# NPS Trust Grade-A (Asst Manager) Sample Ques

**Directions (1-3): Each question is divided into four parts where one of the parts may or may not have an error. Choose the part that has the error as your answer. If all the parts are correct choose "No Error" as the answer.**

**Q1. Though snoring is often (A)/considered a minor condition, (B)/ a snorer can sometimes experiences (C)/ severe impairment of lifestyle (D). / No error (E)**
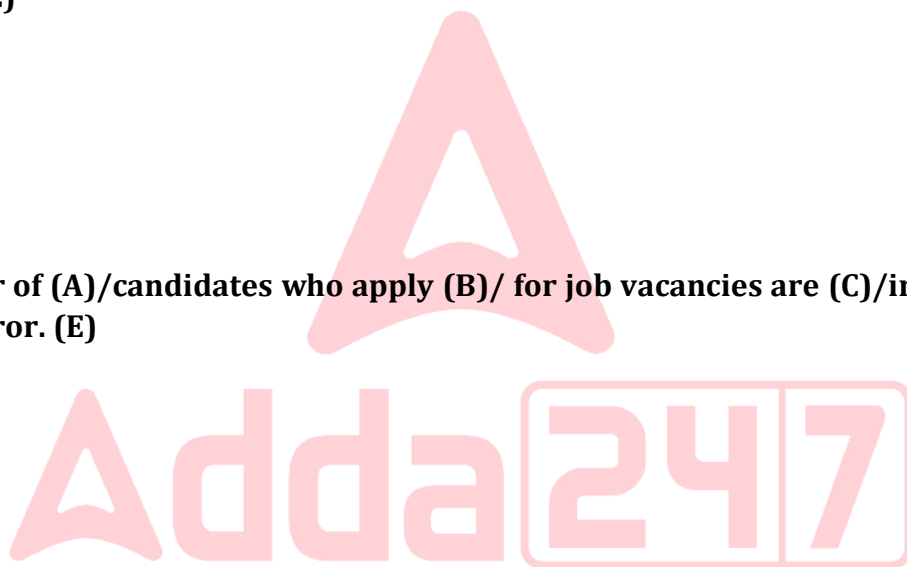(a) A
(b) B
(c) C
(d) D
(e) No Error

**Q2. I will give you (A)/a keyring which I (B)/ have got from Dubai (C)/when you will visit me (D)/ No Error (E)**
(a) A
(b) B
(c) C
(d) D
(e) No Error

**Q3. The number of (A)/candidates who apply (B)/ for job vacancies are (C)/increasing year by year (D)/ No Error. (E)**
(a) A
(b) B
(c) C
(d) D
(e) No Error

**Directions (4-11): Read the following passage and answer the given questions based on the information provided in the passage.**

One of the most ubiquitous and long-lasting recent changes to the surface of our planet is the **accumulation** and fragmentation of plastics. Within just a few decades since mass production of plastic products commenced in the 1950s, plastic debris has accumulated in terrestrial environments, in the open ocean, on shorelines of even the most remote islands, and in the deep sea. Annual clean-up operations, costing millions of pounds sterling, are now organized in many countries and on every continent. While plastics typically constitute 10 percent of discarded waste, they represent a much greater proportion of the debris accumulating on shorelines.

Mega- and macro-plastics have accumulated in the highest densities in the Northern Hemisphere, _____(I)_____to urban centres, in enclosed seas, and at water convergences (fronts). We report lower densities on remote island shores, on the continental shelf seabed, and the lowest densities (but still a documented presence) in the deep sea and the Southern Ocean. The longevity of plastic is estimated to be hundreds to thousands of years but is likely to be far longer in the deep sea and non-surface polar

environments. Plastic debris poses a considerable threat by choking and starving wildlife, distributing non-native and potentially harmful organisms, absorbing toxic chemicals, and degrading to microplastics that may subsequently be ingested. Well-established annual surveys on coasts and at sea have shown that trends in plastic accumulation rates are no longer uniformly increasing: rather stable, increasing, and decreasing trends have all been reported. However, the environmental consequences of such debris are still poorly understood.

**Q4. What is/are the change(s) on the earth's surface the author is talking about?**
(a) Considerable rise in plastic production.
(b) Aggregation and breaking down of plastic.
(c) Usage of plastic in every household on the daily basis.
(d) Renewable for plastic to reduce plastic pollution.
(e) None of these

**Q5. Which of the following statements correctly mentions the contribution of plastic to total waste?**
(a) Only one-fourth of the total waste is plastic waste.
(b) Plastic accounts for one-tenth of the total discarded waste.
(c) Plastic waste makes up only a negligible amount of the total waste.
(d) On shorelines, total debris consists of mainly plastic waste.
(e) Both (b) and (d)

**Q6. What can be concluded about the plastic lifespan from the passage?**
(a) Plastic longevity depends on its ingredients and the formula used to make it.
(b) Plastic is more durable in sea-water and non-surface polar environments.
(c) Plastic takes approximately hundreds to thousands of years to get degraded.
(d) Only (b) and (c)
(e) All of these

**Q7. What have been the accumulation rates of plastic waste according to the survey?**
(a) Plastic waste piles have been increasing constantly at a significant rate.
(b) At sea and coasts, plastic waste is no more a cause of concern.
(c) Plastic waste accumulation rates in coastal areas and in the sea are fluctuating.
(d) Beach areas have successfully managed to get rid of total plastic waste.
(e) None of these

**Q8. Which of the following statements is FALSE with reference to the passage?**
(a) Lower densities of mega and macro-plastic accumulation have been reported on the distant island shores.
(b) Millions of pounds sterling are incurred in running a clean-up program yearly
(c) Plastic waste swallowed by wildlife turns out to be dangerous to their lives.
(d) Production of plastic products on a large scale was incepted in 1950.
(e) None of these

**Q9. Choose the most appropriate filler from the following words to fill in the blank (I), as highlighted in the given passage.**
(a) tamed
(b) clamored
(c) endorsed
(d) adjacent
(e) cohere

**Q10. Choose the most appropriate antonym of the word 'ACCUMULATION', as highlighted in the given passage.**
(a) collision
(b) alacrity
(c) conversion
(d) soar
(e) segregation

**Q11. Choose the most appropriate synonym of the word 'CHOKING', as highlighted in the given passage.**
(a) amenable
(b) slump
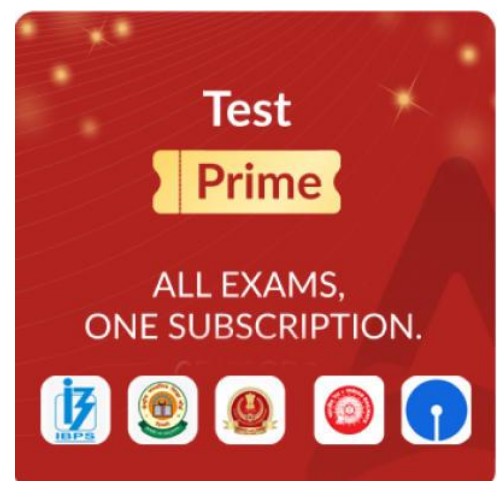(c) congest
(d) obsolete
(e) strident

**Directions (12-15): In each of the questions given below four words are given in bold. These four words may or may not be in their correct position. The sentence is then followed by options with the correct combination of words that should replace each other in order to make the sentence grammatically and contextually correct. Find the correct combination of the words that replace each other. If the sentence is correct as it is, then choose option (e) as your choice.**

**Q12.** If projects were **avoided (A)** correctly, and the **voices (B)** of the residents were **heard (C)**, this ordeal could have been **assessed (D)**.
(a) A-B
(b) B-D
(c) A-D
(d) C-D
(e) No replacement is required

**Q13.** The Census data is **crucial (A)** for various administrative **functions (B)**, welfare **surveys (C)**, and other **schemes (D)**.
(a) A-B
(b) B-D
(c) A-C
(d) C-D
(e) No replacement is required

**Q14.** Cultures are **externally (A)** affected via contact between **practices (B),** which may also **produce (C)** social shifts and changes in cultural **societies (D)**.
(a) A-B
(b) B-D
(c) A-C
(d) C-D
(e) No replacement is required

**Q15.** Wild elephants **reported (A)** restive has been **turning (B)** from **several (C)** areas **recently (D)**.
(a) A-B
(b) B-D
(c) A-C
(d) C-D
(e) No replacement is required

**Directions (16-20): Study the following information carefully and answer the questions given below:**
Six persons- M, N, O, P, Q and R sit around a circular table such that all of them face away from the centre of the table. Each of them likes different flowers- Daisy, Rose, Lily, Lotus, Jasmine and Hibiscus. All the information is not necessarily in the same order.
The one who likes Lily sits second to the left of M. One person sits between N and M. The one who likes Jasmine sits opposite to the one who sits immediate right of N. Q sits second to the right of P. N doesn't sit next to Q. The one who likes hibiscus sits adjacent to P. O sits to the immediate left of R. The one who likes lotus doesn't sit adjacent to N. The one who likes daisy doesn't sit opposite to O.

**Q16. How many persons sit between R and Q when counted from the left of Q?**
(a) Four
(b) None
(c) Two
(d) Three
(e) One

**Q17. Who among the following sits third to the right of the one who likes Lotus?**
(a) N
(b) P
(c) O
(d) M
(e) R

**Q18. Which among the following combination is correct?**
(a) O- Daisy
(b) R-Lily
(c) P-Rose
(d) M-Lotus
(e) Q-Lily

**Q19. Which among the following statement(s) is/are not true?**
(a) R sits opposite to the one who likes Hibiscus
(b) O sits adjacent to Q
(c) N sits second to the left of M
(d) O likes Daisy
(e) None is true

**Q20. If all the persons sit in alphabetical order (the position of the flowers remains the same) starting from M in clockwise direction then Q will like which among the following flower?**
(a) Lotus
(b) Rose
(c) Jasmine
(d) Hibiscus
(e) Lily

**Q21. If we form a four-letter meaningful word by using the 2ⁿᵈ, 5ᵗʰ, 6ᵗʰ and 9ᵗʰ letter from the left end of the word 'COMBINATION' (Using each letter once), then which of the following will be the 2nd letter from right end of the meaningful word thus formed. If more than one meaningful word is formed, then mark Z as your answer. If no meaningful word is formed, then mark X as your answer?**
(a) Z
(b) O
(c) T
(d) N
(e) X

**Directions (22-25): Study the following information carefully and answer the questions given below.**
In the certain code language:
"Holiday home is dream" is coded as "au   bf   iu   ik"
"Home is big decision" is coded as "el   iu   zk   ik"
"Holiday home makes money" is coded as "al   cz   bf   iu"
"Home rent earn money" is coded as "mo   al   iu   nz"

**Q22. What may be the code of "Rent"?**
(a) mo
(b) Either mo or nz
(c) al
(d) nz
(e) None of these

**Q23. What is the code of "Holiday"?**
(a) al
(b) bf
(c) cz
(d) ik
(e) None of these

**Q24.** If "Earn money is good" is coded as "ik al mu nz", then what may be the code of "Holiday home rent"?
(a) zk cz mo
(b) iu nz bf
(c) iu bf mo
(d) bf iu al
(e) None of these

**Q25. What is the code of "Dream"?**
(a) au
(b) ze
(c) lk
(d) cz
(e) None of these

**Q26.** If in the given number" 8763951543" 1 is subtracted from the first half of the digits and 2 is added to the second half of the digits then what will be the sum of prime digits in the number thus formed?
(a) 26
(b) 39
(c) 19
(d) 36
(e) 25

**Directions (27-29): Study the following information carefully and answer the questions given below.**
A person starts walking from point E towards south after walking 8m he reaches point F, then he turns to his left and walks for 6m to reach at point G and then he takes two consecutive right turns to reach at point H and I of 7m and 5m respectively. From point I he turns towards his left and walk 4m to reach point J.

**Q27. Point H is in which direction with respect to E?**
(a) South
(b) South-west
(c) South-east
(d) North-east
(e) None of the above

**Q28. Four of the following five belong to a group in a certain way, find which of the one does not belong to that group?**
(a) F-J
(b) E-H
(c) F-H
(d) G-I
(e) E-G

**Q29. What is the shortest distance between point E and point G?**
(a) 5m
(b) 9m
(c) 10m
(d) 11m
(e) None of the above

**Q30. If in the word "RHOMBUS", all the letters are arranged in reverse alphabetical order from the left end, then which of the following letter will be the second to the left of the letter which is third from the right end?**
(a) S
(b) M
(c) R
(d) U
(e) B

**Direction (31–36): Find the wrong number in following number series:**

**Q31.** 1, 2, 10, 37, 100, 226
(a) 1
(b) 37
(c) 226
(d) 100
(e) 2

**Q32.** 15, 75, 129, 191, 243, 309, 357
(a) 15
(b) 75
(c) 309
(d) 243
(e) 357

**Q33.** 8, 20, 56, 116, 200, 320
(a) 20
(b) 200
(c) 56
(d) 116
(e) 320

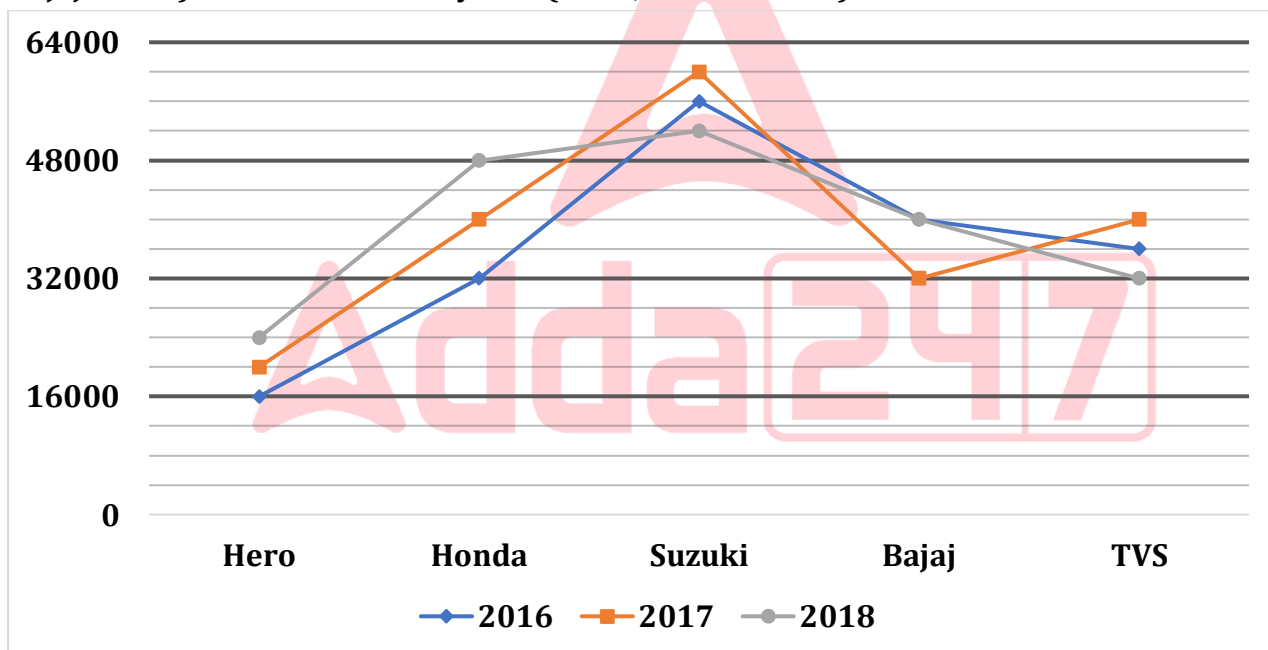**Q34.** 48, 144, 360, 720, 1040, 1080, 540
(a) 1040
(b) 144
(c) 48
(d) 720
(e) 540

**Q35.** 14,  8,  14,  38,  140,  621.5
(a) 38
(b) 140
(c) 621.5
(d) 8
(e) 14

**Q36.** 16, 418, 672, 816, 880, 896
(a) 418
(b) 16
(c) 672
(d) 816
(e) 880

**Directions (37-41): Study the line chart given below and answer the following questions. Line chart shows the number of bikes manufactured by 5 different companies (Hero, Honda, Suzuki, Bajaj & TVS) in three different years (2016, 2017 & 2018).**



**Q37. Bikes manufactured by Hero and TVS together in 2016 are what percent more or less than bikes manufactured by Honda & Suzuki together in 2018?**
(a) 40%
(b) $56\frac{1}{3}$%
(c) 64%
(d) 48%
(e) 72%

**Q38. Average number of bikes manufactured by Hero, Honda and Suzuki in 2017 is what percent of bikes manufactured by Bajaj in 2016 & 2018 together?**
(a) 90%
(b) 30%
(c) 80%
(d) 50%
(e) 20%

**Q39. Find ratio of bikes manufactured by Hero in 2016, 2017 & 2018 together to bikes manufactured by Honda & Bajaj together in 2016.**
(a) 2:9
(b) 3:5
(c) 5:6
(d) 8:7
(e) 4:9

**Q40. Bikes manufactured by Honda, Suzuki & Bajaj together in 2018 are how much more or less than bikes manufactured by Hero, Suzuki & TVS together in 2017?**
(a) 40,000
(b) 35,000
(c) 30,000
(d) 20,000
(e) 10,000

**Q41. Average number of bikes manufactured by these five companies in 2018 are what percent of bikes manufactured by Honda & TVS together in 2017?**
(a) 63%
(b) 55%
(c) 57%
(d) 43%
(e) 49%

**Q42. A and B alone can complete a work in 15 days and 12 days respectively, while C can destroy the same work in 20 days. If all the three working for alternate days starting with A and ending with C, then find in how much time the total work will be completed?**
(a) 30 days
(b) 25 days
(c) $28\frac{2}{5}$ days
(d) $26\frac{3}{5}$ days
(e) $25\frac{2}{5}$ days

**Q43.** Ram invested Rs. 30000 at the rate of X% for two years on compound interest and gets total amount of Rs.39675. If Ram invested same amount at the rate of (X + 5)% for two years on compound interest, then find four times of interest that Ram will get?
(a) Rs. 47,200
(b) Rs. 52,800
(c) Rs. 49,600
(d) Rs. 31,200
(e) Rs. 38,800

**Q44.** Shivam bought a table at Rs. X and sold it at Rs Y by earning a profit of 30%. If Shivam would had bought the table at 10% less and sold it at Rs. Rs 44 less, then he would had made a profit of 20%. Then find value of (Y – X) ?
(a) Rs. 60
(b) Rs. 40
(c) Rs. 20
(d) Rs. 80
(e) Rs. 120

**Q45.** Train – P crosses train – Q in 33 seconds while running in same direction and train – Q, running at 81 km/hr. crosses a 420 meters long platform in 40 seconds. If ratio of length of train – P to that of train – Q is 3:8, then find time taken by train – P to cross a pole?
(a) $9\frac{4}{17}$ seconds
(b) $4\frac{4}{17}$ seconds
(c) $6\frac{4}{17}$ seconds
(d) $8\frac{4}{17}$ seconds
(e) $2\frac{4}{17}$ seconds

**Q46.** In India, the Central KYC, which serves as a centralized repository of KYC records for customers in the financial sector, is managed by which of the following entities?
(a) Reserve Bank of India (RBI)
(b) Securities and Exchange Board of India (SEBI)
(c) Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI)
(d) Insurance Regulatory and Development Authority of India (IRDAI)
(e) Pension Fund Regulatory and Development Authority (PFRDA)

**Q47.** In which tiger reserve did Madhya Pradesh launch India's first hot air balloon wildlife safari, becoming the first of its kind in the country?
(a) Bandhavgarh Tiger Reserve
(b) Kanha Tiger Reserve
(c) Pench Tiger Reserve
(d) Panna Tiger Reserve
(e) Satpura Tiger Reserve

**Q48. What is the primary objective of Open Market Operations (OMOs) conducted by the Reserve Bank of India (RBI)?**
(a) To regulate foreign exchange reserves
(b) To control the liquidity in the banking system
(c) To manage government borrowings
(d) To ensure stability in the financial markets
(e) To encourage foreign direct investments

**Q49. DigiLocker, an important initiative under Digital India, is managed by which of the following ministries of the Government of India?**
(a) Ministry of Finance
(b) Ministry of Electronics and Information Technology
(c) Ministry of Home Affairs
(d) Ministry of Communications
(e) Ministry of Commerce and Industry

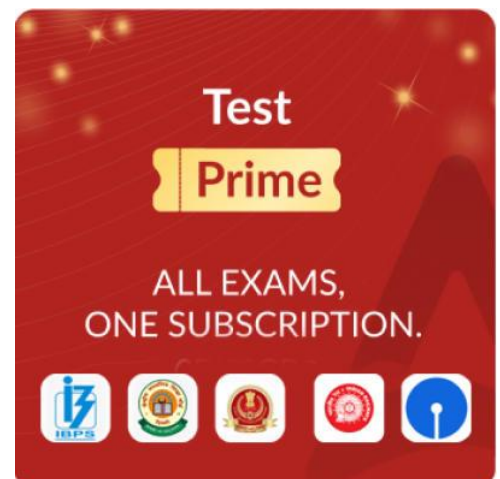**Q50. The Tehri Dam, one of the tallest dams in India, is constructed on which of the following rivers?**
(a) Chenab River
(b) Beas River
(c) Alaknanda River
(d) Sutlej River
(e) Bhagirathi River

**Q51. In which year was the Startup India scheme, an initiative to promote entrepreneurship and innovation, launched by the Government of India?**
(a) 2014
(b) 2015
(c) 2016
(d) 2017
(e) 2018

**Q52. Which one of the following is NOT one of the Central Recordkeeping Agencies (CRAs) appointed for the National Pension System (NPS) by the Pension Fund Regulatory and Development Authority (PFRDA)?**
(a) Karvy Stock Broking Limited
(b) Protean eGov Technologies Limited
(c) CAMS (Computer Age Management Services)
(d) KFin Technologies Limited
(e) None of the above

Q53. Which film won the Best Film Award at the Dadasaheb Phalke International Film Festival Awards 2021?
(a) Chhapaak
(b) Laxmii
(c) Guilty
(d) Dil Bechara
(e) Tanhaji: The Unsung Warrior

Q54. The Insurance Regulatory and Development Authority of India (IRDAI) imposed (in March 2021) a monetary penalty on Chola MS General Insurance Company for violating Motor Insurance Service Provider guidelines. What was the penalty amount imposed on the insurer?
(a) ₹ 50 lakh
(b) ₹ 1 crore
(c) ₹ 75 lakh
(d) ₹ 2 crore
(e) ₹ 1.5 crore

Q55. Mastercard and Razorpay have partnered to empower which segment of businesses in India by providing digital banking solutions and payment processing capabilities, aiming to enhance digital adoption and business resilience? (February 2021)
(a) Large Corporates
(b) Startups
(c) Government Enterprises
(d) Multinational Companies
(e) MSMEs

Q56. Arya Rajendran, who recently became the youngest Mayor in India, was sworn in as the mayor of the _____ Municipal Corporation. (January 2021)
(a) Kochi
(b) Bengaluru
(c) Chennai
(d) Thiruvananthapuram
(e) Hyderabad

Q57. Which financial instrument is designed to provide periodic coupon payments as a return to investors for lending funds?
(a) Stock
(b) Bond
(c) Mutual Fund
(d) Derivative
(e) Certificate of Deposit

**Q58. Which insurance company launched the unique product 'Business Kisht Suraksha' to protect the balance sheets of MFIs, financial institutions, and banks from the impact of natural disasters? (March 2021)**
(a) HDFC ERGO General Insurance
(b) ICICI Lombard General Insurance
(c) SBI General Insurance
(d) Bajaj Allianz General Insurance
(e) Reliance General Insurance

**Q59. According to India's Vehicle Scrappage Policy announced in 2021, private vehicles older than how many years are required to undergo a fitness test to determine their roadworthiness?**
(a) 10 years
(b) 15 years
(c) 20 years
(d) 25 years
(e) 30 years

**Q60. Consider the following statements regarding the Atal Pension Yojana (APY):**
1. It is a government-backed pension scheme aimed at providing social security to workers in the unorganized sector.
2. The minimum age of joining APY is 18 years, and the maximum age is 40 years.
3. The scheme guarantees a fixed pension ranging from ₹1,000 to ₹5,000 per month after the age of 60.
Which of the statements given above is/are correct?
(a) Only 1 and 2
(b) Only 2 and 3
(c) Only 1 and 3
(d) All 1, 2, and 3
(e) Only 1

# Solutions:

**S1. Ans.(c)**
**Sol.** The error is in part (C). Here 'experiences' should be replaced with 'experience' after the modal verb 'can'.

**S2. Ans.(d)**
**Sol.** The error is in part (D). When we have two future events 'will give you keyring' and 'you will visit me', then we use future tense for events that will happen later in the future and simple present tense for the first event. Hence the correct structure will be "I will give you a keyring which I have got from Dubai when you visit me".

**S3. Ans.(c)**
**Sol.** The error is in part (C). Here 'are' should be replaced with 'is' because 'The number of' is always followed by a singular verb.

**S4. Ans.(b)**
**Sol.** To validate the answer, refer to the first paragraph which mentions, "One of the most ubiquitous and long-lasting recent changes to the surface of our planet is the accumulation and fragmentation of plastics."

**S5. Ans.(e)**
**Sol.** Refer to the first paragraph which mentions, "While plastics typically constitute 10 percent of discarded waste, they represent a much greater proportion of the debris accumulating on shorelines."

**S6. Ans.(d)**
**Sol.** Both option (b) and (c) are correct. To validate refer to the second paragraph which mentions, "The longevity of plastic is estimated to be hundreds to thousands of years, but is likely to be far longer in deep sea and non-surface polar environments."

**S7. Ans.(c)**
**Sol.** To validate the answer, refer to the second paragraph which mentions, "Well-established annual surveys on coasts and at sea have shown that trends in plastic accumulation rates are no longer uniformly increasing: rather stable, increasing and decreasing trends have all been reported."

**S8. Ans.(e)**
**Sol.** All the given statements are correct.
For option (a), refer to lines that mention, "Mega and macro-plastics have accumulated in the ................ We report lower densities on remote island shores, on the continental shelf seabed, and the lowest densities (but still a documented presence) in the deep sea and Southern Oceans.
For option (b), refer to lines that mention, "Annual clean-up operations, costing millions of pounds sterling, are now organized in many countries and in every continent."
For option (c), refer to lines that mention, "Plastic debris poses a considerable threat by choking and starving wildlife, distributing non-native and potentially harmful organisms, absorbing toxic chemicals and degrading to micro-plastics that may subsequently be ingested."
For option (d), refer to lines that mention, "Within just a few decades since mass production of plastic products commenced in the 1950s, plastic debris has accumulated in the terrestrial environments, in the open ocean, on shorelines of even the most remote islands and in the deep sea."

**S9. Ans.(d)**
**Sol.** The correct word for the given blank is 'adjacent'.
tame: (of an animal) not dangerous or frightened of people; domesticated.
clamored: a loud and confused noise, especially that of people shouting.
endorse: declare one's public approval or support of.
adjacent: next to or adjoining something else.
cohere: form a unified whole.

**S10. Ans.(e)**
**Sol.** 'Segregation' is an antonym of accumulation.
collision: an instance of one moving object or person striking violently against another.
alacrity: brisk and cheerful readiness.
conversion: the process of changing or causing something to change from one form to another.
soar: fly or rise high in the air.
segregation: the action or state of setting someone or something apart from others.

**S11. Ans.(c)**
**Sol.** 'Congest' is a synonym for 'choking'.
amenable: open and responsive to suggestion; easily persuaded or controlled.
slump: sit, lean, or fall heavily and limply.
congest: crowd (a road or place) so as to hinder or prevent freedom of movement or block (the respiratory tract) with mucus so as to hinder breathing.
obsolete: no longer produced or used; out of date.
strident: (of a sound) loud and harsh; grating.

**S12. Ans.(c)**
**Sol.** The correct interchange to make the sentence meaningful is (A)-(D). Therefore, the meaningful sentence would be, "If projects were assessed correctly, and the voices of the residents were heard, this ordeal could have been avoided."

**S13. Ans.(d)**
**Sol.** The correct interchange to make the sentence meaningful is (C)-(D). Therefore, the meaningful sentence would be, "The Census data is crucial for various administrative functions, welfare schemes, and other surveys."
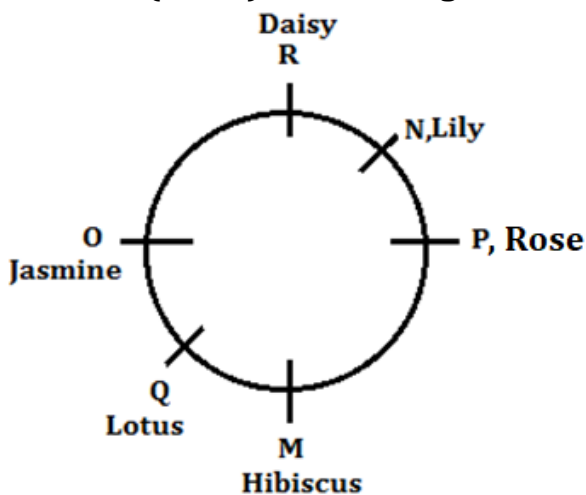
**S14. Ans.(b)**
**Sol.** The correct interchange to make the sentence meaningful is (B)-(D). Therefore, the meaningful sentence would be, "Cultures are externally affected via contact between societies, which may also produce social shifts and changes in cultural practices."
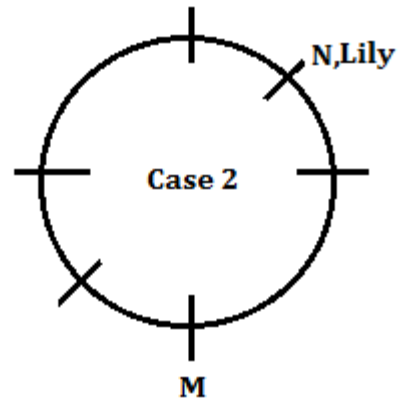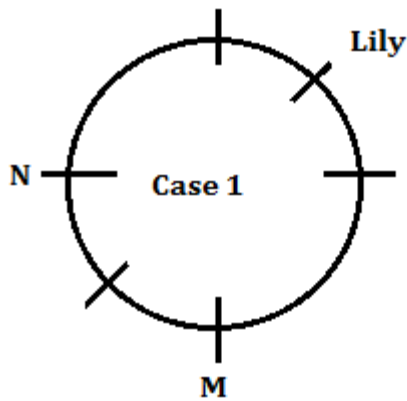
**S15. Ans.(a)**
**Sol.** The correct interchange to make the sentence meaningful is (A)-(B). Therefore, the meaningful sentence would be, "Wild elephants turning restive has been reported from several areas recently."
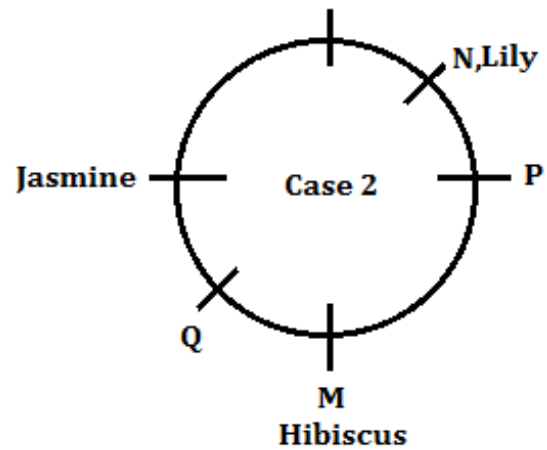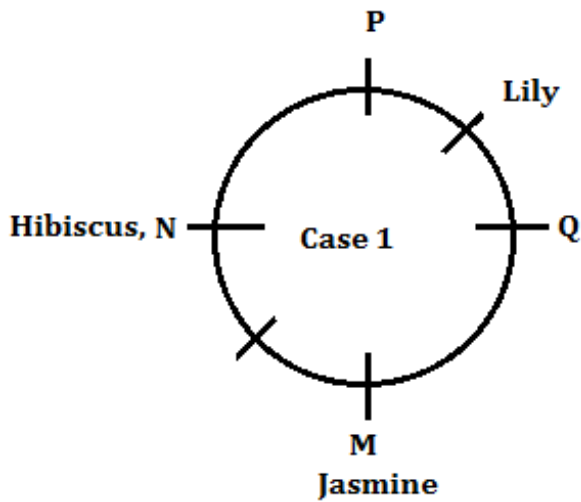
**Solutions (16-20): Final arrangement:**



**Clues:** The one who likes Lily sits second to the left of M. One person sits between N and M.
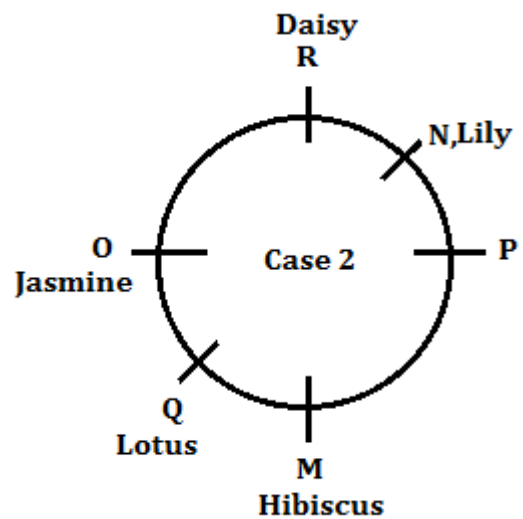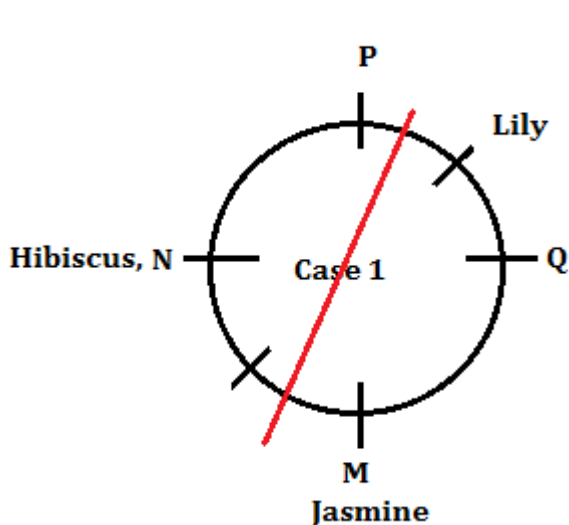**Inference:** From the above conditions we have two possible cases:

**Clues:** The one who likes Jasmine sits opposite to the one who sits immediate right of N. Q sits second to the right of P. N doesn't sit next to Q. The one who likes hibiscus sits adjacent to P.

**Inference:** From the above conditions, N likes Hibiscus in case 1 and M likes Hibiscus in case 2.
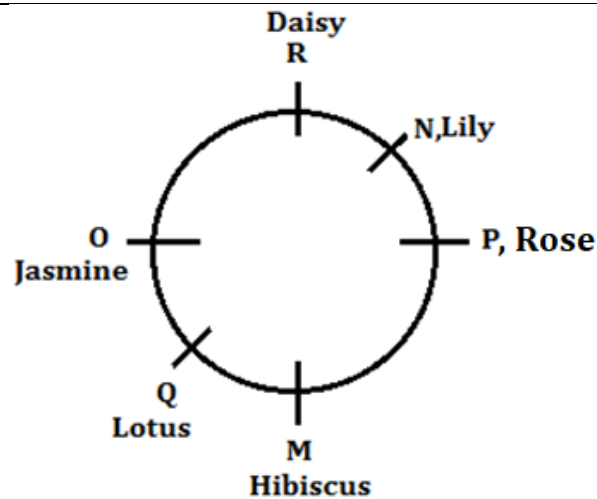


**Clues:** O sits to the immediate left of R. The one who likes lotus doesn't sit adjacent to N. The one who likes daisy doesn't sit opposite to O.

**Inference:** Case 1 gets eliminated here because we can't place O and R.



**Inference:** Thus, P likes rose and the final arrangement is:

Daisy
R

N,Lily

O
Jasmine

P, Rose

Q
Lotus

M
Hibiscus

**S16. Ans.(d)**
**Sol.** Three persons sit between R and Q when counted from the left of Q.

**S17. Ans.(a)**
**Sol.** N sits third to the right of the one who likes Lotus.

**S18. Ans.(c)**
**Sol.** "P-Rose" is the correct combination.

**S19. Ans.(d)**
**Sol.** Statement given in option (d) is not true.

**S20. Ans.(e)**
**Sol.** If all the persons sit in alphabetical order (the position of the flowers remains the same) starting from M in clockwise direction then Q will like Lily.

**S21. Ans.(e)**
**Sol.** No meaningful word is formed by using O, I, N and I.

**Solutions (22-25):**

| Words | Codes |
|---|---|
| Holiday | Bf |
| Home | Iu |
| Is | Ik |
| Dream | Au |
| Big | Zk /el |
| Decision | El/zk |
| Makes | Cz |
| Money | Al |
| Rent/Earn | Mo/Nz |

**S22. Ans.(b)**
**S23. Ans.(b)**
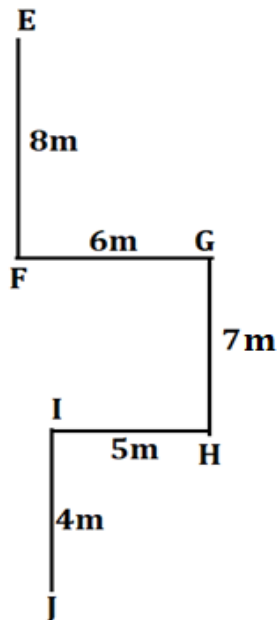**S24. Ans.(c)**
**S25. Ans.(a)**

**S26. Ans.(d)**
**Sol. Given number**-8763951543
**After arrangement**- 7652873765
**The sum of prime digits** -7+5+2+7+3+7+5=36

**Solutions (27-29): Final arrangement:**



**S27. Ans.(c)**
**Sol.** Point H is in south-east direction of point E.

**S28. Ans.(d)**
**Sol.** Except option (d), Second point is in south-east direction of first point.

**S29. Ans.(c)**
**Sol.** Shortest distance between point E and point G is 10m.

**S30. Ans.(c)**
**Sol.** Given word-RHOMBUS
After arrangement- USROMHB
The third letter from the right end is M
The second letter to the left of M is R

## S31. Ans.(d)
**Sol.** Pattern is

$1 + 1^3 = 2$

$2 + 2^3 = 10$

$10 + 3^3 = 37$

$37 + 4^3 = \mathbf{101}$
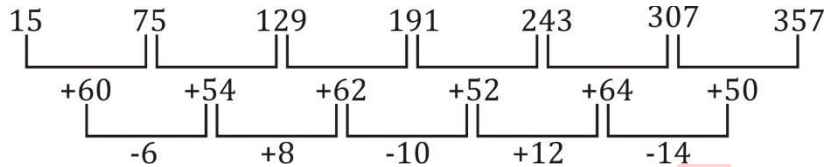
$101 + 5^3 = 226$

So, wrong number = 100

## S32. Ans.(c)
**Sol.** Wrong term = 309

Pattern of series



So, there should be 307 in the place of 309.

## S33. Ans.(e)
**Sol.** The given pattern is :

8 + 1 × 12 = 20

20 + 3 × 12 = 56

56 + 5 × 12 = 116

116 + 7 × 12 = 200

200 + 9 × 12 = **308**

So, Wrong Number = 320

## S34. Ans.(a)
**Sol.** Wrong term = 1040

Pattern of series –

$48 \times 3 = 144$

$144 \times 2.5 = 360$
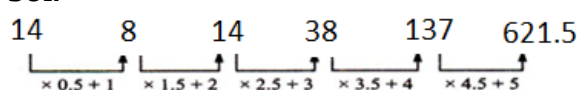
$360 \times 2 = 720$

$720 \times 1.5 = 1080$
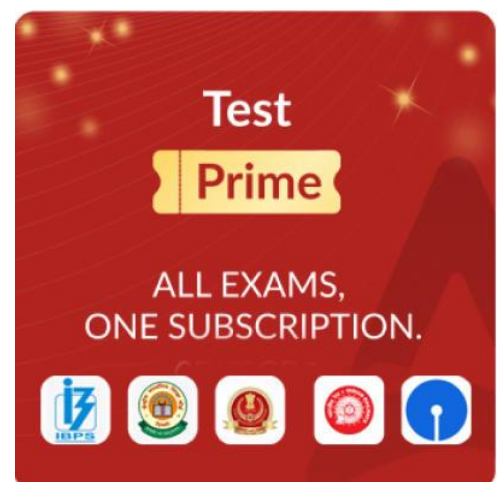
$1080 \times 1 = 1080$

$1080 \times 0.5 = 540$

So, there should be 1080 in the place of 1040.

## S35. Ans.(b)
**Sol.**



So, Wrong Number = 140

**S36. Ans.(a)**
**Sol.** Pattern of series –
$16 + (20)^2 = \mathbf{416}$
$416 + (16)^2 = 672$
$672 + (12)^2 = 816$
$816 + (8)^2 = 880$
$880 + (4)^2 = 896$
Wrong number = 418

**S37. Ans.(d)**
**Sol.** Bikes manufactured by Hero and TVS together in 2016 = 16,000 + 36,000
= 52,000
Bikes manufactured by Honda & Suzuki together in 2018 = 48,000 + 52,000
= 1,00,000
Required % = $\frac{1,00,000 - 52,000}{1,00,000} \times 100$
= 48%

**S38. Ans.(d)**
**Sol.** Average number of bikes manufactured by Hero, Honda and Suzuki in 2017
= $\frac{1}{3} \times (20,000 + 40,000 + 60,000)$
= 40,000
Bikes manufactured by Bajaj in 2016 & 2018 together = 40,000 + 40,000
= 80,000
Required % = $\frac{40,000}{80,000} \times 100$
= 50%

**S39. Ans.(c)**
**Sol.** Bikes manufactured by Hero in 2016, 2017 & 2018 together = 16,000 + 20,000 + 24,000
= 60,000
Bikes manufactured by Honda & Bajaj together in 2016 = 32,000 + 40,000
= 72,000
Required ratio = $\frac{60,000}{72,000} = \frac{5}{6}$ = 5:6

**S40. Ans.(d)**
**Sol.** Bikes manufactured by Honda, Suzuki & Bajaj together in 2018 = 48,000 + 52,000 + 40,000
= 1,40,000
Bikes manufactured by Hero, Suzuki & TVS together in 2017 = 20,000 + 60,000 + 40,000
= 1,20,000
Required difference = 1,40,000 − 1,20,000
= 20,000

**S41. Ans.(e)**
**Sol.** Average number of bikes manufactured by these 5 companies in 2018
$= \frac{1}{5} \times (24,000 + 48,000 + 52,000 + 40,000 + 32,000)$
$= \frac{1}{5} \times 1,96,000$
$= 39,200$
Bikes manufactured by Honda & TVS together in 2017 = 40,000 + 40,000
= 80,000
Required % $= \frac{39,200}{80,000} \times 100$
= 49%

**S42. Ans.(c)**
**Sol.** Let the Total work = 60 units (LCM of 15, 12 & 20)
Efficiency of A $= \frac{60}{15} = 4$ units/day
Efficiency of B $= \frac{60}{12} = 5$ units/day
Efficiency of C $= \frac{60}{20} = -3$ units/day (C destroy the work, so we consider its efficiency negative)
When all three working for alternate days starting with A and ending with C
A,        B,        C
+4        +5        - 3 = 6 units work in three days
So, 54 units of work in $= 3 \times 9 = 27 \ days$
Remaining work complete by A & B in $\frac{4}{4} + \frac{6-4}{5} = 1\frac{2}{5}$ days
So, total required time $= 27 + 1\frac{2}{5} = 28\frac{2}{5}$ days

**S43. Ans.(b)**
**Sol.** $39675 = 30000 \times \left(1 + \frac{X}{100}\right)^2$
$\left(1 + \frac{X}{100}\right)^2 = \frac{39675}{30000}$
$\left(1 + \frac{X}{100}\right)^2 = \frac{529}{400}$
$\left(1 + \frac{X}{100}\right) = \frac{23}{20}$
$\frac{X}{100} = \frac{23-20}{20}$
X = 15%
New rate = (15 + 5)% = 20%
Equivalent rate for 2 year on CI $= 20\% + 20\% + \frac{400}{100}\% = 44\%$
Required amount $= \left[30000 \times \frac{44}{100} \times 4\right]$
= 52800 Rs.

**S44. Ans.(a)**
**Sol.** ATQ -
$$X \times \frac{130}{100} = Y$$
$$\frac{X}{Y} = \frac{10}{13}$$
Let X and Y be 10m and 13m
Also,
$$9m \times \frac{120}{100} = 13m - 44$$
$$54m = 65m - 220$$
$$m = 20$$
SO, $(Y - X) = 60$

**S45. Ans.(b)**
**Sol.** Let length of train – P & Q be 3l meters and 8l meters respectively.
ATQ,
$$\frac{8l+420}{40} = 81 \times \frac{5}{18}$$
$$l = 60$$
Now, let speed of train – P be p m/sec.
Now, $\frac{11 \times 60}{33} = p - 81 \times \frac{5}{18}$
$$p = 42.5$$
Required time = $\frac{3 \times 60}{42.5}$
= $4\frac{4}{17}$ seconds

**S46. Ans.(c)**
**Sol.** The Central KYC (CKYC) Registry is managed by the **Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI)**.
**Key Points:**
- **Purpose of CKYC:**
  - Acts as a centralized repository of KYC records for customers in the financial sector.
  - Ensures uniform KYC norms and inter-usability across various financial institutions.
  - Aims to reduce the burden on customers of submitting KYC documents multiple times when engaging with different financial entities.
- **Role of CERSAI:**
  - Authorized by the Government of India to function as the Central KYC Records Registry (CKYCR).
  - Responsible for receiving, storing, safeguarding, and retrieving KYC records in digital form.
  - Facilitates seamless sharing of KYC information among authorized financial institutions, enhancing efficiency and compliance in the financial sector.

**S47. Ans.(a)**
**Sol.** India's first **hot air balloon wildlife safari** was launched in the **Bandhavgarh Tiger Reserve**, located in Madhya Pradesh's Umaria district.
**Details:**
- **Operator**: The service is operated by **Jaipur-based Sky Waltz**, which is already operational in Rajasthan, Delhi NCR, and Maharashtra.
- **Unique Experience**: The initiative offers tourists a wildlife safari experiences similar to those in Africa's forests.
- **Madhya Pradesh - The Tiger State**: The state is recognized as a 'tiger state' due to its high tiger population and renowned tiger reserves.

**S48. Ans.(b)**
**Sol.** The primary objective of **Open Market Operations (OMOs)** conducted by the Reserve Bank of India (RBI) is **to control the liquidity in the banking system**.
**Key Points:**
- **Definition of OMOs:**
  - OMOs refer to the buying and selling of government securities by the RBI in the open market.
- **Purpose:**
  - To manage liquidity in the economy by either infusing or absorbing funds.
  - Ensure stability in the short-term interest rates.
- **Mechanism:**
  - **Liquidity Infusion:** RBI purchases government securities to inject liquidity.
  - **Liquidity Absorption:** RBI sells government securities to absorb excess liquidity.
- **Impact:**
  - Helps in maintaining a balance between inflation and economic growth.
  - Plays a crucial role in monetary policy implementation.

**S49. Ans.(b)**
**Sol.** DigiLocker is managed by the **Ministry of Electronics and Information Technology (MeitY)** under the Government of India.
**Key Points:**
- **About DigiLocker:**
  - DigiLocker is a flagship initiative under the **Digital India Programme** aimed at reducing the use of physical documents.
  - Provides a secure cloud-based platform for storing and sharing digital documents.
- **Purpose:**
  - To enable citizens to access authentic digital documents issued by various government departments.
  - To ensure ease of use and enhance efficiency in document verification processes.
- **Additional Features:**
  - Linked with Aadhaar for secure access.
  - Offers integration with various agencies and institutions for seamless digital document handling.

**S50. Ans.(e)**

**Sol.** The **Tehri Dam** is built on the **Bhagirathi River** in Uttarakhand.

**Key Points:**

- **About Tehri Dam:**
  - It is one of the tallest dams in the world, with a height of **260.5 meters**.
  - The dam is a part of the Tehri Hydro Development Corporation (THDC).
- **Purpose:**
  - Provides irrigation, drinking water, and hydroelectric power generation.
- **Geographical Location:**
  - Situated near the town of New Tehri in Uttarakhand.
  - Forms a significant reservoir called Tehri Lake, which is also a tourist attraction.

**S51. Ans.(c)**

**Sol.** The **Startup India scheme** was launched in **2016** by the Government of India.

**Key Points:**

- **Launch Details:**
  - The scheme was announced on **16th January 2016** by Prime Minister Narendra Modi.
  - Aimed at building a robust startup ecosystem in the country.
- **Objectives:**
  - To promote entrepreneurship and innovation.
  - To simplify regulatory processes for startups.
  - To provide funding support and industry-academia partnership.
- **Features:**
  - Includes benefits like tax exemptions, ease of company registration, and access to funding through the **Fund of Funds for Startups (FFS)**.
  - Promotes the culture of innovation through programs like **Startup India Hub** and **Atal Innovation Mission**.

**S52. Ans.(a)**

**Sol. Karvy Stock Broking Limited** is **not** one of the Central Recordkeeping Agencies (CRAs) appointed for the National Pension System (NPS).

**Key Points:**

- **Current CRAs for NPS:**
  - **KFin Technologies Limited**.
  - **Protean eGov Technologies Limited** (formerly NSDL e-Governance).
  - **CAMS (Computer Age Management Services)**.
- **Role of CRAs:**
  - Manage recordkeeping, administration, and customer service functions for NPS subscribers.
  - Provide a Permanent Retirement Account Number (PRAN) and maintain NPS transaction records.
- **Exclusion:**
  - Karvy Stock Broking Limited is unrelated to CRA functions under NPS. Its primary focus is on stock market operations.

**S53. Ans.(e)**
**Sol.** The **Best Film Award** at the **Dadasaheb Phalke International Film Festival Awards 2021** was won by **Tanhaji: The Unsung Warrior**.
**Key Points:**
- **About the Award:**
  o The Dadasaheb Phalke International Film Festival Awards were introduced in **1969** by the Government of India to honor the **'Father of Indian Cinema,' Dadasaheb Phalke**.
- **Film Details:**
  o **Tanhaji: The Unsung Warrior** is a historical action film highlighting the valor of Maratha warrior Tanhaji Malusare.
  o The film starred **Ajay Devgn, Saif Ali Khan, and Kajol** in pivotal roles.
- **Significance of the Indian Film Industry:**
  o The Indian film industry is the **third-largest globally**, known for its diverse range of films and cultural impact.

**S54. Ans.(b)**
**Sol.** The **Insurance Regulatory and Development Authority of India (IRDAI)** imposed a penalty of **₹ 1 crore** on **Chola MS General Insurance Company**.
**Key Points:**
- **Reason for Penalty:**
  o Violations of **Motor Insurance Service Provider guidelines**, including engagement with motor insurance service providers and payments made under the guise of advertisement material between **November 2017 and July 2018**.
  o Non-submission of documents during inspections carried out by IRDAI.
- **About IRDAI:**
  o **Full Form:** Insurance Regulatory and Development Authority of India.
  o It is the apex regulatory body for the insurance sector in India, ensuring compliance with guidelines and protecting policyholders' interests.

**S55. Ans.(e)**
**Sol.** The partnership between **Mastercard** and **Razorpay** aims to empower **MSMEs (Micro, Small, and Medium Enterprises)** in India.
**Key Points:**
- **Objective of the Partnership:**
  o To help MSMEs digitize operations and maintain business continuity.
  o To prepare these businesses for a cashless future.
- **Focus Areas:**
  o Targeting businesses in **tier 2 and tier 3 cities** to promote digital adoption.
  o Offering secure digital banking solutions and efficient payment processing technologies.
- **Significance:**
  o The initiative supports India's ongoing **Fintech Revolution**, which is transforming payment and banking experiences for consumers and businesses.

**S56. Ans.(d)**
**Sol. Arya Rajendran** has become the youngest Mayor in India after being sworn in as the Mayor of the **Thiruvananthapuram Municipal Corporation**.
**Key Points:**
- **Historic Achievement:**
  o At **21 years old**, Arya Rajendran is the youngest individual to hold a Mayor's position in the country.
- **Election Details:**
  o She secured 54 votes in the 100-member Council during the election held on December 28.
  o Represents the Left Democratic Front (LDF).
- **Significance:**
  o Demonstrates a progressive shift toward youth leadership in governance.
  o Highlights gender equality and the increasing role of young women in politics.

**S57. Ans.(b)**
**Sol.** Bonds typically provide periodic **coupon payments** to their holders.
**Details:**
- **Definition**: A **bond** is a debt instrument issued by corporations, municipalities, or governments to raise capital.
- **Coupon Payments**: These are **interest payments** made periodically, often semi-annually, to bondholders as compensation for lending funds.
- **Fixed Income**: Bonds are considered **fixed-income instruments** due to their predictable payment structure.
- **Maturity**: At maturity, the principal amount of the bond is repaid to the investor.
- **Types of Bonds**: Examples include **government bonds, corporate bonds**, and municipal bonds.

**S58. Ans.(a)**
**Sol. HDFC ERGO General Insurance** launched the unique product **'Business Kisht Suraksha'** to address the financial risks faced by MFIs, financial institutions, and banks due to natural disasters.
**Details:**
- **Product Purpose**: Aims to protect the balance sheets of financial institutions by covering non-payment of EMIs caused by calamities like **floods, earthquakes, and cyclones**.
- **Customisation**: The product can be tailored as per the geographical risks and requirements of the borrower or institution.
- **Company Profile**:
  o HDFC ERGO is a **51:49 joint venture** between **HDFC Ltd.** and **ERGO International AG**.
  o ERGO International AG is part of the **Munich Re Group**, a global reinsurance giant based in Germany.
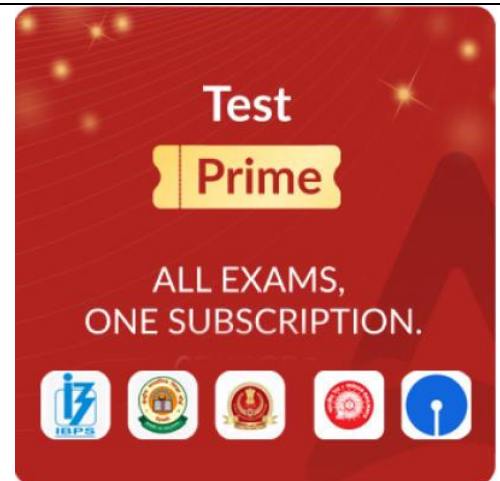
**S59. Ans.(c)**
**Sol.** As per the 2021 Vehicle Scrappage Policy, private vehicles older than **20 years** must undergo a fitness test to assess their roadworthiness.
**Details:**
- **Policy Objective**: The policy aims to phase out old and unfit vehicles to reduce environmental pollution and enhance road safety.

- **Fitness Test Requirement**: Private vehicles exceeding 20 years of age are mandated to pass a fitness test at authorized Automated Testing Stations (ATS).
- **Consequences of Failing the Fitness Test**: Vehicles that do not pass the fitness test will be deregistered and classified as End-of-Life Vehicles (ELVs), making them ineligible for re-registration and subject to scrapping.
- **Incentives for Scrapping**: Owners who scrap their old vehicles may receive incentives such as tax rebates, registration fee waivers, and discounts on the purchase of new vehicles.

**S60. Ans.(d)**

**Sol.** All the statements regarding the Atal Pension Yojana (APY) are correct.

**Details:**

- **Objective**: The scheme is aimed at providing **social security** to workers, particularly in the **unorganized sector**, by ensuring a guaranteed pension.
- **Eligibility**: Individuals between **18 and 40 years** of age can join the scheme.
- **Pension Amount**: It guarantees a fixed pension of **₹1,000, ₹2,000, ₹3,000, ₹4,000, or ₹5,000** per month, depending on the contribution made.
- **Implementation**: The scheme is managed by the **Pension Fund Regulatory and Development Authority (PFRDA)** and supported by the Government of India.