## SBI PO Mains 2020 Paper

Direction: Read the given passage carefully and answer the questions that follow.
The grassy forests of Bandipur, like many dry deciduous "forests" in south India, are not forests at all. The trees here are adapted to fire and the dry grasses fuel it frequently in the dry months between monsoons. These ecosystems are more open than closed canopy forests and the hardy vegetation found here can withstand drought conditions.
Jayashree Ratnam, associate director of the wildlife biology and conservation programme at the National Centre for Biological Science, said that these forests are mesic savannas. "Having worked for a while in African savannas and being very familiar with the idea that mixed tree grass ecosystems were distinctive from forests, when we returned to India and started visiting various field sites, we were struck by the similarities of these sites with African savannas," she said.
Mesic savannas receive more rainfall than some other iconic savannas of the tropics, but such ecosystems the world over are characterised by frequent burning and drought. India, however, has a blanket fire suppression policy in place and this is doing more harm than good to these tree-grass ecosystems, find a series of studies. "The more we worked and documented, the more we realised that viewing these ecosystems as forests resulted in a fundamental misunderstanding of their functional ecology, especially the roles of fire and herbivores in maintaining these ecosystems," added Ratnam.
Savannas are ecosystems having a continuous layer of grass along with a discontinuous tree canopy. However, this structural definition of a savanna doesn't take into consideration other biological traits of individuals and communities, which provide clues about the evolution and functional ecology of this ecosystem. Savanna trees have a number of adaptations to live in a fire-driven ecosystem. Their large underground storage organs and roots contain much of their resources and fire cannot damage these stores. Saplings re-sprout quickly and grow rapidly. Adult trees have less dense canopies than forest species, allowing more sunlight to permeate to the ground level. Mature trees also have thick bark. A 2019 study found that on average, savanna tree species from peninsular India produced twice as much bark as evergreen forest trees.
Historically, indigenous people in India used controlled burning as a way to manage their forests. The Soligas of Biligiri Rangaswamy Temple Wildlife Sanctuary, for example, would set fires early in the summer for a wide variety of reasons. Ground fires, they believe, kept hemiparasites at bay, and now, adult trees are falling prey to these organisms that depend on them in part for their survival. Soligas find that the invasive Lantana has spread, to the detriment of understorey plants and altering the structure of the forest significantly in Lantana having completely taken over the understorey. Since few herbivores eat the leaves of Lantana, this is going to reduce ungulate density and therefore negatively
affect large carnivores such as the tiger," said Abi T Vanak, an associate professor with the Ashoka Trust for Research in Ecology and the Environment.

1. Which of the following is/are correctly inferred from the given passage?
I. In a forest, the plants do not have distinctive roles.
II. Presence of rainfall is often a sign of lack of forest fires.
III. In order to protect its forests, India must let them burn.
A. Only I
B. Only III
C. Both II \& III
D. Both I \& II
E. All are correct

Ans. A
2. Which of the following is not an assumption that supports the arguments presented in the first paragraph?
A. Forest fires usually occur where there is little to no moisture in the air.
B. Grassy forests are common in southern India.
C. Deciduous forests are immune to fire.
D. Deciduous trees do not obstruct the sunlight from reaching the ground.
E. None of the above

Ans. C
3. Given below is a possible inference that can be drawn from the facts stated in the second paragraph. You have to examine the inference in the context of the passage and decide upon its degree of truth or falsity. "The tree-grass ecosystems of savannas are identical throughout the world."
A. Definitely true
B. Probably true
C. The data are inadequate
D. Probably false
E. Definitely false

Ans. B
4. Which of the following statements is true about Savannas with reference to the given passage?
A. They are usually incapable of holding moisture.
B. Their adaptation in a fire-driven ecosystem includes increased immunity to forest fires.
C. The understorey in savannas rely on constant sunlight.
D. Both B \& C
E. All $A, B$ \& $C$

Ans. E
5. Which of the following statement (s) is/are NOT TRUE in accordance with the information provided in the passage?
I. There is a bigger market for deciduous forest trees than evergreen forest trees.
II. Uncontrolled growth of hemiparasites has caused a reduction of canopy.
III. The indigenous people were not consulted while making the forests of India.
A. Only I
B. Only III
C. Both II \& III
D. Both I \& II
E. All are correct

Ans. D
6. Which of the following is one of the major reasons why the author is concerned about the spread of Lantana?
A. Lantanas prevent the growth of new understorey plants.
B. Lantanas are better adapted to a fire-driven ecosystem than understorey plants.
C. Lantanas prevent over-hunting by large carnivores.
D. Their parasitic nature makes them inedible for herbivores.
E. None of the above

Ans. A
7. Which of the these presents a contrast to the following sentence as mentioned in paragraph 6:
"Since few herbivores eat the leaves of Lantana, this is going to reduce ungulate density and therefore negatively affect large carnivores such as the tiger"
A. Lantanas reduce food sources for carnivores.
B. Lantanas cause habitat loss.
C. Excess of Lantana will obstruct the field of vision of the carnivores.
D. Herbivores will be forced to migrate due to unavailability of food.
E. None of the above

Ans. C
8. Which of the following correctly describes the tone of the second paragraph?
A. Analytical
B. Decisive
C. Formal
D. Laudatory
E. Nostalgic

Ans. B
Direction: Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.
The COVID-19 pandemic has probably been the most devastating of financial and social crisis of recent times, leading to suspension of almost all economic activity and forcing a country wide lockdown. While the INR 20 lakh crore economic recovery has assuaged some apprehensions, some sectors that have
been more affected than others, and sectors that could help with economic recovery have been overlooked.
Tourism, which contributes 5.06 per cent in India's GDP (2016-17) is one such industry which has been ignored in this recovery package. The ongoing pandemic, travel restrictions, and the country wide lockdown have brought the entire tourism industry to a standstill, and unlike other sectors, tourism will take longer to recover, especially leisure tourism. This will have a direct impact on states like Uttarakhand, Rajasthan, Kerala, Himachal Pradesh, Goa, Sikkim and other north eastern states which depend extensively on tourism as a source of state revenue.
The EU has provided benefits in the form of liquidity support, fiscal relief, and easing of state aid rules for those in the tourism business and is currently considering a tourism recovery plan. Italy, one of the worst countries to be affected by COVID-19, has recently announced a four billion euros bailout package for tourism and will incentivise domestic tourists to holiday on home soil. The French government too has announced an eighteen billion euros "Marshall Plan for Tourism" bailout for tourism. Countries such as the US, UK and Singapore too have initiated focussed efforts to revive tourism. India's lack of focus on tourism and its conspicuous absence from the recovery package is both surprising and disappointing. Even more so when the government has been paying particular attention to the sector these last six years.
For the tourism industry, this is an excellent time to develop a common safety and sanitation standard for hosting and serving its customers. The industry must also utilise this opportunity to adopt ecological waste disposal practices and adopt environment friendly day to day practices.
It is quite evident that the tourism sector in India needs a redoubled and renewed push for its revival in the post COVID-19 world. The government must consider an immediate recovery package and plan that focuses on the tourism sector, not just because it is one of the worst affected, but also because it is arguably the largest source of employment and source of income for many MSMEs.
9. Which of the following is not an assumption that supports the argument - 'India needs to provide incentives to the domestic tourists.'?
A. Different countries of the world have provided a bail-out package for the tourism sector to enable it to recover from the adverse effects faced due to Covid.
B. India has paid close attention to it for the past six years and one hopes that it is reflected in their bail out package in the post covid era.
C. Many states in India are dependent on domestic tourists as they contribute a significant amount to the state revenue.
D. Even with an end to the lockdown, many people are afraid to travel as India lacks a common safety and sanitation standard.
E. None of these.

Ans. B
10. Which of the following sentences connects the first and the second paragraph of the passage correctly?
A. In order to improve the flow of credit to this sector, tourism must be included under priority sector lending (PSL).
B. The Government should consider supporting the hotel and restaurant industry by subsidising their fixed costs.
C. Interestingly, the global scenario is completely different.
D. The sector also has strong forward and backward linkages to other sectors such as agriculture, transport, handloom, and FMCG to name a few.
E. Disruptions in the tourism sector will render many people unemployed.

Ans. C
11.Which of the following statement (s) is/are NOT TRUE in accordance with the information provided in the passage?
I) Participants in the tourism sector have adopted an ecological approach towards the daily operations.
II) Italy is mainly focussing on their domestic tourists in order to recover from the adverse effects of Covid on tourism.
III) Majority of the state revenue is collected from leisure tourism in several Indian states.
A. Only I
B. Only II
C. Both II and III
D. All of them
E. None of them

Ans. A
12. Given below is a possible inference that can be drawn from the facts stated in the fourth paragraph. You have to examine the inference in the context of the passage and decide upon its degree of truth or falsity.
'National governments and local authorities are acting to discourage and prevent domestic tourism and people visiting second homes.'
A. Definitely true
B. Probably true
C. The data are inadequate
D. Probably false
E. Definitely false

Ans. C
13. Which of the following statements can be correctly inferred from the passage?
A. The devastation caused by Covid 19 is similar to that caused by other epidemics that the world has seen till date.
B. The Indian government has provided for a comprehensive recovery package for the economy.
C. Many countries in the world are specifically targeting only the tourism sector for economic recovery.
D. Tourism can be of many types and forms.
E. None of these

Ans. D
14. Which of the following statements mentions the purpose of the given passage?
A. To analyse the impact of Covid 19 on the tourism sector.
B. The measures taken to boost the tourism sector in India after the disastrous effects of Covid -19
C. The economic recovery programme of the Indian government to combat the effects of Covid 19
D. The current condition of the tourism sector in India.
E. A comparative study on the steps taken to recover the tourism sector after Covid 19 between India and other major countries.
Ans. E
Direction: In the given sentence, some parts are printed in bold. The emboldened parts may or may not be correct. Choose the part which is incorrect and needs improvement. In case all the parts are correct, choose (E) "All are correct" as the answer.
15. The Russians again broke out northward; but some of the Japanese squadrons hanged on to the remnant of the enemy's battle-fleet, and the others dealt with the numerous Russian vessels that were unable to keep up.
A. The Russians again broke out
B. of the Japanese squadrons hanged on
C. remnant of the enemy's battle fleet
D. others dealt with the numerous
E. All are correct

Ans. B
16. I had better to explain our use of the manual alphabet, which seems to puzzle people who do not know us.
A. better to explain our
B. the manual alphabet, which
C. to puzzle people
D. not know us
E. All are correct

Ans. A
17. The author or the final redactor has impressed a certain linguistic character on the book, which differentiates it not only from all secular writings of the time, and also from all the New Testament books, including the Johannine.
A. The author or the final redactor
B. certain linguistic character on the book,
C. differentiates it not only from all
D. and also from all the New Testament
E. All are correct

Ans. D
18. In 1815, when the Dartmouth board of trustees was rent by factions, the majority, which were Federalists and Congregationalists, removed the president, John Wheelock, who was a Presbyterian, and appointed Francis Brown in his place.
A. when the Dartmouth board of trustees
B. which were Federalists
C. removed the president
D. appointed Francis Brown in his place
E. All are correct

Ans. B
Direction: In the following question, two sentences I and II have been given. In each sentence, some words have been highlighted, which may or may not be grammatically and contextually appropriate at its current place. Words in sentence I may be exchanged with words in sentence II and vice versa, to make both the sentences grammatically and contextually correct. If both the sentences are correct as it is, choose 'No exchange required' as your answer.
19.19.
I. Wind projects cooking (A) characterisation of the site and data collection (B) for the long-term, the mill (C) of which has been on developers.
II. Back in the day she would collect (D) kernels of groundnuts from a local oil onus (E) and prepare a require (F) stove by making cakes out of them.
A. B-D \& C-F
B. $A-E \& B-F$
C. A-F \& C-E
D. B-D, A-E \& C-F
E. No exchange required

Ans. C
20.20.
I. Risks to emerging projects elderly (A) costs, while states and distribution companies (discoms) pacify (B) the lowest-possible stories. (C)
II. Most increase (D) women, however, find glory in their suffering and sometimes, I feel they try to expect (E) the guilt of their reduced functionality through such tariffs. (F)
A. A-D, B-E \& C-F
B. $A-E \& B-F$
C. A-F \& C-E
D. B-D, A-E \& C-F
E. No exchange required

Ans. A
21.21.
I. Competition prompts cooked (A) power producers (IPP) to quote low tariffs with the expectation of accessing consumed $(B)$ and windy land but increasing demand for good sites raises prices, making projects unviable. (C)
II. I never cheap (D) food made on such a stove as my mother always independent (E) on an oven fired (F) by liquified petroleum gas (LPG).
A. A-D, B-E \& C-F
B. $A-E \& B-F$
C. A-F \& C-E
D. $B-D \& A-E$
E. No exchange required

Ans. D

### 22.22.

I. Due to high terrains, (A) wind projects face a higher risk of curtailment while (B) them at a disadvantageous place with respect (C) to solar projects.
II. putting (D) urban, high population density and plain areas saw a rapid (E) access to such sources, difficult variability (F) with low population density are yet to have such accessibility.
A. B-D \& A-F
B. $A-E \& B-F$
C. A-F \& C-E
D. B-D, A-E \& C-F
E. No exchange required

Ans. A
23.23.
I. Agricultural workers are deprived (A) of mechanised tools to ease their work, but have no popularly (B) as even basic things as irrigation pumps are not available (C) to them.
II. Labour Day, respite (D) known as International Workers' Day, has many historical anecdotes (E) attached to it but what it precisely is identified (F) with is the state of the world's labour force.
A. A-D \& B-E
B. $A-E \& B-F$
C. C-D \& C-E
D. C-F \& B-D
E. No exchange required

Ans. D

Direction: In the following question, two columns are given, containing a connector and three phrases each. In the first column, the phrases are $\mathrm{A}, \mathrm{B}$ and C and in the second column, the phrases are $\mathrm{D}, \mathrm{E}$ and $F$. You have to make meaningful sentences using the connectors and from the phrases of both the columns. There are five options, four of which display the sequence(s) in which the phrases with the connectors can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, select 'None of these' as your answer.

## 24. Nevertheless

I.
(A) She has a lot of friends
(B) In the end, we all felt
(C) I hope that when I've built up my savings

II
(D) we ate too much.
(E) she has no one to talk to.
(F) I'll be able to travel to Mexico.
A. A-E
B. B-E and A-F
C. A-D
D. B-D
E. None of these

Ans. A

Direction: In the following question, two columns are given, containing a connector and three phrases each. In the first column, the phrases are $\mathrm{A}, \mathrm{B}$ and C and in the second column, the phrases are $\mathrm{D}, \mathrm{E}$ and F. You have to make meaningful sentences using the connectors and from the phrases of both the columns. There are five options, four of which display the sequence(s) in which the phrases with the connectors can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, select 'None of these' as your answer.

## 25. On account of

I.
(A) The hurricane
(B) Of all the places to travel
(C) Once you know all the elements

II
(D) Mexico is at the top of my list.
(E) our flight was cancelled.
(F) it's not difficult to pull together a sentence.
A. A-E
B. B-E and A-F
C. A-D
D. B-D
E. None of these

Ans. A

Direction: In the following question, two columns are given, containing a connector and three phrases each. In the first column, the phrases are A, B and C and in the second column, the phrases are D, E and F . You have to make meaningful sentences using the connectors and from the phrases of both the
columns. There are five options, four of which display the sequence(s) in which the phrases with the connectors can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, select 'None of these' as your answer.
26. Incidentally
I.
(A) The objective for development should
(B) I have found the item in the supermarket
(C) The school cricket team did not get disheartened by the initial setback

II
(D) encourage the development of industries and on the other hand ensure the preservation of the environment.
(E) she performed poorly in the English test.
(F) I met Mrs Anamika, an old classmate of mine, there.
A. B-E
B. B-E and A-F
C. A-D
D. B-F
E. None of these

Ans. D

Direction: In the following question, two columns are given, containing a connector and three phrases each. In the first column, the phrases are A, B and C and in the second column, the phrases are D, E and F. You have to make meaningful sentences using the connectors and from the phrases of both the columns. There are five options, four of which display the sequence(s) in which the phrases with the connectors can be joined to form a grammatically and contextually correct sentence. If none of the options given forms a correct sentence after combination, select 'None of these' as your answer.
27. Not only...but also
I.
(A) The street door of the rooming house was unlocked.
(B) The thieves stole the jewels.
(C) The staff at the consulate seemed insensitive.
II.
(D) The staff was professionally inadequate.
(E) They smashed up most of the valuable furniture in the room.
(F) The street door of the rooming house was wide open.
A. A-F
B. $B-E \& A-F$
C. C-D \& A-F
D. A-F, B-E, \& C-D
E. None of these

Ans. D

Direction: In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately.
Copper coins, milk and honey are (\#\#\#28\#\#\#) in a human-sized glass vitrine. Each side of Donald Rodney's sculpture shows the process of verdigris blooming across the coins in strata of glowing blue and green, fading in places to muddy brown or revealing flashes of copper as the materials react to each other over time. Bodily decay, death and lost dreams.
Land of Milk and Honey II is a memento mori. The Birmingham-born artist made the piece for a 1997 exhibition at the South London Gallery that he developed as a (\#\#\#29\#\#\#) to his father who had died three years earlier. The work gained further tragic resonance following the artist's own untimely death the following year.
The curdling materials represent the artist's body suffering from sickle cell anaemia, a disease that (\#\#\#30\#\#\#) affects people of African and Caribbean family descent, where diseased red blood cells cause damage and decay throughout the body. The title of the piece refers to the hope Rodney's father and other families of their generation had when migrating to the UK from Jamaica in the 1950s; but like the milk in the sculpture, his dreams soured when (\#\#\#31\#\#\#) to the realities of life as an immigrant in Britain. Through these dual metaphors, Land of Milk and Honey II functions as a conceptual portrait of the tragic and heroic lives of two generations.
Rodney's wide-ranging practice (\#\#\#32\#\#\#) automaton, computer programmes, photography, X-ray prints and skin sculptures. Sometimes beautiful and occasionally shocking, but always (\#\#\#33\#\#\#) and eloquent, these works explore his experience of life in a diseased body and living in a society diseased by racism.
Land of Milk and Honey II was donated by the artist's estate and the Contemporary Art Society in 2014 and has quickly become a star of the collection. Eventually the work will lose all of the green colouring, as lower parts of the sculpture already have, but it is this (\#\#\#34\#\#\#) - knowing that it will continue to decay - that makes every moment with this compelling work a precious, bittersweet interaction.
28. Find out the appropriate word in each case.
A. Unbolted
B. Latched
C. Encased
D. Unfurled
E. Anointed

Ans. C.
29. Find out the appropriate word in each case.
A. Eulogy
B. Castigation
C. Onslaught
D. Invasion
E. Crucifixion

Ans. A
30. Find out the appropriate word in each case.
A. Clumsily
B. Caressingly
C. Abruptly
D. Allegorically
E. Disproportionately

Ans. E
31.Find out the appropriate word in each case.
A. Swanned
B. Frequented
C. Exposed
D. Incessant
E. Abluted

Ans. C
32. Find out the appropriate word in each case.
A. Encompassed
B. Conceded
C. Culled
D. Divulged
E. Confided

Ans. A.
33. Find out the appropriate word in each case.
A. Apathetic
B. Ambitious
C. Indolent
D. Enervated
E. Lackadaisical

Ans. B
34.Find out the appropriate word in each case.
A. Impertinence
B. Audacity
C. Temporality
D. Effrontery
E. Temerity

Ans. C

Direction: Study the information carefully and answer the questions that follow.
A, B and C started a business by investing Rs. 800, Rs. 1600 and Rs. 2000 respectively. In the second quarter, they invested amounts in the ratio 1:4:2. In the next quarter again, they invested amounts in the ratio $3: 2: 3$. In the last quarter, the ratio of their investments was the same as in the 2nd quarter. Also, in the last quarter, the respective amounts of $A, B$ and $C$ were double than the respective amounts invested in the 2nd quarter. The total investment of $C$ before 4th quarter was Rs 1400 more than that of A during the same duration. Also, the ratio of B's share in profit to total profit at the end of year was 66 : 153. Please note: All the investments were for one quarter only.
35. Find the total investment of $A, B$ and $C$.
A. Rs 10,200
B. Rs 11,300
C. Rs 9,800
D. Rs 10,080
E. None of these

Ans. A
36. If $A, B, C$ invested same amount in 1st quarter as given in the question in 1 st quarter and the same amount as given in 2nd quarter in the question in 2nd, 3rd and 4th quarter, then what would be the profit of A at the end of year out of a total profit of Rs. 19,350?
A. Rs. 2510
B. Rs. 3320
C. Rs. 2560
D. Rs. 3150
E. None of these

Ans. D
37.If the investments of $A, B$ and $C$ in third quarter were changed and were now in the ratio $2: 4: 1$ (other investments being the same), then what would be the total investment of all three in third quarter, if the average investment of $A, B$, and $C$ was Rs. 3100 for whole year?
A. Rs. 700
B. Rs. 800
C. Rs. 500
D. Rs. 900
E. None of these

Ans. A

Direction: Each question below contains a statement followed by Quantity I and Quantity II. Find both to find the relationship among them. Mark your answer accordingly.
38.38.

Quantity I : A bag contains 50 balls which are green, orange and yellow. Number of orange balls in the bag, if probability of picking green ball is $3 / 5$ and and that of either a green or orange ball is $4 / 5$ Quantity II: A bag contains 40 balls green, orange and yellow. The probability of picking orange ball is $3 / 8$. If the first ball was orange and without replacement, probability $4 / 13$ of picking a green ball is Number of yellow balls.
A. Quantity I > Quantity II
B. Quantity I < Quantity II
C. Quantity I $\geq$ Quantity II
D. Quantity I $\leq$ Quantity II
E. Quantity I = Quantity II or no relation can be established

## 38. Ans. B.

Direction: In the following question two Quantities i.e., Quantity I and Quantity II are given. You have to determine the relation between Quantity I and Quantity II.
39.
'a', 'b' and 'c' are positive integers.
Quantity I: Value of a in

$$
\frac{(\bar{a}+b)^{2}-(a-b)^{2}}{8 a b(a+b)^{2}}=1
$$

Quantity II: Value of $c$ in

$$
\frac{(c+b)^{3}-(c-b)^{3}}{\left(b^{2}+3 c^{2}\right)^{2}}=\frac{1}{8 b}
$$

A. Quantity I > Quantity II
B. Quantity I < Quantity II
C. Quantity I $\geq$ Quantity II
D. Quantity I $\leq$ Quantity II
E. Quantity I = Quantity II or no relation can be established

Ans. B
Direction: In the following question two Quantities i.e., Quantity I and Quantity II are given. You have to determine the relation between Quantity I and Quantity II.
40. Given, a, b, c and d are positive integers.

I: $a^{\frac{a^{-b}}{-a}}=a^{b} \times C$
II: $\frac{a^{3} \times b^{3}}{a \times b^{2}}=\frac{b^{3} \times d^{4}}{d \times b}$
Quantity I: Value of ' $c$ '

Quantity II: Value of ' $d$ '
A. Quantity I > Quantity II
B. Quantity I < Quantity II
C. Quantity I $\geq$ Quantity II
D. Quantity I $\leq$ Quantity II
E. Quantity I = Quantity II or no relation can be established

Ans. E

Direction: Study the following information and answer the questions that follow.
A number series is given as 20, a, b, c, d, 65
Where $a, b, c$ and $d$ are missing terms.
It is also given that:
I. $a-20=\left(x^{2}+y\right)$
II. The value of $b$ is greater than $a$ and the difference of $b$ and $a$ is equal to the $\left[(x+1)^{2}+y\right]$.
III. The value of $c$ is $\left[(x+2)^{2}+y\right]$ more than $b$ and the value of $d$ is $\left[(x+3)^{2}+y\right]$ more than $c$.

Note: $x$ is equal to the HCF of 2 prime numbers and the value of $y$ is equal to the smaller root of the quadratic equation $z^{2}-z-6=0$.
41. What is the value of $d$ ?
A. 40
B. 38
C. 42
D. 48
E. 50

Ans. C
42. Which of the following is/are divisible by $(y+5)$ ?
A. Only d
B. Only a and b
C. Only $b$ and $d$
D. Only $a, b$ and $d$
E. Only b and c

Ans. C
43.Find the ratio between the values of $c$ and $d$ respectively.
A. $3: 2$
B. $4: 3$
C. $3: 4$
D. 2 : 3
E. None of the above

Ans. D
44.If another series follows the same pattern as the given series and the first term of this new series is 29, then find the fifth term of this new series.
A. 67
B. 56
C. 42
D. 63
E. 51

Ans. E

Direction: Each of the questions below consists of a question and three statements numbered I, II and III given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the statements and give answers.
45. Find the cost price of the article.

Statement I: The article is marked up by T\% and it is sold at a discount of $20 \%$. The profit earned on selling the article is $44 \%$.
Statement II: If shopkeeper offers a discount of $40 \%$ on marked price, then he earns the profit of Rs. 16 Statement III: If the shopkeeper doesn't offer any discount on marked price, then the selling price will be Rs. 160 more than the cost price of the article.
A. Only the data given in statements I and II together is sufficient to answer the question.
B. Only the data given in statements I and III together is sufficient to answer the question.
C. The data given in any two statements together is sufficient to answer the question.
D. The data given in all three statements I, II and III together is sufficient to answer the question.
E. The data given in all three statements I, II and III together is not sufficient to answer the question.

Ans. C

Direction: Each of the questions below consists of a question and three statements numbered I, II and III given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read all the statements and give answers.
46. $P, Q$ and $R$ entered into a partnership by investing a certain amount for 12 months, $T$ months and $(12-T)$ months respectively. Find the value of $T$.
Statement I: Q invested $50 \%$ more amount than the amount invested by P and R invested twice of the amount invested by $Q$.
Statement II: At the end of the partnership, total profit earned by them is Rs. 700 and Q gets Rs. 100 as his share of profit.
Statement III: At the end of the partnership, profit share of $P$ and $R$ is in the ratio of $1: 2$
A. Only the data given in statements I and II together is sufficient to answer the question.
B. Only the data given in statements I and III together is sufficient to answer the question.
C. The data given in any two statements together is sufficient to answer the question.
D. The data given in either statement I and II together or statement I and III together is sufficient to answer the question.
E. The data given in all three statements I, II and III together is not sufficient to answer the question.

Ans. D

Direction: Study the given information carefully and answer the following questions.

Three yoga masters i.e., A, B, C and D conducted yoga sessions in a society. These yoga sessions are of three types viz. Basic (of 1 hour each), Regular (of 2 hours each) and Advanced (of 3 hours each). The pie chart given below shows the percentage distribution of the total number of hours for which the given yoga masters conducted sessions in the society.

47. If yoga master $C$ conducted 4 Regular sessions and at least one session of each type was conducted by him, then find the maximum number of basic sessions that were conducted by yoga master C.
A. 20
B. 22
C. 19
D. 18
E. Cannot be determined
47. Ans. C
48. If number of basic sessions conducted by $B$ are more than number of regular sessions conducted by him which in turn are more than number of advanced sessions conducted by him, then find the minimum number of basic sessions conducted by the yoga master $B$.
A. 4
B. 6
C. 2
D. 8
E. 5

Ans. B
49.If number of basic sessions conducted by A were twice of the number of advanced sessions conducted by him, then find the total number of sessions conducted by A
A. 4
B. 6
C. 7
D. 9
E. 8

Ans. C

Direction: Study the following information and answer the following questions.
A dishonest milkman has $X$ litre mixture of milk and water in the ratio 5:1 respectively. He sold the mixture to three persons $A, B$ and $C$ in the same order. After selling milk to each person, he added a certain amount of milk or water or both in the remaining mixture. The difference between milk and water with the milkman just before selling it to person C is 250 L . The table given below shows how the exchange took place.

| Person | Quantity sold (In litre) | Milk added (In litre) | Water added (In litre) | Mixture left (In litre) |
| :---: | :---: | :---: | :---: | :---: |
| $\mathbf{A}$ | 120 | 80 | 0 | 560 |
| $\mathbf{B}$ | $Y$ | 60 | 10 | $M$ |
| $\mathbf{C}$ | 70 | $3 R$ | $R$ | $Z$ |

50. Find the value of $X$.
A. 760 L
B. 640 L
C. 600 L
D. 720 L
E. None of these

Ans. C
51. What is the value of $Y$ ?
A. 280 L
B. 220 L
C. 460 L
D. 320 L
E. 300 L

Ans. A

Direction: Study the following information and answer the following questions.
A dishonest milkman has $X$ litre mixture of milk and water in the ratio $5: 1$ respectively. He sold the mixture to three persons $A, B$ and $C$ in the same order. After selling milk to each person, he added a certain amount of milk or water or both in the remaining mixture. The difference between milk and water with the milkman just before selling it to person C is 250 L . The table given below shows how the exchange took place.

| Person | Quantity sold (In litre) | Milk added (In litre) | Water added (In litre) | Mixture left (In litre) |
| :---: | :---: | :---: | :---: | :---: |
| $\mathbf{A}$ | 120 | 80 | 0 | 560 |
| $\mathbf{B}$ | $Y$ | 60 | 10 | $M$ |
| $\mathbf{C}$ | 70 | $3 R$ | $R$ | $Z$ |

52. If the ratio of milk and water in the final mixture is $9: 2$, then what is the value of $Z$ ?
A. 440 L
B. 360 L
C. 390 L
D. 520 L
E. None of these

Ans. A

Direction: Study the following information and answer the following questions.
A dishonest milkman has $X$ litre mixture of milk and water in the ratio $5: 1$ respectively. He sold the mixture to three persons $A, B$ and $C$ in the same order. After selling milk to each person, he added a certain amount of milk or water or both in the remaining mixture. The difference between milk and water with the milkman just before selling it to person $C$ is 250 L . The table given below shows how the exchange took place.

| Person | Quantity sold (In litre) | Milk added (In litre) | Water added (In litre) | Mixture left (In litre) |
| :---: | :---: | :---: | :---: | :---: |
| A | 120 | 80 | 0 | 560 |
| B | $Y$ | 60 | 10 | M |
| C | 70 | $3 R$ | $R$ | $Z$ |

53. If the cost price of pure milk is Rs. 40 per litre and water is available free of cost, then find the percentage profit earned by the milkman on selling the mixture of milk to $B$, if he sold it at Rs. 45 per litre.
A. $25 \%$
B. $26.5 \%$
C. $30 \%$
D. $31.25 \%$
E. 34.5\%

Ans. D
54.If after selling the mixture to $B$, the amount of milk and water to be added to the remaining mixture is reversed, then what will be the concentration of milk in the mixture $M$ ?
A. $\frac{500}{7} \%$
B. $\frac{400}{7} \%$
C. $\frac{300}{7} \%$
D. $\frac{600}{7} \%$
E. $\frac{450}{7} \%$

Ans. A

Direction: Study the given information carefully and answer the following questions.
Four students i.e. A, B, C and D appeared for written and practical examinations of year 2019-20 The information given below is known:
Total Maximum Marks = Maximum marks of written Exam + Maximum marks of practical Exam
Total Maximum weighted score $=$ Maximum marks in written exam $\times$ weighted $\%+$ Maximum marks in practical exam $\times$ weighted \%
Weighted score $=$ Marks obtained in written exam $\times$ weighted $\%+$ Marks obtained in practical exam $\times$ weighted \%
Weighted percentage of the written exam is $60 \%$ and that of the practical exam is $40 \%$. Also, maximum marks of written exam is 80 and that of practical exam is 60
It is given that:
Total weighted score of $A$ is 52 . Total weighted score of $B$ is 52 and $B$ obtained 55 marks in practical exam. C obtained 50 marks in practical exam. Marks obtained by D in written examination is 70 and D obtained $75 \%$ marks in practical exam.
55. If the total weighted score of $C$ is 65 , then find the ratio of marks obtained by $C$ and that by $B$ in written examination.
A. $3: 2$
B. $4: 5$
C. $5: 4$
D. $6: 5$
E. None

Ans. A
56.If $D$ scored $7 \%$ more marks in $7 \frac{1}{7} \%$ written exam and $C$ scored 60 marks in written exam, then find the difference between obtained weighted score of $C$ and $D$ is what percent of total maximum possible weighted score?
A. $8.56 \%$
B. $9.72 \%$
C. $10.34 \%$
D. $7.52 \%$
E. None

Ans. B
57. If the average marks of $A, B, C$ and $D$ in the practical exam is 47.5 and both $A$ and $C$ scored equal marks in the written exam, then what are the average weighted scores of $C$ and $D$ ?
A. 56
B. 58
C. 60
D. 52
E. None of these

Ans. B
58.If the ratio of marks scored by a 5th student $X$ in the written exam and practical exam is $5: 3$ and the weighted score of $X$ is 52.5 , then what is the sum of the marks scored by $X$ in written and practical exams?
A. 96
B. 98
C. 100
D. 92
E. None of these

Ans. C
Direction: Study the given information carefully and answer the following questions.
There was a football tournament of three teams i.e. A, B and C in which each team played 2 matches. Score pattern of the tournament is: • A team gets 2 points for scoring a goal against the opponent team. - A team gets 3 points for scoring a goal against the opponent team from the outside area.

- There is a penalty of 1 point if a team concedes a goal.
- Only three players from each team scored the goals.
$A$ - B Match: $B$ is the winner of this game. Total points scored by $B$ in this match is 4 . Also, team $A$ scored 2 goals and none of the players scored the goal from the outside area.
A - C Match: C scored 0 points in the match. Only one player from team A scored a goal from outside the area. A scored 4 points in this match.
$B-C$ Match: B gets 6 points from the match. Team C scored 1 goal more than Team B. One player from team $B$ scored a goal from outside area but none from team $C$.

59. The given 3 teams are ranked on the basis of total marks in such a way that the highest scoring team is ranked 1 , the second highest scoring team is ranked 2 and the least scoring team is ranked 3. Rank 3 got a total of Rs. 60,000 as prize money. If the ratio of the prize money of the rank 1, rank 2 and rank 3 team is $8: 5: 3$, which of the following combinations of team and prize money is correct?
A. A, Rs. 1,00,000
B. C, Rs. 1,60,000
C. B, Rs. 1,60,000
D. C, Rs. 1,20,000
E. B, Rs. 1,00,000

Ans. C
60. What is the maximum possible sum of the total number of goals scored by those players of all three teams, who score more than one goal in a tournament?
A. 18
B. 14
C. 12
D. 15
E. 9

Ans. D
61.In the tournament, total points scored by team $B$ is what percent more than total points scored by team A ?
A. $50 \%$
B. $75 \%$
C. $100 \%$
D. $125 \%$
E. $80 \%$

Ans. C
62.Find the ratio between the number of goals scored by team $B$ in its match against team $C$ to the number of goals scored by team $A$ in its match against team $C$
A. $2: 1$
B. $3: 1$
C. $4: 3$
D. 3 : 4
E. Cannot be determined

Ans. B
63.Find the total number of goals scored by team $A$ and team $B$ together in the tournament.
A. 13
B. 14
C. 12
D. 10
E. 9

Ans. A

Direction: Study the line graph given below to answer the following questions.
The line graph given below shows the percentage of orders delivered from Monday to Saturday of week III out of the orders received on Sunday of Week II and it also shows the number of orders returned on any given day as a percentage of total number of orders delivered till previous day.


Note:

- Number of orders which were yet to be delivered after Saturday of week III were 25.
- Orders cannot be returned on the same day of delivery. It has to be returned on the next day of delivery and no order was returned on Sunday of Week III.

64. Find the average number of orders delivered on Monday, Tuesday and Thursday of week III.
A. 70
B. 80
C. 60
D. 50
E. 75

Ans. B
65. What is the ratio between the number of orders returned on Wednesday to that returned on Friday?
A. $9: 7$
B. $4: 5$
C. $5: 4$
D. $7: 9$
E. None of the above

Ans. D
66.If 25 orders were returned on Sunday of week III, then what percent of the total number of orders placed on Sunday of week II were not returned by the customers till Sunday of week 2?
A. $64 \%$
B. $66 \%$
C. $68 \%$
D. $70 \%$
E. 72\%

Ans. C
67.If the average number of orders returned from Tuesday to Sunday of week III is 30, then the number of orders returned on Sunday of week III is what percent more/less than the number of orders returned on Tuesday of week III?
A. $50 \%$ more
B. $87.5 \%$ less
C. $62.5 \%$ more
D. $87.5 \%$ more
E. $62.5 \%$ less

Ans. D
68.Find the ratio between the total number of orders delivered from Monday to Thursday of week III to the total number of orders returned on Wednesday, Friday and Saturday together.
A. $3: 2$
B. $4: 1$
C. $1: 4$
D. $6: 5$
E. 5:1

Ans. E
Direction: Study the line graph given below to answer the following questions.
The line graph given below shows the percentage of orders delivered from Monday to Saturday of week III out of the orders received on Sunday of Week II and it also shows the number of orders returned on any given day as a percentage of total number of orders delivered till previous day.


Note:

- Number of orders which were yet to be delivered after Saturday of week III were 25.
- Orders cannot be returned on the same day of delivery. It has to be returned on next day of delivery and no order was returned on Sunday of Week III.

69. Total number of orders returned on Tuesday, Wednesday and Friday together are what percent more than the number of orders returned on Saturday?
A. $25 \%$
B. $10 \%$
C. $40 \%$
D. $30 \%$
E. 35\%

Ans. C

Direction: Study the following information carefully and answer the given questions.
There are six people i.e. P, Q, R, S, T and U sitting in a circular table with equidistant to each other and some of them are facing towards the centre of the table and the rest are facing outside the table. Not more than two people sit together who face the same direction. There are three married couples.
Note: Husband and wife do not sit adjacent to each other. The age of the husband is more than his wife's age. If the age of the husband is an even number then the age of the wife is an odd number and vice-versa.
The one who is 49 years old sits second to the right of $S$. The one who is 43 years old is the spouse of the one whose age is a perfect square of a number. The husband of $T$ sits to the immediate right of the one who is 43 years old. $S$ sits opposite to $U$ who does not sit adjacent to $P$. $S$ does not sit to the immediate right of $P$. The one who is 51 years sits second to the left of $S$. The one who is 43 years old sits second to the right of $P$. The wife of $S$ is 5 years younger than $S$. $T$ is 7 years younger than her husband. The difference between the ages of $T$ and $P$ is 6 years. $Q$ is not the neighbour of $T$. The one who is 43 years old faces outside the table.
70. How many people sit between $T$ and the one who is the husband of $P$ when counted from the left of T?
A. None
B. Two
C. Three
D. One
E. None of these

Ans. C
71.What is the difference between the age of $R$ and the wife of $U$ ?
A. 14 years
B. 15 years
C. 12 years
D. 13 years
E. None of these

Ans. B
72. Which amongst the following statements is true?
A. Q sits opposite to $P$
B. Two people sit between the one who is 56 years old and $P$
C. The wife of $S$ is 51 years old
D. All are correct
E. None is correct

Ans. C
73.Who amongst the following is the husband of the one who sits to the immediate left of $S$ ?
A. The one who is 51 years old
B. U
C. Q
D. R
E. None of these

Ans. C
74.Which amongst the following pair is correct?
A. S - 56 years
B. P-38 years
C. T-44 years
D. Q-51 years
E. All are correct

Ans. A

Direction: Each of these questions consists of a question followed by information in two statements I and II. You have to study the question and the statements and decide that the information in which of the statement/s is/are required to answer the question.
In the following question, the symbols *, \%, \#, @, \&, \$, and © are used with the following meanings as illustrated below.
$A$ * $B=A$ is the father of $B$
$A \% B=A$ is the sister of $B$
$A @ B=A$ is the mother of $B A$ \# $B=A$ is the brother of $B A \& B=A$ is the husband of $B A \$ B=A$ is the son of $B$
$A$ © $B=A$ is the daughter of $B$
75. There are three married couples and $S$ is not married to $K$ and $V$ is unmarried, then who is the uncle of K ?
I. $P^{*} R, T @ S, R \& U, Q^{*} K, V \subset R, P \& T$.
II. $P$ @ U, Q*S, T \% K, R * V, S \& T, V \& P.
A. Only statement I is sufficient
B. Only statement II is sufficient
C. Either statement I or statement II is sufficient
D. Neither statement I nor statement II sufficient
E. Both statements I and II are sufficient

Ans. A
76.What is the relation of $Q$ with respect to $T$ if $K$ is not V's child? I. P * R, T @ S, R \& U, Q * K, V © R, P \& T .
II. P @ U, Q * S, T \% K, R * V, S \& T, V \& P.
A. Only statement I is sufficient
B. Only statement II is sufficient
C. Either statement I or statement II is sufficient
D. Neither statement I nor statement II sufficient
E. Both statements I and II are sufficient

Ans. C

Direction: Each of these questions consists of a question followed by information in two statements I and II. You have to study the question and the statements and decide the information in which of the statements(s) is/are required to answer the question.
77. If 'fa pa' means 'red query' then what is the code for 'sa fa ri'?
I. If 'ra ta' means 'tiger biscuits' and 'ga fa' means 'red flowers'.
II. If 'sa ra' means 'save tiger' and 'la pa' means 'jungle safari'.
A. Only statement I is sufficient
B. Only statement II is sufficient
C. Either statement I or statement II is sufficient
D. Neither statement I nor statement II sufficient
E. Both statements I and II are sufficient

Ans. D
78. Six people have off on different days of the same week, starting from Monday and ending on Saturday. How many people have off between K and P ?
I. Not more than two people have off after $F$. Two people have off between $F$ and $W$. The number of people who have off after $F$ is the same as the number of people who have off before $P$.
II. Three people have off after W. One person has off between W and K.
A. Only statement I is sufficient
B. Only statement II is sufficient
C. Either statement I or statement II is sufficient
D. Neither statement I nor statement II sufficient
E. Both statements I and II are sufficient

Ans. E

Direction: Study the data carefully and answer the questions accordingly.
$A \% B(11)-A$ is $21 m$ north of $B A$ \& $B(15)-A$ is $25 m$ south of $B A * B(30)-A$ is $40 m$ east of $B A @ B(10)-A$ is 20 m west of $B$
$N @ R(10 m), R \& M(8 m), P @ M(5 m), P \% F(15 m), F$ @ S (10m), H \& S (20m), H * I (10m) Note: ' $A$ \& ${ }^{*} B$ ' means $A$ is in the south-east of $B$.
79. Point N is in which direction of point S ?
A. \& @
B. \% *
C. \& *
D. \% @
E. None of these

Ans. D
80.Point I is in which direction of point P and what is the distance between them accordingly?
A. \% (45)
B. * (55)
C. \% (55)
D. \& (45)
E. None of these

Ans. D
81.If $\mathrm{J} \% \mathrm{~S}(15)$ then point F is in which direction of point J ?
A. * @
B. \%*
C. \& @
D. \% @
E. None of these

Ans. C
82. If $T \& F(40)$ then which of the following is true?
A. $\mathrm{N} \% \mathrm{~T}$ (47)
B. The difference between I and T is 30 m
C. I, $T$, and $P$ are in a straight line
D. S \% @ T
E. None is true

Ans. C
83.What is the shortest distance between R and S ?
A. 20 m
B. $\sqrt{ } 76 \mathrm{~m}$
C. 13 m
D. $\sqrt{ } 74 \mathrm{~m}$
E. None of these

Ans. D
Direction: Study the following information carefully and answer the given questions.
Eight boxes i.e. K, L, M, N, O, P, Q and R kept one above the other. All the boxes are arranged from top to bottom in a stack. Each box contains different colour i.e. Blue, Red, Black, Orange, Yellow, White, Green and Purple. All the information is not necessarily in the same order.
Three boxes are kept between box $L$ and box $R$ which is kept above box $L$. Box $O$ does not contain Yellow colour. Two boxes are kept between the box which contains Red colour and M. The number of boxes kept above the one which contains Red colour is the same as the number of boxes kept below the one which contains Black colour. The box which contains Black colour is not kept adjacent to box K. Three boxes are kept between those which contain Black colour and Purple colour. Box $N$ is kept in one of the boxes above the one which contains Orange colour. Box $Q$ is kept just above the box which contains Purple colour. Not more than two boxes are kept above the box which contains Red colour. More than two boxes are kept between box Q and box K . The box which contains Blue colour is kept just above the one which contains Green colour. Three boxes are kept between the box which contains Blue colour and the box O. Two boxes are kept between the box K and the box which contains White colour. More than two boxes are kept between box N and the box which contains Yellow colour.
84. How many boxes are kept between the box $Q$ and the one which contains Yellow colour?
A. Four
B. Two
C. Three
D. Five
E. None of these

Ans. C
85.Which amongst the following box contains Purple colour?
A. Box N
B. Box P
C. Box M
D. Box L
E. None of these

Ans. C
86. How many boxes are kept above the one which contains Orange colour?
A. Three
B. Five
C. Four
D. Six
E. None of these

Ans. B
87. Which amongst the following statements is false?
A. One box is kept above the box $N$
B. Two boxes are kept between the box $Q$ and the box which contains Orange colour
C. The box which contains Green colour is kept at second position from the bottom
D. Two boxes are kept between the boxes which contain Yellow colour and Purple colour
E. None is true

Ans. C
88.Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to that group?
A. R, Blue
B. $Q, N$
C. Yellow, Black
D. Orange, L
E. P, Purple

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

Muslim scholars from three countries - Afghanistan, Pakistan, and Indonesia - issued an edict on Saturday saying that violent extremism and terrorism, including suicide attacks, are against Islamic principles, in an effort to convince the Taliban to end their violence.
Courses of Action:
I. The Muslim scholars from the three countries should force the Taliban
leaders to sign an agreement whereby they will no longer engage in acts of violence.
II. Along with the edict, the Muslim scholars should also appeal to the United Nations and seek their help in persuading the Taliban.
III. The Muslim scholars should send a petition to the Islamic Court of Justice asking them to force the Taliban to stop their violent activities.
A. Only course of action I follows
B. Only course of action II follows
C. Both I and II follow
D. Both II and III follow
E. None of them follow

Ans. B

Direction: A statement is followed by three inferences numbered I, II, and III. Consider the statement to be true even if it is at variance with commonly known facts. You have to decide which of the inferences, if any, follow from the given statement.
90. Statement:

The Food Standards Agency was created in 2001 as a central regulator after a series of food and farming scandals, with a mission to put consumers' interests first.
Inferences:
I. The Food Standards Agency is responsible for public health in relation to food.
II. The Agency's main duty is to ensure that the public get access to safe food.
III. The Food Standards Agency was set up after several high-profile outbreaks and deaths from foodborne illness.
A. Only I follows
B. Only II follows
C. Only III follows
D. Both I and II follow
E. All of them follow

Ans. D

Direction: Read the following information carefully to answer the questions based on it.
A, B, C, D, P, Q, R and S sit in two parallel rows. Four people in each row. People seated in row- 1 face towards the south and people seated in row-2 face towards north. People seated in row-1 face people seated in row-2. All people have a different number of chocolates.
$Q$ has 8 chocolates less than $R$. The one who has 10 chocolates faces the one who has 13 chocolates. One person sits between $P$ and $C$ who has 22 chocolates. $P$ faces the one who
Direction: Read the following information carefully to answer the questions based on it.
A, B, C, D, P, Q, R and S sit in two parallel rows. Four people in each row. People seated in row-1 face towards the south and people seated in row-2 face towards north. People seated in row-1 face people seated in row-2. All people have a different number of chocolates.
$Q$ has 8 chocolates less than R. The one who has 10 chocolates faces the one who has 13 chocolates. One person sits between $P$ and $C$ who has 22 chocolates. $P$ faces the one who sits immediately to the left of A. S has fewer chocolates than A. A does not like 13 chocolates. One person sits between A and D. Three people sit to the left of the one who faces $Q$ who faces towards the north. The one who has 38 chocolates sits immediately to the right of R. S has thrice as many chocolates as $Q$ has. A has 8 chocolates more than $P$. The sum of the total number of chocolates having the people sitting in row-1 is 86. One person sits between $S$ and the one who sits opposite the person who has 38 chocolates. Two people sit between the one who has 13 chocolates and $Q$.
91. Who amongst the following sits second to the left of the person having 24 chocolates?
A. Q
B. A
C. D
D. R
E. None of the above

Ans. A
92. What is the sum of the number of chocolates $Q$ and $S$ have?
A. 24
B. 29
C. 21
D. 32
E. None of the above

Ans. D
93. If $P$ gives 5 chocolates to $R$ and $C$ lends 4 chocolates to $B$. Then how many chocolates $R$ and $B$ would have?
A. 42
B. 35
C. 46
D. 29
E. None of the above

Ans. B
94. The number of people sitting to the right of the one who has 8 chocolates is the same as the number of people sitting to the right of $\qquad$ -.
A. C
B. D
C. B
D. $R$
E. None of the above

Ans. C
Direction: Read the given passage below and answer the questions.
India's abstention from voting on a UN Human Rights Council draft resolution, in March this year, on the "situation of human rights in Myanmar" needs closer examination. Co-sponsored by the European Union (EU) and Bangladesh which is a home to several victims, the resolution "expresses grave concern at continuing reports of serious human rights violations and abuses in Myanmar", particularly in Rakhine, Kachin and Shan States, and calls for a full inquiry into these by the Council's own mechanism and the International Criminal Court (ICC). In its follow-up explanatory statement, India's permanent representative to the UN in Geneva, Rajiv Kumar Chander, said that it would "only be counter-productive" to support "extensive recommendations regarding legislative and policy actions" and "threatening Myanmar with punitive action, including at the ICC, to which that state is not a signatory". It is understandable that as a non-signatory of the Rome Statute, New Delhi would register its dissent against any punitive interventions by the ICC on another non-signatory country (Myanmar). However, what is deeply unfortunate is India's continued diplomatic and moral passivity on the

Rohingya crisis. Despite the Myanmar Army facing charges of serious war crimes, including genocide - according to a UN Fact-Finding Mission (FFM) and several other international human rights organisations - India refuses to take a strong moral stand for the sake of maintaining cordial bilateral relations with Naypyidaw.
India continues to toe Myanmar's line on the issue, which harps on the "complexity" of the whole situation, lays emphasis on economic development rather than political rights for the Rohingya, lays stress on internal inquiries instead of international mechanisms, and even refuses to call the Rohingya community by its name. In fact, Prime Minister Narendra Modi has not even publicly condemned the horrible atrocities that the Rohingya have faced at the hands of Myanmar's security forces. On his last visit to Myanmar in September 2017, he simply expressed concern at the "loss of lives of security forces and innocent people due to the extremist violence in Rakhine State". There was no reference to the excessive and arbitrary force used by security forces on Rohingya civilians in response to the "extremist violence". Radhika Coomaraswamy, who was a part of the three-member UN FFM, during a recent briefing, said, "Acknowledging that human rights violations have been committed, holding people accountable and reforming the Tatmadaw is the only way forward." India, for its part, continues to maintain ties with the Myanmar armed forces (Tatmadaw), supplying them with combat hardware and imparting UN peacekeeping training. An edition of the India-Myanmar bilateral army exercise, IMBEX 2018-19, took place this January at Chandimandir.
95. Which of the following is an apt conclusion on the basis of the information provided?
I. One analysis by the Dutch advocacy group, Stop Wapenhandel (Stop Arms Trade), claims that India transferred combat equipment in violation of international embargoes.
II. For now, India is happy to be in a stable, but morally tenuous, friends-with-benefit relationship with Myanmar. The victims continue to be the stateless Rohingya.
III. According to the arms transfer database of the Stockholm International Peace Research Institute (SIPRI), India is one of Myanmar's top arms suppliers, and weapons sales include military aircraft, artillery, naval vessels and reconnaissance equipment, armoured vehicles, anti-submarine torpedoes, and missiles.
A. Only I
B. Only II
C. Only III
D. None of the above.
E. All of the above.

Ans. B
96. Which of the following is/are a suitable assumption on the basis of the information provided in the given context?
I. Whether Myanmar is using some of its India-supplied weapons to maim non-combatant civilians in Rakhine State and other ethnic regions is a question that New Delhi has not asked so far. Further, Indian companies continue to invest in Myanmar, with several having direct links with Tatmadaw-owned businesses.
II. But India's soft, backfoot approach is being increasingly seen by Bangladesh, which is hosting many Rohingya refugees, to be tilted in Myanmar's favour.
III. India has so far refused to exert any pressure on Myanmar, instead choosing to balance ties with Dhaka and Naypyidaw by sending humanitarian aid to both.
IV. India's core logic here is to "modernise" the Tatmadaw with the intent of securing its 1,640-km plus border with Myanmar and forge a sustainable strategic partnership at China's doorstep. But, in this inflexible realpolitik approach, there is little space for end-user accountability and human rights.
A. None of the following.
B. Only I
C. Only II
D. Only III
E. Both I and IV

Ans. C
97. Six people i.e. $Q, W, K, U, R$ and $L$ have meetings on different days of the same week starting from Monday and ending on Saturday. K has a meeting just after $Q$ but not on Thursday. Not more than two people have a meeting after R. Three people have a meeting between $R$ and $W$. The number of people meeting after $W$ is the same as the number of people who have met before $U$. How many people have met before L?
A. Two
B. One
C. Three
D. Four
E. None of these

Ans. C

Direction: Study the following information carefully and answer the given questions.
Seven people i.e. K, L, M, N, O, P and Q were born in different years i.e. 1973, 1978, 1982, 1985, 1992, 1993 and 1996. All of them like different colours i.e. Red, Black, Green, White, Blue, Orange and Yellow. All the information is not necessarily in the same order.
(Note: Consider the base year as 2021)
O was born after the one who likes Red colour but neither likes Green nor Blue colour. One person sits between K and the one who likes the Blue colour. The difference between the ages of those who like Black and Green colour is 3 years. The difference between the age of $P$ and the one who likes White colour is 4 years. Three people were born between $M$ and the one who likes Yellow colour. L was born just after the one who likes the Orange colour. Three people were born between $L$ and the one who likes Black colour. Two people were born between the one who likes Blue colour and $P$. The age of $K$ is a perfect square of a number. The number of people born after the one who likes White colour is the same as the number of people born before M . N was born before L but neither likes Orange nor Blue colour.
98. How many people were born between O and the one who likes Green colour?
A. Two
B. One
C. None
D. Three
E. None of these

Ans. B
99. Who amongst the following likes blue colour?
A. M
B. $N$
C. The one who is 43 years old
D. The one who is 28 years old
E. None of these

Ans. C
100. How many people are older than the one who likes red colour?
A. None
B. Five
C. Two
D. Three
E. None of these

Ans. A
101. What is the difference between the age of $Q$ and the one who likes orange colour?
A. 14 years
B. 7 years
C. 15 years
D. 9 years
E. None of these

Ans. C
102. Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to that group?
A. White, K
B. M, Blue
C. Black, Green
D. Yellow, O
E. O, L

Ans. A
Direction: Each of these questions consists of a question followed by information in three statements I, II and III. You have to study the question and the statements and decide the information in which of the statements(s) is/are required to answer the question.
103.103.

Conclusions:
I. Some Colours are not Black
II. Some Hair can be Brown

Statements:
A. Some Colours are Black. All Hair is Black. Some Black is Brown.
B. Only a few Colours are Black. All Hair is Black. Some Hair is Brown.
C. Only a few Colours are Black. All Hair is Black. Some Black is Brown.
D. Only a few Colours are Black. All Hair is Black. All Hair is Brown.
E. Only a few Colours are Black. All Hair is Black. No Hair is Brown.

Ans. C

## 104. Conclusions:

I. All Phones can be Calculators II. Some Phones are not Computers Statements:
A. Some Mobiles are not Phones. Some Phones are Computers. All Computers are Calculators.
B. Some Mobiles are not Phones. Only a few Phones are Computers. No Phones are Calculators.
C. Some Mobiles are not Phones. Only a few Phones are Computers. Only a few Phones are Calculators.
D. Some Mobiles are not Phones. Only a few Phones are Computers. Some Phones are not Calculators.
E. Some Mobiles are not Phones. Only a few Phones are Computers. All Computers are Calculators. Ans. E
105. Conclusions:
I. Some Chalks are not Pencils II. Some Chalks are not Pens Statements:
A. All Markers are Chalks. Only a few Chalks are Pens. Only a few Pens are Pencils.
B. All Markers are Chalks. Only a few Chalks are Pens. Some Pens are not Pencils.
C. All Markers are Chalks. All Chalks are Pens. No Pens are Pencils.
D. All Markers are Chalks. Only a few Chalks are Pens. No Pens are Pencils.
E. All Markers are Chalks. Only a few Chalks are Pens. Some Pens are Pencils.

Ans. D
106. Conclusions:
I. Some Telegrams are not Postcards
II. All Telegrams can be Letters Statements:
A. Some Mails are not Telegrams.Some Telegrams are Postcards. All Postcards are Letters.
B. Some Mails are not Telegrams. Only a few Telegrams are Postcards. No Postcards are Letters.
C. Some Mails are not Telegrams. Only a few Telegrams are Postcards. All Postcards are Letters.
D. Some Mails are not Telegrams. Only a few Telegrams are Postcards. No Telegrams are Letters.
E. Some Mails are not Telegrams. Only a few Telegrams are Postcards. Only a few Telegrams are Letters.
Ans. C
107. Conclusions:
I. Some Websites can never be Vlogs
II. Some Apps can be Blogs

Statements:
A. All Apps are Websites. Only a few Websites are Blogs. Some Blogs are Vlogs.
B. All Apps are Websites. No Apps are Blogs. No Blogs are Vlogs.
C. All Apps are Websites. No Websites are Blogs. No Blogs are Vlogs.
D. All Apps are Websites. Only a few Websites are Blogs. No Blogs are Vlogs.
E. All Apps are Websites. Some Apps are Blogs. No Blogs are Vlogs.

Ans. D

Direction: Study the following information carefully and answer the given questions.

Twelve people i.e. O, P, Q, R, S, T, U, V, W, X, Y and Z sitting around two hollow square-shaped tables. The small table is inscribed in another outer table. Eight people are sitting in the outer table, four of them are sitting at the corners of the table and facing outside the table and the remaining four are sitting at the middle of the sides and facing inside the table. Four persons are sitting at the corners of the inner table and they are facing inside the table.
Note: If $A$ sits opposite to $B$ that means both $A$ and $B$ sit on a different table at the nearest distance to each other.
$Z$ sits second to the left of $V$ who does not sit to the immediate left of $W$. $R$ sits third to the right of the one who sits opposite to $U$. Y sits opposite to the one who sits second to the left of W. O sits adjacent to Y . Two people sit between X and T who do not sit at the middle of the sides of the table. P and S sit to the immediate right of each other. $S$ does not sit at the corner of the table. One person sits between $U$ and $W$ who does not sit opposite to $R$. X does not sit adjacent to W and Y .
108. Who amongst the following sits third to the left of the one who sits opposite to V?
A. X
B. P
C. S
D. Q
E. None of these

Ans. C
109. How many people sit between $Q$ and $O$ when counted from the right of $Q$ ?
A. Three
B. Four
C. Two
D. Five
E. None of these

Ans. B
110. What is the position of X with respect to the one who sits opposite to W ?
A. Immediate left
B. Immediate right
C. Second to the left
D. Second to the right
E. None of these

Ans. B.
111.If all the people are arranged according to English alphabetical order starting from O in clockwise direction only in the outer table (people of inner table remain same), then how many people remain unchanged (except $O$ )?
A. None
B. Two
C. Three
D. One
E. None of these

Ans. D
112. If $U$ and $T$ interchange their positions, then who amongst the following sits to the immediate right of T?
A. V
B. Z
C. O
D. $R$
E. None of these

Ans. B

Direction: Read the given passage below and answer the questions.
Publishing papers through plagiarism is on the wane in India with almost all journals checking for plagiarism at some stage before papers get published. So, now, Indian researchers seem to have gained expertise at another kind of fraud - manipulating images, producing images by repeatedly using certain portions in one frame and reuse of images in the same paper or from those published earlier. Or probably, Indian researchers manipulated images the same way they used plagiarised content. Only papers with manipulated images are now being exposed as more researchers based outside India have started looking for them. At last count, 73 papers published between 2004 and 2017 by scientists at the Indian Institute of Toxicology Research (CSIR-IITR), Lucknow have serious problems with the images. The final numbers might be way higher if one were to critically look at all papers published by scientists at IITR during the last 20-25 years.
All the 73 papers have been posted on the Pubpeer website by independent researchers who have an eye to spot image manipulation and duplication, something that peer-reviews seem to have failed to spot at the time of reviewing the manuscripts. Leading the pack with 40 problematic papers is Dr. Yogeshwer Shukla, a senior scientist at IITR. In a blog post in For Better Science, Smut Clyde has exposed Dr. Shukla's unethical practices in about 25 papers. In an email, Dr. Shukla says: "It may
please be noted that for reasons other than originality the papers are now appearing in Pubpeer. I have also been informed that this information of Pubpeer is addressed by a committee at our institute to verify authenticity." While not denying that the problems cited on Pubpeer, over telephone he says: "We are hurt. I admit that unintentional mistakes might have been made. There was no way to check if the images have already been used in other papers. This is done just to create doubts about Ayurveda and to target someone. A committee is looking into it and we will clarify each and every query raised by the committee."
A pattern with problematic papers, there is a pattern to the kind of manipulation that IITR researchers seem to resort to. Manipulated and reused Western Blots are the most common. They are also a little harder to spot. The most common practice is to duplicate bands of Western Blot for completely different experiments mostly in the same paper and at times in other papers. "Western blots are the most common types I see in papers with photographic images and those are also the ones I seem to find the most," Dr. Elisabeth M. Bik, Science consultant at Harbers-Bik LLC, San Francisco, California says in an email. Dr. Bik has an eye for manipulated images and has caught tens of papers.
113. Which of the following is/are relevant according to the information provided in the above passage?
I. For the similarities noted in experimental figures, the authors commented that this could have arisen due to similarity in equipment and protocols.
II. There is no good software yet on the market to automatically screen images for duplications, but several journals and publishers use human eyes for initial screening, and subsequently software to help confirm irregularities in background noise or similarities using false-colour imaging.
III. In the absence of the data underlying the figures and in light of the concerns, the PLOS ONE Editors retract the article.
A. Only I
B. Only II
C. Only III
D. All of the above.
E. None of the above.

Ans. B

Direction: In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the following assumption and decide which of the assumptions is implicit in the statement.
114.114.

Statement: Reliance Communications (RCom) has completed paying Swedish telecom gear maker Ericsson nearly Rs 580 crore, thereby, ensuring the telco's chairman Anil Ambani does not go to jail. With payment of Rs 462 crore on March 18, the debt-laden telco ended its 18-month long battle with Ericsson which had claimed dues for its maintenance services. Ericsson has received the payment along with up to date interest and it will accordingly be withdrawing the petitions filed for insolvency.
Assumptions:
I.RCom's financial woes don't end with this payment. It has already defaulted on a Rs 21 crore spectrum payment to the telecom department and needs to pay another Rs 281 crore to the
government in April. It has said it will voluntarily seek insolvency protection in the National Company Law Tribunal (NCLT) to sell off its assets in a time-bound manner and repay lenders, having failed to push through its spectrum sale to Reliance Jio due to legal hurdles.
II. The battle between Ericsson and RCom started when the Swedish company moved a bankruptcy court in 2017, alleging that it had not been paid dues of around Rs 1,500 crore after signing a sevenyear deal in 2013 to operate and manage the telco's nationwide network.
A. Both I and II are implicit
B. Either I or II is implicit
C. None is implicit
D. Only II is implicit
E. Only I is implicit

Ans. C
115. Which of the following banks has launched 'Home Utsav', a virtual property exhibition that digitally showcases real estate projects by renowned developers from key cities across the country?
A. State Bank of India
B. HDFC Bank
C. Bank of Baroda
D. ICICI Bank
E. Yes Bank

Ans. D
116. Prime Minister Narendra Modi virtually laid the foundation for how many Light House Projects (LHPs)?
A. four
B. five
C. six
D. seven
E. eight

Ans. C
117. Kaziranga National park is located in:
A. Uttar Pradesh
B. Assam
C. Rajasthan
D. Orissa
E. Madhya Pradesh

Ans. B
118. Who has been appointed as the new Prime Minister of Lebanon by the President Michel Aoun?
A. Hassan Diab
B. Saad al-Hariri
C. Tammam Salam
D. Najib Mikati
E. Fouad Siniora

Ans. B
119. In August 2019, Prime Minister Narendra Modi inaugurated the Mangdechhu hydroelectric power plant in which country?
A. Indonesia
B. Bhutan
C. Bangladesh
D. Sri Lanka
E. Maldives

Ans. B
120. Who became the first female umpire to officiate in a men's Test match?
A. Kathy Cross
B. Claire Polosak
C. Kim Cotton
D. Lauren Agenbag
E. Humaira Farah

Ans. B
121. Who has been honoured with the Lifetime Achievement Award 2020 at the At the 3rd India International Film Festival of Boston (IIFFB) 2020 based in Boston, USA?
A. Anupam Kher
B. Kadar Khan
C. Amrish Puri
D. Om Puri
E. Irfan Pathan

Ans. D
122. Keetham lake lake is located in which city of India which has recently been added to the Ramsar site list?
A. Lucknow
B. Prayagraj
C. Kanpur
D. Agra
E. Meerut

Ans. D
123. Who amongst the following is the author of the Book "Dreams From My Father: A Story of Race and Inheritance"?
A. Barack Obama
B. John Evans Aatta Mill
C. Nelson Mandela
D. Danny Boyle
E. None of the above

Ans. A
124. Where was the Advanced Hypersonic Wind Tunnel (HWT) test facility inaugurated by the Union Defence Minister Rajnath Singh?
A. Bengaluru
B. Coimbatore
C. Hyderabad
D. Chennai
E. New Delhi

Ans. C
125. 'QIP' is, at its core, a way for listed companies to raise capital, without having to submit legal paperwork to market regulators, majorly used in India and other southeast Asian countries. What does 'QIP' stand for?
A. Quality Investor Protocol
B. Qualified Institutional Placement
C. Qualified International Programme
D. Qualified Institutional Programme
E. Quality International Placement

Ans. B
126. Who has taken over as first-ever woman head of Steel Authority of India Limited (SAIL)?
A. Soma Mondal
B. Varsha Joshi
C. Rekha Priyadarshini
D. Arya Rajendran
E. Sabitha Beegam

Ans. A
127. Which of the following state governments has launched the Mukhyamantri Mahila Utkarsh Yojana (MMUY)?
A. Gujarat
B. Uttar Pradesh
C. Punjab
D. Haryana

Ans. A
128. The share of digital transactions in the total volume of non-cash retail payments increased to during 2019-20.
A. 76 per cent
B. 83 per cent
C. 88 per cent
D. 92 per cent
E. 97 per cent

Ans. E
129. What is the maximum insurance payout for COVID-19 under the Pandemic Emergency Financing Facility (PEF) insurance window of the World Bank?
A. USD 175.84 million
B. USD 185.84 million
C. USD 195.84 million
D. USD 200.84 million
E. USD 250.84 million

Ans. C
130. In consultation with the Government of India, the Reserve Bank of India has increased the Ways and Means Advances (WMA) for the second half of the financial year 2020-21 (October 2020 to March 2021) to_.
A. ₹ $1,25,000$ crore.
B. ₹ $1,50,000$ crore.
C. ₹ $1,75,000$ crore.
D. ₹2,00,000 crore.
E. ₹2,25,000 crore.

Ans. A
131. Who has been appointed as the Prime Minister of Ivory Coast?
A. Hamed Bakayoko
B. Amadou Gon
C. Alassane Ouattara
D. Daniel Kablan Duncan
E. Seydou Diarra

Ans. A
132. Which Small Finance Bank has launched a 3-in-1 account (savings +trading+ demat)?
A. AU Small Finance Bank
B. Ujjivan Small Finance Bank
C. Equitas Small Finance Bank
D. Jana Small Finance Bank
E. ESAF Small Finance Bank

Ans. C
133. Palle Pragathi program has been launched in which state?
A. Andhra Pradesh
B. Telangana
C. Karnataka
D. Kerala
E. Tamil Nadu

Ans. B
134. Which country ranks immediately below India in the Global Hunger Index 2020?
A. Nepal
B. Pakistan
C. Ethiopia
D. Sudan
E. Mali

Ans. D
135. Defence Acquisition Council (DAC) has proposed to acquire defence hardware worth $\qquad$ from Indian industry.
A. Rs 27,000 crore
B. Rs 57,000 crore
C. Rs 67,000 crore
D. Rs 77,000 crore
E. Rs 87,000 crore

Ans. A
136. Satpura Tiger Reserve is located in which state?
A. Uttar Pradesh
B. Madhya Pradesh
C. Chhattisgarh
D. Maharashtra
E. Gujarat

Ans. B
137. Prime Minister Shri Narendra Modi launched a new Central Sector Scheme of financing facility under the Agriculture Infrastructure Fund of 1 Lakh. The program will run from 2020 to $\qquad$ ?
A. 2022
B. 2024
C. 2025
D. 2027
E. 2029

Ans. E
138. Name the two countries which had the Hypersonic Wind Tunnels, before it was launched in India.
A. UK and France
B. China and Germany
C. USA and Russia
D. Italy and Germany
E. None of the above

Ans. C
139. The Asian Development Bank (ADB) and the Government of India signed a $\$ 231$ million loan to augment electricity generation capacity in which state?
A. West Bengal
B. Bihar
C. Meghalaya
D. Odisha
E. Assam

Ans. E
140. Identify the Kharif crop among the option
A. Wheat
B. Maize
C. Barley
D. Potato
E. Gram

Ans. B
141.12th GRIHA Summit was conducted in December 2020 . What does "H" stand for?
A. House
B. Habitat
C. Husbandry
D. Heritage
E. None of the above

Ans. B
142. Which country is the biggest crude oil producer?
A. Saudi Arabia
B. China
C. USA
D. Iraq
E. Iran

Ans. C
143. Which entity holds 51 percent share holdings in LIC?
A. IDBI Bank
B. Allahabad Bank
C. United Bank of India
D. Corporation Bank

## E. UCO Bank

Ans. A.
144. Which company has been selected as the reporting actuary for the embedded value of Life Insurance corporation of India?
A. Deloitte
B. Milliman Advisors LLP India
C. SBI Caps
D. Tata Capital
E. None of the above

Ans. B
145. the Reserve Bank of India (RBI) has set up a 5 -member internal working group (IWG) headed by its Central Board Director Prasanna Kumar (PK) Mohanty which also will present regulations on holding of financial subsidiaries through a NOFHC . In NOHFC, what does "O" stand for?
A. Operation
B. Operative
C. Observation
D. Overdue
E. Omission

Ans. B
146. Which of the following is the major objective of the recently created Payments Infrastructure Development Fund (PIDF) from RBI?
A. Creation of physical and digital wallets
B. Deploying Points of Sale (PoS) infrastructure
C. Promotion of UPI payments D. Both A and B
E. All of the above

Ans. E
147. In order to promote financial literacy among customers and to provide access to formal financial services in an affordable manner, the Reserve Bank of India (RBI) has released a National Strategy for Financial Inclusion (NSFI) 2019-24. It also suggested making the public credit registry fully -database of credit information of borrowers-- operational by $\qquad$
A. January 2021
B. March 2021
C. October 2021
D. December 2021
E. March 2022

Ans. E
148. What is the theme of the Second Cohort under the Regulatory Sandbox (RS) announced by the Reserve Bank of India?
A. 'Make Digital Payment a Habit'
B. 'Cross Border Payments’
C. 'Hassle Free Payments'
D. 'Digital Payment Secure Payment'
E. None of the above

Ans. B
149. Capital to Risk-Weighted Asset Ratio (CRAR) of scheduled commercial banks dropped to $\qquad$ in March 2020.
A. $7.5 \%$
B. $9.5 \%$
C. $10.5 \%$
D. 11.5\%
E. $14.8 \%$

Ans. E
150. Medium - term strategy framework, in line with evolving macro-economic environment Utkarsh 2022 was launched by which Organisation?
A. SEBI
B. SBI
C. RBI
D. IRDAI
E. IBA

Ans. C
151. Which company owned the iconic Java bike in 2018 ?
A. Mahindra
B. TATA
C. HERO
D. Royal Enfield
E. Bajaj

Ans. A
152. Name the Unified Payments Interface (UPI) Recurring Payment feature launched by National Payments Corporation of India (NPCI)?
A. UPI AutoDebit
B. RuPay Autopay
C. UPI AutoPay
D. RuPay AutoDebit
E. None of the above

Ans. C
153. Under the Modified scheme of producing ethanol from feed stocks such as Sugarcane, cereals etc, what percentage of interest subvention to be provided for five years?
A. $2 \%$
B. $4 \%$
C. $6 \%$
D. $7 \%$
E. 9\%

Ans. C
154. Government has announced the launch of the modified Pradhan Mantri Vaya Vandana Yojana2020 (PMVVY 2020) Scheme for those over and above 60 years. Which is not correct about the scheme?
A. LIC is solely authorised to operate this scheme that offers a total payout not exceeding Rs 15 lakhs.
B. The scheme is a Non-Linked, Non Participating, Pension Scheme subsidised by the Centre.
C. The policy has a 20-year tenure and for policies sold in the 1st financial year March 2021
D. The scheme will offer an assured rate of return of $7.40 \%$ per annum
E. The maximum pension amount is limited at Rs 10,000 per month.

Ans. C

