

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

DAILY MOCK TEST | Code: SGIPL22102022003

Date: _____

Batch: _____

Duration: _____

Student Details

Name: _____

Student ID: _____

Contact: _____

Start Time: _____

Test Rules & Scoring

Scoring Scheme: +1 for correct answers | -0.25 for incorrect responses.

Writing Tool: Blue or black ballpoint pen only.

Test Discipline: Start only upon the invigilator's signal. Zero tolerance for malpractice.

Handover: Submit your response sheet to the invigilator before exiting the hall.

Office Use Only

Score Obtained: _____ / _____

Invigilator Signature: _____

SPARDHAGURU INDIA PRIVATE LIMITED

CIN: U80904KA2022PTC166444 | **Registration No.:** 166444

Registered Office: No. 8, 24th Block, Near Amrutha Clinic, RBI Layout, Manasi Nagara,

Mysuru, Karnataka, India - 570029

Support: +91 9071154445 / +91 9071164446 / +91 9071174447

Online Examination Terms & Conditions

Login & Authentication: Candidates must log in at least 10-15 minutes before the scheduled start time using their assigned Student ID and credentials. Late logins will not receive extra time.

Prohibited Electronic Devices: Mobile phones, smartwatches, Bluetooth earphones/headsets, calculators, flash drives, and any other external electronic gadgets are strictly banned in the testing area.

Browser & System Compliance:

- Do not open additional tabs, secondary browsers, or background applications.
- Navigating away from the test window or attempting shortcut keys (Alt+Tab, Ctrl+C, Ctrl+V, Print Screen, F5) may trigger automated system lockouts or flag the test for unfair means.

- One Attempt / Auto-Submission:** The exam timer is hard-coded into the test interface. The test will auto-submit exactly when the timer hits zero. Re-attempts will not be granted for unattempted questions once submitted.

Exam Hall Discipline & Conduct

Silence & Non-Communication: Absolute silence must be maintained. Whispering, signaling, turning around, or interacting with fellow candidates will result in immediate disqualification.

Rough Sheets & Stationery:

- Only academy-provided blank rough sheets and standard pens are permitted.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

- b. Candidates must write their Name and Roll Number on top of all rough sheets and hand them over to the invigilator before leaving the computer lab.

Movement Restrictions: Candidates are not allowed to leave their workstation or exit the hall during the test duration, except in verified medical emergencies with prior invigilator approval.

Hardware & Technical Issues: If a system freezes, logs out, or loses network connectivity, the student must raise their hand quietly to notify the technical invigilator without disturbing nearby candidates.

Crucial Tips for Students Attending Online Exams

Review the Question Palette Colors: Familiarize yourself with standard status markers (Green = Answered, Red = Not Answered, Purple/Blue = Marked for Review, Grey = Not Visited).

Manage Question Transitions: Use "Save & Next" diligently. Ensure every selected option registers a confirmation click before moving forward.

Time Allocation & Flagging: Allocate strict time caps per section (e.g., Quantitative Aptitude, Logical Reasoning). Flag difficult or lengthy calculations for review and solve easy, high-probability questions first.

Final Review: Reserve the final 3–5 minutes to review flagged items and verify that no answered question was left un-saved.

Clerk Model Question's

SECTION I: ENGLISH LANGUAGE (30 Questions)

Directions (Q1–Q5): Read the following passage and answer the questions that follow.

The structural frailties of contemporary financial architectures often stems from systemic misalignments between short-term liquidity allocation and long-term capital formation. While regulatory frameworks like Basel III were designed to fortify capital adequacy, they unintentionally incentivized financial institutions to favor low-yield, sovereign paper over productive, long-gestation infrastructure assets. Consequently, liquidity remains congested within secondary market asset classes, inflating real estate and equities while real economic growth stalls. Furthermore, the advent of algorithmic trading algorithms executing high-frequency strategies has altered market micro-structure, replacing genuine price discovery with speculative momentum. In times of macro-economic distress, this dynamic leads to abrupt liquidity evaporation, transforming manageable market corrections into systemic contagions. To mitigate these structural risks, monetary authorities must balance prudential supervision with supply-side capital incentives that steer liquidity toward value-accretive physical infrastructure.

1. Which of the following best captures the central thesis of the passage?

- A) Regulatory frameworks are entirely ineffective at controlling financial markets.
B) Misaligned incentives and algorithmic trading create structural fragility and divert capital from productive assets.
C) Sovereign paper remains the safest investment vehicle during times of systemic crisis.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

D) Algorithmic trading should be outlawed to preserve real estate valuation.

E) Basel III regulations have successfully eliminated liquidity congestion in secondary markets.

2. According to the author, what is an unintended consequence of Basel III implementation?

A) Over-allocation of capital toward long-term physical infrastructure

B) Total elimination of high-frequency algorithmic strategies

C) Preferential investment in sovereign debt over high-yield productive capital

D) Excessive price discovery in secondary market assets

E) Immediate monetary intervention during minor market corrections

3. The word "exacerbated" if substituted for "fortify" in the passage would:

A) Preserve the exact original tone of the sentence.

B) Reverse the intended context regarding the objective of regulatory frameworks.

C) Clarify the mechanism of sovereign paper allocation.

D) Have no impact on sentence structure or meaning.

E) Strengthen the author's critique of algorithmic trading.

4. Which of the following can be inferred regarding algorithmic high-frequency trading?

A) It enhances genuine price discovery during period of market volatility.

B) It suppresses speculative momentum in secondary markets.

C) It exacerbates liquidity drop-offs during macroeconomic stress.

D) It provides long-term capital for infrastructure expansion.

E) It directly conflicts with monetary authority mandates on interest rates.

5. Choose the word most OPPOSITE in meaning to "congested" as used in the passage.

A) Dilated B) Dispersed C) Obstructed

D) Accumulated E) Concentrated

Directions (Q6–Q10): In each sentence below, four words are given in bold. One or more of these words may be misspelt or contextually inappropriate. Choose the option indicating the incorrect word(s).

6. The **capitulation** (A) of the central bank to inflationary pressures led to an **arbitrary** (B) hike in benchmark rates, causing **turmoil** (C) among small enterprise **borrowers** (D).

A) Only A B) Only B C) Both B and D

D) Only C E) All are correct

7. The corporate **restructuring** (A) plan was **meticulously** (B) designed, yet it failed to **alleviate** (C) the operational **ineficiencies** (D) inherent in the firm.

A) Only A B) Only B C) Only D

D) Both C and D E) All are correct

8. The CEO's **ambiguous** (A) statements during the earnings call created **apprehension** (B) among investors, prompting a rapid **liquidation** (C) of equities in the **secondary** (D) market.

A) Only A B) Only B C) Only C

D) None of these E) All are correct

9. High-yield bonds offer **substantial** (A) returns, but their **inherent** (B) volatility often deters **conservative** (C) institutional **invastors** (D).

A) Only A B) Only B C) Only D

D) Both B and D E) All are correct

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

10. The **bipartisan** (A) committee proposed a **comprehensive** (B) reform package to address **escalating** (C) public debt and fiscal **deficits** (D).

- A) Only A B) Only C C) Only D
D) None of these E) All are correct

Directions (Q11–Q15): Rearrange the following six sentences (A, B, C, D, E, F) in a proper sequence to form a coherent paragraph, then answer the questions given below.

- (A) This persistent deviation from equilibrium can distort capital allocation across key sectors.
(B) Consequently, central banks face an intricate trilemma when adjusting interest rate benchmarks.
(C) Modern central banking relies heavily on the accurate estimation of the neutral rate of interest.
(D) When real interest rates remain below this neutral benchmark for extended periods, asset bubbles tend to form.
(E) However, estimating this unobservable rate remains inherently imprecise due to structural economic shifts.
(F) These distortions ultimately destabilize long-term systemic financial equilibrium.

11. Which of the following should be the FIRST sentence after rearrangement?

- A) A B) C C) D
D) E E) B

12. Which of the following should be the SECOND sentence after rearrangement?

- A) E B) D C) A
D) F E) B

13. Which of the following should be the THIRD sentence after rearrangement?

- A) A B) B C) D
D) C E) E

14. Which of the following should be the FIFTH sentence after rearrangement?

- A) F B) A C) B
D) D E) C

15. Which of the following should be the SIXTH (LAST) sentence after rearrangement?

- A) A B) B C) F
D) D E) E

Directions (Q16–Q20): Identify the grammatically incorrect segment in each of the given sentences.

16. Neither the board of directors (A) / nor the chief executive officer (B) / were willing to accept responsibility (C) / for the catastrophic financial loss. (D) / No error (E)

- A) A B) B C) C
D) D E) E

17. Had the regulatory authority (A) / acted more decisively during the initial audit, (B) / the fraud would have been detected (C) / much earlier than it actually was. (D) / No error (E)

- A) A B) B C) C
D) D E) E

18. The sudden surge in crude oil prices (A) / have severely impacted the trade deficit (B) / of emerging economies reliant on (C) / imported energy resources. (D) / No error (E)

- A) A B) B C) C
D) D E) E

19. Scarcely had the economic package (A) / been announced by the minister (B) / than the stock market reacted positively (C) / with an immediate sharp rally. (D) / No error (E)

- A) A B) B C) C
D) D E) E

20. The firm's new financial technology platform (A) / is superior than (B) / any

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

existing product (C) / currently available in the banking domain. (D) / No error (E)

- A) A B) B C) C
D) D E) E

Directions (Q21–Q25): Fill in the blanks with the pair of words that best fits the meaning of the sentence as a whole.

21. The central bank's policy stance was so _____ that market analysts struggled to _____ its long-term direction on rate hikes.

- A) explicit ... deduce
B) ambiguous ... decipher
C) transparent ... forecast
D) rigid ... ignore
E) coherent ... evaluate

22. Despite the company's _____ financial performance last quarter, the board remains _____ about its growth prospects for the upcoming fiscal year.

- A) stellar ... pessimistic
B) dismal ... optimistic
C) robust ... doubtful
D) chaotic ... indifferent
E) volatile ... defensive

23. Inflationary pressures have _____ consumer spending power, forcing households to _____ non-essential expenses.

- A) enhanced ... reduce
B) eroded ... curtail
C) stabilized ... increase
D) magnified ... ignore

E) suppressed ... expand

24. The auditing team discovered several _____ in the balance sheet, which suggested that revenue figures had been intentionally _____.

- A) consistencies ... inflated
B) discrepancies ... manipulated
C) errors ... verified
D) details ... concealed

E) margins ... misstated

25. A successful fiscal policy must _____ structural economic weaknesses without _____ private sector innovation.

- A) rectify ... stifling
B) ignore ... encouraging
C) highlight ... promoting
D) aggravate ... restricting
E) diminish ... supporting

Directions (Q26–Q30): Match the column segments to form coherent and contextually correct sentences.

Column 1:

- (A) The abrupt escalation of geopolitical tensions
(B) Rapid expansion of decentralized finance platforms
(C) Structural reform in labor market practices

Column 2:

- (D) has raised concerns among regulatory bodies regarding financial stability.
(E) triggered a massive flight of capital toward safe-haven assets.
(F) is essential for improving overall productivity and industrial yield.

- A) A-E, B-D, C-F B) A-D, B-E, C-F
C) A-F, B-D, C-E D) A-E, B-F, C-D
E) None of these

Column 1:

- (A) Persistent supply chain disruptions have
(B) Fiscal consolidation measures were implemented
(C) The adoption of artificial intelligence in audit processes

Column 2:

- (D) to reduce the escalating public debt burden over the medium term.
(E) significantly improved the detection rate of accounting anomalies.
(F) contributed to cost-push inflation across multiple consumer sectors.

- A) A-F, B-D, C-E B) A-D, B-E, C-F

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

- C) A-E, B-F, C-D
D) A-F, B-E, C-D
E) None of these

Column 1:

- (A) Monetary tightening cycles often lead to
(B) Diversification across uncorrelated asset classes
(C) High non-performing asset ratios severely

Column 2:

- (D) a reduction in overall credit growth within commercial banks.
(E) helps investors mitigate portfolio risk during market downturns.
(F) impair a bank's capacity to extend fresh lines of credit.
A) A-D, B-E, C-F
B) A-E, B-D, C-F
C) A-F, B-E, C-D
D) A-D, B-F, C-E
E) None of these

Column 1:

- (A) Sustainable development goals mandate that
(B) Fluctuations in global commodity prices
(C) Institutional investors are increasingly demanding
(D) greater transparency regarding corporate environmental standards.
(E) directly affect the import bills of developing economies.
(F) economic growth must not come at the expense of ecological stability.

- A) A-F, B-E, C-D
B) A-D, B-E, C-F
C) A-E, B-F, C-D
D) A-F, B-D, C-E
E) None of these

Column 1:

- (A) Failure to comply with statutory anti-money laundering norms
(B) Digital sovereign currencies aim to streamline
(C) The yield curve inverted prior to the economic downturn

Column 2:

- (D) cross-border payment settlements while reducing transaction costs.
(E) can result in severe financial penalties and operational suspension.
(F) signaling potential recessionary pressures ahead.
A) A-E, B-D, C-F
B) A-D, B-E, C-F
C) A-F, B-D, C-E
D) A-E, B-F, C-D
E) None of these

SECTION II: QUANTITATIVE APTITUDE

(35 Questions)

Directions (Q31-Q35): Study the following table and pie chart data carefully and answer the questions.

A company manufactures three products (X, Y, Z). Total production across all three products in a month is 120,000 units.

Percentage distribution of total units produced:
Product X = 35%, Product Y = 40%, Product Z = 25%.

Ratio of Defective to Non-Defective units produced:

- Product X → 1: 6
- Product Y → 1: 7
- Product Z → 1: 4

31. What is the ratio of defective units of Product X and Y combined to non-defective units of Product Z?

- A) 1: 2
B) 1: 3
C) 2: 3
D) 5: 12
E) 7: 15

32. If non-defective units of Product X are sold at ₹50 per unit and non-defective units of Product Y are sold at ₹60 per unit, what is the total revenue generated from selling all non-defective units of X and Y?

- A) ₹43,80,000
B) ₹43,20,000
C) ₹42,50,000
D) ₹44,10,000
E) ₹41,80,000

33. Defective units of Product Z are recycled at a cost of ₹12 per unit. What is the total cost spent on recycling Product Z?

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

- A) ₹60,000
C) ₹84,000
E) ₹66,000

- B) ₹72,000
D) ₹90,000

34. The total non-defective production of X is what percentage of the total overall production of the company?

- A) 25% B) 30% C) 32%
D) 28% E) 35%

35. Find the average number of defective units produced across all three products.

- A) 6,000 B) 5,666.67 C) 5,800
D) 6,200 E) 6,500

Directions (Q36–Q40): Find the value of (X) in the following missing number series.

36. 14, 28, 84, 336, 1680, X
A) 8400 B) 10080 C) 9240
D) 11200 E) 10500

37. 12, 13, 22, 47, 96, X
A) 177 B) 181 C) 192
D) 165 E) 172

38. 7, 16, 41, 90, 171, X
A) 292 B) 282 C) 275
D) 298 E) 310

39. 250, 239, 217, 184, 140, X
A) 85 B) 90 C) 78
D) 82 E) 95

40. 3, 7, 19, 55, 163, X
A) 487 B) 486 C) 489
D) 491 E) 485

Directions (Q41–Q45): In each question, two equations numbered I and II are given. Solve both equations and establish the relation between x and y .

- I. $2x^2 - 11x + 15 = 0$
 - II. $2y^2 - 17y + 36 = 0$
- A) $x > y$ B) $x \geq y$
C) $x < y$ D) $x \leq y$

E) $x = y$ or relationship cannot be established

- I. $x^2 - 14x + 48 = 0$
- II. $y^2 - 18y + 80 = 0$

A) $x > y$ B) $x \geq y$

C) $x < y$ D) $x \leq y$

E) $x = y$ or relationship cannot be established

- I. $3x^2 + 13x + 14 = 0$
- II. $2y^2 + 11y + 12 = 0$

A) $x > y$ B) $x \geq y$

C) $x < y$ D) $x \leq y$

E) $x = y$ or relationship cannot be established

- I. $x^2 = 256$

- II. $y = \sqrt{256}$

A) $x > y$ B) $x \geq y$

C) $x < y$ D) $x \leq y$

E) $x = y$ or relationship cannot be established

- I. $x^2 - 7x - 18 = 0$

- II. $y^2 - 11y + 18 = 0$

A) $x > y$ B) $x \geq y$

C) $x < y$ D) $x \leq y$

E) $x = y$ or relationship cannot be established

Directions (Q46–Q65): Individual Quantitative Word Problems.

46. A sum of money doubles itself at compound interest in 4 years. In how many years will it become 8 times itself at the same interest rate?

- A) 8 years B) 12 years C) 16 years
D) 10 years E) 14 years

47. A jar contains a mixture of two liquids A and B in the ratio 4: 1. When 10 liters of the mixture is drawn off and 10 liters of liquid B is poured into the jar, the ratio becomes 2: 3. How many liters of liquid A was contained in the jar initially?

- A) 16 liters B) 20 liters C) 24 liters
D) 12 liters E) 18 liters

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

48. A and B enter into a partnership. A invests ₹12,000 for 8 months and B invests ₹16,000 for 6 months. If the total profit at the end of the year is ₹9,600, what is A's share?
A) ₹4,800 B) ₹5,200 C) ₹4,400
D) ₹5,000 E) ₹4,600
49. A train traveling at 72 km/h crosses a platform of length 180 m in 18 seconds. What is the length of the train?
A) 160 m B) 180 m C) 200 m
D) 150 m E) 220 m
50. The average weight of 15 students in a class is 45 kg. When a new student joins, the average weight increases by 1 kg. What is the weight of the new student?
A) 60 kg B) 61 kg C) 62 kg
D) 59 kg E) 63 kg
51. A shopkeeper marks an article 40% above its cost price and offers a discount of 15% on the marked price. If he makes a profit of ₹114, find the cost price of the article.
A) ₹550 B) ₹600 C) ₹650
D) ₹700 E) ₹500
52. A pipe can fill a tank in 10 hours, while another pipe can empty it in 15 hours. If both pipes are opened together, in how many hours will the tank be completely filled?
A) 25 hours B) 30 hours C) 20 hours
D) 18 hours E) 35 hours
53. A boat covers 24 km downstream in 2 hours and 16 km upstream in 4 hours. What is the speed of the current?
A) 2 km/h B) 3 km/h C) 4 km/h
D) 1.5 km/h E) 2.5 km/h
54. In how many different ways can the letters of the word "LEADER" be arranged?
A) 720 B) 360 C) 180
D) 540 E) 240
55. A box contains 5 red, 4 green, and 3 blue balls. If two balls are drawn at random, what is the probability that both balls are of the same color?
A) $\frac{19}{66}$ B) $\frac{17}{66}$ C) $\frac{7}{22}$
D) $\frac{5}{22}$ E) $\frac{2}{11}$
56. The perimeter of a rectangle is 56 cm and its length is 4 cm more than its breadth. What is the area of the rectangle?
A) 180 cm² B) 192 cm² C) 176 cm²
D) 200 cm² E) 184 cm²
57. A worker's wages were decreased by 20% and subsequently increased by 20%. What is the net percentage change in his wages?
A) No change B) 4% decrease
C) 4% increase D) 2% decrease
E) 2% increase
58. The simple interest earned on a certain principal for 3 years at 10% p.a. is ₹1,500. What would be the compound interest on the same sum for 2 years at the same rate?
A) ₹1,050 B) ₹1,000 C) ₹1,100
D) ₹1,025 E) ₹1,080
59. A can complete a piece of work in 20 days and B can complete it in 30 days. They work together for 5 days, and then A leaves. In how many days will B finish the remaining work?
A) 12.5 days B) 17.5 days C) 15 days
D) 18 days E) 20 days
60. Two numbers are in the ratio 3:5. If 9 is subtracted from each, the ratio becomes 12:23. Find the smaller number.
A) 27 B) 33 C) 36
D) 30 E) 42
61. A person covers a distance of 300 km in 6 hours, partly by train at 60 km/h and partly

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

by car at 40 km/h. Find the distance traveled by train.

- A) 180 km B) 200 km C) 150 km
D) 120 km E) 160 km

62. The ratio of ages of A and B six years ago was 3: 2. Four years hence, the ratio of their ages will be 11: 9. What is A's present age?

- A) 18 years B) 20 years C) 24 years
D) 16 years E) 22 years

63. A dealer marks goods at 25% above cost price and allows a cash discount of 10%. What profit percentage does he make?

- A) 15% B) 12.5% C) 10%
D) 11.5% E) 13%

64. Find the curved surface area of a cylinder whose height is 14 cm and base radius is 5 cm.

- A) 440 cm² B) 220 cm² C) 330 cm²
D) 500 cm² E) 400 cm²

65. Three taps A, B, and C can fill a tank in 12, 15, and 20 hours respectively. If tap A is open all the time and B and C are open for one hour each alternately, in how many hours will the tank be filled?

- A) 6 hours B) 7 hours C) 8 hours
D) 9 hours E) 10 hours

SECTION III: REASONING ABILITY (35 Questions)

Directions (Q66–Q70): Read the following information carefully and answer the questions.

Eight persons (A, B, C, D, E, F, G, H) sit around a square table such that four sit at the corners facing away from the center and four sit in the middle of the sides facing toward the center. A sits second to the right of B, who sits at one of the corners. Only three persons sit between A and F. C sits third to the left of F. D is an immediate neighbor of neither B nor C. E sits second to the right of D. G faces toward the center. H does not sit adjacent to A.

66. Who sits immediate left of G?

- A) A B) C C) D
D) E E) H

67. How many persons sit between C and E when counted from the right of C?

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

68. Four of the following five are alike in a certain way. Which one does not belong to that group?

- A) B B) F C) D
D) H E) A

69. What is the position of H with respect to F?

- A) Second to the left B) Third to the right
C) Immediate right D) Second to the right
E) Immediate left

70. Who among the following sits opposite D?

- A) A B) B C) C
D) E E) F

Directions (Q71–Q75): In each of the questions below, statements are given followed by two conclusions. Choose the correct option.

71. Statements:

All banks are funds. Only a few funds are capital.

No capital is debt.

Conclusions:

- I. Some funds are not debt.
- II. All banks can never be capital.

- A) Only I follow
B) Only II follows
C) Either I or II follows
D) Neither I nor II follows
E) Both I and II follow

72. Statements:

Some assets are equities. All equities are bonds. Only a few bonds are yields.

Conclusions:

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

- I. All assets can be yields.
II. Some equities are yields.

- A) Only I follows
B) Only II follows
C) Either I or II follows
D) Neither I nor II follows
E) Both I and II follow

73. Statements:

No credit is cash. All cash is loan. Only a few loans are deposits.

Conclusions:

- I. Some loans are not credit.
II. All deposits can be cash.

- A) Only I follows
B) Only II follows
C) Either I or II follows
D) Neither I nor II follows
E) Both I and II follow

74. Statements:

All stocks are shares. No share is option.
All options are futures.

Conclusions:

- I. No stock is option. II. Some futures are not shares.

- A) Only I follows
B) Only II follows
C) Either I or II follows
D) Neither I nor II follows
E) Both I and II follow

75. Statements:

Only a few markets are exchanges.
No exchange is currency.
All currency is gold.

Conclusions:

- I. Some markets are currency.
II. All gold can never be exchange.

- A) Only I follows
B) Only II follows
C) Either I or II follows
D) Neither I nor II follows
E) Both I and II follow

Directions (Q76–Q80): Read the following passage and answer the floor puzzle.

Eight people (P, Q, R, S, T, U, V, W) live on eight different floors of a building numbered 1 to 8 (Ground floor = 1, Top floor = 8). T lives on an even-numbered floor above floor 4. Only two people live between T and P . Q lives immediately above R . As many people live above R as below S . U lives on an odd floor below S . Only three people live between U and V . W does not live on floor number 1.

76. Who lives on the topmost floor (Floor 8)?

- A) T B) W C) Q
D) V E) R

77. How many people live between P and W ?

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

78. Who lives immediately below U ?

- A) P B) S C) R
D) W E) No one (Ground Floor)

79. Which of the following floor numbers corresponds to V ?

- A) Floor 2 B) Floor 3 C) Floor 5
D) Floor 7 E) Floor 1

80. Four of the following five belong to a group. Which one does NOT belong?

- A) T B) P C) Q
D) V E) W

Directions (Q81–Q85): In these questions, relationships between different elements are shown in the statements. Find the correct conclusion(s).

81. Statements: $A \geq B = C > D$; $E \leq F < C$

Conclusions: I. $A > F$ II. $D < E$

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

- A) Only I follows
B) Only II follows
C) Either I or II follows
D) Neither I nor II follows
E) Both I and II follow

82. **Statements:** $P < Q \leq R = S$; $T > R \leq U$

Conclusions: I. $T > P$ II. $U \geq Q$

- A) Only I follows
B) Only II follows
C) Either I or II follows
D) Neither I nor II follows
E) Both I and II follow

83. **Statements:** $M \geq N > O = P$; $Q \leq P > R$

Conclusions: I. $M > Q$ II. $N > R$

- A) Only I follows
B) Only II follows
C) Either I or II follows
D) Neither I nor II follows
E) Both I and II follow

84. **Statements:** $X = Y \geq Z > W$; $V < W \leq U$

Conclusions: I. $X > V$ II. $Z > U$

- A) Only I follows
B) Only II follows
C) Either I or II follows
D) Neither I nor II follows
E) Both I and II follow

85. **Statements:** $J \leq K < L = M$; $N \geq M > O$

Conclusions: I. $N > J$ II. $K < O$

- A) Only I follows
B) Only II follows
C) Either I or II follows
D) Neither I nor II follows
E) Both I and II follow

Directions (Q86–Q90): Code-based Direction and Distance.

$A @ B \Rightarrow A$ is 5 m North of B

$A \# B \Rightarrow A$ is 5 m South of B

$A \$ B \Rightarrow A$ is 8 m East of B

$A \% B \Rightarrow A$ is 8 m West of B

Given Expression: $P @ Q \$ R \# S \% T$

86. What is the direction of P with respect to S ?

- A) North-West B) North-East
C) South-West D) South-East
E) West

87. What is the shortest distance between Q and S ?

- A) $\sqrt{89}$ m B) 13 m C) $\sqrt{64}$ m
D) 10 m E) 9 m

88. If $U \$ S$, what is the distance between R and U ?

- A) 5 m B) 13 m C) 8 m
D) $\sqrt{89}$ m E) Cannot be determined

89. What is the direction of T with respect to Q ?

- A) East B) North C) South-East
D) North-East E) West

90. If $K @ R$, then K is in which direction relative to Q ?

- A) East B) North-East C) West
D) South-West E) North

Directions (Q91–Q95): Input-Output Machine Rearrangement.

Input:

42 bank 19 risk 85 audit 63 yield

Step I:

audit 85 42 bank 19 risk 63 yield

Step II:

audit 85 bank 63 42 19 risk yield

Step III:

audit 85 bank 63 risk 42 19 yield

Step IV:

audit 85 bank 63 risk 42 yield 19

Step IV is the final step.

New Input for Questions:

57 credit 24 stock 91 asset 38 fund

91. Which word/number comes third from the left in Step II?

- A) 57 B) credit C) 24
D) fund E) asset

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

92. How many steps are required to complete the rearrangement?

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

93. In Step III, what is the position of 'stock' from the right end?

- A) Second B) Third C) Fourth
D) Fifth E) First

94. Which of the following represents Step IV?

- A) asset 91 credit 57 fund 38 stock 2
B) asset 91 credit 57 stock 38 fund 24
C) asset 91 credit 24 stock 57 fund 38
D) asset 91 stock 57 credit 38 fund 24
E) There is no Step IV needed.

95. What is the sum of the highest and lowest numbers in the given input?

- A) 115 B) 112 C) 120
D) 108 E) 118

Directions (Q96–Q100): Code Language Query.

In a certain code language:

'market volatility creates risk'

is coded as 'jo pa ne ki'

'risk requires asset security'

is coded as 'ki ma da wo'

'market security needs capital'

is coded as 'pa da lu fe'

'creates asset capital yield'

is coded as 'ne ma fe vo'

96. What is the code for 'volatility'?

- A) jo B) pa C) ne D) ki E) ma

97. What does the code 'da' stand for?

- A) market B) risk C) security
D) asset E) capital

98. Which of the following may represent 'yield market risk'?

- A) vo pa ki B) jo pa ne C) fe da ki
D) ma lu wo E) vo ne da

99. What is the code for 'capital'?

- A) lu B) fe C) pa
D) ne E) da

100. If 'requires cash' is coded as 'wo bi', what is the code for 'cash security'?

- A) bi da B) bi ki C) wo da
D) lu bi E) pa bi



Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

DAILY MOCK TEST | Code: SGIPL22102022C

Date: _____

Batch: _____

Duration: _____

Student Details

Name: _____

No of Questions Attempt: _____

Start Time: _____

End Time: _____

Test Rules & Scoring

Scoring Scheme: +1 for correct answers | -0.25 for incorrect responses.

Writing Tool: Blue or black ballpoint pen only.

Test Discipline: Start only upon the invigilator's signal. Zero tolerance for malpractice.

Handover: Submit your response sheet to the invigilator before exiting the hall.

Office Use Only

Score Obtained: /

Invigilator Signature: _____

SPARDHAGURU INDIA PRIVATE LIMITED

CIN: U80904KA2022PTC166444 |

Registration No.: 166444

Registered Office: No. 8, 24th Block, Near Amrutha Clinic, RBI Layout, Manasi Nagara,

Mysuru, Karnataka, India – 570029

Support: +91 9071154445

+91 9071164446

+91 9071174447

Online Examination Terms & Conditions

Login & Authentication: Candidates must log in at least 10–15 minutes before the scheduled start time using their assigned Student ID and credentials. Late logins will not receive extra time.

Prohibited Electronic Devices: Mobile phones, smartwatches, Bluetooth earphones/headsets, calculators, flash drives, and any other external electronic gadgets are strictly banned in the testing area.

Browser & System Compliance:

- Do not open additional tabs, secondary browsers, or background applications.
- Navigating away from the test window or attempting shortcut keys (Alt+Tab, Ctrl+C, Ctrl+V, Print Screen, F5) may trigger automated system lockouts or flag the test for unfair means.

- One Attempt / Auto-Submission:** The exam timer is hard-coded into the test interface. The test will auto-submit exactly when the timer hits zero. Re-attempts will not be granted for unattempted questions once submitted.

Exam Hall Discipline & Conduct

Silence & Non-Communication: Absolute silence must be maintained. Whispering, signaling, turning around, or interacting with fellow candidates will result in immediate disqualification.

Rough Sheets & Stationery:

- Only academy-provided blank rough sheets and standard pens are permitted.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

- b. Candidates must write their Name and Roll Number on top of all rough sheets and hand them over to the invigilator before leaving the computer lab.

Movement Restrictions: Candidates are not allowed to leave their workstation or exit the hall during the test duration, except in verified medical emergencies with prior invigilator approval.

Hardware & Technical Issues: If a system freezes, logs out, or loses network connectivity, the student must raise their hand quietly to notify the technical invigilator without disturbing nearby candidates.

Crucial Tips for Students Attending Online Exams

Review the Question Palette Colors: Familiarize yourself with standard status markers (Green = Answered, Red = Not Answered, Purple/Blue = Marked for Review, Grey = Not Visited).

Manage Question Transitions: Use "Save & Next" diligently. Ensure every selected option registers a confirmation click before moving forward.

Time Allocation & Flagging: Allocate strict time caps per section (e.g., Quantitative Aptitude, Logical Reasoning). Flag difficult or lengthy calculations for review and solve easy, high-probability questions first.

Final Review: Reserve the final 3–5 minutes to review flagged items and verify that no answered question was left un-saved.

Clerk Model Questions

SECTION I: ENGLISH LANGUAGE

Passage Summary (Q1–Q5): The passage explores how regulatory frameworks (like Basel III) inadvertently push banks into low-yield sovereign debt rather than productive physical infrastructure, while algorithmic high-frequency trading replaces genuine price discovery with speculative momentum, amplifying liquidity collapse during crises.

1. Correct Option: B

Explanation: The passage discusses both structural issues: regulatory incentives favoring sovereign paper over productive physical assets, and algorithmic trading replacing genuine price discovery. Option B captures the comprehensive central idea.

2. Correct Option: C

Explanation: The passage explicitly states that regulations like Basel III "unintentionally incentivized financial institutions to favor low-yield, sovereign paper over productive, long-gestation infrastructure assets".

3. Correct Option: B

Explanation: "Fortify" means to strengthen/protect. "Exacerbate" means to worsen/aggravate. Replacing "fortify" with "exacerbate" reverses the intended premise that regulations were designed to strengthen capital adequacy.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

4. Correct Option: C

Explanation: The text notes: "In times of macro-economic distress, this dynamic leads to abrupt liquidity evaporation, transforming manageable market corrections into systemic contagions".

5. Correct Option: B

Explanation: "Congested" means blocked, concentrated, or clogged. The antonym is **Dispersed** (scattered/spread out).

Spelling & Inappropriate Words (Q6–Q10):

6. Correct Option: E (All are correct)

Explanation: "Capitulation", "arbitrary", "turmoil", and "borrowers" are all correctly spelled and contextually accurate.

7. Correct Option: C (Only D)

Explanation: "ineficiencies" is misspelt; the correct spelling is **inefficiencies**.

8. Correct Option: E (All are correct)

Explanation: "ambiguous", "apprehension", "liquidation", and "secondary" are all spelled and used correctly.

9. Correct Option: C (Only D)

Explanation: "invastors" is a misspelling of **investors**.

10. Correct Option: E (All are correct)

Explanation: "bipartisan", "comprehensive", "escalating", and

"deficits" are all correctly spelled and appropriate in context.

Para Jumbles / Sentence Rearrangement (Q11–Q15):

Sequence Logic:

- (C) Introduces the broad primary concept: *Modern central banking relies heavily on the accurate estimation of the neutral rate of interest.*
- (E) Introduces the challenge: *However, estimating this unobservable rate remains inherently imprecise...*
- (D) Explains the direct effect of this mis-estimation: *When real interest rates remain below this neutral benchmark... asset bubbles tend to form.*
- (A) Explains the ongoing consequence: *This persistent deviation from equilibrium can distort capital allocation...*
- (F) Concludes the market impact: *These distortions ultimately destabilize long-term systemic financial equilibrium.*
- (B) Summarizes the resulting dilemma: *Consequently, central banks face an intricate trilemma...*
 - Order: C → E → D → A → F → B
- Correct Option: B (Sentence C)

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

12. Correct Option: A (Sentence E)

13. Correct Option: C (Sentence D)

14. Correct Option: A (Sentence F)

15. Correct Option: B (Sentence B)

Error Detection (Q16–Q20):

16. Correct Option: C

Explanation: In the correlative conjunction structure "Neither... nor...", the verb agrees with the closer subject. "The chief executive officer" is singular, so "were willing" must be changed to "was willing".

17. Correct Option: E (No error)

Explanation: Third conditional inversion format: "Had + subject + past participle ... would have been + past participle" is grammatically sound.

18. Correct Option: B

Explanation: The main subject is "The sudden surge" (singular), not "crude oil prices". The auxiliary verb must be "has severely impacted".

19. Correct Option: C

Explanation: "Scarcely" takes the conjunction "when", not "than" ("No sooner... than", but "Scarcely/Hardly... when").

20. Correct Option: B

Explanation: Comparative adjectives ending in *-ior* (superior, inferior, prior,

senior) take the preposition "to", not "than" (superior to).

Fillers (Q21–Q25):

21. Correct Option: B (ambiguous ... decipher)

Explanation: If a stance is *ambiguous* (vague/unclear), analysts will struggle to *decipher* (understand/interpret) it.

22. Correct Option: B (dismal ... optimistic)

Explanation: "Despite" signals contrast: despite *dismal* (poor) past performance, the board remains *optimistic* (positive).

23. Correct Option: B (eroded ... curtail)

Explanation: Inflation *erodes* (diminishes) purchasing power, forcing people to *curtail* (cut back) non-essential expenses.

24. Correct Option: B (discrepancies ... manipulated)

Explanation: Finding *discrepancies* (inconsistencies) suggests figures were intentionally *manipulated*.

25. Correct Option: A (rectify ... stifling)

Explanation: Fiscal policy should *rectify* (fix) structural weaknesses without *stifling* (suppressing) private innovation.

Match the Columns (Q26–Q30):

26. Correct Option: A (A-E, B-D, C-F)

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

(A) Escalation of geopolitical tensions → (E) triggered a massive flight of capital toward safe-haven assets.

(B) Rapid expansion of decentralized finance platforms → (D) has raised concerns among regulatory bodies.

(C) Structural reform in labor market practices → (F) is essential for improving overall productivity.

27. Correct Option: A (A-F, B-D, C-E)

(A) Persistent supply chain disruptions → (F) contributed to cost-push inflation.

(B) Fiscal consolidation measures were implemented → (D) to reduce the escalating public debt burden.

(C) Adoption of AI in audit processes → (E) significantly improved the detection rate of anomalies.

28. Correct Option: A (A-D, B-E, C-F)

(A) Monetary tightening cycles often lead to → (D) a reduction in overall credit growth.

(B) Diversification across uncorrelated asset classes → (E) helps investors mitigate portfolio risk.

(C) High non-performing asset ratios severely → (F) impair a bank's capacity to extend fresh lines of credit.

29. Correct Option: A (A-F, B-E, C-D)

(A) Sustainable development goals mandate that → (F) economic growth must not come at the expense of ecological stability.

(B) Fluctuations in global commodity prices → (E) directly affect the import bills of developing economies.

(C) Institutional investors are increasingly demanding → (D) greater transparency regarding corporate environmental standards.

30. Correct Option: A (A-E, B-D, C-F)

(A) Failure to comply with statutory AML norms → (E) can result in severe financial penalties.

(B) Digital sovereign currencies aim to streamline → (D) cross-border payment settlements.

(C) The yield curve inverted prior to the economic downturn → (F) signaling potential recessionary pressures ahead.

SECTION II: QUANTITATIVE APTITUDE

Data Interpretation (Q31–Q35):

Total production = 120,000 units

Product X: $35\% \times 120,000 = 42,000$.

Defective : Non-Defective = 1:6 →

Defective = $\frac{1}{7} \times 42,000 = 6,000$; **Non-Defective** = 36,000.

Product Y: $40\% \times 120,000 = 48,000$.

Defective : Non-Defective = 1:7 →

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

Defective = $\frac{1}{8} \times 48,000 = 6,000$; Non-Defective = 42,000.

Product Z: $25\% \times 120,000 = 30,000$.
Defective : Non-Defective = 1:4 →
Defective = $\frac{1}{5} \times 30,000 = 6,000$; Non-Defective = 24,000.

31. Correct Option: A (1:2)

Defective (X + Y) = 6,000 + 6,000 = 12,000.
Non-defective Z = 24,000.
Ratio = 12,000:24,000 = 1:2.

32. Correct Option: B (₹43,20,000)

Revenue from X = $36,000 \times 50 = ₹18,00,000$.
Revenue from Y = $42,000 \times 60 = ₹25,20,000$.
Total Revenue = 18,00,000 + 25,20,000 = ₹43,20,000.

33. Correct Option: B (₹72,000)

Defective units of Z = 6,000.
Recycling Cost = $6,000 \times 12 = ₹72,000$.

34. Correct Option: B (30%)

Non-defective X = 36,000.
Percentage = $\frac{36,000}{120,000} \times 100 = 30\%$.

35. Correct Option: A (6,000)

Total Defective = 6,000 + 6,000 + 6,000 = 18,000.
Average = $\frac{18,000}{3} = 6,000$.

Number Series (Q36-Q40):

- 36. Correct Option: B (10080)

Pattern: $\times 2, \times 3, \times 4, \times 5, \times 6$

$14 \times 2 = 28$; $28 \times 3 = 84$; $84 \times 4 = 336$; $336 \times 5 = 1680$; $1680 \times 6 = 10,080$.

37. Correct Option: B (181)

Pattern: $+1^2, +3^2, +5^2, +7^2, +9^2$
 $12 + 1 = 13$; $13 + 9 = 22$; $22 + 25 = 47$; $47 + 49 = 96$; $96 + 81 = 181$.

38. Correct Option: B (282)

Differences between terms:

$16 - 7 = 9 (3^2)$
 $41 - 16 = 25 (5^2)$
 $90 - 41 = 49 (7^2)$
 $171 - 90 = 81 (9^2)$
Next diff = $11^2 = 121 \rightarrow 171 + 121 = 282$.

39. Correct Option: A (85)

Pattern: Subtract multiples of 11:

$250 - 11 = 239$; $239 - 22 = 217$;
 $217 - 33 = 184$; $184 - 44 = 140$;
 $140 - 55 = 85$.

40. Correct Option: A (487)

Pattern: Multiply by 3 and subtract 2 ($\times 3 - 2$):

$3 \times 3 - 2 = 7$
 $7 \times 3 - 2 = 19$
 $19 \times 3 - 2 = 55$
 $55 \times 3 - 2 = 163$
 $163 \times 3 - 2 = 489 - 2 = 487$.

Quadratic Equations (Q41-Q45):

41. Correct Option: C ($x < y$)

I. $2x^2 - 11x + 15 = 0 \Rightarrow (2x - 5)(x - 3) = 0 \Rightarrow x = 2.5, 3$

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

II. $2y^2 - 17y + 36 = 0 \Rightarrow (2y - 9)(y - 4) = 0 \Rightarrow y = 4.5, 4$

Since every value of x is strictly less than every value of y , $x < y$.

42. Correct Option: D ($x \leq y$)

I. $x^2 - 14x + 48 = 0 \Rightarrow (x - 6)(x - 8) = 0 \Rightarrow x = 6, 8$

II. $y^2 - 18y + 80 = 0 \Rightarrow (y - 8)(y - 10) = 0 \Rightarrow y = 8, 10$

Comparing: $6 < 8, 6 < 10, 8 = 8, 8 < 10 \Rightarrow x \leq y$.

43. Correct Option: E (Relationship cannot be established)

I. $3x^2 + 13x + 14 = 0 \Rightarrow (3x + 7)(x + 2) = 0 \Rightarrow x = -2.33, -2$

II. $2y^2 + 11y + 12 = 0 \Rightarrow (2y + 3)(y + 4) = 0 \Rightarrow y = -1.5, -4$

Comparing: $-2.33 > -4$ but $-2.33 < -1.5 \Rightarrow$ No relation.

44. Correct Option: D ($x \leq y$)

I. $x^2 = 256 \Rightarrow x = +16, -16$

II. $y = \sqrt{256} \Rightarrow y = +16$ (principal square root is always non-negative)

Comparing: $16 = 16$ and $-16 < 16 \Rightarrow x \leq y$.

45. Correct Option: E (Relationship cannot be established)

I. $x^2 - 7x - 18 = 0 \Rightarrow (x - 9)(x + 2) = 0 \Rightarrow x = 9, -2$

II. $y^2 - 11y + 18 = 0 \Rightarrow (y - 9)(y - 2) = 0 \Rightarrow y = 9, 2$

Comparing: $9 = 9, 9 > 2$, but $-2 < 9$ and $-2 < 2 \Rightarrow$ No relation.

Arithmetic Word Problems (Q46-Q65):

46. Correct Option: B (12 years)

In CI: $P \xrightarrow{4 \text{ yrs}} 2P \xrightarrow{+4 \text{ yrs}} 4P \xrightarrow{+4 \text{ yrs}} 8P$.

Total time = $4 \times 3 = 12$ years.

47. Correct Option: A (16 liters)

Let initial mixture = $5x$ (Liquid A = $4x$, Liquid B = $1x$).

10 L removed: A removed = $\frac{4}{5} \times 10 = 8$ L,

B removed = $\frac{1}{5} \times 10 = 2$ L.

◦ 10 L of B added:

$$\frac{4x - 8}{(1x - 2) + 10} = \frac{2}{3} \Rightarrow \frac{4x - 8}{x + 8} = \frac{2}{3}$$

$$12x - 24 = 2x + 16 \Rightarrow 10x = 40 \Rightarrow x = 4$$

◦ Initial Liquid A = $4 \times 4 = 16$ liters.

48. Correct Option: A (₹4,800)

Ratio of profit = $(12000 \times 8) : (16000 \times 6) = 96000 : 96000 = 1 : 1$.

A's share = $\frac{1}{2} \times 9600 = ₹4,800$.

49. Correct Option: B (180 m)

Speed = $72 \times \frac{5}{18} = 20$ m/s.

Total distance = Speed $\times$ Time = $20 \times 18 = 360$ m.

Length of train = $360 - 180 = 180$ m.

50. Correct Option: B (61 kg)

Total weight of 15 students = $15 \times 45 = 675$ kg.

New total weight of 16 students = $16 \times 46 = 736$ kg.

Weight of new student = $736 - 675 = 61$ kg.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

51. Correct Option: B (₹600)

Let CP = 100 $\Rightarrow$ MP = 140.

$$SP = 140 \times (1 - 0.15) = 119 \quad \Rightarrow$$

Profit = 19%.

$$19\% \equiv 114 \Rightarrow CP(100\%) =$$

$$\frac{114}{19} \times 100 = \text{₹}600.$$

52. Correct Option: B (30 hours)

$$\text{Net rate per hour} = \frac{1}{10} - \frac{1}{15} = \frac{3-2}{30} = \frac{1}{30}.$$

Time to fill = **30** hours.

53. Correct Option: C (4 km/h)

$$\text{Downstream speed } (D) = \frac{24}{2} = 12 \text{ km/h.}$$

$$\text{Upstream speed } (U) = \frac{16}{4} = 4 \text{ km/h.}$$

$$\text{Speed of current} = \frac{D-U}{2} = \frac{12-4}{2} = 4 \text{ km/h.}$$

54. Correct Option: B (360)

"LEADER" has 6 letters with 'E' repeating twice.

$$\text{Total ways} = \frac{6!}{2!} = \frac{720}{2} = \text{360}.$$

55. Correct Option: A (19/66)

Total balls = 5 + 4 + 3 = 12. Total

$$\text{outcomes} = \binom{12}{2} = \frac{12 \times 11}{2} = 66.$$

Favorable outcomes (both same color):

$$\binom{5}{2} + \binom{4}{2} + \binom{3}{2} = 10 + 6 + 3 = 19$$

$$\circ \text{ Probability} = \frac{19}{66}.$$

56. Correct Option: B (192 cm²)

$$2(L + B) = 56 \Rightarrow L + B = 28.$$

$$\text{Given } L - B = 4.$$

$$\text{Adding both: } 2L = 32 \Rightarrow L = 16 \text{ cm,}$$

$$B = 12 \text{ cm.}$$

$$\text{Area} = 16 \times 12 = \text{192 cm}^2.$$

57. Correct Option: B (4% decrease)

Successive change formula: $x + y +$

$$\frac{xy}{100} = -20 + 20 - \frac{400}{100} = -4\% \quad (4\%$$

decrease).

58. Correct Option: D (₹1,025)

$$SI = \frac{P \times R \times T}{100} \Rightarrow 1500 = \frac{P \times 10 \times 3}{100} \Rightarrow P =$$

$$\text{₹}5,000.$$

For 2 years at 10% CI: Effective rate =

$$10 + 10 + \frac{100}{100} = 21\%.$$

$$CI = 5,000 \times 21\% = \text{₹}1,025.$$

59. Correct Option: B (17.5 days)

Let total work = 60 units
(LCM of 20,30).

Efficiency: A = 3 units/day, B = 2 units/day.

Combined work in 5 days =
 $5 \times (3 + 2) = 25$ units.

Remaining work = $60 - 25 = 35$ units
(or $\frac{7}{12}$ of work).

$$\text{Time taken by B} = \frac{35}{2} = \text{17.5 days.}$$

60. Correct Option: B (33)

Let numbers be $3x$ and $5x$.

$$\frac{3x-9}{5x-9} = \frac{12}{23} \Rightarrow 69x - 207 = 60x -$$

$$108 \Rightarrow 9x = 99 \Rightarrow x = 11.$$

$$\text{Smaller number} = 3 \times 11 = \text{33}.$$

61. Correct Option: A (180 km)

Let time by train = t hours. Time by car
= $(6 - t)$ hours.

$$60t + 40(6 - t) = 300 \Rightarrow 20t + 240 =$$

$$300 \Rightarrow 20t = 60 \Rightarrow t = 3 \text{ hours.}$$

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

Distance by train = $3 \times 60 = 180$ km.

62. Correct Option: C (24 years)

6 years ago, ages were $3x$ and $2x$.

Present ages: $3x + 6$ and $2x + 6$.

4 years hence (total 10 years after 6 years ago):

$$\frac{3x + 10}{2x + 10} = \frac{11}{9} \Rightarrow 27x + 90 = 22x + 110$$

$$\Rightarrow 5x = 20 \Rightarrow x = 4$$

A's present age = $3(4) + 6 = 24$ years.

63. Correct Option: B (12.5%)

$$\text{Net profit \%} = 25 - 10 - \frac{25 \times 10}{100} = 15 - 2.5 = 12.5\%$$

64. Correct Option: A (440 cm^2)

Curved Surface Area = $2\pi rh$ =

$$2 \times \frac{22}{7} \times 5 \times 14 = 2 \times 22 \times 5 \times 2 = 440 \text{ cm}^2$$

65. Correct Option: B (7 hours)

Let capacity = 60 units
(LCM of 12, 15, 20).

Rates: $A = 5 \text{ u/h}$, $B = 4 \text{ u/h}$, $C = 3 \text{ u/h}$.

Hour 1: $A + B = 5 + 4 = 9$ units.

Hour 2: $A + C = 5 + 3 = 8$ units.

In a 2-hour cycle, $(9 + 8) = 17$ units are filled.

In 6 hours (3 cycles): $17 \times 3 = 51$ units.

Remaining = $60 - 51 = 9$ units.

On the 7th hour, $A + B$ work and fill exactly 9 units.

Total time = $6 + 1 = 7$ hours.

SECTION III: REASONING ABILITY

Square Table Arrangement (Q66–Q70):

Deduction:

4 corners face OUT, 4 middle edges face IN.

B is at a corner (Facing OUT).

A sits 2nd to right of $B \Rightarrow A$ is at a corner (Facing OUT).

3 persons between A and $F \Rightarrow F$ is opposite A at a corner (Facing OUT).

C sits 3rd to left of $F \Rightarrow C$ is at a middle side (Facing IN).

G faces IN $\Rightarrow G$ is at a middle edge.

D cannot be adjacent to B or C and E is 2nd to right of $D \Rightarrow D$ is placed at the remaining corner (Facing OUT), placing E at a side.

H does not sit adjacent to A .

66. Correct Option: A (A)

67. Correct Option: B (Two)

68. Correct Option: E (A - or based on facing IN vs OUT group)

69. Correct Option: E (Immediate left)

70. Correct Option: C (C)

Syllogisms (Q71–Q75):

71. Correct Option: A (Only I follows)

Some funds are capital and *No capital is debt* $\Rightarrow$ the part of funds that is capital can never be debt. Thus, "Some funds are not debt" is strictly true.

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

72. Correct Option: A (Only I follows)

There is no negative restriction preventing "yields" from expanding to encompass all "assets".

73. Correct Option: E (Both I and II follow)

Since *All cash is loan* and *No credit is cash*, the portion of loans that is cash can never be credit (I follows). All deposits can sit inside cash without violating any given constraints (II follows).

74. Correct Option: E (Both I and II follow)

Stocks are entirely inside shares, and no share is option $\Rightarrow$ No stock is option (I follows). Options cannot be shares, and all options are futures $\Rightarrow$ the futures that are options are not shares (II follows).

75. Correct Option: B (Only II follows)

All currency is gold, and no currency can be exchange $\Rightarrow$ the part of gold that is currency can never be exchange (II follows).

Floor Puzzle (Q76–Q80):

Floor Arrangement:

Floor 8: T

Floor 7: W

Floor 6: Q

Floor 5: V

Floor 4: R

Floor 3: S

Floor 2: P

Floor 1: U

76. Correct Option: A (T)

77. Correct Option: D (Four - Floors 3, 4, 5, 6)

78. Correct Option: E (No one - Ground floor)

79. Correct Option: C (Floor 5)

80. Correct Option: D (V - Odd/Even floor positioning)

Inequalities (Q81–Q85):

81. Correct Option: A (Only I follows)

$A \geq B = C > F \Rightarrow A > F$ (True).

Between D and E, signs are opposite ($D < C > F \geq E$), so no relation.

82. Correct Option: E (Both I and II follow)

$T > R \geq Q > P \Rightarrow T > P$ (True).

$U \geq R = S \geq Q \Rightarrow U \geq Q$ (True).

83. Correct Option: E (Both I and II follow)

$M \geq N > O = P \geq Q \Rightarrow M > Q$ (True).

$N > P > R \Rightarrow N > R$ (True).

84. Correct Option: A (Only I follows)

$X = Y \geq Z > W > V \Rightarrow X > V$ (True).

Between Z and U, opposite signs ($Z > W \leq U$).

85. Correct Option: A (Only I follows)

$N \geq M = L > K \geq J \Rightarrow N > J$ (True).

Between K and O, $K < M > O$ (No relation).

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

Direction & Distance (Q86-Q90):

Symbols: @ = North 5m, # = South 5m,
\$ = East 8m, % = West 8m

Expression: $P@Q\$R\#S\%T$

P is 5m North of Q

Q is 8m East of R

R is 5m South of S

S is 8m West of T

86. Correct Option: A (North-West)

P is North-West with respect to S (P is at (8,5), S is at (0,5), so P is due East of S at altitude, relative position evaluates to North-West).

87. Correct Option: A ($\sqrt{89}$ m)

$$\Delta x = 8m, \quad \Delta y = 5m \Rightarrow$$

$$\text{Distance} = \sqrt{8^2 + 5^2} =$$

$$\sqrt{64 + 25} = \sqrt{89} \text{ m.}$$

88. Correct Option: A (5 m)

- If U is 8m East of S , U aligns directly North of R at a distance of 5m.

89. Correct Option: C (South-East)

90. Correct Option: A (East)

Machine Input-Output (Q91-Q95):

Rule: Words arranged alphabetically from left in ascending order; numbers arranged in descending order alternating with words.

Steps for Given Input:

Input: 57 credit 24 stock 91 asset 38 fund

Step I: asset 91 57 credit 24 stock 38 fund

Step II: asset 91 credit 57 24 stock 38 fun

Step III: asset 91 credit 57 fund 38 24 stock

Step IV: asset 91 credit 57 fund 38 stock 24

91. Correct Option: B (credit)

In Step II, third element from left is credit.

92. Correct Option: B (4 steps)

93. Correct Option: A (Second)

In Step III, 'stock' is at the 1st position from right (or 2nd before final swap).

94. Correct Option: A (asset 91 credit 57 fund 38 stock 24)

95. Correct Option: A (115)

Highest number = 91, Lowest number = 24 $\Rightarrow 91 + 24 = 115$.

Coding-Decoding (Q96-Q100):

Decoded Dictionary:

market $\rightarrow$ pa

risk $\rightarrow$ ki

creates $\rightarrow$ ne

volatility $\rightarrow$ jo

asset $\rightarrow$ ma

security $\rightarrow$ da

requires $\rightarrow$ wo

capital $\rightarrow$ fe

needs $\rightarrow$ lu

yield $\rightarrow$ vo

Spardhaguru Skill Edge Aptitude Academy

1st Floor, 608, Panchamantra Rd, P and T Block, Jayanagar, Kuvempunagara, Mysuru, Karnataka 570023

96. Correct Option: A (jo)

97. Correct Option: C (security)

98. Correct Option: A (vo pa ki)

99. Correct Option: B (fe)

100. Correct Option: A (bi da)

