

## SBI PO Mains 2019 Memory Based Paper

**Direction (1-2):** Study the following information carefully and answer the questions given below:

Ten persons are sitting in two rows. In row 1, A, B, C, D, E are sitting, and all are facing South and in row 2, P, Q, R, S, T are sitting, and all are facing North. Each person sitting in row 1 is facing another person of row 2. Three persons sit between Q and T. A faces the person who sits 3<sup>rd</sup> to the left of T. Two persons sit between A and B. P sits 2<sup>nd</sup> to the right of S. Two persons sit between E and D, who doesn't face P.

**Q1.** Who among the following faces the person who sits immediate right of R?

- (a) B
- (b) C
- (c) A
- (d) D
- (e) None of these

**Q2.** Four of the following five are alike in certain way based from a group, find the one which does not belong to that group?

- (a) B
- (b) C
- (c) D
- (d) T
- (e) Q

**Direction (3-5):** Study the following information carefully and answer the questions given below:

Seven family members of three generations are sitting in a row and all are facing North. Three persons sit between V's father and V's sister, who sits at extreme end. S is grandson of P, who is mother in law of U. T is husband of R and sits at extreme end. V is son of Q, who sits 2<sup>nd</sup> to the left of T. Three persons sit between Q and R. P sits 2<sup>nd</sup> to the left of S, who doesn't sit next to T. One person sits between V and R's son.

**Q3.** Who among the following sits 2<sup>nd</sup> to the left of V's wife?

- (a) P
- (b) Q
- (c) R
- (d) S
- (e) None of these

**Q4.** How is Q related to T?

- (a) Father
- (b) Mother
- (c) Father in law
- (d) Mother in law
- (e) None of these

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**Q5.** How many persons are sitting between son of T and father in law of U?

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

**Direction (6-9):** A number arrangement machine when given an input line of numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

**Input: 734269 825497 647538 219354 961357 321658**

Step I: 962437 794528 835746 453912 753169 856123

Step II: 453912 753169 794528 835746 856123 962437

Step III: 135924 135796 579248 357468 135268 379246

Step IV: 3458 33554 351832 152848 31048 211824

Step V: 20 20 22 28 16 18

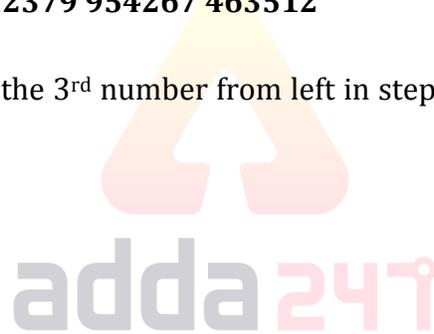
Step V is the last step of the above arrangement as the intended arrangement is obtained.

As per the rules followed in the given steps find out the appropriate steps for the given input:

**Input: 856347 745982 329584 512379 954267 463512**

**Q6.** What is the difference between the 3<sup>rd</sup> number from left in step II and 2<sup>nd</sup> number from right in step IV?

- (a) 391834
- (b) 391826
- (c) 134099
- (d) 134091
- (e) None of these



**Q7.** Which of the following number is 3<sup>rd</sup> from right in step V?

- (a) 10
- (b) 20
- (c) 22
- (d) 23
- (e) None of these

**Q8.** What will come when the number which is 2<sup>nd</sup> from right in step IV is divided by the number which is 2<sup>nd</sup> from left in final step?

- (a) 14912
- (b) 15992
- (c) 13592
- (d) 12952
- (e) None of these

**Q9.** What is the sum of 2<sup>nd</sup> number from left in step II and 4<sup>th</sup> number from right in step III?

- (a) 1119927
- (b) 1121707
- (c) 647015
- (d) 648795
- (e) None of these

**Direction (10-12):** Study the following information carefully and answer the questions given below:

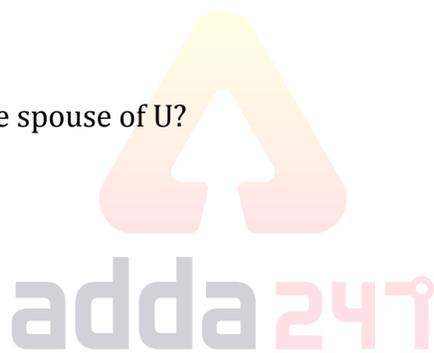
A square table is inscribed in another square table. Eight family members P, Q, R, S, T, U, V and W are sitting in middle of the side of squares. Each person sits at one square is facing their spouse. V faces Q. Only one person sits between V and husband of R. W faces the one who is an immediate neighbor of R. P is an immediate neighbor neither of R nor of W. W doesn't face T. P sits immediate left of S, who faces inside.

**Q10.** Who among the following sits immediate right of the wife of S?

- (a) Q
- (b) R
- (c) T
- (d) U
- (e) None of these

**Q11.** Who among the following is the spouse of U?

- (a) P
- (b) S
- (c) V
- (d) W
- (e) None of these



**Q12.** Who among the following faces to T?

- (a) P
- (b) Q
- (c) R
- (d) S
- (e) None of these

**Direction (13-14):** Study the following information carefully and answer the questions given below:

Eight persons A, B, C, D, E, F, G, H are sitting around a circular table and all are facing towards the center.

1. P @ Q means P sits 2<sup>nd</sup> to the left of Q
2. P # Q means P sits opposite to Q
3. P \$ Q means P is an immediate neighbor of Q
4. P % Q means P sits 3<sup>rd</sup> to the left of Q
5. P & Q means P sits 3<sup>rd</sup> to the right of Q
6. P ^ Q means P is not an immediate neighbor of Q.

Given Statements:

H&E\$G, B#E, C@G, D#F, E^C^F

**Q13.** Which of the following is true?

- (a) H%D
- (b) A\$D
- (c) D#B
- (d) G\$F
- (e) Both (a) and (d)

**Q14.** Who among the following sits 3<sup>rd</sup> to the left of B?

- (a) C
- (b) D
- (c) A
- (d) E
- (e) None of these

**Direction (15-16):** Study the following information carefully and answer the questions given below:

A & B means A is 15 m to the north of B

A @ B means A is 23 m to the east of B

A # B means A is 20 m to the south of B

A % B means A is 12 m to the west of B

**Q15.** If P % Q # R & S @ T # U is true and Point X is 5m to the south of T, then what is the shortest distance between point X and point P?

- (a) 6m
- (b) 8m
- (c) 10m
- (d) 11m
- (e) None of these

**Q16.** What is the shortest distance between Point P and Point S?

- (a) 11m
- (b) 12m
- (c) 13m
- (d) 14m
- (e) None of these

**Direction (17-18):** Study the following information carefully and answer the questions

Clubs (♣), diamonds (♦), hearts (♥) and spades (♠)

A ♠ B means A is to the East of B

A ♦ B means A is to the West of B

A ♥ B means A is to the North of B

A ♣ B means A is to the South of B

There are 3 buses travelling from Z to Y.

Bus 1: K 15 ♦ Z, J 10 ♣ K, M 10 ♦ J, D 18 ♥ M, C 29 ♠ D, P 9 ♥ C, Y 4 ♦ P

Bus 2: E 36 ♣ Z, F 6 ♦ E, G 14 ♥ F, H 19 ♦ G, L 39 ♥ H, Y 25 ♠ L

Bus 3: N 33 ♠ Z, Q 4 ♥ N, S 9 ♦ Q, T 4 ♥ S, C 20 ♦ T, U 4 ♦ C, U 4 ♣ V, Y 5 ♥ V

**Q17.** What is the distance between L and P?

- (a) 29m
- (b) 39m
- (c) 30m
- (d) 40m
- (e) None of these

**Q18.** What is the shortest distance and direction of Y with respect to E?

- (a) 49m, South
- (b) 55m, West
- (c) 53m, North
- (d) 45m, East
- (e) None of these

**Direction (19-21):** Study the following information carefully and answer the questions

The following words are coded in this manner:

'World make sense meaningful' is coded as '8\$A, 2!R, 2#N, 14\$F'

'Rain starts every week' is coded as '8^A, 10#R, 2+E, 8!E'

'Easily mind (a) is coded as '12%R, 8\$I, 10+I'

'Reputation prestige turns food' is coded as '12%I, 2~R, (b), 8@O'

**Q19.** What will come in the blank '(a)'?

- (a) Prepares
- (b) Ready
- (c) Turn
- (d) Funny
- (e) Early

**Q20.** What will come in the blank '(b)'?

- (a) 3\$F
- (b) 8\*D
- (c) 10+E
- (d) 10#D
- (e) 14^I

**Q21.** What is the code of "every person"?

- (a) 2%E 10+S
- (b) 9+E 2%S
- (c) 2+E 10%S
- (d) 9%E 2+S
- (e) None of these

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**Q22.** In the following question a statement is given followed by three statements numbered as I, II and III. You have to read all three statements and decide which of them strengthens or weakens the statement.

**Statement:** Among the governments, there is a strong policy emphasis on improving living conditions in urban areas as more and more people are looking to migrate to semi-urban or rural areas. People are willing to compromise on their standard of living in order to live in a healthier/pollution free environment.

**(I)** Cities are economically vibrant spaces around the world and drawing a large number of rural migrants looking for better prospects. This is a sustained trend, particularly in developing countries now a day.

**(II)** A fresh look at urban governance is necessary as migration from rural areas picks up pace.

**(III)** The rate of migration has shown a consecutive decline in the last three Censuses. It was possible that this slow-down signalled the worsening conditions in urban slums, where most of the rural immigrants were concentrated.

(a) Only statement (I) strengthen but statement (II) and (III) is the neutral statement.

(b) Both statement (I) and statement (III) strengthen the given statement but statement (II) is neutral statement.

(c) Both statement (I) and statement (II) are neutral statements and statement (III) strengthen the statement.

(d) Both statement (I) and (II) weakens but statement (III) strengthen the given statement.

(e) All statement (I), (III) and statement (II) weaken the given statement.

**Q23.** The revenue of Company A has been decreasing from past one year while the prices of the products offered by the company have also decreased from past six months.

Which of the following cannot be the reason of downfall of the revenue of Company A?

(a) Company B is offering same product at much lower prices than Company A.

(b) The quality of the products of Company A is not upto a desirable level.

(c) The demand of the product offered by Company A has been decreasing due to the usage of an old technology in it.

(d) There is an abrupt rise in the availability of the product offered by Company A but the demand has not changed accordingly.

(e) Chinese companies offered better and cheap products than Indian Companies.

**Q24.** Today's children are different from the children of previous generations. They are more interested in playing video games or sitting hours on the play stations than in playing outdoor games. They are more technology oriented. These things are depriving the child from developing their personality. They lack the stamina and strength of the previous generations.

Which of the following statement weakens the given statement?

**(I)** The children of today are mentally active as this has made children much more organized and mature than in previous times.

**(II)** These gadgets are addicting. They have made the children so much addicted to PC and PS that they do not enjoy the outdoor games anymore.

**(III)** The children of present time are not physically active. These children are not being a team player anymore, they grow up to become shy and introvert instead of being bold and extrovert.

(a) Only I

(b) Both III and I

(c) Only II

(d) Both II and III

(e) All I, II and III

**Q25.** A survey conducted recently shows that religious people are more financially successful than atheists. This proves that following religious practices or having religious beliefs is not only important for your spiritual health but also beneficial in maintaining a healthy bank account.

Which of the following, if true, would most seriously weaken the above conclusion?

- (a) The survey does not tell us if those people became financially successful after they started practicing religion or they started practicing religion after they became successful.
- (b) Some people embrace religion and spirituality mainly because they believe that somehow being religious or spiritual can help them achieve financial success.
- (c) Most of the poor people are too busy thinking about earning their daily livelihood.
- (d) Percentage of atheists among the total population is highest in most of the developed countries.
- (e) Spiritual and religious people lead a more disciplined life.

**Direction (26):** Study the following information in which a statement is followed by five assumptions, read carefully and answer the question below-

The banking sector is facing tough times. But the sector is facing only short-term pain as the rise in non-performing assets (NPAs) is proving a key challenge for the industry at large. The regulator wanted some stringent measures to be taken, and the government is coming out with so many reforms and policies.

**Q26.** Which of the following can be assumed from the given statement?

- (a) NPA was 2.4% more in last two years as compared to the present one.
- (b) The steps taken by the government are not enough to revamp the banking sector.
- (c) Manufacturing sector is performing far better than the banking sector for last five years.
- (d) After the implementation of suitable expedient, the things are likely to be changed for banking sector.
- (e) The increase in NPA is the only factor responsible for the difficult time of banking industry.

**Direction (27):** Study the following information in which a statement is followed by five conclusions, read carefully and answer the question below-

Other than being an essential source of water for Indian agriculture, the monsoon plays a critical role in flushing out pollutants over Asia. However, recently increased pollution — particularly from coal burning — could potentially weaken this ability of the monsoon.

**Q27.** Which of the following can be deduced from the given statement?

- (a) The unusually high concentration of particulate matter in the last few days in India clearly shows that air pollution is emerging as a big problem.
- (b) As the climate gets warmer and frequency of rains reduces, such spurts in coarse particles making breathing difficult will become a new normal and the government is not waking up to the alarm.
- (c) Both the periodicity and duration of dry spells in the country were rising as total rainfall events in a year had fallen even though the average rainfall in a year has not changed much, a direct consequence of climate change.
- (d) The annual average rainfall has remained the same because the frequency of heavy downpours increased in the past two decades.
- (e) The air quality in the region deteriorated because of dust storms in western India, particularly Rajasthan.

**Q28.** In the following question a statement is given followed by some more statements. You have to read all the statement and decide which of them weakens the statement.

The NITI Aayog released the results of a study warning that India is facing its “worst” water crisis in history and that the demand for potable water will outstrip supply by 2030, if steps are not taken.

Which of the following most weakens the above statement?

- (a) Currently 600 million Indians face high to extreme water shortage and about two lakh people die every year due to inadequate access to potable water.
- (b) People may face water scarcity and the country will suffer a loss of up to 6 per cent of the GDP.
- (c) The country's nearly 70 per cent of water is contaminated, which puts India at the 120th position among 122 countries in the water quality index.
- (d) The ranks of all states in the index on the composite water management, comprising 9 broad sectors with 28 different indicators covering various aspects of ground water, restoration of water bodies, irrigation, farm practices, drinking water, policy and governance.
- (e) The condition of availability of water currently in India is better than the water crisis which India had faced in 1960.

**Direction (29):** Study the following information in which a statement is followed by five assumptions, read carefully and answer the question below-

“If we slightly increase the price of our product then we can improve the quality of our product to increase the number of customers from our only rival company V,”-A statement by owner of company U.

**Q29.** Which of the following can be assumed from the given statement?

- (a) Without increasing the price, the quality of the product offered by company U can't be increase.
- (b) Quality offered by company V of the product is better than the quality offered by company U.
- (c) Improvising the quality is the only way to attract more number of customers.
- (d) The price offered by the rival company V is already higher than the price offered by company U.
- (e) Superior quality even for bit higher price will definitely increase the demand of the product in the market.

**Direction (30):** Study the following information in which a statement is followed by some statement, read carefully and answer the question below-

A company has X decided to increase the HRA allowances of its employees due to reallocation of the company to NCR region.

**Q30.** Which of the following can be inferred from the given statement?

- (I) The HRA allowances directly depend on the region of living of the employee.
  - (II) The employees of the company X are on strike due to the reallocation of the company.
  - (III) The profit amount of company X has increased so it has also increased the amount of HRA of its employees.
- (a) Both (I) and (II)
  - (b) Both (II) and (III)
  - (c) Only (I) (d) Only (III)
  - (e) None of these

**Direction (31-35):** Study the following information to answer the given questions below:

Twelve persons are sitting around two circular table as one is inside in another one. Those sitting in outer circle facing towards the circle while those sitting in inner circle facing outside the center.

A, B, C, D, E, F six persons are sitting around the inner circular table.

P, Q, R, S, T, U six persons are sitting around the outer circular table.

**Note-** The persons of outer circular table are sitting exactly behind the persons sitting around the inner circular table.

B is sitting second to the right of E. R is an immediate neighbour of the one who faces B. Only one person sits between C and F (either from the left or from the right). C is not an immediate neighbour of E. Q is sitting behind A. Q sits second to the right of R. Only two persons sit between R and T (either from the left or from the right). U is an immediate neighbour of P. T is not sitting behind E. U does not sits opposite to the immediate neighbours of the one who faces R.

Now they start playing cards game. They shuffled a pack of cards. 1. E draws one card and changes his place according to the given conditions, 2. S draws one card and changes his place according to the given conditions similarly others draw cards and change their positions according to the conditions given below (Only positions will be changed as the direction will remain static as per the directions given above for each circle)--

**Conditions:**

1. If the card drawn is spade, the person who draws it exchange its position with the other person facing towards him (exactly behind or ahead) in the other circle.
2. If card drawn is heart, person exchange its position with the person sitting second to the left of him within its circle.
3. If the card drawn is diamond, the person who draws it exchange its position with the person sitting exactly opposite to him within that circle (as both of them are sitting in the same circle).
4. If card drawn is club, person who draws it exchange its position with the person sitting immediate right of him within its circle.

**Draws:**

1. E draws queen of Club
2. S draws Jack of Club
3. P draws 3 of Spade
4. A draws a King of Diamond
5. D draws Ace of Heart
6. U draws 9 of Heart
7. C draws 7 of Diamond
8. F draws 4 of Spade

**\*Note-** All the persons draws card in a serial way as given above.

(ex- First E draws then S draws .....so on.....)

**Q31.** After all persons changed their places based on the above conditions, who among the following is facing S in the other circle?

- (a) A
- (b) D
- (c) F
- (d) R
- (e) U

**Q32.** After all persons changed their places based on the above conditions, who among the following is sitting second to the right of A in the same circle?

- (a) C
- (b) D
- (c) F
- (d) P
- (e) U

**Q33.** After all persons changed their places based on the above conditions, then who among the following is sitting to the immediate right of U?

- (a) S
- (b) B
- (c) F
- (d) R
- (e) T

**Q34.** How many persons are sitting between Q and B in the outer circle when counted from the left of Q (in the final arrangement)?

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

**Q35.** Four of the following are alike in a certain way (based on the final arrangement) so form a group which of the following does not belong to the group?

- (a) A, T
- (b) D, B
- (c) E, R
- (d) Q, F
- (e) U, P

**Directions (36-40):** Study the information carefully and answer the questions given below.

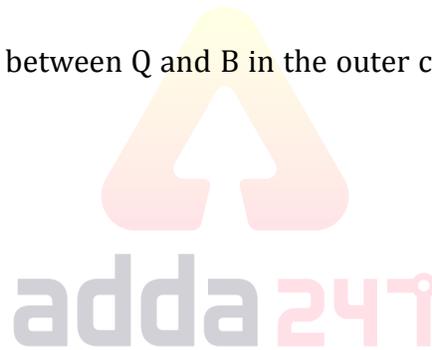
There are three floors in a given building such that floor 2 is above floor 1 and floor 3 is above floor 2. In the building there are three flats in each floor such that Flat A is in the west of Flat B, which is in the west of Flat C. In the building each Flat on each floor has an area of 2520 ft and each flat has some certain number of room and no two flat has same number of rooms. The area of each rooms of one of the flat on the odd number floor is 280 ft. The floor having 9 rooms is one of the floors below the floor having each room area of 360 ft. The area of each room on floor 3<sup>rd</sup> of Flat A is 350 ft more than the area of the flat

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having 9 rooms. Total number of Rooms in all the flats of floor 2nd is 15. Number of Rooms in Flat C of 2nd floor is more than the number of Rooms in Flat A of 2nd floor but less than the number of rooms in Flat B of 2nd floor. The flat having each room area of 420 ft is in the west of flat having each room area of 252 ft. There is only one floor between the floor having 2 rooms and the floor having each room area 630 ft but in the same flat. The flat having each room area 504 ft is on even number floor. The Floor having each room area of 315 ft is kept immediately below the floor having 5 rooms.

**Q36.** What is the area of a room in Flat B on floor 2?

- (a) 340
- (b) 360
- (c) 396
- (d) either (a) or (c)
- (e) None of these

**Q37.** What is the total number of rooms on floor 3rd?

- (a) 22
- (b) 21
- (c) 20
- (d) 18
- (e) None of these

**Q38.** Which of the following statement is true?

- (a) Total number of rooms on floor 2 is 16
- (b) Area of each room is 494 ft of flat A on floor 1
- (c) Total rooms in Flat B of all three floors is 20.
- (d) Total rooms in Flat A of all three floors is 9.
- (e) None is correct

**Q39.** What is the area of room of flat B on floor 3<sup>rd</sup>?

- (a) 420 ft
- (b) 400 ft
- (c) 385 ft
- (d) 342 ft
- (e) None of these

**Q40.** How many rooms are there of the west of the flat who's each room area is 280 ft?

- (a) 2
- (b) 4
- (c) 3
- (d) 5
- (e) None of these

**Directions (41-45):** Study the information carefully and answer the questions given below.

A certain number of persons are standing in a row facing north. All of them earn different amount. Three persons are standing between L and F. O is standing immediately ahead of L. P is standing adjacent to F. Only two persons are standing between P and Z who is standing behind F. Only one person stands between Z and G. H is standing exactly behind G. Q is standing at one of the extreme end. Four persons are standing between Q and K. K is standing immediately behind L. Not more than 14 persons are standing in the row. C is standing immediately behind of T. X is standing behind V but ahead of M. M is not standing behind G.

The following information is given for the amount earn by them—

S@P means S earn 500 more than P.

S#P means S earn 1000 less than P.

S\$P means S earn equal to P.

The amount earn by all of them is given below—

V@Z\$H@X\$Q\$G, M\$F#G, V#L#T, T\$C#O, F@K@P

**Q41.** What will be the sum of the amount earn by Q, Z and L if the amount earn by M is 7000?

- (a) 24000
- (b) 16000
- (c) 14500
- (d) 15000
- (e) 26500

**Q42.** How many persons are standing ahead of V?

- (a) Two
- (b) More than four
- (c) Three
- (d) One
- (e) four

**Q43.** How many persons are standing between G and X?

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

**Q44.** What will be the difference of the amount earn by the one who earn highest and the one who earn lowest, if X earn 4500?

- (a) 4000
- (b) 6000
- (c) 1500
- (d) 1000
- (e) 2500

**Q45.** What will be the amount earned by the one who is standing immediately ahead of C if K earns 5000?

- (a) 4000
- (b) 7500
- (c) 11500
- (d) 15000
- (e) 9500

**Directions (46-47):** There are three series given in a question, you have to find value of x, y and z in each question and then establish relation among them.

**Q46.** 1, 601, 721, 751, (x), 766

753, 769, (y), 765, 763, 764

23, 24, 50, 153, (z), 3085

- (a)  $x = y = z$
- (b)  $x > y > z$
- (c)  $x > y = z$
- (d)  $x = y > z$
- (e)  $x = z > y$

**Q47.** 102, 107, 117, 134, (x)

130, 115, 135, 110, (y)

(z), 80, 120, 300, 1050

- (a)  $x > y = z$
- (b)  $y < x = z$
- (c)  $x = y = z$
- (d)  $y > x > z$
- (e)  $x = z < y$



**Directions (48-50):** Read the given information carefully and answer the following questions.

An apple pie of radius R cm has to be cut into X identical pieces, area of each piece was  $0.77 \text{ cm}^2$ . But later on, it was found that 50% of the pie was rotten so the remaining 50% was cut into  $(X - 3)$  pieces with area of  $0.616 \text{ cm}^2$  of each piece.

**Q48.** Find out the value of X.

- (a) 10
- (b) 12
- (c) 8
- (d) 6
- (e) None of these

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**Q49.** Find out the circumference of the original pie?

- (a)  $\frac{44}{25}$  cm
- (b)  $\frac{88}{25}$  cm
- (c)  $\frac{176}{25}$  cm
- (d)  $\frac{132}{25}$  cm
- (e) none of these

**Q50.** If initially, entire pie would have been cut into  $(X + 3)$  identical pieces then what would have been area of each piece?

- (a)  $0.64 \text{ cm}^2$
- (b)  $0.56 \text{ cm}^2$
- (c)  $0.28 \text{ cm}^2$
- (d)  $0.42 \text{ cm}^2$
- (e) None of these

**Directions (51-53):** Given information represents number of people required for three different projects to be completed in various days.

Project	Case 1		Case 2	
	Number of workers	Days required	Number of workers	Days required
A	X	88	X + 8	66
B	Y	Y - 1	Y + 6	Y - 6
C	Z <sup>2</sup>	75	M <sup>2</sup>	108

**Q51.** If in team P, total number of workers =  $0.5Z \times 2M$ , then what is the number of days required by team P to complete project C?

- (a) 75 days
- (b) 60 days
- (c) 90 days
- (d) 80 days
- (e) None of these

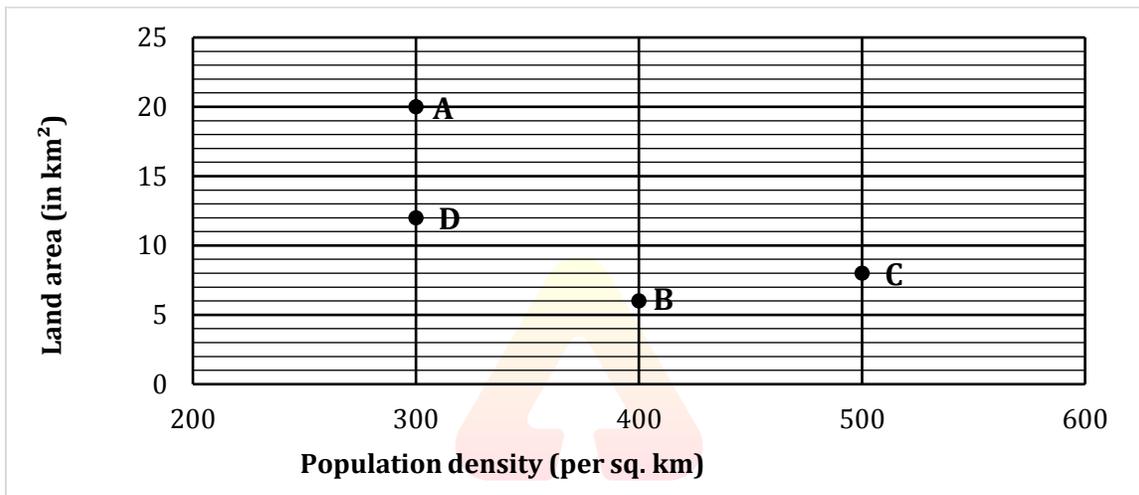
**Q52.** If 64 people were working for Project A, then how many days did it take to complete the work?

- (a) 44 days
- (b) 22 days
- (c) 33 days
- (d) 36 days
- (e) None of these

**Q53.** If 0.5Y people work on Project B for 10 days and then 0.5Y more people joined the project, then how many days will it take to complete the Project B?

- (a) 35 days
- (b) 40 days
- (c) 45 days
- (d) 50 days
- (e) None of these

**Directions (54-56):** Study the following information carefully and answer the given questions. Given graph shows population density (in per Sq Km) and Land area (in sq km) of four different Villages A, B, C and D in the year 2001 are given.



(1) Population density =  $\frac{\text{Total population of the village}}{\text{land area}}$

(2) Gender Ratio =  $\frac{\text{Total number of males in a village}}{\text{Total number of female in a village}} \times 100$

**Q54.** Find gender Ratio of village A if the population of female in the village A is 2400?

- (a) 120
- (b) 150
- (c) 90
- (d) 180
- (e) 144

**Q55.** If total number of female population in village A & C are equal and gender ratio of village A is 125 more than that of village C. Find number of males in village C.

- (a) 2000
- (b) 2500
- (c) 2200
- (d) 2400
- (e) 2600

**Q56.** In 2001, ratio of total population of B to that of E is 1 : 4. If the population density of E increases by 50% in 2010 then find population of E in 2010 ?

- (a) 14400
- (b) 12000
- (c) 16800
- (d) 10000
- (e) 15600

**Directions (57-59):** Study the following information carefully and answer the given questions. Given information are related and in sequence?

**I.** Bag X: There are total 30 red and green balls. Probability of choosing a red and a green ball out of total is  $\frac{40}{87}$ . Number of Red balls in the bag is (A).

**II.** (b) number of green balls are taken and after painting it red, placed back in to the bag X.

**III.** Probability of choosing two green balls from the bag X is  $\frac{7}{29}$ .

**IV.** Bag Y: All balls from bag X are taken and placed into bag Y. If (c) number of green balls are withdrawn from the bag and (C-5) number of red balls are added to the bag, then the probability of choosing two red balls from the bag is  $\frac{2}{5}$ .

**Q57.** Find the value of A?

- (a) 10
- (b) 15
- (c) 12
- (d) 18
- (e) 20

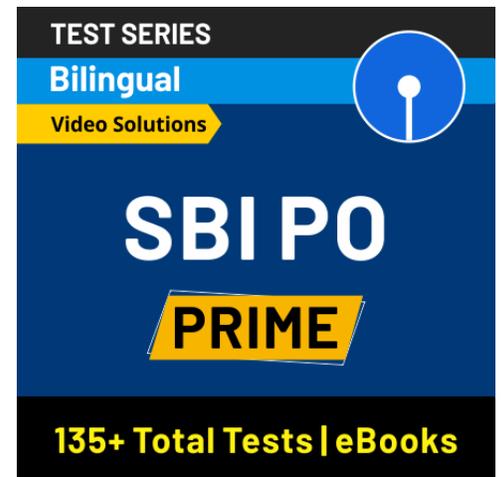


**Q58.** Find the probability of choosing (B-3) green balls from bag X (Consider the initial number of red and green balls in the bag)?

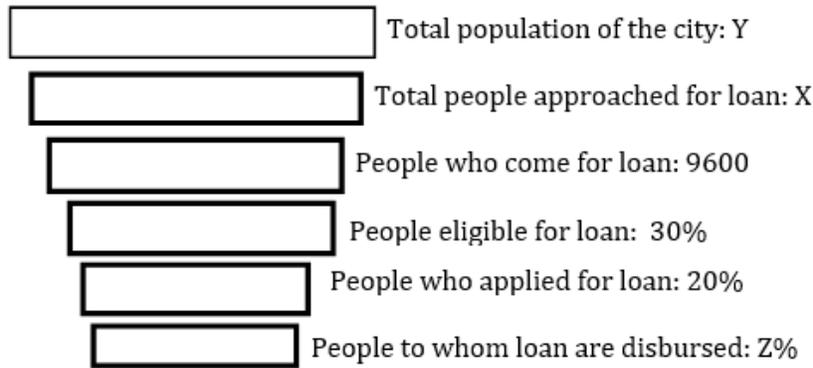
- (a)  $\frac{35}{87}$
- (b)  $\frac{12}{29}$
- (c)  $\frac{40}{87}$
- (d)  $\frac{38}{87}$
- (e)  $\frac{34}{87}$

**Q59.** Find value of C?

- (a) 5
- (b) 6
- (c) 4
- (d) 7
- (e) 3



**Directions (60-62):** Read the given information carefully and answer the following questions. This chart shows the various steps of loan disbursement i.e. from total population of the city to the number of people to whom loan are disbursed.



**Note:** All percentage values are given out of total people who are approached for loan.

**Q60.** If Number of people who applied for loan but to whom loan are not disbursed is 400 and the people who are not eligible for loan among those who come for loan is 3600. Then find the number of people to whom loan are disbursed?

- (a) 3200
- (b) 3500
- (c) 3600
- (d) 3000
- (e) 2500

**Q61.** If the people who came for loan is 60% of total people approached for loan which is 40% of total population of city. The average of X, Y and Z is 20,000. Then, find people who are eligible for loan are what percent of Z?

- (a) 105%
- (b) 110%
- (c)  $112\frac{1}{2}\%$
- (d) 116%
- (e) 120%

**Q62.** If 8400 people are approached but did not come for loan then 30% of the total population of the city will approached for loan, then find what percent of the people who are eligible but not applied for loan out of total population of the city?

- (a)  $2\frac{1}{2}\%$
- (b) 3%
- (c)  $3\frac{1}{2}\%$
- (d) 4%
- (e)  $4\frac{1}{2}\%$

**Q63.** A certain number of men can complete a task in two days earlier than some certain number of boys. Task completed by one man in one hour is same as the work completed by three boys in one hour. Which one of the following ratios of number of men to number of boys can satisfy the above given condition?

- (i) 1: 2
- (ii) 2: 5
- (iii) 2: 3
- (iv) 16: 35
- (a) only (ii)
- (b) only (ii) and (iii)
- (c) only (i) and (iii)
- (d) All of the above
- (e) only (ii), (iii) and (iv)

**Q64.** A vessel contains 400 liters of acid A and 80 liters of acid B. If \_\_\_\_\_ liters of mixture taken out from the vessel and \_\_\_\_\_ liters of acid B is added to the remaining mixture, then the final amount of acid A in the vessel becomes 250 liters more than the amount of acid B in it. Which of the following integral values given in the options are possible in the blanks in same order?

- (A) (72, 22)
- (b) (60, 30)
- (c) (84, 24)
- (D) (48, 38)
- (e) (36, 48)
- (a) Only option A, B & D possible
- (b) Only option B & D possible
- (c) Only option A & E possible
- (d) Only option B, D & E possible
- (e) Only A, D & E possible



**Q65.** Marked price of an article is 40% above its cost price and when shopkeeper allows 'd'% discount then shopkeeper make a profit of \_\_\_\_\_% and when shopkeeper allows '2d'% discount then he make a profit of \_\_\_\_\_%. Which of the following options possible to fill both respective blanks?

- (A) (22.5, 5)
- (b) (33, 26)
- (c) (19, 2)
- (D) (26, 12)
- (e) (23.2, 6.4)
- (a) Only option A, B, C possible
- (b) Only option B, D & E possible
- (c) Only option A, B, D & E possible
- (d) All of above options are possible
- (e) Only B, C, D & E possible

**Direction (66-68):** Read the given information carefully and answer the following questions.

Following paragraph shows the information about four students (A,B, C and D) who have attempted English exams. There are two types of questions i.e. Shorts questions and Long questions.

**Short questions section:**

**I.** Each question is of 5 marks.

**II.** Candidates have to attempt at least 6 out of every 7 questions.

**Long questions section:**

**I.** Each question is of 10 marks.

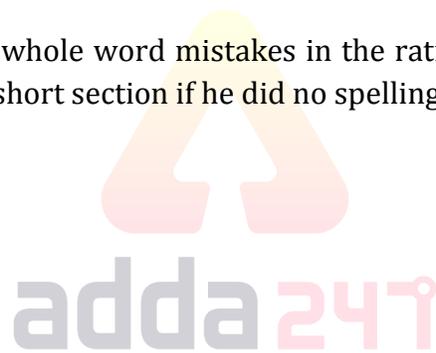
**II.** Candidates have to attempt at least 7 out of every 9 questions

**Note:** 0.5 marks will be deducted for each spelling error and 0.75 marks will be deducted if he forgot to write a whole word.

In this exam, there are total 42 short and 18 long questions. B corrects 14 long questions and obtained 131 marks whereas he obtained 175 marks in short section. Total marks obtained by A in short questions is 160 by attempting 38 questions. C attempted all the short questions and corrects as twice as number of questions correct in long section and got 150.5 marks in the long questions. D answered correctly 15 long questions and ratio of spelling errors in long to short section is 3:4.

**Q66.** If C did spelling mistakes and whole word mistakes in the ratio of 5:3 in the long question section then find marks obtained by him in short section if he did no spelling and whole word mistake?

- (a) 170
- (b) 150
- (c) 155
- (d) 160
- (e) 180



**Q67.** If A did 25% more spelling mistakes in long question than that of short and corrects 16 long questions and obtained 135 marks in it, then find how many questions are wrong in short section?

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

**Q68.** B did 43 spelling errors and 18 full word errors in short section while total number of spelling errors done by D is equal to the number of questions answered correctly by B. Find number of marks obtained by D in both section if he corrects 40 short questions?

- (a) 318
- (b) 322
- (c) 329
- (d) 309
- (e) 315

**Q69.** X & Y are two integers then, is  $X > Y$ ?

**I.**  $(X - Y)^a > (X - Y)^b$ , where a & b are two natural numbers and  $a > b$ .

**II.**  $X^p > Y^q$ , where p & q are two consecutive even numbers and  $q < p$ .

(a) Statement (I) alone is sufficient to answer the question but statement (II) alone is not sufficient to answer the questions.

(b) Statement (II) alone is sufficient to answer the question but statement (I) alone is not sufficient to answer the question.

(c) Both the statements taken together are necessary to answer the questions, but neither of the statements alone is sufficient to answer the question.

(d) Either statement (I) or statement (II) by itself is sufficient to answer the question.

(e) Statements (I) and (II) taken together are not sufficient to answer the question

**Q70.** Bharat and Ekta started a business together. 'Bharat' invested for 11 months while 'Ekta' invested for 12 months. Out of total profit 20% is given to 'Bharat' as an active partner and remaining is distributed between 'Bharat' and 'Ekta' according to their investments. At last profit share of Bharat and Ekta is equal. If initial investment of 'Bharat' is Rs. 6,000, then find initial investment of 'Ekta'?

(a) Rs. 9,750

(b) Rs. 11,250

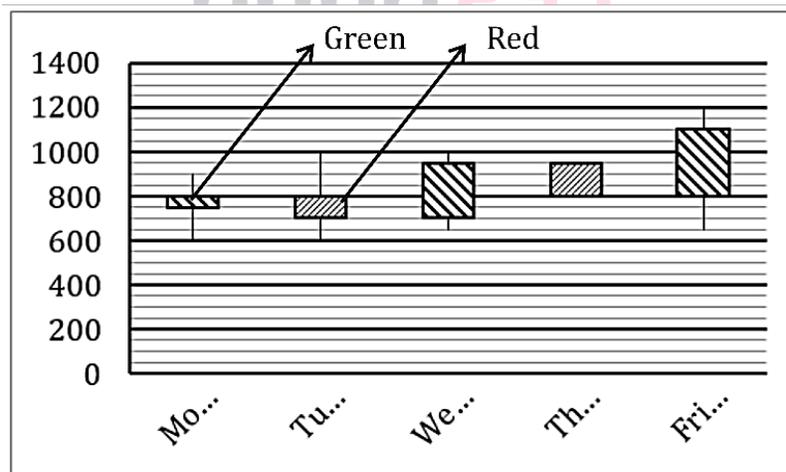
(c) Rs. 13,750

(d) Rs. 12,500

(e) none of these.

**Directions (71-74):** Study the chart given below carefully and answer the following questions.

OHLC (Open-High-Low-Close) chart given below shows data regarding trading in stock of company – X on 5 different days.



[NOTE: 1. Red Candle – Top end & bottom end represents opening & closing value of the share respectively of a particular day.

2. Green Candle – Top end & bottom end represents closing & opening value of the share respectively of a particular day.

3. Vertical line represents highest & lowest value of the share of a particular day.]

**Q71.** For how many instances in graph, the difference between opening value & highest value of the stock for the day is more than  $23\frac{4}{9}\%$  the opening value of stock of that day?

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



• LIVE BILINGUAL

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# SBI PO

## Prelim+Mains

Starts Nov 23, 2020

1 PM to 2 PM 4 PM to 7 PM

**Q72.** An individual purchased 1234 units of share at lowest price of day on Monday and sold them on Thursday at highest price of that day, then find the difference in profit/loss % if he sells his entire stock on Friday at closing price instead of Thursday?

- (a) 75%
- (b) 50%
- (c) 30%
- (d) 60%
- (e) 25%

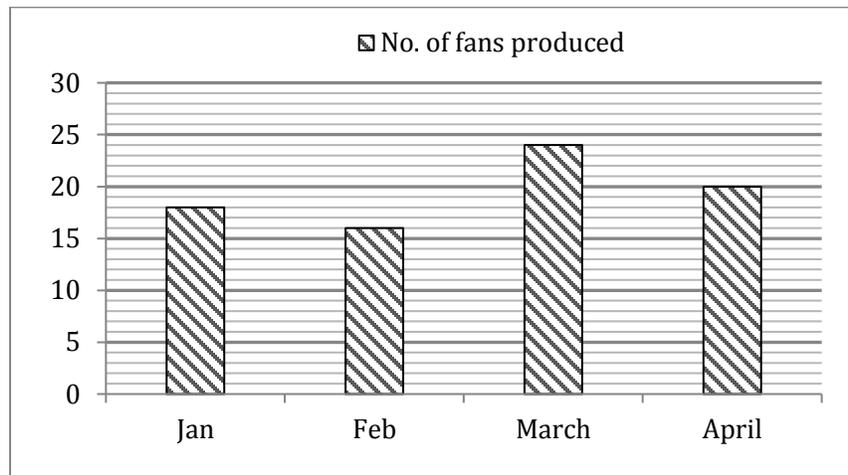
**Q73.** If an individual sells an equal amount of share on Monday at lowest price, Tuesday at closing price, Wednesday at highest price, Thursday at lowest price and Friday at highest price then on which day the profit obtained was maximum? (On each day shares were purchased at opening price of that day)

- (a) Monday
- (b) Tuesday
- (c) Wednesday
- (d) Thursday
- (e) Friday

**Q74.** On which day the difference between the opening value of each unit of share and the lowest value of each unit of share for that day is the lowest?

- (a) Monday
- (b) Tuesday
- (c) Wednesday
- (d) Thursday
- (e) Friday

**Directions (75-78):** Bar graph shows the number of fans produced (in hundreds) by a manufacturer in the period of four months i.e. from January to April.



Shopkeeper has to decide whether to test or not all the units of fans before sending them to the customer. If he has decided to test he has two options.

- (a) Option I
- (b) Option II

**Option I:-** It cost Rs 2.50 per unit as testing cost but this method of testing allows 30% of defective fans to pass to the customer.

**Option II:-** It cost Rs 4 per unit as testing cost and it find 90% of defective units

→ All defective units identified at the customer end, will causes a penalty of Rs 60 per units. Which are to be paid by shopkeeper. Defective units found during testing are repaired at Rs 20 per unit.

**Q75.** Shopkeeper uses option I testing in March month and incurs repairing cost of. Rs 5600. Then find number of defective fans in March is what percent of total manufactured fans in that month?

- (a)  $12\frac{1}{2}\%$
- (b) 15%
- (c)  $16\frac{2}{3}\%$
- (d)  $17\frac{1}{2}\%$
- (e) 20%

**Q76.** For February month, find the difference of the extra (i.e. total of testing, repairing cost and penalties) incurred by the shopkeeper. For the both options if 150 units are defective in that months.

- (a) Rs 1000
- (b) Rs 1200
- (c) Rs 1250
- (d) Rs 1400
- (e) Rs 1350

**Q77.** Find ratio of all defective units of January to April months if in January he uses option I for testing and in April, option II as testing. Repairing cost of April is Rs 5300 more than that of January where as penalties for January is Rs 900 more than that of April

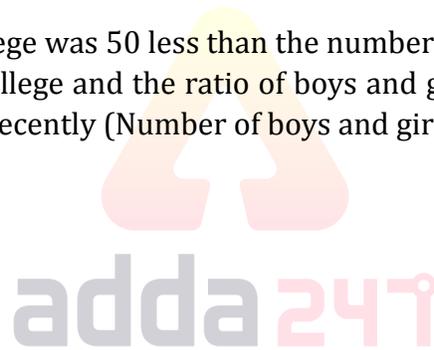
- (a) 3 : 8
- (b) 2 : 5
- (c) 11 : 18
- (d) 4 : 9
- (e) 8 : 15

**Q78.** In May, shopkeeper uses option II for testing the whole units of fans produced and he has to pay penalties of Rs 1620 to the customer. Then, find the total units of fans manufactured in that month if total defective units are  $25\frac{5}{7}\%$  in that month.

- (a) 980
- (b) 1050
- (c) 1071
- (d) 1106
- (e) 1120

**Q79.** The number of girls in the college was 50 less than the number of boys in that college. Subsequently, a few number of girls joined that college and the ratio of boys and girls become 2 : 5. Find the minimum number of girls who joined college recently (Number of boys and girls are positive integer).

- (a) 116
- (b) 120
- (c) 124
- (d) 128
- (e) 136



**Q80.** Two types of ornaments are prepared by using gold and copper in two different proportions. In first ornaments, 6 gram gold is mixed with 5 gram copper and in second ornament 5 gram gold is mixed with 3 gram copper. If total quantity of gold and copper is 122 gram and 90 gram respectively then how many ornaments are prepared of second type? (total gold and copper are used)

- (a) 15
- (b) 10
- (c) 7
- (d) 20
- (e) 9

**Directions (81-85):** Given below are four sentences which are divided into several parts. Answer the following questions based on these given statements.

- (A) for power evacuation, the White Paper added (1)/ build compared to three to four years for (2)/ construction of transmission lines required (3)/ Traditional coal-fired power plants took 5-6 years to (4)
- (B) process and forest clearance procedures (1)/will need to be adopted while (2)/preserving the integrity of the original process to develop the transport system (3) /more efficient modalities of the bidding (4)

(C) Points that the government must work on to enhance the (1)/transmission sector in line with the (2)/the White Paper goes on to enumerate several action (3)/ growth of the economy that is envisaged (4)

(D) Investment of about ₹5 lakh crore in the power transmission sector over (1)/ one of the key requirements for a \$5-trillion economy is an (2)/ by the Confederation of Indian Industry (CII) (3)/the next few years, according to a White Paper released (4)/

**Q81.** Which of the following is the correct sequence of the rearrangement of the sentence (A)?

- (a) 1432
- (b) 4123
- (c) 4231
- (d) 3412
- (e) None of these.

**Q82.** Which of the following is the correct sequence of the rearrangement of the sentence (D)?

- (a) 1432
- (b) 2143
- (c) 4213
- (d) 4231
- (e) None of these.

**Q83.** Which of the following is the correct sequence of the rearrangement of the sentence (B)?

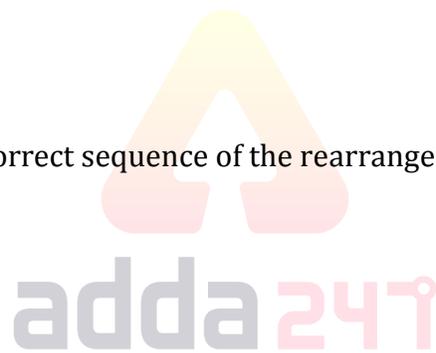
- (a) 4123
- (b) 2143
- (c) 4231
- (d) 3412
- (e) None of these.

**Q84.** Which of the following is the correct sequence of the rearrangement of the sentence (C)?

- (a) 1432
- (b) 3142
- (c) 2413
- (d) 3124
- (e) None of these.

**Q85.** Rearrange the given four sentences in the proper sequence to form a meaningful paragraph and also choose the one which doesn't match the theme of the passage so formed.

- (a) DBA; C
- (b) DCA; B
- (c) BDC; A
- (d) ACD; B
- (e) None of these.



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**Directions (86-90):** In the questions below a statement is given with two blanks in it. For each blank three alternatives are provided in the columns. Choose the alternative from the corresponding column that would fit the give blanks to make the given sentence grammatically correct and contextually meaningful.

**Q86.** The Finance Secretary said that one of the \_\_\_\_\_ [I] that the Reserve Bank of India's rate cuts were not being transmitted by the banks was because they didn't have enough liquidity left to \_\_\_\_\_ [II] lend to the private sector after accommodating government borrowing

- | [I]           | [II]            |
|---------------|-----------------|
| (A) Reasons   | (D) Impingement |
| (B) Crunches  | (E) Distinguish |
| (C) Sanctions | (F) Adequately  |
- (a) B-E  
(b) C-D  
(c) A-F  
(d) C-F  
(e) A-E

**Q87.** Department of Commerce is pro-actively pursuing an export promotion strategy involving \_\_\_\_\_ [I] engagement with the EPCs and exporters to quickly address domestic and overseas constraints \_\_\_\_\_ [II] exports.

- | [I]           | [II]             |
|---------------|------------------|
| (A) Deter     | (D) Debilitating |
| (B) Ripen     | (E) Impacting    |
| (C) Conscious | (F) Unsparring   |
- (a) B-D  
(b) C-E  
(c) A-F  
(d) C-F  
(e) A-D

**Q88.** A series of braking mechanisms will be needed to \_\_\_\_\_ [I] \_\_\_\_\_ reduce the velocity of the Vikram lander from nearly 6,000 km an hour, to \_\_\_\_\_ [II] that the touchdown is soft.

- | [I]             | [II]       |
|-----------------|------------|
| (A) Drastically | (D) Hauled |
| (B) Eloquently  | (E) Ensure |
| (C) Unravelling | (F) Prone  |
- (a) B-D  
(b) C-E  
(c) A-F  
(d) C-F  
(e) A-E

**Q89.** Astronomers frequently observe mergers between distant galaxies, but it's \_\_\_\_\_[I]\_\_\_\_\_ to reconstruct the interactions that defined the \_\_\_\_\_[II]\_\_\_\_\_ Milky Way in part because we lack an outside perspective of our own galaxy.

**[I]**

- (A) Trickier
- (B) Assiduity
- (C) Reprobate

**[II]**

- (D) Influence
- (E) Modern
- (F) Devious

- (a) B-D
- (b) C-E
- (c) A-E
- (d) C-F
- (e) A-D

**Q90.** "Increasing urbanisation, evolving demographics, expanding renewables and changing market dynamics have placed \_\_\_\_\_[I]\_\_\_\_\_ pressure on utilities to solve energy-delivery challenges in an economical manner in the shortest possible time with minimum \_\_\_\_\_[II] ,," the paper said.

**[I]**

- (A) Altercate
- (B) Duping
- (C) Extraordinary

**[II]**

- (D) Disruption
- (E) Protract
- (F) Perspicuous

- (a) B-E
- (b) C-E
- (c) A-F
- (d) C-F
- (e) C-D



**Directions (91-93):** Read the given passage and answer the following questions based on the passage.

Iran's decision to reduce its commitments under the 2015 Joint Comprehensive Plan of Action, which sought to curtail its nuclear capabilities, is more of a warning than a move to break the nuclear deal. Iran has been under economic and political pressure since President Donald Trump pulled the U.S. out of the deal a year ago. The U.S. has since amped up its anti-Iran rhetoric and reimposed sanctions. While President Hassan Rouhani clinched the agreement in 2015 despite opposition from hardliners, his promise was that it would help lift sanctions, providing relief to Iran's economy. But the economic benefits did not last even three years, weakening Mr. Rouhani's position in Iran's complex power dynamics. With the U.S. having ended the sanctions-waiver it had given to certain countries, including India, on purchasing Iranian oil, from the first week of May, the Iranian economy has come under more pressure. It is in this context that Mr. Rouhani announced the suspension of some of the restrictions in the deal.

Iran will immediately stop shipping out excess enriched uranium and heavy water. Mr. Rouhani has given 60 days to other signatories to find solutions to shield Iran's banking and oil sectors from U.S. sanctions. In theory, excess enriched uranium and heavy water allows Iran to expand its nuclear programme, but it hasn't announced any such plan. The big threat is that it will resume higher levels of enrichment to build

weapons unless its grievances are addressed in 60 days. Iran's response may appear to be calibrated. It hasn't quit the deal as the U.S. did. And its concerns are genuine as it is being punished even as it is compliant with the terms of the agreement. But Iran's move to put the remaining signatories on notice could be the start of the formal unravelling of the deal. European countries have been working on a mechanism, which is still in the initial stages, that allows Europe to trade with Iran through a barter system avoiding the dollar and circumventing sanctions. But it hasn't covered oil trade, the mainstay of Iran's economy. If Europe doesn't do enough in 60 days and Iran sticks to its threat, the deal will collapse, giving more reason to the U.S. to escalate hostilities. It has, among other things, deployed an aircraft carrier and a bomber squad to the Gulf. A practical alternative would be for Iran to end this brinkmanship and (A). Europe, on its part, should stand firmly up to the U.S.'s unilateral threats and pressure, and come up with ways to help Iran. A collapse of the deal would not only exacerbate the Iran nuclear crisis but also set a bad precedent in international diplomacy.

**Q91.** As per the passage, why did the President of Iran signed the agreement?

- (a) The president had to sign the deal because of the pressure from the States and the country's population.
- (b) The president had confidence that by signing the deal the sanctions over the country would be removed, thus improving the economy of the country.
- (c) Signing of the deal would help the nation to export the oil and the nuclear weapons easily.
- (d) Both (b) and (c)
- (e) None of these

**Q92.** As per the passage, what is the alternative that European nations are trying to work on to deal with Iran?

- (a) The currency used for trading is being changed to European Peso from the US dollar.
- (b) Europe is trying to build a mechanism in which the trade would be done using the Barter system rather than the use of dollar.
- (c) Europe is building a corridor to Iran to trade directly with Iran and circumventing sanctions.
- (d) Europe has agreed to provide the additional budget required by Iran to build the nuclear weapons.
- (e) None of these

**Q93.** Which of the following phrase would be used in (A) to form a contextually and grammatically correct sentence?

- (a) some mechanical skill could carry out.
- (b) That would cut off access to about a fifth of the world's oil and a quarter of its natural gas
- (c) threaten to pull the UK and the international community into the escalating friction between Washington and Tehran
- (d) deepen cooperation with other signatories instead of breaking the deal
- (e) None of these

**Directions (94-97):** Read the given passage and answer the following questions based on the passage.

In an earlier column on what India needs to do to become a proper space power, I argued that we must ramp up both our capacity to use space and our capacity to deny our adversaries the reliable use of space. Other spacefaring nations are investing good money in both these, with the bulk of the investment going into enhancing their capacity to use space. What is striking about their approach compared to ours is the involvement of the private sector in the commercial use of space.

Indeed, it is ironic that India—whose space-faring tradition is decidedly in the service of human development—is lagging in harnessing the power of private innovation in the space domain. This not only limits the exploitation of space for economic development, but has serious national security implications. The most basic way to secure our space capabilities is to distribute them across many different satellites and spacecraft, so that business continuity is unaffected even if an adversary manages to disable one or more of our satellites. The more critical the function, the more the diversity required. The US is highly vulnerable in space because it depends on thousands of its satellites. But it is also best equipped to deal with a potential attack on its space assets because it can find alternatives to switch to. Furthermore, with private US firms set to put thousands of satellites into orbit in the next few years, its security in space will improve. Similarly, China is significantly increasing the number of its active space assets through massive public investment as well as opening its skies to private entrepreneurs.

In this new space economy, India is playing with one hand tied firmly behind its back. While the Indian Space Research Organization (ISRO) is continuing on a successful path, there is no one at the private-sector end of the business. So, we must deregulate the space sector and create an environment for private industry to serve India's commercial and strategic needs, and perhaps become a global space technology hub.

**Q94.** As per the passage, how can India fight against the vulnerabilities in the space?

- (a) India can take help from NASA and build strong spacecraft and satellites.
- (b) India can decentralise its space capabilities among various satellites and spacecraft in order to maintain the business continuity.
- (c) The government needs to provide ISRO with more budget and more resources so that the space missions can be completed effectively and efficiently.
- (d) Both (b) and (c)
- (e) None of these

**Q95.** As per the passage, which of the following sentence depicts the meaning of the phrase 'playing with one hand tied behind ones back' as used in the passage?

- (a) In this new space economy, India has the monopoly and there is no competition.
- (b) In this new space economy, India is playing with only one hand.
- (c) In this new space economy, India is playing very easily and not paying attention.
- (d) In this new space economy, India is not using all the resources that it has.
- (e) None of these

**Q96.** As per the passage, which of the following sentence is TRUE?

- (a) The government is raising ISRO's budget and encouraging it to take up missions that push the technological frontiers.
- (b) Private space companies in nominally-Communist China have attracted more than half a billion dollars in investment since 2016.
- (c) India needs to increase its capacity to use space and should try to deny its nemesis the reliable use of space.
- (d) Both (a) and (c)
- (e) All are true

**Q97.** What can be inferred from the given passage?

- (a) ISRO has burned more midnight oil than public money in its quest for a greater understanding of the shiny orb that has waxed and waned in our night sky from time immemorial.
- (b) ISRO's success shows that the public sector is not the arid wasteland of squandered resources many market fundamentalists like to portray it as.
- (c) The country must deregulate the space sector to encourage private enterprise if we are to compete in the new space economy.
- (d) India's avowed aim to pursue space research for the expansion of human knowledge got a mega lift as its second lunar mission got underway.
- (e) None of these

**Directions (98-101):** Read the given passage and answer the following questions based on the passage.

On Wednesday, the government said it would amend the 2016 insolvency law, a signature reform of Prime

Minister Narendra Modi's first term. Investors will cheer.

The legislation was getting mired in frustrating legal delays and bizarre judgments, threatening to scare off global investors from a \$200-billion-plus bad-debt cleanup. The last straw was the recent order by the insolvency tribunal judges in the \$6 billion sale of Essar Steel India Ltd. to ArcelorMittal. The judges ruled that secured creditors would have no seniority over unsecured creditors and suppliers.

As I have noted, the order would have reduced an assured 92% recovery rate for financial lenders to just 61%. While it has already been appealed by State Bank of India and other lenders in India's Supreme Court, it's helpful that the government has decided to get off the sidelines. If the top court had upheld the tribunal's verdict – on the grounds that the law wasn't clear about how sale proceeds would be divided – banks would have had to kiss goodbye to substantial recoveries, step up bad-loan provisions and push more salvageable debtors into liquidation, leading to unnecessary job losses. New Delhi had no option but to step in before the July 22 court hearing.

The tweak it proposes "to fill critical gaps in the corporate insolvency resolution process" will explicitly hand power over distribution of proceeds to creditors' committees. That should return some common sense to a process that would have required financial creditors to share the money from any new buyer of a bankrupt business equally with miscellaneous suppliers and other unsecured lenders.

As for urgency, delay tactics by large business families loath to lose their prized assets have pushed bad-debt resolutions such as Essar to more than 600 days; the intent was to wrap up cases in 270 days. Now the Modi government wants the clock to keep ticking even during appeals. Cases have to be admitted speedily and concluded in 330 days flat.

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**Q98.** As per the passage, what would have been the effects of the decision of the tribunal judges over the banks?

- (a) The usable assets and resources would be swiftly redeployed to the banks and the lenders.
- (b) The recoveries of the loan provided by the banks would be far-fetched idea leading to the liquidation of debtors.
- (c) The banks would need to seek the permission from the government before lending the loans to the corporates and the businesses.
- (d) Both (b) and (c)
- (e) None of these

**Q99.** As per the passage, how was the money distributed among the creditors after the insolvency of the corporation?

- (a) Unnecessary intervention of the banks would lead to the division of money among the shareholders and the board of directors.
- (b) The money would be deployed to the highest bidder and remaining would be kept by the banks.
- (c) The money would be shared equally among the sundry suppliers and the unsecured lenders.
- (d) Both (a) and (b)
- (e) None of these

**Q100.** As per the passage, which of the following sentence depicts the meaning of the phrase 'getting mired in' as used in the passage?

- (I) The legislation was getting bogged down in frustrating legal delays and bizarre judgments.
  - (II) The legislation was getting tangled in frustrating legal delays and bizarre judgments.
  - (III) The legislation was getting adjusted in the frustrating legal delays and bizarre judgments
- (a) Only (III)
  - (b) Only (II)
  - (c) Both (I) and (II)
  - (d) Both (II) and (III)
  - (e) All of the above

**Q101.** What can be inferred from the given passage?

- (a) The government's proposed changes to the 2016 insolvency law are bold, practical and badly needed
- (b) Foreign investors in India's still-nascent market for impaired debt were stunned by the tribunal's order.
- (c) The Union cabinet's approval of amendments to the Insolvency and Bankruptcy Code (IBC) to enhance its efficacy could bring relief to banks.
- (d) Both (a) and (c)
- (e) None of these

**Directions (102-104):** Read the following passage and answer the following questions based on the given passage.

As India gears up to become a 3-trillion-dollar economy in the current year and a 5-trillion economy by the year 2024, all major powers of the world compete to announce the development of relations with India to be one of their main priorities. In the meantime, time-tested friends and allies, Russia and India, are making a fresh and substantiated effort of bringing the scale of their economic cooperation up to the level adequate to their enhanced political partnership. Removal of bottlenecks and obstacles to bilateral trade and investments being the current priority for both sides. One of the main constraints in trade between Russia and India is the lack of smooth independent banking infrastructure connecting the two countries. Russian- Indian trade turnover now stands at approximately 10 bln USD, with the governments of both countries confident that it has the potential to triple to 30 bln USD by the year 2025. Mutual investments can reach a level of 15 bln USD. Provided financial systems of both countries are ready for the challenge.

Russia is India's leading partner in defence supplies: over 60% of all India's purchases are coming from Russia. With large recent deals, such as the procurement of S-400 missile defence systems (estimated cost over 6 bln USD), this share is likely to grow. Although India aims to diversify its' defence supplies and localize development and production, Indian officials have iterated consistently that India's relations with Russia in the sphere of defence will remain a priority despite the unprecedented pressure coming from the West. Russia sees these policies on behalf of its' Western partners as a manifestation of an unfair competition aimed at ousting Russia from international markets – be it defence equipment, energy or expertise. Defence-related deals between Russia and India have demonstrated the vulnerability of the existing banking mechanisms of the two countries to third party actions. With US dollar payments put on hold in 2018, India and Russia had to urgently look for alternative solutions. Options on the table included coming back to trading in rupees and roubles, in euros, Singaporean dollars, etc. Importantly, this situation attracted the attention of bankers and decision-makers on both sides to the issue of payments. Memories of lucrative trade between India and the Soviet Union conducted in national currencies run deep and this mechanism cannot be excluded from the list of alternatives entirely. However, it is obvious that the world has changed, it is immensely more interdependent and connected today than in the times of the Soviet Union and this type of trading mechanisms a limitation to globalised business actors on both sides.

**Q102.** As per the information given in the passage above, what has been the primary impediment in India-Russia trade?

- (a) Indian government may be susceptible to fall prey to any external restrictions.
- (b) Engagement of the countries which are equally interested in extending their trade and business networks
- (c) List of companies and persons under restrictions can be extended at any moment.
- (d) Paucity of independent banking infrastructure connecting India and Russia.
- (e) None of these

- Q103.** What has been the issue that has attracted attention of banking officials in India and Russia?
- (a) Use of an efficient platform and trusted financial interaction for a large number of actors globally.
  - (b) Finding alternative to payments as US Dollar payments have been put on hold.
  - (c) Russian banks are ever denied access to global system of financial messages.
  - (d) Increased transparency and centralization of the international banking system.
  - (e) Set the international trends in financial solutions.

- Q104.** What has been India's stance as stated in the passage given with regard to trade with Russia?
- (a) Development of an alternative trade partner is important and it is underway.
  - (b) India and Russia have a unique opportunity to shape the future of global trade.
  - (c) Cooperation in innovative technology and digital transformation.
  - (d) The defence relations with Russia will not be affected despite pressure from west.
  - (e) None of these

**Directions (105-108):** Given below are the sentences with a phrase given in bold. Choose the correct phrase from the options which might replace the highlighted phrase to make the statement grammatically correct and contextually meaningful. If the highlighted phrase is correct, choose option (e) as your answer.

- Q105.** In Thomas Walker's harpoon or frictionless log, introduced in 1861, the wheelwork was enclosed in a cylindrical case of the same diameter as the body of the rotator or fan, and the latter was brought rattle off to the register, forming a compact machine and avoiding the use of the 6-ft.
- (a) pass off
  - (b) close up
  - (c) queer up
  - (d) clear off
  - (e) no replacement required

- Q106.** The cabinet minister who palmed off his civil service team in front of a large audience after a paper required for a legislation committee had gone missing.
- (a) marked out
  - (b) packed away
  - (c) bawled out
  - (d) max out
  - (e) no replacement required

- Q107.** Given the pressure on CSPs to latch on margins, the router economics provided with this solution are most likely compelling enough for organizations to take a look.
- (a) lash out
  - (b) hook up
  - (c) claw back
  - (d) knuckle under
  - (e) no replacement required

**Q108.** The two then went head to head and nose to nose, even making contact with one another and continuing to jam on before eventually being separated and given offsetting technical fouls for their trouble.

- (a) keel over
- (b) jazz up
- (c) jerk around
- (d) jaw away
- (e) no replacement required

**Directions (109-112):** Read the following passage and answer the following questions based on the given passage.

The Central Pollution Control Board (CPCB) has put 52 producers, brand owners and importers, including big online retailers such as Amazon and Flipkart, and companies such as Patanjali Ayurved and Britannia, on notice, for failing to take responsibility for their plastic waste. These and other entities with a large plastic footprint need to respond with alacrity. It is eight years since the concept of Extended Producer Responsibility (EPR) was incorporated into the Plastic Waste Management Rules, but municipal and pollution control authorities have failed to persuade commercial giants to put in place a system to collect and process the waste. Tighter rules in 2016 and some amendments two years later put the onus on producers and brand owners to come up with an action plan for the retrieval of waste within six months to a year, but that too failed to take off. Mountains of garbage with a heavy plastic load have been growing in suburban landfills, out of sight of city dwellers. Without determined steps, the crisis is certain to worsen. It should be noted that the retail sector expects e-commerce to grow from about \$38.5 billion-equivalent in 2017 to \$200 billion by 2026. Given the role played by packaging, the waste management problem is likely to become alarming. There is also a big opportunity here, which the trade, municipal governments and pollution control authorities need to see. The two prongs of the solution are packaging innovation that reduces its use by using alternatives, and increasing the process of separation, collection and dissemination of waste. Recovering materials from garbage should be a high priority, considering that India is the third highest consumer of materials after China and the U.S.; the Economic Survey 2019 estimates that India's demand for total material will double by 2030 at current rates of growth. Plastics may be less expensive than other inputs in manufacturing, but recycling them into new products extends their life and provides a substitute for virgin material. Keeping them out of the environment reduces clean-up and pollution costs. Unfortunately, in spite of legal requirements, municipal and pollution control authorities fail to see this and mostly pursue business-as-usual waste management methods.

**Q109.** As per the information provided in the passage, what might be the possible reason for the colossal use of plastics in packaging?

- (a) they are shatterproof and does not fragment into dangerous shards
- (b) they are low in weight but high in strength
- (c) make the manufacturing process economical
- (d) can be produced and used with tamper-evident
- (e) None of these

**Q110.** What have been the measures suggested in the above passage for combating plastic pollution?

- (a) introducing or supporting legislation that would make plastic-bag use less desirable
- (b) switching to substitutes for packaging materials
- (c) upscaling waste segregation, collection and transmission
- (d) Both (b) & (c)
- (e) All (a), (b), (c)

**Q111.** What can be the possible inference drawn from the passage given above?

- (a) Plant-based plastics, especially varieties made from sugar cane, are starting to seep into the mainstream.
- (b) Recycling is integral to addressing the problems posed by plastic packaging material.
- (c) Urban habitats are particularly at risk from plastic litter.
- (d) Every day our environment is being threatened by endless plastic pollution in the ocean.
- (e) Reckless tourism is adding to the plastic burden of the country.

**Q112.** What has been the flaw mentioned on the part of civic bodies in controlling pollution from plastic packaging?

- (a) Recyclable waste is rendered useless as it gets mixed with other articles.
- (b) Municipal and pollution control bodies have not been held accountable for growing plastic pollution.
- (c) Civic bodies have been unsuccessful in convincing corporate giants to accumulate and process the waste.
- (d) Owing to lenient control by authorities plastics pollution has resulted in choked landfills, drains and rivers and flows into the sea.
- (e) India being one of the most populous countries, authorities have failed to adjust the pollution levels with the demographic structure.

**Directions (113-115):** Read the following passage and answer the following questions based on the given passage.

India's economic fortunes continue to be tied to the sharply fluctuating price of oil. At a gathering of prominent oil ministers in New Delhi on Monday, Prime Minister Narendra Modi urged oil-producing countries to reduce the cost of energy in order to aid the global economy in its path towards recovery. Mr. Modi also called for a review of payment terms, demanding the partial use of the rupee instead of the U.S. dollar to pay for oil, in order to ease the burden on oil-importing countries in the wake of the strengthening of the dollar. With well over 80% of its oil demand being met through imports, India clearly has a lot at stake as oil prices have risen by as much as 70% in rupee terms in the last one year. Notably, speaking at the same event, Saudi Arabian Energy Minister Khalid A. Al-Falih refused to openly commit to lower oil prices, opting instead to say that the price of oil could have been much higher but for the efforts taken by his country to boost supply. This is not surprising given the absence of significant rival suppliers in the global oil market willing to help out India. India's policymakers now face the difficult task of safely steering the economy in the midst of multiple external headwinds. For one, the current account deficit widened to 2.4% of gross domestic product in the first quarter of 2018-19 and is expected to reach 3% for the full year. The rupee, which is down about 16% since the beginning of the

year, doesn't seem to be showing any signs of recovery either. Further, the growth in the sales of petrol and diesel has already been affected adversely as their prices have shot through the roof. All this will likely weigh negatively on the prospects of the Indian economy, the world's fastest-growing, in the coming quarters. In this scenario, the decision to marginally cut taxes imposed on domestic fuels is unlikely to be of any significant help to consumers. What is required is a steep cut in Central and State taxes for the benefit to carry through to the consumers, which, of course, is unlikely given the government's fiscal needs.

**Q113.** What are the factors mentioned in the passage which have hampered India's growth prospects?

- (i) prices of energy have shot the roof
  - (ii) amplified current account deficit
  - (iii) tumbling value of rupee
- (a) Both (i) & (ii)  
(b) Both (i) & (iii)  
(c) Only (i)  
(d) All (i), (ii), (iii)  
(e) None of these

**Q114.** How has Saudi Arabia replied diplomatically to PM Modi's proposal for reduction of oil prices?

- (a) Saudi Arabian Energy Minister has mentioned that while supply and demand affect oil prices, it is actually oil futures that set the price of oil
- (b) Once the supply of cheap oil is exhausted, the price could conceivably rise if the only remaining oil is in the tar sands.
- (c) They have refused to commit to lower prices and have instead signaled towards higher prices if the country didn't want to boost its supply.
- (d) The Saudi Arabian official had stated that with so much oversupply in the industry, a decline in production decreases overall supply and increases prices.
- (e) None of these

**Q115.** What were the requests tabled by PM Narendra Modi in the meeting of oil ministers in the capital?

- (a) To succor the global economy, the oil producing countries should taper the oil prices.
- (b) Intact use of rupee for payments by oil-importing countries to support the robustness of dollar
- (c) Qualified use of rupee to truncate the strength of dollar
- (d) Both (a) & (c)  
(e) Both (a) & (b)

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