NIACL AO MEMORY BASED PAPERS 2019

- ENGLISH LANGUAGE
- QUANTITATIVE APTITUDE
- REASONING ABILITY

English Language

Directions (1-5): Read the following sentences carefully and rearrange them in correct sequence to create a meaningful passage.

1.

A. As per their view, those clothes fit them well and are so comfortable.

B. And also there are many online shopping sites from which

C. In present age wearing branded clothes has become a fashion.

D. New generation young people mostly tend to buy branded clothes.

E. people can buy those so easily and at very low price.

A. DECBA

B. ADECB

C. BDCAE

D. CDABE

E. None of these

2.

A) In every small to big offices it is a compulsory thing.

B) Computer is a very essential object today.

C) And even computer literacy has become one of the important criteria for applying job.

D) computer education compulsory in each and every educational institution.

E) Government is emphasizing upcoming generation to have

A. BACED

B. ABDEC

C. BADCE

D. CDABE

E. None of these

3.

A) She writes mainly for kids.

B) has earned popularity among story lovers.

C) Amrita is my school friend.

D) there is horror material also. In a very short time she

E) Her stories are based on thrill and suspense and sometimes

F) She is a writer by her profession.

A. CEFDAB

B. CFEDBA

C. CFAEDB

D. CAFBED

E. None of these

4.

A) Pinki is a doctor and my cousin sister.

B) But neither she lost her hope nor let her mother to lose.

C) But the cause was not being detected.

D) Her mother had been ill for two-three months.

E) After some days it was detected cancer.

F) At last her mother recovered under the guidance of some special doctor.

A. ABDCEF

B. ADCEBF

C. ACBDEF

D. ABDECF

E. None of these

5.

A) The outer part of the whole temple is plated with gold, thus it is called Golden Temple.

B) It is considered as one of the holiest place in India.

C) Golden Temple at Amritsar is the main attraction to visit Punjab.

D) It is an important pilgrimage for not only Sikhs but also for the people of all religion.

E) There is 'langar' (kitchen) where around thirty five thousand people a day can have lunch.

A. CBADE

B. ABCDE

C. ACDEB

D. CDABE

E. None of these

Directions (6-12): Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

When the reality of covid-19 began to hit India this March, our equity markets **tanked**. The day before India's national lockdown was announced, the Nifty hit a four-year low of 7,584, losing almost 40% from its January peak of 12,430. Since then, we have seen a slump in manufacturing activity, a migrant labour crisis, a drought of property transactions, and the hollowing out of labour-intensive services, from hospitality to beauty salons. Yet, the Nifty has climbed the wall of economic worry, and is now at 11,132.This upward movement is not without logic. India's favourite pockets of investment are no longer attractive—bank fixed deposits return less than inflation, and real estate has been depreciating for several years. In the hunt for yield, the Indian investor seems convinced that equity is the best bet; staying away from shares today would be an opportunity lost forever—this is classic FOMO (fear of missing out). As a committed equity investor, however, I am less than convinced. The pain to the economy is not known, not predictable, and I'm happy sitting the next few months out. Let me explain why.

Across the world, investors are deflecting fear, and responding to cheap liquidity by buying stocks, driving major indices towards their March highs. The US tech index, the Nasdaq, in fact, hit an all-time high earlier this month. Indian

equity has not been as favoured by foreign investors: except for the month of June, they have been net sellers since March. Flows into equity mutual funds have also been dropping, so it would seem that individual investors have been driving our markets up.Online brokers report a surge in new trading accounts, and 3 million new demat accounts have been opened since February. Such a flood of newly minted equity traders is always a warning sign. "Recency" is a powerful force, and when you see unprecedented returns of over 40% in just over 4 months, equity trading seems highly attractive.The problem is compounded by a huge disconnect between the Indian household's cheerful opinion on the nation's finances, and a glum view of its own. **Since even economic experts (A)/ can't agree on the first, (B)/ one should pay more regard to (C)/ how households plan its own budgets (D)/ NO ERROR (E).** As long as individual spending is curtailed by covid-19 anxiety, the economy cannot recover.As covid-19 has marched across our nation, the consensus on gross domestic product (GDP) growth rate has dropped steadily. In April and May, the mainstream view was of low but positive GDP growth.

Meanwhile, two economists of long standing sketched a bleak picture—one was Pronab Sen, who had been India's chief statistician; the other, Shankar Acharya, had been chief economic adviser. Each sketched a range of outcomes, dependent on government response, the extent of lockdowns, etc., but a fair representation would be to say that they were in the range of -10% to -12%.Mainstream commentary took a long time to accept that Indian GDP was shifting into reverse gear. Reality, however, does not recognize cognitive inertia. The lockdown took its toll on both demand and supply; the "atmanirbhar" package held out fiscal aid of barely 1% of GDP; and our government was putting the brakes on new project announcements.By June, the broad consensus on GDP growth settled in the range of -4 to -5%. On 16 July, credit ratings agency ICRA Ltd became the first major institution to flash a GDP projection close to -10%.

Never in living memory have GDP projections shifted so sharply in such a short time. The primary reason is that we have been unable to predict the progress of covid-19, and hence of its economic impact.Official projections of "flattening the curve", and "no community transmission", have stood at odds with low testing rates, poor tracing and the exponential curve of new cases. The second is the **paucity** of macro-economic data. Covid-19 has made data-

gathering more difficult, but our statistical systems have been weakening for several years now, with a strong bias to suppressing weak performance data.For instance, GST collections for June, at ₹90,000 crore, were widely broadcast, as they showed a massive recovery from April and May, and were only 10% below the June 2019 number. But the GST regime had allowed April and May dues to be delayed into June, so the month's gross collections were not a meaningful indicator of the month's economic activity."No News" may be a good public relations (PR) strategy, but a modern economy requires a steady flow of data. In this data vacuum, each of us tries to construct a picture of the economy from a highly individual mix of what leaps out at us—corporate data, sectoral production, fiscal indicators, and anecdotes.In the recent ICRA presentation, for example, the massive slump in new project announcements, from ₹3.5 trillion. In Q4 of FY 20, to ₹0.6 trillion in Q4 of 2020, stood out. This extreme **reluctance** to commit to growth signals uncertainty about the near future, and the need to shore up balance sheets. State governments, ICRA notes, are going to be constrained by extreme weakness in tax collections, and the cap placed on their market borrowing.

The Google mobility tracker has become a widely deployed window into our responses to the progress of covid-19. Indicators for Indians returning to work, or to recreation and public transit, had improved steadily from April to June. Then, as lockdowns returned to several cities and states, we began to see mobility level off, then dip. At the state level, it is easy to see how human activity levels mirror regulatory measures; these, in turn, are triggered by the arc of cases. India is not alone in this regard—the US has seen sharp regulatory reversals in states like California, Texas and Florida, where the spirit of summer fun led to a surge in cases.These reversals and potholes in the covid-19 path are proving difficult to negotiate. Countries like Australia and China have seen unexpected outbursts of the disease. While governments in these nations are able to come down hard on any such incidence, our public health mechanism is much less responsive. This is bound to trigger uncertainty in the economic sphere.

6. Which investment has become the recent option for the share holders across the nation?

A. Real estate has become the best option as the value of the land increases as the days passes by.

B. The investment in equity has been steadily increasing amid the pandemic.

C. Fixed deposits.

D. Mutual fund investments.

E. None of the above.

7. One part of the highlighted sentence may/may not contain an error. Identify the wrong part as your answer, if there is no error in the given sentence mark (E) as your answer.

A. A

B. B

C. C

D. D

E. E

8. What according to the passage was the rate of GDP growth by the end of June month?

A. -10% to -12%

B. 10%

C. -4% to -5%

D. 5%

E. None of the above.

9. What is/are the primary reason/reasons that we are unable to predict the impact of COVID-19 on the economic crisis?

I). A substandard tracing of cases across the nation and testing them.

II). The higher inflation rate.

III). The lack of macro-economic data.

A. Only I

B. Only III

C. I and III

D. I and II

E. None of the given points are true according to the passage.

10. Which of the following is the same meaning of "tanked" used in the passage?

A. Fail

B. Ruptured

C. Vicious

D. Smashed

E. None of the above.

11. Which of the following is the opposite meaning of "paucity" used in the passage?

A. Scarcity

B. Deficit

C. Dearth

D. Surplus

E. None of the above.

12. Which of the following is the same meaning of "reluctance" used in the passage?

A. Hesitation

B. Lethargic

C. Countenance

D. Forbid

E. None of the above.

Directions (13-15): In each of the following questions, a word has been given and used in three statements. You are supposed to identify

which of the statement/s use/s the word correctly and mark that as your answer.

13. Swing

I. The girl sat alone on the swing for a long time till her mother came along to pick her up.

II. Their pace out of the dwelling and toward the hills was brutal, too fast for her to keep up, and Leyon ended up swinging her into his arms like a child to keep the fast pace into the rocky hills.

III. I swinged her the ball that I was playing with in order to surprise her but it ended up hitting her nose

A. Only II

B. Only I and II

C. Only III

D. Only I and III

E. Only II and III

14. Sink

I. The bathroom sink was so clogged that it was impossible to clear it without the assistance of a plumber.

II. The boy sinked down just in time for the ball to fly right past his head grazing his hair.

III. The Titanic hit an iceberg in 1912 because of a basic steering error, and only sank as fast as it did because an official persuaded the captain to continue sailing, an author said in an interview published on Wednesday.

A. Only I

B. Only II and III

C. Only II

D. Only I and III

E. Only III

15. Park

I. The park was exclusively built as a simulation to test the environmental conditions of the earth hundred year from now.

II. There was a reserved parking spot allotted for the new trainee, such was his skills and importance towards the growth of the company.

III. The dog parked at the boy with such a dangerous stance that it was logical for him to run to save his life.

A. Only I and II

B. Only II

C. Only III

D. Only I and III

E. Only II and III

Directions (16-20): In each of the questions given below a sentence is given which is then divided into five parts out of which one bold part is correct. There are no errors in three out of four remaining parts and therefore only one of the parts other than the bold one is incorrect. You must choose the grammatically incorrect part as your answer. Choose e if you find out there is no error.

16. As a fast-emerging economy that must a)/ sustain its rise under ever more complex b)/ circumstances, India cannot afford to formulate c)/ policies and action plans on the d)/ basis of indicators that risk turning off to be false e)/

A. c

B. e

C. a

D. b

E. No error

17. As suggested by some economists a)/ and statisticians in the past, the CSO could b)/ make it a standard practice to issue detail c)/ explanations for any revisions of GDP data, d)/ especially if these revisions are large e)/

A. b

B. c

C. d

D. e

E. no error

18. Data localisation, according to India's proposed a)/ e-com policy, seeks to treat anonymised data b)/ collected in the country as a national asset c)/ that must be kept in Indian borders d)/ even if gathered by foreign internet platforms e)/

A. d

B. e

C. a

D. b

E. No error

19. Assange's early writings, particularly his a)/ idea of using states own technology to create a b)/ huge digital mirror that could show everyone what c)/ they were up to, filled me with hope d)/ that we might collectively defeat Big Brother e)/

A. b

B. d

C. e

D. c

E. No error

20. One can understand the political war over a)/ GDP numbers, but why are economists growing skeptical b)/ over the new GDP numbers despite the c)/ new series made use of the much wider ministry of d)/ corporate affairs data on corporate activity e)/

A. c

B. a

C. d

D. b

E. No error

Directions (21-25): In the passage given below there are blanks filled with numbers, find out the word in each case which replaces the number to

make the sentence grammatically and contextually correct and mark that word as your answer.

The Supreme Court has stopped ArcelorMittal from making a _(21)_to lenders to buy Essar Steel India Ltd., extending billionaire Lakshmi Mittal's wait to enter the South Asian country's steel market. The Supreme Court's two-judge bench headed by Justice Rohinton F. Nariman said status quo is to be maintained regarding Arcelor's plan to buy Essar Steel. The court directed the bankruptcy_(22)_tribunal to expeditiously decide on appeals in the case. The Supreme Court has stopped ArcelorMittal from making a payment to lenders to buy Essar Steel India Ltd., extending billionaire Lakshmi Mittal's wait to enter the South Asian country's steel market. The Supreme Court's two-judge bench_(23)_by Justice Rohinton F. Nariman said status quo is to be maintained regarding Arcelor's plan to buy Essar Steel. The court directed the bankruptcy appellate tribunal to expeditiously decide on appeals in the case. The order may_(24)_Arcelor's plans to purchase the steel mill, which can produce 10 million metric tons of the metal annually and make Arcelor the fourth-biggest player in a nation where the administration plans to invest trillions

of rupees in infrastructure. The bankruptcy court had approved Arcelor and its partners Nippon Steel Corp.'s offer to pay $6 billion upfront to lenders and invest about another $1.1 billion in the company to turn it around. A bankruptcy court overseeing the sale had asked a panel of lenders to consider higher payment to Standard Chartered, which said a_(25)_part of its 35 billion rupees ($505 million) dues would remain unpaid under Arcelor's plan for the distribution of money among lenders. Still, the panel of lenders stuck with its earlier decision and the State Bank of India also challenged the direction in the top court.

21.
A. Payment
B. Growth
C. Quality
D. Data
E. None of these

22.
A. Urgency
B. Suggestion
C. Appellate
D. Comparison
E. None of these

23.
A. During
B. Headed

C. Supposed

D. Figured

E. None of these

24.

A. Delay

B. Organise

C. Predict

D. Suppose

E. None of these

25.

A. Adopt

B. Reflect

C. Indicate

D. Substantial

E. None of these

Directions (26-30): Each question below contains a statement with a blanks followed by four options. Choose the option that can fill the blanks and mark it as your answer.

26. The acquired technology from Klevops will alter the dynamics_____ attended and unattended automation making it a foundational solution for companies scaling their automation initiatives across all industries.

A. between

B. among

C. beneath

D. within

E. None of these

27. Ola is offering new customers discounted rides and is also_____local drivers to join the platform.

A. requesting

B. ordering

C. offering

D. inviting

E. None of these

28. The government had already laid out a roadmap that says all cab operators need to _____to electric cars by 2030 completely, going in stages

A. alter

B. modify

C. switch

D. change

E. None of these

29. Digital transformation is more_____than ever now that we're in the Fourth Industrial Revolution where the lines between the physical, digital, and biological worlds are becoming more blurred.

A. important

B. significant

C. competitive

D. functioning

E. All the above

30. A 23-year-old woman from Jaipur was not allowed to breastfeed her eight-month-old baby by college_____during an examination

A. officials

B. staffs

C. management

D. authorities

E. All the above

Quantitative Aptitude

31. Area of circle is 144π cm^2 and radius of circle is equal to diagonal of a square. Find perimeter of square?

A. $11\sqrt{3}$ cm

B. $28\sqrt{2}$ cm

C. $20\sqrt{2}$ cm

D. $14\sqrt{2}$ cm

E. $24\sqrt{2}$ cm

32. A shopkeeper sells two articles-A & B. Cost price of article-B is 20% less than cost price of article-A and shopkeeper sells article-A and article-B at 40% profit and 20% profit respectively. If selling price of article-A is Rs.528 more than selling price of article-B, then find cost price of article B?

A. Rs.900

B. Rs.1040

C. Rs.1200

D. Rs.960

E. Rs.1130

33. Ayush invested Rs.5000 in a scheme-A on S.I. for two years and he further invested the amount received from scheme-A on C.I. at the rate of 10% compounding annually for two years. If he received Rs.1218 as C.I., then find rate of interest of scheme-A?

A. 10%

B. 6%

C. 14%

D. 8%

E. 12%

Direction (34-38): Study the graphs and answer the following question.

Number of males, female, and children of five complexes is given in the graph.

male ■ female ■ children
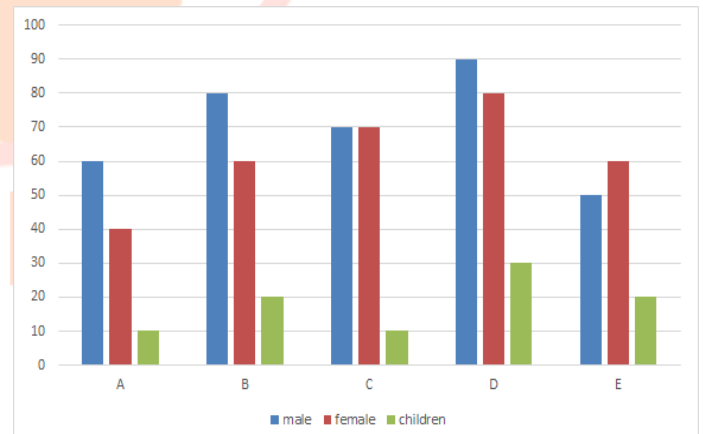
34. Find the ratio of total number of females in B and C together and total number of males in A and E together?

A. 47:55

B.35:39

C.11:77

D.16:7

E.13:11

35. Find the ratio of total number of people in C and total population in E?

A.35:27

B.2:3

C.1:1

D.15:13

E.33:37

36. Male in the complex A is what percent of the male in complex E and complex D together?

A.5.35%

B.7.23%

C.42.85%

D.102.335

E.48.5

37. Find the average number of children in five complexes together?

A.42

B.18

C.16

D.72

E.66

38. Find the difference between the total number of people in A and total number of people in Complex B?

A.50

B.36

C.25

D.20

E.15

39. A can do a work in 10 days and B can do the same work in 15 days. They start the work after few days B left the work and rest work done by A in 5 days. Find in how many days the whole work will complete?

A.8

B.12

C.10

D.16

E.14

40. Ratio of speed of boat and speed of current is 2:1. If boat goes 24 km upstream in 8 hours, then find in how many hours boat goes 45 Km in downstream?

A.4 hours

B.2 hours

C.6 hours

D.5 hours

E.1 hours

Directions (41-46): Find the approximate value of the (?) in the following questions.

41. 83% of 625.02 -100.01= ? of 3599.99 + 98.13 ÷ 6.9999

A. 6

B. 23

C. 17

D. 1

E. 11

42. $659.97 \times (?)^2 = (64.92)^2 + 24.997\%$ of 6860.0013

A. 3

B. 11

C. 19

D. 43

E. 30

43.

$5677.1321 + 4913.9133 - 3798.92 = ? + 20.005\%$ of 3960.1321

A. 7000

B. 6500

C. 6000

D. 6200

E. 6800

44.

$? = 56.956$ of $28.056 \div 76.0754 \times 5.9743$

A. 141

B. 126

C. 157

D. 190

E. 117

45.

$420.03 + 120.033 + 68.9666 + 89.0222 + 320 + 62.89 + 30.005 + 40.02 = ?$

A. 1250

B. 1300

C. 1100

D. 1050

E. 1150

46.

$91.08 - 66.89 + 5.96 = ? - 88.05$

A. 118

B. 98

C. 64

D. 52

E. 126

47. In 2018, a school has 1200 students and ratio of boys to girls is 11 : 9. If 92% of the total students got passed in 2018 and 95% of the total boys got passed in 2018 then, find the percentage of girls who got passed in 2018?

A. 85 (1/ 3) %

B. 81(2/ 3) %

C. 87(2/ 3) %

D. 89 (1/ 3) %

E. 88(1/3) %

48. A dishonest shopkeeper makes a cheating of 10% at the time of buying the items & 10% of at the time of selling the items. Find the overall profit percentage if he professes to sell goods at cost price?

A. 20%

B. 21(2/9) %

C. 22(1/9) %

D. 22(2/9) %

E. 25%

49. Sum of 4 consecutive even numbers are 94 more than the sum of 3 consecutive odd numbers and if average of largest even no. & smallest odd no. is 42. Then find the 2nd lowest even no.?

A. 32

B. 42

C. 36

D. 46

E. 48

50. The age of father is 4 times the age of his son. 5 years ago the age of son was 1/5 times of his father age. Find the present age of son?

A. 20 years

B. 30 years

C. 28 years

D. 25 years

E. 32 years

51. 81, ? , 155, 236, 357, 526

A. 105

B. 104

C. 106

D. 110

E. 112

52. 5986, 2996, 1502, 756, ? , 199

A. 264

B. 284

C. 354

D. 374

E. 384

53. 92, 117, 167, 242, 342, ?

A. 367

B. 397

C. 457

D. 467

E. 497

54. ?, 212, 339, 508, 725, 996

A. 120

B. 121

C. 116

D. 115

E. 125

55. 4, 6, 9, 13.5, 20.25, ?

A. 30.375

B. 30.275

C. 29.375

D. 32.375

E. 32.275

Direction (56-60): Study the graphs and answer the following question.

Difference of number of diesel car and petrol car and ratio of diesel and petrol car of five showrooms is given in the table.

showrooms	Difference of diesel and petrol car	Ratio of diesel and petrol car

A	35	6:13
B	24	3:2
C	28	9:13
D	26	7:5
E	21	5:8

56. Find the total number of diesel car in all showrooms together?

A.724

B.721

C.720

D.730

E.291

57. Number of petrol car in A is what percent of number petrol car in showroom E?

A.124.8

B.104.7

C.105.52

D.116.07

E.100.51

58. Find the ratio of number of diesel car in A and C together and number of petrol car in showroom D and E together?

A.36:129

B.54:123

C.93:121

D.90:147

E.38:159

59. Total number of petrol car in A is what percent of total number petrol car in all the showroom together?

A.36

B.20

C.33

D.33

E.18

60. Find the difference between the total number of cars in showroom A and total number of cars in showroom B?

A.56

B.63

C.64

D.60

E.25

Directions (61-65): Study the graphs and answer the following question.

Number of X type items sold in shop P is 120 which is ten more than the number of Y type items sold and ten less than the Z items sold in the same shop. Number of Y item sold in shop Q is same as Z item sold in P.

Total item sold in Q is 320. Number of X items sold in R is 90 which is 10% less than number of Z items sold in the same shop. Total number of items sold in shop R is 270 which is three times of number of Z items sold in shop Q.

61. Total number of X items sold in all shop together?

A.310

B.125

C.120

D.102

E.110

62. Number of Y type items sold in P is what percent of number of Z type items sold in Q?

A.122.22%

B.212.32%

C.202.36%

D.230.31%

E.233.20%

63. Ratio of number of X and Y type items sold in shop R?

A.14:17

B.21:2

C.9:8

D.23:29

E.23:37

64. Find the difference between the total items sold in shop P and total items sold in shop Q?

A.47

B.21

C.40

D.23

E.23

65. Find the difference between the total X items sold in all shop and total Y items sold in all shops together?

A.14

B.10

C.20

D.23

E.23

Reasoning Ability

Directions: (66-69) In the following question assuming the given statements to be true, find which of the conclusion among given conclusions is / are definitely true and then give your answers accordingly.

66) Statements:

$Z < Y = R \geq S \geq T; X < J \leq K < T$

Conclusions:

I. $T \leq Y$

II. $X > Z$

III. $J > Y$

A. Only I is true

B. Only III is true

C. Only II and III are true

D. Only I and II are true

E. Only II is true

67) Statements:

$U > P = X \leq O < Z; I \geq K > L \leq N$

Conclusions:

I. X ≤ Z

II. L > U

III. N < Z

A. None is true

B. Only II, III are true

C. Only I and III are true

D. Only I and II are true

E. All are true

68) Statements:

7 > A ≥ 9; U ≤ 2 < 7; S > 9

Conclusions:

I. 7 > S

II. 2 < 9

III. U < S

A. Only conclusion III is true.

B. All conclusions I, II and III are false.

C. Only conclusions I and III are true.

D. Only conclusion I is true.

E. Only conclusions I and II are true.

69) Statements:

B<O ≤ 8; B>G>6; X ≥ O; 6<V

Conclusions:

I. X>G

II. V>B

III. 8>6

A. Only conclusion III is true.

B. All conclusions I, II and III are false.

C. Only conclusions I and III are true.

D. Only conclusion I is true.

E. Only conclusions I and II are true.

70) **If in a certain code, OZONE is written as VMOAL. What will be the code of LAYER?**

A. NQPXP

B. OPQXQ

C. SVYZO

D. SQRYP

E. MRQYP

Direction: (71-75) Study the following information carefully and answer the given questions.

In a certain code language,

'money market capital deal' means 'ha ma ga ta'

'governor says accuse money' means 'fa ca ma ba'

'increase capital market says' means 'ba ga ta ja'

'fresh money new deal' means 'ka ha ma va'

71) **Which of the following is coded as 'ca'?**

A. market

B. governor

C. capital

D. accuse

E. cannot be determined

72) **What is the code for 'says increase'?**

A. ga ka

B. ta ja

C. fa ga

D. ba ja

E. ka ja

73) What is the code for 'new' in that language?

A. ja

B. va

C. ga

D. ka

E. ither b or d

74) Which of the following is coded as 'fa ca' in that language?

A. fresh increase

B. governor accuse

C. market says

D. new money

E. resh deal

75) What is the code for 'ha'?

A. Says

B. Governor

C. Deal

D. Cannot be determined

E. Money

Direction (76-80): Study the following information carefully and answer the questions given below:

Nine persons Anne, Bob, Chandra, Dravid, Elisa, Picaso, Tarun, Rani and Sasi, have born in three different dates such as- 5th, 20th and 25th of three different months i.e. March, September and December but not necessarily in the same order.

Bob was born on 25th in the month which has 31 days. Two persons were born between Anne and Bob. Number of persons born after Bob is same as before Tarun. No one was born between Bob and Dravid, but both were not born in the same month. Rani was born just before Picaso, but not in the month of December. Both Sasi and Elisa were born on the same dates. More than two persons were born between Chandra and Elisa.

76) How many persons born after Dravid?

A. One

B. Two

C. Four

D. Three

E. More than four

77) How many persons born between Picaso and Bob?

A. More than four

B. Two

C. Four

D. Three

E. No one

78) Who among the following born on 20th of September?

A. Sasi

B. Elisa

C. Picaso

D. Chandra

E. Anne

79) Four of the following five are alike in a certain way and hence they form a group. Which one of the following does not belong to that group?

A. Rani-Bob

B. Sasi-Anne

C. Tarun-Elisa

D. Elisa-Chandra

E. Chandra–Tarun

80) Who among the following born just before of Tarun?

A. Elisa

B. Picaso

C. Anne

D. Dravid

E. Sasi

Direction: (81-85) Study the following information carefully to answer the given questions:

Eight persons – L, M, N, O, W, X, Y, and Z are sitting around a circular table, but not necessarily in the same order. Four of them are facing inside while the rest of them are facing outside)

L is not adjacent to N. Both L and M are facing the same direction. Two persons are sitting between W and Y, who are facing different directions. M is sitting fourth to the left of W, who is facing the centre) W is sitting second to the right of N. Exactly one person is sitting between L and Z, L and Z are facing different directions. X is to the immediate left of Z. Z and W are facing the same direction. O and X are facing the same directions.

81) Which of the following pairs sit opposite each other?

A. O, X

B. W, M

C. L, N

D. N, Z

E. Y, X

82) Who among the following sits second to the right of Y?

A. O

B. M

C. Z

D. N

E. X

83) M is related to Z in a certain way; the same way W is related to whom?

A. L

B. M

C. Y

D. X

E. O

84) Four of the following five are alike in a certain way and so form a group. Find the one which does not belong to that group?

A. QY

B. YW

C. WS

D. ZW

E. RY

85) Who among the following face the same direction?

A. W, M

B. O, L

C. Z, Y

D. Z, X

E. N, O

Direction (86-90): Study the following information carefully and answer the questions given below:

Five persons i.e. X, D, H, F and B are arranged according to their weights in descending order from left to right and all they likes different fruits viz. Grapes, Pineapple, Mango Orange and Guava but not all in the same order. X is heavier than the person who likes Mango fruit. H is heavier than D but not as heavier than F, who likes Orange. The person, who likes Guava, is heavier than the person, who likes Pineapple. B is heavier than the one who likes Orange and his weight is 86kg. The lightest person is 69kg.

X like Grapes. The person, who likes Guava fruit, is 4th heaviest person.

86) Who among the following person likes Guava?

A. D

B. The one who has 86 kg

C. H

D. Both a and b

E. Both b and c

87) How many persons lighter than F?

A. One

B. Two

C. More than 3

D. No one

E. Three

88) Which of the following is possible weight of H?

A. 68

B. 88

C. 70

D. Either b or c

E. 69

89) Who among the following is the heaviest person among all?

A. The one like Orange

B. The one who like Pineapple

C. The one who like Guava

D. The one who like Grapes

E. The one who like Mango

90) Who among the following person is the 2nd lightest person among all?

A. A

B. F

C. The one who like Guava

D. H

E. Both c and d

Directions (91-95): Study the following information carefully and answer the questions given below:

Eight persons live on different floors of a building, where the bottommost floor is 1 and the floor above it is 2 and so on. V lives on 4th floor. A lives 2nd to the above of M, who doesn't live on an even numbered floor. N lives just above Y. Three persons live between N and D. L doesn't live adjacent to N. exactly two persons don't live between A and L. F doesn't live on the topmost floor. Number of persons living above M is not equal to the number of persons living below L.

91) Who lives immediately above F?

A. The one who lives on 4th floor

B. V

C. Both a and b

D. Both b and e

E. The one who live just below A

92) How many persons live above D?

A. Two

B. Four

C. One

D. Five

E. None of these

93) Sum of the floor numbers of M and N is ____.

A. 6

B. 4

C. 7

D. 9

E. None of these

94) Who lives on the topmost floor?

A. D

B. N

C. V

D. L

E. M

95) As many persons live between M and N is same as between D and____.

A. The one who lives on 3rd floor

B. F

C. The one who just below V

D. All of these

E. None of these

Directions (96-100): Study the given information and answer the following questions:

Nine persons B, U, C, V, W, L, P, S and J are sitting in a row and all are facing north. It is known that C sits exactly in the middle and there

is no person to the right of J. V is fourth to the right of L. P and S are sitting next to each other. W is the neighbour of L but not of C. V is not sitting adjacent to either C or J. B is second to the right of S.

96) What is the position of S which respect to the one who sit 2nd to the left of U?

A. 3rd to the left

B. 2nd to the left

C. 4th to the right

D. Immediate right

E. Immediate left

97) How many persons sit between the one who sit immediate right of B and the one who immediate left of J?

A. 2

B. 1

C. 3

D. More than 3

E. 0

98) Who among the following sits 2nd to the right of the one who sits between U and B?

A. The one who sit 2nd to the left of J.

B. L

C. Both a and b

D. Both b and e

E. The one who sit immediate right of V

99) If the persons sits right of B are arranged in alphabetical order from B, then whose position is unchanged (exclude B)?

A. L

B. W

C. C

D. U

E. J

100) Which of the following is/are true?

A. The one who sit 2nd to the right of P is immediate neighbour of B

B. Only 2 persons were sitting between L and the one who sit at left corner.

C. P and J are sitting at extreme ends.

D. Both a and c

E. Both a and b

1. Answer: D

The correct sequence is CDABE.

2. Answer: A

The correct sequence is BACED.

3. Answer: C

The correct sequence is CFAEDB.

4. Answer: B

The correct sequence is ADCEBF

5. Answer: A

The correct sequence is CBADE.

6. Answer: B

According the first paragraph of the passage, "…In the hunt for yield, the Indian investor seems convinced that equity is the best bet…" There is always a hunt for the best yield for the investments made by the investors. Keeping this view, one has to imbue his interest on equity shares else there is a fear of losing forever.

Hence, the option (B) will be the correct answer.

7. Answer: D

Here in the given sentence, the plural noun 'households' indicates that a plural determiner should be used. Hence, 'its' must be replaced 'their'.

A determiner is a word, phrase or affix that occurs together with a noun or noun phrase and serves to express the reference of that noun or noun phrase in the context. That is, a determiner may indicate whether the noun is referring to a definite or indefinite element of a class, to a closer or more distant element, to an element belonging to a specified person or thing, to a particular number or quantity, etc.

8. Answer: C

According to the third paragraph of the given passage, "…By June, the broad consensus on GDP growth settled in the range of -4 to -5%..." Hence, the option (C) will be the correct answer.

9. Answer: C

According to the fourth paragraph of the given passage, "…Official projections of "flattening the curve", and "no community transmission", have stood at odds with low testing rates, poor tracing…"

The above referred lines infers that, there are two major reasons on why we are unable to predict the impact of COVID-19 on the economic crisis, firstly low testing rates and poor tracing. The second part is lack of macro-economic data because of the lockdown.

Hence, option (C) will be the correct answer.

10. Answer: A

The verb 'tanked' means fail completely, especially at great financial cost.

The meaning of the other given words are as follows:

Rupture: To tear apart.

Vicious: Deliberately being brutal.

Smashed: To crash.

11. Answer: D

The noun "paucity" is the presence of something in only small or insufficient quantities or amounts. The meaning of other given words scarcity, deficit, dearth means the same of paucity. "Surplus" means more than what is essentially needed and hence, option (D) will be the correct answer.

12. Answer: A

The noun "reluctance" is the unwillingness or disinclination to do something and hence option (A) will be the correct answer as it conveys the same meaning of "hesitation".

The meaning of other given words are:

Lethargic: Slowly moving, inactive.

Countenance: To support someone.

Forbid: Prevent.

13. Answer: B

Swing is used as noun in some cases and others as a verb. In sentence I, swing is used as a noun with reference to a seat to swing in generally found in park for children to play. The sentence is contextually and grammatically correct. In sentence II, it is used as a verb which means to move back or forth. Sentence II is also right grammatically and contextually. Sentence

III is contextually wrong because firstly, swing takes the past tense swung. Secondly, swinged is the past tense of swinge which means to strike hard which makes it an incorrect usage in the sentence and so, sentence III is wrong.

This makes option B the right answer.

14. Answer: D

In sentence I, the sink is used as a noun referring to a bathroom equipment to wash hands and face, which makes perfect sense in the sentence both grammatically and contextually. In sentence II, the wrong tense form of sink is used. The past tense of sink is sank, still it is wrong contextually in the sentence. So, sentence II is wrong both grammatically and contextually. In sentence III, sink is used in its past tense form as a verb where it refers to the sinking of the Titanic. So, sentence I and III are correct.

This makes option D the right answer.

15. Answer: A

In sentence I, park is used as a noun which is referring to a playground or a playing area. In sentence II, it is referring to the spot where a car is kept parked. In sentence III, the word is contextually wrong, it should have been 'barked' instead of 'parked'. So, sentence I and II are right.

This makes option A the right answer.

16. Answer: B

In part e in place of off it should be out (turning out means to happen)

17. Answer: B

In part c in place of detail it should be detailed

18. Answer: A

In part d in place of in it should be within

19. Answer: A

In part b in place of states it should be states'

20. Answer: C

In part d in place of made it should be making

21. Answer: A

Payment: A amount of money given or taken from individual in the process of trade or business

22. Answer: C

Appellate: Have the power to review and decide appeals as a court

23. Answer: B

Headed: Someone in charge or leading an organisation or a group

24. Answer: A

Delay: To make something happen on later time than originally planned or expected

25. Answer: D

Substantial: The main or most important thing being considered.

26. Answer: A

Between fits in the sentence correctly

27. Answer: D

'inviting' fits in the sentence perfectly

28. Answer: C

'Switch' fits in the sentence perfectly

29. Answer: A

'Important' fits in the sentence perfectly

30. Answer: E

All the words are of same meaning and hence all the words can fit in the sentence correctly.

31. Answer E

Area of circle $= \pi r^2$ ATQ, $\pi r^2 = 144\pi \Rightarrow r = 12cm$

Let side of a square be 'a' cm.

So, $a^2 + a^2 = (12)^2$ $2a^2 = 144$ $a^2 = 72$ $a = 6\sqrt{2}$ cm

So, required perimeter $= 4a = 24\sqrt{2}$ cm

32. Answer D

Let cost price of article – A be Rs. 10x

So, cost price of article – B $= 10x \times 80/100 =$ Rs.8x

And, Selling price of article – A $= 10x \times 140/100 =$ Rs.14x

And selling price of article – B $= 8x \times 120/100 =$ Rs.9.6x

ATQ, $14x – 9.6x = 528$

$4.4x = 528$

$x = Rs.120$

Hence, cost price of article – B $= 8x = Rs.960$

33. Answer D

Let rate of interest offered by scheme – A be R% p.a.

Amount invested by Ayush at C.I = $5000 \times R \times 2/100 + 5000 = (100R + 5000)$ Rs.

Equivalent rate of interest of 10% C.I. for two years = $10 + 10 + 10 \times 10\ 100 = 21\%$

ATQ, $(100\ R+5000) \times 21/100 = 1218 \Rightarrow 21R + 1050 = 1218 \Rightarrow R = 8\%$

34. Answer E

Required ratio =[60+70] : [60+50]=13:11

35. Answer D

Required ratio =150:130=15:13

36. Answer C

Required percentage=[60/140]*100=42.85%

37. Answer B

Required average=[10+20+10+30+20]/5=18

38. Answer A

Required difference =160-110=50

39. Answer A

A→10

30

B→15

So, efficiency of A=3 and efficiency of B =2

Let B left the work in x days

So, 5x+5*3=30

Or, x=3

So whole work will complete in 8 days

40. Answer D

Let speed of boat is 2x and speed of stream is x

So, 24/x=8

Or, x=3

Upstream, (2x-x) = 3

So, speed of boat is 6 km/hr and speed of stream is 3 km/hr

So, time taken by boat to go 45 km downstream =45/9=5 hr

41. Answer d

$24/100 \times 625 -100 = ?/100 \times 3600 + 98/7$

$\Rightarrow 50 = ? \times 36 + 14$

$\Rightarrow ? = [50 - 14]/36$

$\Rightarrow ? = 1$

42. Answer A

$660 \times (?)^2 = (65)^2 + 25/100 \times 6860$

$660 \times (?)^2 = 4225 + 1715$

$?^2 = 5940/660$

$? = \sqrt{9},$

$? = 3$

43. Answer C

$5677 + 4914 - 3799 = ? + 20/100 \times 3960$

$? = 6000$

44. Answer B

$? = 57 \times 28 \times 6 /76$

$= 126$

45. Answer E

?=420.03+120.033+68.9666+89.0222+320+62.89+30.005+40.02

?=1150

46. Answer A

?=91-67+6+88=118

47. Answer E

Total number of students who got passed in

2018 = 1200 × 92/100 = 1104

Total number of boys who got passed in 2018 =

1200 × 11/20 × 95/100 = 627

Required % = (1104 − 627)*100 /(1200 × 9/20)

= 477/540 × 100 = 265/3 = 88(1/3) %

48. Answer D

Let CP of 100 gm be Rs.100

After cheating at time of buying CP of 110 gm be

Rs.100.

After cheating at time of selling SP of 90 gm be

Rs.100

After equating 110 gm & 90 gm

Multiplying 110 gm by 9 & 90 gm by 11.

∴ CP of 990 gm be Rs.900 & SP of 990 gm be

Rs.1100

∴ Profit % = 200/900 × 100 = 22(2/9) %

49. Answer E

Let 4 consecutive even no. are x, x + 2, x + 4 &

x+ 6

& 3 consecutive odd no. are y −2, y, y + 2

ATQ, 4x + 12 − 3y = 94

4x − 3y = 82 … (i)

(x+6+y−2)/2 = 42

x +y = 84 −4

x + y = 80 … (ii)

multiplying (ii) by 3 & solving with …(i) x = 46

∴ Second lowest even no. = 48

50. Answer A

Let the age of his son be x years

Therefore, age of father = 4x years

ATQ, $(x - 5) = (4x - 5) /5$

5x – 25 = 4x − 5

x = 20 years

∴ age of son = 20 years

51. Answer C

81,	106,	155,	236,	357,	526
25	49	81	121	169	

52. Answer E

5986,	2996,	1502,	756,	384,	199
/2+3	/2+4	/2+5	/2+6	/2+7	

53. Answer D

92,	117,	167,	242,	342,	467
25	50	75	100	125	

54. Answer B

121, 212, 339, 508, 725, 996

5^3−4=121….So on,

55. Answer A

4	, 6,	9,	13.5,	20.25,	30.375
*1.5	*1.5	*1.5	*1.5	*1.5	

56. Answer E

Common Explanation:- (56-60)

NIACL AO Prelims Memory Based Paper 2019

Showrooms	Diesel car	petrol car
A	30	65
B	72	48
C	63	91
D	91	65
E	35	56

Total diesel car= [30+72+63+91+35] =291

57. Answer D

Required percentage=[65/56]*100=116.07%

58. Answer C

Required ratio=93:121

59. Answer B

Required

percentage=[(65/65+48+91+65+56)*100]=20%

60. Answer E

Required difference=[120−95]=25

61. Answer A

Common Explanation:- (61-65)

X item sold in P is 120, Y item sold in shop P is

120−10=110 and number of Z item sold in shop

P is 130.

Number of Y item sold in shop Q =130

Number of X item sold in shop R is 90, Number

of Z item sold in R is 100

Number of Y item sold in shop R =270−90−

100=80

Number Z item sold in shop Q =90,

Number X item sold in shop Q =320−90−130=100

Required sum=120+100+90=310

62. Answer A

Required percentage= [110/90]*100=122.22%

63. Answer C

Required ratio = 90:80=9:8

64. Answer C

Required difference=[120+110+130]−

[100+130+90]=40

65. Answer B

Required difference=[320−310]=10

66. Answer A

As per the given statement we get: $Z < Y = R \geq$

$S \geq T > K \geq J > X$

So, Only I is true.

67. Answer A

As per the given statement we get: $N \geq L < K \leq$

$P = X \leq O < Z$, $U> P = X \geq K > L \geq N$

So, None is true.

68. Answer B

As per the given statement we get: $U \leq 2 < 7 >$

$A \geq 9 < S$

So, None is true.

69. Answer C

As per the given statement we get: $X \geq$

$O>B>G>6<V; 8 \geq O>B>G>6$

So, only conclusion I and III are true.

70. Answer C

The pattern is as follows (for OZONE):

28

O Z O N E

V M O A L

Thus,

L A Y E R

S V Y Z O

Common explanation: (71-75)

Word	Code
Money	Ma
Capital market	Ga ta
Deal	Ha
Governor accuse	Ca fa
Says	Ba
Increase	Ja
Fresh new	Ka va

71. **Answer E**

72. **Answer D**

73. **Answer E**

74. **Answer B**

75. **Answer C**

Common Explanation:- (76-80)

Step I: Bob was born on 25th in the month which has 31 days. Two persons were born between Anne and Bob. Number of persons born after Bob is same as before Tarun.

	Case1			Case2		
	5	20	25	5	20	25
March			Bob	Tarun		
September			Anne			Anne
December	Tarun					Bob

No one was born between Bob and Dravid, but both were not born in the same month. Rani was born just before Picaso, but not in the month of December.

	Case1			~~Case2~~		
	5	20	25	5	20	25
March	Rani	Picaso	Bob	Tarun		
September	Dravid		Anne			Anne
December	Tarun					Bob

Both Sasi and Elisa were born on the same dates. More than two persons were born between Chandra and Elisa.

	Case1		
	5	20	25
March	Rani	Picaso	Bob
September	Dravid	Elisa	Anne
December	Tarun	Sasi	Chandra

76. **Answer E**

77. **Answer E**

78. **Answer B**

79. **Answer D**

80. **Answer C**

Common Explanation:- (81-85)

Step I: M is sitting fourth to the left of W, who is facing the centre. W is sitting second to the right of N.

Step II: Exactly one person is sitting between L and Z, L and Z are facing different directions. X is to the immediate left of Z. Z and W are facing the same direction. L is not adjacent to N and both L and M are facing the same direction.
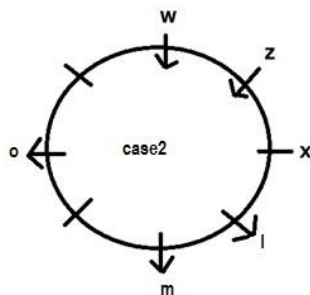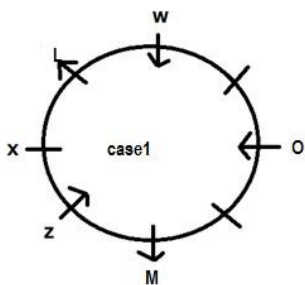
Step III: Two persons are sitting between W and Y, who are facing different directions.
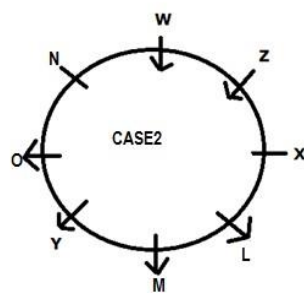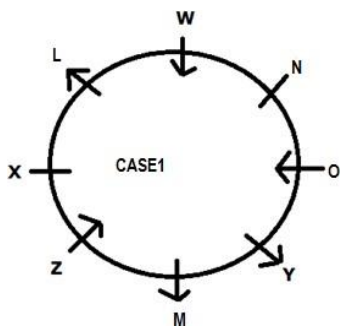
Step IV: O and X are facing the same directions. Four of them are facing inside while the rest of them are facing outside.
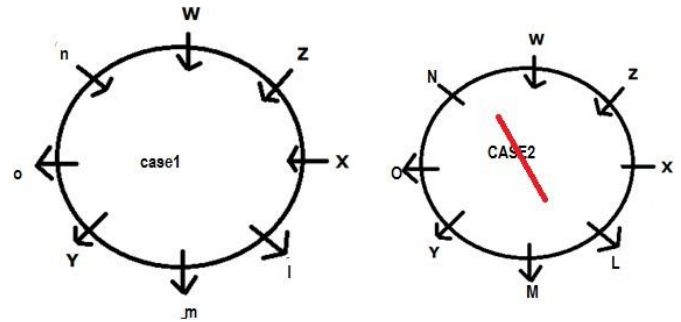
81. Answer B

82. Answer A

83. Answer A

84. Answer B

85. Answer D

Common Explanation:- (86-90)

H is heavier than D but not as heavier than F, who likes Orange. B is heavier than the one who likes Orange and his weight is 86kg.

B (86)>F(orange)>H>D

X is heavier than the person who likes Mango fruit. The lightest person is 69kg. X like Grapes. The person, who likes Guava fruit, is 4th heaviest person.

X (Grapes) > B (86) (Mango) > F (Orange) > H (Guava) > D (69) (Pineapple)

86. Answer C

87. Answer B

88. Answer C

89. Answer D

90. Answer E

Common Explanation:- (91-95)

Step I: V lives on 4th floor. A lives 2nd to the above of M, who doesn't live on an even numbered floor. N lives just above Y. Three persons live between N and D

Case1		Case2		Case3	
Floor	Person	Floor	Person	Floor	Person
8		8		8	
7		7		7	A
6	N	6	D	6	D
5	Y	5	A	5	M
4	V	4	V	4	V
3	A	3	M	3	
2	D	2	N	2	N
1	M	1	Y	1	Y

Step II: L doesn't live adjacent to N. Exactly two persons don't live between A and L. F doesn't live on the topmost floor. Number of persons living above M is not equal to the number of persons living below L. So Case 1 and 2 are invalid

Case1		Case2		Case3	
Floor	Person	Floor	Person	Floor	Person
8	L	8	L	8	L
7	F	7	F	7	A
6	N	6	D	6	D
5	Y	5	A	5	M
4	V	4	V	4	V
3	A	3	M	3	F
2	D	2	N	2	N
1	M	1	Y	1	Y

91. Answer C

92. Answer A

93. Answer C

94. Answer D

95. Answer D

Common Explanation:- (96-100)

Step I: C sits exactly in the middle and there is no person to the right of J.V is fourth to the right of L.V is not sitting adjacent to either C or J.

? Case1			V		C		L		J
? Case2		V			C	L			J

Step II: P and S are sitting next to each other. B is second to the right of S. So, Case 2 is eliminated. W is the neighbor of L but not of C. Remaining U

? Case1	P	S	V	B	C	U	L	W	J
~~? Case2~~		V			C	L			J

96. Answer B

97. Answer A

98. Answer C

99. Answer E

100. Answer D