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***Previous Year Paper***

***SBI PO Mains***

***2018***

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

Six persons J, L, R, O, X, Z of a family born in six different years 1978, 1982, 1995, 1997, 2013 and 2015. (All the ages of the given persons have been calculated on base year 2018 and all the persons are considered to be born on same date of same month). There is a difference of 18 years between the ages of O and J. O is the father of J. L is younger than R. X is not the oldest person of the family. R is not married to Z. Z was born in an even numbered year. L is the only granddaughter of the mother of O. Father of O is 4 years older than O's mother. J is the son of R.

Question No. 1

R was born in which of the following year?

**Options :**

1. 2015
2. 2013
3. 1982
4. 1997
5. None of these

**Answer : 1997**

Question No. 2

Who among the following born in 1982?

**Options :**

1. O
2. X
3. R
4. J
5. L

**Answer : X**

Question No. 3

How is L related to X?

**Options :**

1. grand mother
2. grand father
3. grand son
4. grand daughter
5. none of these

**Answer : grand daughter**

Question No. 4

Four of the five are alike in a certain way and hence form a group, which among the following does not belong to the group?

**Options :**

1. R
2. O
3. X
4. L
5. J

**Answer : X**

Question No. 5

How is R related to Z?

**Options :**

1. Daughter
2. Daughter-in-law
3. mother
4. aunt
5. none of these

**Answer : Daughter-in-law**

**Direction:- Study the following information carefully to answer the given questions:**

There are six employees A, B, C, D, E, F of a company and all of them are working on six different designation of a company viz. CMD, MD, CEO, COO, SE, JE. All the designations given are to be considered in a given order (as CMD is considered as Senior-most and JE is considered as the Junior-most). Only two persons are senior than A. The one who is junior than only one person likes Litchi. The one who likes Mango is senior than B. F likes Guava and is junior than B. B does not like Litchi. C is senior to the one who likes Kiwi. The one who likes Kiwi is not JE. The one who is JE neither likes Banana nor Grapes. D does not like Litchi and also is not SE. E does not like Kiwi and is junior than C but senior than F. D is junior than the one who likes Banana. C is not junior than the one who likes Grapes. The one who likes Kiwi is just junior than D. A does not like Banana. The one who likes Grapes is senior than the one who likes Mango.

Question No. 6

Who among the following likes Grapes?

**Options :**

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

**Answer : A**

Question No. 7

The one who is CMD like which among the following fruit?

**Options :**

1. Grapes
2. Banana
3. Kiwi
4. Mango
5. Guava

**Answer : Banana**

Question No. 8

How many persons are junior than B?

**Options :**

1. One
2. Two
3. Three
4. More than three
5. None of these

**Answer : One**

Question No. 9

Who among the following is just junior than A?

**Options :**

1. E
2. F
3. D
4. C
5. B

**Answer : D**

Question No. 10

Who among the following is JE of the company?

**Options :**

1. A
2. B
3. C
4. D
5. F

**Answer : F**

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

There is 4\*5 matrix which can produce signals which in turn help in ringing of some bells. The row of the matrix are denoted by !, &, \$ and \* from bottom to top and the columns are denoted by the alphabets P, Q, R, S and T from left to right. ! row contains number which are consecutive multiple of 5, starting from 15 (from right to left). & row contains number which are consecutive multiple of 6, starting from 24 (from left to right). \$ row contains number which are consecutive multiple of 13, starting from 13 (from left to right). \* row contains number which are consecutive multiple of 9, starting from 18 (from left to right). The matrix helps in producing signals which is a single string of number M. There are 5 bells E, F, G, H and J. Based on the outcome of the strings mentioned above one of the bell rings.

Question No. 11

If  $M = \$ R ! S * P ! Q$ , then which bell ring?

**Options :**

1. J
2. G
3. H
4. F
5. E

**Answer : F**

Question No. 12

If  $M = ! S \& R ! P \& T$ , then which bell ring?

**Options :**

1. F
2. E
3. H
4. J
5. G

**Answer : H**

Question No. 13

If  $M = \& P ! Q * T ! S$  , then which bell ring?

**Options :**

1. G
2. J
3. H
4. E
5. F

**Answer : G**

Question No. 14

If  $M = \& Q \$ T * R \$ P$  , then which bell ring?

**Options :**

1. F
2. J
3. G
4. E
5. H

**Answer : F**

Question No. 15

If  $M = * R \& T \$ P \$ R$  , then which bell ring?

**Options :**

1. F
2. J
3. G
4. E
5. H

**Answer : E**

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

There are fifteen people who have different number of balls i. e. 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19 and 20 live on different floors in the given three building P, Q and R such that each of the floor of the building is occupied by the given person. Building P is immediate west of building Q, which is immediate west to building R. In the building ground floor is numbered as 1, above it is floor 2 and so on. In the building floor-1 of building Q is immediate east of floor-1 of building P but immediate west of floor-1 of building R and so on. One who has 6 balls is west to the one has 7 balls does not mean 6 is immediate west to 7. Above or below does not mean in the same building. One who has 9 balls does not live on the even number floor. One who has 14 balls lives below one who has 15 balls. One who has 19 balls lives to the west of the one who has 17 balls lives on 3rd floor. One who has 18 balls is immediate west to one who has 14 balls. One who has 9 balls and 8 balls live on the same building. One who has 6 balls lives on the top floor of the building such that none of the person lives above one who has 6 in any of the building. The number of floors between one who has 15 balls and who has 13 balls is same as between one who has 13 balls and who has 14 balls. The one who is either immediate above or immediate below one who has 19 balls is immediate left to one who has 7 balls. Two persons live between one who has 7 balls and who has 18 balls. Building R has more number of floor than building Q but less than building P. One who has 13 balls is not in the same building as one who has 17 balls. Two persons live between one who has 9 balls and 8 balls. One who has 18 balls lives in the same building as one who has 7 balls. One who has 11 balls live to the west of one who has 12 balls. One who has 9 balls lives above one who has 20 balls, but not in the same building. One who has 16 balls is immediate east to one who has 10 balls. The one who has 13 balls does not live in the same building as one who has 14 balls.

Question No. 16

How many persons are living above the one who has 7 balls in the same building?

**Options :**

1. Three
2. One
3. None
4. Four
5. Two

**Answer : None**

Question No. 17

Who among the following lives on the first floor in building P?

**Options :**

1. One who has 14 balls
2. One who has 20 balls
3. One who has 13 balls
4. One who has 15 balls
5. None of these

**Answer : One who has 20 balls**

Question No. 18

Which of the following is not true regarding one who has 13 balls?

**Options :**

1. Lives in the same building as one who has 16 balls
2. lives on 3rd floor
3. lives to the east of one who has 19 balls
4. all are true
5. none is true

**Answer : all are true**

Question No. 19

On which of the following floor does one live who has 9 balls?

**Options :**

1. 5th
2. 3rd
3. 1st
4. 4th
5. none of these

**Answer : 5<sup>th</sup>**

Question No. 20

Who among the following lives just above the one who has 11 balls in the same building?

**Options :**

1. One who has 19 balls
2. One who has 13 balls
3. One who has 14 balls
4. One who has 20 balls
5. None of these

**Answer : None of these**

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

**In coded language**

“tradition festival iconic” is coded as – ‘8X 9J 6XJ’

“aesthetic recreate vibe” is coded as – ‘8E 9VJ 4W’

“creative emerging shine” is coded as – ‘8NO 5K 8C’

Question No. 21

What can be the code of ‘Impulse Response’?

**Options :**

1. 7NT 8F
2. 7NT 7F
3. 8T 7NR
4. 8F 7MT
5. None of these

**Answer : 7NT 8F**

Question No. 22

What can be the code of 'during autumn'?

**Options :**

1. 6M 7FN
2. 6K 6EM
3. 6M 6FN
4. 6K 6FN
5. None of these

**Answer : 6K 6FN**

Question No. 23

What can be the code of 'Enough Rise'?

**Options :**

1. 6MH 4H
2. 6MF 4D
3. 6MH 4F
4. 6NF 4F
5. None of these

**Answer : 6MH 4F**

Question No. 24

What can be the code of 'Ideal Journey'?

**Options :**

1. 5WB 7T
2. 5FB 7V
3. 5WC 7V
4. 5FB 7T
5. 5WC 7T

**Answer : 5WB 7T**

Question No. 25

What can be the code of 'Vibrant Ocean'?

**Options :**

1. 5YB 7K
2. 5XB 7J
3. 5XB 7K
4. 5XZ 7M
5. None of these

**Answer : 5XB 7K**

**Direction:-** In the following questions, the symbols %, \*, ~, ! and ¥ are used with the following meanings as illustrated below. Study the following information and answer the given questions:

Note: The directions which are given indicates exact directions.

P % Q - P is in the east direction of Q.

P \* Q - P is in the north direction of Q.

P ~ Q - P is in the south direction of Q.

P ! Q - P is in the west direction of Q.

P ¥ QS- P is the mid-point of QS vertically.

Note- For southeast direction it will be written as P~% Q and so on...

When it is given that the bike honks once then it will be considered as the bike taken a left turn and if it is given as the bike honks twice then it will be considered as the bike takes a right turn. Point M is % 30m of point A. Point P is ~ 25m of point M. Point P is ! 12m of point Z. Point Z is \* 20m of point C. Point N is ! 29m of point C. Point N is \* 8m of point R. Point G is ! 23m of point R. Point G is ~ 28m of point V. Point H is ! 10m of point V. Point W is ~ 18m of point T. Point W ¥ TH.

Question No. 26

What approximate distance the bike has to travel from point T to reach the person who is standing at point A?

**Options :**

1. 27 m
2. 9 m
3. 16 m
4. 23 m
5. 31 m

**Answer : 23 m**

Question No. 27

What could be the possible shortest route to reach point W from point A?

**Options :**

1. Started in east till 25m, honks once, cover 7km
2. Started in west till 15m, honks twice, cover 25m
3. Started in south till 7m, honks twice, cover 20m
4. Started in east till 13m, honks once, cover 15m
5. Started in west till 10m, honks once, cover 12m

**Answer : Started in south till 7m, honks twice, cover 20m**

Question No. 28

What is the minimum distance between point A and N?

**Options :**

1.  $\sqrt{231}$  m
2.  $\sqrt{2194}$  m
3. 87 m
4.  $\sqrt{783}$  m
5. None of these

**Answer :  $\sqrt{2194}$  m**

Question No. 29

Point G is in which direction from point A?

**Options :**

1. ! \*
2. ~%
3. \*~
4. ~!
5. %~

**Answer : ~!**

Question No. 30

If Point S is  $\sqrt{221}$  m of point G then which of the following is the position of N with respect to point S?

**Options :**

1. %\*,  $\sqrt{723}$ m
2. ~\*, 37 m
3. ! \*, 41m
4. ~%,  $\sqrt{569}$ m
5. None of these

**Answer : ~%,  $\sqrt{569}$ m**

Question No. 31

**Statement:** "Beware! Recycled coloured plastic bags contain harmful colour pigments, which on coming in contact with food particles, make food unfit for consumption, resulting in severe food poison, allergies and in extreme cases even death." –A scientist.

**Assumptions**

1. Non-biodegradability nature makes plastic bags an environmental hazard.
2. Use of recycled colored plastic bags is harmful and has cascading effects on human life

**Options :**

1. Only (1)
2. Both (1) and (2)
3. Only (2)
4. Either (1) or (2)
5. None of these

**Answer : Only (2)**

Question No. 32

It has been reported in recent years that a very large number of seats in the engineering colleges in the country remain vacant at the end of the admission session.

Which of the following may be the probable cause of the above effect?

**Options :**

1. There has been a considerable decrease in hiring of engineering graduates due to economic slowdown in the recent years
2. Students have always preferred to complete graduation in three years time instead of four years for engineering
3. The Government has recently decided to provide post qualification professional training to all engineering graduates at its own cost
4. There has always been a very poor success rate among the engineering students
5. None of the above

**Answer :** *There has been a considerable decrease in hiring of engineering graduates due to economic slowdown in the recent years.*

Question No. 33

The condition of the roads in the city has deteriorated considerably during the first two months of monsoon and most of the roads have developed big pot holes.

Which of the following can be a possible effect of the above cause?

**Options :**

1. The municipal corporation had repaired all the roads in the city before onset of monsoon with good quality material
2. A large number of people have developed spine related injuries after regularly commuting long distances by road within the city
3. The municipal corporation has been careful in choosing the contractors for repairing roads in the past
4. People always complain about potholed roads during the monsoon months
5. None of the above

**Answer :** *A large number of people have developed spine related injuries after regularly commuting long distances by road within the city.*

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

Ten persons are sitting in two parallel rows. P, Q, R, S, T are sitting in row-1 facing north while K, L, M, N, O are sitting in row-2 faces south.

I. P sits second to the right of Q. O sits immediate left of M. O does not sit opposite to S and Q.

II. Only one person sit between L and M. L does not sit opposite to R and S. K sits opposite to T.

III. P does not sit opposite to L and O. N sits second to the right of K. R does not sit at extreme left end. Only two persons sit between S and P.

Each of the questions below, consist of a question and three statements numbered I, II and III. You have to decide whether the data provided in the statements are sufficient to answer the question.

Question No. 34

Who among the following sit opposite to L?

**Options :**

1. If the data in statement I and II together are sufficient to answer the question, while the data in statement III are not required to answer the question.
2. If the data in statement I and III together are sufficient to answer the question, while the data in statement II are not required to answer the question.
3. If the data in statement II and III are sufficient to answer the question, while the data in statement I are not required to answer the question.
4. If the data in all three statements I, II and III together are necessary to answer the question.
5. If the data in all the statements, I, II and III even together are not sufficient to answer the question.

**Answer : If the data in statement I and III together are sufficient to answer the question, while the data in statement II are not required to answer the question.**

Question No. 35

How many persons are sitting between R and S?

**Options :**

1. If the data in statement I and II together are sufficient to answer the question, while the data in statement III are not required to answer the question.
2. If the data in statement I and III together are sufficient to answer the question, while the data in statement II are not required to answer the question.
3. If the data in statement II and III are sufficient to answer the question, while the data in statement I are not required to answer the question.
4. If the data in all three statements I, II and III together are necessary to answer the question.
5. If the data in all the statements, I, II and III even together are not sufficient to answer the question.

**Answer :** *If the data in all three statements I, II and III together are necessary to answer the question.*

Question No. 35

Who among the following sit at extreme right end of row-2?

**Options :**

1. If the data in statement I and II together are sufficient to answer the question, while the data in statement III are not required to answer the question.
2. If the data in statement I and III together are sufficient to answer the question, while the data in statement II are not required to answer the question.
3. If the data in statement II and III are sufficient to answer the question, while the data in statement I are not required to answer the question.
4. If the data in all three statements I, II and III together are necessary to answer the question.
5. If the data in all the statements, I, II and III even together are not sufficient to answer the question.

**Answer :** *If the data in statement I and III together are sufficient to answer the question, while the data in statement II are not required to answer the question.*

**Direction:-** In each of the following questions, two statements numbered I and II are given. There may be cause and effect relationship between the two statements. These two statements may be the effect of the same cause or independent causes. These statements may be independent causes without having any relationship. Read both the statements in each question and mark your answer as-

Question No. 37

**Statement I-** Infosys, among India's largest software services companies, said it plans to hire 10,000 American workers over the next two years.

**Statement II-** In filling these jobs, Infosys will hire experienced technology professionals and recent graduates from major universities, and local and community colleges, and the talent pools will be created in the future.

**Options :**

1. If statements I is the cause and statement II is its effect.
2. If statements II is the cause and statement I is its effect.
3. If both the statements I and II are independent causes.
4. If both the statements I and II are effects of independent causes.
5. If both the statements I and II are effects of some common cause.

**Answer :** *If statements I is the cause and statement II is its effect.*

Question No. 38

**Statement I-** Aadhar has become mandatory for filing income tax returns with PAN card.

**Statement II-** PAN has become more and more susceptible to duplicity and fraud.

**Options :**

1. If statements I is the cause and statement II is its effect.
2. If statements II is the cause and statement I is its effect.
3. If both the statements I and II are independent causes.
4. If both the statements I and II are effects of independent causes.
5. If both the statements I and II are effects of some common cause.

**Answer :** *If statements II is the cause and statement I is its effect.*

Question No. 39

**Statement-** According to the latest research-“Few people openly admit to holding racist beliefs on the basis of colour but many psychologists claim most of us are nonetheless unintentionally racist. We hold, what are called "implicit biases".

**One the basis of the information provided in the above statement, which of the following defines the term “implicit bias” most accurately?**

- (i) A slight automatic preference for white people over black people.
- (ii) Preference for white people over black people.
- (iii) Discriminating against a particular community on the basis of colour.

**Options :**

- 1. Only (i)
- 2. Both (ii) and (iii)
- 3. Only (ii)
- 4. Only (iii)
- 5. None of these.

**Answer : Only (i)**

Question No. 40

Disaster management systems can safeguard India’s heritage from climate changes. India is a signatory to the 2015. Sendai Framework for Disaster Risk Reduction, which recognizes that the State has the primary role in reducing disaster risk, terrorism related issues and identifies heritage as a priority area.

**Which of the following negates the given statement?**

- I. The authority’s report also has detailed guidelines for museums on the systems that need to be put in place to tackle different kinds of threats.
- II. The first-of-its-kind analysis by the National Disaster Management Authority (NDMA) of the threats shows that India’s museums face lists terrorism; climate-related events such as floods, earthquakes and tsunamis; and vandalism.
- III. Climate-related issues such as floods, earthquakes are not a matter of concern for Indian Heritage.

**Options :**

1. Only (III)
2. Only (II)
3. Only (I)
4. Both (II) and (III)
5. None of these

**Answer : Only (III)**

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

Certain number of persons are sitting around a circular table, which has a circumference of 546 cm. All the persons are facing towards the center. They are sitting at distances to each other which are consecutive multiple of six. A is 3rd to the left of I. Two persons are sitting between K and I. M is immediate right to L. H sits to the left of G at a distance of 72 cm. The distance between A and D is 18 cm. The number of persons sitting between J and B is same as between B and F. The distance between E and F is LCM of 6 and 5. Neither M nor L is neighbor of K and H. The number of persons sitting between C and I is same as between I and E. The distance between K and I is not more than 162cm. Either C or E is neighbor of K.

Question No. 41

Who among the following sits 4th to the right of the one who is 6th to the left of A?

**Options :**

1. D
2. H
3. K
4. G
5. None of these

**Answer : H**

Question No. 42

Which of the following represents the distance between H and L?

**Options :**

1. 108
2. 345
3. 180
4. 144
5. None of these

**Answer : 180**

Question No. 43

Four of the following belongs to a group find the one that does not belong to that group?

**Options :**

1. B, C
2. I, D
3. K, E
4. M, J
5. None of these

**Answer : B, C**

Question No. 44

Which of the following represents the distance between B and F?

**Options :**

1. None of these
2. 108
3. 144
4. 72
5. 99

**Answer : 108**

Question No. 45

Who among the following are immediate neighbor of J?

**Options :**

1. F, D
2. K, L
3. G, A
4. H, M
5. None of these

**Answer : H, M**

**General Awareness**

Question No. 46

Amangarh Tiger Reserve is a Tiger Reserve under Project Tiger in-

**Options :**

1. Jharkhand
2. Uttar Pradesh
3. Sikkim
4. Karnataka
5. Gujarat +0

**Answer : Uttar Pradesh**

Question No. 47

Who has been appointed the first ever chief financial officer (CFO) of the Reserve Bank of India (RBI) effective 15<sup>th</sup> 2018 in what is the biggest organisational change since Urjit Patel took over as RBI governor in September 2016?

**Options :**

1. Sudha Balakrishnan
2. Lakshi Reddy
3. YV Reddy
4. Sunil Mehta
5. CNR Rao

**Answer : Sudha Balakrishnan**

Question No. 48

Asteroid Day is an annual global event which is held on the anniversary of the Siberian Tunguska event that took place on-

**Options :**

1. 30th June
2. 21st June
3. 24th June
4. 12th June
5. 18th June

**Answer : 30th June**

Question No. 49

Which country has thrashed Iran 44-26 to emerge champions of the six-nation Kabaddi Masters in UAE?

**Options :**

1. France
2. India
3. China
4. Thailand
5. USA

**Answer : India**

Question No. 50

Payments banks is a new model of banks conceptualised by the Reserve Bank of India (RBI).

Payment Banks cannot-

**Options :**

1. Allowed to issue debit cards also offer internet banking
2. Bank can also undertake utility bill payments
3. Issue credit card
4. Accept demand deposits
5. Can accept remittances to be sent to or receive remittances from multiple banks

**Answer : Issue credit card**

Question No. 51

Small Finance Banks (SFBs) will be required to extend \_\_\_\_\_ of their adjusted net bank credit (ANBC) for priority sector lending.

**Options :**

1. 75%
2. 40%
3. 25%
4. 50%
5. 60%

**Answer : 75%**

Question No. 52

Behdienkhlam festival is celebrated in the month of July for good health, property and bumper harvest in which state?

**Options :**

1. Gujarat
2. Maharashtra
3. Odisha
4. Kerala
5. Meghalaya

**Answer : Meghalaya**

Question No. 53

The government has set up a 13-member committee to upgrade the norms for computation of economic data at states and districts level in the backdrop of plans to revise the base year for National Accounts or GDP calculation. The Committee for Sub-National Accounts will be headed by

**Options :**

1. PJ Joseph
2. Ravindra H Dholakia
3. Subhash Chandra Khuntia
4. Pradeep Kumar Sinha
5. A K Goel

**Answer : Ravindra H Dholakia**

Question No. 54

Andres Iniesta has announced that he will retire from international football after seeing \_\_\_\_\_ crash out of the World Cup at the hands of Russia.

**Options :**

1. Germany
2. Portugal
3. France
4. Spain
5. Brazil

**Answer : Spain**

Question No. 55

Jayant Ganpat Nadkarni was passed away recently. Who was Jayant Ganpat Nadkarni?

**Options :**

1. Actor
2. Indian Navy chief
3. Former Cricketer
4. Indian Army chief
5. Footballer

**Answer : Indian Navy chief**

Question No. 56

YONO (You Only Need One) app is launched by-

**Options :**

1. ICICI Bank
2. HDFC Bank
3. Bank of Baroda
4. PNB
5. SBI

**Answer : SBI**

Question No. 57

What is the meaning of "N" NSFR?

**Options :**

1. Net
2. Nominal
3. National
4. New
5. None

**Answer : Net**

Question No. 58

Commerce and Industry Minister Smt. Nirmala Sitharaman has launched the TIES recently. What is the meaning of "E" in TIES?

**Options :**

1. Expert
2. Eastern
3. Exports
4. Economy
5. Empty

**Answer : Exports**

Question No. 59

The new telecom policy or National Digital Communications Policy aims to attract \_\_\_\_\_ investments in the digital communications sector by 2022.

**Options :**

1. \$100 billion
2. \$1000 billion
3. \$10 billion
4. \$50 billion
5. \$500 billion

**Answer : \$100 billion**

Question No. 60

Name the city, which has get India's first e-waste plant?

**Options :**

1. New Delhi
2. Deoghar
3. Bengaluru
4. Patna
5. Jaipur

**Answer : Bengaluru**

Question No. 61

\_\_\_\_\_ is the process of using agricultural machinery to mechanise the work of agriculture, greatly increasing farm worker productivity.

**Options :**

1. Simple agriculture
2. Harvest agriculture
3. Greatly agriculture
4. Mechanised agriculture
5. Combine agriculture

**Answer : Mechanised agriculture**

Question No. 62

All Regional Rural Banks or RRBs are, therefore, advised to achieve and maintain a minimum CRAR of \_\_\_\_\_ on an ongoing basis.

**Options :**

1. 9%
2. 11%
3. 15%
4. 7%
5. 5%

**Answer : 9%**

Question No. 63

INDRA is a joint, bi-annual military exercise conducted by India and-?

**Options :**

1. Austria
2. Russia
3. Nepal
4. USA
5. Singapore

**Answer : Russia**

Question No. 64

Which country has emerged as the top export destination for India, with USD 47.9 billion worth of shipments last fiscal?

**Options :**

1. USA
2. Singapore
3. UAE
4. Japan
5. Russia

**Answer : USA**

Question No. 65

The HDI is a composite statistic of life expectancy, education, and per capita income indicators, which are used to rank countries into four tiers of human development. What is the meaning of "H" in HDI?

**Options :**

1. Harmony
2. Hole
3. Human
4. Help
5. Helpless

**Answer : Human**

Question No. 66

Which Bank has announced the launch of a service to enable Non-Resident Indians (NRIs) to send money to beneficiaries in India using social media apps such as WhatsApp and e-mail?

**Options :**

1. ICICI Bank
2. HDFC Bank
3. State Bank of India
4. Bank of Baroda
5. Axis Bank

**Answer : ICICI Bank**

Question No. 67

South Asia Economic Focus includes a Focus section presenting more in-depth analysis of an \_\_\_\_\_ topic of relevance for stability, growth, and prosperity in the region as well as country briefs covering South Asian Countries.

**Options :**

1. Social
2. Commercial
3. Job
4. Economic
5. All of the above

**Answer : Economic**

Question No. 68

Foreign Direct Investment to India decreased to \_\_\_\_\_ billion dollars last year from 44 billion dollars in 2016 while outflows from India, the main source of investment in South Asia, more than doubled, according to a new trade report by the UN.

**Options :**

1. 35 billion dollars
2. 38 billion dollars
3. 40 billion dollars
4. 42 billion dollars
5. 45 billion dollars

**Answer : 40 billion dollars**

Question No. 69

Which organisation has organised India's First Global Mobility Summit?

**Options :**

1. RBI
2. Finance Ministry
3. SEBI
4. IRDAI
5. NITI Aayog

**Answer : NITI Aayog**

**SBI PO Mains 2018 Previous Year Paper**

Question No. 70

The Cabinet Committee on Economic Affairs chaired by the Prime Minister, Shri Narendra Modi has approved an initial Corpus of \_\_\_\_\_ crore for setting up of a dedicated "Micro Irrigation Fund" (MIF) with NABARD under Pradhan Mantri Krishi Sinchayee Yojana (PMKSY).

**Options :**

1. Rs. 5,000 crore
2. Rs. 4,000 crore
3. Rs. 3,000 crore
4. Rs. 2,000 crore
5. Rs. 1,000 crore

**Answer : Rs. 5,000 crore**

Question No. 71

The Reserve Bank of India has pulled one more rabbit out of the hat. This time it's a fluorescent blue Rs 50 currency note, with an incredible \_\_\_\_\_ motif on the reverse side as a nod to India's syncretic past.

**Options :**

1. Temple
2. Star
3. Moon
4. Hampi
5. Sun

**Answer : Hampi**

Question No. 72

What is the time limit to Bankruptcy resolution process in Insolvency and Bankruptcy Code (IBC)?

**Options :**

1. 100 days
2. 90 days
3. 30 days
4. 60 days
5. 120 days

**Answer : 60 days**

Question No. 73

The government has identified \_\_\_\_\_ - Regional Rural Banks (RRBs) for listing on stock exchanges in line with the Union Budget 2018-19.

**Options :**

1. four
2. two
3. five
4. one
5. three

**Answer : four**

Question No. 74

Bharat QR Code, the latest initiative to boost digital transactions, will make use of QR codes system for payments across merchant outlets. Bharat QR was launched with much fanfare by-

**Options :**

1. SEBI
2. IRDAI
3. RBI
4. NPCI
5. FICCI

**Answer : NPCI**

Question No. 75

Numaligarh Refinery Limited is a public sector oil company in-

**Options :**

1. West Bengal
2. Assam
3. Kerala
4. Rajasthan
5. Odisha

**Answer : Assam**

Question No. 76

Banks have finalised an inter-creditor agreement and are working on details of an asset management company as part of a five-pronged mechanism they have identified to resolve the issue of mounting \_\_\_\_\_ under Project "Sashakt".

**Options :**

1. UPI
2. Fund Transfer
3. KYC
4. NPA
5. NEFT

**Answer : NPA**

Question No. 77

Petrol and diesel prices will be revised \_\_\_\_\_ basis?

**Options :**

1. monthly basis
2. yearly basis
3. hour basis
4. daily basis
5. weekly basis

**Answer : daily basis**

Question No. 78

Which Bank has raised its stake in microlender Swadhaar FinServe to 100 per cent to help expand its financial inclusion?

**Options :**

1. Kotak Mahindra Bank
2. State Bank of India
3. South Indian Bank
4. RBL Bank
5. ICICI Bank

**Answer : RBL Bank**

Question No. 79

The Kalidas Samman is a prestigious arts award presented annually by the government of-

**Options :**

1. Madhya Pradesh
2. Bihar
3. Uttar Pradesh
4. Tamil Nadu
5. Kerala

**Answer : Madhya Pradesh**

Question No. 80

Reserve Bank of India (RBI) has granted permission to the \_\_\_\_\_ to operate offices in India recently (July 2018).

**Options :**

1. Bank of Hong Kong
2. Bank of Paris
3. Bank of China
4. Bank of Germany
5. Bank of England

**Answer : Bank of China**

Question No. 81

Paramparagat Krishi Vikash Yojana to promote \_\_\_\_\_ farming.

**Options :**

1. Revolution farming
2. Organic farming
3. Sustainable farming
4. None of the given options is true
5. Community farming

**Answer : Organic farming**

Question No. 82

What is the amount announced in Union Budget 2018-19 in Operation Greens?

**Options :**

1. Rs 100 crores
2. Rs 200 crores
3. Rs 300 crores
4. Rs 400 crores
5. Rs 500 crores

**Answer : Rs 500 crores**

Question No. 83

Singapore state investment arm Temasek has struck its third back-to-back deal in India this month by inking an agreement to pick up a stake of around 4.8% in which Bank?

**Options :**

1. State Bank of India
2. FINO PayTech Bank
3. AU Small Finance Bank Ltd
4. ICICI Bank
5. Bandhan Bank

**Answer : AU Small Finance Bank Ltd**

Question No. 84

Atal Pension Yojana (APY) Scheme's subscriber base crossed 1 Crore on completion of 3 years of the Scheme launch. APY was launched by the Prime Minister of India, Narendra Modi at a function in Kolkata on 9th May, 2015 and the current number of subscribers stands at \_\_\_\_\_ Crore.

**Options :**

1. 1.90 Crore
2. 1.10 Crore
3. 1.50 Crore
4. 1.70 Crore
5. 1.30 Crore

**Answer : 1.10 Crore**

Question No. 85

Government will come out with a Rs 350 commemorative coin to mark 350th birth anniversary of \_\_\_\_\_, the 10th and last Sikh Guru.

**Options :**

1. Guru Gobind Singh
2. Guru Har Krishan
3. Guru Ram Das
4. Guru Tegh Bahadur
5. Guru Amar Das

**Answer : Guru Gobind Singh**

**Data Analysis & Interpretation**

**Direction:-** In each of the following questions, a question is followed by information given in three statements. You have to study the question along with the statement and decide the information given in which of the statements is necessary to answer the question .

Question No. 86

How long will it take to empty the tank if the two inlet and the one outlet pipe are opened together?

- I) A pipe can fill a tank in 24 minutes and another pipe can fill it in 30 minutes.
- II) The first two pipes are kept open for 10 min in the beginning.
- III) Third pipe can empty the tank in 12 minutes and is opened also after 10 minute with the first two pipes.

**Options :**

1. All the statements together are necessary to answer the question.
2. Either I or II
3. Only II
4. Both II and III
5. Only I and III

**Answer : All the statements together are necessary to answer the question.**

Question No. 87

What is the distance between Ramnagar and New Tehri?

- I. Reena and Teena started simultaneously from Ramnagar to New Tehri, with their speeds in the ratio 7:5.
- II. Teena reached Ramnagar two hours earlier than Reena to reach New Tehri.
- III. The difference between speeds of Reena and Teena is 20 km/hr.

**Options :**

1. I and III only
2. II and III only
3. I and II only
4. All I, II and III together
5. Data inadequate

**Answer : All I, II and III together**

Question No. 88

Three friends, Janki, Kavita and Laali started a partnership business investing money in the ratio of 6 : 3 : 1 respectively for a period of 3 years. What is the amount received by Janki as his share profit?

- I. Total amount invested in the business in Rs. 15,000
- II. Profit earned at the end of 3 years is  $\frac{2}{5}$  of the total investment.
- III. The average amount of profit earned per year is Rs. 2,000.

**Options :**

1. I or II or III
2. Either III only, or I and II together
3. Any two of the three
4. All I, II and III are required
5. None of these

**Answer : Either III only, or I and II together**

## SBI PO Mains 2018 Previous Year Paper

Question No. 89

What was the percentage of discount offered?

- I. Profit earned by selling the article for Rs. 648 after giving discount was Rs. 48.
- II. Had there been no discount the profit earned would have been Rs. 120
- III. Had there been no discount the profit earned would have been 40%.

**Options :**

- 1. I and II only
- 2. II and either I or III only
- 3. I and III only
- 4. I and either II or III only
- 5. None of these

**Answer : I and either II or III only**

Question No. 90

How many labours are required for completing construction work in 24 days?

- I. 25% of the work can be completed by 12 labours in 12 days.
- II. 48 labours can complete the work in 12 days.
- III. One fourth of the work can be completed by 24 labours in 6 days.

**Options :**

- 1. Only I and II
- 2. Only II and III
- 3. Only I and II
- 4. Only III
- 5. Any one of three

**Answer : Any one of three**

**Direction:-** Each question given below contains a statement followed by quantity I and quantity II. Find both to find the relationship among them. Mark your answer according.

Question No. 91

**Quantity I:** A student multiplied a number by 13 instead of 26. What is the % error in the calculation?

**Quantity II:** The population of a town is 4,68,000.  $\frac{1}{8}$  of them are males. If 30% of males are married and number of married females is 2.5 times of married males. Find the percent of married females out of total females in the town?

**Options :**

1. Quantity I > Quantity II
2. Quantity I  $\geq$  Quantity II
3. Quantity I < Quantity II
4. Quantity I  $\leq$  Quantity II
5. Quantity I = Quantity II or No relation can be established

**Answer : Quantity I > Quantity II**

Question No. 92

**Quantity I:** A fan is sold for Rs.800 cash or for Rs.600 cash down payment together with Rs. 204 to be paid after one month. Find the rate of interest charged in the instalment scheme in SI.

**Quantity II:** A table is available for Rs.200 or for Rs.150 cash down payment together with Rs. 60 to be paid after two months. Find the rate of interest charged under this scheme.

**Options :**

1. Quantity I > Quantity II
2. Quantity I  $\geq$  Quantity II
3. Quantity I < Quantity II
4. Quantity I  $\leq$  Quantity II
5. Quantity I = Quantity II or No relation can be established

**Answer : Quantity I < Quantity II**

Question No. 93

**Quantity I:** One type of liquid contains 21% of wine, the other contains 79% of wine. A container is filled with 6 parts of the first liquid and 4 parts of the second liquid. The percentage of wine in the mixture is:

**Quantity II:** A dishonest milkman professes to sell his milk at cost price but he mixes it with water and there by gains 35%, the percentage of water in the mixture is:

**Options :**

1. Quantity I > Quantity II
2. Quantity I  $\geq$  Quantity II
3. Quantity I < Quantity II
4. Quantity I  $\leq$  Quantity II
5. Quantity I = Quantity II or No relation can be established

**Answer : Quantity I > Quantity II**

Question No. 94

**Quantity I:** There are two types of animals in a pet shop. Some are dogs and some are cats. Each cat takes 4 biscuits and each dog takes 6 biscuits. If 500 biscuits were eaten by 55 animals. Find the number of dogs?

**Quantity II:** The average age of a class was 35 years. 10 new students with an average age of 25 years joined the class. So, the average age of class decreased by 5 years. Find original number of students in the class.

**Options :**

1. Quantity I > Quantity II
2. Quantity I  $\geq$  Quantity II
3. Quantity I < Quantity II
4. Quantity I  $\leq$  Quantity II
5. Quantity I = Quantity II or No relation can be established

**Answer : Quantity I > Quantity II**

Question No. 95

**Quantity I:** P, Q and R enter into a partnership by investing Rs. 5200, Rs. 7500 and Rs. 6300 respectively. After 4 months, P invested Rs. 1300 more and Q withdraw the whole amount. After another 5 months, R withdraws Rs. 1300 and at the same time Q enters into a partnership by investing Rs. 10000. Find the difference between the shares of P and R, if the total profit at the end of the year is Rs. 92025?

**Quantity II:** A profit 12% is earned by selling a coat after offering a discount of 23%. If the marked price of the coat is Rs. 4032, then find the cost price.

**Options :**

1. Quantity I > Quantity II
2. Quantity I ≥ Quantity II
3. Quantity I < Quantity II
4. Quantity I ≤ Quantity II
5. Quantity I = Quantity II or No relation can be established

**Answer : Quantity I < Quantity II**

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

Manilal sells five different types of articles. Bar graphs shows the profit percent earned and the discount given in five different articles.



Question No. 96

If the cost price of Jeans and Watches are Rs. 1250 and Rs. 1200, respectively. What is the difference between the marked price of the Jeans and the marked price of the Watches?

**Options :**

1. Rs 250
2. Rs 225
3. Rs 215
4. Rs 275
5. None of these

**Answer : Rs 225**

Question No. 97

If the marked price of the Trouser is Rs. 2400 then find the cost price of the Trouser?

**Options :**

1. Rs 925
2. Rs 900
3. Rs 750
4. Rs 800
5. None of these

**Answer : Rs 800**

Question No. 98

If the selling price of the Shoes and Shirt are Rs. 1566 and Rs. 850, respectively then the marked price of the Shirt is what percent of the marked price of the Shoes?

**Options :**

1. 25%
2. 20%
3. 50%
4. 75%
5. None of these

**Answer : 50%**

Question No. 99

The discount given in the Shoes has been reduced by 6.7% and also the marked price of the Shoes has been reduced by Rs. 200. If initially, the cost price of Shoes is Rs. 1160, then what is the difference between the discount given earlier and the discount given after reducing the marked price?

**Options :**

1. Rs 164
2. Rs 178
3. Rs 192
4. Rs 182
5. None of these

**Answer : Rs 164**

Question No. 100

Find the ratio of the cost price of the Trouser and the cost price of the Watches if the selling price of the Watches and the selling price of the Trouser is Rs. 1062 and Rs. 924, respectively?

**Options :**

1. 3:7
2. 11:7
3. 5:7
4. 7:9
5. None of these

**Answer : 7:9**

**Direction:-** Every year, a survey of 2000 people is conducted by the World Health Organization (WHO). WHO found that in the year 2015, 2016, 2017, 2018 and 2019 the percentage of people affected by T.B were 30%, 40%, 30%, 20% and 45% respectively. WHO also found that every year out of the affected people 50% were students, 15% were house-wives and 35% were drivers. The number of house-wives, students and drivers were in the ratio 20 : 11 : 9, every year.

Question No. 101

In 2017, what is the number of house-wives affected by T.B?

**Options :**

1. 90
2. 60
3. 80
4. 30
5. None of these

**Answer : 90**

Question No. 102

In 2019, what is the number of drivers who were not affected by T.B?

**Options :**

1. 115
2. 125
3. 105
4. 135
5. None of these

**Answer : 135**

Question No. 103

Find the difference in the number of students affected and not affected by T.B in 2016?

**Options :**

1. 50
2. 250
3. 350
4. 450
5. None of these

**Answer : 350**

Question No. 104

What is the ratio of the number of house-wives affected by T.B in 2015 to that affected by T.B in 2018?

Options :

1. 1:2
2. 3:2
3. 2:1
4. 2:3
5. None of these

Answer : 3:2

Question No. 105

Which year had the maximum number of students not affected by T.B?

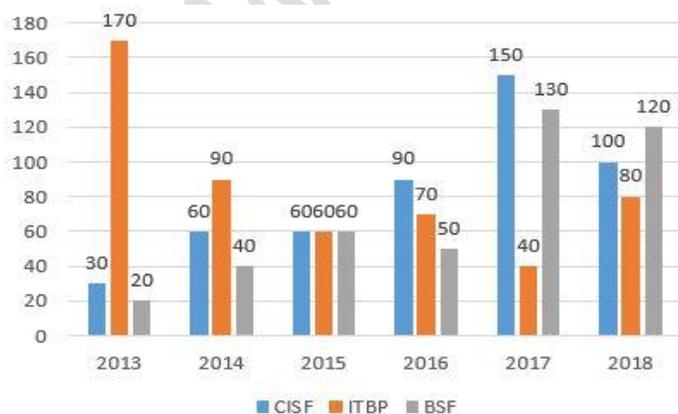
Options :

1. 2019
2. 2017
3. 2015
4. 2018
5. None of these

Answer : 2018

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

Bar graph represents the candidates selected (in hundreds) through three different exams (CISF, ITBP and BSF) in different years.



Question No. 106

In 2013, 40% of the total number of candidates selected in ITBP was female which was equal to double of the total number of female candidates selected in CISF and BSF together then what was the total number of male candidates selected in that year?

**Options :**

1. 12400
2. 11800
3. 9800
4. 8400
5. None of these

**Answer : 11800**

Question No. 107

In the given six years, find the difference between the total number of candidates selected in ITBP and CISF?

**Options :**

1. 1000
2. 3000
3. 4000
4. 2000
5. None of these

**Answer : 2000**

Question No. 108

Find the ratio of the total number of candidates selected in BSF in the given six years and that in CDS and ITBP together in the given six years?

**Options :**

1. 14:25
2. 21:50
3. 11:15
4. 16:25
5. None of these

**Answer : 21:50**

Question No. 109

In 2012, the total number of candidates in CISF was 150% more than the sum of the total number of candidates selected in CISF in the given six years together then at the end of 2018, find the total number of candidates in CISF? (assume that none of the candidates left CISF in the given six years)

**Options :**

1. 171500
2. 161250
3. 181750
4. 153500
5. None of these

**Answer : 171500**

Question No. 110

In 2014, the number of female candidates selected in CISF, ITBP, and BSF were in the ratio of 2: 3: 5 respectively. In that year, 75% of the total number of candidates selected in CISF, BSF and ITBP together were males then what was the total number of Female candidates selected in CISF and BSF together?

**Options :**

1. 3050
2. 3445
3. 3175
4. 3325
5. None of these

**Answer : 3325**

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

There are six villages (X,Y,Z,L,M and N) in a city. Total population of all the given cities together is 9 lakhs. The ratio of population of village Y, Z and M is 5: 6: 3. Total population of village X and N together is 2.5 lakh. The ratio of population of Z and L is 9: 5. The population of village X is 25000 less than the population of village Y.

Question No. 111

Total population of village X and N together is what percentage more/less than the total population of village Y and L together?

**Options :**

1. 10 %
2. 20 %
3. 25 %
4. 30 %
5. None of these

**Answer : 20 %**

**Direction:-Study the following information carefully and answer the questions give below:**

Five persons Ankita, Vaishali, Monika, Ritika and Saroj invested different amounts on SI and CI. Ankita invested Rs.66000 on SI at 6% per annum for 5 years. Amount invested by Monika on SI is 20% more than the amount invested by Ankita on SI. She invested his amount at 8% per annum for 3 years. Ratio of the amount invested by Saroj on SI to the amount invested by Monika on SI is 5:6 respectively. Saroj invested his amount for 6 years at 5% per annum. Amount invested by Vaishali on SI is 10% less than the amount invested by Monika on SI. Vaishali invested his amount at 4% per annum for 10 years. Amount invested by Ritika on SI is Rs.300 more than the amount invested by Monika on SI. Ritika invested his amount for 8 years at 5% per annum. Ratio of the amount invested by Saroj on CI to the amount invested by him on SI is 12:11 respectively. She invested his amount at 5% per annum for 2 years. Amount invested by Ankita on CI is 10% less than the amount invested by him on SI. She invested his amount at 10% per annum for 3 years. Amount invested by Monika on CI is Rs.12000 less than the amount invested by Saroj on CI. Monika invested his amount at 6% per annum for 2 years. Amount invested by Vaishali on CI is half of the sum of the amount invested by Monika and Saroj on CI. Vaishali invested his amount at 4% per annum for 3 years. Ritika invested Rs.14400 less than the amount invested by Ankira on CI. Ritika invested his amount at 8% per annum for 2 years.

Question No. 112

What is the sum of the simple interest and compound interest earned by Ankita?

**Options :**

1. Rs.35621.4
2. Rs.37461.4
3. Rs.38631.4
4. Rs.39461.4
5. None of these

**Answer : Rs.39461.4**

Question No. 113

What is the difference between the amount of Vaishali on compound interest and simple interest?

**Options :**

1. Rs.23301.248
2. Rs.21321.282
3. Rs.20301.128
4. Rs.24031.248
5. None of these

**Answer : Rs.23301.248**

Question No. 114

Interest earned by Monika on simple interest is approximately what percent of interest earned by him on compound interest?

**Options :**

1. 264%
2. 256%
3. 216%
4. 242%
5. None of these

**Answer : 256%**

**Direction:-** Three pipes X, Y and Z is connected to a tank which capacity is 2250 m<sup>3</sup>. Pipe X and Pipe Y can fill the tank in 40 min and 60 min respectively and the third pipe Z can empty the tank in 30 min. Sometimes a booster pump is also used for filling as well as for emptying the tank.

Question No. 115

The emptying of the tank is 15 m<sup>3</sup> per minute higher than its filling capacity from booster pump and the pump needs  $(15/2)$  minutes lesser to empty the tank than it needs to fill it. What is the filling capacity of the pump?

**Options :**

1. 45 m<sup>3</sup>/min.
2. 60 m<sup>3</sup>/min.
3. 75 m<sup>3</sup>/min
4. 90 m<sup>3</sup>/min.
5. None of these

**Answer : 60 m<sup>3</sup>/min.**

Question No. 116

Both filling pipes opened together but due to leakage only  $5/6$ th part of water is flowing through slower pipe and  $2/3$ rd part through faster pipe . How long will they take to fill the tank?

**Options :**

1. 20 min.
2. 10 min.
3. 15 min.
4. 30 min.
5. None of these

**Answer : 30 min.**

Direction:- Study the table carefully and answer the given questions:

Colleges	ENROLLED		DROPPED		PERCENTAGE OF STUDENTS WHO GOT PLACEMENT
	BOYS	GIRLS	BOYS	GIRLS	
UIT	-	-	-	-	60%
TULAS INSTITUTE	700	400	180	-	16%
DIT	-	-	60	120	30%
GEU	-	-	104	40	-
JBIT	540	420	66	64	-

Number of students who complete the course = Number of students enrolled – dropped

Question No. 117

In DIT, the ratio of boys to the girls students who enrolled is 9:8 and the ratio of the boys to girls who completed the course is 4:3, then what is the number of students who got the placement?

Options :

1. 312
2. 342
3. 306
4. 324
5. None of these

**Answer : 306**

Question No. 118

In UIT, number of students (B + G) who was dropped out in  $\frac{3}{11}$  of the total number of students who enrolled for the course what percent of the students (B + G) in UIT who completed the course got the placement?

**Options :**

1. 83%
2. 73%
3. 91%
4. 65%
5. None of these

**Answer : 83%**

Question No. 119

In Tulas Institute, 25% of (B + G) who completed the course got the placement, then what is the number of girls who dropped out?

**Options :**

1. 324
2. 216
3. 196
4. 512
5. None of these

**Answer : 216**

Question No. 120

In GEU, number of the boys who completed the course is equal to number of girls only 192 students i.e 25% (B + G) who completed course got the placement? Who and how many boys enrolled?

**Options :**

1. 424
2. 492
3. 488
4. 452
5. None of these

**Answer : 424**

**English Language**

**Direction:- Read the following passage carefully and answer the questions given below it.**

**Certain parts are given in bold to answer some of the questions based on the passage.**

The run-up to the enactment of the GST design revealed that the rate-structure dominated the Parliamentary debate on Constitution Amendment Bill. It was intensely debated by economists and experts, besides, of course, politicians. The central idea was to arrive at a 'Revenue Neutral Rate' (RNR), a median rate accompanied with a merit (concessional) and demerit (akin to 'sin taxes') rates keeping in mind the fiscal impact and burden on the common man. The committee led by then chief economic adviser, Arvind Subramanian, arrived at a range-bound RNR of 15-15.5%. Despite recommendations, the current GST design has a seven-rate structure for goods (nil, 0.5, 3, 5, 12, 18, and 28) and five for services (nil, 5, 12, 18, and 28). The levy of GST compensation cess adds another tier to this rate structure. The present clamor in the national debate seems to be pitched for two changes: (i) obviating or pruning the 28% tier and (ii) merging the 12% and 18% tiers (where most of the goods and services are taxed), i.e., more in line with the RNR model.

High tax-rate, in general, is unviable for the economy as it discourages consumption and directly affects economic output. Simultaneously, it could lead to inflationary pressure as tax is a major component of 20\*the supply price. Conversely, a moderate tax-rate promotes compliance by discouraging clandestine supplies as high rates discourage domestic manufacturers, encourage imports and increase the propensity of smuggling. The current customs duty on gold and its negative fall-outs establish this fact. Recent tariff curbs on non-essential imports will encourage domestic manufacturing in the medium- to long-term.

Merging tax-slabs augurs well for Make-in-India. This is principally on account of (i) overall reduction in tax incidence, (ii) simplification of the tax-regime, and (iii) obviating the state-bias with some goods attracting 5% or 12% vis-à-vis 18%, etc. These positive fallout can be reserved for domestic supplies by necessary changes in the customs duties.

While the issues that a multiple tax-rate structure faces are important, they are not always overwhelming. The current GST design is a work-in-progress. It is important to allow time for stabilising collections, assessing the status on compensation to states and GST's overall impact on Centre's fiscal policy. Petroleum products, which form the bulk of consumption and contribute most to indirect tax collections (of Centre and states), are presently outside GST. Permanently excluded from the GST design is alcohol, a significant source of tax revenue, and its inclusion will entail a constitutional amendment. Real estate transaction costs such as stamp duties are also not a part of the GST structure. Besides, several levies are yet to be subsumed in the GST design—levies on vehicles, electricity tax, toll tax, etc, muddy the harmonised framework that GST ought to represent. These are the real mid- to long-term challenges.

Added to the long list is the Union government's solemn obligation to ensure that the states' revenues attain a y-o-y growth of 14%, failing which a compensation provision kicks in. Fiscal pressure for attaining the monthly collection of Rs 1 lakh crore of revenues is a significant road-block that is a hurdle for further reform. In a recent statistical revelation by the finance minister, it was stated that only six states had achieved the revenue-growth target, while seven were very near to achieving it. However, eighteen states are still lagging on revenue collection targets. This is bound to put further pressure on the Centre's fiscal discipline. Tax-analytics and reinforced compliance, no doubt, expand the tax-base, but they don't provide the maneuverability to permit decisions which have an impact on tax collection, such as abolishing the 28% slab or merging the standard slab of 18% and 12%. It cannot be overstated that buoyancy in revenue collections is necessary for national growth and stability, besides fiscal discipline.

The GST Council, constituted in September 2016, has had unanimity in its functioning and decisions that are largely undeterred by political consequences and, hence, is reflective of cohesiveness and maturity. Given that, so far, no state has deviated from its recommendations, notwithstanding political pressures, point towards no dilution of political will to take GST reform forward. However, the larger imperfections in the design, that were consciously left out from the original scheme, need to be addressed. The rate structure woes will themselves perish in this grandiose paradigm.

Question No. 121

What change(s) are being demanded in the rate structure of the GST slab?

- A. Removal of the 28% tax tier
- B. Reduction in the 28% tax tier
- C. Merging of 12% and 18% tax tier

**Options :**

- 1. Only A
- 2. Both A and C
- 3. Both B and C
- 4. Either A or B and C
- 5. All A, B and C

**Answer : Either A or B and C**

Question No. 122

Why is the high tax rate said to be unfeasible for the economy?

**Options :**

- 1. High tax rate encourages consumption of lower rated tax goods, thereby steadying the inflation
- 2. The number of consumers fall when the tax rate is high
- 3. The price-elasticity analysis endorse the necessity for a higher tax rate
- 4. It ends up subsidizing consumption of luxurious and sin-goods
- 5. It makes way for indigenous production

**Answer : The number of consumers fall when the tax rate is high**

Question No. 123

On what basis can it be prophesized that lesser tax brackets are better for the Make-in-India campaign?

**Options :**

- 1. Lesser tax brackets ensure easy tax process
- 2. Eliminates the possibility of the government's inclination towards certain goods attracting lower taxes
- 3. Will address the issue of lower tax on supplies having higher taxes on manufacturing
- 4. Both 1 and 2
- 5. All of the above

**Answer : Both 1 and 2**

Question No. 124

What is the silver lining in the varied tax rate structure?

**Options :**

1. Constitutional amendments will be needed to include certain products in the current tax structure
2. Some of the products that are consumed in bulk are outside the scope of current tax structure
3. The current GST slab will be changed after the elections
4. All of the above
5. Both 2 and 3

**Answer : Some of the products that are consumed in bulk are outside the scope of current tax structure**

Question No. 125

What is still to be assessed in GST?

**Options :**

1. The effect of GST on Petroleum prices
2. The gains of the states with the introduction of the new tax structure
3. The impact that GST has on the central government
4. All of the above
5. Both 2 and 3

**Answer : Both 2 and 3**

Question No. 126

Failing to fulfil which conditions will invite compensation expenses for the Central government?

**Options :**

1. States should gain 14% every year through taxes
2. State taxes should attain a compounded growth of 14%
3. Center should attain a total of a lakh crore through taxes
4. Overwhelming taxes achieved by the center will lead to distribution
5. Both 1 and 3

**Answer : State taxes should attain a compounded growth of 14%**

Question No. 127

What is it that is not provided by reinforced tax compliance?

**Options :**

1. Surety of fulfilment of tax collection targets
2. Flexibility in decision making regarding tax collections
3. Accredited tax analytics
4. Expansion of the tax base
5. Avoiding tax evasion

**Answer : Flexibility in decision making regarding tax collections**

Question No. 128

How can the GST council be said to be a reflection of cohesiveness?

**Options :**

1. GST Council has functioned unanimously
2. The decisions taken by the GST Council have been mature
3. The GST council is open to the inputs of those not a part of the Council
4. The GST council shows no political influence
5. Both 1 and 4

**Answer : GST Council has functioned unanimously**

**Direction:- Read the following passage carefully and answer the questions given below it. Certain parts are given in bold to answer some of the questions based on the passage.**

Days after allegations of misuse of customer money against Tether rocked the cryptocurrency world, the shock wave has temporarily subsided. The four-year-old currency, which fell to 97 cents last week, has returned to parity with the American dollar. And after a 10% fall, to \$4,953, the price of a single Bitcoin, its best-known peer, has steadied at around \$5,400. But cryptocurrency-watchers remain wary. **(A) Beneath the surface, trouble may be brewing.**

Doubts had long swirled about the bona fides of Tether, which has more than \$2.8bn-worth in circulation, and Bitfinex, the exchange it is traded on. On April 25th New York's attorney-general, Letitia James, accused both of a cover-up intended to hide a loss of \$850m in client and corporate funds. That hit the value of other cryptocurrencies because of Tether's unique status.

Cryptocurrencies stem from libertarian attempts to create a currency resistant to central control.

**(B) Many exchanges thus struggle to get hold of dollars, because banks, which must comply with fraud and money-laundering rules, do not want their custom.** For them Tether, which is pegged one-to-one to the greenback, acts as a dollar substitute. Traders use it for transfers between one cryptocurrency and another.

For years Tether said that every coin it issues is backed by a real dollar in a real bank account. Yet it provided no audit of these holdings. Ms James's allegations suggest that at least some of them exist, but can be misused without customers knowing. Because Bitfinex was having trouble getting accounts at banks, by 2018 it had entrusted over \$1bn to a Panamanian firm that would serve as an intermediary to pay traders—"without any written contract or assurance", the attorney-general says. When it was unable to access \$850m held by the Panamanian entity, Bitfinex is alleged to have sought to plug the hole by tapping \$900m of Tether's reserves (Tether and Bitfinex share the same managers and owners). Ms James reckons the cash was then used to meet clients' withdrawal demands. Bitfinex has issued a statement saying that the attorney-general's court filings "were written in bad faith and are riddled with false assertions".

Tether's bounce back since the accusations became public is because of its centrality to the cryptocurrency ecosystem. **(C) It is not the only "stablecoin", as cryptocurrencies designed to hold a steady price are called.** But it is vastly dominant among them, representing 96% of daily trading volumes in that category. Some 80% of Bitcoin trades ostensibly involving dollars are in fact executed using Tether, which acts as an intermediate staging post. "It supplies all the liquidity in the Bitcoin trading markets," says David Gerard, a cryptocurrency sceptic. "So everyone has a vested interest in keeping it going."

But other signs suggest something is amiss. Bitcoin currently trades at a price on Bitfinex (\$5,638 a coin on May 2nd) that is roughly 6% higher than on other exchanges. This may be because investors trading on Bitfinex are anxiously converting their Tethers into Bitcoin—thereby buoying Bitcoin's price on that exchange—in order to escape the platform. So far Tether's market capitalisation has not fallen significantly since Ms James's announcement, but rival stablecoins have recorded some inflows (over \$40m each for Paxos Standard and USD Coin, two of the largest). Both remain minnows compared with Tether: USD Coin has a market capitalisation of \$297m. But Eric Turner of Messari, a data-provider that tracks cryptocurrencies, expects traders to drift away from Tether as more exchanges start to list alternatives, which tend to be more transparent.

Murky exchanges could suffer a harder fate. **(D) Unnerved by a lengthening string of scandals, regulators are started to clamp down.** The Securities and Exchange Commission, an American watchdog, brought nine enforcement actions last year alone. “Bitcoin itself is a software program. It cannot be shut down,” says Bitfinex’ed, a vocal online Tether critic who declines to disclose his real name. “But exchanges can.”

Question No. 129

Where do the cryptocurrencies originate from?

**Options :**

1. Real Dollars are used to buy cryptocurrencies
2. The cryptocurrency has its every coin backed by a real dollar
3. The efforts of the liberals wanting to have a currency free from the control of the government.
4. The rising value of cryptocurrencies against dollar is making them more popular
5. It is generated to supply the Bitcoin market with liquidity

**Answer : The efforts of the liberals wanting to have a currency free from the control of the government.**

Question No. 130

What can be illustrated with the statement **(A) Beneath the surface, trouble may be brewing?**

**Options :**

1. The current scenario is too good to be true
2. It is definite that there is disturbance in the current set up
3. Things appear rosy initially but reality is revealed after some time
4. Things that look sorted may not be so in reality
5. The existing scenario contains flaws

**Answer : Things that look sorted may not be so in reality**

Question No. 131

What can be inferred from the statement **(B) Many exchanges thus struggle to get hold of dollars, because banks, which must comply with fraud and money-laundering rules, do not want their custom?**

**Options :**

1. It is illegal to put the money gained through trading of stocks and shares in the bank account.
2. Banks are interested in holding the money made through cryptocurrency trading
3. Banks do not want their customers to deal in cryptocurrencies
4. Dollars are not involved in cryptocurrency trading
5. Cryptocurrency trading always involves fraud and money-laundering

**Answer : Banks do not want their customers to deal in cryptocurrencies**

Question No. 132

According to Ms James why was the Panamanian firm created?

**Options :**

1. To have an intermediary between Bitfinex and the cryptocurrency traders
2. To pay the money back to the withdrawers of Bitfinex
3. To hold the money of the traders of cryptocurrencies
4. It was created with an aim to conduct fraud
5. To help Bitcoin raise its worth

**Answer : To have an intermediary between Bitfinex and the cryptocurrency traders**

Question No. 133

Statement **(C): It is not the only “stablecoin”, as cryptocurrencies designed to hold a steady price are called.** How did this fact become an advantage for Tether?

**Options :**

1. Its value is highest in the cryptocurrency market.
2. It was able to recover after facing serious accusations
3. It is being used as the trading currency much widely
4. Other stable coins' values deteriorated resulting in higher number of people being inclined towards Tether
5. Number of buyers of Tether at low price point increased

**Answer : It was able to recover after facing serious accusations**

Question No. 134

Statement: [D] “**Unnerved by a lengthening string of scandals, regulators are started to clamp down.**” in the passage may not be grammatically or contextually correct. Choose the most suitable alternative that will replace the statement to adhere to the grammatical syntax of the paragraph.

**Options :**

1. Unnerved by a lengthening string of scandals, regulators are starting to clamp down.
2. Unnerved by a lengthening string of scandals, regulators are start to clamp down.
3. Unnerved by a lengthening string of scandals, regulators are started to clamp up.
4. Unnerved by a lengthening string of scandals, regulators are starting to clamp down.
5. None of these

**Answer : Unnerved by a lengthening string of scandals, regulators are starting to clamp down.**

Question No. 135

Why are the prices of Bitcoin on Bitfinex higher than other exchanges?

**Options :**

1. People want to exhaust their Tethers and thus, converting them to Bitcoin
2. Bitfinex is the most reliable exchange
3. Bitfinex is the only exchange which provides real money on trading cryptocurrencies
4. Bitfinex has the most dominant stable coin which represents 96% of the daily trade market
5. To create a buoyancy in the value of Tether so that they sell quick

**Answer : People want to exhaust their Tethers and thus, converting them to Bitcoin**

**Direction:-** In the following questions, a paragraph is given with three blanks, followed by six words. You have to choose the most suitable combination of words among the five four alternative options, that will fill the blank coherently, forming a grammatically correct and contextually meaningful paragraph. If none of the given combination is appropriate to fill the blank, mark option (e) i.e. “none of these” as your answer choice.

**SBI PO Mains 2018 Previous Year Paper**

Question No. 136

In order to encourage greater \_\_\_\_\_, there must be efforts to make it \_\_\_\_\_ for small firms to remain in the tax net by cutting down the time and energy required to fill myriad tax returns.

A nudge would be \_\_\_\_\_ to the stick.

- (i) systemise
- (ii) compliance
- (iii) easier
- (iv) optimum
- (v) preferable

**Options :**

1. (i),(ii) and (iii)
2. (i),(iii) and (iv)
3. (ii),(iv) and (v)
4. (ii),(iii) and (v)
5. None of these

**Answer : (ii),(iii) and (v)**

Question No. 137

Seismic activity \_\_\_\_\_ by human actions like construction of large reservoirs or \_\_\_\_\_ of wastewater into the ground for oil and gas production can have far greater \_\_\_\_\_ than previously thought, a new study has revealed.

- (i) triggered
- (ii) injection
- (iii) conjugation
- (iv) implications
- (v) saturation

**Options :**

1. (i),(iv) and (v)
2. (i),(ii) and (iv)
3. (ii),(iii) and (v)
4. (i),(ii) and (v)
5. None of these

**Answer : (i),(ii) and (iv)**

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Question No. 138

More than two million dried and poisoned plants and plant parts, \_\_\_\_\_ over two centuries, are \_\_\_\_\_ in rows of wooden and steel \_\_\_\_\_ at the Central National Herbarium in Howrah, Kolkata.

- (i) subdue
- (ii) accumulated
- (iii) deform
- (iv) lying
- (v) cupboards

**Options :**

1. (i),(ii) and (v)
2. (i),(ii) and (iii)
3. (ii) ,(iii) and (v)
4. (ii),(iv) and (v)
5. None of these

**Answer : (ii),(iv) and (v)**

Question No. 139

In most of India, a sidewalk is considered as a \_\_\_\_\_ in itself, a continuous sidewalk without \_\_\_\_\_ are practically unheard of apart from a very few \_\_\_\_\_ localities.

- (i) luxury
- (ii) interruptions
- (iii) tiring
- (iv) elite
- (v) common

**Options :**

1. (i),(iii) and (iv)
2. (i),(iii) and (v)
3. (i),(ii) and (iii)
4. (i),(ii) and (iv)
5. None of these

**Answer : (i),(ii) and (iv)**

Question No. 140

Universal public \_\_\_\_\_, especially in areas such as health, education and water — as well as social \_\_\_\_\_ like pensions and child support grants — have a profound \_\_\_\_\_ on gender equality.

- (i) destructions
- (ii) protections
- (iii) services
- (iv) impact
- (v) effect

**Options :**

- 1. (i),(iii) and (iv)
- 2. (i),(iii) and (v)
- 3. (iii),(ii) and (iv)
- 4. (iii),(ii) and (v)
- 5. None of these

**Answer : (iii),(ii) and (iv)**

**Direction:-** In the following questions, a paragraph is divided into five parts with one of the parts been omitted. You must choose the most suitable alternative among the five that should fill the omitted part making the paragraph grammatically correct and contextually meaningful. If none of the given alternatives are appropriate to fill the blank, choose option (e) i.e. “none of these” as your answer choice.

Question No. 141

Cyclone Fani, the second most powerful cyclone (A) / to have hit Odisha, paralysed the state (B) / \_\_\_\_\_ (C) / on May 3, 2019 with a wind speed (D) / of 175 kilometres per hour (E).

**Options :**

- 1. after it made landfall in Puri
- 2. made people believe that cyclones will keep ruining their lives.
- 3. after it was seen destroying the city
- 4. as it move towards the coast
- 5. None of these

**Answer : after it made landfall in Puri**

Question No. 142

At the root of the need for enactment of FRA and PESA (A)/ was the environmental and social injustice caused (B)/ by colonial laws, primarily the Indian Forest Act 1927 (C)/, \_\_\_\_\_(D)/ of the adivasis and the other traditional forest dwellers (E).

**Options :**

1. In respecting the rights and recognising the contribution
2. by not recognising the rights and responsibilities
3. to change the prevalent narrative of forest dwellers
4. managing and conserving the forests
5. None of these

**Answer : by not recognising the rights and responsibilities**

Question No. 143

The mountain range's role in defining (A) / the shape of the Indian subcontinent (B) / and its climate, and the fact (C) / \_\_\_\_\_ (D) / of multicellular life, are under-appreciated.(E)

**Options :**

1. that over the past four decades
2. it has been destroyed by mining
3. over-exploitation of its fragile and ancient water channels
4. that it triggered the explosion
5. None of these.

**Answer : that it triggered the explosion**

Question No. 144

Aerosols have a cooling effect (A)/, which weakens the temperature gradient between (B)/ the northern and southern hemisphere (C)/, \_\_\_\_\_(D)/, particularly in central and northeast India (E).

**Options :**

1. leading to decrease in evapotranspiration
2. changes in land use and land cover
3. resulting in a decrease in monsoonal rainfall
4. weakening of the temperature gradient
5. None of these

**Answer : resulting in a decrease in monsoonal rainfall**

Question No. 145

Social tensions are increasing (A) / as people fight over scarce natural resources (B)/, and because the caste system continues (C) / even after losing its existence (D) /, \_\_\_\_\_ (E).

**Options :**

1. has destroyed the ancient sustainable and shared patterns
2. it has become a source of social power and oppression
3. of resource-use (b) (c) it has stopped 'resource partitioning'.
4. helped to reduce competition and, hence, conflict among human beings over scarce natural resources
5. None of these

**Answer : it has become a source of social power and oppression**

**Direction:- Given below are six sentences (A) (B) (C) (D) (E) and (F). Answer the following questions after rearranging the following sentences into a coherent paragraph.**

(A) Given the market dynamics, it would not make business sense for the company to invest in developing new diesel engines to meet the BS VI norms. Compressed Natural Gas could be a replacement for both fuels, according to Maruti.

(B) Explaining its rationale, the leading passenger vehicle manufacturer said the enhanced emission standards would make diesel engines costlier by up to ₹1.5 lakh, and the acquisition cost of diesel vehicles for consumers would be markedly higher than petrol equivalents.

(C) On the consumer side, diesel vehicles are not particularly attractive today. The traditional advantage of lower operating costs due to a wide gap between expensive petrol and lower cost diesel has narrowed significantly

(D) Environmentally, diesel is a heavy polluter and is losing ground in leading passenger vehicle markets such as the European Union. In Germany, which is a leading maker of diesel cars, cities want to ban them.

(E) Diesel cars account for about 23% of Maruti's domestic sales and it sold a total of 4.63 lakh diesel-powered vehicles during 2018-19.

Question No. 146

Considering statement (A) “Given the market dynamics, it would not make business sense for the company to invest in developing new diesel engines to meet the BS VI norms. Compressed Natural Gas could be a replacement for both fuels, according to Maruti” as the SECOND sentence of the rearranged paragraph, then which among the following becomes the FIRST sentence after rearrangement?

**Options :**

1. F
2. C
3. E
4. D
5. B

**Answer : B**

Question No. 147

Among the following pairs which one of them is formed with two consecutive statements after the rearrangement?

**Options :**

1. A – E
2. F – C
3. B – F
4. A – D
5. B – D

**Answer : A – E**

Question No. 148

Choose the word which is most nearly the SAME in the meaning to ACQUISITION.

**Options :**

1. contrivance
2. forfeit
3. procurement
4. need
5. deed

**Answer : procurement**

Question No. 149

Choose the word which is most nearly the OPPOSITE of RATIONALE.

**Options :**

1. hypothesis
2. regard
3. exposition
4. reality
5. justification

**Answer : reality**

**Direction:-** Select the phrase/connector (STARTERS) from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.

Question No. 150

I. In early March Zuckerberg announced that Facebook would follow a “privacy-focused vision for social networking”, complete with encrypted messages that even the firm cannot peer into.

II. Observers interpreted this as a defensive move.

- A. When...
- B. Given that...
- C. Moreover...

**Options :**

1. Both A and B
2. Only B
3. Both B and C
4. Only A
5. All A, B and C

**Answer : Only A**

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Question No. 151

I. The global market of 2.5bn smartphones still has plenty of room for sales from upgrades.

II. Growth of Apple's wearables has caught many by surprise.

A. Until...

B. While...

C. During which...

**Options :**

1. Both A and B

2. Only B

3. Both B and C

4. Only A

5. All A, B and C

**Answer : Only B**

Question No. 152

I. The owners understandably refused to pay the hackers' demand of \$6,500.

II. The virus deleted and overwrote all of the practice's medical records, bills and appointments, including backups.

A. When...

B. Because...

C. After...

**Options :**

1. Both A and B

2. Only B

3. Both B and C

4. Only A

5. All A, B and C

**Answer : All A, B and C**

**Direction:-** In each of the following questions, a sentence is written in four different ways conveying the same meaning and following the correct grammar structure. Choose the sentence among the four options which is grammatically incorrect or carrying a grammatical/idiomatic error in it as the answer. If there is no error in any of the sentences, choose (e), i.e. “All are correct” as the answer.

Question No. 153

Find the grammatically incorrect sentence.

**Options :**

1. Prime Minister Narendra Modi will attend the G20 summit in Osaka in Japan from June 27 to 29, the ministry of external affairs (MEA) said on Friday.
2. Prime Minister Narendra Modi will attend the G20 summit in Japan's Osaka city from June 27 to June 29, the Ministry of External Affairs (MEA) said in a press briefing on Friday.
3. The Ministry of External Affairs has said that Prime Minister Narendra Modi will attend the 2019 G20 Osaka Summit in Osaka, Japan from June 27-29.
4. The Ministry of External Affairs (MEA) said on Friday Prime Minister Narendra Modi will attend the G-20 summit in Osaka in Japan from June 27 to 29.
5. All are correct

**Answer :** *The Ministry of External Affairs (MEA) said on Friday Prime Minister Narendra Modi will attend the G-20 summit in Osaka in Japan from June 27 to 29.*

Question No. 154

Find the grammatically incorrect sentence.

**Options :**

1. The Maharashtra government on Friday suspended a Sub-Divisional Police Officer (SDPO) of Gadchiroli district for not following the standard procedures that led to the May 1 Maoist attack in the district, leaving 15 policemen dead.
2. The Maharashtra government Friday suspended a Sub-Divisional Police Officer (SDPO) of Gadchiroli district for not following the laid down procedures that led to the May 1 Naxal attack there, leaving 15 police personnel dead.
3. A Sub-Divisional Police Officer (SDPO) of Gadchiroli district in Maharashtra was suspended on Friday by the Maharashtra government for not following the Standard Operating procedures that led to the Naxal attack in the district at May 1, leaving 15 policemen dead.
4. A Sub-Divisional Police Officer (SDPO) of Gadchiroli district was suspended on Friday by The Maharashtra government for not following the standard procedures that led to the May 1 Maoist attack in the district, leaving 15 policemen dead.
5. All are correct

**Answer : A Sub-Divisional Police Officer (SDPO) of Gadchiroli district in Maharashtra was suspended on Friday by the Maharashtra government for not following the Standard Operating procedures that led to the Naxal attack in the district at May 1, leaving 15 policemen dead.**

Question No. 155

Find the grammatically incorrect sentence.

**Options :**

1. The U.S. State Department has said that it is not considering capping the number of H1B visas for countries that adopt laws that restrict data being taken out of their borders.
2. The US has no plans to impose caps on the H-1B work visas for nations that force foreign companies to store data locally, according to a State department Official.
3. The Trump administration has no plans to capping H-1B work visas for nations that force foreign companies to store data locally, the State Department said recently.
4. "The Trump Administration has no plans to place caps on H-1B work visas for nations that force foreign companies for data localization," said a State Department spokesperson.
5. All are correct

**Answer : The Trump administration has no plans to capping H-1B work visas for nations that force foreign companies to store data locally, the State Department said recently.**

**\*For Solutions please click on the link**

<https://www.ixambee.com/gmts/56468d5607a5aaf1604ff5e15593b003>