

**SBI (PO) Exam**  
**Held on 28-04-2013**

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**Explanations**

1. From the expression  $R > O = A > S < T$ , the two conclusion are made

$$\rightarrow \underline{R} > O > \underline{S} < T$$

$$\rightarrow \underline{R} > A > \underline{S} < T$$

Hence from the above expression  $S < R$  is definitely true.

2. The given expression is

$$P > L ? A \geq N = T$$

In order to satisfy the condition that ' $P > A$ ' as well as ' $T \leq L$ ' we should replace '?' with '>' symbol

i.e.  $P > L \geq A \geq N = T$  satisfies both the condition.

3. In order to satisfy the condition i.e. ' $B > N$ ' as well as ' $D \leq L$ ' for the given expression' the expression should be written as

$$B > L = O = N \geq D$$

From this expression, it is clear that

$$B > N \text{ and } D \leq L$$

4. For given condition ' $A < P$ '

$$\text{From option (a), } L < N < \underline{P} > A = A < P$$

Hence, option (a), satisfies the condition

$$\text{From option (b), } L < \underline{A} < \underline{P} > N = A < P$$

Hence option (b) satisfies the condition.

$$\text{From option (c), } \underline{A} < L < \underline{P} > N = A < P$$

Hence option (c) satisfies the condition.

$$\text{From option (d), } N < \underline{A} < \underline{P} > L = A < P$$

Hence option (d) satisfies the condition.

$$\text{From option (e), } \underline{P} < N < \underline{A} > L = A > p$$

Hence option (e) does not satisfies the condition.

Thus option (e) is definitely false.

5. For given condition ' $F > N$ ' and ' $U > D$ '

From option (a)

$$\underline{F} < \underline{O} < \underline{U} > \underline{N} = \underline{D} = \underline{F} > \underline{N} \text{ and } \underline{T} > \underline{D}$$

Hence option (a) satisfies the condition.

From option (b),

$$\underline{F} < \underline{O} = \underline{U} = \underline{N} > \underline{D} = \underline{F} < \underline{N}$$

From option (c),

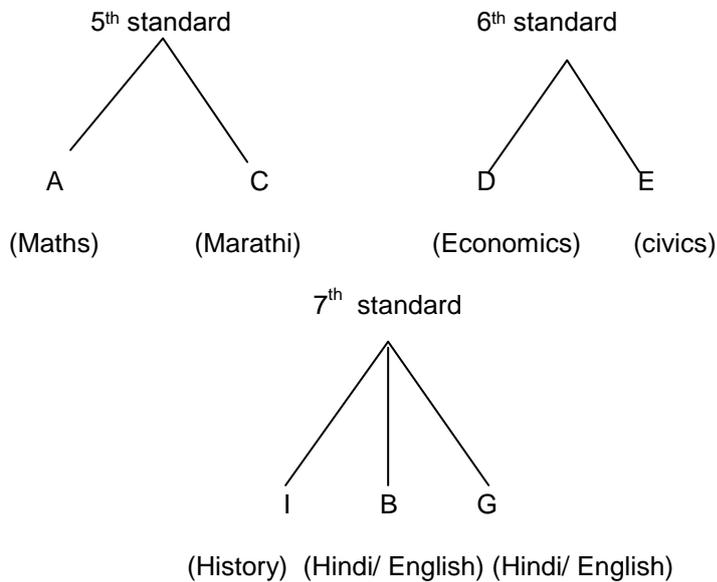
$$\underline{F} < \underline{O} = \underline{U} = \underline{N} < \underline{D} = \underline{F} < \underline{N} \text{ and } \underline{U} < \underline{D}.$$

Hence option (c) does not satisfy both the condition.

Thus option (c) is definitely false.

For ( Q.6-10):

According to the given information the following conclusion is made which is represented through figure.



6. E's favourite subject is civics and he studies in 6<sup>th</sup> standard  
∴ Option (c) is correct.
7. I's favourite subject is History  
∴ Option (a) is correct.
8. Among the given option 'G' studies in 7<sup>th</sup> standard.  
∴ Option (a) is correct.
9. Among the following option 3<sup>rd</sup> option is definitely correct i.e C likes Marathi  
∴ Option (b) is correct.
10. 'G' likes either Hindi or English  
∴ Option (b) is correct.

For (Q. 11-15)

→ 'Economics is not money' (sentence-1)

Ka la ho ga

→ 'demand and supply economics' (sentence-2)

mo ta pa ka

From both the sentence 1 and 2, "Economics" word is common and therefore the common code for economics is 'ka' i.e

Economics -> ka

→ 'money makes only part' (sentence-3)

Zi la ne ki

From sentence 1 and 3, "money" word is common and therefore the common code for money is 'la' i.e

Money -> la

→ 'demand makes supply economics' (sentence-4)

zi mo ka ta

From sentence 3 and 4, "makes" word is common and therefore, the common code for makes is 'zi' i.e

Now as we know that code for economics is 'ka' and code for makes is 'zi'

∴ From sentence (4) code for

Demand / Supply -> mo ta / ta mo

From sentence 2 code for 'and' is 'pa' i.e

And -> pa

11. The code for 'money' is 'la'

Hence option (e) is correct.

12. The code for 'supply' is either mo or ta

Hence option (e) is correct

13. 'demand only more'

↓

Mo/ ta

↓

ne/ki

↓

(any thing)

Hence there is no code for more, hence is option there should be one code different from the given code i.e code for 'demand' is 'mo' and code for 'only' is 'ne' and code for 'more' is 'xi'

Hence option (a) is correct

14. 'work and money'

↓

?

↓

pa

↓

la

No code of 'work' is given in information Hence code of 'work' should be different from the various code given in the information.

Hence checking from the option, i.e option (b) is correct.

15. The code for 'makes' is 'zi'

Hence option (d) is correct.

For (Q. 16-20)

The given in formation follows the dictionary order and in case of words, which in case of numbers it follows ascending order.

16. By observing the various step of the given input, it can be concluded that, in input there are total seven words and for each step the words are arranged in dictionary

**Input:**

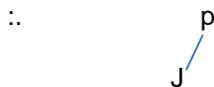
32 proud girl beautiful 485597 rich family 61 72 17 nice life

Step 1 : beautiful 17 32 proud girl 48 55 97 rich family 61 72 nice life  
 Step 2 : family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life  
 Step 3 : girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life  
 Step 4 : life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice  
 Step 5 : nice 61 life 55 girl 48 family 32 beautiful 17 proud 97 rich 72  
 Step 6 : proud 72 nice 61 life 55 girl 48 family 32 beautiful 17 97 rich  
 Step 7 : rich 97 proud 72 nice 61 life 55 girl 48 family 32 beautiful 17

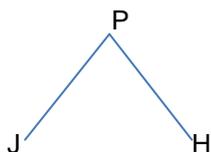
Hence total seven steps are required to complete the given input.

17. From step 6 third element from left is 'nice'  
Hence option (d) is correct.
18. Step 3 : girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life.  
Hence option (c) is correct
19. Final step i.e. 7<sup>th</sup> step from left the word 'nice' is at 5<sup>th</sup> position.  
Hence option (a) is correct
20. Step 5: nice 61 life 55 girl 48 family 32 beautiful 17 proud 97 rich 72  
Hence third element to the right of family is '17'  
Hence option (b) is correct

21.  $J \div P \% H ? T \% L$   
 From option (a),  $J \div P \% H ? T \% L$   
 From  $J \div P$  means, J is the son of P

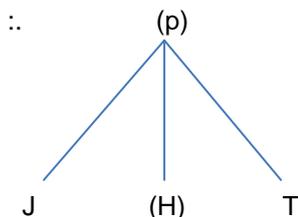


From  $P \% H$  means, P is the mother of H.



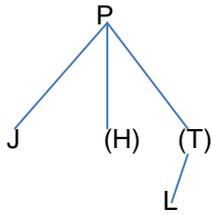
Hence till here, we can conclude that P is the mother of J and H.

From  $H \times T$  means, H is the sister of T



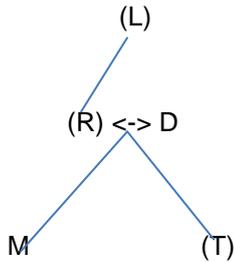
Hence till here it can be concluded that P is the mother of J, H and T, while H is sister of J and T.

∴ From  $T \% L$  means T is the mother of L



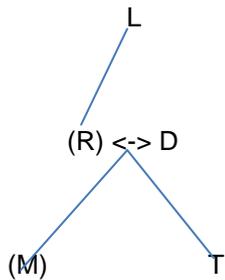
Hence option '(a)' satisfies the condition

22. From option (a),  $L \% R \$ D + T \times M$



Hence from the figure it is concluded that M is the son of D not daughter.

From option (b),  $L + R \$ D + M \times T$



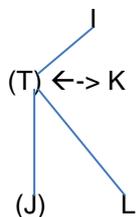
Here from the figure, it is concluded that M is the daughter of D.

Hence option (b) satisfies the given condition.

23. The given expression is

$I + T \% J \times L \div K$

L is son of T, hence option (a) is definitely false. K is son in law of I is definitely true.



Hence option (b) is definitely true

24. From option (a),  $W \% L \times T \times Y \div X$

Here  $Y \div X$  indicates that Y is the son of X

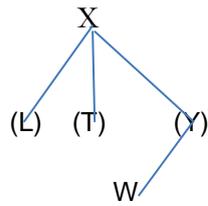
Hence option (a) is definitely true.

From option (b),  $W + L \times T \times Y \div X$

' $Y \div X$  indicates that Y is son of X

Hence option (b) is definitely true.

From option (c),  $X + L \times T \times Y \div W$



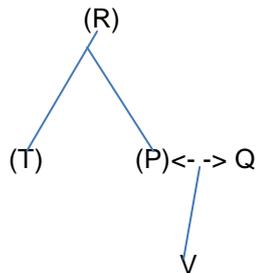
Here Y is son of X  
 Hence option (c) is definitely true.  
 From option (d),  $W \text{ \$ } X + L + Y + T$   
 $X \text{ <- -> } (W)$



Here X is grandfather of Y  
 Hence option (d) is definitely false.

25.  $R \% T \times P ? Q + V$

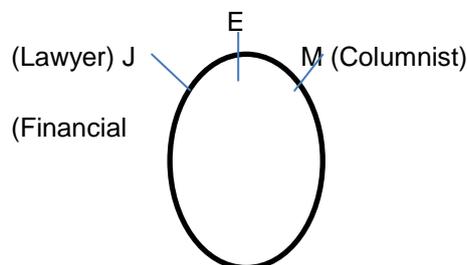
The condition 'T is the sister-in-law of Q' is satisfied by the expression i.e.,  
 $R \% T \times P \$ Q + V$

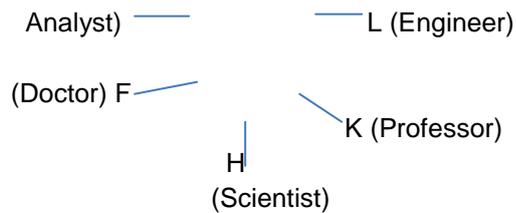


Since T and P are sister and P is wife of Q  
 $\therefore$  T is the sister-in law of Q.  
 Hence option (d) is correct.

**For (Q. 26-30):**

According to the given information the following sitting arrangement is follows  
 (Chartered Accountant)





26. G is sitting second to the right of E.  
 27. K is the professor.  
 28. J is lawyer and rest of the people do not match with their respective profession.  
 29. L is second to the right of scientist.  
 30. According to given arrangement, the lawyer is second to the left of doctor is true.

51. The difference between cost of one kg of apple and cost of one kg of guava in different cities are listed below

In Jalandhar, difference =  $160 - 60 = 100$

In Delhi, difference =  $130 - 90 = 40$

In Chandigarh, difference =  $180 - 120 = 60$

In Hoshiarpur, difference =  $90 - 30 = 60$

In Ropar difference =  $40 - 20 = 20$

Hence the second lowest difference is for Delhi state.

52. Cost of 1 kg of guava in Jalandhar = Rs 60 and Cost of 2 kg of grapes in Chandigarh

= Rs  $(90 \times 2) = \text{Rs } 180$

Percent =  $\left[ \frac{60}{100} \times 100 \right] \% = 33.33\% = 34\%$

53. In Delhi

Cost of 3Kg of apples = Rs.  $(3 \times 130) = \text{Rs. } 390$

and cost of 2Kg of guavas = Rs.  $(2 \times 90) = \text{Rs. } 180$

Total amount paid by Ram

= Rs.  $(390 + 180) = \text{Rs. } 570$

54. After giving discount of 4% per Kg.

i.e, 1Kg of grapes from Hoshiarpur would cost Rs. 182.4

∴ The price of 45 Kg of grapes

= Rs.  $(45 \times 182.4) = \text{Rs. } 8208$

55. Cost of 1 Kg of apples from Ropar = Rs 40 and Cost of 1 Kg of grapes from Chandigarh = Rs.

$$\text{Hence their ratio} = \frac{40}{90} = \frac{4}{9} = 2^2 : 3^2$$

56. Number of student in university 1 in 2010=20,000  
and Number of student in university 2 in 2012= 20,000  
Hence their difference is zero

57. Number of students in university 1 in the year 2007 = 10,000  
and Number of student in university 2 in the year 2001 =30,000  
Hence their sum = 10,000 + 30,000= 40000

58. According to question 25% of the student in university 2 in the year 2010 were females.  
Hence we can say that 75% of the student in university 2 in the year 2010 are males.  
Now total number of student in university 2 in 2010 = 15000

∴ Number of male student in university 2 in

$$2010 \left[ \frac{15000 \times 75}{100} \right] = 11250$$

59. Number of student in university 1 in the year 2011 =25000  
Number of student in university -2 in the year 2010 =20000  
∴ Percent increase

$$= \left[ \frac{25000 - 20000 \times 100}{20000} \right] \%$$

$$= \left[ \frac{5000 \times 100}{20000} \right] \% = 25\%$$

60. The difference between number of student in university – I and number of student in university –II for different years are listed below.

In 2007, difference = (20,000-10,000)

$$= 10,000$$

In 2008, difference = (25,000 -15,000)

$$= 10,000$$

In 2009, difference =(35,000 -25,000)

$$= 10,000$$

In 2010, difference = (20,000 – 15000)

$$= 5000$$

In 2011, difference = ( 30,000 -25,000)

$$= 5000$$

In 2012, difference = (35,000 – 20,000)

$$= 15,000$$

Hence in 2012 difference is highest,

61. Number of students participating in hockey from difference schools are listed below.

Number of student participating in hockey.

From school -1 = 68 from school -2 =80

From school -3 =54 from school -4 =50

From school -5 =36

∴ Total number of players participating in hockey from all five schools together

$$= (68 + 80 + 54 + 50 + 36) = 288$$

62. Total number of players participating in basket ball from school -1=42

Number of players participating in Kho-Kho from school-3 =48

Hence ratio between them = 42: 48 = 7:

63. Total number of players participating in hockey and basketball together for difference schools are listed below.

	Hockey	Basket ball	Total
For School -1	68	42	110
For School -2	80	20	100
For School -3	54	30	84
For School-4	50	60	110
For School -5	36	82	118

Hence for school 1 and school 4 number of players participating in hockey and basket ball together is second highest.

64. Number of players participating in Kho-Kho from school -4 =32

Number of players participating in hockey from school -2 =80

$$\therefore \text{Percent} = \left[ \frac{32}{80} \times 100 \right] \% = 40\%$$

65. According to Question, 25% of the number of players participating in hockey from school- 5 are female

∴ 75% are males

Total number of hockey players from school-5 =36

∴ Number of the male hockey players from

$$\text{From school - 5} = \underline{36 \times 75} = 27$$

100

**66. Gita's earning for all days together**

$$= \text{Rs. } (140 + 200 + 420 + 400) = \text{Rs. } 1160$$

Now Gita's average earning

$$\frac{1160}{4} = \text{Rs. } 290$$

67. Amount earning by Rahul on Tuesday and Thursday = Rs (180+340) = Rs. 520

and amount earned by Naven on Tuesday and Thursday

$$= \text{Rs. } (260 + 160) = \text{Rs } 420$$

Hence total amount earned by Rahul and Naveen = Rs. (520 + 420) = Rs. 940

**68. Before donation**

Naveen earning on Wednesday was = Rs. 120

**After donation**

Naveen earning on Wednesday = Rs. [120 + 420] = Rs. 540

69. Rahul's earning on Monday = Rs. 240

and Gita's earning on Tuesday = Rs. 200

Hence, difference = Rs. (240 - 200) = Rs. 40

70. Naveen's earning on Monday = Rs. 360

Naveen's earning on Wednesday = Rs. 120

Naveen's earning on Thursday = Rs. 160

Respective ratio = 360 : 120 : 160

$$= 36 : 12 : 16 = 9 : 3 : 4$$

71. Total number of employees (in percent) in teaching and medical profession = [ 15 + 27 ] % = 42%

And Total number of employees (in percent) in management = 17%

Difference in % = (42 - 17)% = 25%

$$\therefore 25\% \text{ of } 26800 = \frac{25}{100} \times 26800$$

$$= 6700$$

72. In management profession three-fourth of employees are female i.e.  $\left[ \frac{3}{4} \times 100 \right] \% = 75\%$

$\therefore$  In management profession 25% of employees are male

Now total number of employees in management profession

$$= \frac{26800 \times 17}{100} = 4556$$

$\therefore$  Number of male employees in management profession

$$= \frac{4556 \times 25}{100} = 1139$$

73. According to question, 25% of employees from film production profession went on strike

$\therefore$  75% of employee of film production have not participated in strike

Now total employee of film production

$$= \frac{26800 \times 19}{100} = 5092$$

$\therefore$  Number of employees from film production who have not participated in strike

$$= \frac{5092 \times 75}{100} = 3819$$

74. Number of employee (in percent) of engineering profession = 9%

And number of employee (in percent) of industries profession = 13%

$\therefore$  Total percent = (13+9)% = 22%

$$\therefore 22\% \text{ of } 26800 = \frac{26800 \times 22}{100} = 5896$$

75. According to question, three-fifth of teacher are not permanent i.e.  $\left[ \frac{3}{5} \times 100 \right] \% = 60\%$

$\therefore$  Percent of permanent teacher = 40%

Number of teacher in teaching profession

$$= \frac{26800 \times 15}{100} = 4020$$

∴ Number of permanent teacher in teaching profession

$$= \frac{4020 \times 40}{100} = 1608$$

76. Total amount of bill paid by month of June for commodities

$$= \text{Rs. } (123 + 150 + 324 + 134) = \text{Rs. } 731$$

77. Average electricity bill paid by Manu over all the five months together

$$= \frac{315 + 135 + 98 + 116 + 131}{5} = \frac{795}{5} = \text{Rs. } 159$$

78. Mobile phone bill paid by Ravi in month of May = Rs. 323 and Laundry bill paid by Dev in month of March = Rs. 323

$$\text{Their difference} = \text{Rs. } [323 - 143] = \text{Rs. } 180$$

79. In the month of March, Manu paid second highest mobile phone bill of Rs. 345

and in the month of may, Manu paid lowest electric bill of Rs. 98.

80. Electricity bill paid by Manu in the month of April = Rs. 135

And mobile phone bill paid by Ravi in the month of June = Rs. 245

$$\therefore \text{Respective ratio} = 135 : 245 = 27 : 49$$

81. Distance travelled by train from Surat to Nadiad Junction = (440 – 257) Km = 183 Km.

82. Train Departs from Anand junction at 6:45 am and Train Arrives at Ahmedabad station at 8:00 am

$$\therefore \text{Total time taken} = 1 \text{ hrs. } 15 \text{ minutes}$$

83. Number of passenger boarding from Vasai Road = 378

And Number of passenger boarding from Ahmedabad = 306

$$\therefore \text{Respective ratio} = 378 : 306 = 21 : 17$$

84. Total increment in halt time

$$= (-2 + 23) \text{ min} = 21 \text{ min}$$

Previously the train used to arrive at Bhuj station at 5 : 40 p. m . but due to increment in halt time of 21 min it will arrive at 6 : 01 p.m.

85. Distance between Nadiad junction to Ahmedabad

$$= (486 - 440) \text{ km} = 46 \text{ km}$$

Distance between Anand junction to Nadiad

$$= (440 - 422) \text{ km} = 22 \text{ km}$$

Distance between Dadar to Vasai road = 42 km

Distance between Anand junction to Vadodra

$$= (422 - 336) \text{ km} = 36 \text{ km}$$

Distance between Vasi road to Surat

$$= (257 - 42) \text{ km} = 215 \text{ km.}$$

∴ Distance between two station which is second lowest is Anad junction to Vadodara i.e 36km.

86. Maximum temperature of Ontario on 1<sup>st</sup> November = 4° C

And minimum temperature of Bhuj on 1<sup>st</sup> January = 7°

∴ Difference of temperature

$$= [4 - (-7)]^{\circ} \text{ C} = 11^{\circ} \text{ C}$$

87. The month in which maximum temperature of Kabul is second highest is on 1<sup>st</sup> October i.e. 37° C and the month in which minimum temperature of Sydney is highest on 1<sup>st</sup> November i.e. 3°.

88. The difference between maximum temperature and minimum temperature of Bhuj for 1<sup>st</sup> day of difference month is listed below.

For 1<sup>st</sup> September = (24 - 14)° C = 10° C

For 1<sup>st</sup> October = (35 - 21) ° C = 14° C

For 1<sup>st</sup> November = (19 - 8) ° C = 11° C

For 1<sup>st</sup> December = (9 - 2) ° C = 7° C

For 1<sup>st</sup> January = [-4 - (-7)] ° C = 3° C

∴ 2<sup>nd</sup> highest difference is for 1<sup>st</sup> November i.e. 11° C.

89. Minimum temperature of Beijing over all month together.

$$= \left[ \frac{12 + 9 + 15 + 2 + 5}{5} \right] = \frac{43}{5} = 8.6^{\circ} \text{C}$$

90. Minimum temperature of Beijing on 1<sup>st</sup> September = 9° C

And maximum temperature of Ontario on 1<sup>st</sup> October = 15° C

∴ Respective ratio = 9 : 15 = 3 : 5

91. Total cars in state -2 =  $\frac{700 \times 28}{100} = 196$

∴ Number of diesel engine car in state -2

$$= \frac{5}{14} \times 196 = 70$$

Now, total cars in state -4 =  $\frac{700 \times 26}{100} = 182$

∴ Number of petrol engine car in state -4

$$= \frac{1}{2} \times 182 = 91$$

∴ Difference between the number of diesel engine cars in state -2 and the number of petrol engine cars in state- 4 = 91-70 =21

$$92. \text{ Number of cars in state -3} = \frac{700 \times 32}{100} = 224$$

∴ Number of petrol engine car in state -3

$$= \frac{3}{8} \times 224 = 84$$

Now, number of cars in state – 1

$$= \frac{700 \times 14}{100} = 98$$

∴ Number of diesel engine car in state -1

$$= \frac{3}{7} \times 98 = 42$$

Now according to question,

$$= \left[ \frac{84 - 42}{42} \times 100 \right] \% = 100\%$$

93. Total number of cars in state -3

$$= \frac{700 \times 32}{100} = 224$$

Now, total number of diesel car in state-3

$$= \frac{5}{8} \times 224 = 140$$

∴ Total number of diesel engine car in state -3 which are

$$AC = \frac{140 \times 25}{100} = 35$$

∴ Total number of diesel engine car in state-3 which are

$$AC = 140 - 35 = 105$$

94. Total number of cars in state in different states

$$\text{In state -1} = \frac{4}{7} \times \frac{14}{100} \times 700 = 56$$

$$\text{In state -2} = \frac{9}{14} \times \frac{28}{100} \times 700 = 126$$

$$\text{In state -3} = \frac{3}{4} \times \frac{32}{100} \times 700 = 84$$

$$8 \quad 100$$

$$\text{In state -4} = \frac{1}{2} \times \frac{26}{100} \times 700 = 91$$

∴ Average number of petrol engine cars in all the state together

$$= \frac{56 + 126 + 84 + 91}{4} = \frac{357}{4} = 89.25$$

96. Probability that both the ball selected are

$$\text{Blue i.e., none is yellow} = \frac{7}{12} \times \frac{6}{11} = \frac{7}{22}$$

97. Probability =  $\frac{\text{Number of favourable event}}{\text{Total number of events}}$

Now, number of favourable events €

$$= \{ (1,6), (2,5), (3,4), (4,3), (5,2), (6,1) \}$$

$$\therefore n(f) = 6$$

$$\therefore P(E) = \frac{n(f)}{n(s)} = \frac{6}{36} = \frac{1}{6}$$

For (Q. 98-100)

Conclusions

Total members in a team = 240

Total number of male members

$$= \frac{2}{3} \times 240 = 160$$

∴ Total number of female members

$$= 240 - 160 = 80$$

Now total number of graduate males

$$= \frac{160 \times 15}{100} = 24$$

∴ Total number of non-graduate males

$$= 160 - 24 = 136$$

Now three-fourth of females are graduate

$$\therefore \text{Number of graduate females} = 80 \times \frac{3}{4} = 60$$

$$\therefore \text{Number of non-graduate females} = 80 - 60 = 20$$

98. Now difference between number of females who are non-graduate and the number of males who are graduate =  $24 - 20 = 4$

99. Sum of the number of females who are graduate and the number of males who are non-graduate =  $60 + 136 = 196$ .

100. The ratio between total number of males and number of females who are non-graduate  
=  $160 : 20 = 8 : 1$

151. The 2<sup>nd</sup> paragraph of the passage clearly state that the branch timings of bank generally do not coincide with the off- word hours of the labour class in urban markets. So, the 4<sup>th</sup> option is the correct answer which conveys the same.

152. The 1<sup>st</sup> paragraph of the passage says that the delivery partners fail to serve their bank's goals to expand in the unbanked markets because they do not have adequate knowledge and skills to explain anything beyond basic financial products to the customers. So, the 1<sup>st</sup> option is the correct answer which conveys the same.

153. The 1<sup>st</sup> paragraph of the passage says that as the investments made by the bank and its delivery partners are not yielding equal amount of returns the viability of financial inclusion is under question. So, the 1<sup>st</sup> option is the correct answer which conveys the same.

154. All of the given characteristics have been specified in the passage as given in options (a), (b), (c) and (d) . So, the 5<sup>th</sup> option is the correct answer which conveys the same.

155. The author is trying to highlight the ailing condition of financial inclusion business at present and the strategies that may help bank to expand in unbanked market. Both of these are mentioned in the 1<sup>st</sup> option here which is the correct answer.

156. According to the passage, the last paragraph of the passage state that the adoption of a banking mechanism which is not only secure but reassuring to the customers and introduction of a simple and intuitive user application may help banks to sustain the interest of their customers after hooking them. Both these statements have been mentioned in the (1) and (3) statements here as given in the 5<sup>th</sup> option which is the correct answer.

157. The word "multitude" means "plenty". So, the 4<sup>th</sup> option is the correct answer here that conveys the same

158. The word "ubiquitous" means "global" or "omnipresent". So, the 3<sup>rd</sup> option is the correct answer here that conveys the same.

159. The word "dormant" means "something in the inactive stage". The opposite of the same is the word "active". So, the 5<sup>th</sup> option is the correct answer here that conveys the same.

160. The word "delayed" means "not done fast". The opposite of the same is the word "expedited" which means "done fast". So, the 3<sup>rd</sup> option is the correct answer here that conveys the same.

161. According to the 1<sup>st</sup> paragraph of the passage, Fortinct conducted the survey on a group of graduate employees in their earlier twenties as this group represents the future of decision makers and as this group represents the first generation to enter the workplace expecting that

they can use their own devices for work purpose. Both have been mentioned in the statements (1) and (3) here. So the 3<sup>rd</sup> option is the correct answer here that conveys the same.

162. According to the 1<sup>st</sup> paragraph of the passage it has been stated that the survey findings reveal that for financial organizations, the decision to embrace BYOD is extremely dangerous. So, the statement is not True here that Recent research has confirmed that BYOD boosts organizational productivity as stated in the 3<sup>rd</sup> option here. So, the 3<sup>rd</sup> option is the correct answer.

163. According to the passage the decision to embrace BYOD would prove dangerous to smaller financial businesses because they may lack mature IT strategies and policies required to protect confidential data. The same has been mentioned in the 3<sup>rd</sup> option here which is the correct answer.

164. According to the 1<sup>st</sup> paragraph of the passage, if the younger employees are allowed to use their own devices in the workplace, it entails the risk that the younger employees may consider flouting company policy prohibiting usage of their own devices in the workplace or for other purpose. The same has been mentioned in the 1<sup>st</sup> option here which is the correct answer.

165. According to the passage, the survey conducted by Fortinet shows that majority of employees prefer their own devices for work purposes as they have access to their favourite applications while working. The same has been mentioned in the 2<sup>nd</sup> option here which is the correct answer.

166. the author's main objective of the author in writing this passage is to break the myth that BYOD promotes employee efficiency and organization productivity and to throw light upon the fact that employees even after knowing the risks involved, prefer to use their own devices for work purpose mostly for personal benefits. The same have been mentioned in the statements (1) and (3) here as given in the 1<sup>st</sup> option that is the correct answer.

167. The word most similar to the word "heralded" is "publicized" as given in the 2<sup>nd</sup> option here that is the correct answer.

168. The word most similar to the word "outweigh" is "surpass" as given in the 5<sup>th</sup> option here that is the correct answer.

169. The word "embrace" means "to accept". So, the word opposite to the same is "reject" here as given in the 4<sup>th</sup> option that is the correct answer.

170. The word "subversion" means "rebellion". So, the word opposite to the same is "compliance" here as given in the 1<sup>st</sup> option that is the correct answer.

171. The error lies in the 2<sup>nd</sup> part of the sentence as money is not made but invested in any asset. The correct word here should be "money invested in an asset". So, the error lies in the 2<sup>nd</sup> part of the sentence here.

172. The error lies in the 3<sup>rd</sup> part of the sentence as according to the rule of "Parallelism" which balances all the parts of speech with the conjunction "and" the word "law abide sectors" is

incorrect here. The correct answer should be “law abiding sectors” in conjunction with other adjectives like- “organized and productive”. So, the error lies in the 3<sup>rd</sup> part of the sentence.

173. According to the rule of “Subject and Verb agreement”, the error lies in the 4<sup>th</sup> part of the sentence here, as the verb “have” is incorrect in terms of the context of the main subject “aim” which is singular in nature. The correct verb should be “has” which is used as a singular verb. So, the error lies in the 4<sup>th</sup> part of the sentence here.

175. The error lies in the 4<sup>th</sup> part of the sentence here as the preposition “to” is incorrect here which is used for direction. The correct preposition in the context of the institutes should be “in” which is used in the context of the customized data science degree becoming a standard programme in the premier educational institutes. So, the error lies in the 4<sup>th</sup> part of the sentence here.

176. The 2<sup>nd</sup> option is the correct answer here, as the words “teeming” and “against” are correct here in the context of “abounding or with people” which means “abounding or swarming with people” and “against the odds” which means “undergoing”, a task or quest when the chances of success are very low”. Rest all the other words “proceeding”, “undergoing”, “dangling which means hanging” and “falling” as given in the 1<sup>st</sup>, 3<sup>rd</sup>, 4<sup>th</sup> and 5<sup>th</sup> options are all incorrect in the context of the word “city and its people” here.

177. The 5<sup>th</sup> option is the correct answer here, as the words “touted” which means “flaunted or publicized” and “willing” are correct here in the context of “numbers publicized” and “willing” are correct here in the context of “numbers publicized by the online music service providers indicating that many people are willing to buy music. Rest all the words like “morphed which means changed”, “labelled”, “figure”, “painted” as given in the 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 4<sup>th</sup> are all incorrect here in the context of the numbers highlighted by the music service providers.

178. The 3<sup>rd</sup> option is the correct answer here, as the words ‘bent’ and “determined’ are correct here in the context that “if India is bent on protecting its resources” which means focused” then the international business appears equally determined to safeguard its profit. Rest all the other words like “dreaded which means feared”, “stubborn that means rigid”, “bent” and “obsessed” as given in the 1<sup>st</sup>, 2<sup>nd</sup>, 4<sup>th</sup> and 5<sup>th</sup> options are all incorrect here in India’s context.

179. The 4<sup>th</sup> option is the correct answer here as the words “pursuing” and “assess” are correct here in the context of “brands pursuing decision-simplicity strategies making full use of available information to assess consumers”. Rest all the other words like “diluting which means thinning or weakening”, “tempting”, “imputing which means assigning” and “employing” as given in the 1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup> and 5<sup>th</sup> options are all incorrect here in the brands context making strategies.

180. The 2<sup>nd</sup> option is the correct answer here as the words “coupled” and “challenges” are correct here in the context of “lack” of financial options coupled with HR and technological challenges make medium sector vulnerable component of our economy. Rest all the other words like “except”, “armed”, “registered” and “strengthened” as given in the 1<sup>st</sup>, 3<sup>rd</sup>, 4<sup>th</sup> and 5<sup>th</sup> options are all incorrect here in the context of lack of financing options.

186. The word 'conducive' fits in here as the phrase "conducive to" means "tending to produce something contributive or favourable" which is completing the question asked about the creation of the environment favourable for innovation. Rest all the words like "stimuli" which means "something that acts as a stimulus" "incentive" which means "any additional amount or money", "facilitate" which means "to help" and "impetus" which means "moving force or a stimulus" are all incorrect as given in the option is the correct answer here.

187. The word "question" as given in the 4<sup>th</sup> option fits in here as in the previous sentence, the writer has asked a question about the possibility of creating an environment conducive to innovation. Rest all the other words like "objective" which means "a dispute" and "controversy" which means "arriving to some conclusion" are all incorrect here as given in the other options. So, the 4<sup>th</sup> option is the correct answer here.

188. The word "cannot" as given in the 1<sup>st</sup> option fits in here as the sentence says that the massive problems in health etc. cannot be solved using a conventional approach but by using a creative solutions. Rest all the other words like "possibly", "should" and "must" are incorrect as given in the other options, So, the 1<sup>st</sup> option is the correct answer here.

189. The sentence here says that problems cannot be solved using a conventional approach but need creative solutions to solve them and bring radical change. So, the only word that fits in here is "need" as given in the 3<sup>rd</sup> option here. Rest all the words like "necessary", "apply", "consider" and "requires" do not fit in here as given in the other options. So, the 3<sup>rd</sup> option is the correct answer here.

190. The sentence here talks about "radical change". So, the only word that fits in here is "growth" that goes in conjunction with the same as given in the 5<sup>th</sup> option here. Rest all the other words like "quantity", "advantages", "increase" and "chaos which means confusion" are all incorrect as given in the other options. So, the 5<sup>th</sup> option is the correct answer here.

191. The word "favour" as given in the 3<sup>rd</sup> option fits in here as the next sentence mentions about the rich diversity and other factors that are favourable for India and its people. Rest all the other words like "challenges", "praises", "esteem", and "leverage" which means power or ability to act or influence people etc." are all incorrect as given in the other option. So, the 3<sup>rd</sup> option is the correct answer here.

192. The word "enjoys" as given in the 2<sup>nd</sup> option here is the only word that fits in here in the context of the sentence that says that the large population of India enjoys its rich diversity, Rest all the other words like "blessed", "endows which means to give something as a gift or title to someone", "prevails which means something that "occurs" and "occurs" are all incorrect as given in the other options. So, the 2<sup>nd</sup> option is the correct answer here.

193. In the previous sentence it has been mentioned that the rich diversity that India enjoys and the other radical change that help in the innovation policy intervention also require some additional steps besides it, So, the only word that fits in here is "aid which means to help as given in the 1<sup>st</sup> option here Rest all the other words like "jeopardise which means to put in

danger”, “endure which means to tolerate”, “cater which means to provide food or the supply of eatables” are incorrect as given in the other option. So, the 1<sup>st</sup> option is the correct answer here.

194. As per the previous sentence the additional steps for change are required. These include the investment in research and development. So, the only word that fits in here in the context is “increased” which mentions “increased investment” as given in the 5<sup>th</sup> option here. Rest all the other words like “acute which means severe”, “utilizing”, “inspiring” and “restricting” are all incorrect as given in the other option. So, the 5<sup>th</sup> option is the correct answer here.

195. The sentence mentions 2 sectors – the government and the private sector. So the only word that fits in here is “both” mentioning both these sectors, as given in the 1<sup>st</sup> option here. Rest all the other words like “beside”, “combining”, “participating” and “also” are incorrect as given in the other options. So, the 1<sup>st</sup> option is the correct answer.

196. B-C The word “emerging” is similar to the word “nascent” which also means emerging or in the budding “stage” So, the 3<sup>rd</sup> option is the correct answer which is same in meaning.

197. B-D the word “eccentric” which means “weird or abnormal” is similar to the word “abnormal”. So, the 2<sup>nd</sup> option is the correct answer which is same in meaning.

198. A-D The word “abundance” which means “excess” is similar the word “Plethora” which also means “excess”. So, the 5<sup>th</sup> option is the correct answer which is same in meaning.

199. A-C The word “purposely” which means “intentionally” is opposite to the word “Inadvertently” which means “unintentionally”. So, the 1<sup>st</sup> option is the correct answer is opposite in meaning.

200. A-D The word “germane” which means “useful” is opposite to the word “irrelevant” here. So, the 5<sup>th</sup> option is the correct answer which is opposite in meaning.