

MAT 2024 Memory Based Question Paper PDF

SECTION-A : English Language

DIRECTIONS (Qs. 1-5): Read the following passage carefully and answer the questions that follow.

The concept of a universal basic income (UBI) has gained traction across economic and political circles in recent years, particularly as automation and artificial intelligence continue to disrupt labour markets globally. UBI proposes a periodic, unconditional cash transfer to all citizens, regardless of income or employment status, with the aim of ensuring a basic standard of living. Proponents argue that UBI addresses income inequality, reduces poverty, and provides individuals the freedom to pursue education, care-giving, entrepreneurship, or part-time work without fear of financial insecurity. Trials in Finland, Kenya, and parts of the U.S. have demonstrated mixed but largely positive results, such as improved mental well-being, slight increases in employment, and better financial planning. Despite its appeal, UBI is highly polarizing. Critics argue that unconditional transfers may dis-incentivize work, strain public finances, and lead to inflationary pressures. Others believe targeted welfare schemes are more efficient, focusing resources on those who need them most. Moreover, implementation in large, diverse economies like India or Brazil poses administrative challenges and risks of corruption or misidentification. Technological displacement of jobs adds urgency to the debate. As machines outperform humans in repetitive and even cognitive tasks, there are concerns about a jobless future. McKinsey reports estimate that by 2030, up to 800 million jobs globally could be displaced. In such a world, traditional employment-based safety nets may become obsolete. UBI offers an alternative foundation-one that decouples survival from employment.

However, designing a UBI scheme involves hard trade-offs. Should the payment replace or supplement existing social programs? How would it be funded-through higher taxes, carbon dividends, or reallocating current subsidies? Pilot programs have varied in approach. For instance, Alaska's Permanent Fund Dividend distributes resource revenue annually to all residents, while some Silicon Valley experiments are privately funded by tech entrepreneurs curious about future economies.

In India, the Economic Survey of 2016-17 floated the idea of a quasi-UBI or 'Universal Basic Services'-providing free healthcare, education, and transport instead of cash. This reflects concerns about cash misuse and inflation. Moreover, with a large informal sector, direct cash transfers may not yield productivity gains if basic infrastructure and services are absent. Behavioural responses also matter. In some pilots, people saved the money or invested it in livestock or education, while in others, short-term consumption took precedence.

Critics also raise moral concerns-does society owe a living to those who choose not to work? On the other hand, is it fair to judge labour purely in monetary terms, ignoring unpaid care-giving or community work? UBI rekindles such philosophical debates. It also calls for a redefinition of work, productivity, and dignity in a post-industrial age. Economists remain divided. Nobel laureates like Abhijit Banerjee support small-scale, evidence-based implementation, while others like Daron Acemoglu warn against its unintended consequences. Political will, cultural values, fiscal space, and institutional capacity all play critical roles. Ultimately, UBI may not be a silver bullet, but it compels us to rethink the future of welfare in a rapidly changing world.

- What is one of the key advantages of UBI as highlighted in the passage?
 - It helps central banks control inflation.
 - It removes the need for public infrastructure.
 - It decouples financial security from employment
 - It increases corporate profits.
- According to the passage, what is a primary concern of UBI critics?
 - That it will reduce carbon emissions
 - That it could dis-incentivize people from working
 - That it may lead to widespread job creation
 - That it would encourage saving and investment
- What is a challenge specific to implementing UBI in countries like India?
 - Excessive tax revenue
 - High literacy rates
 - Scarcity of labour
 - Large informal sectors and weak infrastructure
- What philosophical debate does the UBI proposal rekindle?
 - Whether robots can replace humans
 - The role of technology in agriculture
 - Whether society owes a living to those who don't work
 - If markets should be deregulated
- What is the Economic Survey of 2016-17's alternative to UBI?
 - Universal Basic Services like healthcare and education
 - Free distribution of food grains
 - Abolishing taxes
 - Private investment in social security

DIRECTIONS (Qs. 6-10): Read the following passage carefully and answer the questions that follow.

The rise of crypto currencies has challenged traditional financial systems and raised critical questions about sovereignty, privacy, and regulatory oversight. Governments worldwide face

a dilemma: while block chain technology promises decentralized trust and lower transaction costs, it also facilitates illicit transactions and undermines capital controls. Central banks are now exploring Central Bank Digital Currencies (CBDCs) as a counterbalance, hoping to combine digital convenience with monetary oversight.

Countries differ in their approach. El Salvador adopted Bitcoin as legal tender, while China banned crypto trading and launched its digital yuan. The European Union leans toward strict regulation to prevent financial crime. Meanwhile, tax evasion, cybercrime, and stablecoin vulnerabilities continue to worry policymakers. In this highly fragmented policy environment, innovation races ahead while regulation tries to keep pace.

Advocates claim crypto empowers the unbanked and resists censorship. Critics highlight its volatility, speculative bubbles, and environmental impact due to energy-intensive mining. The technology's borderless nature also clashes with territorially bound laws, making global cooperation challenging. Regulators often struggle to define how to classify various crypto assets, many of which defy traditional definitions of currency or securities. Ultimately, striking a regulatory balance is key. Overregulation may stifle innovation, while under regulation risks financial instability. A nuanced framework that distinguishes between utility, investment, and payment tokens may be required to navigate this evolving financial frontier. As technology continues to evolve, regulators must stay informed and adaptable.

6. Why are CBDCs being developed by central banks?
 - (a) To enable tax-free savings
 - (b) To allow untraceable transactions
 - (c) To maintain digital oversight
 - (d) To eliminate inflation
7. What complicates global crypto regulation?
 - (a) High taxation
 - (b) Lack of internet
 - (c) Jurisdictional conflicts
 - (d) Outdated banks
8. Choose the word closest in meaning to 'volatility' as used in the passage.
 - (a) Flexibility
 - (b) Instability
 - (c) Safety
 - (d) Transparency
9. Identify the grammatically correct sentence from the options given below.
 - (a) Crypto are decentralized currencies.
 - (b) Crypto have challenged the banks.
 - (c) Crypto currencies has risen in use.
 - (d) Crypto currencies have disrupted markets.
10. What is the best meaning of the phrase 'striking a balance' in the passage context?
 - (a) Finding a middle path
 - (b) Ignoring extremes
 - (c) Fighting technology
 - (d) Choosing a winner

DIRECTIONS (Qs. 11-15): Read the following passage carefully and answer the questions that follow.

The COVID-19 pandemic catalyzed a dramatic shift in work culture worldwide, with millions transitioning to remote work almost overnight. Initially a crisis response, remote work soon revealed benefits-greater flexibility, reduced commute times, and potential cost savings for both employees and employers. As

companies adapted, many discovered that productivity did not decline as expected, and in some sectors, it even improved.

However, this shift has brought new challenges. The lines between work and personal life have blurred, leading to burnout and mental fatigue. Collaboration, creativity, and spontaneous problem-solving, often facilitated by in-person interactions, are harder to replicate online. Workers in isolated environments report reduced engagement, while managers struggle with performance assessment in a remote setup.

Real estate and urban economies are also affected. Office spaces in major cities like New York and London remain underutilized, leading to falling commercial property values. Businesses dependent on office-goers-cafes, transport, dry cleaners-have seen revenues drop. Conversely, suburban and rural areas have experienced population inflows, driving up housing demand and accelerating infrastructure development.

Tech companies and knowledge-driven industries have embraced hybrid or fully remote models. Firms like Twitter and Shopify now allow employees to work from anywhere indefinitely. Yet, not all roles are adaptable. Manufacturing, healthcare, and logistics still require physical presence. This division has given rise to a new 'proximity divide'-those who can work remotely and those who cannot.

Policymakers must now rethink labour laws, taxation models, and digital infrastructure. Should remote workers be taxed where they live or where the company is based? How can data security be ensured across home networks? The shift is not just logistical but philosophical-it questions what it means to 'go to work.' As businesses and societies adjust, the future of work will likely be more fluid, diverse, and digitally integrated.

11. What was an unexpected benefit observed by some companies due to remote work?
 - (a) Increase in tax collection
 - (b) Surge in office rentals
 - (c) Decreased online presence
 - (d) Stable or improved productivity
12. What is meant by the 'proximity divide' in the context of remote work?
 - (a) Geographic time differences
 - (b) Technological gaps
 - (c) Inequality between remote-eligible and physical roles
 - (d) Communication barriers
13. What does the word 'catalyzed' most likely mean in the passage?
 - (a) Slowed
 - (b) Sparked
 - (c) Banned
 - (d) Ignored
14. What does 'philosophical' imply in the phrase 'not just logistical but philosophical'?
 - (a) Lazy
 - (b) Reflective and foundational
 - (c) Detailed
 - (d) Abstract and irrelevant
15. What does the passage suggest about the future of work?
 - (a) Hybrid and digital models will grow
 - (b) Cities will empty
 - (c) Return to office fully
 - (d) Factories will become remote

DIRECTIONS (Qs.16-18): Arrange these five sentences in the proper order to form a meaningful paragraph/sentence.

16. A. In the digital economy, companies are not merely selling products, but creating immersive experiences that connect emotionally with consumers and reinforce brand loyalty.
 B. As competition intensifies, brands are compelled to go beyond traditional marketing, investing heavily in storytelling, community building, and personalization to stay relevant.
 C. This shift has also blurred the boundaries between entertainment and commerce, with consumers actively participating in the narratives brands weave.
 D. The emergence of technologies like AR and VR has accelerated this trend, allowing brands to craft multisensory engagements that were once unimaginable.
 E. Consequently, marketing is no longer a peripheral function but a core strategic driver shaping how businesses evolve and compete in modern markets.
- (a) BACDE (b) ACBDE
 (c) BCADE (d) CABDE
17. A. Climate change policies must strike a balance between immediate economic needs and long-term environmental sustainability, especially in developing nations where livelihoods are at stake.
 B. However, international negotiations often reflect the power imbalances between countries, leading to outcomes that disproportionately benefit developed economies.
 C. While there is global consensus on the urgency of addressing climate change, the burden of compliance and adaptation is not equally distributed across nations.
 D. Historical emissions and current capabilities should guide climate obligations, but such considerations are frequently sidelined during policy formulation.
 E. For truly equitable and effective climate action, reforms in global governance frameworks are essential to ensure that all voices are heard and respected.
- (a) CABDE (b) ACBDE
 (c) CBADE (d) DACBE
18. A. With automation reshaping industries, there's a growing need for education systems to move beyond rote learning and focus on adaptability and lifelong learning.
 B. Traditional education models, rooted in standardization, struggle to keep pace with the rapidly evolving demands of the global job market.
 C. Governments and institutions worldwide are beginning to recognize that the future of work demands flexible, skill-based curricula that can respond to emerging technologies.
 D. In this context, partnerships between academia and industry become crucial to ensure that graduates are job-ready and innovation-driven.

- E. A holistic reimagining of education, therefore, requires not just curriculum changes but also pedagogical reforms that prioritize critical thinking, collaboration, and digital fluency.

- (a) BACDE (b) ACBDE
 (c) BCADE (d) CABDE

DIRECTIONS (Qs 19-20): Choose an option, which can be substituted for a given phrase out of given options.

19. A person who believes in the absence of government and laws
 (a) Libertarian (b) Anarchist
 (c) Nihilist (d) Rebel
20. A speech delivered without any prior preparation
 (a) Extempore (b) Monologue
 (c) Rehearsed (d) Commentary

DIRECTIONS (Qs 21-22): In the following questions, out of the four alternatives, choose the one which best expresses the meaning of the given word.

21. OBSEQUIIOUS
 (a) Aggressive (b) Submissive
 (c) Generous (d) Pompous
22. PERSPICACIOUS
 (a) Insensitive (b) Short-sighted
 (c) Wise (d) Unkind

DIRECTIONS (Qs 23-24): In the following questions, out of the four alternatives, choose the one which is opposite in meaning to the given word.

23. LOQUACIOUS
 (a) Talkative (b) Reserved
 (c) Friendly (d) Curious
24. DERIDE
 (a) Praise (b) Mock
 (c) Criticize (d) Avoid

DIRECTIONS (Qs 25-26): In each of the questions, four alternatives are given for the Idiom/Phrase. Choose the alternative which best expresses the meaning of the Idiom/Phrase.

25. Bite the bullet
 (a) To eat quickly
 (b) To shoot a gun
 (c) To act recklessly
 (d) To endure a painful situation
26. Throw in the towel
 (a) To clean up
 (b) To surrender or give up
 (c) To start a new task
 (d) To celebrate success

DIRECTIONS (Qs 27-28): In each of the following sentences, there are two blank spaces. Below each sentence, there are five options with a pair of words each. Fill up the sentence with the pair of words that make the sentence grammatically and contextually correct.

27. The committee's report was _____ in its tone, but _____ in offering viable solutions to the crisis.

- (a) diplomatic, vague (b) harsh, exhaust
(c) critical, constructive (d) neutral, regressive
28. While the speaker's arguments were _____ and logically sound, his delivery lacked the _____ to keep the audience engaged.
(a) coherent, charisma (b) flawed, technique
(c) persuasive, content (d) abstract, intensity

DIRECTIONS (Qs 29-30): In the following questions, a sentence/part of the sentence is underlined. Below are given alternatives which may improve the underlined part. Choose the correct alternative.

29. Despite being a prolific writer, his latest manuscript was full of errors and inconsistencies, which the editor said must be immediately rectification.
(a) immediate rectified
(b) rectified immediately
(c) immediately rectify
(d) rectification immediately
30. The new manager ensured that all internal processes were complying with international standards before the audit.
(a) complied (b) being complied
(c) in compliance (d) compliant

SECTION-B : Intelligence & Critical Reasoning

DIRECTIONS (Qs. 31-34): In the question below, a statement is followed by two assumptions numbered I and II. You have to find which assumption/assumptions is/are follows/follow the statement.

31. **Statement:**
The school has decided to introduce coding classes for all students from Grade 6 onwards.
Assumptions:
I. Students in Grade 6 and above are capable of learning coding.
II. Coding is an essential skill for students.
(a) Only I is implicit
(b) Only II is implicit
(c) Both I and II are implicit
(d) Neither I nor II is implicit
32. **Statement:**
The city administration has decided to implement odd-even vehicle rules during peak pollution months to reduce air pollution levels.
Assumptions:
I. Vehicle emissions contribute significantly to the city's air pollution.
II. Citizens will follow the odd-even rules sincerely.
(a) if only assumption I is implicit
(b) if only assumption II is implicit
(c) if neither assumption I nor II is implicit
(d) if both assumption I and II are implicit
33. **Statement:**
Economic development is best achieved when the government ensures equal access to education for all citizens.

Assumptions:

- I. Lack of education contributes to economic inequality.
II. The government has the resources and ability to provide equal educational opportunities.
(a) Only assumption I is implicit
(b) Only assumption II is implicit
(c) Neither assumption I nor II is implicit
(d) Both assumptions I and II are implicit

34. Statement:

"You are hereby appointed as a programmer with a probation period of one year and your performance will be reviewed at the end of the period for confirmation." - A line in an appointment letter.

Assumptions:

- I. The performance of an individual generally is not known at the time of appointment offer.
II. Generally an individual tries to prove his worth in the probation period.
(a) if only assumption I is implicit
(b) if only assumption II is implicit
(c) if neither assumption I nor II is implicit
(d) if both assumption I and II are implicit

DIRECTIONS (Qs. 35-37): In the question below, a statement is followed by two Arguments numbered I and II. You have to find which Argument/is strong and which is weak.

- (a) if only argument I is strong
(b) if only argument II is strong
(c) if neither argument I nor II is strong
(d) if both arguments I and II are strong

35. Statement:

Should social media platforms be regulated by the government?

Arguments:

- I. Yes, because it can help curb the spread of misinformation and protect users from harmful content.
II. No, because it may infringe upon freedom of speech and hinder innovation.

36. Should religion be taught in schools?

Arguments:

- I. Yes, because it promotes moral and ethical values among students.
II. No, because it may infringe upon the principle of secular education.

37. Statement:

Should smoking be banned in public places?

Arguments:

- I. Yes, because it protects non-smokers from the harmful effects of secondhand smoke.
II. No, because it infringes upon individual freedom and personal choice.

DIRECTIONS Qs. (38-40): The question has a statement followed by two conclusions I and II. Decide which of the conclusion/conclusions follows/follow the statement.

- (a) if only conclusion I follows
(b) if only conclusion II follows
(c) if either conclusion I or II follows
(d) if neither conclusion I nor II follows
(e) if both conclusions I and II follow

38. **Statement:** Lightning is seen before thunder is heard and both occur during storms.
Conclusions:
I. Lightning causes thunder.
II. Storms are always accompanied by lightning and thunder.
39. **Statement:**
"The key to achieving excellence lies in persistent effort."
Conclusions:
I. Continuous effort is essential for achieving excellence.
II. Excellence can be attained without sustained effort.
40. **Statement:**
"Despite the rapid advancements in technology, a significant portion of the global population remains without access to basic digital infrastructure."
Conclusions:
I. Most people are uninterested in technological progress.
II. Many individuals desire access to digital infrastructure.
41. Among five boys- Aman, Tushar, Ganesh, Ravi, and Subodh. Ganesh is taller than Subodh but shorter than Ravi. Tushar and Ravi are of the same height. Aman is taller than Ganesh.
Who is the tallest among them?
(a) Aman (b) Tushar
(c) Ravi (d) Subodh
42. If Amit is taller than Esso but shorter than Bashneer. Dharam is shorter than Basheer but taller than Esso. Esso is shorter than Dharam. Basheer is taller than Dharam but shorter than Chris. Amit is not the tallest. Who is the shortest among all?
(a) Basheer (b) Chris
(c) Amit (d) Esso
43. My bag can carry no more than ten books. I must carry at least one book each of management, mathematics, physics and fiction. Also for every management book, I must carry two or more fiction books, and for every mathematics book I must carry two or more physics books. I earn 4, 3, 2 and 1 points for each management, mathematics, physics and fiction book, respectively, I carry in my bag. I want to maximize the points I can earn by carrying the most appropriate combination of books in my bag. The maximum points that I can earn are.
(a) 20 (b) 21 (c) 22 (d) 24
44. Eighty kilogram of store material is to be transported to a location 10 km away. Any number of couriers can be used to transport the material. The material can be packed in any number of units of 10, 20 or 40 kg. Courier charges are Rs. 10 per hour. Couriers travel at the speed of 10 km/hr if they are not carrying any load, at 5 km/hr if carrying 10 kg, at 2 km/hr if carrying 20 kg and at 1 km/hr if carrying 40 kg. A courier cannot carry more than 40 kg of load. The minimum cost at which 80 kg of store material can be transported to its destination will be (given the total quantity must be sent by using one kind of packs only, a combination of packs is not allowed)
(a) ₹ 180 (b) ₹ 160 (c) ₹ 140 (d) ₹ 120
45. From a point, Anil started walking towards the north and walked 50 meters. He then turned towards his right and walked 30 meters. He again turned right and walked 50 meters. Finally, he turned to his left and walked 30 meters and reached his destination. Now, how far is he from his starting point?
(a) 42m (b) 45m (c) 20m (d) 60m
46. A directional post is erected on a crossing. In an accident, it was turned in such a way that the actual east is now point towards north. A passerby went in a wrong direction thinking it is west. In which direction is he actually travelling now?
(a) North (b) West (c) East (d) South
47. Kiran is seated between Maya and Sanya. Ravi is to the left of Sanya. Shyam is to the right of Maya. If all are seated facing North then who is on their extreme right?
(a) Maya (b) Sanya
(c) Shyam (d) Ravi
48. In a queue, Harman is 14th from the front and Roshan is 17th from the end, while Heena is in between Harman and Roshan. If Harman be ahead of Roshan and there be 48 persons in the queue, how many persons are there between Harman and Heena.
(a) 8 (b) 7 (c) 6 (d) 5
49. A cube is to be coloured in such a way as to avoid the same colour on adjacent surfaces. What is the minimum number of colours you will require?
(a) Three (b) Four (c) Six (d) Nine
50. Persons Andy, Brian, Cherry and Denny live in Egypt, Tokyo, Sydney or Paris not necessary in same order. Cherry lives in a Sydney. The person who lives in Tokyo is adjacent to the person who lives in Paris. Andy does not live adjacent to Denny. Who live in Sydney is in between the persons who live Tokyo and Egypt. The place where Brian lives in is:
(a) Sydney (b) Tokyo
(c) Egypt (d) None of these

DIRECTIONS (Qs. 51-53): What should come in place of question mark(?) in the following number/alphabetic series?

51. D-23, F-21, H-19, J-17
(a) K-16 (b) I-18 (c) L-15 (d) M-14
52. 3F, 6G, 11I, 18L, ?
(a) 21O (b) 25N (c) 27P (d) 27Q
53. 2, 12, 36, 80, ?, 252,
(a) 140 (b) 150 (c) 145 (d) 125
54. Raghu's age was square of a number last year and it will be cube of a number next year. How long must he wait before his age is again the cube of a number?
(a) 39 years (b) 10 years
(c) 38 years (d) 64 years
55. Introducing Binod, Shreya said, "His brother's father is the only son of my grandfather". How is Binod related to Shreya?
(a) Brother (b) Daughter
(c) Mother (d) Niece

56. A, B, C and D play a game of cards. A says to B, 'If I give you 8 cards, you will have as many as C has and I shall have 3 less than what C has. Also if I take 6 cards from C, I shall have twice as many as D has.' If B and D together have 50 cards, how many cards has A got?

(a) 23 (b) 27 (c) 37 (d) 40

57. A series of high-profile cyber attacks on major corporations has recently occurred. Following these incidents, there has been a noticeable increase in media reports about cyber security breaches, even in cases where the incidents are relatively minor.

Cyber security experts argue that the surge in media coverage is due to heightened public interest and not necessarily an increase in actual cyber attacks. Which of the following explanations best accounts for this discrepancy?

- (a) Cyber attacks are more prevalent during certain times of the year, leading to seasonal spikes in media coverage.
(b) Media outlets prioritize reporting on cyber security breaches to attract more viewers and readers.
(c) Cyber security experts have developed new technologies that make detecting cyber attacks more efficient.
(d) Government regulations have mandated reporting standards for cyber security incidents.

58. In a certain code TEACHER is written as CEGGJTV. How is CHILDREN written in that code?

(a) EJKNEGTP (b) FEJGNKTO
(c) EFGJKNPT (d) EFKNFTKP

59. **Statement:** A recent outbreak of a novel viral disease has been reported in country 'Y'. The disease has a high transmission rate and has led to several fatalities. The World Health Organization (WHO) has issued a global health alert, urging countries to take immediate preventive measures.

Course of Action:

- I. The government of country 'Z' should immediately close all borders to travelers from country 'Y' to prevent the spread of the disease.

- II. The government of country 'Z' should enhance surveillance and monitoring at all entry points, including airports and seaports, and implement mandatory health screenings for all incoming travelers from country 'Y'.

- (a) if only course of action I follows
(b) if only course of action II follows
(c) if neither course of action I nor follows
(d) if both course of action I and II follow

60. Several localities in the city are experiencing a severe water crisis due to rising temperatures. Areas such as Aminabad, Latouche Road, Naya Gaon West, Bhawaniganj, Mehdiganj, Narhi, and Azad Nagar in Alambagh are either receiving no water or contaminated supply. Residents have voiced frustration over the inaction of the Jal Kal department despite repeated complaints.

Courses of Action:

- I. The water supply authority should immediately impose a complete ban on all non-essential water usage, including restrictions on washing vehicles and watering gardens.

- II. The government should launch an intensive public awareness campaign through mass media, urging residents to conserve water and report any issues promptly.

- (a) If course of Action I follows.
(b) only course of Action II follows.
(c) If neither course of Action I nor II follows.
(d) If both course of Action I and II follows.

SECTION-C : Mathematical skill

61. Amar can hit a target 5 times in 6 shots, Binod hits 4 times in 5 shots, and Chintu hits thrice in 4 shots. They fire together. Find the probability that at least two shots hit the target.

(a) $\frac{13}{30}$ (b) $\frac{5}{6}$
(c) $\frac{11}{40}$ (d) None of these

62. The odds that 'P' agrees with the truth are 3 : 2 and the odds that 'Q' agrees with the truth are 5 : 3. In what percent of cases are they likely to agree with each other on an identical point?

(a) 47.5% (b) 37.5%
(c) 63.5% (d) None of these

63. Pipe Z is 3 times faster than second pipe T and takes 32 minutes less than pipe T. When will the cistern be full if both pipes are opened together?

(a) 25 minutes (b) 24 minutes
(c) 30 minutes (d) 12 minutes

64. The sum of two numbers, one of which is one-Fourth of the other is 45. The smaller number is:

(a) 6 (b) 7 (c) 8 (d) 9

65. The retail price of a water geyser is ₹1,265. If the manufacturer gains 10 %, the wholesale dealer gains 15% and the retailer gains 25%, then the cost of the product is:

(a) ₹ 800 (b) ₹ 900
(c) ₹ 700 (d) ₹ 600

66. A man left one-third of his property for his wife, one-half for his son and the remainder for his daughter. If the daughter's share was worth ₹ 44000, how much money did the man leave?

(a) ₹ 245,000 (b) ₹ 260,000
(c) ₹ 264000 (d) ₹ 275,000

67. Anil is at present one-fourth the age of his father. After 18 years he will be one-half of the age of his father. Find the present age of Anil's father.

(a) 40 years (b) 36 years
(c) 32 years (d) 28 years

68. A machine is sold at a profit of 12.5 %. Had it been sold for ₹ 40 less, there would have been a loss of 12.5%. What was the cost price of the machine?

(a) ₹ 175 (b) ₹ 200
(c) ₹ 225 (d) None of these

69. In a class of 25 students with Roll Nos, 1 to 25, a student is picked up at random to answer a question. Find the probability that the roll number of the selected student is either a multiple of 3 or 5?

(a) $\frac{12}{25}$ (b) $\frac{4}{25}$ (c) $\frac{8}{25}$ (d) $\frac{7}{25}$

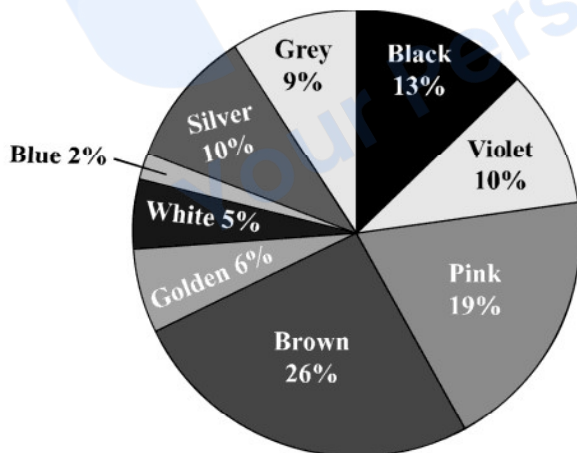
70. What percent of selling price would be 27% of cost price if gross profit is 17% of the selling price?
 (a) 17.16% (b) 74%
 (c) 22.41% (d) 88.40%
71. The tax on a commodity is diminished by 10% and its consumption increased by 10%. The effect on the revenue derived from it changes by K%. Find the value of K.
 (a) 1 (b) -2 (c) -1 (d) 2
72. Ratio of Swati's age to Somni's age is 5 : 3. Swati will be 36 years old after 6 years. How old is Somni now?
 (a) 18 years (b) 21 years
 (c) 15 years (d) 24 years
73. The incomes of Chen and Kia are in the ratio 7 : 5 and their expenditures are in the ratio 3 : 2. If each saves ₹ 1,000, then Chen's expenditure is
 (a) ₹ 6,000 (b) ₹ 8,000
 (c) ₹ 4,000 (d) None of these
74. A person purchased a Laptop and a colour printer. If he sold the Laptop at 12.5% loss and the colour printer at 25% gain, he would not lose anything. But if he sells the Laptop at 8% gain and the colour printer at 20% loss, he would lose ₹ 1200 in the bargain. How much did he pay for the colour printer?
 (a) ₹ 8,000 (b) ₹ 30,000
 (c) ₹ 18,000 (d) ₹ 3,000
75. A and B entered into partnership with ₹ 700 and ₹ 600 respectively. After 3 months A withdrew $\frac{2}{7}$ of his stock but after 3 months, he puts back $\frac{3}{5}$ of what he had withdrawn. The profit at the end of the year is ₹ 726. How much of this should A receive?
 (a) ₹ 336 (b) ₹ 366
 (c) ₹ 633 (d) ₹ 663
76. A man sitting in a train travelling at the rate of 60 km/hr observes that it takes 18 sec for a goods train travelling in the opposite direction to pass him. If the goods train is 375 m long, find its speed.
 (a) 25 km/hr (b) 40 km/hr
 (c) 15 km/hr (d) 36 km/hr
77. P runs $2\frac{2}{3}$ times as fast as Q. If P gives Q a start of 80 m, how far must the winning post be, so that P and Q might reach it at the same time?
 (a) 200m (b) 300m
 (c) 270m (d) 128m
78. A team of workers was employed by a contractor who undertook to finish 360 pieces of an article in a certain number of days. Making four more pieces per day than was planned, they could complete the job a day ahead of schedule. How many days will they take to complete the job according to the new planning?
 (a) 8 days (b) 9 days
 (c) 10 days (d) 12 days
79. The work done by a woman in 8 hours is equal to the work done by a man in 6 hours and by a boy in 12 hours. If working hours per day, 9 men can complete a work in 6 days, then in how many days can 12 men, 12 women and 12 boys together finish the same working 8 hours per day?
 (a) $2\frac{1}{2}$ days (b) $1\frac{1}{2}$ days
 (c) $3\frac{2}{41}$ days (d) None of these
80. At the start of a seminar, the ratio of the number of male participants to the number of female participants was 3 : 1. During the tea break, 16 participants left and 6 more female participants registered. The ratio of the male to the female participants became 2:1. The total number of participants at the start of the seminar was-
 (a) 64 (b) 48
 (c) 54 (d) Data Insufficient
81. A man can row 30 km upstream and 44 km downstream in 10 hours. Also he can row 40 km upstream and 55 km downstream in 13 hours. The rate of the current is-
 (a) 3 km/hr (b) 3.5 km/hr
 (c) 4 km/hr (d) 4.5 km/hr
82. There are two identical vessels, M and N. N is filled with water to the brim and M is empty. There are two pails A and B can hold half as much water as A. One operation is said to be executed when water is transferred from N to M using A once and water is transferred to N from M using B once. If A can hold a litre of water and it takes 40 operations to equate the water level in M and N, what is the total volume of water in the system?
 (a) 10 litres (b) 20 litres
 (c) 40 litres (d) $20\frac{3}{4}$ litres
83. One type of liquid contains 24% of milk, the other type of liquid contains 32% of milk. A can is filled with 10 parts of the first liquid and 6 parts of the second liquid. Find the percentage of milk in the new mixture.
 (a) 23% (b) 27% (c) 50% (d) 13%
84. A solution of sugar syrup has 20% sugar. Another solution has 10 % sugar. How many litres of the second solution must be added to 20 litres of the first solution to make a solution of 15 % sugar?
 (a) 10 litres (b) 5 litres
 (c) 15 litres (d) 20 litres
85. A salesman's terms were changed from a flat commission of 5% on all his sales to a fixed salary of ₹ 1,000 plus 2.5% commission on all sales exceeding ₹ 4,000. If his remuneration as per the new scheme was ₹ 600 more than by the first scheme, what were his sales worth?
 (a) ₹ 11,000 (b) ₹ 17,000
 (c) ₹ 16,000 (d) ₹ 12,000
86. In a class with a certain number of students if one student weighing 50 kg is added then the average weight of the class increases by 1 kg. If one more student weighing 50 kg is added then the average weight of the class increases by 1.5 kg over the original average. What is the original average weight (in kg) of the class?
 (a) 46 (b) 4 (c) 2 (d) 47

87. The average marks of a student in 8 subjects is 97. Of these, the highest marks are 2 more than the one next in value. If these two subjects are eliminated, the average marks of the remaining subjects are 95. What are the highest marks obtained by him?
(a) 104 (b) 102 (c) 95 (d) 96
88. An 8 litre cylinder contains a mixture of oxygen and nitrogen, the volume of oxygen being 16% of total volume. A few litres of the mixture is released and an equal amount of nitrogen is added. Then the same amount of the mixture as before is released and replaced by nitrogen for the second time. As result, the oxygen content becomes 9% of total volume. How many litres of mixture is released each time?
(a) 7 litres (b) 5 litres
(c) 2 litres (d) None of these
89. Two gallons of a mixture of spirit and water contain 12 % of water. They are added to 3 gallons of another mixture, containing of 7 % of water and half a gallon water is then added to the whole. Find the percentage of water in the resulting mixture.
(a) $17\frac{3}{11}\%$ (b) $16\frac{12}{11}\%$
(c) $14\frac{1}{11}\%$ (d) None of these
90. A portion of a 30 m long tree is broken by a tornado and the top strikes the ground making an angle of 30° with the ground level. The height of the point where the tree is broken is equal to
(a) $\frac{30}{\sqrt{3}}$ m (b) 10m (c) $30\sqrt{3}$ m (d) 60m

SECTION-D : Data Analysis & Sufficiency

DIRECTIONS (Qs. 91-93): Go through the pie chart/s given below and answer the question that follows.

Sale of Cycles of Different Colours

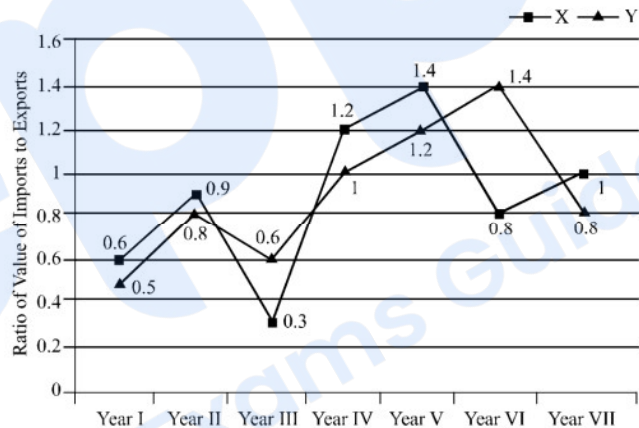


91. Which of the following color options consists of 50% of all the cycles?

- (a) Black, Golden, Blue, Pink
(b) Blue, Black, Pink, Silver
(c) Brown, Golden, Black, White
(d) None of these
92. Cycle of which colour when increased by two percent and then combined with that of pink cycles will make 30 percent of the total?
(a) Golden (b) Blue
(c) Black (d) None of these
93. If in a certain period the total production of all cycles was 95,400, then how many more black cycles were sold than grey?
(a) 2,580 (b) 3,618
(c) 2,850 (d) 3,816

DIRECTIONS (Qs. 94-96): Analyse the graph/s given below and answer the question that follows.

The following graph shows the ratio of imports to exports by two compaines X and Y over the years.



94. If the imports of company X in Year VI were ₹ 10.40 crore, what were the exports of company X in the same year?
(a) 13 crore
(b) 12.75 crore
(c) 12.50 crore
(d) None of these
95. It is supposed that Imports – Exports = p for company X in Year I and the imports of company X in Year I were ₹ 3.6 crore, and it is also supposed that Imports – Exports = q for company Y in Year V and the exports of company Y in Year V were ₹ 5 crore. What is the relationship between q and p?
(a) $p > q$ (b) $p = q$
(c) $q > p$ (d) None of these
96. If the exports of company Y in Year III were ₹ 2.19 crore, what were the imports of company Y in the same year?
(a) 3.65 crore
(b) 7.40 crore
(c) 1.314 crore
(d) 1.414 crore

- (a) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- (b) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- (c) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- (d) If the data even in both statements I and II together are not sufficient to answer the question.
106. What is the average daily wages of a worker who works for five days; he made ₹ 80 the first, day?
- I. The worker made a total of ₹ 400 for the first four days of work.
- II. The worker made 20% more each day than he did on the previous day.
- (a) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- (b) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- (c) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- (d) If the data even in both statements I and II together are not sufficient to answer the question.
107. What is the difference between the shares of profits of Rama and Krishna out of a profit of ₹ 6,000 at the end of the year?
- I. Rama invested ₹ 50,000 and withdrew ₹ 1000 after 4 months.
- II. For the last 8 months, Krishna's capital was 125% of Rama's.
- (a) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- (b) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- (c) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- (d) If the data even in both statements I and II together are not sufficient to answer the question.
108. What will be the compound interest on a sum after 3 years?
- I. The compound interest on the sum at 5% per annum for 2 years is ₹ 12.50 more than the simple interest.
- II. The difference between compound interest and simple interest on the sum for 3 years at 5% per annum is ₹ 38.125.
- (a) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- (b) If the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- (c) If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- (d) If the data even in both statements I and II together are not sufficient to answer the question.

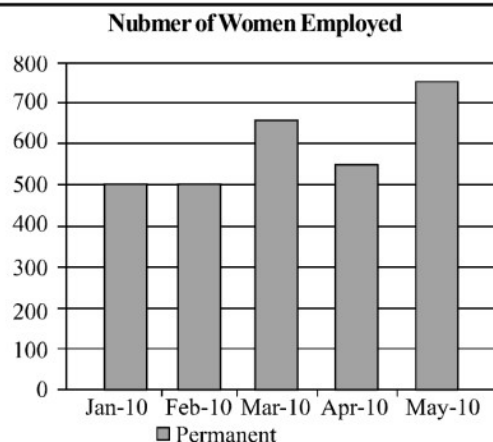
DIRECTIONS (Qs. 109-112): Study the following graph & table given below and answer the question that follows.

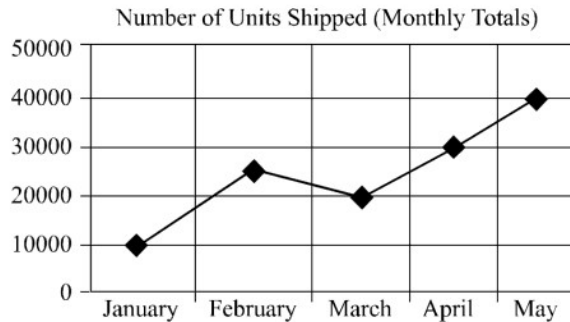
Rate of interest, dividend payout ratio and the retained earnings of five companies.

Company	Interest (₹ 000)	Rate of Interest (%)	Dividend Payout Ratio (%)	Retained Earnings (₹ Lakh)
P	234	18	22.50	155
Q	576	24	19.60	402
R	129.6	16	8.75	365
S	144	9	32.50	270
T	180	15	28.00	216

109. Profit earned is either paid out as dividend or ploughed back in business as retained earning. Interest is paid on borrowings. By how much do the borrowings of company Q exceed that of company P?
- (a) ₹ 13,20,000 (b) ₹ 12,10,000
(c) ₹ 10,00,000 (d) ₹ 11,00,000
110. Profit earned is either paid out as dividend or ploughed back in business as retained earning. Interest is paid on borrowings. By how much does the dividend paid by company S exceed the dividend paid by company Q?
- (a) ₹ 32 lakh (b) ₹ 23 lakh
(c) ₹ 320 lakh (d) ₹ 230 lakh
111. Profit earned is either paid out as dividend or ploughed back in business as retained earning. Interest is paid on borrowings. What is the sum of profits made by companies P and Q?
- (a) ₹ 600 lakh (b) ₹ 500 lakh
(c) ₹ 700 lakh (d) ₹ 800 lakh
112. Profit earned is either paid out as dividend or ploughed back in business as retained earning. Interest is paid on borrowings. What is the sum of the borrowings of all five companies?
- (a) ₹ 14.6 lakh (b) ₹ 146 lakh
(c) ₹ 14.6 crore (d) None of these

DIRECTIONS (Qs. 113-116): Study the following bar graph & line graph giving details of "Number of Women Employed" and "Number of Units Shipped" respectively of M/s Sophia Tailors Ltd.





113. What was the difference, if any, between the number of permanent women employed by M/s Sophia Tailors Limited on March 1 and the number of permanent women employed on April?
- (a) 0 (b) 20
(c) 100 (d) 150
114. What was the total number of units shipped by M/s Sophia Tailors Limited for the months of January, February, and March?
- (a) 40,000 (b) 55,000
(c) 60,000 (d) 70,000
115. If on May 1, 60% of the permanent women Tailors and 40% of the temporary women employed by M/s Sophia Limited were young, how many of the women workers employed by company at that time were young?
- (a) 200 (b) 120
(c) 386 (d) 260
116. By what percent did the number of temporary women workers employed by M/s Sophia Tailors Limited increase from April 1 to May 1?
- (a) 45% (b) 25%
(c) 20% (d) 12%

DIRECTIONS (Qs. 117-120): The question consist of two quantities, one in Column A and the other in Column B. Mark answer your answer.

- | | |
|---|--|
| 117. Column A | Column B |
| Perimeter of a square with each side equal to 8 cm | Perimeter of a regular pentagon with each side equal to 5 cm |
| (a) If the quantity in Column A is greater than the quantity in column B. | |
| (b) If the quantity in Column B is greater than the quantity in Column A. | |
| (c) If both quantities A and B are equal. | |
| (d) If the comparison cannot be made. | |
- | | |
|---|--------------------|
| 118. Column A | Column B |
| Half of 60% of 30 | 1/5th of 50% of 60 |
| (a) If the quantity in Column A is greater than the quantity in Column B. | |
| (b) If the quantity in Column B is greater than the quantity in Column A. | |
| (c) If both quantities A and B are equal. | |
| (d) if the comparison cannot be made. | |

- | | |
|---|--|
| 119. Column A | Column B |
| The number of posts needed for a 12 posts fence | 144 feet long and posts are placed 12 feet apart |
| (a) If the quantity in Column A is greater than the quantity in Column B. | |
| (b) If the quantity in Column B is greater than the quantity in Column A. | |
| (c) If both quantities A and B are equal. | |
| (d) If the comparison cannot be made. | |
- | | |
|---|-----------------|
| 120. Column A | Column B |
| Time elapsed from 2:55 P.M. to 3:15 P.M. on the same afternoon | 1/3 hour |
| (a) If the quantity in Column A is greater than the quantity in Column B. | |
| (b) If the quantity in Column B is greater than the quantity in Column A. | |
| (c) If both quantities A and B are equal. | |
| (d) If the comparison cannot be made. | |

SECTION-E : Economic and Business Environment

121. Globalisation is a term used to discribe process of removal of restrictions on
- (a) Machine (b) Investment
(c) Foreign Trade (d) Only (b) and (c)
122. Who wrote the book "The Guide"?
- (a) Amrita Pritam (b) Khushwant Singh
(c) R.K. Narayan (d) Vikram Seth
123. IF RBI reduces the Cash Reserve Ratio (CRR), what will happen to the credit creation.
- (a) It will increase
(b) There will be no impact
(c) It will decrease
(d) None of the above
124. Which of the following sector in Indian Economy is not open for private companies?
- (a) Railways (b) Insurance
(c) Telecommunication (d) Education
125. Ellora cave is located in which of the following states?
- (a) Gujarat (b) Maharashtra
(c) Madhya Pradesh (d) Himachal Pradesh
126. The Brahmaputra river in known as which of the following in Arunachal Pradesh?
- (a) T-shang Po (b) Jamuna
(c) Meghana (d) Dihang
127. Wings of Fire are the autobiography of which of the following?
- (a) M. G. K. Menon (b) Satish Dhawan
(c) A. P. J. Abdul Kalam (d) Vikram Sarabhai
128. What is the tagline of Maruti Suzuki?
- (a) The power to surprise
(b) Way of life
(c) Total contro
(d) Be 100% sure

129. Who of the following is known as Payyoli Express as his nickname?
 (a) P T Usha (b) Hima Das
 (c) Menaka Guruswamy (d) Duti Chand
130. The All India Muslim League was established in which of the following years?
 (a) 1885 (b) 1906
 (c) 1915 (d) 1924
131. Who of the following is known as 'Nightingale of India'?
 (a) Annie Besant (b) Indira Gandhi
 (c) Sucheta Kripalani (d) Sarojini Naidu
132. Who among the following was the first Indian to receive the Nobel Prize for Physics?
 (a) C.V.Raman (b) Satish Dhawan
 (c) A. P. J. Abdul Kalam (d) Vikram Sarabhai
133. Which of the following five-year plans of India was based on the Harrod-Domar model?
 (a) Fourth five year Plan (b) Third five year Plan
 (c) Second five year Plan (d) First five year Plan
134. Where among the following is the headquarters of the International Monetary Fund located?
 (a) Washington (b) Geneva
 (c) Paris (d) Rome
135. In which year was SAARC established?
 (a) 1972 (b) 1982
 (c) 1985 (d) 1993
136. Who won the Best Actor award at the 69th National Film Awards 2023?
 (a) Pankaj Tripathi (b) Ayushman khurana
 (c) Allu Arjun (d) Vicky Kaushal
137. Which of the following is the largest state in India in terms of area?
 (a) Rajasthan (b) Madhya Pradesh
 (c) Maharashtra (d) Uttar Pradesh
138. Which of the following countries hosted the Asian Athletics Championships in 2023?
 (a) Pakistan (b) Japan
 (c) Thailand (d) South Korea
139. In which of the following years was NABARD established?
 (a) 1982 (b) 1988
 (c) 1992 (d) 2002
140. Who is the Executive Chairman and CEO of Microsoft?
 (a) Satya Narayana Nadella (b) Pichai Sundararajan
 (c) Shantanu Narayen (d) Salil Parekh
141. Who is the founder and CEO of the beauty and lifestyle retail company Nykaa?
 (a) Revathi Advaiti (b) Indra Nooyi
 (c) Falguni Nayar (d) Leena Nair
142. 'Taste of India' is the tagline of which company?
 (a) Coca-Cola (b) Amul
 (c) Nestle (d) Thums Up
143. Who among the following is the father of the green revolution in India?
 (a) C.V.Raman
 (b) Jagadish Chandra Bose
 (c) M.S. Swaminathan
 (d) Srinivasa Ramanujan
144. Who of the following gives the slogan 'do and die'?
 (a) Bhagat Singh (b) Mahatma Gandhi
 (c) J.L. Nehru (d) C. R Das
145. The Beighton Cup is associated with which of the following sports?
 (a) Cricket (b) Badminton
 (c) Table Tennis (d) Hockey
146. World Outlook Report was published by which of the following organizations?
 (a) International Monetary Fund (IMF)
 (b) World Bank
 (c) UNESCO
 (d) UNEP
147. Banks in India are required to maintain 18% of their demand and time liabilities in government securities and certain approved securities:
 (a) Inflation
 (b) Bank Rate
 (c) Recession
 (d) Statutory Liquidity Ratio (SLR)
148. In which year was the Pradhan Mantri Kaushal Vikas Yojana started?
 (a) 2015 (b) 2017
 (c) 2019 (d) 2020
149. Pankaj Advani is associated with which of the following sports?
 (a) Table Tennis (b) Billiards
 (c) Badminton (d) Chess
150. On which of the following dates is World Food Day observed every year?
 (a) 16 July (b) 16 August
 (c) 16 September (d) 16 October