

South Indian Bank – Clerk Exam 2019 Model Question Paper

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Reasoning Ability

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

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of input and its rearrangement.

Input: light 19 weight 37 for 27 motor 43 bike 51

Step I: bike 18 light weight 37 for 27 motor 43 51

Step II: for 36 bike 18 light weight 27 motor 43 51

Step III: light 42 for 36 bike 18 weight 27 motor 51

Step IV: motor 28 light 42 for 36 bike 18 weight 51

Step V: weight 52 motor 28 light 42 for 36 bike 18

Step V is the last step of the above arrangement as the intended arrangement is obtained.

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

Input: step 23 taken 9 for 41 hard 33 work 59

1. Which element is exactly between ‘10’ and ‘58’ in Step IV?

- a. 22
- b. 40
- c. hard
- d. step
- e. None of these

2. What is the difference between the number which is second from left end in Step IV and the number which is second from the right end in Step III?

- a. 23
- b. 24
- c. 25

- d. 20
- e. 19

3. How many steps are required to complete the above arrangements?

- a. four
- b. Seven
- c. three
- d. six
- e. Five

4. In which step the elements “22 33 work” found in the same order?

- a. Step IV
- b. Step V
- c. Step II
- d. Step I
- e. Step III

5. In step III, ‘step’ is related to ‘58’ and ‘hard’ is related to ‘40’. In the same way ‘taken’ is related to?

- a. for
- b. work
- c. 33
- d. 9
- e. None of these

Direction (6-10). Study the following information carefully to answer the given questions.

Eight friends – A, B, C, D, E, F, G and H are sitting around a circular table. All of them are facing the centre. Each of them likes different colours i.e. Orange, Red, Purple, Green, Yellow, Brown, Pink and White but not necessarily in the same order.

B is sitting second to the left of F. Neither C nor E likes Green. The one who likes White is an immediate neighbour

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of F. C is second to the right of the one who likes Orange. There are only three people sits between the one who likes White and A. Only one person sits between the one who likes Green and A. The one who likes Red is to the immediate right of the one who likes Green. D likes white colour. C and E are immediate neighbours of each other. The one who likes yellow sits to the immediate left of B. The one who likes brown sits second to the right of the one likes Red. The one who likes pink is an immediate neighbour of the one who likes Green. H is second to the right of F

6. Who among the following likes Purple colour?

- a. B
- b. A
- c. G
- d. F
- e. None of these

7. In the arrangement, how many persons are there between F and E?

- a. Five
- b. Two
- c. Three
- d. Four
- e. None of these

8. Which of the following statement is true about G?

- a. G is an immediate neighbour of A and the person who likes Yellow.
- b. The immediate neighbor of G are C and E
- c. G is third to the right of the person who likes Brown
- d. None of the given statements is true
- e. G sits opposite to C, who likes Yellow

9. Who among the following sits third to the right of D?

- a. H, who likes Red
- b. A, who likes Orange
- c. B, who likes White
- d. Can't be determined
- e. None of these

10. Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to that group?

- a. D, C
- b. C, A

- c. B, C
- d. D, G
- e. G, A

Direction (11-15) Study the following information carefully to answer the given questions.

Eight people –A, B, C, D, E, F, G& H live on eight different floors of building. The lowermost floor of the building is numbered one, the one above that is numbered two, and so on till the topmost floor is numbered eight. Each one of them plays a different game namely-San Andreas, Roadrash, Contra, Castlevania, Resident Evil, Tekken3, Dragon Quest and Metal Gear.

G lives on the even numbered floor above the floor numbered two. Only three people live between G and the one who plays Roadrash. E lives immediately below the one who plays Roadrash. A does not play Castlevania.

Only two people live between E and the one who plays Tekken3.C lives immediately above the one who plays Tekken3.The one who plays San Andreas lives on an even numbered floor below C.

Only two people live between the one who plays San Andreas and the one who plays Dragon Quest. The one who plays Metal Gear lives immediately below B.B neither lives on the topmost floor nor plays Roadrash.

F lives on odd numbered floor but not on the lowermost floor. Only two people live between F and the one who plays Resident Evil. Only one person lives between D and the one who plays Castlevania. H lives immediately below the one who plays Contra.

11. Which of the following games does D play?

- a. San Andreas
- b. Roadrash
- c. Tekken3
- d. Castlevania
- e. Metal Gear

12. How many people live between G and the one plays Contra?

- a. None
- b. One
- c. Two
- d. Four

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e. Five

13. Which of the following statement is TRUE with respect to the given information?

- a. G plays Resident Evil
- b. C lives immediately below the one who plays Contra
- c. All the given statements are true
- d. B lives immediately above D
- e. Only four people live between D and one who plays Roadrash

14. Who amongst the following live exactly between A and the one who plays Dragon Quest?

- a. D, the one who plays Resident Evil
- b. C,B
- c. E,H
- d. E, the one who plays Tekken3
- e. F, the one who plays Roadrash

15. Four of the following five are alike in a certain way and so form a group. Which one of the following does not belong to that group?

- a. A-contra
- b. H-Castlevania
- c. F-San Andreas
- d. B-Metal Gear
- e. C-Tekken3

Direction (16-20) Study the following information carefully to answer the given questions.

16. How many children are there in the row of facing North ?

- I. Rani who is eighth from the left end is sixth to the left of Raja who is fourteenth from the right end
 - II. Rahul is fifth to the left of Neeli who is tenth from the right end and fifteenth from the left end
- a. Only I
 - b. Only II
 - c. Both I and II
 - d. Either I or II
 - e. Neither I or II

17. A, M, W, R and I are sitting in a row. If R is sitting between I and A, who is sitting in the middle(All are facing North) ?

I. W always sitting at either of the extreme ends. Neither R nor M is an immediate neighbour of W

- II. I is sitting to the right of M, but on the left of R
- a. Only I
 - b. Only II
 - c. Both I and II
 - d. Either I or II
 - e. Neither I or II

18. How is Rai related to Varun ?

- I. Sai is one of the brothers of Rai. Latha is the sister of Rai
 - II. Varun is husband of Mala, who is mother of Sai
- a. Only I
 - b. Only II
 - c. Both I and II
 - d. Either I or II
 - e. Neither I or II

19. What is code of “called” ?

- I. In certain language, “ meeting had been called” is written as “ sxvtbvmp” and “ they called every time” is written as “ bvctfajl “ .
 - II. “you called every hour” is written as “ cabvjl ma”.
- a. Only I
 - b. Only II
 - c. Both I and II
 - d. Either I or II
 - e. Neither I or II

20. If point A is directly north of point B and directly west of point C, what is the distance from point A to point C?

- I. The distance from B to C is 10 cm.
 - II. The distance from A to B is 4 cm less than the distance from B to C.
- a. Only I
 - b. Only II
 - c. Both I and II
 - d. Either I or II
 - e. Neither I or II

Direction (21-25) Study the following information carefully to answer the given questions.

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21. In which of these expressions 'U > W' be definitely false?

- a. $U > P \geq Q = G \geq R > W$
- b. $P < A \leq U \leq T; W \geq O > T$
- c. $W \leq A \leq L = R < U$
- d. $U > C > = F \leq H; W < F$
- e. $U > T = O \geq P; W < J = P$

22. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that both 'N > Q' as well as 'Q < M' definitely holds true? M _ N _ P _ Q _ R

- a. >, ≥, <, =
- b. >, >, ≥, <
- c. ≥, ≥, ≤, ≤
- d. ≥, =, ≥, <
- e. Other than those given as options

23. In Which of the following expressions does the expression 'D = V' to definitely hold true?

- a. $K \geq D \leq R = P < S \leq V$
- b. $U \geq V \geq M = F \leq A \geq D$
- c. $D \geq C > Q \geq B = N \leq V$
- d. $G \geq D = A < B \leq S \leq V$
- e. $V \geq E = G \geq W = Y \geq D$

24. In which of these expressions 'S > V' and 'V > B' be definitely false?

- a. $S > P \geq Q = G \geq R > V > B$
- b. $P < A \leq S \leq T; V \geq O > T < B$
- c. $B > V \leq A \leq L = R < S$
- d. $S > C > = F \leq H; B > V < F$
- e. $S > T = O \geq P; B < V < J = P$

25. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that both 'B > S' as well as 'E < F' definitely holds true? B _ A _ S _ E _ D _ F _ G

- a. >, ≥, <, =, <, <
- b. >, >, ≥, <, >, =
- c. ≥, ≥, ≥, ≤, >, >
- d. >, =, ≥, =, ≤, =
- e. Other than those given as options

Direction (26-30) Study the following information carefully to answer the given questions.

If,

"cat eats licks cream" is coded as - "5IT 3AU 5RN 4AT"

"fighter moves not box break" is coded as - "3OY 7IS 5OT 5RL 3OU"

"Greatest boxer wrong alive" is coded as - "5OS 5LF 5RH 8RU"

26. What will be the code for "creator"?

- a. 7RS
- b. 7AG
- c. 6GD
- d. 5SD
- e. None of these

27. What must be the code for "destroyer"?

- a. 9ES
- b. 7OD
- c. 9ED
- d. 8SE
- e. None of these

28. Which of the following can be coded as "8IS"?

- a. Indians
- b. Different
- c. Instantaneous
- d. Division
- e. Sinister

29. If all the vowels of the word "darkness" are removed, then what would be the code for the resulting word?

- a. 7AT
- b. 8JD
- c. 6AT
- d. 5AD
- e. 6RT

30. Which of the following words could be coded as "6PU"?

- a. Greece
- b. Spirit
- c. Seven
- d. Sphere
- e. None of these

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Direction (31-35) Study the following information carefully to answer the given questions.

Certain number of people was sitting in a circle facing towards the Centre. Some of the person's arrangements are known. A was sitting fourth to the left of B. J was sitting seventh to the right of A. Number of person sitting between A and B was same as the number of persons sitting between A and F. J was the neighbor of D who sits at the seventh position from F (either left or right of F). Number of person sitting between F and M was same as the number of persons sitting between M and D. K was the neighbor of J. M is not the immediate neighbor of A.

31. What is the position of M with respect to A?

- a. Third to the left
- b. Immediate right
- c. Seventh to the right
- d. Second to the right
- e. Fifth to the right

32. How many persons were sitting in a circle?

- a. 07
- b. 08
- c. 16
- d. 19
- e. 21

33. How many known persons were sitting between A and J when counted from left of A?

- a. Three
- b. Four
- c. Five
- d. Two
- e. Six

34. Who sits second to the right of B?

- a. K
- b. F
- c. A
- d. J
- e. M

35. If C sits exactly between A and K when counted from right of A, then what is the position of C with respect to D?

- a. Fifth to the left
- b. Fourteenth to the right

- c. Fifth to the right
- d. Sixteenth to the right
- e. Either (a) or (b)

Direction (36-40) Study the following information carefully to answer the given questions.

In a family of three generations, there are two pairs of couples and two pairs of brothers and sisters. There are three Reporters, Two Lawyers, one Architect and one Doctor in the family. The name of the persons in the family are D, E, F, G, H, I & J.

1 – No females in the family are Reporter.

2 – J is not a Doctor

3 – No married persons in the family are Lawyers.

4 – D is the son of E.

H is the son of F and his wife is E. F is a Reporter. F & J are the eldest couple in the Family. G is the daughter of H. I is the sister – in – law of E, who has no siblings.

36. How is E related to J?

- a. Mother – in – Law
- b. Daughter – in – Law
- c. Daughter
- d. Can't say
- e. None of these

37. Who among the following persons is not a Reporter?

- a. D
- b. F
- c. H
- d. I
- e. None of these

38. Who among the following is a Doctor?

- a. D
- b. F
- c. H
- d. E
- e. None of these

39. How J is related to G?

- a) Grandfather
- b) Grandmother
- c) Grandson
- d) Granddaughter
- f. None of these

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40. Which pair given below are the children of E?

- a. E & F
- b. E & C
- f.

- c. D & G
- d. E & D
- e. None of these

General Awareness

41. The headquarters of SIDBI is in-

- a. Lucknow
- b. New Delhi
- c. Mumbai
- d. Kolkata
- e. None of the these

42. Who was appointed as Deputy CM of Goa?

- a. Manish Sisodia
- b. ManoharAjsaonkar
- c. Nitinbhai Patel
- d. G. Parameshwara
- e. Dinesh Sharma

43. The Reserve Bank of India (RBI) named State Bank of India (SBI), ICICI Bank and _____ as D-SIBs, which in other words mean banks that are too big to fail.

- a. HDFC Bank
- b. Bank of Baroda
- c. Axis Bank
- d. Punjab National Bank
- e. HSBC Bank

44. Hopman Cup is related with which sport?

- a. Tennis
- b. Basket Ball
- c. Cricket
- d. Golf
- e. Foot Ball

45. A bond that is issued at a deep discount to its face value but pays no interest is known as-?

- a. Appreciation bond
- b. Interest bond
- c. Zero coupon bond
- d. Depreciated bond
- e. None of the these

46. The University Grants Commission (UGC) has prohibited imparting distance degree programmes in _____

- a. Agriculture
- b. IT
- c. Bachelor Degree in Science
- d. Bachelor Degree in Nursing
- e. None of these

47. HDFC Capital Advisors, a wholly-owned subsidiary of HDFC Ltd, launched a new initiative called 'HDFC Affordable Real Estate and Technology Program (HeART). Who is present Chairman of HDFC Limited?

- a. Sunil Bharti Mittal
- b. SandeepBakhshi
- c. AdityaPuri
- d. KV Kamath
- e. Deepak Parekh

48. Which IIT has successfully converted petroleum waste-product toluene into benzoic acid that is used as a food preservative (E210) and medicine for fungal/bacterial infection?

- a. IIT Madras
- b. IIT Roorke
- c. IIT Khanpur
- d. IIT Kharkhpur
- e. IIT Delhi

49. Vadodara in Gujarat is located along the banks of the River _____

- a. Ganges
- b. Sabarmati
- c. Tapi
- d. Vishwamitri
- e. None of These

50. Name the Air Marshal who appointed as new Strategic Forces Command Chief?

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- a. KS Phillips
- b. NS Dhillon
- c. AB Chandan
- d. RK Vijay
- e. None of these

51. The Kalesar National Park is situated in which of the following state?

- a. Madhya Pradesh
- b. Chhattisgarh
- c. Haryana
- d. Bihar
- e. Uttar Pradesh

52. On which did the Army constructs Maitri Bridge river to link villages in Leh?

- a. Ganges
- b. Chenab
- c. Bhramaputra
- d. Jhelum
- e. Indus

53. Who is the Governor of Uttar Pradesh?

- a. Srinivas Dadasaheb Patel
- b. Ram Naik
- c. KeshariNathTripathi
- d. BanwarilalPurohit
- e. Anil Bajjal

54. Which team win ICC Test C'ship mace for 3rd straight year, get \$1 million?

- a. Australia
- b. New Zealand
- c. India
- d. South Africa
- e. Sri Lanka

55. Who has been named as the new Jal Shakti Minister?

- a. ArvindGanpatSawant
- b. Amit Shah
- c. Rajnath Singh
- d. Gajendra Singh Shekhawat
- e. Pralhad Joshi

56. Which private sector bank is going to to levy charges on UPI transactions like Paytm, GooglePay, PhonePe from the 1st May 2019?

- a. IndusInd Bank
- b. ICICI Bank
- c. KotakMahendra Bank
- d. Axis Bank
- e. HDFC Bank

57. Who was appointed as the next High Commissioner of India to the Republic of Cameroon?

- a. AravindAdiga
- b. Arundhati Roy
- c. Salman Rushdie
- d. ManoshiSinhaRawal
- e. RakeshMalhotra

58. Sahulat', a mobile app aimed to facilitate voting by elders has been launched in which state?

- a. Jammu and Kashmir
- b. Rajasthan
- c. Punjab
- d. Maharashtra
- e. New Delhi

59. Which country introduces world's first online safety regulations?

- a. USA
- b. UK
- c. Canada
- d. Germany
- e. India

60. Which company Launched First Drone Delivery Service in Australia?

- a. Amazon
- b. DTDC Australia
- c. Tansdirect
- d. Google
- e. ANC Delivers

61. According to the IMF report, the GDP of India is expected to grow at what percent in 2019-20?

- a. 7.1%
- b. 7.3%
- c. 7.4%
- d. 7.5%
- e. 7.6%

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62. The stock exchange BSE has signed an MoU with which among the following banks to spread awareness about the benefits of listing on BSE Startups platform?

- a. SBI
- b. ICICI
- c. Bank of Baroda
- d. HDFC
- e. Axis

63. Under the recommendation of which committee, RBI has issued minimum standards for setting up of a new Currency Chests?

- a. Y.V.Reddy Committee
- b. BimalJalan Committee
- c. D.K. Mohanty Committee
- d. Subbarao Committee
- e. None of these

64. The Gol has reduced interest rates for small savings schemes by how much basis points for the July-September quarter of the 2019-20 financial year?

- a. 10
- b. 15
- c. 20
- d. 25
- e. 05

65. ManpreetKaur is related to which sport?

- a. Jeweling Throw
- b. Discus Throw
- c. Long Jump
- d. Hammer Throw
- e. Shot Puts

66. What is the constituency of 'Ramesh PokhriyalNishank', minister of "Human Resource Development"?

- a. Khunti, Jharkhand
- b. Hardwar, Uttarakhand
- c. RajyaSabha MP, Jharkhand
- d. Morena, Madhya Pradesh
- e. Nagpur. Maharashtra

67. PAISALO Digital Limited signed the first co-origination loan agreement with which bank?

- a. Canara Bank

- b. State Bank of India
- c. Corporation Banl
- d. Karnataka Bank
- e. Punjab National Bank

68. According to the Budget proposals, import duty to be hiked on gold and precious metals to __ %, from current level of 10%.

- a. 11.5
- b. 10.5
- c. 12.5
- d. 13.0
- e. 14.5

69. Name the festival of harvest that is being celebrated with traditional enthusiasm in the northern part of the country?

- a. Lohri
- b. Onam
- c. Vishu
- d. Baisakhi
- e. GudiPadawa

70. What is the currency of Vietnam?

- a. Franc
- b. Sterling
- c. Dong
- d. Sum
- e. Bolivar

71. Name the online payments company that has recently acquired the US-based financialtechnology firm Wibmo.?

- a. PayU
- b. PayPal
- c. MobiKwik
- d. Paytm
- e. PhonePe

72. Shree Singaji Super Thermal Power Project is located in which state?

- a. Maharashtra
- b. Gujarat
- c. Punjab
- d. Madhya Pradesh
- e. Rajasthan

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73. The Department of Telecom (DoT) approved the merger of Tata Teleservices and _____

- a. BSNL
- b. Reliance Jio
- c. Bharti Airtel
- d. Idea
- e. None of the above

74. The Koyna Dam is located in _____

- a. Punjab
- b. Maharashtra
- c. Haryana
- d. Bihar
- e. Gujarat

75. Who among the following has been chosen as the new part-time chairman of City Union Bank Ltd.

- a. K. Mahesh
- b. R. Mohan
- c. A. K. Vijay
- d. J. Siddhardh
- e. None of these

76. The RBI sells government securities to control the _____.

- a. Flow of Finance in banks
- b. Flow of Credit
- c. Flow of Governmental Securities
- d. All of these
- e. None of the given these

77. Which day is observed on 17th April

- a. World Day of Handicapped
- b. World Ozone Day
- c. World Haemophilia Day
- d. World Coconut Day
- e. None of these

78. A micro enterprise is an enterprise where investment in plant and machinery does not exceed Rs. _____ lakh.

- a. Rs. 20 lakh
- b. Rs. 25 lakh
- c. Rs. 50 lakh
- d. Rs. 100 lakh
- e. Rs. 10 lakh

79. Which among the following bank launches paperless account facility for NRIs?

- a. Corporation Bank
- b. Syndicate Bank
- c. Bank of Baroda
- d. IDBI Bank
- e. UCO Bank

80. SAT is a statutory body established under the provisions of Section 15K of the Securities and Exchange Board of India (SEBI) Act, 1992. SAT stands for-

- a. Securities Appellate Tribunal
- b. Securities Appellate Treaty
- c. Securities Association Tribunal
- d. Saving Appellate Tribunal
- e. None of the given options is true

English Language

Directions (81-90) Find out the error, if any. If there is no error, the answer is (e), i.e. No error. (Ignore the errors of punctuation, if any.)

81. My father does (a)/ not mind to be (b)/ disturbed while he (c)/ is reading the newspaper. (d)/ No error (e)

82. A really good constitution (a)/ holds up the mirror to government (b)/ and enables the public as well as (c)/ leadership to identify shortfalls. (d)/ No error (e)

83. If I would have realized (a)/ what a bad driver you were (b)/ I would not have (c)/ come with you. (d)/ No error. (e)

84. He confidently asked the crowd (a)/ if they thought that (b)/ he was right (c) / and the crowd shouted that they do. (d)/ No error (e)

85. The father told his son (a)/ that he was a lazy boy (b)/ and that he has done (c)/ his work very badly. (d) / No error (e)

86. If you have a way with words (a)/ a good sense design and administration (b)/ ability you may enjoy working in (c)/ high pressure world of advertising. (d)/ No error (e)

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87. The Congress Party stood for (a)/ implementation of the (b)/ Nuclear Liability Bill and was ready (c)/ to stake their political existence. (d)/ No error (e)

88. He is the most (a)/ intelligent and also (b)/ the very talented (c)/ student of the college. (d)/ No error (e)

89. The soul of a constitution lies (a)/ in its vision of the kind of (b)/ society that the country will seek (c)/ to build through its institution. (d)/ No error (e)

90. No sooner the (a)/ teacher enter the (b)/ class than the (c)/ students stood up. (d)/ No error (e)

Directions (91-95): In each of the following questions a grammatically correct and meaningful sentence is given with four words given in bold in each. Find the following words should replace each other to form a meaningful and grammatically correct sentence. The meaning can be different from the one in question.

91. The Central government is unable to provide the funds while Kerala has been stopped in its (A)**tracks** from seeking resources from (B) **abroad**, either from the Kerala (c) **diaspora** or from friendly (D) **overseas** governments.

- a. C-B
- b. A-D
- c. B-D
- d. A-B
- e. No Interchange Possible

92. Immediately the sympathies of the (A) **police** and (B) **magistrates**, some sections of the media and (C) **public** opinion swing towards the (D)**perpetrator**, not the victim.

- a. A-C
- b. A-B
- c. B-D
- d. B-A
- e. No Interchange Possible

93. It is (A) **imperative** that there be course corrections; otherwise the (B)**exercise** runs the risk of fueling a (C) **parallel** movement against the state by those being (D)**victimised** now.

- a. A-D
- b. A-C
- c. A-B

d. B-D

e. No interchange is possible

94. The tsunami of 2004 and the (A) **threat** of piracy in the Indian Ocean provided India an (B)**opportunity** to test its new posture. Everybody was (C)**grateful**, but it made no difference to India's claim to (D)**permanent** membership.

- a. No interchange possible
- b. A-B
- c. B-C
- d. B-D
- e. A-D

95. The government has (A) **tampered** with institutions by appointing its own people to positions of (B)**authority**, and by using the (C) **Enforcement** Directorate, Income Tax authorities, the Central Bureau of Investigation and the (D)**police** as bulldozers to flatten out any site of opposition.

- a. A-C
- b. B-D
- c. C-D and A-B
- d. C-D
- e. A-D

Directions (96-100): In each of the following sentences there are two blank spaces. Below each sentence there are five pairs of words denoted by the numbers 1), 2), 3), 4) and 5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence grammatically correct and meaningful complete.

96. An ____ law ____ system is essential for India to attain and sustain economic and social prosperity.

- a. effective, procurement
- b. efficient, enforcement
- c. avid, delivery
- d. opaque, adhering
- e. outstanding, deciphering

97. English speakers in India ____ those in all of western Europe, not _____ the United Kingdom.

- a. ashamed, except
- b. besides, however
- c. abound, taking

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- d. rival, accepting
e. outnumber, counting
98. The Medical Council of India has prescribed a bitter _____ that all doctors must now _____.
- a. medicine, intake
b. prescription, follow
c. taste, suffer
d. pill, swallow
e. concoction, consume
99. They have spent several months studying Delhi's history, _____ their speaking skills and learning English in order to be able to _____ with foreign visitors.
- a. increasing, talk
b. revealing, discuss
c. honing, face
d. polishing, communicate
e. enhancing, interact
100. The gloomy interior with _____ from its long, rich past has its own _____.
- a. relics, charm
b. stories, influence
c. walls, story
d. customers, impact
e. borrowing, air

Directions (101-105) In each of the following questions, a sentence is given with four words given in bold. The word(s) may be misspelt or grammatically or contextually incorrect. You have to choose the incorrect word as your answer. If all the words are correct, mark option (e). i.e. All Correct as your answer.

101. If Maharashtra often **appears** to be on the **cusp** of a political **realignment**, it is in no small part due to the **posturing** and shadow boxing of the old warhorse, Sharad Pawar of the Nationalist Congress Party.
- a. appears
b. cusp
c. realignment
d. posturing
e. All Correct

102. At Agroscope, the 'Swiss centre of excellence for agricultural research', in Nyon, Switzerland, agriculture scientists **fly** a drone to **study** nitrogen level in leaves, not for a farm as a **hole**, but for each **individual** plant.

- a. fly
b. study
c. hole
d. individual
e. All Correct

103. For a country with a **population** of over eight million, Switzerland has an **enormous** number of people **interested** in flying drones and **develop** drone-based applications.

- a. population
b. enormous
c. interested
d. develop
e. All Correct

104. It is with such a heavy eye on the **precautions** that the regulations have been **drafted**, that flying a drone is a **task** wrapped tightly in **imense** paperwork.

- a. precautions
b. drafted
c. task
d. imense
e. All Correct

105. With so many government authorities **involved** in allowing permission and **making** an eye, it is **inevitable** that operators could be **slapped** easily with real and perceived violations.

- a. involved
b. making
c. inevitable
d. slapped
e. All Correct

Directions (106-115): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

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Digital file sharing has come a long way in recent years and the invention of torrents has made it possible to share large files **...(106)..**the internet quickly and easily. The idea of a torrent was created in 2001 by programmer Bram Cohen. One of the last projects that he worked on during **...(107)..** time was called MojoNation, a program that allowed people to break up confidential files **...(108)..** small chunks of encrypted data and distribute these chunks on computers that were also running the software. When someone wanted to download a copy of the file, they would have to download it from several computers at once. Cohen thought that this concept was perfect for a file sharing program, because it eliminated the problem **...(109)..** many file sharing programs at that time had like slow download speeds because the file was coming **...(110)..** one source. A torrent is simply a way of sharing a large file and it is only when the file being downloaded, uploaded, or shared infringes copyright when the process of using the torrent becomes illegal. There are many people out there **...(111)..** use torrents to download copyrighted films, video games and music without the authorization of the copyright holder **...(112)..** those people are violating copyright law and run the risk of being fined and even sent to jail. In fact, **...(113)..** advances in technology it is even easier for these downloads to be tracked and **...(114)..** violators to be caught. When used ethically, file sharing with torrents can be an amazing tool that can be employed in a number of helpful and useful ways. It is certainly one of the most important inventions **...(145)..**the internet age.

106.

- a. on
- b. through
- c. from
- d. over
- e. around

107.

- a. that
- b. this
- c. those
- d. such
- e. his

108.

- a. in
- b. into
- c. of
- d. with
- e. from

109.

- a. which
- b. whom
- c. of
- d. from
- e. that

110.

- a. through
- b. from
- c. by
- d. towards
- e. with

111.

- a. whom
- b. which
- c. that
- d. who
- e. those

112.

- a. thus
- b. and
- c. but
- d. since
- e. then

113.

- a. with
- b. after
- c. before
- d. through
- e. upon

114.

- a. such
- b. from
- c. for
- d. the

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- e. these
- 115.
- a. within
- b. of
- c. from
- d. among
- e. to

Directions (116-120): Read the following passage carefully and answer the questions given below them. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

PARAGRAPH 1: Reports of traces of the chemical formaldehyde in fish in several States highlight both the uncertainties of science, and the importance of clear risk-communication. In June, the Kerala government found formaldehyde-laced fish being transported into the State. Soon after, The Hindu carried out a joint investigation with the Tamil Nadu Dr. J. Jayalalithaa Fisheries University to look for formaldehyde in Chennai. The study revealed around 5-20 ppm of the chemical in freshwater and marine fish in two of the city's markets. Next, Goa reported similar findings. But its Food and Drugs Administration later said the levels in Goan samples were on a par with "naturally occurring" formaldehyde in marine fish. This triggered suspicions among residents, who accused the government of playing down the health risk.

PARAGRAPH 2: The Food Safety and Standards Authority of India has banned formaldehyde in fresh fish, while the International Agency for Research on Cancer labelled the chemical a carcinogen in 2004. The evidence the IARC relied on mainly consists of studies on workers in industries such as printing, textiles and embalming. Such workers inhale formaldehyde fumes, and the studies show high rates of nasopharyngeal and other cancers among them. But there is little evidence that formaldehyde causes cancer when ingested orally. A 1990 study by U.S. researchers estimated that humans consume 11 mg of the chemical through dietary sources every day. So, why is formaldehyde in fish a problem? For one thing, fresh fish should not have preservatives, and the presence of formaldehyde points to

unscrupulous vendors trying to pass off stale catch as recent. Two, the lack of evidence linking ingested formaldehyde with cancer doesn't necessarily make the chemical safe.

PARAGRAPH 3: At high doses, it causes gastric irritation. Plus, the lack of data could merely mean that not enough people are consuming formaldehyde regularly enough for its carcinogenic effects to show — the absence of evidence is not evidence of absence. There is a third complication. When certain marine fish are improperly frozen during transit, formaldehyde forms in them naturally. But this formaldehyde binds to the tissue, unlike added formaldehyde, which remains free. And so, measuring free formaldehyde versus bound formaldehyde can be one way of distinguishing a contaminant from a naturally occurring chemical. In this context, the Goan government must clarify its claim. Did the Goan FDA measure free formaldehyde or bound formaldehyde? If it measured the sum of both, on what basis did it conclude that the chemical came from natural sources? Some formaldehyde consumption may be unavoidable for fish-lovers, and it may not be a health risk either. But the line between safe and unsafe consumption should be drawn by experts, in a transparent manner. The Goan claim doesn't meet this criterion. This is why, instead of allaying the fears of consumers, it is stoking them.

116. Which of the following can be inferred as the theme of the passage?

- a. Shortcomings of Food and Drugs Administration.
- b. Did the Goan FDA measure free formaldehyde or bound formaldehyde?
- c. Nothing beats dynamite fishing for sheer efficiency.
- d. Concerns over formaldehyde contamination of fish need to be addressed scientifically.
- e. None of the Above

117. Which of the following statements is/are correct in context with the passage?

- a. Fish markets over the last few days wore a desolate look following the controversy.
- b. The researchers obtained five commonly used fishmeal products and subjected each one to a detailed genetic analysis.

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- c. The discovery of fish food as a source of resistance genes migrating into oceanic bacteria is worrying, and the researchers say more work is needed to determine if these resistance traits can find their way into the human food chain.
- d. The Goa Government has not clarified the criteria on which they conducted the formaldehyde test.
- e. Both (b) and (d)

118. What does the author mean by the phrase "the absence of evidence is not evidence of absence" in context with the above passage?

- a. Goa Government has not provided the proper evidence of absence of Formaldehyde in fresh fish.
- b. There is a lack of evidence that inhaling formaldehyde fumes causes cancer.
- c. There is no evidence that consuming formaldehyde shows carcinogenic effects, but this does not prove that formaldehyde is absent in fishes.

- d. There is no evidence proving that enough people are fishes and thus no evidence of contamination of fish.
- e. None of the Above

119. Which of the following word has similar meaning to the word given in bold in the passage?

SUSPICIONS

- a. Credence
- b. Certitude
- c. Skepticism
- d. Oodles
- e. Reams

120. Which of the following word has similar meaning to the word given in bold in the passage?

UNSCRUPULOUS

- a. Aboveboard
- b. Decent
- c. Menace
- d. Tenacious
- e. Deceitful

Quantitative Aptitude

Directions (121-130): Study the given information and answer the questions:

121. $3521 + 320.6 + 1215.35 - 4522.62 + 1455.3 = ?$

- a. 1877.45
- b. 1926.30
- c. 1845.33
- d. 1989.63
- e. None

122. $783.559 + 49.0937 * 31.679 - 58.591 = ?$

- a. 1280
- b. 3280
- c. 2280
- d. 1880
- e. None of the above

123. $(2/3) * (7/3) * (9/2) * ? = 560 * (1/9)$

- a. 40/9
- b. 50/9
- c. 70/9

d. 80/9

e. none of these

124. $(3/7) * (14/19) * (38/3) * ? = 17$

- a. 11/4
- b. 13/4
- c. 15/4
- d. 17/4
- e. 19/4

125. $420.009 \div 13.998 + 11.997 - 17.0023 = ?$

- a. 23
- b. 24
- c. 25
- d. 26
- e. 27

126. $3/9$ of 2520 + 75% of 550 = ? - 38

- a. 36
- b. 34
- c. 26

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- d. 44
- e. None

127. $156 + 16 * 1.5 - 21 = ?$

- a. 126
- b. 149
- c. 141
- d. 159
- e. None of these

128. $\sqrt{2916} * \sqrt{196} / \sqrt{1296} - \sqrt{361} = ?$

- a. 5
- b. 3
- c. 2
- d. 7
- e. None

129. $1/6 * 3600 + 2/7 * 504 = ? - 12\% \text{ of } 25$

- a. 565
- b. 582
- c. 633
- d. 747
- e. None

130. $16.003 * 29.998 - 40.002 * 9.009 = ?$

- a. 110
- b. 118
- c. 120
- d. 124
- e. 130

Directions (131-135): Read the data carefully and answer the questions.

There are 450 coupons which can be used in Pedicure and Hair cutting. Ratio between Males to Females who use their coupons in Hair cutting is 13 : 7 Number of males who use their coupons in Pedicure is 72 more than number of females who use their coupon in Hair cutting. Total number of males who use their coupon in Pedicure and Haircutting together is 174 more than total number of females who use their coupon in Pedicure and Haircutting together.

131. Males who use their coupon in Pedicure is what percent of the Males who use their coupons in Haircutting?

- a. 200%
- b. 100%

- c. None of the given options
- d. 0%
- e. 150%

132. Find the ratio between Total number persons who use their coupons in Pedicure to total number of persons who use their coupons in Haircutting?

- a. 52 : 23
- b. None of the given options
- c. 8 : 9
- d. 8 : 7
- e. 7 : 8

133. Females who use their coupon in Haircutting is how much more than Females who use their coupon in Pedicure?

- a. a.15
- b. 45
- c. 30
- d. None of the given options
- e. 60

134. Out of males who use their coupons in Haircutting, 25% belongs to city A, then find number of males who use their coupons in Haircutting which doesn't belongs to city A?

- a. None of the give options
- b. 108
- c. 126
- d. 117
- e. 135

135. Ratio between Males who use their coupon in Pedicure to that of in Spa is 4 : 5, while ratio between Females who use their coupon in Haircutting to that of in Spa is 6 : 11. Find total number of people who use their coupons in Spa?

- a. 349
- b. 481
- c. 300
- d. 440
- e. None of the given options

136. Compound interest on a certain sum of money at 20% per annum for 2 years is Rs.5984. What is the SI on the same money at 9% per annum for 6 years ?

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- a. 7320
- b. 7233
- c. 7433
- d. 7344
- e. None of these

137. In a bag there are 4 white, 4 red and 2 green balls.

Two balls are drawn at random. What is the probability that at least one ball is of red colour?

- a. $\frac{4}{3}$
- b. $\frac{7}{3}$
- c. $\frac{1}{3}$
- d. $\frac{2}{3}$
- e. none of these

138. There are 4 bananas, 7 apples and 6 mangoes in a fruit basket. In how many ways can a person make a selection of fruits from the basket.

- a. 269
- b. 280
- c. 279
- d. 256
- e. None of these

139. By selling 12 marbles for a rupee, a shopkeeper loses 20%. In order to gain 20% in the transaction, he should sell the marbles at the rate of how many marbles for a rupee?

- a. 14
- b. 8
- c. 11
- d. 9
- e. 22

140. Some amount of money out of 8000 rupees is lent at 8 percent and remaining at 6 percent per annum. If the total interest obtained from both sum in 4 years is 2400, then find the sum lent at 8 percent rate (approx)

- a. 6000
- b. 3000
- c. 5000
- d. 4000
- e. None of these

141. Two Inlet Pipes A and B together can fill a Tank in 'X' minutes. If A and B take 81 minutes and 49 minutes more

than 'X' minutes respectively, to fill the Tank. Then They can fill the $\frac{5}{7}$ of that Tank in how many minutes?

- a. 45 Minutes
- b. 49 Minutes
- c. 63 Minutes
- d. 81 Minutes
- e. None

142. The ratio between the ages of father & son at present is 7:3. 4yr hence the ratio between son & his mother will be 1:2. Find the ratio of the present ages of father & mother?

- a. 3:4
- b. 5:4
- c. 4:3
- d. Can't determined
- e. None of these

143. 7 men and 5 women can do a work in 6 days. Also 6 men and 7 women can do same work in 6 days. Find in how many days will 2 men & 2 women can finish the work?

- a. 19days
- b. 15days
- c. 10days
- d. 14days
- e. 22days

144. Two buses start from a bus terminal with a speed of 20 km/h at interval of 10 minutes. What is the speed of a man coming from the opposite direction towards the bus terminal if he meets the buses at interval of 8 minutes?

- a. 10 km/hr
- b. 6 km/hr
- c. 8 km/hr
- d. 5 km/hr
- e. None

145. Four equal sized maximum circular plates are cut off from a square paper sheet of area 784 cm². The circumference of each plate is:

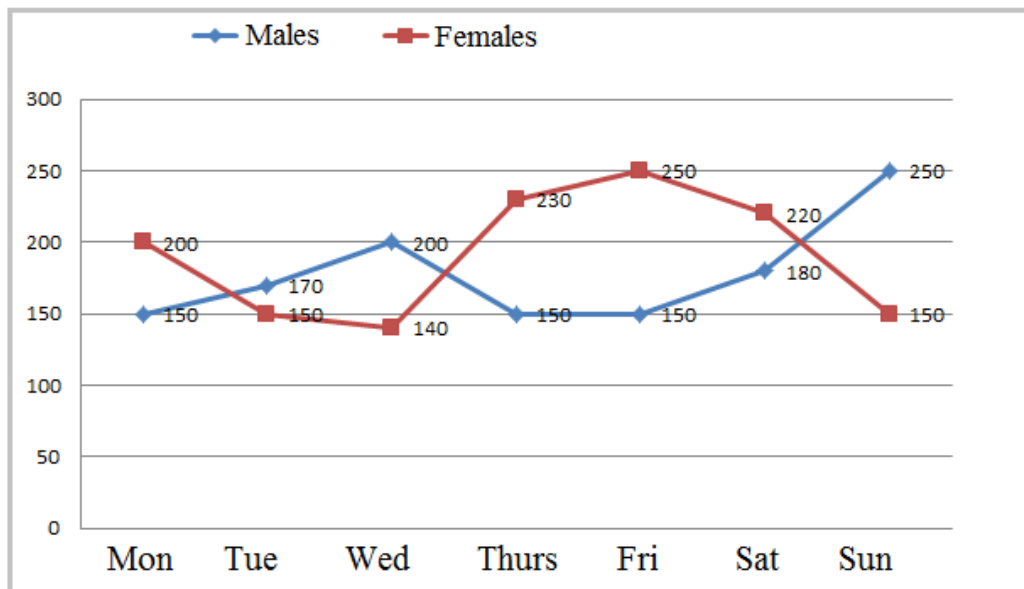
- a. 63cm
- b. 44cm
- c. 52cm
- d. 36cm

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e. None

Directions (146-150): Study the following line graph carefully and answer the following questions.

Number of males and number of females are given below. They are visiting a place from Monday to Sunday.



146. Find the ratio of the total number of males visited the place on Tuesday and Thursday together to the total number of females visited the place on Monday and Friday together ?

- 5 : 7
- 8 : 11
- 7 : 9
- 32 : 45
- 1 : 2

147. Total number of males and females together visited the place on Thursday are what percent more/less than the total number of males and females together visited the place on Tuesday?

- 15.6
- 18.75
- 22.5
- 15.12
- 28.14

148. Total number of males and females visited the place on Thursday and Friday together is how much more than the total number of males and females visited the place on Monday and Tuesday together?

- 111
- 120
- 110
- 135
- 144

149. Find the difference between the total number of males visited the place from Wednesday to Friday and the total number of females visited the place from Monday to Wednesday ?

- 8
- 10
- 12
- 18
- 15

150. If on Saturday the number of males and number of females increased by 25% and 20% respectively as compared to that on Friday then find the total number of males and females together visited the place on Saturday ?

- 345.2
- 478.2
- 445.7

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d. 487.5

e. 445.3

Direction(151-155): Study the following carefully and answer accordingly:

151. $x^2 - 20x + 91 = 0$

$y^2 - 34y + 273 = 0$

- a. $X > Y$
- b. $X < Y$
- c. $X \geq Y$
- d. $X \leq Y$
- e. $X = Y$ or relation cannot be established

152. $x^2 - 38x + 312 = 0$

$y^2 - 40y + 336 = 0$

- a. $X > Y$
- b. $X < Y$
- c. $X \geq Y$
- d. $X \leq Y$
- e. $X = Y$ or relation cannot be established

153. $x^2 = 81$

$y^2 - 22y + 121 = 0$

- a. $X > Y$
- b. $X < Y$
- c. $X \geq Y$
- d. $X \leq Y$
- e. $X = Y$ or relation cannot be established

154. $x^2 - 22x + 112 = 0$

$y^2 - 20y + 84 = 0$

- a. $X > Y$
- b. $X < Y$
- c. $X \geq Y$
- d. $X \leq Y$
- e. $X = Y$ or relation cannot be established

155. $3x^2 + 20x + 33 = 0$

$2y^2 - 13y + 21 = 0$

- a. $X > Y$
- b. $X < Y$
- c. $X \geq Y$

d. $X \leq Y$

e. $X = Y$ or relation cannot be established

Direction (156-160): Study the following carefully and answer accordingly:

156. 3, 4, 9, 23, ?, 202.5

- a. 70.5
- b. 82.5
- c. 64.5
- d. 71.5
- e. 80.5

157. 8, 7, 13, ?, 151, 754

- a. 42
- b. 24
- c. 38
- d. 24
- e. 14

158. 8, 4, 4, 8, 32, ?

- a. 254
- b. 256
- c. 292
- d. 232
- e. 246

159. 6, 6, 9, 18, 45, ?

- a. 127
- b. 132
- c. 135
- d. 118
- e. 120

160. 18, 22, 30, ?, 78, 142

- a. 44
- b. 35
- c. 46
- d. 48
- e. None of these

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Answer Key with Detailed Solution

Reasoning Ability:

(1-5)

Concepts for words arrangement: Each words are arranged in ascending order according to English dictionary from left to right.

Number Arrangement: There are three prime number and two odd number. First we arrange prime number in ascending order and then odd number in ascending order. Subtract one (-1) from each prime number while they are arranged & add one (+1) to each odd number while they are arranged.

Input: step 23 taken 9 for 41 hard 33 work 59

Step I: for 22 step taken 9 41 hard 33 work 59

Step II: hard 40 for 22 step taken 9 33 work 59

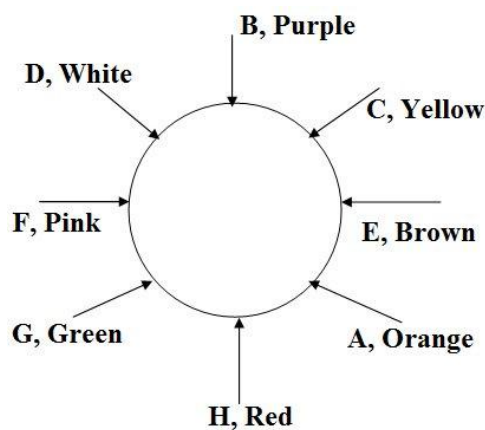
Step III: step 58 hard 40 for 22 taken 9 33 work

Step IV: taken 10 step 58 hard 40 for 22 33 work

Step V: work 34 taken 10 step 58 hard 40 for 22

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

(6-10)



6. A 7. C 8. E 9. A 10. C

(11-15)

Floor	People	Games
8	A	Roadrash
7	E	Contra
6	H	Resident Evil
5	C	Dragon Quest

4	G	Tekken3
3	F	Castlevania
2	B	San Address
1	D	Metal Gear

11. E 12. C 13. D 14. C 15. B

(16-20)

16. D

From I :

$$\text{Total} = 8+20-1 = 27$$

From II :

$$10+15-1 = 24$$

17. A

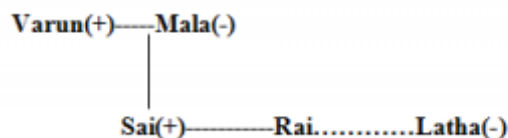
From I Two possibility rises

WIRAM

MIRAW

18. E

Rai is either daughter or son of Varun.

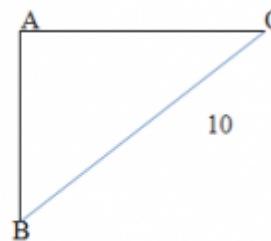


19. A

From 1-Called= bv

20. C

I



$$BC = 10 \text{ then } AB = 5$$

$$AC = \sqrt{100-36} = \sqrt{64} = 8$$

(21-25)

21. B 22. D 23. E 24. B 25. D

(26-30)

First code denotes the total number of letters in the word
2nd code denotes the 2nd letter of the word

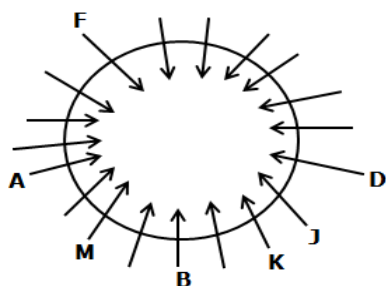
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Last letter of the code denotes the next letter (in the alphabetical series) of the last letter of the word

Wrong = 5RH

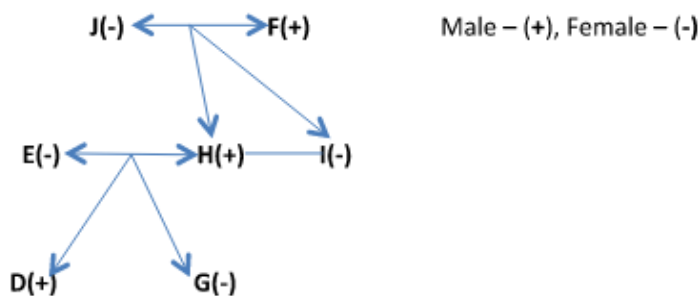
26. A 27. A 28. E 29. E 30. B

(31-35)



31. D 32. D 33. D 34. A 35. E

(36-40)



Reporter	F, H, D
Lawyer	I, G
Doctor	E
Architect	J

36. B 37. D 38. D 39. B 40. C

General Awareness:

41. A

The headquarters of SIDBI is in Lucknow, Uttar Pradesh.

42. B

Goa Tourism Minister Manohar Ajaonkar, who switched to the Bharatiya Janata Party from Maharashtrawadi Gomantak Party (MGP), was appointed as the state's new Deputy Chief Minister. Ajaonkar has become the second deputy chief minister after Vijai Sardesai in the Pramod Sawant government in Goa. The development comes a day after

Sudin Dhavalikar was dropped as the Deputy Chief Minister and two MLAs of MGP merged their party's legislative wing with the BJP.

43. A

The Reserve Bank of India (RBI) named State Bank of India (SBI), ICICI Bank and HDFC Bank as Domestic Systemically Important Banks (D-SIBs), which in other words mean banks that are too big to fail. As per the norms, these banks will have to set aside more capital for their continued operation. Inclusion in D-SIB indicates that failure of any of these banks would have a cascading effect on the Indian financial system.

44. A

The city of Perth in Western Australia (WA) will no longer play host to the Hopman Cup, Tennis

45. C

46. A

The University Grants Commission (UGC) has prohibited imparting distance degree programmes in agriculture. As per UGC Open and Distance Learning Regulations, 2017, professional programmes such as medicine and engineering are not permitted to be offered in distance mode. YCMOU and IGNOU are among the institutions offering degree and diploma programmes in agriculture science.

47. E

HDFC Capital Advisors, a wholly-owned subsidiary of HDFC Ltd, launched a new initiative called 'HDFC Affordable Real Estate and Technology Program (HeART). It aims to mentor, partner and invest in real estate technology companies that drive innovation and efficiencies within the affordable housing ecosystem. Deepak Parekh is the Chairman of Housing Development Finance Corporation, India's leading housing finance company.

48. A

Indian Institute of Technology (IIT) Madras has successfully converted petroleum waste-product toluene into benzoic acid. Benzoic acid is used as a food preservative (E210) and medicine for fungal/bacterial infection. Toluene is converted into benzoic acid through selective and controlled oxidation in the presence of a catalyst — binaphthyl stabilised platinum nanoparticles (Pt-BNP).

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49. D

50. B

Air Marshal NS Dhillon was appointed as the new Strategic Forces Command Chief. The Strategic Forces Command looks after the strategic nuclear arsenal of the country. Air Marshal Dhillon topped the Fighter Strike Leader Course at TACDE and also served there as the Head of Training and Deputy Commandant.

51. C

Kalesar National Park and adjacent Kalesar Wildlife Sanctuary are protected areas in Yamunanagar district of Haryana state in India

52. E

The bridge is constructed over the Indus river at Choglamsar in Leh and is the longest suspension bridge over the Indus river. The Army undertook the task of building the Maitri Bridge on Indus river following requests received from the civil administration to help the locals of Choglamsar, Stok and Chuchot villages (largest villages of Ladakh region).

53. B

54. C

India has won ICC Test Championship mace for the third year in a row after finishing at the top of ICC Test team rankings. India have also been awarded \$1- million cash prize. New Zealand, who are ranked second, won \$500,000 prize money after finishing with 108 points, eight behind India.

55. D

Constituency : Jodhpur, Rajasthan

56. C

From the 1st May 2019, Kotak Mahindra Bank will charge for Unified Payments Interface (UPI) transactions. UPI was the leading contributor of the digital payments push since demonetization. For each bank account, first 30 UPI fund transfers will continue to be free, every month. The charges Rs. 2.50 per transaction for below or equal to Rs. 1,000, and above Rs. 1,000, Rs. 5.00 per transaction, will be applicable for all fund transfers done via UPI using a Kotak Bank account.

57. E

Shri Rakesh Malhotra has been appointed as the High Commissioner of India to the Republic of Cameroon. He was presently working as Consul General, Consulate General of India, Melbourne

58. A

Sahulat', a mobile app aimed to facilitate voting by elders has been launched in Jammu and Kashmir's Rajouri district.

59. B

The UK government has introduced the world's first framework designed to hold internet companies accountable for the safety of those using their services, as well to tackle potential harm to users.

60. D

Google's parent company Alphabet was launched its first public drone delivery service in Canberra, Australia. Alphabet made its first delivery after getting approval from the country's civil aviation authority. Wing, the company's drone delivery arm, was testing drone delivery in Australia since 2014 and delivered medicines, chocolate to 3,000 homes in the last 18 months

61. B

The International Monetary Fund (IMF) cut India's GDP growth forecast for 2019-20, following similar action by the Asian Development Bank (ADB) and the Reserve Bank of India (RBI). In India, growth is projected to pick up to 7.3% in 2019 (2019-20) and 7.5% in 2020 IMF said in its World Economic Outlook report. Both ADB and RBI last week cut their 2019-20 growth projection for India to 7.2% from 7.4% earlier.

62. D

The BSE has signed a memorandum of understanding (MoU) with HDFC Bank with an objective to strengthen the BSE Startups platform. The exchange had launched the startup platform on December 22, with an aim to encourage entrepreneurs to get listed and raise equity capital for their growth and expansion.

63. C

An RBI appointed committee had recommended that the apex bank should encourage banks to open large currency chests with modern facilities and Chest Balance Limit (CBL)

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of at least Rs 1,000 crore. This has been done on the recommendation of Shri D.K. Mohanty Committee

64.A

The GoI has reduced interest rates for small savings schemes by 10 basis points for the July-September quarter of the 2019-20 financial year.

65.E

Asian champion shot putter ManpreetKaur has been banned for four years by the National Anti-Doping Agency (NADA) for flunking four dope tests in 2017.

66. B

67. B

PAISALO Digital Limited signed the first coorigination loan agreement with State Bank of India, the first agreement of its kind in the country that State Bank of India has signed. Introducing a platform for the last mile customer, the loan ticket is designed at Rs 10,000 to 2 lakh. The company expects to disburse 200,000 loan applications in FY20.

68. C

69.D

The festival of harvest Baisakhi is being celebrated with traditional enthusiasm in the northern part of the country. Baisakhi is celebrated with much fanfare in Punjab, Haryana and Chandigarh. Traditional folk dances are performed on this day. Baisakhi also commemorates the formation of KhalsaPanth by Guru Gobind Singh in 1699.

70. C

Capital: Hanoi; Currency: Vietnamese dong

71.A

Digital payments facilitator PayU has acquired USbased financial technology firm Wibmo for USD 70 million (about Rs 484 crore), that will help the company scale-up its business. Under the agreement, PayU and Wibmo businesses will continue to run separately. Wibmo, a digital payment security and mobile payment technologies firm, will continue to operate and serve all of its clients as a wholly-owned subsidiary of PayU

72. D

Shree Singaji Super Thermal Power Project is a coal-fired power plant located near Dongaliya village near by Mundi

of Khandwa District in Madhya Pradesh state of India. This project is owned by MPPGCL.

73. C

Bharti Airtel has confirmed that it has received in principal approval from the telecom department for merger with Tata Teleservices (TTSL), subject to the condition that Sunil Mittal firm provides bank guarantees of about Rs. 7,200 crore. Manoj Sinha, telecom minster has conditionally approved the merger and that letters mentioning the guarantees were sent to Tata Teleservices Limited and its listed unit Tata Teleservices Maharashtra (TTML).

74. B

The Koyna Dam is one of the largest dams in Maharashtra

75.B

The board of City Union Bank Ltd. recommended its independent director R. Mohan to be the next parttime chairman with effect from May 4.

76. B

The RBI sells government securities to control the flow of credit.

77. C

World Haemophilia Day is observed on 17 April every year to increase awareness about haemophilia disease and other inherited bleeding disorders

78.B

A micro enterprise is an enterprise where investment in plant and machinery does not exceed Rs. 25 lakh.

79. D

The Non-Resident Indians (NRIs) living in nearly 40 countries will now be able to open account in IDBI Bank without submitting paper documents. IDBI Bank has launched 'NRI-Insta-Online' account opening process for NRIs residing in Financial Action Task Force (FATF) member countries

80. A

Securities Appellate Tribunal or SAT is a statutory body established under the provisions of Section 15K of the Securities and Exchange Board of India Act, 1992 to hear and dispose of appeals against orders passed by the Securities and Exchange Board of India or by an adjudicating officer under the Act; and to exercise jurisdiction, powers

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and authority conferred on the Tribunal by or under this Act or any other law for the time being in force.

English Language

(81-90)

81. B

'Gerund' will come after 'mind'. Change 'be' into 'being'.

82. E

No error.

83. A

Change 'would have' to 'had'.

Formula: If+ Past Perfect, Sub+ would+ have + V3

84. D

Change 'do' to 'did' as sentence starting in the past should stay in the past.

85. C

Change 'has' to 'had' as sentence starting in past should stay in past.

86. B

'Administration' is a noun. We need an adjective from here which is 'administrative'.

87. C

Change 'their' into 'its'. 'Congress Party' is singular and will take singular adjective 'its'.

88. C

Change 'very' into 'most'. If two adjectives are joined by a conjunction, both the adjectives should be in the same degree. Hence, use 'most intelligent' with 'most talented'.

89. E

No error.

90. A

'No sooner' is followed by a 'helping verb' and then the 'sub'. 'No sooner did the teacher enter' will be the correct way of writing this sentence.

(91-95)

91. C

B-D can replace each other and form a meaningful sentence. "Abroad" and "overseas" can here be used interchangeably as they imply similar meaning and can be used at each other's place without altering the actual

context of the sentence. "Diaspora" is the spreading out of group of the people belonging to similar identity/ nation.

92. B

A-B can replace each other and form a meaningful sentence. "Police" and "Magistrates" can be exchanged as they do not alter the actual meaning of the given statement. Also, "perpetrators" which means people who carries out a harmful, illegal, or immoral act and "public" can- not replace other highlighted words of the sentence.

93. E

No interchange is possible. As none of the given highlighted words can substitute each other, there is no scope for using the words interchangeably without altering their meaning.

94. E

No interchange is possible. As none of the given highlighted words can substitute each other, there is no scope for using the words interchangeably without altering their meaning.

95. D

C-D can replace each other and form a meaningful sentence. Here, "Enforcement Directorate" and "Police" can be interchanged as the statement mentions about a whole lot of bureaucrats and police. Thus placing Enforcement Directorate and Police at each other's position will imply the similar meaning. Also, "tampered" which implies interfere with (something) in order to cause damage or make unauthorized alterations and "authority" cannot replace any other highlighted words within the statement.

(96-100)

96. B

'efficient, enforcement' fits the sentence appropriately.

Efficient means working in a well-organized and competent way

Enforcement means the act of compelling observance of or compliance with a law, rule, or obligation.

97. E

'outnumber, counting' fits the sentence appropriately.

Outnumber means be more numerous than.

98. D

'pill, swallow' fits the sentence appropriately.

99. E

'enhancing, interact' fits the sentence appropriately.

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Enhancing means intensify, increase, or further improve the quality.

Interact means act in such a way as to have an effect on each other.

100. A

'relics, charm' fits the sentence appropriately.

Relics means an object surviving from an earlier time, especially one of historical interest.

Charm means the power or quality of delighting, attracting, or fascinating others

(101-105)

101. E

All are correct.

102. C

As per the context of the sentence, 'whole' will be used here and not 'hole'. 'Whole refers to all of; entire.

103. D

'develop' is used incorrectly here. We will use 'developing' instead as flying is used in the former part of sentence and as per parallelism, developing must be used.

104. D

There is a spelling error in this sentence. Correct spelling is immense.

105. B

The phrase making an eye is incorrect here. Keeping an eye means to watch someone or something carefully; to be attentive to someone or something. Hence, keeping an eye will be used here.

(106-115)

106. D 107. B 108. B 109. E 110. B 111. D 112. C

113. A 114. E 115. A

(116-120)

116. D 117. D 118. C 119. C 120. E

Quantitative Aptitude

121. D

$$3521+320.6+1215.35-4522.62+1455.3=x$$

$$6512.25-4522.62=x$$

$$x=1989.63.$$

122. C

$$49.0937 * 31.679 = 1555$$

$$783 + 1555 - 58 = 2280(\text{approx})$$

123. D

$$x = 560/(9*7) = 80/9$$

124. D

$$? * 2 * 2 = 17$$

$$? = 17/4$$

125. C

$$420/14 + 12 - 17 = 25$$

126. A

$$3/9 \text{ of } 2520 + 75\% \text{ of } 550 = x^2 - 38$$

$$840+412.5+38=x^2$$

$$1290.5=x^2$$

$$x=35.6 \rightarrow 36$$

127. D

$$16 * 1.5 = 24$$

$$156 + 24 - 21 = 159$$

128. E

$$\sqrt{2916} * \sqrt{196} / \sqrt{1296} - \sqrt{361} = x$$

$$54 * 14 / 36 - 19 = x$$

$$X = 756 / 17 = 44.47 = 44$$

129. D

$$1/6 * 3600 + 2/7 * 504 = x - 12\% \text{ of } 25$$

$$600 + 144 = x - 3$$

$$X = 747.$$

130. C

$$16 * 30 - 40 * 9 = 480 - 360 = 120$$

Solution (131-135)

Let, Males and females who use their coupons in

Haircutting be $13x$ and $7x$ respectively.

$$\Rightarrow \text{Males who use their coupons in Pedicure} = 7x + 72$$

Then Females who use their coupons in Pedicure =

$$450 - 13x - 7x - 7x - 72 = 378 - 27x$$

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Pedicure		Haircutting	
Males	Females	Males	Females
$7x + 72$	$378 - 27x$	$13x$	$7x$

ATQ,

$$7x+72+13x-(7x+378-27x)=174$$

$$40x-306=174$$

$$40x=480$$

$$x=12$$

Pedicure		Haircutting	
Males	Females	Males	Females
156	54	156	84

131. B

$$\text{Required \%} = 156/156 \times 100 = 100\%$$

132. E

$$\text{Required Ratio} = (156+54)/(156+84) = 210/240 = 7/8$$

133. C

$$\text{Required difference} = 84 - 54 = 30$$

134. D

Number of males who use their coupons in Haircutting which doesn't belongs to city A

$$= 156 \times (75/100) = 117$$

135. A

$$\text{Males who use their coupons in Spa} = 156 \times (5/4) = 195$$

$$\text{Females who use their coupons in Spa} = 84 \times (11/6) = 154$$

$$\text{Total number of people who use their coupon in Spa} =$$

$$195 + 154$$

$$= 349$$

136. D

$$5984 = p [(1 + (20/100)^2) - 1] \quad P = (5984 * 25) / 11 = 13600$$

$$SI = (13600 * 9 * 6) / 100 = 7344$$

137. D

$$\text{Total Balls} = 10$$

Other than red ball = $6c_2$

$$6c_2 / 10c_2 = 1/3 \rightarrow 1 - 1/3 = 2/3$$

138. C

Zero or more bananas can be selected in $4 + 1 = 5$ ways (0 orange, 1 orange, 2 orange, 3 orange and 4 orange)

similarly apples can be selected in $7 + 1 = 8$ ways

and mangoes in $6 + 1 = 7$ ways

$$\text{so total number of ways} = 5 * 8 * 7 = 280$$

but we included a case of 0 orange, 0 apple and 0 mangoes,

so we have to subtract this, so $280 - 1 = 279$ ways

139. B

$$\text{SP of 12 marbles} = \text{Rs. } 1, \text{ loss} = 20\%$$

$$\text{CP of 12 marbles} = \text{Rs. } (1/0.8) = \text{Rs. } 1.25$$

$$\text{SP of 12 marbles at a gain of } 20\%$$

$$\text{CP} * 1.2 = 1.25 * 1.2$$

$$= \text{Rs. } 1.5$$

It means in order to gain 20%, he should sell 12 marbles for Rs.1.5

$$\text{For Rs. } 1, \text{ he should sell } 12/1.5 = 8 \text{ marbles}$$

140. A

$$2400 = p * (8/100) * 4 + (8000 - p) * 4 * (6/100)$$

$$p = 6000$$

141. A

Time taken by two pipes to fill full Tank is = $V_{ab} \text{ min} = 63 \text{ min}$

$$5/7 \text{ Tank} = 63 * 5/7 = 45 \text{ min}$$

142. D

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Let age of father & son $7x, 3x$

4yr hence, son's age = $3x+4$

Ratio of ages of son & mother ... $3x+4 : M = 1:2$

$$M = 6x+8$$

$$F + M = 7x : 6x+4$$

We can't find value of x . so ans is D.

143. A

$$7M + 5W = 6$$

$$42M + 30W = 1 \dots \dots \dots (1)$$

$$6M + 7W = 6$$

$$36M + 42W = 1 \dots \dots \dots (2)$$

FROM (1) & (2)

$$. 42M + 30W = 1$$

$$-36M (-) + 42W = (-)1$$

$$6M - 12W = 0$$

$$6M = 12W$$

$$M = 2W \dots \dots \dots \text{PUT IT IN EQUATION(1)}$$

$$50 \dots 14W + 5W = 6$$

$$19W = 6$$

$$1W = 6/19$$

$$6W = 6 \cdot 19/6 = 19 \text{ DAYS}$$

144. D

Let Speed of the man is x km/hr.

Distance covered in 10 minutes at 20 km/hr = distance covered in 8 minutes at $(20+x)$ km/hr.

$$20 \cdot 10/60 = 8/60(20+x)$$

$$200 = 160 + 8x$$

$$8x = 40$$

then $x = 5$ km/hr.

145. B

Side of square paper = $\sqrt{784} = 28$ cm

Radius of each circular plate = $1/4 \cdot 28 = 7$ cm.

Circumference of each circular plate = $2 \cdot 22/7 \cdot 7 = 44$ cm.

146. D

Required ratio = $320 : 450 = 32 : 45$

147. B

Required % of total number of males and females = $[(380 - 320) / 320] \cdot 100 = 18.75$

148. C

Total number of males and females visited the place on Thursday and Friday together

$$= 780$$

Total number of males and females visited the place on Monday and Tuesday together

$$= 670$$

$$= > 780 - 670 = 110$$

149. B

Total no. of males (from Wednesday to Friday) = 500

Total no. of females (from Monday to Wednesday) = 490

Diff. = 10

150. D

On Friday, total no. of males and females = $(250 \cdot 120) / 100 + (150 \cdot 125) / 100 = 487.5$

151. D

$$x^2 - 20x + 91 = 0$$

$$x = 13, 7$$

$$y^2 - 34y + 273 = 0$$

$$y = 13, 21$$

152. E

$$x^2 - 38x + 312 = 0$$

$$x = 26, 12$$

$$y^2 - 40y + 336 = 0$$

$$y = 28, 12$$

153. B

$$x^2 = 81$$

$$x = 9, -9$$

$$y^2 - 22y + 121 = 0$$

$$y = 11, 11$$

154. E

$$x^2 - 22x + 112 = 0$$

$$x = 14, 8$$

$$y^2 - 20y + 84 = 0$$

$$y = 14, 6$$

155. B

$$3x^2 + 20x + 33 = 0$$

$$x = -3.6, -3$$

$$2y^2 - 13y + 21 = 0$$

$$y = 3, 3.5$$

156. C

$$3 \cdot 1 + 1 = 4$$

$$4 \cdot 1.5 + 3 = 9$$

$$9 \cdot 2 + 5 = 23$$

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$$23 * 2.5 + 7 = 64.5$$

$$64.5 * 3 + 9 = 202.5$$

157.C

$$8 * 1 - 1 = 7$$

$$7 * 2 - 1 = 13$$

$$13 * 3 - 1 = 38$$

158.B

$$8 * 0.5 = 4$$

$$4 * 1 = 4$$

$$4 * 2 = 8$$

$$8 * 4 = 32$$

$$32 * 8 = 256$$

159.C

$$6 * 1 = 6$$

$$6 * 1.5 = 9$$

$$9 * 2 = 18$$

$$18 * 2.5 = 45$$

$$45 * 3 = 135$$

160.C

The pattern is +4, +8, +16, +32, +64

So the missing term is = $30 + 16 = 46$.