Directions (1-10): Read the following passage carefully and answer the questions given below it.

There are many lessons to be learned from the two months of turmoil that we have witnessed since November 8, but one stands out. The government not only underestimated the capacity for inefficiency and wrongdoing of our commercial banks, but also appears to overestimate their ability to turn around a shocked economy. On this score, the demonetisation, held out by the government as a means to ending corruption, faltered at the very outset. The diversion of notes meant for the public is only a variation on a theme that we have long witnessed in India whereby a commodity in short supply is cornered by those in charge of its distribution and sold to the highest bidder. So the demonetisation meant to eliminate black money led directly to a black market for currency notes. What is far more unfortunate though is that the Reserve Bank of India has got embroiled in the mess. Not only has it managed the transition with extraordinary incompetence, its Governor having announced on November 8 that it had ramped up production of the new notes, but its officers have had to be suspended for abetting money laundering. The public had viewed the RBI as above the sectarian calculations of the political class and the brazen corruption associated with the government machinery. We may overlook the apologia and look only at the arguments made by the government's spokespersons. Two are made. First, that a larger volume of deposits will spur lending and increase investment. And second, that once most of the cash has come into the system financial transactions can be tracked by the government.

That with banks flush with funds their lending will increase is based on a fallacy. For, so long as the bank is not loaned-up the volume of lending will be determined by the demand for loans. The economics profession has long recognised this. It had first been noticed in the U.S. during the 1930s. The rate of interest fell but private investment did not increase, precisely because there was a paucity of willing borrowers. It is this that had led Keynes to characterise the use of monetary policy to revive an economy as pushing on a string. Essentially, private investors compare the cost of capital, represented by the rate of interest, to the expected rate of return on the project. In times of uncertainty the expected rate of return would have to quite high for a project to be chosen. Recent experience should have given us some idea of what to expect at present. Credit growth had been sluggish even before November 8. In fact, private gross fixed capital formation has been depressed for a couple of years at least, even though the RBI has lowered the policy rate twice in 2016. This had led the World Bank to remark that recent growth in India was being driven, quite unusually, by public investment and private consumption. Unless firms are so impressed with the potential of the demonetisation, they are unlikely to unburden the banks of the deposits that have so copiously flowed into them. But let us return to the role of banks. Well before suffering the ignominy of having some of their officers found with hands in the till they had piled up bad loans termed non-performing assets. The timing of the announcement of a lower lending rate by the State Bank of India should leave us wary of the possibility that the government will exert pressure on the banks to lend to boost demand and raise the level of activity in the economy. A political business cycle with government pump-priming the economy before elections is said to occur in western democracies.

In India the government has an extra lever in the form of a nationalised banking sector that can be forced to dance to its tune. The very poor lending decisions of public-sector banks commencing in UPA II have
resulted in a high level of NPAs. The current priority is to remonetise the economy, and fast. The RBI and the banks must eliminate the cash crunch that has resulted in livelihood loss, especially in rural India. The government is yet to address this issue or to give its view on one of the solutions proffered which must perforce be a public undertaking. NPAs come in the way of banks expanding their loan portfolio. In an environment characterised by slowing growth, poor investor sentiment and NPA-strapped banks, the government’s task is cut out. The macroeconomic strategy should now make use of fiscal policy. An occasion is presented by the budget for the year 2017-18. When private investment is skittish, one would reasonably expect public investment to step in. The budget for the present year did little for aggregate demand with the fiscal deficit down and the allocation for public investment merely inching forward. There is the possibility that in the government may cut public investment. This is not mere speculation. In the year 2015-2016 capital expenditure had ended up at less than what had been budgeted. Altogether, this government appears reluctant to expand public capital even though it is in short supply in the economy. For every demonstration that India has a higher cash-to-GDP ratio compared to the rest of the world, we can point to its lower level of public services, not to mention human development compared to even some of our neighbours.

1) According to the passage which of the following given arguments are made by the government spokesperson during demonetisation?
   a) ii and iii  
   b) Only i  
   c) i and ii  
   d) i and iii  
   e) None of these

2) According to the passage which of the following given issue is yet to get address by the government especially in rural India?
   a) i and ii  
   b) Only i  
   c) ii and iii  
   d) i and iii  
   e) All are true

3) Which conditions had led the World Bank to remark that recent growth in India was being driven unusually by public investment and private consumption?
   a) All except i  
   b) ii and iii  
   c) Only ii  
   d) i and ii  
   e) None of these

4) Which of the following is not true in the context of the passage?
i. In the year 2015-2016 capital expenditure had ended up at more than what had been budgeted.

ii. When private investment is lively, one would reasonably expect public investment to bow out.

iii. NPAs come in the way of banks expanding their loan portfolio

a) i and ii
b) ii and iii
c) i and iii
d) only ii
e) None of these

5) According to the passage what reason has been mentioned regarding the falling of the rate of interest and no increment in private investment in the US?

a) Because of slowdown in private credit and
b) Because of twin balance sheets problems in the banking and corporate sectors.
c) Because there was a lack of willing borrowers
d) Because of the issues like environmental clearances and other market conditions.
e) None of these

6) Which of the following is true in the context of the passage?

i. The government overestimated ability of the commercial banks to turn around a shocked economy
ii. The announcement of a lower lending rate by RBI brought up the possibility that the government will exert pressure on the banks to lend to boost demand
iii. Demonetization meant to eliminate black money led directly to a black market for currency notes

a) ii and iii
b) i and ii
c) only ii
d) i and iii
e) All are correct

7) Choose the word which is most nearly the same in meaning as the word “faltered” printed in bold as used in the passage.

a) Endure
b) Fumbled
c) Bucolic
d) Reposing
e) Hushed

8) Choose the word which is most nearly the same in meaning as the word “paucity” printed in bold as used in the passage.

a) Affluence
b) Plethora
c) Dearth
d) Copious
e) Bounteous

9) Choose the word which is most opposite in meaning of the word “embroiled” printed in bold as used in the passage.

a) Ensnare
b) Confound
c) Incriminate
d) Encumber
e) Preclude

10) Choose the word which is most opposite in meaning of the word “proffered” printed in bold as used in the passage.

a) Propound
b) Enshroud
c) Adduce
d) Affirm
e) Broach

Directions (11-15): Each sentence below has one or two blanks, each blank indicating that something has been omitted. Below the sentence are five sets of words. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

11) In the past, real exchange rate appreciation would lead to ______ and large changes in the nominal exchange rate of the rupee against the U.S. dollar, often ______ by domestic macro/political and global economic developments

   a) Rushing, provoke
   b) Abrupt, triggered
   c) Concise, sparking
   d) Discourteous, elicit
   e) Deliberate, prompted

12) Government’s focus on unaccounted income continued to ______ this part of the market, with retail investors wary of heightened surveillance ______ to the fall in demand for bars and coins in India.

   a) Undulated, implying
   b) Scrunch, attributed
   c) Rectify, remarking
   d) Crimp, referring
   e) Pleated, broach

13) India has told the United States it won’t ______ from _____ prices for more medical devices, regardless of pressure to rethink its stance after price controls on heart stents and knee implants spoil the market for some U.S. firms

   a) Eschewed, clinching
   b) Refrain, outstrip
   c) Abstain, capping
   d) Renounce, surmount
   e) Indulge, surpassing

14) The said approval is quite a welcome measure especially with a blend of it having ______the taxpayers’ data _____ in the Government’s hands only as well as continuation of some required flexibilities.

   a) Establish, inhabiting
   b) Ensured, residing
   c) Corroborate, abiding
   d) Repudiated, tenanting
   e) Fortify, settling

15) There are concerns that a durable recovery may remain ______ by factors such as the persistence of low productivity and debt ______ problems in advanced economies as well as in some emerging market economies

   a) Constrained, overhang
   b) Repress, menace
   c) Contrived, protruding
   d) Inhibit, impend
   e) Restraining, loom

Direction (16-20): Five sentences denoted by A, B, C, D and E have been given. Identify the odd sentence and arrange rest of the four sentences in such a way that they make a meaningful paragraph.

16) A) Already, some of the panel’s recommendations are being implemented by the government, for example this year’s budget announced upgrading of 22,000 graminhaats to facilitate small and marginal
farmers to integrate with organised marketing structure.

B) This initiative can be expected to answer the current challenges of transacting small lots of marketable surpluses, at low cost and from a position of bargaining strength that comes from farmers collectives being transformed into Farmers Produce Organisations.

C) A more straightforward, and potentially more beneficial, means of raising farm incomes could be reforming the marketing system of agricultural produce, while also developing new institutions and reviving existing ones

D) The government has also come out with a draft agri export policy following the panel’s recommendation to revisit and reorient the trade regime from the national perspective of doubling farmers’ income.

E) An inter-ministerial panel formed by the Centre on doubling farmers’ income by 2022 will submit its final report next month, the committee points out that real income of farmers needs to register a compound annual growth rate of 10.4 per cent in order to double by 2022.

17) A) Vulnerability under PCA framework and lending constraints will see private banks and corporate NBFCs wresting market share from PSBs, the year 2017-18 saw deterioration of asset quality and capital ratios of these banks.

B) The positioning of the public sector banks could further weaken in the wake of stricter implementation of the prompt corrective action (PCA) framework by

C) Pertinently, deteriorating financials suggest that some of the banks could transition to higher risk thresholds amid further restrictions.

D) The government’s recent recap programme would be primarily utilised for balance sheet clean-up and meeting minimum regulatory capital ratios of weaker banks, resolution of stressed assets will play a critical role in bringing down losses.

E) Deterioration of asset quality and capital ratios amid loss reporting raises an alarm for further recapitalisation in near-term, the report said.

18) A) Not too long ago, India was facing a severe shortage of pulses, with output struggling to keep up with the rising protein intake of the masses but farmers have dramatically ramped up pulses production too.

B) No doubt, agriculture is one segment of the economy on which vote-conscious governments haven’t skimped on outlays, over the years Central governments have allocated ever-rising sums towards procurement, input subsidies and rural employment schemes, while States have periodically announced loan waivers.

C) But that farmer protests have persisted, and even intensified, perhaps shows that many of these schemes aren’t addressing the right set of problems, the reasons for agricultural distress have changed quite dramatically in recent years.

D) Historically, agricultural distress in India has been linked to truant monsoons, input shortages and
lacklustre yields which frequently put growers on the road to penury, in recent years though, it is surplus output and unremunerative prices that have decimated farm incomes more often.

E) A few years ago, farmers seeking to register their protest used to do so beside wilted crops and parched farmlands but in the last couple of years, farmers from Mandsaur to Salem have given vent to their angst by dumping vast quantities of unsold produce on lakebeds and national highways.

a) ADEB
b) CEBD
c) EDCA
d) DBAE
e) BCED

19) A) The DFS was of the opinion that services such as issuance of cheque books, account statements and ATM withdrawals are free up to a certain limit and not commercial activities, and cannot be brought under the ambit of GST.

B) Free banking services, such as cheque book issuance and ATM withdrawals, are likely to remain out of the ambit of the GST, the Department of Financial Services had approached its revenue counterpart to clear the confusion over the levy of Goods and Services Tax on some free services offered by banks to their customers.

C) The service tax notice for the period 2012-2017 was served as tax officials were of the view that banks were not offering ‘free services’ but actually charging customers by asking them to maintain a minimum account balance.

D) Amid banks getting service tax notice for non-payment of the levy on free services, the Department of Financial Services had approached the revenue department seeking clarity on whether such services would attract GST.

E) The revenue department is likely to tell the financial services department that GST will not be levied on free banking services, an official said.

a) ECBA
b) BEDA
c) ADEB
d) DBEC
e) CBED

20) A) The Supreme Court had reportedly indicated that it would settle the grey areas in the code to see what role homebuyers could play in liquidation proceedings, while hearing arguments in the Jaypee Infratech case.

B) Based upon such intervention, the Insolvency Law Committee has recommended that homebuyers with an agreement with the developers should be treated as financial creditors.

C) When the IBC 2016 was introduced, it classified company creditors into two categories financial creditors and operational creditors, it did not address the position of other creditors or customers who could not fit into either of the two categories, the other creditors comprised segments like homebuyers, deposit holders etc.

D) The Insolvency and Bankruptcy Code, 2016 no doubt is a path-breaking initiative in the whole reform process, not surprisingly it has triggered huge debate and one of the key grey areas that had emerged in a recent cases pertained to rights of the customers in an insolvency process.

E) Regulation 9A created a new residuary category of creditors, namely, other creditors, this enables other creditors to file claims against a firm under insolvency by filing Form F with the Resolution Professional.

a) CDEA
b) DACE
21) An estimated three million women-owned businesses in India (A) employs over eight million people but only (B) about a quarter of them are able on get the finance they need (C) to grow and create jobs and that is why the $50 million loan to YES BANK by (D) IF Group will be used by bank to support women in all 29 states in India (E).

a) Only A and C  
b) Only B and C  
c) Only D  
d) Only B and E  
e) Only C and D

22) A top state-run Chinese bank has launched China's first (A) India-dedicated publicly offered investment fund and has urge (B) the Chinese to invest heavily stating (C) that the Indian economy is entered (D) the "golden age of economic take-off" (E).

a) Only A and C  
b) Only B and C  
c) Only D  
d) Only B and E  
e) Only C and D

23) Money laundering is an act (A) of converting illegal money to legal (B) money and a person who is find (C) having money from illegal resources (D) can be make to go to prison (E).

a) Only A and C  
b) Only B and C  
c) Only D  
d) Only A and B  
e) Only C and E

24) Agriculture productivity has come on (A) pressure during the last couple of years because of (B) climate change and water security, owing to these reason (C) one of the public sector banks is all set to roll of (D) a capacity building project with farmers in Haryana and Rajasthan (E).

a) Only A and C  
b) Only B and C  
c) Only D  
d) Only A and D  
e) Only C and E

25) “The Indian farmer has once again shown his commitment and resilience in (A) the current year as the total area which has been sown under kharif and rabi (B) seasons are higher than the previous year and on a (C) better monsoon, agriculture is expect to (D) grow at 4.1% in the current year,” said the agricultural minister (E).

a) Only A and C  
b) Only B and C  
c) Only D  
d) Only A and B  
e) Only C and E

26) Through the law, government aim to provide (A) legal backing with a stable and predictable foreign investment (B) flow, on other hand it will simplify the rights and obligations (C) of foreign investors and eliminate the complicated (D) parts that exist in the current system (E).

a) Only A and C
b) Only B and C  
c) Only D  
d) Only A and B  
e) Only C and E  

27) The top law officer had been given 48 hours (A) by the apex court to produce the two letters (B) which was written by the minister to the (C) Governor but he could not procure the documents from (D) the Governor to produce them in the court (E).  
a) Only A and C  
b) Only B and C  
c) Only D and E  
d) Only A and B  
e) Only C and D  

28) The World Health Organisation (WHO) has published their (A) first 'essential diagnostics list', as it aims to provide a tool that can be (B) useful at all countries, not only to test and treat health (C) complications better but also to use health funds (D) more efficiently by concentrating on the truly essential tests (E).  
a) Only A and C  
b) Only B and C  
c) Only D  
d) Only A and B  
e) Only C and D  

Quantitative Aptitude  
Direction (31 - 35): What should come in place of question mark in the following series?  
31) 8, 9, 15, 32, ?, 250.5  
a) 82.5  
b) 47.5  
c) 62.5  
d) 37.5  
e) 64.5  

32) 12, 7, 9, 22, 96, ?  
a) 754  
b) 784  
c) 794  
d) 734  
e) 744  

33) 2, 4, 7, ?, 87, 344  
a) 38  
b) 24  
c) 56  
d) 44  
e) 62  

34) 6, 4, 10, 14, 43, ?  
a) 119  
b) 127  
c) 114  

30) In an attempt to prevent possible misuse, (A) Railway Ministry has introduced new checks on booking of e-ticket (B) and i-ticket of IRCTC website and under the (C) new provisions a maximum of six tickets can be book online (D) by an individual user in a month on IRCTC website (E).  
a) Only A and C  
b) Only B and C  
c) Only D  
d) Only A and B  
e) Only C and D  

39) According to the Google, the Competition Commission of India (CCI) (A) verdict requires the company to change the way it do business (B) in India permanently and its plea also (C) mentions that it has to redesigned (D) the search result pages in the country (E).  
a) Only A and C  
b) Only B and C  

35) 4, ?, 14, 40, 88, 170
a) 9  
b) 5  
c) 6  
d) 7  
e) 2

Directions (36 - 40): In the given question two equations are given. You have to Solve both the equations and given answer.
a) If x > y  
b) If x < y  
c) If x ≥ y  
d) If x ≤ y  
e) If x= y or relationship between x & y cannot be established.

36) I. \( x^2 + 11x + 18 = 0 \)  
II. \( y^2 + 16y + 48 = 0 \)

37) I. \( 3x^2 + 10x + 7 = 0 \)  
II. \( 3y^2 + 4y + 1 = 0 \)

38) I. \( 5x^2 - 7x + 2 = 0 \)  
II. \( 2y^2 - 7y + 3 = 0 \)

39) I. \( 2x^2 - 3x + 1 = 0 \)  
II. \( y^2 - 8y + 15 = 0 \)

40) I. \( x = (-4)^2 \)  
II. \( y^2 = 256 \)

Directions (41 - 42): What should come in place of question mark (?) in the following questions?
41) 415.25 – 627.10 + 958.55 = ?
a) 747.5  
b) 674.7  
c) 750.7  
d) 747.9  
e) None of these

42) 34928 – 2591 – 14986 = ?

43) \( 10303.88 ÷ 55.94 + 62.95 = ? \)
a) 247  
b) 282  
c) 260  
d) 216  
e) 200

44) \((4722+3272+5324)/(491+769+132)\) = ?
a) 40  
b) 10  
c) 15  
d) 25  
e) 20

45) 22 \( \frac{1}{3} \) % of 446.1 - 13 \( \frac{1}{7} \) % of 1743.68 = ?
a) 84  
b) 72  
c) 38  
d) 64  
e) 50

Direction (46 - 50): Each of the questions below consist of a question and two/three statements I and II/III. You have to decide whether the data provided in the statement are sufficient to answer the question. Read both statement and give answer as-
46) What is the rate of interest p.c.p.a. ?
I. The amount doubles itself in 10 years.
II. The simple interest accrued in 3 years is Rs. 7,000.
a) Only I is sufficient  
b) Only II is sufficient  
c) Both I and II are sufficient  
d) Either I or II is sufficient  
e) None of these

47) In a partnership business of A, B and C, what profit did B get at the end of 2 years?
I. A and B started the business by investing in ratio 3: 5
II. C joined after 6 months with Rs. 4 lakhs
III. After two years, A’s share in profit was Rs. 90000.

a) 747.5  
b) 674.7  
c) 750.7  
d) 747.9  
e) None of these

42) 34928 – 2591 – 14986 = ?
<table>
<thead>
<tr>
<th>Question</th>
<th>Option</th>
<th>Question</th>
<th>Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>48) What is the speed of boat in still water?</td>
<td>a) Only I is sufficient</td>
<td>48) What is the speed of boat in still water?</td>
<td>a) Only I is sufficient</td>
</tr>
<tr>
<td>I. The boat covers a distance of 120 kms in 10 hours in downstream.</td>
<td>b) Only II is sufficient</td>
<td>II. The boat takes 15 hours to cover the same distance in upstream.</td>
<td>b) Only II is sufficient</td>
</tr>
<tr>
<td>II. The boat takes 15 hours to cover the same distance in upstream.</td>
<td>c) Only III is sufficient</td>
<td></td>
<td>c) Both I and II are sufficient</td>
</tr>
<tr>
<td>a) Only I is sufficient</td>
<td>d) Both I and III are sufficient</td>
<td></td>
<td>d) Either I and II is sufficient</td>
</tr>
<tr>
<td>b) Only II is sufficient</td>
<td>e) Both I and II are sufficient</td>
<td></td>
<td>e) Neither I nor II is sufficient</td>
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<tr>
<td>49) What is the three digit number?</td>
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<td>49) What is the three digit number?</td>
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<tr>
<td>I. The three digit number is divisible by 6.</td>
<td>a) Only I is sufficient</td>
<td>II. The first and the third digit is 2.</td>
<td>b) Only II is sufficient</td>
</tr>
<tr>
<td>II. The first and the third digit is 2.</td>
<td>c) Both I and II are sufficient</td>
<td></td>
<td>c) Both I and II are sufficient</td>
</tr>
<tr>
<td>a) Only I is sufficient</td>
<td>d) Either I and II is sufficient</td>
<td></td>
<td>d) Either I and II is sufficient</td>
</tr>
<tr>
<td>b) Only II is sufficient</td>
<td>e) None of these</td>
<td></td>
<td>e) None of these</td>
</tr>
<tr>
<td>50) What is the population of State ‘P’?</td>
<td></td>
<td>50) What is the population of State ‘P’?</td>
<td></td>
</tr>
<tr>
<td>I. After increasing the population of State P by 20% it becomes 1.80 lakhs</td>
<td>a) Only I is sufficient</td>
<td>II. Ratio of population of State P to that of State Q is 7: 8 respectively</td>
<td>b) Only II is sufficient</td>
</tr>
<tr>
<td>II. Ratio of population of State P to that of State Q is 7: 8 respectively</td>
<td>c) Only III is sufficient</td>
<td>III. Population of State Q is 2 lakhs</td>
<td>c) Only III is sufficient</td>
</tr>
<tr>
<td>a) Only I is sufficient</td>
<td>d) Any two of the three are sufficient</td>
<td></td>
<td>d) Any two of the three are sufficient</td>
</tr>
<tr>
<td>b) Only II is sufficient</td>
<td>e) Either only I or II and III</td>
<td></td>
<td>e) Either only I or II and III</td>
</tr>
</tbody>
</table>

Direction (51-55): Following Line Graph represents the uniform speed of Trains (A, B, C, D and E) on two different days in meter per second and the Bar Chart represents the length of each train in meter.
51) Approximately what is the average time taken by train D on day 1 and day 2 to cross the platform of length 500 meter?
   a) 6 Sec
   b) 9 Sec
   c) 12 Sec
   d) Data Insufficient
   e) None of these

52) At what speed must train C travel on Day 2 such that it crosses the platform of 500 meter in half of the expected time?
   a) 139 m/s
   b) 149 m/s
   c) 159 m/s
   d) Data insufficient
   e) None of these

53) What is the average speed of all the trains on Day 1 in Km/Hr?
   a) 449
   b) 459
   c) 429
   d) Data insufficient
   e) None of these

54) What will be the total time travelled by train B, C & D on Day 1?
   a) 554 minutes
   b) 224 minutes
   c) 334 minutes
   d) Data insufficient

55) What is the ratio of Percentage increase or decrease in speed of Train A from day 1 to day 2 to Train D from day 1 to day 2?
   a) 4:1
   b) 3:1
   c) 2:1
   d) Data insufficient
   None of these

56) The sum of the circumference of a circle and the perimeter of a rectangle is 132 cm. The area of the rectangle is 112 sq. cm and breadth of the rectangle is 8 cm. What is the area of the circle?
   a) 616 sq. cm.
   b) 540 sq. cm.
   c) 396 sq. cm.
   d) Cannot be determined
   e) None of these

57) The cost of 5 kg of Orange is equal to the cost of 12 kg of Grapes. The cost of 3 kg of Pears is equal to one kg of Grapes. The cost of one kg of Pears is Rs.17.50. What is the total cost of 3 kg of Orange, 2 kg of Grapes and 4 kg of Pears together?
   a) Rs.543
   b) Rs.527
   c) Rs.563
   d) Rs.553
   e) None of these
58) Ram sold an item for Rs.6750 at a loss of 25%. What will be the selling price of same item if he sells it at a profit of 15%?
   a) Rs.11,350  
   b) Rs.8,250  
   c) Rs.10,350  
   d) Rs.10,240  
   e) None of these

59) The ratio between the angles of a quadrilateral is 6: 3: 4: 5. The smallest angle of a triangle is one-fourth the largest angle of the quadrilateral. Largest angle of the triangle is 10° more than second largest angle of the triangle. What is the second largest angle of the triangle?
   a) 80°  
   b) 60°  
   c) 70°  
   d) Cannot be determined  
   e) None of these

60) Thirty-five percent of 740 is 34 more than a number. What is two-fifth of one number?
   a) 45  
   b) 90  
   c) 180  
   d) 120  
   e) None of these

61) Area of a rectangular field is 3584 m² and the length and the breadth are in the ratio 7: 2 respectively. What is the perimeter of the rectangle?
   a) 246 m  
   b) 292 m  
   c) 286 m  
   d) 288 m  
   e) None of these

62) Last year there were 610 boys in a school. The number decreased by 20 percent this year. How many girls are there in the school, if the number of girls is 175 percent of the total number of boys in the school this year?
   a) 854  
   b) 848  
   c) 798  
   d) 782  
   e) None of these

63) The respective ratio between the present ages of father, mother and daughter is 7: 6: 2. The difference between mother’s and the daughter’s age is 24 years. What is the father’s age at present?
   a) 43 years  
   b) 42 years  
   c) 39 years  
   d) 38 years  
   e) None of these

64) Average weight of 19 men is 74 kg and the average weight of 38 women is 63 kg. What is the average weight (rounded off to the nearest integer) of all the men and the women together?
   a) 59 kg  
   b) 65 kg  
   c) 69 kg  
   d) 67 kg  
   e) 71 kg

65) What should come in place of the question mark so that it satisfies equality of the equation?
   32% of 750 < ?
   a) 23 % of 600  
   b) 46 % of 207  
   c) 98 % of 250  
   d) 75 % of 320  
   e) None of these

Reasoning Ability

Direction (66-70): Study the following information and answer the questions followed:
There are eight persons - M, N, O, P, Q, R, S and T. All of them are sitting in a straight line and are facing in the South direction but not necessarily in the same order. There are only two persons sit between R and P. The number of persons between Q and M is same as the number of persons between P and S. O is not a neighbour of S who is immediate left of N. Q is second to the left of R who is fourth from the right end. M sits at any end of the row. T sits immediate right of Q.
66) How many persons are seated to the left of N?
a) One  
b) Three  
c) Four  
d) Six  
e) None of these

67) Four of the following five are alike in some way and thus form a group. Which of the following does not belong to the group?
   a) OQ  
b) RS  
c) SN  
d) QT  
e) PM

68) Who among the following person is/are immediate neighbour(s) of Q?
   a) T  
b) O  
c) Both a) and b)  
d) Either a) or b)  
e) S

69) Who among the following person sits second to the left of the person who sits third from the right end?
   a) M  
b) T  
c) P  
d) N  
e) None of these

70) Who among the following sits third to the left of R?
   a) O  
b) P  
c) N  
d) M  
e) None of these

2018. Elizabeth was born in one of the leap years. Chiranjjevi was born at a gap of 2 persons from Elizabeth. Bharadwaj was 4 years elder to Gaurav. Gaurav and Hasina were born at a gap of 3 persons. Sum of the ages of Arjun and Fatima was equal to the age of the person born just before Imran. Arjun was elder to Fatima.

71) Who among the following is the oldest person?
   a) Chiranjjevi  
b) Dharmendra  
c) Bharadwaj  
d) Gaurav  
e) Can’t be determined

72) How many persons were born before Gaurav?
   a) None  
b) One  
c) Two  
d) Three  
e) More than three

73) In which of the following years was Bharadwaj born?
   a) 1976  
b) 1971  
c) 1980  
d) 1967  
e) Can’t be determined

74) How many persons were younger to Fatima?
   a) None  
b) One  
c) Two  
d) Three  
e) More than three

75) How many persons were elder to Hasina but younger to Elizabeth?
   a) None  
b) One  
c) Two  
d) Three  
e) More than three

Directions (71-75): Study the following information and answer the questions followed:

9 persons Arjun, Bharadwaj, Chiranjjevi, Dharmendra, Elizabeth, Fatima, Gaurav, Hasina and Imran were born on the same date i.e. on 1st July in the year 1963, 1967, 1971, 1976, 1980, 1985, 1991, 1997 and 2004 not necessarily in the same order. Make the age calculations as on 1st July 2018. Elizabeth was born in one of the leap years. Chiranjjevi was born at a gap of 2 persons from Elizabeth. Bharadwaj was 4 years elder to Gaurav. Gaurav and Hasina were born at a gap of 3 persons. Sum of the ages of Arjun and Fatima was equal to the age of the person born just before Imran. Arjun was elder to Fatima.

Directions (76-78): In the following questions, the symbols $, @, %, & and # are used with the following meanings as illustrated below:

‘P $ Q’ means P is neither greater nor smaller than Q
‘P @ Q’ means P is neither greater than nor equal to Q
‘P % Q’ means P is neither smaller than nor equal to Q
‘P & Q’ means P is not smaller than Q
‘P # Q’ means P is not greater than Q

In each of the following questions, assuming the given statements to be true, find out which of the two conclusions I and II given below them is/are definitely true. Give answer
a) if only conclusion I is true.
b) if only conclusion II is true.
c) if either conclusion I or II is true.
d) if neither conclusion I nor II is true.
e) if both conclusions I and II are true.

76) Statements: W&P, P % G, G @ I, I # N
Conclusions: I. N % W II. N # W

77) Statements: U @ D, D $ E, E % Y, Y & W
Conclusions: I. U @ Y II. W % D

78) Statements: Z % N, N # K, K $ M, M @ R
Conclusions: I. M $ N II. M % N

Directions (79-80): Study the following information and answer the questions followed:
Point P is 7 m towards the West of point Q. Point R is 8 m towards the North of point Q. Point S is 5 m towards the East of point R. Point T is 8 m towards the South of point S. Point U is 10 m North East of point T. Point V is 11 m south of U and 5 m west of point W.

79) What is the Maximum distance between Point P and W?
a) 54 m  
b) 62 m  
c) 58 m  
d) 92 m  
e) 76 m

80) What is the shortest distance between point P and point S?
a) 4√13 m  
b) 4√5 m  
c) 5√13 m  
d) 3√7 m  
e) 13√4 m

81) E is the brother-in-law of D and brother of F. A is the mother of C who is married to E. A is the maternal grandmother of G. H is the daughter of E. Then how D related to G?
a) Brother  
b) Uncle  
c) Aunt  
d) Data Inadequate  
e) None of these

Directions (82-83): In each question below are given three statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance with commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

82) Statements:
Some shirts are trousers
No jeans is a t-shirt
All trousers are jeans
Conclusions:
I. All shirts being jeans is a possibility
II. All t-shirt being shirts is a possibility
III. All trousers being shirts is a possibility
a) Only I & II follows  
b) Only II & III follows  
c) Only I & III follows  
d) All I, II and III follows  
e) None of these

83) Statements:
Some laptops are pagers
No pager is phone
All phones are watches
Conclusions:
I. Some watches are laptops
II. Some phone are laptops
III. No watch is laptop
a) Only I and II follows  
b) Only I and III follows  
c) Only II and III follows  
d) All I, II and III follows  
e) None of these

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Directions (84-86): Study the following information carefully and answer the given questions.

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement (All the numbers are two digits numbers)

Input: 64 rom jom 43 41 09 36 nom kom gom 43 41 09 36 nom kom 64 43 41 09 36 nom kom 64 43 41 09 36 nom kom 64
Step I: gom rom jom 43 41 09 36 nom kom 64
Step II: gom jom rom 43 41 09 36 nom kom 64 43
Step III: gom jom kom rom 09 36 nom 64 43 41
Step IV: gom jom kom nom rom 09 64 43 41 36
Step V: gom jom kom nom rom 64 43 41 36 09
Step V is the last step of the above arrangement.

As per the rules followed in the steps given above, find out in each of the following questions the appropriate step for the given input.

Input: bmq qmq fmq 52 36 09 19 mmq zmq lmq 83 79 74 36

84) Which of the following represents the position of ‘36’ in the fourth step?
   a) Eighth from the left
   b) Second from the left
   c) Second from the right
   d) Sixth from the right
   e) None of these

85) How many steps will be required to complete the given arrangement?
   a) Four
   b) Five
   c) Seven
   d) Eight
   e) None of these

86) Which step number would be the following output?
   “bmq fmq lmq mmq qmq 09 19 zmq 83 79 52 36”
   a) Step III
   b) Step V
   c) Step VI
   d) Step VII
   e) There will be no such step

Directions (87-88): Study the following information carefully and answer the questions given below:

7 9 4 1 3 2 8 6 9 5 7 4 8 2 1 3 7 4 2 6 8 3 5 1 6 7 4 9 2 1 5 3 2
Note: while answering some of the questions please note that 1 is also a perfect square

87) How many 8’s are there in the given series each of which is immediately followed by a digit which is a multiple of 3?
   a) None
   b) One
   c) Two
   d) Three
   e) None of these

88) How many such perfect squares are there in the given series which is immediately followed by an even number?
   a) None
   b) One
   c) Two
   d) Three
   e) None of these

89) How many such pairs of letters are there in the word PHOTOGRAPH, each of which has as many letters between them in the word (in both forward and backward directions) as they have in the English alphabetical series?
   a) None
   b) One
   c) Two
   d) Three
   e) None of these

90) Among four people A, B, C and D, each participated in a competition and secured
different marks according to their performance. B secured more marks than C and D. D secured more marks than A. Who has the least marks in the competition?

a) A  
b) B  
c) C  
d) D  
e) Can’t be determined

Directions (91-95): Study the following information and answer the questions followed:

Seven Persons – A, B, C, D, E, F and G are live on separate floors of a seven storey building, but not necessary in the same order. The ground floor of the building is numbered 1, the floor above it 2 and so on till the topmost floor is numbered 7. Each person likes different cricketers viz., Sachin, Kohli, Dhoni, Shewag, Dravid, Ganguly and Kaif, but not necessary in the same order.

Only two persons live between C and the person who likes Dravid. Only three persons live between the persons who like Shewag and Ganguly respectively. Only two persons live between B and the one who likes Sachin. The person who likes Sachin lives on floor numbered 4. C lives on any odd-numbered floor below the one who likes Sachin. C does not live on the lowermost floor. D lives on an even numbered floor but neither immediately above nor immediately below the floor of C. The person who likes Shewag does not live on the topmost floor. G does not like Shewag or Ganguly. The person who likes Kaif lives on the floor immediately above the floor of the person who likes Kohli. A lives on an even numbered floor but neither immediately above nor immediately below the floor of C. The person who likes Shewag lives on floor numbered 4. C lives on any odd-numbered floor below the one who likes Sachin. C does not live on the lowermost floor. D lives on an even numbered floor but neither immediately above nor immediately below the floor of C. The person who likes Shewag does not live on the topmost floor. G does not like Shewag or Ganguly. The person who likes Kaif lives on the floor immediately above the floor of the person who likes Kohli. A lives on an even numbered floor but does not like Sachin. Only one person lives between E and A. The person who likes Shewag lives on any one of the floors above the E’s floor.

91) Who among the person likes Dhoni?

a) A  
b) B  
c) E  
d) F  
e) G

92) Who among the following lives exactly between the person who likes Kohli and C?

a) G  
b) F  
c) A  
d) No one  
e) None of them

93) On which among the floors does the person who likes Dravid lives?

a) 3rd floor  
b) 4th floor  
c) 5th floor  
d) 6th floor  
e) 7th floor

94) Who among the following pairs lives on even numbered floors?

a) AEF  
b) AEC  
c) AED  
d) EDF  
e) EDG

95) In a certain way G is related to Shewag, C is related to Ganguly. In the same way F is related to which among the following cricketers?

a) Dhoni  
b) Shewag  
c) Ganguly  
d) Either A or B  
e) Kaif

Directions (96-98): Study the following information and answer the questions followed:

There are eight children A, B, C, D, E, F, G and H sitting around the circular table and all of them are facing towards the center of the table. A is sitting second to the right of B, who is sitting three places away from E. C is an immediate neighbour of B and G. D is sitting to the immediate right of H. F and E are not facing each other.

96) Who among the following person faces F?

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

97) Who among the following person faces A?

a) D  
b) C  
c) E  
d) B  
e) H

98) Who among the following person is to the immediate left of C?

a) D  
b) E  
c) F  
d) A  
e) B

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97) In which among the following pairs second person sits immediate right of first person?
a) GC  
b) FB  
c) AH  
d) DH  
e) All the above

98) How many persons sits between A and D when counted in anti-clockwise direction from A?
a) Two  
b) Three  
c) One  
d) None  
e) None of these

Directions (99-100): Study the following information and answer the questions followed:
In a certain code,
‘Keyboard Mouse Printer’ is coded as ‘10 16 14’
‘Desktop Table Laptop’ is coded as ‘12 14 10’
‘Chair Pen Pencil’ is coded as ‘12 06 10’

99) In that code language how the word ‘Superendient’ will be coded?
a) 22  
b) 20  
c) 16  
d) 24  
e) None of these

100) In that code language which among the following words represents ‘26’?
A. accessibility  
B. accomplishers  
C. accommodative  
a) Only A and B  
b) Only B and C  
c) Only A and C  
d) All A, B and C  
e) None of these

Answers:

Directions (1-10):
1) Answer: D)

It is mentioned in para 1-Two arguments are made. First, that a larger volume of deposits will spur lending and increase investment. And second, that once most of the cash has come into the system financial transactions can be tracked by the government.

2) Answer: B)

It is mentioned in para 3-The RBI and the banks must eliminate the cash crunch that has resulted in livelihood loss, especially in rural India. The government is yet to address this issue.

3) Answer: C)

It is mentioned in para 2-In fact, private gross fixed capital formation has been depressed for a couple of years at least, even though the RBI has lowered the policy rate twice in 2016. This had led the World Bank to remark that recent growth in India was being driven, quite unusually, by public investment and private consumption.

4) Answer: A)

It is clearly mentioned in para 3-In the year 2015-2016 capital expenditure had ended up at less than what had been budgeted. When private investment is skittish, one would reasonably expect public investment to step in. NPAs come in the way of banks expanding their loan portfolio.

5) Answer: C)

It is clearly mentioned in para 2-It had first been noticed in the U.S. during the 1930s. The rate of interest fell but private investment did not increase, precisely because there was a paucity of willing borrowers.

6) Answer: D)

It is clearly mentioned in para 1&2-The government not only underestimated the capacity for inefficiency and wrongdoing of our commercial banks, but also appears to overestimate their ability to turn around a shocked economy. So the demonetisation meant to eliminate black money led directly to a black market
for currency notes. The timing of the announcement of a lower lending rate by the State Bank of India should leave us wary of the possibility that the government will exert pressure on the banks to lend to boost demand and raise the level of activity in the economy.

7) Answer: B
The meaning of faltered is to lose strength or momentum.

8) Answer: C
The meaning of paucity is the presence of something in only small or insufficient quantities or amounts.

9) Answer: E
The meaning of embroiled is involve deeply in an argument, conflict, or difficult situation

10) Answer: B
The meaning of proffered is to hold out or put forward something to someone for acceptance.

Directions (11-15):
11) Answer: B
The meaning of “abrupt” is “sudden and unexpected” and it is suitable for i blanks and the meaning of “triggered” is “response caused by particular action, process, or situation” so it is appropriate for ii blank.

12) Answer: D
The meaning of crimp” is “to put restriction/limitation” and it is suitable for i blanks and the meaning of “referring” is “to mention or make reference to” so it is appropriate for ii blank.

13) Answer: C
The meaning of “abstain” is “restrain oneself from doing something” and it is suitable for i blanks and the meaning of “capping” is “outdo a performance or concluding something” so it is appropriate for ii blank.

14) Answer: B

The meaning of “ensured” is “make sure that a problem does not occur” and it is suitable for i blanks and the meaning of “residing” is “be in the hands of or to occupy” so it is appropriate for ii blank.

15) Answer: A
The meaning of “constrained” is “severely restrict the scope, extent, or activity of” and it is suitable for i blanks and the meaning of “overhang” is “to rise above or overtop” so it is appropriate for ii blank.

Directions (16-20):
16) Answer: A
E) An inter-ministerial panel formed by the Centre on doubling farmers income by 2022 will submit its final report next month, the committee points out that real income of farmers needs to register a compound annual growth rate of 10.4 per cent in order to double by 2022.

A) Already, some of the panel’s recommendations are being implemented by the government, for example this year’s budget announced upgrading of 22,000 graminhaats to facilitate small and marginal farmers to integrate with organised marketing structure.

B) This initiative can be expected to answer the current challenges of transacting small lots of marketable surpluses, at low cost and from a position of bargaining strength that comes from farmers collectives being transformed into Farmers Produce Organisations.

D) The government has also come out with a draft agri export policy following the panel’s recommendation to revisit and reorient the trade regime from the national perspective of doubling farmers’ income.

Explanation: the passage is about the agenda of doubling farmer’s income by 2022. According to the passage a committee has been instituted by the centre for this particular purpose and the committee specified that real income of farmers require to
inscribe a yearly growth rate of 10.4 per cent in order to achieve this target. Also the committee has recommended a draft agri export policy to revert and deduce the trade regime

17) Answer: D)

B) The positioning of the public sector banks could further weaken in the wake of stricter implementation of the prompt corrective action (PCA) framework by the Reserve Bank of India, according to a research report by Edelweiss.

E) Deterioration of asset quality and capital ratios amid loss reporting raises an alarm for further recapitalisation in near-term, the report said.

D) The government’s recent recap programme would be primarily utilised for balance sheet clean-up and meeting minimum regulatory capital ratios of weaker banks, resolution of stressed assets will play a critical role in bringing down losses.

A) Vulnerability under PCA framework and lending constraints will see private banks and corporate NBFCs wresting market share from PSBs, the year 2017-18 saw deterioration of asset quality and capital ratios of these banks.

Explanation: the passage is about the report released by Edelweiss. According to the research report there is further need for a recapitalization as a caveat has raised. Stagnation of asset quality and capital ratios has raised a requirement for further recapitalization as the recent recapitalization process would be predominantly deployed for cleaning up of balance sheet and turnout minimum regulatory capital ratios of weaker banks

18) Answer: E)

B) No doubt, agriculture is one segment of the economy on which vote-conscious governments haven’t skimmed on outlays, over the years Central governments have allocated ever-rising sums towards procurement, input subsidies and rural employment schemes, while States have periodically announced loan waivers.

C) But that farmer protests have persisted, and even intensified, perhaps shows that many of these schemes aren’t addressing the right set of problems, the reasons for agricultural distress have changed quite dramatically in recent years.

E) A few years ago, farmers seeking to register their protest used to do so beside wilted crops and parched farmlands but in the last couple of years, farmers from Mandsaur to Salem have given vent to their angst by dumping vast quantities of unsold produce on lakebeds and national highways.

D) Historically, agricultural distress in India has been linked to truant monsoons, input shortages and lacklustre yields which frequently put growers on the road to penury, in recent years though, it is surplus output and unremunerative prices that have decimated farm incomes more often.

Explanation: the passage is about the increasing farm distress. According to the passage Farm distress is increasingly being triggered by excess output and falling prices and the policy are yet to address this issue. Because of this menace farmer’s protests have augmented which actually shows that many of these schemes aren’t addressing the right set of problem. During protest the farmers discard vast quantities of unsold commodities on highways.

19) Answer: B)

B) Free banking services, such as cheque book issuance and ATM withdrawals, are likely to remain out of the ambit of the GST, the Department of Financial Services had approached its revenue counterpart to clear the confusion over the levy of Goods and Services Tax on some free services offered by banks to their customers.

E) The revenue department is likely to tell the financial services department that GST will not be levied on free banking services, an official said.

D) Amid banks getting service tax notice for non-payment of the levy on free services, the Department of Financial Services had approached the revenue
department seeking clarity on whether such services would attract GST.

A) The DFS was of the opinion that services such as issuance of cheque books, account statements and ATM withdrawals are free up to a certain limit and not commercial activities, and cannot be brought under the ambit of GST.

**Explanation:** the passage is about the announcement regarding Goods and Services Tax, according to the passage free banking services, such as cheque book issuance, account statements and ATM withdrawals may not attract Goods and Services Tax. These particular services are exempted up to a certain limit and cannot be included under the sphere of Goods and Services Tax.

20) Answer: B

D) The Insolvency and Bankruptcy Code, 2016 no doubt is a path-breaking initiative in the whole reform process, not surprisingly it has triggered huge debate and one of the key grey areas that had emerged in a recent cases pertained to rights of the customers in an insolvency process.

A) The Supreme Court had reportedly indicated that it would settle the grey areas in the code to see what role homebuyers could play in liquidation proceedings, while hearing arguments in the Jaypee Infratech case.

C) When the IBC 2016 was introduced, it classified company creditors into two categories financial creditors and operational creditors, it did not address the position of other creditors or customers who could not fit into either of the two categories, the other creditors comprised segments like homebuyers, deposit holders etc.

E) Regulation 9A created a new residuary category of creditors, namely, other creditors, this enables other creditors to file claims against a firm under insolvency by filing Form F with the Resolution Professional.

**Explanation:** the passage is about the Insolvency and Bankruptcy Code, 2016. According to the passage Insolvency and Bankruptcy Code is a visionary opening move in the process of reformation. It has been stated that a huge debate has been set off and has led to the emergence of one of the pivotal areas in a recent cases concerned to rights of the customers in an insolvency process. Also, the Supreme Court had reportedly specified that it would resolve in the Insolvency and Bankruptcy Code to see what role homebuyers could play in liquidation proceedings

**Directions (21-30):**

21) Answer: B)

Error in part B: replace “employs” with “employ” as the subject (businesses) is plural.

Error in part C: replace “on” with “to” as the correct phrase is “able to” which means “capable of”.

22) Answer: D)

Error in part B: replace “urge” with “urged” as the part of sentence is based on present prefect so third form of verb will be used.

Error in part D: replace “entered” with “entering” as continuous of verb will be used.

23) Answer: E)

Error in part C: replace “find” with “found” as the rule of passive voice will be applied so third form of verb will be used.

Error in part E: replace “make” with “made” as third form of verb will be used.

24) Answer: D)

Error in part A: replace “on” with “under” as it means “underneath”.

Error in part D: replace “of” with “out” as the correct phrase is “roll out” which means “to make a new product, service, or system available for the first time”

25) Answer: E)
Error in part C: replace “on” with “with” as it means “in the company of / together with”.

Error in part D: replace “expect” with “expected” as the rule of passive voice will be applied.

**26) Answer: D)**

Error in part A: replace “aim” with “aims” as the subject (government) is singular.

Error in part B: replace “with” with “for” as it means “in favour of”.

**27) Answer: E)**

Error in part C: replace “was” with “were” as the subject (letters) is plural.

Error in part D: replace “procured” with “procure” as first form of verb will be used.

**28) Answer: A)**

Error in part A: replace “their” with “its” as the subject (WHO) is singular.

Error in part C: replace “at” with “to” as it means “in the direction of/towards”.

**29) Answer: D)**

Error in part B: replace “do” with “does” as the subject (company) is singular.

Error in part D: replace “redesigned” with “redesign” as rule of compulsion grammar has been applied.

**30) Answer: E)**

Error in part C: replace “of” with “through” as it means “by means of/ by”.

Error in part D: replace “book” with “booked” as third form of verb will be used after “be”.

### Directions (31-35):

**31) Answer: A)**

<table>
<thead>
<tr>
<th>8 * 1 + 1</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 * 1.5 + 1.5</td>
<td>15</td>
</tr>
<tr>
<td>15 * 2 + 2</td>
<td>32</td>
</tr>
</tbody>
</table>

**32) Answer: B)**

| 32 * 2.5 + 2.5 | 82.5 |
| 82.5 * 3 + 3 | 250.5 |

**33) Answer: B)**

| 12 * 0.5 + 1 | 7 |
| 7 * 1 + 2 | 9 |
| 9 * 2 + 4 | 22 |
| 22 * 4 + 8 | 96 |
| 96 * 8 + 16 | 784 |

**34) Answer: A)**

| 2 + 1² + 1 | 4 |
| 4 + 2² – 1 | 7 |
| 7 + 4² + 1 | 24 |
| 24 + 8³ – 1 | 87 |
| 87 + 16² + 1 | 344 |

**35) Answer: C)**

| 4 + 1² + 1 | 6 |
| 6 + 3² – 1 | 14 |
| 14 + 5² + 1 | 40 |
| 40 + 7² – 1 | 88 |
| 88 + 9² + 1 | 170 |

### Directions (36-40):

**36) Answer: E)**

I) \(x^2 + 11x + 18 = 0\)

\((x+2) (x+9)=0\)

\(x=-2, -9\)

II) \(y^2 + 16y + 48 = 0\)

\((y+4) (y+12)=0\)

\(y=-4,-12\)

So relationship between x and y cannot be established

**37) Answer: D)**

I) \(3x^2 + 10x + 7 = 0\)

\(3x^2 +3x+7x+7=0\)

\(3x(x+1) + 7(x+1)=0\)

\((x+1) (3x+7)=0\)

\(x=-1,-7/3\)

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II) $3y^2 + 4y + 1 = 0$

$3y^2 + 3y + y + 1 = 0$

$(y+1)(3y+1)=0$

$y=-1, -1/3$

So $x \leq y$

38) Answer: E)
I) $5x^2 - 7x + 2 = 0$

$5x^2 - 5x - 2x + 2 = 0$

$x=1, 2/5$

II) $2y^2 - 7y + 3 = 0$

$2y^2 - 6y - y + 3 = 0$

$(y-3)(2y-1)=0$

$y=3, 1/2$

Relationship between $x$ and $y$ cannot be established

39) Answer: B)
I) $2x^2 - 3x + 1 = 0$

$2x^2 - 2x - x + 1 = 0$

$x=1, 1/2$

II) $2y^2 - 7y + 3 = 0$

$(y-3)(2y-1)=0$

$y=3, 1/2$

So $x < y$

40) Answer: C)
I) $x = (-4)^2$

$x=16$

II) $y^2 = 256$

$y=16$ and -16

Hence $x \geq y$

Directions (41-45):

41) Answer: E)

$\% = 415.25 - 627.10 + 958.55$

$= 1373.80 - 627.10$

$= 746.70$

42) Answer: C)

$\% = 34928 - 2591 - 14986$

$= 34928 - 17577$

$= 17351$

43) Answer: A)

$10304 \div 56 + 63 = ?$

$= 184 + 63$

$= 247$

44) Answer: B)

$13318/1392 = ?$

$13400/1400 = ?$

$= 9.5$

45) Answer: D)

$22 \, \frac{1}{3}\% \text{ of } 446.1 - 13/7 \% \text{ of } 1743.68 = ?$

$22 \% \text{ of } 450 - (14/7) \% \text{ of } 1750 = ?$

$(22/100) \times 450 - (2/100) \times 1750 = ?$

$= 99 - 35 = 64$

Directions (46-50):

46) Answer: A)

From I

$R = (x \times 100)/(x \times 10) = 10\%$

47) Answer: D)

From statements I and III, we can get the share of B in the profit.

$A:B = 3:5$

$3x = 90,000, 5x=1,50,000$

From this we have profit of B.

48) Answer: C)

From statement I,

$x + y = 120/10$

$x + y = 12 \text{ kmph}$

From statement II,

$x - y = 120/15$

$x - y = 8 \text{ kmph}$

From combined statements I and II, we can get the required answer.

The speed of boat in still water ($x$) = 10 km/hr, Speed of stream ($y$) = 2 km/hr

49) Answer: E)

$2 \times 2 = ?$

$222/6 = 37$

$252/6 = 42$

$282/6 = 47$

Both the statements are not sufficient to answer the question.

50) Answer: E)
From statement I,
Population of State P=(100/120) × 1.80=1.5 lakh
From statements II and III
Population of state P=(7/8)× 2 =1.75 lakh

Directions (51-55):
51) Answer: B)
Time= Distance/Speed
Time taken on day 1, t1= (train length + Platform Length)/speed
= (225+500)/200
= 3.6 sec
Time taken on day 2, t2= (train length + Platform Length)/speed
= (225+500)/50
= 14.5 sec
Average time = (t1+t2)/2
= 9 seconds (approximately)
52) Answer: A)
Expected time = (125+500)/ 70
= 9 seconds
Required speed need to cross the platform in 4.5 sec
= (125+ 500)/4.5
= 139 m/s
53) Answer: E)
Average speed on day 1 = total speed/5
= (60+75+105+200+170)/5
= 610/5
= 122 m/s
Average speed on day 1 in km/hr = 122*(18/5)
= 439 km/hr
54) Answer: D)
Without knowing the distance travelled time cannot be calculated, so data is not sufficient
55) Answer: C)
Percentage increase in speed of Train A= [(150-60)/60]*100
= 150 %
Percentage decrease in speed of Train D= [(200-50)/200]*100
= 75 %
Required Ratio = 150: 75
= 2: 1
56) Answer: A)
63) Answer: B)
Let the common ratio be $x$
Then present ages of father’s, mother’s and daughter’s are $7x$, $6x$, $2x$ respectively.
According to the question
$6x - 2x = 24$
$4x = 24$
$x = 6$
∴ Father’s present age = $7 \times 6 = 42$ years

64) Answer: D)
Required combined average =
\[
\frac{(19 \times 74 + 38 \times 63)}{(19 + 38)}
\]
\[
= \frac{(1406 + 2394)}{57}
\]
\[
= \frac{3800}{57}
\]
\[
= 67kg
\]

65) Answer: C)
32% of 750 < 98 % of 250
\[
\frac{32}{100} \times 750 < \frac{98}{100} \times 250
\]
\[
240 < 245
\]

Direction (66–70):
1) Q is second to the left of R who is fourth from the right end.
2) T sits immediate right of Q.
3) There are only two persons sit between R and P.
Case 1:
When P is third to the right of R

Case 2:
When P is third to the left of R

4) The number of persons between Q and M is same as the number of persons between P and S.
5) M sits at any corner of the row.

Case 1:
When P is third to the right of R and number of persons between M and Q is 1

Case 2:
When P is third to the left of R and number of persons between Q and M is 4.

6) O is not a neighbour of S who is immediate left of N.

The final arrangement is

66) Answer: D)
67) Answer: E)
68) Answer: C)
69) Answer: B)
70) Answer: A)

Directions (71–75):
1) Sum of the ages of Arjun and Fatima was equal to the age of the person born just before Imran.
The only possibility is (14 + 33 = 47).
2) Arjun was elder to Fatima.
Thus, Arjun was 33 years old, Fatima was 14 years old and Imran was 42 years old.

<table>
<thead>
<tr>
<th>Year</th>
<th>Age</th>
<th>Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>1963</td>
<td>55</td>
<td></td>
</tr>
<tr>
<td>1967</td>
<td>51</td>
<td></td>
</tr>
<tr>
<td>1971</td>
<td>47</td>
<td></td>
</tr>
<tr>
<td>1976</td>
<td>42</td>
<td>Imran</td>
</tr>
<tr>
<td>1980</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>1985</td>
<td>33</td>
<td>Arjun</td>
</tr>
<tr>
<td>1991</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td>1997</td>
<td>21</td>
<td>Fatima</td>
</tr>
<tr>
<td>2004</td>
<td>14</td>
<td></td>
</tr>
</tbody>
</table>

3) Elizabeth was born in one of the leap years, thus, was born in either 1976, 1980 or 2004. As 1976 and
2004 is already taken, Elizabeth must have been born in the year 1980

4) Chiranjeevi was born at a gap of 2 persons from Elizabeth

<table>
<thead>
<tr>
<th>Year</th>
<th>Age</th>
<th>Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>1963</td>
<td>55</td>
<td>Case 1</td>
</tr>
<tr>
<td>1967</td>
<td>51</td>
<td>Chiranjeevi</td>
</tr>
<tr>
<td>1971</td>
<td>47</td>
<td>Imran</td>
</tr>
<tr>
<td>1976</td>
<td>42</td>
<td>Imran</td>
</tr>
<tr>
<td>1980</td>
<td>38</td>
<td>Elizabeth</td>
</tr>
<tr>
<td>1985</td>
<td>33</td>
<td>Arjun</td>
</tr>
<tr>
<td>1991</td>
<td>27</td>
<td>Hasina</td>
</tr>
<tr>
<td>1997</td>
<td>21</td>
<td>Chiranjeevi</td>
</tr>
<tr>
<td>2004</td>
<td>14</td>
<td>Fatima</td>
</tr>
</tbody>
</table>

5) Bharadwaj was 4 years elder to Gaurav. Thus, case 2 becomes invalid.

6) Gaurav and Hasina were born at a gap of 3 persons.

<table>
<thead>
<tr>
<th>Year</th>
<th>Age</th>
<th>Person</th>
</tr>
</thead>
<tbody>
<tr>
<td>1963</td>
<td>55</td>
<td>Dharmendra</td>
</tr>
<tr>
<td>1967</td>
<td>51</td>
<td>Bharadwaj</td>
</tr>
<tr>
<td>1971</td>
<td>47</td>
<td>Gaurav</td>
</tr>
<tr>
<td>1976</td>
<td>42</td>
<td>Imran</td>
</tr>
<tr>
<td>1980</td>
<td>38</td>
<td>Elizabeth</td>
</tr>
<tr>
<td>1985</td>
<td>33</td>
<td>Arjun</td>
</tr>
<tr>
<td>1991</td>
<td>27</td>
<td>Hasina</td>
</tr>
<tr>
<td>1997</td>
<td>21</td>
<td>Chiranjeevi</td>
</tr>
<tr>
<td>2004</td>
<td>14</td>
<td>Fatima</td>
</tr>
</tbody>
</table>

71) Answer: B)
72) Answer: C)
73) Answer: D)
74) Answer: A)
75) Answer: B)

Directions (76-78):
76) Answer: C)
From statement: $W \geq P > G < I \leq N$

Conclusion I: \( N > W \) (Not True)
Conclusion II: \( N \leq W \) (Not True)
So, Either I or II follows

77) Answer: D)
From statement: $U < D = E > Y \geq W$

Conclusion I: \( U < Y \) (Not True)
Conclusion II: \( W > D \) (Not True)
So, Neither I nor II follows.

78) Answer: C)
From statement: $Z > N \leq K = M < R$

Conclusion I: \( M = N \) (Not True)
Conclusion II: \( M > N \) (Not True)
So either I or II follows.

Directions (79-80):

79) Answer: A)
Maximum distance between P and W = \( 7 + 8 + 5 + 8 + 10 + 11 + 5 = 54 \) m

80) Answer: A)
Shortest distance between P and S = \( \sqrt{144+64} \) m = \( \sqrt{208} \) m = \( 4\sqrt{13} \) m

81) Answer: D)

Blood relation tree:

From the above diagram we can’t decide of gender of D as D may be uncle or aunt as D may be brother or sister of H’s mother. So, Data Inadequate as it is not mentioned in the given information.

Directions (82-83):
82) Answer: D)
Hence, all the three conclusions are follows. Hence, ‘option D) All I, II and III follows’ is the answer.

83) Answer: C)

Hence either I or III follows.

Directions (84-86):
For Words arrangement, words are arranged according to alphabetical order (English dictionary) from the left end such that in first step word with the lowest place value of the first letter is placed at the extreme left end and so on till the last step.

For number arrangement, numbers are arranged in decreasing order from the right end such that the highest number is place to the extreme right in each step till the last step.

Input: bmq qmq fmq 52 36 09 19 mmq zmq lmq 79 83
Step-I: bmq fmq qmq 52 36 09 19 mmq zmq lmq 83 79
Step-II: bmq fmq lmq qmq 36 09 19 mmq zmq 83 79 52
Step-III: bmq fmq lmq mmq qmq 09 19 zmq 83 79 52 36
Step-IV: bmq fmq lmq mmq qmq zmq 09 83 79 52 36 19
Step-V: bmq fmq lmq mmq qmq zmq 83 79 52 36 19 09

84) Answer: C)
85) Answer: B)
86) Answer: A)

Directions (87-88):
87) Answer: C)
7 9 4 1 3 2 8 6 9 5 7 4 8 2 1 3 7 4 2 6 8 3 5 1 6 7 4 9
2 1 5 3 2
89) Answer: C)

0) Answer: E)
B > C, D; D > A
As there is no comparison between C and D we can’t decide who secured the least marks.

Directions (91-95):
1) The person who likes Sachin lives on floor numbered 4.
2) Only two persons live between B and the one who likes Sachin.
3) C lives on any odd numbered floor below the one who likes Sachin.
4) C does not live on the lowermost floor.

Case 1:

<table>
<thead>
<tr>
<th>Floor</th>
<th>Person</th>
<th>Cricketer</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Sachin</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Case 2:

<table>
<thead>
<tr>
<th>Floor</th>
<th>Person</th>
<th>Cricketer</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Sachin</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>B</td>
<td></td>
</tr>
</tbody>
</table>

5) D lives on an even numbered floor but neither immediately above nor immediately below the floor of C.
With this we can say that D lives on only floor number 6 in both the cases.

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6) Only two persons live between C and the person who likes Dravid.
With this information we can say that the person who likes Dravid can live only on floor numbered 6.
So, D lives in 6th Floor and likes Dravid.

<table>
<thead>
<tr>
<th>Floor</th>
<th>Person</th>
<th>Cricketer</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>D</td>
<td>Dravid</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>E</td>
<td>Sachin</td>
</tr>
<tr>
<td>3</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>B</td>
<td></td>
</tr>
</tbody>
</table>

Case 1:

7) A lives on an even numbered floor and does not like Sachin.
With this we can say that A lives on 2nd floor.

8) Only one person lives between E and A.
So, E lives on Floor number 4, in both the cases.

<table>
<thead>
<tr>
<th>Floor</th>
<th>Person</th>
<th>Cricketer</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>D</td>
<td>Dravid</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>E</td>
<td>Sachin</td>
</tr>
<tr>
<td>3</td>
<td>C</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Case 2:

9) The person who likes Shewag does not live on the topmost floor.

10) Only three persons live between the persons who like Shewag and Ganguly respectively.

11) The person who likes Shewag live on any one of the floor above the E’s floor.
With this information the person who likes Shewag lives on 5th floor and the person who likes Ganguly lives on 1st floor.

<table>
<thead>
<tr>
<th>Floor</th>
<th>Person</th>
<th>Cricketer</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>B</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>D</td>
<td>Dravid</td>
</tr>
<tr>
<td>5</td>
<td>E</td>
<td>Shewag</td>
</tr>
<tr>
<td>4</td>
<td>C</td>
<td>Sachin</td>
</tr>
<tr>
<td>3</td>
<td>A</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>B</td>
<td></td>
</tr>
</tbody>
</table>

Case 1:

12) G does not like Shewag or Ganguly.
With this case 1 gets eliminated and G lives on the 7th floor. So, only remaining person F lives on 5th floor.
13) The person who likes Kaif lives on the floor immediately above the floor of the person who likes Kohli.

With this we can say that the person who likes Kaif lives on 3rd floor and the person who likes Kohli lives on 2nd floor.

And the remaining cricketer is Dhoni, so G likes Dhoni.

<table>
<thead>
<tr>
<th>Floor</th>
<th>Person</th>
<th>Cricketer</th>
</tr>
</thead>
<tbody>
<tr>
<td>7</td>
<td>G</td>
<td>Dhoni</td>
</tr>
<tr>
<td>6</td>
<td>D</td>
<td>Dravid</td>
</tr>
<tr>
<td>5</td>
<td>F</td>
<td>Shewag</td>
</tr>
<tr>
<td>4</td>
<td>E</td>
<td>Sachin</td>
</tr>
<tr>
<td>3</td>
<td>C</td>
<td>Kaif</td>
</tr>
<tr>
<td>2</td>
<td>A</td>
<td>Kohli</td>
</tr>
<tr>
<td>1</td>
<td>B</td>
<td>Ganguly</td>
</tr>
</tbody>
</table>

91) Answer: E)  
92) Answer: D)  
93) Answer: D)  
94) Answer: C)  
95) Answer: E)  

Directions (96-98):  
1) A is sitting second to the right of B, who is sitting three places away from E.  
So, we can have two possible cases:

2) C is an immediate neighbour of B and G.

3) D is sitting to the immediate right of H.

4) F and E are not facing each other.  
So here Case 2 gets eliminated.

The final arrangement is given as follows:

96) Answer: E)  
97) Answer: A)  
98) Answer: A)  

Directions (99-100):  
The number of letters in the word are doubled and represented in numbers.  
Ex. Pen – Number of letters are ‘3’ so double of 3 is 6. Then code for ‘Pen’ will be 06.

99) Answer: D)
100) Answer: D)