S1. Ans.(b)
Sol. The Banking Regulation Act, 1949 is a legislation in India that regulates all banking firms in India. Initially, the law was applicable only to banking companies.

S2. Ans.(c)
Sol. Algiers is the capital and Dinar is the currency of Algeria.

S3. Ans.(b)
Sol. Satish Vyas honoured with Tansen Samman- 2020 for Hindustani classical music.

S4. Ans.(c)
Sol. The Food and Agricultural Organisation (FAO) of United Nations (UN) has recognised tea cultivation sites of China, Japan and Korea as its four Globally Important Agricultural Heritage Systems (GIAHS).

S5. Ans.(c)
Sol. Banks ask their account holders or depositors to make nominations which mean that they should nominate persons to whom the money lying in their accounts should go in the event of their death. The account holders or depositors can change the nomination any time.

S6. Ans.(c)
Sol. Jallikattu is a traditional bull-chasing sport of Tamil Nadu which is organised during the harvest festival Pongal.

S7. Ans.(a)
Sol. Microfinance institutions, also known as MFIs, offer financial services to underprivileged and impoverished communities.

S8. Ans.(a)
Sol. Veteran broadcaster Indira Joseph Venniyoor passes away.

S9. Ans.(d)
Sol. To bring in more automation and efficacy in the functioning of the state Public Relations department, Punjab Chief Minister Captain Amarinder Singh on Wednesday virtually launched a mobile application 'DigiNest', to give people digital access to the state government's directory, which can be synced with the smart phone.

S10. Ans.(c)
Sol. The Name You Can Bank Upon is the tagline for Punjab National Bank.

S11. Ans.(e)
Sol. The Indian secondary market now has a four-tier form as follows:
Regional stock exchanges, The National Stock Exchanges (BSE and NSE)
The Over-the-Counter Exchange of India (OTCEI), The Inter-Connected Stock Exchange of India (ISE)

S12. Ans.(a)
Sol. Soma Mondal has taken over as Chairman of Steel Authority of India Limited (SAIL).

S13. Ans.(b)
Sol. Asia's largest Tulip garden 'Indira Gandhi Memorial Tulip Garden' on the banks of the iconic Dal Lake, Srinagar.

S14. Ans.(c)
Sol. National Payments Corporation of India (NPCI) on Friday said transaction through Unified Payment Interface platform would continue to be free.

S15. Ans.(a)
Sol. 5-day national folk-dance festival celebrated in Jammu.

S16. Ans.(b)
Sol. A bear is an investor who believes that a particular security or market is headed downward and attempts to profit from a decline in prices. Bears are generally pessimistic about the state of a given market.

S17. Ans.(b)
Sol. Syndicate Bank is one of the oldest and major commercial banks of India. Its tag line is 'Your faithful and Friendly Financial Partner.

S18. Ans.(c)
Sol. Indian multinational two-wheeler and three-wheeler manufacturing company, Bajaj Auto has become the most valuable two-wheeler company in the world, after it crossed a market capitalization of more than Rs. 1 lakh crore, on January 01, 2021.

S19. Ans.(a)
Sol. IDBI Bank announced the launch of video KYC account opening (VAO) facility for savings bank accounts.

S20. Ans.(e)
Sol. Hundis refer to financial instruments which is used in trade and credit transactions. They were used as remittance instruments (to transfer funds from one place to another), as credit instruments (to borrow money), for trade transactions (as bills of exchange).

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S21. Ans.(b)
Sol. National Securities Depository Limited (NSDL) is an Indian central securities depository based in Mumbai. It was established on 8 November 1996 as the first electronic securities depository in India with national coverage based on a suggestion by a national institution responsible for the economic development of India.

S22. Ans.(b)
Sol. International Jury for IFFI announced with filmmaker Pablo Cesar of Argentina as Chairman.

S23. Ans.(d)
Sol. World Braille Day is observed every year on January 4th to raise awareness about how Braille plays a significant role in the complete realization of human rights in the lives of blind and partially sighted people.

S24. Ans.(a)
Sol. Bajaj Allianz General Insurance has in association with Jammu & Kashmir Government launched the Ayushman Bharat-Pradhan Mantri Jan Arogya Yojana (AB-PMJAY) SEHAT for all the residents of the Union territory.

S25. Ans.(d)
Sol. Japan's Sumitomo Forestry company and Kyoto University aims to launch the world's first wood-based space satellite to combat the problem of space junk, reported The Weather Channel.

S26. Ans.(b)
Sol. Refer the third paragraph "If you find that you have little tolerance for the idiosyncracies of others, or you don't get how group dynamics work, you might be happier travelling alone."

S27. Ans.(c)
Sol. Refer the last lines of first paragraph of the passage which gives the exact explanation that sometimes we can feel lonely while travelling alone unless you can solve it yourself.

S28. Ans.(c)
Sol. Refer the last paragraph of the passage "Fear of the unknown, or maybe you have a spouse, relative, or friend who may be upset by your decision to take off by yourself".

S29. Ans.(e)
Sol. Refer the first few lines of third paragraph.

S30. Ans.(d)
Sol. Both sentences (II) and (III) are correct. Refer the first paragraph.

S31. Ans.(b)
Sol. "Travelling alone" is the appropriate title of the passage as the whole passage revolves around this theme.

S32. Ans.(d)
Sol. Allay means to reduce. Hence it has same meaning as mollify.
Mollify- reduce the severity of (something).
Emulate means match or surpass (a person or achievement), typically by imitation.

S33. Ans.(e)
Sol. Idiosyncracies means a mode of behaviour or way of thought peculiar to an individual. Hence it has same meaning as peculiarity.
Refute means prove (a statement or theory) to be wrong or false, disprove.
Collate means collect and combine.
Exigent means pressing, demanding.

S34. Ans.(c)
Sol. Embrace means accept (a belief, theory, or change) willingly and enthusiastically. Hence it has opposite meaning to repudiate.
Disparate means essentially different in kind, not able to be compared.
Atrophy means waste.

S35. Ans.(b)
Sol. Convince means cause (someone) to believe firmly in the truth of something. Hence it has opposite meaning as dissuade.
Callous means showing or having an insensitive and cruel disregard for others.

S36. Ans.(b)
Sol. 'cause' is the correct word to be replaced as the sentence revolves around relief from strong monsoon in Chennai.

S37. Ans.(d)
Sol. 'depend' best suits the purpose as the sentence indicates that the residents of metropolitan cities depend on weather system. 'derive', 'establish' and 'predicate' are not going correctly with the theme of the paragraph.

S38. Ans.(b)
Sol. 'period' is the correct word as compared to other options as the sentence discusses about no. of days torrential rains has exceeded the normal.

S39. Ans.(c)
Sol. 'despair' is the correct word to be replaced as it means the complete loss or absence of hope, which is due to heavy rains.

S40. Ans.(c)
Sol. 'marooned' best suits the purpose as it means isolate.

S41. Ans.(b)
Sol. 'flee' is the correct word as we can get the idea the due to deluge (floods), the people are ought to leave their residential place.

S42. Ans.(e)
Sol. No improvement is required here

S43. Ans.(d)
Sol. 'relief' is the correct word as the situation can only be mitigated through relief material.

S44. Ans.(e)
Sol. No improvement is required here.

S45. Ans.(b)
Sol. 'high' is the correct word.
Valiant means possessing or showing courage or determination.
Complacent means showing smug or uncritical satisfaction with oneself or one's achievements.

S46. Ans.(b)
Sol. 'he had written' will be used in place of 'he wrote' as in Direct Narration, when reporting verb is in past tense and reported speech is in simple past tense then in indirect narration, reported speech is changed to past perfect tense.
Ex. He said to me, 'I wrote a letter' (Direct)
He told me that he had written a letter (Indirect)

S47. Ans.(b)
Sol. 'had' will be used in place of 'has' as past tense is used in reporting verb hence past perfect tense will be used in reported speech.

S48. Ans.(d)
Sol. 'were' will be used in place of 'are' because reporting clause (I had known) is in past perfect tense hence past tense will be used in reported speech.

S49. Ans.(a)
Sol. 'not only' is used before 'educated'.
Ex. Not only Ram but also Shyam went there.

S50. Ans.(c)
Sol. The Use of 'then' is superfluous as after 'As, Because, Since, as soon as', 'therefore, so, then' is not used.
Ex. As soon as the bell rang, the students entered the class.

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S51. Ans.(d)
Sol. Required percentage $= \frac{300}{540} \times 100 = 55.55\%$

S52. Ans.(c)
Sol. Required average $= \frac{280+450+300+360+540}{5} = \frac{1930}{5}$
$= 386 \, ton$

S53. Ans.(b)
Sol. Required percentage $= \frac{540-450}{450} \times 100$
$= \frac{90}{450} \times 100 = 20\%$

S54. Ans.(a)
Sol. Required ratio $= \frac{280+300}{360+540} = \frac{580}{900}$
$= 29 : 45$

S55. Ans.(b)
Sol. Required percentage $= \frac{360-300}{360} \times 100$
$= \frac{60}{360} \times 100 = 16.67\%$

S56. Ans.(c)
Sol. Required difference $= (450 + 300 + 540) - (280 + 360)$
$= 1290 - 640 = 650 \, ton$

S57. Ans.(a)
Sol. Let M.P = 4x
then SP = 3x
then CP = 2.4x
required ratio $= \frac{MP}{CP} = \frac{4x}{2.4x} = 5 : 3$

S58. Ans.(a)
Sol. Let earning of A & B be 2x and x respectively then
ATQ,
$\frac{2x-5y}{x-3y} = \frac{4}{1}$
$\Rightarrow 2x - 5y = 4x - 12y$
$\Rightarrow 2x = 7y$
$\Rightarrow x = 7/2 \, y$ _____ (i)
again, (2x – 5y) + (x – 3y) = 5,000
$\Rightarrow 3x - 8y = 5,000$
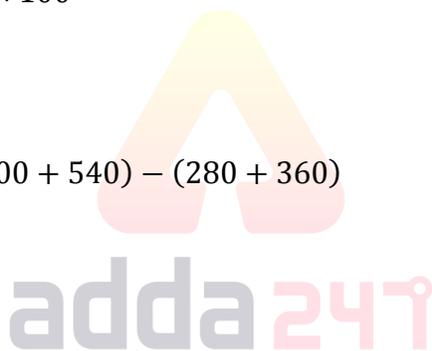using eq (i), we get
y = 2,000
then x = 7,000
So, required income of B = Rs 7,000.

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S59. Ans.(b)

Sol. Speed of train in m/s = $\left(36 \times \frac{5}{18}\right)$ m/s = 10 m/s

Let the length of train and platform be 'T' and 'P' respectively.

ATQ,

$\frac{T}{10} = 10$

T = 100 m

again $\frac{T+P}{10} = 20$

$\Rightarrow$ T + P = 200

P = 100 meters

S60. Ans.(c)

Sol. Let total work be 60 units

then,

Amit's work in one day = 5 units

Sagar's work in 1 day = 4 units

together then work in 1 day = (5 + 4)units = 9 units

they work for 4 day = 9 × 4 units = 36 units

amount of work left = 60 – 36 = 24 units

fraction of work left = $\frac{24}{60} = \frac{2}{5}$.

S61. Ans.(d)

Sol. $24 + \frac{45}{100} \times 120 = ? + \frac{8.5}{100} \times 200$

24 + 54 = ? + 17

? = 61

S62. Ans.(a)

Sol. $\frac{47}{4} + \frac{41}{5} - \frac{39}{8} = ? + \frac{147}{10}$

$? = \frac{47}{4} - \frac{39}{8} + \frac{41}{5} - \frac{147}{10}$

$? = \frac{55}{8} - \frac{13}{2}$

$? = \frac{3}{8}$

S63. Ans.(c)

Sol. $\sqrt{\frac{2}{5} \text{ of } (? +10)} = 4$

$\frac{2}{5}$ of (? +10) = 16

? + 10 = 40

? = 30

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S64. Ans.(b)
Sol. $\frac{25}{100} \times 340 \times \frac{10}{17} = ?^2 + 1$
$50 = ?^2 + 1$
$?^2 = 49$
$? = 7$

S65. Ans.(c)
Sol. $\frac{400}{900} \times 225 - 81 = ?$
$100 - 81 = ?$
$? = 19$

S66. Ans.(a)
Sol. Wrong no. is 1020.
$3 \times 1 + 2 = 5$
$5 \times 2 + 4 = 14$
$14 \times 3 + 6 = 48$
$48 \times 4 + 8 = 200$
$200 \times 5 + 10 = 1010$
$1010 \times 6 + 12 = 6072$
So, there should be 1010 instead of 1020.

S67. Ans.(b)
Sol. Wrong no. is 590
$48 \times 2 - 12 = 84$
$84 \times 2 - 12 = 156$
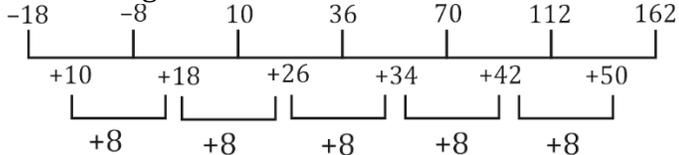$156 \times 2 - 12 = 300$
$300 \times 2 - 12 = 588$
$588 \times 2 - 12 = 1164$
$1164 \times 2 - 12 = 2316$
So, there should be 588 instead of 590.

S68. Ans.(e)
Sol. Wrong no. is 12

−18	−8	10	36	70	112	162
	+10	+18	+26	+34	+42	+50
		+8	+8	+8	+8	+8

So, there should be 10 instead of 12.

S69. Ans.(c)
Sol.

2	6	12	20	30	42	56
↑	↑	↑	↑	↑	↑	↑
$1^2 + 1$	$2^2 + 2$	$3^2 + 3$	$4^2 + 4$	$5^2 + 5$	$6^2 + 6$	$7^2 + 7$

Wrong number is 24.

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S70. Ans.(a)

Sol. Wrong no. is 0

100	92	65	1	−124	−340	−683
−8	−27	−64	−125	−216	−343	
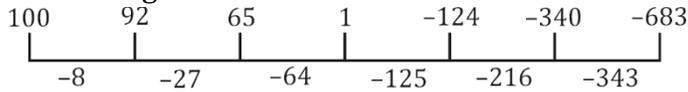
So, there should be 1 instead of 0.

S71. Ans.(a)

Sol.

Let downstream and upstream speed of boat be 'D' km./hr and 'U' km/hr

ATQ,

$\frac{30}{D} + \frac{24}{U} = 15$ ...(i)

And,

$\frac{45}{D} + \frac{12}{U} = \frac{21}{2}$ ...(ii)

Applying (2) × (ii) − (i)

$\frac{90}{D} + \frac{24}{U} - \frac{30}{D} - \frac{24}{U} = 21 - 15$

$\frac{60}{D} = 6$

D= 10 km/hr

S72. Ans.(d)

Sol. Let the Salary of Saroj be 100x respectively

then Salary of Raju = 80x

Salary of Ram = 70x

required percentage = $\frac{80x - 70x}{70x} \times 100$

$\Rightarrow \frac{10x}{70x} \times 100$

$\Rightarrow 14.28\%$

S73. Ans.(d)

Sol.

Profit share of A, B and C

= 45000 × 12 : 55000 × 12 : 65000 × 12

= 9 : 11 : 13

Total profit = $\frac{23400}{13} \times 33 \times \frac{100}{88}$

= Rs 67500

S74. Ans.(d)

Sol. amount invested by Sanjay = $\frac{4800 \times 100}{10 \times 2} = Rs\ 24000$

So, Required interest = $24000 \left[\left(1 + \frac{10}{100} \right)^2 - 1 \right]$

= $24000 \left(\frac{121 - 100}{100} \right)$

= $240 \times 21 = Rs\ 5040$

S75. Ans.(a)

Sol. Let breadth of the rectangle be 2x cm. so, length $= 2x \times \frac{3}{2} = 3x \ cm$

ATQ

$3x \times 2x - (3x + 10) \times (2x - 10) = 300$
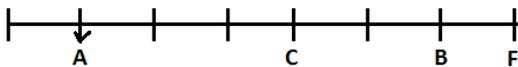
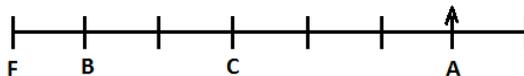$6x^2 - 6x^2 + 30x - 20x + 100 = 300$

$10x = 200$

$x = 20$

So, length of the rectangle $= 3x = 60 \ cm$

Solutions (76-80): C sits third to the left of A. Only two person sits between C and F. A does not sits at the end of the row.

Case 1:   Case 2:

```
 ┌─┬─┬─┬─┬─┬─┬─┐            ┌─┬─┬─┬─┬─┬─┬─┐
   ↓           |              |           ↑
   A     C   B F            F  B    C      A
```
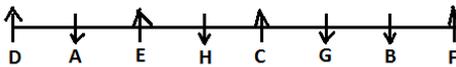
E sits 4th to the right of B. H sits third to the right of D and faces south. G and H faces same direction. Immediate neighbour of H faces same direction. F faces north direction.
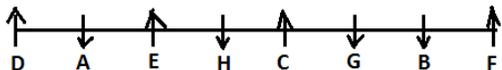
Case 1:   Case 2:

```
 ↑  ↓  ↑  ↓  ↑  ↓  ↓  ↑       ↑  ↑  ↓  ↑  ↓  ↑  ↑  ↓
 D  A  E  H  C  G  B  F       F  B  G  C  H  E  A  D
```

But it is given that only four of them faces north, so case 2 will gets eliminated.

Case 1:

```
 ↑  ↓  ↑  ↓  ↑  ↓  ↓  ↑
 D  A  E  H  C  G  B  F
```

S76. Ans.(c)
S77. Ans.(c)
S78. Ans.(d)
S79. Ans.(a)
S80. Ans.(a)

S81. Ans.(b)
Sol. P1$

S82. Ans.(c)
S83. Ans.(b)
S84. Ans.(a)
S85. Ans.(b)

Solutions (86-90): Not more than three person lives above O. Only two person lives between R and O. N lives immediately above R. More than two person lives between N and M.

Floor	Case 1 Person	Case 2 Person	Case 3 Person	Case 4 Person
7	O	M	M	
6				M
5	N	O		
4	R		O	O
3		N		
2		R	N	N
1	M		R	R

Only two person lives between M and Q. So, case 1 and case 3 gets eliminated. S live above P, but does not live on odd numbered floor. SO, case 4 gets eliminated.

Floor	Case 2 Person
7	M
6	S
5	O
4	Q
3	N
2	R
1	P

S86. Ans.(a)

S87. Ans.(b)

S88. Ans.(c)

S89. Ans.(e)

S90. Ans.(e)

S91. Ans.(e)
Sol. E's gender is not defined.
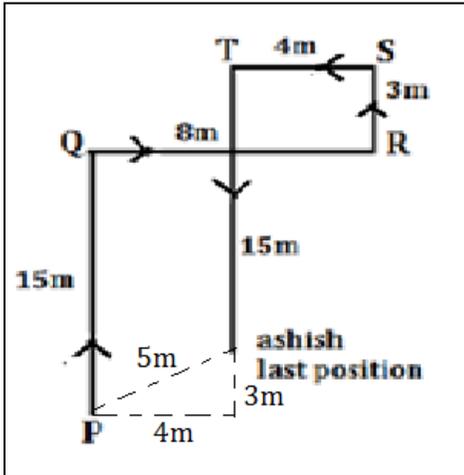
```
(+)A              E
  |               |
  |               |
(-)C ========== (+) P
  |
  |
(+) F
```

S92. Ans.(c)
Sol.

$= \sqrt{3^2 + 4^2}$ = 5m

S93. Ans.(e)
Sol.

QA = $\sqrt{4^2 + 4.5^2}$

$= \sqrt{16 + 20.25}$

$= \sqrt{36.25}$m

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S94. Ans.(b)
Sol.

```
            (+) R
             |
             |-----|
(-)W ═══ (+)Q    (-)P ═══ (+)V
             |
             |
(-)S ─── (+)U
```

S95. Ans.(a)
Sol.

```
            (+) R
             |
             |-----|
(-)W ═══ (+)Q    (-)P ═══ (+)V
         |        |
         |        |
(-)S ─── (+)U   (+)M
```
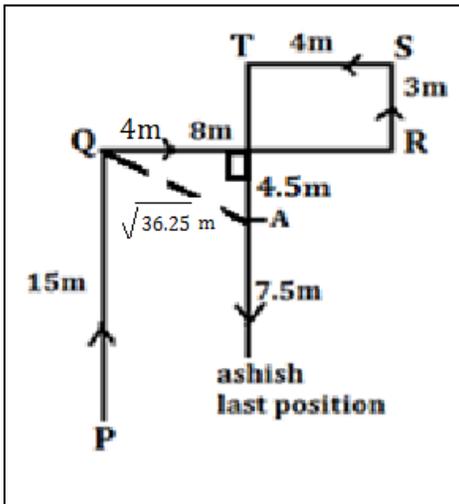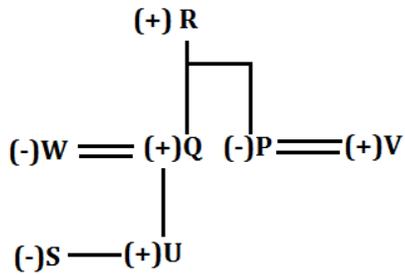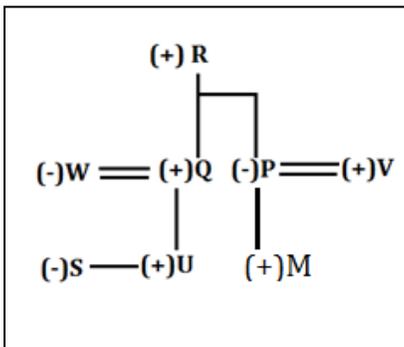
S96. Ans.(b)
Sol. I: F>C (False)   **II:** D>I (True)

S97. Ans.(b)
Sol. I: M>A (False)   **II:** G>S (True)

S98. Ans.(c)
Sol. I: I≥P (False)   **II:** P>I (False)

S99. Ans.(c)
Sol. I: D>N (False)   **II:** D=N (False)

S100. Ans.(d)
Sol. I: Y>A (False)   **II:** C>W (False)

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