

# **SBI Apprentice 2019 Previous Year Paper in English PDF with solution**



**Direction:** Read the given passage carefully and answer the questions that follow. Certain words are printed in bold to help you locate them while answering some of these.

One day a man saw an old lady, stranded on the side of the road, but even in the dim light of day, he could see she needed help. So, he **pulled up** in front of her Mercedes and got out.

His Pontiac was still sputtering when he approached her. Even with the smile on his face, she was worried. No one had stopped to help for the last hour or so. Was he going to hurt her? He didn't look safe; he looked poor and hungry.

He could see that she was frightened, standing out there in the cold. He knew how she felt. It was that chill which only fear can put in you. He said, 'I'm here to help you, ma'am. Why don't you wait in the car where it's warm? By the way, my name is Bryan Anderson.'

Well, all she had was a flat tire, but for an old lady, that was bad enough. Bryan crawled under the car looking for a place to put the jack, skinning his knuckles a time or two. Soon he was able to change the tire. But he had to get dirty and his hands hurt. As he was tightening up the lug nuts, she rolled down the window and began to talk to him. She told him that she was from St. Louis and was only just passing through. She couldn't thank him enough for coming to her aid. Bryan just smiled as he closed her trunk. The lady asked how much she owed him. Any amount would have been all right with her. She already imagined all the awful things that could have happened had he not stopped. Bryan told her that he did not want money. This was not a job to him. This was helping someone

in need, and God knows there were plenty, who had given him a hand in the past. He told her that if she really wanted to pay him back, the next time she saw someone who needed help, she could give that person the assistance they needed, and Bryan added, 'And think of me.' He waited until she started her car and drove off.

It had been a cold and depressing day, but he felt good as he headed for home, disappearing into the twilight. A few miles down the road the lady saw a small cafe. She went in to grab a bite to eat, and take the chill off before she made the last leg of her trip home. It was a dingy looking restaurant.

Outside were two old gas pumps. The waitress came over and brought a clean towel to wipe her wet hair. She had a sweet smile, one that even being on her feet for the whole day couldn't erase. The lady noticed that the waitress was expecting, but she never let the strain and aches change her attitude.

The old lady wondered how someone who had so little could be so giving to a stranger. Then she remembered Bryan. After the lady finished her meal, she paid with a hundred-dollar bill.

The waitress quickly went to get change for her hundred-dollar bill, but the old lady had slipped right out the door. She was gone by the time the waitress came back. The waitress wondered where the lady could be. Then she noticed something written on the napkin. There were tears in her eyes when she read what the lady wrote: 'You don't owe me anything. I have been there too. Somebody once helped me out, the way I'm helping you. If you really want to pay me



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back, here is what you do: Do not let this chain of love end with you.' Under the napkin were 4 more \$100 bills. Well, there were tables to clear, sugar bowls to fill, and people to attend to, but the waitress made it through another day. That night when she got home from work and climbed into bed, she was thinking about the money and what the lady had written. How could the lady have known how much she and her husband needed it? With the baby due next month, it was going to be hard.... She knew how worried her husband was, and as he lay sleeping next to her, she gave him a soft kiss and whispered soft and low, 'Everything's going to be all right. I love you, Bryan Anderson.'

1. With reference to the passage, which of the following is similar in meaning with "pulled up"?

- A. Put it down
- B. Consented
- C. Drove off
- D. Climbed up
- E. Halted

2. With reference to the passage, which of the following words best expresses the meaning of "expecting"?

- A. Apprehending
- B. Hoping
- C. Pregnant
- D. Waiting
- E. Demanding

3. With reference to the passage, which of the following best expresses the meaning of "dingy"?

- A. Scary
- B. Gloomy
- C. Parched
- D. Special
- E. Heated

4.

Why did Bryan pull up in front of the old lady?

- I. She was frightened
- II. She was old
- III. It was his way to help people in need
- A. Both I and II
- B. Only III
- C. Only I
- D. Both I and III
- E. All of these

5.

What did the waitress notice when she came back with the change?

- I. Something written on the napkin
- II. The lady to whom she had to return the change was nowhere to be seen
- III. The lady had not touched her dessert

- A. Only II
- B. Only I
- C. Both I and II
- D. Both II and III
- E. All of these

6. What is Bryan's profession?

- A. Police officer
- B. Factory worker
- C. Mechanic
- D. Not clearly mentioned in the passage
- E. Waiter

7. What does "attend to" mean with reference to the passage?

- A. Serve
- B. Look for
- C. Cool down
- D. Present
- E. Freshen up

8. What did Bryan ask the lady to do in return for his help?

- A. Give the waitress a better job
- B. Make a hefty donation to a charity in St. Louis



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- C. Send money to his children
- D. Help someone in need
- E. Finance his company

9.

What do the following lines from the passage convey?

**"Bryan told her that he did not want money. This was not a job to him. This was helping someone in need..."**

- A. Forgiveness
- B. Competency
- C. Flexibility
- D. Spontaneity
- E. Generosity

**Direction:** Read the sentence to find out whether there is an error in it. The error, if any, will be in one part of the sentence. The number corresponding to that part will be your answer. If the given sentence is correct as it is, mark the answer as 'No error'. Ignore the errors of punctuation, if any.

10. Despite all our efforts during (1)/ the past few months, there remain (2)/ lots of work to do before (3)/ the project can be launched. (4)

- A. 1
- B. 2
- C. 3
- D. 4
- E. No Error

**Direction:** Read the sentence to find out whether there is an error in it. The error, if any, will be in one part of the sentence. The number corresponding to that part will be your answer. If the given sentence is correct as it is, mark the answer as 'No error'. Ignore the errors of punctuation, if any.

11. Activists has started (1)/a social media campaign (2)/ against the

alleged destruction (3)/ of flora and fauna along the riverside. (4)

- A. 1
- B. 2
- C. 3
- D. 4
- E. No Error

**Direction:** Read the sentence to find out whether there is an error in it. The error, if any, will be in one part of the sentence. The number corresponding to that part will be your answer. If the given sentence is correct as it is, mark the answer as 'No error'. Ignore the errors of punctuation, if any.

12. We were surprised (1)/ that she participated (2)/ at the performance (3)/ held at NCPA. (4)/ No error (5)

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

**Direction:** Read the sentence to find out whether there is an error in it. The error, if any, will be in one part of the sentence. The number corresponding to that part will be your answer. If the given sentence is correct as it is, mark the answer as 'No error'. Ignore the errors of punctuation, if any.

13. The message in all stories of Leo Tolstoy (1)/ is presented with such humour whom (2)/ the reader hardly realises that (3)/ it is strongly didactic. (4)

- A. 1
- B. 2
- C. 3
- D. 4
- E. No error

**Direction:** The following question carries one statement with one blank. Choose the most appropriate word from the options to fill the blank.



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14. The sale of instant food has the potential to generate \_\_\_\_\_ amount of revenue for the company.

- A. Significance
- B. Signified
- C. Significant
- D. Signalling
- E. Signify

**Direction:** The following question carries one statement with one blank. Choose the most appropriate word from the options to fill the blank.

15. The \_\_\_\_\_ to take an antibiotic in case of a bacterial infection, can be harmful.

- A. Failure
- B. Manage
- C. Pain
- D. Safety
- E. Benefit

**Direction:** The following question carries one statement with one blank. Choose the most appropriate word from the options to fill the blank.

16. The needs of a human depend on the way their bodies are \_\_\_\_\_.

- A. Distinguished
- B. Mystified
- C. Create
- D. Constituted
- E. Endanger

**Direction:** The following question carries one statement with one blank. Choose the most appropriate word from the options to fill the blank.

17. When a government fails to provide primary health care to those who can't afford it, it \_\_\_\_\_ their basic right.

- A. Suffers
- B. Pains
- C. Violates
- D. Brings
- E. Nurtures

**Direction:** Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in a proper sequence to form a meaningful paragraph and then answer the questions given below:

A. To ensure that this does not happen and to reduce UPI frauds, banks have set a cap on the transaction amount.

B. But even as the reduction of friction in payments is driving the growth of new businesses, it is also orchestrating fraud.

C. With a likely influx into new-age payments platforms in the aftermath of the coronavirus outbreak, things may only get worse.

D. This is a necessary step as without it the accelerated growth of the digital economy in India will find it difficult to sustain.

E. Since its introduction in 2016 by NPCI, the payment system has changed the payments paradigm in the country.

F. Wallets and UPI have taken over the Indian digital payment ecosystem with robust technology filters and site auditors to prevent fraudsters from entering the platform.

18.

Which of the following will be the THIRD statement after rearranging the paragraph?

- A. F
- B. A
- C. D
- D. E
- E. B

19. Which of the following will be the SECOND statement after rearranging the paragraph?

- A. F
- B. A
- C. D
- D. E



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E. B

20.Which of the following will be the FOURTH statement after rearranging the paragraph?

- A. F
- B. A
- C. D
- D. C
- E. B

21.Which of the following will be the FIRST statement after rearranging the paragraph?

- A. F
- B. A
- C. D
- D. E
- E. C

22.Which of the following will be the LAST statement after rearranging the paragraph?

- A. F
- B. A
- C. D
- D. E
- E. B

**Direction:** In each question, a sentence with four words printed in bold is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in bold may either be misspelt or inappropriate in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark (5), i.e., 'All are correct', as your answer.

23. He **laiy** in the (1) bed to **rest**, and (2) **within** no time (3) **dozed** off to sleep. (4)

- A. 1
- B. 2

C. 3

D. 4

E. All are correct

**Direction:** In each question, a sentence with four words printed in bold is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in bold may either be misspelt or inappropriate in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark (5), i.e., 'All are correct', as your answer.

24. It was **disapointing** (1) to know that **despite** (2) his best **attempts**, (3) he had **failed** (4) in the exam.

- A. 1
- B. 2
- C. 3
- D. 4
- E. All are correct

**Direction:** In each question, a sentence with four words printed in bold is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in bold may either be misspelt or inappropriate in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the words printed in bold are correctly spelt and also appropriate in the context of the sentence, mark (5), i.e., 'All are correct', as your answer.

25. He was so **scared** (1) after **watching** (2) the **movie** (3) that he didn't sleep for three **nights** (4) after that.

- A. 1
- B. 2
- C. 3



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- D. 4  
E. All are correct

**Direction:** Read the following information carefully to answer the questions based on it.

Eight people i.e., A, B, C, D, E, F, G and H are born in eight different months i.e., January, February, March, June, July, September, November and December but not necessarily in the same order. B was born after June in the month having 31 days. Three people were born between B and H. Two people were born between H and A. A was born after H. Three people were born between A and D. E was born before June in the month having 31 days. Three people were born between E and F. C was born just before F.

26.

How many people were born after F?

- A. One  
B. Three  
C. Two  
D. None  
E. Four

27. Who amongst the following people was born in July?

- A. B  
B. A  
C. E  
D. C  
E. None of these

28. How many people were born between G and B?

- A. Three  
B. None  
C. Two  
D. One  
E. Four

29. D was born in which amongst the following months?

- A. November  
B. December  
C. July  
D. January  
E. None of these

30. How many people were born Before C?

- A. More than three  
B. Three  
C. Two  
D. One  
E. None

**Direction:** In the question below are given three statements followed by the conclusions. 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.

31.

**Statements:**

- All Lab is Mat  
Some Mat is Select  
All Select is Room

**Conclusions:**

- I. Some Room is Lab  
II. All Mat is Room  
A. Only I follows  
B. Only II follows  
C. Either I or II follows  
D. Neither I nor II follows  
E. Both I and II follow

32. **Statements:**

- All Form is Pen  
Some Pen is File  
No File is Folder

**Conclusions:**

- I. Some Pen is not Folder  
II. No Folder is Form  
A. Only I follows  
B. Only II follows  
C. Either I or II follows



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- D. Neither I nor II follows  
E. Both I and II follow

**Direction:** Study the following information and answer to the given questions.

In a family of three generations with eight members, either both or none of the parents of each member is alive. A who is the father of C is married to E . G is the sister of B who is an unmarried male. D is the daughter-in-law of G. Neither A nor E has siblings.

33.

Who among the following is the child of G?

- A. D
- B. A
- C. E
- D. C
- E. F

34. How is C related to B?

- A. Husband
- B. Wife
- C. Brother-in-law
- D. Cannot be determined
- E. Sibling

35. How many members are female in the family?

- A. 4
- B. 5
- C. 3
- D. 6
- E. None of the above

**Direction:** Read the following information carefully to answer the questions based on it.

Eight people i.e., A, B, C, D, E, F, G and H sit in a circular table with equidistance to each other. All of them face inside the table. B sits second to the right of A . Two people sit between A and H. C sits second to

the left of H. Three people sit between C and F. G sits third to the left D . E does not sit adjacent to H.

36.

Who many people sit between A and H when counted from left of H?

- A. Two
- B. Three
- C. One
- D. None
- E. Four

37. Who sits opposite to A?

- A. G
- B. F
- C. E
- D. H
- E. None of these

38. Who sits third to the left of E?

- A. B
- B. G
- C. H
- D. C
- E. None of these

39. Who sits fourth to the right of C?

- A. F
- B. E
- C. D
- D. G
- E. None of these

40. How many people sit between D and E when counted from Left of D?

- A. One
- B. Three
- C. None
- D. Two
- E. None of these

**Direction:** Study the following information and answer to the given questions.

EGD FPJ IQH CVW YOV  
41.



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If the letters within the words are arranged in alphabetical order from the left to the right, then how many letters' positions in the word will remain unchanged?

- A. 3
- B. 2
- C. 4
- D. 0
- E. None of the above

42. If positions of the first and last letters are interchanged within the words, then how many meaningful words will be formed?

- A. None
- B. One
- C. Three
- D. Four
- E. None of the above

43. If a meaningful word can be formed using the second letter of each word, then what will be the third letter of the newly formed word? If more than one words can be formed, mark your answer as X. If no such word can be formed mark your answer as Z.

- A. Q
- B. O
- C. P
- D. X
- E. Z

44. If the consonants are changed with the next letter and the vowel are changed with the previous letter according to the Alphabet series, then how many words will have at least one vowel?

- A. Two
- B. Three
- C. Two
- D. Four
- E. None of the above

45.

If PROJECT is coded as QSNKDDU, MORNING is coded as NNSOJOH then how is GARDEN coded?

- A. HZTFDP
- B. HBSEFC
- C. HASEDG
- D. HBSEDP
- E. HZSEDO

**Direction:** Read the following information carefully to answer the questions based on it.

Nine people i.e., A, B, C, D, E, F, G, H and J are sitting in a row. All of them face toward north. B sits third to the left of J. Two people sit between J and A. Three people sit between A and H. C sits third to the left of H. No one sits between C and D. E sits third to the right of F.

46. How many people sit between G and A?

- A. None
- B. One
- C. Three
- D. Two
- E. More than three

47. Who amongst the following sits third to the right of D?

- A. H
- B. F
- C. B
- D. J
- E. None of these

48. How many people sit to the right of J?

- A. Two
- B. One
- C. Three
- D. None
- E. None of these

49. Who sits between E and H?

- A. J



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- B. F
- C. B
- D. G
- E. None of these

50. How many people sit to the left of B?

- A. Three
- B. Two
- C. One
- D. None
- E. More than three

**Direction:** What value will come in place of the question mark (?) in the following question?

51.

$$(24 \times 25) \div 15 = ? \div 5$$

- A. 160
- B. 180
- C. 240
- D. 200
- E. None of these

52.  $(35\% \text{ of } 720) - ? = (125\% \text{ of } 24)$

- A. 192
- B. 240
- C. 252
- D. 222
- E. None of these

**Direction:** What value will come in place of the question mark (?) in the following question?

$$53. \sqrt{1089} \div 11 + 127 = ? - 15$$

- A. 145
- B. 130
- C. 120
- D. 150
- E. None of these

**Direction:** What value will come in place of the question mark (?) in the following question?

$$54. (40\% \text{ of } ?) + (160\% \text{ of } 125) = 280$$

- A. 240
- B. 250

- C. 160
- D. 200
- E. 180

**Direction:** What value will come in place of the question mark (?) in the following question?

$$55. (180 \div 4) + (252 \div 9) = ? \div 3$$

- A. 219
- B. 264
- C. 244
- D. 202
- E. None of these

**Direction:** What value should come in place of the question mark (?) in the following question?

56.

$$1800 \div 3 \times 4 + ? = 2545$$

- A. 115
- B. 275
- C. 195
- D. 265
- E. 145

**Direction:** What should come in place of the question mark (?) in the following number series?

57.

$$11, 12, 25, 76, 305, ?$$

- A. 764
- B. 656
- C. 585
- D. 936
- E. 1526

**Directions:** What should come in place of the questions mark (?) in the following questions?

58.

$$13, ?, 6.5, 13, 52, 416$$

- A. 5
- B. 8.5
- C. 9
- D. 3
- E. 6.5



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**Direction:** What should come in place of the question mark (?) in the following number series?

59.

1, 29, 43, 50, 53.5, ?

- A. 70
- B. 55.25
- C. 64
- D. 58.75
- E. 56.25

**Direction:** What should come in place of the question mark (?) in the following number series?

60.

236, 237, ?, 242, 226, 251

- A. 239
- B. 240
- C. 241
- D. 230
- E. 233

**Direction:** In each of these questions, two equations (I) and (II) are given. You have to solve both the equations and give answer.

61.

$$\text{I. } x^2 - 5x + 104 = 0$$

$$\text{II. } y^2 + 8y - 84 = 0$$

- A.  $x > y$
- B.  $x \leq y$
- C.  $x < y$
- D.  $x \geq y$
- E.  $x = y$  or relationship between  $x$  and  $y$  can't be established

62.

$$\text{I. } 2x^2 - 35x + 48 = 0$$

$$\text{II. } y^2 + 17y + 60 = 0$$

- A.  $x > y$
- B.  $x \leq y$
- C.  $x < y$
- D.  $x \geq y$
- E.  $x = y$  or relationship between  $x$  and  $y$  can't be established

63.

$$\text{I. } 10x^2 - 13x + 4 = 0$$

$$\text{II. } y^2 - 22y + 57 = 0$$

- A.  $x > y$
- B.  $x \leq y$
- C.  $x < y$
- D.  $x \geq y$
- E.  $x = y$  or relationship between  $x$  and  $y$  can't be established

**Direction:** In each of these questions, two equations (I) and (II) are given. You have to solve both the equations and give answer.

64.

$$\text{I. } x^2 + 16x - 161 = 0$$

$$\text{II. } y^2 - 22y - 104 = 0$$

- A.  $x > y$
- B.  $x \leq y$
- C.  $x < y$
- D.  $x \geq y$
- E.  $x = y$  or relationship between  $x$  and  $y$  can't be established

65.

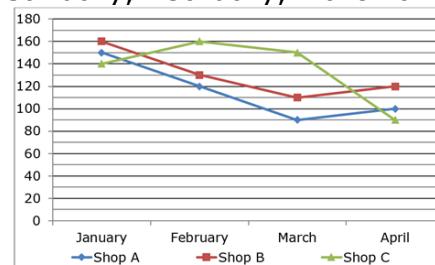
$$\text{I. } x^2 + 26x + 153 = 0$$

$$\text{II. } y^2 - 12y - 189 = 0$$

- A.  $x > y$
- B.  $x \leq y$
- C.  $x < y$
- D.  $x \geq y$
- E.  $x = y$  or relationship between  $x$  and  $y$  can't be established

**Direction:** Study the following line graph carefully and answer the given question.

The line graph given below shows the number of articles sold by 3 shops A, B and C in four different months January, February, March and April.



66.



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What is the difference between the number of articles sold by shop B and shop C together in January and the number of articles sold by shop A in February and April together?

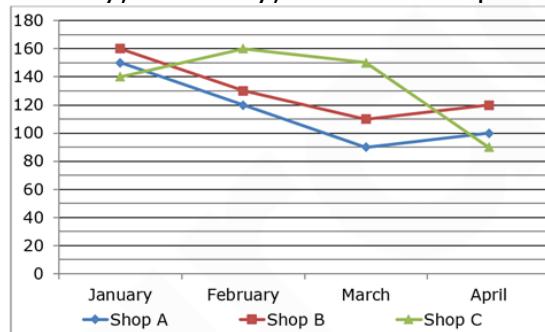
- A. 40
- B. 60
- C. 80
- D. 50
- E. None of these

67.What is the average of the number of articles sold by shop B in all four months?

- A. 100
- B. 130
- C. 80
- D. 120
- E. None of these

**Direction:** Study the following line graph carefully and answer the given question.

The line graph given below shows the number of articles sold by 3 shops A, B and C in four different months January, February, March and April.

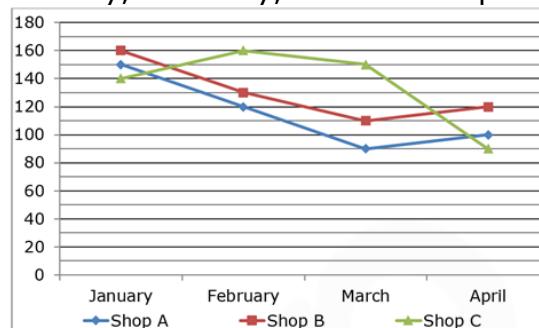


68. What is the ratio of the number of articles sold by all three shops in January to that in March?

- A. 9 : 7
- B. 7 : 8
- C. 6 : 5
- D. 3 : 4
- E. None of these

**Direction:** Study the following line graph carefully and answer the given question.

The line graph given below shows the number of articles sold by 3 shops A, B and C in four different months January, February, March and April.



69. If the ratio of the number of articles sold by shop A, shop B and shop C is 5 : 4 : 7 respectively in May and the number of articles sold by shop A in May is 50 more than that in April, find the total number of articles sold by all three shops in May.

- A. 450
- B. 540
- C. 480
- D. 600
- E. 400

70.The number of articles sold by shop A in February and March together is how much percent more than the number of articles sold by shop C in March?

- A. 50%
- B. 30%
- C. 40%
- D. 25%
- E. 60%

71.A person lent a certain sum of money at 5% simple interest and in 5 years the difference between the amount of interest and the sum lent is Rs. 1650, find the sum that he lent.

- A. Rs. 2400
- B. Rs. 2200
- C. Rs. 2700
- D. Rs. 2000
- E. None of these



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72.If the compound interest earned on a certain sum for 2 years at 12% per annum is Rs. 636, what will be the simple interest at the same rate for the same period?

- A. Rs. 400
- B. Rs. 750
- C. Rs. 800
- D. Rs. 600
- E. None of these

73.A, B and C together can complete a piece of work in 12 days and the ratio of the efficiency of A, B and C is 1 : 2 : 3 respectively. If A and B started the work and worked for 12 days after that B left the work and the remaining work is done by A and C, for how many days did C work?

- A. 12 days
- B. 9 days
- C. 8 days
- D. 10 days
- E. 15 days

74.Two trains A and B are moving in the opposite directions at speed of 65 km/h and 34 km/h respectively. The time taken by the train A to cross a man sitting in the train B is 16 seconds. What is the length (in metres) of the train A?

- A. 440 m
- B. 360 m
- C. 450 m
- D. 540 m
- E. None of these

75.A shopkeeper is selling an article at a discount of 12% on the Marked price. If the Marked price is 25% above the cost price and the article was sold for Rs. 825 then find the cost price of the article.

- A. Rs. 750
- B. Rs. 840
- C. Rs. 640
- D. Rs. 720

E. None of these

76.The Secretariat of the SAARC is situated in which of the following cities?

- A. Kathmandu
- B. Hyderabad
- C. New Delhi
- D. Colombo
- E. Dhaka

77.Which one of the following books is written by Dr. Abdul Kalam?

- A. Rebooting India
- B. Imagining India
- C. Untouchable
- D. The Life Tree

78.The by product in soap industry is:

- A. glycerol
- B. Ethylene glycol
- C. Isoprene
- D. butane
- E. None of the above

79.Who won Nobel Prize for Economics 2019?

- A. Abhijit Banerjee, Esther Duflo and Michael Kremer
- B. Goodenough, M. Stanley Whittingham and Akira Yoshino
- C. James Peebles, Michel Mayor and Didier Queloz
- D. Peter Handke and Olga Tokarczuk
- E. None of the above

80.The velocity of light is maximum in \_\_\_\_\_.

- A. Diamond
- B. Water
- C. Vacuum
- D. Glass

81.Chalachitram National Film Festival was held in March 2019. Which city organized this Festival?

- A. Kochi
- B. Chennai



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C. Bangalore  
D. New Delhi  
E. Guwahati

82.The 11<sup>th</sup> BRICS summit was held in  
A. India  
B. South Africa  
C. China  
D. Brazil

83.A book titled 'The Battle of Belonging' has been authored by\_\_\_\_\_.  
A. Arun Shourie  
B. Shashi Tharoor  
C. Karan Singh  
D. K. Natwar Singh

84.When is World Pneumonia Day celebrated?  
A. 18 August  
B. 5 September  
C. 19 October  
D. 12 November  
E. 1 December

85.Which technology is used in the arogya setu app to track the COVID-19 infection?  
A. Bluetooth and GPS services  
B. Near Field Communication Technology  
C. Radio Frequency Identification (RFID) technology  
D. Straight Through Processing technology  
E. Host Card Emulation (HCE) technology

86.Rani Rampal is associated with which of the following sports?  
A. Cricket  
B. Wrestling  
C. Hockey  
D. Table Tennis  
E. Squash

87.Who has been appointed as new Executive Director of Asian Development Bank (ADB), Manila?  
A. Subhash Kamath  
B. Preeti Sudan  
C. Vinkesh Gulati  
D. Sameer Kumar Khare  
E. Rajesh Khullar

88.Which of the following cheque is not categorized in normal cheque?  
A. Order Check  
B. Stale Cheque  
C. Bearer Cheque  
D. Banker's Cheque  
E. Crossed Cheque

89.The imperial bank of India was renamed as State bank of India in which year?  
A. 1955  
B. 1956  
C. 1958  
D. 1960  
E. None of these

90.Bharosa Saving Accounts is launched by which Payments Bank?  
A. Paytm Payments Bank  
B. Airtel Payments Bank  
C. India Post Payments Bank  
D. Fino Payments Bank  
E. None of these

91.India Post Payments Bank was established in which year?  
A. 2014  
B. 2015  
C. 2016  
D. 2017  
E. 2018

92.What is Basic Savings and Bank Deposit account?  
A. An account which does not have any minimum balance requirement  
B. An account which requires minimum balance requirement



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- C. An account which act as both saving and current account simultaneously  
D. An account which has intra as well as intra country transactions  
E. None of these

93.What is the use of "IFSC" code in banking system?

- A. IFSC is used for security purpose.  
B. IFSC is used for customer identification  
C. IFSC is used by the NEFT system to route the message to the destination banks/branches.  
D. IFSC is used by the NEFT system to route the message to the RBI.  
E. None of these

94.What does "I" stand for in RIDF?

- A. Infrastructure  
B. Irrigation  
C. Institute  
D. Instruction  
E. International

95.Bank for International Settlement (BIS) has its headquarters in?

- A. Basel  
B. Geneva  
C. Zurich  
D. Bern  
E. Berlin

96.Who is the Regulator of Capital Market?

- A. RBI  
B. IRDA  
C. NSE  
D. SEBI  
E. None of the above

- 97.National housing bank is subsidiary of-  
A. LIC  
B. NABARD  
C. RRB  
D. RBI  
E. SEBI

98.Where is Kanha National Park located?

- A. Uttar Pradesh  
B. Uttarakhand  
C. Himachal Pradesh  
D. Madhya Pradesh  
E. Odisha

99.Which North-eastern state government declared the Pakke Hornbill fest as 'State Festival'?

- A. Manipur  
B. Assam  
C. Nagaland  
D. Arunachal Pradesh  
E. Sikkim

100.The Department for Promotion of Industry and Internal Trade has awarded GI tag to five varieties of Indian coffee. Which Indian state is the largest producer of coffee?

- A. Andhra Pradesh  
B. Kerala  
C. Karnataka  
D. Telangana  
E. Tamil Nadu



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## # # # ANSWERS # # #

1. Ans. E.

Let us understand the meanings of the given alternatives:

Put it down : to keep something down, in case we use it for someone like 'put someone down' it becomes a phrasal verb which means to criticize someone, which does not fit the given context.

Consent- to give permission for something to happen

Drove off (phrasal verb)- to cause or force (someone or something) to leave

Climbed up- to go up or ascend

Note that "Pull up" means to (of a vehicle) come to a halt.

Thus, option E - 'Halted' which means to stop is the correct answer.

2. Ans. C.

Besides "hoping", 'expecting' also means pregnant. The passage mentions, "With the baby due next month..." which implies that the waitress was pregnant.

Also note the meanings of the other words given in the options

Apprehending - understand or perceive/ arrest (someone) for a crime

Demanding- (of a task) requiring much skill or effort

3. Ans. B.

"Dingy" means gloomy or dark.

Of the given options, considering their meanings:

Scary- frightening; causing fear

Gloomy - dark or poorly lit, especially so as to appear depressing or frightening

Parched - dried out with heat

Option B 'Gloomy' can best replace the word dingy.

4. Ans. B.

Refer to these lines in the passage :

"One day a man saw an old lady, stranded on the side of the road, but even in the dim light of day, **he could see she needed help**. So, he **pulled up** in front of her Mercedes and got out."

It is established in the passage that repairing cars was not Bryan's profession where it is mentioned that he somehow managed to fix the jack hurting himself. The point is that he believed in helping people in need. Thus, (c) is correct. It cannot be gathered from the passage that Bryan stopped because the lady was old and/ or frightened.

5. Ans. C.

Refer to the following lines from the paragraph: "She was gone by the time the waitress came back. The waitress wondered where the lady could be. Then she noticed something written on the napkin." Thus, both (I) and (II) are correct.

6. Ans. D.

The passage states, "Bryan never thought twice about being paid. This was not a job to him." So, Bryan was not a mechanic. The passage does not mention his profession. Thus, option D is the correct answer.

7. Ans. A.

Looking at the meanings of the given options :

Look for - search something

Cool down - to become, or to cause someone to become, less angry or excited

Freshen up - to wash your hands and face and make yourself cleaner and tidier/ to improve your skill or knowledge of something

To 'attend to' means 'to help someone or deal with something'. Hence, "serve" which directly relates to present (food or drink) to someone in



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the given context is the correct synonym.

8. Ans. D.

According to the passage, "He told her that if she really wanted to pay him back, the next time she saw someone who needed help, she could give that person the assistance they needed". Thus, option D is the correct answer.

9. Ans. E.

The aforementioned lines of the passage indicate the act of kindness or generosity. Thus, option E is the most appropriate answer.

Competency- the ability to do something successfully or efficiently; competency

Flexibility- willingness to change or compromise.

Spontaneity- the condition of being spontaneous; spontaneous behaviour or action.

10. Ans. E.

There is no error in the statement and thus the correct response is option E.

11. Ans. A.

The error is in the first part of the statement. The context is of a plural noun 'activists', thus the requisite helping verb is 'have' instead of 'has'.

12. Ans. C.

The error is in the third part; 'at' needs to be replaced with 'in'. "Participated in the performance" is the correct phrase. Hence, option C is the correct response.

13. Ans. B.

The error is in the second part of the sentence.

We need to replace 'whom' with 'that'. The use of the pronoun 'whom' is incorrect and should be replaced by 'that' which acts as a conjunction in this case.

So, the correct answer is option B.

14. Ans. C.

We need an adjective in blank to modify the noun "amount". 'Significance' is a noun, whereas 'signalling' and 'signify' are verbs. "Signified" is an adjective but will not make a correct sense in the given sentence. Among the given options, the word 'significant' makes the statement contextually as well as grammatically correct. Hence, option C is the right answer.

15. Ans. A.

The statement talks about the bacterial infection which can harm a person, if he/ she does not take an antibiotic. Now, a harm can only be caused if the antibiotic is not taken. It eliminates options B, D and E. Out of 'failure' and 'pain', 'failure' is the only option to make the statement meaningful. Hence, option A is the correct answer.

16. Ans. D.

Following the elimination method, we need third form of the verb in the blank. This eliminates option C and E. Now, if we talk about option A, since the statement is not comparing human bodies with any other thing, "distinguished" appears incorrect here. This eliminates option A. The word 'mystified' also does not fit in the context as it means utterly bewildered or perplex (someone). The only option that can make the statement grammatically and contextually correct is 'constituted', which means be (a part) of a whole. Therefore, option D is the right answer.

17. Ans. C.

In a situation when a government cannot fulfill the most basic requirement of the people, it somehow denies/ ignores their rights as primary health care, which is the right of the people. Since the action is imposed on the people, "violates" is



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the most appropriate word to fill the blank.

18. Ans. E.

The correct sequence is FEBCAD.

The passage revolves around the newly established payment methods and the hazards associated with it. The most appropriate statement to introduce the passage is F which introduces the methods i.e. wallets and UPI system. E makes use of the pronoun 'its' to refer to the wallet and UPI system mentioned in F. So, F will be followed by E. The next part of the passage introduces the associated hazards in the form of scams and frauds. This is best introduced by the statement B with the use of the conjunction 'but'. Statement C further mentions a possible aggravation of the issue due to the coronavirus outbreak. So, the sequence so far will be FEBC. AD is a logical pair connected by the pronoun 'this' mentioned in D. referring to the step taken by banks to reduce UPI frauds mentioned in A.

19. Ans. D.

The correct sequence is FEBCAD.

The passage revolves around the newly established payment methods and the hazards associated with it. The most appropriate statement to introduce the passage is F which introduces the methods i.e. wallets and UPI system. E makes use of the pronoun 'its' to refer to the wallet and UPI system mentioned in F. So, F will be followed by E. The next part of the passage introduces the associated hazards in the form of scams and frauds. This is best introduced by the statement B with the use of the conjunction 'but'. Statement C further mentions a possible aggravation of the issue due to the coronavirus outbreak. So, the sequence so far will

be FEBC. AD is a logical pair connected by the pronoun 'this' mentioned in D. referring to the step taken by banks to reduce UPI frauds mentioned in A.

20. Ans. D.

The correct sequence is FEBCAD.

The passage revolves around the newly established payment methods and the hazards associated with it. The most appropriate statement to introduce the passage is F which introduces the methods i.e. wallets and UPI system. E makes use of the pronoun 'its' to refer to the wallet and UPI system mentioned in F. So, F will be followed by E. The next part of the passage introduces the associated hazards in the form of scams and frauds. This is best introduced by the statement B with the use of the conjunction 'but'. Statement C further mentions a possible aggravation of the issue due to the coronavirus outbreak. So, the sequence so far will be FEBC. AD is a logical pair connected by the pronoun 'this' mentioned in D. referring to the step taken by banks to reduce UPI frauds mentioned in A.

21. Ans. A.

The correct sequence is FEBCAD.

The passage revolves around the newly established payment methods and the hazards associated with it. The most appropriate statement to introduce the passage is F which introduces the methods i.e. wallets and UPI system. E makes use of the pronoun 'its' to refer to the wallet and UPI system mentioned in F. So, F will be followed by E. The next part of the passage introduces the associated hazards in the form of scams and frauds. This is best introduced by the statement B with the use of the



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conjunction 'but'. Statement C further mentions a possible aggravation of the issue due to the coronavirus outbreak. So, the sequence so far will be FEBC. AD is a logical pair connected by the pronoun 'this' mentioned in D. referring to the step taken by banks to reduce UPI frauds mentioned in A.

22. Ans. C.

The correct sequence is FEBCAD. The passage revolves around the newly established payment methods and the hazards associated with it. The most appropriate statement to introduce the passage is F which introduces the methods i.e. wallets and UPI system. E makes use of the pronoun 'its' to refer to the wallet and UPI system mentioned in F. So, F will be followed by E. The next part of the passage introduces the associated hazards in the form of scams and frauds. This is best introduced by the statement B with the use of the conjunction 'but'. Statement C further mentions a possible aggravation of the issue due to the coronavirus outbreak. So, the sequence so far will be FEBC. AD is a logical pair connected by the pronoun 'this' mentioned in D. referring to the step taken by banks to reduce UPI frauds mentioned in A.

23. Ans. A.

The given sentence is the case of past indefinite tense. Therefore, second form of verb should be used. Hence "laiy" must be replaced by "lay" as 'laiy' is not a legitimate word. Thus, option A is the answer.

24. Ans. A.

"Disapointing" is incorrect and the correct spelling is "disappointing". Thus, option A is the correct answer.

25. Ans. E.

The given sentence is correct and no change is required.

26. Ans. A.

Month	People
January	H
February	G
March	E
June	A
July	B
September	C
November	F
December	D

27. Ans. A.

Month	People
January	H
February	G
March	E
June	A
July	B
September	C
November	F
December	D

28. Ans. C.

Month	People
January	H
February	G
March	E
June	A
July	B
September	C
November	F
December	D

29. Ans. B.

Month	People
January	H
February	G
March	E
June	A
July	B
September	C
November	F
December	D

30. Ans. A.

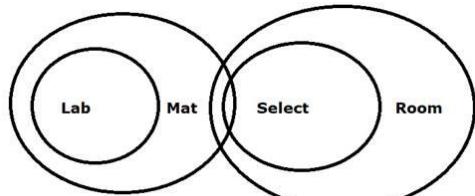


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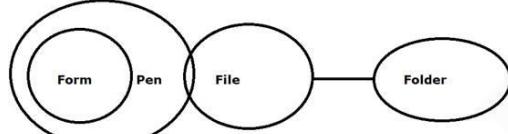
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Month	People
January	H
February	G
March	E
June	A
July	B
September	C
November	F
December	D

31. Ans. D.

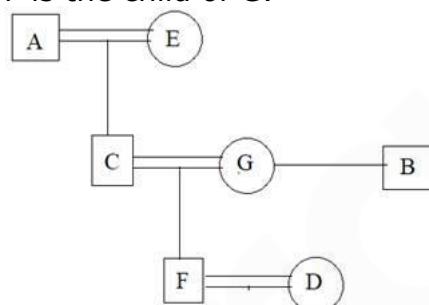


32. Ans. A.



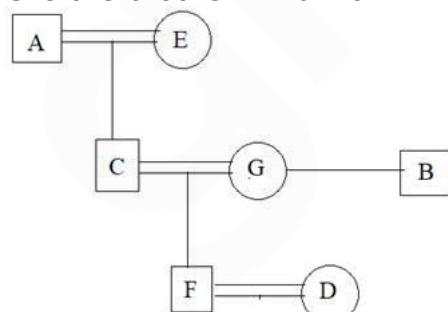
33. Ans. E.

F is the child of G.



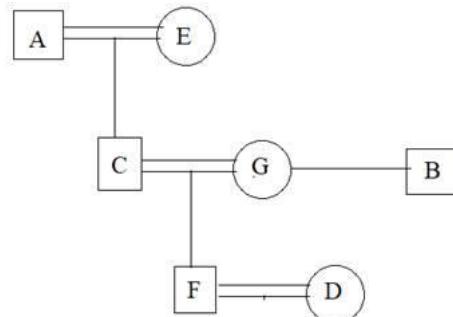
34. Ans. C.

C is the brother-in-law of B.

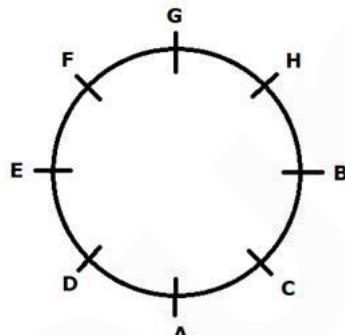


35. Ans. C.

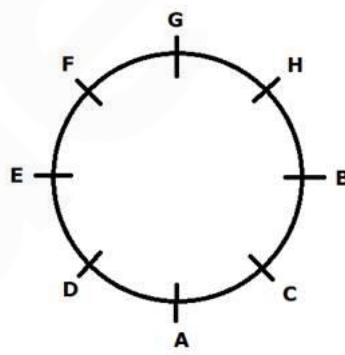
Three members are female.



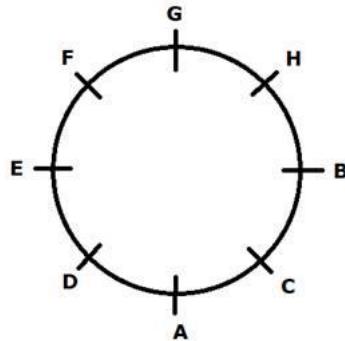
36. Ans. A.



37. Ans. A.



38. Ans. C.

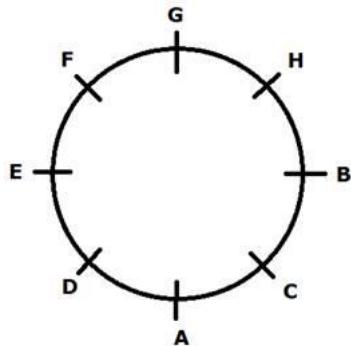


39. Ans. A.

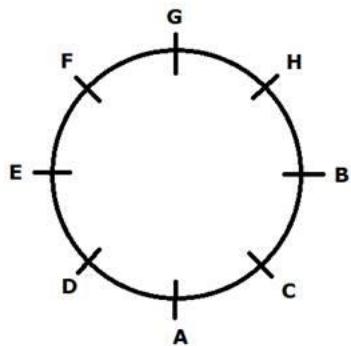


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40. Ans. C.



41. Ans. C.

Given,

EGD FPJ IQH CVW YOV

After the arrangement, the series becomes –

DEG **F**JP HIQ **CVW** OVY

Hence, four letters have not changed their positions.

42. Ans. A.

Given,

EGD FPJ IQH CVW YOV

After the arrangement, the series becomes –

DGE JPF HQI WVC VOY

Hence, no meaningful word can be formed.

43. Ans. E.

Given,

EGD FPJ IQH CVW YOV

The letters are G, P, Q, V and O

No meaningful word can be formed.

44. Ans. A.

Given,

EGD FPJ IQH CVW YOV

After the arrangement, the series become –

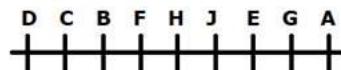
DHE GQK HRI DWX ZPW

Hence, only one word has vowel in it.

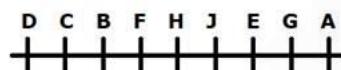
45. Ans. E.

The vowels are changed with the previous letter and the consonants are changed with the following letter in the English alphabet series. Hence, GARDEN is coded as HZSEDO

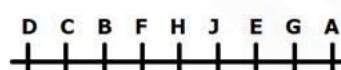
46. Ans. A.



47. Ans. B.



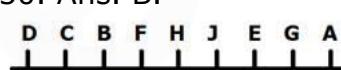
48. Ans. C.



49. Ans. A.



50. Ans. B.



51. Ans. D.

$$(24 \times 25) \div 15 = ? \div 5$$

$$\Rightarrow 600 \div 15 = ? \div 5$$

$$\Rightarrow 40 \times 5 = ?$$

$$\Rightarrow ? = 200$$

Hence, option D is correct.

52. Ans. D.

$$(35\% \text{ of } 720) - ? = (125\% \text{ of } 24)$$

$$\Rightarrow 252 - ? = 30$$

$$\Rightarrow ? = 252 - 30$$

$$\Rightarrow ? = 222$$

53. Ans. A.

$$\sqrt{1089} \div 11 + 127 = ? - 15$$

$$\Rightarrow 33 \div 11 + 127 = ? - 15$$

$$\Rightarrow 3 + 127 + 15 = ?$$

$$\Rightarrow ? = 145$$

54. Ans. D.

$$(40\% \text{ of } ?) + (160\% \text{ of } 125) = 280$$

$$\Rightarrow ? \times 0.40 + 200 = 280$$

$$\Rightarrow ? \times 0.40 = 80$$

$$\Rightarrow ? = 200$$

55. Ans. A.

$$(180 \div 4) + (252 \div 9) = ? \div 3$$



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$$\Rightarrow 45 + 28 = ? \div 3$$

$$\Rightarrow 73 \times 3 = ?$$

$$\Rightarrow ? = 219$$

56. Ans. E.

$$1800 \div 3 \times 4 + ? = 2545$$

$$\Rightarrow 600 \times 4 + ? = 2545$$

$$\Rightarrow 2400 + ? = 2545$$

$$\Rightarrow ? = 145$$

57. Ans. E.

Pattern of the series is:

$$11 \times 1 + 1 = 12$$

$$12 \times 2 + 1 = 25$$

$$25 \times 3 + 1 = 76$$

$$76 \times 4 + 1 = 305$$

$$305 \times 5 + 1 = 1526$$

Hence, option E is correct.

58. Ans. E.

Pattern of the series is:

$$13 \times 0.5 = 6.5$$

$$6.5 \times 1 = 6.5$$

$$6.5 \times 2 = 13$$

$$13 \times 4 = 52$$

$$52 \times 8 = 416$$

Hence, option E is correct.

59. Ans. B.

$$1 + 28 = 29$$

$$29 + 14 = 43$$

$$43 + 7 = 50$$

$$50 + 3.5 = 53.5$$

$$53.5 + 1.75 = 55.25$$

Hence, the missing number is 55.25.

60. Ans. E.

The pattern of the series is:

$$236 + 1^2 = 237$$

$$237 - 2^2 = 233$$

$$233 + 3^2 = 242$$

$$242 - 4^2 = 226$$

$$226 + 5^2 = 251$$

Hence the missing number is 233.

61. Ans. E.

$$I. x^2 - 5x - 104 = 0$$

$$\Rightarrow x^2 - 13x + 8x - 104 = 0$$

$$\Rightarrow x(x - 13) + 8(x - 13) = 0$$

$$\Rightarrow (x - 13)(x + 8) = 0$$

$$\Rightarrow x = 13, -8$$

$$II. y^2 + 8y - 84 = 0$$

$$\Rightarrow y^2 + 14y - 6y - 84 = 0$$

$$\Rightarrow y(y + 14) - 6(y + 14) = 0$$

$$\Rightarrow (y - 6)(y + 14) = 0$$

$$\Rightarrow y = 6, -14$$

So, relationship between x and y can't be established.

62. Ans. A.

$$I. 2x^2 - 35x + 48 = 0$$

$$\Rightarrow 2x^2 - 32x - 3x + 48 = 0$$

$$\Rightarrow 2x(x - 16) - 3(x - 16) = 0$$

$$\Rightarrow (2x - 3)(x - 16) = 0$$

$$\Rightarrow x = \frac{3}{2}, 16$$

$$II. y^2 + 17y + 60 = 0$$

$$\Rightarrow y^2 + 12y + 5y + 60 = 0$$

$$\Rightarrow y(y + 12) + 5(y + 12) = 0$$

$$\Rightarrow (y + 12)(y + 5) = 0$$

$$\Rightarrow y = -12, -5$$

So,  $x > y$ .

63. Ans. C.

$$I. 10x^2 - 13x + 4 = 0$$

$$\Rightarrow 10x^2 - 8x - 5x + 4 = 0$$

$$\Rightarrow 2x(5x - 4) - 1(5x - 4) = 0$$

$$\Rightarrow (5x - 4)(2x - 1) = 0$$

$$\Rightarrow x = \frac{4}{5}, \frac{1}{2}$$

$$II. y^2 - 22y + 57 = 0$$

$$\Rightarrow y^2 - 19y - 3y + 57 = 0$$

$$\Rightarrow y(y - 19) - 3(y - 19) = 0$$

$$\Rightarrow (y - 19)(y - 3) = 0$$

$$\Rightarrow y = 19, 3$$

So,  $x < y$ .

64. Ans. E.

$$I. x^2 + 16x - 161 = 0$$

$$\Rightarrow x^2 + 23x - 7x - 161 = 0$$

$$\Rightarrow x(x + 23) - 7(x + 23) = 0$$

$$\Rightarrow (x + 23)(x - 7) = 0$$

$$\Rightarrow x = -23, 7$$

$$II. y^2 - 22y - 104 = 0$$

$$\Rightarrow y^2 - 26y + 4y - 104 = 0$$

$$\Rightarrow y(y - 26) + 4(y - 26) = 0$$

$$\Rightarrow (y - 26)(y + 4) = 0$$

$$\Rightarrow y = 26, -4$$

So, relationship between x and y can't be established.

65. Ans. B.

$$I. x^2 + 26x + 153 = 0$$

$$\Rightarrow x^2 + 17x + 9x + 153 = 0$$

$$\Rightarrow x(x + 17) + 9(x + 17) = 0$$

$$\Rightarrow (x + 17)(x + 9) = 0$$



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$$\Rightarrow x = -17, -9$$

$$\text{II. } y^2 - 12y - 189 = 0$$

$$\Rightarrow y^2 - 21y + 9y - 189 = 0$$

$$\Rightarrow y(y - 21) + 9(y - 21) = 0$$

$$\Rightarrow (y - 21)(y + 9) = 0$$

$$\Rightarrow y = 21, -9$$

So,  $x \leq y$ .

66. Ans. C.

The sum of the number of articles sold by shop B and shop C together in January =  $160 + 140 = 300$

The sum of the number of articles sold by shop A in February and April together =  $120 + 100 = 220$

Required difference =  $300 - 220 = 80$

67. Ans. B.

Sum of the number of articles sold by shop B in all four months =  $160 + 130 + 110 + 120 = 520$

$$\text{Required average} = \frac{520}{4} = 130$$

68. Ans. A.

Sum of the number of articles sold by all three shops in January =  $150 + 160 + 140 = 450$

Sum of the number of articles sold by all three shops in March =  $90 + 110 + 150 = 350$

Required ratio =  $450 : 350 = 9 : 7$

69. Ans. C.

The number of articles sold by shop A in May =  $100 + 50 = 150$

The number of articles sold by shop B

$$\frac{150}{5} \times 4 = 120$$

The number of articles sold by shop C

$$\frac{150}{5} \times 7 = 210$$

Total number of articles sold by all three shops in May =  $150 + 120 + 210 = 480$

70. Ans. C.

The number of articles sold by shop A in February and March together =  $120 + 90 = 210$

Difference =  $210 - 150 = 60$

$$\text{Required percentage} = \frac{\frac{60}{150} \times 100}{= 40\%}$$

71. Ans. B.

Let the amount that he lent be Rs. x. Interest received after 10 years =  $x \times 5\% \times 5 = \text{Rs. } 0.25x$

According to the data provided in the question, we get:

$$x - 0.25x = 1650$$

$$\Rightarrow 0.75x = 1650$$

$$\Rightarrow x = 2200$$

72. Ans. D.

Let the sum be Rs. x.

According to the data provided in the question, we get:

$$x + 636 = x \left(1 + \frac{12}{100}\right)^2$$

$$\frac{784x}{625}$$

$$\Rightarrow x + 636 = \frac{625}{625}$$

$$\Rightarrow 625x + 636 \times 625 = 784x$$

$$\Rightarrow 159x = 636 \times 625$$

$$\Rightarrow x = 2500$$

Required simple interest =  $2500 \times 0.12 \times 2 = \text{Rs. } 600$

73. Ans. B.

Let the efficiency of A be x unit.

Efficiency of B =  $2x$  units

Efficiency of C =  $3x$  units

So, the total work =  $12(x + 2x + 3x) = 72x$  units

Work done by A and B together in 12 days =  $12(x + 2x) = 36x$  units

Remaining work =  $72x - 36x = 36x$  units

Required number of days by A & C to finish the remaining work by working

$$\frac{36x}{x + 3x}$$

$$\text{together} = \frac{36x}{4x} = 9$$

So, C worked for 9 days.

74. Ans. A.

Relative speed of the train A and B =

$$\frac{5}{(65 + 34) \times 18} = 27.5 \text{ m/s}$$

Length of the train A =  $27.5 \times 16 = 440$  m

75. Ans. A.

Selling price of the article = Rs. 825



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Marked price of the article =  $\frac{825}{88} \times 100$  = Rs. 937.5

Cost Price of the article =  $\frac{937.5}{125} \times 100$  = Rs. 750

76. Ans. A.

The Secretariat of the SAARC is situated in Kathmandu.

It was set up in Kathmandu in 1987. The South Asian Association for Regional Cooperation (SAARC) was established with the signing of the SAARC Charter in Dhaka in 1985.

77. Ans. D.

- **The Life Tree is written by Dr. Abdul Kalam.**

- **India 2020: A Vision for the New Millennium** was the **first book written by Dr. Abdul Kalam.**

- He **served as the 11th President of India** and He is also known as the **Missile Man of India**.

78. Ans. A.

Glycerin, also known as glycerol, is a thick, transparent and non-toxic liquid that is commonly found in soaps. Glycerin is a natural by-product of the saponification process. When oil reacts with alkaline, it forms soap and glycerol.

79. Ans. A.

- \* **Abhijit Banerjee, Esther Duflo and Michael Kremer got Nobel Prize for Economics.**

- \* They used Randomised Controlled Trials to test the effectiveness of various policy interventions to alleviate poverty.

#### **Other Nobel prize winners:**

- \* William G. Kaelin Jr., Sir Peter J. Ratcliffe and Gregg L. Semenza in Medicine.

- \* James Peebles, Michel Mayor and Didier Queloz won the 2019 Nobel Prize in physics.

\* John B. Goodenough, M. Stanley Whittingham and Akira Yoshino won the 2019 Nobel Prize in chemistry.

80. Ans. C.

The **speed of light** is a universal physical constant. Its value in vacuum is exactly **299792458** metres per second.

81. Ans. E.

**Chalachitram National Film Festival** with the theme '**Our Heritage, Our Pride**' was held in **Guwahati, Assa**, with a special award for entries from the northeastern region.

- Chalachitram is a Guwahati-based organisation working for showcasing the heritage and culture of the northeast to a national and international audience through films.

82. Ans. D.

BRICS is an association of five emerging national economies: Brazil, Russia, India, China and South Africa. Earlier it was BRIC, but in 2010 South Africa joined it and thus came to be known as BRICS. The 11<sup>th</sup> summit took place in Brazil (2019) where it focused on the theme, 'BRICS: Economic Growth for an Innovative Future'.

Thus, option D is correct.

83. Ans. B.

- \* A book titled '**The Battle of Belonging**' has been written by **Shashi Tharoor**.

- \* This book will be released in **November 2020**.

- \* The book is published by **Aleph Book Company**.

- \* Shashi Tharoor has described the book as his magnum opus on the theory, evolution & practice of Nationalism, worldwide & especially in India.

- \* Shashi Tharoor is an Indian politician, writer and former international diplomat.



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\* He has been serving as Member of Parliament, Lok Sabha from Thiruvananthapuram, Kerala, since 2009.

84. Ans. D.

World Pneumonia Day is annually held on November 12 to raise awareness of pneumonia, promote prevention and treatment, and generate action to fight the illness.

85. Ans. A.

The 'Aarogya Setu' tracking app, which is already available on Google Play Store on Android smartphones and App Store for iPhones, will help track the coronavirus infection by using the smartphone's GPS system and Bluetooth and provide information that will help in determining if you have been near a Covid-19 infected person or not.

First spotted by The Next Web, the application determines if you are at risk by scanning through a database of known cases across India, and also via location.

86. Ans. C.

**Rani Rampal** is the current captain of the national senior women's hockey team.

Note:

- Indian women's team captain Rani Rampal on January 30 became the first-ever hockey player to win the prestigious 'World Games Athlete of the Year' award.

- At the age of 15, she was the youngest player in the national team which participated in the 2010 World Cup.

- She hails from the small town of Shahabad Markanda in Haryana's Kurukshetra district.

87. Ans. D.

- The Appointments Committee of the Cabinet (ACC) has approved the appointment of Sameer Kumar Khare

as new Executive Director of Asian Development Bank (ADB), Manila.

- Khare is a 1989-batch Indian Administrative Service (IAS) officer of Assam cadre. He is currently serving as Additional Secretary in the Department of Economic Affairs under Ministry of Finance.

- He has been appointed to the post for a tenure of three years with effect from the date of assumption of the charge of the post or until further orders, whichever is earlier.

88. Ans. D.

- A banker's cheque is issued by a bank drawing money from its own funds rather than that from an account holder's.

- A banker's cheque cannot be dishonoured as in the case of a normal cheque.

- It is not categorized as normal cheque

89. Ans. A.

\* The imperial bank of India was renamed **State Bank of India** on **30 April 1955**.

- It is the largest and oldest commercial bank of India.

- It was founded on 27 January 1921.

- Its headquarters is at **Mumbai in Maharashtra**.

90. Ans. B.

- Airtel Payments Bank has launched 'Bharosa savings account' which enables customers to withdraw cash, check their balance or access a mini statement of their account at over 6,50,000 Aadhaar-enabled payment system (AePS) enabled outlets across India.

- These services have been designed for deepening financial inclusion in the country.

91. Ans. E.

- The Prime Minister launched India Post Payments Bank (IPPB) on September 1, 2018.



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- It is an initiative of the government aimed at making banking services available at people's doorstep.
- IPPB is a wholly-owned subsidiary of Department of Post, with 100 percent Government of India equity.
- It is a payments bank of the Indian postal department which will work through a network of post offices and nearly 3 lakh postmen.
- It will be governed by Reserve Bank of India (RBI).
- While its services will be available to all citizens, the IPPB will primarily focus on serving social sector beneficiaries, migrant labourers, un-organised sector, Micro Small and Medium Enterprises (MSMEs), Panchayats, low-income households, in rural areas and the unbanked and under-banked segments in both the rural and urban areas.

92. Ans. A.

\* **A Basic Savings and Bank Deposit** account is an account which does not have any minimum balance requirement.

\* It was introduced by **Reserve Bank of India** in 2012.

\* The services available in the account will include: deposit & withdrawal of cash at bank branch as well as ATMs; receipt/credit of money through electronic payment channels or by means of deposit/collection of cheques etc.

\* Holders of 'Basic Savings Bank Deposit Account' will not be eligible for opening any other savings bank account in that bank.

93. Ans. C.

IFSC is used by the NEFT system to route the message to the destination banks/branches.

94. Ans. A.

Rural Infrastructure Development Fund (**RIDF**). The Fund is maintained

by the National Bank for Agriculture and Rural Development (NABARD).

Government of India created the RIDF in NABARD in 1995-96, with an initial corpus of Rs.2,000 crore. With the allocation of Rs.28,000 crore for 2018-19 under RIDF XXIV, the cumulative allocation has reached Rs.3,20,500 crore, including Rs. 18,500 crore under Bharat Nirman.

95. Ans. A.

Bank for International Settlement (BIS) has its headquarters in Basel, Switzerland. BIS also has representative offices in Hong Kong and Mexico City.

96. Ans. D.

The Securities and Exchange Board of India (SEBI) is the regulator for the capital market in India. It was established on 12 April 1988 and given Statutory Powers on January 30 1992 through the SEBI Act, 1992. The Securities and Exchange Board of India (SEBI) is the regulator of the securities and commodity market in India owned by the Government of India.

97. Ans. D.

NHB was established in 1987 as a wholly-owned subsidiary of the Reserve Bank of India with the aim of operating as a principal institution to promote housing finance.

Thus, Option C is correct.

98. Ans. D.

Madhya Pradesh

Kanha Tiger Reserve, also called Kanha National Park, is one of the tiger reserves of India and the largest national park of Madhya Pradesh.

99. Ans. D.

- The Chief Minister of Arunachal Pradesh 'Pema Khandu' has declared Pakke Paga Hornbill Festival (PPHF) as the 'State Festival' at Sejosa in



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East Kameng district at Arunachal Pradesh.

- Arunachal Pradesh Forest Department will fund the festival from 2020 and permanent infrastructure will be constructed for the festival ground. The PPHF festival was celebrated first time in 2015 to recognize the role played by the resident Nyishi tribe in conserving hornbills in the Pakke Tiger Reserve (PTR).
- Pakke Paga Hornbill Festival (PPHF) is only conservation festival of Arunachal Pradesh.

100. Ans. C.

\* In India, coffee is cultivated in about 4.54 lakh hectares by 3.66 lakh coffee farmers of which 98% are small farmers.

As reported by the Press Information Bureau on 29.03.2019 Geographical Indication (GI) granted to several varieties of coffee produced in India by the Department for Promotion of Industry and Internal Trade, Ministry of Commerce and Industry-

1. Coorg Arabica coffee which is grown in Kodagu district, Karnataka.
2. Wayanaad Robusta coffee grown in the region of Wayanad district, Kerala.
3. Chikmagalur Arabica coffee grown in the region of Chikmagalur district, in the Malnad region of Karnataka.
4. Araku Valley Arabica coffee grown in Visakhapatnam district of Andhra Pradesh and parts of Odisha.
5. Bababudangiris Arabica coffee is grown in the central portion of Chikmagalur district.

Coffee production states of India are dominated by South India, Karnataka is the largest producer of coffee in India followed by the new areas developed in North East. Almost 80% of Indian coffee is exported through

the Suez Canal to Russia, Spain, Netherlands and France.

Karnataka is the largest coffee producing state in the country, accounts for nearly 71 per cent. It is followed by Kerala, Tamil Nadu, Andhra Pradesh and Odisha.



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