , Alphabet which is immediately followed by a symbol are written between Sixth and seventh element from the right end in alphabetical order from left to right.

10. Which of the following element is seventh to the right of the element which is Tenth from the left end in step -3?

- A. B B. *
C. N D. W
E. H

11. If all the symbols are removed from the step -3, then which of the following element will be in the Middle of the series?

- A. H B. B
C. C D. Q
E. S

12. How many numbers are immediately followed and immediately preceded by an alphabet in step -3?

- A. One B. Two
C. Three D. None
E. More than three

Direction (13 - 17): Study the following information carefully and answer the questions given below:

Nine persons - Pranav, Preeti, Manoj, Antu, Bhola, Rekha, Reema, Naina and Shiva lives in nine different flats of a building of three floors from one to three such that ground floor is numbered 1 and top floor is numbered 3. There were three flats on each floor- flat-1, flat-2 and flat-3 from west to east such that flat-1 of third floor is exactly above flat-1 of second floor which is exactly above flat-1 of first floor and other flats are placed in the same way. Pranav lives in an even numbered flat. Reema lives just above Antu in a flat numbered 3. Pranav does not live on the same floor on which Reema lives. Rekha lives just above Naina. Naina does not live on the same floor on which Antu lives. Bhola lives just below Antu. Manoj lives immediate left to Shiva.

13. Four of the following five are alike in a certain way and hence form a group. Which of the following is the one that does not belong to the group?
 A. Manoj B. Rekha
 C. Shiva D. Reema
 E. Antu
14. Who among the following lives between Rekha and Antu?
 A. Preeti
 B. Shiva
 C. Pranav
 D. Either Preeti or Pranav
 E. None of these
15. How many persons live below Naina?
 A. None
 B. One
 C. Two
 D. Can't be determined
 E. None of these
16. Which of the following combinations is definitely correct?
 A. Preeti - Floor 1 - Flat 1
 B. Manoj - Floor 3 - Flat 2
 C. Bhola - Floor 1 - Flat 1
 D. Naina - Floor 1 - Flat 1
 E. All are correct
17. If Bhola is related to Manoj, then Naina is to _____ ?
 A. Antu B. Shiva
 C. Reema D. Rekha
 E. None of these

Direction (18 – 20): Study the following information to answer the given questions:

Six persons A, B, C, D, E and F are sitting in a triangular table, such that three of them sitting at corners of the table and three are sitting at middle of the each side. The persons who sitting at corners are facing outside the center and the person who sitting at middle of the sides are facing center of the table. They like different pet animals Fish, Dog, Parrot, Pigeon, Rabbit and Fox. E like parrot and sits second to right of the one who like Fox. D doesn't faces opposite to the center. C sits to the immediate left of the one who like Dog. B and D are not immediate neighbours. The one who likes Pigeon sits second to the right

of B. F doesn't like Dog. Two people sit between the one who likes Dog and the one who likes Rabbit. Two people sit between A and the one who like Fish. The one who like Rabbit sits second to the right of the one who like Fish.

18. Who sits second to the right of the one who likes Fox?
 A. The one who likes Parrot
 B. The one who sits second to the left of B
 C. The one who likes Pigeon
 D. D
 E. None of those given as option
19. What is the position of D with respect to the one who like Rabbit?
 A. Third to the right
 B. Immediate left
 C. Second to the left
 D. Second to the right
 E. Immediate right
20. Which of the following people are facing towards the center of the table?
 A. C, F, E
 B. F, D, A
 C. B, A, C
 D. None of those given as option
 E. A, D, E
21. **Direction:** Study the information carefully and answer the questions given below.

The quest for low priced meat in an ample amount has given rise to factory farms where livestock is being kept in inhumane conditions. What has followed as a result of this is pandemics like avian flu. Globally, livestock is being raised under cramped conditions in an artificially lit environment. They are injected with growth hormones and antibiotics on a regular basis and this practice continues till the time they are slaughtered. Meat production is water-intensive exercise. Approximately 15000 litres of water is needed for every kilogram of meat compared to 3400 litres for rice, 3300 litres for eggs and 255 litres for a kilogram of potatoes. Which of the following is the most rational message conveyed by the passage?

- A. Mass production of meat through industrial farming is cheap and is suitable for providing protein nutrition to poor countries.
B. Meat-producing industry violates the laws against cruelty to animals.
C. Mass production of meat through industrial farming is undesirable and should be stopped immediately.
D. Environmental cost of meat production is unsustainable when it is produced through industrial farming.
E. Mass production of meat can lead to water and air pollution.
22. **Direction:** Study the information carefully and answer the questions given below.
All actions to address climate change ultimately involve costs. Funding is vital to countries like India when it comes to designing and implementing the adaptation and mitigation plans and projects. The problem is more severe in the case of a country like India, given its need to finance development and the possibility that it will be amongst one of the most badly affected countries by climate change. However, the redeeming factor is that most of the countries of the world acknowledge the fact that climate change is a real threat and are striving to address it in a more comprehensive and integrated manner with the limited resources at their disposal. With reference to the above passage, consider the following statements:
1) Climate change is not a challenge for developed countries.
2) Climate change is a complex policy issue and also a development issue for many countries.
3) Diverse ways and means of finance must be found to enable developing countries to enhance their adaptive capacity.
Identify the valid assumptions in the given context.
A. 1 and 2 only
B. 3 only
C. 2 and 3 only
D. 1, 2 and 3
E. 1 only

23. **Direction:** In the question below, are given a statement followed by three courses of actions numbered I, II and III. On the basis of the information given, you have to assume everything in the statement to be true, and then decide which of the suggested courses of action logically follow(s) for pursuing.
Statement: The new methodology to calculate foreign ownership limit that global index provider MSCI has proposed could lead to a sharp outflow from Indian stocks.
Courses of action:
I. The overall weight of India in the MSCI Emerging Markets (EM) index is expected to fall by 25 basis points to 8.55 per cent if the proposal goes into effect.
II. MSCI will seek to exclude the shares being offered through global and American depository receipts (GDRs, ADRs) while calculating foreign ownership limits.
III. While determining the weight of a company, MSCI will take into consideration parameters including the foreign inclusion factor (FIF), which determines the total proportion of shares of a company that offshore investors can buy from exchanges.
A. Only III follows
B. Both I and III follow
C. Both II and III follow
D. Only I follows
E. All follow
24. **Direction:** Study the information carefully and answer the questions given below.
India, a member of the WTO, is but of course bound by its agreements and conventions. Article 6 of the Agreement on Agriculture, dealing with the provision of the Minimum Support Prices (MSPs) for the agricultural products, is considered to be trade distorting. It is also subjected to various limitations, one of them being the fact that the subsidy arising from 'minimal supports' cannot exceed 10 per cent of the value of agricultural production for developing countries. The PDS

system in India adheres to the provision of the MSPs and is also involved in the stockholding of the food grains. It is contemplated that in the coming years the subsidy given to the producers will exceed 10 per cent of the value of agricultural production.

What is the most crucial message conveyed in the passage?

- A. India should revise its PDS.
- B. India should not be a member of WTO.
- C. For India, food security collides with trade.
- D. India provides food security to its poor.
- E. None of the above.

Direction: In the question given below, one statement is followed by three assumptions numbered I, II, and III. Read the statement carefully and decide which of the given assumptions are implicit in the statement. Choose

25. **Statement:**

The American photographer and writer Thomas Laird spent a decade living among yak herders, farmers and monks while travelling across the Tibetan plateau in search of masterpieces that few have been able to see, let alone photograph.

Assumptions:

- I. The only way of knowing a country intrinsically is by spending time living in the countryside with their farmers.
- II. Thomas Laird was certain that he would discover masterpieces that have hitherto remained hidden from the public eye.
- III. Thomas Laird spent almost 10 years living in the Tibetan countryside because he felt the need to discover something new.

- A. If only assumption I is implicit
- B. If only assumption II is implicit
- C. If only assumption III is implicit
- D. If both assumptions I and II are implicit
- E. If none of the assumptions are implicit

Direction: In a certain instruction system the different computation processes are written as follows:

(i) $A \% B \text{ } \text{ } C$ means A is multiplied by the sum of B and C.

(ii) $A \cap B \text{ } \text{ } C$ means A is subtracted from B and the resultant is divided by C.

(iii) $A \neq B * C$ means A is added to the resultant when B is divided by C.

(iv) $A \lambda B @ C$ means the product of B and C is subtracted from A.

In each of the question below, a set instruction sequence is given. You are required to find out the outcome which should come in place of question mark (?) in each of the given sets of sequence.

26. $20 \neq 15 * 3 = m$
 $m \% 28 \text{ } \text{ } 2 = ?$
 A. 66 B. 750
 C. 800 D. 825
 E. 740
27. $14 \cap 30 \text{ } \text{ } 4 = P$
 $16 \lambda P @ 2 = ?$
 A. 8 B. 14
 C. 6 D. 3
 E. 7
28. $12 \% 7 \text{ } \text{ } 8 = q$
 $q \cap 216 \text{ } \text{ } 12 = ?$
 A. 4 B. 2
 C. 5 D. 3
 E. None of these

Direction (29 – 30) : Study the following information to answer the given questions.

A, B, C and D are the corners of a rectangular field such that A is to the North of B. C is 0.2km to the East of A. The longer side of the rectangular field is 2km. E, F, G and H are the corners of an another rectangular field such that E is 1.6km to the west of G. H is 1.2km to the south of G and in the East of F. Rectangle field EFGH intersects the line joining AB and CD at KL and IJ respectively. It is also known that K is 0.9km towards the East of E and J is 0.4km towards the North of D.

29. If the person "X" wants to reach the point E from Point D, then which of the following will be the

correct direction to reach his destination?

A. X walks 1600m to the north of point D, then he take left turn and walks 1000m to reach point E

B. X walks 1600m to the north of point D, then he take right turn and walks 500m to reach point and then he take right turn and walk 1200m and then he take right turn and walk 1600m to reach point E

C. X walks 400m to the north from point D and then he take left turn and walk 200m and then he take right turn and walk 1200m and finally he take right turn and walk 900m to reach the point E

D. X walks 400m to the north from point D and then he take left turn and walks 1100m and then he take left turn and walk 1200m to reach point E

E. X walks 200m west from point D and then he takes right turn and walks 400m then he take left turn and walk 900m and finally he take right turn and walk 1200m to reach point E

30. What will be the minimum possible distance to reach point L from point C?
- A. LJDBAC B. LJHGIC
C. LJIKAC D. LFEKAC
E. None of the above

Direction (31 – 32): The question 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 statements are sufficient to answer the question. Read both the statements and give answer.

31. Six persons – M, N, O, P, Q and R – stay on different floors of a six-storey building (ground floor is numbered as floor 1 and top floor is numbered as floor 6). Each of them is in a different profession, via Singer, Dancer, Physician, Teacher, Choreographer and Manager. If R stays on floor 1, what is the profession of O?
I: P is a Physician but stays neither on floor 2 nor on floor 5. N is neither a Teacher nor a Choreographer but

stays on floor 6. The Manager stays either on floor 1 or on floor 4. Q doesn't stay on an odd-numbered floor.

II: M, who stays on floor 4, is a Teacher. The Choreographer doesn't stay below the floor of the Teacher but stays just below the floor of the Dancer. Q stays on floor 2.

A. Statement I and II together are sufficient.

B. Statement I alone is sufficient, while statement II is not required.

C. Statement I and II together are not sufficient.

D. Statement II alone is sufficient, while Statement I is not required.

E. Insufficient data

32. There are eight students M, N, O, P, Q, S, T and U are in a class. Three of them play Tennis, three of them play Ludo while two of them play Hockey. All of them are of different heights. The one who is the tallest doesn't play Hockey and the shortest doesn't play Tennis.

Who is the tallest person?

I: S is taller than M and P but shorter than U and N. Q who doesn't play Tennis is taller than N and is the only shorter than the tallest. U who is fourth the tallest person plays Ludo with P. M is the shortest person.

II: T is shorter than P but taller than M. T neither plays Tennis nor Hockey. N is the third tallest person and does not play hockey. S is taller than M and P but shorter than among the four persons.

A. Statement I and II together are sufficient.

B. Statement I alone is sufficient.

C. Statement II alone is sufficient

D. Statement I alone or statement II alone is sufficient.

E. Statement I and II together are not sufficient.

Direction: In the following question, a given question is followed by information in three statements. You have to decide the data in which statement(s) is sufficient to answer the question and mark your answer accordingly.

33. Eight friends – A, B, C, D, E, F, G and H are sitting around a circular table but not necessarily in the same order. All of them are facing center. They played different number of matches from 1 to 8. Who are the immediate neighbors of H and how many matches does he play?
- I. The one, who plays highest number of matches, sits opposite to one, who is adjacent to A. The difference in the number of matches of G and E is 4. D does not sit adjacent to B.
- II. The persons opposite to A, plays 6 matches. There is only one person between B and E and neither of them sit adjacent to A. C, who plays 4 matches, sits opposite to E.
- III. E is immediate right of F, who is opposite to one, who plays 5 matches. G is not adjacent to C or D. The one, who plays lowest matches, sits opposite to one, who plays 7 matches.
- A. All the statements are required.
 B. Only I and II are sufficient.
 C. Only II and III are sufficient.
 D. Only III is sufficient.
 E. Insufficient data.

Direction: Study the following information carefully and answer the questions given below:
 Seven people P, Q, R, S, T, U and V are of different ages. These people appeared for two exams - Mathematics and Science- each of which was of 50 marks. One needs to score at least 20 marks, in order to pass, in each of these 2 subjects. Average age of R and S is 2 years less than the average age of P and V. Age of P is 20% more than that of V. Q is three years younger than U and the total score of Q is 7 more than that of T. S has got 41 marks in Mathematics and his score in Science is 5 more than twice his age. Marks scored by V in Mathematics is 5 less than the age of Q but 27 less than the marks scored by P in Science. P got 11 marks less in Mathematics than S but 25% more than his own age which is 3 years more than that of S. T failed in one of the subjects by two marks

and his score in Science is 21 less than that of P but only 11 less than that of R. Total marks of R is 24 less than that of the person who is 2 years older than him and he scored 12 more marks in Science than Mathematics. The average score of U in both the subjects is 1 more than his score in Mathematics but 2 more than Q's score in Mathematics. Total marks scored by P is 30% more than total marks scored by V, also marks scored by V in Science is 3 more than that of U.

34. What is the total marks scored by V?
 A. 70 B. 58
 C. 60 D. 44
 E. 50
35. Who scored the highest marks in any subject?
 A. Q in Mathematics
 B. R in Science
 C. V in Science
 D. P in Science
 E. U in Mathematics
36. What is the average age of U and R?
 A. 25 years B. 21 years
 C. 22.5 years D. 20 years
 E. None of the above
37. How many people failed in at least one subject?
 A. 1 B. 2
 C. 3 D. 4
 E. 5
38. What is the age of the person whose total marks in both the subjects is the least?
 A. 24 B. 22
 C. 26 D. 19
 E. Can't be determined

Direction: The passage given below is followed by a question. Select the best answer from the choices given below.

39. In the 1980s, 85 per cent of the total workforce of Tamil Nadu was employed outside the state. This percentage has seen a steady decline ever since then and in 2010 stumbled to 30 per cent. If the facts given in these statements are correct pertaining to the changes in the Tamil Nadu's workforce between 1980 and 2010, which of the

following statements will be incorrect regarding the same.

A. Before 1980 people in Tamil Nadu were encouraged to learn Hindi but after 1980 the government has banned the teaching of Hindi in its schools.

B. Tamil Nadu has been creating more and more jobs by starting more and more factories in both the private and government sector.

C. The others states have started adopting the strategy of giving jobs to 'sons of the soil' and not those coming from outside the state.

D. The government of Tamil Nadu has debarred its people from leaving the state to exploit employment opportunities and has fortified the state at length to strengthen it.

E. None of these.

40. **Direction:** Study the information carefully and answer the questions given below.

There are 29 known companies where Big Bull Rakesh Jhunjhunwala holds at least one per cent stake. In June quarter, this ace investor stayed put on most of these counters, June quarter shareholding data showed. Jhunjhunwala, often referred to as Warren Buffett of Dalal Street, accumulated shares of Orient Cement and Lupin, but sat tight on 11 other counters during the quarter that saw money chase only select largecaps amid a major selloff in midcaps and smallcaps. Which of the following can be **logically inferred** from the statement above?

A. There are many other companies where the Big Bull holds marginal stakes, which often do not show up in the quarterly shareholding data, as companies report on shareholders who hold more than 1 per cent.

B. Jhunjhunwala bought fresh shares in Lupin to increase his holding.

C. One such company is Orient Cement, where the ace investor held 1.2 per cent stake at the end of June quarter, the same percentage he held at the end of December quarter.

D. Jhunjhunwala's name did not

figure in March quarter shareholding data of the company, making some investors speculate if the ace investor – who generally stays put on his portfolio for the long term – had shunned the counter completely.
E. All can be inferred.

Direction (41 – 42) : Study the following information carefully and answer the question given below:

A certain number of persons sit in a row adjacent to each other. Some of them like different fruits and others like different flowers. Six persons sit between the one who like mango and the one who like apple. The one who likes rose sit third to the left of the one who likes apple. Two persons sit between the one who likes rose and the one who likes marigold, who is not a neighbor of the one who likes mango. Only one person sit to the right of the one who likes marigold. No one sit to the right of the one who likes mango.

Note: The one who likes fruits faces South and the one who likes flowers face North.

41. How many persons sit in the row?
A. Fifteen B. Seventeen
C. Thirteen D. Eighteen
E. Eleven
42. What is the position of the person who likes Marigold with respect to the person who likes Apple?
A. Sixth to the right
B. Fifth to the right
C. Sixth to the left
D. Fifth to the left
E. Can't be determined
43. **Direction:** Read the given information and answer the question. Company S has launched its stores in Country Y just a month ago and is selling garments at a less than 50% cost as compared to the leading garment stores in the country. However ever before Company S could establish itself in the country there have been many protest against the same. Which of the following may not be a reason for protest against Company S in Country Y?

- A. It has been reported in some of the international magazines that Company relies on child labour for manufacturing clothes.
- B. Despite facing severe opposition, most properties acquired by Company S for setting up its own factories in Country Y are located near eco-sensitive areas of the country.
- C. The advertisements launched by Company S in Country Y, although meant to be humorous, are offensive as they ridicule the choice of clothes of people in the country.
- D. Many clothes manufactured by Company S are reportedly made up of genuine leather, which has been banned in Country Y since the past 10 years or so.
- E. Many malls in Country Y have decided to give their prime spots to the stores of Company S, as the Company is willing to pay the extra charge.

Direction: In the question given below, a statement is given followed by three courses of action. A course of action is taken for improvement, follow up, etc. Read the statement carefully and give your answer.

44. **Statement:** A NASA program that cost \$10 million per year to track carbon and methane, key greenhouse gases that contribute to global warming, has been cancelled, a US space agency spokesman said Thursday.
- Courses of Action:**
- I. The US government should take immediate steps to ensure that this NASA program is back on track as it can have a huge positive impact.
- II. NASA should cut down on some of the budget reserved for its other space programs and focus more on improving conditions on Earth.
- III. NASA should instead spend the designated \$10 million on trying to build sustainable communities on Mars.
- A. Only course of action I follows
- B. Only course of action II follows
- C. Both I and II follow

- D. Both II and III follow
- E. None of them follow

45. **Direction:** In each question below is given a statement followed by three assumptions numbered I, II and III. An assumption is something supposed or taken for granted. You have to consider the following assumption and decide which of the assumption is implicit in the statement.

Statement: Soon, your health-related confusion between maida and whole wheat (atta) food items will be over. Food Safety and Standards Authority of India (FSSAI) has asked food companies to label atta as 'whole wheat flour' and maida as 'refined wheat flour' by April 30.

Assumptions:

I. The order will clear confusion among products that are often labeled as just 'wheat flour' with no distinction between the maida or atta products.

II. The order is aimed at bringing more clarity on the product labelling as companies use these nomenclatures to make health claims about their products like packaged atta, bread and biscuits.

III. Currently, packaged food companies use 'wheat flour' as general nomenclature for atta and maida on product labels.

- A. Both I and II are implicit
- B. All are implicit
- C. Both II and III are implicit
- D. None is implicit
- E. Both I and III are implicit

Direction (46 – 48): Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these. Prepaid debit cards are becoming increasingly popular financial products. With a prepaid card, you load money onto an account associated with a card. The card works like a credit card in that you swipe at a terminal to make payment. However, unlike a credit card, you are using your own money

when you use a prepaid debit card. The purchase amount is deducted from the balance you have on your card. Once you run out of money on the card, you are required to add more funds if you want to keep spending. Prepaid debit cards are becoming increasingly popular among the unbanked. These cards allow those without bank accounts (and who might not qualify for bank accounts) access some of the same conveniences. Most prepaid cards allow you to arrange direct deposit for your paycheck, and it makes it easy to make purchases online and offline without the need for cash. Prepaid debit cards are normally accepted anywhere that credit cards bearing the same logos are accepted.

This brings the convenience of plastic, but keeps the consumer from paying interest. It's also possible to arrange for online bill pay and automatic withdrawals when you have a prepaid debit card. For many, a prepaid debit card functions much like a checking account. It is important to note, though, that prepaid debit cards are not the same as credit cards. Using a prepaid debit card will not improve your credit score. You should also realize that prepaid debit cards often come with an array of fees that can **sap** your funds. Many cards have activation fees, as well as monthly fees. You might also be charged just for checking your balance at an ATM, or even for reloading your card. For the unbanked, paying a fee of \$4.95 per month is still cheaper than getting a "second chance" checking account that might charge as much as \$9 or more a month.

Source:

<http://www.moolanomy.com>

46. Which of the following is/ are similar in meaning to the word "sap" as used in the passage?
1. Lessen
 2. Undermine
 3. Impair
 4. Hanker
- A. Only A B. Both A and D
C. All of these D. None of these
E. A, B and C

47. What does the phrase, "This brings the convenience of plastic" mean in the context of the passage?

A. The wide acceptance of prepaid debit cards is facilitated by the fact that it is made out of plastic rather than paper.

B. Prepaid debit cards promote cashless and hassle-free transactions.

C. Unlike any other mode of payment, plastic currency is easy to carry out businesses and it also enables the user to make transactions which would not be possible through cash.

D. Plastic credit cards have become the new normal today, facilitating all kinds of transactions via a single vendor.

E. None of these

48. Which of the following is either an advantage or a disadvantage of prepaid credit cards?

I. With prepaid cards, unlike the credit cards, we have the option of arranging for online payment of bills.

II. Prepaid debit cards save consumers from paying interests and facilitate online bill pay and automatic withdrawals.

III. Prepaid debit cards could exhaust one's funds as it comes with multiple charges.

A. Only I and II

B. Only II and III

C. Only I

D. Only II

E. All of these

Direction (49 – 51): Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these. The Financial Times with a survey concluded that millennials are prioritizing short-term spending over long-term saving. According to one calculation, the average 25-year-old should be saving £800 (or about \$1,146) a month over the next 40 years, in order to retire at 65 with an annual income of £30,000. That piece went viral for all the wrong reasons.

As millennials who responded angrily to the article noted, they're too busy buying groceries or paying rent to even think about being able to have that much money to allocate to a savings account. But ignoring the tone-deafness, there is a real problem here. A recent survey found that on an average, while millennials are doing a good job of budgeting and say they have increased their savings in the past 12 months, their actual savings rate is about 8%. Financial planners can puff and huff about results like that. They can argue that millennials don't realize how much they need to save; that they are succumbing to one of those behavioural finance phenomena by failing to appreciate that yes, one day they, too, will be 65 and need a retirement nest egg. For their part, the millennials might well argue that the rest of us simply don't understand their new normal. There are too many other factors stopping millennials from making that decision to save. **They have got the millennial paradox** to contend with. In 2014, the average college student graduated with \$33,000 of student debt, according to one calculation. Do you want to be one of those students who defaults on her student debt, just in order to have a few extra bucks to put into her retirement account? Really, not a viable solution; those payments have to be kept up, even if it means there's no money for a retirement account. The cost of living is climbing, too, led by rental costs, which hit records in many cities last year. On average, millennials who rent nationwide would have had to spend 30% of their monthly income to their landlords. Health insurance? If your company offers it, odds are it's a benefit that requires you to shoulder a greater portion of the costs of these days.

Source:

<https://www.theguardian.com>

49. What does the author mean by "...They have got the millennial paradox to contend with"?

A. Millennials are struggling with all the competing demands on their dollars, while also knowing they too have to save for post-retirement days.

B. Millennials are contradictory, counterintuitive, or downright confusing.

C. Millennials have to struggle with the fact that they are a generation faced with contradictions in whatever they do.

D. Millennials are dealing with the fact that they are in their 20s and are actually making money, but the problem is that something or someone is after every single dollar.

E. Millennials got to contend with the fact that they are being both fully aware of saving for the future, and also they are being completely ignorant of it at the same time.

50. Which of the following is true with reference to the passage?

a. Financial planners tend to argue that millennials don't realise the need to save for their old age.

b. Though it appears in the survey that the millennials have increased their savings, their rate of saving is not exceptional.

c. Millennials spend a significant amount of their monthly income on paying the house rent.

A. All are correct

B. None is correct

C. Only a and b

D. Only c and b

E. Only a

51. Given below are five statements from the first paragraph. Choose the statement which is grammatically or contextually incorrect.

A. According to one calculation, the average 25-year-old should be saving £800 (or about \$1,146) a month over the next 40 years, in order to retire at 65 with an annual income of £30,000.

B. Financial planners can puff and huff about results like that.

C. But ignoring the tone deafness, there is a real problem here.

D. However, a recent survey found that on average, while they are doing a good job of budgeting and say they have increased their savings in the past 12 months, their actual savings rate is about 8%.

E. They can argue that millennials don't realize how much they need to save; that they are succumbing to one of those behavioural finance phenomena by failing to appreciate that yes, one day they, too, will be 65 and need a retirement nest egg.

Direction: Given below is a passage divided into XIV segments. Read the passage and answer the questions that follow.

*The UK is the world's fifth largest economy, it contains many areas of immense wealth, its capital is a leading centre of global finance, its entrepreneurs are innovation and agile, and despite the current political turmoil, it has a system of government that rightly remains the envy of much of the world. (I) It thus seems patently unjust and ___(A)___ to British values that so many people are living in poverty. (II) This is **obvious (1)** to anyone who opens their eyes to see the **deep (2)** growth in foodbanks and the queues waiting outside them, the people sleeping rough in the streets, the growth of homelessness, the sense of **immense (3)** despair that leads even the Government to appoint a Minister for suicide **prevention (4)** and civil society to report on levels of loneliness and isolation. (III) And local ___(B)___, especially in England, which perform vital roles in providing a real social safety net have been gutted by a series of government policies. (IV) *Libraries have closed in record numbers, community and youth centres have been shrunk and are underfunded, public spaces and buildings including parks and recreation centres have been sold off.* (V) While the labour and housing markets provide the crucial*

___(C)___, the focus of this report is on the contribution made by social security and related policies. (VI) The results? 14 million people, a fifth of the population, live in poverty. Four million of these are below the poverty line, and 1.5 million are

___(D)___ (VII) The widely respected Institute for Fiscal Studies predicts a 7% rise in child poverty between 2015 and 2022, and various ___(E)___(resources) predict child poverty rates of as high as 40%.

(VIII) *For almost one in every two children to be poor in the twenty-first century Britain is not just a disgrace, but a social calamity and an economic disaster, all rolled into one.*

(IX) *The country's most respected charitable groups, its leading think tanks, its parliamentary committees, independent authorities like the National Audit Office, and many others, have all drawn attention to the dramatic decline in the fortunes of the least well off in this country.*

(X) But through it all, the **state (1)** has remained **determinedly (2)** in a **government (3)** of denial while **stubbornly (4)** resisting to acknowledge the situation. (XI)

Even while devolved ___(F)___ in Scotland and Northern Ireland are frantically trying to devise ways to 'mitigate', or in other words counteract, at least the worst features of the Government's benefits policy, Ministers insisted that all is well and running according to plan. (XII) Some tweaks to basic policy have ___(G)___ been made, but there has been a determined resistance to change in response to the many problems. (XIII)

However, the good news is that/ many of the problems could readily be solved/ if the Government is to acknowledge the problems/ and consider some of the recommendations below. (XIV)

52. The first sentence (I) of the passage has been divided into four parts in the given options. There may or may not be an error in one of the parts. Choose the part which has an error in

- it as your answer. If there is no error then choose option (E), "No error" as your answer. Ignore the errors of punctuation if any.
- A. The UK is the world's fifth largest economy, it contains
 B. many areas of immense wealth, its capital is a leading centre of global finance,
 C. its entrepreneurs are innovation and agile, and
 D. despite the current political turmoil, it has a system of government that rightly remains the envy of much of the world
 E. No error
53. Which of the following word given in the options should fill the blank marked as (A) in the second segment (II) of the passage, to make it grammatically and contextually meaningful? Note that the word should also fill both the blanks of the following two sentences to make them contextually meaningful.
- (i) _____ to popular myth, the majority of accidents are not caused by speeding or drunkenness.
 (ii) The villagers expressed regret that their habitations lacked road connectivity and other basic amenities _____ to the government's tall claims.
- A. Complying
 B. Contrary
 C. Complimentary
 D. Cursory
 E. Commissioning
54. The third segment (III) in the given passage has four words given in bold. Of these, the positions of two words may be incorrect and need to be exchanged to make the sentence correct. Find the two words which need to be exchanged.
- A. 1-2 B. 1-3
 C. 1-4 D. 3-4
 E. 2-3
55. From the given options, choose the word that can fill the blank marked as (B) in segment IV as well as the one marked as (F) in segment XII.
- A. Opportunities
 B. Capital
 C. Methodologies
 D. Authorities
 E. Settlements
56. With respect to the context of the passage, which of the following can be inferred from the italicized sentence mentioned in the fifth segment (V) of the passage?
- A. The closure of the various institutions of the society will gradually have an adverse effect on the physical health of the growing children.
 B. Public welfare institutions have been shut down, thus causing a set back to the social health of the citizens.
 C. In order to revive these institutions in the future, the government will have to invest a lot of capital and promote schemes to encourage people for social participation.
 D. The closure of the institutions indicates that Britain is undergoing economic crisis.
 E. None of these
57. Which of the following word given in the options should fill the blank marked as (C) in the sixth segment (VI) of the passage, to make it grammatically and contextually meaningful. Note that the word should also fill both the blanks of the following two sentences to make them contextually meaningful.
- (i) Settled into a _____ of wooded hills, was the little log cabin.
 (ii) The conference begins this week against a _____ of unmitigated gloom.
- A. Backdrop
 B. Surrounding
 C. Precursor
 D. Profusion
 E. Both A and B
58. Which of the following phrases should fill the blank marked as (D) in the seventh segment (VII) of the passage, to make it grammatically and contextually meaningful?
- A. destitute, unable to afford basic essentials
 B. suffering poor, inaccessible to basic needs

- C. Incapable of influencing the government
 D. Struggling to move further down
 E. Hit by unemployment
59. In segment VIII of the passage, the blank marked as (E) is followed by a word given in bold. From, the given options, choose the word which should replace the word given in bold to make the sentence grammatically and contextually correct. If the given word suits the blank, mark option E, 'No correction required', as the answer.
 A. Columns
 B. Soothsayers
 C. Expert
 D. Sources
 E. No correction required
60. Segments IX and X have been italicised. Which of the following statement can come in between the two sentences to maintain the continuity of the paragraph?
 A. However, every cloud has a silver lining.
 B. But the full picture of low-income well-being in the UK cannot be captured by statistics alone.
 C. One must also not shy away from accepting the bitter truth that the annual exports have drastically declined.
 D. But to get a clearer picture, one must further conduct statistical research.
 E. This would tarnish the historical legacy carried by Britain, a country which once ruled the world.
61. The eleventh segment (XI) in the given passage has four words given in bold. Of these, the positions of two words may be incorrect and need to be exchanged to make the sentence correct. Find the two words which need to be exchanged.
 A. 1-2 B. 1-3
 C. 2-3 D. 2-4
 E. 1-4
62. Which of the following word should fill the blank marked as G in segment XIII to make it contextually correct and meaningful?

- A. Suspiciously B. Willingly
 C. Rigorously D. Seriously
 E. Reluctantly
63. The last sentence (XIV) of the passage has been divided into four parts in the given options. There may or may not be an error in one of the parts. Choose the part which has an error in it as your answer. If there is no error then choose option (E), "No error" as your answer. Ignore the errors of punctuation if any.
 A. However, the good news is that
 B. many of the problems could readily be solved
 C. if the Government is to acknowledge the problems
 D. and consider some of the recommendations below
 E. No error

Direction (64 – 68) : Given below are six statements A, B, C, D, E and F, which when arranged in the correct order, form a coherent and meaningful paragraph. The sentence marked E is the fifth sentence of the passage. Rearrange the other statements in a proper sequence to form a meaningful paragraph, then answer the questions that follow.

- A. The 81-page petition presented by the Royal Hawaiian Macadamia Nut cited several studies done in humans, one of them funded by the Hershey Company, which sells chocolate-covered macadamias. The FDA ruled that it would permit a qualified health claim for macadamia nuts.
 B. In their largely unprocessed forms, foods from the earth, trees, or animals are healthful by definition. So why, you might ask, would the producers of foods such as cranberries, pears, avocados, or walnuts fund research aimed at proving that these particular foods—rather than fruits, vegetables, or nuts in general—have special health benefits?
 C. Though legitimate scientific questions can be asked about specific foods—their nutrient content or digestibility, for example—most such issues were addressed ages ago.

Foods are not drugs.

D. When marketing imperatives are at work, sellers want research to claim that their products are "superfoods," a nutritionally meaningless term. "Superfoods" is an advertising concept.
E. To ask whether one single food has special health benefits defies common sense. We do not eat just one food. We eat many different foods in combinations that differ from day to day; varying our food intake takes care of nutrient needs.

F. Marketing, of course. Every food producer wants to expand sales. Health claims sell. The FDA requires research to support health claims and greatly prefers studies that involve human subjects rather than animals.

64. Which of the following will be the second statement after rearrangement?
A. A B. C
C. F D. D
E. B
65. Which of the following will be the fourth statement after rearrangement?
A. B B. C
C. A D. F
E. D
66. Which of the following statement can logically fit between the second and the third sentence after rearrangement?
A. All of this explains why Royal Hawaiian Macadamia Nut petitioned the FDA in 2015 to allow it to say in advertisements that daily consumption of macadamias—along with eating a healthy diet—may reduce the risk of heart disease.
B. Research aimed at marketing raises questions about biases in design and interpretation and may create reputational risks for investigators.
C. To illustrate why such concerns matter, consider some of the marketing issues related to a well-known healthy food: blueberries.
D. One of the prominent food companies approached FDA to approve its commercial claim that the

daily consumption of dark chocolate reduces cholesterol levels in the body.

E. Unlike the easy-to-get-at highbush varieties, the wild ones grow close to the ground on sandy soils left behind by receding glaciers and are more difficult to harvest.

67. Which of the following connector can logically combine the fifth and the sixth sentence after rearrangement?
A. Instead B. Else
C. But D. Similarly
E. Because
68. Which of the following sentence will not fit into the major theme of the given passage?
A. Converting land from conventional agriculture to organic production could reduce greenhouse gas emissions, the run-off of excess nitrogen from fertilisers, and cut pesticide use.
B. The healthiest diets include a wide variety of foods in each of the recommended categories in amounts that balance calories.
C. "Supportive but not conclusive research shows that eating 1.5 ounces per day of macadamia nuts, as part of a diet low in saturated fat and cholesterol and not resulting in increased intake of saturated fat or calories may reduce the risk of coronary heart disease."
D. Many industry-funded studies are misleading, which is why the FDA requires so many qualifications in the claims it allows.
E. None of the above

Direction (69 – 72): Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these. That Americans don't save enough money is a truism. But why don't they? The answer is a complex mix of macroeconomics (incomes have stagnated for many workers over the last few decades), culture (Americans are notoriously conspicuous spenders), and policies (two-thirds of workers are at

companies without retirement plans). But another _____ is the **challenge of giving up the gratification of immediate spending for the security of future savings**. A new paper finds that two biases prop up many people's disinclination to save: "present bias" and "exponential-growth bias." Present bias is a straightforward idea. People claim they're willing to embrace all manners of self-control—saving money, working out, cleaning their room—provided that they don't have to do so immediately. Academics use the terms such as "hyperbolic discounting" or "time-inconsistency" to designate this habit. The only distinction between saving next week and saving right now is the passage of time, and yet it makes all the difference in the attitude. Researchers in this study found the same attitudinal difference among their participants. When they asked people if they preferred \$100 today, \$120 in 12 months, or \$144 in 24 months, they found that about half of respondents took less money if they could have it immediately. The second bias that the researchers consider, exponential growth bias, isn't a cognitive bias, perhaps, so much as a failure of math. They found that 75 percent of participants in their study didn't understand compound interest, the principle that even small annual growth over a long period of time yields surprisingly great returns. It's intuitive to most young people that saving \$100 now is better than saving \$100 the year before they retire. But most people underrate the benefits of compounding interest. Saving \$1 at the age of 20 is twice as valuable in retirement as saving \$1 at the age of 40.

Source:

<https://www.theatlantic.com>

69. Which of the following word can fill the blank in the first paragraph of the passage?

- A. Relevance B. Disability
C. Result D. Variable
E. Question

70. Which of the following is/ are False with reference to the given passage?
I. The income trend, financial policies and culture could determine the saving habits of a person.
II. Habit and attitude make a major difference in the pattern of saving of an individual.
III. The failure to understand the math involved in saving money plays a major role in determining how people save.
A. Only A
B. Only C
C. Both A and C
D. All of these
E. None of these
71. With which of the following statement is the author most likely to agree?
A. Generally, people try to avoid saving in the way suggested by experts and prefer to follow a pattern that suits them the best.
B. Procrastination is a common reaction among individuals when it comes to immediate savings, while the idea of saving later acts as a feel-good factor.
C. The varying market value of a currency greatly contributes to making people uncertain about the right amount to be saved.
D. When it comes to saving and investment, a majority of people practice what they claim and exercise ample self-control.
E. None of these.
72. Rephrase the following segment from the passage to convey a similar idea: There is a "challenge of giving up the gratification of immediate spending for the security of future savings".
A. The thought of saving for the future encourages most of the people to spend money as soon as possible.
B. Rather than opting for long term saving that would bear sweet results later, people tend to extract pleasure from the idea of spending their money as soon as possible.
C. Despite the temptation to spend their money immediately, people do

save a significant amount for their future security.

D. Gaining immediate gratification is the key to save more as it is only after an individual spends all the money that he/ she realises the importance of saving.

E. None of these

Direction (73 – 76): Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these. The 2008 financial crisis continues to adversely hurt millions of people in the United States. Few experts have contributed a significant body of research to design needed changes to the U.S. banking system for the sake of ordinary people. Together, they brainstormed what the necessary next steps should be to make banking safer for Main Street. One of the experts agrees with the U.S. Financial Inquiry Commission that the 2008 crisis was avoidable, since it was caused by weak corporate governance and policy failures. According to her, ten years after the crisis “the financial system remains fragile, inefficient and dangerous.” Her concern is that “Despite reforms put in place after the crisis, bankers, politicians and regulators consistently **overstate** the system’s health and the effectiveness of new rules.” The expert believes policymakers still lack “the political will to address the underlying flaws in the system.” These problems are due to the failure of markets to produce efficient outcomes when the interests of people with better information and control conflict with the broader public interest. She has focused in particular on trying to ensure that banks use more equity funding, a cause that has support from both sides of the political spectrum. **She is concerned about recent Republican efforts to water over these particular rules for banks** in the \$100 billion to \$250 billion asset

range. “In principle, **tailoring the rules sounds good, but the challenge is in the implementation.** Tailoring is likely to lead to weakening of the rules in a race to the bottom.” She emphasizes that institutions with assets between \$50 billion and \$250 billion have been and can again be quite dangerous. The failure of one or more of them, or what will happen to many of them as a result of a change in economic conditions can cause significant disruption and collateral harm. The Savings and Loans crises along with others around the world have shown that even small institutions that all take similar risks and tend to fail at the same time can be dangerous and costly.

Source: <https://www.forbes.com>

73. Which of the following state the observation made by the expert on the 2008 financial crisis of the US and its effects?
- I. The current financial system remains weak as the economy has not recovered since the crisis.
 - II. The crisis could have been avoided if the then U.S. government had not unnecessarily appreciated their financial policies and economic reforms.
 - III. The crisis could have been avoided and a sound legislation could have played a significant role in it.
 - IV. Had the banks ensured more usage of equity funding ten years ago, the crisis would not have occurred at all.
- A. Only I
B. Both II and III
C. Both II and IV
D. Both I and III
E. Both I and III
74. Which of the following best expresses the opposite meaning of the word “overstate” as used in the passage?
- I. Magnify
 - II. Ambiguous
 - III. Downplay
- A. Only I
B. Only II
C. Both II and III

- D. Both I and III
E. Only III
75. With reference to the passage, what does the following segment mean? "...tailoring the rules sounds good, but the challenge is in the implementation."
A. Amending the already existing rules and regulations is only effective if it is done while keeping in mind the possible repercussions.
B. While the policymakers may opt for customising the existing regulations, the challenge comes when these have to be executed effectively.
C. The current policies, rather than appearing tailor-made, must reflect the essence of the strong American financial legacy.
D. While amendments are a good idea, some legitimate precaution should be taken to not violate other rules and regulations in the process.
E. None of these
76. The following segment from the passage carries some grammatical error(s). Choose the correct alternative from the given options. If the sentence is correct, mark the last option, "No correction required" as the answer.
"She is concerned about recent Republican efforts to water over these particular rules for banks".
A. She is concerned on recent Republican efforts to water over these particular rules for banks.
B. She is concerned about recent Republican efforts to water down these particular rules for banks.
C. She is concerned about recent Republican efforts to water under these particular rules for banks.
D. She is concerned about recent Republican efforts to water down these particular rules over banks.
E. No correction required

Direction (77 - 80): Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

The danger of so-called "free money" not only underpins critiques of universal basic income (UBI), but also the incredibly strong narratives that underlie the attitudes to work in the UK (and elsewhere) – and our unemployment benefit system. Paid employment is held up as one of the ultimate markers of being a valuable member of society, with those not in paid work (always described in these narratives as a voluntary position, rather than as the result of issues outside their control) seen as a drain on society. Those out of work are positioned in direct contrast to those in paid employment: the shirkers versus the strivers. The negative psychological, social and physical effects of these narratives and assumptions are now being investigated, and the centrality of work in our lives and society questioned.

The notion that paid employment is the cure to all ills has been seriously undermined if it were ever true. Work as the best route out of poverty may still hold true for some, but the majority of households in poverty in the UK are now consistently those with at least one person in work. The likelihood of people becoming stuck in low-wage, low-skilled work is significant, and hard work among the lower paid is doing nothing to reduce economic inequalities. For its proponents, a UBI can provide a lifejacket and a route through some of these challenges. A UBI could provide a **stable** income floor, a guaranteed minimum below which no one would fall. Depending on the amount paid, it could enable low-paid workers to turn down the worst jobs on offer, or enable time away from paid work to retrain, or start a business. It would financially compensate those (usually women) caring for family for their work, support more people to be creative, to volunteer, or simply to do nothing. A UBI is not designed to promote "laziness" or any other type of behaviour, simply to allow individuals

- to make their own decisions about how they wish to spend their time.
<https://www.theguardian.com>
77. What is the central idea of the passage?
 A. The Universal Basic Income scheme has become the new normal.
 B. Free money wouldn't make people lazy, but it could revolutionise work.
 C. Irrespective of the jobs we pursue, the pay must not define our intellect and capability to work as we are free to choose our work.
 D. Keeping in mind the economy, working conditions and culture of the people of the U.K., nothing else but UBI is the answer to eradicate poverty.
 E. None of these
78. Which of the following is the major roadblock in the acceptance of a system like UBI?
 A. The ability of an economy to fund all its citizens, irrespective of the fact that they are engaged in paid work or not.
 B. The notion that paid employment makes an individual a worthy member of society, while those not involved in paid work are lazy.
 C. The willingness of an individual to choose whether he/ she wishes to opt for universal basic income or strive hard to earn money.
 D. One day free money would essentially undermine recipients' motivation to undertake paid work.
 E. The realisation that there is a likelihood of people ending up getting low wage and that hard work among the lower paid is doing nothing to reduce economic inequalities.
79. Which of the following is/ are the benefits of the UBI?
 I. It could encourage low-paid workers to start a business of their own rather than get involved in work which they do not like.
 II. It could facilitate a worker to take a sabbatical to look after his/ her family.
 III. It could encourage people to come out of a stereotypical routined life and make professional decisions without any pressure.
- A. Only I
 B. Only II
 C. Both I and II
 D. Both I and III
 E. All of these
80. Which of the following is similar in meaning to "stable" as used in the passage?
 I. Sound
 II. Secure
 III. Free
 A. Both II and III
 B. Only II
 C. Both I and II
 D. Only III
 E. All of these
81. Two bags A and B contain different colours of balls. In bag A, there are 2 red balls, 3 green balls and 5 white balls while bag B contain 4 red balls, 'x' green balls and 3 white balls. If the probability of drawing one white ball from bag A is $\frac{1}{6}$ more than the probability of drawing one red ball from bag B, then find the value of 'x'.
 A. 4
 B. 6
 C. 5
 D. 7
 E. None of these
82. Vikram travel a certain distance from point X to Y with a speed S kmph. If he travels the same distance with a speed (S+12) kmph, he reaches his destination 1 hour before. But if he travels with a speed of (S - 4) kmph, he reaches 30 min late. Which of the following values we can find from the given conditions.
 A) Speed of Ram, with which can travel the same distance in 3 hours
 B) Speed of Vikram, when he reaches 30 minutes late
 C) Distance between X and Z, if Z lies in between X and Y
 D) Value of S
 A. A, B and D only
 B. D only
 C. B, C and D only
 D. A, B and C
 E. Only A
83. If a group of 3 men can complete a work in 6 hours less than the time taken by a group of 2 women. Which of the following given ratio of their efficiency can give us the value of time in positive number.

- A) 6: 5 B) 2: 3
 C) 5: 2 D) 8: 5
 A. A only
 B. A and B only
 C. B C and A only
 D. A C and D
 E. B and D only
84. Ram marks the price of a chair 60% above his cost price and gives a discount of X%, in this process he gain ____%. If he gives discount of 2X%, then the profit percentage will be ____%. Which of the following values can we fill in the same order?
 A) 30, 20 B) 20, 40
 C) 60, 30 D) 40, 20
 A. A and D only
 B. A, B and C only
 C. B only
 D. D only
 E. A, B, C and D

Direction: Each question contains a statement followed by Quantity I, II and III. Read the information clearly and answer your questions accordingly. The options represent the relations between these three quantities

- A) > B) <
 C) = D) ≤
 E) ≥

For example:

Quantity I = 200
 Quantity II = 300
 Quantity III = 100
 Hence, B, A

- a) A, B b) B, C
 c) B, A d) E, B
 e) B, D

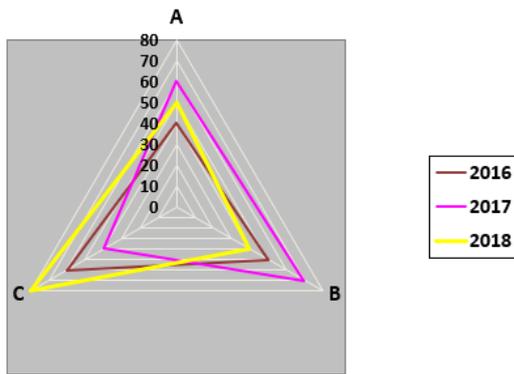
85. Quantity I: A dealer marked the price of a mobile up by 15%. A buyer used a coupon code which offered a discount of Rs 500 on the marked price. Additionally, he got a cashback of 10% on using credit card. The purchase price of the mobile if the cost price was Rs 12000.
 Quantity II: Hashim, Faf and Jean invested in a business in the ratio 7:8:9. The share of Hashim in the total profit of Rs 41040
 Quantity III: The amount received after three years if a sum of Rs 9000

is invested at compound interest of 10% per annum.

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

86. Quantity I: Value of x if $x^2 - 12x + 35 = 0$
 Quantity II: Value of y if $y^2 - 19y + 84 = 0$
 Quantity III: Value of z if $z^2 - 26z + 168 = 0$
 A. D, D B. C, D
 C. B, D D. D, B
 E. E, E
87. Quantity I: Prakhar had an average of 43 in 8 matches. After 9th match his average was 45. His score in 9th match.
 Quantity II: The ages of two brothers is in the ratio 3:4. 6 years ago, the ratio of their ages was 7:10. The sum of their present ages in years.
 Quantity III: The perimeter of a rectangle is 206 cm and its area is 2520 sq cm. The length of the rectangle in cm.
 A. B, C B. B, E
 C. B, D D. C, C
 E. C, E
88. The given series below 5, __, __, __, __? is starting from 5 will follow the same pattern of series 1, 3, 9, 31, 129. You have to find the 5th term of series which is starting with 5.
 A. 132 B. 225
 C. 243 D. 1080
 E. 532
89. 4, 2, 2, 3, 6, 15,, 2835
 If 2835 is nth term of series, then find the value of n.
 A. 11 B. 10
 C. 9 D. 8
 E. 13

Direction (90 – 92): Study the following graph carefully and answer the given questions.
The graph shows the percentage of Executives among working employees in three different departments of a company in three different years.



90. In deptt. B, total executives in the year 2016, 2017 and 2018 ratio is 2: 3: 5 and the average number of total executives in 2016, 2017 and 2018 is 1700. Find the no. of executive of B in the year 2017?
 A. 4500 B. 5000
 C. 3000 D. 1500
 E. 3600
91. In deptt. C, the number of executives in the year 2016 is 600 less than in 2017 and the number of executives in the year 2018 is 200 more than in 2016. Find the total employees of deptt. C in the year 2017 if the total executives in the year 2016, 2017 and 2018 in deptt. C is 9800?
 A. 8000 B. 6000
 C. 5000 D. 9000
 E. 6400
92. If the no of executives working in the year 2016 in deptt C is equal to the number of executives working in deptt. A in year 2018, and the no. executives in deptt. B in year 2018 is 100 % more than that in deptt. A in the same year. Then how much percent more or less is the no of executives working in deptt. B to those working in deptt C .
 A. 125% B. 275%
 C. 100% D. 55%
 E. 175%

Direction (93 – 96): Read the following passage carefully and answer the given questions There is an apartment with 60 flats, the water supply (24 hours) to the apartment is provided from the nearby reservoir which has a capacity of 60000 litres. The reservoir gets only filled when it

becomes fully empty.
In November: 50% of flats were occupied and each flat uses 25 litres/hr. If the tank was empty at the starting of the month, then the reservoir should be filled **(A)** times in the end of November.
In December: 75% of the flats were occupied and after every 100 hrs the reservoir tank is filled. Then rate of tank filled per hour in November is **(B)** percentage more than the rate of tank filled per hour in December.
In January: Each flat consumed same amount of litres per hour as in December and takes 125 hrs to empty a completely filled reservoir, then in January, **(C)** flats were occupied.

Note: The vacant flats never use any quantity of water.

93. Find the value in the place of **(A)**
 A. 7 B. 8
 C. 9 D. 5
 E. 6
94. Find the value in place of **(B)**
 A. $14\frac{2}{3}\%$ B. $87\frac{1}{2}\%$
 C. $57\frac{1}{7}\%$ D. $62\frac{1}{2}\%$
 E. $28\frac{2}{7}\%$
95. Find the value in place of **(C)**
 A. 36 B. 26
 C. 24 D. 30
 E. 28
96. If in February (28 days), the tank capacity was increased by 20% but the tank was filled upto 80% of its new capacity, then what percent of total flats was occupied, if the reservoir tank was re-filled 7 times in the month & per hour water consumption of water per flat was 24 ltrs.
 A. $41\frac{2}{3}\%$ B. $77\frac{1}{2}\%$
 C. $28\frac{2}{7}\%$ D. $62\frac{1}{2}\%$
 E. $57\frac{1}{7}\%$

Direction (97 – 98): Each question contains a statement followed by

Quantity I, II and III. Read the information clearly and answer your questions accordingly. The options represent the relations between these three quantities

- (A) > (B) <
 (C) = (D) ≤
 (E) ≥

For example:

Quantity I = 200

Quantity II = 300

Quantity III = 100

Hence, Quantity I < Quantity II > Quantity III

- (A) A, B (B) B, C
 (C) B, A (D) E, B
 (E) B, D

Answer is option: (c)

97. **Quantity I:** Value of A, If the interest received by Rama invested Rs. A in simple interest for 2 years at the rate of R% per annum is 20 less than the interest received by him the same sum invested him in simple interest for 2 years at the rate of (R+5)% per annum.

Quantity II: Value of B, If Shyam invested Rs. B in compound interest for two years at the rate of 10% per annum is 68 less than the compound interest received by him invested the sum of Rs.250 for 2 years at the rate of 20% per annum compounded annually.

Quantity III: Value of C, If Ramu invested Rs. C in simple interest for 2 years at the rate of 10% per annum and gets Rs.2.5 less interest than the interest received in the same sum invested in compound interest for same period at the same rate of interest

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

98. **Amit and Chetan together can do a piece of work in 24 days. Bhuvan and Chetan together can do the same work in 20 days. Chetan can complete the same work in 60 days. After Amit has worked for 10 days, and then Bhuvan for 10 days, time taken by Chetan to complete the remaining job is x days.**

Quantity I: Dalai Lama alone can do the same of work in x days and Jinping can do the same work in (x-5) days. Find the number of days taken by Dalai Lama and Jinping together complete the whole work.

Quantity II: Phunsukh can do the same work in 30 days and Wangdu can do the same work in (x+5) days. Find the number of days taken by Phunsukh and Wangdu together completes the whole work.

Quantity III: Value of x .

- A. B), C) (B. C), D)
 C. A), B) (D. B), B)
 E. E), A)

99. There is a path of uniform width, 2 meters around it inside a rectangular park. If the length of the park decreases by 4 meters, it converts into a square.

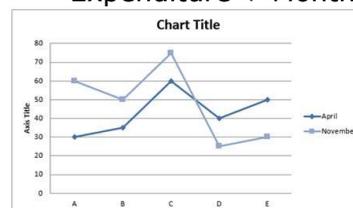
If Area of path $\times \frac{4}{3} =$ Area of rectangular park (Path included). Which of the following can be deduced from the given information:

- A) Area of the path.
 B) Area of internal rectangular path.
 C) Area of the circle inscribed in the square.

D) Area of the square formed by decreasing the length of the rectangular path.

- A. Only A
 B. Only B
 C. Only A, B, C
 D. Only B & C
 E. All of the above

Direction (100 – 102) : Study the following graph carefully and answer the given questions. The line graph shows the percentage of expenditure of five different persons in two different months. Monthly income = Monthly Expenditure + Monthly savings



100. What is the monthly income of A in the month of November?

Statement I: The difference between monthly savings of A in November and April is 20% of A's monthly income in April

Statement II: Monthly savings of B in November is 40% of monthly savings of A in April

A. Statement I is sufficient to answer the question.

B. Statement II is sufficient to answer the question.

C. Either Statement I or statement II is sufficient to answer the question.

D. Neither Statement I nor statement II is sufficient to answer the question.

E. Both Statements I and II are necessary to answer the question.

101. Find the difference between the monthly income of C in April and November

Statement I: The difference between the monthly savings of C in April and November is 12000.

Statement II: The difference between the monthly expenditure of C in April and November is 10000.

A. Statement I is sufficient to answer the question.

B. Statement II is sufficient to answer the question.

C. Either Statement I or statement II is sufficient to answer the question.

D. Neither Statement I nor statement II is sufficient to answer the question.

E. Both Statements I and II are necessary to answer the question.

102. If D spends 30% of monthly income in November in mutual funds, then find the amount spend by D in November in mutual funds

Statement I: D's income in November is 30% more than the C's income in April.

Statement II: C's monthly savings in April is Rs.4800 which is 40% of his monthly income.

A. Statement I is sufficient to answer the question.

B. Statement II is sufficient to answer the question.

C. Either Statement I or statement II is sufficient to answer the question.

D. Neither Statement I nor statement II is sufficient to answer the question.

E. Both Statements I and II are necessary to answer the question.

103. Two numbers A and B are given. What is $A + B$?

(i) LCM of A and B is 44 times their HCF

(ii) The sum of LCM of A & B and their HCF is 540.

(iii) $A/10 + B/10$ is an integer.

(iv) $A + B > 150$

Which of the given statements are redundant to find the answer of the question.

A. statement (ii)

B. statement (iii)

C. statement (iv)

D. statement (i)

E. All are redundant.

Direction (104 - 106): Given below is the information about wind mills in four different villages Attalur, Bodanam and Chehra and Dumri.

Number of wind mills in villages Attalur, Bodanam, Chehra and Dumri are 24, 20, 15 and 12 respectively.

Electricity units produced in one week by one wind mill when they operate with maximum efficiency in village Attalur, Bodanam, Chehra and Dumri is 2 lakh units/week, 80000 units/ week, 1 Lakh units/week and 1.5 Lakh units/week respectively.

Number of houses in each village Attalur, Bodanam, Chehra and Dumri are 540, 240, 150 and 350 respectively.

Total units produced are consumed equally by each house in the village.

→ Different number of wind mills operates in four different weeks of a given month.

In first week number of wind mills operative in village Attalur, Bodanam, Chehra and Dumri are 75%, 50%, 40% and 75% respectively out of the total number

of wind mills. In second week it is 50%, 75%, 60% and 50% respectively. In third week it is 75%, 100%, 80% and 50% respectively and in the fourth week it is 100%, 50%, 60% and 75% respectively. →Further, given below is the three ranges of efficiency of a wind mills (electricity produced in number of unit/week by one mill)

Efficiency Type	Range
Efficiency 1	60% - 70%
Efficiency 2	45% - 55%
Efficiency 3	30% - 40%

Three wind mills also operate on different levels
 →level 1 : Consider upper limit of range of efficiency
 →level 2 : Consider mid of range of efficiency
 →level 3 : Consider the lower range of efficiency
 Eg. If a wind mill is operative at efficiency 2 then its level 2 efficiency

$$\frac{45+55}{2} = 50\%$$

 will be = 50%
 Its level 1 efficiency will be 55%
 And, Its level 3 efficiency will be 45%

104. What is the ratio of total electricity production in village Attalur in First week at level 1 of efficiency 2 to the total electricity production in village Bodanam in second week at Level 2 of efficiency 1?
 A. 20 : 13 B. 33 : 13
 C. 33 : 19 D. 27 : 19
 E. 27 : 13
105. Total units produced in village Chehra in second and fourth week at level 1 of efficiency range 1 is what percent of total units produced in village Attalur in first and fourth week at level 2 of efficiency range 1

$$\frac{7}{12} \times 100 = 58\frac{1}{3}\%$$

$$\frac{21}{5} \times 100 = 420\%$$

 A. $58\frac{1}{3}\%$ B. 420%
 C. $13\frac{1}{3}\%$ D. $22\frac{1}{3}\%$
 E. $24\frac{1}{3}\%$
106. What is the ratio of units consumed per house in village Bodanam in

week 4 operating at level 3 of Efficiency range 3 to the units consumed per house in second week at level 1 of efficiency range 2 of the village Chehra?

- A. 5 : 6 B. 13 : 19
 C. 15 : 19 D. 13 : 33
 E. 10 : 33

107. A set of five two-digit integers' is given. Average of first and last number is middle number. Second number is half of first number. Sum of first three numbers is 127. Middle number is (A) and average of five numbers is (B). Fourth number is 62. What can be the values of (A) and (B) respectively?
 A. 64, 50 B. 62, 55
 C. 62, 50 D. 64, 55
 E. 60, 55
108. Ratio between marked price of a Shirt to that of a Trouser is 4 : 5. Shopkeeper allowed d% discount on the Shirt and (d + 18) % discount on the Trouser, so selling price of both Shirt and Trouser become equal. If shopkeeper made a profit of 20% on Shirt and 25% on Trouser and profit made on Trouser is Rs. 384 more than that of Shirt, then find the cost price of Shirt and Trouser respectively?
 A. 9000 Rs. 8400 Rs
 B. 9600 Rs. 9216 Rs.
 C. 9800 Rs. 9012 Rs.
 D. 9600 Rs. 8488 Rs.
 E. 9200 Rs. 9216 Rs.
109. A special type of cylindrical vessel with radius and height of 24.5 cm and 5 cm respectively is used to hold Cognac. The vessel is filled upto 80% of its capacity and then total Cognac from cylindrical vessel transferred to 9 cuboidal vessels whose length and breadth is 7 cm & 8 cm respectively. Find height of each cuboidal vessel?
 A. 18 cm B. 25 cm
 C. 23 cm D. 20 cm
 E. 15 cm
110. A shopkeeper has 15 kg of rice which costs Rs 35/kg. if he mixes this with ___ kg of another rice costing Rs ___/kg and sells the mixture at Rs 36/kg and earns 20% profit. Which

- of the following values can we fill in the same order?
 A- 25, 27 B- 20, 26
 C- 15, 25 D- 10, 24
 A. A and C only
 B. B and D only
 C. C only
 D. A, B and C only
 E. A, B, C and D
111. The average of a batsman in ____ innings is 44. If his average in the first ____ innings was 42, his average in the remaining innings is 45. Which of the following values can we fill in the same order?
 A- 12, 6 B- 10, 4
 C- 15, 5 D- 9, 3
 A. A only
 B. B and C only
 C. C and D only
 D. D only
 E. A, B and D only
112. Two trains, Train A and Train B crosses each other completely in 18 sec while travelling in opposite directions, speed of train A is 72 km/hr and speed of train B is 54 km/hr. Moreover, length of train A is 170 m less than the length of train B. Which of the following values we can get from the above given conditions.
 a) Length of train A
 b) Time taken by train B to cross a pole
 c) Time taken by train A to cross platform of length 233 m
 d) Initial distance between both the trains.
 A. A only
 B. A, B and C only
 C. B, C and D only
 D. A, B, C and D
 E. Only C
113. A shopkeeper marks the price of a shirt ____ % above his cost price and gives a discount of ____ %. In this process he gains 68%. Which of the following values can we fill in the same order?
 A- 110, 20 B- 120, 25
 C- 140, 30 D- 180, 40
 A. A, B and D only
 B. A, B and C only
 C. B, C and D only
 D. A, C and D only
 E. A, B, C and D
114. Manish and Nalin entered into a partnership and invested Rs. _____ and Rs. _____ respectively. After 8 months, Manish invested Rs. 1000 more and Nalin withdraw its money after 4 months. At the end of the year the value of the profit was Rs. 8000 and the value of Nalin's share was Rs. 1000 . The values given in which of the following options will fill the blanks in the same order in which it is given to make the above statement true:
 A) 2000, 1000
 B) 9000, 4000
 C) 10040, 4600
 D) 5000, 3400
 A. Only a
 B. Only b
 C. Only b and c
 D. Only a and b
 E. Only d
115. Amit and Vinit both started a business together with an initial investment of Rs. 3x and Rs. 4x, respectively. After 4 months, Rachit joined the business with Rs. 6y. The share of annual profit received by Amit is equal to the share of annual profit received by Rachit. The values given in which of the following options can be the value of x and y respectively in order to make the above statement true:
 A) 400, 300
 B) 600, 450
 C) 540, 405
 A. Only a
 B. Only a and b
 C. Only b and c
 D. All a, b and c
 E. None of a, b and c
116. Which Bank has launched its Multi Option Payment Acceptance Device (MOPAD) for digital payments?
 A. PNB B. SBI
 C. HDFC D. Yes Bank
 E. ICICI
117. Who among the following is associated as a head with the High-level Task Force on Public Credit Registry (PCR) formed by the Reserve Bank of India?

- A. S Venkitaraman
B. G. Ambegaokar
C. Yeshwant M. Deosthalee
D. R S Gujral
E. S R Rao
118. The annual festival of worship of 14 Gods, popularly known as Kharchi Puja was celebrated in ____.
- A. Andhra Pradesh
B. Tamil Nadu
C. Tripura
D. Assam
E. Manipur
119. Which of the following cities will set up India's first e-waste recycling unit?
- A. Lucknow B. Bengaluru
C. New Delhi D. Mumbai
E. Chennai
120. Where is the headquarter of Karur Vysya Bank located?
- A. New Delhi
B. Maharashtra
C. West Bengal
D. Andhra Pradesh
E. Tamil Nadu
121. An innovative cost-effective drinking water scheme 'Sulabh Jal' was launched in which state?
- A. Darbhanga, Bihar
B. Lucknow, Uttar Pradesh
C. Kolkata, West Bengal
D. Indore, Madhya Pradesh
E. Ranchi, Jharkhand
122. The Nelson Mandela Foundation is dedicating this year's Nelson Mandela International Day to Action Against ____.
- A. Injustice B. Terrorism
C. Poverty D. Slavery
E. None of these
123. Which state has bagged the top position under the Pradhan Mantri Surakshit Matritav Abhiyan (PMSMA)?
- A. Odisha
B. West Bengal
C. Himachal Pradesh
D. Assam
E. Gujarat
124. In the Union Budget 2018-19, the budget doubled the allocation on Digital India programme to ____.
- A. Rs 4073 crore
B. Rs 2071 crore
C. Rs 4045 crore
D. Rs 3073 crore
E. Rs 3062 crore
125. The 10th edition of the Defense Expo 2018 was held in ____.
- A. Kochi B. New Delhi
C. Pune D. Chennai
E. Vishakapatnam
126. Which state has launched 'One Person One Car' policy?
- A. Madhya Pradesh
B. West Bengal
C. Gujarat
D. Odisha
E. Rajasthan
127. Who has been named as 'British Indian of the Year'?
- A. Abhinav Gandhi
B. Ishwar Sharma
C. Harsh Sharma
D. Rakesh Sharma
E. Nitin Khanna
128. What is the valid period of the 'Electoral bond' scheme?
- A. 10 days B. 30 days
C. 20 days D. 12 days
E. 15 days
129. Which of the following banks got the top spot among the PSU banks in the digital transactions as per the report published by the Department of Financial Services?
- A. State Bank of India
B. Bank of India
C. Punjab National Bank
D. Bank of Baroda
E. IDBI Bank
130. Vande Bharat Express (Train 18) India's first indigenously built engine-less train is built and designed by ____.
- A. Integral Coach Factory, Chennai
B. Rail Coach Factory, Kapurthala
C. Modern Coach Factory, Raebareli
D. Diesel Locomotive Works, Varanasi
E. None of these
131. Maharaja Bir Bikram Manikya Kishore airport is located in which Indian state?
- A. Maharashtra
B. Madhya Pradesh
C. Kerala
D. Tripura
E. Assam

132. Which state launches "I am not afraid of English" initiative to promote the English language right from Class 1 in the state primary schools?
 A. Rajasthan B. Jharkhand
 C. Haryana D. Odisha
 E. Bihar
133. Microdot technology to be launched by the Government of India to check _____.
 A. vehicle thefts
 B. bank thefts
 C. gold smuggling
 D. illegal transactions
 E. cybercrime
134. Who ministry launched the Swachh Bharat Mission (Grameen)?
 A. Ministry of Environment, Forest and Climate Change
 B. Ministry of Water Resources, River Development and Ganga Rejuvenation
 C. Ministry of Drinking Water and Sanitation
 D. Ministry of Health and Family Welfare
 E. Ministry of Agriculture & Farmers Welfare
135. 'Medini Puraskar Yojna' aims at promoting original writing of books in which language?
 A. English B. Hindi
 C. Bengali D. Telugu
 E. Sanskrit
136. Which Indian naval ship has become the first-ever warship to enter the port of Sabang in Indonesia?
 A. INS Kolkata B. INS Delhi
 C. INS Viraat D. INS Sumitra
 E. INS Satpura
137. Petroleum Minister Dharmendra Pradhan launched which initiative to promote Compressed Bio-Gas as an alternative, green transport fuel?
 A. Petrotech B. SATAT
 C. Saksham D. Ujjwala
 E. None of these
138. Which of the following bank has signed an agreement with National Bank for Agriculture and Rural Development (NABARD) for the promotion of 2500 joint liability groups (JLG) in select districts of West Bengal?
 A. State Bank of India
 B. Bank of Baroda
 C. Punjab National Bank
 D. Central Bank of India
 E. None of these
139. What is the total outlay of the agreement that has been signed between the Government of India and the World Bank for the National Nutrition Mission (POSHAN Abhiyaan)?
 A. USD 400 million
 B. USD 200 million
 C. USD 300 million
 D. USD 500 million
 E. USD 600 million
140. The panel under the chairmanship of Punjab National Bank (PNB) non-executive chairman Sunil Mehta has recommended an asset management company/alternative investment fund (AIF)-led resolution approach to deal with NPA cases of more than _____.
 A. Rs. 500 crore
 B. Rs. 100 crore
 C. Rs. 1000 crore
 D. Rs. 200 crore
 E. Rs. 300 crore
141. National Mission for Clean Ganga (NMCG) conducted "Ganga Vriksharopan Abhiyan" in five main Ganga basin states which include - Uttarakhand, Uttar Pradesh, Bihar West Bengal and _____.
 A. Madhya Pradesh
 B. Jharkhand
 C. Chattisgarh
 D. Rajasthan
 E. Odisha
142. In April 2018, Prime Minister Narendra Modi launched the 'Rashtriya Gram Swaraj Abhiyan' (RGSY) in Mandla district of Madhya Pradesh. The objective of the scheme is _____.
 A. To ensure equal opportunities, equity, social justice and empowerment of persons with disabilities.
 B. To provide financial assistance to rural poor for constructing their houses themselves.
 C. To enhance capacities and effectiveness of Panchayats and the

- Gram Sabhas.
 D. To improve the quality of life and infrastructure in rural areas.
 E. to develop better livelihood options for the poor in rural areas.
143. Under 'Income Tax Informants Reward Scheme', a person can get reward up to what amount for giving specific information about any Benami transaction or property?
 A. Rs. 1 crore
 B. Rs. 5 crore
 C. Rs. 50 lakh
 D. Rs. 25 lakh
 E. Rs. 10 lakh
144. Which bank has signed an agreement with CDSL Commodity Repository (CCRL), thus becoming the first public sector bank to become the repository participant for pledge finance under the repository ecosystem for registered/accredited warehouses?
 A. ICICI Bank
 B. Bank of Baroda
 C. SBI
 D. Vijaya Bank
 E. Punjab National Bank
145. Which High Court declared the "entire animal kingdom including avian and aquatic" as legal persons?
 A. Uttarakhand High Court
 B. Bombay High Court
 C. Allahabad High Court
 D. Calcutta High Court
 E. Karnataka High Court
146. Recently, which company launched India's first Internet telephony service to enable customers to call without SIM?
 A. Airtel india B. Vodafone
 C. Reliance jio D. Idea
 E. BSNL
147. The Election Commission of India organised an event a mission 'leave no voter behind' with a special focus on ____.
 A. Senior Citizens
 B. Youth of a country
 C. Women's
 D. Persons with Disabilities
 E. None of these
148. Which Indian Airport ranked among the World's top 20 busiest airports in the world in 2017?
 A. Chhatrapati Shivaji International Airport, Mumbai
 B. Mangalore International Airport, Karnataka
 C. Indira Gandhi International Airport, New Delhi
 D. Netaji Subhash Chandra Bose International Airport, Kolkata
 E. None of these
149. The monetary value of all goods and services produced by the country's irrespective of location is known as ____.
 A. GDP
 B. National Income
 C. GNP
 D. NNP
 E. None of the above
150. Who is the Chairman of a high-level steering committee periodically reviewing and refining the rational indicator framework for monitoring Sustainable Development Goals (SDGs)?
 A. Prime Minister of India
 B. Finance Minister of India
 C. CEO of NITI Aayog
 D. Chief Statistician of India and Secretary
 E. Home Minister of India
151. According to the Economic Survey 2018, which state is on the top amongst the list of 5 states accounting for 70% of India's export?
 A. Madhya Pradesh
 B. Karnataka
 C. Maharashtra
 D. Gujarat
 E. Haryana
152. An emerging market economy is highly classified with relatively ____.
 A. High income, High standards of living, & high security
 B. Fast Economy Growth
 C. High per capita income
 D. A decrease in foreign investment
 E. All of the above
153. According to the Finance Minister, Arun Jaitley, the government will take steps to boost exports of agriculture commodities which have the potential of reaching ____ as against the current export value of \$30 billion.

- A. USD 100 billion
 - B. USD 50 billion
 - C. USD 40 billion
 - D. USD 75 billion
 - E. USD 120 billion
154. The Reserve Bank of India has asked banks authorized to deal in foreign exchange (Authorised Dealer-I Banks) to share data with the ____.
- A. Directorate of Revenue Intelligence
 - B. Directorate of Economic Offences
 - C. Directorate General of Foreign Trade
 - D. Directorate of Economics &

- Statistics
- E. None of the above
155. UN member countries are expected to present their Voluntary National Review (VNR) on the implementation of ____.
- A. Climate Change
 - B. Sustainable Development Goals
 - C. Terrorism
 - D. Poverty
 - E. None of the above

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