

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: _____

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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.

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SPARDHAGURU INDIA PRIVATE LIMITED

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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.

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- 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

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Rough Sheets & Stationery:

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

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- 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 (30 Questions)

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

Digital public infrastructure (DPI) has emerged as a cornerstone of inclusive economic development across emerging economies. By modularizing identification, real-time retail payment highways, and consent-driven data-sharing frameworks, governments have substantially lowered transaction friction for marginalized communities. This architectural leap has largely disintermediated predatory informal credit markets, integrating millions of unbanked citizens into formal banking ecosystems.

However, rapid digital transition poses structural vulnerabilities. Algorithmic credit scoring systems often inadvertently reinforce historical economic biases, as thin-file borrowers lack traditional collateral or continuous digital footprints. Furthermore, escalating cybersecurity vulnerabilities and data concentration among a few dominant fintech gatekeepers threaten systemic resilience. To sustain inclusive growth, regulatory authorities must complement technological deployment with aggressive digital literacy initiatives and enforceable consumer protection frameworks.

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1. What is the primary focus of the passage?

- A) The complete failure of legacy banking systems in emerging markets
- B) The benefits and structural challenges of digital public infrastructure
- C) The absolute necessity of banning algorithmic lending platforms
- D) Comparison between public and private cybersecurity investments
- E) How credit scoring models eliminate economic disparity

2. According to the passage, what is an unintended risk of algorithmic credit evaluation?

- A) Rapid expansion of uncollateralized lending
- B) Complete elimination of fintech gatekeepers
- C) Perpetuation of historical financial biases among thin-file borrowers
- D) Over-reliance on physical collateral requirements
- E) Hyper-inflation in retail payments

3. Which word is most SIMILAR in meaning to **disintermediated** as used in the passage?

- A) Integrated B) Bypassed
- C) Subsidized D) Facilitated
- E) Regulated

4. Which word is most OPPOSITE in meaning to **resilience** as used in the passage?

- A) Robustness B) Tenacity

- C) Vulnerability D) Flexibility
- E) Durability

5. Which of the following measures is suggested to ensure sustainable growth?

- A) Total reliance on decentralized autonomous systems
- B) Banning third-party fintech developers
- C) Combining technology deployment with digital literacy and consumer protection
- D) Re-establishing traditional informal credit channels
- E) Mandating cash-only retail transactions

Directions (Q6–Q10): In each sentence, four words are given in bold (A, B, C, D). Identify the word that is misspelt or contextually inappropriate.

6. The monetary **committee** (A) expressed **skepticism** (B) regarding the **sustainable** (C) recovery of industrial **output** (D).

- A) Only A B) Only B
- C) Only C D) Only D E) All are correct

7. The bank **announced** (A) a **concession** (B) in interest rates to **stimulate** (C) domestic credit **absorbtion** (D).

- A) Only A B) Only B
- C) Only C D) Only D E) All are correct

8. Rapid **depriciation** (A) of the domestic currency **exacerbated** (B) inflationary **pressures** (C) on essential **imports** (D).

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- A) Only A B) Only B
C) Only C D) Only D E) All are correct

9. Stringent (A) regulatory **oversight** (B) is necessary to **prevent** (C) fraudulent financial **transanctions** (D).

- A) Only A B) Only B
C) Only C D) Only D E) All are correct

10. The auditor (A) detected **discrepancies** (B) during the **preliminary** (C) balance sheet **examination** (D).

- A) Only A B) Only B
C) Only C D) Only D E) All are correct

Directions (Q11–Q15): Rearrange the following six sentences (A, B, C, D, E, F) into a coherent paragraph.

- (A) This liquidity shock immediately translated into surging borrowing costs across commercial sectors.
(B) Global central banks concurrently tightened monetary policy to curb multi-decade high inflation rates.
(C) Consequently, corporate investment and private capital expenditure experienced a sharp deceleration.
(D) The simultaneous rate hikes drained surplus capital from secondary credit markets.
(E) The modern global economy faced an unprecedented structural tightening cycle in recent years.
(F) To restore equilibrium, fiscal policymakers had to offer targeted incentives to crucial manufacturing sectors.

11. Which of the following is the FIRST sentence?

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

12. Which of the following is the SECOND sentence?

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

13. Which of the following is the THIRD sentence?

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

14. Which of the following is the FOURTH sentence?

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

15. Which of the following is the SIXTH (LAST) sentence?

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

Directions (Q16–Q20): Identify the grammatically incorrect segment.

16. Not only the branch manager (A) / but also the assistant accountants (B) / was unaware of the security breach (C) / at the central server. (D) / No error (E)

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

17. The committee have submitted (A) / its final recommendations (B) / on the proposed merger (C) / to the board of directors. (D) / No error (E)

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

18. No sooner had the interest rate hike (A) / been announced by the governor (B) / when the stock index experienced

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(C) / a steep downward correction. (D) / No error (E)

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

19. The new sovereign bond scheme (A) / is much more preferable than (B) / any conventional term deposit (C) / offered by commercial lenders. (D) / No error (E)

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

20. Each of the newly recruited probationary officers (A) / are required to complete (B) / the compliance training module (C) / before starting operations. (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 sentence.

21. The reserve bank's stance remained so ____ that market participants found it difficult to ____ the timeline for rate reductions.

- A) transparent ... anticipate
- B) ambiguous ... gauge
- C) definitive ... calculate
- D) rigid ... overlook
- E) volatile ... confirm

22. Despite the ____ performance of export revenues, domestic consumer spending helped ____ the broader economic growth.

- A) lacklustre ... sustain
- B) robust ... impede

C) dismal ... derail

D) exceptional ... suppress

E) stagnant ... erode

23. Increasing default rates have ____ the lender's capital reserves, compelling the management to ____ retail credit expansion.

- A) expanded ... encourage
- B) eroded ... curb
- C) bolstered ... pause
- D) stabilized ... accelerate
- E) depleted ... promote

24. The inquiry revealed multiple ____ in the procurement register, confirming that transaction values had been ____.

- A) harmonies ... modified
- B) inaccuracies ... authentic
- C) discrepancies ... overstated
- D) alignments ... fabricated
- E) clearances ... delayed

25. An effective developmental policy must ____ structural rural distress without ____ private capital participation.

- A) ignore ... advancing
- B) alleviate ... discouraging
- C) aggravate ... allowing
- D) highlight ... restricting
- E) perpetuate ... boosting

Directions (Q26–Q30): Match Column 1 with Column 2 to form meaningful sentences.

26.

Column 1:

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- (A) The introduction of central bank digital currency
(B) Extreme climate events across agrarian zones
(C) Strengthening cybersecurity protocols

Column 2:

- (D) has become mandatory to prevent unauthorized network intrusions.
(E) aims to enhance payment efficiency and reduce physical cash management costs.
(F) have severely disrupted seasonal crop yields and driven food inflation.
A) A-E, B-F, C-D
B) A-D, B-E, C-F
C) A-F, B-D, C-E
D) A-E, B-D, C-F
E) None of these

27.

Column 1:

- (A) Prudent asset-liability management
(B) Escalating crude oil import costs
(C) Microfinance institutions have played a vital role

Column 2:

- (D) in extending financial access to low-income women entrepreneurs.
(E) protects commercial banks from unexpected interest rate shocks.
(F) contributed significantly to expanding the national current account deficit.
A) A-D, B-E, C-F
B) A-E, B-F, C-D

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

28.

Column 1:

- (A) Widespread adoption of digital tax filing
(B) Unhedged foreign currency borrowings
(C) Continuous professional development

Column 2:

- (D) exposes corporations to severe exchange rate volatility.
(E) has drastically enhanced government revenue collection transparency.
(F) is essential for banking professionals to maintain compliance standards.
A) A-E, B-D, C-F
B) A-D, B-E, C-F
C) A-F, B-E, C-D
D) A-E, B-F, C-D
E) None of these

29.

Column 1:

- (A) Capital adequacy ratio mandates
(B) Supply chain realignments toward regional hubs
(C) High household savings rates

Column 2:

- (D) provide a stable domestic funding base for bank credit growth.
(E) ensure that lenders absorb a reasonable quantum of loan losses.

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(F) help reduce operational dependence on single-source suppliers.

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

30.

Column 1:

- (A) Strict enforcement of bankruptcy codes
- (B) Sovereign wealth fund investments
- (C) The expansion of renewable energy generation

Column 2:

- (D) provides patient capital for multi-year infrastructure ventures.
- (E) helps reduce national dependency on imported fossil fuels.
- (F) expedites time-bound recovery of stressed non-performing assets.
- A) A-F, B-D, C-E
- B) A-D, B-E, C-F
- C) A-E, B-F, C-D
- D) A-F, B-E, C-D
- E) None of these

SECTION II: QUANTITATIVE APTITUDE (35 Questions)

Directions (Q31-Q35): Study the data and answer the questions.

A manufacturing plant produces three electronic components: A, B, and C. Total production in a month is 80,000 units.

Percentage distribution: Component A = 30%, Component B = 45%, Component C = 25%.

Ratio of Defective to Non-Defective units produced:

- Component A → 1 : 5
- Component B → 1 : 8
- Component C → 1 : 4

31. What is the ratio of defective units of Component A and Component B combined to non-defective units of Component C?

- A) 1 : 2 B) 2 : 3 C) 9 : 16
- D) 7 : 12 E) 5 : 8

32. If non-defective units of Component A are sold at ₹40 each and non-defective units of Component B are sold at ₹50 each, what is the total revenue generated from their sales?

- A) ₹24,00,000 B) ₹22,50,000
- C) ₹25,00,000 D) ₹23,60,000
- E) ₹21,80,000

33. If defective units of Component C are repaired at ₹15 per unit, find the total expenditure incurred on repairing Component C.

- A) ₹50,000 B) ₹60,000
- C) ₹75,000 D) ₹45,000
- E) ₹65,000

34. Total non-defective production of Component B is what percentage of the total overall production of all components combined?

- A) 36% B) 40% C) 42%

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D) 38% E) 35%

35. Find the total number of non-defective units produced across all three components together.

A) 68,000 B) 65,000 C) 69,000
D) 67,000 E) 70,000

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

36. 8, 16, 48, 192, 960, X

A) 4800 B) 5760 C) 5240
D) 6400 E) 5880

37. 15, 17, 26, 53, 117, X

A) 242 B) 238 C) 246
D) 250 E) 236

38. 6, 14, 36, 98, 276, X

A) 782 B) 812 C) 796
D) 824 E) 804

39. 320, 308, 284, 248, 200, X

A) 140 B) 136 C) 144
D) 150 E) 132

40. 4, 9, 25, 73, 217, X

A) 649 B) 651 C) 645
D) 657 E) 641

Directions (Q41–Q45): Solve both equations and select the correct relationship between x and y.

41.

I. $2x^2 - 9x + 10 = 0$

II. $2y^2 - 13y + 21 = 0$

A) $x > y$ B) $x \geq y$
C) $x < y$ D) $x \leq y$

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

42.

I. $x^2 - 16x + 63 = 0$

II. $y^2 - 20y + 99 = 0$

A) $x > y$ B) $x \geq y$
C) $x < y$ D) $x \leq y$

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

43.

I. $3x^2 + 17x + 24 = 0$

II. $2y^2 + 13y + 20 = 0$

A) $x > y$ B) $x \geq y$
C) $x < y$ D) $x \leq y$

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

44.

I. $x^2 = 324$

II. $y = \sqrt{324}$

A) $x > y$ B) $x \geq y$
C) $x < y$ D) $x \leq y$

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

45.

I. $x^2 - 5x - 24 = 0$

II. $y^2 - 14y + 48 = 0$

A) $x > y$
B) $x \geq y$
C) $x < y$
D) $x \leq y$

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

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Directions (Q46–Q65): Word Problems.

46. A sum of money triples itself in 3 years at compound interest compounded annually. In how many years will it become 27 times itself?

- A) 6 years B) 9 years
C) 12 years D) 8 years
E) 15 years

47. A vessel contains a mixture of milk and water in the ratio 5 : 1. If 12 litres of the mixture is removed and replaced with 12 litres of water, the ratio becomes 5 : 3. What was the initial quantity of milk in the vessel?

- A) 40 litres B) 50 litres
C) 45 litres D) 60 litres
E) 35 litres

48. P and Q invest in a business. P puts in ₹15,000 for 8 months and Q puts in ₹20,000 for 9 months. If the total annual profit is ₹15,000, what is P's share?

- A) ₹5,000 B) ₹6,000
C) ₹7,500 D) ₹6,500
E) ₹5,500

49. A train traveling at 90 km/h crosses a bridge of length 250 m in 20 seconds. What is the length of the train?

- A) 200 m B) 250 m
C) 300 m D) 220 m
E) 280 m

50. The average age of 24 students in a class is 15 years. If the teacher's age is included, the average increases by 1 year. What is the age of the teacher?

- A) 38 years B) 40 years
C) 42 years D) 39 years
E) 45 years

51. A merchant marks goods 30% above the cost price and allows a discount of 10%. If he makes a profit of ₹340, find the cost price.

- A) ₹2,000 B) ₹2,500
C) ₹1,800 D) ₹2,200
E) ₹2,400

52. Tap A can fill a tank in 12 hours and Tap B can empty it in 18 hours. If both taps are opened together, how many hours will it take to fill the tank?

- A) 30 hours B) 36 hours
C) 24 hours D) 40 hours
E) 28 hours

53. A boat travels 36 km downstream in 3 hours and 20 km upstream in 4 hours. What is the speed of the river current?

- A) 3 km/h B) 3.5 km/h
C) 4 km/h D) 2.5 km/h
E) 2 km/h

54. In how many different ways can the letters of the word "DETAIL" be arranged such that the vowels always occupy the odd places?

- A) 36 B) 72 C) 120 D) 144 E) 18

55. A bag contains 4 red, 5 green, and 6 white balls. If two balls are drawn at random, what is the probability that both balls are of the same colour?

- A) 31/105 B) 29/105

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C) 34/105 D) 1/3 E) 8/35

56. The length of a rectangular plot is 6 m more than its breadth. If the perimeter is 68 m, what is the area of the plot?

- A) 270 sq m B) 280 sq m
C) 265 sq m D) 285 sq m
E) 275 sq m

57. A worker's basic salary was increased by 25% and later decreased by 20%. What is the net percentage change in his salary?

- A) 5% increase B) No change
C) 5% decrease D) 2% decrease
E) 4% increase

58. The simple interest on a principal for 2 years at 12% p.a. is ₹1,440. What will be the compound interest on the same sum for 2 years at 10% p.a.?

- A) ₹1,240 B) ₹1,260
C) ₹1,280 D) ₹1,320
E) ₹1,200

59. A can complete a work in 16 days and B can complete it in 24 days. Both work together for 6 days, after which B leaves. How many days will A take to complete the remaining work?

- A) 5 days B) 6 days
C) 7 days D) 4 days
E) 8 days

60. Two numbers are in the ratio 4 : 7. If 6 is added to each number, the ratio

becomes 5 : 8. What is the sum of the two original numbers?

- A) 44 B) 66 C) 55 D) 77 E) 88

61. A man travels 240 km in 5 hours, partly by bus at 40 km/h and partly by train at 60 km/h. Find the distance traveled by train.

- A) 120 km B) 100 km
C) 150 km D) 140 km
E) 160 km

62. The ratio of the present ages of X and Y is 5 : 4. Six years ago, the ratio of their ages was 4 : 3. What will be X's age 5 years hence?

- A) 30 years B) 35 years
C) 40 years D) 25 years
E) 32 years

63. A shopkeeper buys an article at a discount of 20% on the list price and sells it at a discount of 10% on the list price. What is his profit percentage?

- A) 10% B) 12.5%
C) 15% D) 20%
E) 25%

64. Find the total surface area of a solid cylinder having base radius 7 cm and height 10 cm. (Use $\pi = 22/7$)

- A) 748 sq cm B) 704 sq cm
C) 680 sq cm D) 720 sq cm
E) 792 sq cm

65. Pipe P can fill a cistern in 15 hours, Pipe Q in 20 hours, and Pipe R can empty it in 30 hours. If all three pipes

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are opened simultaneously, in how many hours will the cistern be completely filled?

- A) 10 hours B) 12 hours
C) 15 hours D) 8 hours
E) 14 hours

SECTION III: REASONING ABILITY (35 Questions)

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

Twelve people are sitting in two parallel rows containing six people each such that they are equidistant from each other. In row 1, Anika, Bianca, Catlyn, Dhruv, Esha and Feroj are sitting facing South. In row 2, Parul, Qadir, Rudra, Saumya, Tanuj and Vikram are sitting facing North. Therefore, in the given seating arrangement, each member sitting in a row faces another member of the other row. Three people sit between Catlyn and Dhruv. Either Catlyn or Dhruv sits at an extreme end of the line. The one who faces Dhruv sits third to the left of Rudra. Saumya faces the one who sits third to the left of Anika and he cannot sit adjacent to Rudra. The immediate neighbour of Qadir faces the immediate neighbour of Anika. Only one person sits between Parul and Tanuj, who is facing the one sitting on the immediate right of Esha. Neither Esha nor Feroj faces Rudra. Vikram and Qadir cannot sit adjacent to each other.

66. Who among the following faces Bianca?

- (a) Parul (b) Qadir (c) Tanuj

- (d) Rudra (e) Saumya

67. Who among sit at the extreme ends of the rows?

- (a) Dhruv, Qadir (b) Tanuj, Feroj
(c) Esha, Saumya (d) Bianca, Tanuj
(e) Feroj, Qadir

68. If Esha is related to Parul in the same way as Catlyn is related to Saumya, which of the following is Anika related to following the same pattern?

- (a) Vikram (b) Rudra (c) Qadir
(d) Tanuj (e) Can't be determined

69. How many persons are sitting between Esha and Feroj?

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

70. Four of the following five are alike in a certain way based on the given arrangement and so form a group. Which is the one that does not belong to that group?

- (a) Parul–Dhruv (b) Qadir–Anika
(c) Qadir–Feroj (d) Saumya–Bianca
(e) Tanuj–Anika

Directions (Q71–Q75): In each question, two/three statements are given followed by two conclusions. Choose the correct option.

71. Statements:

- All loans are credits.
- Only a few credits are debits.
- No debit is cash.

Conclusions:

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- I. Some credits are not cash.
II. All loans can never be debit.
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

72. Statements:

- Some shares are bonds.
- All bonds are equities.
- Only a few equities are options.

Conclusions:

- I. All shares can be options.
II. Some bonds are options.
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 fund is asset.
- All assets are holdings.
- Only a few holdings are deposits.

Conclusions:

- I. Some holdings are not fund.
II. All deposits can be fund.
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 bills are invoices.
- All invoices are receipts.
- No receipt is voucher.

Conclusions:

- I. No bill is voucher.
II. Some invoices are not vouchers.
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 accounts are ledgers.
- No ledger is balance.
- All balances are drafts.

Conclusions:

- I. Some accounts are drafts.
II. All drafts can never be ledger.
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 floor puzzle and answer the questions.

Twelve people are sitting in two parallel rows containing six people each such that they are equidistant from each other. In row 1: P, Q, R, S, T and V are seated and all of them are facing South. In row 2: A, B, C, D, E and F are seated and all of them are facing North. Therefore, in the given seating arrangement, each member seated in a row faces another member of the row. S sits third to the right of Q, either S or Q sits at an extreme end of the line. The one who faces Q sits second to the right of E. Two people sit between B and F,

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neither B nor F sits at an extreme end of the line. The immediate neighbour of B faces the person who sits third to the left of P. R and T are immediate neighbours. C sits second to the left of A. T does not face the immediate neighbour of D.

76. Who amongst sit at the extreme ends of the rows?

- (a) S, D (b) Q A (c) V, C
(d) P, D (e) Q F

76. Who amongst the following faces S?

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

78. How many persons are seated between V and R?

- (a) one (b) two (c) three
(d) four (e) None of these

79. P is related to A in the same way as S is related to B based on the given arrangement. Which of the following is T related to, following the same pattern?

- (a) C (b) D (c) E
(d) F b (e) Cannot be determined

80. Which of the following is true regarding T?

- (a) F faces T
(b) V is an immediate neighbor of T
(c) F faces the one who is second to the right of T
(d) T sits at one of the extreme ends of the line.
(e) Q sits second to the right of T

Directions (Q81–Q85): Relationship inequality statements.

81. Statements:

$$P \geq Q = R > S; T \leq U < R$$

Conclusions: I. $P > U$ \quad II. $S < T$

- 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:

$$K < L \leq M = N; O > M \leq P$$

Conclusions: I. $O > K$ \quad II. $P \geq L$

- 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:

$$W \geq X > Y = Z; A \leq Z > B$$

Conclusions: I. $W > A$ \quad II. $X > B$

- 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:

$$E = F \geq G > H; I < H \leq J$$

Conclusions: I. $E > I$ \quad II. $G > J$

- 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:

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$$C \leq D < E = F; G \geq F > H$$

Conclusions: I. $G > C$ \quad II. $D < H$

- 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): Coded 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: $M@N\$O\#P\%Q$

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

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

87. What is the shortest distance between N and P?

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

88. If $X\$P$, what is the distance between O and X?

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

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

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

90. If $Z@O$, in which direction is Z relative to N?

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

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

An arrangement machine shifts words and numbers alternately: word alphabetically (ascending), number descending.

Input: 48 bond 15 yield 72 draft 36 audit

Step I: audit 72 48 bond 15 yield draft 36

Step II: audit 72 bond 48 15 yield draft 36

Step III: audit 72 bond 48 draft 36 15 yield

Step IV: audit 72 bond 48 draft 36 yield 15

Step IV is the final step.

New Input: 64 credit 18 vault 82 asset 42 debt

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

- A) 64 B) credit C) 18 D) debt E) asset

92. How many total 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 'vault' from the right end?

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

94. Which of the following represents Step IV?

- A) asset 82 credit 64 debt 42 vault 18
B) asset 82 credit 64 vault 42 debt 18
C) asset 82 credit 18 vault 64 debt 42
D) asset 82 debt 64 credit 42 vault 18

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E) No Step IV needed

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

A) 78 B) 82 C) 80 D) 84 E) 100

Directions (Q96–Q100): Artificial Language Coding.

'retail banking drives growth' → 'zi ka lo tu' 'growth demands secure access' → 'tu we ma re' 'retail secure provides credit' → 'ka re no fi' 'drives credit access yield' → 'lo no ma ya'

96. What is the code for 'banking'?

A) zi
B) ka
C) lo
D) tu
E) we

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

A) retail
B) secure
C) growth
D) access
E) credit

98. Which of the following could represent 'yield retail growth'?

A) ya ka tu
B) zi ka lo
C) fi re tu
D) ma no we
E) ya lo re

99. What is the code for 'credit'?

A) no
B) fi
C) ka

D) lo

E) zi

100. If 'provides cash' is coded as 'fi be', what is the code for 'cash access'?

A) be ma
B) be we
C) be no
D) ma fi
E) zi be

SECTION I: ENGLISH LANGUAGE

1. Correct Answer: B

Explanation: The passage discusses both the inclusive benefits (financial inclusion, disintermediating informal lenders) and the structural risks/challenges (algorithmic bias, data concentration, cybersecurity) of DPI.

2. Correct Answer: C

Explanation: The passage explicitly states that *"algorithmic credit scoring systems often inadvertently reinforce historical economic biases, as thin-file borrowers lack traditional collateral"*.

3. Correct Answer: B

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Explanation: *"Disintermediated"*

means bypassing or eliminating intermediaries/middlemen in a supply chain or market.

4. Correct Answer: C

Explanation: *"Resilience"* means the capacity to recover quickly from difficulties or toughness; its antonym is

Vulnerability.

5. Correct Answer: C

Explanation: The final sentence advises that authorities must *"complement technological deployment with aggressive digital literacy initiatives and enforceable consumer protection frameworks."*

6. Correct Answer: C

Explanation: The incorrect spelling is **sustanable**; the correct spelling is **sustainable**.

7. Correct Answer: D

Explanation: The incorrect spelling is **absorbtion**; the correct spelling is **absorption**.

8. Correct Answer: A

Explanation: The incorrect spelling is **depriciation**; the correct spelling is **depreciation**.

9. Correct Answer: D

Explanation: The incorrect spelling is **transanctions**; the correct spelling is **transactions**.

10. Correct Answer: D

Explanation: The incorrect spelling is **examinasion**; the correct spelling is **examination**.

Para Jumble (Q11–Q15):

Proper Order:

1. **E:** *The modern global economy faced an unprecedented structural*

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tightening cycle in recent years.

(Introduces the core theme)

2. **B:** *Global central banks concurrently tightened monetary policy to curb multi-decade high inflation rates.*

(Elaborates on the tightening cycle)

3. **D:** *The simultaneous rate hikes drained surplus capital from secondary credit markets.* (Explains the mechanism of rate hikes)

4. **A:** *This liquidity shock immediately translated into surging borrowing costs.* (Connects the capital drain/liquidity shock to borrowing costs)

5. **C:** *Consequently, corporate investment and private capital expenditure experienced a sharp deceleration.* (Outcome of higher borrowing costs)

6. **F:** *To restore equilibrium, fiscal policymakers had to offer targeted incentives to crucial manufacturing*

sectors. (Concluding remedial action)

Sequence: E – B – D – A – C – F

- 11. First sentence: C (E)
- 12. Second sentence: A (B)
- 13. Third sentence: C (D)
- 14. Fourth sentence: B (A)

15. Sixth sentence: D (F)

16. Correct Answer: C

Explanation: When using "Not only... but also...", the verb agrees with the subject closest to it. "Assistant accountants" is plural, so it must be **were unaware**, not *was unaware*.

17. Correct Answer: A

Explanation: The pronoun later used is singular (*its final recommendations*), meaning the committee acts as a single collective unit. Therefore, it should be **has submitted**, not *have submitted*.

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18. Correct Answer: C

Explanation: The correlative conjunction pair is "*No sooner had... than...*", not *when*.

19. Correct Answer: B

Explanation: The word "*preferable*" is already comparative and takes the preposition **to** (not *than*); also, "*much more preferable*" contains redundant comparison. It should be **preferable to**.

20. Correct Answer: B

Explanation: The subject is "*Each*", which is singular and requires a singular verb: **is required**, not *are required*.

21. Correct Answer: B

Explanation: **ambiguous ... gauge** fits contextually: because the stance was unclear/ambiguous, participants found it hard to measure/gauge the timeline.

22. Correct Answer: A

Explanation: **lacklustre ... sustain** fits best ("Despite the poor/lacklustre export revenues, domestic spending helped maintain/sustain growth").

23. Correct Answer: B

Explanation: **eroded ... curb** fits logically (default rates depleted/eroded reserves, forcing management to restrain/curb lending).

24. Correct Answer: C

Explanation: **discrepancies ... overstated** fits perfectly in an audit/procurement context.

25. Correct Answer: B

Explanation: **alleviate ... discouraging** creates a balanced, positive developmental objective.

26. Correct Answer: A

○ **Matches:** A-E, B-F, C-D

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27. Correct Answer: B

- **Matches:** A-E, B-F, C-D

28. Correct Answer: A

- **Matches:** A-E, B-D, C-F

29. Correct Answer: B

- **Matches:** A-E, B-F, C-D

30. Correct Answer: A

- **Matches:** A-F, B-D, C-E

SECTION II: QUANTITATIVE APTITUDE

Data Set Breakdown (Q31–Q35):

Total Units = 80,000

Component A: 30% of 80,000 =
24,000

Defective : Non-Defective = 1:5 $\Rightarrow$

Defective = $\frac{1}{6} \times 24,000 = 4,000$;

Non-Defective = $\frac{5}{6} \times 24,000 = 20,000$

Component B: 45% of 80,000 =
36,000

Defective : Non-Defective = 1:8 $\Rightarrow$

Defective = $\frac{1}{9} \times 36,000 = 4,000$;

Non-Defective = $\frac{8}{9} \times 36,000 = 32,000$

Component C: 25% of 80,000 =
20,000

Defective : Non-Defective = 1:4 $\Rightarrow$

Defective = $\frac{1}{5} \times 20,000 = 4,000$;

Non-Defective = $\frac{4}{5} \times 20,000 = 16,000$

31. Correct Answer: A

Defective (A + B) = 4,000 + 4,000 =
8,000

Non-Defective (C) = 16,000

Ratio = 8,000:16,000 = 1:2

32. Correct Answer: A

Revenue = (20,000 $\times$ 40) +
(32,000 $\times$ 50) = 8,00,000 +
16,00,000 = ₹24,00,000

33. Correct Answer: B

Repair Cost = 4,000 $\times$ 15 = ₹60,000

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34. Correct Answer: B

$$\text{Percentage} = \frac{32,000}{80,000} \times 100 = 40\%$$

35. Correct Answer: A

○ Total	Non-Defective
= 20,000 + 32,000 +	
16,000 = 68,000	

Number Series (Q36–Q40):

36. Correct Answer: B

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

$$X = 960 \times 6 = 5760$$

37. Correct Answer: A

Pattern: $+1^3 + 1(+2), +2^3 + 1(+9), +3^3 + 1(+28), +4^3 + 1(+65), +5^3 + 1(+126)$

$$X = 117 + 126 = 242$$

38. Correct Answer: B

Differences: 8, 22, 62, 178

Pattern of differences: $(\text{diff} \times 3) - 2 \Rightarrow$

$$178 \times 3 - 2 = 532$$

$$X = 276 + 532 = 812$$

39. Correct Answer: A

Differences: $-12, -24, -36, -48, -60$

$$X = 200 - 60 = 140$$

40. Correct Answer: A

Pattern: $\times 3 - 3, \times 3 - 2, \times 3 - 2 \Rightarrow$

Better viewed as: $+5, +16, +48, +144$

(Powers of 3: $5 \times 1, 5 \times 3 + 1 \dots$) or

$$(n \times 3) - 3, 9 \times 3 - 2 = 25, 25 \times 3 - 2 =$$

$$73, 73 \times 3 - 2 = 217, 217 \times 3 - 2 =$$

$$649.$$

Quadratic Equations (Q41–Q45):

41. Correct Answer: D

$$\text{I: } 2x^2 - 9x + 10 = 0 \Rightarrow (2x - 5)(x - 2) = 0 \Rightarrow x = 2, 2.5$$

$$\text{II: } 2y^2 - 13y + 21 = 0 \Rightarrow (2y - 7)(y - 3) = 0 \Rightarrow y = 3, 3.5$$

Comparing: All values of $x \leq y$ (specifically $x < y$).

42. Correct Answer: D

$$\text{I: } x^2 - 16x + 63 = 0 \Rightarrow (x - 7)(x - 9) = 0 \Rightarrow x = 7, 9$$

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II: $y^2 - 20y + 99 = 0 \Rightarrow (y - 9)(y -$

$11) = 0 \Rightarrow y = 9, 11$

Comparing: $x \leq y$.

43. Correct Answer: E

I: $3x^2 + 17x + 24 = 0 \Rightarrow (3x + 8)(x + 3) = 0 \Rightarrow x = -2.67, -3$

II: $2y^2 + 13y + 20 = 0 \Rightarrow (2y + 5)(y + 4) = 0 \Rightarrow y = -2.5, -4$

Comparing: Relationship cannot be established.

44. Correct Answer: D

I: $x^2 = 324 \Rightarrow x = +18, -18$

II: $y = \sqrt{324} \Rightarrow y = +18$

Comparing: $x \leq y$.

45. Correct Answer: E

I: $x^2 - 5x - 24 = 0 \Rightarrow (x - 8)(x + 3) = 0 \Rightarrow x = 8, -3$

II: $y^2 - 14y + 48 = 0 \Rightarrow (y - 6)(y - 8) = 0 \Rightarrow y = 6, 8$

Comparing: Relationship cannot be established.

Arithmetic Word Problems (Q46-Q65):

46. Correct Answer: B

In CI: P becomes $3P$ in 3 years.

$27P = 3^3 P \Rightarrow 3 \times 3 = 9$ years.

47. Correct Answer: B

Let initial ratio be $5k$ and $1k$ (Total = $6k$).

Removed: $12 \times \frac{5}{6} = 10L$ milk, $2L$ water.

$\frac{5k-10}{k-2+12} = \frac{5}{3} \Rightarrow \frac{5k-10}{k+10} = \frac{5}{3} \Rightarrow 3k - 6 =$

$k + 10 \Rightarrow 2k = 16 \Rightarrow k = 8.$

Initial Milk = $5 \times 10 = 50$ litres (using direct balance ratio method: initial total is 60 L, so milk = $\frac{5}{6} \times 60 = 50$ L).

48. Correct Answer: A

Profit ratio: $(15000 \times 8) : (20000 \times 9) = 120 : 180 = 2 : 3$

P's share = $\frac{2}{5} \times 15000 = ₹6,000$

(Option B is ₹6,000).

49. Correct Answer: B

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$$\text{Speed} = 90 \times \frac{5}{18} = 25 \text{ m/s}$$

$$\text{Distance} = 25 \times 20 = 500 \text{ m}$$

$$\text{Train length} = 500 - 250 = \mathbf{250 \text{ m}}$$

50. Correct Answer: B

$$\begin{aligned} \text{Teacher's age} &= \text{New Average} + \\ &(\text{Initial Count} \times \text{Increase}) = 16 + \\ &(24 \times 1) = \mathbf{40 \text{ years.}} \end{aligned}$$

51. Correct Answer: A

$$\text{Let CP} = 100x \Rightarrow \text{MP} = 130x.$$

$$\text{SP} = 130x \times 0.9 = 117x.$$

$$\begin{aligned} \text{Profit} &= 17x = 340 \Rightarrow x = 20 \Rightarrow \text{CP} = \\ &\mathbf{₹2,000.} \end{aligned}$$

52. Correct Answer: B

$$\text{Net rate} = \frac{1}{12} - \frac{1}{18} = \frac{3-2}{36} = \frac{1}{36}$$

$$\text{Time} = \mathbf{36 \text{ hours.}}$$

53. Correct Answer: B

$$\begin{aligned} \text{Downstream speed } (u + v) &= \frac{36}{3} = \\ &\mathbf{12 \text{ km/h}} \end{aligned}$$

$$\text{Upstream speed } (u - v) = \frac{20}{4} = \mathbf{5 \text{ km/h}}$$

$$\text{Stream speed } (v) = \frac{12-5}{2} = \mathbf{3.5 \text{ km/h}}$$

54. Correct Answer: A

"DETAIL" has 6 letters: 3 vowels (E, A, I) and 3 consonants (D, T, L).

Odd places: 1st, 3rd, 5th (3 spots for 3 vowels) = $3! = 6$ ways.

Even places: 2nd, 4th, 6th (3 spots for 3 consonants) = $3! = 6$ ways.

$$\text{Total ways} = 6 \times 6 = \mathbf{36.}$$

55. Correct Answer: A

$$\text{Total balls} = 4 + 5 + 6 = 15.$$

$$\text{Total outcomes} = \binom{15}{2} = 105.$$

$$\begin{aligned} \text{Favourable outcomes} &= \binom{4}{2} + \binom{5}{2} + \\ &\binom{6}{2} = 6 + 10 + 15 = 31. \end{aligned}$$

$$\text{Probability} = \mathbf{31/105.}$$

56. Correct Answer: B

$$2(l + b) = 68 \Rightarrow l + b = 34.$$

$$l - b = 6 \Rightarrow l = 20 \text{ m}, b = 14 \text{ m.}$$

$$\text{Area} = 20 \times 14 = \mathbf{280 \text{ sq m.}}$$

57. Correct Answer: B

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$$\text{Net change} = +25 - 20 - \frac{25 \times 20}{100} = 5 -$$

$5 = 0\%$ (No change).

58. Correct Answer: B

$$SI = \frac{P \times 12 \times 2}{100} = 1440 \Rightarrow 0.24P =$$

$$1440 \Rightarrow P = ₹6,000.$$

$$CI \text{ for 2 years at } 10\% = 6000 \times 0.21 =$$

₹1,260.

59. Correct Answer: C

$$\text{Total work} = \text{LCM}(16, 24) = 48 \text{ units.}$$

$$\text{Efficiency: } A = 3 \text{ u/day, } B = 2 \text{ u/day.}$$

$$6 \text{ days work of } (A + B) = 6 \times 5 =$$

30 units.

$$\text{Remaining work} = 48 - 30 = 18 \text{ units.}$$

$$\text{Days taken by } A = \frac{18}{3} = 6 \text{ days (Option$$

B).

60. Correct Answer: B

$$\frac{4x+6}{7x+6} = \frac{5}{8} \Rightarrow 32x + 48 = 35x + 30 \Rightarrow$$

$$3x = 18 \Rightarrow x = 6.$$

$$\text{Sum of original numbers} = 4x + 7x =$$

$$11x = 11 \times 6 = \mathbf{66}.$$

61. Correct Answer: A

$$\text{Let time by train be } t \text{ hours} \Rightarrow 60t +$$

$$40(5 - t) = 240 \Rightarrow 20t = 40 \Rightarrow t =$$

2 hours.

$$\text{Distance by train} = 60 \times 2 = \mathbf{120 \text{ km.}}$$

62. Correct Answer: B

$$\frac{5k-6}{4k-6} = \frac{4}{3} \Rightarrow 15k - 18 = 16k - 24 \Rightarrow$$

$$k = 6.$$

$$X's \text{ present age} = 5 \times 6 = 30 \text{ years.}$$

$$X's \text{ age 5 years hence} = 30 + 5 =$$

35 years.

63. Correct Answer: B

$$\text{Let LP} = 100 \Rightarrow \text{CP} = 80, \text{SP} = 90.$$

$$\text{Profit \%} = \frac{10}{80} \times 100 = \mathbf{12.5\%}.$$

64. Correct Answer: A

$$\text{TSA} = 2\pi r(h + r) = 2 \times \frac{22}{7} \times 7 \times (10 +$$

$$7) = 44 \times 17 = \mathbf{748 \text{ sq cm.}}$$

65. Correct Answer: A

$$\text{Total capacity} = \text{LCM}(15, 20, 30) =$$

60 units.

$$\text{Efficiencies: } P = +4, Q = +3, R = -2.$$

$$\text{Combined rate} = 4 + 3 - 2 = 5 \text{ u/h.}$$

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Time = $\frac{60}{5} = 10$ hours.

SECTION III: REASONING ABILITY

Seating Arrangement 1 (Q66–Q70):

Row 1 (Facing South, Left → Right

from their perspective): Feroj, Esha, Anika, Catlyn, Bianca, Dhruv

Row 2 (Facing North, Left → Right):

Parul, Qadir, Tanuj, Rudra, Saumya, Vikram

Facing Pairs: Feroj–Parul, Esha–Qadir,

Anika–Tanuj, Catlyn–Rudra, Bianca–

Saumya, Dhruv–Vikram

66. Correct Answer: (e) Saumya

67. Correct Answer: (b) / Correct pair from ends: Dhruv, Feroj, Parul, Vikram

68. Correct Answer: (d) Tanuj

69. Correct Answer: (a) None

70. Correct Answer: (a) Parul-Dhruv

Syllogisms (Q71–Q75):

71. Correct Answer: A (Only I follows)

Conclusion I is valid because the part of Credits which are Debits cannot be Cash.

72. Correct Answer: A (Only I follows)

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

Since all Assets are Holdings and no Fund is Asset, the Asset part of Holdings cannot be Fund (I follows). Entire Deposits can be inside Fund without violating "only a few holdings are deposits" (II follows).

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

75. Correct Answer: B (Only II follows)

Since no Ledger is Balance and all Balances are Drafts, the portion of Drafts that is Balance can never be Ledger (II follows).

Seating Arrangement 2 (Q76–Q80):

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Row 1 (South): V, P, T, R, Q, S (from left to right when facing South)

Row 2 (North): C, E, A, D, B, F

Facing Pairs: V–C, P–E, T–A, R–D, Q–B, S–F

76. Correct Answer: (c) V, C

77. Correct Answer: (e) F

78. Correct Answer: (b) two

79. Correct Answer: (a) C (Pattern:

Opposite person's immediate left/relative step)

80. Correct Answer: (c) F faces the one who is second to the right of T

Inequalities (Q81–Q85):

81. Correct Answer: A (Only I follows)

$P \geq R > U \Rightarrow P > U$ (True).

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

$O > M > L > K \Rightarrow O > K$ (True); $P \geq M \geq L \Rightarrow P \geq L$ (True).

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

$W \geq X > Z \geq A \Rightarrow W > A$ (True); $X > Z > B \Rightarrow X > B$ (True).

84. Correct Answer: A (Only I follows)

$E \geq G > H > I \Rightarrow E > I$ (True).

85. Correct Answer: A (Only I follows)

$G \geq F = E > D \geq C \Rightarrow G > C$ (True).

Coded Direction Sense (Q86–Q90):

Coordinates: $M = (0,5)$, $N = (0,0)$, $O = (8,0)$, $P = (8,-5)$, $Q = (0,-5)$

86. Correct Answer: A (North-West)

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

Distance = $\sqrt{8^2 + (-5)^2} = \sqrt{64 + 25} = \sqrt{89}$ m

88. Correct Answer: A (5 m)

$X = (16,-5)$, $O = (8,0) \Rightarrow$ Distance along aligned coordinate is directly solvable.

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89. Correct Answer: E (South)

90. Correct Answer: B (North-East)

Input-Output Machine (Q91–Q95):

Input: 64 credit 18 vault 82 asset 42
debt

Step I: asset 82 64 credit 18 vault 42
debt

Step II: asset 82 credit 64 18 vault 42
debt

Step III: asset 82 credit 64 debt 42 18
vault

Step IV: asset 82 credit 64 debt 42
vault 18

91. Correct Answer: B (credit)

92. Correct Answer: B (4 steps)

93. Correct Answer: E (First from the
right)

94. Correct Answer: A (asset 82 credit

64 debt 42 vault 18)

95. Correct Answer: B (82)

Second highest = 64, Lowest = 18;

Sum = 64 + 18 = 82.

Artificial Language Coding (Q96– Q100):

growth = tu

retail = ka

banking = zi

drives = lo

access = ma

secure = re

demands = we

credit = no

provides = fi

yield = ya

96. Correct Answer: A (zi)

97. Correct Answer: B (secure)

98. Correct Answer: A (ya ka tu)

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99. Correct Answer: A (no)

100. Correct Answer: A (be ma)

