

**IBPS SO**

**Previous Year Paper**  
**28th Dec 2019**  
**(Rajbhasha and Law Officer)**  
**Prelims Memory Based**  
**Paper**

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## 150 Questions

**Que. 1** Direction: Read the passage given below and answer the questions that follow:

Entrepreneurship isn't usually worth the risk, some research says, at least strictly in financial terms. *Thankfully, plenty of people take the plunge anyway*, because they're drawn to it for other reasons, such as wanting to be their own boss, or wanting to **pursue** a personal passion.

But that **conventional** view is misleading, argues a recent paper by Gustavo Manso at the University of California, Berkeley. Instead, he finds that self-employment does pay off financially, but not in the way entrepreneurs might expect. The **financial** benefit doesn't usually come from the entrepreneurship itself, but in the form of higher wages when the entrepreneur returns to the workforce.

Research in this area typically compares salaried workers to those working for themselves; the latter group tends to make less, on average, after controlling for factors like level of education, hence the finding that entrepreneurship isn't worth it financially.

Instead of that **approach**, Manso looked at workers over a longer time period, capturing the earnings of more than 5,000 American adults between 1979 and 2012. The average annual earnings for a self-employed person in the sample is higher than for a salaried worker, while the median is lower. That squares with previous research, and with intuition: a small number of entrepreneurs will make a lot of money, but the typical entrepreneur will make less than they could at a bigger company.

However, according to Manso's data, most entrepreneurs eventually go back to salaried work; *just over half of self-employment \_\_\_\_\_ last for two years or less.*

When Manso looked at lifetime earnings, he found that individuals who had been self-employed at one point in their career fared better, when compared to similar workers who hadn't. "Individuals who attempt to be **employees** but abandon entrepreneurship in less than two years are not punished, achieving approximately the same earnings as similar individuals who have not attempted to be entrepreneurs," he reports in the paper. "At the same time, entrepreneurs who stay longer than two years, make substantially more than similar salaried workers."

"Overall," he concludes, "I find that entrepreneurs earn approximately 10% more than salaried workers with similar characteristics."

*Manso's theory of why people might try entrepreneurship and then head back to the labor market just a year or two later hinges on experimentation.* Stepping away from a job to start a company offers a chance to **experiment** with a new idea, and to see if it works or not. If the idea works, the entrepreneur stays self-employed; if the idea doesn't work, they get another job.

The data can't explain why that next job pays as much or more than the entrepreneur would have made if they'd never been self-employed. "It seems that the labor market values the experience [of being] self-employed," said Manso by email. "Maybe the skills developed during [a] self-employment spell are useful as [a] salaried worker."

Which of the following statements can be inferred from the passage ?

1. Entrepreneurship is not at all worth the risk.
2. Entrepreneurs have a higher chance of earning as much or more than salaried workers when they go back to the workplace.
3. The labor market does not encourage those entrepreneurs who have failed in their ideas.
4. People should first do a salaried job and then move on to entrepreneurship.
5. Both 1 and 2

**Que. 2** According to the author, how can entrepreneurship pay off in financial terms ?

1. When the entrepreneurs are just driven only by the ideas of being their own boss and by their personal passion.
2. When the entrepreneurs persevere and stay longer than two years working on their ideas.

3. When the skills developed during self-employment give more monetary advantage on returning to the workforce.
4. Entrepreneurs who fail in their ideas are not able to earn more than the salaried workers with similar characteristics.
5. Both 2 and 3

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**Que. 3** Which of the following are **not** concluded by Manso's findings ?

1. Entrepreneurs earn approximately 10% more than salaried workers with similar characteristics.
2. Individuals who have been self-employed at one point in their career fare worse, when compared to similar workers who haven't.
3. Entrepreneurship isn't usually worth the risk in financial terms.
4. It can be explained clearly that entrepreneurs earn less in their next job.
5. Both 2 and 4.

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**Que. 4** Which of the following can be a suitable title for the passage ?

1. Advantages of Entrepreneurship.
2. Entrepreneurship - The new outlook.
3. Entrepreneurship and financial stability.
4. Risks of Entrepreneurship.
5. A job is better than Entrepreneurship.

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**Que. 5** What does the author mean when he says, "Thankfully, plenty of people take the plunge anyway" ?

1. The author is thankful that people give first priority to a salaried job.
2. Plenty of people know the financial risks of entrepreneurship.
3. Plenty of people follow entrepreneurship as it gives the highest salaries much more than salaried jobs.
4. Though entrepreneurship is risky financially, there are people who follow their passions.
5. None of these.

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**Que. 6** In the given passage, four words printed in bold type are given. One of these words printed in bold might either be wrongly spelt or inappropriate in the context of the sentence. Find out that word and mark it as your answer.

1. Approach
2. Financial
3. Experiment
4. Employees
5. Entrepreneurship

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**Que. 7** Which of the following words is opposite in meaning to 'Pursue'?

1. Circumvent
2. Linger
3. Withhold
4. Avoid
5. Both 1 and 4

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**Que. 8** Which of the following is the correct meaning of the emboldened word or phrase in the given sentence?

*Manso's theory of why people might try entrepreneurship and then head back to the labor market just a year or two later **hinges on** experimentation.*

1. Depends on
2. Works on
3. Thrives on
4. Breaks down
5. None of the above

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**Que. 9** Fill in the blank with the most appropriate word.

*"Just over half of self-employment \_\_\_\_\_ last for two years or less."*

1. Situations
2. journey
3. Stunt
4. Stints
5. None of the above

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**Que. 10** Which of the following words is the closest in meaning to 'conventional'?

1. Symmetrical
2. Atypical
3. Traditional
4. Imaginative
5. None of the above

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**Que. 11** Direction: Read the passage given below and answer the questions that follow:

Retaining employees has become the most crucial challenge for companies in the information technology sector. With **attrition** rate in double digits, it is becoming tough for them to make employees stay for a longer period. The industry seems to be facing this problem mainly with junior employees. The reasons range from higher studies to better opportunities, which usually come with more money. The anchor for staying in a company for a longer period would be based on factors like the role, growth, job satisfaction, work environment and not just money.

*Talent retention is crucial to delivery and client \_\_\_\_\_, and there is a lot of focused effort that goes on to retain talent.* Periodic talent review and planning process helps a company to identify the high potential talent pool. Retention efforts are around creating a visibility and exposure map for the top talent, providing them with 'bubble' assignments, accelerated growth opportunities and differentiated rewards.

Contrary to the widely held belief, compensation is not the only way for a company to make its employees feel valuable and wanted. A singular focus on compensation to attract and retain talent is inappropriate because it comes with limited shelf-life and feasibility.

**Cognizant**, says Srinivasan, believes in empowering people. It has created an entrepreneurial culture that encourages responsibility, commitment, sharing and excellence across all layers and gives associates a free hand to push the 'limits of imagination' in doing what they think is right for the customer and for the company.

"We need to give employees the right tools to replicate their digital lives in the workplace to engage them better, improve our overall performance and in turn, enhance the quality of service we offer to our clients," he said. One example of this is Cognizant 2.0, which is a Web 2.0-based platform serving as a virtual town

square for over 140,000 Cognizant associates and over 100,000 active users who share knowledge such as best practices, process guidance and technological artefacts across the company's global delivery network and collaborate on hundreds of projects worldwide.

Cognizant's attrition, including both voluntary and involuntary, and all its businesses like BPO was 10.6 per cent for the first quarter 2012. It has been hovering around the 10 percent mark for the past two quarters. **Attrition is mostly at the junior levels.** The primary reason for attrition is higher education, according to Srinivasan.

E. Balaji, CEO, Randstad India, a recruitment company, agrees that compensation was not a major factor in retaining employees. "It all depends on the age group as sizeable people leave due to higher studies. The 1-3-year-olds in the company have aspirations and a few of the women get married and relocate to other places. A company also loses people due to personal factors," he said.

HCL Technologies follow the practice (A) of 'Employees First' as the company believed (B) that retaining talent should be a constantly evolving procedure(C). "In today's aggressive business environment where customers have a lot of options to choose from, what distinguishes a company is the innovation and service delivery," says Naveen Narayanan, Global Head, Talent Acquisition, HCL Technologies. Innovation is the key to success and therefore companies are more dependent on their talent to distinguish themselves from the competitors, he adds.

What can be the most suited title for the given passage?

1. How to control talent attrition.
2. Causes of talent attrition.
3. Importance of talent retention.
4. Talent retention - A very crucial challenge for corporate world.
5. None of the above.

**Que. 12** Which of the following information can be inferred from the passage?

1. The innovation and service delivery is the factor that makes a company different from others.
2. Attrition can not be controlled by compensation.
3. Attrition is only at the junior levels.
4. Talent acquisition is one of the most crucial challenge for companies.
5. Both 1 & 4

**Que. 13** Which of the following is most similar to the word '**cognizant**' ?

1. Insensible
2. Oblivious
3. Unwitting
4. Conscious
5. None of the above

**Que. 14** Which of the following can be filled in the blank to make the sentence contextually correct?

*Talent retention is crucial to delivery and client \_\_\_\_\_, and there is a lot of focused effort that goes on to retain talent.*

1. Belief
2. Satisfaction
3. Distraction
4. Absence
5. Admiration

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**Que. 15** Which of the following is most opposite in meaning to the word '**attrition**'?

1. Corrosion
2. Waste
3. Buildup
4. Reduction
5. None of the above

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**Que. 16** What is the most suitable reason of the fact "**Attrition is mostly at the junior levels.**" ?

1. Higher education
2. Higher aspirations
3. Getting married
4. Some other personal factors
5. All of the above

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**Que. 17** The following sentence has been divided into sections out of which one section may be grammatically incorrect. Find out the section that has the error and mark it as your answer.

*HCL Technologies follow the practice (A) of 'Employees First' as the company believed (B) that retaining talent should be a constantly evolving procedure(C).*

1. Only A
2. Only B
3. Only C
4. Both A & B
5. No error.

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**Que. 18** Which of the following words can replace the group of words given below?

*"A usually simple object (such as a tool or ornament) showing human workmanship or modification as distinguished from a natural object."*

1. Innovation
2. Artefacts
3. Replicate
4. Voluntary
5. Acquisition

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**Que. 19** What conclusions can we draw from the passage?

1. Young generation is running only after money.
2. Talent retention is important because innovation is key to success.
3. Talent attrition is equal in all age groups.
4. Compensation is not the only factor to retain the talent.
5. Both 2 & 4

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**Que. 20** What is the tone of the passage?

1. Apologetic
2. Populist

3. Commiserating
4. Cynical
5. Biased

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**Que. 21** In the following question, a word has been given. Choose the sentence(s) in which it is used correctly and if all the sentences are correct, then choose Option 5.

**Hoard**

- (A) A hoard of fans surrounded him as soon as he moved out.  
(B) We have acquired a hoard of information about his work.  
(C) He had a hoard of antiques stored in his basement.

1. Only A
2. Only B
3. Only C
4. Both B and C
5. All are correct

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**Que. 22** Below a word is given followed by three sentences which consist of that word. Identify the sentence/s which best expresses the meaning of the word. Choose option 5 (None of these) if the word is not suitable in any of the sentences.

**BUCKLE**

- A. The smooth polyamide provides an athletic-looking fit and there's a cool **buckle** detail at the waist to complete this great trunk.  
B. Her hands were shaking and her knees wanted to **buckle**.  
C. The general average yields of the corn crops are not comparable one with the other, because they are given by measure and not by weight, whereas the weight per **buckle** varies considerably.

1. Only B
2. Only A
3. Both A and B
4. Both B and C
5. None of these

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**Que. 23** Below a word is given followed by three sentences which consist of that word. Identify the sentence/s which best expresses the meaning of the word. Choose option 5 (None of these) if the word is not suitable in any of the sentences.

**BAIT**

- A. He did indeed preach righteousness and judgment to come: but this was merely a **bait** for the unwary.  
B. The only **bait** he could find was a bright red blossom from a flower; but he knew fishes are easy to fool if anything bright attracts their attention, so he decided to try the blossom.  
C. It is a safe **bait** that no one has ever asked that question before, and yet this system is designed to answer it.

1. Both A and C
  2. Both B and C
  3. Both A and B
  4. All A, B and C
  5. None of these
-

**Que. 24** In the following question, a word has been given. Choose the sentence(s) in which it is used correctly and if all the sentences are correct, then choose Option 5.

**Current**

- (A) Currents are dried grapes.  
 (B) This fashion is current nowadays.  
 (C) The current of this river is very strong.
1. Only A
  2. Only B
  3. Only C
  4. Both B and C
  5. All are correct

**Que. 25** Below a word is given followed by three sentences which consist of that word. Identify the sentence/s which best expresses the meaning of the word. Choose option 5 (None of these) if the word is not suitable in any of the sentences.

**TEAM**

- A. We have a **team** of eight working on product development.  
 B. The rain was **teaming** down.  
 C. You can **team** up with one other class member if you want
1. Only B
  2. Only A
  3. Both A and C
  4. Both B and C
  5. None of these

**Que. 26** Direction: In the following passage some words have been deleted. Fill in the blanks with the help of the alternatives given. Select the most appropriate option for each number.

Wild numbers of the vulnerable *Hippopotamus amphibious* are (1) \_\_\_\_\_ because of habitat loss and hunting for meat and ivory, so monitoring their population is (2) \_\_\_\_\_ for conservation management. (3) \_\_\_\_\_ methods of counting hippos include unreliable aerial surveys and hazardous land and water surveys, and ground-based observations are (4) \_\_\_\_\_ for surveyors because the hippo is one of the most dangerous animals in Africa and lives in (5) \_\_\_\_\_ areas. Furthermore, hippos also prefer an aquatic lifestyle and regularly submerge themselves in water, further complicating efforts to keep an (6) \_\_\_\_\_ on their population. These challenges (7) \_\_\_\_\_ UNSW researchers, in collaboration with conservation organization: Elephants Without Borders, to take to the skies with drones to film hippo pods and thus, more accurately estimate hippo numbers. The researchers eventually found the drone method just as effective as land surveys in estimating hippo numbers.

**Which of these should be filled at (1) as per the context of the passage?**

1. Declining
2. Increasing
3. Demonstrating
4. Devastating
5. Exasperating

**Que. 27** Which of these should be filled at (2) as per the context of the passage?



1. Banal
2. Crucial
3. Efficient
4. Radical
5. Rational

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**Que. 28** Which of these should be filled at (3) as per the context of the passage?

1. Leading
2. Important
3. Scientific
4. Advanced
5. Traditional

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**Que. 29** Which of these should be filled at (4) as per the context of the passage?

1. Easy
2. Unsafe
3. Safe
4. Haunting
5. Interesting

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**Que. 30** Which of these should be filled at (5) as per the context of the passage?

1. Accessible
2. Exposed
3. Affordable
4. Inaccessible
5. Popular

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**Que. 31** Which of these should be filled at (6) as per the context of the passage?

1. Head
2. Ear
3. Eye
4. Importance
5. Track

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**Que. 32** Which of these should be filled at (7) as per the context of the passage?

1. Annoyed
2. Inspired
3. Threatened
4. Cheered
5. Demotivated

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**Que. 33** In the question below, three statements are given which may or may not be grammatically correct. Identify the statement/statements that is/are incorrect.

- A) The number of automobiles plying on Indian roads in the 1980s increased by a staggering 400% over the previous decade.
- B) This steady decline must have had an adverse impact on employment and poverty reduction.
- C) A group of bureaucrat and scientists sat down to ponder the future of technology in the country. The irony of analyzing technologies that would unshackle the Indian economy.
1. A and B
  2. Only C
  3. Only A
  4. A and C
  5. No error

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**Que. 34** In the question below, three statements are given which may or may not be grammatically correct. Identify the statement/statements that is/are incorrect.

- I.No sooner did I speak, than he left.
- II. The patient was accompanied with his friend.
- III.Mr. Sharma may be late but I am sure Mr. Kapoor won't be.
1. Only I
  2. Only II
  3. Only III
  4. Only I and II
  5. Only II and III

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**Que. 35** In the question below, three statements are given which may or may not be grammatically correct. Identify the statement/statements that is/are incorrect.

- I. John is working very hardly as the examinations are fast approaching.
- II. I have seen him a couple of times since May.
- III. A short story should not exceed two hundred words.
1. Only I
  2. Only II
  3. Only III
  4. Only I and II
  5. Only II and III

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**Que. 36** In the question below, three statements are given which may or may not be grammatically correct. Identify the statement/statements that is/are incorrect.

- I. Young people in Britain eats more snacks than people of the same age in other European countries.
- II. He spends a good deal of money on eating out.
- III. Without waiting for the instructions from the Government, some cable operators in the city had block the news.
1. Only I.
  2. Only II.
  3. Only III
  4. Only I and II
  5. Only I and III.
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**Que. 37** In the question below, three statements are given which may or may not be grammatically correct. Identify the statement/statements that is/are incorrect.

- I. When shall we arrive to our destination?  
II. Neither Rohit nor Mohit were there at the restaurant when I went there.  
III. Ten kilometres is a long distance to walk.
1. Only I
  2. Only II
  3. Only III
  4. Only I and II
  5. Only II and III

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**Que. 38** Select the phrase/connector from the given options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

- (A) Parents generally try to maximize the welfare of their children.  
(B) This is subject to constraints of money and time.
1. Which
  2. and
  3. How
  4. What
  5. None of the above

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**Que. 39** Select the phrase/connector from the given options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

- (A) The lecturer wandered from topic to topic.  
(B) We wondered if there was any point to his discursive remarks.
1. But
  2. As
  3. While
  4. Both 2 and 3
  5. None of these

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**Que. 40** Select the phrase/connector from the given options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

- (A) His story is based on a modicum of truth.  
(B) Most of the events he describes are fictitious.
1. Since
  2. Although
  3. Hence
  4. Because
  5. None of these
-

**Que. 41**

Select the phrase/connector from the given options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

- (A) I didn't want to take a side in the argument.  
(B) I put my headphones on and listened to some smooth jazz.
1. Since
  2. Yet
  3. Although
  4. Nevertheless
  5. None of these

**Que. 42**

Select the phrase/connector from the given options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

- (A) Akriti needs to learn Chinese.  
(B) I will teach her.
1. As
  2. Since
  3. However
  4. Both A and B
  5. None of these

**Que. 43**

In each question, one sentence is given in which certain words are in bold and numbered from A to E. Below the sentence are given five options with possible pairs of interchange of those bold words. Choose the pair(s) of words which are needed to be interchanged to make the sentence grammatically correct and meaningful.

Radical feminists seek to (A)**liberate** patriarchy by (B)**challenging** existing social (C)**norms** and institutions, and believe that (D)**eliminating** patriarchy will (E)**abolish** everyone from an unjust society.

1. B-D
2. A-E
3. C-E
4. B-C and D-E
5. A-B and C-D

**Que. 44**

In each question, one sentence is given in which certain words are in bold and numbered from A to E. Below the sentence are given five options with possible pairs of interchange of those bold words. Choose the pair(s) of words which are needed to be interchanged to make the sentence grammatically correct and meaningful.

Since the (A)**liberalization** of the economy occurred under the Narasimha Rao government, even the Congress has (B)**fervently** itself from the Nehruvian socialist (C)**ideology** it had so (D)**distanced** advocated right up until and during Rajiv Gandhi's (E)**leadership**.

1. C-E

2. B-D
3. A-C
4. A-B and C-D
5. B-E and A-D

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**Que. 45** In each question, one sentence is given in which certain words are in bold and numbered from A to E. Below the sentence are given five options with possible pairs of interchange of those bold words. Choose the pair(s) of words which are needed to be interchanged to make the sentence grammatically correct and meaningful.

In 2017, a (A)**composition** study published in Heritage Science found a (B)**connection** between the chemical (C)**groundbreaking** of old books and people's (D)**reactions** to them, which (E)**allowed** researchers to create a "historic book odour wheel."

1. B-D
2. A-D and B-E
3. A-C
4. D-E
5. B-C and A-E

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**Que. 46** In each question, one sentence is given in which certain words are in bold and numbered from A to E. Below the sentence are given five options with possible pairs of interchange of those bold words. Choose the pair(s) of words which are needed to be interchanged to make the sentence grammatically correct and meaningful.

Apple's work on communications satellites and next-generation (A)**wireless** technology means the (B)**aim** is likely to beam data to a user's device, potentially (C)**dependence** the (D)**mitigating** on wireless carriers, or for linking devices together without a (E)**traditional** network.

1. A-C
2. A-E and B-C
3. B-D
4. A-B and C-E
5. C-D

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**Que. 47** In each question, one sentence is given in which certain words are in bold and numbered from A to E. Below the sentence are given five options with possible pairs of interchange of those bold words. Choose the pair(s) of words which are needed to be interchanged to make the sentence grammatically correct and meaningful.

Fascists believe that liberal democracy is (A)**totalitarian** and regard the complete (B)**mobilization** of society under a (C)**obsolete** one-party state as necessary to prepare a nation for armed (D)**respond** and (E)**conflict** effectively to economic difficulties.

1. A-C and D-E
2. A-B
3. B-D and C-E
4. A-D

5. B-E

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**Que. 48** **Directions:** Which of the phrases (a), (b), (c) and (d) given below should replace the phrase given in bold the following sentences to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and there is no correction required mark (e) as the answer.

The runner was called at home plate, and the manager **came out** to argue about the call.

1. called in
2. called out
3. called away
4. called on
5. No improvement

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**Que. 49** **Directions:** Which of the phrases (a), (b), (c) and (d) given below should replace the phrase given in bold the following sentences to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and there is no correction required mark (e) as the answer.

She went out with her friends every night instead of studying and **threw further** her chance of a place at university.

1. threw away
2. threw out
3. threw off
4. threw in
5. No improvement

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**Que. 50** **Directions:** Which of the phrases (a), (b), (c) and (d) given below should replace the phrase given in bold the following sentences to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and there is no correction required mark (e) as the answer.

Your grandmother is coming to visit today, so don't forget to **hang around** your clothes when you tidy your room.

1. hang on
2. hang out
3. hung up
4. hang up
5. No improvement

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**Que. 51** **Direction:** Read the following information carefully and answer the questions that follow:

Eight people – P, Q, R, S, T, U, V and W are sitting around a square table (not necessarily in the same order) in such a way that four of them who are sitting at the corners of the table facing outside while other four who are sitting in the middle of each of the four sides facing inside. Each of them likes different colors – Red, Yellow, Green, Orange, Blue, White, Pink, and Black. Two people who are facing the same direction (either inside or outside) are not sitting with each other. The one who likes Blue is not facing outside. U is sitting fifth to the left of the one who likes Blue. Only one person is sitting between U and the one who likes orange. P is sitting third to the right of the one who likes orange. Two persons are sitting between P and W. W doesn't like orange. Neither W nor P is an immediate neighbor of Q. The one who likes Yellow is sitting third to the right of Q. R and T are the immediate neighbors. R is not an immediate neighbor of W nor he likes orange. The one who likes White is an immediate neighbor of S. S is sitting third to the left of R. The one who likes Red is sitting second to the left of the one who likes green. R neither likes red nor Black.

Who among the following likes balck color?

1. S
2. V
3. W
4. The one who is sitting immediate left of V
5. The one who is sitting fourth to the right of W

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**Que. 52** R likes which color?

1. White
2. Red
3. Pink
4. Yellow
5. None of these

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**Que. 53** Which of the following statement is not true as per the given information?

1. T is the facing the one who likes Red color
2. Q is sitting fifth to the left of the one who likes Blue color
3. P is an immediate neighbour of R
4. V is facing to P
5. The one who likes white color is sitting immediate right of P

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**Que. 54** How many people are sitting between R and the one who likes green color, when counted from the right of R?

1. Two
2. Three
3. Four
4. Five
5. Six

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**Que. 55** Which of the following combination is correct?

1. Q, Orange
2. S, Red
3. U, White
4. V, Green
5. All the above

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**Que. 56** In a certain code, STICKER is written as TSJBLDS. How is IMPOSE coded in that code?

1. JLQNTD
2. JLQNTB
3. JLONTD
4. JLQPYD
5. JLQMRD

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**Que. 57** **Direction:** Study the information given below carefully and answer the questions that follow.

There are eight members in a family. S is the father of U. Q is the father of A. G is married to S. T is the mother - in - law of G. M is the granddaughter of Q. T has only 2 children. Y is the son in law of Q. U and A are cousins.

How many male members are there in the family?

1. 1
2. 3
3. 4
4. 5
5. Either 3 or 4

**Que. 58** How is U related to T?

1. Grand daughter
2. Grandson
3. Son
4. Daughter
5. Cannot be determined

**Que. 59** Who is the wife of Y?

1. A
2. U
3. T
4. G
5. S

**Que. 60** **Direction:** Read the information carefully and answer the question asked below.

Eight persons A, B, C, D, E, F, G and H have to attend a meeting in January, Feb, June and August. All the meetings are in different cities, Mumbai, Hyderabad, Kolkata, Bangalore, Chennai, Delhi, Pune, and Lucknow. In each month the meeting is on either 9<sup>th</sup> or 18<sup>th</sup> of the month. Only one person attends the meeting on a given date.

E attends the meeting on 9<sup>th</sup> of the month which has only 30 days and in Mumbai. Only three people attend the Meeting between E and G. Meeting in Pune is before the Meeting in Bangalore. 2 people attend the Meeting between G and D. D attend meeting in Chennai. There are 3 meetings between the meetings of Chennai and Kolkata. Meeting in Hyderabad is on an even number date. C does not attend the Meeting on 18<sup>th</sup> of any months and not in the city Lucknow. C and A attend the Meeting in the same month but not in February. H and D attend the Meeting on the same date. There are five meetings between meeting in Bangalore and meeting in Kolkata. H attends the Meeting before D. B does not attend the meeting on even number date.

Who attends a meeting on 18 August?

1. C
2. D
3. A
4. H
5. G

**Que. 61**



How many people have meetings between the meetings of C and the one who has meeting in Pune?

1. 2
2. 5
3. 1
4. 0
5. 3

---

**Que. 62** Four among the five are the same in a certain way and thus form a group, which of the following does not belong to that group?

1. B, D
2. C, A
3. G, H
4. D, G
5. E, F

---

**Que. 63** Who attends meeting in Lucknow?

1. A
2. F
3. D
4. C
5. B

---

**Que. 64** Which of the following combination of Date, Person, and Place is not true?

1. 18<sup>th</sup> June, H, Lucknow
2. 9<sup>th</sup> January, G, Pune
3. 18<sup>th</sup> August, A, Kolkata
4. 9<sup>th</sup> June, E, Mumbai
5. 18<sup>th</sup> February, D, Chennai

---

**Que. 65** **Direction:** Study the following information carefully and answer the questions given below.

The weight of six persons A, B, C, D, E and F is measured. All of them have different weights. D is lighter than only one person. E is heavier than B but lighter than F. A is heavier than F. Person B is not the lightest one. The person which is the third lightest has a weight of 73 kg and the person which is the heaviest is of 96 kg.

Which of the following is the heaviest one?

1. A
2. F
3. E
4. C
5. D

---

**Que. 66** Who is the second lightest?

1. A
  2. D
  3. E
  4. B
  5. F
-

**Que. 67** What could be the weight of D?

1. 97 Kg
2. 85 Kg
3. 73 Kg
4. 62 Kg
5. None of these

**Que. 68** How many pairs of digits in the number 28462742 have as many numbers between them as in the series of natural numbers both in backward and forward directions?

1. Six
2. Seven
3. Five
4. More than seven
5. None of these

**Que. 69** **Direction:** Study the following information carefully and answer the given questions.

In a certain code language, 'Naina bought dream catcher' is written as 'ani rad chr ogt', 'they bought dream house' is written as 'ogt yet rad ose', 'everybody have a dream house' is written as 'lsn avn voy ose rad' and 'Naina have a clinic' is written as 'cnc ani lsn avn'.

What is the code for 'catcher' in the given code language?

1. yet
2. chr
3. ogt
4. ani
5. rad

**Que. 70** If 'everybody have dream' is coded as 'rad avn voy', then what does 'lsn' mean in the given code language?

1. a
2. have
3. they
4. clinic
5. catcher

**Que. 71** Which of the following is the code for 'Naina' in the given code language?

1. cnc
2. ani
3. avn
4. yet
5. voy

**Que. 72** **Direction:** Study the information given below carefully and answer the questions that follow.

Maria starts from point A, walks 6 m north and reaches point B. At point B, she turns right and reaches point C after walking 4 m. After reaching point C, she turns right and walks 3 m to reach point D.

Further, she walks to point E which is 8 m to the west of point D. She further goes 5 m south to point F, turns left and walks 8 m to reach point G.

What is the shortest distance between point E and B?

1. 4 m
2. 5 m
3. 3 m
4. 6 m
5. 8 m

---

**Que. 73** If a person goes 2 m South from point A, what is the distance between the current position of person and point F?

1. 4 m
2. 5 m
3. 3 m
4. 6 m
5. 8 m

---

**Que. 74** What is the direction of Point A with respect to point G?

1. North
2. North-West
3. South-West
4. North-East
5. South-East

---

**Que. 75** In the question below are given two statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**Statements:**

- I. Only a few apples are good
- II. Some apples are not rotten

**Conclusions:**

- I. Some rotten being good is a possibility
  - II. Some apples are not good
1. Only conclusion I follows
  2. Only conclusion II follows
  3. Both the conclusion follows
  4. Neither conclusion I nor II follows
  5. None of the conclusion follows

---

**Que. 76** In the question below are given two statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**Statements:**

- I. Only potato is tomato
- II. Some pumpkin are potato

**Conclusions:**

- I. Some tomato being pumpkin is a possibility
  - II. Some pumpkin being potato is a possibility
1. Only conclusion I follows
  2. Only conclusion II follows
  3. Both the conclusion follows
  4. Either conclusion I or II follows
  5. None of the conclusion follows

---

**Que. 77** In the question below are given two statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**Statements:**

- I. All homosapiens are brave
- II. Only a few homosapiens are crazy

**Conclusions:**

- I. Some homosapiens are not crazy
  - II. All brave being crazy is a possibility
1. Only conclusion I follows
  2. Only conclusion II follows
  3. Both the conclusion follows
  4. Neither conclusion I nor II follows
  5. Either conclusion I or II follows

---

**Que. 78** In the question below are given three statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**Statements:**

- I. Some preparation are not good
- II. Only a few good are wise
- III. No wise is preparation

**Conclusions:**

- I. Some good are not wise is a possibility
  - II. No preparation is wise
  - III. Some preparation are good is a possibility
1. Neither I nor II follows
  2. Only conclusion III follows
  3. All follows
  4. Both conclusion II and III follows
  5. Only II and either I or III follows
-

**Que. 79** In the question below are given three statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**Statements:**

- I. Few holders are share
- II. Only a few accounts are bank
- III. No bank is share

**Conclusions:**

- I. All share can be holders
  - II. Some bank is not share
  - III. Some accounts are not bank is a possibility
1. Only conclusion III follows
  2. Only conclusion I and II follows
  3. Both conclusion I and III follows
  4. Only conclusion II follows
  5. Only conclusion I follows

**Que. 80** **Directions:** In the following question assuming the given statements to be true, find which of the conclusion among the given conclusions is/are definitely true and then give your answers accordingly.

**Statements:**

$$K \leq D, H \geq R < P < K$$

**Conclusions:**

- I.  $R < D$
  - II.  $H > K$
  - III.  $D > P$
1. Only conclusion III is True
  2. Either conclusion I and II is True
  3. Only conclusion I is True
  4. Neither conclusion I nor II is True
  5. Only conclusions I and III are True

**Que. 81** **Direction:** In the following question, assume the given statement to be true. Find which of the following conclusion(s) is/are definitely true and then give your answer accordingly.

**Statement:**  $U < V, W > X \geq Y, Y = V$

**Conclusion:**

- I.  $X > V$
  - II.  $U < W$
1. Both I and II are true
  2. None is true
  3. Only I is true
  4. Only II is true
  5. Either I or II is true

**Que. 82** **Directions:** In the following question assuming the given statements to be True, find which of the conclusion among given conclusions is/are true and then give your answers accordingly.

**Statements:**  $X > P < Z$ ;  $P < J = O > M$

**Conclusions:**

I.  $P > M$

II.  $X < J$

1. Only I is true
2. Only II is true
3. Both I and II are true
4. Neither I nor II is true
5. Either I or II is true

**Que. 83** **Direction:** Read the information carefully and answer the question given below.

Eight cars Nano, Maruti, Ford, BMW, Creta, Desire, Honda and I10 are parked in a parking place. Some are facing north direction while some are facing south direction. Not more than two cars parked adjacent to each other are facing the same direction. Cars parked at extreme ends are facing the opposite direction.

Two cars are parked between Ford and Creta and one of them is parked at an extreme end. Honda is parked third to the left of Ford. Maruti is second to the right of BMW, which faces north and none are parked near Ford. I10 and Nano are parked adjacent to each other. Desire is third to the right of Maruti. Nano is parked second to the right of Desire. Cars which are near BMW are facing the opposite direction.

Which of the following car is parked immediately to the right of Ford?

1. Desire
2. Nano
3. I10
4. Maruti
5. BMW

**Que. 84** How many cars are there between Honda and Nano?

1. None
2. One
3. Two
4. Three
5. Four

**Que. 85** What is the position of Desire with respect to Honda?

1. Immediate to the right
2. Second to the left
3. Second to the right
4. Immediate to the left
5. Third to the right

**Que. 86** How many cars are parked to the right of BMW?

1. Two
2. None

3. Four
4. Five
5. More than five

---

**Que. 87** **Directions:** One statement is given, followed by two conclusions, I and II. You have to consider the statement to be true, even if it seems to be at variance from commonly known facts. You are to decide which of the given conclusions can be definitely drawn from the given statement.

**Statement:** There is an 86% chance that a person with OCD is suffering from depression.

**Conclusions:**

- I. A person who is suffering from depression has OCD.
  - II. People with the condition of OCD suffer from the symptoms of depression.
1. Only conclusion I is true.
  2. Only conclusion II is true.
  3. Either I or II is true.
  4. Neither I nor II is true.
  5. Both I and II are true.

---

**Que. 88** **Directions:** In each of the following questions, the statement is given followed by two conclusions numbered I and II. You have to consider the statement to be true, even if it seems to be at variance from commonly known facts. You are to decide which of the given conclusions can be drawn definitely from the given statement.

**Statements:** We should inform all our employees not to read newspapers during office hours - Chief Manager tells Chief Administrator.

**Conclusions:**

- I. Reading newspapers during office hours is desirable.
  - II. Office efficiency will not increase by stopping this.
1. Only 1 follows
  2. only 2 follows
  3. both 1 and 2 follows
  4. either 1 or 2 follows
  5. neither 1 or 2 follows

---

**Que. 89** **Directions:** In each question below is given one/more statements that followed by two assumptions numbered I and II. Consider the statement and decide which of the given assumptions is implicit.

**Statement:** As the prices of petrol and diesel shoot up, more and more people are resorting to the use of electric vehicles.

**Assumptions:**

- I. Using electricity for powering vehicles is less expensive than using petrol or diesel
  - II. Many people cannot afford the raised prices of petrol and diesel
1. Only assumption I is implicit
  2. Only assumption II is implicit
  3. Both I and II are implicit
  4. Neither I nor II is implicit
  5. Either I or II
-

**Que. 90** **Directions:** A statement is given followed by two inferences I and II. You have to consider the statement to be true even if it seems to be at variance from commonly known facts. You have to decide which of the given inferences, if any, follow from the given statement.

**Statements:** The main reasons for a poor yield were not only the floods and heavy rains but also the insouciant use of chemicalized disinfectants destroying the plants from within and damaging the fertility of the soil, in turn ruining the chance of further use as well.

**Inferences:**

I. The soil will not be able to produce a good yield in the future.

II. The floods and rains made the soil infertile and futile.

1. Only I follows.
2. Only II follows.
3. Both I and II follow.
4. None of them follows.
5. Either I or II follows.

---

**Que. 91** **Directions:** Study the following information carefully and answer the below questions.

Six persons Akhil, Anuj, Aakash, Anish, Arun and Ajay work in office at different posts viz. Clerk, Manager, Director, Chairman, Vice President and President but not necessarily in the same order. (Please Note: the Position has been given increasing order of seniority with Clerk being the junior most position whilst President being the senior most position). No two persons are at same positions. They are ordered as such that the least senior person is at the bottom whereas the senior most person is at the top.

Anish is not the senior most person but he is senior than Ajay. There are three positions between Arun and Anish. There are two positions between Ajay and Arun. Ajay is senior than Arun. Neither Aakash nor Arun is the President in the department. Akhil is senior than Aakash. Anuj is not junior than Anish but he is senior than Aakash.

What is the position of Aakash in the department?

1. Clerk
2. Manager
3. Director
4. Chairman
5. None of these

---

**Que. 92** The one who is senior than Ajay but junior than Anuj is at which post in the department?

1. Clerk
2. Manager
3. Director
4. Chairman
5. None of these

---

**Que. 93** If all the person are arranged according to their name in alphabetical order than who will be the fifth most senior person in the department? From President to the clerk order

1. Ajay
2. Akhil
3. Arun
4. Anish
5. Anuj



---

**Que. 94** Who is working as chairman in the company?

1. Ajay
2. Anil
3. Arun
4. Anish
5. Anuj

---

**Que. 95** Which of the following person working as second junior most position in the company?

1. Ajay
2. Akhil
3. Arun
4. Aakash
5. Anuj

---

**Que. 96** **Directions:** Study the given information carefully and answer the questions.

Seven persons Rahul, Ramesh, Garvit, Angad, Arjun, Mahesh and Ravish went to an event with three different gadgets viz. Laptop, TV, Tablet not necessarily in the same order. Not more than 3 people has same gadget.

Ramesh went to event with TV. Mahesh has the gadget not same as the gadget of Ramesh. Tablet was owned by Garvit. Angad went to the event with Laptop. Arjun's gadget is not same as the gadget of Ramesh. Rahul's gadget is neither same as the gadget of Angad nor of Garvit. Only two people has gadget TV. Mahesh does not have Laptop. Ravish's Gadget is not same as the gadget of Garvit. Arjun's gadget is not same as the gadget of Mahesh.

Who has Laptop?

1. Rahul
2. Mahesh
3. Garvit
4. Ravish
5. None of these

---

**Que. 97** Which of the following pair has Tablet?

1. Garvit and Ravish
2. Mahesh and Garvit
3. Rahul and Garvit
4. Ramesh and Garvit
5. None of these

---

**Que. 98** Which of the following pair has TV?

1. Garvit and Ravish
2. Mahesh and Garvit
3. Rahul and Garvit
4. Ramesh and Rahul
5. None of these

---

**Que. 99** Three out of four form a group which of the following does not belong to that group?

1. Arjun
2. Garvit
3. Ravish
4. Angad
5. None of these

---

**Que. 100** Which of the following gadget Arjun has?

1. Laptop
2. TV
3. Tablet
4. either a or b
5. None of these

---

**Que. 101** Who won his 6th FIFA player of the year award in September 2019?

1. Cristiano Ronaldo
2. Lionel Messi
3. Mohamed Salah
4. Eden Hazard

---

**Que. 102** Where is the 13th South Asian Games being held?

1. Bangladesh
2. Bhutan
3. Nepal
4. India
5. Sri Lanka

---

**Que. 103** Nagarhole National Park is located in \_\_\_\_\_.

1. Andhra Pradesh
2. Karnataka
3. Kerala
4. Odisha

---

**Que. 104** With which country is India conducting Exercise Yudh Abhyas - 2019?

1. USA
2. China
3. Japan
4. Russia

---

**Que. 105** Which among the following banks has launched UCash, Digilocker and a mobile app recently? (Oct 2019)

1. UCO Bank

2. United Bank of India
3. Union Bank of India
4. Corporation Bank
5. Andhra

---

**Que. 106** RBI quashed the merger of Lakshmi Vilas Bank with which of the following banks?

1. LIC home finance Bank
2. PNB housing finance Bank
3. Ujjivan Bank
4. Indiabulls housing finance Bank
5. IDFC First Bank

---

**Que. 107** \_\_\_\_\_ is the theme of World Cancer Day 2019.

1. I am and I Will
2. We can. I can
3. We can
4. Not Beyond Us
5. Debunk the Myths

---

**Que. 108** Pravind Kumar Jugnauth is the new PM of

1. Indonesia
2. Yemen
3. Brunei
4. Mauritius
5. None of the above

---

**Que. 109** Bank of Baroda developed an agri-digital platform called \_\_\_\_\_ in order to provide solutions for all major agricultural requirements.

1. Indian Kisan
2. Bhartiya Kisan
3. Baroda Kisan
4. Baroda Haat
5. Kisan Haat

---

**Que. 110** Reliance Mutual Fund has been renamed as Nippon India Mutual Fund following the purchase of 75% stake in Reliance Nippon Life Asset Management by Nippon Life Insurance. Nippon is the company of which country?

1. France
2. Russia
3. USA
4. Germany
5. Japan

---

**Que. 111**

---

Which of the following cities hosted the UN Climate Change Conference (COP 25) in December 2019?

1. Madrid
2. Barcelona
3. Paris
4. Rome
5. Venice

---

**Que. 112** As per RBI, round-the-clock transactions will be allowed under the NEFT system from 16 December 2019. What does 'E' stand for in NEFT?

1. Excess
2. Effortless
3. Electronic
4. Effective
5. Estimate

---

**Que. 113** What is the name of joint bi-annual military exercise conducted by India and Russia?

1. VAJRA
2. INDRA
3. CHAKRA
4. DHANUSH

---

**Que. 114** Who among the following received the Nobel Prize 2019 for Physics?

1. James Peebles
2. Frances H. Arnold
3. Sir Gregory P. Winter
4. Both 1 and 2
5. Both 1 and 3

---

**Que. 115** The venue of the 52<sup>nd</sup> ASEAN summit was in \_\_\_\_\_.

1. Bangkok
2. Jakarta
3. Tutong
4. Singapore

---

**Que. 116** In December 2019, who was appointed as the brand ambassador of PUMA?

1. Mary Kom
2. Sari Ali Khan
3. Deepika Padukone
4. Sunil Chhetri
5. None of the above

---

**Que. 117** Where is the headquarter of Jana Small Finance Bank?

1. Jaipur
2. Bengaluru
3. Chennai
4. Mumbai
5. Guwahati

---

**Que. 118** Bangkok is the capital city of which of the following countries?

1. Switzerland
2. Norway
3. Thailand
4. Sweden
5. None of these

---

**Que. 119** Which of the following Ministries has launched the ASPIRE scheme (Scheme for promotion of Innovation, Entrepreneurship and Agro- Industry) ?

1. Ministry of Finance
2. Ministry of Social Justice and Welfare
3. Ministry of HRD
4. Ministry of MSME (Ministry of Micro, Small and Medium Enterprises)
5. None of these

---

**Que. 120** Krishan Kumar Modi who was passed way, was a famous \_\_\_\_\_.

1. Politician
2. Businessman
3. Singer
4. Writer
5. Industrialist

---

**Que. 121** The India-European Union Summit 2020 will be held in which of city?

1. Paris
2. Brussels
3. Oslo
4. Zürich
5. Stockholm

---

**Que. 122** India's Export and Import Bank has provided USD 500 million line of credit to Bagladesh for \_\_\_\_\_.

1. Defence-related procurement
  2. To overcome pollution
  3. For oil Pipeline
  4. Both 1 and 2
  5. None of these
-

**Que. 123** The Netherlands King \_\_\_\_\_ and Queen Maxima arrived in New Delhi in October 2019 on a five-day visit.

1. Albert II
2. Willem-Alexander
3. Felipe VI
4. Carl XVI Gustaf
5. Hans Adam II

**Que. 124** The Reserve Bank of India has increased aggregate lending limits imposed on peer-to-peer (P2P) lenders from 10 lakh to \_\_\_\_\_. (Dec 2019)

1. 20 lakh
2. 30 lakh
3. 40 lakh
4. 50 lakh
5. 75 lakh

**Que. 125** Name the cricketer who has played 150 matches in the Ranji Trophy?

1. Wasim Jaffer
2. Rohit Sharma
3. Cheteshwar Pujara
4. Ajinkya Rahane
5. None of these

**Que. 126** The 2019 London Summit of the North Atlantic Treaty Organization (NATO) was held in \_\_\_\_\_.

1. UK
2. France
3. USA
4. India
5. Russia

**Que. 127** Baroda Uttar Pradesh Grameen Bank, Kashi Gomti Samyut Gramin Bank and Purvanchal Bank are merged into a single bank regional rural bank, Baroda UP Bank. Where will be the headquarter of Baroda UP Bank?

1. Varanasi
2. Gorakhpur
3. Allahabad
4. Bareilly
5. Kanpur

**Que. 128** Name the tech giant who will build the NextGen Cybersecurity Defence Centre in Melbourne, Australia?

1. TCS
2. Infosys
3. Google

4. Wipro
5. Microsoft

---

**Que. 129** According to the UN World Meteorological Organization, how much increase of temperature will be observed by the end of the century?

1. 3-5 °C
2. 1-3 °C
3. 2-5 °C
4. 4-6 °C
5. None of these

---

**Que. 130** RBI has changed the timings of NEFT and RTGS, Now in how many batches transaction through NEFT can be done?

1. 48
2. 34
3. 23
4. 24
5. 18

---

**Que. 131** After how much years of successful operation Payment Bank can be converted into Small Finance Bank?

1. 4
2. 5
3. 10
4. 6
5. 7

---

**Que. 132** GOI has launched the India's first debt ETF, called Bharat Bond ETF, to deepen the bond market and allow retail investors an opportunity to participate in it. What is the unit value of the bond?

1. Rs. 1,000
2. Rs. 10,000
3. Rs. 5,000
4. Rs. 50,000
5. None of these

---

**Que. 133** Which of the following Insurance companies has launched the "health Woman Suraksha policy"?

1. Life Insurance Corporation
2. HDFC ERGO
3. PNB MetLife Insurance
4. Reliance Life Insurance
5. None of these

---

**Que. 134** Government e-Marketplace (GeM) signed a Memorandum of Understanding (MoU) with which of the following bank to offer an array of services including transfer of funds through GeM Pool

Accounts (GPA), advising of Performance Bank Guarantees (e-PBG)

1. Union Bank of India
2. State Bank of India
3. Punjab National Bank
4. United Bank of India
5. HDFC Bank

---

**Que. 135** Which of the following Stock exchanges has launched the interest rate options on 10-year G-sec?

1. National Stock Exchange
2. Bombay Stock Exchange
3. New York Stock Exchange
4. OTC Exchange of India
5. India International Exchange

---

**Que. 136** Renowned cartoonist Sudhir Dhar passed away in November 2019. He began his career in the year \_\_\_\_\_.

1. 1959
2. 1960
3. 1961
4. 1962
5. 1970

---

**Que. 137** Maharashtra's Savitribai Phule Pune University (STPU) has signed an MOU with Qatar's Milestone International Education enabling the University to set up its campus in \_\_\_\_\_.

1. Dubai
2. Abu Dhabi
3. Doha
4. Doha
5. None of these

---

**Que. 138** Which bank has signed a loan agreement with KfW, the German development bank, for \$277 million dollars for establishing an energy-efficient housing programme in India?

1. ICICI Bank
2. State Bank of India
3. Punjab National Bank
4. Canara Bank
5. Indian Bank

---

**Que. 139** How much concession will be granted by the Indian Railways for the youth participating in the "Ek Bharat Shrestha Bharat" programme?

1. 40%
2. 45%
3. 50%
4. 55%



5. 60%

---

**Que. 140** RBI has enhanced the scope of Special Non-resident Rupee (SNRR) by allowing persons residing outside India to open such accounts. What is the maximum tenure of SNRR account?

1. 11 years
2. 12 years
3. 5 years
4. 7 years
5. 3 years

---

**Que. 141** Which one of the following bio-reserves of India is not included in the world network of bioserve?

1. Manas
2. Nanda Devi
3. Gulf of Mannar
4. Nilgiri

---

**Que. 142** In December 2019, who was appointed as Secretary (West) in the Ministry of External Affairs?

1. Dev Patel
2. Vikas Swarup
3. Raveesh Kumar
4. Vijay Keshav Gokhale
5. Ashutosh Lobo Gajiwala

---

**Que. 143** What is the rank of India in 2019 Climate Change Performance Index?

1. 9
2. 11
3. 13
4. 15
5. 17

---

**Que. 144** Market risks are most prominent for banks engaged in

1. Retail banks
2. Investment banks
3. Commercial banks
4. Central banks
5. None of the above

---

**Que. 145** What is the minimum tenure of Recurring Deposit Account?

1. 7 months
2. 6 months
3. 6 days
4. 7 days

5. 10 days

**Que. 146** RBI has imposed restrictions on customers of Punjab and Maharashtra Cooperative Bank wherein customers would not be able to withdraw more than Rs. 25,000 from their accounts (Sep 2019).

How many customers can get their entire deposit refunded?

1. 85%
2. 80%
3. 75%
4. 70%
5. 60%

**Que. 147** The \_\_\_\_\_ government has decided to declare Guru Ghasidas National Park as a tiger reserve.

1. Odisha
2. Rajasthan
3. Chhattisgarh
4. Gujarat
5. Madhya Pradesh

**Que. 148** Which among the following is the rank of India as per Bribery Risk Index 2019? (Nov 2019)

1. 78th
2. 69th
3. 72nd
4. 61st
5. 56th

**Que. 149** Where was the 6th World Congress on Rural and Agriculture Finance organised by NABARD and Asia - Pacific Rural Agricultural and Credit Association (APRACA)?

1. Raipur
2. Ranchi
3. Gwalior
4. Delhi
5. Lucknow

**Que. 150** Recently, the Competition Commission of India has approved the merger of the BNP Paribas (BNPP) Mutual Fund and the \_\_\_\_\_ Mutual Fund, under Section 31(1) of the Competition Act, 2002.

1. BOI AXA
2. Baroda (BOB)
3. Canara Robeco
4. DHFL Pramerica
5. Franklin India

## 150 Questions

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Que. 1	Correct Option - 2
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Que. 2	Correct Option - 5
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Que. 3	Correct Option - 5
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Que. 4	Correct Option - 3
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Que. 5	Correct Option - 4
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Que. 6	Correct Option - 4
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Que. 7	Correct Option - 5
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Que. 8	Correct Option - 1
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Que. 9	Correct Option - 4
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Que. 10	Correct Option - 3
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Que. 11	Correct Option - 4
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Que. 12	Correct Option - 1
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Que. 13	Correct Option - 4
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Que. 14	Correct Option - 2
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Que. 15	Correct Option - 3
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Que. 16	Correct Option - 5
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Que. 17	Correct Option - 4
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Que. 18	Correct Option - 2
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Que. 19	Correct Option - 5
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Que. 20	Correct Option - 2
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Que. 21	Correct Option - 4
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Que. 22	Correct Option - 3
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Que. 23	Correct Option - 3
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Que. 24	Correct Option - 4
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Que. 25	Correct Option - 3
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Que. 26	Correct Option - 1
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Que. 27 Correct Option - 2

Que. 28 Correct Option - 5

Que. 29 Correct Option - 2

Que. 30 Correct Option - 4

Que. 31 Correct Option - 3

Que. 32 Correct Option - 2

Que. 33 Correct Option - 2

Que. 34 Correct Option - 2

Que. 35 Correct Option - 1

Que. 36 Correct Option - 5

Que. 37 Correct Option - 4

Que. 38 Correct Option - 1

Que. 39 Correct Option - 4

Que. 40 Correct Option - 2

Que. 41 Correct Option - 1

Que. 42 Correct Option - 4

Que. 43 Correct Option - 2

Que. 44 Correct Option - 2

Que. 45 Correct Option - 3

Que. 46 Correct Option - 5

Que. 47 Correct Option - 1

Que. 48 Correct Option - 2

Que. 49 Correct Option - 1

Que. 50 Correct Option - 4

Que. 51 Correct Option - 3

Que. 52 Correct Option - 3

Que. 53 Correct Option - 2

Que. 54 Correct Option - 1

Que. 55 Correct Option - 5

Que. 56 Correct Option - 1

Que. 57 Correct Option - 5

Que. 58 Correct Option - 5

Que. 59 Correct Option - 1

Que. 60 Correct Option - 3

Que. 61 Correct Option - 2

Que. 62 Correct Option - 4

Que. 63 Correct Option - 5

Que. 64 Correct Option - 1

Que. 65 Correct Option - 1

Que. 66 Correct Option - 4

Que. 67 Correct Option - 2

Que. 68 Correct Option - 4

Que. 69 Correct Option - 2

Que. 70 Correct Option - 1

Que. 71 Correct Option - 2

Que. 72 Correct Option - 2

Que. 73 Correct Option - 1

Que. 74 Correct Option - 2

Que. 75 Correct Option - 3

Que. 76 Correct Option - 5

Que. 77 Correct Option - 1

Que. 78 Correct Option - 4

Que. 79 Correct Option - 2

Que. 80 Correct Option - 5

Que. 81 Correct Option - 4

Que. 82 Correct Option - 4

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Que. 83 Correct Option - 2

Que. 84 Correct Option - 4

Que. 85 Correct Option - 2

Que. 86 Correct Option - 1

Que. 87 Correct Option - 4

Que. 88 Correct Option - 5

Que. 89 Correct Option - 1

Que. 90 Correct Option - 1

Que. 91 Correct Option - 2

Que. 92 Correct Option - 5

Que. 93 Correct Option - 5

Que. 94 Correct Option - 1

Que. 95 Correct Option - 4

Que. 96 Correct Option - 4

Que. 97 Correct Option - 2

Que. 98 Correct Option - 4

Que. 99 Correct Option - 2

Que. 100 Correct Option - 1

Que. 101 Correct Option - 2

Que. 102 Correct Option - 3

Que. 103 Correct Option - 2

Que. 104 Correct Option - 1

Que. 105 Correct Option - 1

Que. 106 Correct Option - 4

Que. 107 Correct Option - 1

Que. 108 Correct Option - 4

Que. 109 Correct Option - 3

Que. 110 Correct Option - 5

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Que. 111	Correct Option - 1
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Que. 112	Correct Option - 3
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Que. 113	Correct Option - 2
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Que. 114	Correct Option - 1
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Que. 115	Correct Option - 1
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Que. 116	Correct Option - 4
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Que. 117	Correct Option - 2
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Que. 118	Correct Option - 3
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Que. 119	Correct Option - 4
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Que. 120	Correct Option - 2
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Que. 121	Correct Option - 2
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Que. 122	Correct Option - 1
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Que. 123	Correct Option - 2
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Que. 124	Correct Option - 4
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Que. 125	Correct Option - 1
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Que. 126	Correct Option - 1
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Que. 127	Correct Option - 2
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Que. 128	Correct Option - 4
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Que. 129	Correct Option - 1
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Que. 130	Correct Option - 1
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Que. 131	Correct Option - 2
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Que. 132	Correct Option - 1
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Que. 133	Correct Option - 2
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Que. 134	Correct Option - 1
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Que. 135	Correct Option - 1
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Que. 136	Correct Option - 3
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Que. 137	Correct Option - 4
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Que. 138	Correct Option - 2
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<b>Que. 139</b>	Correct Option - 3
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<b>Que. 140</b>	Correct Option - 4
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<b>Que. 141</b>	Correct Option - 1
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<b>Que. 142</b>	Correct Option - 2
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<b>Que. 143</b>	Correct Option - 1
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<b>Que. 144</b>	Correct Option - 2
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<b>Que. 145</b>	Correct Option - 2
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<b>Que. 146</b>	Correct Option - 4
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<b>Que. 147</b>	Correct Option - 3
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<b>Que. 148</b>	Correct Option - 1
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<b>Que. 149</b>	Correct Option - 4
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<b>Que. 150</b>	Correct Option - 2
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