Solution (1-5): Q likes Black color. P doesn't sit on the longer side. P likes violet and sits 2nd to the left of M. O sits second to the right of M. T sits 3rd left of the one who likes violet. Immediate neighbors of T and Q face same direction. The one who likes yellow sits 2nd to the right of O. The one who likes grey is an immediate neighbor of P. R is an immediate neighbor of P and doesn't like grey color. O likes blue. Q sit second to the left of S.
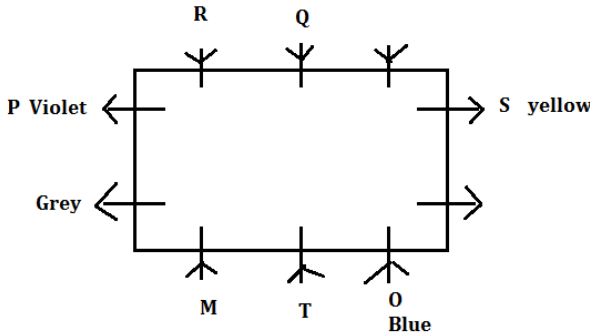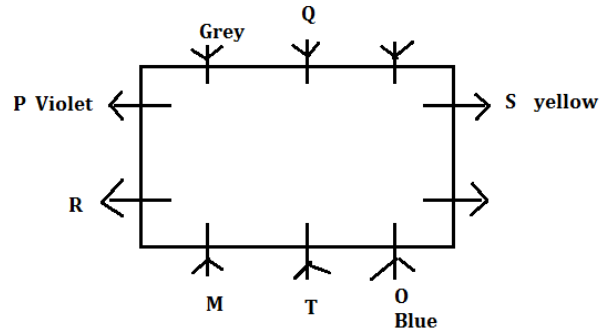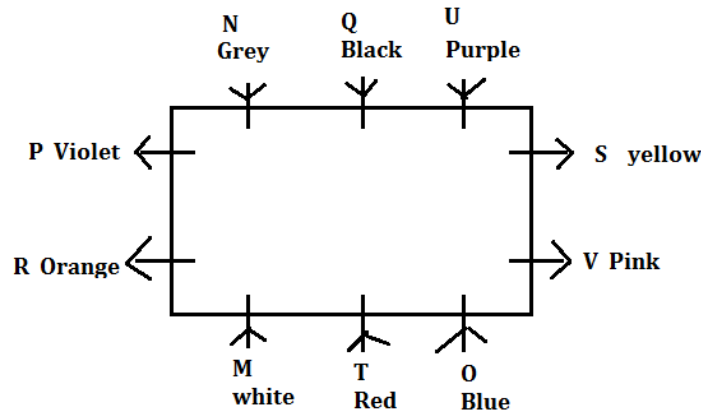

Case 1   Case 2

The one who likes orange color and White color sit immediate left to each other. from this condition case 1 gets eliminated. The number of Person Sit between N and U is same as U and V who likes Pink. M doesn't like Orange color. One of the person like purple color and U doesn't likes Red color.

S1. Ans.(d)
S2. Ans.(e)
S3. Ans.(a)
S4. Ans.(d)
S5. Ans.(e)

S6. Ans.(e)
Sol. a) does not follow because the NCR phenomenon can't be extrapolated to "most of the big cities". b) and d) are probable consequences. c) shows us the other side. e) follows from the mention of "slump in home sales" and scope for "price correction".

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S7. Ans.(e)
Sol. Decline in profit will lead to closure of the company, so option a) is not valid. Establishment of new branches by the MNCs will lead to upsurge in the hiring activities. At the same time, maintenance of positive growth rate by the Indian MNC companies will help them expand their business. So only B) and C) follow.

Solutions (8-12): By using the given information:
Only two persons sit between the one who faces M and the one who faces Q. R sits second to the left of Q. Only two persons sit between the one who faces R and C. We have two possible cases for that. Case1, and Case2.
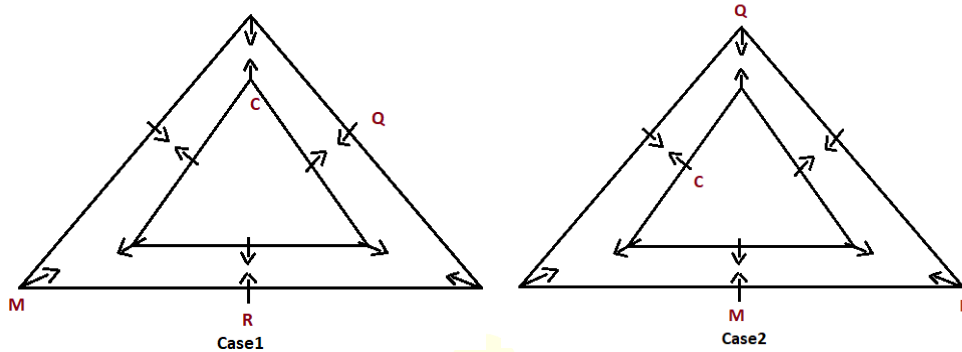
P does not sit at any corner of the table and also does not sit near to R. O does not sit to the immediate left of Q. O faces A. Now Case1 will be eliminated as we can't place A.
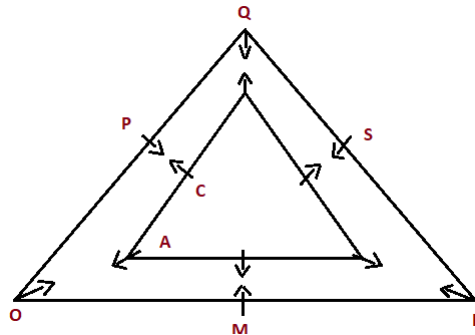
Only two persons sit between B and F. D does not sit near to B. B does not faces M. Now we have our final arrangements.
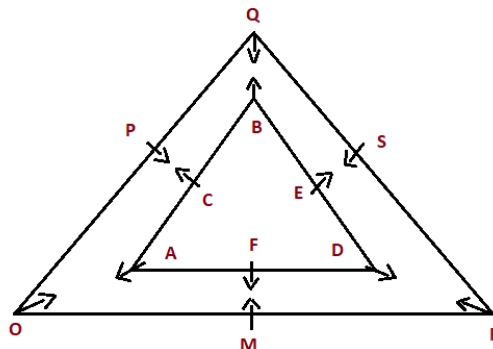
S8. Ans.(a)
S9. Ans.(b)
S10. Ans.(e)
S11. Ans.(e)
S12. Ans.(e)

S13. Ans.(b)
Sol. Only b) will be a sensible course of action taken by the government to keep the river clean. a), c) and d) can be ruled out because these are extreme courses of action.

S14. Ans.(d);
Sol. Note that there has been a decline in gold imports.

Solutions (15-19): By using the given information:
P does not like Air Australia was born in a month having even number days. Three persons are born between P and the one who likes Lufthansa. Only two persons are born between the one who like Air India and the one who likes Lufthansa. Q was born in a month before the one who likes Air India but not in February. Only one person was born between Q and the one who likes Air Australia. We have four possible cases for that. Case1, Case-1(a), Case2, and Case2(a).

Months	Case1 Persons	Company	Case1(a) Persons	Company	Case2 Persons	Company	Case2(a) Persons	Company
Jan(31)	Q			Air Australia	Q			Air Australia
Feb(29)						Lufthansa		Lufthansa
May(31)		Air Australia	Q			Air Australia	Q	
June(30)	P		P					
Aug(31)		Air India		Air India		Air India		Air India
Sept(30)					P		P	
Oct(31)								
Dec(31)		Lufthansa		Lufthansa				

Only three persons are born between the one who likes Air Australia and R, who does not like Air Asia and Air India. Now case-1(a) and Case2 (a) will be eliminated as we can't place R. N was born in a month having 30 days and he likes Spice Jet.

Months	Case1 Persons	Company	Case2 Persons	Company
Jan(31)	Q		Q	
Feb(29)				Lufthansa
May(31)		Air Australia		Air Australia
June(30)	P		N	Spice Jet
Aug(31)		Air India		Air India
Sept(30)	N	Spice Jet	P	
Oct(31)	R		R	
Dec(31)		Lufthansa		

Only two persons are born between N and the one who likes Air Asia. Now Case1 will be eliminated as we can't place the one who likes Air Asia. The one who likes Jet Airways was born in a month before the one who likes Indigo but after the one who likes Fly Emirates.

	Case2	
Months	**Persons**	**Company**
Jan(31)	Q	Air Asia
Feb(29)		Lufthansa
May(31)		Air Australia
June(30)	N	Spice Jet
Aug(31)		Air India
Sept(30)	P	Fly Emirates
Oct(31)	R	Jet Airways
Dec(31)		Indigo

X was born in a month before P but not immediate before. S was born in a month before O but after M. M was not born in the month which have least number of days. Now we have our final arrangements.

Months	**Persons**	**Company**
Jan(31)	Q	Air Asia
Feb(29)	X	Lufthansa
May(31)	M	Air Australia
June(30)	N	Spice Jet
Aug(31)	S	Air India
Sept(30)	P	Fly Emirates
Oct(31)	R	Jet Airways
Dec(31)	O	Indigo

S15. Ans.(c)

S16. Ans.(c)

S17. Ans.(e)

S18. Ans.(d)

S19. Ans.(e)

Solutions (20-22):
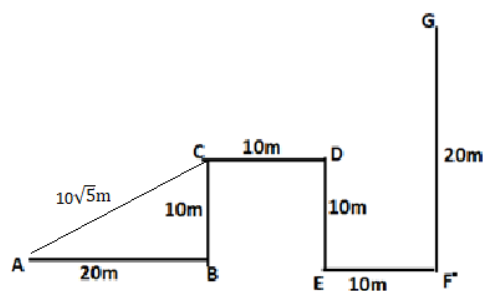
S20. Ans.(d)

S21. Ans.(d)

S22. Ans.(c)

S23. Ans.(a)

Sol. It gives opportunity to voter to express their opinion, so I can be an assumption. Parties are forced to elect proper candidate to reduce NOTA votes so II can be an Assumption. Statement doesn't point about awareness for voting so III can't be an assumed from the given statement.

Solutions (24-28): G lives above C. The addition of floor numbers of E and A is one less than the floor number on which C lives. D lives just above F. B like Pink. G likes Black. Three persons live between A and the one who like Blue. Not more than one person lives between B and E. The one who like White lives immediate above the one who like Blue. From all these statements we get three possibilities:

Floor	Persons	Persons	Persons
6	G Black	G Black	G Black
5	C White	D White	D White
4	E Blue	F Blue	F Blue
3	B Pink	C	B Pink
2	D	E	C
1	F	B Pink	E
0	A	A	A

Equal number of persons live between D and E and the ones who like Red and White, from this statement case 1 gets eliminated. At least one person lives between the one who like Orange and D. A does not like Grey. The one who likes Grey does not live next to the one who like Blue, from this statement case 2 gets eliminated and we get the final solution:

Floor	Persons
6	G Black
5	D White
4	F Blue
3	B Pink
2	C Grey
1	E Red
0	A Orange

S24. Ans.(e)
S25. Ans.(b)
S26. Ans.(c)
S27. Ans.(e)
S28. Ans.(d)

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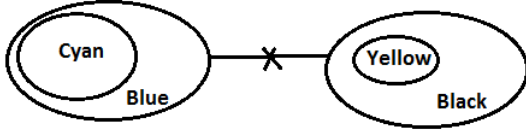
S29. Ans.(a)
Sol.
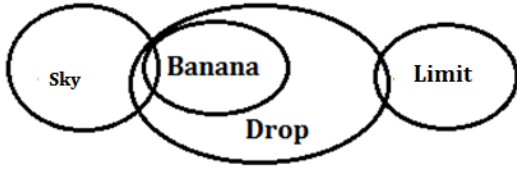
S30. Ans.(d)
Sol.

S31. Ans.(b)
Sol.
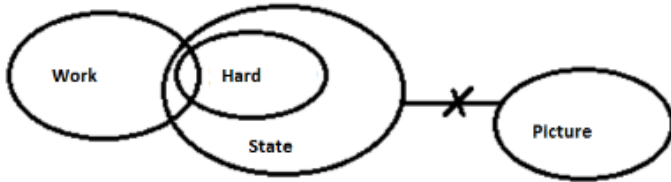
Solutions (32-36): There are four boxes kept between the box H and box C. box I is placed above box H. H is placed above C. box A is placed below box C. there is two boxes placed between F and C. there are only three boxes placed below D.

CASE 1

BOX	CHOCOLATES
I/	
I/	
H	
F	
D	
C	
A/	
A/	

CASE 2

BOX	CHOCOLATES
I/	
I/	
I/	
H	
F	
D	
C	
A	

There are two boxes between J and G. Box G is placed above box C. Box B is not placed adjacent to box F. Box J is placed above box H and I.

CASE 1	
BOX	**CHOCOLATES**
J	
I	
H	
G	
F	
D	
C	
A/B	
A/B	

CASE 2	
BOX	**CHOCOLATES**
I/B	
J	
I/B	
H	
G	
F	
D	
C	
A	

J and A is not at the bottom. From this statement case 2 gets cancelled. Total number of chocolates in the box J and I together is 30(12+18). the sum of chocolates in box G and D is 60. The chocolates in box D is three less than the number of chocolates in box A. The difference of number of chocolates in box D and J is 24. The number of chocolates in box C is a multiple of 5. The chocolates in box H, E and B are in the multiples of 11. The number of chocolates in box H is double of box B. And final arrangement will be,

BOX	CHOCOLATES
J	12
I	18
H	44
G	24
F	27
E	33
D	36
C	45
A	39
B	22

S32. Ans.(c)
S33. Ans.(c)
S34. Ans.(d)
S35. Ans.(b)
S36. Ans.(a)

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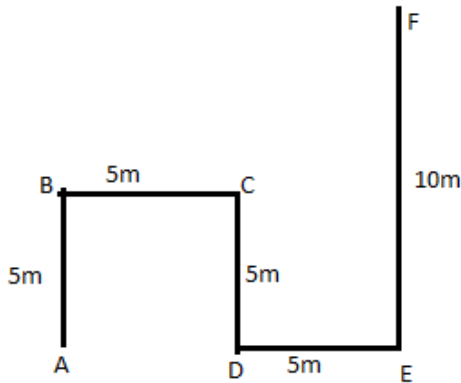
S37. Ans.(b)
Sol. Happy - jy

S38. Ans.(d)
Sol. (north-west)

S39. Ans.(e)
Sol. From both I and II we can't find the tallest person.

Solutions (40-44): There is a difference of 14 years between the ages of C and A. D is younger than C. F is not the oldest person. The difference between the ages of E and F is 9 years.

		Case 1	Case 2	Case 3
Years	Ages	Persons	Persons	persons
1951	67	E	E	
1960	58	F	F	C/A
1974	44	C/A		C/A
1988	30	A/C	C/A	D
2002	16	D/	A/C	E/F
2011	7	D/	D	E/F

B is neither elder than F nor younger than C., from this statement case 1, 3 and 4 is eliminated. D is younger than C. F is not the oldest person. So, the final arrangement is---

Years	Ages	Persons
1951	67	E
1960	58	F
1974	44	B
1988	30	C/A
2002	16	A/C
2011	07	D

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S40. Ans.(a)

S41. Ans.(a)

S42. Ans.(e)

S43. Ans.(c)

S44. Ans.(e)

S45. Ans.(e)

S46. Ans.(d)

Sol.

(+)Q—S(+)
  |
 (+)P—L

Solutions (47-50):

Step 1: C 2 # X N S * L 8 W R @ Z Q © K F O J 5 V 3 $ T ¥ 7 & % B 1 4 6

Step 2: 2 C # X N S * 8 L W R @ Z Q © K F O 5 J 3 V $ T ¥ 7 & % 1 B 4 6

Step 3: 2 # X C Q R S T V N * 8 L W @ Z © K F O 5 J 3 $ ¥ 7 & % 1 B 4 6

S47. Ans.(c)

S48. Ans.(a)

S49. Ans.(e)

S50. Ans.(b)

S51. Ans.(c)

Sol. ATQ, $400 = \frac{2000 \times 2R \times 1}{100}$

R = 10%

Required difference $= \frac{10000 \times 10 \times 2}{100} \sim 8000\left[\left(1 + \frac{20}{100}\right)^2 - 1\right]$

= 2000 ∼ 3520 = Rs 1520 (compound interest is more)

S52. Ans.(b)

Sol. let amount invested by Ram & Mohan be Rs 5x & Rs 7x respectively

Profit ratio Ram : Mohan : Gita $= (5x \times 9 + 3x \times 3) : (7x \times 12) : (5000 \times 6)$

= 9x : 14x : 5000

ATQ, $\frac{14x}{23x+5000} \times 5600 = 2800$

28x = 23x + 5000

x = 1000

required difference = 7x – 5x = Rs 2000

S53. Ans.(e)

Sol. After 3 years, the total age of 8 members= 231+24-60=195

After another 3 years, the total age of 8 members=195+24-60=159

Total age of family after another 4 years = 159+32= 191 years

Required average=$\frac{191}{8} = 23.875 \; years$

S54. Ans.(b)

Sol. Let the amount spent by shopkeeper for purchasing sugar be Rs 100x

Actual cost of the quantity of sugar received by the shopkeeper= Rs 125x

Amount received by selling to the customer=$\frac{125x}{100-16\frac{2}{3}} \times 100$ =Rs 150x

Net profit %=$\frac{150x-100x}{100x} \times 100 = 50\%$

S55. Ans.(e)

Sol. Given present age of 'A' is 'X' years and let present age of B is 'y' years.

ATQ,

$\frac{X+(2n+2)}{y} = \frac{7}{8}$ ….(i) And, given n ∈ W

X = [9, 12, 15]

and n = [0, 1, 2]

$8(X + (2n + 2)) = 7y$ [y should be integer]

So, only possible value of (n, X) is (0, 12) & (2, 15).

S56. Ans.(d)

Sol. Quantity of milk in A = $600 \times \frac{75}{100}$

= 450 ml

Quantity of water in A = $600 \times \frac{25}{100}$

= 150 ml

Quantity of milk in B, after first operation = $\left(600 \times \frac{325}{600}\right) + \left(100 \times \frac{3}{4}\right)$

= 325 + 75

= 400 ml

Quantity of water in B, after first operation = $(600 + 100) - 400$

= 300 ml

Quantity of milk in C, after second operation = $\left(600 \times \frac{200}{300}\right) + \left(175 \times \frac{400}{700}\right)$

= 400 + 100

= 500 ml

Quantity of water in C, after second operation = $(600 + 175) - 500$

= 275 ml

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Quantity of milk in A, after last operation = $450 - \left(100 \times \frac{3}{4}\right) + \left(155 \times \frac{500}{775}\right)$

= 450 – 75 + 100

= 475 ml

Quantity of water in A, after last operation = $(600 - 100 + 155) - 475$

= 180 ml

Required ratio = $\frac{475}{180}$

= 95 : 36

S57. Ans.(e)

Sol. Let the distance covered in one way be x km and the time taken to cover both way distance be 't' hr.

ATQ

$\frac{x}{40} + \frac{x}{30} = t$

$7x = 120t$

Since x has an integral value & t < 6; which means t should be divisible by 7

So, possible Value of t will be= 0.7/1.4/2.1/2.8/3.5/4.2/4.9/5.6

So, possible value of distance which are divisible by 8= 24 km, 48 km and 72 km

S58. Ans.(d)

Sol. Given, Total amount spent on rent by Veer = 2700 Rs.

And, Amount invested by Veer in bank = $\frac{3}{8} \times 24000 = 9000\ Rs.$

Amount given to Anurag = T% of 24000 = 240T

Amount given to Maanik = (T + 10)% of (24000 – 240T) = 240(T + 10) – 2.4T(T + 10)

Now ATQ, 240T + 240(T + 10) – 2.4T(T + 10) + 2700 + 9000 = 24000

 T = 25

Interest rate = (25 + 5) = 30%

Required interest = 9000 $\times \frac{30 \times 1.5}{100}$ = 4050 Rs.

S59. Ans.(e)

Sol. Cumulative interest rate for SI = 10 × 3 = 30%

Cumulative interest rate for CI = 20 + 20 + $\frac{20 \times 20}{100}$ = 44%

ATQ, $\frac{P \times 30}{Q \times 44} = \frac{5}{11}$

6P = 4Q ----------- (i)

Only (A), (B) & (D) satisfied the equation (i)

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S60. Ans.(b)

Sol. Probability of choosing at most one dairy milk chocolate = Probability of getting a dairy milk from 1st box or 2nd box or 3rd box or 4th box + probability of getting no dairy milk chocolate

$$= 4 \times \left(\frac{3}{5} \times \frac{2}{5} \times \frac{2}{5} \times \frac{2}{5}\right) + \frac{2}{5} \times \frac{2}{5} \times \frac{2}{5} \times \frac{2}{5}$$

$$= \frac{96}{625} + \frac{16}{625}$$

$$= \frac{112}{625}$$

S61. Ans.(c)

Sol. Let the speed of trains be V1 and V2 m/sec respectively.

From A and B, we get

$$V1 - V2 = \frac{100+80}{18}$$

$V1 - V2 = 10$ ......(i)

From A and C, we get

$$V1 + V2 = \frac{100+80}{9}$$

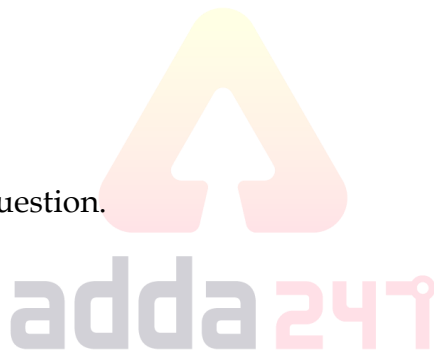$V1 + V2 = 20$ ....(ii)

Solving (i) and (ii)

V1=15m/s

V2= 5m/s

So, all are required to answer the question.

S62. Ans.(b)

From (B) alone,

70% + 42 = 100% or, 30% = 42

or, 100% = 140

From (A) and (C) together,

Pass marks = 25% of 400 + 40 = 140

Hence, B alone or A and C together is sufficient

S63. Ans.(e)

Here, time period is not given. Hence the rate of interest cannot be determined.

S64. Ans.(d)

$A\ implies\ M = \frac{1}{5}F$

$B\ implies\ F + 5 = 3(V + 5)$

$C\ implies\ V = 7 + 3 = 10$

So, by combining all we can find the present age of Madhu, which is equal to 8 years

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S65. Ans.(e)
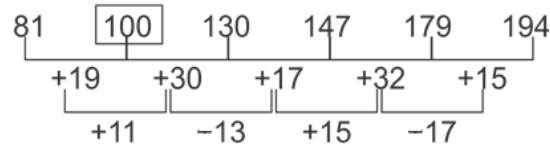**Sol. A.** t_x – 8 months

$\quad\quad t_y$ – 10 months

B. $C_x : C_y = 5 : 4$

C. Profit = 18760

So, all the three statements are required to find out the shares of profit of X and Y.
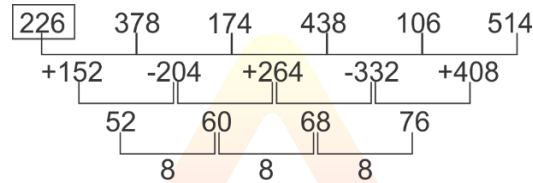

S66. Ans.(b)
Sol. Pattern of series →
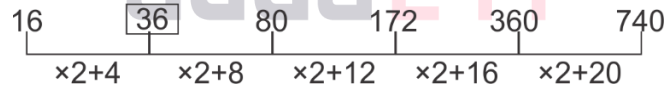

So, missing number is 100.

S67. Ans.(d)
Sol. Pattern of series →

So, missing number is 226

S68. Ans.(c)
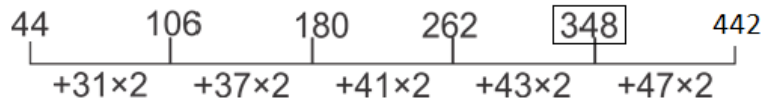**Sol.** Pattern of series→

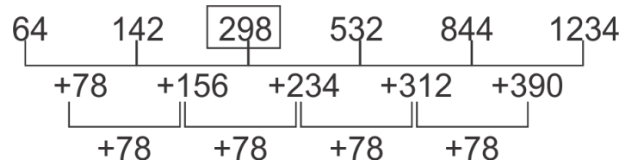So, missing number is 36.

S69. Ans.(e)
Sol. Pattern of series→

So, missing number 348.

70. Ans.(e)
Sol. Pattern of series –

So, missing number is 298.

S71. Ans.(c)

Sol. Let investment of Shivam in 2017 = 5x

So, investment of Deepak in 2019 = $5x \times \frac{4}{5} = 4x$

Since profit ratio of Shivam and Deepak in 2019 = 6:5

ATQ,

In 2019,

$\frac{Shivam\ investment \times time}{Deepak\ investment \times time} = \frac{6}{5}$

$\frac{30000 \times 8}{4x \times 10} = \frac{6}{5}$

x = 5000

Investment of Shivam in 2017 = 25000

since Shivam gained Rs.3500 more profit than that of Deepak

so, Shivam profit in 2017 = 3500 + 3000/2 = 5000

and Deepak profit in 2017 = Rs.1500

In 2017,

$\frac{Shivam\ investment \times time}{Deepak\ investment \times time} = \frac{5000}{1500}$

$\frac{25000 \times 8}{12000 \times time\ required} = \frac{10}{3}$

Time required = 5 months.

S72. Ans.(b)

Sol. Let investment of Deepak in 2016 and 2019 are Rs. X and Rs. Y respectively.

ATQ,

$\frac{x + 12000 + 20000 + y}{4} = 500 + \frac{12000 + 20000}{2}$

$x + y = 34000$

So, required result = $\frac{34000}{2} = Rs.\,17000$

S73. Ans.(a)

Sol. Deepak's investment = $10000 \times \frac{14}{10} = 14000$

Profit share of Shivam and Deepak = $10000 \times 7 : 14000 \times 10$

$= 1 : 2$

Required Result = $\frac{2+1}{2-1} \times 1500 = Rs.\,4500$

S74. Ans.(d)

Sol. Time period of investment by Shivam in 2015,

$= 8 \times 1.5 = 12\ months.$

ATQ,

Let investment of Shivam in 2015 be X.

Profit share of Shivam and Deepak

$\frac{X \times 12}{20000 \times 8} = \frac{3}{5}$

X = Rs. 8000

Required percentage = $\frac{8000}{20000} \times 100 = 40\%$

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S75. Ans.(c)
Sol. Let total profit in 2016 and 2019 be P and Q respectively.
ATQ,
$(6500 + 3200 + Q) - (2800 + 2400 + P) = 5500$
$$Q-P=1000 \ldots\ldots(i)$$
$$\frac{2800+2400+P+6500+3200+Q}{6} = 4150$$
$$P+Q = 10000 \ldots\ldots(ii)$$

From Equ I and II, we get
Q =Rs.5500
P = Rs. 4500
Required ratio = 4500:5500
 = 9:11

S76. Ans.(a)
Sol. Let total number of candidates who applied for scholarship in these 5 countries be 100x.
Number of candidates who did not got scholarship in Russia = $\left(100x \times \frac{15}{100} \times \frac{100-20}{100}\right)$
= 12x
And, number of candidates who did not got scholarship in UK = $\left(100x \times \frac{20}{100} \times \frac{100-18}{100}\right)$
= 16.4x
ATQ,
$16.4x - 12x = 22000$
$x = 5000$
Required number of candidates = $\left(100 \times 5000 \times \frac{16}{100}\right)$
= 80,000

S77. Ans.(c)
Sol. Let total number of candidates who applied for scholarship in these 5 countries be 100x.
Average number of candidates who did not got scholarship of CFA in UK and Russia
$= \frac{1}{2} \times \left(\left(100x \times \frac{20}{100} \times \frac{100-18}{100}\right) + \left(100x \times \frac{15}{100} \times \frac{100-20}{100}\right)\right)$
$= \frac{1}{2} \times (16.4x + 12x)$
= 14.2x
Total number of candidates who got scholarship of CFA in India, UK and Australia together
$= 100x \times \frac{16}{100} \times \frac{15}{100} + \left(100x \times \frac{20}{100} \times \frac{18}{100}\right) + \left(100x \times \frac{25}{100} \times \frac{16}{100}\right)$
$= 2.4x + 3.6x + 4x$
= 10x
Required % = $\frac{14.2x-10x}{10x} \times 100$
= 42%

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S78. Ans.(d)

Sol. Let total number of candidates who applied for scholarship in these 5 countries be 100x.

ATQ,

$\frac{1}{3} \times \left(\left(100x \times \frac{24}{100} \times \frac{20}{100}\right) + \left(100x \times \frac{20}{100} \times \frac{18}{100}\right) + \left(100x \times \frac{15}{100} \times \frac{20}{100}\right) \right) = 34,200$

$4.8x + 3.6x + 3x = 1,02,600$

$x = 9,000$

Required number of candidates = $\left(100 \times 9,000 \times \frac{16+25}{100}\right)$

= 3,69,000

S79. Ans.(b)

Sol. Let total number of candidates who applied for scholarship in these 5 countries be 100x.

Candidates who got scholarship in India and Russia together = $\left(100x \times \frac{16}{100} \times \frac{15}{100}\right) + \left(100x \times \frac{15}{100} \times \frac{20}{100}\right)$

= $2.4x + 3x$

= 5.4x

Candidates who took benefit of scholarship in India and Russia together = $\left(100x \times \frac{16}{100} \times \frac{15}{100} \times \frac{70}{100}\right) +$

$\left(100x \times \frac{15}{100} \times \frac{20}{100} \times \frac{60}{100}\right)$

= $1.68x + 1.8x$

= 3.48x

Required % = $\frac{3.48x}{5.4x} \times 100$

= $64\frac{4}{9}\%$
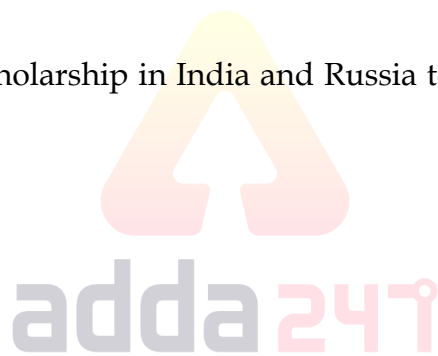
S80. Ans.(e)

Sol. Let total number of candidates who applied for scholarship in these 5 countries be 100x.

candidates who did not got scholarship in India = $\left(100x \times \frac{16}{100} \times \frac{100-15}{100}\right)$

= 13.6x

Candidates who got scholarship in USA and Australia together

= $\left(100x \times \frac{24}{100} \times \frac{20}{100}\right) + \left(100x \times \frac{25}{100} \times \frac{16}{100}\right)$

= $4.8x + 4x$

= 8.8x

Required ratio = $\frac{13.6x}{8.8x}$

= 17:11

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Solutions (81 -85) :

ATQ –

$P + P \times \frac{R \times 4}{100} = (P + 600)$

$100P + 4PR = 100P + 60000$

$4PR = 60000$

$PR = 15000$ ------------- (i)

Or $R = \frac{15000}{P}$

Investment of Anurag = $(P + 600)$ Rs.

Investment of Ayush = $64R$ Rs.

Let time for Anurag and Ayush invested be $3t$ & $4t$ respectively

$\frac{64R \times 4t}{(P+600) \times 3t} = \frac{3200}{(8600-3200)}$

From (i) putting value of R

$144R = \frac{15000}{R} + 600$

$R = 12.5\%$

So, $P = \frac{15000}{12.5} = 1200 \, Rs.$

Selling price of article = $72 \times 12.5 = 900 \, Rs.$

$M \times \frac{(100-d)}{100} = 900$

$100M – Md = 90000$ ----------------- (ii)

Also, $1200 \times \frac{(100-d)}{100} = 80 \times 12.5 = 1000$

$1200 – 12d = 1000$

$d = 16\frac{2}{3}\%$

So, Cost price of article = $1000 \times \frac{3}{4} = 750 \, Rs.$

Putting value of 'd' in (ii)

$100M – M \times \frac{50}{3} = 90000$

$\frac{250M}{3} = 90000$

M = 1080 Rs.

S81. Ans.(e)

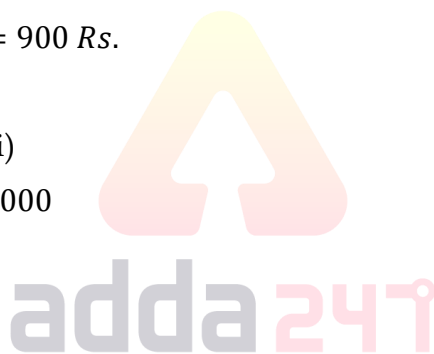**Sol.** Value of $(12R + 3P) = (12 \times 12.5 + 3 \times 1200)$

$= (150 + 3600)$

$= 3750$

S82. Ans.(a)

Sol. Required value $= \frac{50}{3} \times \frac{1}{100} \times (566 + 1234)$

$= \frac{1}{6} \times 1800 = 300$

S83. Ans.(b)

Sol. Quantity I – $\frac{300}{100} \times 1080 = 3240$

Quantity II – $\frac{270}{100} \times 1200 = 3240$

So, **Quantity I = Quantity II**

S84. Ans.(c)

Sol. Value of $\frac{M}{R} = \frac{1080}{12.5} = 86.4$

S85. Ans.(b)

Sol. Selling price of article = (1080 + 1200) = 2280 Rs.

ATQ –

$3800 \times \frac{(100-X)}{100} \times \frac{100-(X-5)}{100} = 2280$

X = 25, 180

But some profit is earned so 180% can never be discount

So, 2X = 50

Solutions (86-90): Let male employees and female employees in Axis Bank be 3x and 4x respectively.

Male employees in ICICI Bank = 1000 – (500 + 3x) = 500 – 3x

Female employees in Yes Bank and ICICI Bank are 8x and 2x respectively.

ATQ, 500 – 3x = 2x

x = 100

	Male	Female
Axis Bank	300	400
Yes Bank	500	800
ICICI Bank	200	200

S86. Ans.(a)

Sol. Total female in yes Bank and ICICI together = 800 + 200 = 1000

S87. Ans.(b)

Sol. Required difference = 800 – 200 = 600

S88. Ans.(a)

Sol. Required % = $\frac{800-500}{500} \times 100 = 60\,\%$

S89. Ans.(d)

Sol. Total employees who left their job = $\frac{1}{5} \times 400 + \frac{1}{4} \times 200 = 130$

Required % = $\frac{500-130}{500} \times 100 = 74\,\%$

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S90. Ans.(e)
Sol. Let speed of train be x kmph.
ATQ, $(x - 5) \times 10 = (x + 6) \times \frac{25}{3}$
x = 60
Length of train = $(60 - 5) \times \frac{5}{18} \times 10 = 152\frac{7}{9}\ meter.$

S91. Ans.(a)
Sol. Total age of 9 students = 9a years.
Finally, total age of 8 students
= 9a -12– 15-18 + 17 + 12 =(9a-16) years
$\Rightarrow 9a - 16 = 8a$
$a = 16$ years

S92. Ans.(d)
Sol. Let the marked price and cost price of the article be Rs 700x and Rs 500x respectively
SP when 7.5% discount is given=647.5x
SP when 20% discount is given= 560x
ATQ
$(647.5x - 500x) - (560x - 500x) = 1750$
$x = 20$
Marked price= Rs 14000
Cost price=Rs 10000
Selling price when successive discounts of 12% and 15% are given= Rs 10472
Required profit = 472 Rs

S93. Ans.(e)
Sol. Let the number of small cylindrical and conical toys be 2x and 3x respectively
$\Rightarrow \frac{4}{3}\pi(12)^3 = 3x\left(\frac{1}{3}\pi \times \left(4\sqrt{3}\right)^2 \times 4\right) + 2x(\pi \times (4)^2 \times 6)$
$\Rightarrow \frac{4}{3}(12)^3 = 384x$ cm³
$\Rightarrow x = 6$
Required difference=6

S94. Ans.(c)
Sol. Let the first number, second number, third number & fourth number be a, b, c & d respectively
Now,
3a = 12b = 4c …(i)
2a = 3d …(ii)
Multiplying (i) & (ii) by 2 & 3 respectively.
So, 6a = 24b = 8c = 9d = 72x (let) …(iii)

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Here 'x' is an integer
Now,
a = 12x
b = 3x
c = 9x
d = 8x
Choice (A): This is not true. (true when x is a multiple of 2)
Choice (B): True when x is a multiple of 3.
Choice (C): This is true.
Choice (D): True when x is even

S95. Ans.(d)
Sol. let total work be 120 units (LCM of 40, 60)
Efficiency of Ayush = 3 units/day
Efficiency of Anurag = 2 unit/day
Efficiency of Deepak = 2 units/day
ATQ, (3 + 2) X + 2(X – 3) = 120
7X = 126
X = 18 days
Required time = $\frac{120}{5} = 24 \, days$ = (X + 6) days

S96. Ans.(c)
Sol. I. $6x^2 + 9x + 10x + 15 = 0$
(2x + 3) (3x + 5) = 0
x = $-\frac{3}{2}, -\frac{5}{3}$
II. $15y^2 - 35y + 3y - 7 = 0$
(3y - 7) (5y + 1) =0
y = $\frac{7}{3}, -\frac{1}{5}$
so, x < y

S97. Ans.(c)
Sol. 17x + 15y = 125 …(i)
19x + 5y = 15 …(ii)
Multiplying (ii) by 3 & subtracting (i) from (ii) & solving
x = - 2
$y = \frac{53}{5}$
∴ x < y

S98. Ans.(e)

Sol. I. $14x^2 - 17x - 6 = 0$

(2x – 3) (7x + 2) =0

$x = \frac{3}{2}, -\frac{2}{7}$

II. $14y^2 - 45y + 36 = 0$

(7y – 12) (2y – 3) = 0

$y = \frac{12}{7}, \frac{3}{2}$

So, x ≤ y

S99. Ans.(c)

Sol. I. $24x^2 - 12x - 4x + 2 = 0$

(6x – 1) (2x – 1) = 0

$x = \frac{1}{6}, \frac{1}{2}$

II. $6y^2 - 21y - 4y + 14 = 0$

(3y - 2) (2y – 7) = 0

$y = -\frac{7}{2}, \frac{2}{3}$

so, x < y

S100. Ans.(a)

Sol. I) 15x² – 4x – 35 = 0

   15x² + 21x – 25x – 35 = 0

   3x (5x + 7) – 5 (5x + 7) = 0

   $x = \frac{5}{3}$ or $\frac{-7}{5}$

II) 9y² – 43y – 10 = 0

   9y² – 45y + 2y – 10 = 0

   9y (y – 5) + 2 (y – 5) = 0

   $y = 5$ or $\frac{-2}{9}$

∴ No relation can be established.

S101. Ans.(d)

Sol. Refer to the few initial lines of paragraph 1st which mentions," The Reserve Bank of India (RBI) embarked on an extraordinary expansionary policy to manage the financial pressures unleashed by COVID-19" therefore we can infer that there was financial stress for which expansionary policy happened.

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S102. Ans.(c)

Sol. Refer to the few lines of 1st paragraph which mentions," Crisis management is a percentage game. When the *house is on fire,* central banks do what they think has the best chance of dousing the flames, shedding their characteristic deliberation. In contrast, reversing a crisis-driven expansionary policy has to be a deliberative process, with the timing and sequencing carefully planned. Indeed, one of the big lessons of the global financial crisis is that any missteps on the exit path by way of commission, omission, or importantly communication, can be costly in macroeconomic terms." We can infer from line that mismanaged and impaired expansionary policy implications cause the economic disruption.

S103. Ans.(b)

Sol. In paragraph which mentions," The Reserve Bank of India (RBI) embarked on an extraordinary expansionary monetary policy to manage the financial pressures unleashed by COVID-19." We can infer that expansionary monetary policy increases liquidity and in second paragraph which mentions," Inflation remained above the RBI's target band for the past several months, and according to the RBI's own estimates, is expected to remain above the band for the next several months. Yet, the MPC decided against any rate action out of concerns for growth and financial stability." Here we can infer option (b).

S104. Ans.(e)

Sol. Both the statements except statement (ii), are correct. statement (i) can be concluded from given lines which mentions," And there is heightened concern about an aggravated unemployment problem caused by big firms retrenching labour to cut costs" and statement (iii) can be infer from few lines which mentioned," 'Excessive margins', among the factors cited by the MPC as one of the causes of high inflation, may not disappear if firms, regaining pricing power amid demand recovery, raise prices to mend their balance sheets."

S105. Ans.(a)

Sol. Option (a) is correct choice as this can be infer from the few lines of last paragraph which mentions," the RBI should also be concerned about the plight of savers who are being shortchanged by low interest rates at a time of high inflation. All these concerns taken together make a complex cocktail of dilemmas for the RBI as it seeks to normalise the policy rates. Moreover, related challenge will be to withdraw the 'excess' liquidity in good time." Hence option (a) can be inferred.

S106. Ans.(d)

Sol. 'Shrouded' means 'to cover or hide something' and 'envelop' is synonym which means 'to cover or surround somebody/something completely' grating means to run into small pieces using a metal tool indulgent means allowing somebody to have or do whatever he/she wants grievances means something that you think is unfair and that you want to complain or protest about evade means to manage to escape from or to avoid meeting somebody/something

S107. Ans.(a)

Sol. In given statement, error free part is part (D). In part (A), 'suggests' should be replaced with 'suggest' because noun here which is 'numbers' is plural so we need plural verb. In part (B), 'recently' should be replaced with 'recent' as we need adjective here to qualify the noun 'year' and in part (C), 'reluctance' should be replaced with 'reluctant'.

S108. Ans.(a)

Sol. In given statement, error free part is part (B). In part (A), 'called on' should be replaced with 'called off' which means 'cancel'. In part (C), 'it' should be replaced with 'they' for plural noun 'several agitators armed' and in part (D), 'teared' should be replaced with 'tearing' as 'and' follows and followed by same part of speech.

S109. Ans.(d)

Sol. In given statement, error free part is part (D). In part (A), 'preventive' should be 'prevent' as we need verb here. In part (B), 'have' should be 'has' as noun 'COVID-19' is singular. In part (C), 'Learning' should be there instead of 'learn' because 'and' follows and followed by same part of speech.

S110. Ans.(e)

Sol. In given statement, all parts are error free.

S111. Ans.(b)

Sol. In given statement, error free part is part (D). In part (A), replace 'aggressive 'with 'aggressively ' as we need adverb here. In part (B), 'flood' will be replaced by 'flooded' as sentence is in past tense and in part (C), 'assistant' will be replaced by 'assistance' because 'assistant' means helpers and assistance means help.

S112. Ans.(d)

Sol. Option (a) and option (b), both are correct as per the information given in passage. Refer to the first and second paragraph which mentions," Further evidence of its **perilous** position, if any was needed, came on the SAARC charter day on December 8, where Prime Minister Narendra Modi made it clear that India's position on cross-border terrorism from Pakistan that led New Delhi to refuse to attend the SAARC summit in 2016 in Islamabad, is still in place" and "Over the past year, India-Pakistan issues have impacted other meetings of SAARC as well, making it easier for member countries, as well as international agencies to deal with South Asia as a fragmented group rather than a collective". Hence option (d) is correct here.

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S113. Ans.(c)
Sol. Refer to the third paragraph which mentions," Even so, India's refusal to allow Pakistan to host the SAARC summit because of those problems is akin to giving Pakistan a 'veto' over the entire SAARC process" hence we can infer option(c).

S114. Ans.(c)
Sol. Refer to the 4th paragraph which mentions," While China's incursions in Ladakh and the Galwan killings constituted the larger concern in the year, India did not decline to attend meetings with the Chinese leadership at the SCO, the Russia-India-China trilateral, the G-20 and others." hence the correct choice is option(c).

S115. Ans.(b)
Sol. Perilous means 'full of danger or risk' and 'secure' is opposite word.
fraught means filled with something unpleasant
solemn means very serious; not happy or smiling
fatigue means tired

S116. Ans.(b)
Sol. 'FRAGMENTED' is appropriate word for given blank which means 'to break (something) into small pieces'
fervid means intensely enthusiastic or passionate, especially to an excessive degree.
Loopholes means a way of avoiding something because the words of a rule or law are badly chosen.
distribution will be eliminated because we need verb here.

S117. Ans.(d)
Sol. 'Insistence' meaning 'the fact or quality of insisting that something is the case or should be done"
ineffectual means not producing any significant or desired effect.
trifling means unimportant or trivial.
covert means not openly acknowledged or displayed.

S118. Ans.(a)
Sol. The most suitable word for the given blank is 'processes' which means a series of actions or steps taken in order to achieve a particular end.
Requirements- a thing that is needed or wanted
Aesthetics- a set of principles concerned with the nature and appreciation of beauty.
Achievements-a thing done successfully with effort, skill, or courage.
Agreements- harmony or accordance in opinion or feeling.

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S119. Ans.(d)

Sol. The most suitable word for the blank is 'economic' which means relating to economics or the economy.

Inflation- the action of inflating something or the condition of being inflated.

Researches- investigate systematically.

Crisis- a time of intense difficulty or danger.

Revival- renewed attention to or interest in something.

S120. Ans.(b)

Sol. The most suitable word for the given blank is examinations which means a detailed inspection or study.

Functions- an activity that is natural to or the purpose of a person or thing.

Appearance- the way that someone or something looks.

S121. Ans.(a)

Sol. *Option (a)* is the correct choice. *Statements (C) and (E)* cab be joined together with 'although' and *statement (A) and (D)* can be joined together using the conjunction *"unless"*. The sentences will be "Even Prime Minister's letter won't help unless local leaders pursue schemes" and "Doctors urge citizens not to drop guard although COVID cases are declining". All the other combinations of the statements fail to connect using any conjunction.

S122. Ans.(d)

Sol. *Option (d)* is the correct choice. *Statement (B) and (F)* can be joined together using the conjunction *"(iii)"* which is *'YET'*. The sentences will be "No government approval has yet been given to 45 Chinese investment". All the other combinations of the statements fail to connect using any conjunction.

S123. Ans.(b)

Sol. *Option (b)* is the correct choice. *Statement (A) and (E)* can be joined together using the conjunction *"(ii)"* which is 'EVEN THOUGH' and *Statements (B) and (D)* can be combined using conjunction '(iii)' which is 'IN SPITE OF'. The sentences will be "he runs a successful software company even thoug, " and "Grade 12 results were better than expected in spite of the challenges faced due to C0VID-19 lockdown"

S124. Ans.(c)

Sol. *Option (c)* is the correct choice. *Statement (C) and (E)* can be joined together using the conjunction *"(iii)"* which is *'THEREFORE'*. The sentences will be "The Reserve Bank of India has, therefore, done well to provide regulatory direction to control inflation with a new set of guidelines". All the other combinations of the statements fail to connect using any conjunction.

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S125. Ans.(a)
Sol. *Option (a)* is the correct choice. *Statement (A) and (D)* can be joined together using the conjunction "*(iii)*" which is 'So that' and *Statements (C) and (F)* can be combined using conjunction '(i)' which is 'NOR'. The sentences will be "Ishant Sharma unlearnt how to be himself so that he could forgo new him" and "terrorism can never be justified nor its perpetrators be equated with its victims"

S126. Ans.(e)
Sol. The correct sequence should be BDCEFA while correct replacements of the phrases are
i-vi, ii-v, iii-iv.
Sentence B should be the first statement as it introduces the subject of the paragraph which is about a new law introduced in Australia under which technology platforms will have to pay publishers to use their content.
Sentence D should be the second statement which further adds to the information given in the first statement.
Sentence C should be third statement. The pronoun 'it' is used to indicate the law mentioned in the previous sentence.
Sentence E should be the fourth statement which mentions that earlier technology platforms did not need to pay any amount to the publishers and has further mentioned a power imbalance between the two parties.
Sentence F should be the fifth statement which mentions the that this imbalance has further expanded over the years.
Sentence A perfectly stands as a concluding statement. The hint can be derived by the phrase "as a result".

S127. Ans.(a)
Sol. The correct sequence should be BDCEFA while correct replacements of the phrases are
i-vi, ii-v, iii-iv.
Sentence B should be the first statement as it introduces the subject of the paragraph which is about a new law introduced in Australia under which technology platforms will have to pay publishers to use their content.
Sentence D should be the second statement which further adds to the information given in the first statement.
Sentence C should be third statement. The pronoun 'it' is used to indicate the law mentioned in the previous sentence.
Sentence E should be the fourth statement which mentions that earlier technology platforms did not need to pay any amount to the publishers and has further mentioned a power imbalance between the two parties.
Sentence F should be the fifth statement which mentions the that this imbalance has further expanded over the years.
Sentence A perfectly stands as a concluding statement. The hint can be derived by the phrase "as a result".

S128. Ans.(b)
Sol. The correct sequence should be BDCEFA while correct replacements of the phrases are
i-vi, ii-v, iii-iv.

Sentence B should be the first statement as it introduces the subject of the paragraph which is about a new law introduced in Australia under which technology platforms will have to pay publishers to use their content.

Sentence D should be the second statement which further adds to the information given in the first statement.

Sentence C should be third statement. The pronoun 'it' is used to indicate the law mentioned in the previous sentence.

Sentence E should be the fourth statement which mentions that earlier technology platforms did not need to pay any amount to the publishers and has further mentioned a power imbalance between the two parties.

Sentence F should be the fifth statement which mentions the that this imbalance has further expanded over the years.

Sentence A perfectly stands as a concluding statement. The hint can be derived by the phrase "as a result".

S129. Ans.(c)
Sol. The correct sequence should be BDCEFA while correct replacements of the phrases are
i-vi, ii-v, iii-iv.

Sentence B should be the first statement as it introduces the subject of the paragraph which is about a new law introduced in Australia under which technology platforms will have to pay publishers to use their content.

Sentence D should be the second statement which further adds to the information given in the first statement.

Sentence C should be third statement. The pronoun 'it' is used to indicate the law mentioned in the previous sentence.

Sentence E should be the fourth statement which mentions that earlier technology platforms did not need to pay any amount to the publishers and has further mentioned a power imbalance between the two parties.

Sentence F should be the fifth statement which mentions the that this imbalance has further expanded over the years.

Sentence A perfectly stands as a concluding statement. The hint can be derived by the phrase "as a result".

S130. Ans.(c)

Sol. The correct sequence should be BDCEFA while correct replacements of the phrases are i-vi, ii-v, iii-iv.

Sentence B should be the first statement as it introduces the subject of the paragraph which is about a new law introduced in Australia under which technology platforms will have to pay publishers to use their content.

Sentence D should be the second statement which further adds to the information given in the first statement.

Sentence C should be third statement. The pronoun 'it' is used to indicate the law mentioned in the previous sentence.

Sentence E should be the fourth statement which mentions that earlier technology platforms did not need to pay any amount to the publishers and has further mentioned a power imbalance between the two parties.

Sentence F should be the fifth statement which mentions the that this imbalance has further expanded over the years.

Sentence A perfectly stands as a concluding statement. The hint can be derived by the phrase "as a result".

S131. Ans.(d)

Sol. The most suitable word for given blank should be Nefarious as the sentence requires an adjective to describe the quality of actors who exploits cybersecurity for their benefits.

Nefarious - (typically of an action or activity) wicked or criminal.

Sage- a mature or venerable person of sound judgment.

Political- relating to the government or public affairs of a country.

Aberrant- departing from an accepted standard.

Latent- (of a quality or state) existing but not yet developed or manifest; hidden or concealed.

S132. Ans.(c)

Sol. The most suitable word for the given blank is 'cognitive' which means of, relating to, being, or involving conscious intellectual activity. All the other words are either contextually or grammatically incorrect.

Lethargic- affected by lethargy; sluggish and apathetic.

Absurd- stupid and unreasonable, or silly in a humorous way

Equivalent- equal in force, amount, or value also

Arbitrary- based on random choice or personal whim, rather than any reason or system.

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S133. Ans.(b)

Sol. In the given sentence, its is stated that how some of the extremists falsify the information to create social conflict. Thus, the most suitable word should be 'manipulate' which means to manage or influence skillfully, especially in an unfair manner

Articulate- having or showing the ability to speak fluently and coherently.

Eloquent- When you're eloquent, you have a way with words.

Decode- to convert (something, such as a coded message) into intelligible form

Untangle- free from a tangled or twisted state.

S134. Ans.(e)

Sol. The given word 'polarisation' for the blank is grammatically and contextually correct.

Polarisation- division into two sharply contrasting groups or sets of opinions or beliefs.

Levee- an embankment for preventing flooding.

Compendium- is a concise collection of information pertaining to a body of knowledge.

Contention- a point advanced or maintained in a debate or argument

Compliance- adhering to a rule

S135. Ans.(d)

Sol. The most suitable word for the given blank is 'tactics' which means an action or strategy carefully planned to achieve a specific end.

Impairs- weaken or damage (something, especially a faculty or function).

Impediment- a hindrance or obstruction in doing something.

Defaults- failure to fulfil an obligation

S136. Ans.(c)

Sol. The most suitable word for the given blank is fallacies which means a mistaken belief, especially one based on unsound arguments.

Representations- the description or portrayal of someone or something in a particular way.

Meetings- a situation when two or more people meet, by chance or arrangement.

Certainties- firm conviction that something is the case.

S137. Ans.(a)

Sol. The most suitable word is havoc which means wide and general destruction.

Diffidence- modesty or shyness resulting from a lack of self-confidence.

Stigma- a mark of shame or discredit

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S138. Ans.(e)
Sol. The given word in the blank is correct. Hence, no replacement is required.
Countermeasures- an action taken to counteract a danger or threat.
Threats- a person or thing likely to cause damage or danger.
Exploitations- the action of making use of and benefiting from resources.
Prospects- the possibility or likelihood of some future event occurring.

S139. Ans.(c)
Sol. (i) While some of the farmers will sit here and block the border on Tuesday, others have returned to their villages to ensure proper implementation of bandh.
(iii) While other farmers have returned to their villages to ensure proper implementation of bandh, some of them will sit here and block the border on Tuesday

S140. Ans.(e)
Sol. (i) Taking the fact into account that prescription eyewear is a need category, the management saw month-on-month improvement in sales post lockdown.
(ii) Given that prescription eyewear is a need category, the management saw month-on-month improvement in sales post lockdown.
(iii) Considering prescription eyewear is a need category, the management saw month-on-month improvement in sales post lockdown.

S141. Ans.(c)
Sol. International Yoga Day is being celebrated worldwide on 21st June to promote yoga and make it as a part of people's daily routine.

S142. Ans.(b)
Sol. Mrs. Sarojini Naidu served as the first governor of the United Provinces of Agra and Oudh from 1947 to 1949; the first woman to become the governor of an Indian state.

S143. Ans.(c)
Sol. The Budget 2021 allocation for the Indian Railways is Rs. 1,10,055 crores.

S144. Ans.(b)
Sol. Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT scheme has been launched to extend health insurance coverage to all residents of Jammu and Kashmir.

S145. Ans.(d)
Sol. There are 7 people have been awarded 'Padma Vibhushan' in 2021.

S146. Ans.(c)
Sol. Coimbatore, a city in Tamil Nadu, is situated on the bank of Noyyal River.

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S147. Ans.(a)
Sol. The second edition of the bilateral naval exercise Bongosagar between India and Bangladesh was held in Northern Bay of Bengal.

S148. Ans.(d)
Sol. Global Hunger Index published by Concern World-wide and Wet-hunger life.

S149. Ans.(b)
Sol. Former Indian hockey player, Olympic Bronze medalist Michael Kindo, passed away at the age of 73 due to age related ailments in Rourkela, Odisha.

S150. Ans.(c)
Sol. Nobel Prize winner Kailash Satyarthi has penned down new book titled 'Covid-19: Sabhyata ka Sankat aur Samadhan' (Covid-19: Crisis of Civilization and Solutions).

S151. Ans.(a)
Sol. Accordance with the new report by the International Union for Conservation of Nature (IUCN) namely "IUCN World Heritage Outlook 3", India's Western Ghats, inscribed by UNESCO (United Nations Educational, Scientific and Cultural Organization) in 2012 as a natural world heritage site, is threatened by population pressure & Climate Change.

S152. Ans.(c)
Sol. Germanwatch has released the 16th edition of Climate Change Performance Index (CCPI) i.e. CCPI 2021 for 57 countries and European Union (EU) in which India was ranked at 10th spot with a score of 63.98 out of 100.

S153. Ans.(c)
Sol. The no-frills savings bank account introduced by several commercial banks a few months ago had all the potential to revolutionize India's rural agricultural economy, as well as usher in the banking habit amongst a large number of the less privileged population

S154. Ans.(b)
Sol. World Wetlands Day celebrated annually on 2 February, World Wetlands Day aims to raise global awareness about the vital role of wetlands for people and planet.

S155. Ans.(d)
Sol. According to Indian reserve bank, Non-performing assets in commercial bank means the loans in which interest or principle amount is not recovered.

S156. Ans.(d)
Sol. Ujjivan Small Finance Bank on Monday said it has introduced a new channel 'Money Mitra' to make banking services accessible to customers in their neighbourhood.

S157. Ans.(c)
Sol. The United Nations Environment Programme (UNEP) December 2020, released its annual Emissions Gap Report 2020.

S158. Ans.(c)
Sol. Shaheen (Eagle)-IX is the 9th joint Air Force Exercise between Pakistan and China. It conducted at an Air Force Base at Pakistan.

S159. Ans.(d)
Sol. Madagascar to host Indian Ocean Island Games which will be held in the year 2023.

S160. Ans.(c)
Sol. Kotak Mahindra AMC (Kotak Mutual Fund) launched Kotak International REIT Fund of Funds, India's first diversified REIT Mutual Fund.

S161. Ans.(a)
Sol. On the recommendation of Narsimham committee Regional Rural Banks were established in India.

S162. Ans.(b)
Sol. Sabarmati Central Jail in Ahmedabad has launched 'Radio Prison' on the occasion of the 151st Birth Anniversary of the Father of the Nation.

S163. Ans.(a)
Sol. State-owned Punjab National Bank (PNB) launched a financial inclusion and literacy initiative 'Gram Sampark Abhiyan' to commemorate the 150th birth anniversary of Mahatma Gandhi.

S164. Ans.(d)
Sol. Bandhavgarh National Park is one of the popular national parks in India located in the Umaria district of Madhya Pradesh.

S165. Ans.(e)
Sol. Banker's Cheques are issued by the bank itself and guarantees a payment. These cheques are not dishonored as the money will be paid to bank beforehand.

S166. Ans.(a)
Sol. Asian Development Bank (ADB) has inked an agreement to invest USD 50 million in solar energy project developer Avaada Energy Pvt Ltd to help the company scale up rapidly.

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S167. Ans.(d)
Sol. Sports tech and events startup Hudle has announced the appointment of cricketer Ajinkya Rahane as brand ambassador and advisor of the company.

S168. Ans.(b)
Sol. Indian Bank has launched a green initiative named "IB-eNote" to enable a total paperless working environment. The Bank also launched 'Ind Guru', an e-learning platform for its employees.

S169. Ans.(c)
Sol. Bancassurance is without risk participation and relates to distribution of insurance products (life and non-life) as corporate agents through bank branches. Banks are required to obtain prior approval of IRDAI and need not obtain approval from RBI.

S170. Ans.(b)
Sol. National Bank for Agriculture and Rural Development has announced a special refinance facility of Rs 800 crore for Fiscal Year 2021 to support the Government of India's Water, Sanitisation and Hygiene (WASH) programme.

S171. Ans.(e)
Sol. West Bengal government has launched the "Pathashree Abhijan" scheme. It is a road repair scheme, where more than 7,000 stretches of roads comprising 12,000 kilometers across the state will be repaired in a mission mode and in a time-bound manner.

S172. Ans.(d)
Sol. SBI Card has joined hands with American Express to offer global benefits and exclusive privileges for consumers in India. Under this agreement, SBI Card's top-end products SBI Card ELITE and SBI Card PRIME will be available on American Express' global network.

S173. Ans.(a)
Sol. An ad valorem tax is a tax based on the price or assessed value of an item. The Latin phrase ad valorem means "according to value." All ad valorem taxes are levied based on the determined value of the item being taxed.

S174. Ans.(b)
Sol. Pulicat Lake is the second largest brackish water lagoon in India, after Chilika Lake.

S175. Ans.(a)
Sol. The Union Minister of State (Independent Charge) Development of North Eastern Region (DoNER), Dr Jitendra Singh has released a Coffee Table Book on "Discovering the Heritage of Assam", written by Padampani Bora and having foreword by Amitabh Bachchan.

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S176. Ans.(c)
Sol. Tata AIA Life Insurance (Tata AIA Life), one of India's leading providers of Pure Protection Solutions has partnered with PayBima, the digital arm of Mahindra Insurance Brokers Ltd., as a Broker to distribute its industry-leading life insurance solutions.

S177. Ans.(b)
Sol. Onam is the most popular annual harvest festival of Kerala.

S178. Ans.(a)
Sol. Currently, Narendra Singh Tomar is the Union Minister of Panchayati Raj.

S179. Ans.(d)
Sol. HDFC Bank launched the "SmartHub Merchant Solutions 3.0" for Small and mid-size enterprises.

S180. Ans.(e)
Sol. The second World Health Expo was inaugurated on November 11, in Wuhan, the capital city of Central China's Hubei Province.

S181. Ans.(c)
Sol. Rank of India in the Human Development Index 2020 is 131.

S182. Ans.(d)
Sol. Jaitapur nuclear power plant is a six-reactor nuclear power plant planned to be built 400km south of Mumbai, in Ratnagiri, Maharashtra, India.

S183. Ans.(d)
Sol. Escrow generally refers to money held by a third-party on behalf of transacting parties.

S184. Ans.(b)
Sol. Commodity Money is a form of Money with an intrinsic value.

S185. Ans.(c)
Sol. The Laffer Curve to show the relationship between TAX RATES and the amount of tax revenue collected by governments.

S186. Ans.(e)
Sol. Tagline of Indian Overseas Bank is "Good People to Grow With".

S187. Ans.(d)
Sol. India's first talking ATM for visually impaired located in Ahmedabad.

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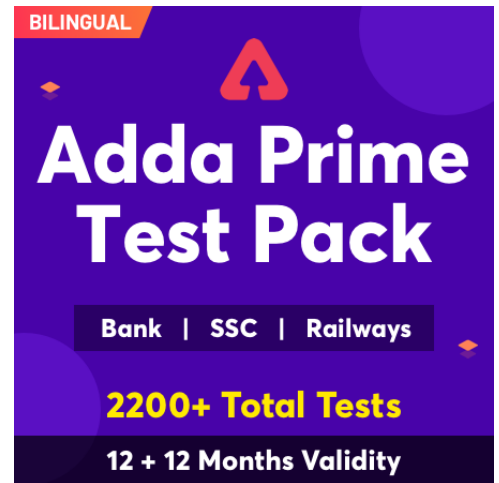
S188. Ans.(e)
Sol. Function of Public Sector Banks is Transferring Money, Opening Bank Accounts, Lending Money to people in the form of Loan, letting customers open up lockers not Issuing currency.

S189. Ans.(c)
Sol. Participatory Notes commonly known as P-Notes or PNs are instruments issued by registered foreign institutional investors (FII).

S190. Ans.(b)
Sol. The Regional Councils is chaired by the Chairperson of the NITI Aayog, the Prime Minister, or his nominee.

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