

Verbal Ability

1-5) Directions: Read the passage carefully and answer the questions that follow.

Over the past 18 months, corporate India and the world of finance has been roiled by a peculiar problem: the promoters of a slew of companies have been eased out of board rooms because they pledged their shares to avail loans and then defaulted.

The suicide of Cafe Coffee Day's V.G. Siddhartha in July this year; the roller-coaster ride that Yes Bank Ltd's stock went through when its former promoter Rana Kapoor dealt with lenders; and even the unfolding financial scandal at Karvy Stock Broking Ltd have one thing in common—the use, or rather, overuse of a humble instrument called LAS (loan against shares).

The product has been in existence since trading began in Indian markets. It was primarily meant as a tool for stock market operators, who used their existing shares as security to borrow and speculate in the market. It was meant to be short term. And the sums were supposed to be small. Traditional banks even have an upper limit: Rs.20 lakh, if the collateral is purely shares (not applicable to brokerage firms). But mutual funds and non-banking financial companies (NBFCs) have no such limit.

Caught in a credit squeeze and a slowdown in traditional bank lending, promoters increasingly began to rely on pledged share to raise funds. In many cases, those funds came in through channels that are relatively less regulated than traditional banks, setting up a perfect storm.

When economic growth began to fall and "sentiments" began to collapse, lenders inevitably began calling in on the pledge or, in some cases, even



selling the equity, reducing company promoters to minor shareholders in their own firms. The fortunes of at least six big promoters are on the line, including Zee Entertainment Enterprises Ltd's Subhash Chandra and Reliance Group's Anil Ambani.

The sparkling diamonds, or shares, which are forever, are usually never meant to be sold. It is the equivalent of bringing out the family silver. "How do you get funding in any market—you borrow, beg or steal," said Amit Tandon, managing director of Institutional Investors Advisory Services (IIAS). "In a bad market such as this, borrowing is not happening because no one will lend. You are too proud to beg. So, you steal from your existing pool which is shares, pledge them, and borrow."

Perhaps, the promoters never thought they would lose control. Perhaps, corporate India never anticipated a multi-quarter economic slowdown. Perhaps, internal risk-management mechanisms were extremely weak resulting in risky hedges and abuse of LAS. One thing is certain though: The unfolding saga of India Inc.'s troubled dalliance with LAS captures, in many ways, the degree of desperation among certain sections of the business community. It is a cautionary tale which could only get worse before it gets any better.

As per regulations issued by capital market regulator Securities and Exchange Board of India (SEBI), a company needs to disclose the amount of pledged shares, when the pledge is created, to whom the shares are pledged, and for what reason they have been pledged.

However, an analysis done by Mint shows that despite regulatory tightening, the disclosures are missing. In the case of at least four companies including Yes Bank, firms have not even disclosed to whom the shares have been pledged—a clear violation of disclosure norms.



Other companies such as Zee Entertainment, the Adani Group, GMR Group and Vedanta Ltd practice a more innovative strategy. They disclose the name of the trustee but not the pledgee, giving investors no indication regarding the purpose of the pledge.

For quite some time, SEBI and RBI have been on the same page regarding the need to crack down on excessive pledging. The capital market regulator had expressed concern particularly about how regulated mutual funds have now assumed the role of lenders, rather than acting on behalf of investors.

Several mutual funds have begun to invest in LAS products in their fixed maturity plan schemes, that is, papers with pledged shares as the underlying collateral. Due to a fear of default, the funds sometimes roll over the maturity date in the hope that a stake sale would result in realization of dues. SEBI has taken one step after another to stem this practice.

1) Why did the promoters of many companies not find a seat in the board room?

- a) They were interested in dealing in stocks, rather than managing the companies.
- b) They pledged their shares for loans, but could not settle the due.
- c) The stocks of the companies plummeted and they became minor shareholders.
- d) None of the above

Correct Choice: b



Explanation:

Refer: Over the past 18 months, corporate India and the world of finance has been roiled by a peculiar problem: the *promoters of a slew of* <u>companies have been eased out of board rooms</u> because <u>they pledged</u> <u>their shares to avail loans and then defaulted</u>.

Obviously, option B is the correct answer.

2) Which of the following statements are true regarding the financial instrument 'loan against shares' (LAS)?

- a) Traditional banks don't have any upper limit while issuing loans though LAS.
- b) NBFCs do not have the authority to issue loans through LAS.
- c) The financial instrument LAS primary was designed to issue loans for long term.
- d) None of the above

Correct Choice: d

Explanation:

Refer:

The product has been in existence since trading began in Indian markets. It was primarily meant as a tool for stock market operators, who used their existing shares as security to borrow and speculate in the market. <u>It was meant to be short term</u>. And the sums were supposed to be small.



<u>Traditional banks even have an upper limit: Rs.20 lakh</u>, if the collateral is purely shares (not applicable to brokerage firms). But mutual funds and <u>non-banking financial companies (NBFCs) have no such limit</u>.

Obviously, option D is the correct answer.

3) What does the author mean by the expression: 'It is a cautionary tale which could only get worse before it gets any better.'?

- a) The incident can get become worse before showing signs of improvement, and all businessmen should learn from it.
- b) The tale is a proverbial one and some experience is to be gained from it.
- c) No promoter should ever take loan through LAS and the situation should be remembered by all.
- d) None of the above

Correct Choice: a

Explanation:

"Cautionary tale" means 'A story of warning".

"Which could only get worse before it gets any better" means 'the crisis may get worse, before situation improves'.

Only the sentence given in option A explains the statement given in the question appropriately.

Hence, option A is the correct answer.



4) What does the analysis done by Mint show?

a) The analysis shows that regulations issued by SEBI mandate a company to disclose the amount of pledged shares, when the pledge is created, to whom the shares are pledged, and for what reason they have been pledged.

- b) The analysis shows that at least four companies are in violation of the regulatory norms issued by SEBI.
- c) The analysis shows that many companies disclose the name of the trustee but not the pledgee, giving investors no indication regarding the purpose of the pledge.
- d) B and C

Correct Choice: d

Explanation:

Refer:

As per regulations issued by capital market regulator Securities and Exchange Board of India (SEBI), a company needs to disclose the amount of pledged shares, when the pledge is created, to whom the shares are pledged, and for what reason they have been pledged.

However, <u>an analysis done by Mint shows</u> that despite regulatory tightening, the disclosures are missing. <u>In the case of at least four</u> <u>companies including Yes Bank, firms have not even disclosed to whom the</u> <u>shares have been pledged</u>—a clear violation of disclosure norms. <u>Other</u> <u>companies such as Zee Entertainment, the Adani Group, GMR Group and</u>



Vedanta Ltd practice a more innovative strategy. They disclose the name of the trustee but not the pledgee, giving investors no indication regarding the purpose of the pledge.

The statement given in option A is true, except, the statement has no relation with the analysis done by Mint.

Hence, option D is the correct answer.

5) Which of the following is the author's opinion regarding shares?

- a) The author compares 'share' with 'sparling diamond'.
- b) The author thinks that usually one should never sell 'shares'.
- c) The author draws an analogy between 'shares' and 'family silver'.
- d) A, B and C

Correct Choice: d

Explanation:

Refer:

<u>The sparkling diamonds, or shares</u>, which are forever, <u>are usually never</u> <u>meant to be sold</u>. <u>It is the equivalent of bringing out the family silver</u>. "How do you get funding in any market—you borrow, beg or steal," said Amit Tandon, managing director of Institutional Investors Advisory Services (IIAS). "In a bad market such as this, borrowing is not happening because no one will lend. You are too proud to beg. So, you steal from your existing pool which is shares, pledge them, and borrow."



Obviously, option D is the correct answer.

6) Given below are four jumbled sentences. Pick the option that gives their correct order.

A. The shift to stringent emissions norms, the transition to electrification, and potentially changing consumer preferences with shared mobility and a connected ecosystem.

B. Change may be the only constant, but the pace with which it takes place is not.

C. There are primarily three factors causing this disruption.

D. The automotive industry is seeing a spectrum of disruptions, as we move towards a cleaner, safer and convenient transport ecosystem.

- a) DACB
- b) CABD
- c) CDAB
- d) BDCA

Correct Choice: d

Explanation:

If we read all the sentences, we can infer that they are not in a correct order. After reading all the sentences, we can clearly say that 'B' is the only opening statement of the passage. Further, a supportive statement to the previous one comes in place that is 'D' will follow 'B'.



Then, 'C' will come after 'D' as the linking part is 'disruptions'.

Lastly, 'A' will end the passage describing all the three factors.

Thus, we get the final arrangement: BDCA

Hence, option D is the correct answer.

7) In the question given below, rearrange the parts of the sentence in the correct order, and choose the correct option.

though police officers stood in the centre (A)/ their arms, few drivers paid attention (B)/ blowing whistles and waving (C)/ of many of the most dangerous crossroads (D)

- a) ACBD
- b) ADCB
- c) DCBA
- d) DABC

Correct Choice: b

Solution

ADCB is the final order. AD begins the sentence as a pair, by telling us about the presence of police officers in the middle of the crossroads. C follows by telling us what the police officers were doing. B concludes by



contradicting this, and telling us that despite the presence of the police officers, drivers were negligent. Thus, (b) is the right answer.

8) Directions: In this question, a sentence has been divided into four parts marked as I, II, III and IV. You need to find which part/parts does not/do not have any error in terms of grammatical or contextual usage. If the sentence is absolutely correct, mark (D) as your answer.

I. A tradition, said to have been starting by St Francis of Assisi

II. in 1223 at Greccio, central Italy, the Nativity scene

III. emphasises the spiritual aspects of Christ's birth and advocates

IV. worship over materialism during the festivity season.

- a) Only I, II and III
- b) Only I and III
- c) Only II and III
- d) No error

Correct Choice: c

Explanation:

The errors are in parts I and part IV.

Reason:



In part I, "have been starting" is erroneous. The correct word in place of "starting" should have been "started".

In part IV, the word "worship" is erroneous. The correct word in place of "worship" should have been "worshiping". ["Worshiping" and "materialism" are both nouns.]

The rest of the parts are correct.

Hence, option C is the correct answer. Only I, II, and III

9) In the following question, one part of the sentence may have an error. Find out which part of the sentence has an error and select the appropriate option. If a sentence is free from error, select 'No Error'.

- A The successful conservation of
- B the earth's species in a way that keeps
- C biodiversity functional and healthy
- D will likely depend at collaboration.

Solution

In D, replace the preposition AT with ON, as the verb DEPEND will take the preposition ON after it. Thus, (d) is the right answer.



10) Choose the most appropriate option to change the voice (active/ passive) form of the given sentence.

I am to do it immediately.

- a) It is supposed to be done by me immediately.
- b) It has to be done by me immediately.
- c) It is to be done by me immediately.
- d) It is being done by me immediately.

Correct Choice: c

Explanation:

Given Sentence: I am to do it immediately.

In the above sentence, the subject 'l' is performing the action, so the sentence is made inactive voice.

The given sentence is made in present tense using an infinitive which here shows the sense of the near future.

Rule: Object in the original sentence + $am/is/are + to be + V_3 + Prep + Subject in the original sentence + other word$

Passive Voice:

It is to be done by me immediately.

Hence, option C is the correct answer.



11) The man had taken money from the banks.

- a) The money had been taken by the man from the banks.
- b) The money was taken by the man from the banks.
- c) The money is taken by the man from the banks.
- d) The money has been taken by the man from the banks.

Correct Choice: a

Solution

The sentence is in active voice and in past perfect tense (HAD TAKEN). Follow the rules below to convert a sentence in indicative mood to passive voice:

1. The subject clause will become the object clause. Here, the subject THE MAN will change to the object of the verb, and the object MONEY will change into the subject and begin the sentence.

2. Replace HAD TAKEN with HAD BEEN TAKEN. The passive voice construction for past perfect tense is "HAD + BEEN + past participle".

3. Add the conjunction BY before THE MAN to link the verb with its object.

Option (a) is the right answer.

12) Choose the most appropriate option to change the Narration (direct/indirect) form of the given sentence.

Meena inquired of me why I had done that.

a) Meena told me, "Why did I do that?"



- b) Meena said to me, "Why did you do that?"
- c) Meena said to me, "Why did you do this?"
- d) Meena asked me, "Why did you did this?"

Correct Choice: c

Explanation:

As there are no quotes in the sentence, it is the case of an indirect narration.

Reporting Speech Tense: Past Indefinite

Reported Speech: The indirect narration is given in Past Perfect Tense so it will reversely be converted into Past Indefinite Tense.

Changes to be followed:

Reporting verb \Rightarrow said to

 $I \Rightarrow You$ $Had \Rightarrow did$ $Done \Rightarrow do$ $That \Rightarrow this$

The sentence in direct speech will become:

Meena said to me, "Why did you do this?"



Option C is hence the correct answer.

13) In the following question, a sentence has been given in Direct/ Indirect speech. Out of the four alternatives suggested, select the one which best expresses the same sentence in Direct/ Indirect speech.

"I have been to that place," he said.

- a) He said that I have been to that place.
- b) He said that I had been to that place.
- c) He said that he has been that place.
- d) He said that he had been that place

Correct Choice: d

Solution

Option (d) is the right answer. The sentence is in direct speech. To convert this sentence to the indirect speech, follow these rules:1. Remove the comma and the inverted commas. 2. In the quoted part of the speech, change the first person subjective pronoun I to the third person subjective pronoun HE. 3. Begin the indirect speech sentence with the reporting speech clause HE SAID. 4. Put THAT between the reporting and reported speeches.5. The present perfect tense HAVE BEEN will change to the past perfect HAD BEEN.



14) In the following question, out of the four alternatives, choose the one which best expresses the meaning of the given word.

"Overjoyed"

- A Guarantee
- B Respectable
- C Ecstatic
- D Objective

Solution

(c) is the correct answer. OVERJOYED means 'extremely happy'. ECSTATIC is its synonym.

Guarantee-Assurance, Respectable- regarded to be good, Objective-Aim.

15)) In the following question, out of the four alternatives, choose the one which best expresses the meaning of the given word.

"Disparage"

- a) Diminish
- b) Criticize
- c) Evade
- d) Defy



Correct Choice: b

Solution

DISPARAGE means to criticise or speak unfavourably of something or someone. CRITICISE will be its synonym; Thus, (b) is the right answer.

DIMINISH means to reduce, EVADE means to avoid and DEFY means to oppose.

16) In the following question, choose the word opposite in meaning to the given word.

Indigent

- A Wealthy
- B Suffered
- C Subject
- D Opportunity

Solution

(a) is the correct answer. INDIGENT means poor or needy. WEALTHY is its antonym.

Suffered- Undergone, Subject- Issue, Opportunity- Chance.

17) In the following question, out of the four alternatives, choose the one which best expresses the meaning of the given word.

Conjecture



- A aspiration
- B relish
- C rapture
- D speculation

Solution

(d) is the right answer.

Conjecture/ speculation – guess. Relish – enjoyment. Rapture – great excitement or joy.

18) Identify the best way to improve the bold part of the given sentence. If there is no improvement required, select 'No improvement'.

The blogger asks their followers to share the feedback on his recent post.

- a) asked their follower
- b) asked his followers
- c) asks his followers
- d) No improvement

Correct Choice: b

Explanation:



First of all, if we look at the sentence it says 'blogger' that means it is only talking about one person so it shows that correction is required so option D gets eliminated and we cannot use 'their' for a singular person so option A is also eliminated.

Secondly, the sentence conveys that the task has already been completed so it has to be in past tense so the option we are left is B.

Correct sentence -

The blogger asked his followers to share the feedback on his recent post.

Hence, option B is the correct answer.

19) Identify the best way to improve the bold part of the given sentence. If there is no improvement required, select 'No improvement'.

We all can succeed if we focus major on our personal growth.

- a) focus majorly on
- b) focuses majorly at
- c) focused majority on
- d) No improvement

Correct Choice: a

Explanation:



Here in this sentence we need an adverb (majorly) not 'noun/verb'/adjective' (major) right after 'Focus'.

Correct sentence-

We all can succeed if we focus majorly on our personal growth.

Hence, option A is the correct answer.

20) Identify the segment in the sentence, which contains the grammatical error.

Once upon a time, a daughter complained to her father that his life was miserable and that she didn't know how she was going to make it.

- a) life was miserable and that she
- b) complained to her father that his
- c) didn't know how she was going to make it.
- d) Once upon a time, a daughter

Correct Choice: b

Explanation:

Fragment B of the sentence is erroneous.



Reason:

The usage of determiner 'his' is incorrect in the phrase 'his life.' The determiner 'his' – refers to 'belonging to or associated with a male person or animal previously mentioned or easily identified.'

However, it is the female 'daughter' who is complaining to her father. Thus, it shall be replaced with 'her.' The determiner 'her' – is used as the object of a verb or preposition to refer to a female person or animal previously mentioned or easily identified.

Analytical

1) How is F related to Z, if R is the son of E. F is the brother of G. T is married to E. E is the father-in-law of G. Z is the grandson of T. T and E has only one child.

- a) Paternal Aunt
- b) Father
- c) Maternal Uncle
- d) Brother

Correct Choice: c

Explanation:

In such a case following relation tree can be observed.





Clearly, F is the maternal uncle of Z.

Hence option C is correct.

2) If S > R, T \ge U, P < R, T \le V, V = E, E \le S is true, then which of the following conclusions is definitely true?

- a) E ≥ U
- b) E ≥ P
- c) U < V



d) P ≤ S

Correct Choice: a

Explanation:

After combining all the scattered equations, we can make the following expression:

 $\mathsf{U} \leq \mathsf{T} \leq \mathsf{V} = \mathsf{E} \leq \mathsf{S} > \mathsf{R} > \mathsf{P}$

 $E \ge U$ is definitely true.

 $E \ge P$ can't be definitely true because E and P share opposite signs.

U < V could be true of false as the relationship between them is ' \leq '.

 $P \leq S$ can't be definitely true because S and P share opposite signs.

Hence option A is correct.

- 3) a) L < Q
- b) P > T
- c) R < L
- d) All of the above

Correct Choice: d

Explanation:



With the given expression " $D \le R < T = K < L = P \le W < Q > S$ ", it is clear that all the given conclusions are definitely true.

Hence option D is correct.

- 4) Which of the following set of symbols when filled in the blanks from left to right will make D > E definitely true?
- F_D_S_R_E
- a) >, ≥, =, ≥
- b) < , ≥, >, =
- C) <, <, ≥, >
- d) ≥, <, =, ≥

Correct Choice: b

Let us check each of the options one by one.

Option A – On placing all the signs from left to right in the given blanks, we get the relationship between D and E as $D \ge E$, which is not the desired one, thus option A is incorrect.

 $F > D \ge S = R \ge E$

Option B - On placing all the signs from left to right in the given blanks, we get the relationship between D and E as D > E, which is the required one, thus option B is correct.

 $F < D \ge S > R = E$



Hence option B is correct

- (5-9) Directions: Study the following information carefully and answer the question given below.
- Eight people are sitting in two parallel rows containing four people each, in such a way that there is an equal distance between adjacent persons. In row 1- L, M, N and O are seated and all of them are facing south. In row 2- T, U, V and W are seated and all of them are facing north. Therefore in the given seating arrangement each member seated in a row faces another member of the other row. V is sitting second to the left of person who faces L. W is an immediate neighbor of V. Only one person is sitting between L and O. The immediate neighbour of N is facing U. M is not sitting at any of the extreme end of the line
- 5) Which of the following statements is true regarding M?
- a) L and N are immediate neighbors of M.
- b) M is sitting immediate left of O.
- c) U is facing M.
- d) M is sitting fourth to the right of one of the extreme ends.

Correct Choice: b

Explanation:

Following the final seating arrangement, we can say that M is sitting immediate left of O.





Hence, the correct answer is option B.

Common Explanation:

Reference:

V is sitting second to the left of person who faces L.

Note: From the above reference, we can say that case 1 and case 2 are possible, in case 1 V will be sitting at extreme left end of the row and L will be sitting at immediate right of extreme left end. In case 2, V will be sitting at immediate right of extreme left end of the row and L will be sitting at extreme left end.





Reference:

W is an immediate neighbor of V.

Note: In case 1, W will be sitting at immediate right of V and in case 2, W will be sitting at either immediate left of V or Immediate right of V.

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Reference:

Only one person is sitting between L and O.

Note: From the above reference, in case 1, O will be sitting at extreme right end and in case 2, O will be sitting at immediate left of extreme right end.





References:

The immediate neighbour of N is facing U.

M is not sitting sit at any of the extreme end of the line.

Note: Here case 2 fails. Now we can go with case 1 here, as immediate neighbor of N is L and L will be facing U. M is not sitting at any of the extreme end of the line, so it will be sitting between O and L.





6) Who among the following is facing N?

- a) T
- b) W
- c) U
- d) V

Correct Choice: a

Explanation: Following the final seating arrangement, we can say that T is facing N.





Hence, the correct answer is option A.

Common Explanation:

Reference:

V is sitting second to the left of person who faces L.

Note: From the above reference, we can say that case 1 and case 2 are possible, in case 1 V will be sitting at extreme left end of the row and L will be sitting at immediate right of extreme left end. In case 2, V will be sitting at immediate right of extreme left end of the row and L will be sitting at extreme left end.





Reference:

W is an immediate neighbor of V.

Note: In case 1, W will be sitting at immediate right of V and in case 2, W will be sitting at either immediate left of V or Immediate right of V.





Reference:

Only one person is sitting between L and O.

Note: From the above reference, in case 1, O will be sitting at extreme right end and in case 2, O will be sitting at immediate left of extreme right end.



References:

The immediate neighbour of N is facing U.

M is not sitting sit at any of the extreme end of the line.

Note: Here case 2 fails. Now we can go with case 1 here, as immediate neighbor of N is L and L will be facing U. M is not sitting at any of the extreme end of the line, so it will be sitting between O and L.





7) Who among the following is sitting second to left of O?

- a) M
- b) L
- c) N
- d) Cannot be determined

Correct Choice: b

Explanation: Following the final seating arrangement, we can say that L is sitting second to left of O.





Hence, the correct answer is option B.

Common Explanation:

Reference:

V is sitting second to the left of person who faces L.

Note: From the above reference, we can say that case 1 and case 2 are possible, in case 1 V will be sitting at extreme left end of the row and L will be sitting at immediate right of extreme left end. In case 2, V will be sitting at immediate right of extreme left end of the row and L will be sitting at extreme left end.





Reference:

W is an immediate neighbor of V.

Note: In case 1, W will be sitting at immediate right of V and in case 2, W will be sitting at either immediate left of V or Immediate right of V.



Reference:


Only one person is sitting between L and O.

Note: From the above reference, in case 1, O will be sitting at extreme right end and in case 2, O will be sitting at immediate left of extreme right end.



References:

The immediate neighbour of N is facing U.

M is not sitting sit at any of the extreme end of the line.

Note: Here case 2 fails. Now we can go with case 1 here, as immediate neighbor of N is L and L will be facing U. M is not sitting at any of the extreme end of the line, so it will be sitting between O and L.





8) Who amongst the following is sitting second to the right of the person who faces O?

- a) T
- b) U
- c) W

d) VCorrect Choice: bExplanation:

Following the final seating arrangement, we can say that U is sitting second to the right of person who faces O.





Hence, the correct answer is option B.

Common Explanation:

Reference:

V is sitting second to the left of person who faces L.

Note: From the above reference, we can say that case 1 and case 2 are possible, in case 1 V will be sitting at extreme left end of the row and L will be sitting at immediate right of extreme left end. In case 2, V will be sitting at immediate right of extreme left end of the row and L will be sitting at extreme left end.





Reference:

W is an immediate neighbor of V.

Note: In case 1, W will be sitting at immediate right of V and in case 2, W will be sitting at either immediate left of V or Immediate right of V.





Reference:

Only one person is sitting between L and O.

Note: From the above reference, in case 1, O will be sitting at extreme right end and in case 2, O will be sitting at immediate left of extreme right end.

$\mathbf{Case-II}$ $\mathbf{Case-II}$ \mathbf{South} \mathbf{O} \mathbf{L} \mathbf{O} \mathbf{U} \mathbf{O} \mathbf{U} \mathbf{O} \mathbf{U} \mathbf{O} \mathbf{U} \mathbf{O} \mathbf{U} \mathbf{U} \mathbf{V} \mathbf{W} \mathbf{W}

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References:

The immediate neighbour of N is facing U.

M is not sitting sit at any of the extreme end of the line.

Note: Here case 2 fails. Now we can go with case 1 here, as immediate neighbor of N is L and L will be facing U. M is not sitting at any of the extreme end of the line, so it will be sitting between O and L.





9) Four of the following five pairs are alike in certain way and thus form a group. Which is the one that does not belong to that group?

- a) V, W
- b) U, T
- c) M, O
- d) M, L

Correct Choice: d

Explanation:

Following the final seating arrangement, we can say that in option E first person is immediate right of the second person and in other options first person is sitting immediate left of second person.





Hence, the correct answer is option D.

Common Explanation:

Reference:

V is sitting second to the left of person who faces L.

Note: From the above reference, we can say that case 1 and case 2 are possible, in case 1 V will be sitting at extreme left end of the row and L will be sitting at immediate right of extreme left end. In case 2, V will be sitting at immediate right of extreme left end of the row and L will be sitting at extreme left end.





Reference:

W is an immediate neighbor of V.

Note: In case 1, W will be sitting at immediate right of V and in case 2, W will be sitting at either immediate left of V or Immediate right of V.





Reference:

Only one person is sitting between L and O.

Note: From the above reference, in case 1, O will be sitting at extreme right end and in case 2, O will be sitting at immediate left of extreme right end.



References:

The immediate neighbour of N is facing U.

M is not sitting sit at any of the extreme end of the line.

Note: Here case 2 fails. Now we can go with case 1 here, as immediate neighbor of N is L and L will be facing U. M is not sitting at any of the extreme end of the line, so it will be sitting between O and L.





10) Select the missing number from the below options.

7	12	9
5	6	4
24	108	?

- a) 56
- b) 45
- c) 65
- d) 75

Correct Choice: c



Explanation:

While following the table columnwise, we get

 $7^2 - 5^2 = 49 - 25 = 24,$

 $12^2 - 6^2 = 144 - 36 = 108$,

Similarly,

 $9^2 - 4^2 = 81 - 16 = 65.$

Hence, option C is correct.

12) Which number will replace the question mark (?) in the following series?

- 124, ?, 143, 154, 166, 179
- a) 134
- b) 144
- c) 137
- d) 133

Correct Choice: d

Explanation:

The above series follows the combination,

124 + 9 = 133,



133 + 10 = 143, 143 + 11 = 154, 154 + 12 = 166,166 + 13 = 179.

Hence, option D is correct.

13) Which of the following letter will be 10th letter from the left end if the letters at even positions are replaced by succeeding letter in the word "LIMITEDEDITION" such that from left end "L" is at odd position and "I" is at even position and so on?

a) F

b) T

c) O

d) J

Correct Choice: d

Solution

If we replace the even positioned letters with their respective succeeding letter then we would get the following word "LJMJTFDFDJTJOO".

So, the letter, which is 10th from the left end is 'J'.

Hence, option d.



14) In the given question, select the missing numbers from the given series.

- 1, 3, 7, 13, 21, 31, 43, 57, ?, ?
- A 73, 91
- B 73, 93
- C 71, 91
- D 72, 92

Solution

Given series

1, 3, 7, 13, 21, 31, 43, 57

So, 1+2=3, 3+4=7, 7+6=13, 13+8=21 which means series follows the +2 rule in every step to get the next number.

Similarly, 57+16=73, 73+18=91

Hence, option a.

(15-20) Directions: Answer the questions based on the information given below.

Certain number of persons are sitting around the circular table. All of them are facing towards the center. Q sits third to the right of M. One person sits between R and M. Three persons sit between N and P. O sits adjacent to R. M sits exactly between N and Q. N sits second to



the left of O. One person sits between P and Q. At least three persons sit between R and P.

15) Who sits second to the left of P?

- a) N
- b) O
- c) M
- d) Q

Correct Choice: d

Solution

Starting point: Here, we can start with M in order to make initial two cases.

Clues: Q sits third to the right of M. One person sits between R and M.

Inference: So, R sits second to the right of M or second to the left of M.

Case 1:





Case 2:



Clues: O sits adjacent to R. N sits second to the left of O.

Case 1:



Case 2(a):





Case 2 (b):



Clues: One person sits between P and Q. At least three persons sit between R and P. Three persons sit between N and P. M sits exactly between N and Q.

Inference: So, case 1 is rejected as number of persons between P and R are at least three. Case 2(b) are rejected as M sits exactly between N and Q.





Q sits second to the left of P.

Hence, option d.

16) How many persons sit in the circular arrangement?

- a) 13
- b) 12
- c) 10
- d) 11 Correct Choice: b

Solution

Starting point: Here, we can start with M in order to make initial two cases.

Clues: Q sits third to the right of M. One person sits between R and M.

Inference: So, R sits second to the right of M or second to the left of M.

Case 1:





Case 2:



Clues: O sits adjacent to R. N sits second to the left of O.

Case 1:



Case 2(a):





Case 2(b):



Clues: One person sits between P and Q. At least three persons sit between R and P. Three persons sit between N and P. M sits exactly between N and Q.

Inference: So, case 1 is rejected as number of persons between P and R are at least three. Case 2(b) are rejected as M sits exactly between N and Q.





12 persons sit in the circular arrangement.

Hence, option b

- 17) ____ sits immediate left of R.
- a) N
- b) O
- c) M
- d) Q

Correct Choice: a

Solution

Starting point: Here, we can start with M in order to make initial two cases.

Clues: Q sits third to the right of M. One person sits between R and M.

Inference: So, R sits second to the right of M or second to the left of M.

Case 1:





Case 2:



Clues: O sits adjacent to R. N sits second to the left of O.

Case 1:



Case 2(a):





Case 2(b):



Clues: One person sits between P and Q. At least three persons sit between R and P. Three persons sit between N and P. M sits exactly between N and Q.

Inference: So, case 1 is rejected as number of persons between P and R are at least three. Case 2(b) are rejected as M sits exactly between N and Q.



N sits immediate left of R.

Hence, option a.



18) Who sits fourth to the left of N?

- a) O
- b) R
- c) M
- d) P

Correct Choice : d

Solution

Starting point: Here, we can start with M in order to make initial two cases.

Clues: Q sits third to the right of M. One person sits between R and M.

Inference: So, R sits second to the right of M or second to the left of M.

Case 1:





Case 2:



Clues: O sits adjacent to R. N sits second to the left of O.

Case 1:



Case 2(a):





Case 2(b):



Clues: One person sits between P and Q. At least three persons sit between R and P. Three persons sit between N and P. M sits exactly between N and Q.

Inference: So, case 1 is rejected as number of persons between P and R are at least three. Case 2(b) are rejected as M sits exactly between N and Q.



P sits fourth to the left of N.

Hence, option d.



20) How many persons sit between O and Q when counted from the right of O?

- a) Three
- b) Four
- c) Two
- d) Five

Correct Choice : a

Solution

Starting point: Here, we can start with M in order to make initial two cases.

Clues: Q sits third to the right of M. One person sits between R and M.

Inference: So, R sits second to the right of M or second to the left of M.

Case 1:





Case 2:



Clues: O sits adjacent to R. N sits second to the left of O.

Case 1:



Case 2(a):





Case 2(b):



Clues: One person sits between P and Q. At least three persons sit between R and P. Three persons sit between N and P. M sits exactly between N and Q.

Inference: So, case 1 is rejected as number of persons between P and R are at least three. Case 2(b) are rejected as M sits exactly between N and Q.



Three persons sit between O and Q when counted from the right of O.



Hence, option a.

Quantitative

1) A student is looking for his exam center. He moved 70 meters in the east before turning to his left. He moved 15 meters before turning to his left again to look for his exam center but reached his friend's place instead, which is 30 meter from this point. He did not find the exam center there too. From there, he moved 45 meters to the south before reaching to his exam center. What is the straight distance between the exam center and his starting point?

- a) 60 metres
- b) 70 metres
- c) 50 metres
- d) 40 metres

Correct Choice: c

Explanation:





Straight distance between starting point and exam center

 $= 40^2 + 30^2 = 1600 + 900 = 2500 = 50$

Hence, the distance between starting point and exam center is 50 m.

Hence, option C is correct.

2) The average age of 12 players in a cricket team is the same as it was 18 months ago because an old player has been replaced by a young player now. Find the difference in the age of the older and the younger player.

- a) 21.6
- b) 24
- c) 18
- d) 12

Correct Choice: c

Explanation:

```
18 months = 1.5 years
```

Let the sum of the ages of the 12 players, 1.5 years back, be 12x.

: The sum of their ages now (had the old player still been in the team) would have been $12x + (12 \times 1.5) = 12x + 18$



However, the sum of the ages now = sum of the ages 18 months back = 12x

 \therefore (Sum of the ages with the old player still in the team) - (Sum of the ages with the new player in the team) = difference between the age of the two players

= 12x + 18 - 12x = 18

Hence, option C is correct.

3) A bag contains 6 Red, 5 Blue and 4 Green balls. If two balls are drawn at random what is the probability that both are of same color?

a) 2/3

b) 31/105

c) 13/21

d) 37/105

Correct Choice: b

Explanation:

Both are either red, blue or green



$${}^{5}C_{2} + {}^{6}C_{2} + {}^{4}C_{2}$$

¹⁵C₂

Hence, option B is correct.

4) For A and B the ratio of cost price is 4 : 5 and ratio of selling price is 4 : 7. The ratio of total cost price and total selling price is 45 : 44 and the net loss is Rs 20. What is the difference between their selling prices?

- a) Rs. 300
- b) Rs. 240
- c) Rs. 360
- d) Rs. 250

Correct Choice: b



Explanation:

Let the CP of A = 4x and B = 5x and SP of A = 4y and B = 7y Total SP/ Total CP = 44/ 45 11y/9x = 44/45y/x = 4/59x - 11y = 20

Solving the above equations we get,

x = 100 and y = 80

Difference between their SP = $7y - 4y = 3y = 3 \times 80 = Rs 240$

Hence, option B is correct.

5) A and B are two candidates in an election and a voter can vote for either A or B. Candidate A gets 66.67% of the votes got by candidate B. If only 90% of eligible voters cast their vote and B gets 64800 more votes than A, how many eligible voters were there?

- a) 326000
- b) 360000
- c) 420000
- d) 540000



Correct Choice: b

Explanation:

Let the total eligible voters = 100k

Votes cast = 90k

Ratio of votes got, A/B = 2/3

Difference between the votes of A and B = (1x90k)/5 = 18k

18k = 64800

So 100k = 360000

Hence, option B is correct.

6) A, B and C can complete a work in 20, 30 and 25 days respectively. A and B work together for 8 days and C joins them on every second day, then D alone works for two days and the remaining work is done by C alone in 1 day. In how many days D alone can complete 80% of the work?

- a) 16 days
- b) 15 days
- c) 18 days
- d) 12 days



Correct Choice: d

Explanation:

Let the total work = 300k Efficiency of A = 300k/ 20 = 15k

B= 300k/ 30 = 10K

and C = 300k/ 25 = 12K

Let efficiency of D = Z

Work done by A and B = 15k + 10k = 25k

Work done by A, B and C = 15k + 10k + 12k = 37k

Work done in 8 days (by A and B joined by C on every second day)

= 8/2 x (25+37) = 248 k

Work done by C alone in 1 day = 12 k

Work done by D in 2 days = 300k - 248k - 12k = 40k

Per day work of D = 20k

Time taken by D to do 80% of work

= 8/10 x 300/ 20 = 12 days

Hence, option d is correct.


- 7) A tent has a cylindrical base and conical top. The height of tent is61m and that of cylindrical portion is 40m the radius of tent is 28 m.What is the total area of cloth required to make the tent?
- a) 10450 m²
- b) 12540 m²
- c) 10120 m²
- d) 9750 m²

Correct Choice: c

Explanation:

Height of the cone = 61 - 40 = 21 m and radius of cone = 28 m

So, Slant height of cone = $\sqrt{(21^2 + 28^2)} = 35$ m

Total surface area = $2\pi rh + \pi rl$

= 22/7 x 28 x (2 x 40 + 35) = 10120 m²

Hence, option C is correct.

8) 448 ml of mixture A containing milk and water in the ratio of 9:5, respectively is mixed with 'x' ml of mixture B containing milk and water in the ratio of 11:10, respectively. If the ratio of milk to water in the final mixture is 3:2, then find the value of x.

a) 252



- b) 210
- c) 336
- d) 294

Correct Choice: a

Solution

Quantity of milk in mixture $A = 9/14 \times 448 = 288$ ml

Quantity of water in mixture A = 448 – 288 = 160 ml

Let amount of milk and water in mixture B is 11y and 10y respectively.

So, (288 + 11y)/(160 + 10y) = 3/2

Or, 576 + 22y = 480 + 30y

Or, 8y = 96

Or, y = 12

So, x = 21y = 21 × 12 = 252

Hence, option a.

9) The average weight of a class of N students is 47kg. If 8 students with average weight of 53kg leave the class and 3 new students with average weight 56kg join the class, the average weight of the class decreases by 0.6kg. What is the number of students in class now?

a) 40



- b) 42
- c) 37
- d) 35

Correct Choice: d

Explanation:

Total weight initially = $N \times 47$

Total weight of class now = $(N - 8 + 3) \times (47 - 0.6) = (N - 5)46.4$

 $N \times 47 - 8 \times 53 + 3 \times 56 = (N - 5) \times (46.4)$

N = 40

Number of students in the class now = N - 5

= 40 - 5 = 35

Hence, option D is correct.

10) A and B together can complete 75% of a work in 33 days while A, B and C together can complete the whole work in 26 days. If 'C' is 12.5% more efficient than B then find the time taken by A and C together to complete 70% of the work.

- a) 29.2 days
- b) 28.4 days
- c) 27.8 days



d) None of these

Correct Choice: d

Solution

Total time taken by A and B together to complete the whole work = 33/0.75 = 44 days

Let total amount of work = 572 units (LCM of 44 and 26)

Efficiency of (A + B) = 572/44 = 13 units per day

Efficiency of (A + B + C) = 572/26 = 22 units per day

Efficiency of C = 22 - 13 = 9 units per day

Efficiency of B = 9/1.125 = 8 units per day

Efficiency of A = 13 - 8 = 5 units per day

Desired Time = $(0.70 \times 572)/14 = 28.6$ days

Hence, option d.

11) Ratio of speed of a boat in still water to speed of stream is 9:2. The boat travels a distance of (D + 40) km in downstream and D km in upstream. If the ratio of time taken by the boat to travel in upstream and in downstream is 4:3, respectively then find the value of D.

- **a)** 220
- **b)** 240
- **c)** 212



d) 224 Correct Choice: d

Let speed of boat in still water and speed of stream is 9x km/h and 2x km/h respectively.

So, Upstream speed = 9x - 2x = 7x km/h

And, downstream speed = 9x + 2x = 11x km/h

According to question;

 ${D/7x}/{(D+40)/11x} = 4/3$

Or, 33D = 28D + 1120

Or, 5D = 1120

Or, D = 224

Hence, option d.

12) A 432 ml of mixture contains milk and water in the ratio of 5:4 respectively. If 25% of the mixture is taken out and x ml of water and (2x - 40) ml of milk is added into the remaining mixture then the quantity of milk in the final mixture will be 76 ml more than that of water. Find the value of x.

- A 60
- B 75
- C 100



D - 80

Solution

Quantity of milk in 432 ml of mixture = 5/9 × 432 = 240 ml

Quantity of water in 432 ml of mixture = 4/9 × 432 = 192 ml

According to question;

 $0.75 \times 240 + 2x - 40 = 0.75 \times 192 + x + 76$

Or, 180 + 2x - 40 = 144 + x + 76

Or, x = 80

Hence, option d.

13) A bag contains 688 coins consisting of 1 rupee, 50-paise and 25-paise coins, and their values being in the ratio of 10:12:13 respectively. Find the value of 50-paise, 1 rupee and 25-paise coins in the bag respectively

A - 96, 80, 104 B - 80, 96, 104 C - 104, 80, 96 D - 80, 96, 104

Solution

Let value of 1 rupee, 50-paise and 25-paise coins be Rs. 10x, 12x and 13x respectively



Number of 1 rupee coins = $1 \times 10x = 10x$

Number of 50-paise coins = $12x \times 2 = 24x$

Number of 25-paise coins = $13x \times 4 = 52x$

So, 10x + 24x + 52x = 688

86x = 688

x = 8

Therefore, values of 1 rupee, 50-paise and 25-paise coins are Rs. 80, Rs. 96 and Rs. 104 respectively.

Hence, option a.

14) A and B entered into a business with a total investment of Rs.4750. After one year, A and B made additional investments of Rs. 300 and Rs. 280 respectively. If the ratio of the profit shares of A to B is5:3 then find the initial investment made by B.

- A Rs. 3000
- B Rs. 1750
- C Rs. 3500

D - Rs.2250

Solution

Let initial investment made by A is Rs. x

Initial investment made by B = Rs. (4750 - x)



Ratio of profit share of A to B = [x + x + 300]:[4750 - x + 4750 - x + 280]

So, (2x + 300)/(9780 - 2x) = 5/3Or, (x + 150)/(4890 - x) = 5/3Or, 3x + 450 = 24450 - 5xOr, 8x = 24000Or, x = 3000

So, initial investment made by B = 4750 - 3000 = Rs. 1750

Hence, option b.

15) Train A and Train B of lengths 140 metres and 160 metres respectively can cross each other in 30 seconds and 5 seconds while moving in same and opposite directions respectively. Find the distance travelled by the train A in 7 hours 30 minutes if the speed of train A is more than that of train B.

A - 950 km

- B 875 km
- C 945 km

D - 925 km

Solution

Let speed of train A and train B be 'x' m/s and 'y' m/s respectively.

So, (140 + 160)/(x + y) = 5



x + y = 300/5 = 60.....(1)

And, (140 + 160)/(x - y) = 30

x – y = 300/30 = 10.....(2)

Solving (1) and (2), we get

x = 35 m/s and y = 25 m/s

Speed of train A = $35 \times 18/5 = 126$ km/h

Desired distance = $126 \times 7.5 = 945$ km

Hence, option c.

16) Gunja marked an article 50% above the cost price and sold it after giving a discount of 20%. Had she bought the article for Rs. 150 less and sold it for Rs. 240 more then she would have made a profit of 60%. New selling price is how much percent more than original selling price

- a) 20%
- b) 25%
- c) 15%

d) None of these

Correct Choice: d

Solution

Let cost price of the article is Rs. x



Marked price of the article = $1.50 \times x = Rs. 1.5x$

Selling price of the article = $0.80 \times 1.5x = Rs. 1.2x$

According to question;

 $1.60 \times (x - 150) = 1.2x + 240$

1.6x - 240 = 1.2x + 240

Or, 0.4x = 480

Or, x = 1200

Original selling price = $1.2 \times 1200 = \text{Rs}$. 1440

Desired percentage = $240/1440 \times 100 = 16.67\%$

Hence, option d.

17) Ratio of ages of A and B, 8 years ago was 5:4 respectively. If present average age of B and C is 38 years and age of C after 24 years will be 20% more than age of A after 2 years. Find the ratio of present age of B to present age of C.

- a) 9:10
- b) 10:9
- c) 9:8
- d) 8:9

Correct Choice: b



Solution

Let age of A and B, 8 years ago was 5x years and 4x years respectively.

Present age of C = 'y' years So, $4x + 8 + y = 38 \times 2 = 76$ Or, 4x + y = 68And, $y + 24 = 1.20 \times (5x + 8 + 2)$ Or, y + 24 = 6x + 12Or, 68 - 4x + 24 = 6x + 12Or, 10x = 80Or, x = 8So, present age of B = $8 \times 4 + 8 = 40$ years Present age of C = $68 - 4 \times 8 = 36$ years Desired ratio = 40:36 = 10:9

Hence, option b.

18) When a two-digit number is multiplied by the sum of its digits, the product is 913. When the number obtained by interchanging its digits is multiplied by the sum of the digits, the result is 418. The difference of the digits of the given number is:

a) 4



- b) 6
- c) 7
- d) 5

Correct Choice: d

Explanation:

Let the number be ab, numerical value = 10a + b

(10a + b) (a + b) = 913 -----(1)

When the digits are interchanged number = ba = 10b + a

(10b + a) (a + b) = 418 ----- (2)

By doing 1-2

- (a + b) (9a 9b) = 913 418
- (a b) (a + b) = 495/ 9
- (a + b) (a b) = 55
- a + b = 11 and a b = 5

Required difference = 5

Hence, option D is correct.



19) The HCF of two numbers is 35 and their LCM is 299 times the HCF. If one of the numbers lies between 400 and 500, the sum of the digits of the other number is :

- a) 13
- b) 15
- c) 14
- d) 17

Correct Choice : a

Explanation:

Let the numbers be 35a and 35b

LCM = 299 × 35

HCF × LCM = Product of digits

299 × 35 × 35 = 35a × 35b

a × b = 299

a × b = 13 × 23

a = 13 and b = 23

35a = 455 and 35b = 805

35a lies between 400 and 500



Sum of the digits odd 805 = 8 + 0 + 5 = 13

Hence, option A is correct

20) Ratio of speed of a boat in still water to speed of stream is 14:3 respectively. If a boat can travel a distance of 99 km upstream and 119 km downstream together in 8 hours then find the total time taken by the boat to cover 84 km in still water and 51 km in downstream.

- A 3.5 hours
- B 5.5 hours
- C 4.5 hours
- D 2.5 hours

Solution

Let speed of boat in still water and speed of stream is 14x km/h and 3x km/h respectively.

Speed of boat in upstream = 14x - 3x = 11x km/h

Speed of boat in downstream = 14x + 3x = 17x km/h

According to question;

99/11x + 119/17x = 8

Or, 9/x + 7/x = 8

Speed of boat in still water = 14 × 2 = 28 km/h



Speed of boat in downstream = $17 \times 2 = 34$ km/h

Desired time = 84/28 + 51/34 = 3 + 1.5 = 4.5 hours

Hence, option c.