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SBI PO Exam

Mains Answer Key

Simplifying
Government Exams

 SSC CHSL	 IAS EXAM	 RRB NTPC	 NTSE	 CDS
 SSC CGL	 CBSE UGC NET	 IBPS PO	 NDA	
 SBI PO	 IBPS CLERK	 AFCAT	 SSC JE	 CTET
 CSIR UGC NET	 CAPF	 IBPS RRB		

###ANSWERS###

1. Ans. B.

The logic for the given arrangement is:
 Step I - In even numbers, group of 2 digits are reversed and in odd numbers, all the digits are reversed.
 Step II - All the numbers are arranged in ascending order from left to right.
 Step III - First odd numbers and then even numbers are arranged in ascending order within the numbers.
 Step IV - Group of 2 digits are multiplied.
 Step V - Add all the digits within the numbers.
 Input: 856347 745982 329584 512379 954267 463512
 Step I: 743658 479528 235948 973215 762459 645321
 Step II: 235948 479528 645321 743658 762459 973215
 Step III: 359248 579248 135246 357468 579246 135792
 Step IV: 151832 351832 31024 152848 351824 33518
 Step V: 20 22 10 28 23 20

2. Ans. C.

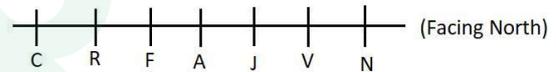
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3. Ans. D.

The logic for the given arrangement is:

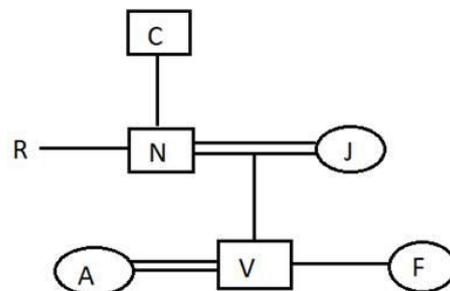
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4. Ans. A.

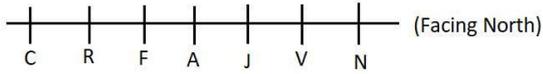


Family Tree,

Symbol in diagram	Meaning
○	Female
□	Male
==	Married Couple
—	Siblings
	Difference of a generation

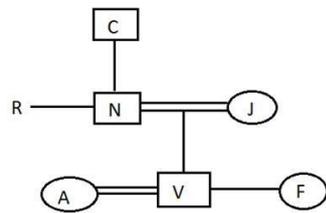


5. Ans. C.

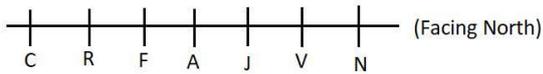


Family Tree,

Symbol in diagram	Meaning
○	Female
□	Male
══	Married Couple
—	Siblings
	Difference of a generation

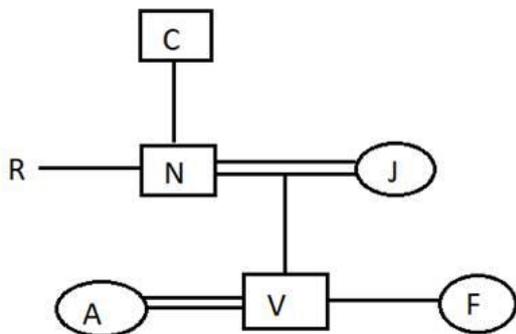


6. Ans. B.

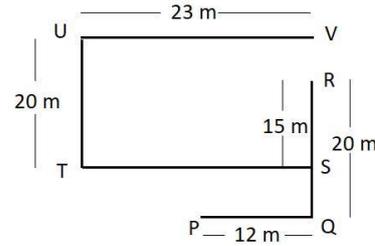


Family Tree,

Symbol in diagram	Meaning
○	Female
□	Male
══	Married Couple
—	Siblings
	Difference of a generation



7. Ans. B.



8. Ans. B.

The logic behind the coding is:

Every word is coded by number, symbol & letter.

Logic behind Number:

If Number of letters is even: Add 4 to the total number of letters

If Number of letters is odd: Subtract 3 from the total number of letters

Logic behind symbol:

Starting word	Symbol
W	!
M	\$
S	#
R	+
E	^
P	%
T	~
F	@

Logic behind Letter: 3rd letter of every word from the right is taken.

9. Ans. A.

The logic behind the coding is:

Every word is coded by number, symbol & letter.

Logic behind Number:

If Number of letters is even: Add 4 to the total number of letters

If Number of letters is odd: Subtract 3 from the total number of letters

Logic behind symbol:

Starting word	Symbol
W	!
M	\$
S	#
R	+
E	^
P	%
T	~
F	@

Logic behind Letter: 3rd letter of every word from the right is taken.

10. Ans. C.

The logic behind the coding is:

Every word is coded by number, symbol & letter.

Logic behind Number:

If Number of letters is even: Add 4 to the total number of letters

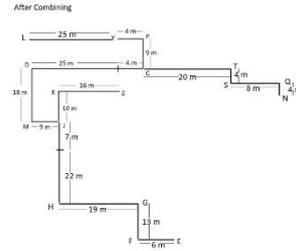
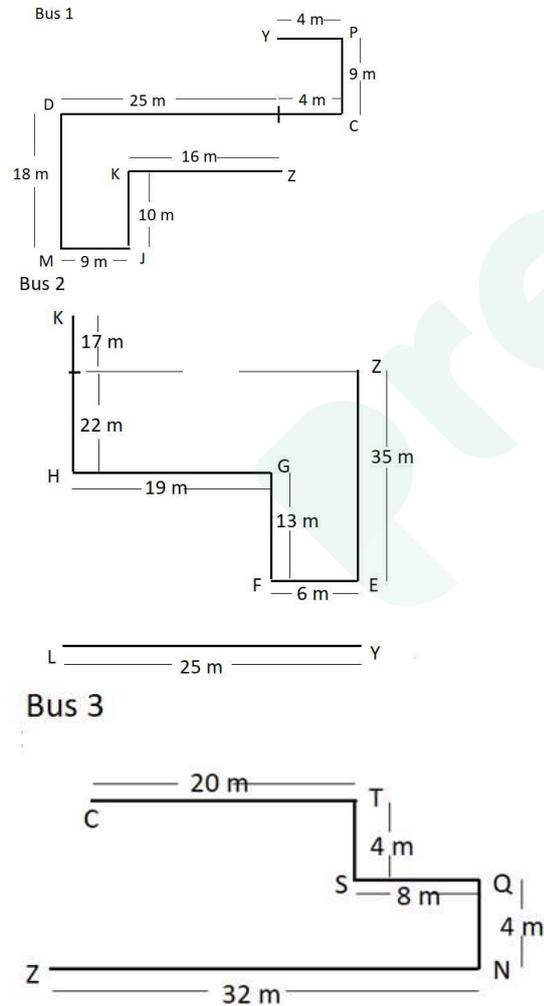
If Number of letters is odd: Subtract 3 from the total number of letters

Logic behind symbol:

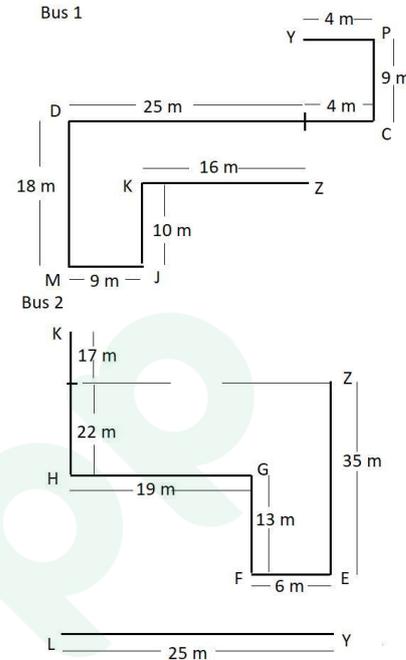
Starting word	Symbol
W	!
M	\$
S	#
R	+
E	^
P	%
T	~
F	@

Logic behind Letter: 3rd letter of every word from the right is taken.

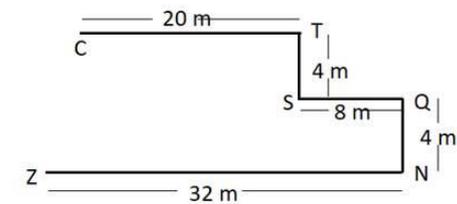
11. Ans. D.



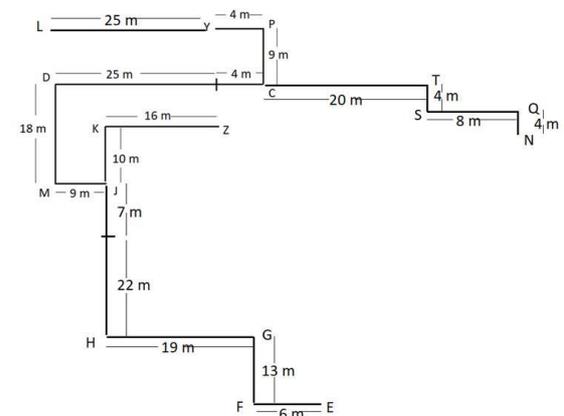
12. Ans. C.



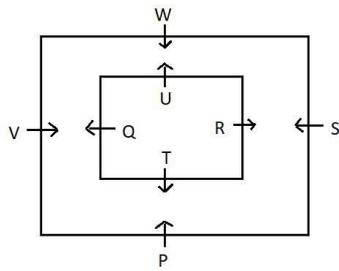
Bus 3



After Combining

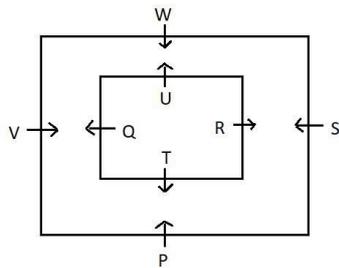


13. Ans. A.



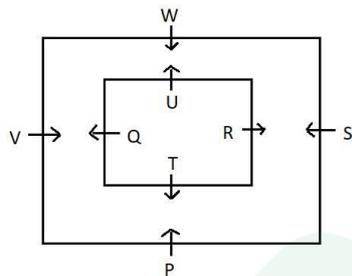
Couples: PT, RS, WU & VQ

14. Ans. C.



Couples: PT, RS, WU & VQ

15. Ans. A.



Couples: PT, RS, WU & VQ

16. Ans. B.

The correct answer is **option B**, i.e. **All I, II and III are implicit.**

An assumption is a thing that is accepted as true or as certain to happen, without proof.

From the statement, it is evident that it is about the PM-KISAN scheme which is entitled to small and medium farmers having cultivable land up to two hectares. The first installment as promised by the Prime Minister Narendra Modi will be processed on February 24.

Assumption (I) is a perfect assumption based on the information provided. The figure of 6000 is evident from the

information stated, 'first of the three installments of Rs 2,000 each'.

Assumption (II) is also appropriate. The idea of the scheme launched in this fiscal is evident from the fact that PM is launching it now and before March end the first transaction would be done. It also highlights the general idea behind the scheme to help the distressed farmers.

Similarly, assumption (III) is also appropriate as it follows the flow of the ideas stated and brings out the financial benefit the scheme will provide to the farmers.

Thus, all of the assumptions are relevant thus the most appropriate answer choice is option B.

17. Ans. A.

The correct answer is **option A**, i.e. **None is implicit.**

An assumption is a thing that is accepted as true or as certain to happen, without proof.

From the statement, it is evident the Indian authorities have allowed commercial operations to all the airports near the Jammu & Kashmir region and Dehradun that were shut after a few fighter jets of the Pakistani Air Force entered the Indian side of Kashmir. And further information regarding its components is also mentioned.

Assumption (I) can be rejected as the information stated in it is not backed by the context given.

Assumption (II) is not an apt assumption that can be made on the basis of the information provided. All the places mentioned for example Amritsar, Dharamshala are not evident from the given context.

Assumption (III) is rejected as it is contradictory to the information stated. It states that no NOTAM has been issued whereas the given information states that information has been sent to the authorities.

Thus, all of the assumptions are irrelevant and can be rejected and the most appropriate answer choice is option A

18. Ans. D.

The correct answer is **option D**, i.e. **None follows**.

A course of action is something that needs to be done considering the present scenario in mind.

From the statement, it is evident that it's about Maternity leave granted to the women employees as per the law and how the companies have been avoiding hiring female staff in order to avoid maternity leaves to them. Thus, a suitable course of action must be in the sense to avoid this injustice being done to women.

Course of action (I) can be rejected as it presents a course of action that is already stated by the government (past tense.. Moreover, it further presents the problem and does not present the solution to it and is thus rejected.

Course of action (II) is rejected as it simply presents facts and does not suggest any course of action.

Based on similar grounds, course of action (III) is also rejected. Course of action (III) also shows the views of the startups and the stats but it fails to provide a solution to the problem.

Thus, all the courses of actions are irrelevant and can be rejected.

19. Ans. C.

The box which contains orange is kept at either 8th or 10th position in the stack.

Two boxes are kept between the box which contains orange and Box A.

Number of boxes which contain fruits is same below and above the box which contains kiwi.

Case 1

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5		
4		
3		
2		
1		

Case 2

	Box	Fruit
10		
9		
8		Orange
7		
6		Kiwi
5	A	
4		
3		
2		
1		

Number of boxes kept between box A and Box T is same as the number of boxes kept between box T and Box D.

Box A is above Box T but not immediately above.

The box which contains orange is not kept immediately above Box E.

Case 1 (A)

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5	T	
4		
3	D	
2		
1		

Case 1 (B)

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5		
4	T	
3		
2		
1	D	

Case 2

	Box	Fruit
10		
9		
8		Orange
7		
6		Kiwi
5	A	
4		
3	T	
2		
1	D	

Only three boxes are kept between box E and Box D where Box E is kept above box D.

(Hence, Case 1(A) and Case2 will get eliminated)

The box which contains apple is kept below Box T but not immediately below.

Box B contains apple.

The box which contains pear is kept above the box which contains litchi.

Box C is kept immediately above Box Q.

Neither box R nor box Q contains Pear.

Box R is kept above Box P but below Box S.

	Box	Fruit
10	C	Orange
9	Q	
8	S	Pear
7	A	
6	R	Kiwi
5	E	
4	T	Litchi
3	P	
2	B	Apple
1	D	

20. Ans. A.

The box which contains orange is kept at either 8th or 10th position in the stack.

Two boxes are kept between the box which contains orange and Box A.

Number of boxes which contain fruits is same below and above the box which contains kiwi.

Case 1

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5		
4		
3		
2		
1		

Case 2

	Box	Fruit
10		
9		
8		Orange
7		
6		Kiwi
5	A	
4		
3		
2		
1		

Number of boxes kept between box A and Box T is same as the number of boxes kept between box T and Box D.

Box A is above Box T but not immediately above.

The box which contains orange is not kept immediately above Box E.

Case 1 (A)

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5	T	
4		
3	D	
2		
1		

Case 1 (B)

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5		
4	T	
3		
2		
1	D	

Case 2

	Box	Fruit
10		
9		
8		Orange
7		
6		Kiwi
5	A	
4		
3	T	
2		
1	D	

Only three boxes are kept between box E and Box D where Box E is kept above box D.

(Hence, Case 1(A) and Case2 will get eliminated)

The box which contains apple is kept below Box T but not immediately below.

Box B contains apple.

The box which contains pear is kept above the box which contains litchi.

Box C is kept immediately above Box Q.
Neither box R nor box Q contains Pear.
Box R is kept above Box P but below Box S.

	Box	Fruit
10	C	Orange
9	Q	
8	S	Pear
7	A	
6	R	Kiwi
5	E	
4	T	Litchi
3	P	
2	B	Apple
1	D	

21. Ans. D.

The box which contains orange is kept at either 8th or 10th position in the stack.
Two boxes are kept between the box which contains orange and Box A.
Number of boxes which contain fruits is same below and above the box which contains kiwi.

Case 1

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5		
4		
3		
2		
1		

Case 2

	Box	Fruit
10		
9		
8		Orange
7		
6		Kiwi
5	A	
4		
3		
2		
1		

Number of boxes kept between box A and Box T is same as the number of boxes kept between box T and Box D.
Box A is above Box T but not immediately above.

The box which contains orange is not kept immediately above Box E.

Case 1 (A)

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5	T	
4		
3	D	
2		
1		

Case 1 (B)

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5		
4	T	
3		
2		
1	D	

Case 2

	Box	Fruit
10		
9		
8		Orange
7		
6		Kiwi
5	A	
4		
3	T	
2		
1	D	

Only three boxes are kept between box E and Box D where Box E is kept above box D.

(Hence, Case 1(A) and Case2 will get eliminated)

The box which contains apple is kept below Box T but not immediately below.
Box B contains apple.

The box which contains pear is kept above the box which contains litchi.

Box C is kept immediately above Box Q.

Neither box R nor box Q contains Pear.

Box R is kept above Box P but below Box S.

	Box	Fruit
10	C	Orange
9	Q	
8	S	Pear
7	A	
6	R	Kiwi
5	E	
4	T	Litchi
3	P	
2	B	Apple
1	D	

22. Ans. D.

The box which contains orange is kept at either 8th or 10th position in the stack.

Two boxes are kept between the box which contains orange and Box A.

Number of boxes which contain fruits is same below and above the box which contains kiwi.

Case 1

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5		
4		
3		
2		
1		

Case 2

	Box	Fruit
10		
9		
8		Orange
7		
6		Kiwi
5	A	
4		
3		
2		
1		

Number of boxes kept between box A and Box T is same as the number of boxes kept between box T and Box D.

Box A is above Box T but not immediately above.

The box which contains orange is not kept immediately above Box E.

Case 1 (A)

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5	T	
4		
3	D	
2		
1		

Case 1 (B)

	Box	Fruit
10		Orange
9		
8		
7	A	
6		Kiwi
5		
4	T	
3		
2		
1	D	

Case 2

	Box	Fruit
10		
9		
8		Orange
7		
6		Kiwi
5	A	
4		
3	T	
2		
1	D	

Only three boxes are kept between box E and Box D where Box E is kept above box D.

(Hence, Case 1(A) and Case2 will get eliminated)

The box which contains apple is kept below Box T but not immediately below. Box B contains apple.

The box which contains pear is kept above the box which contains litchi.

Box C is kept immediately above Box Q.

Neither box R nor box Q contains Pear.

Box R is kept above Box P but below Box S.

	Box	Fruit
10	C	Orange
9	Q	
8	S	Pear
7	A	
6	R	Kiwi
5	E	
4	T	Litchi
3	P	
2	B	Apple
1	D	

23. Ans. E.

As we can see that if we use any two there are so possibilities so we take all of them.

From I, II and III,

8	E
7	D
6	G
5	B
4	H
3	A
2	F
1	C

So C lives on 1st floor.

So all of them are necessary.

Hence, option E.

24. Ans. C.

C is standing in the middle of row-3

Detail Explanation:

As given that I, D and G are in three different rows. And the one who speaks Gujarati is in immediate left of the one who speaks Marathi. This raises two cases for row-1

Case-1 The one who speaks Marathi is in extreme right end.

_____, _____ Gujarati_____,
_____, _____ Marathi_____

Case-2 The one who speaks Marathi is in the middle of the Row.

_____, _____ Gujarati_____,
_____, _____ Marathi_____

Since H is standing in Row- at the right end and speaks a foreign language (i.e. English). Thus it eliminates the Case-1.

Case 2 is the only valid case.

ROW 1- _____ Gujarati_____,
_____, _____ Marathi_____, _____ (H)
English_____.

Since in statement 9 it is mention that B is the only one who speaks Gujarati and is diagonally opposite to A. This can be valid only when A is at the right end of the Row-2. Thus A is the right end in the row-2...

Row-1 _____ (B) _____ Gujarati_____,
_____, _____ Marathi_____, _____ (H)
English_____.

Row-2 _____, _____
_____, _____ (A)_____.

The one who speaks Tamil in a row -2 is diagonally opposite to the one who speaks Telugu and Hindi in Row-3.

This raises 2 cases

Case-1

Row-1 _____ (B) _____ Gujarati_____,
_____, _____ Marathi_____, _____ (H) English_____.

Row-2 _____, _____
_____, _____ Tamil_____, _____ (A)
_____.

Row-3 _____ Telgu_____, _____,
_____, _____ Hindi_____

Case-2

Row-1 _____ (B) _____ Gujarati_____,
_____, _____ Marathi_____, _____ (H) English_____.

Row-2 _____, _____
_____, _____ Tamil_____, _____ (A)
_____.

Row-3 _____ Hindi _____, _____,
_____, _____ Telgu_____

According to statement 8 Case -2 is valid and Case-1 is invalid.

Thus

Row-1 _____ (B) _____ Gujarati_____,
_____, _____ Marathi_____, _____ (H) English_____.

Row-2 _____, _____
_____, _____ Telgu_____, _____ (A)
_____.

Row-3 _____ Hindi _____, _____,
_____, _____ Telgu_____

Since there are 3 students who speak English and they are standing in different rows. Thus it implies A speaks English and the one who is in the center of Row-3 also speaks English.

Row-1 _____ (B) _____ Gujarati_____,
_____, _____ Marathi_____, _____ (H) English_____.

Row-2 _____, _____
_____, _____ Telgu_____, _____
_____, _____ Tamil_____, _____ English (A) _____.

Row-3 _____ Hindi _____,
 ___ English _____, _____ Telgu _____
 G speaks the language that is not spoken
 by any other student it implies he speaks
 Marathi.

I is in Row-2 and D is in Row-3 and
 speaks English. Thus, again two cases
 rise Either D speaks Hindi or Telugu. It is
 also stated That F is the right end of Row
 -3 Thus it is known that F speaks Telugu
 and he finds no difficulty while speaking
 to E, Implies both speak the same
 language. I am in row-2 and he speaks
 Tamil.

While the only left student is C who is the
 middle of the Row-3 and speaks English.

Final Arrangement -

Row-1	B (Gujarati)	G (Marathi)	H (English)
Row-2	E (Telugu)	I (Tamil)	A (English)
Row-3	D (Hindi)	C (English)	F (Telugu)

25. Ans. C.

A is the one in Row-2 who speaks English
 and his to his immediate right there is no
 one. While I is standing to his
 immediately Left. Thus I is the only
 immediate neighbor of A (who speaks
 English)

Detail Explanation:

As given that I, D and G are in three
 different rows. And the one who speaks
 Gujarati is in immediate left of the one
 who speaks Marathi. This raises two
 cases for row-1

Case-1 The one who speaks Marathi is in
 extreme right end.

_____, _____ Gujarati _____,
 _____ Marathi _____

Case-2 The one who speaks Marathi is in
 the middle of the Row.

_____ Gujarati _____,
 _____ Marathi _____,

Since H is standing in Row- at the right
 end and speaks a foreign language (i.e.
 English). Thus it eliminates the Case-1.

Case 2 is the only valid case.

ROW 1- _____ Gujarati _____,
 _____ Marathi _____, _____ (H)
 English _____.

Since in statement 9 it is mention that B
 is the only one who speaks Gujarati and
 is diagonally opposite to A. This can be
 valid only when A is at the right end of
 the Row-2. Thus A is the right end in the
 row-2...

Row-1 _____ (B) Gujarati _____,
 _____ Marathi _____, _____ (H)
 English _____.

Row-2 _____, _____
 _____ (A) _____.

The one who speaks Tamil in a row -2 is
 diagonally opposite to the one who
 speaks Telugu and Hindi in Row-3.

This raises 2 cases

Case-1

Row-1 _____ (B) Gujarati _____,
 _____ Marathi _____, _____ (H) English _____.

Row-2 _____,
 _____ Tamil _____, _____ (A)
 _____.

Row-3 _____ Telgu _____, _____,
 _____ Hindi _____

Case-2

Row-1 _____ (B) Gujarati _____,
 _____ Marathi _____, _____ (H) English _____.

Row-2 _____,
 _____ Tamil _____, _____ (A)
 _____.

Row-3 _____ Hindi _____, _____,
 _____ Telgu _____

According to statement 8 Case -2 is valid
 and Case-1 is invalid.

Thus

Row-1 _____ (B) Gujarati _____,
 _____ Marathi _____, _____ (H) English _____.

Row-2 _____ Telgu _____,
 _____ Tamil _____, _____ (A)
 _____.

Row-3 _____ Hindi _____, _____,
 _____ Telgu _____

Since there are 3 students who speak
 English and they are standing in different
 rows. Thus it implies A speaks English and
 the one who is in the center of Row-3 also
 speaks English.

Row-1 _____ (B) Gujarati _____,
 _____ Marathi _____, _____ (H) English _____.

Row-2 _____ Telgu _____,
 _____ Tamil _____, _____ English (A) _____.

Row-3 _____ Hindi _____,
 _____ English _____, _____ Telgu _____

G speaks the language that is not spoken by any other student it implies he speaks Marathi.

I is in Row-2 and D is in Row-3 and speaks English. Thus, again two cases rise Either D speaks Hindi or Telugu. It is also stated That F is the right end of Row -3 Thus it is known that F speaks Telugu and he finds no difficulty while speaking to E, Implies both speak the same language. I am in row-2 and he speaks Tamil.

While the only left student is C who is the middle of the Row-3 and speaks English.

Final Arrangement -

Row-1	B (Gujarati)	G (Marathi)	H (English)
Row-2	E (Telugu)	I (Tamil)	A(English)
Row-3	D (Hindi)	C (English)	F (Telugu)

26. Ans. B.

C is the one is standing in Row-3, not in Row-2. Hence Option (b) C is the correct answer.

Detail Explanation:

As given that I, D and G are in three different rows. And the one who speaks Gujarati is in immediate left of the one who speaks Marathi. This raises two cases for row-1

Case-1 The one who speaks Marathi is in extreme right end.

_____, _____ Gujarati _____,
_____ Marathi _____

Case-2 The one who speaks Marathi is in the middle of the Row.

_____ Gujarati _____,
_____ Marathi _____,

Since H is standing in Row- at the right end and speaks a foreign language (i.e. English). Thus it eliminates the Case-1.

Case 2 is the only valid case.

ROW 1- _____ Gujarati _____,
_____ Marathi _____, _____ (H)
English _____.

Since in statement 9 it is mention that B is the only one who speaks Gujarati and is diagonally opposite to A. This can be valid only when A is at the right end of

the Row-2. Thus A is the right end in the row-2...

Row-1 _____ (B) Gujarati _____,
_____ Marathi _____, _____ (H)
English _____.

Row-2 _____, _____
_____, _____ (A) _____.

The one who speaks Tamil in a row -2 is diagonally opposite to the one who speaks Telugu and Hindi in Row-3.

This raises 2 cases

Case-1

Row-1 _____ (B) Gujarati _____,
_____ Marathi _____, _____ (H) English _____.

Row-2 _____
_____ Tamil _____, _____ (A)
_____.

Row-3 _____ Telgu _____, _____,
_____ Hindi _____

Case-2

Row-1 _____ (B) Gujarati _____,
_____ Marathi _____, _____ (H) English _____.

Row-2 _____
_____ Tamil _____, _____ (A)
_____.

Row-3 _____ Hindi _____, _____,
_____ Telgu _____

According to statement 8 Case -2 is valid and Case-1 is invalid.

Thus

Row-1 _____ (B) Gujarati _____,
_____ Marathi _____, _____ (H) English _____.

Row-2 _____ Telgu _____,
_____ Tamil _____, _____ (A)
_____.

Row-3 _____ Hindi _____, _____,
_____ Telgu _____

Since there are 3 students who speak English and they are standing in different rows. Thus it implies A speaks English and the one who is in the center of Row-3 also speaks English.

Row-1 _____ (B) Gujarati _____,
_____ Marathi _____, _____ (H) English _____.

Row-2 _____ Telgu _____,
_____ Tamil _____, _____ English (A) _____.

Row-3 _____ Hindi _____,
_____ English _____, _____ Telgu _____

G speaks the language that is not spoken by any other student it implies he speaks Marathi.

I is in Row-2 and D is in Row-3 and speaks English. Thus, again two cases

rise Either D speaks Hindi or Telugu. It is also stated That F is the right end of Row -3 Thus it is known that F speaks Telugu and he finds no difficulty while speaking to E, Implies both speak the same language. I am in row-2 and he speaks Tamil.

While the only left student is C who is the middle of the Row-3 and speaks English.

Final Arrangement -

Row-1	B (Gujarati)	G (Marathi)	H (English)
Row-2	E (Telugu)	I (Tamil)	A (English)
Row-3	D (Hindi)	C (English)	F (Telugu)

27. Ans. C.

H, A, and C are the one who speaks English. While D is the one who speaks Hindi. Thus D is the correct option who does not speak English.

Detail Explanation:

As given that I, D and G are in three different rows. And the one who speaks Gujarati is in immediate left of the one who speaks Marathi. This raises two cases for row-1

Case-1 The one who speaks Marathi is in extreme right end.

_____, _____ Gujarati _____,
_____ Marathi _____

Case-2 The one who speaks Marathi is in the middle of the Row.

_____ Gujarati _____,
_____ Marathi _____,

Since H is standing in Row- at the right end and speaks a foreign language (i.e. English). Thus it eliminates the Case-1.

Case 2 is the only valid case.

ROW 1- _____ Gujarati _____,
_____ Marathi _____, _____ (H)
English _____.

Since in statement 9 it is mention that B is the only one who speaks Gujarati and is diagonally opposite to A. This can be valid only when A is at the right end of the Row-2. Thus A is the right end in the row-2...

Row-1 _____ (B) Gujarati _____,
_____ Marathi _____, _____ (H)
English _____.

Row-2 _____, _____
, _____ (A) _____.

The one who speaks Tamil in a row -2 is diagonally opposite to the one who speaks Telugu and Hindi in Row-3. This raises 2 cases

Case-1

Row-1 _____ (B) Gujarati _____,
_____ Marathi _____, _____ (H) English _____.

Row-2 _____
_____ Tamil _____, _____ (A)
_____.

Row-3 _____ Telgu _____, _____,
_____ Hindi _____

Case-2

Row-1 _____ (B) Gujarati _____,
_____ Marathi _____, _____ (H) English _____.

Row-2 _____
_____ Tamil _____, _____ (A)
_____.

Row-3 _____ Hindi _____, _____,
_____ Telgu _____

According to statement 8 Case -2 is valid and Case-1 is invalid.

Thus

Row-1 _____ (B) Gujarati _____,
_____ Marathi _____, _____ (H) English _____.

Row-2 _____ Telgu _____,
_____ Tamil _____, _____ (A)
_____.

Row-3 _____ Hindi _____, _____,
_____ Telgu _____

Since there are 3 students who speak English and they are standing in different rows. Thus it implies A speaks English and the one who is in the center of Row-3 also speaks English.

Row-1 _____ (B) Gujarati _____,
_____ Marathi _____, _____ (H) English _____.

Row-2 _____ Telgu _____,
_____ Tamil _____, _____ English (A) _____.

Row-3 _____ Hindi _____,
_____ English _____, _____ Telgu _____

G speaks the language that is not spoken by any other student it implies he speaks Marathi.

I is in Row-2 and D is in Row-3 and speaks English. Thus, again two cases rise Either D speaks Hindi or Telugu. It is also stated That F is the right end of Row -3 Thus it is known that F speaks Telugu and he finds no difficulty while speaking to E, Implies both speak the same

language. I am in row-2 and he speaks Tamil.

While the only left student is C who is the middle of the Row-3 and speaks English.

Final Arrangement -

Row-1	B (Gujarati)	G (Marathi)	H (English)
Row-2	E (Telugu)	I (Tamil)	A (English)
Row-3	D (Hindi)	C (English)	F (Telugu)

28. Ans. E.

The correct answer is option E, i.e. All of the above, i.e. all of the above are not an appropriate set of conclusions that can be derived from the information provided.

The given question asks which of the following is **not** an apt conclusion on the basis of the information provided thus we must look for any such information that cannot be derived from the passage stated.

Option A is not based on the passage as the role of 'local tribal assistants' is not mentioned in the given context.

Option B talks about a possibility (because of the word 'may') and is thus not a conclusion. Moreover, it poses a particular case of hornbills adapting to the environment if their requirements are fulfilled, which is not explicitly evident from the information provided.

Option C discusses the idea of hornbills using same nest over the years which is contradicting to the idea of adapting to a changed environment.

As all options A, B and C are irrelevant and are not based on the information provided thus, the most correct answer choice is option E.

29. Ans. D.

The correct answer is option D, i.e. Along with other threats such as hunting, modified land use, ensuing forest fragmentation, felling of large trees with the potential for nesting, the loss of fruit bearing trees could also affect hornbill nesting habits.

A course of action is something that needs to be done considering the present scenario in mind.

Option A is not a course of action and is a general statement about Hornbills. Thus, it is rejected.

Option B is in past tense ('highlighted') thus it is rejected.

Option C is an incomplete action, if considered because it does not answer to the question 'In addition to what?' and is also eliminated.

Both options D and E look appropriate course of actions. Between options D and E, option D is more appropriate. Option E talks about the idea of the 'same nest' and thus contradicts the idea that hornbills are adaptive to change. Thus, option E can also be rejected and as a result between options D and E, option D is relevant.

Thus, the most correct answer choice is option D and rest of the options can be rejected.

30. Ans. C.

The correct answer is **option 3, i.e. Mid-tier companies are sharpening their overall strategy, by increasing focus on certain markets and businesses than spread thin.**

'Inference' is a conclusion reached on the basis of evidence and reasoning.

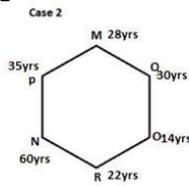
We first make sure to read the statement carefully and then see what immediate inferences can be drawn based on our first reading. The next step is to look at the statements given in the options, analyze them and see if they seem relevant with respect to the information/data provided to us.

From the statement, we can infer that mid-tier IT companies are growing in terms of revenue with the advent of technology projects. Though, they are expected to outcast giants like Infosys and Wipro, the pressure on their margins is likely to increase.

(1) can be rejected as the 'indicators' mentioned in the beginning of the sentence are not mentioned anywhere in the given context. Also no information is evident regarding new logos.

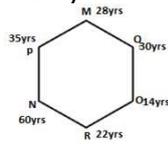
(2) can also be rejected as no information is evident on the basis of the given context regarding expansion across geographies, verticals and service lines.

age of Q is third lightest among all. So, Q is 30 years of age.



Weight: Q > M > O > N > > Height: N > P > Q > > >

M sits third to the right of the one who is shortest in height among all. That means R is shortest of them all. M is taller than the one who is 14 years old.

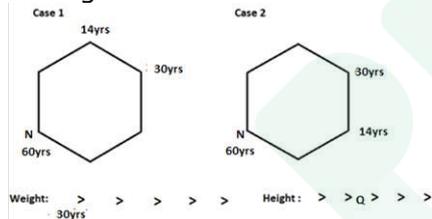


Weight: Q > M > O > N > R > P Height: N > P > Q > M > O > R

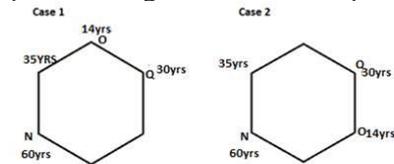
33. Ans. E.

All persons age are even number except option E person.

The one who is heaviest among all sits third to the right of N, who is 60 years of age. The one who is 30yrs is the heaviest among all. Only one person sits between N and the one who is second heaviest among all, who is 14 years of age. Q is shorter than only two person. So, there will two possible case of sitting arrangement.



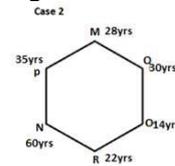
The one who is 35 years of age is second tallest, who sits second to the right of Q, who is not the immediate neighbour of N. O who is half the age of M. So M is 28 years of age and O is 14 years of age.



Weight: Q > > O > > > Height: > > Q > > >

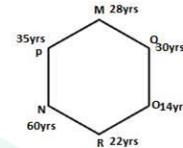
The one who sits opposite to R is the second heaviest among all. R sits second to the right P. **So, case 1 will be eliminated.** Continuing with remaining

step, the one who is older than P is the taller than Q. The one who is twice the age of Q is third lightest among all. So, Q is 30 years of age.



Weight: Q > M > O > N > > Height: N > P > Q > > >

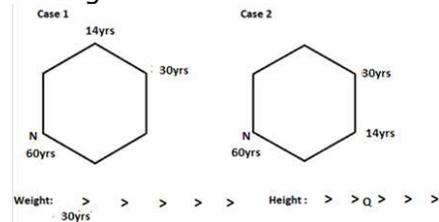
M sits third to the right of the one who is shortest in height among all. That means R is shortest of them all. M is taller than the one who is 14 years old.



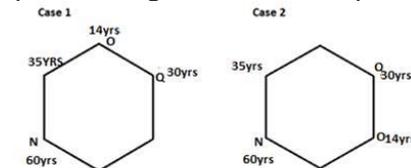
Weight: Q > M > O > N > R > P Height: N > P > Q > M > O > R

34. Ans. B.

The one who is heaviest among all sits third to the right of N, who is 60 years of age. The one who is 30yrs is the heaviest among all. Only one person sits between N and the one who is second heaviest among all, who is 14 years of age. Q is shorter than only two person. So, there will two possible case of sitting arrangement.



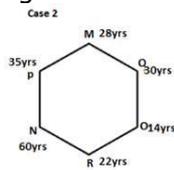
The one who is 35 years of age is second tallest, who sits second to the right of Q, who is not the immediate neighbour of N. O who is half the age of M. So M is 28 years of age and O is 14 years of age.



Weight: Q > > O > > > Height: > > Q > > >

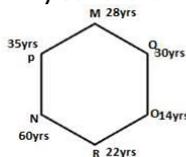
The one who sits opposite to R is the second heaviest among all. R sits second to the right P. **So, case 1 will be eliminated.** Continuing with remaining

step, the one who is older than P is the taller than Q. The one who is twice the age of Q is third lightest among all. So, Q is 30 years of age.



Weight: $Q > M > O > N > >$
30yrs 14yrs
 Height: $N > P > Q > >$
35yrs

M sits third to the right of the one who shortest in height among all. That means R is shortest of them all. M is taller than the one who is 14 years old.



Weight: $Q > M > O > N > R > P$
30yrs 14yrs
 Height: $N > P > Q > M > O > R$
35yrs

35. Ans. C.

From statement I:

O got more salary than only two persons.
 $N > M$ but N did not get the highest salary. Q got highest salary than only R.

$P > N > M > O > Q > R$

From statement II:

M got less salary than only two persons.

$Q > R, O > Q, M > O, P > N$

$P > N > M > O > Q > R$

Hence, the data in statement I or in statement II alone is sufficient to answer the question.

36. Ans. C.

From this information their positions are in decreasing order-

$A(400) > B > C > D > E > F(60)$

It is given D, E and F have average marks = 95

So total marks = $95 \times 3 = 285$

F got 60 marks so-

$D + E = 285 - 60 = 225$ marks

37. Ans. D.

As the total time is 11 hours on adding all given times we will get bike serviced for 1 and half hour and Truck for 2 and half hours.

Jeep has to be serviced after Van and as per the given condition the first vehicle will be Bus followed by Bike, Truck, Van and Jeep and accordingly the following time is obtained

Vehicles	Servicing Time
Bus	07:00 am - 8 :30 am
Bike	08:30 am - 10:00 am
Truck	10:00 am - 12:30 pm
Van	12:30 pm - 03:00 pm
Jeep	03:00 pm - 06:00 pm

38. Ans. B.

As the total time is 11 hours on adding all given times we will get bike serviced for 1 and half hour and Truck for 2 and half hours.

Jeep has to be serviced after Van and as per the given condition the first vehicle will be Bus followed by Bike, Truck, Van and Jeep and accordingly the following time is obtained

Vehicles	Servicing Time
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Van	12:30 pm - 03:00 pm
Jeep	03:00 pm - 06:00 pm

39. Ans. D.

As the total time is 11 hours on adding all given times we will get bike serviced for 1 and half hour and Truck for 2 and half hours.

Jeep has to be serviced after Van and as per the given condition the first vehicle will be Bus followed by Bike, Truck, Van and Jeep and accordingly the following time is obtained

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Van	12:30 pm - 03:00 pm
Jeep	03:00 pm - 06:00 pm

40. Ans. C.

The correct answer is **option 3**, i.e. **Only III is strong**.

We first make sure to read the statement carefully and then see what immediate inferences can be drawn based on our first reading. The next step is to look at the arguments given in the options, analyze them and see if they seem

relevant with respect to the information/data provided to us. Finally, it is very important to study the question closely.

The above statement deals with the fact that India has opted out from the deal with Russia and the latter has been conveyed that it can go ahead with the project and India may join it at a later stage.

Argument (I) can be rejected on first reading as it deals with the details of the deal and does not answers the question asked.

Argument (II) can also be rejected as it hints at the idea of the problems between the two nations. It might look as an appropriate answer choice but does not provides a suitable reason as to why India may be interested in the project in later stages (as mentioned in the statement).

Argument (III) generalizes the approach of India that it is adopting a layered approach and might be interested in the project later on. It captures the essence of the given statement and thus, answers the question in the complete manner.

Thus, option 3 captures the correct arguments that support the statement in the best possible manner and is our answer choice. Hence, rest of the options can be rejected.

41. Ans. A.

The correct answer is **option 1**, i.e. **In addition to rising delinquencies over the last few years would force lenders to be more cautious while underwriting loans. This would limit refinancing options, adversely affecting existing borrowers.**

Option 1 is the most appropriate inference that can be made based on the information provided. It captures all the important points like 'rising delinquencies', 'effect of limit on the refinancing options thereby, affecting the customers' are evident both from the given statement and the option choice.

Rest of the arguments can be rejected. Option (2) is very unpredictable and it cannot be said with surety about the loss limitation. Both options (3) and (4) can also be rejected as no idea of ABS (asset

backed securities) is evident from the information provided in the given statement.

Thus, the most appropriate answer is option 1.

42. Ans. A.

The correct answer is option A, i.e. Only conclusion I follows.

In this type of question, conclusion is not specifically mentioned. It needs to be deduced from the given statements.

From both the statements, we infer that the world's largest bee which is roughly the size of a human thumb has been rediscovered in a remote part of Indonesia. And despite of its conspicuous size, no one had observed Wallace's giant bee which was discovered in the 19th century by British naturalist Alfred Russel Wallace.

Conclusion 1 is evident from the information stated in the second statement which states that 'despite of its (bee's) conspicuous size, no one had observed Wallace's giant bee'. Thus, it can be concluded that previous expeditions failed to spot it.

Conclusion 2 is irrelevant as the idea of forests being cut down for agriculture in Indonesia is not supported by the information stated in the given context.

Conclusion 3 is also rejected as the specific location where the bee can be traced, and its large fang-like mandibles is not mentioned in both the statements. As only conclusion I follows the direction of the given statements thus, the most correct answer choice is option A and rest of the options can be rejected.

43. Ans. E.

1) Two persons sit between R and P.

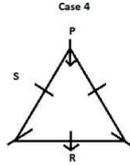
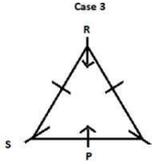
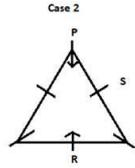
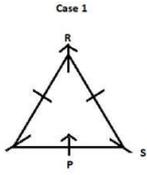
Here, we have two possible cases i.e. Case 1 and Case 2.

2) P faces inside.

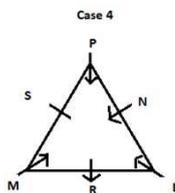
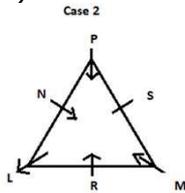


3) S sits second to the right of R.

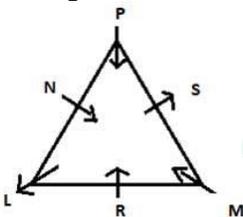
Here, we have two more possible cases i.e. Case 3 and Case 4.



- 4) Only one person sits between N and S who does not sit at corner of the table.
 Here, our case 1 and 3 get eliminated and we further proceed with case 2 and 4.
 5) L faces opposite direction to R.
 6) M sits 2nd to the left of L.



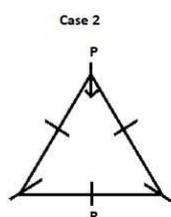
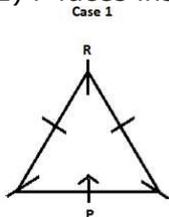
- 7) M and N faces same direction as P and not more than two persons sit adjacent to each other who are facing same direction.
 Here, Case 4 gets eliminated.
 So, S faces outside and our final arrangement will be:



Clearly, L does not belong to that group because except L all are facing inside the table.

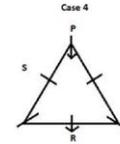
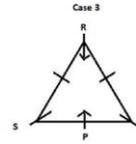
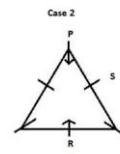
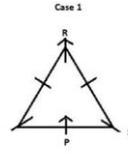
44. Ans. C.

- 1) Two persons sit between R and P.
 Here, we have two possible cases i.e. Case 1 and Case 2.
 2) P faces inside.

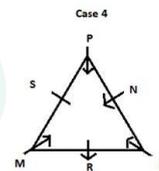
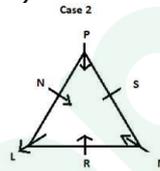


- 3) S sits second to the right of R.

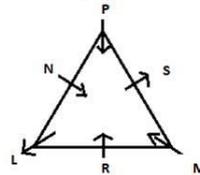
Here, we have two more possible cases i.e. Case 3 and Case 4.



- 4) Only one person sits between N and S who does not sit at corner of the table.
 Here, our case 1 and 3 get eliminated and we further proceed with case 2 and 4.
 5) L faces opposite direction to R.
 6) M sits 2nd to the left of L.



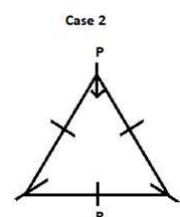
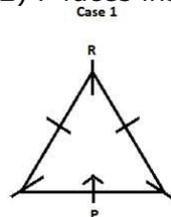
- 7) M and N faces same direction as P and not more than two persons sit adjacent to each other who are facing same direction.
 Here, Case 4 gets eliminated.
 So, S faces outside and our final arrangement will be:



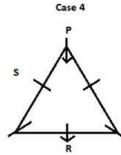
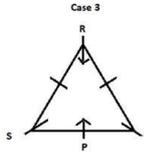
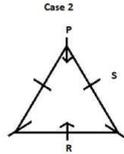
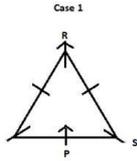
Clearly, P sits second to the right of the one who sits third to the left of N.

45. Ans. A.

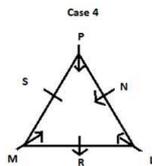
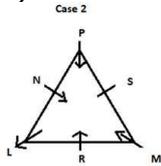
- 1) Two persons sit between R and P.
 Here, we have two possible cases i.e. Case 1 and Case 2.
 2) P faces inside.



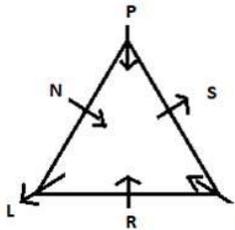
- 3) S sits second to the right of R.
 Here, we have two more possible cases i.e. Case 3 and Case 4.



- 4) Only one person sits between N and S who does not sit at corner of the table. Here, our case 1 and 3 get eliminated and we further proceed with case 2 and 4.
 5) L faces opposite direction to R.
 6) M sits 2nd to the left of L.



- 7) M and N faces same direction as P and not more than two persons sit adjacent to each other who are facing same direction. Here, Case 4 gets eliminated. So, S faces outside and our final arrangement will be:



- Clearly, three persons sit between S and N when counted from the right of N.
 46. Ans. B.

Pattern of the series I:

$$1 + 600 = 601$$

$$601 + 600/5 = 721 \quad (600/5 = 120)$$

$$721 + 120/4 = 751 \quad (120/4 = 30)$$

$$751 + 30/3 = 761 \quad (30/3 = 10)$$

$$761 + 10/5 = 766 \quad (10/2 = 5)$$

So, a = 761

Pattern of the series II:

$$753 + 16 = 769$$

$$769 - 8 = 761$$

$$761 + 4 = 765$$

$$765 - 2 = 763$$

$$763 + 1 = 764$$

So, b = 761

Pattern of the series III:

$$23 \times 1 + 1 = 24$$

$$24 \times 2 + 2 = 50$$

$$50 \times 3 + 3 = 153$$

$$153 \times 4 + 4 = 616$$

$$616 \times 5 + 5 = 3085$$

So, c = 616
 Hence, a = b > c

47. Ans. A.

Pattern of the series I (double difference):

$$107 - 5 = 102$$

$$117 - (5 + 5) = 107$$

$$134 - (5 + 5 + 7) = 117$$

$$134 - (5 + 5 + 7 + 9) = 160$$

So, a = 160

Pattern of the series II:

$$130 - 15 = 115$$

$$115 + 20 = 135$$

$$135 - 25 = 110$$

$$110 + 30 = 140$$

So, b = 140

Pattern of the series II:

$$160 \times 0.5 = 80$$

$$80 \times 1.5 = 120$$

$$120 \times 2.5 = 300$$

$$300 \times 3.5 = 1050$$

So, c = 160

Hence, b < a = c.

48. Ans. C.

Village	Density	Area (in sq. km)	Population (Density × Area)
A	300	20	6000
B	400	5	2000
C	500	8	4000
D	800	12	9600

Let the female population in village A and C be F

Population of male in village A = (6000 - F)

Population of male in village C = (4000 - F)

According to the question:

$$\frac{(4000 - F)}{F} \times 100 + 125 = \frac{(6000 - F)}{F} \times 100$$

On solving above equation, we get F = 1600

Hence, male population in village A = 6000 - 1600 = 4400

49. Ans. E.

Village	Density	Area (in sq. km)	Population (Density × Area)
A	300	20	6000
B	400	5	2000
C	500	8	4000
D	800	12	9600

Population of village D = 9600
 Male population of village D = 9600 - 4000 = 5600

Gender ratio of village D = $\frac{5600}{4000} \times 100 = 140$

50. Ans. A.

Population density of village B in 2001 = 400

Then, population density of village E in 2001 = 1600 (since, ratio of population density of a village B to that of village E is 1 : 4)

Population density of village E in 2010 = 800 (50% of 1600)

Population of village E in 2010 = 800 × 4 = 3200

51. Ans. D.

Total number of people shown interest for a loan = 9600

Total number of people who have applied for loan = 37.5% of 9600

$\frac{75}{100} \times 9600 = 200 \times 9600 = 3600$

Since, 2880 were not eligible for a loan, So, total no. of people eligible for loan = 3600 - 2880 = 720

52. Ans. E.

Total number of people shown interest for a loan = 9600

Total number of people visited for a loan fair = 9600 + 6000 = 15,600

Total number of people contacted for a loan fair = 15,600 + 7400 = 23,000.

53. Ans. C.

Total number of people contacted for loan fair = z

Here, z is given as 19200

Total number of people visited for the loan fair = x

Total number of people who have shown interest for the loan fair = 9600

Total number of people who did not visit for the loan fair = z - x or, 19200 - x

Total number of people who visited but did shown interest loan = x - 9600

Now, according to the question = $\frac{19200-x}{x-9600} = \frac{7}{5}$

$\Rightarrow x = 14,400$

54. Ans. E.

Total number of people eligible for loan = 20% of 37.5% of 9600

$\frac{20}{100} \times \frac{75}{100} \times 9600 = 720$

Loan of 40% of the people did not disbursed who were eligible for a loan = 40% of 720

$\frac{40}{100} \times 720 = 288$

Total number of people whose loan disbursed = 720 - 288 = 432

Hence, required ratio = $\frac{432}{9600} = \frac{600}{27}$

55. Ans. E.

Total number of people eligible for loan = 20% of 37.5% of 9600

$\frac{20}{100} \times \frac{75}{100} \times 9600 = 720$

Total number of people who shown interest but did not apply for loan = 62.5% of 9600

$\frac{625}{1000} \times 9600 = 6000$

Now, 9% of 6000 = 540 = whose loans were not disbursed

So, people whose loans were disbursed = 720 - 540 = 180

Hence, value of y = 180

56. Ans. C.

Total area of pie = (X × 0.77) cm²

50% was rotten, therefore, the area of remaining 50% = (X - 3) × 0.616 cm²

So, (X - 3) × 0.616 cm² × 2 = (X × 0.77) cm²

$\Rightarrow (1.232 - 0.77)X = 3.696$

$\Rightarrow X = \frac{3.696}{0.462} = 8$

57. Ans. E.

Area of original pie = 8 × 0.77 cm²

pr² = 8 × 0.77 cm²

$\Rightarrow r = \sqrt{\frac{6.16}{3.14}} = 1.4$ cm

hence, the circumference of the original pie = 2pr = 2 × 3.14 × 1.4 = 8.792 cm

58. Ans. B.

Area of original pie = $8 \times 0.77 \text{ cm}^2 = 6.16 \text{ cm}^2$

Pie is cut into 11 pieces

So, area of each piece = $\frac{6.16}{11} = 0.56 \text{ cm}^2$
59. Ans. C.

Work unit of project A in both situation 1 and situation 2 are same.

$$X \times 88 = (X + 8) \times 66$$

$$\Rightarrow 8X - 6X = 48$$

$$\Rightarrow X = 24$$

Now, According to question:

$$24 \times 88 = 64 \times \text{Required number of days}$$

$$\text{Hence, required number of days} = \frac{24 \times 88}{64}$$

$$= 33 \text{ days}$$

60. Ans. C.

Work unit of project C in both situation 1 and situation 2 are same.

$$\Rightarrow Z^2 \times 75 = M^2 \times 108$$

$$\Rightarrow \frac{Z^2}{M^2} = \frac{108}{75} = \frac{36}{25} = \frac{6^2}{5^2}$$

$$\Rightarrow \frac{Z}{M} = \frac{6}{5}$$

$$\text{Total unit work of project C} = 36 \times 75 = 2700$$

Days required by Team P to complete

$$\text{Project C} = \frac{2700}{0.5Z \times 2M} = \frac{2700}{30} = 90 \text{ days}$$

61. Ans. B.

Work unit of project B in both situation 1 and situation 2 are same.

$$\Rightarrow Y(Y - 1) = (Y + 6)(Y - 6)$$

$$\Rightarrow Y^2 - Y = Y^2 - 36$$

$$\Rightarrow Y = 36$$

$$\text{So, total work units} = 36 \times 35 = 1260$$

According to the question:

$$0.5Y \times 10 + (0.5Y + 0.5Y) \times D = 1260$$

$$\Rightarrow 5Y + YD = 1260$$

$$\Rightarrow YD = 1260 - 180$$

$$\Rightarrow D = 1080/36$$

$$\Rightarrow D = 30$$

$$\text{Total days in which work completed} = 30 + 10 = 40 \text{ days}$$

62. Ans. D.

Let the number of white balls = w, the number of green balls = g and the number of red balls = r, then

$$\frac{w}{w + g + r} = \frac{1}{3}$$

$$\Rightarrow (g + r) = 2w$$

$$\Rightarrow g = (2w - r)$$

According to question

$$\frac{g}{(w + g + r)} - \frac{g}{(w + g + r + 6)} = \frac{1}{30}$$

$$\frac{6g}{(w + g + r)(w + g + r + 6)} = \frac{1}{30}$$

$$\frac{6g}{3w \times (3w + 6)} = \frac{1}{30}$$

$$\Rightarrow 20g = w(w + 2)$$

$$\Rightarrow 20(2w - r) = w(w + 2)$$

$$\text{Let } r = 7x, \text{ then } w = 5x$$

$$\Rightarrow 20(10x - 7x) = 5x(5x + 2)$$

$$\Rightarrow 12 = (5x + 2)$$

$$\Rightarrow x = 2$$

$$\text{So, number of red balls} = 7x = 14,$$

$$\text{number of white balls} = 5x = 10 \text{ and}$$

$$\text{number of green balls} = (2w - r) = 6$$

Hence, the required probability =

$$\frac{{}^{14}C_1 \times {}^{10}C_1}{{}^{30}C_2} = \frac{14 \times 10}{15 \times 29} = \frac{28}{87}$$

63. Ans. A.

Let the number of white balls = w, the

number of green balls = g and the

number of red balls = r, then

$$\frac{w}{w + g + r} = \frac{1}{3}$$

$$\frac{w}{30} = \frac{1}{3}$$

$$\Rightarrow w = 10$$

$$\text{Hence, the required probability} = \frac{{}^{10}C_2}{{}^{30}C_2} = \frac{10 \times 9}{30 \times 29} = \frac{3}{29}$$

64. Ans. C.

Let the number of white balls = w, the

number of green balls = g and the

number of red balls = r, then

$$\frac{w}{w + g + r} = \frac{1}{3}$$

$$\Rightarrow (w + g + r) = 3w$$

According to question

$$\frac{g}{(w + g + r)} = \frac{1}{5}$$

$$\Rightarrow (w + g + r) = 5g$$

$$\text{Let } (w + g + r) = 15x, \text{ then}$$

$$w = 5x, g = 3x \text{ and } r = 15x - 5x - 3x = 7x$$

Also given

$$\frac{3x}{15x - (15x + 6)} = \frac{1}{30}$$

$$\Rightarrow \frac{3x}{15x+6} = \frac{1}{6}$$

$$\Rightarrow x = 2$$

So, number of red balls = $r = 7x = 14$,
number of white balls = $w = 5x = 10$ and
number of green balls = $g = 3x = 6$

$$\text{Hence, the required probability} = \frac{{}^{(10+6)}C_2}{{}^{30}C_2} = \frac{16 \times 15}{30 \times 29} = \frac{8}{29}$$

65. Ans. B.

Let the number of white balls = w , the
number of green balls = g and the
number of red balls = r , then $g + w = 16$

$$\text{Given } \frac{w}{(w+g+r)} = \frac{1}{3}$$

$$\Rightarrow w = \frac{(16+r)}{3}$$

$$\Rightarrow g = 16 - w = 16 - \frac{(16+r)}{3} = \frac{(32-r)}{3}$$

According to question

$$\Rightarrow \frac{g}{(w+g+r)} = \frac{g}{(w+g+r+6)} = \frac{1}{30}$$

$$\Rightarrow \frac{2(32-r)}{(w+g+r)(w+g+r+6)} = \frac{1}{30}$$

$$\Rightarrow \frac{2(32-r)}{(16+r)(22+r)} = \frac{1}{30}$$

$$\Rightarrow r^2 + 98r - 2272 = 0$$

$$\Rightarrow r^2 + 112r - 14r - 2272 = 0$$

$$\Rightarrow r = 14 \text{ or } -112$$

$$\text{So, } g = \frac{(32-r)}{3} = \frac{(32-14)}{3} = 6 \text{ and } w = 16 - g = 10$$

$$\text{Hence, the required probability} = \frac{{}^{14}C_2}{{}^{30}C_2} +$$

$$\frac{{}^6C_2}{{}^{30}C_2} + \frac{{}^{10}C_2}{{}^{30}C_2} = \frac{14 \times 13}{30 \times 29} + \frac{6 \times 5}{30 \times 29} +$$

$$\frac{10 \times 9}{30 \times 29} = \frac{182 + 30 + 90}{30 \times 29} = \frac{151}{435}$$

66. Ans. C.

Let the total number of balls in the bag =
 $(3 \times 5)x = 15x$, then

Number of white balls = $15x \times \frac{1}{3} = 5x$ and
sum of the number of white and red balls

$$= 15x \times \frac{4}{5} = 12x, \text{ then}$$

Number of red balls = $12x - 5x = 7x$ and
number of green balls = $15x - 12x = 3x$

Also,

$$\frac{3x}{15x - (15x+6)} = \frac{1}{30}$$

$$\Rightarrow \frac{3x}{15x+6} = \frac{1}{6}$$

$$\Rightarrow x = 2$$

So, number of red balls = $7x = 14$ and
number of white balls = $5x = 10$

Hence, the required number of balls = $14 + 10 = 24$.

67. Ans. E.

Given, (Son's present age - 3 years) +
(Daughter's present age - 3 years) + 4
years = (Amit's present age - 3 years)
 \Rightarrow Son's present age + Daughter's present
age = (Amit's present age - 1 year)

From statement III: (Son's present age
+ 2 years) + (Daughter's present age +
2 years) - 1 year = (Amit's present age
+ 2 years)

\Rightarrow Son's present age + Daughter's present
age = (Amit's present age - 1 year)

This information is already given in
question, so we cannot answer the
question from statement III.

\Rightarrow

From statement I: Wife's present age =
Amit's present age - 7 years

Wife's present age = $2 \times$ Amit's son
present age

Also, Amit's present age = Wife's present
age + 7 years = $2 \times$ Son's present age +
7

\Rightarrow Son's present age + Daughter's present
age = ($2 \times$ Son's present age + 6 years)

\Rightarrow Daughter's present age = (Son's
present age + 6 years)

From statement II: Let 4 years hence
the age of Amit's daughter = $6x$ years,
then

4 years hence the age of Amit's son = $5x$
years

3 years ago, the age of Amit = $(6x - 4 -$
 $3) + (5x - 4 - 3) + 4 = (11x - 10)$ years

Present age of Amit = $(11x - 10) + 3 =$
 $(11x - 7)$ years

From statements I and II together:

$$6x - 4 = 5x - 4 + 6$$

$$\Rightarrow x = 6$$

Hence, statements I and II together
sufficient to answer the question.

68. Ans. D.

Total profit at the end of the year = 40% of (60000 + 45000) = Rs. 42000
Hence, the share of A in the total profit = $\frac{60000 \times 12}{(60000 \times 12) + (45000 \times 9)} \times 42000 = \text{Rs. } 26880.$

69. Ans. C.

Let the number of long questions answered by B and C be y and z respectively, then

the number of short questions answered by B = $5y$

Number of spelling errors made by A = $(2x + 10)$, then

Number of spelling errors made by B = $\frac{3(2x + 10)}{8} = \frac{3(x + 5)}{4}$

For C, number of short questions answered = (Number of long questions answered by B $\times 10 + 35$)/5

= $(2z + 7)$

Number of short questions answered by D is average of that answered by A and B

$\frac{(x + 6) + 5y}{2} = \frac{(x + 5y + 6)}{2}$

Number of long questions answered by D

$\frac{20\%}{\text{Number of short questions answered by D}} =$

$\frac{80\%}{\Rightarrow \text{Number of long questions answered by D}} =$

$\frac{\text{Number of short questions answered by D}}{4}$

$\frac{(x + 5y + 6)}{8} =$

Number of spelling errors made by D = $(4 \frac{16(x + 5)}{16(x + 5)})$

$\times 10) - \frac{4}{4} = (20 - 4x)$

Student	No. of short question answered	No. of long question answered	No. of spelling error	Total marks
A	$(x + 6)$	x	$(2x + 10)$	$(14x + 25)$
B	$5y$	Y	$3(x + 5)/4$	102
C	$(2z + 7)$	Z	$5(x + 5)/4$	
D	$(x + 5y + 6)/2$	$(x + 5y + 6)/8$	$(20 - 4x)$	86

Total marks scored by D = 86

$5(x + 5y + 6)/2 + 10(x + 5y + 6)/8 - (20 - 4x)/2 = 86$

$\Rightarrow 15(x + 5y + 6)/4 - (10 - 2x) = 86$

$\Rightarrow 23x + 75y = 294 \dots (i)$

Also, $5 \times 5y + 10 \times y - 3(x + 5)/8 = 102$

$\Rightarrow 280y - 3x = 831 \dots (ii)$

On solving equation (i) and (ii), we get

$x = y = 3$

\therefore The number of question short and long questions answered, number of spelling errors and total marks scored will be as follow

Student	No. of short question answered	No. of long question answered	No. of spelling error	Total marks
A	9	3	16	67
B	15	3	6	102
C	$(2z + 7)$	Z	10	
D	12	3	8	86

Required difference = $102 - 67 = 35.$

70. Ans. A. A. A. A. A. A. A. A.

71. Ans. C.

Let the number of long questions answered by B and C be y and z respectively, then

the number of short questions answered by B = $5y$

Number of spelling errors made by A = $(2x + 10)$, then

Number of spelling errors made by B = $\frac{3(2x + 10)}{8} = \frac{3(x + 5)}{4}$

$\frac{8}{8} = \frac{4}{4}$

For C, number of short questions answered = (Number of long questions answered by B $\times 10 + 35$)/5

= $(2z + 7)$

Number of short questions answered by D is average of that answered by A and B

$\frac{(x + 6) + 5y}{2} = \frac{(x + 5y + 6)}{2}$

$\frac{20\%}{\text{Number of long questions answered by D}} =$

$\frac{80\%}{\text{Number of short questions answered by D}} =$

$\frac{\Rightarrow \text{Number of long questions answered by D}}{\text{Number of short questions answered by D}} =$

$\frac{\text{Number of short questions answered by D}}{4}$

$\frac{(x + 5y + 6)}{8} =$

Number of spelling errors made by D = $(4 \frac{16(x + 5)}{16(x + 5)})$

$\times 10) - \frac{4}{4} = (20 - 4x)$

Student	No. of short question answered	No. of long question answered	No. of spelling error	Total marks
A	$(x + 6)$	x	$(2x + 10)$	$(14x + 25)$
B	$5y$	Y	$3(x + 5)/4$	102
C	$(2z + 7)$	Z	$5(x + 5)/4$	
D	$(x + 5y + 6)/2$	$(x + 5y + 6)/8$	$(20 - 4x)$	86

Total marks scored by D = 86

$5(x + 5y + 6)/2 + 10(x + 5y + 6)/8 - (20 - 4x)/2 = 86$

$\Rightarrow 15(x + 5y + 6)/4 - (10 - 2x) = 86$

$\Rightarrow 23x + 75y = 294 \dots (i)$

Also, $5 \times 5y + 10 \times y - 3(x + 5)/8 = 102$
 $\Rightarrow 280y - 3x = 831 \dots (ii)$

On solving equation (i) and (ii), we get
 $x = y = 3$

\therefore The number of question short and long questions answered, number of spelling errors and total marks scored will be as follow

Student	No. of short question answered	No. of long question answered	No. of spelling error	Total marks
A	9	3	16	67
B	15	3	6	102
C	(2z + 7)	Z	10	
D	12	3	8	86

Required ratio = $(15 + 3) : (12 + 3) = 6 : 5$.

72. Ans. D.

Let the number of long questions answered by B and C be y and z respectively, then

the number of short questions answered by B = 5y

Number of spelling errors made by A = $(2x + 10)$, then

Number of spelling errors made by B = $\frac{3(2x + 10)}{8} = \frac{3(x + 5)}{4}$

For C, number of short questions answered = $(\text{Number of long questions answered by B} \times 10 + 35)/5$
 $= (2z + 7)$

Number of short questions answered by D is average of that answered by A and B

$\frac{(x + 6) + 5y}{2} = \frac{(x + 5y + 6)}{2}$

$\frac{\text{Number of long questions answered by D}}{20\%} =$

$\frac{\text{Number of short questions answered by D}}{80\%}$

$\Rightarrow \frac{\text{Number of long questions answered by D}}{\text{Number of short questions answered by D}} =$

$\frac{4}{4}$

$\frac{(x + 5y + 6)}{8} =$

Number of spelling errors made by D = $(4 \times 10) - \frac{16(x + 5)}{4} = (20 - 4x)$

$\times 10) - \frac{4}{4} = (20 - 4x)$

Student	No. of short question answered	No. of long question answered	No. of spelling error	Total marks
A	(x + 6)	x	(2x + 10)	(14x + 25)
B	5y	Y	3(x + 5)/4	102
C	(2z + 7)	Z	5(x + 5)/4	
D	(x + 5y + 6)/2	(x + 5y + 6)/8	(20 - 4x)	86

Total marks scored by D = 86

$5(x + 5y + 6)/2 + 10(x + 5y + 6)/8 - (20 - 4x)/2 = 86$

$\Rightarrow 15(x + 5y + 6)/4 - (10 - 2x) = 86$
 $\Rightarrow 23x + 75y = 294 \dots (i)$

Also, $5 \times 5y + 10 \times y - 3(x + 5)/8 = 102$
 $\Rightarrow 280y - 3x = 831 \dots (ii)$

On solving equation (i) and (ii), we get
 $x = y = 3$

\therefore The number of question short and long questions answered, number of spelling errors and total marks scored will be as follow

Student	No. of short question answered	No. of long question answered	No. of spelling error	Total marks
A	9	3	16	67
B	15	3	6	102
C	(2z + 7)	Z	10	
D	12	3	8	86

It is given that

Total marks of A < Total marks of C < Total marks of D

$68 < [5(2z + 7) + 10z - 5] < 86$

$\Rightarrow 68 < (20z + 30) < 86$

$\Rightarrow 38 < 20z < 56$

\therefore Possible value of z = 2

So, total marks scored by C = $(20z + 30) = 70$

Total marks scored by E = Total marks scored by C + 30 = $70 + 30 = 100$

Hence, the required percentage = $\frac{100 - 70}{100} \times 100 = 30\%$.

73. Ans. C.

Let the number of long questions answered by B and C be y and z respectively, then

the number of short questions answered by B = 5y

Number of spelling errors made by A = $(2x + 10)$, then

Number of spelling errors made by B = $\frac{3(2x + 10)}{8} = \frac{3(x + 5)}{4}$

$\frac{4}{4} =$

For C, number of short questions answered = $(\text{Number of long questions answered by B} \times 10 + 35)/5$
 $= (2z + 7)$

Number of short questions answered by D is average of that answered by A and B

$\frac{(x + 6) + 5y}{2} = \frac{(x + 5y + 6)}{2}$

$= \frac{2}{2} = \frac{2}{2}$

$$\frac{\text{Number of long questions answered by D}}{\text{Number of short questions answered by D}} = \frac{20\%}{80\%}$$

$$\Rightarrow \frac{\text{Number of long questions answered by D}}{\text{Number of short questions answered by D}} = \frac{1}{4}$$

$$\frac{(x + 5y + 6)}{8} = \frac{4}{16(x + 5)}$$

$$\text{Number of spelling errors made by D} = (4 \times 10) - \frac{4}{16(x + 5)} = (20 - 4x)$$

Student	No. of short question answered	No. of long question answered	No. of spelling error	Total marks
A	(x + 6)	x	(2x + 10)	(14x + 25)
B	5y	Y	3(x + 5)/4	102
C	(2z + 7)	Z	5(x + 5)/4	
D	(x + 5y + 6)/2	(x + 5y + 6)/8	(20 - 4x)	86

Total marks scored by D = 86

$$5(x + 5y + 6)/2 + 10(x + 5y + 6)/8 - (20 - 4x)/2 = 86$$

$$\Rightarrow 15(x + 5y + 6)/4 - (10 - 2x) = 86$$

$$\Rightarrow 23x + 75y = 294 \dots (i)$$

Also, $5 \times 5y + 10 \times y - 3(x + 5)/8 = 102$

$$\Rightarrow 280y - 3x = 831 \dots (ii)$$

On solving equation (i) and (ii), we get $x = y = 3$

∴ The number of question short and long questions answered, number of spelling errors and total marks scored will be as follow

Student	No. of short question answered	No. of long question answered	No. of spelling error	Total marks
A	9	3	16	67
B	15	3	6	102
C	(2z + 7)	Z	10	
D	12	3	8	86

Required sum = 3 + 3 + 3 = 9.

74. Ans. C.

	Open	High	Low	Close
Monday	60	66	40	52
Tuesday	40	60	42	50
Wednesday	55	70	30	45
Thursday	45	50	40	40
Friday	35	54	32	48

Hence, the required ratio = (66 + 60 + 70 + 54) : (40 + 42 + 30 + 38) = 250 : 150 = 5 : 3.

75. Ans. B.

	Open	High	Low	Close
Monday	60	66	40	52
Tuesday	40	60	42	50
Wednesday	55	70	30	45
Thursday	45	50	40	40
Friday	35	54	32	48

Total cost price of shares = 150 × 40 = Rs. 6000

Total commission while buying = Rs. 200
 Total selling price = 40% of 150 × 50 + 60% of 150 × 35 = 3000 + 3150 = Rs. 6150

Total commission while selling = 8% of 6150 = Rs. 492

Hence, the total loss incurred by trader = 6000 + 200 + 492 - 6150 = Rs. 542.

76. Ans. D.

	Open	High	Low	Close
Monday	60	66	40	52
Tuesday	40	60	42	50
Wednesday	55	70	30	45
Thursday	45	50	40	40
Friday	35	54	32	48

Selling amount of shares on Friday = $0.8X \times 35 = \frac{140X}{5}$

$\times 9 \times 35 = \text{Rs. } 9$

Total commission while selling on Friday = $\frac{140X}{5} \times \frac{14X}{100}$

= $[100 + 10\% \text{ of } (9 - 3000)] = (9 - 200)$

According to question

$\frac{140X}{5} - \frac{14X}{100} = 5240$

$9 - (9 - 200) = 5240$

$\frac{126X}{100}$

$\Rightarrow 9 = 5040$

$X = 360$

77. Ans. A.

	Open	High	Low	Close
Monday	60	66	40	52
Tuesday	40	60	42	50
Wednesday	55	70	30	45
Thursday	45	50	40	40
Friday	35	54	32	48

Let he bought the shares at the price Rs.x/share, then

Total cost price for shares = 250 × x = Rs. 250x (It must be greater than Rs. 5000, because x ≥ 40)

Total commission while buying = Rs. 250 + 5% of (250x - 5000) = Rs. 12.5x

Total selling price = $\frac{3}{5}$ of $250 \times 50 + \frac{2}{5}$ of $250 \times 70 = 7500 + 7000 = \text{Rs. } 14500$
 Total commission while selling = $[100 + 8\% \text{ of } (7500 - 4000)] + [100 + 8\% \text{ of } (7000 - 4000)] = 200 + 8\% \text{ of } 6500 = \text{Rs. } 720$
 So, the total profit = $14500 - (720 + 250x + 12.5x) = 130$
 $\Rightarrow 262.5x = 13650$
 $\Rightarrow x = 52$

Hence, the answer is A.

78. Ans. E.

	Open	High	Low	Close
Monday	60	66	40	52
Tuesday	40	60	42	50
Wednesday	55	70	30	45
Thursday	45	50	40	40
Friday	35	54	32	48

Average closing price of shares of the company XYZ for the given 5 days = $\frac{52 + 50 + 45 + 40 + 48}{5}$

$$= 47$$

Average opening price of shares of the company XYZ for the given 5 days = $\frac{60 + 40 + 55 + 45 + 35}{5}$

$$= 47$$

Hence, the required percentage = $\frac{47 - 47}{47} \times 100 = 0\%$.

79. Ans. A.

Statement I:

Passing marks of the examination = $600 \times \frac{x}{100} + 102 = 600 \times \frac{3x-4}{100} - 78$

$$6x + 102 = 18x - 24 - 78$$

$$12x = 204; x = 17$$

So, statement I alone is sufficient to answer the question.

Statement II:

We already know that the difference in the marks obtained by Ravi and Ram = $102 + 78 = 180$

There is no additional information given in the statement. So, the value of 'x' can't be determined.

So, statement II alone is not sufficient to answer the question.

Thus, 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.

So option (a) is the correct answer.

80. Ans. C.

Statement I:

Let, s be the speed of Train A

According to the question,

$$\frac{x + 50}{s + 5} = 10$$

$$x + 50 = 10(s + 5)$$

Also,

$$\frac{x + 50}{s - 5} = 15$$

$$x + 50 = 15(s - 5)$$

Using both the equations, we get,

$$10(s + 5) = 15(s - 5)$$

$$2s + 10 = 3s - 15$$

$$3s - 2s = 10 + 15$$

$$s = 25 \text{ m/s}$$

So, $(x + 50) = 10(25 + 5) = 300 \text{ m}$

Therefore, length of Train A = 300 m

So, statement I alone is sufficient to answer the question.

Statement II:

Let, s be the speed of Train A

According to the question,

$$\frac{[(x + 50) + (x + 150)]}{s + 10} = 20$$

$$2x + 200 = 20(s + 10)$$

Also,

$$\frac{[(x + 50) + (x + 150)]}{s} = 28$$

$$2x + 200 = 28s$$

From both equations, we get

$$20(s + 10) = 28s$$

$$20s + 200 = 28s$$

$$8s = 200; s = \frac{200}{8} = 25 \text{ m/sec}$$

So, $2x + 200 = 28 \times 25$

$$2x + 200 = 700$$

$$x = \frac{500}{2} = 250$$

Therefore, length of Train A = $250 + 50 = 300 m$

So, statement II alone is sufficient to answer the question.

Thus, the data either in Statement I or in Statement II alone are sufficient to answer the question.

So option (c) is the correct answer.

81. Ans. D.

* The government has also proposed to allocate Rs 70,000 crore for PSU bank recapitalisation and has enhanced the target for disinvestment to Rs 1,05,000 crore.

* FM Sitharaman specified multiple provisions and structural changes towards the banking sector, starting with provision of about Rs 70,000 crore in terms of additional capital infusion to state-owned banks to support credit improvement.

* The Budget also proposed to provide PSU banks one-time 6-month credit guarantee of Rs 1 lakh crore to buy high-rated pooled assets of "sound" NBFCs, adding that fundamentally sound NBFCs will keep getting funding from banks, Mutual Funds.

82. Ans. C.

- Aviva Life Insurance has announced the launch of 'Wings', a specially designed mentorship program to empower the female workforce.

- The program is an initiative of the SHE division of the company, for mentoring all the women employees.

Note:

- Aviva Life Insurance is a joint venture between Dabur Invest and Aviva International Holdings, a UK-based insurance group, whose association with India goes back to 1834.

83. Ans. B.

Abhijeet Gupta claimed his fifth title as India swept medals in all 16 sections of the Commonwealth **chess** championship here on Sunday.

After two other leaders, S. L. Narayanan and Aravindh Chithambaram, drew their top board battle in 32 moves, Abhijeet caught Arjun Erigaisi in a checkmating net in 39 moves to reach 7.5 points.

84. Ans. B.

- The Union Budget has allocated ₹65,837 crore outlay for Indian Railways for the financial year 2019-20, in a bid to expand the rail infrastructure.

- The capital expenditure has been increased to ₹1.6 lakh crore in 2018-19 from ₹1.39 lakh crore a year ago.

85. Ans. C.

- The state government of Kerala and the World Bank has signed USD 250 Million loan agreement for the First Resilient Kerala Program to enhance the State's resilience against the impacts of natural disasters and climate change.

- The Resilient Kerala Program will focus on strengthening the State's institutional and financial capacity to protect the assets and livelihoods of poor and vulnerable groups through an inclusive and participatory approach.

- The 2018 floods and landslides in Kerala led to severe impact on property, infrastructure, and lives and livelihoods of people.

86. Ans. D.

Madhya Pradesh CM Kamal Nath has launched the state Government's flagship scheme 'Mukhyamantri Yuva Swabhiman Yojana' to urban youths (21-30 years) from economically weaker sections.

Under the scheme, Rs 4,000 stipend per month will be given for 100 days of employment every year.

87. Ans. C.

* The fiscal deficit target for the financial year 2019-20 is **3.3% of GDP**, lower than the **3.4% estimated earlier** in the interim Budget presented in February 2019.

* The fiscal deficit is the difference between the government's total expenditure and its total receipts (excluding borrowing) during a fiscal year. In simple words, it is the amount of borrowing the government has to resort to meet its expenses.

88. Ans. D.

- State Government of **Karnataka**, the state which have largest drought-prone land in the country has launched the water conservation scheme "**Jalamrutha**".

- This scheme focuses on drought proofing measures, including protection and rejuvenation of waterbodies.
- It will deploy scientific approaches for water budgeting, water harvesting and water conservation through the use of geospatial data, satellite imagery, topographical and geological data.
- Under this scheme water conservation strategy comprises four components of water literacy, rejuvenation of water bodies, creation of new water bodies as well as development of watersheds and afforestation activities.
- This will operate on a four-tier institutional structure with planning and execution committees being set up at village, taluk, district and State levels.
- Karnataka Government has decided to declare 2019 as the '**Year of Water**' to emphasise the importance of water becoming a scarce commodity and the need to conserve it.

89. Ans. C.

- Bank of Maharashtra (BoM) has partnered with M1Xchange Trade Receivables Discounting System (TReDS) platform for MSME bill discounting.
- TReDS is a digital platform to support micro, small and medium enterprises (MSMEs) to get their bills financed at a competitive rate through an auction where multiple registered financiers can participate.
- In addition to TReDS platform of Receivables Exchange of India Ltd (RXIL) & Invoicemart (A.TREDS Ltd), the bank has now on-boarded as financier on the TReDS platform of M1Xchange of Mynd Solutions

90. Ans. A.

- National record holder Dutee Chand became the first Indian woman track and field athlete to clinch a gold medal at the 30th Summer University Games in Napoli, Italy.
- She won the 100m dash event here.
- The 23-year-old Dutee clocked 11.32 seconds to win the gold as she led the race from start to finish.

91. Ans. D.

- **Virat Kohli** won the International Cricketer and Batsman of the Year award

during the CEAT Cricket Rating (CCR) International awards 2019.

- **Jasprit Bumrah** adjudged as International Bowler of the Year.
- **Cheteshwar Pujara** adjudged as International Test Cricketer of the Year.
- **Rohit Sharma** adjudged as International ODI Cricketer of the Year.

92. Ans. C.

A unique strategy adopted by Northeast Frontier Railway (NFR) called 'Plan Bee' to keep wild elephants away from train tracks has won the 'Best Innovation Award' in Indian Railways for the 2018-19 fiscal. The prize is awarded by Indian Railways and comprises of a citation and a cash award of Rs.3 lakh.

- Plan Bee- It is an amplifying system that imitates the buzz of a swarm of honey bees to keep wild elephants away from railway tracks.

- As per NFR officials, a mix of Plan Bee and other measures have helped them save 1,014 elephants from 2014 to June 2019.

93. Ans. D.

The Reserve Bank of India (RBI) board has finalised a three- year roadmap named "Utkarsh 2022" to improve regulation and supervision and various other functions of the central bank.

To identify issues that needed to be addressed over the next three years, an internal committee was formed.

It was headed by outgoing Deputy Governor Viral Acharya.

94. Ans. D.

- The International Day of Happiness 2019 was celebrated on March 20 with the theme Happier Together, focusing on what we have in common, rather than what divides us.

- International Day of Happiness recognises the importance of happiness in the lives of people around the world.

- The concept of International Day of Happiness was conceptualised and materialised by UN special advisor Jayme Illien to inspire and spread a happiness movement globally and the first ever international day of happiness was observed on March 20, 2013.

95. Ans. C.

- Deposits in bank accounts opened under Jan Dhan scheme, launched about five years ago by the Modi-government, have crossed the Rs 1 lakh crore mark.

- As per the latest finance ministry data, the total balance in over 36.06 crore Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts was at Rs 1,00,495.94 crore as on July 3.

96. Ans. A.

Captain Aarohi Pandit, a 23-year-old pilot from Mumbai became the world's first woman to cross the Atlantic Ocean solo in a Light Sports Aircraft (LSA), thrilling her family, friends and aviation circles.

She achieved the feat around midnight on May 13-14 when she landed her tiny aircraft at Iqaluit Airport in Canada, after a gruelling 3,000 km long flight, under adverse and extreme weather conditions the following take-off from Wick, Scotland (United Kingdom), with brief stopovers in Greenland and Iceland.

97. Ans. B.

- According to the survey conducted by the Randstad Employer Brand Research (REBR) 2019, Amazon India is the country's most attractive employer brand.

- Microsoft India emerged as the runner-up, followed by Sony India.

- According to the REBR 2019 report, Amazon scored high on financial health, utilisation of the latest technologies and a strong reputation.

- Others in the top 10 are Mercedes-Benz (4th), IBM (5th), Larsen & Toubro (6th), Nestlé (7th), Infosys (8th), Samsung (9th), and Dell (10th).

- Google India had been inducted into the REBR's Hall of Fame category last year for winning the coveted title of the most-attractive employer brand for three consecutive years.

98. Ans. B.

HDFC Bank has been identified as number 1 bank by customers in India, as per Forbes World's Best Bank survey.

HDFC Bank emerged as India's No 1 bank. ICICI Bank was at number 2 and SBI was surprisingly ranked 11th in the list.

99. Ans. B.

- The Indigenous Pinaka rocket system of the Defence Research and Development Organisation (DRDO), known for firing a salvo of 12 rockets in just 44 seconds, is being evolved into a precision-guided missile, with enhanced range and accuracy to hit its targets. The missile, which has completed the initial trial, will undergo developmental trials and is expected to be delivered to the Army in two years

- The initial version of the Pinaka rocket was further developed into Pinaka Mark II, which has an enhanced range of 70 to 80 km compared to Mark I, with a range of 40 km. The rocket has been developed by the Armament cluster of the DRDO, with a lead from Pune-based Armament Research and Development Establishment (ARDE). Along with ARDE, the High Energy Material Research Laboratory in Pune and two DRDO establishments in Hyderabad have contributed to the development.

100. Ans. C.

- Reserve Bank of India has on December 1, 2016 authorised Receivables Exchange of India Limited (RXIL) to launch India's first trade receivables exchange platform - an online market place for MSMEs, Buyers and Financiers.

- RXIL has been promoted by SIDBI, the apex financial institution for promotion and financing of MSMEs in India and National Stock Exchange of India Limited (NSE) the premier stock exchange in India.

101. Ans. A.

- The IFSC is an 11-character code with the first four alphabetic characters representing the bank name, and the last six characters (usually numeric, but can be alphabetic) representing the branch.

- The fifth character is 0 (zero) and reserved for future use.

102. Ans. A.

Ministry of Housing and Urban Affairs (MoHUA) has partnered with Microsoft India to use the platform Project Sangam of Microsoft on its Swachh Bharat e-Learning Portal.

103. Ans. B.

- The Reserve Bank of India (RBI) constituted a committee under **Harsh Vardhan**, to review existing state of mortgage securitisation in India and suggest measures to develop market further.

- The committee constitutes a six-member panel that is headed by Harsh Vardhan, Senior Advisor in Bain & Company (a Management consulting company).

- It shall submit its report to RBI by the end of August 2019.

Objective:

- To review existing state of mortgage backed securitisation in India and also suggests measure to deepen housing finance securitisation market.

- To assess role of various counterparties in securitisation process which includes servicers, rating agencies, trustees, and also suggest steps to address key risks.

104. Ans. B.

- The full form of NCLT is National Company Law Appellate Tribunal.

- It is a quasi-judicial body in India that adjudicates issues relating to Indian companies.

105. Ans. E.

- The Global Gender Gap Report ranks 144 countries on the progress they have made towards gender parity in four areas – health, education, economics and politics.

- The report's Gender Gap Index ranks countries according to calculated gender gap between women and men in four key areas: health, education, economy and politics to gauge the state of gender equality in a country.

- The report measures women's disadvantage compared to men, and is not strictly a measure of equality.

106. Ans. E.

The World Bank and the Commonwealth Bank of Australia (CommBank) have teamed up to enable recording of secondary market bond trading using blockchain tech.

The institutions announced that their successful recording of a secondary transaction for bond-i, a blockchain-operated debt instrument, on a

distributed ledger shows the "vast potential" of the technology, and marks the first bond to have both issuance and trading recorded on a blockchain platform.

Bond-i was first issued last August by the World Bank, with the CommBank being a sole arranger. The experiment helped the World Bank raise \$81 million at the time.

107. Ans. C.

ICICI Bank has entered into an agreement with the BSE to buy a stake in its subsidiary INX - located at GIFT City Gujarat - for nearly Rs 31 crore.

India International Exchange (INX) - a wholly-owned subsidiary of the BSE - is India's first international exchange at International Financial Services Centre (IFSC) in GIFT City.

The investment is subject to regulatory approvals and comes at a cash consideration of up to Rs 305 million in tranches to acquire up to 9.9 per cent shareholding in INX, ICICI Bank said in a regulatory filing.

108. Ans. C.

The Indian Space Research Organisation's (ISRO) new commercial arm called NewSpace India Limited (NSIL) was officially inaugurated in Bengaluru, Karnataka.

NSIL will be responsible for manufacturing the and production of Small Satellite Launch Vehicle (SSLV) and Polar Satellite Launch Vehicle (PSLV) through technology transfer mechanisms.

109. Ans. D.

- On 3rd March 2019, central government approved the proposal for setting up of a Centre for Disability Sports at Gwalior.

- This centre at Gwalior will be set up with an estimated cost of Rs 170.99 crores over a period of 5 years.

- Improved sports infrastructure will ensure effective participation of Persons with Disabilities (PwDs) in sports activities and also enable them to compete at national and international levels.

- Setting up of this Centre will develop a sense of belonging in Divyangjan to facilitate their integration in society.

110. Ans. C.

- Trading of priority sector lending certificates (PSLCs) on the government's e-Kuber portal by banks will attract integrated goods and services tax (IGST).
- However, if the bank has already paid Central and State GST for the transaction, then it will not have to pay IGST.
- The clarification comes after the CBIC received representations from a number of banks on whether GST has to be paid for trading of PSLC on the e-Kuber portal of the Reserve Bank of India.
- PSLCs are aimed at encouraging banks to lend more to priority sectors, such as agriculture, small and marginal farmers and micro enterprises. About 40 per cent of the total lending of banks has to be to these sectors.
- Banks that do higher lending can issue these certificates, which can be bought by banks that have a shortfall in their priority sector lending. These are traded on the RBI's e-Kuber portal.

111. Ans. C.

- The government's flagship pro-poor scheme Pradhan Mantri Ujjwala Yojana (PMUY) has found maximum success in Delhi, Goa, Haryana, Uttarakhand and Puducherry.
- These are the states with the maximum percentage of beneficiaries who availed at least four cooking gas refills in the period between May 2016 and June 2019.
- Telangana, Chhattisgarh and Tripura were in the bottom of the list.
- Delhi topped the list of states with maximum percentage of PMUY beneficiaries availing at least four refills. Delhi had 63,894 beneficiaries at the end of December 2018. Of these, 86 per cent or 54,695 availed at least 4 refills.
- An average PMUY beneficiary in the national capital consumed 8 LPG refills in the three-year period.

112. Ans. A.

The G-20 Finance Ministers and Central Bank Governors' Meeting was held in **Fukuoka, Japan.**

Finance Minister Nirmala Sitharaman attended the two-day meeting of G-20 Finance Ministers and Central Bank governors in Japan.

The deliberations at the meeting would be followed by the G-20 Leaders' Summit scheduled on June 28-29 at Osaka.

Saudi Arabia will host the G20 summit in November 2020.

113. Ans. D.

Prof. Ramesh Chand (Member, Niti Aayog) will be the chairman of the 18-member committee.

The Office of Economic Adviser, Department for Promotion of Industry and Internal Trade will be the nodal office for the Working Group.

Since 2011-12, significant structural changes have taken place in the economy.

114. Ans. A.

Sarada Kumar Hota has been appointed as the Managing Director of the National Housing Bank (NHB).

Earlier, Mr. Hota has served as the managing director of Can Fin Homes (subsidiary of Canara Bank).

115. Ans. B.

Sri Lanka inaugurates first model village built with Indian assistance –

The first model village built with Indian assistance under the Model Villages Program was inaugurated at Ranidugama in Gampaha in Sri Lanka.

116. Ans. B.

Popularly known as 'Pink City', Jaipur made an official entry in the list of the UNESCO World Heritage sites recently at the 43rd session of the Unesco World Heritage Committee.

The Walled City of Jaipur (Rajasthan) known for its iconic architectural legacy and vibrant culture, on made its entry into the UNESCO World Heritage Site list. The announcement was made after the 43rd Session of the UNESCO World Heritage Committee, underway at Baku (Azerbaijan).

With this, India now has **38 World Heritage Sites**(30 cultural properties, 7 natural properties and one mixed site).

117. Ans. E.

- Persons resident in India as defined under Foreign Exchange Management Act, 1999 are eligible to invest in SGB.

- Eligible investors include individuals, HUFs, trusts, universities and charitable institutions.

- Individual investors with subsequent change in residential status from resident to non-resident may continue to hold SGB till early redemption/maturity.

118. Ans. D.

- Bharat Sanchar Nigam Limited (BSNL) has announced the launch of its new Wings application in India on Google Play Store.

- As a part of the introductory offer, the state-owned telecom operator is providing one free month of free Wings service to its new customers.

- The company has revealed that customers will get one month of free Wings services, though the service will be available at an initial one-time annual fee of Rs 1099 plus GST once the free period is over

119. Ans. A.

The Reserve Bank of India (RBI) has appointed R Gandhi (former Deputy Governor of RBI) as Additional Director on the board of private sector lender YES Bank for a period of two years.

Gandhi was RBI Deputy Governor during April 2014 and April 2017.

120. Ans. E.

The **World Happiness Report 2019**, which ranks 156 countries by how happy their citizens perceive themselves to be, according to their evaluations of their own lives, was launched today at the United Nations. The report was produced in partnership with **The Ernesto Illy Foundation**.

According to the **World Happiness Report 2019**, India's ranking went down to **140**.

* In 2018, India was placed on **133 positions**.

* In this report, Pakistan stands at 67th rank, China at 93, Bhutan at 95, Nepal at 100, Bangladesh at 125 and Sri Lanka at 130.

* The World Happiness Report 2019 has disclosed the list of happiest and unhappiest countries worldwide.

* **Finland**, for the second consecutive year, has topped this list. It is followed by

Denmark, Norway, Iceland, Netherlands, Switzerland, Sweden, New Zealand, Canada and Austria.

This year's happiness report focuses on happiness and the community: how happiness has evolved over the past dozen years, with a focus on the technologies, social norms, conflicts and government policies that have driven those changes.

Special chapters focus on generosity and prosocial behaviour, the effects of happiness on voting behaviour, big data, and the happiness effects of internet use and addictions.

121. Ans. E.

The passage talks about surveys where people say that "...hard work is either "essential" or "very important" when it comes to getting ahead..." and "...external factors, such as luck and coming from a wealthy family, are much less important". So, both options A & D are correct. Hence, the correct answer is E.

122. Ans. C.

Only option C is correct. The reasons are as follows:

A: 'even playing field' refers to a situation in which everyone has the same chance of succeeding. So, option A is wrong.

B & C: "Although widely held, the belief that merit rather than luck determines success or failure in the world is demonstrably false" clearly states that no one has successfully implemented meritocracy. The phrases 'widely held belief' and 'demonstrably false' prove option C is correct. So, option B is wrong and option C is correct.

D: "...the lottery of birth..." refers being born into a wealthy family. So, option D is wrong.

Hence, the correct answer is C.

123. Ans. B.

To be factual means to provide us with actual details or information rather than ideas or feelings about it. The passage mentions a belief and then uses facts to state the truth. Hence, the correct answer is B.

124. Ans. D.

In the sentence, the tense is incorrect. "Being" is not followed by "is". And out of the options, both i and iii can make a correct sentence. Option ii is incorrect as 'during' talks about a phase of time while 'in' is used to locate a specific moment in time. Thus, the correct answer is option D.

125. Ans. A.

The statement is in the simple past tense form. Thus, the correct option will be A.

126. Ans. E.

In option i and ii, 'met on' and 'meeting of' are incorrect phrases. In sentence iii, the 'been' is followed by 'ing' form of the verb. Moreover, the sentence is correct in itself and no correction required. Thus option E is the correct answer.

127. Ans. B.

"Because" is used to give reason or a cause. Hence, it cannot be used in this statement. Option i is incorrect because the statement is in present perfect tense and 'was' is not applicable here. In case of option iii, one can't be chosen 'within' a prize. One can be chosen for a prize or nominated for a prize. Thus, the correct option is statement ii. The correct answer is option B.

128. Ans. A.

The first part that says the Ramayana "...takes scant notice of her..." is correct. But when the passage says "...essentially a 14-year long coma..." it means that Urmila was ignored for 14-years. She wasn't actually injured. To hold the fort means to have responsibility for something while someone else is absent. There was no attack. Also, the last paragraph is describing Kane's version of the Ramayana, which is fiction. But the inference implies that it is not fictional. So, the given inference is definitely false. Hence, the correct answer is A.

129. Ans. A.

Only option A is correct about 'Uruvi'. The reasons are as follows:

A: The author describes Uruvi as "...of the low caste..." and calls it a "...subaltern voice...". This means that casteism has not been in the Mahabharata originally. So, option A is correct.

B: "Kane's inspiration for this name seems to have come from some references in later Tamil literature, where Karna's wife is named Ponnaruvi. However, it is conjectured that Ponnaruvi was an epithet for either Vrushali or Supriya or both." Here, 'this name' refers to Uruvi. Clearly, Uruvi had inspirations from history. So, option B is wrong.

C & D: "The Mahabharata speaks of no one called Uruvi" which means that there was no Uruvi in the original version to be ignored or to be unjust. So, option C & D are wrong.

Hence, the correct answer is A.

130. Ans. D.

Only option C is the correct option. The reasons are as follows:

A: The passage gives two examples of Kane's writings where the protagonist is a female in the Mahabharata and the Ramayana. The writers are also said to "...have passionately taken up the cause of feminist revisionist mythology." So, option A is correct.

B: "Kane's inspiration for this name seems to have come from some references in later Tamil literature, where Karna's wife is named Ponnaruvi. However, it is conjectured that Ponnaruvi was an epithet for either Vrushali or Supriya or both." indicates that Uruvi was not completely fictional. So, option B is correct.

C: "...we deal with not one but two subaltern voices..." These two subaltern or people of lower status refer to being woman and belonging to lower caste. So, option C is wrong.

Hence, the correct answer is D.

131. Ans. A.

In the part C, the presence of indicator 'The' states that this is the beginning of the sentence. Part C ends with the adverb 'usually' which means generally. Thus, it needs a verb to qualify. Part D follows as it makes perfect sense and it begins with the verb 'applied'. The sentence ends with the pronoun who. Part B follows as it means it is the mentor who moulds. It makes perfect sense. Part A ends the statement in the logical manner as it

concludes the role of the mentor. Option A, CDBA, is the correct answer.

Thus, the correct sentence is: "The word mentor is usually applied to the one who moulds a young, naive person into a force within a field"

132. Ans. C.

In English grammar, we can use 'it' as an 'empty' subject. It is 'empty' because it doesn't refer to anything. In this case, B is the beginning of the sentence as the word 'it' work as the dummy subject which introduces the sentence. 'Our' is a determiner which is preceded by noun. So, A follows statement B as it is the only part which begins with the noun. Thus, BA becomes a pair.

Now, CD makes a pair as it talks about how a good mentor can help one to navigate one's career successfully. Now CD follows BA as it concludes the statement in a meaningful manner. Thus, BACD is the correct sequence. Option C is the correct answer.

The correct sentence is: "It is important throughout our careers and not just at the start as a good mentor can help one to navigate one's career successfully"

133. Ans. D.

Out of the given of options, Option A is invalid as 'do' does not introduces the sentence. Similarly, may is a modal verb. Introducing the sentence in the following scenario does not make any sense. Thus, option B and E becomes invalid.

Out of option C and D, statements BC makes a pair. Statements C ends with the modal 'should'. Now 'should' is used to give emphasis. It cannot be followed with modal verb 'may' as it provides possibility. Thus, the C must be followed by statement D. The correct sequence is BCDA. Thus, option D is the correct answer.

The correct sentence is: "A common perception when seeking a mentor in that area is that we should do it when we are new to a profession but that may not be when we meet them the most"

134. Ans. B.

Statement A introduces the premise of the statement. It talks about the scenario in reality. Thus, A is the first part of the

statement. Thus, option C, D and E gets invalid. Now, in option A and B, we see statement AB as a pair.

Statement DC makes a pair as it talks about capable grownups needs guidance at the workplace. The pair makes perfect sense as well.

Statements AB thus needs to be followed by DC to make a complete sense. The correct sequence is this ABDC. Option B is the correct answer.

The correct sentence is: "In reality, that's not always the dynamic or the demographic, of the mentor-mentee relationship, as capable grownups need guidance too, especially at the workplace"

135. Ans. D.

The four sentences are:

1. The word mentor is usually applied to the one who moulds a young, naive person into a force within a field.

2. It is important throughout our careers and not just at the start as a good mentor can help one to navigate one's career successfully.

3. A common perception when seeking a mentor in that area is that we should do it when we are new to a profession but that may not be when we meet them the most.

4. In reality, that's not always the dynamic or the demographic, of the mentor-mentee relationship, as capable grownups need guidance too, especially at the workplace.

Sentence 1, 2 and 3 talks about role and function of a mentor in an individual's career. It also mentions where can or cannot find a mentor.

However, statement 4 is a comment of the mentor-mentee relationship. Thus, it deviates from the functions of the mentor to the relationship shared between mentor and mentee and how even grownups need guidance. Thus, option D is the correct answer.

136. Ans. A.

Wretched when used as an adjective, means to be in a very unhappy or unfortunate state.

Troubled, as an adjective, means beset by problems or difficulties.

Injured as an adjective, means harmed, damaged, or impaired.

Downtrodden as an adjective, means oppressed or treated badly by people in power.

Elated as an adjective, means very happy and excited because of something good that has happened, or will happen.

The last sentence in the stanza says that men are miserable, and women should be too. This means that women were expected to be miserable or unhappy. Hence, the correct answer is A.

137. Ans. D.

"IAS match" indicates that parents are ready to have a groom based on the fact that the men have qualified IAS. So, option A is correct.

The statement talks about the 'ambition' of the parents. It doesn't specify what the groom or the bride think about the marriage. So, option B is correct.

To descend means to make a sudden attack on. The movement of the parents being compared to an attack, shows how desperate the parents were. So, option C is correct.

The adjective "ambitious" is used for the parents. The daughters' opinion is not known. So, option D is wrong.

Hence, the answer is D.

138. Ans. E.

"It was in Delhi that he had met Jyoti...". Here, he refers to Ashok. Ashok had met Jyoti and most likely was introduced to her father by Jyoti herself. So, option A is wrong. The passage never goes out of the way to say that Jyoti doesn't like Ashok. Given that she is the one who introduced Ashok to her father, it is very likely she likes Ashok. So, option B is also wrong. "Every alternate weekend, he would head to Shakti Nagar in Delhi to meet her, before hightailing it back to Narnaul". Clearly Ashok and Jyoti did not live together. So, option C is wrong. Hence, the answer is E.

139. Ans. A.

To hit it off means to be friendly with each other immediately. When you **get along** with someone, you're friendly or

compatible with them. Ashok "...had not exactly hit it off with his boss..." which means that Ashok and his boss didn't get along very well. So, option I is correct.

Since it is not specified who followed Ashok, option II is wrong. The passage only states Jyoti's wish to do journalism. So, option III is also wrong.

Hence, the correct answer is A.

140. Ans. C.

The word 'recent' is an adjective. It needs a noun to modify. Thus, the first blank needs a noun. Thus, the possibility comes down to option a and c. In the second blank, a verb is needed as it talks about an idea or theory which depends on primacy of communicative activities in the classroom.

Thus, the word 'rests' fits in perfectly as it means 'be based on; depend on.' Out of all the combination of options given, option C is the correct one. In the first blank the word 'theory' fits and in the second blank the word 'rests' fits.

Option C is the correct answer.

141. Ans. A.

The word 'huge' is an adjective. It needs a noun to modify. Thus, the first blank needs a noun. Thus, the possibility comes down word 'a' or word 'c'.

Option B won't fit in the blank as word 'b' is not appropriate for blank 1. In case of option C, word 'f' will not fit in second blank because it does not make any sense. Thus, only other option with word 'c' is option A. Both the words 'c' and 'd' fit perfectly in the blanks respectively, and it is the correct answer.

142. Ans. B.

The sentence talks about what French revolutionaries thought about guillotine as a method of the death. Thus, word 'b' fits perfectly as it means 'having been thought about carefully'. In the second blank, words d, e and f fit perfectly. Thus, option B is the correct.

143. Ans. C.

The sentence talks about results of repayment of loan. The word b won't fit in the first blank as the sentence is in simple present tense. So out of the given options, the one with word b gets invalid. Now let's look at option E. Even though

combination of a-e makes sense, because if we withhold a repayment of loan, we increase the repayment of loan, the combination a-d does not make any sense withholding repayment will not reduce the amount of loan. Thus, the most plausible combination is given in Option C. Both the words fit perfectly and make complete sense. Thus, Option C is the correct answer.

144. Ans. B.

The second blank is preceded by helping verb 'have'. As per rule of grammar, have/has +Verb(V3) (Past Participle). Thus, word e fits the blank perfectly. Similarly, is verb+ing form as the sentence is present continuous tense. Thus, word a and word c fits perfectly. However, there is no option which incorporates c with e and a with e. The correct combination is offered by the option B. Thus, it is the correct answer.

145. Ans. C.

The given passage is about expenditure in the defence sector of an economy. The passage states that it is important for national security but is affected by limited resources and the demands of other sectors. These two points make the ability of a nation to meet its defence requirements limited. This has been explained in option C making it the correct answer.

146. Ans. B.

'Ambiguities' is the plural form of 'ambiguity' which means the quality of being open to more than one interpretation. The meaning of the given options are as follows –

Equivocation – the use of ambiguous language to conceal the truth or to avoid committing oneself.

Luminosity – luminous quality.

Transparency - the quality of being open, honest, and direct.

From the above meanings it is clear that while 'equivocation' is synonymous to the given word, 'transparency' is its antonym. Thus, option B is the correct answer.

147. Ans. D.

As per the given passage, affordability of military spending varies on two basis – it varies in degree and also over time. Thus,

statement I is incorrect as it states that military spending is constant.

The passage states that changes in degree of affordability showcases the changes in what is being perceived as threat. This has been stated in sentence II, making it true.

The passage ends with a commentary on the US military spending and how it is causing economic distress. Thus, statement III is also correct.

Hence, option D is the correct answer.

148. Ans. B.

The author is portraying a sense of gloom and nothingness in the passage with a sense of loneliness. Hence the correct option is C.

149. Ans. B.

The sentence with the blank states that the food that comes from the relationship between nature and nurture is a direct result of the richness in the differences of our regions. Off the given options, 'biodiversity' which means the variety of plant and animal life in the world or in a particular habitat, a high level of which is usually considered to be important and desirable, is the best fit word for the given blank. Thus, option B is the correct answer.

150. Ans. B.

The passage clearly blames the condition of obesity on lack of good nutritious food. (We did this because it was becoming clear the world was (and is) facing an obesity pandemic – much of the food we eat today is bad for health, with no nutrition or goodness.) thus, statement I is true.

It also states that the current generation is heavily influenced by mass media which is also affecting their food habits. (We are children of the age of processed and factory-grown foods, who have been trans-mutated through a deliberate and subliminal marketing that has changed our habits and our culture of food.) Thus, statement II is also true.

But statement III is false. The passage states that the incidence of diabetes is on the rise among the urban poor. 'Pandemic' means prevalent over a whole country or the world, which makes the

statement incorrect. Thus, option B is the correct answer.

151. Ans. D.

The given sentence means that in order to better protect our wilds and our environment, we first need to appreciate the offering in the form of a diverse variety of nutritious food that nature offers. This has been conveyed in option D making it the correct answer.

152. Ans. D.

The author is describing facts about the old caves discovered in France, without passing off any judgements. Hence the correct option is D.

153. Ans. B.

The first paragraph of the passage states clearly that one of the biggest reasons behind poverty is the financial exclusion of the poor and under privileged groups in India. The groups lack financial education which leads to lack of opportunities for the groups to become financially stable. Thus, not only financial inclusion is necessary, but also, the groups need to be financially educated. Thus, both statements I and III are

necessary pre requisites for poverty reduction and social upliftment. So, option B is the correct answer.

154. Ans. E.

All given statements are grammatically correct. But option E is contextually incorrect. The passage clearly states that it is financial 'exclusion' that is one of the main reasons behind the growth of poverty in the country. 'Inclusion' as mentioned in option E implies a completely opposite school of thought making option E contextually incorrect.

155. Ans. C.

The passage states - 'One of the main reasons why mass poverty is persisting in India is that the problem of financing the poor still remains unresolved (RBI, 2011a), ...'. This indicates that the reason behind mass poverty is the problem of access to proper financial sources. It is further aggravated by the financial illiteracy of the poor in the country. Hence, option C is the correct inference regarding mass poverty as per the passage.



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