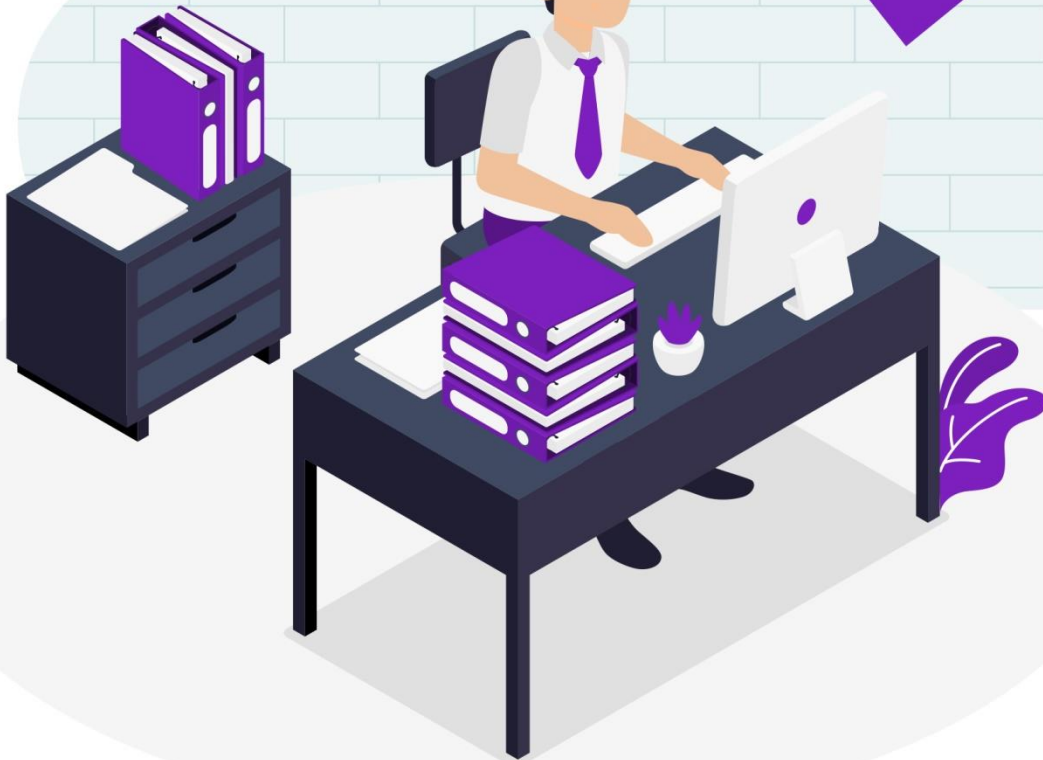


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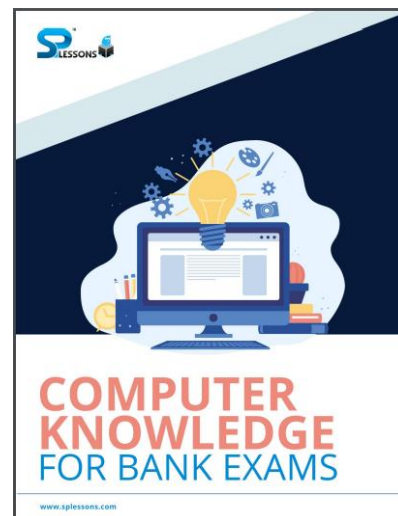
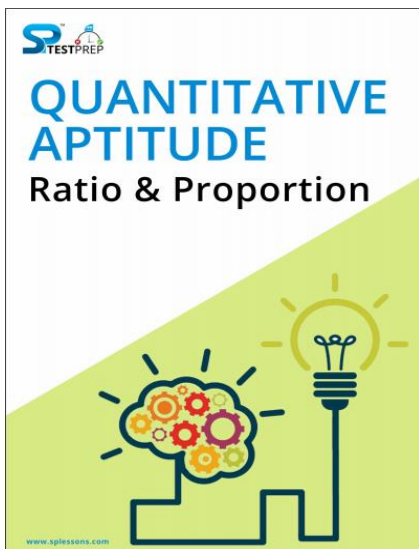
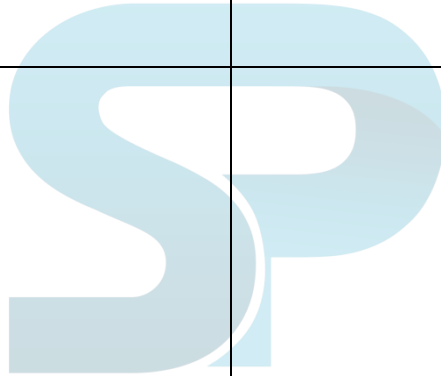




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1. I. Arriving in Rome to a / an _____ crowd and tearful relatives, the women said they had been treated well.

II. Everybody gave parties in celebration and the fire department was kept busy fighting the flames that spread from the bonfires of _____ small boys.

- A. extirpate
- B. jubilant
- C. squelch
- D. obliterate
- E. none of the above

Answer: B

Explanation: Jubilant – happy; merry; joyfull.

2. I. Jane rather liked a man to be masterful, but Mr. Rochester seemed so bent on getting his own way that he was actually _____!

II. The love which had sprung up in his heart was not the sudden, changeable fancy of a boy, but rather the wild, fierce passion of a man of strong will and _____ temper.

- A. supersede
- B. annihilate
- C. rescind
- D. imperious
- E. none of the above



Answer: D

Explanation: Imperious – urgent or pressing

3. I. Natural selection in _____ animals operates upon groups rather than upon individuals.

II. Even now I am certain that those seas are not, and perhaps never can be, in the present constitution of things, a place for his habitual _____ resort.

- A. gregarious
- B. traverse
- C. gainsay
- D. impugn
- E. none of the above

Answer: A

Explanation: Gregarious – sociable; seeking and enjoying the company of others

4. I. Her face was brilliant and glowing; but this glow was not one of brightness; it suggested the fearful glow of a _____ in the midst of a dark night.



II. The _____, at which he had looked with so much indifference the evening before, had greatly increased during the night.

- A. intrude
- B. negation
- C. conflagration
- D. thwart
- E. none of the above

Answer: C

Explanation: Conflagration- large destructive fire

5. I. The persons against whom these proclamations were directed at first _____ them; but, when the time came for them to be obeyed, all obeyed them.

II. Gazing up into the darkness I saw myself as a creature driven and _____ by vanity; and my eyes burned with anguish and anger.

- A. promulgate
- B. derided
- C. invaded
- D. saddled
- E. none of the above



Answer: B

Explanation: Derided – ridicule; make fun of

6. I. He was extremely nervous and extremely jealous of other tenors and he covered his nervous jealousy with a / an _____ friendliness.

II. Amy's _____ nature could not be repressed; she' was always bubbling over with excitement.

- A. nullify
- B. abrogate
- C. ebullient
- D. cinch
- E. none of the above

Answer: C

Explanation: Ebullient- showing excitement

7. I. He is far too intelligent to utter such _____ remarks.

II. Those that come through the gate of ivory are _____, but those from the gate of horn mean something to those that see them.



- A. fatuous
- B. obliterate
- C. controvert
- D. stonewall
- E. none of the above

Answer: A

Explanation: Fatuous – foolish or silly

8. I. He could endure his financial failure, but he could not bear the _____ that his foes heaped upon him.

II. An attempt at divorce could lead to nothing but a public scandal, which would be a perfect godsend to his enemies for _____ and attacks on his high position in society.

- A. decimate
- B. calumny
- C. venturesome
- D. mannerism
- E. none of the above

Answer: B

Explanation: Calumny – the making of false and defamatory statements about someone in order to damage their reputation

9. I She dropped her head; then, with a _____ movement, she pulled to the door, which closed behind her.

II. And then I made a _____ movement, and one of the remaining posts of that vanished fence leaped up in the field of my glass.

- A. effulgent
- B. ruction
- C. seethe
- D. brusque
- E. none of the above

Answer: D

Explanation: Brusque – abrupt and curt in manner or speech

10. I. Tom's extreme _____ for disputes keeps him from getting into arguments with his temperamental wife.

II. Upon the whole, I never beheld, in all my travels, so disagreeable an animal, or one against which I naturally conceived so strong a / an _____.



- A. cadaver
- B. doughty
- C. antipathy
- D. fracas
- E. none of the above

Answer: C

Explanation: Antipathy – strong feeling of aversion

Direction [11-15]: Given below are six sentences (A) (B) (C) (D) (E) and (F). Answer the following questions after rearranging the following sentences into a coherent paragraph.

- A.** And all these are contaminating the world’s oceans, clogging drains and causing flooding, transmitting diseases, increasing respiratory problems from burning, harming animals that consume waste unknowingly, and affecting economic development.
- B.** While this a topic that people are aware of, waste generation is increasing at an alarming rate. Countries are rapidly developing without adequate systems in place to manage the changing waste composition of citizens.
- C.** According to the world’s bank report, the world generates 2.01 billion tons of municipal solid waste annually with at least 33% of that not managed in an environmentally safe manner.
- D.** In recent years, landslides of waste dumps have buried homes and people under piles of waste. And it is the poorest who often live near waste dumps and power their city’s recycling system through waste picking, leaving them susceptible to serious health repercussions.
- E.** The need of the hour is to create good waste management system, where products are designed and optimised for reuse and recycling, which will help in economic growth while minimising environmental impact.
- F.** Cities, home to over half of humanity and generating more than 80% of the world’s GDP, are at the forefront of tackling the global waste challenge.

11. Considering statement (C) “ According to the world’s bank report , the world generates 2.01 billion tonnes of municipal solid waste annually with at least 33% of that not managed in an environmentally safe manner.” as the fourth statement, then which of the following becomes the FIRST statement of the rearrangement?

- A. E
- B. D
- C. B
- D. F
- E. A

Answer: B.



Explanation: Correct sequence is DBFCAE

12. Considering statement (C) “According to the world’s bank report, the world generates 2.01 billion tons of municipal solid waste annually with at least 33% of that not managed in an environmentally safe manner.” as the fourth statement, then which of the following becomes the SIXTH statement of the rearrangement?

- A. F
- B. B
- C. A
- D. E
- E. D

Answer: D.

Explanation: Correct sequence is DBFCAE

13. Considering statement (C) “According to the world’s bank report, the world generates 2.01 billion tons of municipal solid waste annually with at least 33% of that not managed in an environmentally safe manner.” as the fourth statement, then which of the following becomes the SECOND statement of the rearrangement?

- A. F
- B. D
- C. A
- D. E
- E. B



Answer: E.

Explanation: Correct sequence is DBFCAE

14. Among the following pairs which one of them is formed with two consecutive statements after the rearrangement?

- A. BA
- B. DC
- C. BF
- D. CE
- E. AF

Answer: C.

Explanation: Correct sequence is DBFCAE

15. Among the following pairs which one of them is formed with two consecutive statements after the rearrangement?

- A. FC



- B. CE
- C. ED
- D. AF
- E. BC

Answer: A.

Explanation: Correct sequence is DBFCAE

Direction [16-25]: The _____ (1) of unemployment to the individual are not hard to imagine. When a person loses his or her job, there is often a _____ (2) impact to that person's standard of living. Prior to the Great Recession, the average savings rate in the U.S. had been drifting down towards zero (and sometimes below), and there are _____ (3) reports that the average person is only a few weeks away from serious financial trouble without a paying job. Even for those _____ (4) for unemployment benefits and other forms of government assistance, it is often the case that these benefits replace 50% or less of their regular income. That means these people are consuming far less than usual. However, the economic consequences can go beyond just less consumption. Many people will turn to retirement savings in a pinch, and draining these savings has long-term _____ (5) . Prolonged unemployment can lead to a _____ (6) of skills, basically robbing the economy of otherwise useful talents. At the same time, the experience of unemployment (either direct or indirect) can _____ (7) how workers plan for their futures — prolonged unemployment can lead to greater skepticism and pessimism about the value of education and training and lead to workers being less willing to invest in the long years of training some jobs require. On a similar note, the absence of income created by unemployment can force families to deny educational opportunities to their children and _____ (8) the economy of those future skills. Last but not least, there are other costs to the individual. Studies have shown that _____ (9) unemployment harms the mental health of workers and can actually _____ (10) physical health and shorten lifespans.

16. [1]

- A. 1. Charges
- B. Cost
- C. Costs
- D. Expense
- E. No change required

Answer: C.

Explanation: Option 3 (costs) is suitable as per the sentence ahead.

17. [2]

- A. 2. Urgent
- B. Immediate
- C. Critical
- D. Currently



E. No change required

Answer: B.

18. [3]

Explanation: Immediate – occurring or done at once; instant.

- A. 3. Experiential
- B. Incidental
- C. Fictional
- D. Anecdotal
- E. No change required

Answer: D.

Explanation: Anecdotal – (of an account) not necessarily true or reliable, because based on personal accounts rather than facts or research.

19. [4]

- A. 4. Eligible
- B. Justified
- C. Permitted
- D. Seemly
- E. No change required



Answer: A

Explanation: Eligible – having the right to do or obtain something; satisfying the appropriate conditions.

20. [5]

- A. 5. Development
- B. Ramifications
- C. Effect
- D. Manifestations
- E. No change required

Answer: B.

Explanation: Ramifications – consequences, results, aftermath

21. [6]

- A. 6. Disintegration
- B. Destruction
- C. Crumbling
- D. Erosion



E. No change required

Answer: D.

22. [7]

Explanation: Erosion – the gradual destruction or diminution of something.

- A. 7. Alter
- B. Embellish
- C. Revamp
- D. Transfigure
- E. No change required

Answer: A

Explanation: Alter – change in character or composition, typically in a comparatively small but significant way.

23. [8]

- A. 8. Bereave
- B. Lacks
- C. Seize
- D. Deprive
- E. No change required



Answer: D.

Explanation: Deprive – prevent (a person or place) from having or using something.

24. [9]

- A. 9. Delayed
- B. Prolonged
- C. Lengthy
- D. Elongated
- E. No change required

Answer: B.

Explanation: Prolonged – continuing for a long time or longer than usual

25. [10]

- A. 10. Wane
- B. Impair
- C. Worsen
- D. Decline



E. No change required

Answer: C.

Explanation: Worsen – make or become worse.

26. The WHO global air pollution database released in Geneva reveals that India has 14 out of 15 most polluted cities in the world in terms of PM 2.5 concentration and the fact that the data collected for survey were of preliminary stages and not the deep reports is even being much alarming.

- A. Has been even more alarming
- B. is even much alarming
- C. has even much alarming
- D. is even more alarming
- E. No correction required

Answer: D.

Explanation: is even more alarming

27. Climate governance gone beyond the science from climate change to look at the social, economic and political issues related to climate change.

- A. Goes beyond the science of
- B. Goes till the science of
- C. Go beyond the science from
- D. Goes beyond the science at
- E. No correction required

Answer: A.

Explanation: goes beyond the science of

28. Policies established for the benefits of rural women should be tested and re-assessed by the beneficiaries, using them as a social learning tool and not like individuals in which political authority is exercised.

- A. Not as individuals on whom
- B. Whether or not like individuals on which
- C. Not as individuals through whom
- D. Not like individuals by whom
- E. No correction required

Answer: A

Explanation: not as individuals on whom



29. The idea of education is to inculcate the knowledge of norms and skills which is important for an individual to socializing with society and surroundings and grasp the knowledge of values, ethics, manners and habits.

- A. By socializing with the society and the surrounding
- B. to socializing within the society and surroundings
- C. To socialize with society and surroundings
- D. for socializing among society and surrounding
- E. No correction required

Answer: C.

Explanation: to socialize with society and surroundings and grasp

30. The e-governance improves delivery of government services to people from re-deploying resources from backing end processing to the front line of customer service.

- A. from re-deploying resources from back end
- B. by re-deploying resources from back end
- C. by re-deploying resources to back end
- D. from re-deploying resources till back end
- E. No correction required

Answer: B.

Explanation: by re-deploying resources from back end

31. From the time Albert Einstein proposed his general theory of relativity and existence of black holes, a useable frontier has captivated the human mind. Now that there is a photographic evidence, it makes it all the more real and fascinating.

- A. Useable
- B. Captivated
- C. Fascinating
- D. Proposed
- E. All are correct

Answer: C.

Explanation: Correct spelling is fascinating

32. Coupled with the momentous discovery of gravitational waves, generated by two black holes, in 2015 by LIGO, the black hole image of M87 is a testament to engineering skills. It will help to form international collaborations to pool the capabilities of disparate scientific instruments and perceive phenomena that cannot be comprehended by individuals.

- A. Disparate
- B. Testament



- C. Capabilities
- D. Momentous
- E. All are correct

Answer: D.

Explanation: Correct spelling is momentous

33. The past year and a half has been an inflection point in cybersecurity with the battle against lack of awareness among businesses and the public sector largely being won, mainly following the two global ransomware attacks – Wannacry and Notpeya

- A. Business
- B. Inflection
- C. Awareness
- D. Cybersecurity
- E. All are correct

Answer: A.

Explanation: Correct spelling is businesses

TM

34. The treatment of tuberculosis is becoming more difficult as most patients don't adhere to the treatment regimen which includes six to nine months of daily antibiotics. This also contributes to emergence of multi-drug resistant bacteria.

- A. resistant
- B. Emergence
- C. Regimen
- D. Adhere
- E. All are correct

Answer: E.

Explanation: All are correct

35. For more than hundred years now, scientists and writers of science fiction alike have fostered the illusion that someday humankind will have weapons so terrible that the fear of its impact will end war for all times.

- A. Scientists
- B. Terrible
- C. Fostered
- D. Illusion
- E. All are correct

Answer: C.

Explanation: Correct spelling is fostered



In each of the following questions, one phrase has been given and it has been followed by four sentences. You have to find out in which of these sentences phrase has been used properly according to its meaning and mark your answer from the options denoted by 1, 2, 3, and 4. Mark 5. As your answer if you find that phrase has been applied properly in all the sentences.

36. Green horn

- I. Due to deteriorating health, Mrs. Dolly looked like a green horn
- II. You cannot rely on a green horn like him for this job.
- III. Of course, even a greenhorn could follow the wagon tracks they would leave in the sand.
- IV. After walking for miles, they seemed like green horns.

- A. I, II
- B. II, III
- C. I, IV
- D. All except I
- E. All are correct

Answer: B.

Explanation: Green horn – an inexperienced, naive person

37. Man of Means.

- I. Only man of means could afford to travel abroad.
- II. Tamanna married a man of means and now lives a luxurious life.
- III. Ambani brothers are man of means.
- IV. To own an expensive home a yacht a limousine, you have to a man of means.

- A. I, III
- B. II, IV
- C. All except IV
- D. II, IV
- E. All are correct

Answer: E.

Explanation: Man of means – wealthy, opulent, luxurious

38. Tooth and nail

- I. We fought tooth and nail to get the route of the new road changed.
- II. The people of this country fight with tooth and nail to protect their common homeland.



III. The twins fight with tooth and nail over the slightest disagreement.

IV. They fought tooth and nail

- A. I, IV
- B. II, III
- C. I, IV
- D. III, IV
- E. All are correct

Answer: A.

Explanation: Tooth and nail – fiercely and with one’s all strength

39. The single company that stayed in the fray could submit a cheaper offer because it already runs similar voting systems in a number of countries — where the system has been accused of malfunction or vulnerability to tinkering.

- A. Submit a cheaper offers because it already runs
- B. Submit a cheaper offer because it’s already runs
- C. submit a cheaper offer because it already run
- D. Submit a cheaper offer because it already running
- E. No correction required

Answer: E.

Explanation: No correction required

40. The BCCI’s elbow room has shrunk, and it is expected that the chastised board will toe the line, though this has time till October 6 to file a reply in the Supreme Court.

- A. Though it have time till
- B. Though this have time until
- C. Though it has time till
- D. Though it has time until
- E. No correction required

Answer: C.

Explanation: though it has time till

40. The Chinese hold lapsed on Monday, and have it not raised an objection, the resolution designating Azhar a terrorist would have been passed automatically.

- 1. Have it not raise an objection
- 2. Had this not raised an objection
- 3. Had it not raised an objection
- 4. Has it not raised an objection?



5. No correction required

Answer: C.

Explanation: had it not raised an objection

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41. 32, ?, 1024, 2048, 2048

- A. 324
- B. 256
- C. 224
- D. 326
- E. 274

Answer: B.

Explanation:

$$32 * 8 = 256$$

$$256 * 4 = 1024$$

$$1024 * 2 = 2048$$

42. 9, 5, 6, 10.5, 23?

- A. 50
- B. 65
- C. 70
- D. 55
- E. 60

Answer: E.

Explanation:

$$9 * 0.5 + 0.5 = 5$$

$$5 * 1 + 1 = 6$$

$$6 * 1.5 + 1.5 = 10.5$$

$$10.5 * 2 + 2 = 23$$

$$23 * 2.5 + 2.5 = 60$$





43. 17, 98, 26, ?, 35, 80

- A. 79
- B. 69
- C. 89
- D. 59
- E. 49

Answer: C.

Explanation: $26 - 17 = 9$; $35 - 26 = 9$, $98 - 9 = 89$

44. 2, 17, 89, 359, 1079,

- A. 2143
- B. 2152
- C. 2169
- D. 2159
- E. 2148

Answer: D.

Explanation:

$$2 * 6 + 5 = 17$$

$$17 * 5 + 4 = 89$$

$$89 * 4 + 3 = 359$$

$$359 * 3 + 2 = 1079$$

$$1079 * 2 + 1 = 2159$$

45. 7, 4.5, 5.5, 12, 49,?

- A. 1.393
- B. 2.351
- C. 3.362
- D. 4.375
- E. 5.364

Answer: A.

Explanation:

$$7 \times 0.5 + 1 = 4.5.$$

$$4.5 \times 1 + 1 = 5.5.$$





$$5.5 \times 2 + 1 = 12.$$

$$12 \times 4 + 1 = 49.$$

$$49 \times 8 + 1 = 393.$$

$$46. x^2 - 34x + 288 = 0$$

$$y^2 - 28y + 192 = 0$$

- A. $X > Y$
- B. $X < Y$
- C. $X \geq Y$
- D. $X \leq Y$
- E. $X = Y$ or relation cannot be established

Answer: C

Explanation:

$$x^2 - 34x + 288 = 0$$

$$x = 18, 16$$

$$y^2 - 28y + 192 = 0$$

$$y = 12, 16$$

$$47. x^2 - 26x + 168 = 0$$

$$y^2 - 32y + 252 = 0$$

- A. $X > Y$
- B. $X < Y$
- C. $X \geq Y$
- D. $X \leq Y$
- E. $X = Y$ or relation cannot be established

Answer: D

Explanation:

$$x^2 - 26x + 168 = 0$$

$$x = 12, 14$$

$$y^2 - 32y + 252 = 0$$

$$y = 14, 18$$





48. $x^2 + 26x + 168 = 0$

$y^2 + 23y + 132 = 0$

- A. $X > Y$
- B. $X < Y$
- C. $X \geq Y$
- D. $X \leq Y$
- E. $X = Y$ or relation cannot be established

Answer: D

Explanation:

$X^2 + 26x + 168 = 0$

$x = -12, -14$

$y^2 + 23y + 132 = 0$

$y = -12, -11$

49. $x^2 - 28x + 195 = 0$

$y^2 - 30y + 216 = 0$

- A. $X > Y$
- B. $X < Y$
- C. $X \geq Y$
- D. $X \leq Y$
- E. $X = Y$ or relation cannot be established



Answer: E.

Explanation:

$X^2 - 28x + 195 = 0$

$x = 15, 13$

$y^2 - 30y + 216 = 0$

$y = 18, 12$

50. $(x - 19)^2 = 0$

$y^2 = 361$

- A. $X > Y$
- B. $X < Y$



- C. $X \geq Y$
- D. $X \leq Y$
- E. $X = Y$ or relation cannot be established

Answer: C

Explanation:

$$X^2 - 38x + 361 = 0$$

$$x = 19, 19$$

$$y^2 = 361$$

$$y = \pm 19$$

51. Jeevan went to buy a chocolate worth Rs. x . He gave Rs.10 rupee note to the shopkeeper to buy the chocolate then shopkeeper gave rest of the money in the denominations of 50 paise, 1 rupee, and 2 rupees. If the ratio of the number of coins is 4:2:1 respectively. Then what is the price of the chocolate?

- A. 4
- B. 5
- C. 6
- D. 7
- E. Cannot be determined



Answer: A.

Explanation:

Possible coins = (4, 2, 1) & (8, 4, 2)

$$\text{If } (4, 2, 1) = 0.50 \cdot 4 + 2 \cdot 1 + 1 \cdot 2 = 6$$

$$\text{Chocolate cost} = 10 - 6 = 4$$

Case 2: (8, 4, 2) = $0.50 \cdot 8 + 4 \cdot 1 + 2 \cdot 2 = 12$ more than 10 rupees so wrong

52. In a family, there are 'n' persons. The expenditure of rice per month is directly proportional to 4 times the square of the number of persons of the family. If one of them left the family there was a decrease in consumption of 28Kg rice per month. Then initially how many persons were in the family?

- A. 3
- B. 4
- C. 5
- D. 6
- E. 7



Answer: B.

Explanation:

$$R1 = 4n^2$$

$$R2 = 4(n-1)^2$$

$$R1 - R2 = 28 = 2n - 1$$

$$n = 4$$

53. Three Rabbits A, B, and C move in such a way that when A takes 7 steps, B takes 8 steps and C takes 9 steps. But 4 steps of A are equal to 5 steps of B and 6 steps of C. What is the ratio of their speeds?

1. 28:40:54
2. 42:40:36
3. 35:32:30
4. 30:32:35
5. None

Answer: C.

Explanation:

$$A : B : C = 7 : 8 : 9$$

$$\text{Size of step, } 4A = 5B = 6C$$

$$\text{The ratio of speeds} = 7/4 : 8/5 : 9/6$$

$$35 : 32 : 30$$



54. In the year 2013, in a company the ratio of employees in three different departments HR, MT and TA are 2:3:4 respectively. In the year 2014 in each department if 'n' number of employees left then the ratio becomes 3:5:7. In the year 2015 in each department 5 employees left then the ratio became 1:2:3. Then what is the total number of employees in the year 2014?

- A. 70
- B. 72
- C. 75
- D. 78
- E. Cannot be determined

Answer: C.

Explanation:



In the year 2013 = $2x: 3x: 4x$

In the year 2014 = $3y: 5y: 7y$

$$3y-5/5y-5 = \frac{1}{2}$$

$$y = 5$$

Employees in 2014 = 15, 25, 35

Now $2x-n = 15$

$$3x-n = 25$$

$$x = 10$$

Employees in 2013 = 20, 30, 40

No of left in 2014 = $3*5 = 15$

55. In a horse racing, there are three horses, A, B and C. The Payoffs at A is 3:7, at B, is 4:9, at C, is 5:11. Sharif bets Rs. 693 on a horse which would fetch maximum amount. Luckily his horse has won. Then what is the total amount won by him?

- A. Rs.990
- B. Rs.1001
- C. Rs.1008
- D. Rs.1011
- E. Rs.1018

Answer: C.

Explanation:

If he bets on horse A: $693 * \frac{3}{7} = 297$

If he bets on horse B: $693 * \frac{4}{9} = 308$

If he bets on horse C: $693 * \frac{5}{11} = 315$

So he bets on horse C and he wins 315

Total = $693 + 315 = 1008$

56. A right circular cone is placed over a cylinder of the same radius. Now the combined structure is painted on all sides. Then they are separated now the ratio of area painted on Cylinder to Cone is 3:1. What is the height of Cylinder if the height of Cone is 4 m and radius is 3 m?

- A. 5 m
- B. 6 m



- C. 8 m
- D. 10 m
- E. Cannot be determined

Answer: B.

Explanation:

Cylinder painted area = $2\pi rh + \pi r^2$

Cone painted area = πrl

$$2h+r/\sqrt{r^2+h^2} = 3:1$$

$$h = 6$$

57. The diameter of Road Roller is 84 cm and its length is 150 cm. It takes 600 revolutions to level once on a particular road. Then what is the area of that road in m²?

- A. 2376
- B. 2476
- C. 2496
- D. 2516
- E. None

Answer: A.

Explanation:

Area

$$600 * 2 * 22/7 * 42/100 * 150/100 = 2376$$



58. A smaller triangle is having three sides. Another big triangle is having sides exactly double the sides of the smaller triangle. Then what is the ratio of Area of Smaller triangle to Area of the bigger triangle?

- A. 1:2
- B. 2:1
- C. 1:4
- D. 4:1
- E. Cannot be determined

Answer: C.

Explanation:

Smaller triangle sides = a, b, c

$$\text{Area} = \sqrt{s(s-a)(s-b)(s-c)}$$



$$s = \frac{a+b+c}{2}$$

$$= \frac{\sqrt{(a+b+c)(b+c-a)(a+c-b)(a+b-c)}}{4}$$

Bigger triangle = 2a, 2b, 2c

$$\text{Area} = \frac{\sqrt{(a+b+c)(b+c-a)(a+c-b)(a+b-c)}}{4}$$

Ratio = 1:4

59. ABCD is a square of 20 m. What is the area of the least-sized square that can be inscribed in it with its vertices on the sides of ABCD?

- A. 120 m²
- B. 100 m²
- C. 200 m²
- D. 250 m²
- E. None

Answer: C.

Explanation:

It touches on midpoints on the sides of the square ABCD

$$\text{Side} = \sqrt{10^2 + 10^2} = \sqrt{200}$$

$$\text{Area} = 200 \text{ m}^2$$

60. A hemispherical bowl of diameter 16cm is full of ice cream. Each student in a class is served exactly 4 scoops of ice cream. If the hemispherical scoop is having a radius of 2cm, then ice cream is served to how many students?

- A. 16
- B. 32
- C. 64
- D. 128
- E. None

Answer: A.

Explanation:

$$\text{Solution: } \frac{2}{3} \pi * 8^3 = n * 4 * \frac{2}{3} \pi * 2^3$$

$$n = 16$$

61. A and B together can complete a job in 16 days. Both B and C, working alone can finish the same job in 12 days, A and B commence work on the job, and work for 4 days, where upon A leaves, B



continues for 2 more days, and then he leaves too, C now starts working, and finishes the job. How many days will C require?

- A. 5 days
- B. 8 days
- C. 3 days
- D. 7 days
- E. None of these

Answer: D.

Explanation: Time and work set 17 Q1

62. A laborer was appointed by a contractor on the condition he would be paid Rs 150 for each day of his work but would be, fined the rate of Rs 30 per day for his absent. After 20 days, the contractor paid the laborer's 2820. Find the number of days he worked:

- A. 13 days
- B. 19 days
- C. 5 days
- D. 12 days
- E. None of these

Answer: B.

Explanation: Let the required number of days =x days

So, $150x - (20-x) 30 = 2820$

$x = 19$ days



63. A can do a piece of work in 120 days and B can do it in 150 days. They work together for 20 days. Then a leaves and B continues the work. 12 days after that, C joins the work and the work is completed in 48 more days. In how many days C can do it alone?

- A. 225
- B. 220
- C. 230
- D. 240
- E. None of these

Answer: E.

Explanation: Time and work set 17 Q3

64. A builder decided to build a farmhouse in 40 days. He employed 100 men in beginning and 100 more after 35 days and completed the work on time. If no additional men would have been employed, then find the delay.



- A. 5 days
- B. 6 days
- C. 8 days
- D. 10 days
- E. None of these

Answer: A.

Explanation: Time and work set 17 Q4

65. Ramesh can finish a job in 20 days. He worked for 10 days alone and completed the remaining job working with Dinesh, in 2 days. How many days would both Dinesh and Ramesh together take to complete the entire job?

- A. 4
- B. 5
- C. 10
- D. 12
- E. None of these

Answer: A.

Explanation:

Ramesh alone finished $\frac{1}{2}$ of the work in 10 days.

Remaining $\frac{1}{2}$ was finished by Ramesh and Dinesh together in 2 days.

Therefore, they both together can finish the complete job in 4 days.

66. A and B working together, can do a piece of work in $4\frac{1}{2}$ hours. B and C working together can do it in 3 hours. C and a working together can do it in $2\frac{1}{4}$ hours. All of them begin the work at the same time. Find how much time they will take to finish the piece of work?

- A. 3 hours
- B. 2 hours
- C. 2.5 hours
- D. 1 hours
- E. None of these

Answer: B.

Explanation: Time and work set 17 Q6

67. Ram decided to plough a farmland in 50 days. He employed 50 men in the beginning and 50 more after 35 days and completed the construction in stipulated time. If he had not employed the additional men, how many days behind schedule would it have been finished?

- A. 5 days



- B. 6 days
- C. 8 days
- D. 10 days
- E. None of these

Answer: A.

Explanation: Given that, 50 men employed for 35 days and 50 more men employed for 15 days so that the work could be finished in 50 days.

Thus, the total work = $50 \times 35 + (50 + 50) \times 15 = 3250$

Suppose, it takes x days to the finish the whole work, if additional men were not employed.

So, we have an equation here.

$$50 \times x = 3250$$

$$x = 65 \text{ days}$$

Therefore, it takes 15 days more than stipulated time.

68. The work done by a woman in 8 hours is equal to the work done by a man in 6 hours and by a boy in 12 hours. If working 6 hours per day 9 men can complete a work in 6 days then in how many days can 12 men, 12 women and 12 boys together finish the same work working 8 hours per day?

- A. $1 \frac{1}{2}$ days
- B. $3 \frac{2}{3}$ days
- C. 3 days
- D. $1 \frac{1}{2}$ days
- E. None of these

Answer: D.

Explanation: Time and work set 17 Q8

69. A and B can do a piece of work in 10 days, B and C in 15 days and C and A in 20 days. They all work at it for 6 days, and then A leaves, and B and C go on together for 4 days more. If B then leaves, how long will C take to complete the work?

- A. 20 days
- B. 25 days
- C. 10 days
- D. 15 days
- E. None of these

Answer: B.

Explanation: Time and work set 25 days.



70. Amit and Sujit together can complete an assignment of Data entry in 5 days. Sujit's speed is 80% of Amit's speed and the total key depressions in the assignment are 5, 76,000. What is Amit's speed in key depressions per hour if they work for 4 hours a day?

- A. 14800
- B. 16400
- C. 16000
- D. 17200
- E. None of these

Answer: C.

Explanation: Amit + sujith = 5 Days.

71. Rahim went shopping to buy a Mobile, the shopkeeper asked him to pay 18% Tax if he wants a bill. If not you can get 7% discount on the actual price of the mobile. Then Rahim decided not to take the bill and paid Rs. 4650. By this how much money could Rahim saved on purchasing mobile?

- A. Rs.250
- B. Rs.350
- C. Rs.650
- D. Rs.850
- E. Rs.1250

Answer: E.

Explanation:

$$SP * 93/100 = 4650$$

$$SP = 5000$$

$$\text{Including tax} = 5000 + 900 = 5900$$

$$\text{Saving} = 5900 - 4650 = 1250$$



72. A seller bought 2750 Mangoes and 1210 Apples at the same price. He sells in such a way that he can buy 406 Mangoes with the sale of 322 Mangoes and he can buy only 289 Apples with the sale of 391 Apples. Then what is the overall profit percentage made by him?

- A. 0%
- B. 2%
- C. 5%
- D. 6%
- E. 10%

Answer: A.

Explanation:



Cost of 2750 Mangoes = 1210 Apples

Total cost = 2420 Apples

Given: $406 = 322(100+x/100)$

$x = 6/23\%$

Given: $289 = 391(100+y/100)$

$y = 6/23\%$ loss

Overall profit:

$2750 \text{ Mangoes} * (100+6/23/100) + 1210 \text{ Apples} * (100-6/23/100) = 2420 * \text{Apples} (100+P/100)$

$1210 \text{ Apples} * (100+6/23/100) + 1210 \text{ Apples} * (100-6/23/100) = 2420 * \text{Apples} (100+P/100)$

$P = 0\%$

73. Aryan sold a repair mobile to Bhaskar at a profit of 30% and Bhaskar sold it to Chandu at a profit of 20%. Chandu sold it to Dinesh at a loss of 23.07%. Dinesh repaired the mobile by spending 5% of his purchasing price and then sold it again to Aryan at a profit of 3.17%. Then what is the loss of Aryan?

- A. 5%
- B. 10%
- C. 15%
- D. 20%
- E. No Loss No Profit

Answer: E.

Explanation:

Aryan

Let CP = 100

SP = 130

Bhaskar = 156

Chandu = 120

Dinesh = $126+3.17\% = 130$

Aryan = $130-130 = 0$



74. The ratio selling prices three articles A, B, and C is 29:27:32., the ratio of percentage profit is 4:2:5, respectively. If the cost price of article A is equal to B and the cost price of article C is Rs. 480. Then what is the overall gain?

- A. 10%
- B. 12%
- C. 15%
- D. 18%
- E. 19%

Answer: C.

Explanation:

$$29y/27y = (100+4x/100+2x)$$

$$x = 4$$

% are 16%,8%,20%

$$32y = 480(120/100)$$

$$y = 18$$

SP's are 522,486,576

CP of A

$$29*18 = CP (116/100)$$

$$CP = 450$$

CP's are 450,450 and 480

Overall gain =

$$1584 = 1380(100+g/100)$$

$$g = 15\%$$

75. Swati went shopping to buy a watch with some money. She selected a watch, which is marked Rs.400 higher price than the money she had. But shopkeeper gave two successive discounts of 10% and 15% respectively on the marked price of the watch. Then she could buy that watch and also another watch worth Rs.540 with all the money she had. Then what is the marked price on the first watch?

- A. Rs.3060
- B. Rs.3600
- C. Rs.4000





- D. Rs.4200
- E. Cannot be determined

Answer: C.

Explanation:

$$(x+400)*90/100*85/100+540 =x$$

$$x = 3600$$

$$MP = 3600+400 = 4000$$

76. The average weight of 39 Students in a class is 23. Among them Sita is the heaviest while Tina is the lightest. If both of them are excluded from the class still the average remains same. The ratio of weight of Seta to Tina is 15:8. Then what is the weight of the Tina?

- A. 15
- B. 16
- C. 18
- D. 19
- E. Cannot be determined

Answer: B.

Explanation:

$$S+T = 23*(39-37) = 46$$

$$S/T = 15/8$$

$$T = 16$$



77. The ages of Four members of a family are in the year 2010 are 'X', 'X+12', 'X+24' and 'X+36'. After some years Oldest among them was dead then average reduced by 3. After how many years from his death, the average age will same as in 2010?

- A. 2 Years
- B. 3 Years
- C. 4 years
- D. 6 Years
- E. Cannot be determined

Answer: B.

Explanation:

$$\text{In 2010: } 4x+72/4 = x+18$$

$$\text{After death: } 3x+36+3N/3 = x+18-3$$



$N = 3$ years

$$3x + 36 + 3N/3 = (x + 18)$$

$N = 6$ years

$6 - 3 = 3$ years from his death

78. The average of four numbers is 24.5. Of the four numbers, the first is 1.5 times the second, the second is $1/3$ rd. of the third, and the third is 2 times the fourth number. Then what is smallest of all those numbers?

- A. 12
- B. 13
- C. 14
- D. 15
- E. 16

Answer: C.

Explanation:

$$\text{First} = 1.5x \quad \text{Second} = x \quad \text{Third} = 3x \quad \text{Fourth} = 1.5x$$

$$\text{Average} = 24.5 = (1.5x + x + 3x + 1.5x)/4$$

$$x = 14$$

79. There are 459 students in a hostel. If the number of students increased by 36, the expenses of the mess increased by Rs .81 per day while the average expenditure per head reduced by 1. Find the original expenditure of the mess?

- A. 7304
- B. 7314
- C. 7324
- D. 7334
- E. 7344

Answer: E.

Explanation:

$$\text{Total expenditure} = 459x$$

$$36 \text{ students joined then total expenditure} = 459x + 81$$

$$\text{Average} = (459x + 81)/495 = x - 1$$

$$x = 16$$



Original expenditure = $16 \times 459 = 7344$

80. The average cost 32 different Mobiles is Rs. 9000. Among them, Oppo which is the costliest is 70% higher price than the cheapest Mobile Lava. Excluding those both mobiles, the average of the Mobiles is Rs.8880. Then what is the cost of Oppo Mobile?

- A. Rs. 10000
- B. Rs. 11600
- C. Rs. 12400
- D. Rs.13600
- E. Cannot be determined

Answer: D.

Explanation:

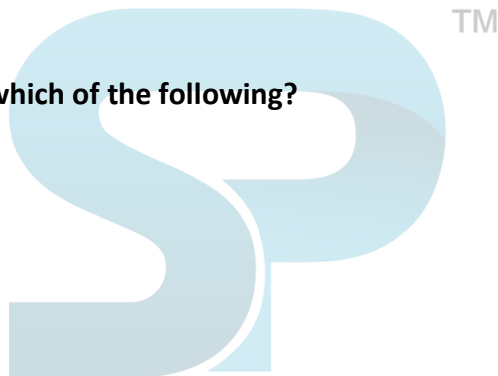
$$L+O = 21600$$

$$O = L \times 170/100$$

$$O = 13600$$

81. 'ta na zi' could be a code for which of the following?

- A. Health rise challenge
- B. Rise above challenge
- C. Day rise challenge
- D. Every challenge rise
- E. Rise with challenge



Answer: B.

Explanation: Hence, 'ta ni za' can be coded as 'rise above challenge'.

82. 'ho ki ga' could be a code for which of the following?

- A. Challenge facing with
- B. Challenge with health
- C. With health day
- D. Problem every day
- E. Every challenge facing

Answer: C.

Explanation: Hence, 'ho ki ga' can be coded as 'with health day'.

83. What could be the code for 'health' in the given language?

- A. Ho



- B. La
- C. Ga
- D. Ta
- E. Cannot be determined

Answer: E.

Explanation: Hence, 'health' can be code as either 'ho' or 'la'.

84. Which of the following is the code for 'facing'?

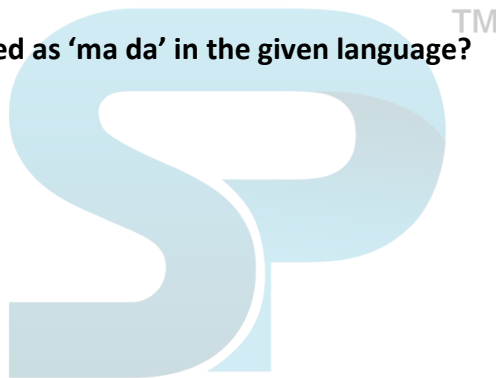
- A. Ka
- B. Ki
- C. La
- D. Pa
- E. zi

Answer: A.

Explanation: Hence, 'facing' can be coded as 'ka'.

85. Which of the following is coded as 'ma da' in the given language?

- A. Tasty food
- B. Eat well
- C. Health eat
- D. Good daily
- E. Cannot be Determined.



Answer: E.

Explanation: Hence, code for 'ma' is either 'good' or 'health' So, it cannot be determined.

86. What could be the code for 'health is' in the given language?

- A. Ma ha
- B. Ma ca
- C. Da ca
- D. ma ga
- E. Cannot be determined

Answer: A.

Explanation: Hence, 'health is' can be coded as 'ma ca' in the given language.

87. Which of the following could be coded as 'ha' in the given language?

- A. Food
- B. Eat
- C. Health



- D. For
- E. Good

Answer: E.

Explanation: Hence, 'ha' can be decoded as 'for' in the given language.

88. What could be the code for 'food is tasty' in the given language?

- A. ga ka ba
- B. ha ba da
- C. ga ca la
- D. ga ma na
- E. la fa na

Answer: C.

Explanation: Hence, 'food is tasty' can be coded as 'ga ca la' in the given language

89. 836@497

- A. PDECHFA
- B. BFHCEDA
- C. ADECHFB
- D. XDECHFX
- E. YDECHFY



Answer: B.

Explanation:

It satisfies condition (5).

If the left most element in the group is an even digit and the right most element is an odd digit then reverse the order of the code for the group.

Hence, code for 836@497 is BFHCEDA.

90. 3#%7964

- A. HEFBJGD
- B. WGJBF EW
- C. XGJBFEX
- D. HGJBFED
- E. None of these

Answer: B.

Explanation:



It satisfies condition (4).

If the left most element is an odd digit and the right most element is an even digit then the code for both will be W.

Hence, code for 3#%7964 is WGJBF EW.

91. \$4783&6

- A. EKDABHQ
- B. ZHBADKZ
- C. EHBADKQ
- D. YHBADKE
- E. YHBADKY

Answer: E.

Explanation:

It satisfies condition (2).

If the left most element is a symbol and the right most element is an even digit then the code for both will be Y.

Hence, code for \$4783&6 is YHBADKY.

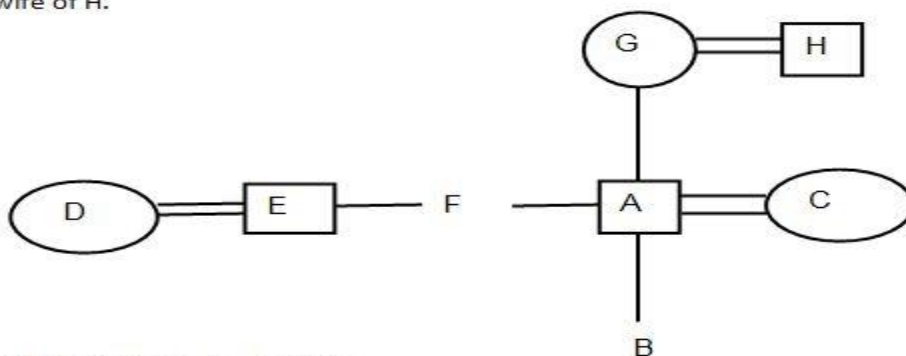
92. If A!B^C+D&E@F^G!A and G is the wife of H then how is G related to C?

- A. Mother
- B. Mother-in-law
- C. Sister-in-law
- D. Daughter-in-law
- E. None of these

Answer: B.

Explanation:

A!B^C+D&E@F^G!A: A is parent of B, B is child of C, C is sister – in – law of D, D is wife of E, E is brother of F, F is child of G, G is parent of A. G is wife of H.



Hence, G is mother – in – law of C.



93. An amount of money is to be divided between P, Q and R in the ratio of 3:7:12. If the difference between the shares of P and Q is Rs.X, and the difference between Q and R's share is Rs.3000. Find the total amount of money?

- A. 11000
- B. 12400
- C. 13200
- D. 14300
- E. None of these

Answer: C.

Explanation:

$$12a - 7a = 3000$$

$$5a = 3000$$

$$a = 600$$

$$7a - 4a = x$$

$$3a = x$$

$$x = 1800$$

$$22 * 600 = 13200$$

94. If a certain amount X is divided among A, B, C in such a way that A gets $\frac{2}{3}$ of what B gets and B gets $\frac{1}{3}$ of what C gets, which of the following is true

- A. C's Share = 1053 and X = 1666
- B. A's Share = 238 and X = 1638
- C. B's Share = 234 and X = 1666
- D. C's Share = 1053 and X = 1638
- E. A's Share = 351 and X = 1638

Answer: D.

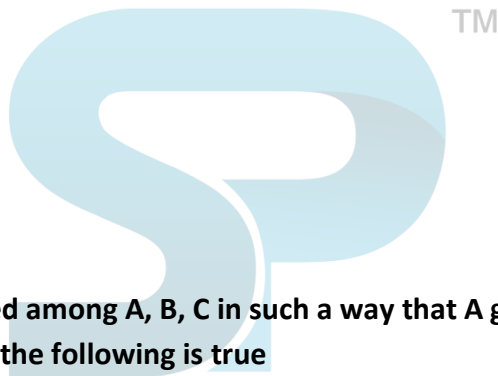
Explanation:

$$A = \frac{2}{3} B; B = \frac{1}{3} C;$$

$$A : B = 2 : 3; B : C = 1 : 3;$$

$$A : B : C = 2 : 3 : 9$$

$$C = \frac{9}{14} * 1638 = 1053$$





95. Seats for Mathematics, Science and arts in a school are in the ratio 5:7:8. There is a proposal to increase these seats by X%, Y% and Z% respectively. And the ratio of increased seats is 2:3:4, which of the following is true?

- A. X = 50; Z = 40
- B. Y = 40; Z = 50
- C. X = 40; Z = 75
- D. X = 50; Z = 40
- E. Y = 50; X = 75

Answer: C.

Explanation:

Number of increased seats are (140% of 5x), (150% of 7x) and (175% of 8x)

i.e., $(140/100 * 5x)$, $(150/100 * 7x)$ and $(175/100 * 8x)$

i.e., 7x, $21x/2$ and 14x

Required ratio = 7x: $21x/2$:14x

= 14x: 21x: 28x = 2:3:4

96. An amount of money is to be distributed among P, Q and R in the ratio of 7:4:5 respectively. If the total share of P and R is 4 times the share of Q, what is definitely Q's share?

- A. 2000
- B. 4000
- C. 6000
- D. Data inadequate
- E. None of these

Answer: D.

Explanation:

Total sum not given

97. Two candles of same height are lighted at the same time. The first is consumed in 3 hours and second in 2 hours. Assuming that each candles burns at a constant rate, in how many hours after being lighted, the ratio between the first and second candles becomes 2:1?

- A. 2 hour
- B. 2.5 hour
- C. 4 hour
- D. 4.5 hour
- E. None of these



Answer: D.

Explanation:

Height of both candles are same i.e. h

First one takes 6 hours to burn completely, so in one hour = $h/3$

Similarly second one will burn in one hour = $h/2$

Let after t time, ratio between their heights is 2:1

So, remaining height of first candle = $h - t*(h/3)$

Similarly for second candle = $h - t*(h/2)$

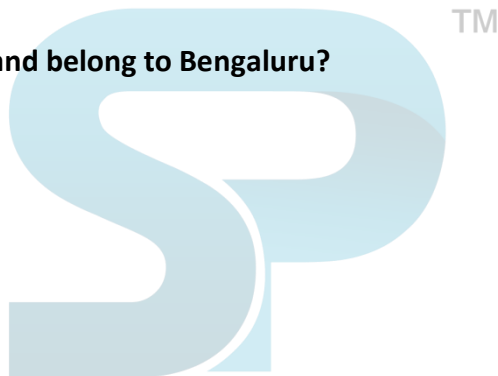
Ratio given 2:1,

$$h - t*(h/3) / h - t*(h/2) = 2/1$$

Solving we get $t = 9/2 = 4.5$

98. How many persons like blue and belong to Bengaluru?

- A. 24
- B. 32
- C. 36
- D. 30
- E. 18



Answer: D.

Explanation: Persons like Blue and belong to Bengaluru = $8 + 22 = 30$

99. How many persons like Blue, Yellow and Red together?

- A. 25
- B. 32
- C. 36
- D. 38
- E. None of these

Answer: A.

Explanation: Persons like Blue, Yellow and Red together = 25 persons only

100. How many persons like only yellow?

- A. 23
- B. 32



- C. 45
- D. 29
- E. None of these

Answer: B.

Explanation: 32 persons like only yellow.

101. How many persons belong to Mumbai?

- A. 123
- B. 148
- C. 164
- D. 156
- E. 150

Answer: D.

Explanation: $56 + 25 + 31 + 36 + 8 = 156$

102. How many persons like Blue and Yellow?

- A. 54
- B. 60
- C. 72
- D. 65
- E. 69



Answer: E.

Explanation: Persons like Blue and Yellow = $44 + 25 = 69$

103. Which of the given symbols can be placed in blank spaces respectively (in the same order from left to right) such that all the three expressions $V\$F$, $T\#V$ and $E@T$ definitely holds true? H_T_F_E_V

- 1. \$, #, &, *
- 2. #, #, *, *
- 3. \$, #, *, &
- 4. Either 1 or 2 or 3
- 5. None of the above

Answer: 4.

Explanation: Either 1 or 2 or 3 satisfies

$H \geq T < F = E \leq V$

$H < T < F \leq E \leq V$

$H \geq T < F \leq E = V$



104. Which of given symbols can be placed in blank spaces respectively (in the same order from left to right) such that all the expression $M@W$ is definitely true and Either $W\&N$ or $W\#N$ is true?

$N_B_W_H_M$

1. $\&, \$, @, \#$
2. $\&, \&, \#, *$
3. $\$, \$, *, *$
4. $\$, \&, *, \&$
5. $\&, \$, \#, *$

Answer: 5.

Explanation:

$N=B \geq W < H \leq M$

105. What symbol will come in between K and N such that all the given expressions $R@K$, $K\$N$, K^*R , $M\$N$ are definitely false? $M\$K_N^*R$

1. $\#$
2. $\$$
3. $*$
4. $@$
5. $\&$



Answer: 4.

Explanation:

$M \geq K > N \leq R$

106. Statements: $D\$E$; $F@M$; $D\$O$; $E\$F$; $N\&E$

Conclusions:

I. $F@O$

II. $O@E$

III. $E@M$

IV. $N@D$

1. Only I is true
2. Only II is true
3. Only III is true
4. Either II or III is true
5. None



Answer: 3.

Explanation: $D \geq E$; $F > M$; $D \geq O, E \geq F$; $N = E$

107. Which of the given symbol must be placed in blank which is between T and F such that all the three expressions $V\$F$, $T\#V$ and $E@T$ definitely holds true? H_T_F_E_V

- A. &
- B. *
- C. @
- D. \$
- E. #

Answer: E.

Explanation: To satisfy $V\$F$, # must be between T and F only

108. If Anil finds that he is fourteenth from the left end and 7 from the right end, then how many boys must be added to the line such that there are 30 boys in the line?

- A. 8
- B. 10
- C. 12
- D. 14
- E. None of these



Answer: b

Explanation: 13 boys Anil 6 boys = 20 boys so number of boys to be added = 10

109. In a class of 90 students, numbers of boys are twice the number of girls. Rani is 58th from the left end and there are 20 boys to the right of Rani, then the number of girls to the left of Rani?

- A. 15
- B. 16
- C. 17
- D. 19
- E. None of these

Answer: C

Explanation:

Number of boys = 60 and girls are = 30

(57 students) Rani (20 boys) (12 girls)

So number of girls to the left of Rani = $30 - 12 - 1 = 17$



110. In a row of 50 students, A is fourteenth from the left end and B is tenth from the right end. How many students are there in between A and C if C is eight to the left of B?

- A. 14
- B. 16
- C. 18
- D. 20
- E. None of these

Answer: C.

Explanation: 13 students A (18 Students) C (7 students) B (9 students)

111. A number of students are standing in a row facing north is such a way that a particular student is nineteenth from both the ends. So find the number of students in the class.

- A. 36
- B. 37
- C. 38
- D. 39
- E. None of these

Answer: B.

Explanation: (18 students) BOY (18 students) = $18+18+1 = 37$

112. In a row of 25 girls, when Neha was shifted by four places towards the left, she become 10th from the left end. What was her earlier position from the right end of the row?

- A. 10th
- B. 11th
- C. 12th
- D. 13th
- E. None of these

Answer: B.

Explanation: (9 students) Neha *** (initial position) (11 students)

113. In a queue, P is seventeenth from the front while Q is nineteenth from the last. If R is twenty fourth from the front and is exactly in the middle of P and Q. Then find the number of people in the queue.

- A. 47
- B. 48
- C. 49
- D. 50
- E. None of these



Answer: C.

Explanation: (16 people) P and Q (18 people). Since R is exactly in the middle and also 24th from the front so, number of people between P and R is 6. Similarly between R and Q is 6. So total people = $16 + P + 6 + R + 6 + Q + 18 = 49$

114. Which class took place after the English class?

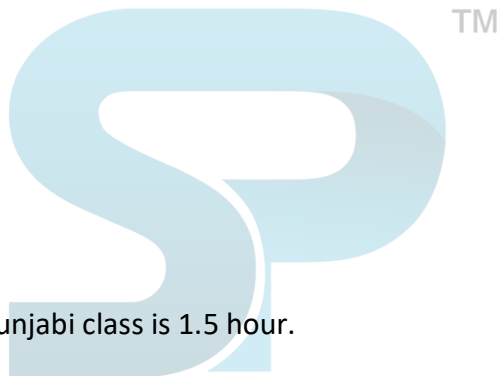
- A. Hindi
- B. Economics
- C. Punjabi
- D. Science
- E. Cannot be determined

Answer: C.

Explanation: Hence, Punjabi class took place after English class.

115. What is the duration of Punjabi class?

- 1. 1 hr
- 2. 2 hr
- 3. 1.5 hr
- 4. 2.5 hr
- 5. 3 hr



Answer: 3

Explanation: Hence, duration of Punjabi class is 1.5 hour.

116. How many classes took place between English and Hindi?

- 1. None
- 2. One
- 3. Two
- 4. Three
- 5. Cannot be determined

Answer: 4

Explanation: Hence, three classes took place between English and Hindi.

117. What is the total time slot of Economics and Science class?

- A. 5 hr.
- B. 2.5 hr.
- C. 4 hr.
- D. 4.5 hr.
- E. 3 hr.



Answer: A.

Explanation: Hence, total time slot of Economics and Science class is 5 hr.

118. Footwear: Leather: Apparel?

- A. shirt
- B. Pant
- C. Cloth
- D. Jeans
- E. None of these

Answer: C.

Explanation: Footwear is made up of leather similarly apparel is made up of cloth

119. Waves: Air: Ripples?

- A. Sound
- B. Water
- C. Light
- D. Wind
- E. None of these

Answer: B.

Explanation: waves travel in air while ripples travels in water

120. Energy: Joule: Force?

- A. Second
- B. Kilogram
- C. Newton
- D. Pascal
- E. None of these

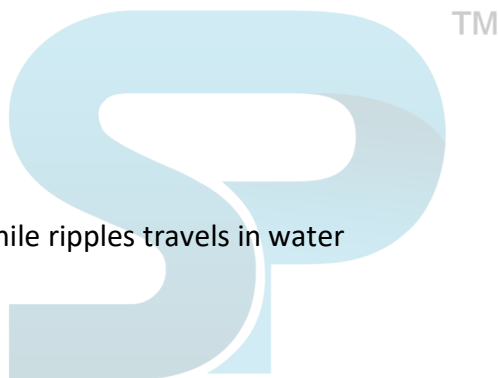
Answer: C.

Explanation: Energy is measured in joule similarly force is measured in Newton

121. _____ use pressure as a user presses it with a stylus to send signals.

- A. Touchpad
- B. Track
- C. Graphics tablet
- D. Track ball
- E. Keyboard

Answer: C





Explanation: A graphics tablet is a computer input device that enables a user to hand-draw images, animations and graphics, with a special pen-like stylus, similar to the way a person draws images with a pencil and paper. These tablets may also be used to capture data or handwritten signatures.

122. Flash Memory Cards are considered _____, meaning that when you turn off the power, you will not lose your data

- A. Temporary
- B. Peripherals
- C. Expensive
- D. Volatile
- E. Non-volatile

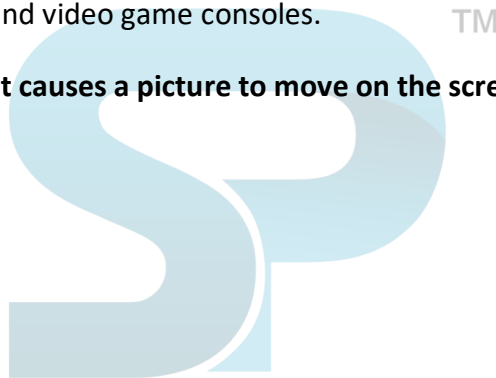
Answer: E

Explanation: Flash memory is a non – volatile memory.

Flash memory is an electronic data storage device used for storing digital information. These are commonly used in portable electronic devices, such as digital cameras, mobile phones, laptop computers, tablets, MP3 players and video game consoles.

123. When the mouse is moved, it causes a picture to move on the screen which is referred to as in a _____.

- A. menu
- B. Icon
- C. Pointer
- D. Tab
- E. None of these



Answer: C

Explanation: The mouse pointer is often shaped like an arrow or a small hand with the index finger pointing towards the type of the display device.

Note: - The mouse pointer moves as the user moves his or her mouse and is used as a reference point to where the mouse is located on the display screen.

124. Full form of PSU which is an internal component used to supply the power.

- A. Power supply unit
- B. Permanent supply unit
- C. Placement supply unit
- D. Programmable supply unit
- E. None of these

Answer: A



Explanation: A power supply unit (PSU) converts mains AC to low-voltage regulated DC power for the internal components of a computer. Modern personal computers universally use a switched-mode power supply.

125. To make the number pad act as directional arrows, you press the key?

- A. Num lock
- B. Caps lock
- C. Arrows lock
- D. Shift
- E. None of these

Answer: A

Explanation: Num Lock is a key on the numeric keypad of most computer keyboards. It is a lock key, like Caps Lock and Scroll Lock. Its state (on or off) affects the function of some of the keys, and is commonly displayed by an LED built into the keyboard.

126. Disk access times are measured in _____?

- A. Minute
- B. Milliseconds
- C. Hours
- D. Seconds
- E. None of these



Answers: B

Explanation: Disk access times are measured in milliseconds, often abbreviated as ms. Difficulty - Moderate

127. Memory allocation at the run time is known as _____.

- A. Static memory allocation
- B. Dynamic memory allocation
- C. Paging
- D. Demanding
- E. None of these

Answer: B

Explanation: The process of allocating memory at runtime is known as dynamic memory allocation.

128. Which of the following will you require to hear music on your computer?

- A. Video Card
- B. Sound Card



- C. Mouse
- D. Joy Stick
- E. None of these

Answer: B

Explanation: A sound card is used to generate sound and provides audio output to external devices like speakers and headphones

129. Ensuring that the essential peripheral devices are attached and operational is the _____ process.

- A. configuration
- B. CMOS
- C. POST
- D. ROM
- E. None of these

Answer: C

Explanation: POST stands for "Power on Self Test." It is a diagnostic program built into the computer's hardware that tests different hardware components before the computer boots up.

130. A method of implementing a memory management system is

- A. Buddy system
- B. Bridge ware
- C. Broadband coaxial system
- D. All of the above
- E. None of these

Answer: A

Explanation: The buddy system is a procedure in which two people, the "buddies", operate together as a single unit so that they are able to monitor and help each other.

131. Which device consists of electronic circuits that interpret and execute program instructions?

- A. Central processing unit
- B. Input
- C. Output
- D. Pointer
- E. None of these above

Answer: A

Explanation: The central processing unit consists of electronic circuits that interpret and execute program instructions, as well as communicate with the input, output, and storage device



132. What is Sky lake?

- A. Super Computer
- B. Hybrid Computer
- C. Core Processors
- D. Web browser
- E. None of these

Answer: C

Explanation: Sky lake is Intel's Sixth generation Core Processors.

133. SMPS stands for_____.

- A. Switched Mode Power Supply
- B. Start Mode Power Supply
- C. Store Mode Power Supply
- D. Single Mode Power Supply
- E. None of these

Answer: A

Explanation: A switched-mode power supply (SMPS) is an electronic power supply that incorporates a switching regulator to convert electrical power efficiently. An SMPS transfers power from a source, like mains power, to a load, such as a personal computer, while converting voltage and current characteristics.

134. BIOS is an abbreviation for _____.

- A. Basic Input/output System
- B. Binary synchronous
- C. Binary digit
- D. All of the above
- E. None of these

Answer: A

Explanation: BIOS (basic input/output system) is the program a personal computer's microprocessor uses to get the computer system started after you turn it on.

135. A binary numbers are represented by _____.

- A. Digits 0 and 1
- B. Digits 0, 1... 8
- C. Digits A, B, C,
- D. All of the above
- E. None of these

Answer: A



Explanation: A binary number is a number expressed in the binary numeral system which represents numeric values using two different symbols, 0 (zero) and 1 (one).

136. Encryption is related to cryptography in which layer?

- A. Application layer
- B. Presentation layer
- C. Network Layer
- D. Transport layer
- E. None of these

Answer: B

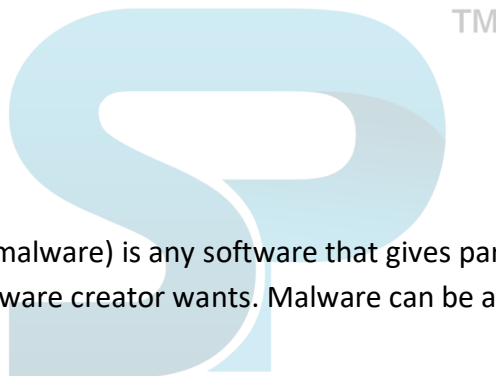
Explanation: Presentation layer serves as translation of data between a networking service and an application, including character encoding, data compression and encryption/decryption.

137. Malicious software is known as ____.

- A. Badware
- B. Malware
- C. Malicious ware
- D. Iiigalware
- E. None of these

Answer: B

Explanation: Malicious software (malware) is any software that gives partial to full control of your computer to do whatever the malware creator wants. Malware can be a virus, worm, trojan, adware, spyware, rootkit, etc.



138. Who among the following person has define the term 'computer viruses?'

- A. Tom Kilburn
- B. Charles Babbage
- C. Konrad Zuse
- D. Frederick Cohen
- E. None of these

Answer: D

Explanation: Frederick B. Cohen is an American computer scientist and best known as the inventor of computer virus defense techniques. He gave the definition of "computer virus".

139. Which one of the following is a key function of a firewall?

- A. Monitoring
- B. Deleting
- C. Copying



- D. Moving
- E. None of these

Answer: A

Explanation: A firewall is a network security system that monitors and controls the incoming and outgoing network traffic based on predetermined security rules.

140. The ability to recover and read deleted or damaged files from a criminal's computer is an example of a law enforcement specialty called ____.

- A. Robotics
- B. Simulation
- C. Computer forensics
- D. Animation
- E. None of these

Answer: C

Explanation: Computer forensics is the practice of collecting, analyzing and reporting on digital data in a way that is legally admissible. Note: It can be used in the detection and prevention of crime and in any dispute where evidence is stored digitally.

141. The scrambling of code is known as ____.

- A. Encryption
- B. A rewall
- C. Scrambling
- D. Password-proong.
- E. None of These

Answer: A

Explanation: The scrambling of code is known as encryption. It is the process of converting information or data into a code, especially to prevent unauthorized access.

142. _____ may be included in other folder while making hierarchical structure folder

- A. Mini folder
- B. Tiered folder
- C. Sub-folder
- D. Object
- E. None of these

Answer: C

Explanation: A folder which is contained in another folder is called a sub-folder.



143. File extension is used ____.

- A. Mini folder
- B. Tiered folder
- C. Sub-folder
- D. Object
- E. None of these

Answer: D

Explanation: File extension is used to identify file type, often separated from the base filename (by, e.g., a dot, a space), that indicates, e.g., the encoding (file format), the usage, of a computer file.

144. ISDN stands for ____.

- A. Integral Service Dynamic Network
- B. International Subscriber Dialup Network
- C. International Service Digital Network
- D. Integrated Service Digital Network.
- E. None of these.

Answer: D

Explanation: ISDN stands for Integrated Services Digital Network. It is a design for a completely digital telephone/telecommunications network. It is designed to carry voice, data, images, video, everything you could ever need.

145. Which protocol does Ping use?

- A. TCP
- B. ARP
- C. ICMP
- D. BootP
- E. None of these

Answer: C

Explanation:

Ping operates by sending Internet Control Message Protocol (ICMP) echo request packets to the target host and waiting for an ICMP echo reply.

Note:- Ping is a computer network administration software utility used to test the reachability of a host on an Internet Protocol (IP) network and to measure the round-trip time for messages sent from the originating host to a destination computer and back.

146. What is the name of the logic circuit which can add two binary digits?

- A. Half adder



- B. Full adder
- C. Parallel adder
- D. Serial adder
- E. None of these

Answer: A

Explanation: A half adder is a logical circuit that performs an addition operation on two binary digits. The half adder produces a sum and a carry value which are both binary digits.

147. In addition to keying data directly into a database, data entry can be done from a(n) ____.

- A. input form
- B. Table
- C. Field
- D. Data dictionary
- E. None of these

Answer: A

Explanation: In addition to keying data directly into a database, data entry can be done from an input form with the help of input device such as keyboard, mouse and touch screen or through speech recognition software.

148. A remote data entry means ____.

- A. Program resides in master computer and data is read from remote terminal
- B. Both program and data are read from remote terminal
- C. Both program and data are read from computer terminal
- D. All of these
- E. None of these

Answer: A

Explanation: Remote data entry refers to accessing your local database remotely. In this program resides on local database and data is collected from remote computers.

149. Step by step instructions written to solve any problem is called ____.

- A. Pseudocode
- B. Algorithm
- C. Assembler
- D. Class View
- E. None of these.

Answer: B

Explanation: An algorithm is a self-contained step-by-step set of operations to be performed. Algorithms exist that perform calculation, data processing and automated reasoning.



150. Which protocol provides e-mail facility among different hosts?

- A. FTP
- B. SMTP
- C. TELNET
- D. SNMP
- E. None of these

Answer: B

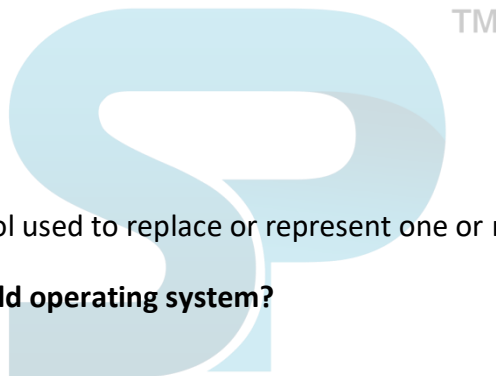
Explanation: Simple Mail Transfer Protocol (SMTP) is an Internet standard for electronic mail (email) transmission. First defined by RFC 821 in 1982, it was last updated in 2008 with the Extended SMTP additions by RFC 5321—which is the protocol in widespread use today. SMTP by default uses TCP port 25.

151. _____ are symbols used to replace or represent one or more characters.

- A. Playing cards
- B. Wildcard
- C. Private keys
- D. Public keys
- E. None of these

Answer: B

Explanation: A wildcard is a symbol used to replace or represent one or more characters.



152. Which device uses a handheld operating system?

- A. A Tablet
- B. A Personal Computer
- C. A Laptop
- D. A mainframe
- E. None of these

Answer: A

Explanation: A tablet (along with smartphone) is one of the most commonly used handheld devices. It uses handheld OS like Android, iOS, Symbian etc

153. _____ is the most important/powerful computer in a typical network.

- A. Desktop
- B. Network client
- C. Network server
- D. Network station
- E. Network switch

Answer: C



Explanation: Network servers have many functions and can form an important part of your computer network.

154. What is backup?

- A. Adding more components to your network.
- B. Protecting data by copying it from the original source to a different destination.
- C. Filtering old data from the new data
- D. Accessing data and tape.
- E. Using earlier data.

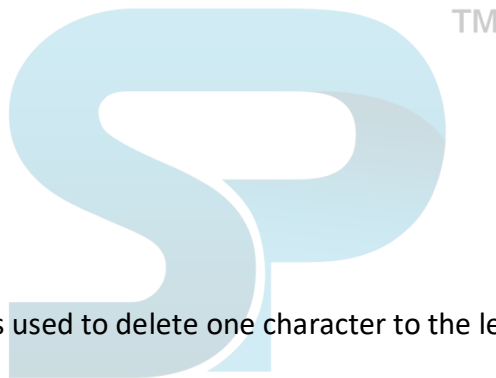
Answer: B

Explanation: Backup is the copying and archiving of computer data so it may be used to restore the original after a data loss event.

Note:- Protecting data by copying it from the original source to a different destination.

155. Which key is used to delete one character to the left of the current position of the cursor?

- A. Backspace
- B. Ctrl
- C. Insert
- D. Esc
- E. None of these



Answer: A

Explanation: The Backspace key is used to delete one character to the left of the current position of the cursor.

Note: Backspace is the keyboard key that originally pushed one position backwards, and in modern computer systems moves the display cursor one position backwards.

156. In Excel, this is a prerecorded formula that provides a shortcut for complex calculations.

- A. Value
- B. Data Series
- C. Function
- D. Field
- E. None of these

Answer: C

Explanation: Function is a prerecorded formula that provides a shortcut for complex calculations

157. DNS in internet technology stands for _____.

- A. Distributer Name System



- B. Data Name System
- C. Dynamic Name System
- D. Domain Name Server
- E. None of these

Answer: D

Explanation: Domain Name Servers (DNS) are the Internet's equivalent of a phone book.

They maintain a directory of domain names and translate them to Internet Protocol (IP) addresses.

This is necessary because, although domain names are easy for people to remember, computers or machines, access websites based on IP addresses.

158. Who amongst the following is called the father of modern computer science?

- A. Alan Turing
- B. Charles Babbage
- C. Konrad Zuse
- D. Frederick Cohen
- E. None of these

Answer: A

Explanation: Alan Turing is considered by many to be the father of modern computer science as the world knows it. He formed the concept of the algorithms and computations with one of his inventions, the Turing machine. Alan Turing was born on June 23, 1912 in England.

159. Which of the following is true for the octal system?

- A. It needs less digits to represent a number than in the binary system.
- B. It needs more digits to represent a number than in the binary system.
- C. It needs the same number of digits to represent a number as in the binary system.
- D. It needs the same number of digits to represent a number as in the decimal system.
- E. None of these

Answer: B

Explanation: The Octal numeral system is the base-8 number system and uses the digits 0 to 7. Octal numerals can be made from binary numerals by grouping consecutive binary digits into groups of three (starting from the right).

Hence, it needs more digits to represent a number than in the binary system.

160. Diagrammatic or symbolic representation of an algorithm is called _____.

- A. Data- Flow Diagram
- B. E-R diagram
- C. Flowchart



- D. Software
- E. None of these

Answer: C

Explanation: A flowchart is a type of diagram that represents an algorithm, workflow or process, showing the steps as boxes of various kinds, and their order by connecting them with arrows. This diagrammatic representation illustrates a solution model to a given problem.

161. When did Payment and Settlement Systems Act, 2007 (PSS Act, 2007) came into force?

- A. 12th August 2008
- B. 12th September 2008
- C. 12th August 2009
- D. 12th December 2007
- E. None of these.

Answer: A

Explanation: The PSS Act, 2007 received the assent of the President on 20th December 2007 and it came into force with effect from 12th august 2018.

162. Which of the following account can be repatriable?

- A. NRE Account
- B. NRO Account
- C. FCNR (B) Account
- D. Both (A) and ©
- E. None of these

Answer: D

Explanation: Non-Resident (External) Rupee Account Scheme [NRE Account] and Foreign Currency (Non-Resident) Account (Banks) Scheme [FCNR]

163. In which type of remittances, money is transferred from one country to another?

- A. Foreign Remittance
- B. Digital Remittance
- C. Block chain Remitta
- D. None of the above
- E. None of these

Answer: A

Explanation: In banking terminology, remittance means transfer of fund one place to another. When money transferred from one country to another, this is cal



164. Which of the following is not true about National Electronic Funds Transfer (NEFT) system?

- A. There is no limit on transaction through NEFT
- B. NEFT operates in hourly batches.
- C. NEFT is a payment system which facilitates one-to-one funds transfer.
- D. Only bank branches which are NEFT enabled
- E. None of these

Answer: B

Explanation: RBI announced that additional 11 settlement batches at half-hourly intervals will be introduced from July 10 2017, beginning from 8.30 am til

165. Commercial paper issued with low interest rate thus commercial paper are categorized as

- A. Payables rating
- B. Commercial rating
- C. Poor credit rating
- D. Better credit rating
- E. None of these

Answer: D

Explanation: Commercial paper is usually sold at a discount from face value and generally carries lower interest repayment rates than bonds due to the shorter maturities of commercial papers.

166. In capital markets, which of the following are the major suppliers of trading instruments?

- A. Liquid corporations
- B. Instrumental corporations
- C. Manufacturing corporations
- D. Government and corporations
- E. None of these

Answer: D

Explanation: In capital markets, government and corporations are the major suppliers of trading instruments. Capital markets refer to the places where savings and investments are moved between suppliers of capital and those who are in need of capital.

167. in which markets, transactions are done through computers and telephone without any specific location?

- A. Over the counter markets
- B. Past counter market
- C. Future counter market
- D. Capital counter market
- E. None of these



Answer: A

Explanation: Over-the-counter (OTC) or off-exchange trading is done directly between two parties, without the supervision of an exchange. It is contrasted with exchanges.

168. Type of exchange members who only buy and sell for their personal account are classified as which of the following?

- A. Non-investment traders
- B. Commercial traders
- C. Professional traders
- D. Investment traders
- E. None of these

Answer: C

Explanation: A professional trader is not the one who was more trading screens, better equipment or the better indicators. He can buy and sell for their personal account.

169. Which of the following contracts involves future exchange of assets at a specified price?

- A. Future contract
- B. Forward contract
- C. Present contract
- D. Spot contract
- E. None of these

Answer: B

Explanation: A forward contract is a private agreement between two parties giving the buyer an obligation to purchase an asset (and the seller an obligation to sell an asset) at a set price at a future point in time.

170. Which of the following portals has been launched by SEBI to enable investors to post

Their complains and for its follow up?

- A. SCORES
- B. Happy Times
- C. MORE
- D. Aadhar
- E. None of these

Answer: A

Explanation: SCORES enables investors to lodge and follow up their complaints and track the status of redressal of such complaints online from the above website from anywhere.



171. Which of the following is the situation in which large portion of majority is borrowed from broker of investor?

- A. Future investment
- B. Forward investment**
- C. Leveraged investment
- D. non-leveraged investment
- E. None of these

Answer: C

Explanation: Leveraged investing is a technique that seeks higher investment profits by using borrowed money.

172. Which of the following is an example of derivative securities?

- A. Return backed security
- B. Cash flow backed security
- C. Interest backed security
- D. Mortgage backed security**
- E. None of these

Answer: D

Explanation: Mortgage-backed securities are investments that are secured by mortgages. They're a type of asset-backed security. A security is an investment that is traded on a secondary market.

173. Using futures contracts to transfer price risk is known as which of the following?

- A. Hedging**
- B. Arbitrage
- C. Speculating
- D. Diversifying
- E. None of these

Answer: A

Explanation: A hedge is an investment to reduce the risk of adverse price movements in an asset. Normally, a hedge consists of taking an offsetting position in a related security.

174. for what kind of transactions, are demat accounts necessary?

- A. For having mobile banking facilities**
- B. For taking retail loans from banks
- C. For nonresident account
- D. For trading in shares of companies
- E. None of these

Answer: D



Explanation: A Demat Account is an account that allows investors to hold their shares in an electronic form.

175. Non-Banking Financial Companies (NBFC) are registered under which act?

- A. Companies Act, 1970
- B. Companies Act, 1956
- C. Companies Act, 1967
- D. Companies Act, 1958
- E. None of these.

Answer: B

Explanation: A Non-Banking Financial Company (NBFC) is a company registered under the Companies Act, 1956 of India, engaged in the business of loans and advances, acquisition of shares, stock, bonds, hire-purchase insurance business or chit-fund business.

176. Which of the following NBFCs are engaged in the principal business of financing physical assets?

- A. Investment Company
- B. Loan Companies
- C. Asset Finance Company
- D. Infrastructure Finance Company
- E. None of these



Answer: C

Explanation: The Asset Finance Company is the financial institution engaged in the principal business of financing physical assets that correspond to productive/economic activity such as machinery, automobile, tractors, material handling equipment, power generators, etc.

177. Which of the following companies is engaged in the principal business of financing of acquisition or construction of houses?

- A. House loan companies
- B. Housing finance companies
- C. HDFC
- D. None of the above
- E. None of these.

Answer: B

Explanation: Housing finance companies have mention housing finance as the main clause in its main memorandum of association. NBFC's have complemented commercial bank in providing mid-term capital loans to individual or firms; their flexibility and less stringent regulation provide them competing for an edge over commercial banks.

178. Which of the following statements is/are correct?



- A. NBFCs does not hold a banking license.
- B. NBFC can issue Demand Drafts like banks.
- C. Both 1 and 2 are correct
- D. Neither of them are correct
- E. None of these

Answer: A

Explanation: NBFC cannot accept demand deposits while NBFC cannot issue Demand Drafts like banks.

179. With reference to the Micro Finance Institutions, which of the following statements is correct?

- A. At present, MFI obtain finance from banks according to RBI guidelines
- B. MFIs provide small scale credit to low income households and small informal businesses
- C. Both 1 and 2
- D. Neither 1 nor 2
- E. None of these

Answer: B

Explanation: Micro finance institutions provide small scale credit to low income households and small informal businesses.

180. Under the guidelines issued on 2 Dec 2011, an NBFC-MFI should have minimum net owned funds of how much amount?

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

Answer: C

Explanation: RBI has recently opened a separate category of non-banking financial companies for micro finance institutions, namely, NBFC-MFI under its control to remove the ambiguity over regulation of MFIs. Under the guidelines issued on 2 Dec 2011, an NBFC-MFI should have minimum net owned funds of Rs. 5 crore

181. The tenure of the loan issued by NBFC-MFI to the borrower should not be less than 24 months for loan amount in excess of how much amount?

- A. Rs. 30,000
- B. Rs. 20,000
- C. Rs. 15,000
- D. Rs. 25,000
- E. None of these



Answer: C

Explanation: The tenure of the loan issued by NBFC-MFI to the borrower should not be less than 24 months for loan amount in excess of Rs. 15,000.

182. Loan disbursed by an NBFC-MFI to a borrower with a rural household annual income should not exceed how much amount?

- A. Rs. 1, 00,000
- B. Rs. 2, 00,000
- C. Rs. 4, 00,000
- D. Rs. 3, 00,000
- E. None of these

Answer: A

Explanation: Loan disbursed by an NBFC-MFI to a borrower with a rural household annual income should not exceed Rs. 1, 00,000.

183. A company based IDF is regulated by which of the following?

- A. SEBI
- B. RBI
- C. SBI
- D. None of the above
- E. None of these



Answer: B

Explanation: Infrastructure Debt Funds (IDFs) can be set up either as a Trust or as a Company. A company based IDF would normally be an NBFC regulated by the Reserve bank.

184. NBFC-Factor is related to which of the following businesses?

- A. Insurance
- B. Deposit
- C. Non-deposit
- D. None of the above
- E. None of these

Answer: C

Explanation: NBFC-Factor is a non-deposit taking NBFC engaged in the principal business of factoring.

185. Which of the following is defined as a central location for keeping securities on deposit?

- A. Institutions
- B. Depository
- C. Instrument



- D. None of these
- E. Money

Answer: B

Explanation: A depository is an entity which helps an investor to buy or sell securities such as stocks and bonds in a paper-less manner. Securities in depository accounts are similar to funds in bank accounts.

186. How many forms are taken by sinking of fund retirement?

- A. One form
- B. Two forms
- C. Three forms
- D. Ten forms
- E. Five forms

Answer: B

Explanation: Sinking of fund retirement requires two forms- (1) the corporation purchases bonds in the open market and delivers a given number of bonds to the trustee; or (2) the corporation pays cash to the trustee, who in turn calls the bonds for redemption.

187. Which of the following is regarded as the fourth element of the financial system?

- A. Financial institutions
- B. Financial instruments
- C. Financial services
- D. Financial markets
- E. None of these

Answer: C

Explanation: Financial services are the economic services provided by the finance industry, which encompasses a broad range of businesses that manage money, including credit unions, banks, credit-card companies, etc.

188. What percent of annual interest should be paid by issuer firm to investor in case of delay in listing?

- A. 5%
- B. 1%
- C. 10%
- D. 20%
- E. 50%

Answer: B



Explanation: Similarly, for delay in listing of debt securities beyond 20 days from the date of allotment, the issuer firm needs to pay the investor at least 1 per cent annual interest over the coupon rate from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities.

189. IPO issue management is also known as which of the following?

- A. Moving public
- B. Action public
- C. Going public
- D. None of the above
- E. Public

Answer: C

Explanation: The issuing company creates these instruments for the express purpose of raising funds to further finance business activities and expansion. Thus, an IPO is also commonly known as “going public”.

190. Which of the following is a statistic that measures how the returns of two risky assets move together?

- A. Correlation
- B. Standard deviation
- C. Variance
- D. None of the above
- E. advanced



Answer: A

Explanation: Correlation, in the finance and investment industries, is a statistic that measures the degree to which two securities move in relation to each other. Correlations are used in advanced portfolio management, computed as the correlation coefficient.

191. Which RBI department regulates the Non-Banking Financial Companies?

- A. DBS
- B. DBOD
- C. DNBS
- D. UBD
- E. RBI

Answer: C

Explanation: Department of Non-Banking Supervision or DNBS regulates and supervises the Non-Banking Financial Companies (NBFCs).

192. What is the population limit at a place under which the banks don't require a license from RBI to open a branch?



- A. 10000
- B. 20000
- C. 40000
- D. 50000
- E. 30000

Answer: D

Explanation: At present, Indian banks no longer require a license from the Reserve Bank for opening a branch at a place with population of below 50,000.

193. Which of these states are not served by RBI as its banker?

- A. Goa
- B. Assam
- C. Sikkim
- D. Arunachal Pradesh
- E. Telangana

Answer: C

Explanation: Currently, the Reserve Bank acts as banker to all the State Governments in India, except Jammu & Kashmir and Sikkim.

194. Which Union Budget had first proposed the setting up of PDMA?

- A. Budget 2011-12
- B. Budget 2012-13
- C. Budget 2013-14
- D. Budget 2014-15
- E. Budget 2015-16

Answer: A

Explanation: Former Finance Minister Pranab Mukherjee had first announced the setting up of PDMA in Budget 2011-12, which was later also backed by the Financial Sector Legislative Reforms Commission in its report in 2013.

195. Which department of the RBI offers the facility of opening deposit accounts to other banks?

- A. DBR
- B. DAD
- C. DBS
- D. None of the above
- E. GAT

Answer: B



Explanation: The 'Banker to Banks' function of the Reserve Bank is delivered through the Deposit Accounts Department (DAD) of RBI at regional office

196. What do we call the facility given to a current account holder of withdrawal of more amount than his deposit?

- A. Overdraft
- B. EMI
- C. Sweep- in Facility
- D. Recurring Deposit
- E. Account

Answer: A

Explanation: an overdraft facility is a credit agreement made with a bank that allows an account holder to use or withdraw more money than what they have in their account up to the approved limit.

197. Which of these is used as promise from a bank to make a payment assuming certain conditions are met?

- A. Cash Credit
- B. Over Draft
- C. Letter of Credited
- D. Term Loan
- E. Cash Debit



Answer: C

Explanation: A letter of credit is a letter from a bank guaranteeing that a buyer's payment to a seller will be received on time and for the correct amount.

198. Where is the SARFAESI Act not applicable?

- A. On unsecured loans
- B. Loans below 100000
- C. Where remaining debt is below 20% of the original principal
- D. All of the above
- E. Loans recovery

Answer: D

Explanation: The SARFAESI Act does not apply to unsecured loans, loans below ₹100,000 or where remaining debt is below 20% of the original principal.

199. Which of these committees is related to BBPS?

- A. Y Malegam committee



- B. Rangarajan committee
- C. G .Padmanabhan committee
- D. Narsimham committee
- E. None of the above

Answer: C

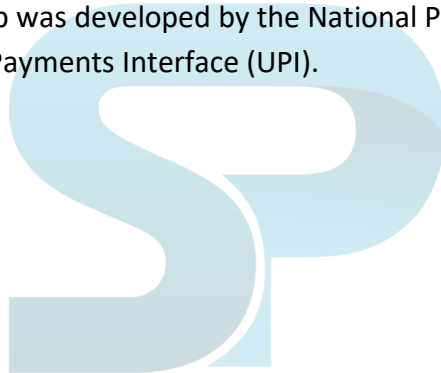
Explanation: The Committee was set up in 2013 under RBI Executive Director G. Padmanabhan to study the feasibility of implementation of Giro based Payment Systems

200. Which organization developed BHIM Application?

- A. SBI
- B. RBI
- C. NPCI
- D. SEB
- E. MBI

Answer: C

Explanation: The BHIM mobile app was developed by the National Payments Corporation of India (NPCI). It is based on the Unified Payments Interface (UPI).





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