

# LIC ADO Mains (23rd Apr) Memory Based Paper (PDF In English)

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

There are seven people i.e., A, B, C, D, E, F, and G living in a seven-floor building. The lowermost floor of the building is numbered 1, the floor above it is numbered 2, and so on until the topmost floor is numbered 7. They all have different number of chocolates i.e., 12, 22, 17, 35, 9, 31 and 28. All the information is not necessarily in the same order.

D lives on an even numbered floor above the floor numbered as 2. Two people live between D and the one who have 22 chocolates. C lives just above the one who have 22 chocolates. G lives just above E and have 9 chocolates. G and B does not live on topmost floor. Three people live between E and F. F have 5 chocolates more than B. Only one person live between B and the one who have 31 chocolates. C have even number of chocolates. D have 7 chocolates more than C.

1. What is the difference between the number of chocolates A and G have?

- A. 3
- B. 8
- C. 4
- D. 11
- E. None of these

2. What is the number of chocolates D have?

- A. 35
- B. 17
- C. 28
- D. 22
- E. None of these

3. How many people live between E and the one who have 17 chocolates?

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

4. How many people live above the one who has 17 chocolates?

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

5. Who live below the one who has 31 chocolates?

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

**Direction:** Study the data carefully and answer the questions accordingly.  
Six people A, B, C, D, E, and F are of different heights. Two people are shorter than D and B is not the shortest. The height of the second shortest person is 126cm. The height difference of E and F is 13cm. A is taller than E. E is taller than F, who is not the shortest. The height of the second tallest person is 145cm. The height of F is a multiple of 4.

6. How many people are taller than E?
- A. Three
  - B. One
  - C. None
  - D. Two
  - E. Four
7. What will be the possible height of D?
- A. 136cm
  - B. 148cm
  - C. 122cm
  - D. 129cm
  - E. 116cm

8. If the difference between the heights of F and D is 4cm and sum of the heights of C and D is 233cm then what will be the height of C?
- A. 111cm
  - B. 105cm
  - C. 107cm
  - D. 99cm
  - E. 100cm

**Direction:** In the following each question, some statements and some conclusions are given. Considering all the statements to be true, decide the conclusions which logically follow. Study the data carefully and answer the questions accordingly.

**9. Statement:**

Some Ship is Place  
No Place is Part  
All Part is Bus

Only a few Bus is Cargo

**Conclusion:**

I: Some Bus is not Place

II: Some Cargo being Part is possibility

III: No Ship is Cargo

- A. Only III follows
- B. Both I and II follow
- C. Both II and III follow
- D. Only II follows
- E. All I, II and III follow

10. **Statement:**

Only a few Line is Mark

All Focus is Mark

No Focus is Point

**Conclusion:**

I: Some Line is not Point

II: All Point being Mark is possibility

III: Some Mark is not Point

- A. Only III follows
- B. Both I and II follow
- C. Both II and III follow
- D. Only II follows
- E. All I, II and III follow

11. **Statement:**

Some Bold is Sound

All Mac is Sound

Only a few Mac is Sing

**Conclusion:**

I: No Bold is Sing

II: Some Sound is not Sing

III: Some Sound is not Bold

- A. Only III follows
- B. Both I and II follow
- C. Both II and III follow
- D. Only II follows
- E. All I, II and III follow

**Direction:** In the following number series, only one number is wrong. Find out the wrong number.

12. 71, 75, 102, 118, 243, 269

- A. 243
- B. 269

- C. 118
- D. 102
- E. 75

13. 270, 90, 180, 60, 120, 48

- A. 270
- B. 90
- C. 120
- D. 48
- E. 60

14. 116, 122, 129, 138, 149, 162

- A. 116
- B. 129
- C. 138
- D. 122
- E. 162

15. 64, 33, 34, 52, 109, 263.5

- A. 64
- B. 33
- C. 34
- D. 52
- E. 109

16. The cost price of a table is Rs. 700 and the cost price of a chair is Rs. 900. The marked price of the table is same as that of chair. The table is sold at a discount of 20% and the chair is sold at a discount of 30%. If the overall profit obtained by selling a table and a chair is Rs. 200, what is the total marked price of a table and a chair?

- A. Rs. 2550
- B. Rs. 2700
- C. Rs. 2400
- D. Rs. 2000
- E. Rs. 1800

17. A person invested Rs. 6000 in scheme A at 10% per annum compound interest for 2 years and Rs. 7000 in scheme B at  $r\%$  compound interest for 2 years. The ratio of amount obtained from scheme A and scheme B after 2 years is 121 : 168. Find the compound interest obtained from scheme B.

- A. Rs. 2460
- B. Rs. 3080
- C. Rs. 3510
- D. Rs. 2940

E. None of these

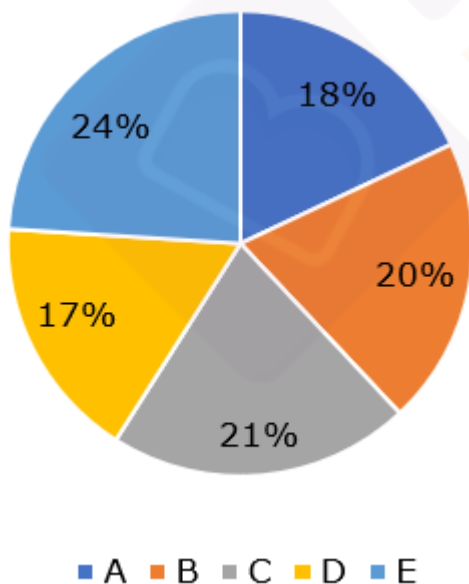
18. In a 100 litres mixture of milk and water the ratio of milk to water is 3 : 2. If 20 litres of mixture is taken out and then 10 litres of milk is added then the ratio of milk to water in the final mixture becomes 29 : X, find the value of X.

- A. 16
- B. 12
- C. 13
- D. 10
- E. 18

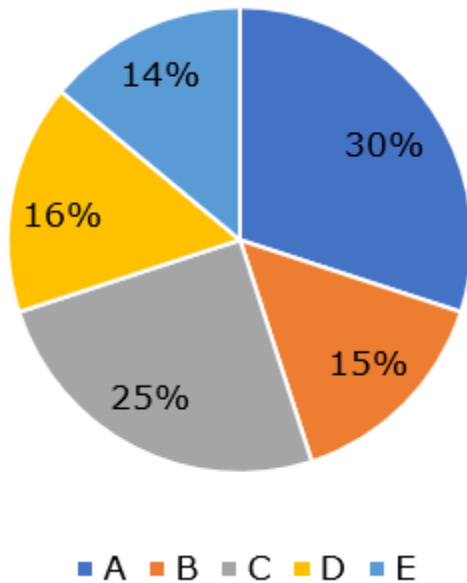
19. A and B started a business in partnership with investment of Rs. 6000 and Rs. 10000 respectively. At the end of 4 months B withdrew 40% of his investment. If at the end of year, the profit share of B is Rs. 11000, find the total profit share of A and B at the end of year.

- A. Rs. 16000
- B. Rs. 17000
- C. Rs. 24000
- D. Rs. 20000
- E. None of these

**Direction:** Study the following information carefully and answer the question. The pie chart given below shows the percentage distribution of total number of marriage and party events organised by five companies A, B, C, D and E. Total number of marriage and party events = 4000



The pie chart given below shows the percentage distribution of party events organised by five companies A, B, C, D and E. Total number of party events = 2200



20. The number of marriage events organized by company D is what percent of the total number of marriage and party events organized by company B?

- A. 41%
- B. 27%
- C. 44%
- D. 52%
- E. 35%

21. What is the average number of party events organized by companies B, C and E?

- A. 424
- B. 408
- C. 396
- D. 372
- E. None of these

22. The ratio between the number of party events organised by another company F to the number of marriage events organised by company B is 4 : 5. The number of marriage event organised by company F is 45% less than the number of party events organised by company A. What is the total number of marriage and party events organised by company F?

- A. 574
- B. 702
- C. 618
- D. 739
- E. None of these

23. What is the difference between the total number of marriage events organized by company A and C together and the number of marriage events organized by company E?

- A. 268
- B. 302
- C. 396
- D. 239
- E. None of these

24. If 15% of the total events (marriage + party) organised by company D were interrupted by power cut and 12.5% of the party events organised by the same company were interrupted by power cut, how many marriage events organised by D were interrupted by power cut?

- A. 64
- B. 58
- C. 39
- D. 76
- E. None of these

25. **Direction:** Out of the statements given below, find the statement that is correct. If all the statements are correct, choose E, i.e. 'All are correct' and if no statement is correct then choose 'None correct'.

- A. I felt I couldn't cope with the situation and am in desperate need of some reassurance.
- B. The management has adopted a most pliant position, and has agreed to listen to the staff's requests.
- C. The silence was broken only by the whisper of the leaves in the gentle breeze.
- D. This comment jars with the opinions we have been expressed elsewhere.
- E. All are correct

26. **Direction:** Out of the statements given below, find the statement that is correct. If all the statements are correct, choose E, i.e. 'All are correct' and if no statement is correct then choose 'None correct'.

- A. Suddenly we heard a screech of brakes and saw the car swerve to missed the bicycle.
- B. The educational system was a model for those of many other country.
- C. I want to make it perfectly clear that I have no intention of sell this company.
- D. He felt he was unable to express himself freely when his boss was around.
- E. All are correct



27.**Direction:** Out of the statements given below, find the statement that is correct. If all the statements are correct, choose E, i.e. 'All are correct' and if no statement is correct then choose 'None correct'.

- A. Many politicians and members of the public expressed outrage at the verdict.
- B. The hurt caused by the break-up was almost unbearable.
- C. The burglars have been arrested but the jewellery is still missing.
- D. I don't know how it's possible for a person to disappear without any trace.
- E. All are correct

28.**Direction:** Out of the statements given below, find the statement that is correct. If all the statements are correct, choose E, i.e. 'All are correct' and if no statement is correct then choose 'None correct'.

- A. That last conversation we had has engraved on my memory forever.
- B. She succeeded in retaining her lead in the second half of the race.
- C. Laws of privacy are designed to protect the dignity of an individuals.
- D. The government has come under fire for his decision to close the mines.
- E. None correct

29.**Direction:** Out of the statements given below, find the statement that is correct. If all the statements are correct, choose E, i.e. 'All are correct' and if no statement is correct then choose 'None correct'.

- A. They are campaigning for stiffer penalties for people who drink and drive.
- B. He dies in mysterious circumstances, and there is still a possibility that it was murder.
- C. We go to the park and I throw sticks for the dog to run and pick out.
- D. They have punished by being made to stand out in the cold.
- E. None correct

**Direction:** In the given question, four words are printed in bold and are numbered A, B, C and D. Of these, the positions of two of these words may be incorrect and need to be exchanged to make the sentence correct. Find the two words which need to be exchanged. In case the given sentence is correct, your answer is (E), i. e. 'No exchange required'.

30. The city **council** (A) is **easier** (B) job sharing to make it **encouraging** (C) for parents of young **children** (D) to work.

- A. A-D
- B. B-C
- C. A-C
- D. B-D
- E. No exchange required

31. We **worked** (A) to a small town where my mother **taught** (B) in school and my father **moved** (C) in real **estate**. (D)

- A. A-D
- B. B-C
- C. A-C
- D. B-D
- E. No exchange required

32. Tourists are **instructed** (A) not to **necessary** (B) to the **region** (C) unless absolutely **travel**. (D)

- A. A-D
- B. B-C
- C. A-C
- D. B-D
- E. No exchange required

33. Young **people** (A) don't always **offered** (B) the guidance **appreciate** (C) by their **parents** (D) and teachers.

- A. A-D
- B. B-C
- C. A-C
- D. B-D
- E. No exchange required

34. She is continually **getting** (A) her **position** (B) by **abusing** (C) other people to do **things** (D) for her.

- A. A-D
- B. B-C
- C. A-C
- D. B-D
- E. No exchange required

**Direction:** The following question carries a statement with two blanks. From the given options, choose the word that would fit in both the blanks to make the sentence grammatically correct and meaningful.

35. Large \_\_\_\_\_ numbers \_\_\_\_\_ of \_\_\_\_\_ political prisoners \_\_\_\_\_ have been \_\_\_\_\_ and \_\_\_\_\_ by the new president.

- A. Tortured, saved
- B. Pardoned, released
- C. Killed, honoured
- D. Secured, pleased
- E. Excused, liberate

36. Public \_\_\_\_\_ about the disease is still a cause of \_\_\_\_\_.

- A. Vigilance, botheration
- B. Neglect, disturb
- C. Ignorance, concern
- D. Knowledge, comfort
- E. Education, trouble

37. An unknown terrorist group has \_\_\_\_\_ responsibility for this morning's bomb \_\_\_\_\_.

- A. Declared, strike
- B. Argued, charge
- C. Owned, massacre
- D. Claimed, attack
- E. Confirmed, abuse

38. He \_\_\_\_\_ up malaria when he was \_\_\_\_\_ the country on business.

- A. Got, enjoying
- B. Picked, visiting
- C. Caught, travelling
- D. Lifted, staying
- E. brought, appreciating

39. The company president was \_\_\_\_\_ by her evident \_\_\_\_\_.

- A. Taken for, aversion
- B. Disappointed, feeling
- C. Outraged, result
- D. Impressed, ambition
- E. Caused, emotion

**Direction:** In this question, two columns I and II and three sentences are given, which are divided into two parts. Column I (A, B and C) consists of first half of each sentence and Column II (D, E and F) consists of second half of each sentence. Match column I with column II, so that the sentences formed are both meaningful and grammatically correct. Choose the option as your answer.

40.

**Column I**

- A) He felt he was unable to express
- B) Both performances were excellent, it's simply a
- C) She's had really unsympathetic

**Column II**

- D) to try a new course of treatment.

- E) himself freely when his boss was around.
- E) matter of opinion as to whose was better.
- A. A-D
- B. B-F
- C. A-E and B-F
- D. C-D and A-E
- E. B-F and C-D

41.

**Column I**

- A) Passengers should tell the airline in advance
- B) There is no pride in winning a game
- C) You have a legal obligation to ensure

**Column II**

- D) if you know one haven't won fairly.
- E) if they have any special dietary needs.
- F) your child receives a proper education.
- A. A-D
- B. B-F
- C. A-E and B-F
- D. C-F and A-E
- E. B-F and C-D

42.

**Column I**

- A) I am very familiar with various
- B) She gradually became deaf after
- C) Modernising historic buildings

**Column II**

- D) lengthy exposure to noise in the workplace.
- E) can often do more harm than good.
- F) accounting software packages.
- A. B-D and C-E
- B. A-F
- C. B-D, A- F and C-E
- D. B-E and A-D
- E. A-E and C-F

43. Who has authored the book 'A Suitable Boy'?

- A. Rahul Sankritayan
- B. Mulkraj Anand
- C. Vikram Seth
- D. Leo Tolstoy
- E. None of these

44. Under the Mega Investment Textiles Parks (MITRA) scheme, how many Textile Parks will be established over 3 years?

- A. 3
- B. 5
- C. 7
- D. 8
- E. 10

45. Who among the following has become the full-time Sherpa of G20 after replacing Minister for Commerce & Industry and Consumer Affairs, Piyush Goyal?

- A. Montek Singh Ahluwalia
- B. Amitabh Kant
- C. Arvind Panagariya
- D. Suman Bery
- E. Rajiv Kumar

46. Which of the following organizations has bagged the title rights for the Women's Premier League (WPL) 2023?

- A. Reliance
- B. Vivo
- C. Byju's
- D. Tata Group
- E. Dream 11

47. What is the meaning of the 'Principle of utmost good faith' law of insurance?

- A. insurer and insured both must be transparent and disclose all the essential information required.
- B. individual (insured) must have an insurable interest in the subject matter.
- C. insured should not make any profit from the insurance contract.
- D. insured takes more than one insurance policy for the same subject matter.
- E. None of these

48. Which among the following principle states about the Individual who should be benefitted from the insured item?

- A. Principle of subrogation
- B. Principle of loss minimization
- C. Principle of Insurable Interest
- D. Principle of Contribution
- E. None

49. Which is not a General Insurance company?

- A. New India Assurance Company Ltd
- B. Oriental Insurance Company Ltd
- C. General Insurance Corporation of India
- D. Agriculture General Insurance Company
- E. Triton Insurance Company Ltd

50. Which of the following term matches with Family Floater?

- A. Property Insurance
- B. Accidental injury
- C. Health Insurance
- D. Consequential loss
- E. None of these

51. Sustained increase in the general level of prices for goods and services in a county is defined as \_\_\_\_\_.

- A. Inflation
- B. Deflection
- C. Recession
- D. Devaluation
- E. None of these

52. What is the grace period in case of monthly premium payment mode in insurance?

- A. 7 days
- B. 15 days
- C. 30 days
- D. 45 days
- E. 90 days

53. Indian Oil Corporation (IOC) is planning to set up green hydrogen plants at which place in India recently?

- A. Panipat, Haryana
- B. Mumbai, Maharashtra
- C. Guwahati, Assam
- D. Jabalpur, Madhya Pradesh
- E. Agra, Uttar Pradesh

54. Luis Caffarelli has won the 2023 Abel Prize for his seminal contributions to regularity theory for nonlinear partial differential equations. In this context, Abel Prize was awarded for the first time in

- A. 2001
- B. 2003
- C. 2005
- D. 2009

E. 2015

55. Surf Excel, which is a 110+ year-old global brand, is a subsidiary of which company?

- A. Tata Group
- B. Bajaj Consumer Care Ltd
- C. Colgate Palmolive
- D. Hindustan Unilever
- E. None of these

56. What is the full form of the PMSBY Scheme?

- A. Pradhan Mantri Swastha Bima Yojana
- B. Pradhan Mantri Sukanya Bima Yojana
- C. Pradhan Mantri Swadesh Bima Yojana
- D. Pradhan Mantri Suraksha Bima Yojana
- E. Pradhan Mantri Sangharsh Bima Yojana

57. Which international organization has given a 2.9 billion Dollar loan to Sri Lanka?

- A. World Bank
- B. International Monetary Fund
- C. World Economic Forum
- D. Asian Development Bank
- E. World Trade Organization

58. Pulicat lake passes through which states of India?

- A. Coromandel Coast, Andhra Pradesh, and Tamil Nadu
- B. Kerala and Karnataka
- C. Gujarat and Maharashtra
- D. Maharashtra, Goa, and Karnataka
- E. Orissa and Jharkhand

59. England became just the second team to lose a Test match after enforcing the follow-on as it surrendered to a dramatic one-run defeat against\_\_\_\_\_.

- A. Australia
- B. New Zealand
- C. India
- D. South Africa
- E. Bangladesh

60. Which country doesn't come in the top five populous countries of the world in 2022?

- A. India

- B. Pakistan
- C. USA
- D. Indonesia
- E. Russia

61. Where is the headquarters of the International Telecommunication Union (ITU)?

- A. Davos
- B. Geneva
- C. New York
- D. Shanghai
- E. Delhi

62. World's biggest online commerce company, Alibaba, is from which country?

- A. USA
- B. Japan
- C. North Korea
- D. China
- E. Singapore

63. Launch Vehicle Mark-3 (LVM 3) is a three-stage medium-lift launch vehicle developed by ISRO that places heavy payloads into \_\_\_\_\_

- A. Medium Earth orbit
- B. Polar orbit and Sun-synchronous orbit
- C. Transfer orbits and geostationary transfer orbit
- D. Lagrange points
- E. Low Earth Orbit

64. Which of the following international organization holds a yearly conference in Davos, Switzerland, for leaders in business and politics to discuss global issues?

- A. World Health Organization
- B. UNESCO
- C. World Economic Forum
- D. Food and Agriculture Organization
- E. World Bank

65. Which of the following state has the lowest production of millets in India?

- A. Maharashtra
- B. Uttar Pradesh
- C. Haryana
- D. Gujarat
- E. West Bengal



66. What is the minimum age for taking school education under National Education Policy (NEP), 2020?

- A. 2 years
- B. 3 years
- C. 4 years
- D. 5 years
- E. 6 years

67. Nilgiri is the range of mountains spread across the borders among the states of \_\_\_\_\_

- A. Tamil Nādu and Kerala
- B. Tamil Nādu, Karnataka, and Kerala
- C. Tamil Nadu and Andhra Pradesh
- D. Andhra Pradesh, Telangana and Karnataka
- E. Kerala Only

68. What is the time limit set for the claim settlement process by IRDAI?

- A. 15 days
- B. 25 days
- C. 30 days
- D. 50 days
- E. 55 days

69. Intangible assets cover non-physical assets that cover \_\_\_\_\_.

- A. Real-estate property
- B. Financial instruments
- C. Cash
- D. Vehicle
- E. Intellectual property

70. As per the insurance act, early Death Claims can arise out of death during the first \_\_\_\_\_ policy years.

- A. 2
- B. 3
- C. 4
- D. 5
- E. 6

71. What do you mean by money back policy in insurance?

- A. Financial instrument that offers periodic payouts at specified intervals along with a payout in the event of the death of the policyholder
- B. It is defined by insurance companies as an event that occurs solely as a result of an accident.

- C. It offers coverage in the form of sum assured against the losses incurred other than the death of the policyholder
- D. It provides financial protection against any loss of personal property.
- E. None of the above

72. Section 39 of the Insurance Act 1938 deals with \_\_\_\_\_.

- A. Investment of assets.
- B. Power of Authority to appoint additional directors.
- C. Nomination by policyholder
- D. Limitation of expenses of management in life insurance business
- E. Prohibition of rebates

73. Life Insurance was nationalized in which year?

- A. 1949
- B. 1950
- C. 1956
- D. 1961
- E. 1969

74. Who is considered as the originator of the human life value (HLV) concept in insurance?

- A. Wolfgang Muller
- B. Solomon S. Huebner
- C. Kenneth S. Abraham
- D. John Deere
- E. V. M. Dandekar

75. On what basis, insurance ombudsman work?

- A. State wise
- B. Territory wise
- C. Zone wise
- D. District wise
- E. None of these

76. Which of the following is the term life insurance policy that can be converted into a whole or universal policy without a health test?

- A. Convertible Insurance
- B. Unit-Linked Insurance Plans
- C. Whole Life Insurance
- D. Endowment Plans
- E. Retirement Plans

77. What is IC 38 in insurance?

- A. Qualified insurance institute

- B. A type of insurance policy
- C. Insurance term for endowment plans
- D. Important Insurance agent
- E. None of these



**###ANSWERS###**

1. Ans. A.

Floor	People & No. of Chocolates
7	A – 12
6	G – 9
5	E – 31
4	D – 35
3	B – 17
2	C – 28
1	F – 22

2. Ans. A.

Floor	People & No. of Chocolates
7	A – 12
6	G – 9
5	E – 31
4	D – 35
3	B – 17
2	C – 28
1	F – 22

3. Ans. C.

Floor	People & No. of Chocolates
7	A – 12
6	G – 9
5	E – 31
4	D – 35
3	B – 17
2	C – 28
1	F – 22

4. Ans. B.

Floor	People & No. of Chocolates
7	A – 12
6	G – 9
5	E – 31
4	D – 35
3	B – 17
2	C – 28
1	F – 22

5. Ans. C.

Floor	People & No. of Chocolates
7	A – 12
6	G – 9
5	E – 31
4	D – 35
3	B – 17
2	C – 28
1	F – 22

6. Ans. B.

**A > E > F > D > B > C**  
145 132 126

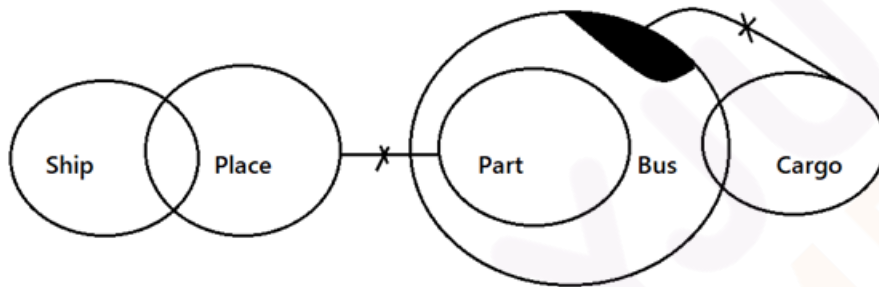
7. Ans. D.

**A > E > F > D > B > C**  
145 132 126

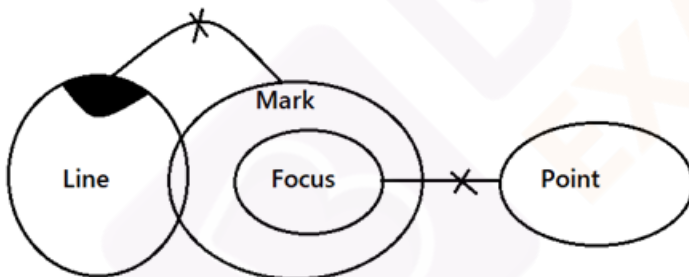
8. Ans. B.

**A > E > F > D > B > C**  
145 132 126

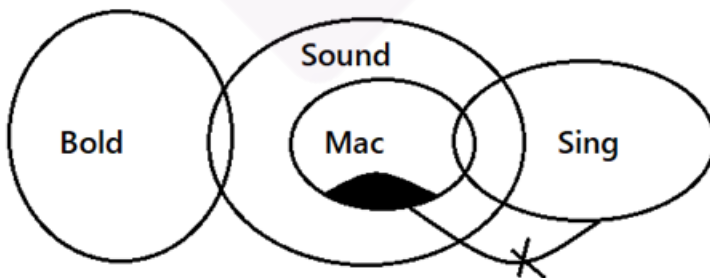
9. Ans. B.



10. Ans. C.



11. Ans. D.



12. Ans. B.

The pattern of the series is:

$$71 + 2^2 = 75$$

$$75 + 3^3 = 102$$

$$102 + 4^2 = 118$$

$$118 + 5^3 = 243$$

$$243 + 6^2 = 279$$

Hence the incorrect number is 269.

13. Ans. D.

The pattern of the series is:

$$270 \div 3 = 90$$

$$90 \times 2 = 180$$

$$180 \div 3 = 60$$

$$60 \times 2 = 120$$

$$120 \div 3 = 40$$

Hence the incorrect number is 48.

14. Ans. A.

The pattern of the series is:

$$117 + 5 = 122$$

$$122 + 7 = 129$$

$$129 + 9 = 138$$

$$138 + 11 = 149$$

$$149 + 13 = 162$$

Hence the incorrect number is 116.

15. Ans. E.

The pattern of the series is:

$$64 \times 0.5 + 1 = 33$$

$$33 \times 1 + 1 = 34$$

$$34 \times 1.5 + 1 = 52$$

$$52 \times 2 + 1 = 105$$

$$105 \times 2.5 + 1 = 263.5$$

Hence the incorrect number is 109.

16. Ans. C.

Let the marked price of each article be Rs.  $x$ .

Selling price of table = 80% of  $x$

Selling price of chair = 70% of  $x$

$$(80\% \text{ of } x + 70\% \text{ of } x) - (700 + 900) = 200$$

$$\Rightarrow 150\% \text{ of } x = 1800$$

$$\Rightarrow x = \frac{1800}{1.5} = 1200$$

Total marked price of a table and a chair =  $1200 + 1200 = \text{Rs. } 2400$

17. Ans. B.

$$\text{Amount received from scheme A} = 6000 \left(1 + \frac{10}{100}\right)^2 = \text{Rs. } (121 \times 60)$$

$$\text{Amount received from scheme B} = 7000 \left(1 + \frac{r}{100}\right)^2$$

$$\frac{121 \times 60}{7000 \left(1 + \frac{r}{100}\right)^2} = \frac{121}{168}$$

$$\Rightarrow r = 20$$

Compound interest obtained from scheme B =  $7000 \left(1 + \frac{20}{100}\right)^2 - 7000$   
 = Rs. 3080

18. Ans. A.

Quantity of milk in initial mixture =  $\frac{3}{5} \times 100 = 60$  litres

Quantity of water in initial mixture =  $100 - 60 = 40$  litres

Quantity of milk left after removing 20 litres of mixture =  $60 - \frac{3}{5} \times 20 = 48$  litres

Quantity of water left after removing 20 litres of mixture =  $40 - 20 = 20$  litres

Final quantity of milk =  $48 + 10 = 58$  litres

$58 : 20 = 29 : 10$

So, X = 16

19. Ans. D.

Ratio of profit shares of A and B =  $6000 \times 12 : (10000 \times 4 + 6000 \times 8) = 72000 : 88000 = 9 : 11$

Let the share of B be 11x.

$11x = 11000$

$\Rightarrow x = 1000$

Total profit share of A and B at the end of year =  $20x = 20 \times 1000$

= Rs. 20000

20. Ans. A.

Company	Number of marriage and party events	Number of party events	Number of marriage events
A	18% of 4000 = 720	30% of 2200 = 660	720 - 660 = 60
B	20% of 4000 = 800	15% of 2200 = 330	800 - 330 = 470
C	21% of 4000 = 840	25% of 2200 = 550	840 - 550 = 290
D	17% of 4000 = 680	16% of 2200 = 352	680 - 352 = 328
E	24% of 4000 = 960	14% of 2200 = 308	960 - 308 = 652

Required percentage =  $\frac{328}{800} \times 100 = 41\%$

21. Ans. C.



Company	Number of marriage and party events	Number of party events	Number of marriage events
A	18% of 4000 = 720	30% of 2200 = 660	720 - 660 = 60
B	20% of 4000 = 800	15% of 2200 = 330	800 - 330 = 470
C	21% of 4000 = 840	25% of 2200 = 550	840 - 550 = 290
D	17% of 4000 = 680	16% of 2200 = 352	680 - 352 = 328
E	24% of 4000 = 960	14% of 2200 = 308	960 - 308 = 652

Total number of party events organized by companies B, C and E = 330 + 550 + 308 = 1188

Required average =  $\frac{1188}{3} = 396$

22. Ans. D.

Company	Number of marriage and party events	Number of party events	Number of marriage events
A	18% of 4000 = 720	30% of 2200 = 660	720 - 660 = 60
B	20% of 4000 = 800	15% of 2200 = 330	800 - 330 = 470
C	21% of 4000 = 840	25% of 2200 = 550	840 - 550 = 290
D	17% of 4000 = 680	16% of 2200 = 352	680 - 352 = 328
E	24% of 4000 = 960	14% of 2200 = 308	960 - 308 = 652

Number of party events organised by company F =  $\frac{470}{5} \times 4 = 376$

Number of marriage event organised by company F =  $\frac{55}{100} \times 660 = 363$

Total number of marriage and party events organised by company F = 376 + 363 = 739

23. Ans. B.

Company	Number of marriage and party events	Number of party events	Number of marriage events
A	18% of 4000 = 720	30% of 2200 = 660	720 - 660 = 60
B	20% of 4000 = 800	15% of 2200 = 330	800 - 330 = 470
C	21% of 4000 = 840	25% of 2200 = 550	840 - 550 = 290
D	17% of 4000 = 680	16% of 2200 = 352	680 - 352 = 328
E	24% of 4000 = 960	14% of 2200 = 308	960 - 308 = 652

Required difference =  $652 - (60 + 290) = 302$

24. Ans. B.

Company	Number of marriage and party events	Number of party events	Number of marriage events
A	18% of 4000 = 720	30% of 2200 = 660	720 - 660 = 60
B	20% of 4000 = 800	15% of 2200 = 330	800 - 330 = 470
C	21% of 4000 = 840	25% of 2200 = 550	840 - 550 = 290
D	17% of 4000 = 680	16% of 2200 = 352	680 - 352 = 328
E	24% of 4000 = 960	14% of 2200 = 308	960 - 308 = 652

Number of marriage events organised by D which were interrupted by power cut =  $15\% \text{ of } 680 - 12.5\% \text{ of } 352$

$$\begin{aligned} &= 102 - \frac{352}{8} \\ &= 102 - 44 = 58 \end{aligned}$$

25. Ans. C.

Note the corrections in the remaining sentences:

A: As sentence is in past tense, it should be 'was' in place of 'am'

B: 'most' is incorrect. Needs to be replaced with 'more'.

D: 'Have been' is incorrect. It should simply be 'we have'

26. Ans. D.

Note the errors in other sentences:

A: 'to' takes the first form. So, it should be 'miss' in place of 'messed'.

B: 'Countries' in place of 'country'.

C: 'selling' in place of 'sell'

27. Ans. E.

All the given sentences are correct. Thus, the correct answer is option E.

28. Ans. B.

Note the errors in other sentences:

A: 'is' in place of 'has'

C: omit 'an'

D: 'its' in place of 'his' for government

29. Ans. A.

Note the errors in other sentences:

B: 'died' in place of 'dies'

C: correct phrase here would be 'pick up' and not 'pick out'

D: 'were' in place of 'have'

30. Ans. B.

The correct answer is B.

31. Ans. C.

The correct answer is C.

32. Ans. D.

The correct answer is D.

33. Ans. B.

The correct answer is B.

34. Ans. C.

The correct answer is C.

35. Ans. B.

The correct answer is B.

36. Ans. C.

The correct answer is C.

37. Ans. D.

The correct answer is D.

38. Ans. B.

The correct answer is B.

39. Ans. D.

The correct answer is option D.

40. Ans. C.

The correct combinations are:

A-E and B-F

Note that D is a contextually irrelevant fragment here that does not match with any other fragment.

41. Ans. D.

The correct combination is: C-F and A-E

42. Ans. C.

The correct combination is: B-D, A- F and C-E

43. Ans. C.

**Vikram Seth** has authored the book 'A Suitable Boy'.

**Note:** The novel follows the story of four families over a period of 18 months, and centres on Mrs. Rupa Mehra's efforts to arrange the marriage of her younger daughter, Lata, to a suitable boy.

44. Ans. C.

- To enable the textile industry to become globally competitive, attract large investments and boost employment generation, a scheme of Mega Investment Textiles Parks (MITRA) will be launched in addition to the PLI scheme.
- This will create world-class infrastructure with plug and play facilities to enable create global champions in exports. 7 Textile Parks will be established over 3 years.

45. Ans. B.

\* Former NITI Aayog CEO, Amitabh Kant has been appointed as India's new Sherpa for the G-20.

\* He replaced Piyush Goyal (Minister for Commerce & Industry and Consumer Affairs), who was appointed as the G-20 Sherpa in September 2021.

\* India will hold the presidency of G20 from December 1, 2022 to November 30, 2023.

\* He served as the NITI Aayog CEO from June 2016 to 2022.

46. Ans. D.

\* The correct answer is Tata Group.

**Other information:**

\* BCCI secretary, Jay Shah has informed that the TATA Group has bagged the title rights for the Women's Premier League (WPL) 2023.

\* The first match of WPL 2023 will begin between Gujarat Giants and Mumbai Indians on March 4 at the DY Patil Stadium.

\* In its first season, the WPL will stage a total of 20 league matches and two Playoff games that will be played.

\* Five teams: Delhi Capitals, Gujarat Giants, Mumbai Indians, Royal Challengers Bangalore & UP Warriorz

47. Ans. A.

\* Principle of utmost good faith states that the insurer and insured both must be transparent and disclose all the essential information required before signing up for an insurance policy.

\* Here, insured should provide all the information related to the subject matter, and the insurer must give precise details regarding the contract.

\* So, A is the correct answer.

48. Ans. C.

The principle of insurable interest states that the person getting insured must have insurable interest in the object of insurance. A person has an insurable interest when the physical existence of the insured object gives him some gain

but its non-existence will give him a loss. In simple words, the insured person must suffer some financial loss by the damage of the insured object.

49. Ans. D.

\* Agriculture General Insurance Company is not a general insurance company. New India Assurance Company Ltd, Oriental Insurance Company Ltd, General Insurance Corporation of India, and Triton Insurance Company Ltd are General Insurance companies.

50. Ans. C.

The **family floater health insurance policy** is similar to an individual health insurance policy which has one annual premium payable, the difference being the entire given sum insured that can be utilized by any of the insured family members. The basic eligibility needs the primary policyholder to be 18-65 years in age.

51. Ans. A.

**Inflation is defined as a sustained increase in the general level of prices for goods and services in a country, and is measured as an annual percentage change. Under conditions of inflation, the prices of things rise over time.**

● **Causes of Inflation-**

} **Demand-Pull Inflation**

} **Cost-Push Inflation**

} **Monetary Inflation**

52. Ans. B.

\* If a person is unable to pay the premium for the policy, then he is given extra time which is known as Grace Period.

\* The grace period for monthly premium payment mode is 15 days and for annual premium payment is 30 days.

\* In case of non-compliance in the grace period, the policy gets lapsed.

53. Ans. A.

● Indian Oil Corporation (IOC) is planning to set up green hydrogen plants at all its refineries by 2047, which is part of a Rs 2-lakh crore green transition plan to achieve net-zero emissions.

● IOC will set up a 7,000 tonnes per annum green hydrogen producing facility at its Panipat oil refinery (Haryana) at a cost of Rs 2,000 crore by 2025.

● So, A is the correct answer.

54. Ans. B.

● The Abel Prize is awarded annually by the King of Norway to one or more outstanding mathematicians and is named after the Norwegian mathematician Niels Henrik Abel (1802–1829) and directly modeled after the Nobel Prizes.

● It includes a monetary award of 7.5 million kroner (roughly \$ 720,000) and a glass plaque designed by Norwegian artist Henrik Haugan.

● It was first awarded in 2003 to Jean-Pierre Serre.

- This year Luis Caffarelli (74 years) has won the Abel Prize for his seminal contributions to regularity theory for nonlinear partial differential equations including free-boundary problems and the Monge-Ampère equation”.

- So, B is the correct answer.

55. Ans. D.

- Surf Excel is a 110+ year-old global Unilever brand which exists in different countries under the brand names of Omo, Rinso, Skip & Surf Excel.

- Surf Excel is a brand of laundry detergent with an accompanying range of laundry products, which was launched in 1959 and is now available in Europe, Latin America, Asia, and Africa, with a comprehensive range of offerings including bars, powders, liquids, tablets and capsules.

- Surf Excel is a subsidiary of Hindustan Unilever.

- So, D is the correct answer.

56. Ans. D.

- PMSBY stands for Pradhan Mantri Suraksha Bima Yojana, which is a government-backed accident insurance scheme in India.

- It is available to people (Indian Resident or NRI) between 18 and 70 years of age with bank accounts and can have one year cover from 1 June to 31 May and is offered through banks.

- It is administered through public sector general insurance companies.

- So, D is the correct answer.

57. Ans. B.

- International Monetary Fund (IMF) will provide \$2.9 billion fund to Sri Lanka over four years to help salvage the country from its worst economic crisis under a preliminary agreement.

- This arrangement will work to restore financial and macroeconomic stability and debt sustainability as well as unlock the country's growth potential.

- So, B is the correct answer.

58. Ans. A.

- Pulicat Lake is the second largest brackish water lagoon in India, (after Chilika Lake), measuring 759 square kilometres and is a major part of the lagoon comes under Tirupati district of Andhra Pradesh.

- It flows through Coromandel Coast, Andhra Pradesh, and Tamil Nadu border.

- The long and narrow Sriharikota Island, which separates Pulicat Lake from the Bay of Bengal, is Satish Dhawan Space Centre, India's satellite-launching facility.

- So, A is the correct answer.

59. Ans. B.

- England became just the second team to lose a Test match after enforcing the follow-on as it surrendered to a dramatic one-run defeat against New Zealand at the Basin Reserve, Wellington.

- England made a massive 435 runs for eight declared with centuries from Harry Brook (186) and Joe Root (153) before the bowlers bundled New Zealand for 209.

60. Ans. E.

- The five most populous countries in 2022 are China, India, followed by the European Union, the United States, the island nation of Indonesia, and Pakistan.
- Among the smallest countries in the world in terms of population are the island nations in the Caribbean and the Southern Pacific Ocean (Oceania).
- Russia is not among the most populous countries of the world.
- So, E is the correct answer.

61. Ans. B.

- International Telecommunication Union (ITU) is a specialized agency of the United Nations responsible for matters related to information and communication technologies.
- It was established on 17 May 1865 as the International Telegraph Union, making it the first international organization and is now headquartered at Geneva, Switzerland.
- So, B is the correct answer.

62. Ans. D.

- Alibaba Group Holding Limited, or Alibaba is a Chinese multinational technology company specializing in e-commerce, retail, Internet, and technology.
- It was founded on 28 June 1999 in Hangzhou, Zhejiang and provides consumer-to-consumer (C2C), business-to-consumer (B2C), and business-to-business (B2B) sales services via web portals, as well as electronic payment services, shopping search engines, and cloud computing services.
- So, D is the correct answer.

63. Ans. E.

- Launch Vehicle Mark-3 (LVM 3) was previously referred as the Geosynchronous Satellite Launch Vehicle Mark III (GSLV Mk III)
- It is a three-stage medium-lift launch vehicle developed by the Indian Space Research Organisation (ISRO) and was primarily designed to launch communication satellites into geostationary orbit
- It has a higher payload capacity than its predecessor, GSLV and its powerful cryogenic stage enables it to place heavy payloads into Low Earth Orbits of 600 km altitude.
- So, E is the correct answer.

64. Ans. C.

- WEF (World Economic Forum) annual meeting is held in Davos (Switzerland) engaging the world's top leaders to shape global, regional and industry agendas.
- WEF is a Swiss nonprofit foundation established in 1971, based in Geneva, Switzerland and recognized by the Swiss authorities as the international institution for public-private cooperation.
- So, C is the correct answer.

65. Ans. E.

- India is the largest producer of millets in the world with two varieties of millets namely Pearl Millet (Bajra) and Sorghum (Jowar) that together contribute approx 19 per cent in world production in 2020.
- Major millets producing states in India are Rajasthan, Karnataka, Maharashtra, Uttar Pradesh, Haryana, Gujarat, Madhya Pradesh, Tamil Nadu, Andhra Pradesh and Uttarakhand with around 98 per cent production during the period 2020-21.
- Rajasthan, Karnataka, Maharashtra, Uttar Pradesh, Haryana and Gujarat accounts for more than 83% share in total millet production.
- West Bengal is among the lowest millet growing areas of India
- So, E is the correct answer.

66. Ans. B.

- National Education Policy (NEP), 2020 envisages a 5+3+3+4 school system and states that the first five years comprise three years of pre-school corresponding to the age groups of three-six years and two years of Classes 1 and 2 corresponding to the age group of six-eight years.
- The minimum age for a child to join the school (basically pre-school) is 3 years.
- So, B is the correct answer.

67. Ans. B.

- Nilgiri range of mountains is spread across the borders among the states of Tamilnadu, Karnataka and Kerala.
- They are the part of a larger mountain chain known as the Western Ghats
- These blue mountains were likely named for the widespread blue strobilanthes flower or the smoky haze enveloping the area.
- Doddabetta is the highest peak in the Nilgiris range.
- So, B is the correct answer.

68. Ans. C.

- The Life Insurer submitted that the relevant Regulations provide 30 days' time limit to insurance companies to decide a claim from the date of receipt of all requirements.
- If the time taken is beyond 30 days, which is the due date for taking a decision on a claim, then interest is payable beyond the due date when 30 days expire and as per the Regulations, the insurer is required to pay interest for the delay beyond 30 days as per the Regulations.
- So, C is the correct answer.

69. Ans. E.

- An intangible asset is an asset that is not physical in nature that means it cannot be touched.
- Goodwill, brand recognition and intellectual property like patents, trademarks, and copyrights, are all intangible assets.
- It exists in opposition to tangible assets, which include land, vehicles, equipment, and inventory.
- So, E is the correct answer.



70. Ans. B.

- On the death of the life assured, the beneficiaries are required to raise a death claim to receive the sum assured on death and other associated benefits and are essentially two broad categories of death claims:

- Early Death Claims

- Non-early Death Claims

- Early death claims are typically premature claims that are raised by assigned nominees if the death of the life assured has occurred within 3 years from the date of commencement of risk.

- So, B is the correct answer.

71. Ans. A.

- Money back insurance policy is a financial instrument that offers periodic payouts (survival benefits) at specified intervals, along with a payout in the event of the death of the policyholder (sum assured).

- These survival benefits amount to a certain percentage of the sum assured and at the time of maturity, the remaining sum assured is paid to the policyholder.

- In case of a death, the entire sum assured is paid to the nominee, irrespective of any survival benefits that have already been paid.

- It not only protects your family during a crisis, but also help ensure that you have ample funds to fulfill certain milestone goals in life.

- So, A is the correct answer.

72. Ans. C.

- Section 39 of the Insurance Act 1938 deals with Nomination by policyholder that states that the holder of a policy of life insurance on his own life may, when effecting the policy or at any time before the policy matures for payment, nominate the person or persons to whom the money secured by the policy shall be paid in the event of his death: Provided that, where any nominee is a minor, it shall be lawful for the policyholder to appoint any person in the manner laid down by the insurer, to receive the money secured by the policy in the event of his death during the minority of the nominee.

- So, C is the correct answer.

73. Ans. C.

- The demand for nationalization of life insurance industry was made repeatedly in the past but it gathered momentum in 1944 when a bill to amend Life Insurance Act 1938 was introduced but it was much later on the 19th of January 1956, that life insurance in India was nationalized.

- Parliament of India passed Life Insurance Corporation Act on the 19th of June 1956, and the LIC was created on 1st September 1956, with the objective of spreading life insurance much more widely and in particular to the rural areas with a view to reach all insurable persons in the country, providing them adequate financial cover at a reasonable cost.

- So, C is the correct answer.

74. Ans. B.

- The "father of insurance education", Solomon Huebner, was the one who established the Human Life Value (HLV) as the de facto standard for calculating an individual's lifetime insurable sums.
- He set up his theory in opposition to the accepted wisdom at the time, which at that time held no firm, objective, standard for measuring the value being insured by life insurance.
- He authored the first life insurance textbook in 1915 which later became the required reading for students pursuing certification as a Chartered Life Underwriter.
- So, B is the correct answer.

75. Ans. B.

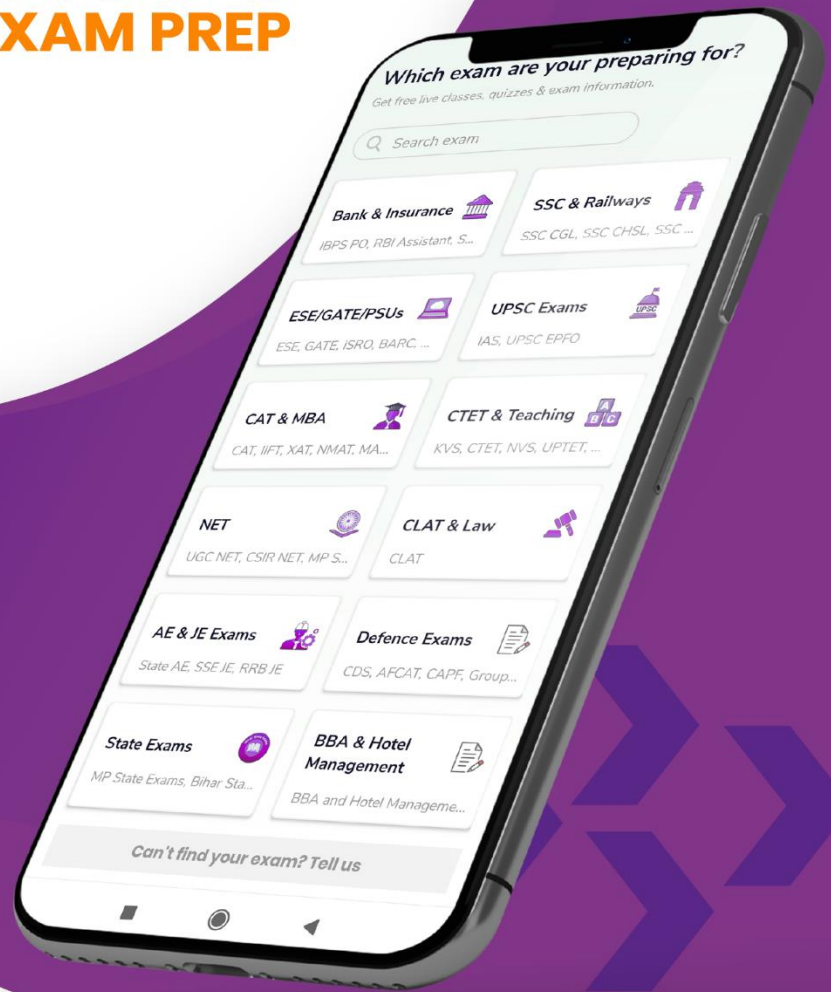
- The Office of the Insurance Ombudsman shall be located at such places and shall have such territorial jurisdiction as may be specified by the Council for Insurance Ombudsmen from time to time.
- Ombudsman may hold sitting at various places within his area of jurisdiction to expedite disposal of complaints.
- So, B is the correct answer.

76. Ans. A.

- Convertible insurance is a type of life insurance that allows the policy owner to change a term policy into a whole/ universal policy without going through the health qualification process again.
- It lets the policy owner convert a term policy that only covers the insured individual for a predetermined number of years into a policy that covers that individual indefinitely, as long as the policyholder continues to pay the insurance premium.
- So, A is the correct answer.

77. Ans. A.

- IC 38 was established in 1955 for promoting the importance and educating people about it with proper training and guidance.
- It is the only qualified insurance institute with 91 associated institutes like Life Insurance Corporation of India, General Life Insurance Corporation of India, etc.
- So, A is the correct answer.



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