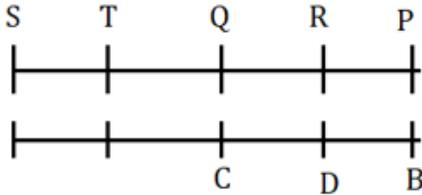


# All India MAHA Mock IBPS SO : Rajbhasha Adhikari and Law Officer (Solutions)

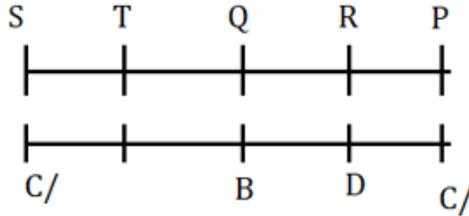
**S1. Ans.(a)**

**Sol.** It is given that P sits third to the left of T. The one who faces P sits immediate right of D. No one sits between D and B. Only one person sits between B and C. Thus from here we have two cases i.e case1 and case2 Q sits second to the left of S. A is not an immediate neighbor of B.

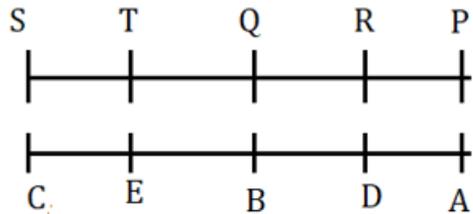
Case1



Case2



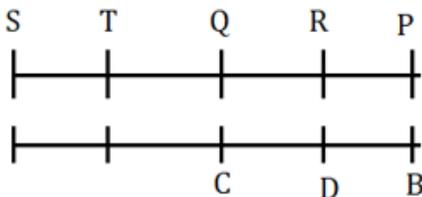
C is not an immediate neighbor of D . Thus case 1 get eliminated. A is not an immediate neighbor of B. Thus our final arrangement is



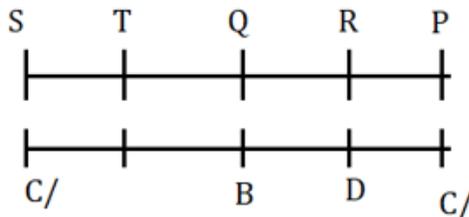
**S2. Ans.(b)**

**Sol.** It is given that P sits third to the left of T. The one who faces P sits immediate right of D. No one sits between D and B. Only one person sits between B and C. Thus from here we have two cases i.e case1 and case2 Q sits second to the left of S. A is not an immediate neighbor of B.

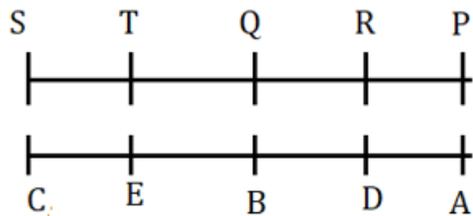
Case1



Case2



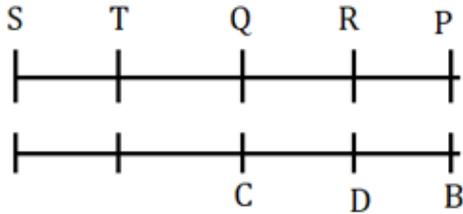
C is not an immediate neighbor of D . Thus case 1 get eliminated. A is not an immediate neighbor of B. Thus our final arrangement is



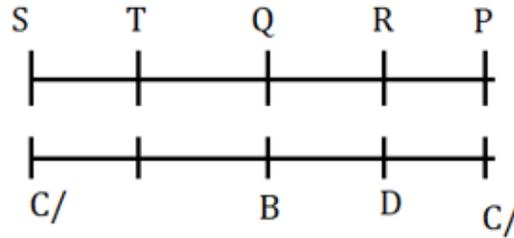
**S3. Ans.(c)**

**Sol.** It is given that P sits third to the left of T. The one who faces P sits immediate right of D. No one sits between D and B. Only one person sits between B and C. Thus from here we have two cases i.e case1 and case2 Q sits second to the left of S. A is not an immediate neighbor of B.

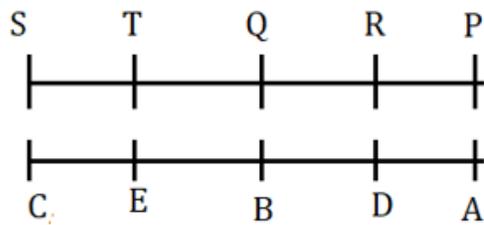
Case1



Case2



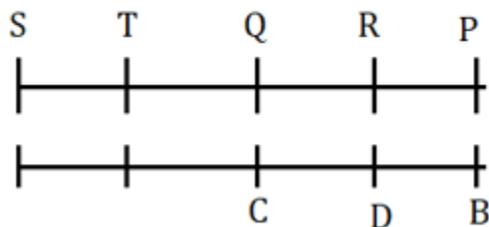
C is not an immediate neighbor of D . Thus case 1 get eliminated. A is not an immediate neighbor of B. Thus our final arrangement is



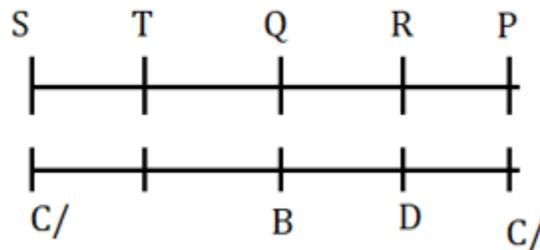
**S4. Ans.(c)**

**Sol.** It is given that P sits third to the left of T. The one who faces P sits immediate right of D. No one sits between D and B. Only one person sits between B and C. Thus from here we have two cases i.e case1 and case2 Q sits second to the left of S. A is not an immediate neighbor of B.

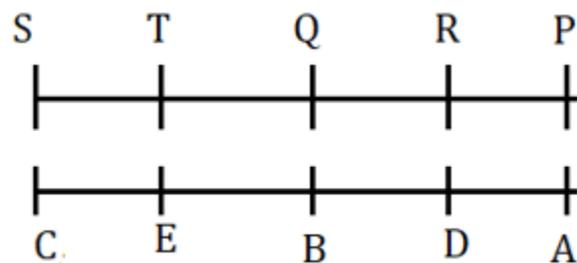
Case1



Case2



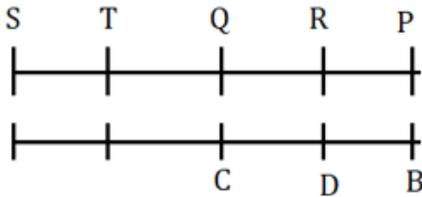
C is not an immediate neighbor of D . Thus case 1 get eliminated. A is not an immediate neighbor of B. Thus our final arrangement is



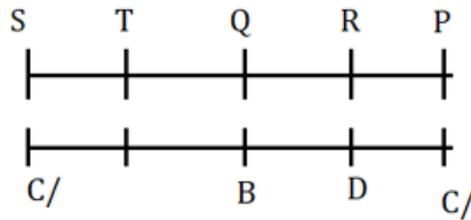
**S5. Ans.(d)**

**Sol.** It is given that P sits third to the left of T. The one who faces P sits immediate right of D. No one sits between D and B. Only one person sits between B and C. Thus from here we have two cases i.e case1 and case2 Q sits second to the left of S. A is not an immediate neighbor of B.

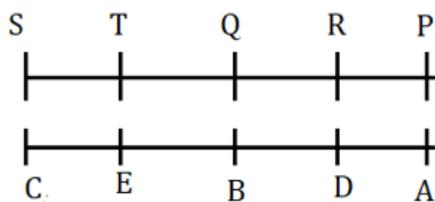
Case1



Case2



C is not an immediate neighbor of D . Thus case 1 get eliminated. A is not an immediate neighbor of B. Thus our final arrangement is



**S6. Ans.(b)**

**Sol.** By using condition-4, &O@B&

**S7. Ans.(a)**

**Sol.** By using condition-1, M#\$NM

**S8. Ans.(d)**

**Sol.** By using condition-3, AM#KO

**S9. Ans.(c)**

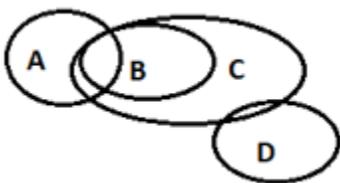
**Sol.** By using contion-2 BAPNB

**S10. Ans.(b)**

**Sol.** By using condition-2, BM\$@B

**S11. Ans.(a)**

**Sol.**



TEST SERIES

Bilingual



**RAJBHASHA**

**ADHIKARI**

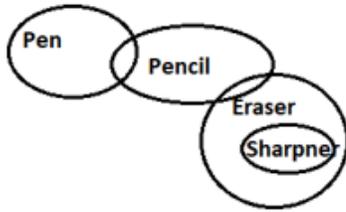
**PRELIMS**

**25 MOCK PAPERS**

**Validity : 12 Months**

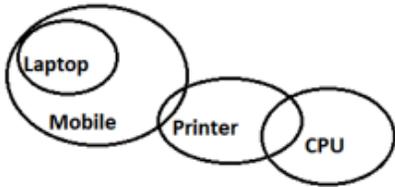
S12. Ans.(e)

Sol.



S13. Ans.(b)

Sol.



S14. Ans(a)

Sol. I:  $A < C$ (true)      II:  $D < B$ (false)

S15. Ans(b)

Sol. I:  $J < M$ (false)      II:  $M < N$ (true)

S16. Ans(d)

Sol. I:  $Z \leq D$ (false)      II:  $Z < D$ (false)

S17. Ans.(e)

Sol. It is given that K lives on floor number seven. One person lives between L and K L lives below M but not immediately below thus from here we have three cases i.e. case1, case2 and case3. M lives immediately above S and only one person lives between S and K. Both even number floors are vacant.

Floor	Persons Case1	Persons Case 2	Persons Case 3
10	M	M	M
9	S	S	S
8		P	
7	K	K	K
6		vacant	vacant
5	L	R	
4	vacant	L	vacant
3		J	L
2	vacant	vacant	
1		Q	

There is a gap of two floor between L and Q who lives immediately below vacant floor. Thus case1 and case 3 get eliminated. P does not live adjacent to vacant floor. There are three floor gap between R and S. Thus our final arrangement is

Floor	Persons
10	M
9	S
8	P
7	K
6	vacant
5	R
4	L
3	J
2	vacant
1	Q

**S18. Ans.(d)**

**Sol.** It is given that K lives on floor number seven. One person lives between L and K L lives below M but not immediately below thus from here we have three cases i.e. case1, case2 and case3. M lives immediately above S and only one person lives between S and K. Both even number floors are vacant.

Floor	Persons Case1	Persons Case 2	Persons Case 3
10	M	M	M
9	S	S	S
8		P	
7	K	K	K
6		vacant	vacant
5	L	R	
4	vacant	L	vacant
3		J	L
2	vacant	vacant	
1		Q	

There is a gap of two floor between L and Q who lives immediately below vacant floor. Thus case1 and case 3 get eliminated. P does not live adjacent to vacant floor. There are three floor gap between R and S. Thus our final arrangement is

Floor	Persons
10	M
9	S
8	P
7	K
6	vacant
5	R
4	L
3	J
2	vacant
1	Q

**S19. Ans.(e)**

**Sol.** It is given that K lives on floor number seven. One person lives between L and K L lives below M but not immediately below thus from here we have three cases i.e. case1, case2 and case3. M lives immediately above S and only one person lives between S and K. Both even number floors are vacant.

Floor	Persons Case1	Persons Case 2	Persons Case 3
10	M	M	M
9	S	S	S
8		P	
7	K	K	K
6		vacant	vacant
5	L	R	
4	vacant	L	vacant
3		J	L
2	vacant	vacant	
1		Q	

There is a gap of two floor between L and Q who lives immediately below vacant floor. Thus case1 and case 3 get eliminated. P does not live adjacent to vacant floor. There are three floor gap between R and S. Thus our final arrangement is

Floor	Persons
10	M
9	S
8	P
7	K
6	vacant
5	R
4	L
3	J
2	vacant
1	Q

TEST SERIES

Bilingual



**LAW OFFICER  
PRELIMS**

**25 MOCK PAPERS**

**Validity : 12 Months**

**S20. Ans.(c)**

**Sol.** It is given that K lives on floor number seven. One person lives between L and K L lives below M but not immediately below thus from here we have three cases i.e. case1, case2 and case3. M lives immediately above S and only one person lives between S and K. Both even number floors are vacant.

Floor	Persons Case1	Persons Case 2	Persons Case 3
10	M	M	M
9	S	S	S
8		P	
7	K	K	K
6		vacant	vacant
5	L	R	
4	vacant	L	vacant
3		J	L
2	vacant	vacant	
1		Q	

There is a gap of two floor between L and Q who lives immediately below vacant floor. Thus case1 and case 3 get eliminated. P does not live adjacent to vacant floor. There are three floor gap between R and S. Thus our final arrangement is

Floor	Persons
10	M
9	S
8	P
7	K
6	vacant
5	R
4	L
3	J
2	vacant
1	Q

**S21. Ans.(c)**

**Sol.** It is given that K lives on floor number seven. One person lives between L and K L lives below M but not immediately below thus from here we have three cases i.e. case1, case2 and case3. M lives immediately above S and only one person lives between S and K. Both even number floors are vacant.

Floor	Persons Case1	Persons Case 2	Persons Case 3
10	M	M	M
9	S	S	S
8		P	
7	K	K	K
6		vacant	vacant
5	L	R	
4	vacant	L	vacant
3		J	L
2	vacant	vacant	
1		Q	

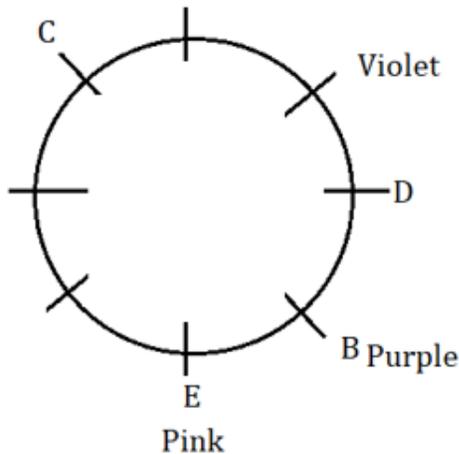
There is a gap of two floor between L and Q who lives immediately below vacant floor. Thus case1 and case 3 get eliminated. P does not live adjacent to vacant floor. There are three floor gap between R and S. Thus our final arrangement is

Floor	Persons
10	M
9	S
8	P
7	K
6	vacant
5	R
4	L
3	J
2	vacant
1	Q

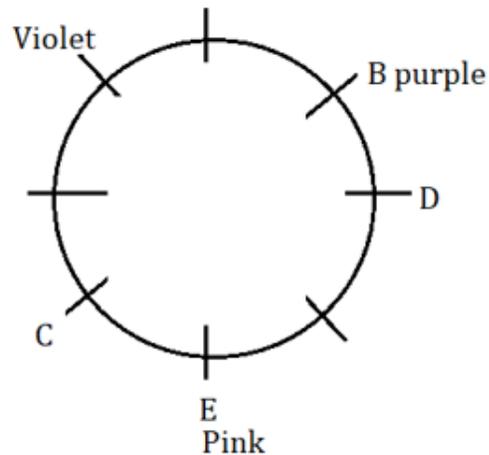
**S22. Ans.(d)**

**Sol.**  
It is given that D sits second to the right of E who likes Pink color. Two persons sits between E and the one who likes violet color.

Thus from here we have two cases i.e case1 and case2. C does not like violet color. The one who likes purple color does not sits opposite to the one who likes violet color. Only three person sits between B and C. B likes purple color. C is not an immediate neighbor of D.



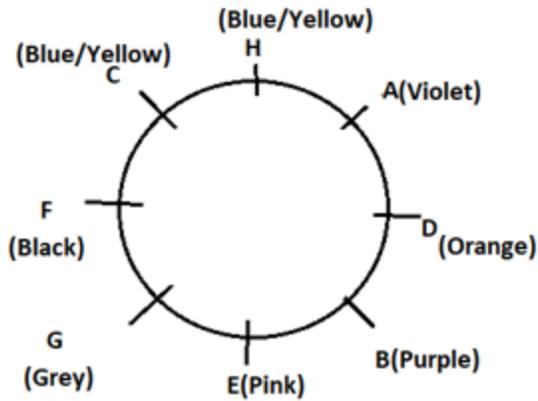
Case1



Case2

D does not like grey color. F and G are immediate neighbor of each other. G and F does not like violet color and G does not sits immediate right of C. Thus case 2 get eliminated. The one who likes orange color sits third right of the one who likes grey color. H does not like Grey color. A is not an immediate neighbor of C. The one who likes Black color sits opposite to the one who like orange color.

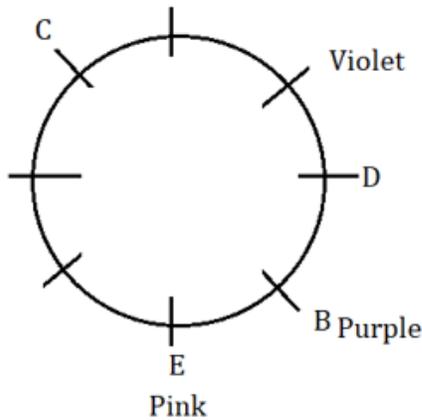
Thus our final arrangement is



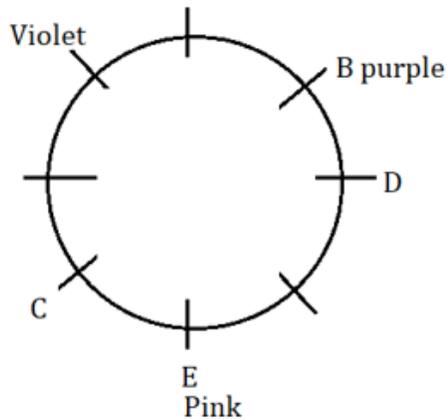
**S23. Ans.(a)**

**Sol.** It is given that D sits second to the right of E who likes Pink color. Two persons sits between E and the one who likes violet color.

Thus from here we have two cases i.e case1 and case2. C does not like violet color. The one who likes purple color does not sits opposite to the one who likes violet color. Only three person sits between B and C. B likes purple color. C is not an immediate neighbor of D.



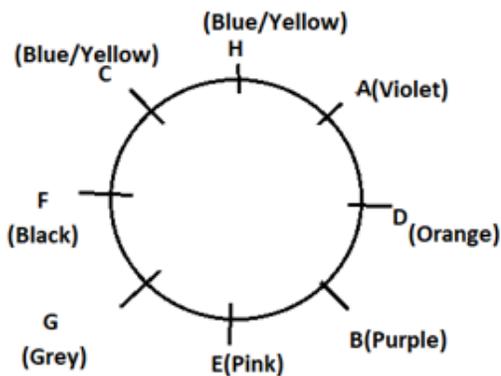
Case1



Case2

D does not like grey color. F and G are immediate neighbor of each other. G and F does not like violet color and G does not sits immediate right of C. Thus case 2 get eliminated. The one who likes orange color sits third right of the one who likes grey color. H does not like Grey color. A is not an immediate neighbor of C. The one who likes Black color sits opposite to the one who like orange color.

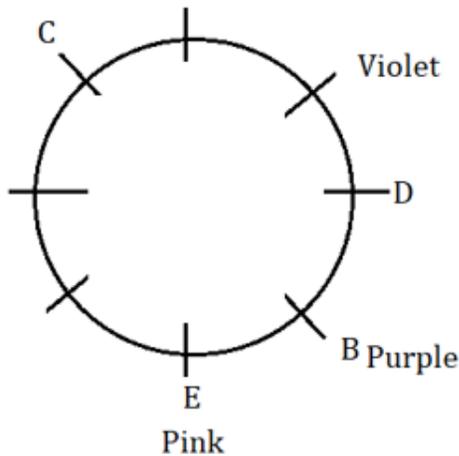
Thus our final arrangement is



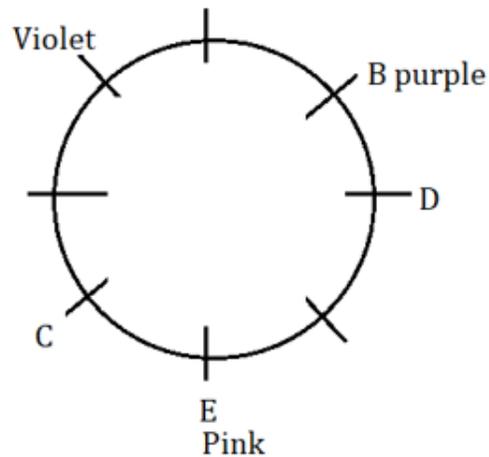
**S24. Ans.(e)**

**Sol.** It is given that D sits second to the right of E who likes Pink color. Two persons sits between E and the one who likes violet color.

Thus from here we have two cases i.e case1 and case2. C does not like violet color. The one who likes purple color does not sits opposite to the one who likes violet color. Only three person sits between B and C. B likes purple color. C is not an immediate neighbor of D.



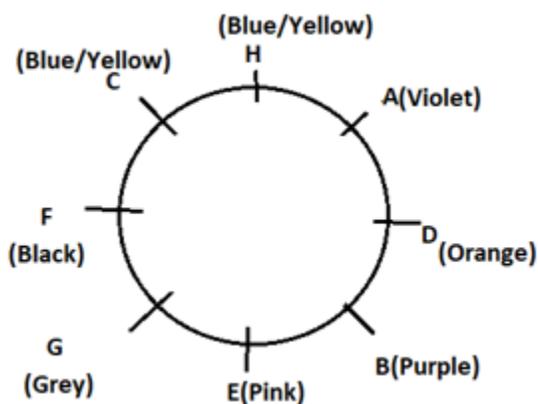
Case1



Case2

D does not like grey color. F and G are immediate neighbor of each other. G and F does not like violet color and G does not sits immediate right of C. Thus case 2 get eliminated. The one who likes orange color sits third right of the one who likes grey color. H does not like Grey color. A is not an immediate neighbor of C. The one who likes Black color sits opposite to the one who like orange color.

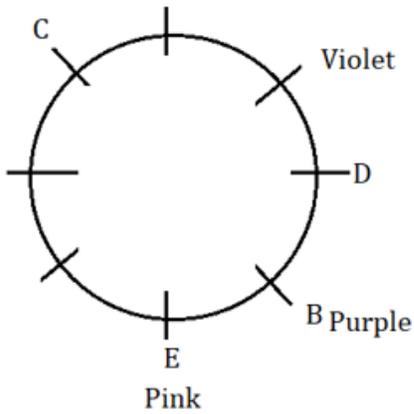
Thus our final arrangement is



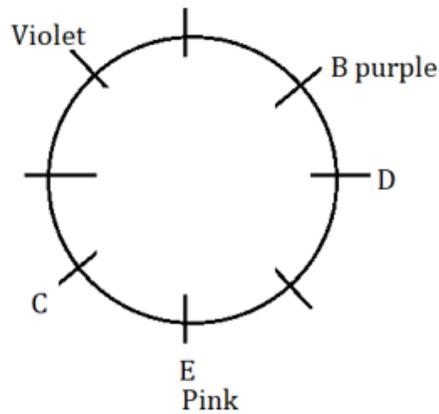
**S25. Ans.(e)**

**Sol.** It is given that D sits second to the right of E who likes Pink color. Two persons sits between E and the one who likes violet color.

Thus from here we have two cases i.e case1 and case2. C does not like violet color. The one who likes purple color does not sits opposite to the one who likes violet color. Only three person sits between B and C. B likes purple color. C is not an immediate neighbor of D.



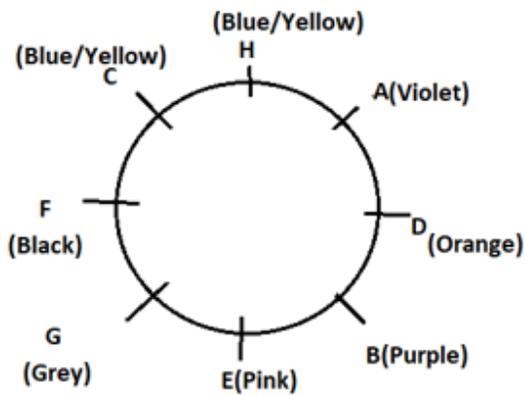
Case1



Case2

D does not like grey color. F and G are immediate neighbor of each other. G and F does not like violet color and G does not sits immediate right of C. Thus case 2 get eliminated. The one who likes orange color sits third right of the one who likes grey color. H does not like Grey color. A is not an immediate neighbor of C. The one who likes Black color sits opposite to the one who like orange color.

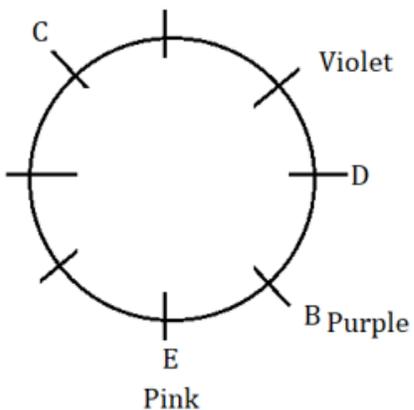
Thus our final arrangement is



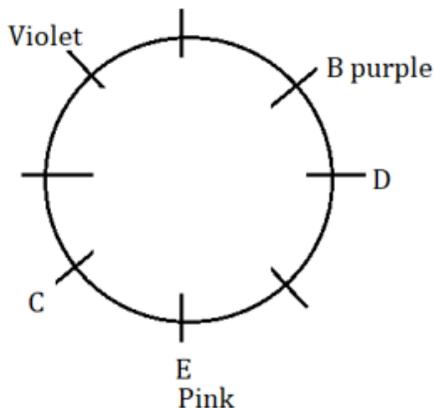
**S26. Ans.(d)**

**Sol.** It is given that D sits second to the right of E who likes Pink color. Two persons sits between E and the one who likes violet color.

Thus from here we have two cases i.e case1 and case2. C does not like violet color. The one who likes purple color does not sits opposite to the one who likes violet color. Only three person sits between B and C. B likes purple color. C is not an immediate neighbor of D.

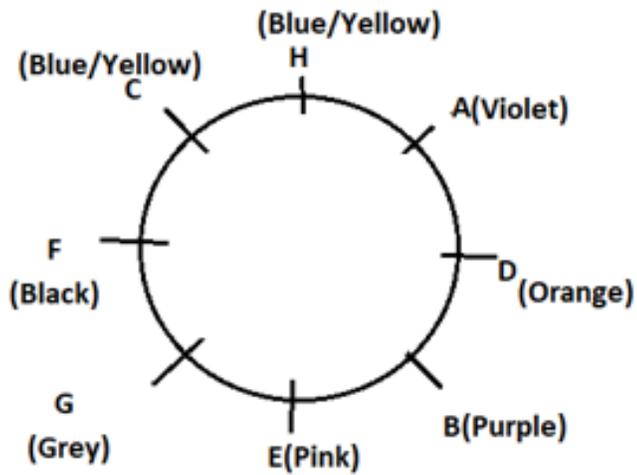


Case1



Case2

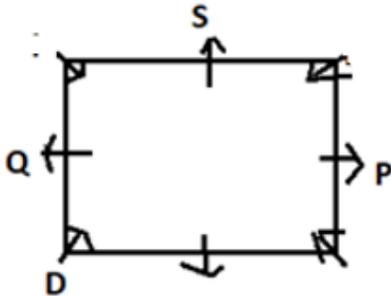
D does not like grey color. F and G are immediate neighbor of each other. G and F does not like violet color and G does not sits immediate right of C. Thus case 2 get eliminated. The one who likes orange color sits third right of the one who likes grey color. H does not like Grey color. A is not an immediate neighbor of C. The one who likes Black color sits opposite to the one who like orange color. Thus our final arrangement is



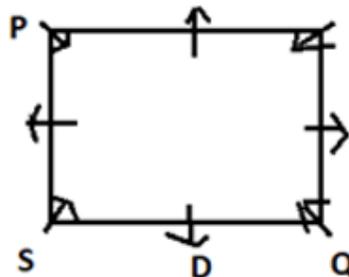
**S27. Ans.(c)**

**Sol.** It is given that P sits third to the right of D. one person sits between P and S. one person sits between S and Q according to this we have four possible diagrams.

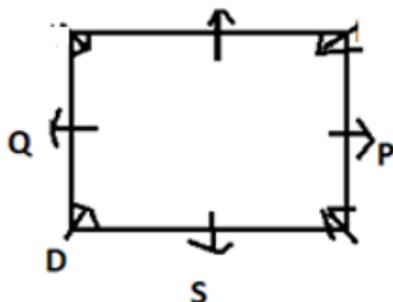
**Case-1**



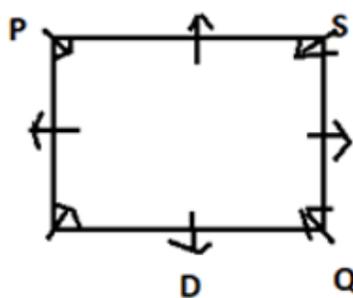
**Case-2**



**Case-1-a**



**Case-2-a**

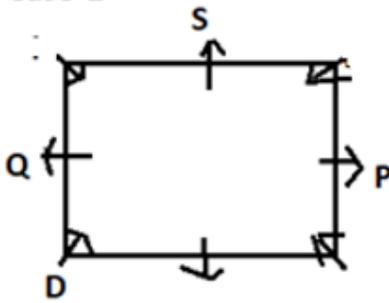


Q does not face inside the table. Thus case 2(a) and case2 get eliminated. B sits second to the left of R. R is not an immediate neighbor of P. C and A are immediate neighbor of each other. Thus case 1(a) get eliminated, C does not sit opposite to the one who sits second to the right of Q. So the final arrangement is

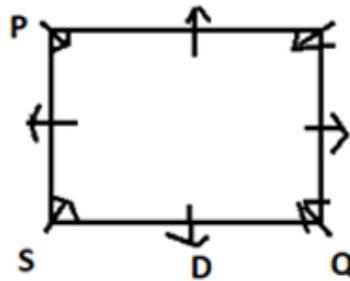
**S28. Ans.(d)**

**Sol.** It is given that P sits third to the right of D. one person sits between P and S. one person sits between S and Q according to this we have four possible diagrams.

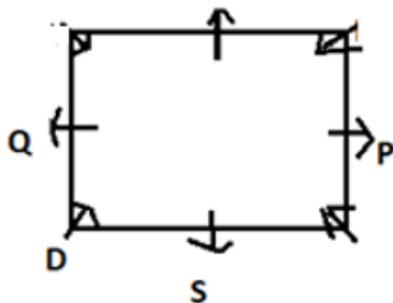
**Case-1**



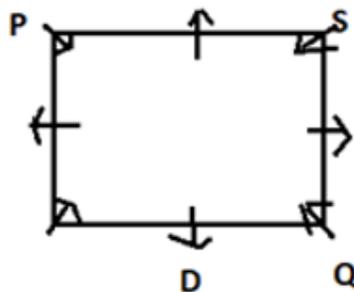
**Case-2**



**Case-1-a**



**Case-2-a**

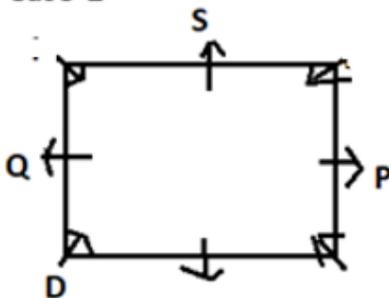


Q does not face inside the table. Thus case 2(a) and case2 get eliminated. B sits second to the left of R. R is not an immediate neighbor of P. C and A are immediate neighbor of each other. Thus case 1(a) get eliminated, C does not sit opposite to the one who sits second to the right of Q. So the final arrangement is

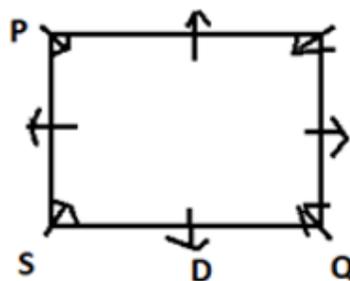
**S29. Ans.(c)**

**Sol.** It is given that P sits third to the right of D. one person sits between P and S. one person sits between S and Q according to this we have four possible diagrams.

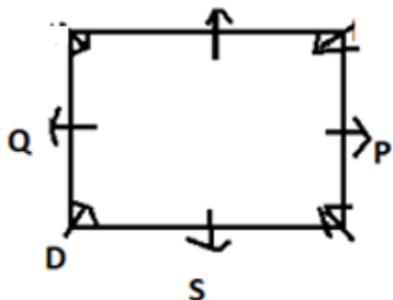
**Case-1**



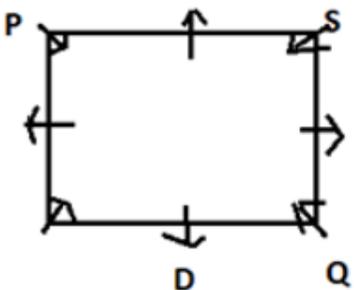
**Case-2**



**Case-1-a**



**Case-2-a**

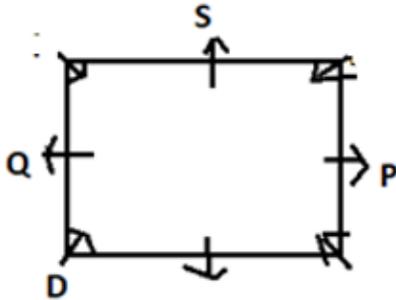


Q does not face inside the table. Thus case 2(a) and case2 get eliminated. B sits second to the left of R. R is not an immediate neighbor of P. C and A are immediate neighbor of each other. Thus case 1(a) get eliminated, C does not sit opposite to the one who sits second to the right of Q. So the final arrangement is

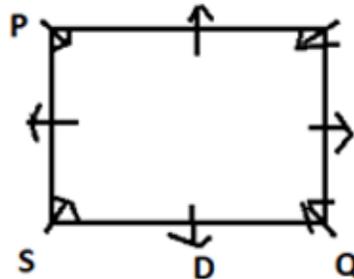
**S30. Ans.(c)**

**Sol.** It is given that P sits third to the right of D. one person sits between P and S. one person sits between S and Q according to this we have four possible diagrams.

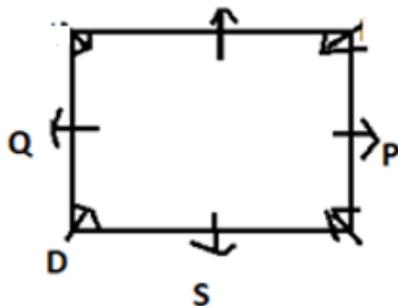
**Case-1**



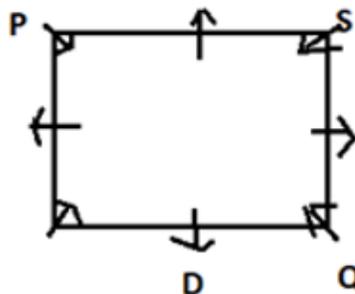
**Case-2**



**Case-1-a**



**Case-2-a**

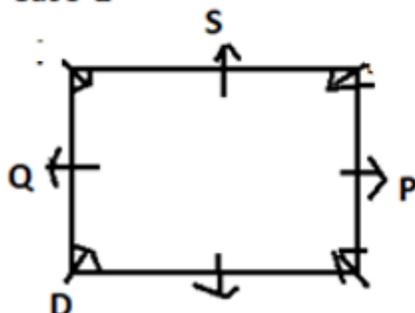


Q does not face inside the table. Thus case 2(a) and case2 get eliminated. B sits second to the left of R. R is not an immediate neighbor of P. C and A are immediate neighbor of each other. Thus case 1(a) get eliminated, C does not sit opposite to the one who sits second to the right of Q. So the final arrangement is

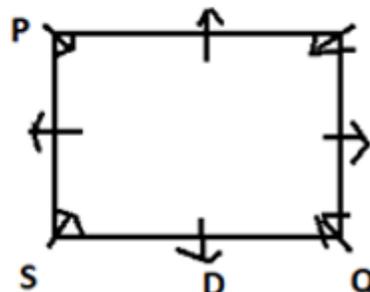
**S31. Ans.(b)**

**Sol.** It is given that P sits third to the right of D. one person sits between P and S. one person sits between S and Q according to this we have four possible diagrams.

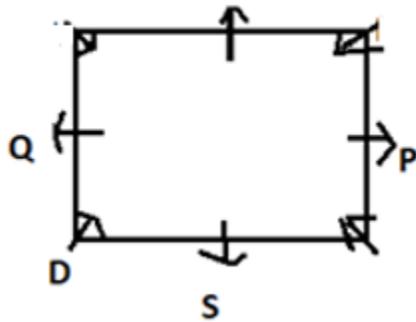
**Case-1**



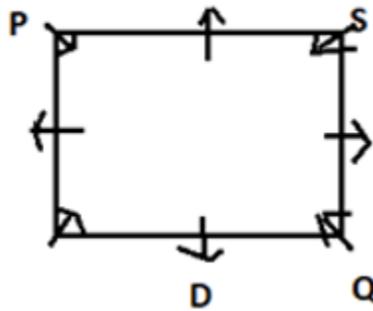
**Case-2**



Case-1-a



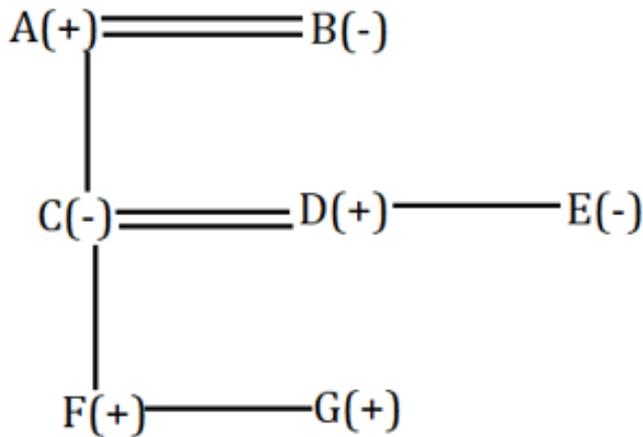
Case-2-a



Q does not face inside the table. Thus case 2(a) and case2 get eliminated. B sits second to the left of R. R is not an immediate neighbor of P. C and A are immediate neighbor of each other. Thus case 1(a) get eliminated, C does not sit opposite to the one who sits second to the right of Q. So the final arrangement is

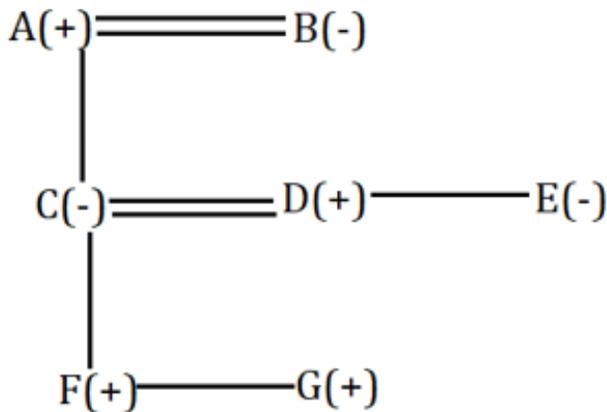
S32. Ans.(a)

Sol.



S33. Ans.(b)

Sol.



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**SBI PO 2020**

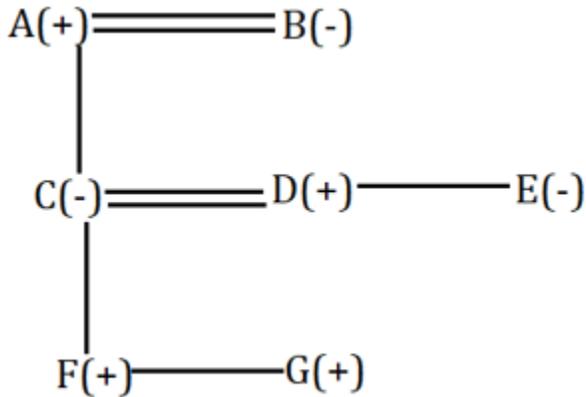
**PRIME**

**135+ TOTAL TESTS | eBOOKS**

**Validity : 12 Months**

S34. Ans.(b)

Sol.



S35. Ans.(d)

Sol. In first step numerical place value of the third letter of every word is written against the word from left to right.

Now, in second step difference of the digits within the numbers,

And, in step III square of these number,

In the step IV 10 is added in every number and in the last step V difference between of the digits within the number is written.

**Input: column Thursday series blood square month**

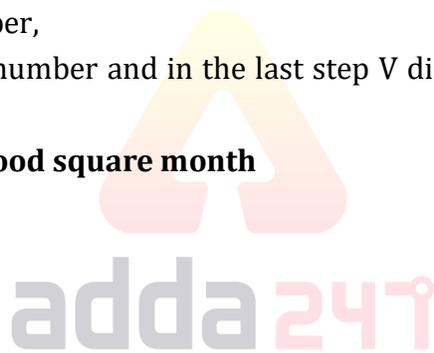
Step I. 12 21 18 15 21 14

Step II. 1 1 7 4 1 3

Step III. 1 1 49 16 1 9

Step IV. 11 11 59 26 11 19

Step V. 0 0 4 4 0 8



S36. Ans.(d)

Sol. In first step numerical place value of the third letter of every word is written against the word from left to right.

Now, in second step difference of the digits within the numbers,

And, in step III square of these number,

In the step IV 10 is added in every number and in the last step V difference between of the digits within the number is written.

**Input: column Thursday series blood square month**

Step I. 12 21 18 15 21 14

Step II. 1 1 7 4 1 3

Step III. 1 1 49 16 1 9

Step IV. 11 11 59 26 11 19

Step V. 0 0 4 4 0 8

**S37. Ans.(b)**

**Sol.** In first step numerical place value of the third letter of every word is written against the word from left to right.

Now, in second step difference of the digits within the numbers,

And, in step III square of these number,

In the step IV 10 is added in every number and in the last step V difference between of the digits within the number is written.

**Input: column Thursday series blood square month**

Step I. 12 21 18 15 21 14

Step II. 1 1 7 4 1 3

Step III. 1 1 49 16 1 9

Step IV. 11 11 59 26 11 19

Step V. 0 0 4 4 0 8

**S38. Ans.(a)**

**Sol.** In first step numerical place value of the third letter of every word is written against the word from left to right.

Now, in second step difference of the digits within the numbers,

And, in step III square of these number,

In the step IV 10 is added in every number and in the last step V difference between of the digits within the number is written.

**Input: column Thursday series blood square month**

Step I. 12 21 18 15 21 14

Step II. 1 1 7 4 1 3

Step III. 1 1 49 16 1 9

Step IV. 11 11 59 26 11 19

Step V. 0 0 4 4 0 8

**S39. Ans.(c)**

**Sol.** In first step numerical place value of the third letter of every word is written against the word from left to right.

Now, in second step difference of the digits within the numbers,

And, in step III square of these number,

In the step IV 10 is added in every number and in the last step V difference between of the digits within the number is written.

**Input: column Thursday series blood square month**

Step I. 12 21 18 15 21 14

Step II. 1 1 7 4 1 3

Step III. 1 1 49 16 1 9

Step IV. 11 11 59 26 11 19

Step V. 0 0 4 4 0 8

**S40. Ans.(e)****S41. Ans.(c)**

**Sol.** From I statement error is coded as ro

From II statement error is coded as ro

Thus from either the statement we got our answer.

**S42. Ans.(c)**

**Sol.** It is given that the one who like Leh was born on 4<sup>th</sup> of April. One person was born between the one who like Leh and P, Thus from here we have two cases i.e. case1 and case2. One person was born between P and U thus from here we have one more case i.e. case1 **(a)**. Two persons were born between N and S, N was not born on an odd number date. S was not born on 9<sup>th</sup> of April. One person was born between O and R.

Month	Date	Case1		Case2	
		Persons	Places	Persons	Places
January	4	U		N	
	9				
March	4	P			
	9	S		S	
April	4		Leh	U	Leh
	9	O/R		O/R	
July	4	N		P	
	9	R/O		R/O	

Month	Date	Case1(a)	
		Persons	Places
January	4	N/	
	9		
March	4	P	
	9	S	
April	4	U	Leh
	9	O/R	
July	4	N/	
	9	R/O	

Both O and R were born after N, Thus case1 get eliminated. M was born before T. M like Manali, two persons were born between the one who like Delhi and the one who like Leh, No one was born between the one who like Assam and the one who like Mumbai but they were born on two different months. The one who like Goa was born after the one who like Jaipur but before the one who like Kerala. The one who like Assam and the one Delhi were not born on the same month. R does not like Assam

Month	Date	Case2	
		Persons	Places
January	4	N	Jaipur
	9	M	Manali
March	4	T	Goa
	9	S	Kerala
April	4	U	Leh
	9	O	Assam
July	4	P	Mumbai
	9	R	Delhi

Month	Date	Case1(a)	
		Persons	Places
January	4	N	Jaipur
	9	M	Manali
March	4	P	Goa
	9	S	Kerala
April	4	U	Leh
	9	O	Assam
July	4	T	Mumbai
	9	R	Delhi

P does not like Mumbai. Thus case 2 get eliminated and our final arrangement is

Month	Date	Persons		Places
		Persons	Places	
January	4	N	Jaipur	
	9	M	Manali	
March	4	P	Goa	
	9	S	Kerala	
April	4	U	Leh	
	9	O	Assam	
July	4	T	Mumbai	
	9	R	Delhi	

### S43. Ans.(a)

**Sol.** It is given that the one who like Leh was born on 4<sup>th</sup> of April. One person was born between the one who like Leh and P, Thus from here we have two cases i.e. case1 and case2. One person was born between P and U thus from here we have one more case i.e. case1 (a). Two persons were born between N and S, N was not born on an odd number date. S was not born on 9<sup>th</sup> of April. One person was born between O and R.

Month	Date	Case1		Case2	
		Persons	Places	Persons	Places
January	4	U		N	
	9				
March	4	P			
	9	S		S	
April	4		Leh	U	Leh
	9	O/R		O/R	
July	4	N		P	
	9	R/O		R/O	

Month	Date	Case1(a)	
		Persons	Places
January	4	N/	
	9		
March	4	P	
	9	S	
April	4	U	Leh
	9	O/R	
July	4	N/	
	9	R/O	

Both O and R were born after N, Thus case1 get eliminated. M was born before T. M like Manali, two persons were born between the one who like Delhi and the one who like Leh, No one was born between the one who like Assam and the one who like Mumbai but they were born on two different months. The one who like Goa was born after the one who like Jaipur but before the one who like Kerala. The one who like Assam and the one Delhi were not born on the same month. R does not like Assam

Month	Date	Case2	
		Persons	Places
January	4	N	Jaipur
	9	M	Manali
March	4	T	Goa
	9	S	Kerala
April	4	U	Leh
	9	O	Assam
July	4	P	Mumbai
	9	R	Delhi

Month	Date	Case1(a)	
		Persons	Places
January	4	N	Jaipur
	9	M	Manali
March	4	P	Goa
	9	S	Kerala
April	4	U	Leh
	9	O	Assam
July	4	T	Mumbai
	9	R	Delhi

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**25 TOTAL TESTS**

**Validity : 12 Months**

P does not like Mumbai. Thus case 2 get eliminated and our final arrangement is

Month	Date	Persons		Places
January	4	N		Jaipur
	9	M		Manali
March	4	P		Goa
	9	S		Kerala
April	4	U		Leh
	9	O		Assam
July	4	T		Mumbai
	9	R		Delhi

**S44. Ans.(b)**

**Sol.** It is given that the one who like Leh was born on 4<sup>th</sup> of April. One person was born between the one who like Leh and P, Thus from here we have two cases i.e. case1 and case2. One person was born between P and U thus from here we have one more case i.e. case1 (a). Two persons were born between N and S, N was not born on an odd number date. S was not born on 9<sup>th</sup> of April. One person was born between O and R.

Month	Date	Case1		Case2	
		Persons	Places	Persons	Places
January	4	U		N	
	9				
March	4	P			
	9	S		S	
April	4		Leh	U	Leh
	9	O/R		O/R	
July	4	N		P	
	9	R/O		R/O	

Month	Date	Case1(a)	
		Persons	Places
January	4	N/	
	9		
March	4	P	
	9	S	
April	4	U	Leh
	9	O/R	
July	4	N/	
	9	R/O	

Both O and R were born after N, Thus case1 get eliminated. M was born before T. M like Manali, two persons were born between the one who like Delhi and the one who like Leh, No one was born between the one who like Assam and the one who like Mumbai but they were born on two different months. The one who like Goa was born after the one who like Jaipur but before the one who like Kerala. The one who like Assam and the one Delhi were not born on the same month. R does not like Assam

Month	Date	Case2	
		Persons	Places
January	4	N	Jaipur
	9	M	Manali
March	4	T	Goa
	9	S	Kerala
April	4	U	Leh
	9	O	Assam
July	4	P	Mumbai
	9	R	Delhi

Month	Date	Case1(a)	
		Persons	Places
January	4	N	Jaipur
	9	M	Manali
March	4	P	Goa
	9	S	Kerala
April	4	U	Leh
	9	O	Assam
July	4	T	Mumbai
	9	R	Delhi

P does not like Mumbai. Thus case 2 get eliminated and our final arrangement is

Month	Date	Persons		Places
January	4	N		Jaipur
	9	M		Manali
March	4	P		Goa
	9	S		Kerala
April	4	U		Leh
	9	O		Assam
July	4	T		Mumbai
	9	R		Delhi

#### S45. Ans.(c)

**Sol.** It is given that the one who like Leh was born on 4<sup>th</sup> of April. One person was born between the one who like Leh and P, Thus from here we have two cases i.e. case1 and case2. One person was born between P and U thus from here we have one more case i.e. case1 (a). Two persons were born between N and S, N was not born on an odd number date. S was not born on 9<sup>th</sup> of April. One person was born between O and R.

Month	Date	Case1		Case2	
		Persons	Places	Persons	Places
January	4	U		N	
	9				
March	4	P			
	9	S		S	
April	4		Leh	U	Leh
	9	O/R		O/R	
July	4	N		P	
	9	R/O		R/O	

Month	Date	Case1(a)	
		Persons	Places
January	4	N/	
	9		
March	4	P	
	9	S	
April	4	U	Leh
	9	O/R	
July	4	N/	
	9	R/O	

Both O and R were born after N, Thus case1 get eliminated. M was born before T. M like Manali, two persons were born between the one who like Delhi and the one who like Leh, No one was born between the one who like Assam and the one who like Mumbai but they were born on two different months. The one who like Goa was born after the one who like Jaipur but before the one who like Kerala. The one who like Assam and the one Delhi were not born on the same month. R does not like Assam

Month	Date	Case2	
		Persons	Places
January	4	N	Jaipur
	9	M	Manali
March	4	T	Goa
	9	S	Kerala
April	4	U	Leh
	9	O	Assam
July	4	P	Mumbai
	9	R	Delhi

Month	Date	Case1(a)	
		Persons	Places
January	4	N	Jaipur
	9	M	Manali
March	4	P	Goa
	9	S	Kerala
April	4	U	Leh
	9	O	Assam
July	4	T	Mumbai
	9	R	Delhi

P does not like Mumbai. Thus case 2 get eliminated and our final arrangement is

Month	Date	Persons		Places
January	4	N		Jaipur
	9	M		Manali
March	4	P		Goa
	9	S		Kerala
April	4	U		Leh
	9	O		Assam
July	4	T		Mumbai
	9	R		Delhi

**S46. Ans.(a)**

**Sol.** It is given that the one who like Leh was born on 4<sup>th</sup> of April. One person was born between the one who like Leh and P, Thus from here we have two cases i.e. case1 and case2. One person was born between P and U thus from here we have one more case i.e. case1 (a). Two persons were born between N and S, N was not born on an odd number date. S was not born on 9<sup>th</sup> of April. One person was born between O and R.

Month	Date	Case1		Case2	
		Persons	Places	Persons	Places
January	4	U		N	
	9				
March	4	P			
	9	S		S	
April	4		Leh	U	Leh
	9	O/R		O/R	
July	4	N		P	
	9	R/O		R/O	

Month	Date	Case1(a)	
		Persons	Places
January	4	N/	
	9		
March	4	P	
	9	S	
April	4	U	Leh
	9	O/R	
July	4	N/	
	9	R/O	

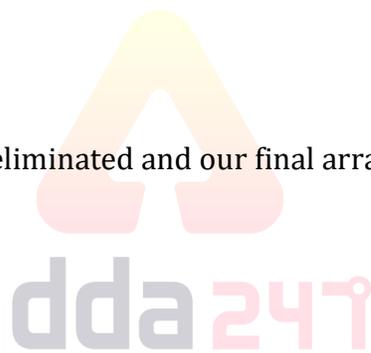
Both O and R were born after N, Thus case1 get eliminated. M was born before T. M like Manali, two persons were born between the one who like Delhi and the one who like Leh, No one was born between the one who like Assam and the one who like Mumbai but they were born on two different months. The one who like Goa was born after the one who like Jaipur but before the one who like Kerala. The one who like Assam and the one Delhi were not born on the same month. R does not like Assam

Month	Date	Case2	
		Persons	Places
January	4	N	Jaipur
	9	M	Manali
March	4	T	Goa
	9	S	Kerala
April	4	U	Leh
	9	O	Assam
July	4	P	Mumbai
	9	R	Delhi

Month	Date	Case1(a)	
		Persons	Places
January	4	N	Jaipur
	9	M	Manali
March	4	P	Goa
	9	S	Kerala
April	4	U	Leh
	9	O	Assam
July	4	T	Mumbai
	9	R	Delhi

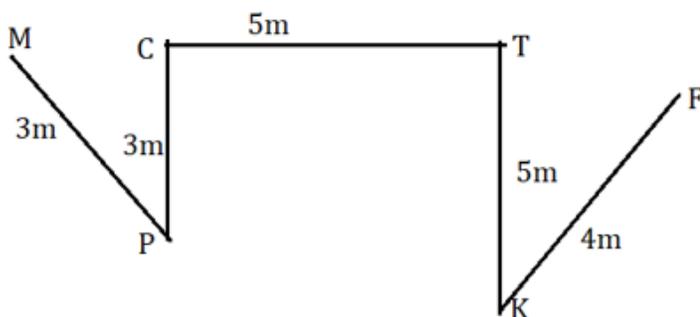
P does not like Mumbai. Thus case 2 get eliminated and our final arrangement is

Month	Date	Persons		Places
		Persons	Places	
January	4	N	Jaipur	
	9	M	Manali	
March	4	P	Goa	
	9	S	Kerala	
April	4	U	Leh	
	9	O	Assam	
July	4	T	Mumbai	
	9	R	Delhi	



S47. Ans.(c)

Sol.



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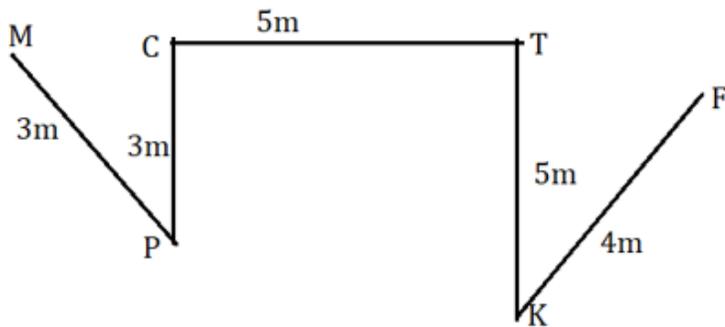
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PREMIUM**

**55 TOTAL TESTS**

Validity : 12 Month

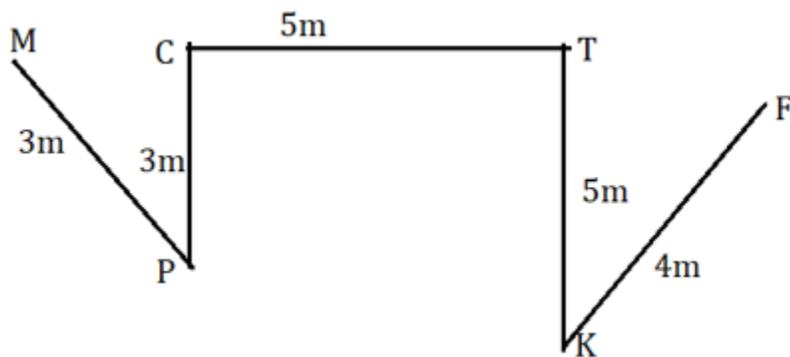
**S48. Ans.(a)**

**Sol.**



**S49. Ans.(b)**

**Sol.**



**S50. Ans.(c)**

**S51. Ans.(d)**

**Sol.** Refer to the first paragraph of the given passage, the hint can be drawn from the lines, 'they spell out land and labour reforms without offering a broader framework for a structural reform programme. This has led not only to the portrayal of incremental reforms as radical structural reforms that will improve growth, but also to the adoption of bad reforms that only benefit special interest groups at the cost of the overall economy as actual structural reforms.'

Hence, option **(d)** [Both **(a)** and **(b)**] is the right answer choice.

**S52. Ans.(e)**

**Sol.** Refer to the lines of the second paragraph, the hint can be drawn from the lines, 'The classical liberal economists of the 19th century believed that a minimalist 'night-watchman' state that limited its role strictly to the efficient provision of police, and courts that protected people's property rights and enforced contracts, could bring economic prosperity.'

Hence, option **(e)**[All **(a)**, **(b)**, and **(c)**] is the right answer choice.

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**S53. Ans.(d)**

**Sol.** Refer to the second paragraph, the hint can be drawn from the lines, 'But in the last five and a half years, the role of the government in the economy has only increased significantly with measures such as demonetisation and GST severely undermining people's economic right to own what they earn.'

Hence, option **(d)**[Both **(a)** and **(b)**] is the right answer choice.

**S54. Ans.(e)**

**Sol.** Refer to the third paragraph, the hint can be drawn from the lines,

Option **(a)**: A minimalist or limited government, in the classical sense, however, would allow private individuals to own and exploit all economic resources.

Option **(b)**: ..... there would be an active attempt to disinvest almost all the assets that are under the control of the government.

Option **(c)**: A minimalist government, however, will have no legal powers to save any business, whether small or large, from failure.

Option **(d)**: ..... People will also be allowed to keep almost all of what they earn from such free trade.....

Hence, option **(e)**[All of the above] is the right answer choice.

**S55. Ans.(c)**

**Sol.** The entire passage is about structural reforms and their impact. Also, the passage discusses impact of economic freedom on the nation. Hence, option **(c)** is the most suitable statement to summarize the given passage.

**S56. Ans.(a)**

**Sol.** If you describe measures or changes as cosmetic, you mean they improve the appearance of a situation or thing but do not change its basic nature. It is a cosmetic measure which will do nothing to help the situation long term.

Hence, option **(a)** is the right answer choice.

**S57. Ans.(c)**

**Sol.** Designate is the word which is most similar in meaning with the given word. Hence, option **(c)** is the right answer choice.

**S58. Ans.(b)**

**Sol.** Oppressive is the word which is most similar in meaning with the given word. Hence, option **(b)** is the right answer choice.

**S59. Ans.(d)**

**Sol.** Restricted is the word which is most opposite in meaning with the given word. Hence, option **(d)** is the right answer choice.

**S60. Ans.(a)**

**Sol.** Hiding is the word which is most opposite in meaning with the given word. Hence, option **(a)** is the right answer choice.

**S61. Ans.(d)**

**Sol.** Refer to the first paragraph, the hint can be drawn from the lines, 'The decision not to renew this provision was based on the view that the community is doing well and does not need these political reservations.'

Hence, **option (d)** is the right answer choice.

**S62. Ans.(e)**

**Sol.** Refer to the second paragraph, the hint can be drawn from the lines,

**Option (a): ..... the report documented poor economic and social conditions for too many**

**Option (b) and option (c): .....the most significant ones related to identity crisis, lack of employment, educational backwardness, lack of proper facilities and cultural erosion.**

Hence, **option (e)[All (a), (b), and (c)]** is the right answer choice.

**S63. Ans.(a)**

**Sol.** Refer to the third paragraph of the given passage, the hint can be drawn from the lines, Nomination of seats for Anglo-Indians in the Lok Sabha was a testament to the fair-minded and forward-looking vision of the founding fathers of the Republic, whose understanding of how to build a successful democracy has rather uniquely stood the test of time. Representing an All-India community, Anthony and his successors in the Lok Sabha used that voice to provide an independent, national view of the interests of India as a whole. Even when supporting their own community's causes, particularly in areas like education, they advanced the national interest and greatly benefited the country.

Hence, **option (a)** is the right answer choice.

**S64. Ans.(c)**

**Sol.** The passage is about the constitutional provisions given to the Anglo-Indian community. The government is now deciding to discard this provision thinking that the community is doing well and doesn't require such reservations. However, surveys have reported the reality of the community and the conditions it is facing. The passage also discusses that the founders of Indian constitution decided to give the community reservations with a farsighted vision and it proved right as well.

Hence, **option (c): Reservations need to continue for Anglo-Indians** is the most suitable title for the given passage.

**S65. Ans.(b)**

**Sol.** The usage of word 'implicit' is wrong in the sentence because reading the sentence confirms that the 'The document also.....commended the assistance Anglo-Indians receive from their nominated.....' document commended the assistance of the community **openly**. Here, **explicitly** fits in the context of this sentence to make it contextually meaningful and grammatically correct. Hence, **option (b)** is the right answer choice.



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**S66. Ans.(d)**

**Sol.** Refer to the first paragraph, the hint can be drawn from the lines, It can be visualised as a funnel through which new and innovative ideas come from all possible sources — industry, academia, civil society or foreign specialists — and flow into the government system for implementation.

Hence, option **(d)**[Both **(a)** and **(b)**] is the right answer choice.

**S67. Ans.(c)**

**Sol.** Refer to the second paragraph, the hint can be drawn from the lines, If it succeeds, NITI Aayog could emerge as an agent of change over time and contribute to the Prime Minister's agenda of improving governance and implementing innovative measures for better delivery of public services.

Hence, option **(c)**[All **(a)**, **(b)**, and **(d)**] is the right answer choice.

**S68. Ans.(b)**

**Sol.** Refer to the third paragraph, the hint can be drawn from the lines,

We also work to cut across the silos within the government. For example, India still has the largest number of malnourished children in the world. We want to reduce this number vastly, but this requires a huge degree of convergence across a number of Ministries, and between Central and State governments.

Hence, option **(b)** is the right answer choice.

**S69. Ans.(d)**

**Sol.** Refer to the fourth paragraph of the given passage, the hint can be drawn from the lines, . NITI Aayog has established a Development Monitoring and Evaluation Office which collects data on the performance of various Ministries on a real-time basis.

Hence, option **(d)**[Both **(a)** and **(b)**] is the right answer choice.

**S70. Ans.(e)**

**Sol.** Refer to the last paragraph of the given passage, the hint can be drawn from the lines, It has established more than 1,500 Atal Tinkering Labs in schools across the country and this number is expected to go up to 5,000 by March 2019. It has also set up 20 Atal Incubation Centres for encouraging young innovators and start-ups.

Hence, option **(e)**[Both **(b)** and **(c)**] is the right answer choice.

**S71. Ans.(d)**

**Sol.** Among the given words, the most suitable choice to fill in the given blank will be 'demonstrate'. Other words either do not fit in grammatically or make the statement grammatically incorrect. Hence, option **(d)** is the most suitable answer choice.

Demonstrate- clearly show the existence or truth of (something) by giving proof or evidence

Barged- intrude or interrupt rudely or awkwardly

Bigot- a person who is intolerant towards those holding different opinions

Exaggeration- a statement that represents something as better or worse than it really is

Vindicate- clear (someone) of blame or suspicion

**S72. Ans.(b)**

**Sol.** Among the given words, the most suitable choice to fill in the given blank will be 'unabated'. Other words either do not fit in grammatically or make the statement grammatically incorrect. Hence, option **(b)** is the most suitable answer choice.

Unabated- without any reduction in intensity or strength

Placid- not easily upset or excited

Plaintiff- a person who brings a case against another in a court of law

Philanthropic- (of a person or organization) seeking to promote the welfare of others; generous and benevolent

**S73. Ans.(d)**

**Sol.** Among the given words, the most suitable choice to fill in the given blank will be 'groundbreaking'. Other words either do not fit in grammatically or make the statement grammatically incorrect. Hence, option **(d)** is the most suitable answer choice.

Groundbreaking- innovative; pioneering

Racist- showing or feeling discrimination or prejudice against people of other races, or believing that a particular race is superior to another

Apartheid- a system of institutionalized racial segregation that existed in South Africa and South West Africa .

Disposable- (of an article) intended to be thrown away after use

**S74. Ans.(e)**

**Sol.** Among the given words, the most suitable choice to fill in the given blank will be 'prudent'. Other words either do not fit in grammatically or make the statement grammatically incorrect. Hence, option **(e)** is the most suitable answer choice.

Pirate- a person who attacks and robs ships at sea

Hawkish- resembling a hawk in nature or appearance; advocating an aggressive or warlike policy

Inundated- overwhelm (someone) with things or people to be dealt with

Platonic- (of love or friendship) intimate and affectionate

Prudent- acting with or showing care and thought for the future

**S75. Ans.(c)**

**Sol.** Among the given words, the most suitable choice to fill in the given blank will be 'enhanced'. Other words either do not fit in grammatically or make the statement grammatically incorrect. Hence, option **(c)** is the most suitable answer choice.

Undesirable- not wanted or desirable because harmful, objectionable, or unpleasant

Compliance- the action or fact of complying with a wish or command

Enhanced- intensify, increase, or further improve the quality, value, or extent of

Thwarts- prevent (someone) from accomplishing something

Miraculous- of the nature of a miracle or having the power to work miracles

**S76. Ans.(a)**

**Sol.** Here, the error lies in part **(B)** of the statement where, “objected” will be followed by a preposition “to”. Hence, option **(a)** is the most suitable answer choice.

**S77. Ans.(b)**

**Sol.** Here, the error lies in the part **(C)** of the given statement, where, “pervasive” [adjective] will be replaced by “pervasiveness” [noun] because wherever the sentence follows the structure of “article+\_\_\_\_+preposition”, we will place a noun between them not an adjective. Hence, option **(b)** is the most suitable answer choice.

**S78. Ans.(a)**

**Sol.** The error lies in the part **(B)** of the statement where, ‘risen’ will be used instead of ‘raised’. Hence, option **(a)** is the most suitable answer choice.

**S79. Ans.(e)**

**Sol.** The given statement is grammatically correct and does not require any improvement. Hence, option **(e)** is the most suitable answer choice.

**S80. Ans.(b)**

**Sol.** Here, the error lies in the part **(C)** of the statement where, as per the rules of conjunction the correct phrase would be “but also from conscientious sources”. We will eliminate “draw their strengths” because same subject will not be placed twice in a statement. Hence, option **(b)** is the correct answer.

**S81. Ans.(a)**

**Sol.** Among the given statements, statement **(B)** is the most suitable statement to begin the paragraph as it is an independent sentence. Also, it introduces to the central theme of the passage, which is the damage to life and property caused by natural disasters. Further, statement **(F)** will follow statement **(B)** where the name of the cyclone which occurred in Odisha has been mentioned. Statement **(A)** will be placed after statement **(F)**, which mentions the expected number of deaths. Further statement **(D)** supports the estimated deaths, which mentions the account of rescuers. It will then be followed by the statement **(C)**, for which the hint can be driven from the phrase ‘they were however’. The passage will be concluded by statement **(E)**, which mentions the denial by the government to accept the actual intensity of the disaster. Therefore, the correct sequence of the statements will be **BFADCE**. Hence, option **(a)** is the most suitable answer choice.

**S82. Ans.(a)**

**Sol.** Among the given statements, statement **(B)** is the most suitable statement to begin the paragraph as it is an independent sentence. Also, it introduces to the central theme of the passage, which is the damage to life and property caused by natural disasters. Further, statement **(F)** will follow statement **(B)** where the name of the cyclone which occurred in Odisha has been mentioned. Statement **(A)** will be placed after statement **(F)**, which mentions the expected number of deaths. Further statement **(D)** supports the estimated deaths, which mentions the account of rescuers. It will then be followed by the statement **(C)**, for which the hint can be driven from the phrase ‘they were however’. The passage will be concluded by

statement **(E)**, which mentions the denial by the government to accept the actual intensity of the disaster. Therefore, the correct sequence of the statements will be **BFADCE**. Hence, option **(a)** is the most suitable answer choice.

**S83. Ans.(e)**

**Sol.** Among the given statements, statement **(B)** is the most suitable statement to begin the paragraph as it an independent sentence. Also, it introduces to the central theme of the passage, which is the damage to life and property caused by natural disasters. Further, statement **(F)** will follow statement **(B)** where the name of the cyclone which occurred in Odisha has been mentioned. Statement **(A)** will be placed after statement **(F)**, which mentions the expected number of deaths. Further statement **(D)** supports the estimated deaths, which mentions the account of rescuers. It will then be followed by the statement **(C)**, for which the hint can be driven from the phrase 'they were however'. The passage will be concluded by statement **(E)**, which mentions the denial by the government to accept the actual intensity of the disaster. Therefore, the correct sequence of the statements will be **BFADCE**. Hence, option **(e)** is the most suitable answer choice.

**S84. Ans.(b)**

**Sol.** Among the given statements, statement **(B)** is the most suitable statement to begin the paragraph as it an independent sentence. Also, it introduces to the central theme of the passage, which is the damage to life and property caused by natural disasters. Further, statement **(F)** will follow statement **(B)** where the name of the cyclone which occurred in Odisha has been mentioned. Statement **(A)** will be placed after statement **(F)**, which mentions the expected number of deaths. Further statement **(D)** supports the estimated deaths, which mentions the account of rescuers. It will then be followed by the statement **(C)**, for which the hint can be driven from the phrase 'they were however'. The passage will be concluded by statement **(E)**, which mentions the denial by the government to accept the actual intensity of the disaster. Therefore, the correct sequence of the statements will be **BFADCE**. Hence, option **(b)** is the most suitable answer choice.

**S85. Ans.(b)**

**Sol.** Among the given statements, statement **(B)** is the most suitable statement to begin the paragraph as it an independent sentence. Also, it introduces to the central theme of the passage, which is the damage to life and property caused by natural disasters. Further, statement **(F)** will follow statement **(B)** where the name of the cyclone which occurred in Odisha has been mentioned. Statement **(A)** will be placed after statement **(F)**, which mentions the expected number of deaths. Further statement **(D)** supports the estimated deaths, which mentions the account of rescuers. It will then be followed by the statement **(C)**, for which the hint can be driven from the phrase 'they were however'. The passage will be concluded by statement **(E)**, which mentions the denial by the government to accept the actual intensity of the disaster. Therefore, the correct sequence of the statements will be **BFADCE**. Hence, option **(b)** is the most suitable answer choice.

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**S86. Ans.(d)**

**Sol.** Among the given highlighted words, 'revered' and 'convention' must be replaced to make the statement grammatically correct and contextually meaningful. Hence, option **(d)** is the most suitable answer choice.

**S87. Ans.(c)**

**Sol.** Among the given highlighted words, 'power' and 'expected' must be replaced to make the statement grammatically correct and contextually meaningful. Similar interchange is required between 'corridor' and 'renewable'. Hence, option **(c)** is the most suitable answer choice.

**S88. Ans.(c)**

**Sol.** Among the given highlighted words, 'anticipation' and 'leading' must be replaced to make the statement grammatically correct and contextually meaningful. Hence, option **(c)** is the most suitable answer choice.

**S89. Ans.(d)**

**Sol.** Among the given highlighted words, 'ensure' and 'additional' must be replaced to make the statement grammatically correct and contextually meaningful. Hence, option **(d)** is the most suitable answer choice.

**S90. Ans.(e)**

**Sol.** In the given statement, all the words have been correctly placed and do not require any interchange. Hence, option **(e)** is the most suitable answer choice.

**S91. Ans.(c)**

**Sol.** **Precarity** fits in the **blank (141)** to make it a contextually meaningful and grammatically correct sentence. Hence, **option (c)** is the right answer choice.

Delimitation- the action of fixing the boundary or limits of something

Solemnity- the state or quality of being serious and dignified

Precarity- the state of having insecure employment or income

Perversion- A false, absurd, or distorted representation of something

**S92. Ans.(a)**

**Sol.** **sidestepping** fits in the **blank (142)** to make it a contextually meaningful and grammatically correct sentence. Hence, **option (a)** is the right answer choice.

Sidestepping- avoid dealing with or discussing (something problematic or disagreeable).

**S93. Ans.(d)**

**Sol.** **Erring** fits in the **blank (143)** to make it a contextually meaningful and grammatically correct sentence. Hence, **option (d)** is the right answer choice.

Erring- having failed to adhere to the proper or accepted standards; having done wrong.

Distortion- the action of distorting or the state of being distorted

**S94. Ans.(b)**

**Sol. Meagre** fits in the **blank (144)** to make it a contextually meaningful and grammatically correct sentence. Hence, **option (b)** is the right answer choice.

Meagre- (of something provided or available) lacking in quantity or quality

Brazen- bold and without shame

**S95. Ans.(e)**

**Sol. Catastrophe** fits in the **blank (145)** to make it a contextually meaningful and grammatically correct sentence. Hence, **option (e)** is the right answer choice.

Catastrophe- an event causing great and usually sudden damage or suffering; a disaster

Consensual- relating to or involving consent or consensus

Concord- agreement or harmony between people or groups

**S96. Ans.(b)**

**Sol. Elude** fits in the **blank (146)** to make it a contextually meaningful and grammatically correct sentence. Hence, **option (b)** is the right answer choice.

Elude- escape from or avoid (a danger, enemy, or pursuer), typically in a skilful or cunning way.

Culminate- reach a climax or point of highest development.

Illicit- forbidden by law, rules, or custom.

Intrinsic- belonging naturally; essential

Redemption- the action of saving or being saved from sin, error, or evil

**S97. Ans.(d)**

**Sol. Miniscule** fits in the **blank (147)** to make it a contextually meaningful and grammatically correct sentence. Hence, **option (d)** is the right answer choice.

Miniscule- extremely small; tiny or of or in lower-case letters, as distinct from capitals or uncials

Consequential- following as a result or effect.

**S98. Ans.(e)**

**Sol. conjuncture** fits in the **blank (148)** to make it a contextually meaningful and grammatically correct sentence. Hence, **option (e)** is the right answer choice.

Conjuncture- a combination of events

Purge- Removing and getting rid of things

Equivocation- the use of ambiguous language to conceal the truth or to avoid committing oneself; prevarication

**S99. Ans.(b)**

**Sol. Cumbersome** fits in the **blank (149)** to make it a contextually meaningful and grammatically correct sentence. Hence, **option (b)** is the right answer choice.

Cumbersome- large or heavy and therefore difficult to carry or use; unwieldy

Lapse- a brief or temporary failure of concentration, memory, or judgement

**S100. Ans.(c)**

**Sol.** **Interventionist** fits in the **blank (150)** to make it a contextually meaningful and grammatically correct sentence. Hence, **option (c)** is the right answer choice.

Interventionist- favouring intervention, especially by a government in its domestic economy or by one state in the affairs of another.

Defection- the desertion of one's country or cause in favour of an opposing one

Inevitable- certain to happen; unavoidable

Frivolous- not having any serious purpose or value

Unscrupulous- having or showing no moral principles; not honest or fair

**S101. Ans.(d)**

**Sol.** An escrow account is a temporary pass through account held by a third party during the process of a transaction between two parties. Definition: An escrow account is a temporary pass through account held by a third party during the process of a transaction between two parties.

**S102. Ans.(a)**

**Sol.** India and Japan organised a Defence Ministerial meeting, co-chaired by Union Defence Minister Rajnath Singh and Japanese Defence Minister Takeshi Iwaya, in Tokyo on September 2, 2019. The meeting involved discussions on various issues of mutual concern such as ways to further strengthen the existing bilateral co-operative arrangements and adopt new initiatives towards achieving peace and security in the region.

**S103. Ans.(b)**

**Sol.** A promissory note is a legal instrument in which one party (the maker or issuer) promises in writing to pay a determinate sum of money to the other (the payee).

**S104. Ans.(d)**

**Sol.** India is the second largest fish producer in the world with a production of 13.70 million tonnes during 2018-19.

**S105. Ans.(b)**

**Sol.** The capital of a business (working capital) which is used in its day-to-day trading operations, calculated as the current assets minus the current liabilities.

**S106. Ans.(a)**

**Sol.** Bianca Andreescu, a 19-year-old rising star from Canada, defeated Williams 6-3, 7-5 to win the 2019 U.S. Open women's singles tournament, becoming the first teenager to capture a major since Maria Sharapova won in 2006.

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**S107. Ans.(c)**

**Sol.** The term bad debts usually refer to accounts receivable (or trade accounts receivable) that will not be collected.

**S108. Ans.(c)**

**Sol.** Joaquin Phoenix's "Joker" was awarded the Golden Lion for Best Film at the 76th Annual Venice Film Festival.

**S109. Ans.(b)**

**Sol.** A basis point is the smallest measure used in quoting yields on fixed income products. Basis points also pertain to interest rates. One basis point is equal to one one-hundredth of one percentage point (0.01%). Therefore, 100 basis points would be equivalent to 1%.

**S110. Ans.(a)**

**Sol.** Financial Literacy Week 2019 was observed from June 3-7 on the theme of "Farmers" and how they benefit by being a part of the formal banking system. Financial Literacy Week is an initiative of RBI to promote awareness of key topics every year through a focused campaign. Growth in agriculture is necessary for the overall economic growth and finance is an essential enabler for the same.

**S111. Ans.(a)**

**Sol.** Nomura's Food Vulnerability Index (NFVI) ranks countries based on their exposure to large swings in food prices. India ranked 44 out of 110 countries; a higher rank is worse. At 4.6%, India's retail inflation for October touched a 16-month high because of the jump in food prices.

**S112. Ans.(a)**

**Sol.** Andhra Pradesh Chief Minister YS Jagan Mohan Reddy launched '14400', a citizen helpline number meant to enable people to complain about corruption in government departments.

**S113. Ans.(d)**

**Sol.** The Asian Development Bank (ADB) has approved the release of USD 150 million for the second part of a program in West Bengal to provide budgetary support for the state government.

**S114. Ans.(d)**

**Sol.** The Defense Research and Development Organization (DRDO) organized DRDO Industry Synergy Summit 2019 in Hyderabad.

**S115. Ans.(d)**

**Sol.** Indian shuttler Lakshya Sen won the men's singles final at the Scottish Open at Glasgow, Scotland.

**S116. Ans.(c)**

**Sol.** In a bid to keep tab on polluting industries, the Central Pollution Control Board has developed a mobile application that will enable the pollution watchdog to inspect industries through live streaming videos.

**S117. Ans.(b)**

**Sol.** Praveen Kumar became the first Indian man to win a Wushu World Championships gold, beating Russel Diaz of Philippines in the 48kg category in Shanghai.

**S118. Ans.(d)**

**Sol.** The Centre announced that the Union Cabinet had approved a revival plan for the Bharat Sanchar Nigam Limited (BSNL) and Mahanagar Telephone Nigam Limited (MTNL) and had decided "in principle" to merge the two entities.

**S119. Ans.(b)****S120. Ans.(b)**

**Sol.** Manohar Lal Khattar took oath as the chief minister of Haryana for a second consecutive term.

**S121. Ans.(d)****S122. Ans.(d)**

**Sol.** IDBI provides long run finance to industries. Industrial Development bank of India (IDBI) was constituted under Industrial Development bank of India Act, 1964 as a Development Financial Institution and came into being as on July 01, 1964 vide GoI notification dated June 22, 1964. It was regarded as a Public Financial Institution in terms of the provisions of Section 4A of the Companies Act, 1956. It continued to serve as a DFI for 40 years till the year 2004 when it was transformed into a Bank.

**S123. Ans.(d)**

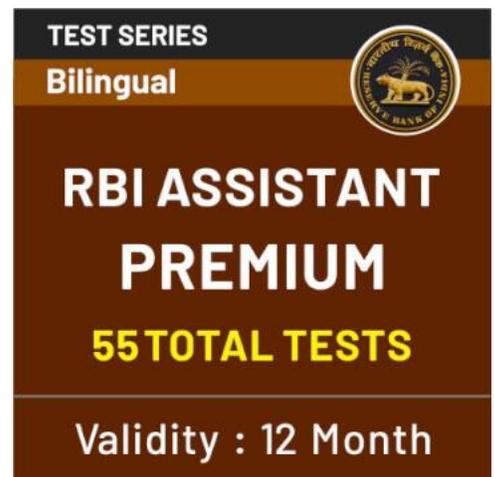
**Sol.** Section 24 and Section 56 of the Banking Regulation Act 1949 mandates all commercial banks in India to maintain SLR. It becomes pertinent to know in detail about the components of the SLR. These are assets one can easily convert into cash – like gold, treasury bills, govt-approved securities, government bonds and cash reserves.

**S124. Ans.(d)**

**Sol.** The United Arab Emirates launched a permanent residency scheme to woo wealthy individuals and exceptional talents, a move that could attract more Indian professionals and businessmen to the Gulf nation

**S125. Ans.(b)**

**Sol.** The quantitative instruments are Open Market Operations, Liquidity Adjustment Facility (Repo and Reverse Repo), Marginal Standing Facility, SLR, CRR, Bank Rate, Credit Ceiling etc. On the other hand, qualitative instruments are credit rationing, moral suasion and direct action (by RBI on banks).



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**S126. Ans.(d)**

**Sol.** Chit funds in India are governed by the Chit Funds Act, 1982. Under this Act, the chit fund businesses can be registered and regulated only by the respective State Governments. Regulator of chit funds is the Registrar of Chits appointed by respective state governments under Section 61 of Chit Funds Act.

**S127. Ans.(a)**

**Sol.** The Reserve Bank of India (RBI) released the draft guidelines to modify the loan system for delivery of bank credit, making the rules stricter to regulate larger borrowers enjoying working capital facility from the banking system. The draft specifies a minimum level of loan component in fund based working capital finance and a mandatory Credit Conversion Factor (CCF) for the undrawn portion of cash credit availed of by large borrowers.

**S128. Ans.(a)**

**Sol.** The Comptroller and Auditor General (CAG) of India is an authority, established by Article 148 of the Constitution of India, which audits all receipts and expenditure of the Government of India and the state governments, including those of bodies and authorities substantially financed by the government.

**S129. Ans.(b)**

**Sol.** Securities and Exchange Board of India (SEBI) is a statutory regulatory body entrusted with the responsibility to regulate the Indian capital markets. It monitors and regulates the securities market and protects the interests of the investors by enforcing certain rules and regulations.

**S130. Ans.(c)**

**Sol.** The State Bank of India (SBI) has announced a strategic partnership with the FMCG arm of The Art of Living — Sri Sri Tattva.

**S131. Ans.(d)**

**Sol.** MUDRA, which stands for Micro Units Development & Refinance Agency Ltd, is a financial institution being set up by Government of India for development and refinancing micro units' enterprises. It was announced by the Hon'ble Finance Minister while presenting the Union Budget for FY 2016. The purpose of MUDRA is to provide funding to the non-corporate small business sector through various Last Mile Financial Institutions like Banks, NBFCs and MFIs.

**S132. Ans.(d)**

**Sol.** IIFCL, a wholly-owned Government of India company, was set up in 2006 to provide long-term finance to viable infrastructure projects through a special purpose vehicle. These broadly include transportation, energy, water, sanitation, communication, social and commercial infrastructure as per the government mandate.

**S133. Ans.(b)**

**Sol.** National Housing Bank. National Housing Bank (NHB), a Government of India owned entity, was set up on 9 July 1988 under the National Housing Bank Act, 1987. NHB is an apex financial institution for housing.

**S134. Ans.(d)**

**Sol.** India's largest telecom operator Vodafone Idea Ltd announced a five-year multi-million-dollar IT outsourcing deal with tech giant IBM. The company did not divulge the size of the deal but some reports pegged it at about \$700 million.

**S135. Ans.(d)**

**Sol.** The Reserve Bank has exited the National Housing Bank (NHB) and the National Bank for Agriculture & Rural Development (Nabard), by selling its entire stakes to government for Rs 1,450 crore and Rs 20 crore, respectively, making them fully government-owned now.

**S136. Ans.(c)**

**Sol.** Eminent economist Surjit S Bhalla was appointed as the Executive Director for India on the board of the International Monetary Fund (IMF).

**S137. Ans.(b)**

**Sol.** A promoter/promoter group can have a joint venture with an existing scheduled commercial bank to set up a payments bank. However, scheduled commercial bank can take equity stake in a payments bank to the extent permitted under Section 19 (2) of the Banking Regulation Act, 1949.

**S138. Ans.(c)**

**Sol.** Exercise Nomadic Elephant-XIV, the 14th edition of Indo-Mongolian joint military training, commenced from 5 October 2019. The exercise conducted over a period of 14 days from 5 October to 18 October 19 at Bakloh, Himachal Pradesh.

**S139. Ans.(a)**

**Sol.** Senior Citizen Saving Scheme (SCSS) is exclusively meant for people over the age of 60 years. They shall come into force on 02nd day of August in 2004.

**S140. Ans.(c)**

**Sol.** The government has launched a portal for better coordination among the ministries of power, coal and Indian Railways for coal supply to power plants.

The Prakash portal – 'Power Rail Koyla Availability through Supply Harmony' – will enable all stakeholders to monitor coal right from mines to transportation. This is a laudable project in ensuring adequate availability optimum utilisation of coal at thermal power plants.

**S141. Ans.(d)**

**Sol.** Former Olympic boxing gold medallist and four-weight world champion Pernell Whitaker has died after a traffic accident in Virginia.

**S142. Ans.(b)**

**Sol.** Capital of Laos is Vientiane and Currency is Lao kip.

**S143. Ans.(b)**

**Sol.** Telangana Formation Day is celebrated on the formation of Telangana State on 2 June every year since 2014. The State celebrates the occasion with formal events across the districts.

**S144. Ans.(e)**

**Sol.** Vietnamese dong is currency of Vietnam and Capital is Hanoi.

**S145. Ans.(b)**

**Sol.** Karwar is a city in Karnataka being the head quarter of Uttara Kannada district in the Southern western coast of India. It is situated between Sahyadri ever green forest in east, blue Arabian Sea to the west, towards south ends with harbor and North the beautiful Kali river.

**S146. Ans.(a)**

**Sol.** The greatest dam of Rajasthan-Bisalpur, located in Tonk District of Rajasthan. The dam is built across the Banas River between two mountains. The largest dam of Rajasthan-Bisalpur with a height of 39m is one of the honor of Rajasthan.

**S147. Ans.(b)**

**Sol.** Bihu dance is a group dance in which males and females dance together. The dance is performed to traditional Bihu music.

**S148. Ans.(d)**

**Sol.** Bank of India was founded in 1906 in Mumbai. It became the first Indian bank to open a branch outside India in London in 1946 and the first to open a branch in continental Europe at Paris in 1974.

**S149. Ans.(a)**

**Sol.** DBS Banks is a multinational banking and financial services corporation headquartered in Marina Bay, Singapore. The company was known as The Development Bank of Singapore Limited. The bank was set up by the Government of Singapore in July 1968 to take over the industrial financing activities from the Economic Development Board.

**S150. Ans.(a)**

**Sol.** Periyar National Park is located in Kerala, also known as 'God's own country'.



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