

All India Mock for IFSCA Grade A Phase-1 Paper 1 (20-21 April)

Q1. What was the theme of the Annual Conference of the RBI Ombudsmen hosted by the Reserve Bank of India?

- (a) Fostering Global Financial Stability
- (b) Advancing Digital Payment Systems
- (c) Protecting the Consumers – Building Robust Systems and Procedures
- (d) Innovations in Banking Technology
- (e) Financial Inclusion and Literacy

Q2. Small and Medium Real Estate Investment Trusts (SM REITs) are specialized real estate investment trusts that deviate from traditional REITs in terms of their size and focus. To establish an SM REIT, the investment manager must have a net worth of at least _____, and a separate trustee will be appointed to oversee the operations.

- (a) Rs. 10 crores
- (b) Rs. 20 crores
- (c) Rs. 15 crores
- (d) Rs. 25 crores
- (e) Rs. 30 crores

Q3. What does a REIT primarily represent?

- (a) A government agency regulating real estate
- (b) A private firm specializing in residential mortgages
- (c) A corporation that owns and often operates income-generating real estate
- (d) A non-profit organization offering housing assistance
- (e) An investment fund focusing solely on land development

Q4. What is the new annual remuneration cap for non-executive directors (NEDs) in private banks as per the Reserve Bank of India's latest update?

- (a) Rs 10 lakh
- (b) Rs 20 lakh
- (c) Rs 25 lakh
- (d) Rs 30 lakh
- (e) Rs 35 lakh

Q5. What is the interest equalization rate for MSME manufacturers exporting under the Interest Equalization Scheme on Pre- and Post-Shipment Rupee Export Credit?

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

Q6. In Feb 2024, The Insurance Regulatory and Development Authority of India (IRDAI) revealed the formation of a new Expert Committee for the execution of Ind AS/IFRS. This committee, led by the IRDAI Member (Finance and Investment) F&I, is composed of _____ members.

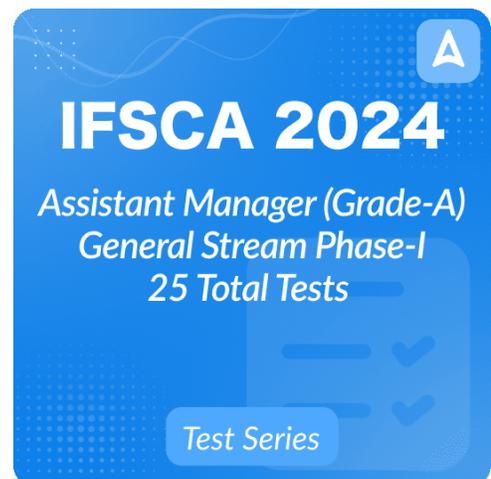
- (a) 9 members
- (b) 10 members
- (c) 11 members
- (d) 13 members
- (e) 15 members

Q7. Which trio of Fintech companies received final approval from the RBI in February 2024 to function as payment aggregators?

- (a) Razorpay, BillDesk, and Decentro
- (b) Juspay, Decentro, and Zoho
- (c) Pine Labs, CRED, and Zerodha
- (d) Razorpay, Juspay, and Zerodha
- (e) Zoho, CRED, and BillDesk

Q8. The Government of India has recently enhanced the authorized capital of the Food Corporation of India (FCI) to augment its operational efficiency in carrying out its mandate. What is the new authorized capital limit, increased from Rs _____ to _____?

- (a) 5,000 crore, Rs 10,000 crore
- (b) 10,000 crore, Rs 21,000 crore
- (c) 12,000 crore, Rs 30,000 crore
- (d) 15,000 crore, Rs 30,000 crore
- (e) 17,000 crore, Rs 21,000 crore



Q9. What is the approved outlay for the continuation of the Animal Husbandry Infrastructure Development Fund (AHIDF) under the Infrastructure Development Fund (IDF) for an additional three years up to 2025-26?

- (a) Rs. 25,610.25 crore
- (b) Rs. 29,610.25 crore
- (c) Rs. 20,000 crore
- (d) Rs. 30,610.25 crore
- (e) Rs. 28,610.25 crore

Q10. Which of the following statements is correct regarding the Financial Stability and Development Council (FSDC)?

- (a) It was established in 2015.
- (b) It is a non-statutory apex council constituted through an Executive Order.
- (c) It strengthens and institutionalizes the mechanism for maintaining financial stability.
- (d) It is headed by the finance minister.
- (e) All of the above

Q11. In Feb 2024, The Union Cabinet approved the amendment in the Foreign Direct Investment (FDI) Policy of the Space Sector. For the creation of spaceports for launching and receiving spacecraft, what is the FDI cap under the Automatic route as per the amended FDI policy?

- (a) 100%
- (b) 74%
- (c) 49%
- (d) 51%
- (e) 26%

Q12. How often does the Reserve Bank of India (RBI) publish the Financial Stability Report (FSR)?

- (a) Annually
- (b) Biannually
- (c) Quarterly
- (d) Monthly
- (e) Every three years

Q13. Which layers of non-banking finance companies (NBFCs) have had their credit concentration risk norms eased by the Reserve Bank of India (RBI), aligning them with their larger peers in the upper layer (UL)?

- (a) Middle layer (ML) and Upper layer (UL)
- (b) Base layer (BL) and Middle layer (ML)
- (c) Upper layer (UL) and Base layer (BL)
- (d) Only the Base layer (BL)
- (e) Only the Middle layer (ML)

Q14. What is the base period for the Digital Payments Index (DPI) established by the Reserve Bank of India (RBI) to measure the penetration and deepening of digital payments in the country?

- (a) March 2015
- (b) March 2016
- (c) March 2017
- (d) March 2018
- (e) March 2019

Q15. According to the Reserve Bank of India (RBI), an asset is deemed non-performing when it stops generating income for the bank. For agricultural loans, under what condition is the loan classified as a Non-Performing Asset (NPA)?

- (a) If principal and interest are not paid for one cropping season
- (b) If principal and interest are not paid for 1.5 cropping seasons
- (c) If principal and interest are not paid for 2 cropping seasons
- (d) If principal and interest are not paid for 3 cropping seasons
- (e) If principal and interest are not paid for 4 cropping seasons

Q16. What is the maximum transaction limit for which the Reserve Bank of India has waived the need for an Additional Factor of Authentication (AFA) for specific payment categories?

- (a) ₹50,000
- (b) ₹75,000
- (c) ₹1,00,000
- (d) ₹1,25,000
- (e) ₹1,50,000

Q17. The Ministry of Rural Development through DAY-NRLM provides a Vulnerability Reduction Fund (VRF) up to ___X___ per Village Organization (VO). Fill in the blank (X).

- (a) Rs. 3,50,000
- (b) Rs. 3,00,000
- (c) Rs. 2,50,000
- (d) Rs. 2,00,000
- (e) Rs. 1,50,000

Q18. What is the age criterion for senior artists to be eligible for the "Scheme for Financial Assistance for Veteran Artists" administered by the Ministry of Culture?

- (a) 50 years and above
- (b) 55 years and above
- (c) 60 years and above
- (d) 65 years and above
- (e) 70 years and above

Q19. Which country topped the World Bank's list of global remittance recipient countries in 2023 with remittances reaching \$125 billion?

- (a) China
- (b) Mexico
- (c) India
- (d) Philippines
- (e) Egypt

Q20. What is the time frame within which the Reserve Bank of India requires Regulated Entities and their Internal Ombudsmen to communicate a final decision on customer complaints?

- (a) 10 days
- (b) 15 days
- (c) 20 days
- (d) 30 days
- (e) 45 days

Q21. As per SEBI's new framework, within how many days must market entities submit the Action Taken Report (ATR) on SCORES after receiving a complaint?

- (a) 7 calendar days
- (b) 14 calendar days
- (c) 21 calendar days
- (d) 28 calendar days
- (e) 30 calendar days

Q22. When did the Reserve Bank of India (RBI) introduce the Card-on-File Tokenisation (CoFT) system?

- (a) September 2021
- (b) March 2020
- (c) December 2021
- (d) October 2022
- (e) January 2021

Q23. _____ is a mobile application that provides a citizen-centric platform for locating banking touch points such as bank branches, ATMs, Banking Correspondents (BCs), Indian Post Payment Banks, etc. in the country.

- (a) Jan Dhan Darshak App
- (b) Jan Dhan App
- (c) Know About Bank App
- (d) Apka Bank App
- (e) None of the above

Q24. Which among the following is included under the Components of India's Forex Reserves?

- (a) Foreign Currency Assets
- (b) Special Drawing Rights (SDRs)
- (c) Gold Reserves
- (d) Reserve Position in the International Monetary Fund (IMF)
- (e) All of the above

Q25. The Government of India, with the approval of the President of India, has established the Sixteenth Finance Commission, by Article 280(1) of the Constitution. Who has been appointed as the Chairman of the Commission?

- (a) Dr. Arvind Panagariya
- (b) Dr. Raghuram Rajan
- (c) Dr. Amartya Sen
- (d) Nirmala Sitharaman
- (e) Dr. Urjit Patel

Directions (26-35): Read the passage and answer the given questions based on that

Sri Lanka has a habit of selling off its assets when times are tough. **Ans** it is facing that same scenario. The tiny island nation is in default and in urgent need of \$4 billion to pay for food, fuel and fertiliser to ward off a deeper crisis. The newly appointed prime minister, Ranil Wickremesinghe, wasted no time in announcing the government would privatize Sri Lankan Airlines. The carrier struggled with a stretched balance sheet even before Covid-19 and may fail to make payments to aircraft lessors. It had lost \$125 million in the year through March 2021 and had the need of electric vehicle, will likely struggle to find a buyer willing to take it on. The problem is, Sri Lanka has already essentially given away some of its most strategic points to China. Now, Beijing has offered loans of "a few hundred million dollars," Wickremesinghe told the Financial Times.

Wickremesinghe is pushing to fast-track talks with the International Monetary Fund, but have _____ a permanent presence in the capital, Colombo. China's **white elephants** — the Chinese-built Hambantota port and little-used airport near the ancestral village of the Rajapaksa family — have contributed to citizens' rage against the political dynasty that includes both the president, and his brother Mahinda, who resigned as prime minister. Protesters set fire to the Rajapaksa family home in Hambantota and destroyed monuments to their parents in what was a **culmination** of months of growing civil unrest over their disastrous fertilizer import ban that has led to ongoing food shortages, the failure to handle the foreign-currency crisis, and their inexplicable delays in seeking international aid. There's also the Colombo Port City, which was meant to position the capital as the next big Asian financial center. But its status as a special economic zone means the government sees little benefit for the scar that's been created along the waterfront. It, like the port, is controlled by a Chinese-owned company, with a significant portion of it on a 99-year lease. Of course, not only Beijing seeks to exert influence in Sri Lanka. India's slice may be smaller, but it continues to hold significant sway via its political and economic sway in the region. New Delhi has provided more than \$3.5 billion as aid this year to help pay for fuel, food and medicine. In last year, one of India's largest companies, the Adani Group, entered into a \$700 million deal to develop a deep-water container terminal in Sri Lanka in what the Lowy Institute described as a "strategic game-changer". In January, the Indian Oil Corp. (IOC) took a 49 per cent stake in the joint development of the Trincomalee oil tank farm, with Ceylon Petroleum Corp. The World Bank said that

until Colombo puts in place an **adequate** macroeconomic policy framework that restores stability and growth, it does not intend to offer new financing. If Sri Lanka can hold off on selling the silver, it may have a fighting chance to put the economy back together again.

Q26. What was/were the reason(s) listed in the passage behind privatization of Sri Lanka's airlines?

- (a) It was a desperate attempt for Sri Lanka to finance its basic amenities to stave off a greater economic emergency.
- (b) The absolute debt-ridden Sri Lankan airlines were unable to pay off their leaseholders
- (c) The country's airline was seeing a loss of \$125 million and its aspiration of getting a dealer for the required e-vehicle was also grim.
- (d) Only (a) and (c)
- (e) All of these

Q27. What geopolitical significance does China hold over the Sri Lankan economy?

- (a) China holds possession of a few of the important strategic points of Sri Lanka.
- (b) China is ready to lend quite a substantial amount of funds to help alleviate a shortage of essential goods in the crisis-hit country
- (c) China is using its veto power in the UN to ease the path for Sri Lanka to get a zero-interest loan under extended credit facility.
- (d) Only (a) and (b)
- (e) Only (b) and (c)

Q28. Why is there a continued detestation against the Rajapaksa family?

- (a) The gimmicky presence of Chinese built Hambantota port and little to no used airport near the village of Rajapaksa family has enraged the already dissatisfied citizens.
- (b) The then president-prime minister brothers duo's incapability of handling the foreign currency which eventually led the country in acute economic crisis.
- (c) Their imprudent decision on banning the import of fertilizers
- (d) The unwanted delay in getting the foreign aid.
- (e) All of these

Q29. How India ushered its presence in the Sri Lankan economy?

- (a) India lent out \$3.5 billion assistance to Sri Lanka to alleviate the acute crisis of food, fuel and medicines.
- (b) India's Adani group sealed a deal of \$700 million to develop a deep-water container terminal, thus positioning the country as a major strategical player in Sri Lanka's economy.
- (c) India calibrated its ties with Sri Lanka with Indian oil giant IOC taking 49% stake in the development of the Trincomalee oil tank farm
- (d) Only (a) and (b)
- (e) All of these

Q30. Which of the following options is FALSE as per the data given in the passage?

- (a) A significant portion of Colombo port, a special economic zone, had come under an agreement of 99 years of lease with a Chinese owned company
- (b) Though the incumbent government of Sri Lanka left no stone unturned to get assistance from IMF, it was unable to get the optimum response.
- (c) The colossal domination of the Chinese government over Sri Lanka's economy has outstripped any nation to mark its influence on Sri Lanka
- (d) The influential Rajapaksa family home in Hambantota saw a rash of arson attacks by the angry mob which demonstrated their anger against the Rajapaksa brothers.
- (e) None of these

Q31. What was/were the advice(s) given by the World Bank to Colombo?

- (a) To align its microeconomic policy framework with country's growth and stability
- (b) To reshuffle the obvious incompetent government's top position holders
- (c) To defer selling of the country's valuable assets
- (d) Only (a) and (b)
- (e) Only (a) and (c)

Q32. There is a phrase/idiom emboldened in the paragraph. What is the meaning of "white elephant"?

- (a) A holy or significant substance assumed to bring good luck
- (b) Unwanted, financial burdensome possession
- (c) A memoire given by a close friend or a loved one
- (d) A possession whose outer appearance may seem fugitive but has many inert benefits.
- (e) None of these

Q33. Which of the following words can fit into the given blank provided in the passage?

- (a) established
- (b) curtailed
- (c) demonstrate
- (d) thrown
- (e) given

Q34. Which of the following words can be defined as the opposite of "adequate" highlighted in the passage?

- (a) requisite
- (b) suitable
- (c) deficit
- (d) ample
- (e) satisfactory

Q35. Which of the following words can be defined as the synonym of "culminations" highlighted in the passage?

- (a) liberation
- (b) apex
- (c) Completion
- (d) rendition
- (e) acclimation

Directions (36-40): Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error the answer is "No Error". (Ignore errors of punctuation, if any.)

Q36. We live in times when news ripple (A)/ first on Twitter, barks at us through (B)/television before piping down and (C)/finding validation through print (D).

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Q37. The deregulation of agricultural markets (A)/and its scope for benefits to farmers are examined (B)/ using the system generalize method of moments to (C)/ estimate India's supply equations of sugar and sugarcane (D).

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Q38. There's a split emerging in India's refining sector as private (A)/refiners tap cheap Russian crude and boost profits from exports just (B)/as domestically-focused state refiners get squeezed by high (C)/ oil costs and government-capped fuel prices (D).

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Q39. Most automakers reported 'healthy' growth (A)/ in dispatches to dealers in May, however on a low (B)/volume base of May 2021 when the country was (C)/ dealing with the second wave of the pandemic (D).

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Q40. India has achieved the remarkable (A)/double leapfrog of connecting nearly all (B) /households to electricity while also creating (C)/one of world's largest markets for renewable energy (D).

- (a) A
- (b) B
- (c) C
- (d) D
- (e) No Error

Directions (41-45): Five grammatically correct and coherent statements are given. Arrange them in a meaningful order and answer the given questions based on that.

(A) In addition to economic costs, communicable diseases impose intangible social costs on individuals, families, and communities.

(B) In sum, the burden of diseases, with their health, economic, and social costs, prevents the full achievement of health and highlights the need to step up disease elimination efforts.

(C) Communicable diseases disproportionately impact resource-constrained communities and are linked to a complex range of overlapping determinants of health.

(D) Further, it is estimated that a core group of communicable diseases, including HIV/AIDS, tuberculosis (TB), malaria, is negatively impacting global economic growth

(E) These include availability of safe drinking water and basic sanitation, housing conditions, climate change risks, gender inequity, sociocultural factors, and poverty, among others.

Q41. Which of the following will be the second statement after the rearrangement?

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

Q42. Which of the following will be the fifth statement after the rearrangement?

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

Q43. Which of the following will be the first statement after the rearrangement?

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

Q44. Which of the following will be the third statement after the rearrangement?

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

Q45. Which of the following will be the fourth statement after the rearrangement?

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

Directions (46-50): In the given passage, few words are omitted and provided with a blank. With respect to each blank five options are given. Choose the best option that can fit into the given blank without altering the meaning of the sentence.

Q46. The COVID-19 pandemic has _____(46) the business world in unprecedented and historic ways, the effects of which have been felt the world over. As the new reality of the pandemic sets in, organizations and individuals _____(47) with the implications of the virus. In the short-term, organizations have generally engaged in empathic pro-employee responses, and many have radically altered how and where employees work. At face value, both actions seem both reasonable and _____(48). The difficulty comes in assessing paradigm shifts and the long-term implications of the pandemic. In research, these are rare but _____(49) shifts that radically change our understanding of phenomena by altering the foundational assumptions upon which our understanding is derived. For example, in the 18th century, scientists heavily researched a substance known as phlogiston. For over 100 years, this substance was explored as the basis of fire. The theory of phlogiston was disproved by Antoine Lavoisier through the discovery of combustion. This paradigmatic shift altered the foundational understanding of fire and _____(50) the exploration of a new scientific theory.

- (a) substituted
- (b) altered
- (c) derived
- (d) delivered
- (e) benefitted



Q47. The COVID-19 pandemic has _____(46) the business world in unprecedented and historic ways, the effects of which have been felt the world over. As the new reality of the pandemic sets in, organizations and individuals _____(47) with the implications of the virus. In the short-term, organizations have generally engaged in empathic pro-employee responses, and many have radically altered how and where employees work. At face value, both actions seem both reasonable and _____(48). The difficulty comes in assessing paradigm shifts and the long-term implications of the pandemic. In research, these are rare but _____(49) shifts that radically change our understanding of phenomena by altering the foundational assumptions upon which our understanding is derived. For example, in the 18th century, scientists heavily researched a substance known as phlogiston. For over 100 years, this substance was explored as the basis of fire. The theory of phlogiston was disproved by Antoine Lavoisier through the discovery of combustion. This paradigmatic shift altered the foundational understanding of fire and _____(50) the exploration of a new scientific theory.

- (a) grapple
- (b) lacerate
- (c) disparage
- (d) revile
- (e) struggles

Q48. The COVID-19 pandemic has _____(46) the business world in unprecedented and historic ways, the effects of which have been felt the world over. As the new reality of the pandemic sets in, organizations and individuals _____(47) with the implications of the virus. In the short-term, organizations have generally engaged in empathic pro-employee responses, and many have radically altered how and where employees work. At face value, both actions seem both reasonable and _____(48). The difficulty comes in assessing paradigm shifts and the long-term implications of the pandemic. In research, these are rare but _____(49) shifts that radically change our understanding of phenomena by altering the foundational assumptions upon which our understanding is derived. For example, in the 18th century, scientists heavily researched a substance known as phlogiston. For over 100 years, this substance was explored as the basis of fire. The theory of phlogiston was disproved by Antoine Lavoisier through the discovery of combustion. This paradigmatic shift altered the foundational understanding of fire and _____(50) the exploration of a new scientific theory.

- (a) virtuosity
- (b) refutable
- (c) punitive
- (d) oneiric
- (e) prudent

Q49. The COVID-19 pandemic has _____(46) the business world in unprecedented and historic ways, the effects of which have been felt the world over. As the new reality of the pandemic sets in, organizations and individuals _____(47) with the implications of the virus. In the short-term, organizations have generally engaged in empathic pro-employee responses, and many have radically altered how and where employees work. At face value, both actions seem both reasonable and _____(48). The difficulty comes in assessing paradigm shifts and the long-term implications of the pandemic. In research, these are rare but _____(49) shifts that radically change our understanding of phenomena by altering the foundational assumptions upon which our understanding is derived. For example, in the 18th century, scientists heavily researched a substance known as phlogiston. For over 100 years, this substance was explored as the basis of fire. The theory of phlogiston was disproved by Antoine Lavoisier through the discovery of combustion. This paradigmatic shift altered the foundational understanding of fire and _____(50) the exploration of a new scientific theory.

- (a) whimsical
- (b) lofty
- (c) exquisite
- (d) impactful
- (e) trivial

Q50. The COVID-19 pandemic has _____(46) the business world in unprecedented and historic ways, the effects of which have been felt the world over. As the new reality of the pandemic sets in, organizations and individuals _____(47) with the implications of the virus. In the short-term, organizations have generally engaged in empathic pro-employee responses, and many have radically altered how and where employees work. At face value, both actions seem both reasonable and _____(48). The difficulty comes in assessing paradigm shifts and the long-term implications of the pandemic. In research, these are rare but _____(49) shifts that radically change our understanding of phenomena by altering the foundational assumptions upon which our understanding is derived. For example, in the 18th century, scientists heavily researched a substance known as phlogiston. For over 100 years, this substance was explored as the basis of fire. The theory of phlogiston was disproved by Antoine Lavoisier through the discovery of combustion. This paradigmatic shift altered the foundational understanding of fire and _____(50) the exploration of a new scientific theory.

- (a) consumed
- (b) breakneck
- (c) precipitated
- (d) succinctly
- (e) embark

Q51. 'n' men can do a work in $(3n - 18)$ days and 14 more men can do the same work in $(n+6)$ days. Find the time taken by '3n' men to do five times more of the same work.

- (a) 105 days
- (b) 90 days
- (c) 72 days
- (d) 80 days
- (e) 120 days

Q52. A man invested Rs X at rate of 20% p.a. on compound interest for three years and he received Rs 2184 as interest. If he invested Rs $(X+2000)$ for 't' years at 12% per annum on simple interest and he received Rs 3000 as interest, then find the value of 't'.

- (a) 16
- (b) 6
- (c) 10
- (d) 12
- (e) 8

Q53. A and B revolve around a circular park which radius is 84 meters. The speed of A and B is 36 km/hr and 21.6 km/hr respectively. Both start from same point in opposite direction and after meeting for the first time, they interchange their direction and A & B decreased their speed by 20% & 33.33% respectively. Find total time taken by them to meet second time from the beginning.

- (a) 1 minutes 17 seconds
- (b) 88 seconds
- (c) 66 seconds
- (d) 77 seconds
- (e) Both (a) and (d)

Q54. Three friends A, B and C invest Rs 1500, Rs 1000 and Rs 500 respectively. If A, B and C invest for x months, $(x+2)$ months and $(x+4)$ months respectively and the ratio of difference between the profit earned by A and C to that of total profit is 1:4, then find the time period for which C invests its money. (in months)

- (a) 16
- (b) 18
- (c) 10
- (d) 12
- (e) 8

Q55. The ratio of the length of two rectangles, R1 and R2, is 4:a respectively and the breadth of these two rectangles, R1 and R2, is 3:2 respectively. If the area of the rectangle R2 is 60 cm^2 and the length of the rectangle R2 is 4 cm more than its breadth, and area rectangle R1 is 12 cm^2 more than area of rectangle R2. Find a?

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

Directions (56-60): In each of these questions, two equation (I) and (II) are given. You have to solve both the equations and give answer.

Q56. I. $4x^2 - 24x + 32 = 0$

II. $2y^2 - 21y + 55 = 0$

- (a) If $x = y$ or no relation can be established between x and y .
- (b) If $x \geq y$
- (c) If $x < y$
- (d) If $x \leq y$
- (e) If $x > y$

Q57. I. $3x^2 - 25x + 52 = 0$

II. $4y^2 - 20y + 24 = 0$

- (a) If $x = y$ or no relation can be established between x and y .
- (b) If $x \geq y$
- (c) If $x < y$
- (d) If $x \leq y$
- (e) If $x > y$

Q58. I. $6x^2 - 11x - 21 = 0$

II. $5y^2 - 7y - 24 = 0$

- (a) If $x = y$ or no relation can be established between x and y .
- (b) If $x \geq y$
- (c) If $x < y$
- (d) If $x \leq y$
- (e) If $x > y$

Q59. I. $x^2 - 11x + 30 = 0$

II. $y = \sqrt{49}$

- (a) If $x = y$ or no relation can be established between x and y .
- (b) If $x \geq y$
- (c) If $x < y$
- (d) If $x \leq y$
- (e) If $x > y$

Q60. I. $x^2 + 24x + 119 = 0$

II. $y^2 + 13y + 42 = 0$

- (a) If $x = y$ or no relation can be established between x and y .
- (b) If $x \geq y$
- (c) If $x < y$
- (d) If $x \leq y$
- (e) If $x > y$

Directions (61-64): In each number series only one number is wrong. Find out the that wrong number.

Q61. 240, 720, 180, 900, 100, 1050, 131.25

- (a) 180
- (b) 100
- (c) 900
- (d) 1050
- (e) 240

Q62. 148, 170, 203, 243, 294, 358, 437

- (a) 170
- (b) 243
- (c) 437
- (d) 358
- (e) 148

Q63. 12, 11, 21, 62, 247, 1234, 7404

- (a) 247
- (b) 1234
- (c) 11
- (d) 12
- (e) 7404

Q64. 68, 168, 352, 712, 1430, 2858, 5717

- (a) 352
- (b) 712
- (c) 2858
- (d) 1430
- (e) 5717

Q65. A boat can cover 40 km upstream in same time in which it can cover 80 km downstream. The time taken by the boat to cover 60 km upstream is $\frac{15}{4}$ hours more than the time taken by it to cover same distance in downstream. Find the total time taken by the boat to cover 120 km upstream and same distance in downstream (in hours).

- (a) 22.5
- (b) 15.5
- (c) 27.5
- (d) 12.5
- (e) 17.5

Q66. A table is marked up at a certain price and 10% discount is allowed by the shopkeeper. If marked price is $\frac{1}{5}$ th more than the initial marked price and shopkeeper sell the table at same selling price, then the discount allows by the shopkeeper in second case is $x\%$. If shopkeeper received $x\%$ profit in first case, then original marked price is what percent more than the cost price of the table.

- (a) $\frac{450}{9}\%$
- (b) $\frac{350}{9}\%$
- (c) $\frac{320}{9}\%$
- (d) $\frac{300}{9}\%$
- (e) $\frac{400}{9}\%$

Q67. A train P with speed 64 km/hr crosses a pole in 27 second and another train Q whose speed is 12 ½% less than train P crosses a man in 36 second. If both trains move in opposite direction to each other, then find in how much time will they cross each other?

- (a) $\frac{144}{5}$ seconds
 (b) $\frac{146}{5}$ seconds
 (c) $\frac{156}{5}$ seconds
 (d) $\frac{216}{5}$ seconds
 (e) $\frac{312}{5}$ seconds

Directions (68-70): Read the following information carefully and answer the questions.

Ratio of the total number of laptops to mobiles sold in January is 2:1. Out of the total number of items sold in March, 37.5% are laptops. Total number of items sold in January is 50% more than that of March. Total number of laptops and mobiles sold in February is 210 and 90 less than that of January. Ratio of the total number of laptop and mobiles sold in April is 5:9 respectively. Total number of mobiles sold in April is 10% less than that of March. Difference between the total number of laptops sold in January and March is 200.

Note: Total number of items sold = Total number of laptops sold + Total number of mobiles sold.

Q68. Find the difference between the total number of laptops sold in January and April together and total number of mobiles sold in March?

- (a) 220
 (b) 240
 (c) 180
 (d) 160
 (e) 200

Q69. If the total number of laptops sold in May is 50% more than that of March, which is 60% out of total number of items sold in May, then find total number of items sold in May?

- (a) 450
 (b) 400
 (c) 200
 (d) 350
 (e) 300

Q70. Total number of mobiles sold in January is what percentage less than the total number of items sold in March?

- (a) 40%
 (b) 45%
 (c) 50%
 (d) 35%
 (e) 30%

Directions (71-75): The table shows shoes sold by a company in four (January, February, March and April) different months of a year. Read the following table carefully and answer the questions given below.

Months	Shoes sold
January	200
Till February	350
Till March	400
Till April	650

Q71. If the ratio of non - defective to defective shoes sold in March is 2:3 and defective shoes sold in April is 250% more than that in March, then find the sum of non-defective shoes sold in April & March.

- (a) 145
 (b) 165
 (c) 135
 (d) 155
 (e) 175

Q72. If shoes sold till May is 900, then the shoes sold in February is what percentage of shoes sold in May?

- (a) 25%
 (b) 40%
 (c) 75%
 (d) 45%
 (e) 60%

Q73. The shoes sold in April are 40% of the shoes manufactured in the same month. If 40% of unsold shoes in April are sold in May, then find the ratio of shoes sold in January to shoes sold in May.

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

Q74. The shoes sold in February are three-fourths of the boots manufactured in the same month. If 28% of boots are unsold in February, then find the difference between boots sold in February and shoes sold in March.

- (a) 76
 (b) 68
 (c) 102
 (d) 94
 (e) 62

Q75. Average shoes sold in January and April is what percentage more or less than the shoes sold in March?

- (a) 225%
 (b) 350%
 (c) 400%
 (d) 175%
 (e) 250%

Directions (76-79): Read the given information carefully and answer the questions below:

Eight persons sit around a square table facing outside the table. Four of them sit in the middle side of the table and four of them sit at the corner. One person sits between R and G. C sits third to the left of G. J sits immediate right of C. D and M sits opposite to each other. B and M are immediate neighbours. P does not sit at middle of any side of the table.

Q76. Who among the following sits adjacent to P?

- (a) M
- (b) B
- (c) G
- (d) D
- (e) C

Q77. How many persons sit between R and J?

- (a) One
- (b) Five
- (c) Two
- (d) Three
- (e) None of these

Q78. What is the position of B with respect to J?

- (a) Third to the right
- (b) Second to the left
- (c) Immediate right
- (d) Seventh to the right
- (e) Fourth to the left

Q79. Find the odd one out?

- (a) R
- (b) G
- (c) J
- (d) B
- (e) C

Directions (80-84): Read the given information to answer the related questions:

In a certain code language

'Oxy hydro hydra para' is coded as 'ff pk bn ty'
'Hydro oppo true' is coded as 'ff nm ds'
'Para oppo oxy auto' is coded as 'bn fc pk ds'
'Hydro Para auto' is coded as 'fc ff pk'

Q80. What is the code for 'hydra'?

- (a) ty
- (b) ff
- (c) fc
- (d) pk
- (e) None of these

Q81. If the code for 'tally para' is 'gv pk', then what will be the code for 'tally'?

- (a) pk
- (b) gv
- (c) bn
- (d) hf
- (e) None of these

Q82. The code 'nm' stands for which among the following word?

- (a) Hydro
- (b) Oppo
- (c) True
- (d) Oxy
- (e) None of these

Q83. Which may be the possible coded as 'fc er'?

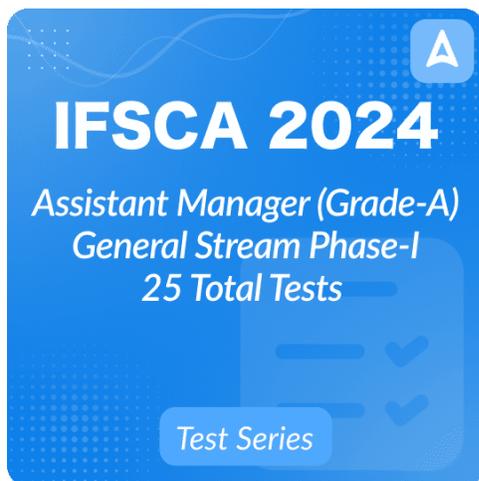
- (a) hair hole
- (b) auto oxy
- (c) either (B) or (D)
- (d) auto mode
- (e) None of these

Q84. What is the code for 'hydro'?

- (a) ty
- (b) fc
- (c) ff
- (d) bn
- (e) None of these

Directions (85-89): Read the following information carefully and answer the given questions:

Eight persons live on different floors of an eight-floor building where ground floor is numbered as 1, above it is 2 and so on till the topmost floor is numbered as 8. S lives above 2nd floor but not on prime number floors. Three persons live between S and R. The number of persons live above R is same as the number of persons live below B. K lives four floors below N. One floor gap between K and Y. U lives adjacent to Y but above I.



Q85. Y lives on which among the following floor?

- (a) Floor 2
- (b) Floor 7
- (c) Floor 1
- (d) Floor 5
- (e) None of these

Q86. How many persons live between B and U?

- (a) Four
- (b) Three
- (c) Six
- (d) One
- (e) None of these

Q87. Who among the following lives on the topmost floor?

- (a) N
- (b) B
- (c) R
- (d) S
- (e) None of these

Q88. Who among the following lives on 4th floor?

- (a) K
- (b) I
- (c) Y
- (d) S
- (e) None of these

Q89. Four among the following five pair are same in a certain manner and forms a group, who among the following does not belong to the group?

- (a) U-N
- (b) K-S
- (c) B-I
- (d) S-Y
- (e) R-U

Q90. How many pair of letters are there in the word 'NEURON', each of which has as many letters between them as they have according to English alphabet (both forward and backward direction)?

- (a) Three
- (b) One
- (c) None
- (d) Two
- (e) None of these

Directions (91-94): Read the given information carefully and answer the questions below:

Some boxes are placed one above the other in a shelf. Four boxes are placed between E and T. D is placed three places below T. The number of boxes placed between E and D is same as the number of boxes placed above T. E is placed exactly in the middle of the shelf. K is placed five places above H and both are placed below E. Two boxes are placed between K and I which is placed above L.

Q91. How many boxes are placed in the shelf?

- (a) 23
- (b) 13
- (c) 14
- (d) 16
- (e) None of these

Q92. How many boxes are placed between L and E?

- (a) Six
- (b) Three
- (c) Two
- (d) Four
- (e) None of these

Q93. Which among the following box is placed 2nd from bottom in the shelf?

- (a) K
- (b) I
- (c) L
- (d) H
- (e) None of these

Q94. Which among the following statement is true?

- (a) More than six boxes are placed above E
- (b) E is placed below D
- (c) K is placed below I
- (d) L is placed below H
- (e) All are true

Directions (95-97): In each of the question, relationships between some elements are shown in the statements. These statements are followed by conclusions numbered I and II. Read the statements and give the answer.

Q95.

Statements:

$T \leq I = M \leq A \leq N = D > O$

Conclusions:

I. $O < N$

II. $D \leq T$

- (a) If only conclusion I follows.
- (b) If only conclusion II follows.
- (c) If either conclusion I or II follows.
- (d) If neither conclusion I nor II follows.
- (e) If both conclusions I and II follow.

Q96.

Statements:

$T \geq I \geq S = O > R \geq F = G$

Conclusions:

I. $F < I$

II. $G < S$

- (a) If only conclusion I follows.
- (b) If only conclusion II follows.
- (c) If either conclusion I or II follows.
- (d) If neither conclusion I nor II follows.
- (e) If both conclusions I and II follow.

Q97.

Statements:

$H < A \leq G \geq T \geq S = U > R$

Conclusions:

I. $G \geq H$

II. $T > R$

- (a) If only conclusion I follows.
(b) If only conclusion II follows.
(c) If either conclusion I or II follows.
(d) If neither conclusion I nor II follows.
(e) If both conclusions I and II follow.

Directions (98-100): Study the following information carefully to answer the questions that follow:

A family consists of eight members J, K, L, M, E, F, G and H. E is the daughter of L, who is brother-in-law of F. F is the son in law of H. M is the mother of G. J is the cousin of G. K and F are not siblings. E and J is the child of K. The number of males is 2 more than the number of females.

Q98. Who among the following is a child of K's father-in-law?

- (a) L
(b) J
(c) M
(d) G
(e) Both (a) and (c)

Q99. How is J related to K?

- (a) Father
(b) Father-in-law
(c) Son
(d) Can't be determined
(e) Son-in-law

Q100. How is G related to L?

- (a) Son
(b) Uncle
(c) Daughter
(d) Niece
(e) Nephew

Solutions

S1. Ans.(c)

Sol. The Reserve Bank of India (RBI) hosted the Annual Conference of the RBI Ombudsmen in Mumbai, Maharashtra.

1. The conference's theme centered on "**Protecting the Consumers - Building Robust Systems and Procedures.**"
2. The inauguration of the conference was done by Shri Shaktikanta Das, the Governor of RBI.

S2. Ans.(b)

Sol. Small and Medium Real Estate Investment Trusts (SM REITs) are specialized real estate investment trusts that deviate from traditional REITs in terms of their size and focus. To establish an SM REIT, the investment manager must have a net worth of at least **₹20 crore** and a separate trustee will be appointed to oversee the operations.

S3. Ans.(c)

Sol. A REIT (Real Estate Investment Trust) **represents a firm that possesses and usually manages income-generating real estate or associated assets.** It pools funds from investors and invests them in various commercial real estate ventures.

S4. Ans.(d)

Sol. The Reserve Bank of India increased the remuneration cap for non-executive directors in private banks to **Rs 30 lakh** annually.

S5. Ans.(c)

Sol. The interest equalization rate is set at **3%** for MSME manufacturers exporting under the scheme.

About Interest Equalisation Scheme (IES)

- The Interest Equalisation Scheme (IES) was launched on April 1, 2015, aimed at providing pre- and post-shipment export credit in rupees to exporters.
- Initially set for 5 years until March 31, 2020, the scheme has seen continued support, including a one-year extension during the COVID pandemic and further extensions alongside additional fund allocations.
- The Reserve Bank of India (RBI) oversees the scheme's implementation, collaborating with both Public and Non-Public Sector banks that offer pre- and post-shipment credit facilities to exporters.
- Oversight of the scheme is a joint effort between the Directorate General of Foreign Trade (DGFT) and the RBI, facilitated through a consultative mechanism.



- IES aims to bolster the international competitiveness of select export sectors, encouraging robust export performance, especially in labor-intensive industries.
- To avail of the scheme, eligible exporters must provide a certification from an external auditor to their bank.
- Participating banks extend the IES benefits to qualifying exporters and subsequently seek reimbursement from the RBI, contingent on the submission of the required external auditor certification.
- Presently, the scheme offers a 2% interest equalization benefit on pre- and post-shipment rupee export credit for merchant and manufacturer exporters across 410 specified tariff lines at the 4-digit level, and 3% for all MSME manufacturer exporters.
- A recent modification has introduced a funding cap, restricting the benefit to Rs 10 Crore annually per Import Export Code (IEC) for individual exporters.
- Banks charging an average interest rate exceeding Repo Rate + 4% for loans under this scheme are subject to debarment.

S6. Ans.(d)

Sol. The Expert Committee is made up of **13 members**.

- The leadership of the committee is under the IRDAI Member (Finance and Investment) F&I.

Key committee members are:

- The Chairman of the Accounting Standards Board (ASB) of the Institute of Chartered Accountants of India (ICAI).
- The President of the Institute of Actuaries of India (IAI).
- The Chief General Manager (CGM) & Head of Department (HOD) of the Actuarial Department at IRDAI.

S7. Ans.(b)

Sol. Juspay, Decentro, and Zoho, a software-as-a-service company, have been granted final authorization by the Reserve Bank of India (RBI) to function as payment aggregators.

About Payment Aggregators:

- Payment aggregators serve as intermediaries connecting customers and businesses with financial institutions.
- They enable the processing of online payments using multiple payment methods within a single platform, be it a website or an application.

S8. Ans.(b)

Sol. The government has increased the authorised capital of the Food Corporation of India (FCI) from **Rs 10,000 crore to Rs 21,000 crore** to enhance its operational capabilities and fulfill its mandate effectively.

S9. Ans.(b)

Sol. The Union Cabinet has sanctioned the extension of the Animal Husbandry Infrastructure Development Fund (AHIDF) to be carried out under the Infrastructure Development Fund (IDF) framework, allocating an outlay of **Rs. 29,610.25 crores** for a further span of three years until the fiscal year 2025-26, aiming to bolster the infrastructure related to animal husbandry.

S10. Ans.(b)

Sol. About FSDC-

Goals:

- Institutionalize frameworks for sustaining financial stability.
- Boost coordination among regulatory bodies.
- Support the growth of the financial sector.

Foundation Year: 2010

- Formed as an apex non-statutory body through an Executive Order.

- **Overseeing Ministry:** Ministry of Finance

Leadership:

- **Chairperson:** Finance Minister (serving ex-officio).

• **Membership includes:**

- Leaders of financial sector regulatory bodies including the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Pension Fund Regulatory and Development Authority (PFRDA), and Insurance Regulatory and Development Authority (IRDA).
- Finance Secretary.
- Secretary of the Department of Economic Affairs.
- Secretary of the Department of Financial Services.
- Chief Economic Advisor.

S11. Ans.(c)

Sol. The amended FDI policy allows **up to 49%** FDI under the Automatic route for the creation of spaceports for launching and receiving spacecraft, as well as associated systems or subsystems.

S12. Ans.(b)

Sol. The RBI releases the Financial Stability Report (FSR) **biannually**. This frequency allows for a periodic assessment of the financial stability of the banking sector and the broader economy.

S13. Ans.(b)

Sol. The Reserve Bank of India (RBI) has relaxed the credit concentration risk norms for non-banking finance companies (NBFCs) in the **middle layer (ML) and the base layer (BL)**, aligning them with the standards applied to the upper layer (UL) NBFCs, which are their larger counterparts. This change aims to standardize risk management practices across different tiers of NBFCs.

S14. Ans.(d)

Sol. The base period for the RBI's Digital Payments Index (DPI) is **March 2018**, meaning the DPI score for March 2018 is set at 100. This serves as the reference point against which future digital payment penetration and deepening are measured.

S15. Ans.(c)

Sol. According to the Reserve Bank of India (RBI), an asset is deemed non-performing when it stops generating income for the bank.

- Generally, a Non-Performing Asset (NPA) is a loan or advance where the principal or interest payment has been overdue for a specific duration.
- A debt is typically classified as non-performing if loan repayments have not been made for at least 90 days.
- **In the agricultural sector, a loan becomes an NPA if the principal and interest are not paid for two cropping seasons.**
- Banks are required to categorize NPAs into three distinct categories based on the duration of non-performance and the likelihood of recovering the dues:
 - **Sub-standard Assets:** These are assets classified as NPAs for 12 months or less.
 - **Doubtful Assets:** Assets that have been non-performing for more than 12 months.
 - **Loss Assets:** These are assets deemed uncollectible with little or no chance of recovery, necessitating full write-off.

S16. Ans.(c)

Sol. The Reserve Bank of India has exempted the requirement for an Additional Factor of Authentication (AFA) for certain payment categories, for transactions up to **₹1,00,000**. This move simplifies the process and encourages more digital transactions in specific sectors.

S17. Ans.(e)

Sol. Provision of Vulnerability Reduction Fund (VRF) up to **Rs. 1,50,000** per Village Organization (VO). This is a corpus fund given to the VO/Primary Level Federation at the Village level to address vulnerabilities faced by the individuals or household(s) or communities.

S18. Ans.(c)

Sol. The Ministry of Culture administers a Scheme by the name of "Scheme for Financial Assistance for Veteran Artists" for senior artists **aged 60 years and above** who have contributed significantly in their specialized fields of performing arts and culture but are facing financial difficulties due to old age.

As per the extant Scheme guidelines financial assistance up to Rs. 6000/- per month is being provided to the selected artists irrespective of the States/UTs to which the concerned beneficiary belongs.

S19. Ans.(c)

Sol. According to the World Bank's latest report, **India** led the global remittances chart in 2023, with remittances reaching \$125 billion. This significant amount underscores India's prominent position in the global economy and highlights the vital contribution of remittances to its financial stability.

S20. Ans.(d)

Sol. The RBI mandates that Regulated Entities (REs) and their Internal Ombudsmen (IOs) must communicate a final decision on customer complaints **within 30 days** of receiving them. This timeframe is crucial for ensuring the timely resolution of consumer grievances and improving customer service standards.

S21. Ans.(c)

Sol. Market entities are required to submit the Action Taken Report (ATR) on SCORES **within 21 calendar days** of receiving a complaint, as per SEBI's new framework.

S22. Ans.(d)

Sol. The RBI introduced the CoFT system in 2021, and it became active on **October 1, 2022**. The system was implemented to improve the security of digital payments by tokenizing card information.

S23. Ans.(a)**Sol. Jan Dhan Darshak App (JDD App)**

JDD App is a mobile application that provides a citizen-centric platform for locating banking touch points such as bank branches, ATMs, Banking Correspondents (BCs), Indian Post Payment Banks, etc. in the country. The facilities under the Jan Dhan Darshak App could be availed as per the needs and convenience of common people.

This app is also being used for the identification of villages that are yet to be covered by banking outlets within a 5 km radius. These identified villages are allocated to various banks by concerned SLBCs for the opening of banking outlets. The efforts have resulted in a significant decrease in several uncovered villages.

S24. Ans.(e)

Sol. Foreign exchange reserves are various assets a central bank holds in foreign currencies. These can include different forms of securities like bonds, treasury bills, and other government securities.

1. Dominance of US Dollars: A significant portion of these reserves globally is typically held in US dollars.
2. **Components of India's Forex Reserves:**
 - Foreign Currency Assets
 - Gold Reserves
 - Special Drawing Rights (SDRs)
 - Reserve Position in the International Monetary Fund (IMF)

S25. Ans.(a)

Sol. The Sixteenth Finance Commission has been constituted by the Government of India with the President's endorsement as per Article 280(1) of the Indian Constitution.

- The leadership of the Commission is under **Dr. Arvind Panagariya**, who previously served as the Vice-Chairman of NITI Aayog and is a Professor at Columbia University.

- The announcement of other commission members is forthcoming, while Shri Ritvik Ranjanam Pandey has been designated as the Secretary of the Commission.
- The Commission's specific mandate and guidelines have been detailed in a recently issued notification.

S26. Ans.(e)

Sol. On referring to the first paragraph of the passage, we can conclude that all the given options are valid and true. For further verification refer to the section, "The tiny island nation is in default and in urgent need of \$4 billion to pay for food, fuel and fertiliser to ward off a deeper crisis. The newly appointed prime minister, Ranil Wickremesinghe, wasted no time in announcing the government would privatize Sri Lankan Airlines. The carrier struggled with a stretched balance sheet even before Covid-19 and may fail to make payments to aircraft lessors. It had lost \$125 million in the year through March 2021 and had the need of electric vehicle, will likely struggle to find a buyer willing to take it on."

S27. Ans.(d)

Sol. For validate the fact refer to the last section of the first paragraph, "The problem is, Sri Lanka has already essentially given away some of its most strategic points to China. Now, Beijing has offered loans of "a few hundred million dollars," Wickremesinghe told the Financial Times. "

S28. Ans.(e)

Sol. By going through the second paragraph of the passage, we can infer that all the given options in the question are true. Refer to the section, "China's white elephants — the Chinese-built Hambantota port and little-used airport near the ancestral village of the Rajapaksa family — have contributed to citizens' rage against the political dynasty that includes both the president, and his brother Mahinda, who resigned as prime minister. Protesters set fire to the Rajapaksa family home in Hambantota and destroyed monuments to their parents in what was a culmination of months of growing civil unrest over their disastrous fertilizer import ban that has led to ongoing food shortages, the failure to handle the foreign-currency crisis, and their inexplicable delays in seeking international aid"

S29. Ans.(e)

Sol. On referring to the second paragraph, we can conclude that all the given options are true. Refer to the section of the passage, "New Delhi has provided more than \$3.5 billion as aid this year to help pay for fuel, food and medicine. In last year, one of India's largest companies, the Adani Group, entered into a \$700 million deal to develop a deep-water container terminal in Sri Lanka in what the Lowy Institute described as a "strategic game-changer". Then in January, the Indian Oil Corp. (IOC) took a 49 per cent stake in the joint development of the Trincomalee oil tank farm, with Ceylon Petroleum Corp."

S30. Ans.(c)

Sol. The wrong answer is option (c).

For option (a): Refer to the second paragraph "There's also the Colombo Port City, which was meant to position the capital as the next big Asian financial center. But its status as a special economic zone means the government sees little benefit for the scar that's been created along the waterfront. It, like the port, is controlled by a Chinese-owned company, with a significant portion of it on a 99-year lease"

For option (b): refer to the second paragraph, "Wickremesinghe is pushing to fast-track talks with the International Monetary Fund, but his negotiators haven't yet reached an agreement with the multilateral lender"

For option (c): Refer to the second paragraph, "Of course, not only Beijing seeks to exert influence in Sri Lanka. India's slice may be smaller, but it continues to hold significant sway via its political and economic sway in the region"

For option (d): Refer to the second paragraph "Protesters set fire to the Rajapaksa family home in Hambantota and destroyed monuments to their parents in what was a culmination of months of growing civil unrest over their disastrous fertilizer import ban that has led to ongoing food shortages, the failure to handle the foreign-currency crisis, and their inexplicable delays in seeking international aid."

S31. Ans.(e)

Sol. Referring to the last few lines of the passage, we can conclude that both option (a) and (c) are true. Refer, "The World Bank said that until Colombo puts in place an adequate macroeconomic policy framework that restores stability and growth, it does not intend to offer new financing. If Sri Lanka can hold off on selling the silver, it may have a fighting chance to put the economy back together again. "

S32. Ans.(b)

Sol. The term "white elephant" means "a possession that its owner cannot dispose of, and whose cost, particularly that of maintenance, is out of proportion to its usefulness"

S33. Ans.(a)

Sol. The word best suited for the given blank is "established" Curtailed: reduce in extent or quantity; impose a restriction on.

IFSCA 2024
Assistant Manager (Grade-A)
General Stream Phase-I
25 Total Tests
Test Series

S34. Ans.(c)

Sol. Adequate means satisfactory or acceptable in quality or quantity. Thus, the word opposite of it is “deficit” which means lesser than required. Note, here rest of the words are synonyms of the given word.

S35. Ans.(b)

Sol. “Culmination” means “the highest or climactic point of something, especially as attained after a long time”

Liberation: freedom from limits on thought or behavior.

Apex: the top or highest part of something, especially one forming a point

Completion: the action or process of completing or finishing something.

Rendition: a performance or interpretation, especially of a dramatic role or piece of music

Acclimation: the process or result of becoming accustomed to a new climate or to new conditions

S36. Ans.(a)

Sol. In this sentence error lies in part A. “ripple” must be changed with “ripples” as “news” is considered singular and uncountable.

S37. Ans.(c)

Sol. In this sentence error lies in part C. “generalize” must be exchanged with “generalized”, The requirement is an adjective here, thus “generalized”, whereas “generalize” is the verb here.

S38. Ans.(e)

Sol. The sentence is grammatically correct and does not need any correction.

S39. Ans.(b)

Sol. Error lies in the (B) part of the sentence. Here, “however” must be changed with “albeit”.

“However,” is used to introduce a statement that contrasts with or seems to contradict something that has been said previously. *However*, is a conjunctive adverb, not a coordinating conjunction. Remember that an adverb modifies a verb, and the word *conjunction* implies that it’s bringing two separate ideas together. A conjunctive adverb must use a semicolon to connect *two independent clauses*, NOT just a comma. Thus, the correct usage of “however” is for example “*If humans do something logical, we call it intelligence; however, if an animal does the same thing, we call it instinct.*”

“Albeit” is a conjunction, and it does what conjunctions do—it connects clauses. If you want to use *albeit*, your safest bet would be to use it to introduce a concessive clause. You can tell a clause is a concessive clause because it will begin with *even though*, *although*, or *albeit*, and it will express something that contradicts the information in the main clause. “Albeit” means *though*. Ex- *He was a welcome addition to the team, albeit a late one.*

S40. Ans.(d)

Sol. The error lies in the part (D) of the sentence. To use the phrase “one of(something)”, we have to use “the” before the something part. Thus, “the” must be added before “world’s”

S41. Ans.(e)

Sol. The following passage deals with communicable diseases and their impact on the community and personal life. Analyzing the given sentences, we can clearly state that statement (C) is an independent sentence and the best possible start of the passage. Statement (E) lists out the determinants which are previously mentioned in statement (C), thus positioning itself as the second statement. Continuing the previous two sentences, statement (D) mentions the names of various communicable diseases and their influence on the global economy. Statement (A) further stresses the challenges that communicable diseases bring not only to a person but to his family and the whole community, hence the fourth statement of this rearrangement. Statement (B) can be termed as the last statement as it appropriately concluded the passage with an ending impression.

Thus, the correct rearrangement of these sentences is CEDAB

S42. Ans.(e)

Sol. The following passage deals with communicable diseases and their impact on the community and personal life. Analyzing the given sentences, we can clearly state that statement (C) is an independent sentence and the best possible start of the passage. Statement (E) lists out the determinants which are previously mentioned in statement (C), thus positioning itself as the second statement. Continuing the previous two sentences, statement (D) mentions the names of various communicable diseases and their influence on the global economy. Statement (A) further stresses the challenges that communicable diseases bring not only to a person but to his family and the whole community, hence the fourth statement of this rearrangement. Statement (B) can be termed as the last statement as it appropriately concluded the passage with an ending impression.

Thus, the correct rearrangement of these sentences is CEDAB

S43. Ans.(a)

Sol. The following passage deals with communicable diseases and their impact on the community and personal life. Analyzing the given sentences, we can clearly state that statement (C) is an independent sentence and the best possible start of the passage. Statement (E) lists out the determinants which are previously mentioned in statement (C), thus positioning itself as the second statement. Continuing the previous two sentences, statement (D) mentions the names of various communicable diseases and their influence on the global economy. Statement (A) further stresses the challenges that communicable diseases bring not only to a person but to his family and the whole community, hence the fourth statement of this rearrangement. Statement (B) can be termed as the last statement as it appropriately concluded the passage with an ending impression.

Thus, the correct rearrangement of these sentences is CEDAB

S44. Ans.(d)

Sol. The following passage deals with communicable diseases and their impact on the community and personal life. Analyzing the given sentences, we can clearly state that statement (C) is an independent sentence and the best possible start of the passage. Statement (E) lists out the determinants which are previously mentioned in statement (C), thus positioning itself as the second statement. Continuing the previous two sentences, statement (D) mentions the names of various communicable diseases and their influence on the global economy. Statement (A) further stresses the challenges that communicable diseases bring not only to a person but to his family and the whole community, hence the fourth statement of this rearrangement. Statement (B) can be termed as the last statement as it appropriately concluded the passage with an ending impression.

Thus, the correct rearrangement of these sentences is CEDAB

S45. Ans.(c)

Sol. The following passage deals with communicable diseases and their impact on the community and personal life. Analyzing the given sentences, we can clearly state that statement (C) is an independent sentence and the best possible start of the passage. Statement (E) lists out the determinants which are previously mentioned in statement (C), thus positioning itself as the second statement. Continuing the previous two sentences, statement (D) mentions the names of various communicable diseases and their influence on the global economy. Statement (A) further stresses the challenges that communicable diseases bring not only to a person but to his family and the whole community, hence the fourth statement of this rearrangement. Statement (B) can be termed as the last statement as it appropriately concluded the passage with an ending impression.

Thus, the correct rearrangement of these sentences is CEDAB

S46. Ans.(b)

Sol. The passage deals with the paradigm shift induced by COVID 19 pandemic. The given sentence suggests how the pandemic has changed the business world in a historic and unprecedented way.

Thus, the word best fitted the given blank is “altered”

Substituted: added to or taking the place of something else

Altered: anything that’s been changed or modified

Derived: obtain something from (a specified source)

Delivered: bring and hand over (a letter, parcel, or goods) to the proper recipient or address.

Benefitted: receive an advantage; profit

S47. Ans.(a)

Sol. The passage deals with the paradigm shift induced by COVID 19 pandemic. The pandemic has brought many changes that the world was struggling to deal with. Thus, the

word best fitted the given blank is “grapple”. Note the noun here is plural so it will agree with a plural verb, which eliminates the possibility of the usage of “struggles”

Grapple: struggle to deal with or overcome (a difficulty or challenge)

Lacerate: tear or make deep cuts in

Disparage: regard or represent as being of little worth

Revile: criticize in an abusive or angrily insulting manner

Struggles: have difficulty handling or coping with

S48. Ans.(e)

Sol. The passage deals with the paradigm shift induced by COVID 19 pandemic. Even in business world, the changes that were seen in the outlook of the employers are both reasonable and prudent.

Virtuosity: great skill in music or another artistic pursuit

Refutable: able to be proven false

Punitive: inflicting or intended as punishment

Oneiric: relating to dreams or dreaming

Prudent: acting with or showing care and thought for the future

S49. Ans.(d)

Sol. The passage deals with the paradigm shift induced by COVID 19 pandemic. Difficulty brings the changes that are rare but impactful; something that alter our foundational belief. Thus, the word best suited for the given blank is “impactful”

Whimsical: playfully quaint or fanciful, especially in an appealing and amusing way

Lofty: haughty and aloof

Exquisite: extremely beautiful and delicate

Impactful: having a major impact or effect.

Trivial: of little value or importance

S50. Ans.(c)

Sol. The passage deals with the paradigm shift induced by COVID 19 pandemic. Difficulty brings the changes that are rare but impactful; something that alter our foundational belief. With that reference, an example is given of 18th century which altered the foundational belief of understanding of fire and precipitated the exploration of a new scientific theory. Thus, the word best suited for the given blank is “precipitated”. Note, the event is from past, thus it rules out the possibility of having “embark” as the answer choice.

Consumed: eat, drink, or ingest (food or drink).

Breakneck: dangerously or extremely fast

Precipitated: cause (an event or situation, typically one that is undesirable) to happen suddenly, unexpectedly, or prematurely

Succinctly: in a brief and clearly expressed manner

Embark: begin (a course of action)

S51. Ans.(b)**Sol.**

$$\text{ATQ, } n \times (3n - 18) = (n + 14) \times (n + 6)$$

$$3n^2 - 18n = n^2 + 6n + 14n + 84$$

$$2n^2 - 38n - 84 = 0$$

$$n^2 - 19n - 42 = 0$$

$$n^2 - 21n + 2n - 42 = 0$$

$$(n - 21)(n + 2)$$

$$\text{So, } n = 21$$

$$\text{Total work} = 21 \times (63 - 18) = 945 \text{ units}$$

$$\text{Required time} = \frac{945 \times 6}{63} = 90 \text{ days}$$

S52. Ans.(c)**Sol.**

$$\text{ATQ } X \left(1 + \frac{20}{100}\right)^3 - X = 2184$$

$$\frac{216X - 125X}{125} = 2184$$

$$91X = 2184 \times 125$$

$$X = 24 \times 125$$

$$X = 3000 \text{ Rs}$$

$$\text{Given, } 5000 \times \frac{12t}{100} = 3000$$

$$60t = 300$$

$$t = 5$$

$$\text{Required value} = 10$$

S53. Ans.(e)**Sol.**

$$\text{Speed of A (in m/sec)} = 36 \times \frac{5}{18} = 10 \text{ m/sec}$$

$$\text{Speed of B (in m/sec)} = 21.6 \times \frac{5}{18} = 6 \text{ m/sec}$$

$$\text{Circumference of park} = 2 \times \frac{22}{7} \times 84 = 528 \text{ meters}$$

$$\text{Time taken by them for meeting first time} = \frac{528}{(10+6)} = 33 \text{ seconds}$$

After meeting first time, A and B will interchange their direction

$$\text{New speed of A} = 10 \times \frac{80}{100} = 8 \text{ m/sec}$$

$$\text{New speed of B} = 6 \times \frac{2}{3} = 4 \text{ m/sec}$$

$$\text{Now time taken for meeting second time} = \frac{528}{(8+4)} = 44 \text{ seconds}$$

$$\text{Total time taken by them to meet second time from the beginning} = 33+44=77 \text{ seconds}$$

S54. Ans.(a)**Sol.**

Ratio of profit among A, B and C

$$1500 \times x : 1000 \times (x + 2) : 500 \times (x + 4)$$

$$3x : (2x + 4) : (x + 4)$$

ATQ,

$$\frac{3x - x - 4}{3x + 2x + 4 + x + 4} = \frac{1}{4}$$

$$\frac{2x - 4}{6x + 8} = \frac{1}{4}$$

$$8x - 16 = 6x + 8$$

$$x = 12$$

$$\text{So, Required time} = 12 + 4 = 16 \text{ months}$$

S55. Ans.(b)**Sol.**

Let the length of rectangle's R1 and R2 be 4x cm and ax cm respectively.

Also, let the breadth of rectangle's R1 and R2 be 3y cm and 2y cm respectively.

ATQ,

$$ax \times 2y = 60 \dots\dots\dots(I)$$

$$ax - 2y = 4 \dots\dots\dots(II)$$

From (I) and (II),

$$2y(2y + 4) = 60$$

$$y^2 + 2y - 15 = 0$$

$$y = -5, 3$$

Again,

$$4x \times 3y = 72$$

$$4x = \frac{72}{9} \dots\dots\dots(\text{using } y = 3)$$

$$x = 2$$

Putting value of x and y in (I).

$$2a \times 6 = 60$$

$$a = 5$$

S56. Ans.(c)**Sol.**

$$I. 4x^2 - 24x + 32 = 0$$

$$4x^2 - 8x - 16x + 32 = 0$$

$$4x(x-2) - 16(x-2) = 0$$

$$(4x-16)(x-2) = 0$$

$$x = 4, 2$$

$$II. 2y^2 - 21y + 55 = 0$$

$$2y^2 - 10y - 11y + 55 = 0$$

$$2y(y-5) - 11(y-5) = 0$$

$$(2y-11)(y-5) = 0$$

$$y = 5.5, 5$$

$$x < y$$

S57. Ans.(e)**Sol.**

$$I. 3x^2 - 25x + 52 = 0$$

$$3x^2 - 12x - 13x + 52 = 0$$

$$3x(x-4) - 13(x-4) = 0$$

$$(3x-13)(x-4) = 0$$

$$x = \frac{13}{3}, 4$$

$$II. 4y^2 - 20y + 24 = 0$$

$$4y^2 - 12y - 8y + 24 = 0$$

$$4y(y-3) - 8(y-3) = 0$$

$$(4y-8)(y-3) = 0$$

$$y = 2, 3$$

$$x > y$$

S58. Ans.(a)**Sol.**

I. $6x^2 - 11x - 21 = 0$
 $6x^2 - 18x + 7x - 21 = 0$
 $6x(x-3) + 7(x-3) = 0$
 $(6x+7)(x-3) = 0$
 $x = -\frac{7}{6}, 3$

II. $5y^2 - 7y - 24 = 0$
 $5y^2 - 15y + 8y - 24 = 0$
 $5y(y-3) + 8(y-3) = 0$
 $(5y+8)(y-3) = 0$
 $y = -\frac{8}{5}, 3$
 Can't be determined

S59. Ans.(c)**Sol.**

I. $x^2 - 11x + 30 = 0$
 $x^2 - 6x - 5x + 30 = 0$
 $(x-6)(x-5) = 0$
 $x = 6, 5$

II. $y = \sqrt{49}$
 $y = 7$
 $x < y$

S60. Ans.(d)**Sol.**

I. $x^2 + 24x + 119 = 0$
 $x^2 + 17x + 7x + 119 = 0$
 $x(x+17) + 7(x+17) = 0$
 $(x+7)(x+17) = 0$
 $x = -7, -17$

II. $y^2 + 13y + 42 = 0$
 $y^2 + 6y + 7y + 42 = 0$
 $y(y+6) + 7(y+6) = 0$
 $(y+7)(y+6) = 0$
 $y = -7, -6$
 Hence, $x \leq y$

S61. Ans.(b)**Sol.**

Pattern of series -
 $240 \times 3 = 720$
 $720 \div 4 = 180$
 $180 \times 5 = 900$
 $900 \div 6 = 150$
 $150 \times 7 = 1050$
 $1050 \div 8 = 131.25$

S62. Ans.(a)**Sol.**

Pattern of series -
 $148 \quad 172 \quad 203 \quad 243 \quad 294 \quad 358 \quad 437$
 $\quad +24 \quad +31 \quad +40 \quad +51 \quad +64 \quad +79$
 $\quad \quad +7 \quad +9 \quad +11 \quad +13 \quad +15$

S63. Ans.(e)**Sol.**

Pattern of series -
 $12 \times 1 - 1 = 11$
 $11 \times 2 - 1 = 21$
 $21 \times 3 - 1 = 62$
 $62 \times 4 - 1 = 247$
 $247 \times 5 - 1 = 1234$
 $1234 \times 6 - 1 = 7403$

S64. Ans.(d)**Sol.**

Pattern of series -
 $68 \times 2 + 32 = 168$
 $168 \times 2 + 16 = 352$
 $352 \times 2 + 8 = 712$
 $712 \times 2 + 4 = 1428$
 $1428 \times 2 + 2 = 2858$
 $2858 \times 2 + 1 = 5717$

S65. Ans.(a)**Sol.**

Let Speed of boat in still water be 'a' kmph and Speed of stream be 'b' kmph.
 ATQ,
 $\frac{40}{a-b} = \frac{80}{a+b}$
 $a + b = 2a - 2b$
 $a = 3b \dots \dots \dots (I)$
 Also,
 $\frac{60}{a-b} = 3.75 + \frac{60}{a+b}$
 $60 \left[\frac{1}{a-b} - \frac{1}{a+b} \right] = \frac{15}{4}$
 $\frac{2b}{a^2 - b^2} = \frac{1}{16}$
 $32b = a^2 - b^2 \dots \dots \dots (II)$
 From (I) & (II),
 $32b = 9b^2 - b^2$
 $b = 4$
 $a = 12$
 Required time = $\frac{120}{a-b} + \frac{120}{a+b} = \frac{120}{12-4} + \frac{120}{12+4} = 22.5$ hours

S66. Ans.(b)**Sol.**

Let initial marked price of the table = 100y
 Given, Initial discount = 10%
 So, initial selling price of table = $100y \times \frac{(100-10)}{100} = 90y$
 Increased marked price = $100y \times \frac{120}{100} = 120y$
 Discount on increased marked price = 'x'%
 Selling price in second case = $\frac{12y}{10}(100 - x)$
 ATQ, $90y = \frac{12y}{10}(100 - x)$
 $x = 25\%$
 Cost price of article = $\frac{100}{125} \times 90y = 72y$
 Required percentage = $\frac{100y - 72y}{72y} \times 100 = \frac{350}{9} \%$

S67. Ans.(c)**Sol.**

$$\text{Length of train P} = 64 \times \frac{5}{18} \times 27 = 480 \text{ m}$$

$$\text{Length of train Q} = 64 \times \frac{7}{8} \times \frac{5}{18} \times 36 = 560 \text{ m}$$

$$\text{Relative speed} = \left(64 + 64 \times \frac{7}{8}\right) \times \frac{5}{18} = \frac{100}{3} \text{ m/s}$$

$$\text{Required time} = \frac{(480+560)3}{100} = \frac{156}{5} \text{ seconds}$$

S68. Ans.(a)**Sol.**

Let the total number of items sold in March=2x

$$\text{Total number of items sold in January} = 2x \times \frac{150}{100} = 3x$$

$$\text{Total number of laptops sold in January} = 3x \times \frac{2}{3} = 2x$$

$$\text{Total number of mobiles sold in January} = 3x - 2x = x$$

$$\text{Total number of laptops sold in March} = 2x \times \frac{3}{8} = \frac{3x}{4}$$

$$\text{Total number of mobiles sold in March} = 2x - \frac{3x}{4} = \frac{5x}{4}$$

$$2x - \frac{3x}{4} = 200$$

$$5x=800$$

$$x=160$$

Total number of laptops sold in February = 2 × 160 – 210 = 110

Total number of mobiles sold in February = 1 × 160 – 90 = 70

Total number of mobiles sold in April = 5 × $\frac{160}{4} \times \frac{90}{100}$ = 180Total number of laptops sold in April = 180 × $\frac{5}{9}$ = 100

Month	Items sold	Laptops sold	Mobiles sold
January	480	320	160
February	180	110	70
March	320	120	200
April	280	100	180

$$\text{Required difference} = (320+100)-200 = 220$$

S69. Ans.(e)**Sol.**

Let the total number of items sold in March=2x

$$\text{Total number of items sold in January} = 2x \times \frac{150}{100} = 3x$$

$$\text{Total number of laptops sold in January} = 3x \times \frac{2}{3} = 2x$$

$$\text{Total number of mobiles sold in January} = 3x - 2x = x$$

$$\text{Total number of laptops sold in March} = 2x \times \frac{3}{8} = \frac{3x}{4}$$

$$\text{Total number of mobiles sold in March} = 2x - \frac{3x}{4} = \frac{5x}{4}$$

$$2x - \frac{3x}{4} = 200$$

$$5x=800$$

$$x=160$$

Total number of laptops sold in February = 2 × 160 – 210 = 110

Total number of mobiles sold in February = 1 × 160 – 90 = 70

Total number of mobiles sold in April = 5 × $\frac{160}{4} \times \frac{90}{100}$ = 180Total number of laptops sold in April = 180 × $\frac{5}{9}$ = 100

Month	Items sold	Laptops sold	Mobiles sold
January	480	320	160
February	180	110	70
March	320	120	200
April	280	100	180

$$\text{Laptops sold in may} = \frac{150}{100} \times 120 = 180$$

$$\text{Total items sold in may} = \frac{100}{60} \times 180 = 300$$

S70. Ans.(c)**Sol.**

Let the total number of items sold in March=2x

$$\text{Total number of items sold in January} = 2x \times \frac{150}{100} = 3x$$

$$\text{Total number of laptops sold in January} = 3x \times \frac{2}{3} = 2x$$

$$\text{Total number of mobiles sold in January} = 3x - 2x = x$$

$$\text{Total number of laptops sold in March} = 2x \times \frac{3}{8} = \frac{3x}{4}$$

$$\text{Total number of mobiles sold in March} = 2x - \frac{3x}{4} = \frac{5x}{4}$$

$$2x - \frac{3x}{4} = 200$$

$$5x=800$$

$$x=160$$

Total number of laptops sold in February = 2 × 160 – 210 = 110

Total number of mobiles sold in February = 1 × 160 – 90 = 70

Total number of mobiles sold in April = 5 × $\frac{160}{4} \times \frac{90}{100}$ = 180Total number of laptops sold in April = 180 × $\frac{5}{9}$ = 100

Month	Items sold	Laptops sold	Mobiles sold
January	480	320	160
February	180	110	70
March	320	120	200
April	280	100	180

$$\text{Required percentage} = \frac{320-160}{320} \times 100 = 50\%$$

S71. Ans.(b)**Sol.**

Shoes sold in January = 200

Shoes sold in February = 350 – 200 = 150

Shoes sold in March = 400 – 350 = 50

Shoes sold in April = 650 – 400 = 250

Defective shoes sold in March = 50 × $\frac{3}{5}$ = 30Non defective Shoes sold in March = 50 × $\frac{2}{5}$ = 20Defective shoes sold in April = 350 × $\frac{30}{100}$ = 105

Non defective Shoes sold in April = 250 – 105 = 145

Required sum = 20 + 145 = 165

S72. Ans.(e)**Sol.**

Shoes sold in January = 200

Shoes sold in February = 350 – 200 = 150

Shoes sold in March = 400 – 350 = 50

Shoes sold in April = 650 – 400 = 250

Shoes sold in May = 900 – 650 = 250

Required percentage = $\frac{150}{250} \times 100 = 60\%$ **S73. Ans.(e)****Sol.**

Shoes sold in January = 200

Shoes sold in February = 350 – 200 = 150

Shoes sold in March = 400 – 350 = 50

Shoes sold in April = 650 – 400 = 250

Shoes manufactured in April = $\frac{250}{40} \times 100 = 625$

Unsold shoes in April = 625 – 250 = 375

Shoes sold in May = 375 × $\frac{40}{100}$ = 150

Required ratio = 200: 150 = 4: 3

S74. Ans.(d)

Sol.

Shoes sold in January = 200

Shoes sold in February = 350 - 200 = 150

Shoes sold in March = 400 - 350 = 50

Shoes sold in April = 650 - 400 = 250

Boots manufactured in February = $\frac{4}{3} \times 150 = 200$

Boots sold in February = $200 \times \frac{72}{100} = 144$

Required difference = 144 - 50 = 94

S75. Ans.(b)

Sol.

Shoes sold in January = 200

Shoes sold in February = 350 - 200 = 150

Shoes sold in March = 400 - 350 = 50

Shoes sold in April = 650 - 400 = 250

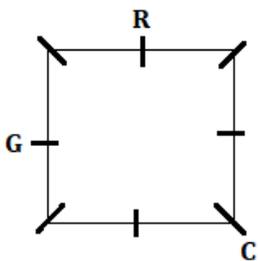
Average shoes sold in January and April = $\frac{200+250}{2} = 225$

Required Percentage = $\frac{225-50}{50} \times 100 = 350\%$

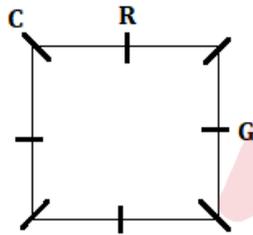
S76. Ans.(c)

Sol. One person sits between R and G. There are four possible cases. C sits third to the left of G.

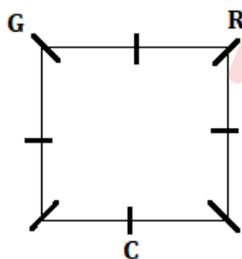
Case 1



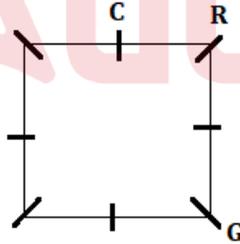
Case 2



case 3

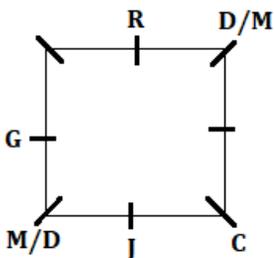


Case 4

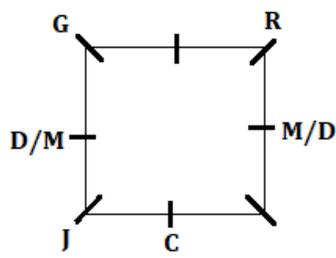


J sits immediate right of C. Case 2 and 4 will eliminate here. D and M sits opposite to each other. There are possible cases for M and D in both the cases.

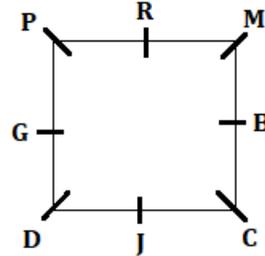
Case 1



case 3



B and M are immediate neighbours. Here, we get the definite places of M and D. P does not sit at middle of any side of the table. With this statement, case 3 will eliminate here as there is no place for P at any corner of the table. So, the final arrangement is:

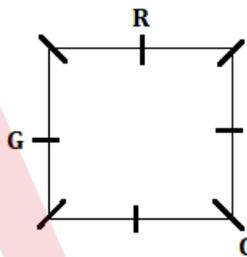


G sits adjacent to P.

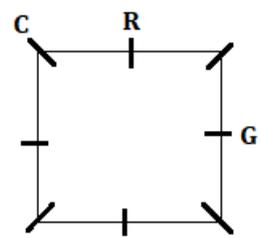
S77. Ans.(d)

Sol. One person sits between R and G. There are four possible cases. C sits third to the left of G.

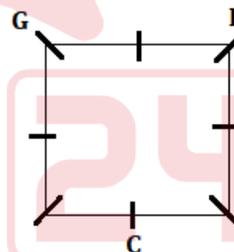
Case 1



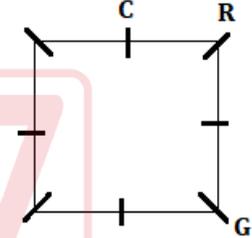
Case 2



case 3

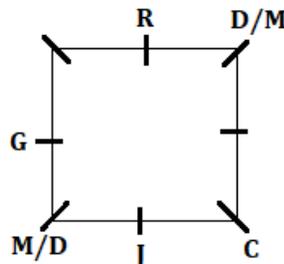


Case 4

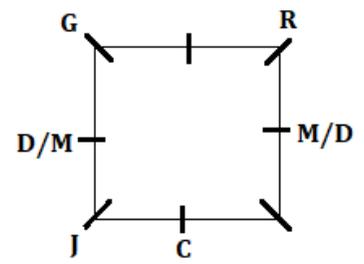


J sits immediate right of C. Case 2 and 4 will eliminate here. D and M sits opposite to each other. There are possible cases for M and D in both the cases.

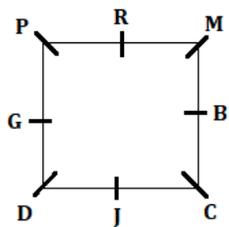
Case 1



case 3



B and M are immediate neighbours. Here, we get the definite places of M and D. P does not sit at middle of any side of the table. With this statement, case 3 will eliminate here as there is no place for P at any corner of the table. So, the final arrangement is:

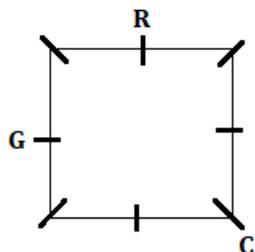


Three persons sit between R and J.

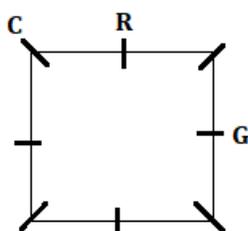
S78. Ans.(b)

Sol. One person sits between R and G. There are four possible cases. C sits third to the left of G.

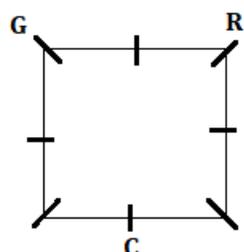
Case 1



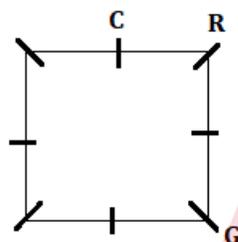
Case 2



case 3

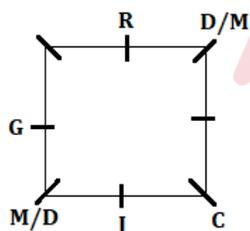


Case 4

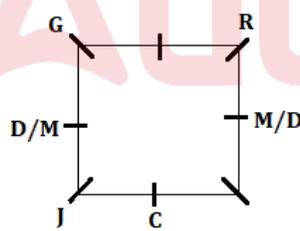


J sits immediate right of C. Case 2 and 4 will eliminate here. D and M sits opposite to each other. There are possible cases for M and D in both the cases.

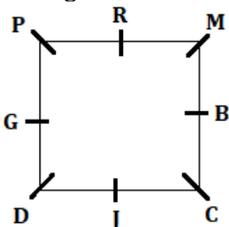
Case 1



case 3



B and M are immediate neighbours. Here, we get the definite places of M and D. P does not sit at middle of any side of the table. With this statement, case 3 will eliminate here as there is no place for P at any corner of the table. So, the final arrangement is:

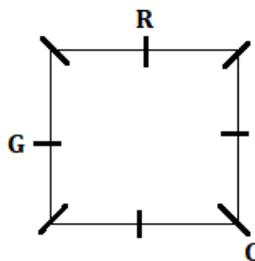


B sits second to the left of J

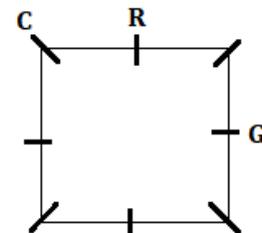
S79. Ans.(e)

Sol. One person sits between R and G. There are four possible cases. C sits third to the left of G.

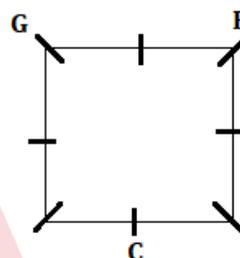
Case 1



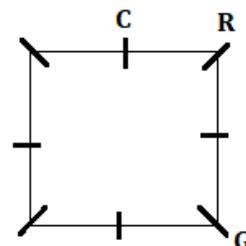
Case 2



case 3

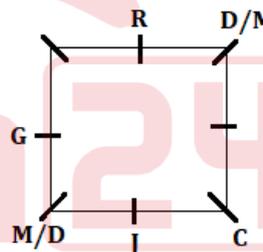


Case 4

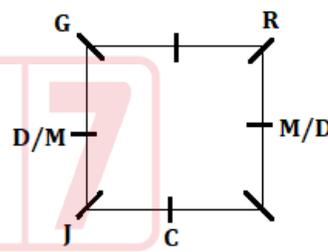


J sits immediate right of C. Case 2 and 4 will eliminate here. D and M sits opposite to each other. There are possible cases for M and D in both the cases.

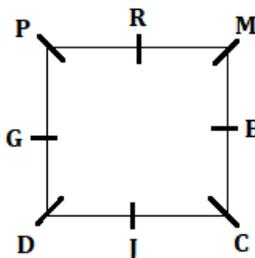
Case 1



case 3



B and M are immediate neighbours. Here, we get the definite places of M and D. P does not sit at middle of any side of the table. With this statement, case 3 will eliminate here as there is no place for P at any corner of the table. So, the final arrangement is:



Except (e), all sits at the middle of each side of the table.

S80. Ans.(a)

Sol.

Words	Codes
Oxy	bn
Hydro	ff
Hydra	ty
Para	pk
Oppo	ds
True	nm
Auto	fc

S81. Ans.(b)

Sol.

Words	Codes
Oxy	bn
Hydro	ff
Hydra	ty
Para	pk
Oppo	ds
True	nm
Auto	fc

S82. Ans.(c)

Sol.

Words	Codes
Oxy	bn
Hydro	ff
Hydra	ty
Para	pk
Oppo	ds
True	nm
Auto	fc

S83. Ans.(d)

Sol.

Words	Codes
Oxy	bn
Hydro	ff
Hydra	ty
Para	pk
Oppo	ds
True	nm
Auto	fc

S84. Ans.(c)

Sol.

Words	Codes
Oxy	bn
Hydro	ff
Hydra	ty
Para	pk
Oppo	ds
True	nm
Auto	fc

S85. Ans.(d)

Sol. S lives above 2nd floor but not on prime number floors. It means, S lives on 4th or 6th or 8th floor. Three persons live between S and R. The number of persons live above R is same as the number of persons live below B. Here we get 3 possible cases.

Floor	Persons		
	Case 1	Case 2	Case 3
8	R		S
7		B	
6		S	
5			B
4	S		R
3			
2		R	
1	B		

K lives four floors below N. One floor gap between K and Y. U lives adjacent to Y but above I. Case 2 and 3 will eliminate here because I lives above U in these two cases. So, the final arrangement is:

Floor	Persons
8	R
7	N
6	U
5	Y
4	S
3	K
2	I
1	B

Y lives on 5th floor.

S86. Ans.(a)

Sol. S lives above 2nd floor but not on prime number floors. It means, S lives on 4th or 6th or 8th floor. Three persons live between S and R. The number of persons live above R is same as the number of persons live below B. Here we get 3 possible cases.

Floor	Persons		
	Case 1	Case 2	Case 3
8	R		S
7		B	
6		S	
5			B
4	S		R
3			
2		R	
1	B		

K lives four floors below N. One floor gap between K and Y. U lives adjacent to Y but above I. Case 2 and 3 will eliminate here because I lives above U in these two cases. So, the final arrangement is:

Floor	Persons
8	R
7	N
6	U
5	Y
4	S
3	K
2	I
1	B

Four persons- Y, S, K, I live between B and U.

S87. Ans.(c)

Sol. S lives above 2nd floor but not on prime number floors. It means, S lives on 4th or 6th or 8th floor. Three persons live between S and R. The number of persons live above R is same as the number of persons live below B. Here we get 3 possible cases.

Floor	Persons		
	Case 1	Case 2	Case 3
8	R		S
7		B	
6		S	
5			B
4	S		R
3			
2		R	
1	B		

K lives four floors below N. One floor gap between K and Y. U lives adjacent to Y but above I. Case 2 and 3 will eliminate here because I lives above U in these two cases. So, the final arrangement is:

Floor	Persons
8	R
7	N
6	U
5	Y
4	S
3	K
2	I
1	B

R lives on topmost floor.

A

IFSCA 2024

Assistant Manager (Grade-A)
General Stream Phase-I
25 Total Tests

Test Series

S88. Ans.(d)

Sol. S lives above 2nd floor but not on prime number floors. It means, S lives on 4th or 6th or 8th floor. Three persons live between S and R. The number of persons live above R is same as the number of persons live below B. Here we get 3 possible cases.

Floor	Persons		
	Case 1	Case 2	Case 3
8	R		S
7		B	
6		S	
5			B
4	S		R
3			
2		R	
1	B		

K lives four floors below N. One floor gap between K and Y. U lives adjacent to Y but above I. Case 2 and 3 will eliminate here because I lives above U in these two cases. So, the final arrangement is:

Floor	Persons
8	R
7	N
6	U
5	Y
4	S
3	K
2	I
1	B

S lives on 4th floor.

S89. Ans.(e)

Sol. S lives above 2nd floor but not on prime number floors. It means, S lives on 4th or 6th or 8th floor. Three persons live between S and R. The number of persons live above R is same as the number of persons live below B. Here we get 3 possible cases.

Floor	Persons		
	Case 1	Case 2	Case 3
8	R		S
7		B	
6		S	
5			B
4	S		R
3			
2		R	
1	B		

K lives four floors below N. One floor gap between K and Y. U lives adjacent to Y but above I. Case 2 and 3 will eliminate here because I lives above U in these two cases. So, the final arrangement is:

Floor	Persons
8	R
7	N
6	U
5	Y
4	S
3	K
2	I
1	B

Except (e), all persons live adjacent to each other.

S90. Ans.(b)

Sol.


N E U R O N

S91. Ans.(b)

Sol. Four boxes are placed between E and T. Here, we have two possible cases. D is placed three places below T.

Boxes	
Case 1	Case 2
E	T
	D
T	E
D	

The number of boxes placed between E and D is same as the number of boxes placed above T. E is placed exactly in the middle of the shelf. Case 1 will eliminate here because equal number of boxes are not placed above and below E.

Boxes
Case 2
T
D
E

K is placed five places above H and both are placed below E. Two boxes are placed between K and I which is placed above L. So, the final arrangement is:

Boxes
T
D
E
K
I
L
H

total 13 boxes are placed in the shelf.

S92. Ans.(d)

Sol. Four boxes are placed between E and T. Here, we have two possible cases. D is placed three places below T.

Boxes	
Case 1	Case 2
E	T
	D
T	E
D	

The number of boxes placed between E and D is same as the number of boxes placed above T. E is placed exactly in the middle of the shelf. Case 1 will eliminate here because equal number of boxes are not placed above and below E.

Boxes
Case 2
T
D
E

K is placed five places above H and both are placed below E. Two boxes are placed between K and I which is placed above L. So, the final arrangement is:

Boxes
T
D
E
K
I
L
H

four boxes are placed between L and E.

S93. Ans.(c)

Sol. Four boxes are placed between E and T. Here, we have two possible cases. D is placed three places below T.

Boxes	
Case 1	Case 2
E	T
	D
T	E
D	

The number of boxes placed between E and D is same as the number of boxes placed above T. E is placed exactly in the middle of the shelf. Case 1 will eliminate here because equal number of boxes are not placed above and below E.

Boxes
Case 2
T
D
E

K is placed five places above H and both are placed below E. Two boxes are placed between K and I which is placed above L. So, the final arrangement is:

Boxes
T
D
E
K
I
L
H

L is placed 2nd from bottom of the shelf.

S94. Ans.(b)

Sol. Four boxes are placed between E and T. Here, we have two possible cases. D is placed three places below T.

Boxes	
Case 1	Case 2
E	T
	D
T	E
D	

The number of boxes placed between E and D is same as the number of boxes placed above T. E is placed exactly in the middle of the shelf. Case 1 will eliminate here because equal number of boxes are not placed above and below E.

Boxes
Case 2
T
D
E

K is placed five places above H and both are placed below E. Two boxes are placed between K and I which is placed above L. So, the final arrangement is:

Boxes
T
D
E
K
I
L
H

'E is placed below D' is true

S95. Ans.(a)

Sol. I. $O < N$ (True)

II. $D \leq T$ (False)

S96. Ans.(e)

Sol. I. $F < I$ (True)

II. $G < S$ (True)

S97. Ans.(b)

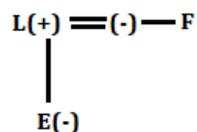
Sol. I. $G \geq H$ (False)

II. $T > R$ (True)

S98. Ans.(e)

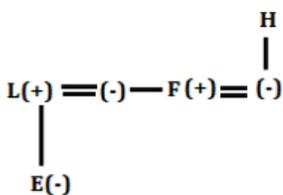
Sol. From the given statements, E is the daughter of L, who is brother-in-law of F. Here we get 2 possible cases.

Case 1

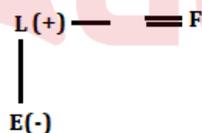


F is the son in law of H.

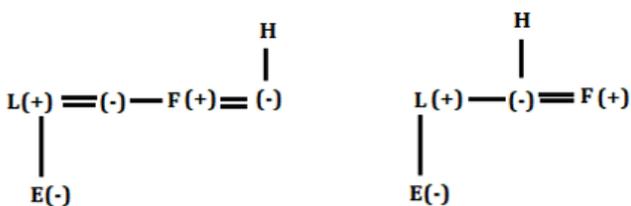
Case 1



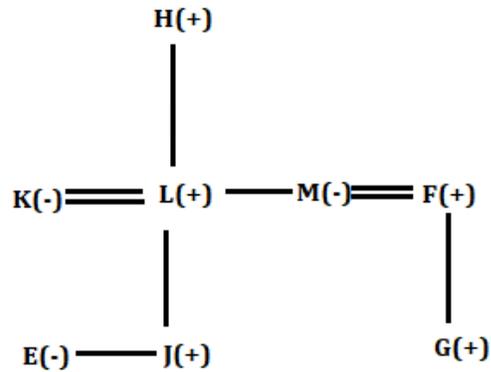
Case 2



Case 2



M is the mother of G. J is the cousin of G. K and F are not siblings. E and J is the child of K. From these conditions Case 1 is ruled out. The number of males is 2 more than the number of females (Which means 5 males and 3 females' member in the family). So, the final arrangement is-

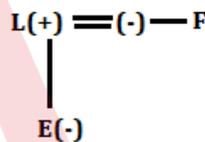


H is the father-in-law of K. L and M both are the child of H.

S99. Ans.(c)

Sol. From the given statements, E is the daughter of L, who is brother-in-law of F. Here we get 2 possible cases.

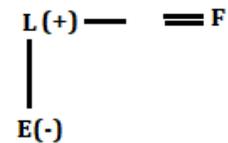
Case 1



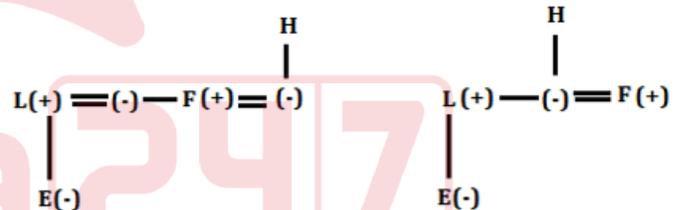
F is the son in law of H.

Case 1

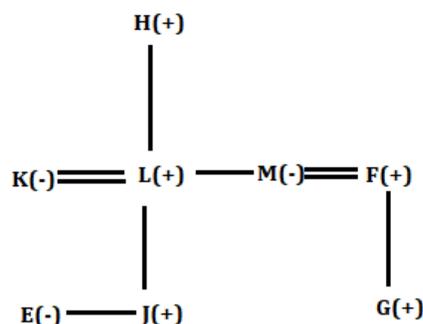
Case 2



Case 2



M is the mother of G. J is the cousin of G. K and F are not siblings. E and J is the child of K. From these conditions Case 1 is ruled out. The number of males is 2 more than the number of females (Which means 5 males and 3 females' member in the family). So, the final arrangement is-

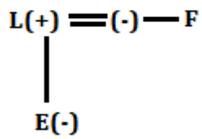


J is the son of K.

S100. Ans.(e)

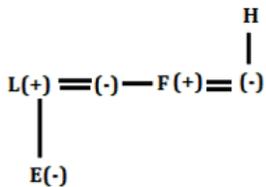
Sol. From the given statements, E is the daughter of L, who is brother-in-law of F. Here we get 2 possible cases.

Case 1



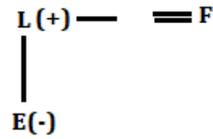
F is the son in law of H.

Case 1

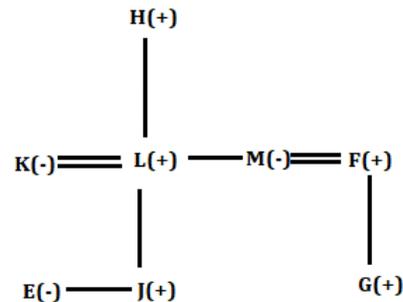
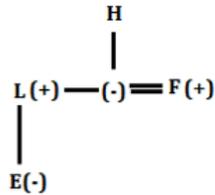


M is the mother of G. J is the cousin of G. K and F are not siblings. E and J is the child of K. From these conditions Case 1 is ruled out. The number of males is 2 more than the number of females (Which means 5 males and 3 females' member in the family). So, the final arrangement is-

Case 2



Case 2



G is the nephew of L.

Adda247