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S1. Ans.(a)
Sol.


S2. Ans.(d)
Sol.


S3. Ans.(c)
Sol.


## S4. Ans.(c)

Sol.


S5. Ans.(d)
Sol.


S6. Ans.(b)
Sol. For accountability of plethora of bodies, an umbrella committee should be appointed with powers to regulate action of these bodies. Hence, only action II is the right course of action.

S7. Ans.(a)
Sol. Action I will help government to curb the mafia. Action II is not feasible. Hence, only action I is the right course of action.

## S8. Ans.(c)

## S9. Ans.(a)

Sol. The machine rearranges two numbers and two words in each step. The words and numbers are arranged alternatively in each step from both right end and left end. The numbers are arranged as smallest even number from left to right and greatest odd number from right to left after that consonants are arranged in increasing alphabetical order from left to right and vowels are arranged decreasing alphabetical order from right to left.

Input: call 4037 ice land 5025 under ape same 331838 mango 21 open.
Step I: 18 call 40 ice land 5025 under ape same 3338 mango 21 open 37.
Step II: call 1840 ice land 5025 ape same 3338 mango 21 open 37 under.
Step III: 38 call 1840 ice land 5025 ape same mango 21 open 37 under 33 .
Step IV: land 38 call 1840 ice50 25 ape same mango 2137 under 33 open.
Step V: 40 land 38 call 18 ice 50 ape same mango 2137 under 33 open 25.
Step VI: mango 40 land 38 call 1850 ape same 2137 under 33 open 25 ice.
Step VII: 50 mango 40 land 38 call 18 ape same 37 under 33 open 25 ice 21 .
Step VIII: same 50 mango 40 land 38 call 1837 under 33 open 25 ice 21 ape.

## S10. Ans.(d)

Sol. The machine rearranges two numbers and two words in each step. The words and numbers are arranged alternatively in each step from both right end and left end. The numbers are arranged as smallest even number from left to right and greatest odd number from right to left after that consonants are arranged in increasing alphabetical order from left to right and vowels are arranged decreasing alphabetical order from right to left.
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Step VIII: same 50 mango 40 land 38 call 1837 under 33 open 25 ice 21 ape.

## S11. Ans.(e)

Sol. The machine rearranges two numbers and two words in each step. The words and numbers are arranged alternatively in each step from both right end and left end. The numbers are arranged as smallest even number from left to right and greatest odd number from right to left after that consonants are arranged in increasing alphabetical order from left to right and vowels are arranged decreasing alphabetical order from right to left.
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Step VI: mango 40 land 38 call 1850 ape same 2137 under 33 open 25 ice.
Step VII: 50 mango 40 land 38 call 18 ape same 37 under 33 open 25 ice 21.
Step VIII: same 50 mango 40 land 38 call 1837 under 33 open 25 ice 21 ape.

## S12. Ans.(d)

Sol. The machine rearranges two numbers and two words in each step. The words and numbers are arranged alternatively in each step from both right end and left end. The numbers are arranged as smallest even number from left to right and greatest odd number from right to left after that consonants are arranged in increasing alphabetical order from left to right and vowels are arranged decreasing alphabetical order from right to left.
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Step VII: 50 mango 40 land 38 call 18 ape same 37 under 33 open 25 ice 21 .
Step VIII: same 50 mango 40 land 38 call 1837 under 33 open 25 ice 21 ape.

## S13. Ans.(e)

Sol. The machine rearranges two numbers and two words in each step. The words and numbers are arranged alternatively in each step from both right end and left end. The numbers are arranged as smallest even number from left to right and greatest odd number from right to left after that consonants are arranged in increasing alphabetical order from left to right and vowels are arranged decreasing alphabetical order from right to left.
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Step VII: 50 mango 40 land 38 call 18 ape same 37 under 33 open 25 ice 21.
Step VIII: same 50 mango 40 land 38 call 1837 under 33 open 25 ice 21 ape.

## S14. Ans.(e)

Sol.



## S15. Ans.(b)

Sol.


S16. Ans.(c)
Sol.


S17. Ans.(c)
Sol.


S18. Ans.(e)
Sol.


S19. Ans.(a)
S20. Ans.(a)

S21. Ans.(e)
Sol.


S22. Ans.(a)
Sol.


S23. Ans.(d)
S24. Ans.(b)
Sol.
opposite letter of the last letter of the word


S25. Ans.(d)
Sol.

> opposite letter of the last letter of the word

LIKELY $\longrightarrow{ }^{\uparrow} \mathrm{BO} 6 \longrightarrow$ Total number of letters in the word
opposite letter of the 1st letter of the word

S26. Ans.(c)
Sol.
opposite letter of the last letter of the word

LIKELY $\longrightarrow$ B O $^{\uparrow} \longrightarrow$ Total number of letters in the word
$\rightarrow$ opposite letter of the 1st letter of the word

S27. Ans.(a)
Sol.
opposite letter of the last letter of the word

LIKELY $\longrightarrow$ BO6 $\underset{\substack{\text { opposite letter of the 1st letter of } \\ \text { the word }}}{\substack{\text { ond }}}$

S28. Ans.(d)
Sol.
opposite letter of the last letter of the word


S29. Ans.(b)
Sol.


S30. Ans.(d)
Sol.


S31. Ans.(d)
Sol.


S32. Ans.(d)
Sol.


S33. Ans.(b)
Sol.


S34. Ans.(b)
Sol. Statement (A) is the cause and (B) is its effect.

## S35. Ans.(a)

Sol. The Bar Council of India (BCI) has ordered evening law colleges to close down because the standard of education in evening law colleges was decreasing. So, (B) is the cause and (A) is its effect.

## S36. Ans.(b)

Sol. The fiscal deficit of the country has decreased because the finance ministry has imposed additional taxation. So, statement $(A)$ is the cause and $(B)$ is its effect.

S37. Ans.(d)

S38. Ans.(b)
Sol.


S39. Ans.(d)
Sol.


S40. Ans.(d)
Sol.


S41. Ans.(d)
Sol.


S42. Ans.(b)
Sol.


S43. Ans.(c)
S44. Ans.(d)
Sol.

| Person | Colour | State | Days |
| :--- | :--- | :--- | :--- |
| A | Green | Uttarakhan <br> d | Saturday |
| E | Blue | HP | Sunday |
| D | Red | MP | Monday |
| F | Pink | Bihar | Thursday |
| G | Black | WB | Tuesday |
| B | Brown | UP | Friday |
| C | Yellow | AP | Wednesda <br> y |

S45. Ans.(b)
Sol.

| Person | Colour | State | Days |
| :--- | :--- | :--- | :--- |
| A | Green | Uttarakhan <br> d | Saturday |
| E | Blue | HP | Sunday |
| D | Red | MP | Monday |
| F | Pink | Bihar | Thursday |
| G | Black | WB | Tuesday |
| B | Brown | UP | Friday |
| C | Yellow | AP | Wednesda <br> y |

S46. Ans.(d)
Sol.

| Person | Colour | State | Days |
| :--- | :--- | :--- | :--- |
| A | Green | Uttarakhan <br> d | Saturday |
| E | Blue | HP | Sunday |
| D | Red | MP | Monday |
| F | Pink | Bihar | Thursday |
| G | Black | WB | Tuesday |
| B | Brown | UP | Friday |
| C | Yellow | AP | Wednesda <br> y |

S47. Ans.(c)
Sol.

| Person | Colour | State | Days |
| :--- | :--- | :--- | :--- |
| A | Green | Uttarakhan <br> d | Saturday |
| E | Blue | HP | Sunday |
| D | Red | MP | Monday |
| F | Pink | Bihar | Thursday |
| G | Black | WB | Tuesday |
| B | Brown | UP | Friday |
| C | Yellow | AP | Wednesda <br> y |



S48. Ans.(a)
Sol.

| Person | Colour | State | Days |
| :--- | :--- | :--- | :--- |
| A | Green | Uttarakhan <br> d | Saturday |
| E | Blue | HP | Sunday |
| D | Red | MP | Monday |
| F | Pink | Bihar | Thursday |
| G | Black | WB | Tuesday |
| B | Brown | UP | Friday |
| C | Yellow | AP | Wednesda <br> y |

S49. Ans.(a)
Sol. $34+20-1=53$

S50. Ans.(d)

S51. Ans.(c)
Sol.
Degree measure of $\mathrm{B}+\mathrm{D}=360^{\circ}-\left(80^{\circ}-72^{\circ}-74^{\circ}+62^{\circ}\right)$
$=72^{\circ}$
Also, difference b/w degree measures of $B \& D=28^{\circ}$
$\therefore$ Degree measure of B and D is $50^{\circ}$ and $22^{\circ}$ respectively as B is more than D .
Now total literates in all villages together
$=\frac{5500}{50} \times 360$
$=39600$
Illiterate persons in village $B$
$=\left(1-\frac{1}{11}\right) \times 5500$
$=5000$
Illiterates in Village E
$=\frac{75}{100} \times \frac{74}{360} \times 39600=6105$
$\therefore$ Total sum $=5000+6105=11105$

## S52. Ans.(a)

## Sol.

Degree measure of $B+D=360^{\circ}-\left(80^{\circ}-72^{\circ}-74^{\circ}+62^{\circ}\right)$
$=72^{\circ}$
Also, difference $b / w$ degree measures of $B \& D=28^{\circ}$
$\therefore$ Degree measure of B and D is $50^{\circ}$ and $22^{\circ}$ respectively as B is more than D .
Now total literates in all villages together
$=\frac{5500}{50} \times 360$
$=39600$
Illiterate persons of village $A$
$=39600 \times \frac{80}{360} \times\left(1+\frac{3}{22}\right)=10,000$
$\therefore$ Required $\%=\frac{10,000}{39600} \times 100 \approx 25.3 \%$

## S53. Ans.(d)

## Sol.

Degree measure of $B+D=360^{\circ}-\left(80^{\circ}-72^{\circ}-74^{\circ}+62^{\circ}\right)$
$=72^{\circ}$
Also, difference $b / w$ degree measures of $B \& D=28^{\circ}$
$\therefore$ Degree measure of B and D is $50^{\circ}$ and $22^{\circ}$ respectively as B is more than D .
Now total literates in all villages together
$=\frac{5500}{50} \times 360$
$=39600$
Required ratio $=\frac{A+D}{B+F}=\frac{80^{\circ}+22^{\circ}}{50^{\circ}+62^{\circ}}=\frac{51}{56}$
S54. Ans.(b)

## Sol.

Degree measure of $B+D=360^{\circ}-\left(80^{\circ}-72^{\circ}-74^{\circ}+62^{\circ}\right)$
$=72^{\circ}$
Also, difference $b / w$ degree measures of $B \& D=28^{\circ}$
$\therefore$ Degree measure of B and D is $50^{\circ}$ and $22^{\circ}$ respectively as B is more than D .
Now total literates in all villages together
$=\frac{5500}{50} \times 360$
$=39600$

Total illiterate male persons in village $F$
$=39600 \times \frac{62}{360} \times\left(1+\frac{2}{11}\right) \times \frac{15}{26}$
$=4650$
Total literate male persons in village $F$
$=39600 \times \frac{62}{360} \times \frac{13}{22}=4030$
$\therefore$ Total number of males in village $\mathrm{F}=4650+4030$
$=8680$

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S55. Ans.(c)
Sol.
Degree measure of $B+D=360^{\circ}-\left(80^{\circ}-72^{\circ}-74^{\circ}+62^{\circ}\right)$
$=72^{\circ}$
Also, difference b/w degree measures of $B \& D=28^{\circ}$
$\therefore$ Degree measure of B and D is $50^{\circ}$ and $22^{\circ}$ respectively as B is more than D .
Now total literates in all villages together
$=\frac{5500}{50} \times 360$
$=39600$
Required average
$=\frac{1}{4}(50+72+22+74)$
$=54.5^{\circ}$

S56. Ans.(c)

## Sol.

Let investment of $A, B, C$ and $D$ is $a, b, c$ and $d$ respectively.
A
B
C
D

Now in firtyear $\rightarrow a \times 12: b \times 12: c \times 12$
In 2nd year $\quad \rightarrow 2 \mathrm{a} \times 12: \frac{4 \mathrm{~b}}{3} \times 12: \frac{6 \mathrm{c}}{5} \times 12$
In 3rd year

$$
\frac{6 c}{5} \times 12: d \times 12
$$

$A: B: C: D$
$\Rightarrow(a \times 12+2 a \times 12):\left(b \times 12+\frac{4}{3} b \times 12\right): c \times 12+2 \frac{6}{5} c \times 12: d \times 12$
3a: $\frac{7 b}{3}: \frac{17}{5} c: d=12: 14: 17: 8$
$\Rightarrow a: b: c: d=4: 6: 5: 8$
Difference between $B$ and $C$ initial investment $=1150$
Total Investment of $A$ and $D$ together
$=\frac{1150}{1} \times 12=13800$
S57. Ans.(e)
Sol.
$X$ and $Y$ can do a work $\rightarrow 10$ days
$Z$ can destroy the work $\rightarrow 28$ days
C
After 12 days
$14 \times 12-5 \times 12=108$-unit work done
Y complete the work in 4 days
$\frac{140-108}{4}=8$ unit/day (Y's efficiency)
$X$ 's efficiency $=14-8=6$ unit/days
X can complete work
$=\frac{140}{6}$ day $=23 \frac{1}{3}$ days
S58. Ans.(a)
Sol.
Let cost price of article is $=100$
And profit $=\mathrm{x}$
ATQ,
$\frac{x}{100+(100+x)}=16 \frac{2}{3} \% \quad[100+x \Rightarrow$ S.P. $]$
$\frac{x}{200+x}=\frac{1}{6}$
$\mathrm{x}=40$
profit percent $=40 \%$
S.P. $=140$

Mark price $=\frac{140}{9} \times 10=\frac{1400}{9}$
Now
$100 \rightarrow 1350$
$\frac{1400}{9} \rightarrow \frac{1350}{100} \times \frac{1400}{9}=2100$

S59. Ans.(a)
Sol.
Let speed of boat and stream is $x$ and $y$ respectively.
ATQ,
$\frac{75}{x+y}=\frac{60}{x-y}$
$75 x-75 y=60 x+60 y$
$15 x=135 y$
$\mathrm{x}=9 \mathrm{y}$
Required percentage $=\frac{10 y}{9 y} \times 100$

$$
=111 \frac{1}{9} \%
$$

S60. Ans.(c)
Sol.
Let R is the rate of interest in C.I.
ATQ,

$$
\begin{aligned}
& \frac{\mathrm{P} \times 11 \times 4}{100}=\mathrm{P}\left[\left(\frac{100+\mathrm{R}}{100}\right)^{2}-1\right] \\
& \frac{44}{100}=\left(\frac{100+\mathrm{R}}{100}\right)^{2}-1 \\
& \frac{144}{100}=\left(\frac{100+\mathrm{R}}{100}\right)^{2} \\
& \frac{12}{10}=\frac{100+\mathrm{R}}{100} \\
& R=20 \%
\end{aligned}
$$

Now
$10920=\mathrm{P}\left[\frac{100+20}{100}\right]^{3}-\mathrm{P}$
$P=15000$

S61. Ans.(b)
Sol.
The pattern is:
$461+13=474$
$474-9=465$
$465+13=478$
$478-9=469$
$469+13=482$


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## S62. Ans.(c)

Sol.
Pattern is $+9 \times 1,-9 \times 2,+9 \times 3,-9 \times 4,+9 \times 5$

## S63. Ans.(e)

Sol. $\div 2+2, \div 3+3, \div 4+4, \div 5+5$
S64. Ans.(c)
Sol.


S65. Ans.(e)
Sol.


S66. Ans.(c)
Sol.
Let P ltr. of mixture are taken out from all 3 containers.
Quantity of $\mathrm{X}, \mathrm{Y}$ and Z from A container
$\rightarrow \frac{2 \mathrm{P}}{6}, \frac{3 \mathrm{P}}{6}, \frac{\mathrm{P}}{6}$
From B container
$\rightarrow \frac{P}{8}, \frac{2 P}{8}, \frac{5 P}{8}$
From C container
$\rightarrow \frac{3 P}{7}, \frac{P}{7}, \frac{3 P}{7}$
Quantity of $\mathrm{Y} \rightarrow \frac{3 \mathrm{P}}{6}+\frac{2 P}{8}+\frac{\mathrm{P}}{7}$
$=\frac{84 \mathrm{P}+42 \mathrm{P}+24 \mathrm{P}}{168}$
$=\frac{150 \mathrm{P}}{168}$
Quantity of $\mathrm{X} \rightarrow \frac{2 P}{6}+\frac{P}{8}+\frac{3 P}{7}$
$=\frac{56 \mathrm{P}+21 \mathrm{P}+72 \mathrm{P}}{149 \mathrm{P}}$
$=\frac{149 \mathrm{P}}{168}$
Diff. $=\frac{150 \mathrm{P}}{168}-\frac{149 \mathrm{P}}{168}=\frac{1}{8}$
$\mathrm{P}=21$ liter

## S67. Ans.(d)

Sol.
Distance between $P$ and $Q$ is 150 km .
Now $X$ bus cover 40 km in 1 hour
Y bus cover 60 km in $1^{\text {st }}$ hour
Remaining distance $=50 \mathrm{~km}$
Remaining time to cross each other
$=\frac{50}{40+50}=\frac{50}{90}=\frac{5}{9} h r$
Distance which is covered by ${ }^{\prime} Y^{\prime}$ in $\frac{5}{9} h r$
$=40 \times \frac{5}{9}=\frac{200}{9} \mathrm{~km}$
Distance between $Q$ and the point where buses crosses each other
$=60+\frac{200}{9}=82 \frac{2}{9} \mathrm{~km}$
S68. Ans.(d)
Sol.
Let Pankaj and Dinesh marks in Gate is $a$ and $b$ respectively.
And Marks of Pankaj and Dinesh in NET is $2 a, \frac{5 b}{3}$ respectively.
ATQ,
$2 a+\frac{5 b}{3}=120$
$a+b=65$
solving (i) and (ii)
$a=35, b=30$
Required difference
$35+70-30-50=25$

S69. Ans.(b)
Sol.
2 inlet pipes can fill the tank in 10 hours
3 outlet pipes can empty the same tank in 40 hours


Efficiency of 2 inlet pipes $\rightarrow 4$ unit/hour
Efficiency of 3 outlet pipes $\rightarrow 1$ unit/hour
9 more outlet pipes are required to maintain constant level
Total 12 outlet pipes required.

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S70. Ans.(a)
Sol.
Let xkg is quantity of type 1 Rice
y kg is quantity of type 2 Rice
Let cost of type 2 Rice $=5$ a per kg
So cost of type 1 Rice $=6$ a per kg
Now cost price of mixture $=6 a x+5 a y$
Selling price of mixture $=5.5$ a per kg
$=5.5 a x+5.5 a y$
Profit $=\frac{0.5 a y-0.5 a x}{5 a y+6 a x} \times 100=\frac{100}{43}$
$x: y=3: 5$

S71. Ans.(a)
Sol.
Suppose B takes ' $x$ ' days,
Then C will take ' $3 x$ ' days
$\frac{1}{3 x}+\frac{1}{x}=\frac{1}{22.5}$
Or, $\mathrm{x}=30$
Now, Let A and B together take ' $2 y^{\prime}$ ' days,
Then A will take ' $3 y$ ' days,
$\frac{1}{3 y}+\frac{1}{30}=\frac{1}{2 y}$
Or, $\mathrm{y}=5$
Hence, A will take $3 y=3 \times 5=15$ days.
Quantity $1=15$
Quantity $2=\frac{90}{6+1}=90 / 7$
S72. Ans.(b)
Sol.
Quantity $I \rightarrow \frac{117 \times 3+2}{300} \times 600$
$=706$ Rs
Quantity II $\rightarrow x+\frac{25 x}{100}=1000$
$x=\frac{100}{125} \times 1000$
$=800 \mathrm{Rs}$
$\therefore$ Quantity I < Quantity II

## S73. Ans.(a)

## Sol.

Since $x>0$ and $y<0$,
Quantity 1 will always be positive
And quantity 2 will always be negative
Hence, quantity $1>$ quantity 2
S74. Ans.(b)

## Sol.

Quantity 1 : Volume of cube left $=7^{3}-\pi\left(\frac{7}{2}\right)^{2} \times 7$
$=343-\frac{22}{7} \times \frac{49 \times 7}{4}$
$=343-269.5$
$=73.5 \mathrm{~cm}^{3}$
Quantity 2 : Surface area of cube left
$=6 \times 7^{2}-2 . \pi\left(\frac{7}{2}\right)^{2}+2 \pi\left(\frac{7}{2}\right) 7$
$=294-77+154$
$=371 \mathrm{~cm}^{2}$
Quantity 2 > Quantity 1
S75. Ans.(a)
Sol.
Let, first part beRs. $x$
Second part beRs. $y$
Then third part $=1440-x-y$
ATQ,
$\frac{x \times 2 \times 3}{100}=\frac{y \times 3 \times 4}{100}=\frac{4 \times 5 \times(1440-x-y)}{100}$
Solving, we get
$y=400$
$x=800$
$1440-800-400=240$
Req. Difference $=800-240=560$
Quantity $2<$ Quantity 1

## S76. Ans.(a)

## Sol.

Class VII students who failed in atmost 2 subjects
$=\frac{36}{72} \times 28=14$
Class VIII students who failed in atmost 2 subjects
$=\frac{72}{72} \times 28=28$
$\therefore$ Required average $=\frac{1}{2}(14+28)=21$
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S77. Ans.(c)
Sol.
Total failed students in class IX $=\frac{94}{47} \times 100=200$
Total failed students in class VIII $=\frac{(94+14)}{72} \times 100=150$
$\therefore$ Required ratio $=\frac{150}{200}=\frac{3}{4}$

## S78. Ans.(c)

Sol.
Difference in number of students who failed in only 1 subject and those in all 6 subjects $=25-18=7 \%$
None, difference in number of students of two groups asked in question
$=(100-18)-(100-40)$
= $22 \%$
$\because 75 \%$ of failed students $=21$
$\therefore 22 \%$ of failed students $=\frac{21}{7} \times 22=66$

S79. Ans.(d)

## Sol.

Percentage of students who failed in atmost 3 subjects in class
$V=25+15+22=62 \%$
$\mathrm{VI}=16+25+18=59 \%$
$\mathrm{VII}=100-20-22-16=42 \%$
$\mathrm{VIII}=100-20-25-15=40 \%$
$I X=15+22+10=47 \%$
$\therefore 2^{\text {nd }}$ minimum students one in class VII.
S80. Ans.(b)

## Sol.

Total failed students in class VIII $=\frac{50}{25} \times 100=200$
$\therefore$ Number of class V students who failed in atmost 2 subjects
$=(100-72) \times$ of 200
$=56$
So, required number of failed students in class V ,
$=\frac{56}{40} \times 100=140$

## S81. Ans.(c)

## Sol.

Total $\rightarrow 1$ Engine, 4 AC coach and 2 General Coaches out of 2 Engine 6 AC coach and 9 General Coaches

Total No of ways $={ }^{2} \mathrm{C}_{1} \times{ }^{6} \mathrm{C}_{4} \times{ }^{9} \mathrm{C}_{2}=1080$

S82. Ans.(a)
Sol.
Let total no. of Blue balls $=x$
Red balls $=2 x$
Green balls $=24$
Now Red balls $=\frac{2 x}{x+2 x+24} \times 100=\frac{600}{17}$
$=\frac{2 x}{3 x+24}=\frac{6}{17}$
$\mathrm{x}=9$
Number of red balls; $2 x=18$
Number of blue balls; $x=9$
Box $1 \rightarrow$ Total balls $\rightarrow 2$ blue +4 Red +3 Green
Box $2 \rightarrow$ Total balls $\rightarrow 4$ blue +8 Red +6 Green
Box $3 \rightarrow$ Total balls $\rightarrow 3$ blue +6 Red +15 Green
Required Probability $=\frac{1}{3}\left(\frac{3}{9}+\frac{6}{18}+\frac{15}{24}\right)=\frac{31}{72}$

## S83. Ans.(a)

Sol.
Let length of train and platform be 'L and ' $P$ ' respectively
$1^{\text {st }}$ train cross the pole $=24 \mathrm{~s}$
$2^{\text {nd }}$ train (20\% faster than first train) Cross the pole
$=\frac{24}{6} \times 5=20 \mathrm{~s}$ (same length)
Time taken to cross platform $=30 \mathrm{~s}$
ATQ,
$\frac{L+P}{30}=\frac{L}{20}$
$2 P=L$
$\frac{L}{P}=\frac{2}{1}$

## S84. Ans.(a)

Sol.

Let 100x number of employee eligible to cast vote.
10\% absent ---
Remaining $=100 x-10 x=90 x$
$10 \%$ of Remaining is not valid $=90 x-9 x=81 x$
Winner got 1 vote extra.
Winner Looser
41x 40x
$X=1$
Only possible case
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Total employees $\rightarrow 100 \times 1+2=102$
$2 \rightarrow$ Candidates participated in election

## S85. Ans.(d)

Sol.
Sum of age of couple at the Since of marriage $=52$
After 4 years $=16 \times 4=64$
Age of 2 children $=64-52-(4+4)=4$
As they are not twins but we also don't know the correct age of any one of the two so ages of the children cannot be determined.

S86. Ans.(e)
Sol.
St. A:- A : B = 1.5
St. $\mathrm{B}:-\mathrm{C}=\frac{1}{2}(A+B)$
St. $\mathrm{C}:-\mathrm{A}=340+B$
So using any 2 of the 3 statements we can determine the share of B.
S87. Ans.(d)
Sol.
Let there are $x$ no. of columns
St. I$0.625 x \times x=40, x^{2}=64$
$x=8$, no. of rows $=5$
student in each column $=5$
St. II $-\frac{5}{8} x \times x=40, x^{2}=64, x=8$
no. of rows $=5$
St. III- R < C
So either A or B is sufficient to answer the following questions

S88. Ans.(b)
Sol.
Let distance $=\mathrm{d}$
Speed in still water $=x$
Speed of current $=y$
$\therefore \frac{\mathrm{d}}{\mathrm{x}}=2$
From A, d given
$B, \frac{d}{x+y}=$ given
$C, y=$ given, soupstream speed can be calculated by using any 2 of the 3 statements

S89. Ans.(d)
Sol.
A: $3 T=7 C$
B: $\mathrm{T}-\mathrm{C}=900$
$C: T=C+C \times \frac{400}{3 \times 100}=\frac{7 C}{3}$

S90. Ans.(e)
Sol.
Let the no. of red balls be $x$.
So $A \rightarrow x+2=$ no. of yellow balls.

$$
B \rightarrow x+2+G=3 x \text { or } G=2 x-2
$$

So $C \rightarrow \frac{x}{2 x-2}=\frac{3}{4}$ or $x=3$
So, required probability $=\frac{{ }^{3} c_{1} \times 5{ }_{c_{1}} \times 4 c_{1}}{12 c_{3}}=\frac{3}{11}$

S91. Ans.(b)
Sol.
For Arunoday:
In 2012 :
Annual income $=$ Rs. 650 thousands
Annual expenditure $=400 \times \frac{3}{2}$
$=$ Rs. 600 thousands
$\therefore$ saving (annual) $=50$ thousand
Similarly, annual saving in 2016
$=800-\left(200 \times \frac{3}{2}\right)$
$=500$ thousand
For Veer,
Annual saving in 2012
$=\left(650 \times \frac{4}{5}\right)-400$
$=120$ thousands
Annual saving in 2016
$=\left(800 \times \frac{3}{8}\right)-200$
$=100$ thousands
$\therefore$ Required difference of average
$=\frac{1}{2}[(500+50)-(120+100)]$
$=165$ thousands

## S92. Ans.(d)

## Sol.

Asked income of Veer
$=700 \times \frac{4}{7}+700+\frac{2}{7}$
$=$ Rs. 600 thousand
Asked expenditure of Arunoday
$=300 \times \frac{4}{3}+200 \times \frac{3}{2}$
$=$ Rs. 700 thousand
$\therefore$ Required ratio $=\frac{600}{700}=6: 7$

## S93. Ans.(c)

## Sol.

Saving of Veer
$\left(700 \times \frac{2}{7}-150\right)+\left(800 \times \frac{3}{8}-200\right)$
= Rs. 150 thousands
Saving of Arunoday
$=700-\frac{2}{3} \times 300+800-200 \times \frac{3}{2}$
$=1000$ thousand .
$\therefore$ Required percentage $=\frac{850}{1000} \times 100$

$$
=85 \%
$$

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S94. Ans.(a)
Sol.
Annual saving of Arunoday in 2017
$=\frac{88}{100} \times 500=440$ thousand
Annual saving of Veer in 2017
$=\frac{115}{100} \times 100=115$ thousand
$\therefore$ Their total expenditure
$=(650-440)+\left(650 \times \frac{3}{5}-115\right)$
$=210+275$
$=485$ thousands

## S95. Ans.(e)

Sol.
Required average
$=\frac{1}{3}\left[\frac{5}{3} \times 150+\left(800 \times \frac{3}{8}-200\right)+700 \times \frac{4}{7}\right]$
$=\frac{1}{3}(250+100+400)$
$=$ Rs. 250 thousand

S96. Ans.(a)
Sol.
Let Son's Age $=x$
Satish's Age $=4 x$
After 4 year
$4 x+4=3(x+4)$
$4 x+4=3 x+12$
$\mathrm{x}=8$
Satish's Age $=8 \times 4=32$
His wife's Age $=\frac{32 \times 7}{8}=28$
Required Average $=\frac{28+8}{2}=18$

S97. Ans.(d)
Sol.
In 30 min the part of the tank will be filled by both tap
$=\frac{30}{36}=\frac{5}{6}$
Required tap $=1-\frac{5}{6}=\frac{1}{6}$
$\frac{1}{6}$ part of the tank will be filled by tank $A$ in 10 min.
$\therefore$ tap A will take 60 min.
$\therefore \operatorname{tap} \mathrm{B}$ will take time to fill the tank
$=\frac{1}{36}-\frac{1}{60}$
$=\frac{1}{90}$
$\therefore$ Required time $=90 \mathrm{~min}$.

S98. Ans.(c)
Sol.
Face card = 12
Joker = 2
Probability $=\frac{14}{54}=\frac{7}{27}$

## S99. Ans.(c)

Sol.
Stop of truck $=6 \times 40=240$ mint or 4 h .
Speed of truck $=\frac{640}{20-4 \mathrm{~h} .}=\frac{640}{16}=40 \mathrm{~km} / \mathrm{h}$
Speed of car $=\frac{40 \times 120}{100}=48 \mathrm{~km} / \mathrm{h}$
Speed of train $=\frac{48 \times 125}{100}=60 \mathrm{~km} / \mathrm{h}$
Required time $=\frac{600}{60}=10$ hours

S100. Ans.(d)
Sol.
Let cost price of 1000 gram = 1000 Rs.
He sell 900 grm instead of 1000 gram
Mark up price $=\frac{1000 \times 125}{100}=1250$ Rs .
Discount $=\frac{1250 \times 90}{100}=1125$ Rs.
Profit $=\frac{1125-900}{900} \times 100=25 \%$

S101. Ans. (b)
Sol. Refer the first sentence of the fourth paragraph "There is now considerable evidence that Type B malnutrition is a major cause of chronic degenerative diseases."

S102. Ans. (d)
Sol. Refer the last two sentences of the first paragraph "These have a long latency period before symptoms appear and a diagnosis is made. It follows that the majority of apparently healthy people are pre-ill."

S103. Ans. (a)
Sol. Refer the last sentence of the second paragraph "Nutrition is the easiest of these to change, and the most versatile tool for affecting the metabolic changes needed to tilt the balance away from disease."

## S104. Ans. (c)

Sol. Refer the second last sentence of the passage. The vast majority of people are consuming suboptimal amounts of most micronutrients, and most of the micronutrients concerned are very safe.

## S105. Ans. (b)

Sol. Subtle meaning so delicate or precise as to be difficult to analyse or describe. Hence it has same meaning as tenuous.
Abject means experienced or present to the maximum degree.
Adamant means impervious to pleas, persuasion, requests, reason.
Emulate means strive to equal or match, especially by imitating.

S106. Ans. (e)
Sol. Invalidate means make or prove (an argument, statement, or theory) unsound or erroneous. Hence it has same meaning as refute.
Servile means having or showing an excessive willingness to serve or please others.
Equivocal means open to two or more interpretations.
Hapless means unfortunate and deserving pity.
Inane means devoid of intelligence.

S107. Ans. (b)
Sol. Inevitable means certain to happen; unavoidable. Hence it has opposite meaning as avertable.
Alacrity means liveliness and eagerness.
Amenable means disposed or willing to comply.
Bereft means sorrowful through loss or deprivation.
Callous means emotionally hardened.


S108. Ans. (c)
Sol. Refer the second last sentence of the first paragraph ". He and Peyton West, a doctoral student who has been working with him in Tanzania, had never seen the Tsavo lions that live some 200 miles east of the Serengeti."

## S109. Ans. (c)

Sol. The statement "The Tsavo lion is considered to be less evolved than the Serengeti variety." do not contribute to the popular image of Tsavo lions as savage creatures.

S110. Ans. (c)
Sol. Tsavo lions are believed to be extremely ferocious. So if they are made close to Pleistocene lions and if option (c) is true, then the fact of their ferocity would be negated.

## S111. Ans. (c)

Sol. Refer the last part of the third paragraph " The zoologist has been working in Tsavo off and on for four years. "I am so sick of this maneater business. Patterson made a helluva lot of money off that story, but Tsavo's lions are no more likely to turn man-eater than lions from elsewhere."

## S112. Ans. (b)

Sol. Intriguing means arousing one's curiosity or interest; fascinating. Hence it has same meaning as enthralling. Circumvent means surround so as to force to give up. Cogent means powerfully persuasive. Debacle means a sudden and violent collapse. Denigrate means charge falsely or with malicious intent.

## S113. Ans. (b)

Sol. Savagery means the quality of being fierce or cruel. Hence it has same meaning as viciousness. Cognizant means having or showing knowledge or understanding or realization.
Concomitant means following or accompanying as a consequence.
Disparate means fundamentally different or distinct in quality or kind.
Duress means compulsory force or threat.

## S114. Ans. (d)

Sol. Ferocity means savagely fierce, cruel, or violent. Hence it has opposite meaning as tame.
Covet means wish, long, or crave for.
Ebullient means joyously unrestrained.
Elicit means call forth, as an emotion, feeling, or response.
Enervate means weaken mentally or morally.

## S115. Ans. (a)

Sol. Primitive means relating to, denoting, or preserving the character of an early stage in the evolutionary or historical development of something. Hence it has opposite meaning as neoteric.
Evince means give expression to.
Exigent means demanding immediate attention.
Onerous means not easily borne; wearing.
Paucity means an insufficient quantity or number.

S116. Ans. (c)
Sol. 'mandate, necessary, unchanged' is the correct set of words making the sentence meaningful.

## S117. Ans. (b)

Sol. 'proffered, implemented, result' is the correct set of words making the sentence meaningful.
Proffered means hold out or put forward (something) to someone for acceptance.
Inflicted means cause (something unpleasant or painful) to be suffered by someone or something.
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## S118. Ans. (d)

Sol. 'spirits, determination, deployed' is the correct use.

## S119. Ans.(a)

Sol. "nevertheless" means "however" connects statement A and statement B in the most appropriate manner.
Ankara continues to defiantly say it doesn't need EU/ money or membership; nevertheless, it is trying to develop ties with individual EU members, which seems to represent a search for another kind of relationship with Europe.

## S120. Ans.(b)

Sol. "Whereas" is used while taking a fact into consideration.
BJP has been routed in these elections having managed to win mere $18.7 \%$ of all seats whereas the opposition, especially independent candidates, have walked away with flying colours.

## S121. Ans. (a)

Sol. 'that' will not be used before 'if' as this is an interrogative sentence of indirect speech in which that is replaced by 'if/ whether'.
Ex. He asked me if/ whether I was ready.

S122. Ans. (d)
Sol. 'depends' will be used in place of 'depend' as the subject of the sentence 'success' is singular.

## S123. Ans. (c)

Sol. 'thrown' will be used in place of 'threw' as 'have/ has/ had/ having + V3' is used.
Ex. Having taken breakfast, he went out.

## S124. Ans. (b)

Sol. 'has been working' will be used in place of 'is working' as the sentence is in present perfect continuous tense 'for+ time'.

## S125. Ans. (a)

Sol. 'will talk' will be used in place of 'talked' as two actions, that will happen in future are described here.
Ex. He will go to his sister and then he will go to his friend.

## S126. Ans. (a)

Sol. The paragraph is about the programme "Housing For All by 2022" launched by government along with Pradhan Mantri Awas Yojana (Pmay), generating direct and indirect employment as indicated by the National Council of Applied Economic Research. Hence the blank must be filled by the sentence that tells more about the scheme as mentioned in the above sentence of the blank. After reading all the sentences, we can conclude that sentence (a) talking about the Pmay scheme that envisions building 20 million urban units by 2022, is making the paragraph more complete and meaningful than other sentences. Hence option (a) is the best choice.

## S127. Ans. (e)

Sol. In this paragraph, future economic growth has been discussed, that depends on the young generation. The sentences before the blank talks about the wide gap between productive labour force and the employment and entrepreneurial opportunities available. The success of the fourth Industrial Revolution has also been discussed. Hence the blank must be filled the sentence related to the economic condition. Going through all the sentences, we can infer that sentence (e) goes correctly with the paragraph that talks about the large-scale disruption causing economic turmoil. Hence sentence (e) is the correct choice.

## S128. Ans. (b)

Sol. Here the theme of the paragraph revolves around the global economy depending upon the investment, trade and industrial production. The sentences before the blank is about the statistics of GDP growth in 2017 from 2016 whereas the sentences after the blank talks about the expected growth of export from previous year. Hence the blank must be filled by the sentence related to this economic growth. After reading all the sentences, we find that sentence (b) goes in agreement with the passage talking about the pick up of GDP, as discussed in its above sentence, which is expected to be broad based across both advanced and emerging market. Hence option (b) is the correct choice.

## S129. Ans. (b)

Sol. The paragraph talks about the unavailability of land to the Kyrgystan's citizens that is supposed to provide free to every citizen under Kyrgyz law. Hence the blank must be filled by the sentence related to this theme. Going through all the sentences, we can conclude that sentence (b) goes in harmony with the paragraph talking about the attractive and expensive land because of plot scarcity in Bishkek. Hence option (b) is the correct choice.

S130. Ans. (b)
Sol. The paragraph is about the earthquake occurred on October 8, 2005 that has affected Kashmir and its aftershocks been felt from across the region from Central Asia to China. The sentence before the blank talks about volatility created in Kashmir hence the blank must be filled by the sentence related to these arguments. Sentence (b) that talks about the reason behind the volatility in Kashmir is going appropriately with the paragraph. Hence option (b) is the correct choice.

S131. Ans. (c)
Sol. Solicitude means anxiety or concern.
Option (c) is the correct choice as both the words best fits the theme of the paragraph.
S132. Ans. (D)
Sol. Option (D) is the correct choice.
Invasion means to enter for conquest or plunder.
Hassle means a heated often protracted argument.

## S133. Ans. (a)

Sol. Both the words of option (a) are aptly justifying the sense of the paragraph. Further, it is mentioned about the publication of these criminal records in the passage.

## S134. Ans. (e)

Sol. Option (e) is the correct choice.

## S135. Ans. (e)

Sol. Option (e) is the correct choice.
Dismal means depressing.
Horrid means dreadful.

## S136. Ans. (a)

Sol. Option (a) is the right choice.
Conviction means a declaration that a person is guilty of an offense.
Convictions and judgements both the words satisfactorily fill the blank.

## S137. Ans. (b)

Sol. Option (B) is the correct choice.
Seized means to capture or to take into custody.
S138. Ans. (d)
Sol. Option (d) is the correct choice.
Here, the word statistic is used in reference with a numerical fact or datum required to compute and calculate the performance of the police department.

S139. Ans.(d)
Sol. Option (d) is the correct choice.
Merely means just; only.

S140. Ans. (a)

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Here, the words behaviour and psychology are representing the general mindset of criminals.

S141. Ans.(a)
Sol. Retail banking also known as Consumer Banking is the
Sol. Option (a) is the correct choice. provision of services by a bank to individual consumers, rather than to companies, corporations or other banks. Services offered include savings and transactional accounts, mortgages, personal loans, debit cards, and credit cards.

## S142. Ans.(a)

Sol. The Minister of Women and Child Development, Smt Maneka Sanjay Gandhi launched an intensive training program for Elected Women Representatives (EWRs) of Panchayati Raj Institutions and Master Trainers, in New Delhi.

## S143. Ans.(b)

Sol. The country's largest private sector lender, ICICI Bank has launched instant credit cards enabling its savings account customers to get a credit card instantly, in a completely digital and paperless manner.

## S144. Ans.(a)

Sol. Private sector lender Axis Bank has launched an instant international payment services using Ripple's enterprise blockchain technology solution for retail and corporate customers.

## S145. Ans.(d)

Sol. Syndicate Bank has pared its marginal cost of funds based lending rate (MCLR) by 5-10 basis points in certain maturity buckets. MCLR for six months and one year will be 8.3 per cent ( 8.35 per cent now) and 8.5 per cent ( 8.60 per cent now), respectively, with effect from August 10. Headquarter of Syndicate Bank is in Manipal, Karnataka.

## S146. Ans.(b)

Sol. PM Narendra Modi launched the Rs16,320-crore Pradhan Mantri Sahaj Bijli Har Ghar Yojana, or Saubhagya scheme.to provide electricity connections to over 40 million families in rural and urban areas by December 2018.

## S147. Ans.(d)

Sol. Private sector lender Axis Bank reduced interest rate on savings bank accounts by 50 basis points to 3.5 per cent for deposits up to Rs 50 lakh. However, the bank will continue to pay 4 per cent interest on deposits of above Rs 50 lakh.

## S148. Ans.(d)

Sol. The Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGYA) was launched in Manipur, by Union Minister of State (IC) for Power and New \& Renewable Energy, R.K. Singh and N. Biren Singh, Chief Minister of Manipur.A total of approximately 1.75 lakh households (1.62 lakh rural households and 0.13 lakh urban households) of Manipur are proposed to be included under the Scheme.

## S149. Ans.(e)

Sol. The Clearing Corporation of India Ltd. (CCIL) was set up in April, 2001 to provide guaranteed clearing and settlement functions for transactions in Money, G-Secs, Foreign Exchange and Derivative markets. The introduction of guaranteed clearing and settlement led to significant improvement in the market efficiency, transparency, liquidity and risk management/measurement practices in these market along with added benefits like reduced settlement and operational risk, savings on settlement costs, etc.

## S150. Ans.(c)

Sol. Logo and mascot of Hockey World Cup 2018 have been unveiled at Kalinga Stadium in Bhubaneswar by Odisha Chief Minister Naveen Patnaik. Odisha had successfully hosted the Asian Athletics Championships recently.The 2014 Men's Hockey World Cup was held in The Hague, Netherlands.

## S151. Ans.(a)

Sol. Advances are the source of finance, which are provided by the banks to the companies to meet short term financial requirement. They are granted against securities which are as under:

- Primary Security: Hypothecation of Debtors, Stock Pro-notes etc.
- Collateral Security: Mortgage of land and buildings, machinery, etc.
- Guarantees: Guarantees given by partners, directors or promoters, etc.


## S152. Ans.(c)

Sol. J Y Pillay, an Indian-origin veteran civil servant, was appointed Singapore's acting president.

## S153. Ans.(d)

Sol. A closed economy means no imports are brought in and no exports are sent out so as to provide consumers with everything that they need from within the economy's borders.

## S154. Ans.(a)

Sol. The International Multilateral Maritime Search and Rescue Exercise 2017 (IMMSAREX 2017) began in Cox Bazar, Bangladesh. Admiral Sunil Lanba, Chief of the Naval Staff of Indian Navy, is attending the exercise. The exercise held under the aegis of Indian Ocean Naval Symposium (IONS).

## S155. Ans.(b)

Sol. In 1998 to analyze India's banking sector and recommending legislation and regulations to make it more effective, competitive and efficient issued by banks or other financial institutions.

S156. Ans.(b)
Sol. The Union cabinet approved a Memorandum of Understanding ( MoU ) to be signed between India and Nepal for construction of a new bridge over Mechi river at Indo-Nepal border. The estimated cost of construction of the bridge is Rs 158.65 crore, which would be funded by the government through ADB loan.

## S157. Ans.(b)

Sol. Vijaya Bank is going to develop as many as 100 digital villages in various States of the country as part of its initiative to promote digital banking among the rural population.

## S158. Ans.(a)

Sol. The Union Cabinet chaired by the Prime Minister Shri Narendra Modi has given its approval for signing and ratifying an Agreement between India and Armenia on cooperation and mutual assistance in customs matters.

## S159. Ans.(e)

Sol. The Reserve Bank of India also promoted a public limited company on January 14, 1971, named the Credit Guarantee Corporation of India Ltd. (CGCI). The main thrust of the Credit Guarantee Schemes, introduced by the Credit Guarantee Corporation of India Ltd., was aimed at encouraging the commercial banks to cater to the credit needs of the hitherto neglected sectors, particularly the weaker sections of the society engaged in non-industrial activities, by providing guarantee cover to the loans and advances granted by the credit institutions to small and needy borrowers covered under the priority sector.

## S160. Ans.(b)

Sol. Amazon India has signed a Memorandum of Understanding (MoU) with the Telangana Department of Handloom and Textiles, to educate, train and enable weavers and artisans to directly sell their products to Amazon customers across the country

## S161. Ans.(c)

Sol. India was one of the first in Asia to recognize the effectiveness of the Export Processing Zone (EPZ) model in promoting exports, with Asia's first EPZ set up in Kandla, Gujarat in 1965. With a view to overcome the shortcomings experienced on account of the multiplicity of controls and clearances; absence of world-class infrastructure, and an unstable fiscal regime and with a view to attract larger foreign investments in India, the Special Economic Zones (SEZs) Policy was announced in April 2000.

S162. Ans.(e)
Sol. The 17th edition of FIFA U-17 World Cup took place for the first time in India. It is a biennial international football tournament of men's under-17 national teams organized by Federation Internationale de Football Association (FIFA). The official ball for Under- 17 football World Cup is called 'Krasava'.

S163. Ans.(d)
Sol. The Banking Ombudsman is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.

## S164. Ans.(c)

Sol. Turkmenistan's capital- Ashgabat
Turkmenistan's currency- Manat

## S165. Ans.(d)

Sol. The Reserve Bank of India (RBI) has decided to grant "in-principle" approval to the following 10 applicants to set up small finance banks under the "Guidelines for Licensing of Small Finance Banks in the private sector" (Guidelines) issued on November 27, 2014.
Names of selected applicants

1. Au Financiers (India) Ltd., Jaipur
2. Capital Local Area Bank Ltd., Jalandhar
3. Disha Microfin Private Ltd., Ahmedabad
4. Equitas Holdings P Limited, Chennai
5. ESAF Microfinance and Investments Private Ltd., Chennai
6. Janalakshmi Financial Services Private Limited, Bengaluru
7. RGVN (North East) Microfinance Limited, Guwahati
8. Suryoday Micro Finance Private Ltd., Navi Mumbai
9. Ujjivan Financial Services Private Ltd., Bengaluru
10. Utkarsh Micro Finance Private Ltd., Varanasi

## S166. Ans.(b)

Sol. Manas National Park or Manas Wildlife Sanctuary is a national park, UNESCO Natural World Heritage site, a Project Tiger reserve, an elephant reserve and a biosphere reserve in Assam. The name of the park is originated from the Manas River, which is named after the serpent goddess Manasa. The Manas river is a major tributary of Brahmaputra River, which passes through the heart of the national park.

## S167. Ans.(b)

Sol. The promoter's minimum initial contribution to the paid-up equity capital of such small finance bank shall at least be 40 per cent and gradually brought down to 26 per cent within 12 years from the date of commencement of business of the bank.

S168. Ans.(d)
Sol. Nepal has signed a $\$ 635$ million UN assistance package for 2018-2022 to lay out the country's development strategy for the next five years, officials said today. The package involving 26 individual UN agencies, spans interventions aimed at assisting in four broad areas: inclusive economic growth; social development; resilience, climate change adaptation and disaster risk reduction; and governance, rule of law and human rights, according to a statement issued by the United Nations.

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S169. Ans.(b)
Sol. The small finance bank will be subject to all prudential norms and regulations of RBI as applicable to existing commercial banks including requirement of maintenance of Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR). No forbearance would be provided for complying with the statutory provisions. Present rate of SLR is 19.50 per cent.

## S170. Ans.(d)

Sol. The Chail Wildlife Sanctuary (CWS) is located at Chail, a hill station which is abode of wildlife, in Himachal Pradesh.

## S171. Ans.(a)

Sol. Kotak Mahindra Bank is an Indian private sector banking headquartered in Mumbai, Maharashtra.

## S172. Ans.(b)

## S173. Ans.(a)

Sol. NPCI was incorporated in December 2008 and the Certificate of Commencement of Business was issued in April 2009. It was incorporated as a Section 25 company under Companies Act 1956 (now Section 8 of Companies Act 2013) and is aimed to operate for the benefit of all the member banks and their customers. The authorized capital was pegged at Rs 300 crore and paid up capital was Rs 100 crore. The aim is to create infrastructure of large dimension and operate on high volumes resulting in payment services at a fraction of the present cost structure.

## S174. Ans.(d)

Sol. RBI included HDFC Bank in the list of 'too big to fail' lenders, referred to as D-SIB or domestic systemically important bank. India's largest lender SBI and private sector major ICICI Bank were classified as D-SIBs in 2015.

## S175. Ans.(d)

Sol. Financial Intelligence Unit - India (FIU-IND) was set by the Government of India vide O.M. dated 18th November 2004 as the central national agency responsible for receiving, processing, analyzing and disseminating information relating to suspect financial transactions. FIU-IND is also responsible for coordinating and strengthening efforts of national and international intelligence, investigation and enforcement agencies in pursuing the global efforts against money laundering and related crimes. FIU-IND is an independent body reporting directly to the Economic Intelligence Council (EIC) headed by the Finance Minister.

## S176. Ans.(d)

Sol. Indian Railways has launched an integrated mobile application to cater to all kinds of passenger requirements, which includes ticket booking, inquiry, onboard cleaning and ordering a meal on a single platform. The app, called as Rail SAARTHI. The Rail Saarthi is an abbreviation of the term, "Synergised Advanced Application Rail Travel Help and Information). This app also caters to features such as safety for women, compliant facility and suggestion for improvement.

## S177. Ans.(e)

Sol. Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing \& merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience.

## S178. Ans.(b)

Sol. National Youth Day is celebrated in India on 12 January on the birthday of Swami Vivekananda. In 1984 the Government of India declared the day as the National Youth Day and since 1985 the event is celebrated in India every year.

## S179. Ans.(a)

Sol. A Dematerialized account (Demat Account) is opened by the investor while registering with an investment broker (or sub-broker). Account in which shares are held in electronic form is known as Dematerialized account.

## S180. Ans.(a)

Sol. Rihand Thermal Power Station at Rihandnagar in the Sonebhadra district of Uttar Pradesh ranks as the ninth largest thermal power plant in India. The coal-based power plant with an installed capacity of $2,500 \mathrm{MW}$ is owned and operated by NTPC.

## S181. Ans.(e)

Sol. Loans against the security of shares, debentures and bonds should not exceed the limit of Rupees ten lakhs per individual if the securities are held in physical form and Rupees twenty lakhs per individual if the securities are held in dematerialized form. Such loans are meant for genuine individual investors, and banks should not support collusive action by a large group of individuals belonging to the same corporate or their inter-connected entities to take multiple loans in order to support particular scrip or stock-broking activities of the connected firms. Such finance should be reckoned as an exposure to capital market.

S182. Ans.(d)
Sol. Yonex French Open 2017 Badminton tournament was held in Paris. In Men's Singles category Kidambi Srikanth (India) was the winner and Kenta Nishimoto (Japan) was the runner up. French Open Badminton Tournament is held annually since 1909 in France.

S183. Ans.(c)
Sol. India's Sundar Singh Gurjar claimed gold medal in men's javelin throw event at the World Para Athletic Championships taking place in London on the opening night of the tournament itself. He attempted his personal best, an effort of 60.36 m in the men's javelin throw F46, which was enough for him to take the top spot and open India's medal tally.

## S184. Ans.(a)

Sol. Dr. Harsh Vardhan is the incumbent minister at Ministry of Science \& Technology (India), Ministry of Environment, Forest and Climate Change and Ministry of Earth Sciences in the BJP-led NDA government of Prime Minister Narendra Modi. He represents Chandni Chowk in Delhi as a Member of Parliament in the 16th Lok Sabha.

S185. Ans.(a)
Sol. India and the United States of America will conduct "Yudh Abhyas" joint exercise between their armies in September.

S186. Ans.(c)
Sol. United Overseas Bank Limited is a Singaporean multinational banking organization headquartered in Singapore, with branches mostly found in most Southeast Asian countries and founded in 1935.

## S187. Ans.(d)

Sol. Former Miryalaguda MP Baddam Narsimha Reddy, 82, passed away in Hyderabad.

## S188. Ans.(c)

Sol. Cheque system was first introduced by Bengal Bank which was established in 1784.
S189. Ans.(e)
Sol. The book titled "How India Sees the World: Kautilya to the 21st Century" was launched. The book has been authored by Shyam Saran.

## S190. Ans.(c)

Sol. Tunga Bhadra dam is constructed across river Tungabhadra, a tributary of River Krishna, located approximately five km from Hospet town in Karnataka, which is also the largest dam in Karnataka.


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