Bank of Baroda

SALES MANAGER SCALE II

Previous Question Paper

(HELD ON 16th MARCH 2025)

www.BankExamsToday.com

Reasoning

Directions: Study the following information carefully to answer these questions.

Eight persons A, B, C, D, E, F, G and H work for three different companies namely X, Y and Z. Not more than three persons work for a company. There are only two ladies in the group who have different specialisations and work for different companies. Of the group of friends, two have specialisation in each HR, Finance and Marketing. One member is an engineer and one is a doctor. H is an HR specialist and works with a Marketing specialist B who does not work for company Y.C is an engineer and his sister works in company Z. D is a specialist in HR working in company X while her friend G is a finance specialist and works for company Z. No two persons having the same specialisation work together. Marketing specialist F work for company Y and his friend A who is a Finance expert works for company X in which only two specialists work. No lady is a marketing specialist or a doctor.

Ques 1: Which of the following combinations is correct?

a) C- Z- Engineer
b) E- X- Doctor
c) H- X- HR
d) C- Y- Engineer
e) None of these

Answer(d): C- Y- Engineer

Explanation:

Person	Sex	Company	Specialisation
A	Male	X	Finance
B	Male	Z	Marketing
C	Male	Y	Engineer
D	Female	X	HR
E	Male	Y	Doctor
F	Male	Y	Marketing
G	Female	Z	Finance
H	Male	Z	HR

Ques 2: For which of the following companies does C work?

a) Y
b) X
c) Z
d) Data inadequate
e) None of these

Answer(a): Y

Explanation:

Person	Sex	Company	Specialisation
A	Male	X	Finance
B	Male	Z	Marketing
C	Male	Y	Engineer
D	Female	X	HR
E	Male	Y	Doctor
F	Male	Y	Marketing
G	Female	Z	Finance
H	Male	Z	HR

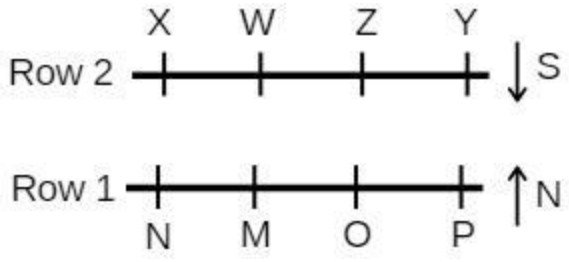
Thus, 'C is company Y

Ques 3: Who sits to the immediate right of the one who faces an immediate neighbour of W?

a) Only P
b) P and N
c) Only M
d) Only O
e) M and P

Answer(a): M and P

Explanation: According to the given information, the sitting arrangement is as follows:



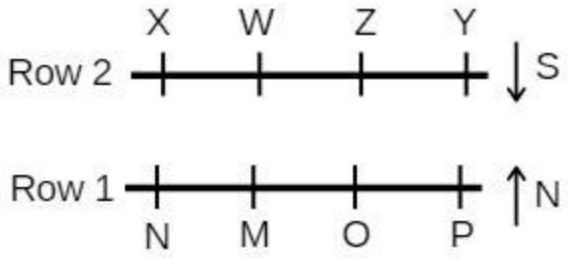
Immediate neighbours of W are X and Z and N and O faces X and Z. M sits at the immediate right of N and P sits at the immediate right of O.

Ques 4 : Which of the following represents the correct position of N?

a) Immediate left of the one who faces Y
b) Second to the right of O
c) Immediate left of P
d) Second to the left of the one who faces Z
e) None of the given options

Answer(d): Second to the left of the one who faces Z

Explanation: According to the given information, the sitting arrangement is as follows:



'O' faces Z and second to the left of 'O' is 'N'.

Directions: In making decisions about important questions it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those which are both important and directly related to the question. 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question.

In each of the following, a question is followed by two arguments numbered I and II. You have to decide which of the arguments is a strong argument and which argument is weak.

Ques 5: Statements Should mutual funds be brought under stricter Government control?

Arguments

I. Yes, that is one of the ways to protect the interest of the investors.

II. No, Stricter Government controls are likely to be counterproductive.

a) If only argument I is strong
b) If only argument II is strong
c) If either argument I or II is strong
d) If neither argument I nor II is strong
e) If both arguments I and II are strong

Answer(d): If neither argument I nor II is strong

Explanation: According to a statement neither arguments, I and II are strong.

Directions: Study the given information and answer the questions:

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of input and its rearrangement. (All the numbers two-digit numbers).

Input: 14 36 methodology 21 of research 59 crucial 98 very 62 is

Step I: 98 14 36 methodology 21 of research 59 crucial very is 62

Step II: 98 very 14 36 methodology 21 of 59 crucial is research 62

Step III: 59 98 very 14 methodology 21 of crucial is research 62 36

Step IV: 59 98 very of 14 21 crucial is methodology research 62 36

Step V: 21 59 98 very of crucial is methodology research 62 36 14

Step VI: 21 59 98 very of is crucial methodology research 62 36 14

Step VI is the last step of the above arrangement as the intended arrangement is obtained. As per the rules followed in the given steps find out the appropriate steps for the given input

Input: 65 work in 23 to be 13 89 managed 46 97 load 34 healthy 55 style

Ques 6: What is the position of '46' from the right end in the third step?

a) Sixth

b) Seventh
c) Fifth
d) Eighth
e) Ninth

Answer(d): Eighth

Explanation: Numbers get arranged on both ends in odd-numbered steps while words get arranged on the inner side in even-numbered steps till a particular pattern is formed. In Step I, the largest no. goes on the left end and the second largest on the right end. In step II, the first word in reverse alphabetical order (ie the last word in reverse alphabetical order) comes on the left (just after the arranged number) and the second word in the reverse alphabetical order goes on the right (just before the arranged number).

In Step III, it is now the turn of numbers. The third-largest goes on the left and the fourth largest on the right.

Again, in Step IV, it's words. The third word in reverse alphabetical order goes to the left (just after the arranged number and words) and the fourth goes to the right (just before the arranged ones). And so on, alternately.

Input: 65 work in 23 to be 13 89 managed 46 97 load 34 healthy 55 style

Step I: 97 65 work in 23 to be 13 managed 46 load 34 healthy 55 style 89

Step II: 97 work 65 in 23 be 13 managed 46 load 34 healthy 55 style to 89

Step III: 65 97 work in 23 be 13 managed 46 load 34 healthy style to 89 55

Step IV: 6597 work style in 23 be 13 46 load 34 healthy managed to 89 55

Step V: 46 65 97 work style in 23 be 13 load healthy managed to 89 55 34

Step VI: 46 65 97 work style load 23 be 13 healthy in managed to 89 55 34

Step VII: 23 46 65 97 work style load be healthy in managed to 89 55 34 13

Step VIII: 23 46 65 97 work style load healthy be in managed to 89 55 34 13

Directions: Study the given information and answer the questions:

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of input and its rearrangement. (All the numbers two-digit numbers).

Input: 14 36 methodology 21 of research 59 crucial 98 very 62 is

Step I: 98 14 36 methodology 21 of research 59 crucial very is 62

Step II: 98 very 14 36 methodology 21 of 59 crucial is research 62

Step III: 59 98 very 14 methodology 21 of crucial is research 62 36

Step IV: 59 98 very of 14 21 crucial is methodology research 62 36

Step V: 21 59 98 very of crucial is methodology research 62 36 14

Step VI: 21 59 98 very of is crucial methodology research 62 36 14

Step VI is the last step of the above arrangement as the intended arrangement is obtained. As per the rules followed in the given steps find out the appropriate steps for the given input

Input: 65 work in 23 to be 13 89 managed 46 97 load 34 healthy 55 style

Ques7: Which of the following is the fifth step of the arrangement based on the given input?

a) 46 65 97 to managed in 23 be 13 load healthy style work 89 55 34
b) 46 work 65 style 97 in 23 be 13 load healthy 89 managed 55 to 34
c) 46 65 97 work style in 23 be 13 load healthy managed to 89 55 34
d) 34 46 55 65 89 97 work style in 23 be 13 load healthy managed to
e) 89 55 34 work style in 23 be 13 load healthy managed to 46 65 97

Answer(c): 46 65 97 work style in 23 be 13 load healthy managed to 89 55 34

Explanation: Numbers get arranged on both ends in odd-numbered steps while words get arranged on the inner side in even-numbered steps till a particular pattern is formed. In Step I, the largest no. goes on the left end and the second largest on the right end. In step II, the first word in reverse alphabetical order (ie the last word in reverse alphabetical order) comes on the left (just after the arranged number) and the second word in the reverse alphabetical order goes on the right (just before the arranged number).

In Step III, it is now the turn of numbers. The third-largest goes on the left and the fourth largest on the right.

Again, in Step IV, it's words. The third word in reverse alphabetical order goes to the left (just after the arranged number and words) and the fourth goes to the right (just before the arranged ones). And so on, alternately.

Input: 65 work in 23 to be 13 89 managed 46 97 load 34 healthy 55 style

Step I: 97 65 work in 23 to be 13 managed 46 load 34 healthy 55 style 89

Step II: 97 work 65 in 23 be 13 managed 46 load 34 healthy 55 style to 89

Step III: 65 97 work in 23 be 13 managed 46 load 34 healthy style to 89 55

Step IV: 6597 work style in 23 be 13 46 load 34 healthy managed to 89 55

Step V: 46 65 97 work style in 23 be 13 load healthy managed to 89 55 34

Step VI: 46 65 97 work style load 23 be 13 healthy in managed to 89 55 34

Step VII: 23 46 65 97 work style load be healthy in managed to 89 55 34 13

Step VIII: 23 46 65 97 work style load healthy be in managed to 89 55 34 13

Directions: Study the given information and answer the questions:

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of input and its rearrangement. (All the numbers two-digit numbers).

Input: 14 36 methodology 21 of research 59 crucial 98 very 62 is

Step I: 98 14 36 methodology 21 of research 59 crucial very is 62

Step II: 98 very 14 36 methodology 21 of 59 crucial is research 62

Step III: 59 98 very 14 methodology 21 of crucial is research 62 36

Step IV: 59 98 very of 14 21 crucial is methodology research 62 36

Step V: 21 59 98 very of crucial is methodology research 62 36 14

Step VI: 21 59 98 very of is crucial methodology research 62 36 14

Step VI is the last step of the above arrangement as the intended arrangement is obtained. As per the rules followed in the given steps find out the appropriate steps for the given input

Input: 65 work in 23 to be 13 89 managed 46 97 load 34 healthy 55 style

Ques 8: In which step are the elements 'be 13 healthy in' found in the same order?

a) Third
b) Sixth
c) Fourth
d) The given order of elements is not found in any step.
e) Fifth

Answer(b): Sixth

Explanation: Numbers get arranged on both ends in odd-numbered steps while words get arranged on the inner side in even-numbered steps till a particular pattern is formed. In Step I, the largest no. goes on the left end and the second largest on the right end. In step II, the first word in reverse alphabetical order (ie the last word in reverse alphabetical order) comes on the left (just after the arranged number) and the second word in the reverse alphabetical order goes on the right (just before the arranged number).

In Step III, it is now the turn of numbers. The third-largest goes on the left and the fourth largest on the right.

Again, in Step IV, it's words. The third word in reverse alphabetical order goes to the left (just after the arranged number and words) and the fourth goes to the right (just before the arranged ones). And so on, alternately.

Input: 65 work in 23 to be 13 89 managed 46 97 load 34 healthy 55 style

Step I: 97 65 work in 23 to be 13 managed 46 load 34 healthy 55 style 89

Step II: 97 work 65 in 23 be 13 managed 46 load 34 healthy 55 style to 89

Step III: 65 97 work in 23 be 13 managed 46 load 34 healthy style to 89 55

Step IV: 6597 work style in 23 be 13 46 load 34 healthy managed to 89 55

Step V: 46 65 97 work style in 23 be 13 load healthy managed to 89 55 34

Step VI: 46 65 97 work style load 23 be 13 healthy in managed to 89 55 34

Step VII: 23 46 65 97 work style load be healthy in managed to 89 55 34 13

Step VIII: 23 46 65 97 work style load healthy be in managed to 89 55 34 13

Directions: In the following questions, the symbols @, #, S, % and © are used with the following meaning as illustrated below:

'P$Q' means 'P is not greater than Q'

'P@Q' means 'P is neither smaller than nor equal to Q'

'P%Q' means 'P is neither greater than nor equal to Q'

'P©Q' means 'P is not smaller than Q'.

'P#Q' means 'P is neither greater than nor smaller than Q'

Now in each of the following questions assuming the given statements to be true, find which of the three conclusions I, II and III given below them is/are definitely true.

Ques 9: Statements: A@B, B©E, F%E

Conclusions: I. A@F

II. F%B

III. E%A

a) Only I follows
b) Only I and II follow
c) Only I and III follow
d) I, II and III follow
e) None of these

Answer(d): I, II and III follow

Explanation:

A>B (i)

B≥E (ii)

F

Combining (i), (ii) and (iii), we get

A>B≥E>F

Hence, Conclusion I (A>F)

Conclusion II (F)

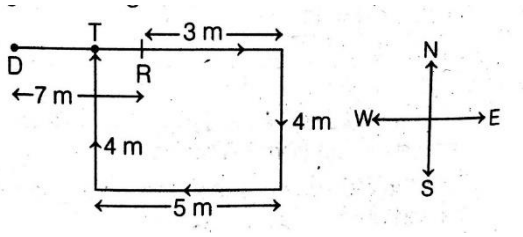
and Conclusion III (E)

Ques 10: Point D is 7m to the West of Point R. Anand starts walking from point R toward East. He walks for 3 m and takes a right turn. He further walks for 4 m takes another right turn. He walks for 5 m and turns to his right. He further walks for 4 m and stops at point T. In which direction is point T with respect to point D?

a) South
b) West
c) East
d) Cannot be determined
e) North

Answer(c): East

Explanation: According to the question, the direction diagram is as given below.



Point T is to the East of point D.

Directions: In each of the questions below are given four 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 from 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.

Ques 11: Statements:

Some pens are keys. Some keys are locks. All locks are cards. No card is paper.

Conclusions:

I. No lock is paper.

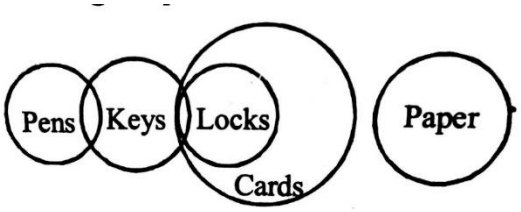
II. Some cards are keys

III. Some keys are not paper.

a) I and II follow
b) Only I follows
c) Only II follows
d) All follow
e) None follows

Answer(d): All follow

Explanation: According to question



Conclusions I. True

II. True

III. True

Hence, All conclusions follow.

Directions: In each of the questions below are given four 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 from 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.

Ques 12: Statements:

Some pearls are gems. All gems are diamonds. No diamond is stone. Some stones are corals.

Conclusions:

I. Some stones are pearls.

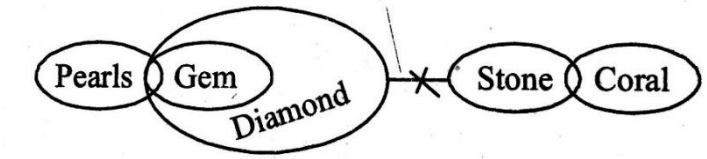
II. Some corals being diamond is a possibility.

III. No stone is pearl.

a) Only I follows
b) Only II follows
c) Either I or III follows
d) I and II follow
e) None of these

Answer(e): None of these

Explanation:



So, only II and either I or II follow

Directions: In each of the questions below are given four 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 from 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.

Ques 13: Statements:

All chairs are tables. All tables are bottles. Some bottles are jars. No jar is bucket.

Conclusions:

I. Some tables being jar is a possibility.

II. Some bottles are chairs.

III. Some bottles are not bucket.

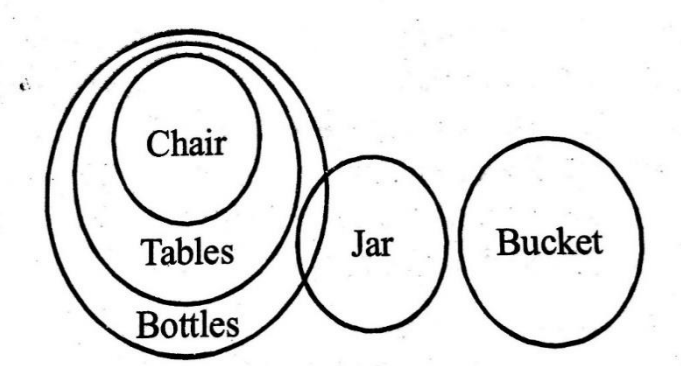
a) I follow
b) All follow
c) I and II follow
d) Only II follows
e) None of these

Answer(b): All follow

Explanation: According to question,

Directions: The following questions are based on the given 3-digit numbers.

821 547 452 935 368



Ques 14: The difference between the first and the second digits in how many of the given numbers is greater than the third digit of the same number?

a) Two
b) Three
c) More than three
d) One
e) None

Answer(a): Two

Explanation: The difference between the first and second digit of each number is as follows

821=8-2=6>1

547=5-4=1<7

452=5-4=1<2

935=9-3=6>5

368=6-3=3<8

Hence, there are two numbers in which the difference between the first two digits is greater than the third digit.

Directions: Each of the questions below consists of a question and two statements numbered and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question Read both the statements and Give an answer

(1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question

(2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question

(3) if the data either in statement I alone or in statement II alone are sufficient to answer the question

(4) if the data even in both statements I and II together are not sufficient to answer the question

(5) if the data in both statements I and II together are necessary to answer the question

Ques 15: Who is the shortest among P, Q, R, S and T?

Statements

I. Q is taller than T but shorter than S and R

II. P is not the shortest

a) 1
b) 2
c) 3
d) 4
e) 5

Answer(e): 5

Explanation:

From statement I,

S, R > Q > T

The position of P is not clear.

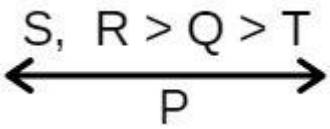
No answer.

From Statement II,

P is not the shortest. Then, who is the shortest?

No answer.

From both the statements,



Directions: **Each of the questions below consists of a question and two statements numbered and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question Read both the statements and Give an answer.**

(1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question

(2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question

(3) if the data either in statement I alone or in statement II alone are sufficient to answer the question

(4) if the data even in both statements I and II together are not sufficient to answer the question

(5) if the data in both statements I and II together are necessary to answer the question

Ques 16: How many sons does P have?

Statements

I. T and S are brothers or R

II. The mother of S is the wife of R's father

a) 1
b) 2
c) 3
d) 4
e) 5

Answer(d): 4

Explanation:

From statement I,

T and S are brothers of R.

The sex of R is not given.

No answer.

From statement II

S and R are children of the same parents.

No answer.

From both the statements,

T, S and R are children of the same parents.

T and S are males.

The sex of R is not given

No answer.

Instruction: **Solve the questions based on the given code.**

In a certain code,

food is good is written as je fe me

he brought food is written as ze ke je

he is bright boy is written as kef e re te

good taste also is written as me le se

Ques 17: If 'taste nice' is coded as le oe, what will be the code for 'brought taste'?

a) se ze
b) ze le
c) le je
d) Cannot be determined
e) None of these

Answer (b): ze le

Explanation:

'brought taste' is coded as ze le.

According to question, code for taste is le, so the answer becomes 2.

food=je

he= ke

is= fe

good= me

brought= ze

bright/boy= re/te

taste also= le/se

Instruction: Solve the questions based on the given code.

In a certain code,

food is good is written as je fe me

he brought food is written as ze ke je

he is bright boy is written as kef e re te

good taste also is written as me le se

Ques 18: What is the code for 'boy' if boy also happy is written as se re qe?

a) se
b) qe
c) either 1 or 2
d) re
e) Cannot be determined

Answer (d): re

Explanation: Code for the boy is re.

According to question, code for the boy is re.

food=je

he= ke

is= fe

good= me

brought= ze

bright/boy= re/te

taste also= le/se

Instruction: Solve the questions based on the given code.

In a certain code,

food is good is written as je fe me

he brought food is written as ze ke je

he is bright boy is written as kef e re te

good taste also is written as me le se

Ques 19: What is the code for 'Good'?

a) fe
b) je
c) le
d) se
e) me

Answer (e): me

Explanation: Code for good is me.

food=je

he= ke

is= fe

good= me

brought= ze

bright/boy= re/te

taste also= le/se

Directions: **A*B means A is brother of B**

A@B means A is the daughter of B

A$B means A is the sister of B

Ques 20: Which of the following shows the relationship p is the paternal uncle of n?

a) n$o@p
b) n@o$p
c) n@o*p
d) n*o@p
e) None of these

Answer (c): n@o*p

Explanation: n@o*p reads, n is the daughter of o and o is the brother of p. Hence, p becomes n's paternal uncle. So, option (c) is correct.

Directions: A*B means A is brother of B

A@B means A is the daughter of B

A$B means A is the sister of B

Ques 21: If abc@d@e*f*g, then how many males and females are there respectively?

a) 4, 3
b) 3, 4
c) 5, 2
d) 2, 3
e) Can't be determined

Answer (e): Can't be determined

Explanation: Again here, g's sex is indetermined. Hence, the answer cannot be determined. Option (e) is the answer.

Directions: Study the following information and answer the questions given below.

(i) 'P ÷ Q' means 'Q is father of P'.

(ii) 'P × Q' means 'P is sister of Q'.

(iii) 'P+Q' means 'P is brother of Q'.

(iv) 'P-Q' means 'Q is mother of P'.

Ques 22: Which of the following is/are redundant to answer the above question?

a) (ii) only
b) (i) Only
c) (i) and (iv) only
d) Either (i) and (iii) or (ii) and (iv)
e) Either (i) and (ii) or (iii) and (iv)

Answer (b): (i) Only

Explanation: R+N-Q × T "the required equation to answer the previous question. Here the used symbols are '+', '-' and '×'. Therefore, redundant part of the symbols given in the direction is a statement (i).

Directions: Study **the following digit-letter-symbol sequence carefully and answer the questions given below:**

R * T J L 2 $ D = M # 8 C % B < K 1 & A W ? P E + Q @ 7 F 6

Ques 23: How many such numbers are there in the above sequence, each of which is immediately preceded by a consonant and immediately followed by a symbol?

a) Nil
b) One
c) Three
d) Four
e) None of these

Answer (e): None of these

Explanation: R * T J L 2 $ D = M # 8 C % B < K 1 & A W ? P E + Q @ 7 F 6

Directions: **Study the following digit-letter-symbol sequence carefully and answer the questions given below:**

R * T J L 2 $ D = M # 8 C % B < K 1 & A W ? P E + Q @ 7 F 6

Ques 24: Which of the following is sixth to the left of the eighteenth element from the left?

a) %
b) C
c) 1
d) 8
e) None of these

Answer (d): 8

Explanation: The 18th element from the left is 1. The 6th element to the left of 1 is 8.

Directions: Study the following digit-letter-symbol sequence carefully and answer the questions given below:

R * T J L 2 $ D = M # 8 C % B < K 1 & A W ? P E + Q @ 7 F 6

Ques 25: If the above sequence is written in reverse order then which of the following will be sixth to the right of the sixteenth element from the right end?

a) M
b) A
c) B
d) ?
e) None of these

Answer (a): M

Explanation: The new arrangement is

6 F 7 @ Q + E P ? W A & 1 K < B % C 8 # M = D $ 2 L J T * R

The 16th element from the right end of this arrangement is <. The 6th element to the right of < is M.

Quantitative Aptitude

Direction- **The following table gives details about the demand and supply of cement for the years 2005 to 2010. The surplus is defined as an excess of supply over demand.**

Million Tonnes		
Year	**Demand**	**Supply**
2005	46.1	49.2
2006	49.2	49.8
2007	50.7	51.8
2008	51.6	52.1
2009	54.7	59.2
2010	57.8	58.4

Ques 1: Surplus of cement was the lowest for the year?

a) 2006
b) 2007
c) 2008
d) 2009
e) None of these

Answer (c): 2008

Explanation: In the year 2008, the surplus of cement was the lowest.

Direction- **The following table gives details about the demand and supply of cement for the years 2005 to 2010. The surplus is defined as an excess of supply over demand.**

Million Tonnes		
Year	**Demand**	**Supply**
2005	46.1	49.2
2006	49.2	49.8
2007	50.7	51.8
2008	51.6	52.1
2009	54.7	59.2
2010	57.8	58.4

Ques 2: The percentage increase in demand for cement was the highest over the previous year in?

a) 2006
b) 2008
c) 2009
d) 2010
e) None of these

Answer (a): 2006

Explanation: From the table, it is clear that the percentage increase in demand for cement was the highest over the previous year in 2006.

Direction- **The following table gives details about the demand and supply of cement for the years 2005 to 2010. The surplus is defined as an excess of supply over demand.**

Million Tonnes		
Year	**Demand**	**Supply**
2005	46.1	49.2
2006	49.2	49.8
2007	50.7	51.8
2008	51.6	52.1
2009	54.7	59.2
2010	57.8	58.4

Ques 3: The ratio of total surplus (in million tonnes) for the year 2005 to 2007 to the total surplus for the year 2008 to 2010 was?

a) 7:6
b) 6:7
c) 6:13
d) 7:13
e) None of these

Answer (b): 6:7

Explanation: The ratio of total surplus for the year 2005 to 2007 to total surplus for the year 2008 to 2010 was

=4.8:5.6

=6:7

Directions: **In each of the following questions, a question, followed by two statements, is given. You have to study the statements carefully and give answer as:**

(1) if the data in statement (I) alone is sufficient to answer the question, while the data in statement (II) alone is not sufficient to answer the question.

(2) if the data in statement (II) alone is sufficient to answer the question, while the data in statement (I) alone is not sufficient to answer the question.

(3) if the data either in statement (I) alone or in statement (II) alone is sufficient to answer the question.

(4) if the data in both statements (I) and (II) together is not sufficient to answer the question.

(5) if the data in both statements (I) and (II) together is necessary to answer the question.

Ques 4: By selling a toy with 15% loss, how much loss happened?

Statements:

I. The selling price is 85% of the cost price.

II. The difference between cost and selling price is Rs. 45.

a) 1
b) 2
c) 3
d) 4
e) 5

Answer (b): 2

Explanation: The difference between the selling price and the cost price is the profit/loss and according to the question and from statement II, loss is Rs. 45.

Directions: **In each of the following questions, a question, followed by two statements, is given. You have to study the statements carefully and give answer as:**

(1) if the data in statement (I) alone is sufficient to answer the question, while the data in statement (II) alone is not sufficient to answer the question.

(2) if the data in statement (II) alone is sufficient to answer the question, while the data in statement (I) alone is not sufficient to answer the question.

(3) if the data either in statement (I) alone or in statement (II) alone is sufficient to answer the question.

(4) if the data in both statements (I) and (II) together is not sufficient to answer the question.

(5) if the data in both statements (I) and (II) together is necessary to answer the question.

Ques 5: How many workers are required for completing the construction work in 10 days?

Statements:

I. One-eighth of the work can be completed by 8 workers in 5 days.

II. 20 workers can complete the work in 16 days.

a) 1
b) 2
c) 3
d) 4
e) 5

Answer (c): 3

Explanation: From either statement (1) or statement (II), work done by one worker in 1 day = 1/320, so the number of workers required to complete the work in 10 days = 32

Directions: **In each of the following questions, a question, followed by two statements, is given. You have to study the statements carefully and give answer as:**

(1) if the data in statement (I) alone is sufficient to answer the question, while the data in statement (II) alone is not sufficient to answer the question.

(2) if the data in statement (II) alone is sufficient to answer the question, while the data in statement (I) alone is not sufficient to answer the question.

(3) if the data either in statement (I) alone or in statement (II) alone is sufficient to answer the question.

(4) if the data in both statements (I) and (II) together is not sufficient to answer the question.

(5) if the data in both statements (I) and (II) together is necessary to answer the question.

Ques 6: Anil and Bina can complete a task in 8 days. Bina alone can do it in 25 days. What part of the work was carried out by Anil?

Statements:

I. Anil completed the job after Anil and Bina worked together for 6 days.

II. Part of work done by Anil could have been done by Bina and Chavvi together in 8 days.

a) 1
b) 2
c) 3
d) 4
e) 5

Answer (a): 1

Explanation:

Bina'a 1 day work = 1/25

Anil and Bina's 1-day work = 1/8

Anil and Bina's 6 day work= 3/4

Remaining work = 1 - 3/4 = 1/4 = work done by Anil

From statement (I) above, the part of work carried at by Anil can be calculated. Statement (II) alone is not sufficient.

Ques 7: A boat running downstream covers a distance of 16 km in 2 hours while for covering the same distance upstream, it takes 4 hours. What is the speed of the boat in still water?

a) 4 km/hr
b) 6 km/hr
c) 8 km/hr
d) Data inadequate
e) None of these

Answer (b): 6km/hr

Explanation:

Downstream speed= (162)kmph=8kmph;

Upstream speed= (164)kmph=4kmph

Speed in still water= 12(8+4)kmph=6kmph.

Ques 8: There is 60% increase in an amount in 6 years at simple interest. What will be the compound interest of Rs 12000 after 3 years at the same rate?

a) Rs 2160
b) Rs 3120
c) Rs 3972
d) Rs 4000
e) None of these

Answer (c): Rs 3972

Explanation:

Let P= Rs 100.

Then, S.I. Rs 60 and T= 6 years.

R= 100×60100×6=10 % p.a.

Now, P= Rs 12000, T= 3 years and R= 10% p.a.

C.I.= Rs [12000×{(1+10100)3−1}]=Rs(12000×3311000)=Rs3972.

Ques 9: X, Y and Z shared the profit earned form a business in the ratio of 7: 8: 9. They had partnered for 15 months, 8 months and 9 months respectively. What was the ratio of their investments?

a) 6:12:12
b) 7:15: 15
c) 8:7:15
d) 15:8:9
e) 1: 1: 1

Answer (b): 7:15: 15

Explanation

Let their investments be Rs x, Rs y, Rs z respectively.

Then, 15x:8y:9z= 7:8:9

15x8y = 78

xy =715

8y =89

yz =1

x:y=7:15 and

y:z=1:1

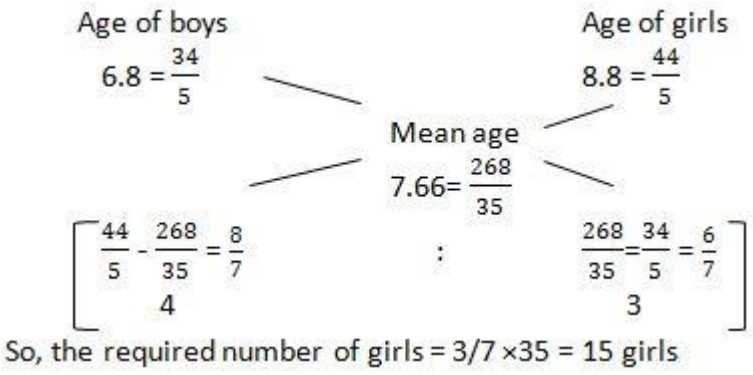
So, x:y:z=7:15:15

Ques 10: The average age of boys and girls in a class is 6.8 years and 8.8 years respectively and the average age of all 35 students in the class is 7.66 years, The number of girls in a class is:

a) 13 girls
b) 22 girls
c) 16 girls
d) 15 girls
e) 20 girls

Answer (d):15 girls

Explanation:



So, the required number of girls = 3/7 ×35 = 15 girls

Ques 11: Two trains are running in opposite directions with the same seed. If the lenght of each train is 120 metres and they cross each other in 12 seconds, then the speed of each train (in km/hr) is:

a) 10
b) 18
c) 36
d) 72
e) None of these

Answer (c): 36

Explanation:

Let the speed of each train be x m/sec.

Then, relative speed of the two trains= 2x m/sec.

So, 2x=(120+120)12

= 2x=20x=10

Speed of each train= 10m/sec

= (10×185)km/hr=36km/hr.

Ques 12: 67945÷232,130×126169=x

a) 540
b) 760
c) 800
d) 1,040
e) 1,260

Answer (d): 1040

Explanation:

x=6745÷232,130×126169

x=67945×232,130×126169

x=18,22,30,0201,74,915=1,041.82

Ques 13: Seats for Mathematics, Physics and Biology in a school are in the ratio 5 : 7 : 8. There is a proposal to increase these seats by 40%, 50% and 75% respectively. What will be the ratio of increased seats?

a) 2 : 3 : 4
b) 6 : 7 : 8
c) 6 : 8 : 9
d) 4 : 2 : 1
e) None of these

Answer (a): 2:3:4

Explanation: From question, set for Mathematics, Physics and Biology be 5x, 7x and 8x respectively.

Number of increased seats are (140% of 5x), (150% of 7x) and (175% of 8x)

=i.e. (140100×5x),(150100×7x)and(175100×8x)

=i.e. 7x, 21x2 and 14x.

Required ratio= 7x: 21x2 :14x

= 14x:21x:28x=2:3:4.

Ques 14: Find the percentage increase in the volume if the edge of a cube becomes 3 times of its original volume?

a) 80%
b) 150%
c) 800%
d) 200%
e) None of these

Answer (c): 800%

Explanation:

Let the edge of the cube= a

Then volume of the cube= a3

New edge of the cube= 3a

New volume of the cube= (3a)3=9a3

Change in volume= 9a3−a3=8a3

So, percentage increase= 8a3a3×100 = 800%

Ques 15. The speed of a boat in the still water is 5 km/ hour. If it travels 13 km downstream and 7 km upstream in the same time, then the speed of the current is:

a) 1 km/hour
b) 0.85 km/hour
c) 1.5 km/hour
d) Cannot be determined
e) None of these

Answer (c): 1.5km/hour

Explanation:

Let the speed of current= x km/hour

According to the question,

135+x=75−x

65−13x=35+7x

20x=30

x=32=1.5km/hour

Ques 16. Which is more profitable, to invest a certain sum at 7% CI for one year or at 8% SI for 9 months?

a) SI
b) CI
c) Same
d) Cannot be determined
e) None of these

Answer (b): CI

Explanation

CI= P(1+7100)1−P

= P(107100)−P

CI= P(7100)

SI= P×9×8100×12

SI= P(6100)

So it is clear that investment at CI is more profitable.

Ques 17. The profit earned after selling an article for Rs 575 is the same as the loss incurred after selling the article for Rs 385. What is the cost price of the article?

a) Rs 496
b) Rs 475
c) Rs 480
d) Cannot be determined
e) None of these

Answer (c): Rs 480

Explanation:

Profit and Loss same on an article= x

Sale price= Rs 575

Profit= x

CP= (575-x)....(i)

Sale price= Rs 385

Loss= x

CP= (358+x)....(ii)

Equating equation (1) and (2)

515-x= 385+x

575-385= 2x

190= 2x

x= 95

So, cost price= 575-95= Rs 480

Ques 18: A garrison is provided with a ration for 72 soldiers to last for 54 days. Find how long would the same amount of food last for 90 soldiers, if the individual ration is reduced by 10%?

a) 48 days
b) 72 days
c) 54 days
d) 126 days
e) None of these

Answer (a): 48 days
Explanation:

1 day meal for 1 soliders= x

1 day meal for 72 soldiers= 72x

54 days meal for 72 soldiers= 72x×54=3,888x

Total ration= 3,888x

Now 1 day meal for 1 soldiers= 9x10

1 day meal for 90 soldiers= 9x10×90=81x

Number of days= 3,888x81x=48days

Ques 19: If a pipe can fill 79 th part of a cistern in 13 minutes find the time taken by the same pipe to fill empty cistern working at the same rate?

a) 1657 minutes
b) 1417 minutes
c) 15 minutes
d) 13 minutes
e) None of these

Answer (a): 1657minutes

Explanation:

Time taken to fill 79 th part of cistern= 13 minutes

= 13×97=1177minutes

= 1657minutes

Ques 20 : Find the sum borrowed by Hitesh at 8.3% p.a rate if he has borrowed Rs 42,000 from two of his friend, one at 8.3% SI and the other at 9% SI and the total interest paid by him on his borrowing is Rs 3,570 for one year.

a) Rs 25,000
b) Rs 28,000
c) Rs 30,000
d) Rs 29,000
e) Rs 31,000

Answer (c): Rs 30,000

Explanation:

SI on Rs 42,000 is Rs 3,570 for 1 year.

∴ Rate of interest= 3,570×10042,000×1

= 8.5% p.a.

Money borrowed at 8.3%= 57×42,000

= Rs30,000

Money lent at 9%= 27×42,000=Rs12,000

Ques 21: Walking at a speed of 5 km/hr, a man reaches his office 6 minutes late. Walking at 6 km/hr. he reaches there 2 minutes early. The distance of his office is:

a) 3 km
b) 4 km
c) 3.5 km
d) 2 km
e) None of these

Answer (b): 4km

Explanation:

When speed is 5 km/hr, then the man reaches office late by 6 minutes.

= 660=110hrs

When speed is 6 km/hr, then the man reaches office early by 260=130hrs

Distance= 5×6(110+130)(6−5)

= 30(3+130)1

= 30×430=4kms

Ques 22: In a mixture of 120 litres of milk and water, the amount of water is 40 litre and the remaining is milk. What is the ratio of milk to water?

a) 1:2
b) 1:4
c) 4:1
d) 2:1
e) None of these

Answer (d): 2:1

Explanation:

In a mixture of 120 litres of milk and water, the amount of water= 40 litre

So, amount of milk= 120-40= 80 litre

Ratio of milk to water

= 80:40

= 16:8

= 2:1

Ratio of milk to water= 2:1

Ques 23: A Five-digit number is formed by using the digits, 1, 2, 3, 4 and 5 without repetitions. What is the probability that the number is divisible by 4?

a) 1/5
b) 5/6
c) 4/5
d) 2/5
e) None of these

Answer (a): 1/5

Explanation:

Given digits= 1, 2, 3, 4, 5

Total number formed by three digits= 5!= 120

A number will be divisible by 4 if the last two digit are divisible by 4.

∴ Last two digits can be 12, 24, 32, 52.

They can be filled in 4 ways.

These four ways are possible by 3! ways.

Hence, number of ways in which the number formed is divisible by 4=4×3!=4×3×2×1=24

Required probability= 24/120=1/ 5

Direction: In the following questions two values are coded as X and Y. Find the values of X and Y then answer as

a) If X>Y
b) If X
c) If X=Y
d) If X ≤ Y or X≥Y
e) If relation can't be established between X and Y

Ques 24: Three persons A, B and C are working together. A and B completed 715 of the whole work and B and C completed 1115 of whole work together then;

X=working efficiency of A

Y=working efficiency of C

a) a
b) b
c) c
d) d
e) e

Answer (b): b

Explanation:

Work completed by C= 1−715=815

Work completed by B= 1115−815=315

Work completed by A= 1−1115=415

x= 415 , y= 815

Ques25: Find the surface of a window (17) in inches.

a) 317
b) 422
c) 242
d) 173
e) None of these

Answer (b): 422

Explanation:

Surface area of the window= 2(lb+bh+hl)

=2 [(17×8)+(8×3)+(3×17)]

=2 [136+24+51]

=2 (211)

=422 sq. inch

English Language

Directions: **Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you located them while answering some of the questions.**

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The viability of FI business is under question because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns. In markets like India, most programs

are focused on customer onboarding, an expensive process which people often find difficult to afford, involving the issuance of smart cards to the customers. However, large scale customer acquisition hasn't translated into large scale business. with many accounts lying dormant and therefore yielding no return on the bank's investment. For the same reason, Business Correspondent Agents who constitute the primary channel for financial inclusion are unable to pursue their activity as a full-time job. One major reason for this slate of events is that the customer onboarding process is often delayed after the submission of documents (required to validate the details of the concerned applicant) by the applicant and fright take as long as two weeks. By this time the initial enthusiasm of applicants fades away. Moreover, the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks' goal of expanding the offering in unbanked markets

Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right target customers for various programs. Rural markets do have their share of rich people who do not use banking services simply because they are inconvenient to access or have low perceived value. At the same time, urban markets, despite a high

branch density, have a multitude of low wage earners outside the financial net. Moreover, the branch timings of banks rarely coincide with the work hours of the labour class.

Creating affordability is crucial in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right-sizing their proposition to convince customers that they can derive big value even from small amounts. One way of doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to family or make a variety of purchases. Once

banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, ubiquitous access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all others. The choice of technology is, therefore, a crucial decision, which could make or mar the agenda. Of the various selection criteria, the cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

Ques 1: According to the passage, for which of the following reasons do the delivery partners fail to serve their bank's goal to expand in the unbanked markets?

1. They do not have an adequate client base to sell their financial products

2. They do not have adequate knowledge and skills to explain anything beyond basic financial products to the customers.

3. They do not have the skills to operate advanced technological aids that are a prerequisite to tap the unbanked market.

a) Only 2
b) Only 3
c) All 1, 2 and 3
d) Only 1
e) Both 2 and 3

Answer (a): Only 2

Explanation: as it is mentioned in last line of first paragraph “Moreover, the delivery partners don't have the, knowledge and skill to propose anything other than the most basic financial products to the customer and hence donot serve their banks' goal of expanding the offering in unbanked markets.” It is clearly given that they do not have adequate knowledge and skills which makes other option irrelevant.

Directions: **Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you located them while answering some of the questions.**

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The viability of FI business is under question because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns. In markets like India, most programs

are focused on customer onboarding, an expensive process which people often find difficult to afford, involving the issuance of smart cards to the customers. However, large scale customer acquisition hasn't translated into large scale business. with many accounts lying dormant and therefore yielding no return on the bank's investment. For the same reason, Business Correspondent Agents who constitute the primary channel for financial inclusion are unable to pursue their activity as a full-time job. One major reason for this slate of events is that the customer onboarding process is often delayed after the submission of documents (required to validate the details of the concerned applicant) by the applicant and fright take as long as two weeks. By this time the initial enthusiasm of applicants fades away. Moreover, the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks' goal of expanding the offering in unbanked markets

Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right target customers for various programs. Rural markets do have their share of rich people who do not use banking services simply because they are inconvenient to access or have low perceived value. At the same time, urban markets, despite a high

branch density, have a multitude of low wage earners outside the financial net. Moreover, the branch timings

of banks rarely coincide with the work hours of the labour class.

Creating affordability is crucial in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right-sizing their proposition to convince customers that they can derive big value even from small amounts. One way of doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to family or make a variety of purchases. Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, ubiquitous access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all others. The choice of technology is, therefore, a crucial decision, which could make or mar the agenda. Of the various selection criteria, the cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

Ques 2: According to the passage, which of the following ways may help banks to sustain the interest of their customers after hooking them?

1. Adoption of banking mechanism which is not secure but reassuring to the customers

2. Increasing the number of delivery partners in rural market.

3. Introduction of asimple and intuitiveuser application.

a) Only 1
b) Only 3
c) Only 2
d) All 1, 2 and 3
e) Both 1 and 3

Answer (e): Both 1 and 3

Explanation: Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, ubiquitous access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer

Directions: **Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you located them while answering some of the questions.**

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The viability of FI business is under question because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns. In markets like India, most programs

are focused on customer onboarding, an expensive process which people often find difficult to afford, involving the issuance of smart cards to the customers. However, large scale customer acquisition hasn't translated into large scale business. with many accounts lying dormant and therefore yielding no return on the bank's investment. For the same reason, Business Correspondent Agents who constitute the primary channel for financial inclusion are unable to pursue their activity as a full-time job. One major reason for this slate of events is that the customer onboarding process is often delayed after the submission of documents (required to validate the details of the concerned applicant) by the applicant and fright take as long as two weeks. By this time the initial enthusiasm of applicants fades away. Moreover, the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks' goal of expanding the offering in unbanked markets

Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right target customers for various programs. Rural markets do have their share of rich people who do not

use banking services simply because they are inconvenient to access or have low perceived value. At the same time, urban markets, despite a high

branch density, have a multitude of low wage earners outside the financial net. Moreover, the branch timings of banks rarely coincide with the work hours of the labour class.

Creating affordability is crucial in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right-sizing their proposition to convince customers that they can derive big value even from small amounts. One way of doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to family or make a variety of purchases. Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, ubiquitous access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all others. The choice of technology is, therefore, a crucial decision, which could make or mar the agenda. Of the various selection criteria, the cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

Ques 3: According to the passage, for which of the following reasons is the viability of financial inclusion under question?

a) The banks always prefer the cheapest package (to cut cost) while making a choice of technology to be used
b) The Business Correspondent Agents are highly demotivated to pursue their activity as a full-time job
c) The investments made by banks and its delivery partners are not yielding an equal amount of returns
d) The banks do not have an adequate number of delivery partners required to tap the unbanked market
e) The banks do not have adequate manpower to explore the diversity of the unbanked market and thereby identify the right target customers for various programs

Answer (c): The investments made by banks and its delivery partners are not yielding an equal amount of returns

Explanation: As it is mentioned in the passage "The viability of FI business is under question, because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns." This makes option c clearly correct choice. Rests of the others are irrelevant.

Directions: **Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you located them while answering some of the questions.**

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The viability of FI business is under question because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns. In markets like India, most programs

are focused on customer onboarding, an expensive process which people often find difficult to afford, involving the issuance of smart cards to the customers. However, large scale customer acquisition hasn't translated into large scale business. with many accounts lying dormant and therefore yielding no return on the bank's investment. For the same reason, Business Correspondent Agents who constitute the primary channel for financial inclusion are unable to pursue their activity as a full-time job. One major reason for this slate of events is that the customer onboarding

process is often delayed after the submission of documents (required to validate the details of the concerned applicant) by the applicant and fright take as long as two weeks. By this time the initial enthusiasm of applicants fades away. Moreover, the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks' goal of expanding the offering in unbanked markets

Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right target customers for various programs. Rural markets do have their share of rich people who do not use banking services simply because they are inconvenient to access or have low perceived value. At the same time, urban markets, despite a high

branch density, have a multitude of low wage earners outside the financial net. Moreover, the branch timings of banks rarely coincide with the work hours of the labour class.

Creating affordability is crucial in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right-sizing their proposition to convince customers that they can derive big value even from small amounts. One way of doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to family or make a variety of purchases. Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, ubiquitous access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all others. The choice of technology is, therefore, a crucial decision, which could make or mar the agenda. Of the various selection criteria, the cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

Ques 4: What did the author try to highlight in the passage?

1. The ailing condition of financial inclusion business at present.

2. Strategies that may help bank to expand in the unbanked market.

3. Role of government in modifying the existing financial inclusion policies.

a) Both 1 and 2
b) All 1, 2 and 3
c) Only 3
d) Only 1
e) Only 2

Answer (a): Both 1 and 2

Explanation: As the passage is talking about the condition of FI business and the strategies by which it can be helped for expanding its business. So 1 and 2 sentences are correct, which makes option a) correct.

Directions: **Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you located them while answering some of the questions.**

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The viability of FI business is under question because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns. In markets like India, most programs

are focused on customer onboarding, an expensive process which people often find difficult to afford, involving the issuance of smart cards to the customers. However, large scale customer acquisition hasn't translated into large scale business. with many accounts lying **dormant** and therefore yielding no return on the bank's investment. For the same reason, Business Correspondent Agents who constitute the primary

channel for financial inclusion are unable to pursue their activity as a full-time job. One major reason for this slate of events is that the customer onboarding process is often delayed after the submission of documents (required to validate the details of the concerned applicant) by the applicant and fright take as long as two weeks. By this time the initial enthusiasm of applicants fades away. Moreover, the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks' goal of expanding the offering in unbanked markets

Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right target customers for various programs. Rural markets do have their share of rich people who do not use banking services simply because they are inconvenient to access or have low perceived value. At the same time, urban markets, despite a high

branch density, have a multitude of low wage earners outside the financial net. Moreover, the branch timings of banks rarely coincide with the work hours of the labour class.

Creating affordability is crucial in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right-sizing their proposition to convince customers that they can derive big value even from small amounts. One way of doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to family or make a variety of purchases. Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, ubiquitous access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all others. The choice of technology is, therefore, a crucial decision, which could make or mar the agenda. Of the various selection criteria, the cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

Ques 5: Choose the word which is most opposite in meaning to the word printed in bold as used in the passage.

Dormant

a) Emaciated
b) Pertinent
c) Cornered
d) Rejected
e) Active

Answer (e): Active

Explanation: dormant means alive but not actively growing

Instruction: **Below a sentence is provided which is divided into five parts. One part is being bold consider it grammatically correct. Out of the remaining four parts, two are grammatically incorrect. Identify those parts and mark your option accordingly:**

Ques 6: Farmers are also taking (A)/to these techniques while of water (B)/and labour shortage, high cost (C)/of inputs and low prices on the produce; (D)/or simply because the subsidy is available.(E)

a) AB
b) BD
c) AC
d) CD
e) BC

Answer (b): BD

Explanation: II The reason is given why farmers are adapting these techniques so the use of while is wrong because will be used. In D for will be used instead of on.

Instruction: **Below a sentence is provided which is divided into five parts. One part is being bold consider it grammatically correct. Out of the remaining four parts, two are grammatically incorrect. Identify those parts and mark your option accordingly:**

Ques 7: Elections to the cooperation right from the village (A)/to the district level were a big political affair, (B)/and even the secretary of the cooperative at the village used to (C)/make a lot of money, take a little extra milk officially for testing (D)/and asking people to pour over the brim of the litre measured, etc.(E)

a) AB
b) BC
c) CD
d) BD
e) AD

Answer (e): AD

Explanation: V cooperative will be used instead of cooperation and in D taking will be the right usage.

Instruction: **In the following questions, a sentence has been given in which a group of words has been italicised. Some alternatives are suggested for the group of words, which improves the sentence answer the correct option. If no correction is required than mark 'e' as your answer.**

Ques 8: The government has come forward with comprehensive guidelines and certain concrete rules and regulations aiming at improving the quality of school education.

a) aimed on improving
b) aimed at improve
c) aimed at improving
d) aim at improving
e) No correction required

Answer (c): aimed at improving

Explanation: A preposition is always followed by a gerund (verb +ing). If we want to use a verb after a preposition, it must be a gerund.

Another example: She is good at swimming.

Instruction: **In the following questions, a sentence has been given in which a group of words has been italicised. Some alternatives are suggested for the group of words, which improves the sentence answer the correct option. If no correction is required than mark 'e' as your answer.**

Ques 9: According to experts, the danger for EVM manipulation was not only its software but also the hardware, which can easily be replaced either in parts or as the entire unit.

a) for EVM is not only manipulate
b) for EVM manipulates not only
c) for not only EVM manipulation is
d) for EVM manipulation is not only
e) No correction required

Answer (d): for EVM manipulation is not only

Explanation: The expression 'not only' must be placed before the right word, otherwise, the meaning changes. In addition, the sentence is in the present tense.

Another example: Not only did he help her, but also dropped her home safely.

Instruction: **In the following questions, a sentence has been given in which a group of words has been italicised. Some alternatives are suggested for the group of words, which improves the sentence answer the correct option. If no correction is required than mark 'e' as your answer.**

Ques 10: For me, journey by air is more preferable than that by train.

a) is much more preferable than
b) is preferable to
c) is preferable than
d) is prefer than

e) No correction required

Answer (b): is preferable to

Explanation: Adjective preferable is always followed by to instead of than. Another example: Lemon juice is preferable to tea.

Instruction: **In the following questions, a sentence has been given in which a group of words has been italicised. Some alternatives are suggested for the group of words, which improves the sentence answer the correct option. If no correction is required than mark 'e' as your answer.**

Ques 11: The number of elephants, tiger, and wolves, which play an important role in the ecosystem for its large biomass, is dwindling.

a) their large biomass, are dwindling
b) their large biomass, is dwindling
c) their large biomass, is dwindled
d) its large biomass, are dwindling
e) No correction required

Answer (b): their large biomass, is dwindling

Explanation: If the subject is 'the number of', the singular verb is used. In addition, which denotes the elephants, tiger, and wolves so 'their' is correct.

Another example: The number of students is very large.

Instruction: **In the following questions, a sentence has been given in which a group of words has been italicised. Some alternatives are suggested for the group of words, which improves the sentence answer the correct option. If no correction is required than mark 'e' as your answer.**

Ques 12: In abandoning the Paris Agreement on climate change, U.S. President Donald Trump has chosen to adopt a backwards-looking course on one of the most important issues facing humanity.

a) was choosing to adopt
b) is chosen to adapt
c) has chosen to adept
d) has chosen to adopt
e) No correction required

Answer (c): has chosen to adopt

Explanation: Adopt means take up, whereas adapt means accommodation and Adept means expert. Therefore, in the given sentence Adopt is correct form.Another example: One should not adopt unfair means to secure good marks.

Instruction: **In the passage given below, there are 10 blanks, each followed by a word given in bold and has four alternative words given in options (a), (b), (c) and (d). You have to tell which word will best suit in the given blank. Mark (e) as your answer if the word given in bold after the blank is your answer.**

When North Korea claimed it was in the final stages of ---------- (1) discontinuing---------- an intercontinental ballistic missile (ICBM) at the beginning of the year, Donald Trump ---------- (2) scoffed--------- 'it won't happen.' So it was perhaps not a ---------- (3) clash---------- that North Korea chose America's Independence Day to test a device that it claimed was indeed an ICBM. In fact, even if the claim is technically correct, the country's leader, Kim Jong Un, will probably have to wait a few more years before he can ---------- (4)brandish--------- a missile capable of delivering a nuclear warhead to Los Angeles or New York. But for American's top brass, the speed at which North Korea's missile programme is advancing will cast a pall over the fireworks on the Fourth of July. The missile appears to have flown for 37 minutes before ---------- (5) Burst ---------- down some 930 km from its launch. According to David Wright of the union of concerned scientists, it had a ---------- (6) lofted---------- (heightened) trajectory, reaching an altitude of 2.800 km. On a more conventional trajectory, the same missile would have a range of about 6,700 km. That would be enough to reach Alaska. But not Hawaii or American Mainland. However, the minimum range needed to qualify as an ICBM is typically held to be 5,500 km, so North Korea may be justified in describing this missile as one. This test after a similar one on May 14th; the missile used then, also on a lofted trajectory, was thought to have a

potential range of 4,500km. John Schilling of the website '38 North' believes that missile to have been a scaled down, two-stage version of the three-stage KN-08 prototype ICBM. The smaller missile, which the North Koreans called the Hwasong-12 and which Western intelligence analysts have tentatively ---------- (7) assigning-------- as the KN-17, was displayed during a military parade on April 15th to celebrate the birthday of North Korea and the present despot's grandfather. After the launch on May 14th, Mr Schilling ---------- (8) speculated--------- that the Hwasong-12 was being used to develop the technologies and systems needed for future ICBMs. This would be cheaper and less ---------- (9) disturb---------- than testing the KN-08, particularly as its second stage would quite possibly fall on Japan, setting off a ---------- (10) tranquillity---------.

Ques 13: Find out the appropriate word:

a) Decline
b) Developing
c) Thrive
d) Cease
e) No change

Answer (b): Developing

Explanation: Developing means bring to a more advanced or effective state. This fits best in the context. Thrive means to grow, but it grammatically incorrect. Cease means to stop. Option a, d are opposite.

Instruction: **In the passage given below, there are 10 blanks, each followed by a word given in bold and has four alternative words given in options (a), (b), (c) and (d). You have to tell which word will best suit in the given blank. Mark (e) as your answer if the word given in bold after the blank is your answer.**

When North Korea claimed it was in the final stages of -------- (1) discontinuing---------- an intercontinental ballistic missile (ICBM) at the beginning of the year, Donald Trump ---------- (2) scoffed--------- 'it won't happen.' So it was perhaps not a ---------- (3) clash-------- that North Korea chose America's Independence Day to test a device that it claimed was indeed an ICBM. In fact, even if the claim is technically correct, the country's leader, Kim Jong Un, will probably have to wait a few more years before he can ---------- (4)brandish--------- a missile capable of delivering a nuclear warhead to Los Angeles or New York. But for American's top brass, the speed at which North Korea's missile programme is advancing will cast a pall over the fireworks on the Fourth of July. The missile appears to have flown for 37 minutes before ---------- (5) Burst ---------- down some 930 km from its launch. According to David Wright of the union of concerned scientists, it had a ---------- (6) lofted---------- (heightened) trajectory, reaching an altitude of 2.800 km. On a more conventional trajectory, the same missile would have a range of about 6,700 km. That would be enough to reach Alaska. But not Hawaii or American Mainland. However, the minimum range needed to qualify as an ICBM is typically held to be 5,500 km, so North Korea may be justified in describing this missile as one. This test after a similar one on May 14th; the missile used then, also on a lofted trajectory, was thought to have a potential range of 4,500km. John Schilling of the website '38 North' believes that missile to have been a scaled down, two-stage version of the three-stage KN-08 prototype ICBM. The smaller missile, which the North Koreans called the Hwasong-12 and which Western intelligence analysts have tentatively ---------- (7) assigning-------- as the KN-17, was displayed during a military parade on April 15th to celebrate the birthday of North Korea and the present despot's grandfather. After the launch on May 14th, Mr Schilling ---------- (8) speculated--------- that the Hwasong-12 was being used to develop the technologies and systems needed for future ICBMs. This would be cheaper and less ---------- (9) disturb---------- than testing the KN-08, particularly as its second stage would quite possibly fall on Japan, setting off a ---------- (10) tranquillity---------.

Ques 14: Find out the appropriate word:

a) Reject
b) Belittle
c) Appreciate
d) Disdaining
e) No change

Answer (e): No change

Explanation: scoff means to mock at; it fits best according to the context. Option c is opposite. Option a, is out of the context. Option b, d is not grammatically correct.

Instruction: **In the passage given below, there are 10 blanks, each followed by a word given in bold and has four alternative words given in options (a), (b), (c) and (d). You have to tell which word will best suit in the given blank. Mark (e) as your answer if the word given in bold after the blank is your answer.**

When North Korea claimed it was in the final stages of ---------- (1) discontinuing---------- an intercontinental ballistic missile (ICBM) at the beginning of the year, Donald Trump ---------- (2) scoffed--------- 'it won't happen.' So it was perhaps not a ---------- (3) clash---------- that North Korea chose America's Independence Day to test a device that it claimed was indeed an ICBM. In fact, even if the claim is technically correct, the country's leader, Kim Jong Un, will probably have to wait a few more years before he can ---------- (4)brandish--------- a missile capable of delivering a nuclear warhead to Los Angeles or New York. But for American's top brass, the speed at which North Korea's missile programme is advancing will cast a pall over the fireworks on the Fourth of July. The missile appears to have flown for 37 minutes before ---------- (5) Burst ---------- down some 930 km from its launch. According to David Wright of the union of concerned scientists, it had a ---------- (6) lofted---------- (heightened) trajectory, reaching an altitude of 2.800 km. On a more conventional trajectory, the same missile would have a range of about 6,700 km. That would be enough to reach Alaska. But not Hawaii or American Mainland. However, the minimum range needed to qualify as an ICBM is typically held to be 5,500 km, so North Korea may be justified in describing this missile as one. This test after a similar one on May 14th; the missile used then, also on a lofted trajectory, was thought to have a potential range of 4,500km. John Schilling of the website '38 North' believes that missile to have been a scaled down, two-stage version of the three-stage KN-08 prototype ICBM. The smaller missile, which the North Koreans called the Hwasong-12 and which Western intelligence analysts have tentatively ---------- (7) assigning-------- as the KN-17, was displayed during a military parade on April 15th to celebrate the birthday of North Korea and the present despot's grandfather. After the launch on May 14th, Mr Schilling ---------- (8) speculated--------- that the Hwasong-12 was being used to develop the technologies and systems needed for future ICBMs. This would be cheaper and less ---------- (9) disturb---------- than testing the KN-08, particularly as its second stage would quite possibly fall on Japan, setting off a ---------- (10) tranquillity---------.

Ques 15: Find out the appropriate word:

a) Coincidence
b) Disagreement
c) Mismatch
d) Accordance
e) No change

Answer (a): coincidence

Explanation: coincidence means the condition or fact of coinciding. Option b and c is opposite. Option d is not grammatically correct.

Instruction: **In the passage given below, there are 10 blanks, each followed by a word given in bold and has four alternative words given in options (a), (b), (c) and (d). You have to tell which word will best suit in the given blank. Mark (e) as your answer if the word given in bold after the blank is your answer.**

When North Korea claimed it was in the final stages of ---------- (1) discontinuing---------- an intercontinental ballistic missile (ICBM) at the beginning of the year, Donald Trump ---------- (2) scoffed--------- 'it won't happen.' So it was perhaps not a ---------- (3) clash---------- that North Korea chose America's Independence Day to test a device that it claimed was indeed an ICBM. In fact, even if the claim is technically correct, the country's leader, Kim Jong Un, will probably have to wait a few more years before he can ---------- (4)brandish--------- a missile capable of delivering a nuclear warhead to Los Angeles or New York. But for American's top brass, the speed at which North Korea's missile programme is advancing will cast a pall over the

fireworks on the Fourth of July. The missile appears to have flown for 37 minutes before ---------- (5) Burst ---------- down some 930 km from its launch. According to David Wright of the union of concerned scientists, it had a ---------- (6) lofted---------- (heightened) trajectory, reaching an altitude of 2.800 km. On a more conventional trajectory, the same missile would have a range of about 6,700 km. That would be enough to reach Alaska. But not Hawaii or American Mainland. However, the minimum range needed to qualify as an ICBM is typically held to be 5,500 km, so North Korea may be justified in describing this missile as one. This test after a similar one on May 14th; the missile used then, also on a lofted trajectory, was thought to have a potential range of 4,500km. John Schilling of the website '38 North' believes that missile to have been a scaled down, two-stage version of the three-stage KN-08 prototype ICBM. The smaller missile, which the North Koreans called the Hwasong-12 and which Western intelligence analysts have tentatively ---------- (7) assigning-------- as the KN-17, was displayed during a military parade on April 15th to celebrate the birthday of North Korea and the present despot's grandfather. After the launch on May 14th, Mr Schilling ---------- (8) speculated--------- that the Hwasong-12 was being used to develop the technologies and systems needed for future ICBMs. This would be cheaper and less ---------- (9) disturb---------- than testing the KN-08, particularly as its second stage would quite possibly fall on Japan, setting off a ---------- (10) tranquillity---------.

Ques 16: Find out the appropriate word:

a) Displaying
b) Not show
c) Threatened
d) Exposing
e) No change

Answer (e): No change

Explanation: brandish means a flourish or waving as a weapon. This fits best.Option a, d is not grammatically correct. Option c is out of the context.

Instruction: **In the passage given below, there are 10 blanks, each followed by a word given in bold and has four alternative words given in options (a), (b), (c) and (d). You have to tell which word will best suit in the given blank. Mark (e) as your answer if the word given in bold after the blank is your answer.**

When North Korea claimed it was in the final stages of ---------- (1) discontinuing---------- an intercontinental ballistic missile (ICBM) at the beginning of the year, Donald Trump ---------- (2) scoffed--------- 'it won't happen.' So it was perhaps not a ---------- (3) clash---------- that North Korea chose America's Independence Day to test a device that it claimed was indeed an ICBM. In fact, even if the claim is technically correct, the country's leader, Kim Jong Un, will probably have to wait a few more years before he can ---------- (4)brandish--------- a missile capable of delivering a nuclear warhead to Los Angeles or New York. But for American's top brass, the speed at which North Korea's missile programme is advancing will cast a pall over the fireworks on the Fourth of July. The missile appears to have flown for 37 minutes before ---------- (5) Burst ---------- down some 930 km from its launch. According to David Wright of the union of concerned scientists, it had a ---------- (6) lofted---------- (heightened) trajectory, reaching an altitude of 2.800 km. On a more conventional trajectory, the same missile would have a range of about 6,700 km. That would be enough to reach Alaska. But not Hawaii or American Mainland. However, the minimum range needed to qualify as an ICBM is typically held to be 5,500 km, so North Korea may be justified in describing this missile as one. This test after a similar one on May 14th; the missile used then, also on a lofted trajectory, was thought to have a potential range of 4,500km. John Schilling of the website '38 North' believes that missile to have been a scaled down, two-stage version of the three-stage KN-08 prototype ICBM. The smaller missile, which the North Koreans called the Hwasong-12 and which Western intelligence analysts have tentatively ---------- (7) assigning-------- as the KN-17, was displayed during a military parade on April 15th to celebrate the birthday of North Korea and the present despot's grandfather. After the launch on May 14th, Mr Schilling ---------- (8)

speculated--------- that the Hwasong-12 was being used to develop the technologies and systems needed for future ICBMs. This would be cheaper and less ---------- (9) disturb---------- than testing the KN-08, particularly as its second stage would quite possibly fall on Japan, setting off a ---------- (10) tranquillity---------.

Ques 17: Find out the appropriate word:

a) Begin
b) Launch
c) Floating
d) Sent
e) No change

Answer (e): No change

Explanation: lofted means to hit or throw something aloft. This fits perfectly.Option a, d are fit loosely. Option b, c are grammatically incorrect.

Instruction: **In the passage given below, there are 10 blanks, each followed by a word given in bold and has four alternative words given in options (a), (b), (c) and (d). You have to tell which word will best suit in the given blank. Mark (e) as your answer if the word given in bold after the blank is your answer.**

When North Korea claimed it was in the final stages of ---------- (1) discontinuing---------- an intercontinental ballistic missile (ICBM) at the beginning of the year, Donald Trump ---------- (2) scoffed--------- 'it won't happen.' So it was perhaps not a ---------- (3) clash---------- that North Korea chose America's Independence Day to test a device that it claimed was indeed an ICBM. In fact, even if the claim is technically correct, the country's leader, Kim Jong Un, will probably have to wait a few more years before he can ---------- (4)brandish--------- a missile capable of delivering a nuclear warhead to Los Angeles or New York. But for American's top brass, the speed at which North Korea's missile programme is advancing will cast a pall over the fireworks on the Fourth of July. The missile appears to have flown for 37 minutes before ---------- (5) Burst ---------- down some 930 km from its launch. According to David Wright of the union of concerned scientists, it had a ---------- (6) lofted---------- (heightened) trajectory, reaching an altitude of 2.800 km. On a more conventional trajectory, the same missile would have a range of about 6,700 km. That would be enough to reach Alaska. But not Hawaii or American Mainland. However, the minimum range needed to qualify as an ICBM is typically held to be 5,500 km, so North Korea may be justified in describing this missile as one. This test after a similar one on May 14th; the missile used then, also on a lofted trajectory, was thought to have a potential range of 4,500km. John Schilling of the website '38 North' believes that missile to have been a scaled down, two-stage version of the three-stage KN-08 prototype ICBM. The smaller missile, which the North Koreans called the Hwasong-12 and which Western intelligence analysts have tentatively ---------- (7) assigning-------- as the KN-17, was displayed during a military parade on April 15th to celebrate the birthday of North Korea and the present despot's grandfather. After the launch on May 14th, Mr Schilling ---------- (8) speculated--------- that the Hwasong-12 was being used to develop the technologies and systems needed for future ICBMs. This would be cheaper and less ---------- (9) disturb---------- than testing the KN-08, particularly as its second stage would quite possibly fall on Japan, setting off a ---------- (10) tranquillity---------.

Ques 18: Find out the appropriate word:

a) Designated
b) Label
c) Allocating
d) Choose
e) No change

Answer (a): Designated

Explanation: Designated means to mark or point out. Option c, d are fit loosely in the context. Option b, c are not grammatically correct.

Instruction: **In the passage given below, there are 10 blanks, each followed by a word given in bold and has four alternative words given in options (a), (b), (c) and (d). You have to tell which word will best suit in the given blank. Mark (e) as your answer if the word given in bold after the blank is your answer.**

When North Korea claimed it was in the final stages of ---------- (1) discontinuing---------- an intercontinental ballistic missile (ICBM) at the beginning of the year, Donald Trump ---------- (2) scoffed--------- 'it won't happen.' So it was perhaps not a ---------- (3) clash---------- that North Korea chose America's Independence Day to test a device that it claimed was indeed an ICBM. In fact, even if the claim is technically correct, the country's leader, Kim Jong Un, will probably have to wait a few more years before he can ---------- (4)brandish--------- a missile capable of delivering a nuclear warhead to Los Angeles or New York. But for American's top brass, the speed at which North Korea's missile programme is advancing will cast a pall over the fireworks on the Fourth of July. The missile appears to have flown for 37 minutes before ---------- (5) Burst ---------- down some 930 km from its launch. According to David Wright of the union of concerned scientists, it had a ---------- (6) lofted---------- (heightened) trajectory, reaching an altitude of 2.800 km. On a more conventional trajectory, the same missile would have a range of about 6,700 km. That would be enough to reach Alaska. But not Hawaii or American Mainland. However, the minimum range needed to qualify as an ICBM is typically held to be 5,500 km, so North Korea may be justified in describing this missile as one. This test after a similar one on May 14th; the missile used then, also on a lofted trajectory, was thought to have a potential range of 4,500km. John Schilling of the website '38 North' believes that missile to have been a scaled down, two-stage version of the three-stage KN-08 prototype ICBM. The smaller missile, which the North Koreans called the Hwasong-12 and which Western intelligence analysts have tentatively ---------- (7) assigning-------- as the KN-17, was displayed during a military parade on April 15th to celebrate the birthday of North Korea and the present despot's grandfather. After the launch on May 14th, Mr Schilling ---------- (8) speculated--------- that the Hwasong-12 was being used to develop the technologies and systems needed for future ICBMs. This would be cheaper and less ---------- (9) disturb---------- than testing the KN-08, particularly as its second stage would quite possibly fall on Japan, setting off a ---------- (10) tranquillity---------.

Ques 19: Find out the appropriate word:

a) Placidity
b) Serenity
c) Furore
d) Quietude
e) No change

Answer (c): Furore

Explanation: furore means a state of noisy, confused activity. This fits best in the context.Option a, b and d are antonyms.

Instruction: **A set of sentences are provided in which some words are concealed and also the sentences are not in sequence. You need to rearrange the sentences sequentially to form a meaningful paragraph, ad choose the correct word for the blanks to make the sentence correct. Answer the given questions carefully:**

A) For the most part, those firms looked stable, profitable, and well entrenched.

B) Back in 2007 the five major mobile-phone manufacturers—Nokia, Samsung, Motorola, Sony Ericsson, and LG—collectively controlled 90% of the industry's global profits.

C) How can we explain the iPhone's rapid domination of its industry?

D) By 2015 the iPhone singlehandedly generated 92% of global profits, while all but one of the former incumbents made no profit at all.

E) And how can we explain its competitors' free fall?

F) That year, Apple's iPhone burst onto the scene and began _____ market share.

G) Nokia and the others had classic strategic advantages that should have _____ them: strong product differentiation, trusted brands, leading operating systems, excellent logistics, protective regulation, huge R&D budgets, and massive scale.

Ques 20: After the rearrangement, which of the following will be the second sentence?

a) F
b) D
c) B

d) C
e) None of the above

Answer (a): F

Explanation: i) The correct rearrangement is BFDCEGA. Back in 2007 five mobile phone manufacturers controlled 90% global profits (B) --- That year (2007) iPhone .....gobbled up market share (F) --- By 2015 the iPhone generated 92% of global profits (D) --- How can we explain iPhone's domination (C) ---- And how can we explain its competitor's free fall (E) ---- Nokia and the others had classic strategic advantages that should have protected them (from being dominated) (G)--- For the most part, those firms looked stable, profitable (A)

Instruction: **Four words "A, B, C, D" are provided to you. You need to find the pairs of words which can be either synonym or antonym. The best pairs are provided in the option, find out which one is correct and mark your option accordingly:**

Ques 21:

A) Sparred
B) Contend
C) Scour
D) Commodious

a) A-C
b) B-D
c) A-C,B-D
d) A-B
e) None of the above

Answer (a): A-B

Explanation: IV sparred and contend both somewhat means a fight or argument whereas scour means to rub something hard and commodious means which has space/ roomy or comfortable

Instruction: **Four words "A, B, C, D" are provided to you. You need to find the pairs of words which can be either synonym or antonym. The best pairs are provided in the option, find out which one is correct and mark your option accordingly:**

Ques 22:

A) Foible
B) Onerous
C) Arduous
D) Spurious

a) A-C
b) A-B
c) A-D
d) B-C
e) B-D

Answer (d): B-C

Explanation: IV foible means a minor weakness or eccentricity in someone's character. Spurious is false or fake. Onerous and arduous means involving or requiring strenuous effort in doing something.

Instruction: **Four words "A, B, C, D" are provided to you. You need to find the pairs of words which can be either synonym or antonym. The best pairs are provided in the option, find out which one is correct and mark your option accordingly:**

Ques 23:

A) Untenable
B) Logical
C) Flimsy
D) Resilient

a) A-B
b) C-D
c) A-B, A-C
d) A-C
e) B-D

Answer (c): A-B, A-C

Explanation: III untenable and flimsy both somewhat means weak and unconvincing or illogical/baseless and resilient means able to withstand or recover quickly from difficult conditions. So A and C are synonyms whereas A and B are antonyms so II is the correct option.

Directions: **In the question given below there are two statements, each statement consists of two blanks. You have to choose the option which provides the correct set of words that fits both the blanks in both the statements appropriately and in the same order making them meaningful and grammatically correct.**

Ques 24:

(I) However _____ and dictatorial Mr Mugabe's regime had been, a coup will remain a coup irrespective of what the plotters call it, raising questions of _____ about the new government.

(II) When changes in courts are made frequently, and when attacks on Courts become a habit of this _____ government, the courts lose their _____.

a) inept, legitimacy
b) inferior, inquisition
c) consummate, licitness
d) incompetent, Ingenuity
e) Pertinent, lawfulness

Answer (a): inept, legitimacy

Explanation:

Inept: having or showing no skill;
clumsy. legitimacy: conformity to the law or to rules.

Inferior: lower in rank, status, or quality. Inquisition: a period of prolonged and intensive questioning

Consummate: showing great skill and flair. Licitness: the quality of strictly conforming to law

Incompetent: not having or showing the necessary skills. Ingenuity: the quality of being clever, original, and inventive.

Pertinent: relevant or applicable to a particular matter; apposite. Lawfulness: allowed or permitted by law

The first blank is demanding a negative word to show the characteristic of the dictator and unlawful activities and the second blank is talking about the authority, hence, option(a) fits in the blank.

Directions: **In the question given below there are two statements, each statement consists of two blanks. You have to choose the option which provides the correct set of words that fits both the blanks in both the statements appropriately and in the same order making them meaningful and grammatically correct.**

Ques 25:

(I) But they have other means to _____hostile networks and monitor devices besides _____ flaws in widely used software.

(II) Small groups of elite 'shock troop' were trained to _____, _____ gaps and moving swiftly, leaving obstacles or pockets of resistance to be mopped up by following waves.

a) purge, escalating
b) eradicate, increasing
c) infiltrate, exploiting
d) eliminate, mounting
e) sluing, growing

Answer (c): infiltrate, exploiting

Explanation:

Purge: rid (someone or something) of an unwanted quality. Escalating: increasing rapidly.

Eradicate: destroy completely; put an end to.

Infiltrate: enter or gain access to (an organization, place, etc.) surreptitiously and gradually. Exploiting: make full use of and derive benefit .

Eliminate: completely remove or get rid of. Sluing: turn or slide violently or uncontrollably.

Option(c), is the most suitable option according to the given context.

Professional knowledge

Ques 1. As per Section 2(d) of the RBI Act, 1934, the term "Rupee Coin" means the rupee which is legal tender in India under which Act?

a) Payment and Settlement Systems Act
b) Indian Coinage Act
c) Banking Regulation Act
d) Indian Currency Act

Answer: b) Indian Coinage Act
Explanation: Section 2(d) defines "Rupee Coin" and states that it is legal tender as per the Indian Coinage Act.

Ques 2. Section 24 of the RBI Act specifies that RBI can issue banknotes in denominations ranging from:

a) ₹1 to ₹5,000
b) ₹2 to ₹10,000
c) ₹5 to ₹2,000
d) ₹10 to ₹20,000

Answer: b) ₹2 to ₹10,000
Explanation: The RBI Act allows issuance of notes from ₹2 to ₹10,000.

Ques 3. For borrowers with CC/OD limits of ₹5 crore to ₹50 crore, current accounts can be opened with a bank having at least what percentage of aggregate exposure?

a) 5%
b) 10%
c) 15%
d) 20%

Answer: b) 10%
Explanation: RBI guidelines (2020) stipulate 10% exposure requirement for such accounts.

Ques 4. What is the revised ceiling rate for FCNR(B) deposits with a tenure of 1 year to less than 3 years?
A) Overnight ARR + 200 bps
B) Overnight ARR + 300 bps
C) Overnight ARR + 400 bps
D) ARR + 350 bps

Answer: c) Overnight ARR + 400 bps
Explanation: RBI revised ceiling rates to ARR + 400 basis points for such tenures.

Ques 6. Foreign Currency Non-Resident Bank deposits can be maintained in:

a) USD only
b) IMF SDR currencies only
c) Any freely convertible currency
d) USD, GBP, EUR only

Answer: c) Any freely convertible currency
Explanation: NRIs can open FCNR(B) accounts in any freely convertible currency.

Ques 7. Which activity is NOT permitted under RBI's new scheme for Sovereign Gold Bonds in IFSC?

a) Buying and selling SGBs
b) Repo transactions in SGBs
c) Trading SGBs on exchanges
d) Settlement of SGBs in IFSC

Answer: b) Repo transactions in SGBs
Explanation: Repo transactions in SGBs are not allowed in IFSC under the new scheme.

Ques 8. As per Section 45ZA of the Banking Regulation Act, 1949, on the death of a depositor, the deposit amount is paid to:

a) All legal heirs jointly
b) The nominee
c) The district magistrate
D) The senior-most family member

Answer: b) The nominee
Explanation: Section 45ZA allows direct payment to the nominee.

Ques: 9 Which of the following is not a negotiable instrument as per the Negotiable Instruments Act, 1881?

a) Promissory note
b) Bill of exchange
c) Cheque
d) Fixed Deposit Receipt
e) None of these

Answer (d):

Explanation: A Fixed Deposit Receipt (FDR) is not freely transferable and hence not considered a negotiable instrument under the Act. Promissory notes, bills of exchange, and cheques are negotiable instruments as defined in Section 13 of the Act.

Ques: 10 What is the meaning of negotiation as per Section 14 of the Act?

a) Transfer of ownership of a negotiable instrument

b) Transfer of possession of a negotiable instrument
c) Transfer of title of a negotiable instrument
d) All of the above
e) None of these

Answer (d):

Explanation: Negotiation means the transfer of a negotiable instrument by one person to another in such a manner as to constitute the transferee the holder of the instrument.

Ques: 11 What is the difference between indorsement and delivery as modes of negotiation?

a) Indorsement is necessary for instruments payable to order, while delivery is sufficient for instruments payable to bearer
b) Indorsement is necessary for instruments payable to bearer, while delivery is sufficient for instruments payable to order
c) Indorsement and delivery are both necessary for instruments payable to order and bearer
d) Indorsement and delivery are both optional for instruments payable to order and bearer
e) None of these

Answer (a):

Explanation: Section 47 and 48 of the Act provide that a negotiable instrument payable to order can be negotiated only by indorsement and delivery, while a negotiable instrument payable to bearer can be negotiated by delivery alone

Ques: 12 What are the types of indorsement as per Section 16 of the Act?

a) Blank and full
b) Conditional and unconditional
c) Restrictive and non-restrictive
d) All of the above
e) None of these

Answer (d):

Explanation: Section 16 of the Act defines indorsement as the writing of one's name on the back or face or in a slip annexed to a negotiable instrument for the purpose of negotiation. It can be blank or full, conditional or unconditional, restrictive or non-restrictive.

An indorsement is the writing of one's name on the back or face or in a slip annexed to a negotiable instrument for the purpose of negotiation. It can be of different types based on different criteria. Some of the types are:

- **Full and blank indorsement:** A full indorsement is one where the endorser puts his signature on the instrument as well as writes the name of a person to whom order the payment is to be made. A blank indorsement is one where the endorser signs his name only, and it becomes payable to bearer.
- **Conditional and unconditional indorsement:** A conditional indorsement is one where the endorsee limits or negatives his liability by putting some condition in the instrument. An unconditional indorsement is one where there is no such condition.
- **Restrictive and non-restrictive indorsement:** A restrictive indorsement is one which either by express words restricts or prohibits the further negotiation of an instrument or which expresses that it is not a complete and unconditional transfer of the instrument but is a mere authority to the endorsee to deal with it as directed by such indorsement. A non-restrictive indorsement is one which does not have any such restriction or limitation.

Ques: 13 Who is a holder in due course as per Section 9 of the Act?

a) A person who obtains a negotiable instrument for consideration before its maturity and without notice of any defect in the title of the transferor

b) A person who obtains a negotiable instrument for consideration after its maturity and without notice of any defect in the title of the transferor
c) A person who obtains a negotiable instrument for consideration before or after its maturity and with notice of any defect in the title of the transferor
d) All of the above
e) None of these

Answer (a):

Explanation: Section 9 of the Act defines holder in due course as a person who fulfills three conditions: he must be a holder, he must obtain the instrument for consideration, and he must obtain it in good faith.

Ques 14. What is the new Standing Deposit Facility (SDF) rate after the February 07, 2025, update?

a) 6.00%
b) 6.25%
c) 6.50%
d) 6.75%

Answer: a) According to the RBI's notification on February 07, 2025, the Standing Deposit Facility (SDF) rate was adjusted to 6.00%. This change was part of the broader adjustments made to the Liquidity Adjustment Facility (LAF) rates.

Ques 14. The threshold for Early Warning Signals (EWS) and Red Flagged Accounts (RFA) is an exposure of:

a) ₹10 crore
b) ₹25 crore
c) ₹50 crore
d) ₹75 crore

Answer: c) ₹50 crore
Explanation: RBI sets ₹50 crore as the EWS/RFA threshold.

Ques 15. An instrument where date, payee, or amount is missing under the Negotiable Instrument Act, is called:

a) Blank instrument
b) Bearer instrument
c) Inchoate instrument
d) Open instrument

Answer: c) Inchoate instrument
Explanation: Section 20 NI Act defines such incomplete instruments as inchoate.

Ques 16. Which is a characteristic of an inchoate instrument?

a) Not drawn in proper form
b) Acquired without consideration
c) Incomplete instrument
d) All of the above

Answer: c) Incomplete instrument
Explanation: Inchoate instruments are incomplete but signed, allowing completion by holder.

Ques 17. What is the primary aim of the Master Directions on Priority Sector Lending – Targets and Classification, 2025?

a) To increase profits for banks
b) To ensure adequate credit flow to priority sectors
c) To reduce the number of banks in India
d) To focus solely on corporate lending

Answer: b): The Master Directions aim to channelize credit to priority sectors such as agriculture, micro, small and medium enterprises (MSMEs), and weaker sections to promote inclusive growth and financial inclusion, as outlined in the objectives.

Ques 18. Which of the following is NOT an objective of the Master Directions on Priority Sector Lending?

a) Financial Inclusion
b) Economic Development
c) Standardized Compliance
d) Maximizing Bank Profits

Answer: d) The objectives include promoting financial inclusion, economic development, standardized compliance, and sustainability. Maximizing bank profits is not a stated goal of Priority Sector Lending.

Ques 19. What is one of the key focuses of the Master Directions in terms of innovation on Priority Sector Lending?

a) Reducing loan disbursements
b) Promoting lending to renewable energy and startups
c) Limiting credit to agriculture
d) Encouraging high-risk corporate loans

Answer: b) The directions emphasize lending to emerging sectors like renewable energy and startups to support innovation and sustainability, aligning with India's developmental goals.

Ques 20. Which banks are covered under the Master Directions effective April 1, 2025 on Priority Sector Lending?

a) Only public sector banks
b) All Commercial Banks, including Regional Rural Banks, Small Finance Banks, Local Area Banks, and Urban Co-operative Banks (excluding Salary Earners' Banks)
c) Only private sector bank
d) Only foreign banks

Answer: b) The Master Directions apply to a wide range of banks to ensure broad coverage of Priority Sector Lending, excluding only Salary Earners' Banks.

Ques 21. Which banks are exempt from the Master Directions on Priority Sector Lending?

a) Regional Rural Banks
b) Small Finance Banks
c) Salary Earners' Banks
d) Urban Co-operative Banks

Answer: c) Salary Earners' Banks are explicitly excluded from the applicability of the Master Directions on Priority Sector Lending.

Ques 22. What is the basis for calculating Priority Sector Lending targets?

a) Total deposits of the bank
b) Adjusted Net Bank Credit (ANBC) or Credit Equivalent of Off-Balance Sheet Exposure (CEOBE), whichever is higher
c) Total assets of the bank
d) Net profit of the bank

Answer: b) Priority Sector Lending targets are calculated based on ANBC or CEOBE, whichever is higher, as of the corresponding date of the preceding year, ensuring a standardized measure for credit allocation.

Ques 23. What is the overall Priority Sector Lending target for Domestic Commercial Banks (excluding Regional Rural Banks and Small Finance Banks)?

a) 30%
b) 40%
c) 50%
d) 60%

Answer: b) Domestic Commercial Banks (excluding Regional Rural Banks and Small Finance Banks) have a total Priority Sector Lending target of 40% of ANBC or CEOBE.

Ques 24. What is the total Priority Sector Lending target for Regional Rural Banks?

a) 40%
b) 50%
c) 60%
d) 75%

Answer: d) Regional Rural Banks have a higher Priority Sector Lending target of 75% to emphasize lending to priority sectors in rural areas.

Ques 25. What is the Priority Sector Lending target for Urban Co-operative Banks?

a) 40%
b) 50%
c) 60%
d) 75%

Answer: c) Urban Co-operative Banks have a Priority Sector Lending target of 60%, reflecting their role in

supporting priority sectors in urban and semi-urban areas.

Ques 26. What is the sub-target for Agriculture for Domestic Commercial Banks under the Priority Sector Lending?

a) 10%
b) 12%
c) 18%
d) 20%

Answer: c) The agriculture sub-target is 18% of ANBC, with 14% for Non-Corporate Farmers and 10% specifically for Small and Marginal Farmers.

Ques 27. What is the sub-target for Micro Enterprises for Small Finance Banks under the Priority Sector Lending?

a) 5%
b) 7.5%
c) 10%
d) 12%

Answer: b) Small Finance Banks have a 7.5% sub-target for Micro Enterprises, aligning with other bank types to promote small-scale entrepreneurship.

Ques 28. What is the Weaker Sections sub-target for Regional Rural Banks under the Priority Sector Lending?

a) 10%
b) 12%
c) 15%
d) 18%

Answer: c) Regional Rural Banks have a higher Weaker Sections sub-target of 15% compared to 12% for other banks, emphasizing support for marginalized groups.

Ques 29. For Foreign Banks with less than 20 branches, what is the Priority Sector Lending target structure?

a) 40% with no sub-targets
b) 40% with 18% for agriculture
c) 50% with 12% for weaker sections
d) 60% with 7.5% for micro enterprises

Answer: a) Foreign Banks with fewer than 20 branches have a 40% Priority Sector Lending target without specific sub-targets, providing flexibility in allocation.

Ques 30. What weightage is applied to Priority Sector Lending credit in districts with per capita credit below ₹9,000?

a) 90%
b) 100%
c) 125%
d) 150%

Answer: c) Priority Sector Lending credit in districts with low credit flow (below ₹9,000 per capita) receives a 125% weightage to incentivize lending in underserved areas.

Ques 31. Which committee recommended the formation of Financial Stability and Development Council?

a) Narasimham Committee
b) Raghuram Rajan Committee
c) Rangarajan Committee
d) Chakravarty Committee

Answer: b) Raghuram Rajan Committee

Ques 32. Minimum frequency of RBI Board meetings in a year is:

a) 4 times
b) 6 times
c) 8 times
d) 12 times

Answer: b) 6 times

Ques 33. Which of the following is NOT part of 4Ps of marketing mix?

a) Product
b) Price
c) People
d) Promotion

Answer: c) People
Explanation: 4Ps are Product, Price, Place, Promotion.

Ques 34. Interest on savings bank accounts must be credited at:

a) Annual intervals
b) Half-yearly
c) Quarterly or more frequently
d) Monthly only

Answer: c) Quarterly or more frequently
Explanation: RBI guidelines mandate quarterly or shorter intervals.

Ques 35. MSME Samadhaan portal allows which enterprises to file complaints?

a) Only Large Enterprises
b) Only Medium Enterprises
c) Micro and Small Enterprises
d) Only government enterprises

Answer (c): Micro and Small Enterprises

Explanation: The MSME Samadhaan portal allows MSEs registered under the Udyam Registration portal to file complaints against buyers delaying payments beyond 45 days. Medium Enterprises are not covered under this scheme.

Ques 36. Where can MSEs file applications for delayed payments under the scheme?

a) GSTN portal
b) MSME Samadhaan portal
c) MCA21 portal
d) NSIC website

Answer (b): MSME Samadhaan portal

Explanation: Complaints are filed online through the official portal: https://samadhaan.msme.gov.in

Ques 37. What happens if a buyer fails to pay an MSE within 45 days?

a) Only a warning is issued
b) Legal notice is served
c) Buyer becomes liable to pay interest
d) The contract is terminated

Answer (c): Buyer becomes liable to pay interest

Explanation: The buyer is liable to pay compound interest at 3× RBI Bank Rate for delayed payments.

Ques 38. What kind of information is publicly disclosed on the MSME Samadhaan Portal?

a) Bank details of vendors
b) PAN of buyers
c) Names of defaulting buyers
d) Credit score of MSMEs

Answer (c): Names of defaulting buyers

Explanation: To create accountability, the portal publicly displays the names of buyers who default on payments.

Ques 39. The legal provisions of MSME Samadhaan are based on which Act?

a) Companies Act, 2013
b) MSMED Act, 2006
c) Industrial Development Act, 1951
d) Factories Act, 1948

Answer (b): MSMED Act, 2006

Explanation: Sections 15–24 of the MSMED Act, 2006, provide the legal framework for the MSME Samadhaan Scheme.

Ques 40. PM SVANidhi scheme is implemented by which ministry?

a) Ministry of MSME
b) Ministry of Housing and Urban Affairs
c) Ministry of Finance
d) Ministry of Rural Development

Answer (b): Ministry of Housing and Urban Affairs

Explanation: The **PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) Scheme**, launched in **June 2020**, is implemented by the **Ministry of Housing and Urban**

Affairs (MoHUA) to provide **working capital loans** to **street vendors** affected by the pandemic.

Ques 41. What is the interest subsidy provided under PM SVANidhi?

a) 3%
b) 5%
c) 7%
d) 9%

Answer (c): 7%

Explanation: Under **PM SVANidhi**, street vendors receive a **7% interest subsidy** on **working capital loans**.

Ques 42. What is the maximum amount provided under the third loan cycle of PM SVANidhi?

a) ₹10,000
b) ₹20,000
c) ₹30,000
d) ₹50,000

Answer (d): ₹50,000

Explanation: Under **PM SVANidhi**, eligible street vendors can receive **incremental loan cycles**—starting with **₹10,000** in the first cycle, followed by **₹20,000** in the second, and **₹50,000** in the third loan cycle.

Ques 43. What is the main objective of the PM SVANidhi Scheme?

a) Provide housing to the urban poor
b) Provide pensions to senior citizens
c) Provide working capital loans to street vendors
d) Promote micro insurance schemes

Answer (c): Provide working capital loans to street vendors

Explanation: PM SVANidhi provides collateral-free working capital loans to street vendors to help them resume livelihoods affected by the COVID-19 pandemic.

Ques 44. What is the maximum amount offered in the first tranche of loan under PM SVANidhi?

a) ₹5,000
b) ₹10,000
c) ₹20,000
d) ₹50,000

Answer (b): ₹10,000

Explanation: The first tranche is a loan of ₹10,000 repayable in 1 year.

Ques 45. What is the tenure of the loan provided under PM SVANidhi?

a) 6 months
b) 12 months
c) 18 months
d) 24 months

Answer (b): 12 months

Explanation: Each tranche has a repayment tenure of 1 year (12 months).

Ques 46. How many times is the Monetary Policy Committee (MPC) required to meet in a year?

a) At least 2 times
b) At least 4 times
c) At least 6 times
d) At least 12 times

Answer: b) At least 4 times
Explanation: The MPC meets at least once every quarter.

Ques 47. The reverse repo rate is:

a) Rate at which banks borrow from RBI
b) Rate at which RBI borrows from banks
c) The base lending rate for banks
d) The minimum statutory rate for deposits

Answer: b) Rate at which RBI borrows from banks
Explanation: Reverse repo absorbs liquidity from the banking system.

Ques 48. Bank Rate refers to:

a) Overnight lending rate between banks

b) Rate at which RBI lends to banks without repurchase agreements
c) Base rate for customer loans
d) Statutory minimum deposit rate

Answer: b) Rate at which RBI lends to banks without repurchase agreements
Explanation: Bank Rate is long-term lending by RBI without collateral repurchase conditions.

Ques 49. As per RBI's current account guidelines, customers enjoying CC/OD limits must:

a) Maintain current accounts freely with any bank
b) Maintain current accounts only with lending banks or banks with specified exposure
c) Close all current accounts
d) Maintain current accounts only with RBI

Answer: b) Maintain current accounts only with lending banks or banks with specified exposure
Explanation: This is to avoid diversion of funds.

Ques 49. Which facility allows farmers to avail cash credit linked to savings accounts?

a) Kisan Credit Card
b) Gold Loan
c) Savings Linked Cash Credit Facility
d) Agri Term Loan

Answer: a) Kisan Credit Card

Explanation: Kisan Credit Card, which lets farmers access revolving cash credit through their bank account for crop and farm needs.

Ques 50. Green deposits are:

a) Deposits kept in rural branches only
b) Deposits whose proceeds are used for environment-friendly projects
c) Deposits in foreign currency
d) Deposits in RBI's green bond fund

Answer: b) Deposits whose proceeds are used for environment-friendly projects

Explanation: Green deposits fund renewable energy, clean transport, etc.

Ques 51. Under the Payment and Settlement Systems Act, who authorizes new payment systems in India?

a) SEBI
b) Ministry of Finance
c) RBI
d) NPCI

Answer: c) RBI
Explanation: RBI regulates and authorises payment systems in India.

Ques 52. In marketing, the "Promotion" element of the 4Ps includes:

a) Pricing decisionas
b) Advertising, sales promotion, PR
c) Selecting product features
d) Distribution channels

Answer: b) Advertising, sales promotion, PR
Explanation: Promotion involves communication activities to boost sales.

Ques 53. Which among the following is NOT a freely convertible currency?

a) USD
b) EUR
c) JPY
d) NPR

Answer: d) NPR
Explanation: Nepalese Rupee (NPR) is not freely convertible internationally.

Ques 54. The term ARR in RBI's deposit rate guidelines stands for:

a) Average Repo Rate
b) Alternate Reference Rate
c) Annual Recurring Rate
d) Aggregate Reserve Rate

Answer: b) Alternate Reference Rate
Explanation: ARR is a benchmark rate used in place of LIBOR.

Ques 55. Which of the following qualifies as an Early Warning Signal (EWS) for a bank loan account?

a) Cheque return due to insufficient funds
b) Stock statement not submitted for 3 months
c) Credit rating downgrade
d) All of the above

Answer: d) All of the above
Explanation: All these are EWS indicators for potential stress.

Ques 56. Which marketing concept focuses on customer needs rather than product features?

a) Product Concept
b) Sales Concept
c) Marketing Concept
d) Production Concept

Answer: c) Marketing Concept
Explanation: The marketing concept prioritises customer satisfaction to drive business.

Ques 57. The Net Stable Funding Ratio (NSFR) under Basel III is intended to promote which of the following?

a) Profitability
b) Long-term funding stability
c) Short-term liquidity
d) Capital buffer increase

Answer (b): Long-term funding stability

Explanation: NSFR ensures that banks fund their long-term assets with stable liabilities, reducing the risk of future funding stress.

Ques 58. What is the purpose of the Capital Conservation Buffer (CCB) under Basel III?

a) To support investment banking operations
b) To meet minimum liquidity requirements
c) To absorb losses during periods of financial and economic stress
d) To enhance credit rating of banks

Answer (c): To absorb losses during periods of financial and economic stress

Explanation: The CCB is an additional layer of capital (2.5% of RWA) to be built up in good times and used during periods of stress, preventing capital erosion.

Ques 59. When was the Basel III framework implemented in India by the Reserve Bank of India?

a) 2004
b) 2009
c) 2013
d) 2016

Answer (c): 2013

Explanation: RBI began phased implementation of Basel III in April 2013, with full implementation (including CCB) targeted by March 2019, later extended due to COVID-19.

Ques 60. Which Basel III capital component absorbs losses first when a bank is in trouble?

a) Tier 2 Capital
b) AT1 Capital
c) CET1 Capital
d) Risk-Weighted Assets

Answer (c): CET1 Capital

Explanation: Common Equity Tier 1 (CET1) is the highest quality capital and absorbs losses first in times of financial stress.

Ques 61. Which of the following is introduced in Basel III and was not part of Basel II?

a) Market Discipline
b) Capital Conservation Buffer
c) Minimum Capital Requirements
d) Risk Weighted Assets

Answer (b): Capital Conservation Buffer

Explanation: CCB was introduced in Basel III to ensure banks build up capital buffers during good times for use in bad times.

Ques 62. Under Basel III, what is the full form of AT1 capital?

a) Additional Tier 1
b) Asset Tier 1
c) Allocated Tier 1
d) Alternate Tier 1

Answer (a): Additional Tier 1

Explanation: AT1 capital includes perpetual bonds and is part of Tier 1 capital, ranking after CET1 in absorbing losses.

Ques 63. As per Union Budget 2025-26, What is the new registration period for small charitable

The following information is taken from the financial statement of AR Mobiles Ltd. What will be the Cash Ratio of the company?

Sr. No	Particulars	Amount (in □ Cr)
1	Accounts Receivable	250.00
2	Bills Payable	120.00
3	Inventories	100.00
4	Cash Balance	115.00
5	Tradable Securities	35.00

Explanation: The period of registration for small charitable trusts/institutions has been increased from 5 years to 10 years to reduce their compliance burden.

Ques 64. As per Union Budget 2025-26, How many self-occupied properties will benefit from claiming the annual value as nil, according to the new provisions?

a) One property
b) Two properties
c) Three properties
d) No limit

Answer: B) Two properties

Explanation: The benefit of claiming the annual value of self-occupied properties as nil has been extended to two such properties without any conditions.

Ques 65. As per Union Budget 2025-26, What is the new scheme introduced for determining the arm's length price of international transactions?

a) For a 1-year period
b) For a 2-year period
c) For a 3-year block period
d) For a 5-year period

Answer: C) For a 3-year block period

Explanation: The new scheme allows for determining the arm's length price of international transactions for a block period of three years.

Ques 66. The following information is taken from the financial statement of AR Mobiles Ltd. What will be the Cash Ratio of the company?

a) 2.08
b) 1.50
c) 1.25
d) 1.04

Answer c): Cash Ratio = Cash and cash Equivalents / Current Liability

= (Cash Balance +Tradable Security) / Bills Payable

= (115+135) / 120 = 150/120 = 1.25

Accounts Receivable and Inventory are not counted as Cash and Cash Equivalent or Liability.

Ques 67. Which of the following option shows the Current Relation between Operating Ratio and Operating Profit Ratio?

a) Operating Ratio = 2 – Operating Profit Ratio
b) Operating Profit Ratio = 1 + Operating Ratio
c) Operating Ratio = 2 + Operating Profit Ratio
d) Operating Profit Ratio = 1 – Operating Ratio
e) NOTA

Answer d): Operating Profit Ratio = 1 – Operating Ratio or (100 – Operating Ratio in per cent terms)

Ques 68. Which of the following option shows the correct relation between Gross Profit Ratio, Pretax Profit Ratio, Net Profit Ratio, and the Operating Profit Ratio?

a) Gross Profit Ratio > Pretax Profit Ratio > Net Profit Ratio> Operating Profit Ratio
b) Gross Profit Ratio > Operating Profit Ratio > Pretax Profit Ratio > Net Profit Ratio
c) Gross Profit Ratio > Operating Profit Ratio> Net Profit Ratio > Pretax Profit Ratio
d) Gross Profit Ratio < Operating Profit Ratio < Net Profit Ratio < Pretax Profit Ratio
e) NOTA

Answer b): Gross Profit Ratio > Operating Profit Ratio > Pretax Profit Ratio > Net Profit Ratio

Ques 69. Under the Coinage Act, 2011, coins of which denominations are considered 'small coins'?

a) Coins up to 50 paise
b) Coins up to 25 paise
c) Coins of 1 rupee
d) Coins of 2 rupees

Answer (a): Coins up to 50 paise

Explanation: Coins up to 50 paise are referred to as 'small coins' under the Coinage Act, 2011, while coins of one rupee and above are called 'Rupee Coins'.

Ques 70. A cluster of complementary goods and services across diverse set of industries is called as _____.

a) Market Place
b) Meta Market
c) Market Space
d) Resource Market
e) None of these

Answer (b): Two or more distinct markets that are associated in some way to a product or service. For example, the meta-market for house cleaning products includes homeowners and domestic cleaning service companies.

Ques 71. Whole cluster of benefits when company promises to deliver through its market offering is called

a) Value Proposition
b) Customer Proposition
c) Product Proposition
d) Brand Proposition
e) None of these

Answer (a): A Value Proposition is a statement that answers the ‘why’ someone should do business with you. It should convince a potential customer why your service or product will be of more value to them than similar offerings from your competition.

Ques 72. Listing alternatives that will solve the problem at hand and determining the characteristics of each occurs during which stage of the final consumer’s decision process?

a) Information search
b) Purchase
c) Evaluation of alternatives
d) Post purchase
e) None of these

Answer (c): Listing alternatives that will solve the problem at hand and determining the characteristics of each occurs during the Evaluation of Alternatives stage of the final consumer’s decision process.

Ques 73. What does MPDQ stand for?

a) Mutual Psychological Development Questionnaire
b) Multi - Priority Dual Queue

c) **Management Position Description Questionnaire**
d) All of the above
e) None of the above

Answer (c): The Management Position Description Questionnaire (MPDQ) is a questionnaire used in human resource management for the purpose of analyzing management positions. It allows HR departments to establish training requirements, salary bands and job groupings for new posts.

Ques 74. Which of the following is an organizational factor affecting the process of Job Design?

a) **Social and cultural expectations**
b) Ergonomics
c) Feedback
d) All of the above
e) None of the above

Answer (a): Social and cultural expectations can influence job design in various ways, such as:

- **Work-life balance:** Different cultures have different norms regarding working hours, vacation time, and family obligations, which can impact how jobs are structured.
- **Skillsets and roles:** Societal expectations regarding gender roles, educational backgrounds, and appropriate tasks for certain groups can influence how jobs are defined and assigned.
- **Decision-making and hierarchy:** Cultural values regarding power dynamics and decision-making processes can shape how jobs are designed in terms of autonomy, collaboration, and control.

Ques 75. _____ is concerned with designing and shaping jobs to fit the physical abilities and characteristics of employees.

a) **Ergonomics**
b) Autonomy
c) Technostress
d) All of the above
e) None of the above

Answer (a):

- **Ergonomics:** Ergonomics aims at designing jobs in such a way that the physical abilities and individual traits of employees are taken into consideration so as to ensure efficiency and productivity.
- Technostress is the negative psychological link between people and the introduction of new technologies.

