

# Analytical Reasoning Questions Overview

Analytical Reasoning Questions have a good weightage in the Ssc Cgl Exam and the type of question asked in Ssc Cgl exam is similar to the question mentioned below. It has been solved and explained by KD Live Experts under the guidance of Neetu Mam and they have tried to elaborate the concept used in Analytical Reasoning Questions.

## Question On Analytical Reasoning

Statement: Bank of Maharashtra (BoM), a Pune-based state-owned lender, has been recognized as the best bank in managing bad loans, achieving a remarkably low net non-performing assets (NPAs) ratio of 0.25% during the financial year that ended in March 2023. Assumptions: I. BoM's low net NPA ratio is a result of effective risk management practices and proactive measures taken by the bank. II. BoM's recognition as the best bank in managing bad loans positions it as a leader among all banks with total business exceeding Rs 3 lakh crore, indicating its superior performance in the banking industry.

Difficulty : Moderate

Average Time : 52 Seconds

## Analytical Reasoning Questions Options

1. Both assumptions I and II follow
2. Only II follows
3. Only I follows
4. Neither I nor II follows

## Analytical Reasoning Questions Solution

The correct answer is **Option 3** i.e. **Only I follows**

The assumption I is valid because it suggests that BoM's achievement of a remarkably low net NPA ratio of 0.25% is a result of effective risk management practices and proactive measures taken by the bank. This assumption implies that BoM has implemented strategies and policies to identify and address potential bad loans, ensuring a healthy loan portfolio. This aligns with the statement's recognition of BoM as the best bank in managing bad loans.

On the other hand, Assumption II is not necessarily valid. While BoM has been recognized as the best bank in managing bad loans, it doesn't automatically position the bank as a leader among all banks with total business exceeding Rs 3 lakh crore. The statement focuses on BoM's performance in managing bad loans specifically and doesn't provide information

about its overall performance in other aspects of banking. Therefore, the assumption of BoM's superior performance in the banking industry based on this recognition is not directly supported by the given statement.

Therefore, only assumption I is valid in this case.

Hence, the correct answer is **Only I follows.**

## Analytical Reasoning Questions Tips and Tricks



1. Try to solve Analytical Reasoning Questions without taking any help from the solutions.
2. Analytical Reasoning Questions require proper usage of concept so firstly read the question thoroughly and then use the right concept.
3. In case you're not able to solve the question in less than 30 seconds in the exam then you should skip the question and move to the next question.

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## Further Guidance on Analytical Reasoning Questions

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## About Neetu Mam

Neetu Mam is primarily passionate for the English language and teaching from the last 20 years however for the Analytical Reasoning Questions. She has guided her team to provide the best explanation for the question.