



# LIC AE MAINS MODEL PAPER 1



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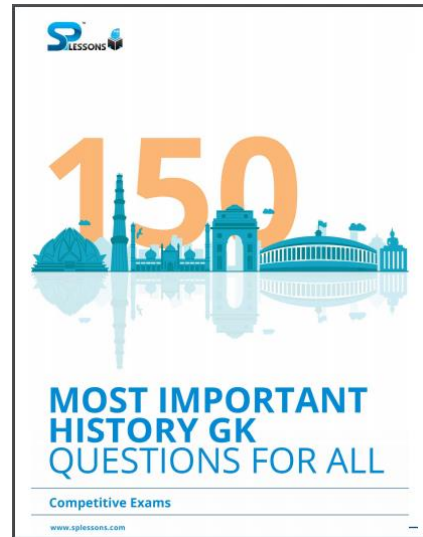
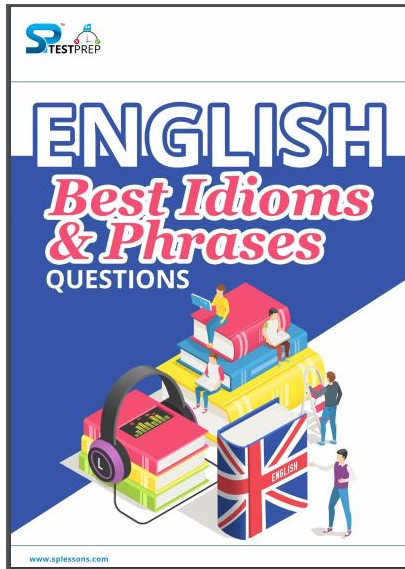
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1. Pointing to a girl in the photograph, Ajay said, "Her mother's brother is the only son of my mother's father." How is the girl's mother related to Ajay?

- A. Mother
- B. Sister
- C. Aunt
- D. Grandmother
- E. None of these

Answer: C

Explanation: Only son of Ajay's mother's father -- Ajay's maternal uncle.

So, the girl's maternal uncle is Ajay's maternal uncle.

Thus, the girl's mother is Ajay's aunt.

2. A is B's sister. C is B's mother. D is C's father. E is D's mother. Then, how is A related to D?

- A. Grandfather
- B. Grandmother
- C. Daughter
- D. Granddaughter
- E. None of these

Answer: D

Explanation: A is the sister of B and B is the daughter of C. So, A is the daughter of C. Also, D is the father of C. So, A is the granddaughter of D.

3. Pointing to a photograph, a man said, "I have no brother or sister but that man's father is my father's son." Whose photograph was it?

- A. His own
- B. His Son
- C. His Father
- D. His Grandfather
- E. None of these

Answer: B

Explanation: Since the person who is telling has no brother or sister, so his father-son is he himself. So the man in the photograph is his son.

4. If PAINT is coded as 74128 and EXCEL IS CODED AS 93596 then how would you encode ACCEPT?

- A. 455978
- B. 547978
- C. 554978wrong



- D. 735961
- E. None of these

**Answer:** A

**Explanation:** Clearly, in the given code, the alphabets are coded as follows:

P A I N T E X C E L

7 4 1 2 8 9 3 5 9 6

Like A C C E P T

4 5 5 9 7 8

**5. If in a certain code, MICROWAVE is written as LJBSNXZWD, how is POPULAR written in that code?**

- A. QBIKVPAV
- B. OPKVPAV
- C. OPOVKBQ
- D. KBQVOPA
- E. None of these

**Answer:** C

**Explanation:** 1st letter - 1, 2nd letter + 1, 3rd letter - 1, 4th letter + 1... Thus, POPULAR --> OPOVKBQ

**6. If in a certain code ROPE is coded as 6821, CHAIR is coded as 73456 what will be the code for CRAPE?**

- A. 73456
- B. 76421
- C. 77246
- D. 77123
- E. None of these

**Answer:** B

**Explanation:** Clearly, in the given code, the alphabets are coded as follows.

R O P E C H A I

6 8 2 1 7 3 4 5

So CRAPE is coded as 76421, so the answer is (2)

**7. Which of the following code for 'plan'?**

- A. %N5
- B. @E4



- C. &N4correct
- D. #E6
- E. None of these

Answer:

**Explanation:** We have to find 'plan' code. Now the same steps follow. Plan is given in first step. Total count of letters is 4 and last letter is N and 'p' is coded as & so Final answer will be- &N4

**(Directions 8 – 12):** In the questions below are given some conclusions followed by five set of statements. You have to choose the correct set of statements that logically satisfies given conclusions. Assume the given statements to be true even if they seem to be at variance from commonly known facts.

**8. Conclusions:**

Some note is coin is a possibility. Some plastic is not coin.

**Statements:**

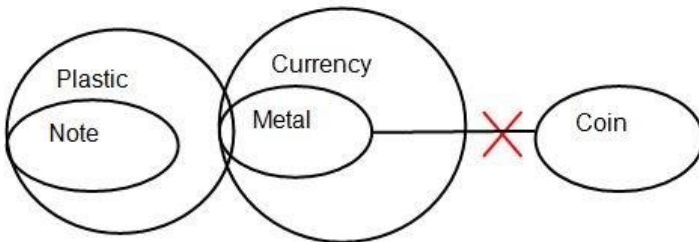
- A. All note is plastic. Some plastic is metal. All metal is currency. No metal is coin.
- B. All note is plastic. Some metal is note. All metal is currency. No plastic is coin.
- C. Some note is metal. All plastic is metal. No metal is currency. Some coin is currency
- D. All plastic is note. All note is metal. Some coin is currency. No coin is metal.
- E. None is correct

Answer: A

**Explanation:**

From statement I:

All note is plastic. Some plastic is metal. All metal is currency. No metal is coin.



Conclusions:

- I. Some note is coin is a possibility – It is possible. Hence, it follows.
  - II. Some plastic is not coin – It is definite. Hence, it follows.
- Hence, follows.

**9. Statements:**

- Some cycles are car.
- All Scooters are car.
- All bikes are cycle.
- Some scooters are jeep.

**Conclusions:**

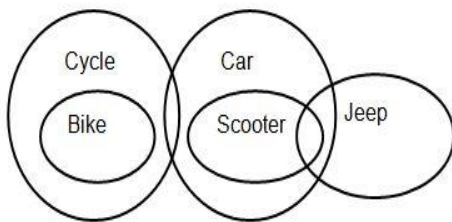


- I. Some scooters are bike.
  - II. Some jeeps are definitely cycle.
  - III. At least some cars are jeep.
- A. If both conclusions I and III follow
  - B. If only conclusion III follows
  - C. If both conclusions I and II follow
  - D. If both conclusions II and III follow
  - E. If all conclusions follows

Answer: B

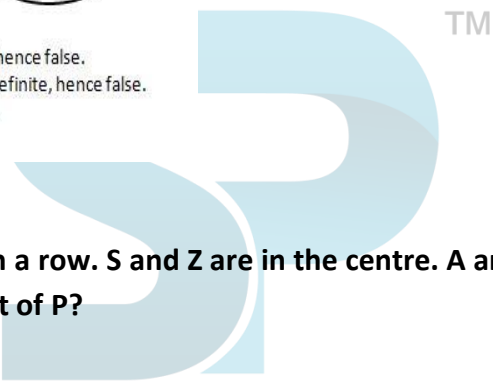
Explanation:

Solution:



Conclusions:

- I. Some scooters are bike → it's possible but not definite, hence false.
  - II. Some jeeps are definitely cycle → it's possible but not definite, hence false.
  - III. At least some cars are jeep → it's definite, hence true.
- Hence only conclusion III follows.



10. A, P, R, X, S and Z are sitting in a row. S and Z are in the centre. A and P are at the ends. R is sitting to the left of A. Who is to the right of P?

- A. A
- B. X
- C. S
- D. Z
- E. G

Answer: B

Explanation:

The seating arrangement is as follows:



Therefore, right of P is X.

11. Which of the following pair is diagonally opposite to each other?

- A. EQ

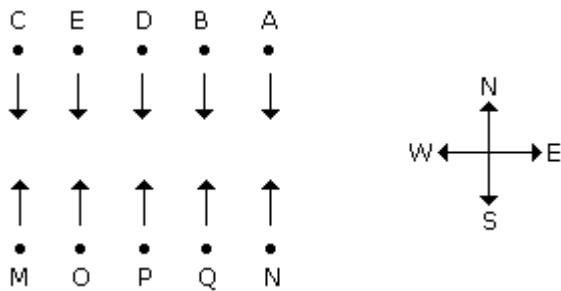




- B. BO
- C. AN
- D. AM
- E. TD

Answer: D

Explanation:



12. Marathon is to race as hibernation is to

- A. winter
- B. bear
- C. dream
- D. sleep
- E. None of these

Answer: Option D

Explanation: A marathon is a long race and hibernation is a lengthy period of sleep. The answer is not choice a or b because even though a bear and winter are related to hibernation, neither completes the analogy. (Choice c) is incorrect because sleep and dream are not synonymous.

13. How many degrees will the minute hand move, in the same time in which the second hand move 4800?

- A. 60
- B. 90
- C. 40
- D. 80
- E. 50

Answer: D

Explanation: Minute hand covers  $480/60 = 80$

14. How many years have 29 days in February from 2001 to 2100?

- A. 26
- B. 25



- C. 23
- D. 24
- E. 27

Answer: D

Explanation: 100th year is not a leap year. So 24 February's has 29 days

**15. If Arun's birthday is on May 25 which is Monday and his sister's birthday is on July 13. Which day of the week is his sister's birthday?**

- A. Monday
- B. Wednesday
- C. Thursday
- D. Friday
- E. Saturday

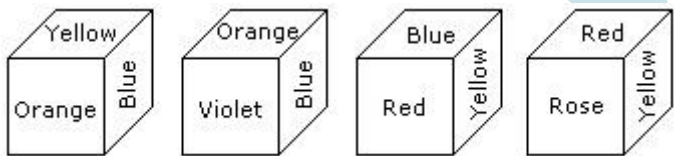
Answer: A

Explanation: Reference day: May 25th Monday

Days from May 25th to July 13 = 6 + 30 + 13 = 49

No of odd days:  $49/7 = 0$

**16. From the four positions of a dice given below, find the color which is opposite to yellow?**



- A. Violet
- B. Red
- C. Rose
- D. Blue
- E. Green

Answer: A

Explanation: The colours adjacent to yellow are orange, blue, red and rose. Hence violet will be

Opposite to yellow.

**Directions (17 to 0): The following questions are based on the information given below:**

1. There is a cuboid whose dimensions are 4 x 3 x 3 cm.
2. The opposite faces of dimensions 4 x 3 are coloured yellow.



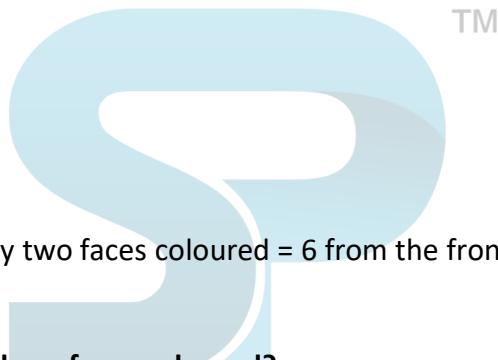
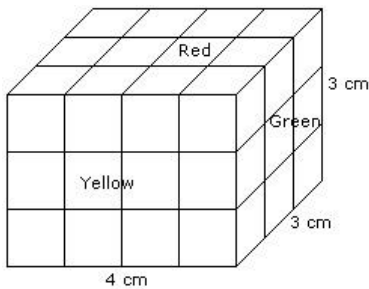
3. The opposite faces of other dimensions 4 x 3 are coloured red.
4. The opposite faces of dimensions 3 x 3 are coloured green.
5. Now the cuboid is cut into small cubes of side 1 cm.

**17. How many small cubes will have only two faces coloured?**

- A. 12
- B. 24
- C. 16
- D. 14
- E. 15

**Answer:** C

**Explanation:**



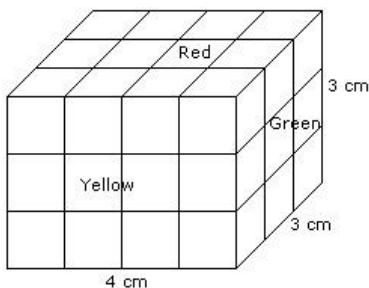
Number of small cubes having only two faces coloured = 6 from the front + 6 from the back + 2 from the left + 2 from the right = 16.

**18. How many small cubes have three faces coloured?**

- A. 24
- B. 20
- C. 16
- D. 8
- E. 7

**Answer:** D

**Explanation:**





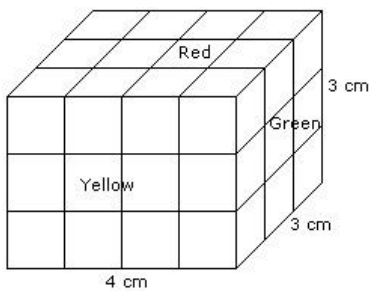
Such cubes are related to the corners of the cuboid and there are 8 corners. Hence, the required number is 8.

**19. How many small cubes will have no face coloured?**

- A. 1
- B. 2
- C. 4
- D. 8
- E. 9

**Answer:** B

**Explanation:**



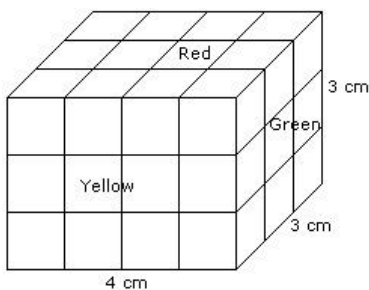
Number of small cubes have no face coloured =  $(4 - 2) \times (3 - 2) = 2 \times 1 = 2$ .

**20. How many small cubes will have only one face coloured?**

- A. 10
- B. 12
- C. 14
- D. 18
- E. 17

**Answer:**

**Explanation:**



Number of small cubes having only one face coloured =  $2 \times 2 + 2 \times 2 + 2 \times 1$

$$= 4 + 4 + 2 = 10$$



21. One evening, two friends Riya and Priya were talking to each other, with their backs towards each other, sitting in a park. If Riya's shadow was exactly to the left of her, then which direction was Priya facing?

- A. North-East
- B. north
- C. East
- D. South
- E. None of these

Answer: B

Explanation: Riya's shadow fell to her left i.e. towards East (as it was evening). So, Riya was facing south. As Priya had her back towards Riya, hence, Priya was facing north.

22. Fifteen boys are standing in a row facing opposite direction alternately from left to right. If the fourth boy from left is facing towards the east then the fifth boy from the right is facing which direction?

- A. South
- B. North-west
- C. East
- D. Towards - west
- E. None of these

Answer: B

Explanation: Fifth boy from right means  $(15-5) + 1 = 11$ th boy from left.

4th boy from the left is facing towards the east. It implies that the boys standing at even positions from left are facing towards east and those standing at odd positions are facing towards west. Therefore, fifth boy from the right (11th boy from left) would face towards west.

23. Xy \_\_ yxx \_\_ xy \_

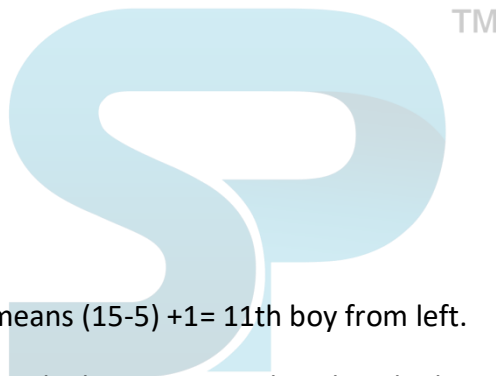
- A. xxxxx
- B. xxyxx
- C. xxyxy
- D. yxyyy
- E. xyxyxy

Answer: B

Explanation: The series is xyx/xyx/xyx/xyx. Thus, the pattern 'xyx' is repeated.

24. FU, KP, PK,?

- A. UG





- B. UF
- C. GS
- D. VR
- E. UR

Answer: B

Explanation: F is sixth from the beginning of the alphabet & U is sixth from the end.

Similarly K is eleventh from the beginning & P is 11th from the end the same rule is followed in other pairs of the series.

**25. BEH, HKN, ?**

- A. NOT
- B. MOQ
- C. NQT
- D. WTO
- E. TRA

Answer: C

Explanation: The first letter of every group is the last letter of the preceding group with a gap of two letters in every member of the group, i.e., after BEH we get HKN.

**26. Cup is to coffee as bowl is to**

- A. dish
- B. soup
- C. spoon
- D. food
- E. None of these

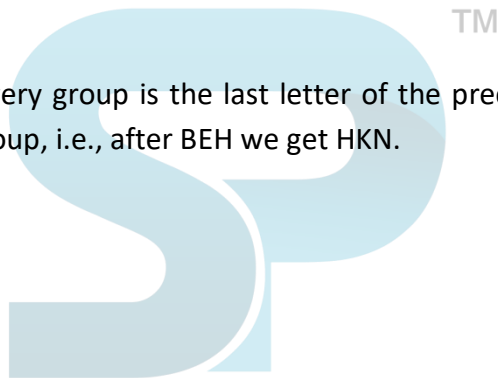
Answer: B

Explanation: Coffee goes into a cup and soup goes into a bowl. Choices a and c are incorrect because they are other utensils. The answer is not choice d because the word food is too general.

**27. Reptile is to lizard as flower is to**

- A. petal
- B. stem
- C. daisy
- D. alligator
- E. None of these

Answer: C





**Explanation:** A lizard is a type of reptile; a daisy is a type of flower. Choices a and b are incorrect because a petal and a stem are parts of a flower, not types of flowers. (Choice d) is incorrect because an alligator is another type of reptile, not a type of flower.

**28. FINCH: BIRD**

- A. frog :toad
- B. elephant : reptile
- C. Dalmatian : dog
- D. collie : marsupial
- E. ant : ladybug

**Answer:** C

**Explanation:** A finch is a type of bird; a Dalmatian is a type of dog.

**29. SPY: CLANDESTINE**

- A. accountant : meticulous
- B. furrier : rambunctious
- C. lawyer : ironic
- D. shepherd : garrulous
- E. astronaut : opulent

**Answer:** A

**Explanation:** A spy acts in a clandestine manner; an accountant acts in a meticulous manner.

**30. x \_ yx \_ y \_ zy \_ z \_ xz \_**

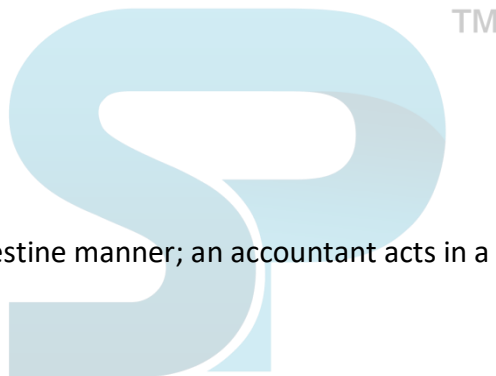
- A. zzxyzy
- B. zxxzyx
- C. zzxxyy
- D. zxzxyx
- E. None of these

**Answer:** C

**Explanation:** The series is xzy/xzy/xzy/xzy/xzy. Thus, the pattern 'xzy' is repeated.

**31. Who has been named Time Person of the Year 2019?**

- A. Donald Trump
- B. Mala Yousafzai
- C. Geeta Thunberg
- D. Vladimir Putin
- E. None of these





Answer:

C

**32. Which State retained its top position in terms of development on NITI Aayog's SDG India Index, 2019?**

- A. Tamil Nadu
- B. Kerala
- C. Gujarat
- D. Karnataka
- E. Telangana

Answer: B

**33. What is India's rank on the WEF's Global Gender Gap report, 2020?**

- A. 100th
- B. 110th
- C. 120th
- D. 112th
- E. 111<sup>th</sup>

Answer: D

**34. What is India's rank on the UNDP's Human Development Index 2019?**

- A. 128th
- B. 129th
- C. 120th
- D. 125th
- E. 122 th

Answer: B

**35. Which state emerged on top of the Good Governance Index in big state category?**

- A. Karnataka
- B. Tamil Nadu
- C. Maharashtra
- D. Gujarat
- E. Andhra Pradesh

Answer: B

**36. Prime Minister flag off the Magakal Express which will link 3 Jyotirling Pilgrim Centers. Which of these following Jyotirling Pilgrim Centers will be connected?**

- A. Varanasi, Ujjain and Omkareshwar
- B. Varanasi, Ujjain and Nasik
- C. Varanasi, Omkareshwar and Nasik





- D. Varanasi, Pushkar and Ujjain
- E. None of these

Answer: A

**37. Jan Aashaadha Diwas observed on -**

- A. 4th March
- B. 5th March
- C. 6th March
- D. 7th March
- E. 13th March

Answer: D

**38. India's rank in Climate Risk Index 2020 is -**

- A. 14 th
- B. 11 th
- C. 9 th
- D. 5 th
- E. 12 th

Answer: D

**39. What is India's rank on the World Bank's Ease of Doing Business Study, 2020?**

- A. 70 th
- B. 63 rd.
- C. 75 th
- D. 80<sup>th</sup>
- E. 85 th

Answer: B

**40. Who said "The 21st century is Indian century"?**

- A. Bill Gate
- B. Larry Page
- C. Jeff Bezos
- D. Satya Nadella
- E. None of these

Answer: C

**41. Which of the following institution has recently launched the Mentor India initiative?**

- A. SHRAM Aayog
- B. NITI Aayog





- C. NAMO GANGE Aayog
- D. Make in India Campaign
- E. None of these

Answer: B

**42. Which of the following State Government has recently launched the India's first student startup and innovation policy?**

- A. Gujarat Government
- B. Delhi Government
- C. Haryana Government
- D. Tamil Nadu Government
- E. None of these

Answer: A

**43. Which of the following statement is correct about the recently launched mobile app called Aarambh by the Government of India?**

- A. An app for performance based maintenance of roads <sup>TM</sup>
- B. An app for performance based maintenance of buildings
- C. An app for performance based maintenance of reservoirs
- D. An app for performance based maintenance of cleanliness
- E. None of these

Answer: A

**44. Which among the following refers to the National Electric Mobility Mission Plan, 2020?**

- A. To achieve national fuel security by promoting hybrid and electric vehicle in the country
- B. To replace diesel engines with electric engines and achieve fuel security
- C. To replace coal engines with electric engines and achieve fuel security
- D. The replace petrol engines by diesel engines and achieve fuel security
- E. None of these

Answer: A

**45. What is the aim of the 'Young Scientist Programme' for students, which was recently launched by ISRO?**

- A. To impart basic knowledge of research
- B. To impart basic knowledge of space technology
- C. To impart basic knowledge of biology
- D. To impart basic knowledge of computers
- E. None of these

Answer: B



**46. Where did Google launch its first drone delivery service in 2019?**

- A. India
- B. United States
- C. Australia
- D. England
- E. USA

**Answer:** C

**47. .... recently set up Eklavya Model Residential Schools (EMRSs) for scheduled tribe students across the country.**

- A. Ministry of Human Resources and Development
- B. Ministry of Social Justice and Empowerment
- C. Ministry of Women and Child Development
- D. Ministry of Tribal Affairs
- E. None of these

**Answer:** D

**48. As per SECC 2011, what is the number of households with no literate adult above age 25 years?**

- A. 4.22 crore
- B. 5.78 crore
- C. 9.88 crore
- D. 1.22 crore
- E. None of these

**Answer:** A

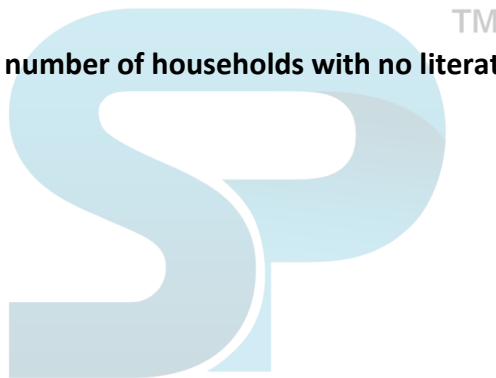
**49. Under KUSUM scheme, the government desires to assist as many farmers as possible to install new and improved solar pumps on their farms. The word 'S' in the 'KUSUM' stands for -**

- A. Sujata
- B. Shiksha
- C. Sunhera
- D. Suraksha
- E. None of these

**Answer:** D

**50. The increases in procurement operations by TRIFED results in enhancement of employment generation opportunities for -**

- A. Farmers & agriculturists
- B. Micro enterprises
- C. Minority communities





- D. Tribal families
- E. None of these

Answer: D

**51. NABVENTURES has recently launched a fund to back agriculture, food and rural start-ups with a proposed corpus of Rs. 500 crore NABVENTURES is a subsidiary of -**

- A. NABARD
- B. RBI
- C. IL&FS
- D. SIDBI
- E. None of these

Answer: A

**52. National Adaptation Fund for Climate Change (NAFCC) is a Central scheme to support -**

- A. Adjustment to climate change impact
- B. Welfare of minority communities
- C. Support the study of melting of Indian glaciers
- D. Compensate the farmers for loss due to climate-change
- E. None of these

Answer: A

**53. According to the 10th edition of Agriculture Census Data for 2015-16 released by the Ministry of Agriculture in October 2018, Small and Marginal farmers with less than two hectares of land -**

- A. 71.2% of all farmers in India
- B. 86.2% of all farmers in India
- C. 66.2% of all farmers in India
- D. 79.09% of all farmers in India
- E. None of these

Answer: B

**54. Deendayal Antyodaya Yojana - National Rural Livelihood Mission is a flagship program me of the -**

- A. Ministry of Rural Development
- B. Ministry of Tribal Affairs
- C. Ministry of Panchayati Raj
- D. Ministry of Housing and Urban Poverty Alleviation (HUPA)
- E. None of these

Answer: D

**55. Yuva Sahakar-Cooperative Enterprise Support and Innovation Scheme of the National Cooperative Development Corporation (NCDC) was launched by which ministry?**



- A. Railways Ministry
- B. Agriculture Ministry
- C. Statistics and Programme Implementation Ministry
- D. HRD Ministry
- E. None of these

Answer: B

**56. The theme of the 4th Edition of NITI Lecture Series by NITI Aayog is -**

- A. India and Global Economy
- B. Going forward Technology and Transformation
- C. AI for ALL leveraging artificial intelligence for inclusive growth
- D. All the above
- E. None of these

Answer: C

**57. Which of the following state Governments has launched an ambitious protect State of SMART in 10,000 villages with an objective to achieve sustainable farming within the next three years?**

- A. Rajasthan
- B. Madhya Pradesh
- C. Gujarat
- D. Maharashtra
- E. None of these

Answer: D

**58. India Vision 2020 is prepared by -**

- A. Arvind Panagariya
- B. M. Subramanian
- C. P. Shah
- D. S. C. Gupta
- E. None of these

Answer: D

**59. The Pradhan Mantri Shramik-Yogi Maan-Dhan Yojana will be open for unorganized sectors' workers entails a minimum monthly pension of -**

- A. Rs. 5,000
- B. Rs. 4,000
- C. Rs. 3,000
- D. Rs. 6,000
- E. None of these

Answer: C





60. India's rank in Global Economic Freedom index-2019 is -

- A. 96th
- B. 88th
- C. 79th
- D. 37th
- E. 65<sup>th</sup>

Answer: C

61. Which of the following is Stack structure?

- A. FIFO (First In First Out)
- B. LIFO (Last In First Out)
- C. FILO (First In Last Out)
- D. LILO (Last In Last Out)
- E. None of these

Answer: B

62. How much allowances have been approved by the government for JK, Ladakh employees?

- A. Rs.4,800 crores
- B. Rs.3,800 crores
- C. Rs.2,800 crores
- D. Rs.1,800 crores
- E. None of these

Answer: A

**Explanation:** The Centre approved allowances worth Rs.4, 800 crore for 4.5 lakh of its employees in Jammu & Kashmir and Ladakh under the 7th Pay Commission. The announcement was made by the Minister of State for Home G Kishan Reddy. Since J&K and Ladakh are UTs now, all the 7th Central Pay Commission (CPC) pay and allowances will be given to all the government employees working in these UTs.

63. Cabinet approves hike in authorized capital of India Infrastructure Finance Company Limited (IIFCL) from Rs 6,000 crore to?

- A. Rs 45,000 crore
- B. Rs 35,000 crore
- C. Rs 25,000 crore
- D. Rs 55,000 crore
- E. None of these

Answer: C



**Explanation:** The cabinet has also approved increasing the authorised capital of India Infrastructure Finance Company Ltd (IIFCL) from Rs 6,000 crore to Rs 25,000 crore. The Union Cabinet on December 11 approved infusing additional Rs 5,300 crore capital into IIFCL through recapitalisation bonds in the current fiscal year.

**64. Monetary Policy Committee (MPC) has decided to reduce the policy repo rate, what is the rate now?**

- A. 5.15%
- B. 5.40%
- C. 5.55%
- D. 5.40%
- E. 6.40%

**Answer:** A

**Explanation:** Monetary Policy Committee has decided to reduce the policy repo rate under the liquidity adjustment facility (LAF) by 25 basis points to 5.15 % from 5.40 %.

**65. Which of the following banks has signed a MoU with Indian Army for customized services?**

- A. Indian bank
- B. Bank of Baroda
- C. Canara Bank
- D. State Bank of India
- E. None of these

**Answer:** B

**Explanation:** Bank of Baroda has signed a MoU with the Indian Army under which the bank would offer customized services along with a host of facilities to account holders.

**66. What is the minimum subscription amount per investor for a private placements to align it with the regulations for corporate bonds?**

- A. Rs 10 lakh
- B. Rs 20 lakh
- C. Rs 30 lakh
- D. Rs 40 lakh
- E. Rs 50 lakh

**Answer:** A

**Explanation:** The existing regulations (withdrawn now) allow issuance of only revenue bonds with a minimum tenure of 3 years and a maximum of 5 years, if it is a public issue. In case of private placements, the minimum subscription amount per investor currently at Rs 25 lakh has been reduced to Rs 10 lakh to align it with the regulations for corporate bonds. Any offer (private placement) or



invitation made to qualified institutional buyers shall not be considered while calculating the limit of 200 persons.

**67. Which AMC has recently launched 1st Corporate bond ETF?**

- A. Global Investment House
- B. KB Kookmin Bank
- C. Edelweiss Asset Management Company
- D. Aditya Birla Sun Life Asset Management Company Ltd.
- E. None of these

**Answer:** C

**Explanation:** Edelweiss Asset Management Company (AMC), a subsidiary of Edelweiss Capital Limited (ECL) has launched India's 1st Corporate Bond ETF (exchange trade fund) called the Bharat Bond ETF. The ETF is a government initiative and Edelweiss AMC was given the mandate to design and manage the product.

**68. A National level Business meet was organized by CPWD in which city?**

- A. Mumbai
- B. Chennai
- C. New Delhi
- D. Kolkata
- E. Andhra Pradesh

**Answer:** C

**Explanation:** CPWD organized a National level Business meet in New Delhi. The national-level meeting was held to get the views from the Clients and stakeholders about the Services provided by CPWD.

**69. India with which of the following countries has signed MOC to strengthen cooperation in steel sector?**

- A. Russia
- B. USA
- C. Japan
- D. UAE
- E. ITALY

**Answer:** C

**Explanation:** Union Cabinet chaired by Prime Minister Narendra Modi has given its approval for signing Memorandum of Cooperation (MOC) between Government of India and Government of Japan to constitute 'India-Japan Steel Dialogue' to strengthen cooperation in steel sector. MoC will help in capacity building for high grade steel manufacturing in India.

**70. Vistara inked code share agreement with which of the following company?**





- A. Alliance Air
- B. Go Air
- C. Spice Jet
- D. Lufthansa
- E. None of these

**Answer:** Option D

**Explanation:** Full-service airline Vistara on December 8 said it has entered into a codeshare pact with Lufthansa. The two carriers already have an interline partnership. Codesharing allows an airline to book its passengers on its partner carriers and provide seamless travel to destinations where it has no presence. An interline arrangement refers to a pact to issue and accept tickets for flights that are operated by the partner airline.

**71. Which company has announced changes in its health insurance policy in order to provide benefits to employees involved in LGBT employees?**

- A. TCS
- B. RIL
- C. Tech Mahindra
- D. Infosys
- E. None of these

**Answer:** A

**Explanation:** Tata Consultancy Services (TCS) has announced changes in its health insurance policy in order to provide benefits to employees involved in LGBT employees, a same-sex relationship. TCS became the first Tata Group companies to bring the change.

**72. Where is the headquarters of the IRDA situated?**

- A. Lucknow
- B. Chandigarh
- C. Mumbai
- D. Delhi
- E. Hyderabad

**Answer:** E

**Explanation:** The Insurance Regulatory and Development Authority of India is an autonomous, statutory body set up to regulate and promote insurance and re-insurance industries in India. It was constituted by the Insurance Regulatory and Development Authority Act, 1999. The agency's headquarters are in Hyderabad, Telangana, where it moved from Delhi in 2001.

**73. The India Post Payment Bank has recently tied up with which Insurance company to offer life insurance in rural areas? (September 2018)**



- A. AEGON
- B. Bajaj Allianz
- C. LIC
- D. Birla Sun
- E. PNB MetLife

**Answer:** B

**Explanation:** The India Post Payments Bank (IPPB) and private life insurer Bajaj Allianz Life Insurance Co Ltd (BALIC) have entered into strategic partnership to provide life insurance solutions. It will allow IPPB customers across segments to access wide array of life insurance products and services especially at doorstep. BALIC is the first life insurer to partner with IPPB. This partnership will allow BALIC to leverage IPPB's last mile reach for building awareness about life insurance.

**74. What is the maximum amount of deposit per account that the India Post Payment Bank (IPPB) can accept?**

- A. Rs 10,000
- B. Rs 75,000
- C. Rs 1,00,000
- D. Rs 1,50,000
- E. Rs 2,00,000

**Answer:** C

**Explanation:** The India Post Payment Bank has been set up as Public Limited Company under Department of Posts (DoP) with 100% Government of India (GOI) equity. It was launched on September 1, 2018 in New Delhi. It offers basic banking services acceptance of demand deposits, remittance services, internet banking and other specified services. It does not lending services. It can accept deposits up to Rs. 1 lakh per account from individuals and small businesses.

**75. Which of the following is true about India Post Payments Bank?**

- I. Central government owns 75% of equity in it.
  - II. It can accept deposits up to Rs 1.5 lakh.
  - III. It is not allowed to extend loans/credit.
- A. Only II
  - B. Only III
  - C. Only I and II
  - D. Only II and III
  - E. None of the above

**Answer:** B

**Explanation:** Statement I: Central government owns 100 % of equity in it.



Statement II: It can accept deposits up to Rs 1 lakh.

Statement III is correct.

**76. The annual interest rate offered on the Sukanya Samriddhi Account scheme for the quarter October-December 2018 is –**

- A. 8.1%
- B. 8.2%
- C. 8.3%
- D. 8.4%
- E. 8.5%

**Answer:** E

**Explanation:** The annual interest rate offered on the Sukanya Samriddhi Account scheme for the quarter October-December 2018 is 8.5%. This is an increase from 8.1% offered in the July-September quarter.

**77. The compounding frequency of the Kisan Vikas Patra scheme is-**

- A. Monthly
- B. Monthly and Paid
- C. Semi-annually
- D. Quarterly
- E. Annually

**Answer:** E

**Explanation:** The compounding frequency of the Kisan Vikas Patra scheme is annual.

**78. The five pronged approach called SASHAKT to deal with NPAs in banks was recommended by –**

- A. Sunil Mehta Committee
- B. Priyanka Deshmukh committee
- C. Urjit Patel Committee
- D. Abhijit Sen Committee
- E. Bimal Jalan Committee

**Answer:** A

**Explanation:** The Sunil Mehta Committee was setup to deal with resolution of stressed assets and recommended creating an asset management company for the resolution of stressed loans worth more than Rs. 500 crores. It also recommended the five-pronged strategy Project called 'SASHAKT' to deal with Non-performing Assets in the country's banking system. The five-pronged strategy includes: 1. SME resolution approach, 2. Bank-led resolution approach, 3. AMC/AIF led resolution approach, 4. NCLT/IBC approach, & 5. Asset-trading platform.



**79. FSR stands for –**

- A. Fiscal Standard Report
- B. Financial Stability Report
- C. Foreign Stressed Reserves
- D. Financially Stressed Reserves
- E. Final Stable Report

**Answer:** B

**Explanation:** FSR stands for Financial Stability Report. This report is released by RBI and talks about risks to financial stability in the economy

**80. Which of the following was the first non-life insurer to be established in India?**

- A. Bombay Mutual Assurance
- B. Oriental Insurance
- C. National Insurance
- D. Triton Insurance
- E. None of the above

**Answer:** D

**Explanation:** Triton Insurance was the first non-life insurer to be established in India.

**81. The Insurance Act was passed in year –**

- A. 1912
- B. 1934
- C. 1938
- D. 1939
- E. 1944

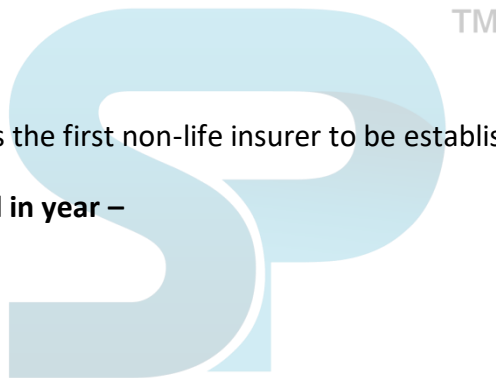
**Answer:** C

**Explanation:** The Insurance Act 1938 was the first legislation enacted to regulate the conduct of insurance companies in India. This Act, as amended from time to time continues to be in force. The Controller of Insurance was appointed by the Government under the provisions of the Insurance Act.

**82. The principle which involves collection of many individual contributions called premium from various people is known as –**

- A. Contribution
- B. Pooling
- C. Contract
- D. Peril
- E. Compensation

**Answer:** B





**Explanation:** The principle which involves collection of many individual contributions called premium from various people is known as Pooling. Consider the following example- Rashmi does not venture outside the house for fear of meeting with an accident.

**83. This is an example of –**

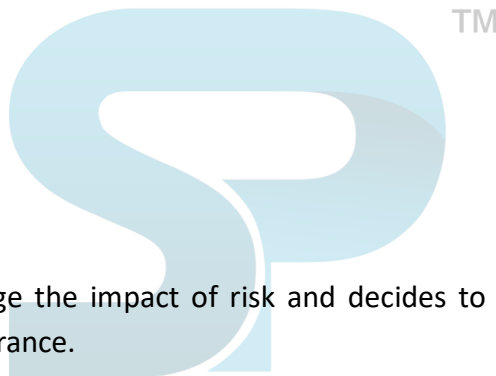
- A. Risk detection
- B. Risk retention
- C. Risk avoidance
- D. Risk Control
- E. Risk Reduction

**Answer:** C

**Explanation:** Controlling risk by avoiding a loss situation is known as risk avoidance. Thus one may try to avoid any property, person or activity with which an exposure may be associated

**84. Self-insurance is also known as –**

- A. Risk retention
- B. Risk declaration
- C. Risk reduction
- D. Risk prevention
- E. None of the above



**Answer:** A

**Explanation:** One tries to manage the impact of risk and decides to bear the risk and its effects by oneself. This is known as self-insurance.

**85. Which of the following categories of people will NOT be covered under Postal Life Insurance?**

- A. Government employees
- B. Semi-government employees
- C. Professionals
- D. Employees of listed companies
- E. All are covered

**Answer:** E

**Explanation:** In 2017, it was announced that the benefits of PLI will no more be confined to Government and semi-Government employees, but will also be available to professionals such as Doctors, Engineers, Management Consultants, Chartered Accountants, Architects, Lawyers, Bankers etc. and to employees of listed companies of NSE (National Stock Exchange) and BSE (Bombay Stock Exchange). The decision has been taken to enlarge the cover of social security and bring maximum number of people under the protection of Postal Life Insurance (PL



**86. Which of the following committees recommended the introduction of the Rural Postal Life Insurance?**

- A. Dubey Committee
- B. Pratap Committee
- C. Malhotra Committee
- D. Agastya Committee
- E. None of the above

**Answer:** C

**Explanation:** The Rural Postal Life Insurance (RPLI), introduced on March 24, 1995 on recommendations of Malhotra Committee, provides insurance cover to people residing in rural areas, especially weaker sections and women living in rural areas. Low Premium and High Bonus is the unique feature of PLI and RPLI schemes.

**87. The insurance sector was liberalized in which year?**

- A. 1995
- B. 1999
- C. 2000
- D. 2001
- E. 2005

**Answer:** C

**Explanation:** The insurance sector was liberalized in the year 2000

**88. What is the present limit of FDI allowed in the insurance sector?**

- A. 26%
- B. 49%
- C. 51%
- D. 74%
- E. 100%

**Answer:** B

**Explanation:** The insurance sector has gone through a number of phases by allowing private companies to solicit insurance and also allowing foreign direct investment. India allowed private companies in insurance sector in 2000, setting a limit on FDI to 26%, which was increased to 49% in 2014.

**89. When was Life Insurance Corporation of India privatized?**

- A. 1999
- B. 2000
- C. 2001
- D. 2002



E. 2005

Answer: C

Explanation: The Life Insurance Corporation of India was privatized in 2001.

90. Which of the following statements is true?

- A. Insurance transfers the risk of one person to another person.
- B. Insurance works on the principle of sharing the losses of a 'many' by a few.
- C. Insurance works on the principle of sharing the losses of a 'few' by 'many'.
- D. Insurance works on the method of transferring the gains of a few to the many.
- E. None of the above

Answer: C

Explanation: Statement I: It transfers the risk from one person to an insurer (a company).

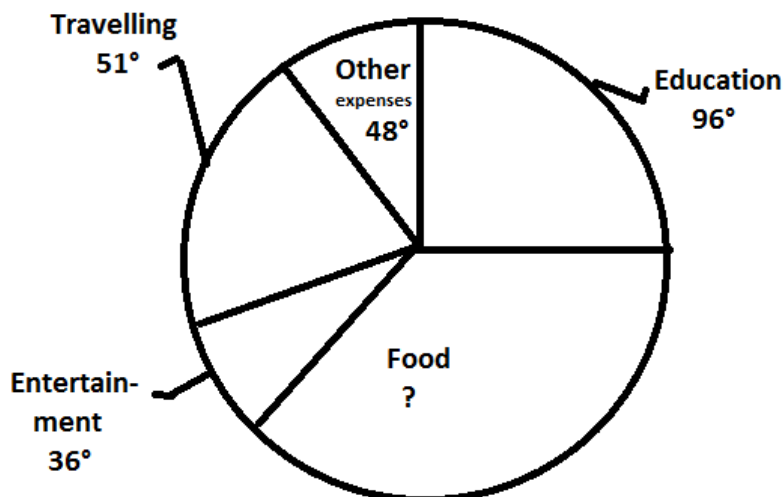
Statement II: This is opposite of what is correct.

Statement IV: The aim of insurance is not to pass the gains from one to another.

Statement III is correct.

Directions (91-95): Study the following the pie-chart and table carefully to answer the questions given below:

The following pie-chart shows the distribution of the monthly family budget of a person.



The following table shows the further distribution (in percent) of the above-mentioned items among the five family member's i.e P (the person himself), W (his wife), Rahul (son), Rohit (son), and Preeti (his



daughter). His monthly family budget is Rs. 1, 20,000

	Education	Food	Entertainment	Travelling	Other expenses
P	10	30	10	40	20
W	15	25	13	10	25
RAHUL	40	20	20	25	20
ROHIT	25	15	25	10	10
PREETI	10	10	15	15	25

91. What is the average expenses of P?

- A. Rs. 5620
- B. Other than the given options
- C. Rs. 5640
- D. Rs. 5460
- E. Rs. 5480

Answer: D

Explanation:

$$= (10\% \text{ of } \frac{96}{360} + 30\% \text{ of } \frac{129}{360} + 10\% \text{ of } \frac{36}{360} + 40\%$$

$$\text{Of } \frac{51}{360} + 20\% \text{ of } \frac{48}{360} ) \times \frac{1,20,000}{5}$$

$$= \frac{960+3870+360+2040+960}{3600} \times \frac{1,20,000}{5}$$

$$= \text{Rs. 5460}$$

92. What is the approximate percentage increase in the amount Which Rahul enjoys for entertainment as compared to Preeti for the same?

- A. 33%
- B. 31%
- C. Other than the given options
- D. 37%
- E. 35%

Answer: A

Explanation: Amount spent by Rahul on Entertainment





$$= \frac{20}{100} \times \frac{36}{360} \times 1,20,000 = \text{Rs. } 2400$$

Amount spent by Preeti on Entertainment

$$= \frac{15}{100} \times \frac{36}{360} \times 1,20,000 = \text{Rs. } 1800$$

∴ required percentage increase

$$= \frac{2400-1800}{1800} \times 100 = 33\%$$

**93. The average expenses of Rohit is approximately what percent of the average expenses of W (Wife)?**

- A. 76.4%
- B. 81.5%
- C. 79.5%
- D. 83.5%
- E. Other than the given options



**Answer:** D

**Explanation:**

Average expenses of Rohit

$$= (25\% \text{ of } \frac{96}{360} + 15\% \text{ of } \frac{129}{360} + 25\% \text{ of } \frac{36}{360} + 10\%$$

$$\text{Of } \frac{51}{360} + 10\% \text{ of } \frac{48}{360}) \times 1,20,000$$

$$= \frac{2400+1935+900+510+480}{36000} \times \frac{1,20,000}{5}$$

$$= \text{Rs. } 4150$$

Average expenses of W (wife)



$$= (15\% \text{ of } \frac{96}{360} + 25\% \text{ of } \frac{129}{360} + 30\% \text{ of } \frac{36}{360} + 10\%$$

$$\text{Of } \frac{51}{360} + 25\% \text{ of } \frac{48}{360}) \times \frac{1,20,000}{5}$$

$$= \frac{1440+3225+1080+510+1200}{36000} \times \frac{1,20,000}{5}$$

$$= \text{Rs. } 4970$$

∴ Required percentage

$$= \frac{4150}{4970} \times 100 = 83.5\%$$

**94. Find the difference (in percentage of the budget) between the average expenses of Education and the average expenses on Entertainment of the couple?**

- A. 1.3%
- B. 0.9%
- C. 2%
- D. Other than the given options
- E. 2.5%

**Answer:** A

**Explanation:**

Required difference

$$= ((10+15) \text{ of } \frac{96}{360} - (30+10)\% \text{ of } \frac{36}{360}) \times \frac{1,20,000}{2}$$

$$= \frac{2400-1440}{36000} \times \frac{1,20,000}{5} = \text{Rs. } 1600$$

∴ Required percentage

$$= \frac{1600}{1,20,000} \times 100 = 1.3\%$$

**95. The total amount spent by Rahul on Travelling and Food is approximately what percent of the total amount spent by Preeti on Education and Food?**

- A. Other than the given options
- B. 168%
- C. 171%
- D. 175%
- E. 174%





Answer:

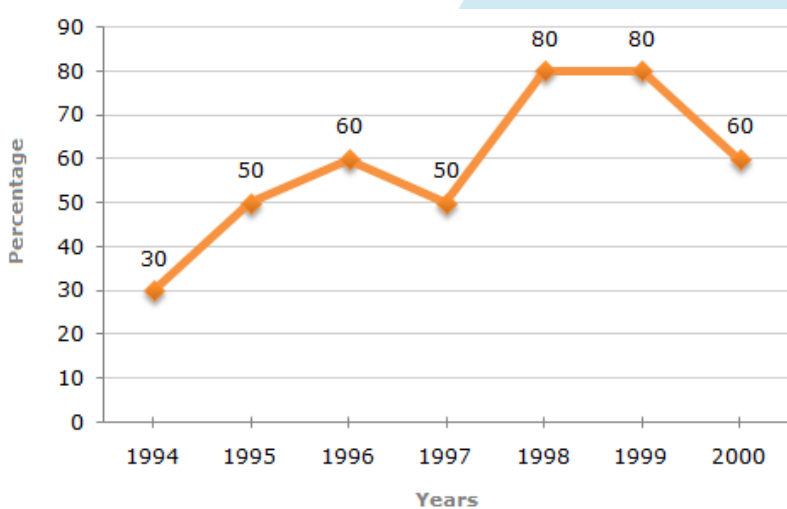
Explanation: C

Required percentage

$$\begin{aligned}
 &= \frac{20\% \text{ of } \frac{129}{360} + 25\% \text{ of } \frac{51}{360}}{10\% \text{ of } \frac{96}{360} + 10\% \text{ of } \frac{129}{360}} \times 100 \\
 &= \frac{20 \times 129 + 25 \times 51}{960 + 1290} \times 100 \\
 &= \frac{2580 + 1275}{960 + 1290} \times 100 = \frac{3855}{2250} \times 100 = 171\%
 \end{aligned}$$

**Directions (96-100):** The following line graph gives the percentage of the number of candidates who qualified an examination out of the total number of candidates who appeared for the examination over a period of seven years from 1994 to 2000.

**Percentage of Candidates Qualified to Appeared in an Examination Over the Years**



**96. The difference between the percentages of candidates qualified to appeared was maximum in which of the following pairs of years?**

- A. 1994 and 1995
- B. 1997 and 1998
- C. 1998 and 1999
- D. 1999 and 2000
- E. 2000 and 2001

Answer: B

Explanation: The differences between the percentages of candidates qualified to appear for the give pairs of years are:



For 1994 and 1995 =  $50 - 30 = 20$ .

For 1998 and 1999 =  $80 - 80 = 0$ .

For 1994 and 1997 =  $50 - 30 = 20$ .

For 1997 and 1998 =  $80 - 50 = 30$ .

For 1999 and 2000 =  $80 - 60 = 20$ .

Thus, the maximum difference is between the years 1997 and 1998.

**97. In which pair of years was the number of candidates qualified, the same?**

- A. 1995 and 1997
- B. 1995 and 2000
- C. 1998 and 1999
- D. Data inadequate
- E. None of these

**Answer:** D

**Explanation:** The graph gives the data for the percentage of candidates qualified to appeared and unless the absolute values of number of candidates qualified or candidates appeared is know we cannot compare the absolute values for any two years.

**98. If the number of candidates qualified in 1998 was 21200, what was the number of candidates appeared in 1998?**

- A. 32000
- B. 28500
- C. 26500
- D. 25000
- E. 27000

**Answer:** C

**Explanation:** The number of candidates appeared in 1998 be x.

Then, 80% of x = 21200  $\Rightarrow x = \frac{21200 \times 100}{80} = 26500$  (required number).

**99. If the total number of candidates appeared in 1996 and 1997 together was 47400, then the total number of candidates qualified in these two years together was?**

- A. 34700
- B. 32100
- C. 31500
- D. Data inadequate



Answer: D

**Explanation:** The total number of candidates qualified in 1996 and 1997 together, cannot be determined until we know at least, the number of candidates appeared in any one of the two years 1996 or 1997 or the percentage of candidates qualified to appeared in 1996 and 1997 together.

**100. The total number of candidates qualified in 1999 and 2000 together was 33500 and the number of candidates appeared in 1999 was 26500. What was the number of candidates in 2000?**

- A. 24500
- B. 22000
- C. 20500
- D. 19000
- E. 20000

Answer: C

**Explanation:** The number of candidates qualified in 1999 = (80% of 26500) = 21200.

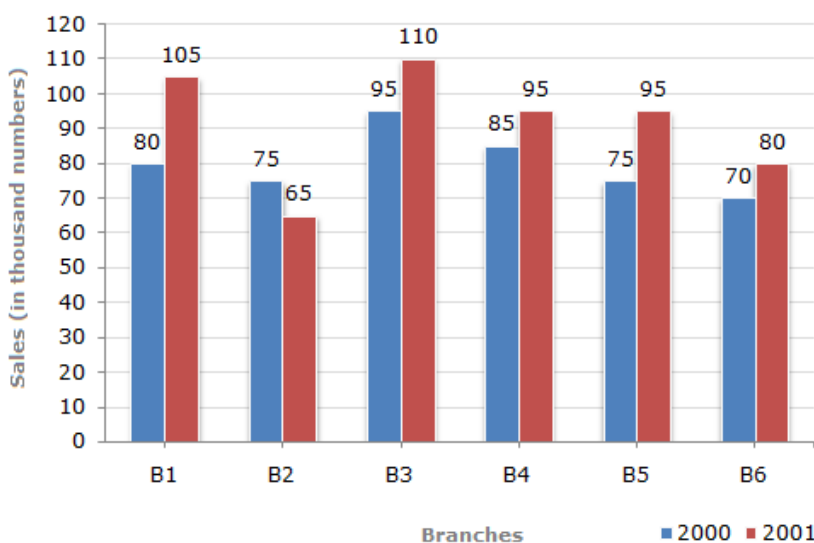
Therefore Number of candidates qualified in 2000 = (33500 - 21200) = 12300.

Let the number of candidates appeared in 2000 be x.

Then, 60% of x = 12300  $\Rightarrow x = \frac{12300 \times 100}{60} = 20500$

**Directions (101 - 105)** The bar graph given below shows the sales of books (in thousand number) from six branches of a publishing company during two consecutive years 2000 and 2001.

**Sales of Books (in thousand numbers) from Six Branches - B1, B2, B3, B4, B5 and B6 of a publishing Company in 2000 and 2001.**



**101. What is the ratio of the total sales of branch B2 for both years to the total sales of branch B4 for both years?**



- A. 2:3
- B. 3:5
- C. 4:5
- D. 7:9
- E. None of these

Answer: D

Explanation:

$$\text{Required ratio} = \frac{75 + 65}{95 + 85} = \frac{140}{180} = \frac{7}{9}$$

**102. Total sales of branch B6 for both the years is what percent of the total sales of branches B3 for both the years?**

- A. 68.54%
- B. 71.11%
- C. 73.17%
- D. 75.55%
- E. 85.50%

Answer: C

Explanation:

$$\text{Required percentage} = \frac{70 + 80}{95 + 110} \times 100\%$$

$$\left[ \frac{150}{205} \times 100\% \right]$$

$$= 73.17\%$$



**103. What percent of the average sales of branches B1, B2 and B3 in 2001 is the average sales of branches B1, B3 and B6 in 2000?**

- A. 75%
- B. 77.5%
- C. 82.5%
- D. 87.5%
- E. 72.6%

Answer: D

Explanation: Average sales (in thousand number) of branches B1, B3 and B6 in 2000

$$= \frac{1}{3} \times (80 + 95 + 70) = \left(\frac{245}{3}\right).$$

Average sales (in thousand number) of branches B1, B2 and B3 in 2001



$$\text{Required percentage} = \left[ \frac{240/3}{280/3} \times 100 \right] \% = \left( \frac{245}{280} \times 100 \right) \% = 87.5\%$$

104. What is the average sales of all the branches (in thousand numbers) for the year 2000?

- A. 73
- B. 80
- C. 83
- D. 88
- E. 86

Answer: B

Explanation: Average sales of all the six branches (in thousand numbers) for the year 2000

$$= \frac{1}{6} \times [80 + 75 + 95 + 85 + 75 + 70] = 80.$$

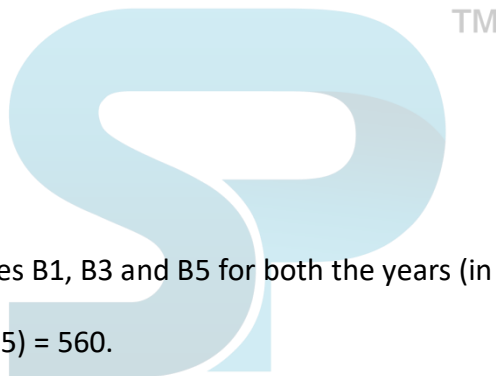
105. Total sales of branches B1, B3 and B5 together for both the years (in thousand numbers) is?

- A. 250
- B. 310
- C. 435
- D. 560
- E. 521

Answer: D

Explanation: Total sales of branches B1, B3 and B5 for both the years (in thousand numbers)

$$= (80 + 105) + (95 + 110) + (75 + 95) = 560.$$



Directions (106- 110) Study the following table chart and answer the questions.

Classification of 100 Students Based on the Marks Obtained by them in Physics and Chemistry in an Examination.

Subject	Marks out of 50				
	40 and above	30 and above	20 and above	10 and above	0 and above
Physics	9	32	80	92	100
Chemistry	4	21	66	81	100
Average (Aggregate)	7	27	73	87	100

106. What is the different between the number of students passed with 30 as cut-off marks in Chemistry and those passed with 30 as cut-off marks in aggregate?

- A. 3
- B. 4
- C. 5



- D. 6
- E. 8

Answer: D

Explanation: Required difference from the table chart

= (No. of students scoring 30 and above marks in Chemistry) - (Number of students scoring 30 and above marks in aggregate)

= 27 - 21 = 6.

**107. If at least 60% marks in Physics are required for pursuing higher studies in Physics, how many students will be eligible to pursue higher studies in Physics?**

- A. 27
- B. 32
- C. 34
- D. 41
- E. 52

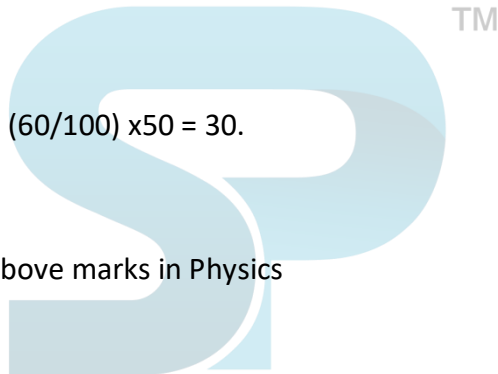
Answer: B

Explanation: We have 60% of 50 =  $(60/100) \times 50 = 30$ .

Therefore Required number

= No. of students scoring 30 and above marks in Physics

= 32



**108. The percentage of number of students getting at least 60% marks in Chemistry over those getting at least 40% marks in aggregate, is approximately what according to the table chart?**

- A. 21%
- B. 27%
- C. 29%
- D. 31%
- E. 42%

Answer: C

Explanation: Number of students getting at least 60% marks in Chemistry

= Number of students getting 30 and above marks in Chemistry

= 21.

Number of students getting at least 40% marks in aggregate





= Number of students getting 20 and above marks in aggregate

= 73.

Required percentage =  $(21/73) \times 100\%$

= 28.77%  $\approx$  29%.

**109. The number of students scoring less than 40% marks in aggregate is?**

- A. 13
- B. 19
- C. 20
- D. 27
- E. 52

**Answer:** D

**Explanation:** We have 40% of 50 =  $(40/100) \times 50 = 20$

Therefore Required number

= Number of students scoring less than 20 marks in aggregate

= 100 - Number of students scoring 20 and above marks in aggregate

= 100 - 73 = 27.

**110. If it is known that at least 23 students were eligible for a Symposium on Chemistry, then the minimum qualifying marks in Chemistry for eligibility to Symposium would lie in the range?**

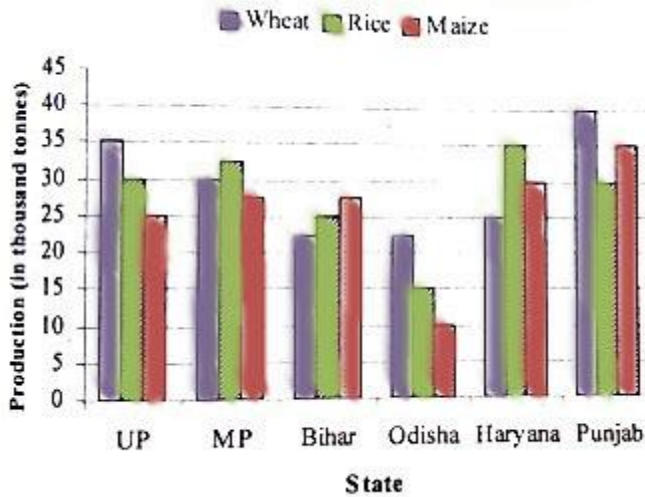
- A. 40-45
- B. 30-40
- C. 20-30
- D. Below 20
- E. 35-40

**Answer:** C

**Explanation:** Since 66 students get 20 and above marks in Chemistry and out of these 21 students get 30 and above marks, therefore to select top 35 students in Chemistry, the qualifying marks should lie in the range 20-30.

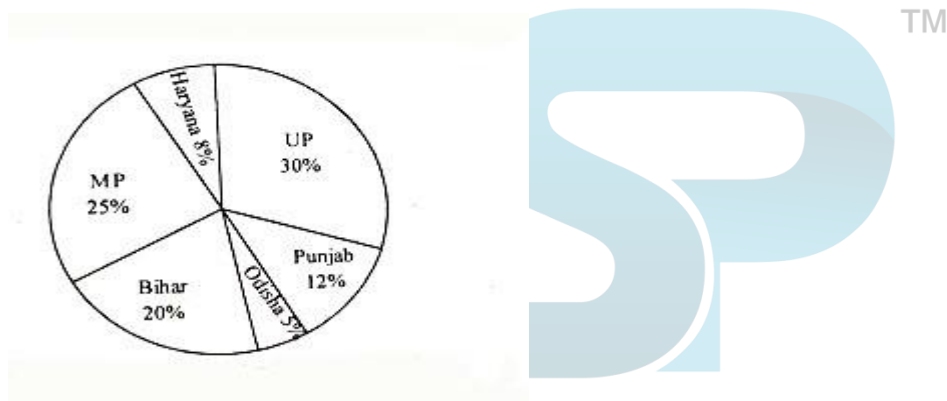
**Directions (111-115) Study the given bar graph and pie chart to answer the following questions.**

The bar graph shows the production (in thousand tones) of Wheat, Rice and Maize in different states.



The pie-chart shows the percentage of agricultural land in the given six states.

Productivity =



111. The productivity of which state is the maximum?

- A. Bihar
- B. Haryana
- C. Punjab
- D. UP
- E. MP

Answer: B

Explanation: Productivity = Total production/area of Garland

Productivity of UP =  $[(35000+30000+25000) / (30/100)] = 300000$

Productivity of MP =  $[(30000+37500+27500) / (25/100)] = 380000$

Productivity of Bihar =  $[(22500+27500+25000) / (20/100)] = 375000$



Productivity of Odisha =  $[(22500+15000+10000) / (5/100)] = 950000$

Productivity of Haryana =  $[(30000+25000+35000) / (8/100)] = 1125000$

Productivity of Punjab =  $[(40000+35000+30000) / (12/100)] = 875000$

The Productivity of Haryana is the maximum.

**112. The production of which state is the maximum?**

- A. Bihar
- B. MP
- C. Haryana
- D. UP
- E. Punjab

**Answer:** E

**Explanation:** Production of Punjab is maximum = 105000 tones

**113. The production of wheat in Punjab is what per cent more than the production of Maize in Odisha?**

- A. 350%
- B. 250%
- C. 300%
- D. 200%
- E. 400%

**Answer:** C

**Explanation:** Production of Wheat in Punjab = 40000 tones

Production of Maize in Odisha = 10000 tones

Required % =  $(40000 - 10000)/100 = 300\%$

**114. What is the ratio of the production of Rice in Bihar to the production of Wheat in Haryana ?**

- A. 2:3
- B. 3:2
- C. 2:1
- D. 1:1
- E. 1:2

**Answer:** D

**Explanation:** The ratio of production of Rice in Bihar to the production of Wheat in Haryana = 25000 tones: 25000 tones = 1: 1



115. If MP exports 40% of Rice at the rate of Rs.30 per kg and UP exports 30% of Rice at the rate of Rs.32 per kg, then what is the ratio of the income from the exports?

- A. 65:48
- B. 31:42
- C. 43:54
- D. 57:62
- E. 1:2

Answer: A

Explanation: Income of MP from export of 40% of Rice at the rate of Rs.30 per kg = Rs.39crore

Income of UP from export of 30% of Rice at the rate of Rs.32 per kg = Rs.28.8 crore

Required ratio = 39: 28.8 = 390: 288 = 65: 48

Directions (116-120): The following line graph gives the ratio of the amounts of imports by a company to the amount of exports from that company over the period from 1995 to 2001.

Ratio of Value of Imports to Exports by a Company over the Years. TM



116. If the imports in 1998 was Rs. 250 crores and the total exports in the years 1998 and 1999 together was Rs. 500 crores, then the imports in 1999 was ?

- A. Rs. 250 cr
- B. Rs. 300 cr
- C. Rs. 357 cr
- D. Rs. 420 cr
- E. None of these

Answer: D

Explanation: The ratio of imports to exports for the years 1998 and 1999 are 1.25 and 1.40 respectively.



Let the exports in the year 1999 = Rs. x crores.

Then, the exports in the year 1998 = Rs. (500 - x) crores.

$$250500 - x = 1.25 \Rightarrow x = 300 \text{ crores} \quad [\text{Using ratio for 1998}]$$

Thus, the exports in the year 1999 = Rs. 300 crores.

Let the imports in the year 1999 = Rs. y crores.

$$\text{Then, Imports in the year 1999} = \frac{y}{300} = 1.4 \Rightarrow y = 420 = \text{Rs. 420 crores.}$$

**117. The imports were minimum proportionate to the exports of the company in the year ?**

- A. 1995
- B. 1996
- C. 1997
- D. 2000
- E. 2001

**Answer:** C

**Explanation:** The imports are minimum proportionate to the exports implies that the ratio of the value of imports to exports has the minimum value.

Now, this ratio has a minimum value 0.35 in 1997, i.e., the imports are minimum proportionate to the exports in 1997.

**118. What was the percentage increase in imports from 1997 to 1998?**

- A. 72
- B. 56
- C. 28
- D. Data Inadequate
- E. None of these

**Answer:** D

**Explanation:** The graph gives only the ratio of imports to exports for different years. To find the percentage increase in imports from 1997 to 1998, we require more details such as the value of imports or exports during these years.

**119. If the imports of the company in 1996 was Rs. 272 crores, the exports from the company in 1996 was?**

- A. Rs. 370 cr
- B. Rs. 320 cr
- C. Rs. 280 cr



- D. Rs. 275 cr
- E. Rs. 280 cr

**Answer:** B

**Explanation:** Ratio of imports to exports in the year 1996 = 0.85.

Let the exports in 1996 = Rs. x crores.

$$\text{Then, } \frac{272}{x} = 0.85 \Rightarrow x = 320$$

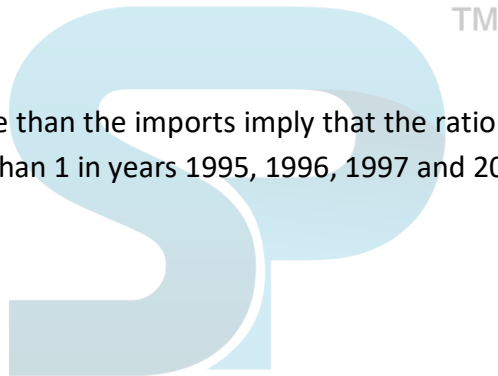
Exports in 1996 = Rs. 320 crores.

**120. In how many of the given years were the exports more than the imports ?**

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

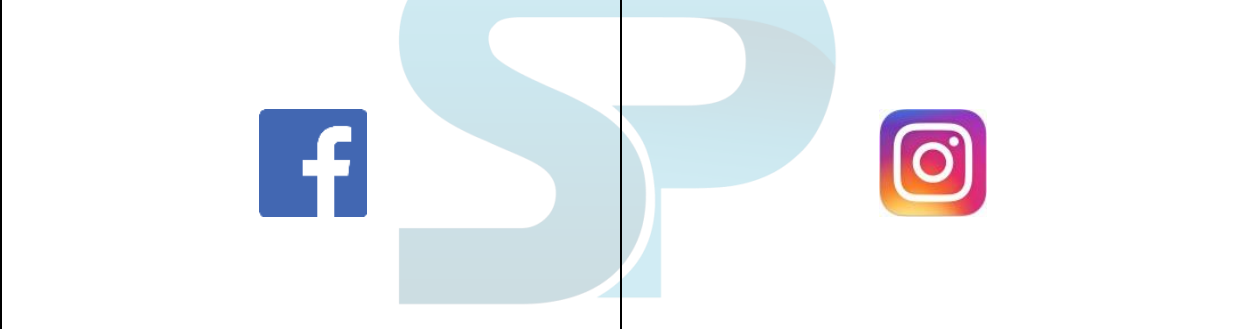
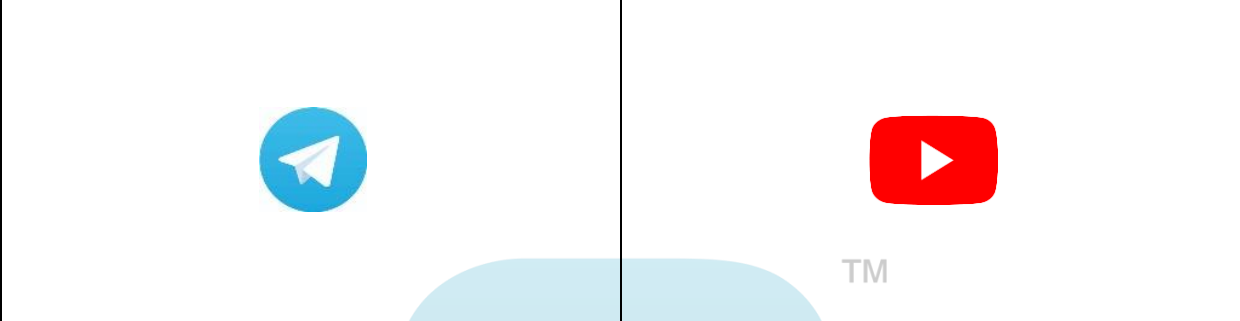
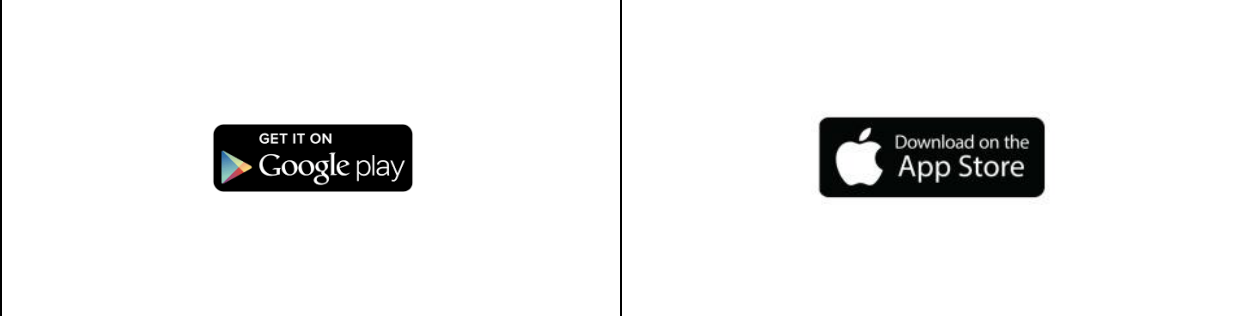
**Answer:** D

**Explanation:** The exports are more than the imports imply that the ratio of value of imports to exports is less than 1. Now, this ratio is less than 1 in years 1995, 1996, 1997 and 2000.





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