# IBPS RRBs OFFICER SCALE-II & III CWE EXAM 2013

**Based on Memory** 

# REASONING ABILITY

1	A	тіп р	:- 4-11 411 D 4
1.			is taller than only P and
	U. S is shorter than	only T and	Q. If each of them has a
	<b>U</b> ,		em will be the third from
		rranged in	descending order of their
	height?		
	(a) R	(b)	P
	(c) S	(d)	Q
	(e) None of these		
2	Wilrag walled 10 mat	roa torranda	North tools a loft turn and

- 2. Vikas walked 10 metres towards North, took a left turn and walked 15 metres and again took a left turn and walked 10 metres and stopped walking. Towards which direction was he facing when he stopped walking?
  - (a) South
- (b) South-West
- (c) South-East
- (d) Cannot be determined
- (e) None of these
- 3. How many such 7s are there in the following number sequence each of which is immediately preceded by 5 and not immediately followed by 8?
  - $2\; 3\; 5\; 7\; 8\; 9\; 3\; 4\; 5\; 7\; 6\; 1\; 9\; 3\; 5\; 7\; 4\; 8\; 3\; 2\; 5\; 7\; 8\; 8\; 9\; 2\; 5$
  - (a) None
- (b) One
- (c) Two
- (d) Three
- (e) More than three
- 4. If it is possible to form a number with the first, the fourth and the seventh digits of the number 4671358, which is the perfect square of a two-digit odd number, which of the following will be the digit in the tenth place of that two digit odd number? If no such number can be formed, give 'O' as the answer and if more than one such number can be made, give 'X' as the answer.
  - (a) 2

(b) 9

(c) 3

(d) O

- (e) X
- **5.** Among P, Q, R, S and T, Q is younger than only S and R and older than T. Who among them is the oldest?
  - (a) S

(b) R

(c) P

- (d) Data inadequate
- (e) None of these
- **6.** Pointing to a boy, Meena said "He is the only grandson of my grandfather". How is the boy related to Meena?
  - (a) Brother
- (b) Cousin
- (c) Uncle
- (d) Data inadequate
- (e) None of these
- 7. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
  - (a) Fruit
- (b) Flower
- (c) Leaf
- (d) Petal
- (e) Tree

- **8.** Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
  - (a) Cuckoo
- (b) Crow
- (c) Bat
- (d) Parrot
- (e) Sparrow
- How many such pairs of letters are there in the word TERMINATE each of which has as many letters between them in the word as in the English alphbet?
  - (a) None
- (b) One
- (c) Two
- (d) Three
- (e) More than three

**DIRECTIONS (Qs. 10)**: In each of the questions below are given three statements followed by three conclusions numbered I, II & III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

- 10. If it is possible to make only one meaningful English word with the second, the fifth, the sixth and the tenth letters of the word STREAMLINE, which of the following will be the third letter of that word? If no such word can be made, give 'X' as the answer and if more than one such word can be made, give 'Y' as the answer.
  - (a) E (c) M
- (b) A (d) X

(e) Y

DIRECTIONS (Qs. 11-16): In each of the questions below are given three statements followed by three conclusions numbered I, II & III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

#### 11. Statements:

Some blades are papers.

Some papers are books.

Some books are pens.

#### **Conclusions:**

- I. Some pens are papers.
- II. Some books are blades.
- III. Some pens are blades.
- (a) Only I follow
- (b) Only II follow
- (c) Only III follow
- (d) None follow
- (e) Only II and III follow

#### 12. Statements:

Some pencils are marbles.

All marbles are buses.

Some buses are trucks.

#### **Conclusions:**

- I. Some trucks are pencils.
- II. Some buses are pencils.
- III. No truck is pencil.
- (a) Only I follow
- (b) Only II follow
- (c) Only either I or III and II follow
- (d) Only either I or III follow
- (e) None of these

#### 13. Statements:

Some trees are jungles.

Some jungles are flowers.

All flowers are streets.

#### **Conclusions:**

- I. Some streets are jungles.
- II. Some streets are trees.
- III. Some flowers are trees.
- (a) Only I follow
- (b) Only II follow
- (c) Only III follow
- (d) Only I and II follow
- (e) None of these

#### 14. Statements:

All desks are tables.

All tables are chairs.

Some chairs are sofas.

#### **Conclusions:**

- I. Some sofas are desks.
- II. Some chairs are desks.
- III. Some tables are desks.
- (a) Only I and II follow
- (b) Only II and III follow
- (c) Only I and III follow
- (d) All follow
- (e) None of these

#### 15. Statements:

Some cycles are bikes.

No bike is flower.

All flowers are goats.

#### **Conclusions:**

- I. No goat is cycle.
- II. Some flowers are cycles.
- III. Some goats are bikes.
- (a) None follow
- (b) Only I follow
- (c) Only II follow
- (d) Only III follow
- (e) Only II and III follow

#### 16. Statements:

All rivers are hills.

All hills are rocks.

Some rocks are sticks.

#### **Conclusions:**

- I. Some sticks are hills.
- II. Some sticks are rivers.
- III. Some rocks are rivers.
- (a) None follow
- (b) Only I follow
- (c) Only II follow
- (d) Only III follow
- (e) Only II and III follow

**DIRECTIONS (Qs. 17 - 20)**: Study the following information carefully and answer the given questions:

A word and number arrangement machine when given an input line of words and number rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement.

Input: 51 pour 32 start now 23 46 house

Step I : 23 51 pour 32 start now 46 house

Step II: 23 start 51 pour 32 now 46 house Step

Step III: 23 start 32 51 pour now 46 house Step

Step IV: 23 start 32 pour 51 now 46 house Step

Step V: 23 start 32 pour 46 51 now house Step

Step VI: 23 start 32 pour 46 now 51 house As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

- 17. Step II of an input is: 18 task bear cold dish 81 63 31 How many more steps will be required to complete the rearrangement?
  - (a) Three
- (b) Four
- (c) Five
- (d) Six
- (e) None of these
- **18.** Input: nice flower 34 12 costly height 41 56 Which of the following will be step III?
  - (a) 12 nice 34 height flower costly 41 56
  - (b) 12 nice 34 height 41 flower costly 56
  - (c) 12 nice 34 flower costly height 41 56
  - (d) 12 nice flower 34 costly height 41 56
  - (e) None of these
- 19. Step II of an input is: 16 victory 19 36 53 store lake town Which of the following will be step V?
  - (a) 16 victory 19 town store 36 53 lake
  - (b) 16 victory 19 town 36 store 53 lake
  - (c) 16 victory 19 town 36 53 store lake
  - (d) There will be no such step
  - (e) None of these
- **20.** Input: milk pot 18 24 over goal 36 53

Which of the following steps will be the last but one

(a) V

- (b) V
- (c) VII
- (d) VIII

(e) None of these

**DIRECTIONS (Qs. 21-25):** *Study the following information carefully and answer the questions below:* 

P, Q, R, S, T, V and W are seven friends working in a call centre. Each of them has different day off in a week from Monday to Sunday not necessarily in the same order. They work in three different shifts I, II and III with at least two of them in each shift.

R works in shift II and his day off is not Sunday. P's day off is Tuesday and he does not work in the same shift with either Q or W. None of those who work in shift I has day off either on Wednesday or on Friday. V works with only T in shift III. S's day off is Sunday. V's day off is immediate next day of that of R's day off. T's day off is not on Wednesday. W's day off is not on the previous day of P's day off. S works in shift I. Q does not work in the same shift with R and his day off is not on Thursday.

- **21.** Which of the following is W's day off?
  - (a) Tuesday
- (b) Monday
- (c) Saturday
- (d) Data inadequate
- (e) None of these
- **22.** Which of the following is R's day off?
  - (a) Friday
- (b) Thursday
- (c) Tuesday
- (d) Wednesday
- (e) None of these
- **23.** Which of the following groups of friends work in shift II?
  - (a) RP
- (b) RV
- (c) QWS
- (d) Data inadequate
- (e) None of these
- **24.** Which of the following is Q's day off?
  - (a) Friday
- (b) Wednesday
- (c) Thursday
- (d) Monday
- (e) None of these
- 25. Which of the following groups of friends work in shift I?
  - (a) RV

- (b) RP
- (c) OWS
- (d) Data inadequate
- (e) None of these

**DIRECTIONS** (Qs. 26 - 30): In each question below is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Give answer (1) if only Assumption I is implicit.

Give answer (2) if only Assumption II is implicit.

Give answer (3) if either I or II is implicit.

Give answer (4) if neither I nor II is implicit.

Give answer (5) if both I and II are implicit.

- **26. Statement**: A nationalised bank issued an advertisement in the national dailies asking the eligible candidates for applying for 100 posts of chartered accountants. **Assumptions**:
  - I. The eligible chartered accountants may respond to the advertisement
  - II. There may be adequate number of eligible chartered accountants who may want to join a nationalized bank
- **27. Statement**: The municipal authority announced before the onset of monsoon that the roads within the city will be free of potholes during monsoon.

#### **Assumptions:**

- The roads were repaired so well that potholes may not reappear.
- II. People may not complain even if the potholes reappear.
- 28. Statement: "Our Europe Holiday Package costs less than some of the holiday Packages within the country"
   An advertisement by an Indian travel company.

#### **Assumptions:**

- People may prefer to travel to foreign destinations than to the places within the country at comparable cost.
- II. People generally take their travel decisions after getting information from such advertisements.
- **29. Statement :** The retail vegetable vendors increased the prices of vegetables by about 20 percent due to non availability of vegetables at lower prices at the wholesale market.

#### **Assumptions:**

- I. The customers may totally stop buying vegetables at higher prices.
- II. The customers may still buy vegetables from the retail vendors.
- **30. Statement :** A large number of students and parents stood in the queue to collect forms for admission to various undergraduate courses in the college.

#### **Assumptons:**

- I. The college authority may be able to admit all those who stood in the queue.
- II. The college authority may have adequate number of forms for all those standing in the queue.

**DIRECTIONS (Qs. 31-38):** In the following questions, the symbols \$, @, ©, % and # are used with the following meaning as illustrated below:

- 'P \$ Q' means 'P is not smaller than Q'
- 'P @ Q' means 'P is not greater than Q'
- 'P © Q' means 'P is neither greater than nor equal to Q'
- 'P % Q' means 'P is neither smaller than nor equal to Q'
- 'P # Q' means 'P is neither greater than nor smaller than Q' Now in each of the following question assuming the given statements to be true, find which of the conclusions I, II and III given below them is/are definitely true and give your answer accordingly.

#### 31. Statements:

M © T, T @ J, J # D

#### Conclusions:

- I. D # T
- II. D % T
- III. D % M
- (a) All are true
- (b) Only I is true
- (c) Only II is true
- (d) Only either I or II is true
- (e) Only either I or II and III are true

#### 32. Statements:

H \$ J, J © M, M @ T

#### **Conclusions**:

- I. H % M
- II. H \$ T
- III. T%J
- (a) Only I is true
- (b) Only III is true
- (c) Only II is true
- (d) Only I and II are true
- (e) None of these

#### 33. Statements:

R @ N, N % E, E # K

#### **Conclusions:**

- I. R © K
- II. K % N
- III. E % R
- (a) None is true
- (b) Only I is true
- (c) Only II is true
- (d) Only III is true
- (e) Only II and III are true

#### 34. Statements:

K % N, N \$ B, B © D

#### **Conclusions:**

- I. D % N
- II. K % D
- III. B © K
- (a) None is true
- (b) Only II is true
- (c) Only III is true
- (d) Only I is true
- (e) Only II and III are true

#### 35. Statements:

T # A, A \$ B, B @ D

#### **Conclusions**:

- I. D # A
- II. D#T
- III. B @ T
- (a) None is true
- (b) Only I is true
- (c) Only II is true
- (d) Only III is true
- (e) Only II and III are true

**DIRECTIONS (Qs. 36-40):** Study the following information carefully and answer the questions given below:

Following are the conditions for selecting Manager-Finance in an organisation :

The candidate must —

- (i) be a graduate in any discipline with at least 50 percent marks.
- (ii) be a postgraduate in Management with specialisation in Finance.
- (iii) be at least 25 years and not more than 35 years as on 1.2.2013.
- (iv) have post qualification work experience of at least two years in the Accounts/Finance department of an organization
- (v) have secured at least 40 percent marks in the selection process.

In the case of a candidate who satisfies all other criteria EXCEPT

- (A) at (ii) above, but has worked as Deputy Manager-Finance in an organization for at least three years, his/her case is to be referred to General Manager-Finance.
- (B) at (v) above, but has secured at least 70 percent marks in postgraduation, his/her case is to be referred to President-Finance.

In each question below, detailed information of one candidate is provided. You have to take one of the following courses of action based on the information provided and the conditions and sub-conditions given above and mark your answer accordingly. You are not to assume anything other than the information provided in case of each candidate. All these cases are given to you as on 1.2.2013

Mark answer (1) if the candidate is not to be selected. Mark answer (2) if the data provided are not adequate to take a decision.

**Mark answer (3)** if the case is to be referred to General Manager-Finance.

Mark answer (4) if the case is to be referred to President-Finance.

Mark answer (5) if the candidate is to be selected.

- **36.** Geeta Kothari was born on 10th September 1980. She has been working in the Finance Department of an organiza tion for the past four years after completing her MBA with Finance specialisation. She has secured 50 percent marks in the selection process.
- 37. Ravi Sharma has secured 60 percent marks in graduation. He has been working in the Finance Department of an or ganization for the past four years after completing his MBA in Finance with 75 percent marks. He was born on 25th May 1983. He has secured 39 percent marks in the selection process.
- **38.** Ranjit Malhotra has secured 55 percent marks in graduation and 65 percent marks in MBA Finance. He has been working as Deputy Manager Finance in an organization for the past four years after completing his MBA. He was bom on 24th February 1985. He has secured 60 percent marks in the selection process.
- **39.** Deepak Banerjee was bom on 8th July 1977. He has secured 65 ercent marks in both graduation and MBA-Finance. He has also secured 70 percent marks in the selection process. He has been working in the Accounts Department of an organization for the past three years after completing his MBA.
- **40.** Sanket Chopra has been working as Deput Manager-Finance in an organization for the past four years after completing graduation with 65 percent marks. He has also done a diploma in Finance Management. He has secured 55 percent marks in the selection process. He was born on 3rd April 1983.

# QUANTITATIVE APTITUDE & DATA INTERPRETATION

**DIRECTIONS (Qs. 41-45)**: What will come in place of the question mark (?) in the following series ?

-	( )		
41.	12 22 69 272 1365 ?		
	(a) 8196	(b)	8184
	(c) 8195	(d)	6830
	(e) None of these		
42.	1 ? 27 64 125		
	(a) 14	(b)	4
	(c) 9	(d)	
	(e) None of these		
43.	104 153 189 214 ?		
	(a) 239	(b)	225
	(c) 264	(d)	235
	(e) None of these		
44.	15 17 32 49 81 130 ?		
	(a) 179	(b)	211
	(c) 194	(d)	226
	(e) None of these		
<b>45.</b>	15 17 21 29 45 77?		
	(a) 109	(b)	125
	(c) 141	(d)	173

(e) None of these

**Directions (Qs. 46-50)**: From the following, different committees are to be made as per the requirement given in each question. In how many different ways can it be done?

10 men and 8 women out of which 5 men are teachers, 3 men doctors and businessmen. Among the women, 3 are teachers,

2 doctors, 2 researchers and 1 social worker.

- **46.** A Committee of 5 in which 3 men and 2 women are there
  - (a) 3360
- (b) 8568
- (c) 4284
- (d) 1680
- (e) None of these
- A Committee of 4 in which at least 2 women are there
  - 1260
- (b) 1820
- 3060 (c)
- (d) 1890
- (e) None of these

- A Committee is 5 in which 2 men teachers, 2 women teach ers and 1 doctor are there
  - 75 (a)
- (b) 150
- 214 (c)
- (d) 20
- (e) None of these
- 49. A Committee of 7.
  - (a) 31824
- (b) 1200
- (c) 9600
- (d) 15912
- (e) None of these
- **50.** A Committee of 3 in which there is no teacher and no doctor
  - 100 (a)
- (b) 120

10 (c)

- (d) 12
- None of these (e)

**DIRECTIONS (Qs. 51-55)**: Study the following table carefully answer the questions given below:

### Number of books of different prices bought over the months.

Months	January	March	May	July	September	November
Price						
More than ₹5,000	50	106	2	30	25	75
₹4,000 - ₹5,000	105	1000	40	105	400	375
₹3,000 - ₹3,999	70	100	80	115	200	240
₹2,000 - ₹2,999	300	500	100	216	135	300
₹1,000 - ₹1,999	140	370	200	225	175	470
₹500 - ₹999	200	700	15	400	75	530
Less than ₹500	65	135	111	118	25	65

- In which month maximum number of books were bought?
  - (a) March
- (b) November
- (c) July
- (d) September
- (e) None of these
- **52.** In which price range maximum books were bought in the given months taken together?
  - (a) ₹500 ₹999
- ₹ 2000 ₹ 2999 (b)
- (c) ₹1000 ₹1999
- (d) ₹3000 ₹3999
- (e) None of these
- In the price range of ₹ 1000 ₹ 1999 the number of books bought in January is what percent of the number of books bought in May in the same price range?
  - (a) 30
- (b) 70
- (c) 142.86
- (d) 60
- (e) None of these
- What is the difference between the number of books bought in September and November ?
  - 244 (a)
- (b) 776
- (c) 1020
- (d) 1310
- (e) None of these
- What is the ratio between the number of books in price range ₹ 4000 - ₹ 5000 bought in January and March?
  - (a) 1:10
- (b) 15:100
- (c) 930:2911
- (d) 21:200
- (e) None of these
- Prabha started a business investing ₹ 32,000. After 5 months Amit joined her with a capital of ₹22,000. At the end of the year the total profit was ₹ 16,409. What is Prabha's share in the profit?
  - (a) ₹5,284
- (b) ₹11,712
- (c) ₹10,182
- (d) ₹4,697
- (e) None of these

- The simple interest accrued on an amount of ₹ 16,500 at the end of three years is ₹ 5,940. What would be the compound interest accrued on the same amount at the same rate in the same period? (rounded off to two digits after decimal)
  - (a) ₹6681.31
- (b) ₹6218.27
- (c) ₹6754.82
- (d) ₹6537.47
- (e) None of these
- Prema decided to donate 15% of her salary to an orphanage. On the day of donation she changed her mind and donated ₹ 1,896 which was 80% of what she had decided earlier. How much is Prerna's salary?
  - (a) ₹18,500
- (b) ₹10,250
- (c) ₹15.800
- (d) Cannot be determined
- (e) None of these
- If the numerator of a fraction is increased by 600% and the denominator is increased by 200%, the resulting

fraction is  $2\frac{4}{5}$ . What was the original fraction?

- (e) None of these

- 60. The present ages of Trisha and Shalini are in the ratio of 7: 6 respectively." After 8 years the ratio of their ages will be 9: 8. What is the difference in their ages?
  - (a) 4 years
- (b) 8 years
- (c) 10 years
- (d) 12 years
- (e) None of these

**DIRECTIONS (Qs. 61-65)**: What approximate value should come in place of the question mark (?) in the following questions? (Note: You are not expected to calculate the exact value.)

- **61.**  $839.999 \div 48.007 = ?$ 
  - (a) 9.5
- (b) 23.5
- (c) 11.5
- (d) 28.5
- (e) 17.5
- **62.**  $\sqrt{8000} = ?$ 
  - (a) 76

(b) 89

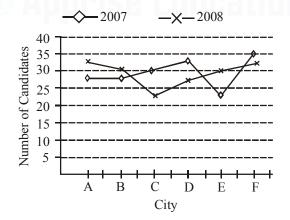
(c) 65

(d) 97

- (e) 58
- **63.**  $18.001 \times 22.999 \times 9.998 = ?$ 
  - (a) 4560
- (b) 6290
- (c) 4140
- (d) 5920
- (e) 5080
- **64.**  $99999 \div 99 \div 9 = ?$ 
  - (a) 112
- (b) 211
- (c) 121
- (d) 221
- (e) 222
- **65.** 7984.986 + 2541.005 + 127.996 = ?
  - (a) 11280
- (b) 15600
- (c) 14650
- (d) 10654
- e) 16500

**DIRECTIONS (Qs. 66-70)**: Study the following graph carefully to answer the questions.

Number of candidates Appearing for an Entrance Test from Various Cities (Number in lakks)



- **66.** What is the respective ratio of the number of candidates appearing for the Entrance Test from city A and city D in the year 2008?
  - (a) 11:12
- (b) 13:11
- (c) 12:11
- (d) 11:13
- (e) None of these

- **67.** What is the **approximate** average number of candidates appearing for the Entrance Test from all the cities together in the year 2007?
  - (a) 2800000
- (b) 2901000
- (b) 2755000
- (d) 2795000
- (e) 2917000
- 68. The number of candidates appearing for the Entrance Test from city B in the year 2008 is approximately what per cent of the number of candidates appearing for the Entrance test from city C in the same year?
  - (a) 75

(b) 112

(c) 124

(d) 133

- (e) 97
- **69.** What is the respective ratio of the number of candidates appearing for the Entrance Test from cities A, B and C together in the year 2007 to the number of candidates appearing for the Entrance Test from cities D, E and F together from the same year ?
  - (a) 18:17
- (b) 13:14
- (c) 17:18
- (d) 14:13
- (e) None of these
- 70. The number of candidates appearing for the Entrance Test from city E in the year 2008 is what per cent of the total number of candidates appearing for the Entrance Test from all the cities together in that year (rounded off to two digits after decimal)?
  - (a) 17.14
- (b) 15.43
- (c) 20.31
- (d) 14.49
- (e) None of these

**DIRECTIONS (Qs. 71-75)**: Study the table carefully to answer the questions that follow.

Total number of 24500 people who are engaged in given professions and (of these) percentage of females and males

Professions	Percentage	Percentage	Percentage
	of People	of Females	of Males
Medical	11	60	40
Engineering	18	30	70
Law	24	45	55
Teaching	21	80	20
Banking	16	35	65
Management	10	44	56

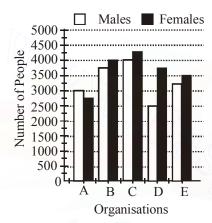
- **71.** What is the respective ratio of the total males in Medical and Teaching profession together to the total number of females in the same professions together?
  - (a) 117:43
- (b) 29:183
- (c) 183:29
- (d) 43:117
- (e) None of these
- **72.** The total number of people in Teaching profession is what per cent of the total number of people in law profession?
  - (a) 87.5
- (b) 93

- (c) 68
- (d) 79.5
- (e) None of these
- **73.** What is the total number of males from all the professions together ?
  - (a) 11472
- (b) 12784
- (c) 12348
- (d) 12453
- (e) None of these

- 74. Females in Engineering profession are what per cent of the males in Management profession? (Rounded off to two digits after decimal)
  - (a) 71.71
- (b) 96.43
- (c) 83.16
- (d) 68.54
- (e) None of these
- What is respective ratio of the number of males in Banking profession to the number of males in Engineering profession?
  - (a) 17:7
- (b) 28:55
- (c) 7:11
- (d) 63:52
- (e) None of these

**DIRECTIONS (Qs. 76-80)**: Study the following graph carefully to answer the questions that follow.

#### Total Number of Males and Females in Five Different **Organisations**



- 76. What is the average number of females from all the organisations together?
  - (a) 3800
- (b) 3550
- (c) 3300
- (d) 3150
- (e) None of these
- The number of males from organisation A is approximately what per cent of the total number of males from all the organisations together?
  - (a) 18
- (b) 28
- 11 (c)

(d) 31

- (e) 36
- What is the difference between the total number of females and the total number of males from all the organisations together?
  - (a) 1500
- (b) 1750
- (c) 1800
- (d) 2050
- (e) None of these
- 79. What is the respective ratio of number of females from organisation C to the number of females from organisation
  - (a) 14:17
- (b) 17:14
- (c) 14:15
- (d) 15:14
- (e) None of these
- The total number of males from organisations A and B together are approximately what per cent of the total number of males from organisations C, D and E together?
  - (a) 58

- (b) 75
- 69 (c)
- (d) 83

(e) 52

# **GERNAL AWARENESS**

- **81.** The Foreign Exchange Reserves of India are kept in the custody of
  - (a) World Bank
  - International Monetary Fund
  - Prime Minister Rahat Kosh (c)
  - Reserve Bank of India (d)
  - None of these (e)
- The Reserve Bank of India issues coins and notes of various denominations. At present RBI does not issue coins of which of the following denominations?
  - 10 Rupees
- (b) 5 Rupees
- (c) 25 paise
- (d) 2 Rupees
- (e) 1 Rupee
- 83. The European Union has adopted which of the following as common currency?
  - (a) Dollar
- (b) Dinar
- Yen (c)
- (d) Peso
- (e) Euro
- Various Banks in the country have installed machines which disburse money to general public. These machines are called
  - Coin dispensing machines
  - **ATMs** (b)
  - Debit Card Machines (c)
  - (d) Ledger Machines
  - (e) None of these
- Which of the following names is NOT associated with the insurance business in India?
  - Baiai Allianz
- (b) LIC
- (c) GIC
- (d) Tata AIG
- (e) GE Money
- Commodity Exchanges at various places in India are trading in many metals like gold, silver, etc. Many times we read in newspapers that gold no more has remained the highest trading option and has been replaced by a non traditional metal known as
  - (a) copper
- (b) steel
- (c) zinc
- (d) white gold
- (e) None of these
- Which of the following is known as plastic money?
  - (A) Demand Draft
  - (B) Credit Card
  - (C) Debit Card
  - Only (A)
- (b) Only (B)
- Only(C)(c)
- (d) Both (B) and (C)
- All (A), (B) and (C)
- Many a times we see a term in newspapers 'IPO'. What is the full form of the same?
  - Indian Public Offer (a)
  - Institutional Purchase Offer (b)
  - Industrial Purchase Offer (c)
  - (d) Indian Purchase Offer
  - (e) Initial Public Offer
- Many a times we read in financial newspapers a term/ name NMCEX. What is the full form of the same?
  - (a) New Multi Capital Exchange
  - (b) National Medium Commodity Exchange
  - National Multi Commodity Exchange
  - (d) Net Marketable Commodity Exchange
  - (e) None of these

- **90.** Many Banks these days are entering into business of offering loans against property. This business of the banks can be categorised under which of the following heads of banking?
  - (a) Corporate Banking
  - (b) Personal Banking
  - (c) Merchant Banking
  - (d) Portfolio Management Service
  - (e) None of these
- **91.** Which of the following organisations /banks has done a commendable work in the field of micro finance and was awarded Nobel Prize also in the past?
  - (a) Gramin Bank of Bangladesh
  - (b) CRY
  - (c) ASHA
  - (d) NABARD
  - (e) None of these
- **92.** Which of the following countries has **not made** any significant investment in India?
  - (a) Japan
- (b) USA
- (c) Nepal
- (d) Britain
- (e) France
- **93.** Which of the following is considered an informal method of getting credit/finance?
  - (a) Internet banking
  - (b) Branch visits
  - (c) Going to money lenders
  - (d) Tele Banking
  - (e) All of these
- **94.** Which of the following is **NOT** a Public Sector Unit/ Undertaking/Agency?
  - (a) ECGC
- (b) SEBI
- (c) SIDBI
- (d) Axis Bank
- (e) BHEL
- **95.** Which of the following does not represent the name of a bank working in India?
  - (a) YES
- (b) HDFC
- (c) TATA
- (d) Kotak Mahindra
- (e) Axis
- **96.** Which of the following is a type of tax levied by the Government on goods and services ?
  - (a) SAT
- (b) NET
- (c) PAN
- (d) VAT
- (e) None of these
- **97.** As per the news appeared in some major newspapers India is number two in getting 'PE'. What is the full form of 'PE' as used in the financial world?
  - (a) Professional and Eco-friendly
  - (b) Profitable Equity
  - (c) Profitable and Economical
  - (d) Private and Economical
  - (e) Private Equity
- **98.** Many a times we read in newspapers about 'Financial Inclusion'. What does it really mean?

[(Pick out correct statement(s)]

- (A) Allow the merger and acquisition of Banks so that only few big banks exist and continue to cater to the need of corporate sector.
- (B) Extending the network of banks in such away that people from lower strata of society also get the benefit of services provided by banks.

- (C) Providing insurance cover to each and every citizen so that he/she can live a healthy and long life.
- (a) Only (A)
- (b) Only (B)
- (c) Only (C)
- (d) Both (A) and (B)
- (e) All (A), (B) and (C)
- **99.** Which of the following organisations recently issued some guidelines related to 'Participatory Notes' as used in financial world?
  - (a) RBI
- (b) IRDA
- (c) SEBI
- (d) AMFI
- (e) None of these
- **100.** As per news items published in various newspapers, Italy has offered its help in developing 'SMEs' in India. What is the full form of 'SME'?
  - (a) Small and Monopolistic Economy
  - (b) Small and Medium Enterprises
  - (c) Speedy and Mechanical
  - (d) Small and Medium Level Economy
  - (e) None of these
- **101.** Which of the following statements about the 'exports' from India is true?
  - (A) Exports are showing good rate of growth.
  - (B) Exports are growing in volume but still they are poorer than imports in terms of value.
  - (C) Exports are not improving the way they were growing two years back.
  - (a) Only (A)
  - (b) Only (B)
  - (c) Only (C)
  - (d) Both (A) and (C)
  - (e) None of these
- 102. The Government of India keeps on clearing the proposal of setting up new SEZs at several places. What does the letter 'S' represent in the 'SEZ'?
  - (a) Soft
- (b) Small
- (c) Special
- (d) Supportive
- (e) None of these
- 103. Which amongst the following is NOT a foodgrain?
  - (a) Wheat
- (b) Rice(d) Jowar
- (c) Maize(e) Cotton
- **104.** Various Government agenicies/organisations are given responsibilities for implementing various policies/decisions of the Government of India. Policies about credit flow to the agricultural/priority sector are framed/implemented through which of the following **apex bodies**?
  - (a) ECGC
- (b) NABARD
- (c) UTI
- (d) IDBI Bank
- (e) None of these
- **105.** As we read now and then the Monetary and Credit Policy reviewed and changes/corrections are made frequently.

Who amongst the following exactly takes this decision in India?

- (a) Deputy Chairman, Planning Commission
- (b) Prime Minister
- (c) Finance Minister
- (d) Chairman, Finance Commission
- (e) None of these

- **106.** Which of the following is NOT a foreign bank working in India ?
  - (a) HSBC
- (b) Barclays
- (c) Standard Chartered
- (d) Yes Bank
- (e) All are foreign banks
- **107.** Who amongst the following a the Chairman of the 14th Finance Commission?
  - (a) Bimal Jalan
- (b) Y.V. Reddy
- (c) C. Rangarajan
- (d) Vijay Kelkar
- (e) None of these
- **108.** With which of the following nations India has the trade relations?
  - (a) Japan
- (b) Britain
- (c) South Africa
- (d) Yuganda
- (e) Iran
- 109. Your friend gets ₹ 10000 from his grand parents. He/she wants to invest this amount in a bank in such a way that he/she need not withdraw the amount partly or wholly for two years. What kind of account should he/she open in a bank?
  - (a) Small Savings Accoun
  - (b) Current Account
  - (c) Term Deposit Account
  - (d) Demat Account
  - (e) None of these
- **110.** We often see the names of two personalities in newspapers/ magazines/electronic media. These names are Dr. C. Rangarajan and Dr. Bimal Jalan. In their lives, one thing is common. That is
  - (a) both are the chief economic advisor to Prime Minister of India
  - (b) both are Members of Parliament
  - (c) both are former Governors of RBI
  - (d) both were Finance Ministers of India
  - (e) there is nothing common in both
- 111. According to the reports published in Newspapers/ magazines, Government of India and some NGOs have announced/started many schemes to provide help/relief to farmers in general and the tragedy stricken farmers in particular. Which of the following cannot be considered such a scheme?
  - (a) Crop Insurance Scheme
  - (b) E-Chaupal
  - (c) Subsidy for chemical fertilisers
  - (d) Renovation of watershed/ waterbodies
  - (e) Midday Meal Scheme
- **112.** What does the term Depreciation mean as used in finance/banking operations?
  - (a) Closure of a plant due to lock out
  - (b) Reduction in the value/ loss of equipment/plant over a time due to wear and tear
  - (c) Loss incurred during a year due to plant breakdown
  - (d) Unusually high repair expenses incurred on the plant during the year
  - (e) None of these
- **113.** Which of the following cannot be called an organized sector in India?
  - (a) Nationalised Banks
  - (b) Regional Rural Banks
  - (c) Co-operative Banks

- (d) Chits and Money Lenders
- (e) State Co-Operative Banks
- 114. The term 'Power of Attorney' refers to
  - (a) Power of a person
  - (b) An authority to operate a Bank Account
  - (c) An instrument by which a person is empowered to act for another person
  - (d) All of these
  - (e) None of these
- 115. What does BPLR stand for ?
  - (a) Basic Priority Lending Rate
  - (b) Below Poverty Line Register
  - (c) Benchmark Prime Lending Rate
  - (d) Base Primary Lending Rate
  - (e) None of these
- **116.** Which of the following bodies/agencies decides the distribution of tax income between Central & State Governments in India?
  - (a) Planning Commission
  - (b) Central Law Commission
  - (c) Reserve Bank of India
  - (d) Finance Commission
  - (e) Administrative Reforms Commission
- 117. Who among the following is the chairman of the Tax Administration Reform Commission (TARC) set up by the Government of India on August 26,

2013 to review the application of tax policies?

- (a) Parthasarathi Shome
- (b) Y G Parande
- (c) Sunita Kaila
- (d) M K Zutshi
- (e) None of these
- **118.** Which of the following steps was/were takes by the Reserve Bank of India in July 2013 to suck liquidity and check the rupee's slide?
  - (a) The RBI raised the cost of borrowing by banks by two per cent to 10.25 per cent
  - (b) The RBI announced the sale of Government Securities via open market operation
  - (c) The RBI fixed a cap on how much banks can borrow from the Central bank at 7.25 per cent using the repo window
  - (d) Only (a) and (b)
  - (e) All of the above
- **119.** Which of the following stock exchanges on July 5, 2013 launched 'LIX 15' index for derivatives segment?
  - (a) Bombay Stock Exchange (BSE)
  - (b) Delhi Stock Exchange (DSE)
  - (c) National Stock Exchange (NSE)
  - (d) Magadh Stock Exchange (MSE)
  - (e) None of these
- **120.** The Annual Monetary Policy Statement 2013-14, announced on May 3, 2013 projected the Gross Domestic Product growth for 2013-14 at
  - (a) 5.3 per cent
- (b) 5.7 per cent
- (c) 5.4 per cent(e) None of these
- (d) 5.5 per cent

# COMPUTER KNOWLEDGE

	Computer Knowledge	132.	The term designates equipment that might be added to a computer system to enhance its functionality.
121.	When you save to this, your data will remain intact even when the computer is turned off		(a) digital device (b) system add-on (c) disk pack (d) peripheral device
	<ul><li>(a) RAM</li><li>(b) motherboard</li></ul>	133.	(e) None of these An email account includes a storage area, often called a
	(c) secondary storage device		(n)
	(d) primary storage device		<ul><li>(a) attachment</li><li>(b) hyperlink</li><li>(c) mailbox</li><li>(d) IP address</li></ul>
	(e) None of these		(e) None of these
122.	The simultaneous processing of two or more programs	134.	Data becomes when it is presented in a format
	by multiple processors is  (a) multiprogramming (b) multitasking		that people can understand and use.
	(c) time-sharing (d) mult processing		<ul><li>(a) processed</li><li>(b) graphs</li><li>(c) information</li><li>(d) presentation</li></ul>
	(e) None of these		(e) None of these
123.	What type of device is a computer printer?	135.	A set of computer programs that helps a computer
	(a) Input (b) Output		monitor itself and function more efficiently is a/an
	(c) Software (d) Storage		(a) Windows (b) System Software (c) DBMS (d) Application Software
124	(e) None of these		(e) None of these
124.	The contents of are lost when the computer turns off.	136.	A is a collection of information saved as a unit.
			(a) folder (b) file
	<ul><li>(a) storage</li><li>(b) input</li><li>(c) output</li><li>(d) memory</li></ul>		(c) path (d) file extension
	(e) None of these	137	(e) None of these Peripheral devices such as printers and monitors are
125.	When you turn on the computer, the boot routine will perform this test	157.	considered to be  (a) hardware  (b) software
	(a) RAM test (b) disk drive test		(c) data (d) information
	(c) memory test (d) power-on-self-test		(e) None of these
126	(e) None of these	138.	Input, output, and processing devices grouped together
120.	Personal computers can be connected together to form a  (a) server  (b) supercomputer		represent a(n)  (a) mobile device
	(c) enterprise (d) network		(b) information processing cycle
	(e) None of these		(c) circuit board
127.	Which elements of a Word document can be displayed		(d) computer system
	in colour?	120	(e) None of these Most Web sites have a main page, the, which acts
	(a) Only graphics	137.	as doorway to the rest of the Web site pages.
	<ul><li>(b) Only text</li><li>(c) All elements</li></ul>		(a) search engine (b) home page
	(d) All elements, but only if you have a colour printer		(c) browser (d) URL
	(e) None of these	140	(e) None of these Which of the the following system common ents is the
128.	A complete electronic circuit with transistors and other	140.	Which of the the following system components is the brain of the computer ?
	electronic components on a small silicon chip is called a		(a) Circuit board (b) CPU
	(n) (a) Werkstetien (b) CDU		(c) Memory (d) Network card
	<ul><li>(a) Workstation</li><li>(b) CPU</li><li>(c) magnetic disk</li><li>(d) integrated circuit</li></ul>	1.41	(e) None of these
	(e) None of these	141.	Which of the following is <b>not</b> true about computer files? (a) They are collections of data saved to a storage
129.	To access properties of an object, the mouse technique		medium
	to use is		(b) Every file has a filename
	(a) right-clicking (b) shift-clicking		(c) A file extension is established by the user to
	(c) dragging (d) dropping		indicate the file's contents (d) All files contain data
130	(e) None of these What is the term for unsolicited e-mail?		(e) None of these
150.	(a) newsgroup (b) usenet	142.	allows voice conversations to travel over the Internet.
	(c) backbone (d) flaming		(a) Internet telephony (b) Instant messaging
	(e) spam		(c) E-mail (d) E-commerce
131.	You use a(n) , such as a keyboard or mouse, to	143	(e) None of these You use a(n), such as a keyboard or mouse, to
	input information.	173.	input information.
	(a) output device (b) input device		(a) storage device (b) processing device
	<ul><li>(c) storage device</li><li>(d) processing device</li><li>(e) None of these</li></ul>		(c) input device (d) output device
	(c) From of these		(e) None of these

- **144.** Which of the following is **not** true concerning user IDs and passwords?
  - (a) When you enter your user ID and password, the computer knows it is you
  - (b) If your computer asks for a user ID and password, you can create your own
  - (c) Sometimes you are assigned a user ID and password for security reasons
  - (d) You should share your user ID and password with at least one other person
  - (e) None of these
- **145.** One who designs, writes, tests and maintains computer programs is called a
  - (a) User
- (b) Programmer
- (c) Designer
- (d) Operator
- (e) None of these
- 146. Items such as names and addresses are considered
  - (a) information
- (b) input
- (c) records
- (d) data
- (e) None of these
- **147.** Most mail programs automatically complete the following two parts in an e-mail
  - (a) From : and Body :
- (b) From : and Date :
- (c) From: and To:
- (d) From : and Subject :
- (e) None of these
- **148.** Where is the disk put in a computer?
  - (a) in the modem
- (b) in the hard drive
- (c) into the CPU
- (d) in the disk drive
- (e) None of these
- **149.** The name a user assigns to a document is called a(n):
  - (a) filename
- (b) program
- (c) record
- (d) data
- (e) None of these
- **150.** An e-mail address typically consists of a user ID followed
  - by the \_\_\_\_ sign and the name of the e-mail server that manages the user's electronic post office box.
  - (a) @
- (b) #

- (c) &
- (d) \*
- (e) None of these
- **151.** A personal computer is designed to meet the computing needs of a(n)
  - (a) individual
- (b) department
- (c) company
- (d) city
- (e) None of these
- **152.** Devices that enter information and let you communicate with the computer are called
  - (a) Software
- (b) Output devices
- (c) Hardware
- (d) Input devices
- (e) Input /Output devices
- **153.** An electronic device, operating under the control of information, that can accept data, process the data, produce output and store the results for future use
  - (a) Input
- (b) Computer
- (c) Software
- (d) Hardware
- (e) None of these
- **154.** What is the function of the Central Processing Unit of a Computer ?
  - (a) Creates invoices
  - (b) Performs calculations and processing
  - (c) Deletes Data
  - (d) Corrupts the data
  - (e) None of these

- **155.** Which of the following is not an integral part of computer?
  - (a) CPU
- (b) Mouse
- (c) Monitor
- (d) UPS
- (e) None of these
- 156. Which of the following is/are not part of the CPU?
  - (a) Primary storage
- (b) Registers
- (c) Control unit
- (d) ALU
- (e) None of these
- **157.** The device that reconciles the differences between computers and phones is the—
  - (a) LAN
- (b) wand reader
- (c) TCP/IP
- (d) scanner
- (e) modem
- **158.** A combination of hardware and software that allows communication and electronic transfer of information between computers is a
  - (a) Network
- (b) Backup system
- (c) Server
- (d) Peripheral
- (e) Modem
- **159.** Which of the following represents the fastest data transmission speed ?
  - (a) bandwidth
- (b) gbps
- (c) kbps
- (d) kbps
- (e) mbps
- **160.** What is a major feature of the World Wide Web that makes it simple to learn and use?
  - (a) Database interface
  - (b) Graphical text interface
  - (c) Graphical user interface
  - (d) Point-to-Point Protocol
  - (e) None of these

# ENGLISH LANGUAGE

**DIRECTIONS (Qs. 161-170)**: Read the following passage carefully and answer the questions given below it. Certain words have been printed in **bold** to help you locate them while answering some of the questions.

Crude oil has had a long history, and an interesting one. It is probably one single natural resource that has been instrumental in producing maximum conflicts and wars during the last century. With such a track record, it is sur- prising that in the given environment, wherein oil prices are breaking all records, and has become the biggest cause of concern across the globe, why is it that there is silence from some parts of the world? It is intriguing especially when some have been paying a much higher price on fuel, as compared to their poorer counterparts. It is surprising, more so, when one realizes that the number of oil producing nations is only a handful and compared to the number of oil consuming nations. While a **proactive** action from the mighty and powerful can bring in a huge respite for the world, why is it that they choose to be silent? Also, keeping in mind the fact that a few nations - both powerful and weak have some of the largest unused oil reserves, their silence 'and lack of any serious action look at the more aberrant. Looking at 'the manner things are shaping up, it just cannot be ruled out that possibly these nations have a definite interest in the increasing prices of oil. The question then is what could their underlying interest be?

In all probability, what we are seeing right now is just a precursor to the larger picture, well laid out by them may be for the good. With rising prices, the OPEC might be delighted right now, but perhaps they are unable to see what is going to hit them. For this unprecedented rise in oil is creating a most demanding environment for alternative fuels. As and when the reserves deplete and demand really grows, more than anyone else, it is OPEC that would be badly hit, much to the glee of some nations having unused reserves which have the most to gain by using blackmailing tactics. Eventually, the countries at the receiving end would be forced to create an enabling environment for alternative energy. This trend is already visible, with India showing the way with its nuclear deal and other countries dangling the carrot of complete conversion of natural gas towards other countries in order to boost their own business. By doing so they are creating a tactical pressure on countries. As they know that the further the oil prices get **pushed,** the more the globe would become attracted and ready for alternative and non-conventional fuel. Moreover, for many of the countries, it might become more expensive to invest in newer technologies to conform to the emission norms than to shift to alternative sources, making the market even more attractive. And it is then that the organisations which have already invested billions of dollars in alternate fuels would mop up the global energy market completely.

The second possible reason why some nations of the world are not too enthusiastic to **mitigate** the price of oil is because the rising oil price is perhaps one of the major deterrents to growth of other countries. Perhaps they were hand in glove in the mechanism to raise the oil price and knowing well that this would make these nations feel the pinch. And now, the rising oil prices have put these nations in a fix. As the pressure of inflationary tendencies increases these countries cannot afford either to sit back and remain entrapped in the larger conspiracy. No wonder then that these are frantically looking around the globe - especially Africa - for newer reserves! As it is said, oil has a long history and the legacy continues.

- 161. Which nations does the author refer to the phrase 'these nations have a definite interest in the increasing prices of oil'?
  - (a) The mighty and powerful nations
  - (b) Nations having unused oil reserves
  - (c) Nations which have exhausted their oil reserves
  - (d) The nations which have shifted to non-conventional fuels
  - (e) None of these
- **162.** Which of the following is **not true** in context of the passage?
  - (a) Some nations have kept a silence upon the rising oil price in order to inhibit the growth of other nations
  - (b) It is more cost effective to shift to alternate forms of energy than to invest in technology for conforming to the emission norms
  - (c) Some nations have unused oil reserves which would earn these nations heavy profits once the oil reserves elsewhere deplete
  - (d) India has had a nuclear deal for its energy needs
  - (e) All are true

- **163.** What does the author mean by 'dangling the carrot' in the passage?
  - (a) Some countries are stringently opposing the conversion to alternate forms of fuel
  - (b) Some countries have been luring other countries to change over the alternate fuels in order to boost their own business
  - (c) Some countries are making the effort to save environment by using natural gas instead of oil as a fuel
  - (d) Both (a) and (b)
  - (e) None of these
- **164.** Why, according to the author, OPEC though delighted currently, would be in a difficult situation later?
  - (a) All the oil reserves on the earth will soon be exhausted
  - (b) Powerful nations will try and dominate OPEC later on
  - (c) As the oil reserves which are being used currently deplete in the time to come, nations having unused oil reserves would arm-twist OPEC
  - (d) Nations will lose faith in OPEC owing to very high fuel prices
  - (e) None of these
- **165.** What, according to the author, makes the market of alternate sources very attractive?
  - (a) Many countries have already made a substantial profit in the industry alternate fuel
  - (b) Such measures do not cause harm to the environment
  - (c) Only a few countries of the world will have to access to alternate forms of fuel
  - (d) The use of alternate sources has been forced upon certain countries by powerful countries
  - (e) None of these
- **166.** Which of the following can be the most appropriate title for the given passage ?
  - (a) Reasons behind silence on increase in oil prices
  - (b) Nuclear power as an alternate source of energy
  - (c) The monopoly of oil reserves by powerful countries
  - (d) The repercussion of shifting to alternate forms of energy
  - (e) Oil reserves as deterrent of growth of the nations

**DIRECTIONS (Qs. 167-168):** Choose the word which is **most similar** in meaning to the word printed in **bold** as used in the passage.

#### 167. INSTRUMENTAL

- (a) Non-vocal
- (b) Reasonable
- (c) Creditable
- (d) Responsible
- (e) Liable

#### 168. ABERRANT

- (a) Curious
- (b) Abnormal
- (c) Spoilt
- (d) Inferior

(e) Nonfunctional

**Directions (Qs. 169-170) :** Choose the word/phrase which is **most opposite** in meaning to the word printed in **bold** as used in the passage.

#### 169. PROACTIVE

- (a) Quick
- (b) Over powered

	(c) (e)	Dormant Brittle	(d)	Delicate
170.	MIT	IGATE		
	(a)	Fright	(b)	Decline
	(c)	Degeneration	(d)	Worsen
	(e)	Deprivation		
DIR	ECT	IONS (Qs. 171-175)	: Read	each sentence to find o
				or in it. The error, if an
will l	be in	one part of the sen	itence.	The number of that pa

ut ıν. is the answer. If there is no error, the answer is 'e'. (Ignore the errors of punctuation, if any).

- 171. No sooner did the students (a)/ seen the principal approach (b)/ than they ran (c)/ from the playground. (d)/
- 172. My elder sister and I am (a)/ interested in painting (b)/ and therefore have joined (c)/ the coaching classes. (d)/
- 173. Only after a lot of persuasion (a)/ the illiterate villager allowed (b)/ himself's girl child (c) / to study in the school. (d)/ No error (e)
- 174. The need for alternate (a)/ sources of energy are (b)/ essential to conserve (c)/ the environment. (d)/ No error
- 175. I have being working (a)/ in that organisation for five years (b)/ but now I work (c)/ for a different company. (d)/ No error (e)

**DIRECTIONS (Qs. 176-180):** Which of the phrases (a), (b), (c) and (d) given below each statement should replace the phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and 'No correction is required', mark (e) as the answer.

- 176. Many students waits anxiously at the college gate to know their results.
  - (a) student waited anxiouly
  - (b) students waiting anxiously
  - (c) students waited anxiously
  - (d) students waited anxious
  - (e) No correction required
- 177. Through a fortuitous circumstance Rakhi met her childhood friend on the bus in which she was travelling.
  - (a) she was travelled
- (b) she did travel
- (c) she has travelling
- (d) she were travelling
- (e) No correction required
- 178. The opposition party has alleged that the prices of essential commodities are soaring like never before on the last three decades.
  - (a) before on the next
- (b) before in the last
- (c) before at the last
- (d) previously in the next
- (e) No correction required
- 179. The salaries and the perks of the employees in this institution are not in according with the rest of the industry.
  - (a) are not in accordance (b) is not in accordance
  - (c) are not according (d) is not on accordance
  - (e) No correction required
- 180. The soldiers deployed in the town were instructed to **exercising** restraint and handle the situation peacefully.
  - (a) was instructed to exercising
  - (b) were instructed for exercise
  - (c) were instructed to exercise
  - (d) was instructing to exercising

(e) No correction required

**DIRECTIONS (Qs. 181-185)**: Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the questions which follow:

- (A) The only way in which this problem can be solved is by making artificial blood which has remained a distant dream for science.
- (B) Donation of blood is considered to be the most noble of all the charities.
- (C) If they succeed, it would be noted as one of the most important inventions in the history of mankind.
- (D) This is because this donated magic potion can give life to another person in an emergency.
- (E) A group of scientists, however, has dedicated themselves towards making this a reality.
- (F) A growing problem however is that the requirement for safe blood is increasing whereas the number of donors is decreasing.
- **181.** Which of the following sentence should be the **FIRST** after rearrangement?
  - (a) A

(b) B

(c) C

(d) D

- (e) E
- **182.** Which of the following sentence should be the **SECOND** after rearrangement?
  - (a) A

(b) B

(c) C

(d) D

- (e) F
- **183.** Which of the following sentence should be the **THIRD** after rearrangement?
  - (a) A

(b) D

(c) C

(d) E

- (e) F
- 184. Which of the following sentence should be the FIFTH after rearrangement?
  - (a) A

(b) B

- (c) C
- (d) E

- (e) F
- 185. Which of the following sentence should be the SIXTH (LAST) after rearrangement?
  - (a) A

- (b) B
- (c) C

(d) D

- (e) E
- **DIRECTIONS (Qs. 186-190)**: Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.
- **186.** One of the TV cameramen was in the leg by a bullet when he was \_\_\_\_ in the middle of a gun fight between two gangs. (a) hurt, entered
- (b) shot, caught
- (c) injured, came
- (d) stabbed, trapped
- (e) beaten, engulfed
- **187.** Although the fire was very small everyone rushed out of the cinema hall complete chaos.
  - (a) shouted, leading
- (b) died, producing
- (c) injured, resulting
- (d) scared, making

214	IBPS RR
(e) panicked, causing  188. The of pesticides and fertilizers while growing the vegetables and fruits is one of the greatest to the	small town. A sr outside Bekoji (1 Children here st
health these days.	distances to fetch
(a) production, dangers (b) consumption, problem	the Olympics, rui
(c) overuse, threats (d) application, rewards	more medals than
(e) amount, injury	their families a v
<b>189.</b> The group's mission is to peace between the nations and	<b>191.</b> (a) accepte
help different peopleeach other better.	(c) alike
(a) maintain, understand (b) remain, address	(e) popula
(c) keep, interact (d) advise, find	192. (a) alleviate
(e) communicate, friendly	(c) preven
<b>190.</b> History the Kings and influential leaders whereas	(e) leave
the real battle was by the soldiers who remain little known and celebrated in the texts.	193. (a) change (c) control
(a) remembers, played (b) highlights, underwent	(e) shift
(c) biased, lead (d) glorifies, fought	<b>194.</b> (a) further
(e) writes, done	(c) greater
<b>DIRECTIONS (Qs. 191-200) :</b> <i>In the following passage there</i>	(e) larger
are blanks, each of which has been numbered, These numbers	195. (a) concen
are printed below the passage and against each, five words	(c) focuse
are suggested, one of which fits the blank appropriately. Find	(e) perforn
out the appropriate word in each case	196 (a) convin

Without doubt there is one thing (191) to all of us we have played a game at some time in our lives. Most of us play to relax or have fun, but for many playing a game or a sport is a way to (192) poverty behind. Infact, in many African countries, playing a sport professionally can (193) the lives of a person's entire family.

For example, in the small town of Bekoji, in Ethiopia (194) than a hundred boys and girls can be seen running at dawn everyday. Each of these youth is (195) and serious and their coach is (196) that one of them will be a world champion. This seems like an idle (197) but it is virtually a guarantee in this small community (198) mainly farmers. Many of the fastest male and female distance runners in the world hail from this

nall handpainted sign which greets visitors 99) "Welcome to the Village of Athletes". tart running at an early age, (200) great water and firewood or to reach school. At nners from this small town are likely to win those from developed countries. It will give vay out of poverty.

		ines a way out or por	city.	
191.	(a)	accepted	(b)	common
	(c)	alike	(d)	similar
	(e)	popular		
192.	(a) a	alleviate	(b)	forgot
	(c)	prevent	(d)	reduce
	(e)	leave		
193.	(a)	changes	(b)	arrange
	(c)	control	(d)	transform
	(e)	shift		
194.	(a)	further	(b)	more
	(c)	greater	(d)	over
	(e)	larger		
<b>195.</b>	(a)	concentrated	(b)	rival
	(c)	focused	(d)	playful
	(e)	performed		
196.	(a)	convince	(b)	optimist
	(c)	intended	(d)	privilege
	(e)	cenfident		
197.	(a)	boast	(b)	suspicion
	(c)	risk	(d)	worship
	(e)	precaution		
198.	(a)	existing	(b)	that
	(c)	comprising	(d)	consisting
	(e)	for		
199.	(a)	warn	(b)	inform
	(c)	notices	(d)	reads
	(e)	wish		
200.	(a)	covering	(b)	driving

(d) following

(c) measuring

competing

# HINTS & SOLUTIONS

- R > P, UT, Q > ST, Q > S > R > P, U
  - 15 m (a) Ш 9
- 2. Starting Piont
- 3. 5 7 .8: (c) Such combinations are: 576 ; 574
- 4. 3  $841 = (29)^2$ Digit at tenth place = 2
- 5. (d) S, R > Q > T

So no information about P from the given data.

The boy is only grandson of Meena's grandfather. 6. However, there may be granddaughters of Meena's grandfather.

Therefore, the boy is either brother or cousin of Meena.

So no sufficient data is there.

- All others are parts of a tree. 7.
- 8. (c) Except bat, all others are birds. Bat is a mammal.
- 9. 20 5 18 13 9 14 1 20 5 ERMINATE
- 1 2 3 4 5 6 7 8 9 10 10. (e)

Meaningful words ⇒ MATE, MEAT, TEAM, TAME

Blades 11. (d) **Books** Papers

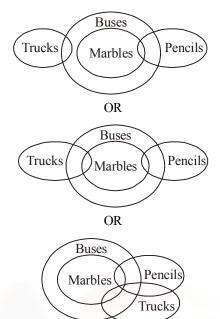
#### **Conclusions:**

- I. False
- II. False
- III. False

All the three premises are I-type.

Hence no conclusion follows

12. (c)



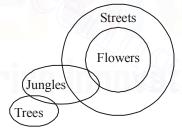
### **Conclusions:**

- False
- Π. True Either Complementary pair

III. False

So only either I or III and II follow.

13. (a)

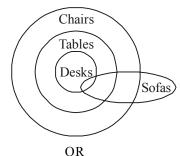


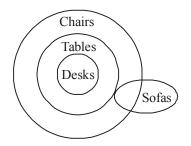
#### **Conclusions:**

- True
- II. False
- III. False

So only conclusion I follows.

14. **(b)** 

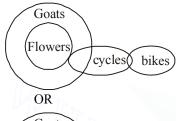


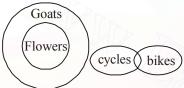


#### **Conclusions:**

- I. False
- II. True
- III. True. Conversion of the first premise.

15. (a)

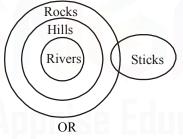


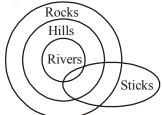


#### **Conclusions:**

- I. False
- II. False
- III. False

16. (d)





#### **Conclusion:**

- I. False
- II. False
- III. True

So only conclusion III follows.

#### (17-20):

If we examine the given input and various steps of rearrangement we would find that one number and one word are arranged alternately. Pattern followed is one word get arranged according to alphabetical order in one step and the number is arranged ascending order in next step. The pattern continues till all the words and numbers are arranged according to pattern.

**17. (c)** Step II: 18 task bear cold dish 81 63 31

Step III: 18 task 31 bear cold dish 81 63

Step IV: 18 task 31 dish bear cold 81 63

Step V: 18 task 31 dish 63 bear cold 81

Step VI: 18 task 31 dish 63 cold bear 81

Step VII: 18 task 31 dish 63 cold 81 bear

So five more steps are required.

18. (a) So five more steps are required.

Input: nice flower 34 12 costly height 41 56

Step I: 12 nice flower 34 costly height 41 56

Step II: 12 nice 34 flower costly height 41 56

Step III: 12 nice 34 height flower costly 41 56

**19. (d)** Step II: 16 victory 19 36 53 store lake town

Step III: 16 victory 19 town 36 53 store lake

Step IV: 16 victory 19 town 36 store 53 lake

Step IV: is the last step.

**20. (b)** Input: milk pot 18 24 over goal 36 53

Step I: 18 milk pot 24 over goal 36 53

Step II: 18 pot milk 24 over goal 36 53

Step III: 18 pot 24 milk over goal 36 53

Step IV: 18 pot 24 over milk goal 36 53

Step V: 18 pot 24 over 36 milk goal 53

Step VI: 18 pot 24 over 36 milk 53 goal So step V is last but one.

(21-25):

Person	Shift	Off Day
P	II	Tuesday
Q	I	Monday
R	II	Wednesday
S	I	Sunday
T	III	Friday
V	III	Thursday
W	I	Saturday

- **21.** (c) The off day of W is Saturday.
- **22.** (d) The off day of R is Wednesday.
- 23. (a) P and R work in shift II.
- **24.** (d) The off day of Q is Monday.
- 25. (c) Q, S and W work in shift I.
- 26. (e) Both the assumptions are implicit because daily newspapers provide instant reach. Again 100 vacancies of Chartered Accountants were announced assuming sufficient eligible candidates may join the nationalised bank."
- **27. (a)** Only assumption I is implicit because repairing of roads is carried out so efficiently to leave potholes. Assumption II is not implicit because it is people's right to complain against any pothole.
- **28. (e)** Both the assumption are implicit because main consideration for people is cost factor. People would

prefer foreign destination at competitive prices. Advertisement provides sufficient information on this.

- **29. (b)** Only assumption II is implicit because customers prefer to buy vegetables from retail vondors as there is a lot of innovation in retail sector.
- **30. (b)** Only assumption II is implicit because college authority cannot admit all those standing in the queue.
- (31 35):

\$⇒≥	@⇒≤	© ⇒ <
%⇒>	#⇒ =	

31. (e)  $M \odot T \Rightarrow M < T$   $T \textcircled{a} J \Rightarrow T \leq J$  $J \# D \Rightarrow J = D$ 

Therefore,  $M < T \le J = D$ 

#### Conclusions

- I.  $D \# T \Rightarrow D = T : Not True$
- II. D % T  $\Rightarrow$  D > T : Not True
- III. D %  $M \Rightarrow D > M$ : True

Either I or II and III are true.

32. **(b)**  $H \ J \Rightarrow H \ge J$ 

 $J @ M \Rightarrow J < M$ 

 $M @ T \Rightarrow M \leq T$ 

Therefore,  $H \ge J < M \le T$ 

#### Conclusions

- I.  $H \% M \Rightarrow H > M$ : Not True
- II.  $H \ T \Rightarrow H \ge T$ : Not True
- III. T %  $J \Rightarrow T > J$ : True

So only conclusion III is true.

33. (a)  $R @ N \Rightarrow R \leq N$ 

 $N \% E \Rightarrow N > E$ 

 $E \# K \Rightarrow E = K$ 

Therefore,  $R \le N > E = K$ 

#### Conclusions

- I.  $R \otimes K \Rightarrow R < K$ : Not True
- II.  $K \% N \Rightarrow K > N$ : Not True
- III.  $E \% R \Rightarrow E > R$ : Not True

So none of conclusion is true.

34. (c)  $K \% N \Rightarrow K > N$ 

 $N \ \ B \Rightarrow N \ge B$ 

 $B \otimes D \Rightarrow B < D$ 

Therefore,  $K > N \ge B < D$ 

#### Conclusions

- I. D % N  $\Rightarrow$  D > N : Not True
- II.  $K \% D \Rightarrow K > D$ : Not True
- III.  $B \otimes K \Rightarrow B < K$ : True

So only conclusion III follows.

**35. (d)**  $T \# A \Rightarrow T = A$ 

 $A \$ B \Rightarrow A > B$ 

 $B \otimes D \Rightarrow B \leq D$ 

Therefore,  $T = A \ge B \le D$ 

#### Conclusions

I.  $D \# A \Rightarrow D = A : Not True$ 

II.  $D \# T \Rightarrow D = T : Not True$ 

III. B a T  $\Rightarrow$  B < T : True

So only conclusion III follows.

#### (36-40):

	CRITERIA								
CANDIDATE	(i)	(ii) or A		(iii)	(iv)	(v) or B		Ans	
Geeta	NG	✓	_	✓	✓	✓	_	2	
Ravi	✓	✓	_	_	✓	_	✓	4	
Ranjit	✓	✓	_	_	✓	✓	_	5	
Deepak	✓	✓	_	_	×	✓	_	1	
Sankot	✓	_	✓	_	✓	✓	_	3	

- **36. (b)** Data inadequate
- **37. (d)** Ravi Sharma satisfies conditions (i), (ii), (iii), (iv) and (B). So his case should be referred to President Finance.
- **38. (e)** Ranjit Malhotra satisfies all the criteria. So he can be selected.
- **39.** (a) Deepak Banerjee does not satisfy condition (iii). So he cannot be selected.
- **40. (c)** Sanket Chopra satisfies conditions (i), (A), (iii), (iv) and (v). So his case should be referred to General Manager Finance.
- 41. (b) The given series is based on the following pattern:

Hence, 8184 will replace the question mark.

**42. (d)** The given series is based on the following pattern:  $1 = 1^3$ 

$$? = 2^3 = \boxed{8}$$

 $27 = 3^3$ 

 $64 = 4^3$ 

 $125 = 5^3$ 

Hence, 8 will replace the question mark.

43. (e) Identifying the pattern for given series

$$104 \xrightarrow{+7^2} 153 \xrightarrow{+6^2} 189 \xrightarrow{+5^2} 214$$

$$\downarrow +6$$

$$\boxed{230}$$

44. (b) Identifying the pattern for given series

 $15 + 17 \longrightarrow 32$ 

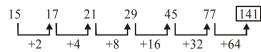
 $17 + 32 \longrightarrow 49$ 

 $32 + 49 \longrightarrow 81$ 

 $49 + 81 \longrightarrow 130$ 

 $81 + 130 \longrightarrow \boxed{211}$ 

**45. (c)** The given series is based on the following pattern :



Hence, 141 will replace the question mark.

- (a) The committee consists of 3 men and 2 women. 46. Out of 10 men. 3 men can be selected in <sup>10</sup>C<sub>3</sub> ways. and out of 8 women can be selected in 8C2 ways
  - $\therefore$  Total number of selections =  ${}^{10}C_3 \times {}^{8}C_2$  $= \frac{10 \times 9 \times 8}{1 \times 2 \times 3} \times \frac{8 \times 7}{1 \times 2}$
- (d) Let's look at following cases: 47.
  - 2 women & 2 men
  - 3 women & 1 man
  - (iii) 4 women

Total number of selections  
= 
$${}^{8}C_{2} \times {}^{10}C_{2} + {}^{8}C_{3} \times {}^{10}C_{1} + {}^{8}C_{4}$$
  
=  $\frac{8 \times 7}{1 \times 2} \times \frac{10 \times 9}{1 \times 2} + \frac{8 \times 7 \times 6 \times 10}{1 \times 2 \times 3} + \frac{8 \times 7 \times 6 \times 5}{1 \times 2 \times 3 \times 4}$   
=  $1260 + 560 + 70 = 1890$ 

**(b)** Out of 5 men 2 teachers, can be selected in  ${}^5C_2$  ways. Out of 3 women teachers, 2 can be selected in <sup>3</sup>C<sub>2</sub>

Out of 5 doctors 1 can be selected in  ${}^5C_1$  ways.

 $\therefore$  Total number of selections =  ${}^{5}C_{2} \times {}^{3}C_{2} \times {}^{5}C_{1}$ 

$$= \frac{5 \times 4 \times 3 \times 2}{1 \times 2} \times 5$$

$$= 10 \times 3 \times 5 = 150$$

49. Out of 18 persons, a committee of 7 persons is to be formed.

Total number of selections =  ${}^{18}C_7$ 

$$= \frac{18 \times 17 \times 16 \times 15 \times 14 \times 13 \times 12}{1 \times 2 \times 3 \times 4 \times 5 \times 6 \times 7} = 31824$$

- **50.** The committee has no teachers and no doctor. (c) Out of 18 persons, there are 8 teacher and 5 doctors.
  - .. Total number of selections
  - = Number of ways of selecting 3 persons out of remaining 5 persons

$$= {}^{5}C_{3} = \frac{5 \times 4 \times 3}{1 \times 2 \times 3} = 10$$

51. (a) Number of books bought in:

January  $\Rightarrow$  50+105+70+300+140+200+65=930

March  $\Rightarrow$  106+100+100+500+370+700+135=2911

May  $\Rightarrow$  2+40+80+100+200+15+111=548

July  $\Rightarrow$  30+105+115+216+225+400+188=1279

September  $\Rightarrow$  25+400+200+135+175+75+25=1035

November  $\Rightarrow$  75+375+240+300+470+530+65=2055

So maximum number of books were bought in March.

**52.** (e) Number of books in the price range: More than ₹  $5000 \Rightarrow 50 + 106 + 2 + 30 + 25 + 75 = 288$ 

 $\stackrel{?}{=} 4000 - \stackrel{?}{=} 5000 \Rightarrow 105 + 1000 + 40 + 105 + 400 + 375$ 

=2025

₹ 3000 -₹ 3999  $\Rightarrow$  70 + 100 + 80 + 115 + 200 + 240 = 805 ₹2000 -₹2999⇒300+500+100+216+135+300=1551 ₹  $1000 - ₹ 1999 \Rightarrow 140 + 370 + 200 + 225 + 175 + 470 = 1580$ ₹500 -₹999  $\Rightarrow$  200 + 700 + 15 + 400 + 75 + 530 = 1920 Less than  $\stackrel{?}{\sim} 500 \Rightarrow 65 + 135 + 111 + 188 + 25 + 65 = 589$ So maximum number of books bought in price range of  $\ge 4000 - 5000$ .

- **(b)** Required percentage =  $\frac{140}{200} \times 100 = 70$ 53.
- (c) Number of books bought in September 54. = (25 + 400 + 200 + 135 + 175 + 75 + 25) = 1035Number of books bought in November = (75 + 375 + 240 + 300 + 470 + 530 + 65) = 2055So Required difference = 2055 - 1035 = 1020.
- Required ratio = 105 : 1000 = 21 : 20055.
- **56.** Ratio of the equivalent capitals of Prabha and Amit of 1 month

= 
$$32000 \times 12 : 22000 \times 7$$
  
=  $32 \times 12 : 22 \times 7 = 192 : 77$   
Total profit = ₹16409

∴ Prabha's share = 
$$\frac{192}{(192+77)}$$
 × 16409 = ₹11712

 $Rate = \frac{SI \times 100}{Principal \times Time}$ 57. (a)  $=\frac{5940\times100}{500\times3}=12\%$  per annum

$$\therefore CI = P \left[ \left( 1 + \frac{R}{100} \right)^{T} - 1 \right]$$

= 16500 
$$\left[ \left( 1 + \frac{12}{100} \right)^3 - 1 \right]$$
  
= 16500  $\left[ (1.12)^3 - 1 \right]$   
= 16500 × 0.404928 = ₹ 6681.31

**58.** (c) Let Prerna's salary be ₹ xAccording to the question, 80% of 15% of x = 1896

$$\Rightarrow x \times \frac{15 \times 4}{100 \times 5} = 1896$$

$$\therefore x = \frac{1896 \times 5 \times 100}{15 \times 4} = \text{\$}15800$$

**59.** (d) Let the original fraction is  $\frac{a}{h}$ 

Numerator is increased by 600%,

$$a \to a + \frac{600}{100} \times a = 7a$$

Denominator is increased by 200%,

$$b \to b + \frac{200}{100} \times b = 3b$$

According to the question  $\frac{7a}{3b} = \frac{14}{5}$ 

$$\frac{a}{b} = \frac{14 \times 3}{5 \times 7} = \frac{42}{35}$$
 or  $\frac{a}{b} = \frac{6}{5}$ 

**60.** (a) Let Trisha's and Shalini's present ages be 7x and 6x years respectively.

After 8 years, 
$$\frac{7x+8}{6x+8} = \frac{9}{8}$$

$$\Rightarrow 56x + 64 = 54x + 72$$

$$\Rightarrow$$
 2x = 72 - 64 = 8

$$\Rightarrow x = 4$$

 $\therefore$  Required difference =  $7x - 6x \Rightarrow x = 4$  years

- **61.** (e)  $? \approx 840 \div 48 \approx 17.5$
- **62. (b)**  $? = \sqrt{8000} \approx 89$
- **63.** (c)  $? = 18 \times 23 \times 10 \approx 4140$

**64.** (a) 
$$? = \frac{99999}{99 \times 9} \approx 112$$

- **65. (d)**  $? \approx 7985 + 2541 + 128 \approx 10654$
- **66. (b)** Required ratio = 32.5 : 27.5 = 13 : 11
- 67. (e) Required average number of candidates

$$= \begin{pmatrix} 27.5 + 27.5 + 30 + 32.5 + 22.5 + 35 \\ 6 \end{pmatrix} \text{ lakh}$$

$$= \begin{pmatrix} \frac{175}{6} \end{pmatrix} \text{ lakh}$$

$$= 29.17 \text{ lakh} = 2917000$$

- **68.** (d) Required percentage =  $\frac{30}{22.5} \times 100 \approx 133$
- **69.** (c) Required ratio = (27.5 + 27.5 + 30) : (32.5 + 22.5 + 35)= 85 : 90 = 17 : 18
- 70. (a) Total number of candidates appearing for the test from all the cities in 2008
   = (32.5 + 30 + 22.5 + 27.5 + 30 + 32.5) lakh = 175 lakh
   Number of candidates appearing in the test from city
   E in 2008
   = 30 lakh

$$\therefore$$
 Required percentage =  $\frac{30}{175} \times 100 = 17.14$ 

71. (d) Number of people in medical profession

$$=24500 \times \frac{11}{100} = 2695$$

Number of males = 
$$2695 \times \frac{40}{100} = 1078$$

Number of females = 2695 - 1078 = 1617Number of people in teaching profession

$$=24500 \times \frac{21}{100} = 5145$$

Number of males = 
$$5145 \times \frac{1}{5} = 1029$$

Number of females = 5145 - 1029 = 4116

:. Required ratio = 
$$(1078 + 1029)$$
:  $(1617 + 4116)$   
=  $2107$ :  $5733 = 43$ :  $117$ 

**72. (a)** Number of people in teaching profession = 5145 Number of people in law profession

$$=24500\times\frac{24}{100}=5880$$

$$\therefore \text{ Required percentage} = \frac{5145}{5880} \times 100 = 87.5$$

#### Alternative

Percentage of people in teaching profession = 21 Percentage of people in law profession = 24

$$\therefore \text{ Required percentage} = \frac{21}{24} \times 100 = 87.5$$

73. (c) Number of males:

 $Medical \Rightarrow 1078$ 

Engineering 
$$\Rightarrow 24500 \times \frac{18}{100} \times \frac{70}{100} = 3087$$

Law 
$$\Rightarrow 24500 \times \frac{24}{100} \times \frac{55}{100} = 3234$$

Teaching ⇒ 1029

Banking 
$$\Rightarrow 24500 \times \frac{16}{100} \times \frac{65}{100} = 2548$$

$$Management \Rightarrow 24500 \times \frac{10}{100} \times \frac{56}{100} = 1372$$

.. Total number of males

$$= 1078 + 3087 + 3234 + 1029 + 2548 + 1372$$
$$= 12348$$

74. (b) Number of females in Engineering profession

$$=24500 \times \frac{18}{100} \times \frac{30}{100} = 1323$$

Number of males in Management = 1372

Required percentage = 
$$\frac{1323}{1372} \times 100 = 96.43$$

- **75.** (d) Required ratio = 2548 : 3087 = 63 : 52
- **76.** (e) Required average number of females

$$= \frac{2750 + 4000 + 4250 + 3750 + 3500}{5} = \frac{18250}{5} = 3650$$

- 77. (a) Total number of males from all organisations = 3000 + 3750 + 4000 + 2500 + 3250 = 16500
  - $\therefore \quad \text{Required percentage} = \frac{3000}{16500} \times 100 \approx 18$
- **78. (b)** Required difference = (18250 16500) = 1750
- **79. (b)** Required ratio = 4250:3500 = 17:14
- **80.** (c) Total number of males from organisations A and B = 3000 + 3750 = 6750

Total number of males from organisations C, D and E = 4000 + 2500 + 3250 = 9750

- $\therefore \quad \text{Required percentage} = \frac{6750}{9750} \times 100 \approx 69$
- 81. (d) 82. (c) 83. **(e)** 84. **(b)** 85. 86. (a) **87.** 88 **(e) (e)** (d) 89 (c) 90. **(e)** 91. (a) 92. (c) 93. (c) 94. (d) 95. (c) 96. **(d)** 97. (e) 98. (d) 99. (c) 100. (b) 101. (d) 102. (c) 103. (e) 104. (b) 105. (e) 106. (e) 107. (d) 108. (d) 109. (c) 110. (c) 112. (b) 111. (e) 113. (d) 114. (c) 116. (d) 115. (c) 117. (a) 118. (e) 119. (c) 120. (b) 121. (c) 122. (b) 124. (d) 123. (b) 125. (d) 128. (d) 126. (d) 127. (c) 129. (a) 132. (d) 130. (e) 131. (b) 133. (c) 134. (c) 135. (b) 136. (b) 137. (a) 138. (d) 139. (b) 140. (b)

- 141. (c) 142. (a) 143. (c) 144. (d) 145. (b) 146. (d) 147. (b) 148. (d) 149. (a) 150. (a) 151. (a) 152. (d) 153. (b) 154. (b) 155. (d) 156. (a) 157. (e) 158. (a) 159. (c) 160. (c)
- **161.** (a) It is mentined at the end of the first paragraph.
- **162.** (e) All the statements are mentioned in the passage.
- **163. (b)** It is mentined towards the end of the second paragraph.
- 164. (e) 165. (e)
- **166.** (a) The tone of the passage suggests the same and the reasons what countries would do in response to continuously rising price of oil.
- 167. (d)
- **168. (b)** Aberrant means divergong from the normal.
- **169. (c)** Proactive means acting on a situation before things happen.
- 170. (d) 171. (b) 172. (e)
- 173. (c) His girl child.
- 174. (b) Sources of energy is.
- 175. (a) I have been working in.
- 176 (-) 177 (-)
- 176. (c) 177. (e) 178. (b)
- 180. (c) 181. (b) 182. (d) 183. (e)

179. (a)

- 184. (d) 185. (c) 186. (b) 187. (e)
- 188. (c) 189. (a) 190. (d) 191. (b)
- 192. (a) 193. (d) 194. (b) 195. (c)
- 196. (e) 197. (c) 198. (c) 199. (d)
- 200. (a)

# SBI PO EXAM 2013

# Based on Memory

# REASONING (High Level)

**DIRECTIONS (Qs. 1-5):** Read each statement carefully and answer the following questions.

- 1. Which of the following expressions will be true if the expression R > O = A > S > T as definitely true?
  - (a) O > T
- (b) S < R
- (c) T < A
- (d) S=O
- (e) T < R
- 2. Which of the following symbols should replace the questions mark (?) in the given expression in order to make the expression 'P > A' as well as 'T  $\leq$  L' definitely true?
  - $P > L?A \ge N = T$
  - (a) ≤

(b) >

(c)

- (d) ≥
- (e) either ≤ or <
- 3. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given such a manner that makes the expressions 'B > N' as well as 'D  $\leq$  L' definitely true?
  - B-L-O-N-D
  - (a) = =  $\geq$   $\geq$
- (b) >, ≥, =, >
- (c)  $>, <=, \le$
- (d) < = = = >
- (e)  $> = \ge >$
- 4. Which of the following should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression 'A < P' definitely false?
  - $\underline{(a)} \le \underline{(N, P, A)}$
- (b) L, A, P, N
- (c) A, L, P, N
- (d) N, A, P, L
- (e) P, N, A, L
- 5. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left too right) in order to complete the given expression in such a manner that makes the expression 'F > N' and 'U > D' definitely false?
  - $F_O_U_N_D$
  - (a) <. <. <, =
- (b) <,=,=,>
- (c) <,=,=,< (d) >,>,=,<
- (d)  $\geq$ , =, =,  $\geq$

**DIRECTIONS (Qs.6-10):** *Study the following information carefully and answer the given questions.* 

A, B, C, D, E, G, and I are seven friends who study in three different standards namely 5th, 6th and 7th such that not less than two friends study in the same standard. Each friend also has a different favourite subject namely History, Civics, English, Marathi, Hindi,

Maths and Economics but not necessarily in the same order.

A likes Maths and studies in the 5th standard with only one other friend who likes Marathi. I studies with two other friends. Both the friends who study with I like languages. (Here languages include only Hindi, Marathi and English). D Studies in the 6th standard with only one person and does not like civics. E studies with only one friend. The one who likes history does not study in 5th or 6th standard. E does not like languages. C does not like English, Hindi or Civics.

- **6**. Which combination represents E's favourite subject and the standard in which he studies?
  - (a) Civics and 7th
- (b) Economics and 5th
- (c) Civics and 6th
- (d) History and 7th
- (e) Economics and 7th
- 7. Which of the following is I's favourite subject?
  - (a) History
  - (b) Civics
  - (c) Marathi
  - (d) Either English or Marathi
  - (e) Either English or Hindi
- **8**. Which amongst the following combinations studies in the 7th standard?
  - (a) G

(b) C (d) D

- (c) E
- (e) Either D or B
- 9. Which of the following is definitely correct?
  - (a) I and Hindi
- (b) Gand English
- (c) C and Marathi
- (d) B and Hindi
- (e) E and Economics
- 10. Which of the following subjects does G like?
  - (a) Either Maths or Marathi
  - (b) Either Hindi or English
  - (c) Either Hindi or Civics
  - (d) Either Hindi or Marathi
  - (e) Either Civics or Economics

**DIRECTIONS (Qs.11-15):** *Study the following information carefully and answer the given questions.* 

In a certain code language- 'economics is not money' is written as, 'ka la hoga' 'demand and supply economics' is written as, 'mo ta pa ka' money makes only part' is written as, 'zi la ne ki' demand makes supply economics' is written as, 'zi mo ka ta'

- 11. What is the code for 'money' in the given code language?
  - (a) ga

(b) mo

(c) pa

(d) ta

- (e) la
- 12. What is the code for 'supply' in the given code language?
  - (a) only ta
- (b) only mo
- (c) either pa or mo
- (d) only pa
- (e) either mo or ta

- **13**. What may be the possible code for 'demand only more' in the given code language?
  - (a) xi ne mo
- (b) mozine
- (c) ki ne mo
- (d) moziki
- (e) xi ka ta
- 14. What may be the possible code for 'work and money' in the given code language?
  - (a) pa ga la
- (b) pa la tu
- (c) mo la pa
- (d) tu la ga
- (e) pa la ne
- 15. What is the code for 'makes' in the given code language?
  - (a) mo

(b) pa

(c) ne

(d) zi

(e) ho

**DIRECTIONS (Qs.16-20):** *Study the following information carefully and answer the given questions.* 

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of input and rearrangement: (All the numbers are two digit numbers)

Input: 40 made butter 23 37 cookies salt extra 52 86 92 fell now 19

- Step I: butter 19 40 made 23 37 cookies salt extra 52 86 92 fell now
- Step II: cookies 23 butter 19 40 made 37 salt extra 52 86 92 fell now
- Step III: extra 37 cookies 23 butter 19 40 made salt 52 86 92 fell now
- Step IV: fell 40 extra 37 cookies 23 butter 19 made salt 52 86 92 now
- Step V: made 52 fell 40 extra 37 cookies 23 butter 19 salt 86 92 now
- Step VI: now 86 made 52 fell 40 extra 37 cookies 23 butter 19 salt 92
- Step VII: salt 92 now 86 made 52 fell 40 extra 37 cookies 23 butter 19
- Step VII is the last step of the above arrangement as the intended arrangement is obtained.

As per the rules followed in the given steps, find out the appropriate steps for the given input.

#### Input: 32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life

- 16. How many steps will be required to complete the given input?
  - (a) Five

- (b) Six
- (c) Seven
- (d) Eight
- (e) Nine
- **17.** Which of the following is the third element from the left end of step VI?
  - (a) beautiful
- (b) life

(c) 61

(d) nice

- (e) 17
- **18.** Which of the following is step III of the given input?
  - (a) Proud 72 girl 48 family 32 beautiful 17 55 97 rich 61 nice life
  - (b) life 55 girl 48 family 32 beautiful A proud 97 rich 61 72 nice
  - (c) girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life
  - (d) family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life
  - (e) girl 48 life 55 family 32 beautiful 17 proud 97 rich 61 72 nice

- **19.** What is the position of 'nice' from the left end in the final step?
  - (a) Fifth
- (b) Sixth
- (c) Seventh
- (d) Eighth
- (e) Ninth Which elemen
- 20. Which element is third to the right of 'family' in Step V?
  - (a) beautiful
- (b) 17
- (c) proud
- (b) 97

(c) 32

**DIRECTIONS (Qs.21-25):** Study the following information carefully and answer the given questions.

If A + B means A is the father of B

If  $A \times B$  means A is the sister of B

If A \$ B means A is the wife of B

If A % B means A is the mother of B

If  $A \div B$  means A is the son of B

- **21.** What should come in place of the question mark, to establish that J is the brother of T in the expression?
  - $J \div P \ensuremath{\%}\ H \ensuremath{?}\ T \ensuremath{\%}\ L$
  - $(a) \times$

(b) -

(c) S

- (d) Either  $\div$  or  $\times$
- (e) Either + or ÷
- **22.** Which among the given expressions indicate that M is the daughter of D?
  - (a)  $L \% R \$ D + T \times M$
- (b)  $L+R D+M \times T$
- (c)  $L \% R \% D + T \div M$
- (d) D+L\$R+M×T
- (e)  $L \ D \div R \% M \div T$
- 23. Which among the following options is true if the expresssion  ${}^{'}I + T \% J \times L \div K$  is **definitely true**?
  - (a) L is the daughter of T
- (b) K is the son-in-law of I
- (c) I is the grandmother of L(d) T is the father of L
- (e) J is the brother of L
- **24.** Which among the following expression is true if Y is the son of X is **definitely false**?
  - (a)  $W \% L \times T \times Y \div X$
- (b)  $W + L \times T \times Y \div X$
- (c)  $X + L \times T \times Y \div W$
- (d) W S X + L + Y + T
- (e)  $W \% X + T \times Y \div L$
- **25.** What should come in place of the question mark, to establish that T is the sister-in-law of Q in the expression?

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

(a) ÷

(b) %

(c) ×

- (d) \$
- (e) Either \$ or  $\times$

**DIRECTIONS (Qs.26-30):** *Study the following information carefully and answer the given questions.* 

Eight people - E, F, G, H, J, K, L and M are sitting around a circular table facing the centre. Each of them is of different profession -Chartered Accountant, Columnist, Doctor, Engineer, Financial Analyst, Lawyer, Professor and Scientist but not necessarily in the same order. F is sitting second to the left of K. The Scientist is an immediate neighbour of K. There are only three people between the Scientist and E. Only one person sits between the Engineer and E. The Columnist is to the immediate right of the Engineer. M is second to the right of K. H is the Scientist. G and J are immediate neighbours of each other. Neither G nor J is an Engineer. The Financial Analyst is to the immediate left of F. The Lawyer is second to the right of the Columnist. The Professor is an immediate

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neighbour of the Engineer. G is second to the right of the Chartered Accountant

**26.** Who is sitting second to the right of E?

(a) The Lawyer

(b) G

(c) The Engineer

(d) F

(e) K

**27.** Who amongst the following is the Professor?

(a) F

(b) L

(c) M

(d) K

(e) J

- **28.** Four of the following five are alike in a certain way based on the given arrangement and hence form a group. Which of the following **does not** belong to that group?
  - (a) Chartered Accountant H
  - (b) M Doctor
  - (c) J-Engineer
  - (d) Financial Analyst L
  - (e) Lawyer K
- **29.** What is the position of L with respect to the Scientist?
  - (a) Third to the left
- (b) Second to the right
- (c) Second to the left
- (d) Third to the right
- (e) Immediate right
- **30.** Which of the following statements is true according to the given arrangement?
  - (a) The Lawyer is second to the left of the Doctor
  - (b) E is an immediate neighbour of the Financial Analyst
  - (c) H sits exactly between F and the Financial Analyst
  - (d) Only four people sit between the Columnist and F
  - (e) All of the given statements are true

**DIRECTIONS (Qs. 31-35):** In each of the questions below, two/ three statements are given followed by conclusions/group of conclusions numbered I and II. You have to assume all the statements to be true even if they seem to be at variance from the commonly known facts and then decide which of the given two conclusions logically follows from the information given in the statements.

Give answer (a) if **only** conclusion I follows

Give answer (b) if **only** conclusion II follows

Give answer (c) if either I or II follows

Give answer (d) if **neither** I nor II follows

Give answer (e) if **both** I and II follows

**31-32. Statements:** Some squares are circles.

No circle is a triangle. No line is a square.

**31.** Conclusions: I. All squares can never be triangles.

II. Some lines are circles.

**32.** Conclusions: I. No triangle is a square.

II. No line is a circle.

**33-34: Statements:** All songs are poems.

All poems are rhymes.

No rhymes is a paragraph.

**33.** Conclusions: I. No song is a paragraph.

No poem is a paragraph.

**34.** Conclusions: I. All rhymes are poems.

All songs are rhymes.

**35. Statements:** Some dews are drops. All drops are stones.

Conclusions: I. Atleast some dews are stones.

**II.** Atleast some stones are drops.

**DIRECTIONS (Qs. 36-38):** Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data given in the statements are sufficient to answer the questions. Read both the statements and-

Give answer (a) if the data to statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

Give answer (b) if the data to statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.

**Give answer (c)** if the data either in statement I alone or statement II alone are sufficient to answer the question.

**Give answer (d)** if the data neither in statement I nor II together are sufficient to answer the questions.

**Give answer (e)** if the data in both statement I and II together are necessary to answer the questions.

- **36.** Seventeen people are standing in a straight line facing south. What is Bhavna's position from the left end of the line?
  - Sandeep is standing second to the left of Sheetal. Only five people stand betweeen Sheetal and the one who is standing at the extreme right end of the line. Four people stand between Sandeep and Bhavna.
  - II. Anita is standing fourth to the left of Sheetal. Less than three people are standing between Bhavna and Anita.
- **37.** Five letters A, E, G, N and R are arranged left to right according to certain conditions. Which letter is placed third?
  - I. G is placed second to the right of A. E is to the immediate right of G. There are only two letters between R and G.
  - **II.** N is exactly between A and G. Neither A nor G is at the extreme end of the arrangement.
- **38.** Six people S, T, U, V, W and X are sitting around a circular table facing the centre. What is T's position with respect to X?
  - I. Only two people sit between U and W. X is second to the left of W. V and T are immediate neighbours of each other.
  - II. T is to the immediate right of V. There are only two people between T and S. X is an immediate neighbour of S but not of V.

**DIRECTIONS (Qs.39-40):** Study the following information carefully and answer the given questions.

The convenience of online shopping is what I like best about it. Where else can you shop even at midnight wearing your night suit? You do not have to wait in a line till the shop assistant is ready to help you with your purchases. It is much better experience as compared to going to a retail store. — A consumer's view.

- **39.** Which of the following can be a **strong argument** in favour of retail store owners?
  - (a) Online shopping portals offer a great deal of discounts which retail stores offer only during the sale season.
  - (b) One can compare a variety of products online which cannot be done at retail stores.
  - (c) Many online shopping portals offer the 'cash on delivery' feature which is for those who are sceptical about online payments.
  - (d) Many consumers prefer shopping at retail stores which are nearer to their houses.
  - (e) In online shopping the customer may be deceived as he cannot touch the product he is paying for.

- **40.** Which of the following can be **inferred** from the given information? (An inference is something that is not directly stated but can be inferred from the given information)
  - (a) One can shop online only at night.
  - (b) Those who are not comfortable using computers can never enjoy the experience of online shopping.
  - (c) All retail stores provide shopping assistants to each and every customer.
  - (d) The consumer whose view is presented has shopped at retailo stores as well as online.
  - (e) The consumer whose view is presented does not have any retail stores in her vicinity.
- **41.** Read the following information carefully and answer the given question:

Many manufacturing companies are now shifting base to the rural areas of the country as there is a scarcity of space in urban areas. Analysts say that this shift will not have a huge impact on the prices of the products manufacutured by these companies as only about 30% consumers live in urban areas.

Which of the following may be **consequence** of the given information?

- (a) The prices of such products will decrease drastically in the urban areas.
- (b) People living in urban areas will not be allowed to work in such manufacturing companies.
- (c) These manufacturing companies has set-ups in the urban areas before shifting base.
- (d) Those who had already migrated to the urban areas will not shift back to rural areas.
- (e) The number of people migrated from rural to urban areas in search of jobs may reduce.
- **42.** Read the following information carefully and answer the given question:

'Pets are not allowed in the park premises' - A notice put up at the park entrance by the authority that is responsible for maintenance of the park.

Which of the following can be **an assumption** according to the given information? (An assumption is something that is supposed or taken for granted)

- (a) At least some people who visit the park have pets.
- (b) This is the only park which does not allow pets
- (c) People who ignored this notice were fined
- (d) There are more than one entrances to the park
- (e) Many people have now stopped visiting the park

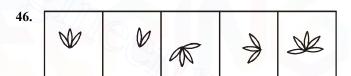
**DIRECTIONS (Qs.43-45):** *Study the following information carefully and answer the given questions.* 

### Despite repeated announcements that mobile phones were not allowed in the examination hall, three students were caught with their mobile phones.

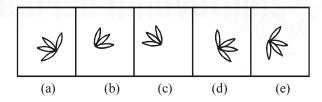
- (A) Mobile phones nowadays have a lot of features and it is easy to cheat with their help.
- (B) The invigilator must immediately confiscate the mobile phones and ask the students to leave the exam hall immediately.
- (C) Mobile phones are very expensive and leaving them in bags outside the exam hall is not safe.
- (D) There have been incidents where students who left the exam

- hall early stole the mobile phones kept in the bags of the students who were writing the exam.
- (E) The school authorities must ask the students to leave their phones in the custody of the invigilator before the exam in order to avoid thefts of mobile phones.
- (F) None of the other students were carrying their phones in the exam hall.
- **43.** Which of the following among (A), (B), (C) and (D) may be a **strong argument** in favour of, the three students who were caught with the mobile phone?
  - (a) Only(A)
- (b) Both (A) and (B)
- (c) Both (C) and (D)
- (d) Only (C)
- (e) Both (B) and (D)
- **44.** Which of the following among (A), (B), (E) and (F) may be the **reason** behind the school making such announcements before the exam?
  - (a) Only(B)
- (b) Both (B) and (E)
- (c) Only (F)
- (d) Only (A)
- (e) Both (E) and (F)
- **45.** Which of the following among (A), (B), (D) and (F) can be an immediate **course of action** for the invigilator?
  - (a) Only(B)
- (b) Both (A) and (D)
- (c) Only (A)
- (d) Both (D) and (F)
- (e) Only(F)

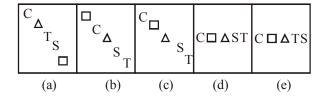
**DIRECTIONS (Qs.46-50):** *In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, in the sequence were continued?* 



**Answer Figure**:

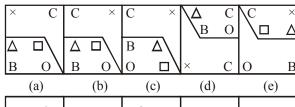


#### **Answer Figure:**

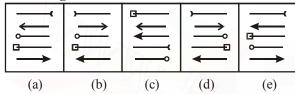


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#### **Answer Figure:**

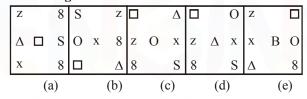


#### **Answer Figure:**



**50.** 8 Z X  $\Box | \Delta$ X O Δ Z 8 Τ 3 Τ O 8  $z \square$ S Z 8 00 Z X Τ 

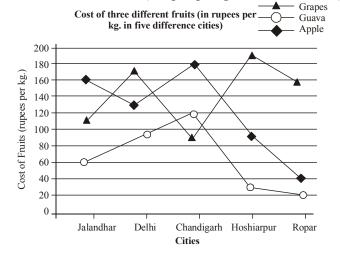
#### **Answer Figure:**



# DATA ANALYSIS AND INTERPRETATION

**DIRECTIONS (Qs.51-55):** *Study the following information carefully and answer the given questions.* 

#### Cost of three different fruits (in rupees per kg. in five different cities)



- **51.** In which city is the difference between the cost of one kg of apple and cost of one kg of guava second lowest?
  - (a) Jalandhar
- (b) Delhi
- (c) Chandigarh
- (d) Hoshiarpur
- (e) Ropar
- **52.** Cost of one kg of guava in Jalandhar is **approximately** what percent of the cost of two kgs of grapes in Chandigarh?
  - (a) 66

(b) 24

(c) 28

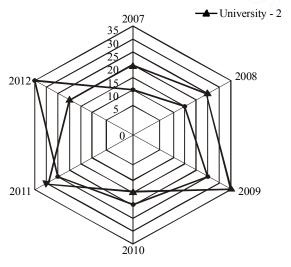
(d) 34

- (e) 58
- **53.** What total amount will Ram pay to the shopkeeper for purchasing 3 kgs of apples and 2 kgs of guavas in Delhi?
  - (a) ₹530/-
- (b) ₹450/-
- (c) ₹570/-
- (b) ₹620/-
- (e) ₹490/-
- **54.** Ravinder had to purchase 45 kgs of grapes from Hoshiarpur. Shopkeeper gave him discount of 4% per kg. What amount did he pay to the shopkeeper after the discount?
  - (a) ₹8,280/-
- (b) ₹8,104/-
- (c) ₹8,340/-
- (b) ₹8,550/-
- (e) ₹8.410/-
- **55.** What is the respective ratio between the cost of one kg of apples from Ropar and the cost of one kg of grapes from Chandigarh?
  - (a) 3:2
- (b) 2:3
- (c)  $2^2:3^2$
- (d)  $4^2 \cdot 9^2$
- (e)  $9^2:4^2$

**DIRECTIONS (Qs. 56-60)**: Study the following information carefully and answer the given questions.

#### Number of students (in thousands) in two different universities in six different years Number of students

University - 1



- **56.** What was the difference between the number of students in university - 1 in the year 2010 and the number of students in university - 2 in the year 2012?
  - Zero (a)
- (b) 5,000
- 15,000 (c)
- (d) 10,000
- 1,000 (e)
- 57. What is the sum of the number of students in university 1 in the year 2007 and the number of students in university - 2 in the year 2011 together?
  - (a) 50000
- (b) 55000
- (c) 45000
- (d) 57000
- 40000 (e)
- 58. If 25% of the students in university 2 in the year 2010 were females, what was the number of male students in the university -2 in the same year?
  - 11250 (a)
- (b) 12350
- (c) 12500
- (d) 11500
- 11750 (e)
- 59. What was the present increase in the number of students in University - I in the year 2011 as compared to the previous year?
  - (a) 135

- (b) 15
- (c) 115

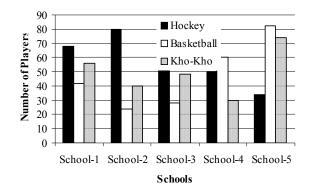
(d) 25

- 35 (e)
- 60. In which year was the difference between the number of students in university - I and the number of students in university - 2 highest?
  - 2008 (a)
- (b) 2009
- 2010 (c)
- (d) 2011
- (e) 2012

**DIRECTIONS (Qs. 61-65)**: Study the following information carefully and answer the given questions.

Number of players participating in three different games in five different schools.

#### Number of players participating in three different games in five different schools



- **61.** What is the total number of players participating in hockey from all the five schools together?
  - 324 (a)
- (b) 288
- (c) 342
- (d) 284
- (e) 248

- **62.** What is the respective ratio between number of players participating in baseketball from school-I and the number of players participating in Kho-Kho from school-3?
  - (a) 5:7 (b) 7:9 (c) 7:8 (d) 9:7 (e) 5:8

- **63.** In which school is the number of players participating in hockey and basketball together second lowest?
  - School 1

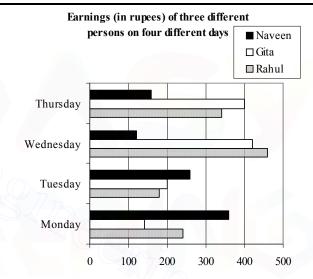
School - 4

- (b) School 2
- (c) School 3
- (e) School 5
- **64.** Number of players participating in Kho-Kho from school-4 is what percent of number of players participating in hockey from school-2?
  - (a) 42

(d)

- (b) 48
- (c) 36
- (d) 40
- (e) 60
- **65.** 25% of the number of the players participating in hockey from School-5 are females. What is the number of the hockey players who are males in school-5?
  - (a) 15
- (b) 18
- (c) 30
- (d) 21
- (e) 27

**DIRECTIONS (Qs.66-70):** Study the following bar-graph carefully and answer the following questions.



- **66.** What is Gita's average earnings over all the days together?
  - ₹285/-(a)
- (b) ₹290/-
- (c) ₹320/-

- (d) ₹310/-
- (e) ₹315/-
- 67. What is the total amount earned by Rahul and Naveen together on Tuesday and Thursday together?
  - (a) ₹1,040/-
- (b) ₹1,020/-
- (c) ₹980/-

- (d) ₹940/-
- (e) ₹860/-
- 68. Gita donated her earnings of Wednesday to Naveen. What was Naveen's total earnings on Wednesday after Gita's donation?
  - ₹ 520/-(a)
- (b) ₹550/-
- (c) ₹540/-

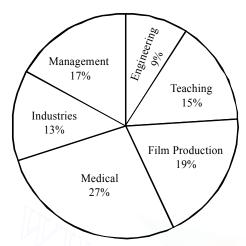
- (d) ₹560/-
- (e) ₹620/-
- 69. What is the difference between Rahul's earnings on Monday and Gita's earnings on Tuesday?
  - (a) ₹40/-
- (b) ₹20/-
- (c) ₹50/-

- ₹30/-(d)
- (e) ₹10/-
- 70. What is the respective ratio between Naveen's earnings on Monday, Wednesday and Thursday?
  - (a) 7:3:5
- (b) 8:6:5
  - (c) 8:7:4
- (d) 9:5:4
- (e) 6:2:3

SBI PO Exam 2013 227

**DIRECTIONS (Qs. 71-75):** *Study the following pie-chart and answer the following questions.* 

# Percentagewise distribution of employees in six different professions Total number of employees = 26800



- **71.** What is the difference between the total number of employees in teaching and medical profession together and the number of employees in management profession?
  - (a) 6770
- (b) 7700
- (c) 6700
- (d) 7770
- (e) 7670

- **72.** In management profession three-fourth of the number of employees are female. What is the number of male employees in management profession?
  - (a) 1239

- (b) 1143
- (c) 1156
- (d) 1289

- (e) 1139
- **73.** 25% of employees from film production profession went on a strike. What is the number of employees from film production who have not participated in the strike?
  - (a) 3271
- (b) 3819
- (c) 3948
- (d) 1273

- (e) 1246
- **74.** What is the total number of employees in engineering profession and industries together?
  - (a) 5698
- (b) 5884
- (c) 5687
- (d) 5896
- (e) 5487
- **75.** In teaching profession if three-fifth of the teachers are not permanent, what is the number of permanent teachers in the teaching profession?
  - (a) 1608
- (b) 1640
- (c) 1764
- (d) 1704
- (e) 1686
- (a) 1704

**DIRECTIONS (Qs.76-80):** *Study the table carefully to answer the questions that follow:* 

Monthly Bill (in rupees) of landline phone, electricity, laundry and mobile phone paid by three different people in five different months.

		Monthly Bills											
Month		Landline Phone			Electricity			Laundry			Mobile Phone		
		Ravi	Dev	Manu	Ravi	Dev	Manu	Ravi	Dev	Manu	Ravi	Dev	Manu
	March	234	190	113	145	245	315	93	323	65	144	234	345
	April	124	234	321	270	220	135	151	134	35	164	221	325
	May	156	432	211	86	150	98	232	442	132	143	532	332
	June	87	123	124	124	150	116	213	324	184	245	134	125
	July	221	104	156	235	103	131	413	532	143	324	432	543

- **76.** What is the total amount of bill paid by Dev in the month of June for all the four commodities?
  - (a) ₹608/-
- (b) ₹763/-
- (c) ₹731/-
- (d) ₹683/-
- (e) ₹674/-
- 77. What is the average electricity bill paid by Manu over all the five months together?
  - (a) ₹183/-
- (b) ₹149/-
- (c) ₹159/-
- (d) ₹178/-
- (e) ₹164/-
- **78.** What is the difference between the mobile phone bill paid by Ravi in the month of May and the laundary bill paid by Dev in the month of March?

- (a) ₹180/-
- (b) ₹176/-
- (c) ₹190/-
- (d) ₹167/-
- (e) ₹196/-
- **79.** In which months respectively did Manu pay the **second highest** mobile phone bill and the **lowest** electricity bill?
  - (a) April and June
- (b) April and May
- (c) March and June
- (d) March and May
- (e) July and May
- **80.** What is the respective ratio between the electricity bill paid by Manu in the month of April and the mobile phone bill paid by Ravi in the month of June?
  - (a) 27:49
- (b) 27:65
- (c) 34:49
- (d) 135:184
- (e) 13:24

#### **DIRECTIONS (Qs.81-85):** *Study the table carefully to answer the questions that follow:*

Station Name	Arrival time	Departure time	Halt time (in minutes)	Distance travelled from origin (in km)	No. of Passengers boarding the train at each station
Dadar	Starting point	12.05 am	-	0 km	437
Vasai Road	12.53 am	12.56 am	3 minutes	42 km	378
Surat	4.15 am	4.20 am	5 minutes	257 km	458
Vadodara	6.05 am	6.10 am	5 minutes	386 km	239
Anand Jn.	6.43 am	6.45 am	2 minutes	422 km	290
Nadiad Jn.	7.01 am	7.03 am	2 minutes	440km	132
Ahmedabad	8.00 am	8.20 am	20 minutes	486 km	306
Bhuj	5.40 pm	Ending point	_	977 km	None

- 81. What is the distance travelled by the train from Surat to Nadiad Jn.?
  - (a) 176 km (b) 188 km (c) 183 km (d) 193 km (e) 159 km
- 82. How much time does the train take to reach Ahmedabad after departing from Anand Jn. (including the halt time)?
  - (a) 1 hr. 59 min
- (b) 1 hr. 17 min.
- (c) 1 hr. 47 min.
- (d) 1 hr. 45 min.
- 1 hr. 15 min. (e)
- 83. What is the respective ratio between the number of passengers boarding from Vasai Road and from Ahmedabad in the train?
  - (a) 21:17
- 21:19 (c)

13:15

(e)

- (d) 15:13
- (b) 13:9

- 84. If halt time (stopping time) of the train at Vadodara is decreased by 2 minutes and increased by 23 minutes at Ahmedabad. At what time will the train reach Bhuj?
  - 6.10 am
  - (b) 6.01 pm
  - 6.05 am (c)
  - (d) 6.50 pm
  - 6.07 pm (e)
- **85.** Distance between which two stations is second lowest?
  - Nadiad Jn. to Ahmedabad
  - Anand Jn. to Nadiad Jn.
  - Dadar to Vasai Road (c)
  - (d) Anand Jn. to Vadodara
  - Vasai Road to Surat

#### **DIRECTIONS (Qs.86-90):** Study the table carefully to answer the questions that follow.

	Temperature									
Month	Bhuj S		Sydney		Ontario		Kabul		Beijing	
	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.	Max.	Min.
1 <sup>st</sup> September	24	14	12	2	5	1	34	23	12	9
1 <sup>st</sup> October	35	21	5	- 1	15	6	37	30	9	3
1 <sup>st</sup> November	19	8	11	3	4	0	45	36	15	10
1 <sup>st</sup> December	9	2	- 5	<b>-9</b>	- 11	- 7	31	23	2	- 3
1 <sup>st</sup> January	- 4	<b>-7</b>	11	- 13	- 14	- 19	20	11	5	- 13

- **86.** What is the difference between the maximum temperature of Ontario on 1<sup>st</sup> November and the minimum temperature of Bhuj on 1<sup>st</sup> January?
  - (a) 3°C

- (b) 18°C
- 15°C (c)
- (d) 9°C
- (e) 11°C
- 87. In which month respectively the maximum temperature of Kabul is second highest and minimum temperature of Sydney
  - is highest?
    - 1st October and 1st January (a)
    - 1st October and 1st November (b)
    - 1st December and 1st January (c)
    - 1st September and 1st January (d)
    - 1st December and 1st September (e)

- In which month (on 1st day) is the difference between maximum temperature and minimum temperature of Bhuj second highest?
  - 1st September (a)
- (b) 1st October
- 1st November (c)
- (d) 1st December
- (e) 1<sup>st</sup> January
- What is the average maximum temperature of Beijing over all the months together?
  - 8.4°C (a)
- (b) 9.6°C
- (c) 7.6°C
- (d) 9.2°C
- (e) 8.6°C
- 90. What is the respective ratio between the minimum temperature of Beijing on 1st September and the maximum

temperature of Ontario on 1st October?

- (a) 3:4
- (b) 3:5
- 4:5 (c)

(d) 1:5

(e) 1:4

DIRECTIONS (Qs.91-95): Study the pie-chart and table carefully to answer the questions that follow:

> Pie-chart showing percentagewise distribution of cars in four different states Total cars = 700Distribution of Cars

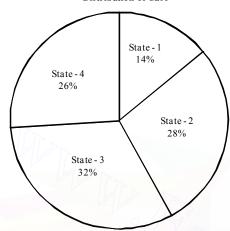


Table showing ratio between diesel and petrol engine cars which are distributed among four different states

State	Diesel Engine Cars	Petrol Engine Cars		
State - 1	3	4		
State - 2	5	9		
State - 3	5	3		
State - 4	1	1		

- **91.** What is the difference between the number of diesel engine cars in state-2 and the number of petrol engine cars in state-4?
  - 159 (a)

(b) 21

28 (c)

(d) 34

- **92.** Number of petrol engine cars in state-3 is what percent more than the number of diesel engine cars in state-1?
  - 100 (a)

(b) 200

300 (c)

(d) 125

- 225
- 93. If 25% of diesel engine cars in state-3 are AC and remaining cars are non-AC, what is the number of diesel engine cars in state-3 which are non-AC?
  - (a) 75

(b) 45

95 (c)

(d) 105

- 35 (e)
- 94. What is the difference between the total number of cars in state-3 and the number of petrol engine cars in state-2?
  - (a) 96

(b) 106

(c) 112 (d) 102

98 (e)

- **95.** What is the average number of petrol engine cars in all the states together?
  - 86.75 (a)
- (b) 89.25
- 89.75 (c)
- (d) 86.25
- 88.75 (e)
- **96.** A bag contains 7 blue balls and 5 yellow balls. If two balls are selected at random, what is the probability that **none** is yellow?

(c)

- **97.** A die is thrown twice. What is the probability of getting a sum 7 from both the throws?

(c)

(e)

**DIRECTIONS (Qs.98-100):** Study the information carefully to answer these questions.

In a team there are 240 members (males and females). Two-third of them are males. Fifteen percent of males are graduates. Remaining males are non-graduates. Three-fourth of the females are graduates. Remaining females are non-graduates.

- **98.** What is the difference between the number of females who are non-graduates and the number of males who are graduates?
  - (a) 2
- (b) 24
- (c) 4
- (d) 116
- **99.** What is the sum of the number of females who are graduates and the number of males who are non-graduates?
  - (a) 184
- (b) 96
- (c) 156
- (d) 84
- (e) 196
- 100. What is the ratio between the total number of males and the number of females who are non-graduates?
  - (a) 6:1
- (b) 8:1
- (c) 8:3
- (d) 5:2 (e) 7:2

# GENERAL AWARENESS. MARKETING & COMPUTERS

- 101. Who is the Captain of Australian Cricket Team, which currently (March 2013) visited India?
  - (a) Michael Clarke
- (b) Shane Watson
- Shane Warne (c)
- (d) Michael Hussey
- **Ricky Ponting**
- 102. Government as part of the recaptalisation plan, infused capital in State Bank of India recently. Indicate the approximate capital infusion.
  - (a) ₹500 cr.
- (b) ₹1,000 cr.
- (c) ₹ 1,500 cr.
- (b)  $\mathbf{\xi}$  2,000 cr.
- ₹3,000 cr.

	30						3Bi FO Exam 2013
103.	The	NRIs while investing in the	e equity of a company cannot	<b>113.</b> Ban	nking Ombudsman is ap	pointe	d by
	buy	more than prescribed perce	entage of the paid up capital	(a)	Government of India	(b)	State Governments
	of th	at company. What is the p	prescribed percentage?	(c)	RBI	(d)	ECGC
	(a)	2% (b) 3% (c) 4°	% (d) 5% (e) 6%	(e)	Exim Bank		
104.	. Ever	ry year March 20 is celebra	ited as what day?	<b>114.</b> The	Holidays for the Banks	are dec	clared as per
	(a)	World Sparrow Day		(a)	Reserve Bank Act		
	(b)	International Women's D	<b>D</b> ay	(b)	Banking Regulation A	Act	
	(c)	World Cuckoo Day		(c)	Negotiable Instrumer		
	(d)	International Child Day		(d)	Securities and Exchar	nge Boa	ard of India Act
105	(e)	International Mother's D		(e)	Companies Act	_	
105.			ortsperson released his/her	115. Inte	erest on Savings deposit	t nowa	days is
		prography - Playing to will sports person correctly.	n' in November 2012. Name	(a)	Fixed by RBI		-
	(a)		(b) Mary Kom	(b)	Fixed by the respectiv	e Bank	S
	(a) (c)		(d) Sachin Tendulkar	(c)	Fixed by the Deposito	ors	
	(e)	Sushil Kumar	(a) Suchini Tehlaman	(d)	Fixed as per the co	ntract	between Bank and the
106.	` /		associated with the game of		Consumer Court		
	Cricl	_	2	(e)	Not paid by the Bank		
	(a)	Bouncer	(b) Love	<b>116.</b> Inte	erest below which a ba	ank is	not expected to lend to
	(c)	Goal	(d) Mid Court	cust	tomers is known as		
	(e)	Collision		(a)	Deposit Rate		Base Rate
107.	. Who	is the author of the book '	Women of Vision'?	(c)	Prime Lending Rate	(d)	Bank Rate
	(a)	_	(b) Preeti Shenoy	(e)	Discount Rate	( )	
	(c)		(d) Durjoy Dutta			and in	vesting in the Tax Saver
	(e)	Alam Srinivas	<				k would get benefit under
108.			eceipient of the Nobel Peace	D <b>c</b> F	obit i icount benefite in	u Dum	k would get beliefft ander
			nich of the following concepts	(a)	Sales Tax	(b)	Customs Duty
		e field of banking?		(a) (c)	Excise Duty		Professional Tax
	(a)	Core Banking Micro Credit		/	•	(u)	riolessional tax
	(b) (c)	Retail Banking		(e)	Income Tax	1 1	'1 T I
	(d)	Real Time Gross Settleme	ent				owers avail a Term Loan,
	(e)	Internet Banking				yment I	noliday and this is referred
109.		sible Export means export	of .				
	(a)	Services		(a)	Subsidy	` /	Interest Waiver
	(b)	Prohibited goods		(c)	Re-phasing	(d)	Interest concession
	(c)	Restricted goods		(e)	Moratorium		
	(d)	Goods as per OGL list		<b>119.</b> One	e of IT company from Ir	idia ha	s become the first Indian
	(e)	Other than those given a	•	Cor	npany to trade on NYS	SE Eur	onext London and Paris
110.			ted which of the following as	mai	rkets from February 2	2013 o	nwards. Which is this
		mmon currency?		con	npany?		
	(a)		(b) Dinar	(a)	Wipro Infotech Ltd.		
	(c)		(d) Euro	(b)	L & T Infotech		
111	(e)	Peso		(c)	HCL Technologies Lin	mited	
111.		-	maintain a portion of their h the Reserve Bank of India.	(d)	Infosys Technologies		d
		portion is called	in the Reserve Bank of India.	(e)	Polaris Financial Tech		
	(a)	Statutory Liquidity Ratio	·			0.	
	(b)	Cash Reserve Ratio					he oldest stock exchange
	(c)	Bank Deposit			-		more international index
	(d)	Reserve Repo			=		has resulted in change of
	(e)	Government Securities					ange of name effected?
112.	` /		vided by the banks only to	(a)	Dow Jones BSE Index	[	
		·	, , , ,	(b)	NASDAQ BSE Index		
	(a)	Credit Card Holders		(c)	S & P BSE Index		
	(b)	Students aspiring for furt	ther studies	(d)	Euronext BSE Index		
	(c)	Brokers in equity market		(e)	Other than those give	en as op	otions.
	(d)	Exporters				-	

SBI PO Exam 2013 231

SDI FO Exam 2013	231
<b>121.</b> A non-performing asset is	<b>129.</b> Which of the following uses a handheld operating system?
(a) Money at call and short notice.	(a) A supercomputer (b) A personal computer
(b) An asset that ceases to generate income	(c) A laptop (d) A mainframe
(c) Cash balance in till	(e) A PDA
(d) Cash balance with RBI	<b>130.</b> To display the contents of a folder in Windows Explorer you
(e) Balance with other banks	should
122. RBI has released its guidelines for entry of new banks in the	(a) click on it (b) collapse it
private sector in the month of February 2013. One of the	(c) name it (d) give a password
	(e) rename it
norms is at least a prescribed percentage of branches of new bank should be set in unbanked rural centres with a	<b>131.</b> The CPU comprises of Control, Memory, and
	units.
population of upto 9,999 people. What is the percentage of	(a) Microprocessor (b) Arithmetic/Logic
such branches prescribed in the norms?	(c) Output (d) ROM
(a) 10% (b) 15%	(e) Input
(c) 18% (d) 25%	is the most important/powerful computer in a
(e) Other than those given as options	typical network.
<b>123.</b> The Union Budget for 2013-14 proposed by the Finance	(a) Desktop (b) Network client
Minister on 28th February 2013 announced introduction of	(c) Network server (d) Network station
new variety of bonds by the Government. What is the name	(e) Network switch
of these bonds?	appearing on a web page opens another
(a) Deep discount bonds (b) Zero Coupon bonds	document when clicked.
(c) Bullet Bonds (d) Inflation Indexed Bonds	(a) anchor (b) URL
(e) Inflation Variable Bonds	<ul><li>(c) hyperlink</li><li>(d) reference</li><li>(e) heading</li></ul>
124. Government usually classifies its expenditure in term of	<ul><li>(e) heading</li><li>134. Which of the following refers to the rectangular area for</li></ul>
planned and non-planned expenditure. Identify, which is the	displaying information and running programs?
correct definiton of Planned expenditure?	(a) Desktop (b) Dialog box
(a) It represents the expenditure of all the State	(c) Menu (d) Window
Governments.	(e) Icon
(b) It represents the total expenditure of the Central	135 is a Window utility program that locates and
Government.	eliminates unnecessary fragments and rearranges files and
(c) It is the expenditure which is spent through centrally	unused disk space to optimize operations.
sponsored programmes and flagship schemes of	(a) Backup (b) Disk Cleanup
Government.	(c) Disk Defragmenter (d) Restore
(d) It represents the expenditure incurred on Defence.	(e) Disk Restorer
(e) Other than those given as options.	136. Which of the following refers to too much electricity and
125. Which of the following organization is made specifically	may cause a voltage surge?
responsible for empowering Micro, Small and Medium	(a) Anomaly (b) Shock
enterprises in India? (a) NABARD (b) RBI	(c) Spike (d) Virus
(c) SIDBI (d) ECGC	(e) Splash
(e) SEBI	<b>137.</b> The software that is used to create text-based documents
<b>126.</b> 'C' in CPU denotes	are referred to as
(a) Central (b) Common	(a) DBMS (b) suites
(c) Convenient (d) Computer	(c) spreadsheets (d) presentation software
(e) Circuitry	(e) word processors
<b>127.</b> A joystick is primarily used to/for	devices convert human-understandable data
(a) Control sound on the screen	and programs into a form that the computer can process.
(b) Computer gaming	(a) Printing (b) Output
(c) Enter text	(c) Solid State (d) Monitor
(d) Draw pictures	(e) Input  130 Effective Salling Skills depends on
(e) Print text	139. Effective Selling Skills depends on  (a) Number of languages known to the DSA
<b>128.</b> Which is <b>not</b> a storage device?	(b) Data on marketing staff
(a) A CD (b) A DVD	(c) Information regarding IT market
(c) A floppy disk (d) A printer	(d) Knowledge to related markets
(e) A Hard disk	(e) Ability to talk fast
	` ,     · <u> </u>

<b>140.</b> A I	Direct Selling Agent (DS	SA) is	required to be adept in
(a)	Surrogate marketing	(b)	Training skills
(c)	Communication skills	(d)	Market Research
(e)	OTC Marketing		
<b>141.</b> Lea	ds can be best sourced fi	om _	·
(a)	Foreign customers	(b)	Yellow pages
(c)	Dictionary	(d)	List of vendors
(e)	Local supply chains		
<b>142.</b> A si	uccessful marketing perso	n req	uires one of the following
qua	lities		
(a)	Empathy	(b)	Sympathy
(c)	Insistence	(d)	Aggressiveness
(e)	Pride		
<b>143.</b> Inn	ovation in marketing is s	ame a	s
(a)	Abbreviation	(b)	Communication
(c)	Creativity		Aspiration
(e)	Research work		•
<b>144.</b> Ma	rket segmentation can be r	esorte	ed to by dividing the target
	up as per		, ,
(a)		ners	
	Age of the employees		
	Needs of the sales per	sons	
	Marketing skills of the		ovees
(e)	_		byces
	t-sales activities include		
(a)			
	Customer Feedback		
	Customer identification	,	
	Product design	•	
	e 'USP' of a product den	otes	4 - 4 -
	Usefulness of the prod		
	Drawbacks of the prod		
(c)			
(d)	Number of allied produ	icts av	ailable
(e)	_		
<b>147.</b> The	e competitive position of a		
(a)	increasing the selling p	rice	
(b)	reducing the margin	1100	
(c)	ignoring competitors		
(d)	increasing the cost price	ce	
(e)	understanding and fulf		customers' needs
	ue added services means		
(a)	Low Cost products		
(b)			
(c)	At par services		
(d)	Additional services for	the s	ame cost
(e)	Giving discounts		
	e target market for Debit (	Cards	is .
(a)	All existing account-ho		
(b)	All agriculturists		
(c)	All DSAs		
(d)	All outsourced agents		
` /	good Brand can be built u	ıp by ı	way of .
(a)	Customer grievances	_ ,	-
(b)	Break-down of IT supp	ort	
(c)	Old age		
(d)	Large number of produ	icts	

Consistent offering of good services

## GENERAL AWARENESS

**DIRECTIONS (Qs.151-160):** Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some of the questions.

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The viability of FI business is under question, because while banks and their deliver partners continue to make investments, they haven't seen commensurate returns. In markets like India, most programs are focused on customer on-boarding, an expensive process which people often find difficult to afford, involving issuance of smart cards to the customers. However, large scale customer acquisition hasn't translated into large scale business, with many accounts lying **dormant** and therefore yielding no return on the bank's investment. For the same reason, Business Correspondent Agents who constitute the primary channel for financial inclusion are unable to pursue their activity as a full-time job. One major reason for this state of events is that the customer on-boarding process is often **delayed** after the submission of documents (required to validate the details of the concerned applicant) by the applicant and might take as long as two weeks. By this time the initial enthusiasm of applicants fades away. Moreover, the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks' goal of expanding the offering in unbanked markets.

Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right target customers for various programs. Rural markets do have their share of rich people who do not use banking services simply because they are incovenient to access or have low perceived value. At the same time, urban markets, despite a high branch density, have **multitude** of low wage earners outside the financial net. Moreover, the branch timings of banks rarely coincide with the off-work hours of the labour class.

Creating affordability is crucial in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right-sizing their proposition to convince customers that they can derive big value even from small amounts. One way of doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to - family or make a variety of purchases. Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, unbiquitous access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all other. The choice of technology is therefore a crucial decision, which could make or mar the agenda. Of the various selection criteria, cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit

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operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

- **151.** Which of the following facts is true as per the passage? People from rural areas have high perceived value of
  - banking services. Cost is not a valid criterion for technological package selection for financial inclusion initiatives
  - The inclusion segment is a singular impoverished, undifferentiated mass
  - The branch timings of banks generally do not coincide with the off-work hours of the labour class in urban markets
  - (e) All the given statements are true
- **152.** According to the passage, for which of the following reasons do the delivery partners fail to serve their bank's goal to expand in the unbanked markets?
  - (A) They do not have adequate client base to sell their financial products
  - They do not have adequate knowledge and skills to explain anything beyond basic financial products to the customers.
  - They do not have the skills to operate advanced technological aids that are a prerequisite to tap the unbanked market.
  - (a) Only(B)
- (b) Only (C)
- (c) All(A), (B) and (C)
- (d) Only (A)
- (e) (B) and (C)
- 153. According to the passage, for which of the following reasons is the viability of financial inclusion under question?
  - The banks always prefer the cheapest package (to cut cost) while making a choice of technology to be used
  - The Business Correspondent Agents are highly demotivated to pursue their activity as a full-time job
  - The investments made by banks and its delivery partners are not yielding equal amount of returns
  - The banks do not have adequate number of delivery partners required to tap the unbanked market
  - The banks do not have adequate manpower to explore the diversity of right target customers for various
- 154. In the passage, the author has specified which of the following characteristics of the customer on-boarding process?
  - It involves collection of documents from the applicants in order to validate their details.
  - It involves issuance of smart cards to the customers
  - It suffers from latency as it takes a long time after submission of documents by the customer.
  - It is an expensive process which people find difficult to afford
  - All of the given characteristics have been specified
- **155.** What did the author try to highlight in the passage?
  - (A) The ailing condition of financial inclusion business at
  - (B) Strategies that may help bank to expand in the unbanked market
  - Role of government in modifying the existing financial inclusion policies
  - Both (A) and (B) (a)
- (b) All (A), (B) and (C)
- (c) Only(C)
- (d) Only (A)
- (e) Only(B)

- **156.** According to the passage, which of the following ways may help banks to sustain the interest of their customers after hooking them?
  - (A) Adoption of a banking mechanism which is not only secure but reassuring to the customers
  - Increasing the number of delivery partners in rural
  - Introduction of a simple and intuitive user application
  - Only(A)(a)
- (b) Only (C)
- Only(B) (c)
- (d) All, (A), (B) and (C)
- Both (A) and (C)(e)

**DIRECTIONS (Qs.157-158):** Choose the word which is most similarly in meaning to the word printed in bold as used in the passage.

#### 157. Multitude

- Impoverished (a)
- (b) Handful
- (c) Acknowledged
- (d) Plenty
- Solitude (e)

#### 158. Ubiquitous

- Quintessential (a)
- (b) Popular
- Omnipresent (c)
- (d) Simplified
- Abnormal

**DIRECTIONS (Qs.159-160):** Choose the word which is most similarly in meaning to the word printed in bold as used in the passage.

#### 159. Dormant

- Emaciated (a)
- (b) Pertinent
- Cornered
- (e) Active
- (d) Rejected

160. Delayed

- Perturbed (a)
- (b) Popularised
- (c) Expedited Repressed
- (d) Stabilised

**DIRECTIONS (Qs.161-170):** Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you locate them while answering some of the questions.

The evolution of Bring Your Own Device (BYOD) trend has been as profound as it has been rapid. It represents the more visible sign that the boundaries between personal life and work life are blurring. The 9 am - 5 pm model of working solely from office has become archaic and increasingly people are working extended hours from a range of locations. At the vary heart of this evolution is the ability to access enterprise networks from anywhere and anytime. The concept of cloud computing serves effectively to extend the office out of office. The much heralded benefit of BYOD is greater productivity. However, recent research has suggested that this is the greatest myth of BYOD and the reality is that BYOD in practice poses new challenges that may outweigh the benefits. A worldwide survey commissioned by Fortinet chose to look at attitudes towards BYOD and security from the users's point of view instead of the IT managers. Specifically the survey was conducted in 15 territories on a group of graduate employees in their early twenties because they represent the first generation to enter the workplace with an expectation of own devide use.

Moreover, they also represent tomorrow's influences and decision makers. The survey findings reveal that for financial organizations, the decision to embrace BYOD is extremely dangerous. Larger organizations will have mature IT strategies and policies in place. But what about smaller financial businesses? They might not have such well developed strategies to protect confidential data. Crucially, within younger employee group, 55% of the people share an expectation that they should be allowed to use their own devices in the workplace or for work purposes. With this expectation comes the very real risk that employees may consider contravening company policy banning the use of own devices. The threats posed by this level of **subversion** cannot be overstated. The survey casts doubt on the idea of BYOD leading to greater productivity by revealing the real reason people want to use their own devices. Only 26% of people in this age group cite efficiency as the reason they want to use their own devices, while 63% admit that the main reason is so they have access to their favourite applications. But with personal applications so close to hand, the risks to the business must surely include distraction and time wasting. To support this assumption 46% of people polled acknowledged time wasting as the greatest threat to the organization, while 42% citing greater exposure to theft or loss of confidential data. Clearly, from a user perspective there is great deal of contradiction surrounding BYOD and there exists an undercurrent of selfishness where users except to use their own devices, but mostly for personal interest. They recognize the risks to the organization but are adamant that those risks are worth taking.

- **161.** According to the passage, for which of the following reasons did Fortinet conduct the survey on a group of graduate employees in their early twenties?
  - (A) As this group represents the future decision makers
  - (B) As this group represents the first generation who entered the workforce with a better understanding of sophisticated gadgets
  - (C) As this group represents the first generation to enter the workplace expecting that they can use their own devices for work purpose
  - (a) All(A), (B) and (C)
- (b) Only (C)
- (c) Both (A) and (C)
- (d) Only (A)
- (e) Only(B)
- **162.** Which of the following is **not true** about BYOD?
  - (a) BYOD enables employees to access enterprise network from anywhere and anytime
  - (b) Due to evolution of BYOD trend the 9am 5pm model of working solely from office has become outdated
  - (c) Recent research has confirmed that BYOD boosts organisational productivity
  - (d) The concept of cloud computing facilates the BYOD trend
  - (e) None of these
- **163.** According to the passage, why would the decision to embrace BYOD prove dangerous to smaller financial businesses?
  - (a) Their employees have poor knowledge about their devices which in turn pose a threat to the confidential data of the organisation
  - (b) Their employees are more vulnerable to misplacement

- of devices
- (c) They may lack mature IT strategies and policies required to protect confidential data
- (d) They cannot afford to deal with damage liability issues of employee-owned devices
- (e) Their employees have a tendency to change jobs frequently
- **164.** According to the passage, the expectation of younger employees that they should be allowed to use their own devices in the workplace, entails which of the following risks?
  - (A) Younger employees may deliberately transfer confidential data of their companies to rivals if they are not allowed to use their own devices for work purpose
  - (B) Younger employees may strongly feel like leaving the company if it presents usage of own device and join some other company that does not have such stringent policies
  - (C) Younger employees may consider flouting company policy prohibiting usage of their own devices in the workplace or for work purposes
  - (a) Only (C)
- (b) Only(B)
- (c) Both (A) and (C)
- (d) Only (A)
- (e) All (A), (B) and (C)
- **165.** According to the findings of the survey conducted by Fortinet, why do majority of employees prefer using their own devices for work purpose?
  - (a) As they often find that the devices provided by the company lack quality
  - (b) As they have access to their favourite applications while working
  - (c) As majority of them believe that output doubles when they use their own devices for work purpose
  - (d) As handling data from their own devices reinforces their sense of responsibility
  - (e) None of these
- **166.** What is/are the author's main objective(s) in writing the passage?
  - (A) To break the myth that BYOD promotes employee efficiency and organisational productivity
  - (B) To suggest ways to control subversion across levels of corporate chain of command
  - (C) To throw light upon the fact that employees even after knowing the risks involved, prefer to use their own devices for work purpose mostly for personal benefits
  - (a) Both (A) and (C)
- (b) All (A), (B) and (C)
- (c) Only(C)
- (d) Only (A)
- (e) Only(B)

**DIRECTIONS (Qs.167-168):** Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

#### 167. Heralded

- (a) Suspected
- (b) Publicised
- (c) Dragged
- (d) Objective
- (e) Benefit

#### 168. Outweigh

- (a) Control
- (b) Venture
- (c) Perish
- (d) Determine
- (e) Surpass

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<b>DIRECTIONS (Qs.169-170):</b> Choose the word which is most opposite in meaning to the word printed in bold as used in the passage	180. Lack of financing options, with HR and technological, make small and medium
169. Embrace  (a) Contradict (b) Disobey (c) Curtail (d) Reject (e) Obscure	enterprises sector the most vulnerable component of our economy.  (a) except, loophole (b) coupled, challenges (c) armed, benefits (d) registered, strategies (e) None of these
170. Subversion  (a) Compliance (b) Sanity (c) Popularity (d) Destabilisation (e) Clarity	<b>DIRECTIONS (Qs.181-185):</b> Rearrange the following six sentences (A), (B), (C), (D) and (F) in the proper sequence to form a meaningful paragraph, then answer the questions given below them.
<ul> <li>DIRECTIONS (Qs.171-175): Read each sentence to find out whether there is any grammatical mistake/error in it. The error if any, will be in any part of the sentence. Mark the number of that part with error as your answer. If there is 'No error', mark (e).</li> <li>171. There cannot be any situation where/(a) somebody makes money in an asset/ (b) located in India and does not pay tax/ (c) either to India or to the country of his origin./ (d) No error (e).</li> <li>172. India has entered a downward spiral / (a) where the organised, productive/ (b) and law abide sectors are subjec to / (c) sevage amounts of multiple taxes./ (d) No error (e).</li> <li>173. The bank may have followed/ (a) an aggressive monetary tightening policy/ (b) but its stated aim of/ (c) curbin inflation have not been achieved/ (d) No error (e).</li> <li>174. Equal opportunities for advancement/ (a) across the length and breadth / (b) of an organisation will/ (c) keep many problems away./(d) No error (e).</li> <li>175. A customised data science degree/ (a) is yet to become/(b) a standard programme/ (c) to India's premier educational institutes./ (d) No error (e)</li> </ul>	<ul> <li>(A) The group desired to enhance the learning experience in schools with an interactive digital medium that could be used within and outside the class-room</li> <li>(B) Then the teacher can act on the downloaded data rather than collect it from each and every student and thereby save his time and effort.</li> <li>(C) Eductor, decided the group of engineers, all alumni of the Indain Institute of technology, when the founded Edutor Technologies in August 2009.</li> <li>(D) They can even take tests and submit them digitally using the same tablets and the teachers in turn can download the tests using the company's cloud services.</li> <li>(E) With this desire they created a solution that digitzes school textbooks and other learning materials so that students no longer need to carry as many books to school and back as before, but can access their study material on their touch-screen tablets.</li> <li>(F) A mechanic works on motors and an accountant has his computer. Likewise, if a student has to work on a machine or</li> </ul>
<b>DIRECTIONS (Qs.176-180):</b> Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.	device, what should it be called?  181. Which of the following sentences should be the FIRST after rearrangement?
176. When you want to digitalise a city with millions, you don't bet the odds.  (a) proceeding, into (b) teeming, against (c) undergoing, adhere (d) dangling, for	(a) F (b) D (c) A (d) C (e) E  182. Which of the following sentences should be the THIRD after rearrangement?
(e) falling, above  177. The numbers by the legitimate online music service providers indicate that a growing number of users are to buy music.  (a) morphed, ignoring (b) labelled, thriving (c) figured, fanatic (d) painted, interested	(a) A (b) B (c) D (d) E (e) F  183. Which of the following sentences should be the SIXTH (LAST) after rearrangement?
(e) touted, willing  178. In India is on protecting its resources, international business appears equally to safeguard its profit.  (a) dreaded, fragile (b) stubborn, weak  (c) bent, determined (d) approaching, settled	(a) A (b) F (c) E (d) B (e) D  184. Which of the following sentences should be the FOURTH after rearrangement?
(e) None of these  179. Brands decision-simplicity strategies make full use of available information to where consumers are on the path of decisions making and direct them to the best market offers.	<ul> <li>(a) A</li> <li>(b) F</li> <li>(c) E</li> <li>(d) B</li> <li>(e) D</li> <li>185. Which of the following sentences should be the FIFTHafter rearrangement?</li> </ul>
(a) diluting, divulge (b) tempting, maintain (c) imputing, overdrive (d) pursuing, assess (e) employing, trust	(a) A (b) D (c) C (d) E (e) F

blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.

There is a considerable amount of research about the factors that make a company innovate. So is it possible to create an environment (186) to innovation? This is a particularly pertinent (187) for India today. Massive problems in health, education etc. (188) be solved using a conventional approach but (189) creative and innovative solutions that can ensure radical change and (190). There are several factors in India's (191). Few countries have the rich diversity that India or its large, young population (192). While these (193) innovation policy interventions certain additional steps also required. These include (194) investment in research and development (195) the government and the private sector, easy transfer of technology form the academic world etc. To fulfill its promise of being prosperous and to be at the forefront, India must be innovative.

must be i	illiovative.			
<b>186.</b> (a)	stimuli	(b)	conducive	
(c)	incentive	(d)	facilitated	
(e)	impetus			
<b>187.</b> (a)	objective	(b)	controversy	
(c)	doubt	(d)	question	
(e)	inference			
<b>188.</b> (a)	cannot	(b)	possibly	
(c)	should	(d)	never	
(e)	must			
<b>189.</b> (a)	necessary	(b)	apply	
(c)	need	(d)	consider	
(e)	requires			
<b>190.</b> (a)	quantity	(b)	advantages	
(c)	increase	(d)	chaos	
(e)	growth			
<b>191.</b> (a)	challenges	(b)	praises	
(c)	favour	(d)	leverage	
(e)	esteem			
<b>192.</b> (a)	blessed	(b)	enjoys	
(c)	endows	(d)	prevails	
(e)	occurs			

193. (a) (b) jeopardise aid promotes (d) endure (c) (e) cater 194. (a) (b) utilising acute restricting (d) inspiring (c) (e) increased 195. (a) (b) besides both (c) combining (d) participating

(e)

also

DIRECTIONS (Qs.196-200): In each of the following questions four words are given of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination, by darkening the appropriate oval in your answer sheet.

ne oran in your	cirismei	sireer.	
Consent		(B)	Nascent
Emerging		(D)	Insecure
A–C		(b)	B-D
B-D		(d)	A–D
A–B			
Elated		(B)	Eccentric
Explicit		(D)	Abnormal
A–B		(b)	B-D
A–C		(d)	A–D
D-C			
Abundance		(B)	Incomparable
Projection		(D)	Plethora
A–C		(b)	A-B
C-D		(d)	B-D
A–D			
Purposefully		(b)	Inaccurately
Inadvertently		(d)	Unchangeably
A-C		(b)	A–B
В-С		(d)	B-D
A–D			
germane		(B)	generate
reliable		(D)	irrelevant
B-D		(b)	B-C
A–B		(d)	C-D
A–D			
	Consent Emerging A-C B-D A-B Elated Explicit A-B A-C D-C Abundance Projection A-C C-D A-D Purposefully Inadvertently A-C B-C A-D germane reliable B-D A-B	Consent Emerging A-C B-D A-B Elated Explicit A-B A-C D-C Abundance Projection A-C C-D A-D Purposefully Inadvertently A-C B-C A-D germane reliable B-D A-B	Emerging (D)  A-C (b)  B-D (d)  A-B  Elated (B)  Explicit (D)  A-B (b)  A-C (d)  D-C  Abundance (B)  Projection (D)  A-C (b)  C-D (d)  A-D  Purposefully (b)  Inadvertently (d)  A-C (b)  B-C (d)  A-D  germane (B)  reliable (D)  B-D (b)  A-B (d)

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# HINTS & SOLUTIONS

- R > O = A > S > T1. or, O > S > TTherefore, O > T
- 2.  $P > L > A \ge N = T$
- 3. (d)  $B > L = O = N \ge D$
- 4. By options: (e)
  - (1) L < N < P > A i.e., A < P, definitely true
  - (b) L < A < P > N i.e., A < P, definitely true
  - (c) A < L < P > N i.e., A < P, definitely true
  - (d) N < A < P > L i.e., A < P, definitely true
  - (e) P < N < A > L i.e., A > P, definitely false
- F < O = U = N < D

**(6-10)**:

	Standard	Subject
A	5th	Maths
В	7th	Hindi or English
С	5th	Marathi
D	6th	Economics
Е	6th	Civics
G	7th	Hindi or English
I	7th	History

- 6. (c) 7. 8. (a) (a) 9. **10**. (b) (c)
- (11-15)

Economics is not money - ka la ho ga ....(i) demand and supply economics - mo ta pa ka ...... (ii)

money makes only part - zi la ne ki . .... (iii)

demand makes supply economics - zi mo ka ta ... (iv)

From (i) & (iii)

money  $\rightarrow$  'la'

From (iii) & (iv)

makes → 'zi'

From (i) & (iv)

economics - 'ka'

Also, and - 'pa'

demand - 'mo' or 'ta'

supply - 'mo' or 'ta'

only-'ne' or 'ki'

part - 'ne' or 'ki'

is - 'ho' or 'ga'

not - 'ho' or 'ga;

- 11. (e)
- 12. (e)
- 13. (a)
- 14. (b)
- 15. (d)

#### 16-20:

Input	32	proud	girl	beautiful	48	55	97	ric h	family	61	72	17	nice	life
Step I	beautiful	17	32	proud	girl	48	55	97	rich	family	61	72	nice	life
Step II	family	32	beautiful	17	proud	girl	48	55	97	rich	61	72	nice	life
Step III	girl	48	family	32	beautiful	17	proud	55	97	rich	61	72	nice	life
Step IV	life	55	girl	48	family	32	beautiful	17	proud	97	rich	61	72	nice
Step V	nice	61	life	55	girl	48	family	32	beautiful	17	proud	97	rich	72
Step VI	proud	72	nice	61	li fe	55	girl	48	fa mi ly	32	beautiful	17	97	rich
Step VII	rich	97	proud	72	nice	61	li fe	55	girl	48	family	32	beautiful	17

**16**. (c)

(b)

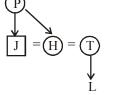
- 17.
  - (d)
- **18.** (c)
- **19.** (a)

(21-25):

20.

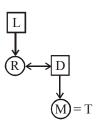
- $\Rightarrow$  A is the father of B.
- $A \times B \Rightarrow A$  is the sister of B.
- A \$B  $\Rightarrow$  A is the wife of B.  $A \% B \Rightarrow A \text{ is the mother of } B.$
- $A \div B \Rightarrow A \text{ is the son of } B.$

(a)  $J \div P \% H \times T \% L$  can be represented in diagram. As follows.

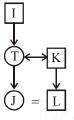


- - Sibling Relation
- Spouse Relation

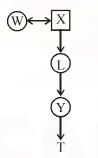
(b) L + R\$  $D + M \times T$ 



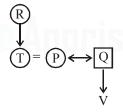
(b)  $I + T \% J \times L \div K$ 



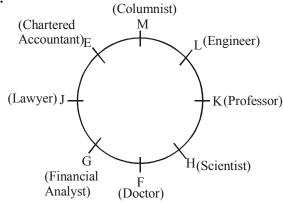
24. (d) W S X + L + Y + T



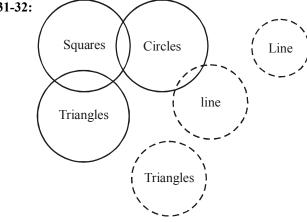
25. (d)  $R \% T \times P \$ Q + V$ 



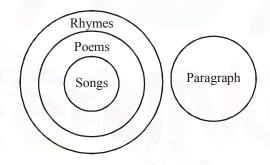
(26-30):



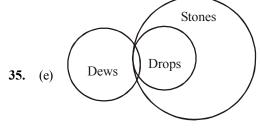
- **26.** (b)
- 27. (d)
- 28. (c)
- 29. (b)
- **30.** (a)
- 31-32:



- 31. (a) Conclusion I True Conclusion II - False
- **32.** (e) 33-34:

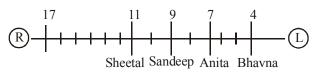


- 33. (e) Conclusion I - True Conclusion II - True
- 34. (b) Conclusion I False Conclusion II - True

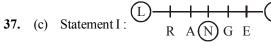


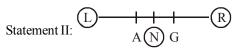
Conclusion I - True Conclusion II - True

36. (e) Combining statements I and II together. We get position of Bhavna

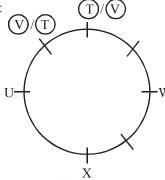


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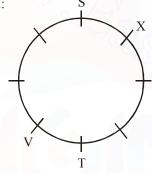


**38.** (b) Statement I:



From Statement I: We cannot get the exact position of T

Statement II:



From Statement II: We get the position of T and X.

- **39.** (e) In online shopping the customer may be deceived as he cannot touch the product he is paying for.
- **40.** (d) The customer whose view is presented has shopped at retail stores as well as online.
- **41.** (e) The number of people migrating from rural to urban areas in search of jobs may reduce.
- **42.** (a) At least some people who visits the park have pets. **43-45.**

A supports the given information as Mobile phones can aid in cheating so it has been banned in the examination hall. B is an immediate course of action the invigilator should take as the 3 students have violated the rule. It does not matter whether they were using their mobile to cheat at that time or not.

C is a reason because of which students would not like to leave their mobile in their bag outside classroom.

D is again a reason as C.

E can be a possible course of action for student's worry of their mobile being stolen while they are in the examination hall.

F is statement which supports the rule.

**43.** (c) Clearly C & D as stated above.

- **44.** (d) Clearly A as mobiles used as cheating.
- **45.** (a) B among the given statements is the only course of action for the invigilator.
- **46.** (d) **47.** (c) **48.** (b) **49.** (b) **50.**
- **51.** (b) Difference between cost of 1 kg apple and cost of 1 kg guava in 5 cities.

J 
$$160-60=100$$

D 
$$130-90=40$$

C 
$$180-120=60$$

H 
$$90-30=60$$

$$R 40-20=20$$

Cost is second lowest in Delhi.

52. (d) Cost of 1 kg guava in Jalandhar = ₹ 60 Cost of 2 kg grapes in chandigarh = ₹ 90 × 2 = ₹ 180

$$\% = \frac{60}{180} \times 100 = 33.3 \approx 34\%$$

- 53. (c) Cost of 3 kgs apples for Ram =  $3 \times 130 = ₹390$ Cost of 2 kgs guavas for Ram =  $2 \times 90 = ₹180$ Total cost that Ram pay = 390 + 180 = ₹570
- **54.** (a) Total cost of 45 kgs grapes from Hoshiarpur =  $45 \times 190$ = ₹8550

After discount 4% Ravinder paid = 
$$8550 - \frac{8550 \times 4}{100}$$

55. (c) Cost of 1 kg apples from Ropar:

Cost of 1kg grapes from chandigarh 40:90

4:9 or 
$$2^2:3^2$$

- 56. (a) Number of students in university I in 2010 = 20,000Number of students in university II in 2012 = 20,000Difference = 20,000 - 20,000 = 0
- 57. (e) Number of students in university I in 2007 = 10,000Number of students in university II in 2011 = 30,000Total students = 10.000 + 30.000 = 40.000
- **58.** (a) Total no. of students in Uni-2 in 2010 = 15,000 No. of females students = 25% of 15000

$$=\frac{25}{100}\times15,000=3750$$

No. of male students = 15,000 - 3750 = 11250

59. (d) Number of students in university I in 2011 = 25,000Number of students in university I in 2010 = 20,000Increase = 25000 - 20000 = 5000

Increase 
$$\% = \frac{5000}{20000} \times 100 = 25\%$$

**60.** (e) Difference between Number of students in university I & Number of students in university II for the year

 2007
 10,000

 2008
 10,000

 2009
 10,000

 2010
 5,000

 2011
 5,000

 2012
 15,000

:. Difference was highest in year 2012.

- **61.** (b) No. of hockey players in all schools = 68 + 80 + 54 + 50 + 36 = 288
- 62. (c) No. of basket-ball players in school-1 = 42 No. of Kho-Kho players in school-3 = 48 Ratio = 42: 48 = 7: 8
- **63.** (b) No. of player = 80 + 22 = 102
- 64. (d) No. of Kho-Kho players in school-4 = 32No. of hockey players in school-2 = 80

$$\% = \frac{32}{80} \times 100 = 40\%$$

**65.** (e) No. of hockey players in school-5 = 36 No. of females = 25%, No. of males = 75%

No. of males = 
$$\frac{36 \times 75}{100}$$
 = 27

**66.** (b) Gita's average earning over all the day's

$$=\frac{400+420+200+140}{4} = \frac{1160}{4} = ₹290$$

- 67. (d) Rahul earned on Tuesday and Thursday = 180 + 340 = ₹520Total = 520 + 420 = ₹940
- 68. (c) Gita donated Naveen = ₹420 Naveen's total earning on Wednesday =420+120=₹540
- 69. (a) Rahul's earning on Monday = ₹240 Gita's earning on Tuesday = ₹200 Diff=240-200 = ₹40
- 70. (e) Naveen's earning on Monday, Wednesday and Thursday
  = 360:120:180
  = 6:2:3
- 71. (c) No. of employees in teaching and medical = 42%No. of employees in management = 17%Difference = 42 - 17 = 25%

$$=\frac{26800\times25}{100}=6700$$

- 72. (e) In management  $\frac{3}{4}$  employees are female
  - $\therefore \frac{1}{4}$  employees in management are male

$$\therefore \text{ No. of male employees} = \frac{26800 \times 17}{100} \times \frac{1}{4} = 1139$$

- 73. (b) In film production employees on strike = 25% No. of employees not in the strike = 75%
  - .. No. of employees not in strike

$$= \frac{26800 \times 19}{100} \times \frac{75}{100} = 3819$$

74. (d) Total No. of employees in engineering industries =9+13=22%

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

- 75. (a)  $\frac{3}{5}$ th of the teachers are not permanent
  - $\therefore \frac{2}{5}$ th of the teachers are permanent
  - $\therefore \text{ No. of permanent teachers} = \frac{26800 \times 15}{100} \times \frac{2}{5} = 1608$
- 76. (c) Total amount paid by Dev in June for all commodities = 123 + 150 + 324 + 134= ₹ 731
- 77. (c) Average electricity bill paid by Manu in all five months = 315 + 135 + 98 + 116 + 131  $= \frac{795}{5} = ₹ 159$
- 78. (a) Mobile phone bill paid by Ravi in May = ₹ 143 Loundry bill paid by Dev in March = ₹ 323 Difference = 323 – 143 = ₹ 180
- **79.** (d)
- 80. (a) Electricity bill paid by Manu in April = 135 Mobile bill paid by Ravi in June = 245 Ratio = 135 : 245 = 27 : 49
- 81. (c) Distance travelled by train from Surat to Nadiad Jn. = 440-257 = 183 kms
- 82. (a) Time taken to reach Ahmedabad = 8:00 Am - 6:43 Am = 1 hour 17 min.
- **83.** (a) Ratio between No. of passengers boarding from Vasai Road and from Ahmedabad = 378:306=21:17
- **84.** (b) Total time increase = 23 2 = 21 min. ∴ Train will reach Bhuj at = 5:40PM + 21 min = 6:01 PM
- **85.** (d) Distance between Anand Jn. to Vadodara is second lowest.
- **86.** (e) Difference between the max. temperature of Ontario on  $1^{st}$  Nov. and the min. temperature of Bhuj on  $1^{st}$  Jan. =  $4-(7)=11^{\circ}$ C
- **87.** (b)
- **88.** (c) Difference between max. and min. temperature of Bhuj Sept. = 10°C

$$Oct. = 14^{\circ}C$$

Nov. = 
$$11^{\circ}$$
C

Dec. = 
$$7^{\circ}$$
C

$$Jan. = 3^{\circ}C$$

**89.** (e) Average of max. temperature of Beijing over all the

months = 
$$\frac{43}{5}$$
 = 8.6°C

90. (b) Ratio between minimum temperature of Beijing on 1<sup>st</sup> sept. and maximum temperature of Ontario on 1<sup>st</sup> Oct. = 9:15=3:5

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#### From (91 - 95)

Total Cars = 700

State	Total Cars	Diesel Cars	Petrol Cars
1	98	42	56
2	196	70	126
3	224	140	84
4	182	91	91

**91.** (b) Difference between No. of diesel cars in S-2 and No. of pertrol cars in S-4

$$=91-70=21$$

**92.** (a) Petrol cars in S-3 = 84 Diesel cars in S-1 = 42

$$\% = \frac{84 - 42}{42} \times 100 = 100 \%$$

93. (d) 25% diesel cars in S-3 are AC

∴ 75% diesel cars in S-3 are non-AC

$$\therefore \text{ No. of non-AC cars} = \frac{140 \times 75}{100} = 105$$

**94.** (e) Difference between total cars in S-3 and petrol cars in S-2

$$=224-126=98$$

95. (b) Average of petrol cars in all states together

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

**96.** (c) Blue balls = 7

None-ball out of two yellow

Yellow balls = 5

:. Both balls are blue

Total balls = 12

$$\therefore$$
 P (both blue balls) =  $\frac{7}{12} \times \frac{6}{11} = \frac{7}{22}$ 

97. (d) Total possible outcomes when A die is thrown twice = 36

Outcome for getting a sum 7 from both throwns =  $6\{(1, 6), (2, 5), (3, 4), (4, 3), (5, 2), (6, 1)\}$ 

: 
$$P(E) = \frac{6}{36} = \frac{1}{6}$$

#### 98-100.

Total members = 240

	Males	Females
Total	160	80
Graduates	24	60
Non-graduates	136	20

**98.** (c) Difference between No. of non-graduates females and no. of graduates males = 24 - 20 = 4.

99. (e) Sum of (graduates females and non-graduates males) = 60 + 136 = 196 **100.** (b) Ratio between total No. of males and no. of non-grad females

$$=160:20=8:1$$

**101.** (a) Michael Clarke was the captain of Australian team in the first three test matches of the series. Shane Watson captained the side in the fourth and final test match which was played in New Delhi.

102. (e) State Bank of India, the country's largest lender, received Rs. 3,004 crore from the government as part of staterun banks. After the infusion, the government's shareholding in the bank has increased to 62.31 per cent

103. (d) An NRI can purchase up to a maximum of 5% of the aggregate paid up capital of the company (equity as well as preference capital) or the aggregate paid up value of each series of convertible debentures as the case may be. Total investment by NRIs cannot exceed 10% of the paid-up capital in an Indian company.

**104.** (a) March 20 is observed as World House Sparrow Day (WHSD) to focus on raising awareness about the decline of the common House Sparrow.

**105.** (a) Playing to Win: My Life... on and Off Court is the autobiography of Saina Nehwal. She has the distinction of being the first Indian to win a medal in Badminton at the Olympics in 2012.

**106.** (a) In the sport of cricket, a bouncer (or bumper) is a type of delivery, usually bowled by a fast bowler which is pitched short so that it bounces on the pitch well short of the batsman and rears up to chest or head height.

107. (e) 'Women of Vision: Nine Business Leaders in Conversation' is a book by Alam Srinivas. It is a collection of freewheeling chats with women such as television and film producer Ekta Kapoor: ICICI Bank Ltd. managing director and CEO Chanda Kochchar, Biocon Ltd's Kiran Mazumdar. Shaw and Shobhana Bhartia, chairperson of HT Media Ltd.

**108.** (b) Muhammand Yunus is a Bangladeshi banker and economist who developed the concepts of microcredit and microfinance.

**109.** (a) Inversible Exports are services which are sold to other nations by domestic firms, like banking, insurance, and tourism.

110. (d) The euro is the currency used by the Insitututions of the European Union and is the official currency of the eurozone, which consists of 17 of the 27 member states of the European Union. It is the second largest reserve currency as well as the second most traded currency in the world after the United States dollar.

111. (b) The Cash Reserve Ratio is the amount of funds that the banks are bound to keep with Reserve Bank of India, with referece to the demand and time liabilities (NDLT) to ensure the liquidity and solvency of the Banks. This proportion is specified by RBI and could change from time to time.

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- 112. (e) Pre-Shipment Finance is issued by a financial institution when the seller wants the payment of the goods before shipment. Pre-shipment or post-shipment finance can be provided to exporters of IT and software services in case of specific orders from abroad.
- 113. (c) According to the Banking Ombudsman Scheme, 2006, the Banking Ombudsmand is a senior official appointed by the Reserve Bank of India to redress customer complaints against deficiency in certain banking services.
- 114. (c) In terms of Section 25 of the Negotiable instruments Act, 1881, the expression "public holiday" include Sunday and any other day declared by the Central Government by notification in the Official Gazette to be a public holiday. However, this power was delegated by the Central Government to State Governments vide the Government of India, Ministry of Home Affairs in June 1957.
- 115. (b) With effect from October 25, 2011, saving bank deposit interest rate stands deregulated. Accordingly, banks are free to determine their savings bank deposit interest rate
- 116. (b) The Base Rate is the minimum interest rate of a Bank below which it cannot lend, except in cases allowed by the Reserve Bank of India. The Base Rate system replaced the Benchmark Prime Lending Rate (BPLR system) with effect from July 1, 2010.
- 117. (e) In the Finance Act 2006, Section 80C of Income Tax Act 1961 was amended to include deposits placed with a scheduled bank to qualify for deduction under 80C. The amount of investment up to Rs. 1,00,000 under the notified deposit scheme will be eligible for deduction under Section 80C of Income Tax Act for individuals/ Hindu Undivided Families.
- 118. (e) The Repayment holiday is called moratorium. It is actually a delay granted in the repayment of a debt or in the fulfuillment of another legal obligation.
- 119. (d) Indian IT Services and out sourcing giant Infosys got listed on the NYSE Euronext London and Paris markets from February 20, 2013 becoming the first Indian company to trade on the stock exchange. The Bangalore-based company is also listed on the Bombay Stock Exchange (BSE) and National Stock Exchange of India (NSE).
- **120.** (c) On 19 February 2013 BSE entered into Strategic Partnership with S&P Dow Jones indices and the SENSEX was renamed as "S&P BSE Sensex." It will use the S&P brand for Sensex and other indices.
- 121. (b) A non-performing asset (NPA) is defined as a credit facility in respect of which the interest and/or installment of principal has remained 'past due' for a specified period of time. Once the borrower has failed to make interest or principal payments for 90 days the

- loan is considered to be a non-performing asset.
- 122. (d) According to the conditions stipulated by the RBI, the bank shall open at least 25 per cent of its branches in unbanked rural centres (population up to 9,999 as per the latest census). Besides, the bank shall comply with the priority sector lending targets and subtargets as applicable to the existing domestic banks.
- 123. (d) The Union Budget 2013-14 announced the proposal to launch Inflation Indexed Bonds or Inflation Indexed National Security Certificates to protect savings from inflation. These bonds will protect the principal and the interest components from inflation risks.
- 124. (b) Planned expenditures are estimated after discussions between each of the ministries concerned and the Planning Commission. The expenditure incurred on the items relating to five year plans is termed as plan expenditure. Such expenditure is incurred by the Central Government.
- 125. (c) The Small Industries Development Bank of India (SIDBI) was set up in 1990 with the mission to empower the Micro, Small and Medium Enterprises (MSME) sector with a view to contributing to the process of economic growth, employment generation and balanced regional financial institution responsible for promotion, flancing and development of the section.
- **126.** (a) CPU is the abbreviation for Central Processing Unit.
- 127. (b) Joysticks are primarily used for computer gaming. These are input devices that are connected to a computer to manage game controls such as moving front, behind and sideways, shooting or other gaming tasks. Hardcore games prefer joysticks over keyboard controls.
- 128. (d) Storage devices are data storage devices that are used in the computers to store data. CD, DVD, floppy disk and Hard disk are all types of storage devices. Printers are output devices used to prepare permanent output on paper.
- **129.** (e) A handheld operating system (also known as mobile operating system) is an operating system that operates on smart phones, tablet, PDA (personal digital assistant) or other digital mobile devices.
- 130. (a) By double-clicking a folder in the main window or in the list along the left side to open the folder (also called left pane in windows explorer), the contents of the folder gets displayed.
- 131. (b) The CPU comprises of control unit (CU), memory and arithmetic/logic unit (ALU). ALU performs arithmetic and logic operations and the CU extracts instructions from memory (called main memory/primary memory/ RAM) and decodes and executes them, calling on the ALU when necessary.
- 132. (c) A network server is a computer that provides various shared resources to workstations and other servers on a computer network. They are built with more powerful components than individual workstations.

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**133.** (c) A hyperlink (or link) is a word, group of words or image that appears on a web page which can be clicked on to jump to another document. A link is a part of anchor tag.

- **134.** (d) Each program displays information in one or more windows-rectangular areas on the screen that display information from a running program. Each program's window(s) can be minimized, maximised or restored.
- 135. (c) Disk fragmentation is a utility program that locates and eliminates unnecessary fragments. As operations & processes are loaded & deleted from computer memory, free memory space is broken in little pieces.
- 136. (c) A power surge is a period of abnormally high voltage in an electrical system, which pushes too much current (or electricity) through electrical devices. A brief power surge that lasts less than one power cycle is called a voltage spike.
- **137.** (e) A word processor is a software application that is used to produce, edit and format mainly text documents such as letters, memos, reports, labels, etc.
- 138. (e) It is the function of the input devices to take the input from the user (which is in human readable form) and convert it into machine readable form before it is presented to the computer.
- **139.** (d) Effective selling skill depends on market information i.e., knowledge of related markets. It involves details about customer profile and product mix.
- 140. (c) A DSA markets and sells goods to customers without the benefit of a retail, online or catalog store. No educational requirements is necessary for DSA position. But DSA should have good oral and written communication skills.
- **141.** (b) Lead generation can be achieved by browsing telephone directory, yellow pages, internet sites, list of existing customers, etc.
- 142. (a) Five essential qualities of a successful marketing person are empathy, focus, responsibility, optimism and egodrive (competitiveness). Empathy is the ability to identify with the customers, to feel what they are feeling and make customers feel respected. A sales person showing empathy can gain trust and establish rapport with customers.
- **143.** (c) Innovation marketing involves applying the principle of creativity to find new ways of marketing effectively.
- 144. (a) Market segmentation helps to determine targets groups or indentifying prospects. It can be resorted to by way of- segmenting by customer's age, segmenting by customer's income, segmenting geographically, segmenting by customer's tastes & preferences, etc.

- 145. (b) The purpose of post sales activities is to support the customer in use of the product or service and thereby continuing customer satisfaction. It includes delivering support to agreed expectations, handling client feedback, strengthening client relationships, offering additional benefits, etc.
- **146.** (e) USP (unique selling proposition) denotes high/unique selling features of a product i.e., USP helps in creating a unique place in the mind's of customers relative of competition.
- 147. (e) The competitive position of company can be improved by being customer-centric not product-centric i.e., not viewing product in isolation, but as a part of a full-long lasting relationship with a customer. This means offering those products and services that fulfill their needs.
- **148.** (d) A value added service is something extra that is provided to a customer at no additional charge. For example, a sample product is given for free when another related product is bought whether at regular or discounted price.
- **149.** (a) For a bank, the foremost target market for selling their debit cards is all their existing account holders.
- **150.** (e) Brands loyalty built through goodwill means providing consistent good serivces to their customers. For example, providing effective post sales maintenance & support services: listening & responding properly when customer provides feedback; etc.
- **151.** (d) In paragraph 2 of the passage, it is mentioned that bank branch timings rarely coincide with off work hours of labour class.
- **152.** (a) in paragraph 1, the last 5 lines explain this point. There is no mention of the other points in the passage. Hence, 1 is the correct answer.
- **153.** (c) paragraph 1, line  $3^{rd}$  to  $6^{th}$  explain this aspect.
- **154.** (e) all the points are covered in paragraph 1.
- **155.** (a) the role of government is nowhere mentioned, the other 2 points are covered, hence (a) is the correct answer
- **156.** (e) the passage explains only points A and C, hence (e) is the correct answer.
- **157.** '(d) multitude means 'a large number of people or things, hence plenty (d) is correct
- **158.** (c) ubiquitous means-'present, appearing, or found everywhere', hence (c) omnipresent is the correct answer
- **159.** (e) dormant means inactive, hence opposite would be active (e)
- **160.** (c) delayed means late, so opposite would be to rush or hurry, hence expedited (c) is correct

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**161.** (c) as per paragraph 1 A and C are correct, hence correct answer is (c)

**162.** (c) paragraph1 says (in line 13-14) that it is a myth... hence answer is (c)

**163.** (c) paragraph 1 – last few lines

**164.** (a) paragraph 2, the 4<sup>th</sup> and 5<sup>th</sup> line explains this point.

165. (b)

**166.** (a) the passage does not talk of point B, hence A and C is correct (a)

**167.** (a) means indicate, hence (a) suspected is correct

**168.** (e) outweigh means to be more significant- hence it means surpass

**169.** (d) embrace means to accept, hence opposite would be reject (d)

170. (a) compliance

**171.** (d) it should be 'either in India or in the country of his origin

**172.** (c) and law abiding ....

173. (d) .... has not been achieved instead of have

**174.** (e) the sentence is correct (no error)

175. (d) in India's . . . in place of to India's ...

176. (b)

177. (e) others do not fit

178. (c)

179. (d)

**181.** (a) sentence F is first (correct sequence- F,C,A,E,D,B)

**182.** (a) A is the third sentence

**183.** (d) sentence B will be the correct answer.

**184.** (c) E

**185.** (b) D

**186.** (b) conducive; the other words do not fit in correctly

**187.** (d) question

**188.** (a) cannot fits correctly

**189.** (c) need

**190.** (e) growth

**191.** (c) favour

**192.** (b) enjoys

**193.** (a) aid is used correctly meaning facilitate

194. (e) increased

**195.** (a) both

**196.** (c) emerging/ nascent mean almost the same (just coming up)

**197.** (b) eccentric / abnormal mean almost the same (strange behaviour)

**198.** (e) abundance and plethora mean the same (large quantity of something)

**199.** (a) purposefully / inadvertently are opposites , former means deliberately and latter by mistake

**200.** (e) germane / irrelevant are opposites – germane means relevant

# IBPS SPECIALIST (I.T.) OFFICER EXAM 2013

**Based on Memory** 

## **REASONING ABILITY**

**DIRECTIONS (Qs. 1-5):** In each of the following questions two/ three statements are given followed by two Conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read both the conclusions and then decide which of the given conclusions logically and definitely follows from the given statements disregarding commonly known facts.

#### 1. Statements

All beans are pulses

All pulses are crops.

No crop is seed.

#### **Conclusions:**

- All crops are pulses.
- II. All beans are crops.
- (a) Only Conclusion II follows.
- (b) Neither Conclusion I nor Conclusion II follows.
- (c) Either Conclusion I or Conclusion II follows
- (d) Only Conclusion I follows
- (e) Both Conclusion I and Conclusion II follow.

#### (Qs. 2-3) Statements

No fruit is vegetable

All potatoes are vegetables.

Some fruits are apples.

#### 2. Conclusions:

- I. Some apples are potatoes
- II. Some potatoes being fruits is a possibility.
- (a) Both Conclusion I and Conclusion II follow.
- (b) Only Conclusion II follows
- (c) Either Conclusion I or Conclusion II follows
- (d) Only Conclusion I follows
- (e) Neither Conclusion I nor Conclusion II follows.

#### 3. Conclusions:

- I. No fruit is a potato.
- II. Atleast some apples are fruits.
- (a) Both Conclusion I and Conclusion II follows
- (b) Either Conclusion I or Conclusion II follows
- (c) Only Conclusion II follows
- (d) Neither Conclusion I nor Conclusion II follows.
- (e) Only Conclusion I follows

#### 4. Statements

All books are journals.

All diaries are journals.

#### **Conclusions:**

- I. All journals are books.
- II. Some diaries being books is a possibility.
- (a) Either Conclusion I or Conclusion II follows
- (b) Only Conclusion I follows
- (c) Both Conclusion I and Conclusion II follows
- (d) Neither Conclusion I nor Conclusion II follows.
- (e) Only Conclusion II follows

#### 5. Statements

All beans are pulses.

All pulses are crops.

No crop is seed.

#### **Conclusions:**

- No seed is a bean.
- II. No bean is a pulse.
- (a) Both Conclusion I and Conclusion II follow.
- (b) Neither Conclusion I nor Conclusion II follows.
- (c) Only Conclusion I follows.
- (d) Either Conclusion I or Conclusion II follows
- (e) Only Conclusion II follows

**DIRECTIONS (Qs. 6):** Read the given statements carefully and answer the question given below:

6. The project of the road construction (work) has crossed its first deadline as far as pre-monsoon road works are concerned. In the major city the road works are given great emphasis and these are the places where road work has been completed.

Which of the following can be concluded from the statements given above?

- (a) The start the work of the road one has to go through a lot of tiresome paperwork before starting the repair work which delays the whole work of the road
- (b) It takes several hours while travelling via these roads.
- (c) The work of the road is going on
- (d) They will start the road works well in advance
- (e) None of these

**DIRECTIONS (Qs. 7-8):** Read the following information carefully and answer the questions which follow:

Supermarkets are growing at a fast pace than Kirana Stores. Kirana Stores are such places where customer go to purchase their necessities. In place of five Kirana stores one or two supermarkets are being established. It has been found that customers' requirements are looked after by trained staff. It has been found that food products are low life products which are manufactured from local manufacturers. These products are typically purchased by the customer on the assurance. The markets is appealing to supermarkets and retail outlet owners are setting up their business in other areas where there are less Kirana stores.

- Which of the following can be a good argument in favour of shopping, from Kirana stores instead of supermarkets?
  - (a) People prefer supermarkets because they offer a larger range of products. i.e., products other than FMCG and they can buy everything under one roof.
  - (b) People end-up buying other irrelevant things along with those on their shopping lists in Supermarkets and then they have to stand in long queues at the billing counters.
  - (c) Most Kirana stores are closed atleast one day in a week whereas supermarkets are open 365 days a year.
  - Kirana stores do not accept debit and credit cards.
  - (e) Very few Kirana stores sell products at a bargained price.
- 8. Which of the following can be inferred from the given information? (An interference is something that is not directly stated but can inferred from the given information).
  - (a) Most supermarkets and retail outlet owners choose to set up businesses in areas that have very few Kirana stores.
  - People tend to trust retail outlets and supermarkets when it comes to buying high value products as opposed to buying them from local shops.
  - (c) If there are two or more Kirana stores in a typical residential area the competition among them is very
  - (d) Kirana stores owners are buying to acquire franchisee of supermarkets as the local shops have lost their charm and business.
  - Kirana stores do not sell the products which consumers on their regular shopping lists, so they have to depend on supermarkets.

**DIRECTIONS (Qs. 9-11):** Read the following information carefully and answer the questions given below.

Among five persons - P, Q, R, S and T – each has different height. Only two persons are shorter than S. T is shorter than S but taller than R. The one who is the second tallest among them is of 158 centimetre.

- Which of the following statements is definitely true with respect to the given information?
  - (a) R is definitely 150 cm.
  - (b) None of the given statements is true
  - (c) T is shorter than S
  - (d) Q is shorter than S
  - (e) P is possibly 153 cm

- Which of the following is possibly the height of Q? 10.
  - 148 cm
- (b) 156 cm
- (c) 152 cm
- (d) 150 cm
- (e) 158 cm
- How many persons are shorter than Q?
  - (a) Two
- (b) Three
- (c) Four
- (d) Cannot be determined
- (e) One

**DIRECTIONS (Qs. 12-13) :** Read the following statements carefully and answer the questions given below:

Mobile technology has played great role in growth and development of society. Earlier cellphone was used as a medium of conversation only. Now mobile phones also support a wide variety of other services, such as, texting, email, internet access etc. The price of mobile phones is also decreasing and people are being encouraged to buy a mobile phone set at a cheaper rate. The mobile technology and smartphones have the capabilities of handling video calls, sharing large files. Mobile technology had made it more efficient to conduct business. Video calls and taking photographs have become possible as mobile phone has in built camera. Therefore, there is no need to carry around a camera everywhere you go,..

- 12. Which of the following cannot be inferred from the given information? (An inference is something that is not directly stated but can be inferred from the given information)
  - (a) One can share photos and videos via mobile phones provided that the other person has a similar device.
  - (b) Many features are being added to mobile phones now-
  - The other features of mobile phones are used as useful as the built in camera
  - Mobile phones can be used for purposes other than making calls
  - (e) Technological advances are taking place in fields other than cellphones as well.
- 13. Which of the following can be concluded from the given information?
  - (a) Buying a phone with a camera is more convenient than buying two different devices.
  - Mobile phones that are basic last longer than the ones with added features
  - Not many people are interested in clicking pictures with mobile phones
  - (d) It is possible to share pictures with someone having a similar camera
  - (e) No one will buy camera now onwards.

**DIRECTIONS (Qs. 14-15)**: *Study the following information to* answer the given questions.

'TRAVEL' is related to 'UDKUSB' and 'CORNER' is related to 'MDODPS'.

- 'SURVEY' is related to
  - (a) UDXSTV
- (b) UXDTSV
- (c) TVSUDX
- (d) UDXTVS
- (e) UDXVTS
- 15. 'GROUPS' is related to
  - (a) TORHSP
- (b) TOHRSP
- (c) TORPHS
- (d) ROTHSP
- (e) ROTPHS

**DIRECTIONS (Qs. 16-20):** *Study the following information to answer the given questions.* 

In a certain code '8 2 9' means 'how art thou, '9 5 8' means 'thou art good' and '1 5 8 7 3' means 'thy good' and 'thou bad'.

- **16.** What may be the possible code for 'thy'?
  - (a) 1 or 7
- (b) 7

(c) 3

- (d) 5
- (e) 1 or 7 or 3
- 17. What is the code for 'thou'?
  - (a) 9

(b) 8

(c) 2

- (d) 5
- (e) None of these
- **18.** What is the code for 'how'?
  - (a) 5

(b) 8

(c) 2

- (d) 9
- (e) None of these
- **19.** Which of the following may possibly be the code for 'thou no good'?
  - (a) 508
- (b) 780
- (c) 507
- (d) 708
- (e) None of these
- **20.** What is the code for 'how good thou art'?
  - (a) 7589
- (b) 8295
- (c) 7183
- (d) 8795
- (e) None of these
- **21. Effect:** The temple at the religious site wears a deserted look with the number of devotees trickling down.

Which of the following can be a possible causes of the above effect?

- (a) A structural engineer had visited the temple a month back and had declared the structure unsafe.
- (b) The temple is facing drastic depletion of its funds which had accumulated over the years due to offerings made by devotees.
- (c) The local corporation decided to donate a huge amount of money to the temple for its renovation.
- (d) The village housing the religious site has qualified priests to perform religious ceremonies.
- (e) A famous actor recently visited the temple and paid his respects to the deity.
- **22. Statements:** The Income Tax authorities carried out raids at three different business houses in the city last week.

Which of the following can be a possible effect of the above statement?

- (a) The three business houses are regular defaulters in payment of their income tax.
- (b) The Income Tax department had received a tip offabout the illegal activities going on in the three business houses.
- (c) The Government decided to look into the matter and has appointed an inquiry committee
- (d) Other business houses took immediate action to clear off all their income tax dues in order to avoid a raid on their establishments.
- (e) The authorities intend to conduct raids in several other business houses in the vicinity.

**23. Effect:** As a step to regulate private hospitals, the static health department is framing rules to ensure all such hospitals are registered with it.

Which of the following can be a possible cause of the above statement?

- (a) The department realised the private hospitals charge much less for treatment as compared to government hospitals.
- (b) Government run hospitals do not maintain the same standards as private hospitals.
- (c) The department realised that several hospitals were rejecting cases stating lack of infrastructure.
- (d) Apart from the number of doctors, nurses and beds, the kind of procedure a hospital can carry out based on its infrastructure will also be registered and detailed.
- (e) Private hospitals nor registering with the department shall be forced to do so and will have to pay hefty penalties.
- **24. Statement:** The constable has been recommended for a suitable reward by his superior in recognition of his sincere duty and busting of several gangs of criminals actively involved in the loot and incidents of pick-pocketing.

Which of the following can be a possible **assumption** of the above statement?

- (a) The superior is certain that the recommendation would be denied.
- (b) The number of criminals apprehended by this particular constable was exceptionally high.
- (c) The constable desires to be monetarily compensated for his efforts.
- (d) The superior wants to set an example for his other juniors by recommending the reward.
- (e) Rewards recognising the sincerity and accomplishments of policemen are given.
- **25. Statement:** The college has finally received accreditation and has gained the status of a deemed university.

Which of the following can be a possible **effect** of the above statement?

- (a) The principal of the college will now have to be retired government official.
- (b) Number of students seeking admission to this college in the next academic year would drop significantly.
- (c) The college will charge lesser fees from all the students despite not getting a grant from the government
- (d) The college will reduce the number of courses that it runs by a significant margin.
- (e) The reputation of the college amongst the student population in general has improved.

**DIRECTIONS (Qs. 26-27):** In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions.

Mark answer	If
(a)	Only conclusion I follows.
(b)	Only conclusion II follows.
(c)	Either conclusion I or II
	follows.
(d)	Neither conclusion I nor II
	follows.
(e)	Both conclusion I and II
	follows.

26. Statement:  $E < F \le G = H > S$ 

**Conclusions:** 

- I. G > S
- II.  $F \le H$ 7. Statement:  $P \le Q < W = L$

**Conclusions:** 

- I. L>P
- II. Q≤L

**DIRECTIONS (Qs. 28-30):** *Study the following information to answer the given questions:* 

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement.

(All numbers in these questions are two digit numbers)

Input : 16 today 32 waiting 21 are 11 people 46 bus 66 long

Step I: 16 today 32 waiting 21 11 people 46 bus 66 long are

Step II : 16 today 32 waiting 21 people 46 bus 66 long 11 are

Step III : 16 today 32 waiting 21 people 46 66 long bus 11 are

Step IV : today 32 waiting 21 people 46 66 long 16 bus 11 are

Step V: today 32 waiting people 46 66 21 long 16 bus 11 are

Step VI: today 32 waiting 46 66 people 21 long 16 bus 11 are

Step VII: today waiting 46 66 32 people 21 long 16 bus 11 are Step VIII: waiting 46 66 today 32 people 21 long 16 bus 11 are

Step IX: waiting 66, 46 today 32 people 21 long 16 bus 11 are

Step X: 66 waiting 46 today 32 people 21 long 16 bus 11 are

Step X is the last Step of the arrangement of the above input as the intended arrangement is obtained.

Now, answer the questions based on the following input.

#### Input: 23 you 13 wake 81 me 43 before 72 go 34 up

- **28.** Which of these words / numbers would be fourth (from left side) in step IV for the input
  - (a) me

(b) 48

(c) 81

- (d) wake
- (e) None of these
- 29. The following stands for which step of the reaarrangement? you wake 81 43 72 34 up me 23 go 13 before
  - (a) Step IX
- (b) Step IV
- (c) Step VI
- (d) Step V
- (e) None of these
- **30.** Which of the following would be Step II for the above input?
  - (a) 23 you wake 81 me 43 72 34 up go 13 before
  - (b) 23 you 13 wake 81 me 43 72 go 34 up before
  - (c) 23 you wake 81 me 43 72 go 34 up before 13
  - (d) 23 you wake 81 me 43 72 go 34 up 13 before
  - (e) None of these

**DIRECTIONS (Qs. 31-35):** Below is given a passage followed by several possible interferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

Mark answer (a) If the inference is "definitely true" i.e. it properly follows from the statement of facts given.

Mark answer (b) If the inference is "probably true" though not "definitely true" in the light of the facts given.

Mark answer (c) If the data is inadequate i.e. from the facts given, you cannot say whether the inference is likely to be true or false. Mark answer (d) If the inference is "probably false" though not "definitely false" in the light of the fact given.

Mark answer (e) If the inference is "definitely false" i.e., it can not possibly be drawn from the facts given or it contradicts the given facts.

(**Note:** Each of the five questions has only one distinct answer i.e., no two questions can have the same answer. If you get the same answer for more than one question, consider both again and decide which one of the two would more definitely be that answer and in the same way review the others also).

Cardiovascular disease is so prevalent that virtually all businesses are likely to have employees who suffer from, or may develop, this condition. Research shows that between 50-80 percent of all people who suffer a heart attack are able to return to work. However, this may not be possible if they have previously been involved in heavy physical work. In such cases, it may be possible to move the employee to lighter duties, with appropriate retraining where necessary. Similarly, high-pressure, stressful work, even where it does not involve physical activity, should also be avoided. Human Resource managers should be aware of the implications of job roles for employees with a cardiac condition.

- **31.** Employees who suffer from cardiovascular disease are mostly unable to return to work.
- **32.** Employees suffering from Cardiovascular diseases are unable to handle stressful situations.
- **33.** Employees above the age of 50 are found to suffer from cardiovascular disease.
- **34.** Physical and stressful work definitely leads to a heart attack.
- 35. Heart disease can affect employees in any type of business.

**DIRECTIONS (Qs. 36-40):** *Study the following information to answer the given questions:* 

J, P, Q, R, S, T, U and V are four married couples sitting in a circle facing the centre. The profession of the males within the group are lecturer, lawyer, doctor and scientist. Among the males, only R (the lawyer) and V (the scientist) are sitting together. Each man is seated besides his wife. U, the wife of the lecturer is seated second to the right of V. T is seated between U and V. P is the wife of the doctor. Q is not the doctor. S is a male.

- **36.** Which of the following is P's position with respect to S?
  - (a) Second to the right
- (b) Second to the left
- (c) Immediate right
- (d) Immediate left
- (e) Third to the left
- **37.** Which of the following is J's position with respect to T?
  - (a) Third to the left
- (b) Fourth to the right
- (c) Third to the right
- (d) Opposite T
- (e) Second to the right
- **38.** Which of the following is **not true** regarding the couples?
  - (a) P is the wife of S
  - (b) T is the wife of Q
  - (c) R is the husband of J
  - (d) J and S are seated adjacent to each other
  - (e) All are true

- 39. The wives of which two husbands are immediate neighbours?
  - (a) UT
- (b) SR
- (c) VQ
- (d) RV
- (e) None of these
- **40.** Four of the following are alike in a certain way based on their seating position in the above arrangement and so form a group. Which is the one that **does not** belong to the group?
  - (a) RSJ
- (b) TRV
- (c) UTV
- (d) SQP
- (e) UPQ

**DIRECTIONS (Qs. 41-44):** *Study the following information to answer the given questions:* 

Seven friends T, U, V, W, X, Y and Z are sitting in a straight line facing north. W sits fifth to the right to T. W does not sit at any of extreme ends. Two people sit between Z and X. Y sits third to the left of U. Y sits exactly in the middle. Z is not an immediate neighbour of Y.

- **41.** What is the Z's position with respect to W?
  - (a) Second to the left
- (b) Third to the right
- (c) Fourth to the left
- (d) Third to the left
- (e) Fourth to the right
- **42.** Who is second to the right of T?
  - (a) Y

(b) X

(c) U

- (d) V
- (e) None of these
- **43.** Four of the following five are alike in a certain way based on their seating positions in the above line and so form a group, which is the one that does not belong to the group?
  - (a) UW
- (b) XV
- (c) ZT
- (d) YV
- (e) WX
- **44.** If all the seven friends are made to sit alphabetically from right to left. Positions of how many will remain unchanged?
  - (a) None
- (b) One
- (c) Two
- (d) Three
- (e) Four

**DIRECTIONS (Qs. 45-47):** Read the given statements carefully and answer the questions which follow.

**45.** After the government announced a compensatory policy for farmers in return for the acquisition of their land, the farmers demanded a written proof of the policy.

Which of the following could possibly be a **Cause** for demanding the written proof?

- (a) The farmers were unable to contest the inadequate compensation for their land in earlier such policies.
- (b) The compensation promised in the policy was grossly inadequate.
- (c) The farmers were unwilling to surrender their lands to the government.
- (d) The farmers demand a certain percentage of share out of the revenue generated by the government off their lands.
- (e) The only option to enforce the government officials to frame a compensatory policy for the farmers was to demand a proof.

- **46.** The number of cases concerning a non-contagious chemical poisoning is on the rise among the local villagers.
  - Which of the following could possibly be a **Cause** of the statement given above?
  - (a) The government has ordered an immediate enquiry into the matter.
  - (b) Unless timely treatment is provided to the patients, the poisoning can prove to be fatal.
  - (c) Many factories surrounding the village do not dispose off their wastes appropriately.
  - (d) The only hospital in the area is not equipped to treat chemical poisoning related ailments
  - (e) A study done a couple of years ago had reported that a large number of farmers had stopped using chemical fertilizers owing to their ill-effects on health.
- **47.** Small grocery shop owners have gone on a day's strike in order to protest against the entry of a foreign retail store chain in the city.

Which of the following statements can be an **Effect** of the statement given above?

- (a) The small grocery shop owners perceive the big retail giants as sharks, trying to dominate the available market space.
- (b) Foregin investment in retail has shown a tremendous growth in India since a couple of years.
- (c) There have been several countries in which retail chain giants have totally wiped out small scale grocery shop.
- (d) The government agreed to take all political steps required to safeguard the interests of small scale retailers.
- (e) A recent survey indicated that a large number of people prefer to buy their daily daily grocery stores rather than big retail chain stores.

**DIRECTIONS (Qs. 48-50):** Read the following statements carefully and answer the questions which follow.

- **48.** The ministry of sports has been advised by a committee to take the highest award in the field of sports back from two players who were allegedly-involved in match fixing.
  - Which of the following statements would **weaken** the argument put forward by the committee to the sports ministry?
  - (a) A good conduct in the past and a lack of evidence against the players make the case against them very weak.
  - (b) The ministry of sports has never declined the recommendations made by the committee earlier.
  - (c) Taking the award back from the players would set a good example to other players for avoiding such actions in the future.
  - (d) There have been past cases where the award had to be taken back from the players owing to some misconduct later on.
  - (e) The committee is constituted of some of the most respected from the fields of sports and politics.
  - **49.** Many organizations have been resorting to recruitment based upon performance at graduate post-graduate level exams rather than conducting exams for the same purpose. Which of the following statements would **strengthen** the argument given in the above statement?

- (a) A recent study shows no link of past performance with the performance in recruitment exams.
- (b) The graduate/post-graduate exams are considered to be severely deficient in training in job related environment
- (c) Organisations which had undertaken recruitment on the basis of graduate / post-graduate exams report a significant drop in the quality of the recruited employees.
- (d) Such policies would add to unemployment amongst students having below average performance in graduation or post-graduation.
- (e) Such policies could save time, money and resources of the organisation which are wasted in the conduct of recruitment examinations.
- **50.** According to a recent government directive, all bank branches in rural areas should be computerized.

Which of the following statements would **weaken** the government's argument?

- (a) Computerisation of bank branches in urban areas has helped in making their performance more efficient and fast.
- (b) Lack of skilled and qualified manpower has been suitably substituted by computers in banks.
- (c) Non-computerised bank branches in the rural areas have been proved to be as efficient as their computerized counterparts.
- (d) The government has introduced a special test for computer knowledge in all recruitment exams for banks.
- (e) Unemployment in the rural areas could be controlled by training more and more professionals in computers.

# QUANTITATIVE APTITUDE

- **51.** A 320 metre long train crosses a pole in 50 seconds. What is the speed of train?
  - (a) 4.6 m/sec
- (b) 7.2 m/sec
- (c) 5.4 m/sec
- (d) 6.4 m/sec
- (e) Cannot be determined
- **52.** In a school some sweets were to be distributed among 420 children on the occasion of Teacher's day. But 140 children remained absent on that particular day and hence each child got one sweat extra. How many sweats each child would have got originally?
  - (a) Cannot be determined
  - (b) 2
  - (c) 5
  - (d) 4
  - (e) 1

**DIRECTIONS (Qs. 53-58):** In the following questions information about number of candidates interviewed by five commercial firms on different working days has been provided. You are required to read the table carefully and answer the questions given below:

# Number of candidates interviewed by five firms on different working days

Working	Firms						
Day	A	В	C	D	E		
Monday	17	18	23	25	18		
Tuesday	21	19	14	28	25		
Wednesday	23	22	23	12	18		
Thursday	24	14	12	23	18		
Friday	10	10	16	15	22		
Saturday	17	26	20	20	24		

- **53.** What is the respective ratio between the number of candidates interviewed by firm D on Friday and Saturday together and that of candidates interviewed by firm B on the same days?
  - (a) 35:38
- (b) 39:40
- (c) 43:44
- (d) 45:46
- (e) 35:36
- **54.** The number of candidates interviewed by firm C on Wednesday is what percent of total number of candidates interviewing by all the firms on the same day?
  - (a) 24

(b) 23

(c) 38

- (d) 29
- (e) None of these
- **55.** In which firm the number of candidates interviewed decreased consistently from Monday to Saturday?
  - (a) B

(b) None

(c) D

(d) C

- (e) A
- **56.** What is the number of candidates interviewed by all the firms on Monday?
  - (a) 101
- (b) 102
- (c) 114
- (d) 98
- (e) 96
- **57.** By what percent the number of candidates interviewed by firm E on Tuesday increased with respect to that of interviewed on the preceding day?
  - (a) 45

(b) 26

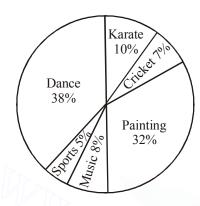
(c) 61

(d) 56

- (e) 39
- **58.** In how many ways the letters of the word VISITING can be rearranged?
  - (a) 6720
- (b) 5720
- (c) 720
- (d) 7620
- (e) None of these

**DIRECTIONS (Qs. 59-64):** *In the following pie-chart percent of* students enrolled in different cultural activities of a school has been shown. You are required to study the pie-chart carefully and answer the questions given below:

#### Number of students = 1800



- What is the number of students who opted for dancing?
  - (a) 648
- (b) 684
- (c) 864
- (d) 664
- (e) None of these
- **60.** What is the respective ratio between the number of students who opted for painting and that who opted for Karate?
  - (a) 3:7
- (b) 5:16
- (c) 16:5
- (d) 5:7
- (e) None of these
- **61.** By what percent is the number of candidates who opted for music more than those who opted for sports?
  - (a) 30

(b) 55

(c) 45

- (d) 60
- (e) None of these
- 62. How many students have opted for cricket and painting together?
  - (a) 702
- (b) 602
- (c) 660
- (c) 645
- (e) None of these
- **63.** By what percent is the number of students who opted for cricket and dancing together more than those who opted for painting and music together?
  - (a) 14.5
- (b) 12.5
- (c) 16.5
- (d) 21.5
- (e) None of these
- **64.** What is the respective ratio between the number of students who opted for dancing and karate to those who opted for painting
  - (a) 2:3
- (b) 1:3
- (c) 3:1
- (d) 3:2
- (e) None of these

**DIRECTIONS (Qs. 65-69):** What value should come in place of the questions mark (?) in the following questions?

- 65.  $18.5 \times 21.4 \times ? = 6255.22$ 
  - (a) 15.8
- (b) 14.6
- (c) 17.4
- (d) 17.2
- (e) 16.4
- 66.  $1.5 \times 78 \div 0.5 = ?$ 
  - (a) 238
- (b) 234
- (c) 243
- (d) 216
- (e) 261
- 302.46 + 395.72 123.47 = ?
  - (a) 576.77
- 547.17 (b)
- (c) 547.77
- (e) 577.71
- (d) 574.71
- - $\sqrt[3]{4096} \div \sqrt[3]{64} = \sqrt[3]{?}$ 
    - (a) 16

(b) 8

(c) 64

- (d)  $\sqrt{4}$
- ?% of 800 = 293 22% of 750
  - (a) 14
- 18 (b)

(c) 12

(d) 16

(e) 20

**DIRECTIONS (Qs. 70-74):** *In the following table, the number of* employees working in five companies and the corresponding ratio of male and female employees have been given. You are required to study the table carefully and answer the questions.

Company	Number of Employees
L	400
M	600
N	800
O	1000
P	1200
Company	Male : Female
L	12:8
M	15:5
N	4:1
О	13:12
P	7:5

- What is the respective ratio between the number of females in company P and number of females in company L?
  - (a) 8:25
- (b) 25:8
- (c) 3:16
- (d) 16:3
- (e) None of these
- The number of female employees working in company O is what percent of total employees working in that company?
  - (a) 24

(b) 12

48 (c)

- (d) 13
- (e) None of these

72.	Wh	at is the avera	ge number of e	nployees in a	all companies
	toge	ether?			
	(a)	800	(b)	775	
	(c)	760	(d)	600	
	(e)	None of the	se		

- The number of female employees in company M is
  - (a) 450
- (b) 150
- (c) 250
- (d) 350
- (e) None of these
- 74. The total number of male employees working in companies N and P together is
  - (a) 1240
- (b) 1360
- (c) 1340
- (d) 1260
- (e) None of these

**DIRECTIONS (Qs. 75-79):** What approximate value should come in the following questions at the questions places.

(You are not required to calculate the exact value).

- $(13.001)^3 = ?$ 
  - (a) 1900 (b) 2200
  - (c) 2000
- 1800 (d)
- (e) 2100
- $55.003 \times 54.998 + 5.001 = ?$ 
  - (a) 3500
- (b) 3630
- (c) 2540
- 3030 (d)
- (e) 2750
- 77. 50.001% of  $99.99 \div 49.999 = ?$ 
  - (a) 1

- (b) 0.1
- (c) 0.01
- (d) 0.02
- (e) None of these
- 78. 999.0001 + 899.999 - 349.88 = ?
  - (a) 1549
- (b) 1560
- (c) 1449
- (d) 1460
- (e) None of these
- **79.**  $(2.0001)^3 \times (1.999)^{-2} \div (3.999)^{-4} = ?$ 
  - (a) 32

(b) 16

64 (c)

- (d) 256
- (e) 512

**DIRECTIONS (Qs. 80-84):** *In the following table the number of* units manufactured and sold by five companies-P, Q, R, S and T has been given. Study the given data carefully and answer the questions.

Company	Number of units manufactured (in thousand)	Number of units sold (in thousand)
P	35	20
Q	45	30
R	35	25
S	40	35
T	50	40

- What is the average number (in thousand) of units manufactured by all the companies together?
  - (a) 41

(b) 40

(c) 43

(d) 44

- (e) 46
- What is the respective ratio between the number of units sold by company S and that sold by company Q?
  - (a) 7:6
- (b) 1:2
- (c) 1:3
- (d) 3:1
- (e) None of these
- Which company sold highest percentage of units as compared to manufactured by it?
  - (a) Q

(b) R

(c) P

(d) T

- (e) S
- What is the average number of units (in thousand) sold by all the companies together?
  - (a) 25.7
- (b) 30
- (c) 27.7
- (d) 28.8
- (e) None of these
- What is the respective ratio between the units manufactured by company P and company S?
  - (a) 7:8
- (b) 8:7
- (c) 3:5
- (d) 5:3
- (e) None of these
- From a well-shuffled pack of 52 playing cards, one card is drawn at random. What is the probability that the card drawn will be a black king?
  - 1 26

- A horse is tethered to a peg with a 14 metre long rope at the corner of a 40 metre long and 24 metre wide rectangular grass-field. What area of the field will the horse graze?
  - (a)  $154 \,\mathrm{m}^2$
- (b)  $308 \,\mathrm{m}^2$
- (c)  $240 \,\mathrm{m}^2$
- (d)  $480 \,\mathrm{m}^2$
- (e) None of these
- Farah was married 8 years ago. Today her age is  $1\frac{2}{7}$  times to that at the time of marriage. At present her daughter's

age is  $\frac{1}{6}$ th of her age. What was her daughter's age 3 years

- ago?
- (a) 6 years
- (b) 7 years
- (c) 3 years
- (d) Cannot be determined
- (e) None of these
- Manish brought 25 kg of rice at Rs. 32 per kg and 15 kg of rice at Rs. 36 per kg. what profit did he get when he mixed the two varieties together and sold it at Rs. 40.20 per kg?
  - (a) 25%
- (b) 40%
- 30% (c)
- (d) 20%
- (e) None of these

**DIRECTIONS (Qs. 89-93):** *In each of the following questions* two equations are given. Solve these equations and give answer:

- if  $x \ge y$ , i.e., x is greater than or equal to y.
- (b) if x > y, i.e., x is greater than y.
- (c) if  $x \le y$ , i.e., x is less than or equal to y.
- (d) if x < y, i.e., x is less than y.
- (e) x = y or no relation can be established between x and y
- $x^2 + 5x + 6 = 0$ 
  - II.  $y^2 + 7y + 12 = 0$
- I.  $x^2 + 20 = 9x$ 90.
  - II.  $y^2 + 42 = 13y$
- 91. I. 2x + 3y = 14
  - II. 4x + 2y = 16
- **92.** I.  $x = \sqrt{625}$ 
  - II.  $x = \sqrt{676}$
- $x^2 + 4x + 4 = 0$ I. 93.
- II.  $y^2 8y + 16 = 0$
- DIRECTIONS (Qs. 94-98): What will come at the place of

question mark (?) in the following number series?

- **94.** 3 1731? 3243 3459 3523
  - (a) 2371
- (b) 2731
- (c) 3731
- (d) 3127
- (e) None of these
- 10 18 34 ? 130 258 95.
  - (a) 32

(b) 60

- (c) 66
- (d) 68
- **96.** 4 10 33 136 ? 4116

(e) None of these

- - (a) 822
- 534 (b)
- (c) 685
- (d) 745
- (e) 548
- 4000 800 ? 80 40 8
  - (a) 140
- (b) 100

- (c) 400
- (d) 160
- (e) 200
- 3 4 16 75 364 ?
  - (a) 783
- (b) 828
- (c) 1293
- (d) 1945
- (e) None of these
- The area of circle is seven times the numerical value of its circumference. What is the circumference of the circle?
  - (a) 616 units
- (b) 132 units
- (c) 88 units
- (d) Cannot be determined
- (e) None of these
- **100.** The compound interest earned on a sum is 3 years at 15% per annum compounded annually is ₹6500.52. What is the sum?
  - (a) ₹12480
- (b) ₹10500
- (c) ₹14800
- (d) ₹13620
- (e) None of these

# **ENGLISH LANGUAGE**

**DIRECTIONS (Qs. 101-110):** Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

- **101.** A plethora of cultural talent the spectators busy at a talent hunt programme where students from various colleges get together to \_\_\_\_\_ their mettle in various contests.
  - (a) tried, show
- (b) kept, prove
- (c) caught, puzzle
- (d) held, learn
- (e) helped, mention
- **102.** The of Chinese plastic thread should be banned as it thousands of birds every year during the kite flying season.
  - (a) sale, cripples
- (b) sell, kills
- (c) sale, disturbs
- (d) sell, disables
- (e) sale, saves
- **103.** Harish with me some basic techniques that one can at home without even owning a drumset.
  - (a) made, shred
- (b) imparted, try
- (c) learned, balance
- (d) fits, rechearses
- (e) shared, practise
- **104.** In the present case, the facts clearly that the required reasonable degree of care and caution was not by hospital in the treatment of the patient.
  - (a) reflect, compressed
  - (b) fix, advancement
  - (c) show, proceeded
  - (d) observe, considered
  - (e) indicate, taken
- 105. Students from the Middle East and the African countries have been contributors to the pool of foreign students in the university.
  - (a) traditionally, major
  - (b) conservatively, crucial
  - (c) suprisingly, most
  - (d) intuitively, salient
  - (e) annually, lucid
- **106.** The minister about various being provided by officials for the pilgrims including direction wise colour coded passenger enclosures.
  - (a) ceased, functions
  - (b) enquired, facilities
  - (c) relied, opportunities
  - (d) shy, evidence
  - (e) asked, deity

107.	It is	to drive the evening and night when the
	of a	ccidents looms large due to non-functional streetlights.
	(a)	juvenile, planning
	(b)	easy, risk
	(c)	instinctive, fame
	(d)	difficult, threat
	(e)	natural, feature
108.	An	overcast sky made Sunday less than for city
	resid	dents, who going by weather experts have more in
	(a)	difficult, fate (b) perfect, store
	(c)	holiday, sky (d) dream, sharing
	(e)	steady, fame
109.		ny teachers the lack of professional freedom as
	the	for leaving the job.
		cited, reason
		explained, force
		claimed, understanding
		argued, culprit
		believe, ground
110.	-	ptics would not that the earth actually moves, let
		that it around the sun.
		permit, orbits
		accept, revolves
		experiment, circles
		assume, went
	(e)	challenge, spins

**DIRECTIONS (Qs. 111-125):** Read each sentence to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is "No Error" the answer is (e). (Ignore errors of punctuation if any.)

- **111.** The couple's work in (a) / up-grading rural technicians (b) / has set a benchmarking (c) / for future generations. (d) / No Error(e).
- 112. It has taking almost (a) / a year for India (b) / to let its pessimism (c) / translate into fewer jobs. (d) / No Error (e).
- 113. The city needs an airport (a) / that can efficiently manage (b) / a constantly flow of (c) / passengers and flights. (d) / No Error (e).
- 114. This group of (a) / rural achievers is very (b) / different than the (c) / ones in the past. (d) / No Error (e).
- 115. The government has announced (a) / plans to creating (b) / one million new (c) / training places. (d) / No Error (e).
- **116.** The argument assumes that (a) / early detection of the disease (b) / will lead to an immediate drop in (c) / the mortality rating from this disease. (d) / No Error (e).
- 117. The two most important numbers (a) / which the mandarins of an (b) / economy have to watch (c) / are inflation and unemployment. (d) / No Error. (e).
- 118. Witnessed the young soldier's ability (a) / to repeatedly hit bull's eye at (b) / arms training, instructors pushed him (c) / to participate in the Army marksmanship competition. (d) / No Error (e).

- 119. It is all well known that (a) / women are generally in favour of (b) / light topics like jokes and expressions (c) / that causing laughter all around. (d) / No Error (e).
- **120.** The evening breeze (a) / won't carrying the poetry (b) / of peace beyond (c) / the school building (d). No Error (e).
- **121.** We are bring in the idea that (a) / European rehabilitation focussed (b) / on a multi-disciplinary approach (c) / towards chronic pain. (d) / No Error (e).
- 122. If parents are able to (a) / get their children into schools (b) / that are far away, the (c) / next challenge is transportation. (d) / No Error (e).
- **123.** The perception of others (a) / particularly family members (b) / changed when he (c) / qualified on a government job. (d) / No Error (e).
- **124.** Every house should (a) / have the device as it (b) / protects people from a (c) / common household disaster. (d). No Error (e).
- 125. Automated baggage handling systems are (a) / ensuring that on the time passengers (b) / are out of the plane their (c) / baggage is already waiting for them. (d) / No Error (e)

**DIRECTIONS (Qs. 126-140)**: Read the following passage carefully and answer the questions given below it.

Certain words have been printed in bold to help you locate them while answering some of the questions.

Indeed the western recession is really the beginning of good news for India! But to understand that we will have to move away for a while from the topic of western recession. ...... to the Japanese recession! For years the Japanese style of management has been admired. However, over the last decade or so. one **key** question has sprung up 'if Japanese management style is as wonderful as described then why has Japan been in a recession for more than a decade?'

The answer to this question is very simple. Culture play a very important part in shaping up economies. What succeeds in one culture falls in another. Japanese are basically no materialistic. And however rich they become unlike others, they cannot just keep throwing and buying endlessly. And once they have everything they need; there is a saturation point. It was only when companies like Toyota realized that they cannot keep selling cars endlessly to their home market that they went really **aggressive** in the western markets - and the rest is history. Japanese companies grew bigger by **catering** to the world markets when their home markets shrunk.

And the markets have to shrink finally after attaining a level of affluence! And that's great for the world because earth needs sustainable development. It does not need monstrous consumers who keep consuming at the cost of the environment and the earth. There should be limits to growth so that consumers are not converted into material dustbins for the profit of a handful of corporations.

Owing to the materialistic culture elsewhere, it was possible to keep selling newer products to the consumers despite having existing ones which served equally well. They were lured through advertising and marketing techniques of 'dustbinisation' of the customer; and then finally, once they became ready customers, they were given loans and credits to help them buy more and more. When all the creditworthy people were given loans to a logical limit, they ceased to be a part of the market. Even this would have been understandable. If it could work as an eye opener. Instead of taking the 'Right Step' as Toyota did, they preferred to take a 'shortcut'. Now banks went to the non creditworthy people and gave them loans. The people expectedly defaulted and the entire system collapsed.

Now like Toyota western companies will learn to find new markets. They will now lean towards India because of its common man! The billion plus population in the next 25 years will become, a **consuming** middle-class. Finally, the world's attention will shift to the developing world. Finally, there will be a real **surge** in income of these people and in the next fifty odd years, one can really hope to see an equal world in terms of material plenty, with poverty being almost nonexistent! And this will happen not by selling more cars to Americans and Europeans. It will happen by creating markets in India. China, Latin America and Africa, by giving their people purchasing power and by making products for them.

The recession has made us realize that it is not because of worse management techniques, but because of limits to growth. And they will realize that it is great for planet earth. After all, how many cars and houses must the rich own before calling it enough? It's time for them to look at others as well. Many years back, to increase his own profits. Henry Ford had started paying his workers more, so that they could buy his cars. In similar fashion, now the developed world will pay the developed world will pay the developing world people so that they can buy their cars and washing machines.

The recession will kick-start the process of making the entire world more **prosperous**, and lay the foundation of limits to growth in the west and the foundation of real globalization in the world – of the globalization of prosperity. And one of its first beneficiaries will be India.

- **126.** What does the author mean by the "Right Step" in the passage?
  - (a) Giving loans to creditworthy people only
  - (b) Considering market growth along with environment protection.
  - (c) Restricting people to buy only such products which are needed by them.
  - (d) To start looking at newer avenues and markets.
  - (e) None of these
- **127.** Although admired since years, why did the scepticism over the Japanese management style start since the last decade?
  - (a) Japanese companies have been moving out of their home markets since the last decade.

- (b) Japanese banks have provided loans indiscriminately to the creditworthy as well as non creditworthy people.
- (c) Because Japanese markets have been going through a period of continuous recession since the last decade.
- (d) The unlimited growth of the Japanese makes has come at the cost of the western market.
- (e) None of these
- **128.** Why does the author foresee the markets being created in the developing countries instead of America and Europe?
  - (a) All developing countries have materialistic culture.
  - (b) Developed countries are willing to make an effort to achieve globalization.
  - (c) American and European markets have had a large number of credit defaulters.
  - (d) Recession has not hit the markets of developing countries yet.
  - (e) None of these
- **129.** According to the author, what is the main cause of Japanese recession?
  - (a) Only a handful of corporations earned profits and not the people in general.
  - (b) Non creditworthy people defaulted which led to a collapse of the entire system.
  - (c) Consumers were sold newer products which were similar in quality to the existing ones.
  - (d) Japanese do not purchase endlessly and thus when products had been sold to every customer, the markets slowed down.
  - (e) None of these
- **130.** How does the author foresee the future globalization as an analogy to Henry Ford's example?
  - (A) Car companies would start selling cars in developing countries as well.
  - (B) By paying the developing world the developed world would increase its own profit, in turn bringing affluence to developing world as well.
  - (C) To earn profit, the companies in developing countries would move to foreign land.
  - (a) Only A
- (b) Only B
- (c) Only C
- (d) Only A and C
- (e) None of these
- **131.** According to the passage, which of the following was **NOT** an effect of providing loans and credits to the customers?
  - (A) The non creditworthy people defaulted.
  - (B) People bought new products which were not needed.
  - (C) Poverty became non existent.
  - (a) Only A
- (b) Only B
- (c) Only A and B
- (d) Only B and C
- (e) Only C

- **132.** Why is recession the beginning of good news for India in the author's view?
  - (A) India can provide an attractive market to the western companies.
  - (B) India has remained largely unaffected by recession owing to its huge population.
  - (C) Indians keep purchasing products despite owning equally good products.
  - (a) Only C
- (b) Only B
- (c) Only A
- (d) Only B and C
- (e) None of these
- 133. What does the author mean by 'Dustbinisation' of the customer?
  - (a) Convincing the customer to buy products he does not
  - (b) Denying the non creditworthy people of any loans.
  - (c) Denying more loans to people who have already taken loans to a logical limit.
  - (d) Moving from old customers at the home market to foreign markets.
  - (e) None of these
- 134. Why according to the author is the current recession great for 'Planet Earth'?
  - (A) It will make people non-materialistic like the Japanese.
  - (B) The unlimited market growth which caused hazards to the environment would be checked to a certain extent.
  - (C) Banks will now provide loans only to the creditworthy
  - (D) Developing countries will also be benefited by shifted markets.
  - (a) Only A
- (b) Only B and D
- (c) Only A and B
- (d) Only B
- (e) None of these

**DIRECTIONS (Qs. 135-137):** Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

#### 135. CATERING

- (a) Considering
- (b) Lending
- Supplying (c)
- (d) Working
- (e) Indulging

#### 136. KEY

- (a) Foundation
- Solution
- (c) Requisite
- (d) Difficult
- (e) Important

#### 137. AGGRESSIVE

- (a) Violent
- (b) Determined
- Demanding (c)
- (d) Offensive

(e) Brutish

**DIRECTIONS (Qs. 138-140):** Choose the word/phrase which is most opposite in meaning to the word printed in bold as used in the passage.

#### 138. PROSPEROUS

- (a) Distressed
- (b) Helpless
- (c) Worse
- (d) Worthless
- (e) Underprivileged

#### 139. CONSUMING

- (a) Destroying
- (b) Exhausting
- (c) Greedy
- (d) Curtailing
- (e) Spending

#### 140 SURGE

- (a) Decrease
- (b) Deteriorating
- (c) Weakening

out the appropriate word in each case.

(d) Atrophy

(e) Crumble

**DIRECTIONS (Qs. 141-150)**: In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which best fits the blank appropriately. Find

Twenty years (141) now, nearly 60% of the world's population will live in urban areas. The impact of urbanization might not all be positive on India as urban expansion is happening at a much (142) rate than infrastructure expansion.

Sustainability issues need to be (143) so that economic development is not at the (144) of public health. Some urban services that ought to be in (145) in a city like water, electricity, transport etc. need special consideration.

TERI has put together a detailed report that (146) sustainability in the provision of basic urban services in Indian cities.

(147) public transport is a major reason for the proliferation of private vehicles on the road. Respiratory illness in children living in urban areas is on the (148) with more cases of Asthma being (149) because of pollution. The future of cities of Indian dreams depends on (150) we can build better cities today.

- **141.** (a) till
- (b) since
- from (c)
- after (d)
- (e) on
- **142.** (a) faster
- (b) slower
- changed (c)
- speed (d)
- (e) quick
- 143. (a) speculated
- believed
- (c) imagined
- (d) considered
- (e) understand

abundance

- 144. (a) payment
- (b) rate
- (c) costs
- charge
- (e) expense

**145.** (a)

- (b) large
- (c) functional (e) location
- (d) vicinity
- **146.** (a) bring
- emphasizes
- (c) speculates
- (d) postulates
- (e) requests
- 147. (a) Good
- (b) Competent
- (c) Absence
- (d) Inadequate
- (e) Sufficient
- 148. (a) multiplication
- expansion
- (c) rise
- (d) inflation
- (e) grow

- **149.** (a) produced
- (b) develop
- (c) composed
- (d) resulted
- (e) reported
- **150.** (a) if

- (b) whether
- (c) unless
- (d) provided
- (e) weather

# Professional Knowledge (I.T.)

- **151.** In Oracle, who owns the data dictionary?
  - (a) Oracle
- (b) SYS
- (c) The DBA
- (d) SYSTEM
- (e) None of these
- **152.** The reason the data outputs of most ROM ICs are tri-state outputs is to:
  - (a) allow for three separate data input lines.
  - (b) allow the bidirectional flow of data between the bus lines and the ROM registers.
  - (c) permit the connection of many ROM chips to a common data bus.
  - (d) isolate the registers from the data bus during read operations.
  - (e) None of these
- **153.** To drop a column that is used as a foreign key, first:
  - (a) drop the primary key
  - (b) drop the table
  - (c) drop the foreign key constraint
  - (d) all of these
  - (e) none of these
- **154.** In the straight CGI approach to database connectivity on the internet:
  - (a) the external program is located between the client and the web server
  - (b) the external program is located between the database server and the database
  - (c) the external program is located between the web server and the database server
  - (d) there is no external program
  - (e) None of these
- **155.** What is the name of the protocol used to eliminate loops?
  - (a) Switching
- (b) ISL
- (c) Frame tagging
- (d) Spanning Tree Protocol
- (e) Scanning
- **156.** The effect of the ROLLBACK command in a transaction is the following:
  - (a) Undo all changes to the database resulting from the execution of the transaction
  - (b) Undo the effects of the last UPDATE command
  - (c) Restore the content of the database to its state at the end of the previous day
  - (d) Make sure that all changes to the database are in effect
  - (e) None of these

- **157.** In Oracle, what is the default number of transactions that MAXTRANS is set to if not specified?
  - (a) 512
- (b) 10

(c) 40

- (d) 1
- (e) 255
- **158.** To which pin on the RAM chip does the address decoder connect in order to signal which memory chip is being accessed?
  - (a) The address input
- (b) The output enable
- (c) The chip enable
- (d) The data input
- (e) The data output
- **159.** Which of the following switching methods provides the greatest frame throughput?
  - (a) Store-and-forward switching
  - (b) Frame-tag switching
  - (c) Cut-through switching
  - (d) ISL switching
  - (e) Store-and-backward switching
- **160.** Which kind of lock includes a keypad that can be used to control access into areas?
  - (a) Cipher
- (b) Warded
- (c) Device
- (d) Tumbler
- (e) Typelock
- **161.** A gateway is:
  - (a) a device that enables users to send information simultaneously over a network without slowing down transmission
  - (b) an electronic device that connects several computing devices to a network
  - (c) a point in one network that is an entrance point to another network
  - (d) a device that links two or more segments of a network and helps direct traffic
  - (e) None of these
- **162.** Which of the following is considered a vulnerability of SNMP?
  - (a) Clear text community strings
  - (b) Its use of TCP
  - (c) The fact that it is on by default in Windows 2000 server
  - (d) The fact that it is on by default in Windows XP Professional
  - (e) None of these
- **163.** Network routing information distributed among routers is stored in which of the following?
  - (a) Flash memory
- (b) Route table
- (c) Metric table
- (d) NVRAM
- (e) Router memory
- **164.** If the destination did not receive a segment, how will the TCP host know to resend the information?
  - (a) The ACK received will not include the segment number that was not received.
  - (b) The ACK received will include the segment number that was not received.
  - (c) The sending host will send a PACK to verify segment receipt
  - (d) The destination host will send a YACK message back to the sending host
  - (e) None of these

- **165.** What are the effects of mixing RAM modules with different speed ratings?
  - (a) The system runs at the speed of the slowest RAM stick.
  - (b) The system runs normally.
  - (c) The system runs at the speed of the memory bus.
  - (d) The system may not run, or it crashes periodically.
  - (e) None of these
- **166.** What kind of scheme is the HTTP protocol?
  - (a) get/put
- (b) store/forward
- (c) queuing
- (d) search/return
- (e) request/response
- **167.** What type of error does a memory parity error create?
  - (a) A fatal exception error
  - (b) An NMI error
  - (c) A corrupt Windows operating system file
  - (d) A GPF error
  - (e) A GPA error
- **168.** Which is **not** a part of the Oracle database block?
  - (a) Header
- (b) Row directory
- (c) Data
- (d) Freelists
- (e) None of these
- **169.** Which of the following cannot be used as the scope when using a JavaBean with JSP?
  - (a) Page
- (b) Request
- (c) Session
- (d) Application
- (e) Response
- **170.** Which of the following is used for integrity?
  - (a) DES
- (b) Diffie-Hellman
- (c) SED
- (d) AES
- (e) MD5
- **171.** What is ISL used for?
  - (a) To allow an Ethernet interface to understand frame
  - (b) To make two Ethernet interfaces appear as one
  - (c) To connect an Ethernet switch with a high-speed core switch such as ATM
  - (d) To allow simultaneous routing and switching
  - (e) None of these
- 172. Which of the following describes programs that can run independently, travel from system to system, and disrupt computer communications?
  - (a) Trojans
- (b) Viruses
- (c) Idlers
- (d) Droppers
- (e) Worms
- 173. You need to configure a switch from a remote subnet. Which of the following must be configured on the switch?
  - (a) Console port
- (b) IP
- (c) Hostname
- (d) SNMP
- (e) Default gateway

- 174. In Oracle, which is more appropriate to store a small list of values in a single column in each row in your address table?
  - (a) ORACARRAY
- (b) Nested table
- (c) Index organized table (d) Index
- (e) VARRAY
- 175. While searching a website, you have been unable to find information that was on the site several months ago. What might you do to attempt to locate that information?
  - (a) Visit Google's cached page to view the older copy.
  - (b) Forget about it, as there is no way to find this information.
  - (c) Visit a partner site of the organization to see if it is there.
  - (d) Use the wayback machine.
  - (e) None of these
- 176. Which layers of the OSI, model are included in the lower lavers?
  - (a) Application, Session, Presentation
  - (b) Physical, Transport, Data Link, Network
  - (c) Data link, Physical, Network
  - (d) Session, Data Link, Physical
  - (e) None of these
- 177. From smallest to largest, rank the following logical pieces of the database: data block, tablespace, extent, segment.
  - (a) tablespace, segment, extent, data block
  - (b) data block, segment, extent, tablespace
  - (c) segment, extent data block, tablespace
  - (d) data block, extent, segment, tablespace
  - (e) None of these
- 178. Where are cookies stored?
  - (a) On the server
- (b) In web. xml
- (c) On the client
- (d) In HTML
- (e) None of these
- 179. How is power supplied to a low-power USB device?
  - (a) Through a power cable
  - (b) From an external power supply
  - (c) Directly from the computer's power supply
  - (d) Through the USB cable
  - (e) None of these
- **180.** When you are selecting a mouse for a particular computer system, what is the most important consideration?
  - (a) The type of drivers that come with the mouse
  - (b) The length of the mouse cord
  - (c) The type of connector the mouse is equipped with
  - (d) The number of buttons the mouse has
  - (e) None of these
- **181.** Programs that automatically submit your search request to several search engines simultaneously are called:
  - (a) Metasearch engines
- (b) Webcrawlers
- (c) Spiders
- (d) Hits
- (e) None of these

IBP	S Sp	pecialist (I.T.)	Officer Exam 2013	
182.	208	1 0	on using a single network that supply address class would you choose	
	(a) (c)	Class A Class C	(b) Class B (d) Class D	(
102	(e)	Class E	(d) Class B	190.

- **183.** Which of the following options is **not** a JSP implicit object?
  - (a) Out
- (b) In
- (c) Response
- (d) Page
- (e) None of these
- **184.** In Oracle, which statement is true about segments?
  - (a) Each table has its own segment
  - (b) A segment is created every time an extent is created, extended, or altered
  - (c) An index segment is created every time a table is
  - (d) A segment is deleted whenever a table is truncated
  - (e) None of these
- **185.** All of the following are basic principles of networks, except:
  - (a) each computer must have a network card
  - (b) there must be communications media connecting the network hardware devices
  - (c) there must be at least one connecting device
  - (d) each computer must have software that supports the movement of information
  - (e) None of these
- **186.** Which of the following could be a legitimate Media Access Control address?
  - (a) 192.168.254.3
- (b) 3FA2.4756.F9A3
- (c) A5514
- (d) C1.3A.77.5B
- (e) None of these
- **187.** The term, "hypertext," means:
  - (a) Non-sequential writing
  - (b) Hypermedia
  - (c) Blinking text
  - (d) Text with heavy formatting
  - (e) None of these
- **188.** You receive an e-mail message that informs you that a terrible virus has been unleashed on the internet and that you should warn all the people in your Address Book. Which of the following have you most likely encountered?
  - (a) A virus hoax
- (b) A filter
- (c) Spam
- (d) A virus
- A worm

- If 20 people need to communicate using symmetric-key cryptography .....symmetric keys are needed.
  - (a) 190
- (b) 200

20 (c)

(d) 19

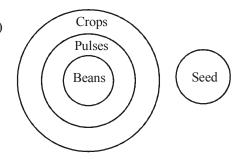
- (e) 210
- What should you do as soon as you have successfully created the database and the data dictionary?
  - (a) Open the database for users to start adding data
  - (b) Start adding a bunch of tablespaces to allow users to use
  - (c) Leave it running for a few days to make sure that nothing bad is going to happen
  - (d) Shut it down and take a cold backup
  - (e) None of these
- 191. Which of the following is the default mask of a class A IP address?
  - (a) 255.0.0.255
- (b) 255.255.0.0
- (c) 255.0.0.0
- (d) 255.255.255.0
- (e) None of these
- **192.** What is Internet 2?
  - (a) A new type of cabling system for Wide Area Networks
  - (b) A second local area network that can connect with another online LAN to share access
  - (c) A new standard for Internet browsers
  - (d) An association to develop advanced Internet technology
  - (e) None of these
- 193. Which one of the following objects is passed to a JavaBean when one of its properties is set via a JSP action?
  - (a) ServletRequest
  - (b) HttpServletRequest
  - (c) ServeletResponse
  - (d) HttpServeletResponse
  - (e) None of these
- **194.** If you want to locate the hardware address of a local device, which protocol would you use?
  - (a) ARP
- (b) RARP
- (c) ICMP
- (d) PING
- (e) PONG
- 195. In Oracle, which tablespace is the minimum required when creating a new database?
  - (a) Undo tablespace
- (b) Temporary tablespace
- (c) System tablespace
- (d) Users tablespace
- (e) None of these

- **196.** Database redesign is **not** terribly difficult if the:
  - (a) database is structured
  - (b) database is well-designed
  - (c) database has no data
  - (d) database is relatively small
  - (e) database is relatively large
- **197.** Which of the following are normally used to initialize a computer system's hardware?
  - (a) Bootstrap memory
  - (b) Volatile memory
  - (c) External mass memory
  - (d) Static memory
  - (e) Random access memory
- **198.** Which of the following statements is **not true** about two-tier-client-server database architecture?
  - (a) SQL statements are processed on the server
  - (b) SQL statements may be processed on some of the clients

- (c) Business logic is mostly processed on clients
- (d) Business logic may be processed on the server
- (e) None of these
- **199.** The process by which the structure of the database is modified to eliminate hidden dependencies and repeating groups is:
  - (a) enforcing data integrity
  - (b) enforcing referential integrity
  - (c) indexing
  - (d) normalization
  - (e) none of these
- **200.** Which of the following function is **not** performed by TCP?
  - (a) Flow control
  - (b) Sequencing
  - (c) Error checking
  - (d) Subnetting
  - (e) None of these

# HINTS & SOLUTIONS

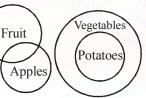
**1.** (a)



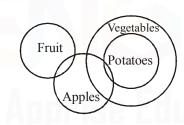
Conclusion I: False Conclusion II: True

: Only conclusion II follows

**2.** (e)



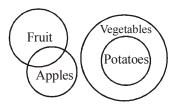
or



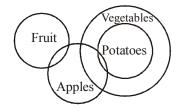
Conclusion I: False Conclusion II: False

:. Neither conclusion I nor conclusion II follows.

**3.** (a)



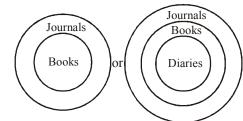
or



Conclusion I: True Conclusion II: True

: Both conclusion I and conclusion II follows.

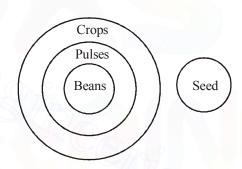
**4.** (e)



Conclusion I: False Conclusion II: True

.. Only conclusion II follows.

5. (c)



Conclusion I: True
Conclusion II: False

: Only conclusion I follows.

**6.** (c) It is clearly mentioned that the project of road construction has crossed its first deadline. Therefore. Option (d) is not correct.

The Conclusion - the work of the road is going on - is true.

7. (b) Option (b) strengthens the statement.

**8.** (a) Obviously option (a) can be inferred from the given information.

Either Por Q is of 158 cm.

**9.** (a) It is clear that T is shorter than S.

10. (e) Q is either 158 cm high or more than 158ccm

11. (d) Either three of four persons are shorter than Q

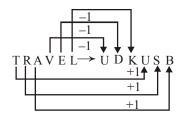
P > Q > S > T > R or Q > P > S > T > R

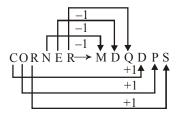
12. (e) From the given information we cannot infer option (e)

13. (d) Obviously option (d) is correct.

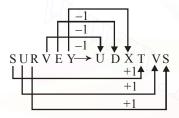
(14-15):

14. (d)

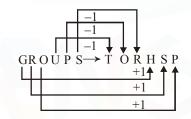




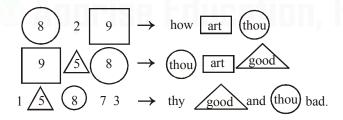
Similarly



#### 15. (a)



(16-20):



- **16.** (e) The code for 'thy' may be '1' or '7' or '3'
- 17. (b) The code for 'thou' is '8'
- **18.** (c) The code for 'how' is '2'
- 19. (a) thou  $\Rightarrow$  8; good  $\Rightarrow$  5; The code for 'no' may be '0'
- **20.** (b) How  $\Rightarrow$  2; good  $\Rightarrow$  5; thou  $\Rightarrow$  8; art  $\Rightarrow$  9.
- **21.** (a) Clearly option (a) is the cause.
- **22.** (d) Clearly option (d) is the effect.
- **23.** (c) Clearly option (c) is the cause.
- **24.** (e) Obviously option (e) is an assumption.
- **25.** (e) Obviously option (e) is the effect.

**26.** (e)  $E < F \le G = H > S$ 

Conclusion I : G > S : True

Conclusion II :  $F \le H$  : True

**27.** (a)  $P \le Q \le W = L$ 

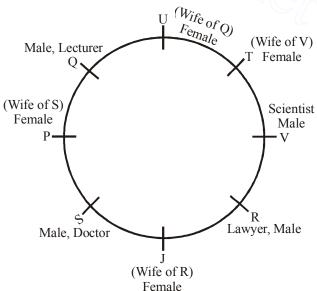
Conclusion I: L > P: True

Conclusion II :  $Q \le L$  : True

(28-30): After careful analysis of the given input and various steps of rearrangement it is evident that words and numbers are rearranged from right to left. In the first step one word is rearranged and in the second step one number is rearranged. The words are rearranged in alphabetical order and the numbers are arranged in ascending order from right to left.

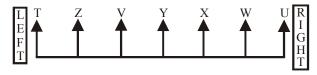
Input : 23 you 13 wake 81 me 43 before 72 go 34 up Step I : 23 you 13 wake 81 me 43 72 go 34 up before Step II 23 you 13 wake 81 me 43 72 go 34 up 13 before Step III 23 you wake 81 me 43 72 34 up go 13 before Step IV you wake 81 me 43 72 34 up 23 go 13 before Step V you wake 81 43 72 34 up me 23 go 13 before you wake 81 43 72 up 34 me 23 go 13 before Step VI Step VII you wake 81 72 48 up 34 me 23 go 13 before Step VIII you 81 72 wake 43 up 34 me 23go 13 before Step IX 81 you 72 wake 43 up 34 me 23 go 13 before

- 28. (a) me
- 29. (d) It is step V.
- **30.** (d) Option (d) is step II.
- 31. (e) It is mentioned in the passage that 50 80 per cent of all people who suffer a heart attack are able to return to work. Therefore, the inference is definitely false.
- 32. (b) It is mentioned in the passage that the persons who have suffered a heart attack should avoid high pressure, stressful work. Therefore, it may be concluded that the inference is probably true.
- **33.** (c) There is no information about this inference.
- **34.** (d) The use of term 'definitely' in the inference makes it doubtful. Therefore, the inference is probable false.
- 35 (a) Consider the very first line of the passage. It is clear from the first line of the passage that the inference is definitely true.
- (36 40): Sitting arrangement

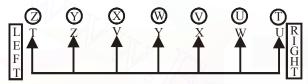


- **36.** (d) P is to the immediate left of S.
- **37.** (a) J is third to the left of T.
- **38.** (b) T is, the wife of V
- **39.** (c) Wives of Q and V are immediate neighbours.
- **40.** (c) Except in UTV, in all othes the third person is sitting between the first and the second persons. In UTV, the second person is sitting between the first and the third persons.

(41 - 44):



- **41.** (c) Z is fourth to the left of W.
- **42.** (d) V is second to the right of T.
- **43.** (b) Except in XV, in all others first person is to the immediate right of the second person.



- **44.** (a)
- **45.** (a) Obviously option (a) is the cause.
- **46.** (c) Obviously option (c) is the cause.
- 47. (d) Option (d) may be and effect.
- **48.** (a) Option (a) would weaken the argument put forward by the committee to the sports ministry.
- **49.** (e) Option (e) would strengthen the argument.
- **50.** (c) Option (c) would strengthen the argument of government.
- 51. (d) Speed of train

$$=\frac{320}{50}=6.4$$
m/sec.

**52.** (b) Let the number of all sweets be x, then

$$\frac{x}{280} - \frac{x}{420} = 1$$

$$\Rightarrow \frac{3x-2x}{840} = 1$$

$$\Rightarrow x = 840$$

$$\therefore \quad \text{Required answer} = \frac{840}{420} = 2$$

- 53. (e) Required ratio = (15+20):(10+26)=35:36
- 54. (b) Required percentage

$$=\frac{23}{98}\times100=23$$

- **55.** (b) It is obvious from the table.
- **56.** (a) Required number of persons interviewed = 101

**57.** (e) Percentage increase

$$= \frac{25 - 18}{18} \times 100 = \frac{7}{18} \times 100 = 38.88 \approx 39\%$$

- **58.** (a) The word VISITING has 8 letters in which I comes thrice.
  - :. Number of arrangements

$$= \frac{8!}{3!}$$
  
= 8×7×6×5×4 = 6720

**59.** (b) Number of students who opted for dancing

$$=\frac{1800\times38}{100}=684$$

- **60.** (c) Required ratio = 32:10= 16:5
- 61. (d) Required percentage

$$= \frac{8-5}{5} \times 100 = 60\%$$

**62.** (a) Number of students who opted for cricket and painting

$$= \frac{1800 \times (32 + 7)}{100}$$
$$= 702$$

**63.** (b) Required percentage

$$= \frac{45 - 40}{40} \times 100$$
$$= \frac{5}{40} \times 100 = 12.5$$

**64.** (d) Require ratio = 48:32 = 3:2

**65.** (a) 
$$? = \frac{6255.22}{18.5 \times 21.4} = 15.8$$

**66.** (b) 
$$? = \frac{1.5 \times 78}{0.5} = 234$$

**67.** (d) 
$$? = 302.46 + 395.72 - 123.47$$
  
=  $698.18 - 123.47 = 574.71$ 

**68.** (c) 
$$\sqrt[3]{?} = \sqrt[3]{4096} + \sqrt[3]{64}$$
  
=  $\sqrt[3]{16 \times 16 \times 16} + \sqrt[3]{4 \times 4 \times 4}$   
=  $16 \div 4 = 4$ 

$$\therefore ? = 4 \times 4 \times 4 = 64$$

**69.** (d) 
$$\frac{800 \times ?}{100} = 293 - \frac{750 \times 22}{100}$$

$$\Rightarrow$$
 8 × ? = 293 – 165 = 128

$$\Rightarrow ? = \frac{128}{8} = 16$$

**70.** (b) Females in company P

$$= \frac{5}{12} \times 1200 = 500$$

Females in company L

$$=400\times\frac{8}{20}$$

=160

:. Require percentage

= 25:8

71. (c) Require percentage

$$=\frac{12}{25}\times100=48$$

(a) Require average

$$=\frac{4000}{5}=800$$

**73.** (b) Females in company M

$$= \frac{5}{20} \times 600$$
$$= 150$$

74. (c) Males in company N and company P

$$= \frac{4}{5} \times 800 + 1200 \times \frac{7}{12}$$
$$= 640 + 700 = 1340$$

**75.** (b) 
$$? = (13.001)^3 = (13)^3$$
  
= 2197 = 2200

**76.** (d) 
$$? = 55 \times 55 + 5$$
  
=  $3025 + 5 = 3030$ 

77. (a) 
$$? = \frac{100 \times 50}{100} \div 50 = 1$$

**78.** (a) 
$$? = 999 + 900 - 350$$
  
= 1549

**79.** (e) 
$$? = 2^3 \times (2)^{-2} \div (4)^{-4}$$
  
=  $\frac{2}{(4)^{-4}} = 2 \times 2^8 = 2^9 = 512$ 

**80.** (a) Required average

$$= \frac{35 + 45 + 35 + 40 + 50}{5}$$
$$= \frac{205}{5} = 41 \text{ thousand}$$

(a) Required ratio = 35:30 =7:6

**82.** (e) Percentage sale:

Company P 
$$\Rightarrow \frac{20}{35} \times 100 = 57$$

Company Q 
$$\Rightarrow \frac{30}{45} \times 100 = 66.7$$

Company R 
$$\Rightarrow \frac{25}{35} \times 100 = 71.4$$

Company S 
$$\Rightarrow \frac{35}{40} \times 100 = 87.5$$

Company T 
$$\Rightarrow \frac{40}{50} \times 100 = 80$$

83. (b) Required average

$$=\frac{150}{5}$$
 = 30 thousand

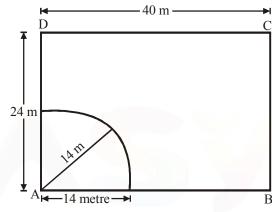
Required ratio = 35:40=7:884.

Total possible outcomes =  ${}^{52}C_1 = 52$ Favourable outcomes = 2

:. Required probability

$$=\frac{2}{52}=\frac{1}{26}$$

86. (a)



Required area = 
$$\frac{1}{4} \times \pi R^2$$

$$= \frac{1}{4} \times \frac{22}{7} \times 14 \times 14$$
$$= 154 \text{ sq.metre}$$

87 .(a) Let Farah's age 8 years ago be x years

Farah's present age = (x+8) years

$$\therefore x + 8 = \frac{9x}{7} \Rightarrow 7x + 56 = 9x$$
$$\Rightarrow 2x = 56$$
$$\Rightarrow x = 28$$

Farah's present age = 28 + 8 = 36 years Her daughter's age 3 years ago

$$=36\times\frac{1}{6}=6$$
 years

88. (d) C.P. of 40 kg of mixture

$$= \mathbf{\xi}[(25 \times 32) + (15 \times 36)]$$

$$= ₹ (800 + 540)$$

S.P.of 40 kg of mixture

$$= (40 \times 40.2)$$

Profit=
$$₹(1608-1340)=₹268$$

Profit 
$$\% = \frac{268}{1340} \times 100 = 20\%$$

**89.** (a)

I. 
$$x^{2} + 5x + 6 = 0$$
$$\Rightarrow x^{2} + 2x + 3x + 6 = 0$$
$$\Rightarrow x(x+2) + 3(x+2) = 0$$
$$\Rightarrow (x+3)(x+2) = 0$$
$$\Rightarrow x = -3 \text{ or } -2$$

II. 
$$y^{2} + 7y + 12 = 0$$
$$\Rightarrow y^{2} + 4y + 3y + 12 = 0$$
$$\Rightarrow y(y+4) + 3(y+4) = 0$$
$$\Rightarrow (y+3)(y+4) = 0$$
$$\Rightarrow y = -3 \text{ or } -4$$

On comparing the value of equ.(i) and equ.(ii)

**90.** (d)

I. 
$$x^2 - 9x + 20 = 0$$
  
 $\Rightarrow x^2 - 5x - 4x + 20 = 0$   
 $\Rightarrow x(x - 5) - 4(x - 5) = 0$   
 $= (x - 4)(x - 5) = 0$   
 $x = 4 \text{ or } 5$ 

II. 
$$y^{2}-13y+42=0$$

$$\Rightarrow y^{2}-7y-6y+42=0$$

$$\Rightarrow y(y-7)-6(y-7)=0$$

$$\Rightarrow (y-6)(y-7)=0$$

$$\Rightarrow y=6 \text{ or } 7$$
Here,  $y > x$ 

91. (d) 
$$2x + 3y = 14$$
 ...(I)  
 $4x + 2y = 16$  ...(II)  
By equation (I)  $\times$  2 – equation II.

4x + 6y - 4x - 2y = 28 - 16 $\Rightarrow 4y = 12 \Rightarrow y = 3$ 

From equation I,

$$2x + 3 \times 3 = 14$$

$$\Rightarrow 2x = 14 - 9 = 5 \Rightarrow x = \frac{5}{2}$$

Here, y > x

92. (e) I. 
$$x = \sqrt{625} = \pm 25$$

II.  $y = \sqrt{676} = \pm 26$ 

No relation can be established between x and y.

93. (d) I. 
$$x^2 + 4x + 4 = 0$$
  
 $(x + 2)^2 = 0 \Rightarrow x = -2$   
II.  $y^2 - 8y + 16 = 0$   
 $\Rightarrow (y - 4)^2 = 0$   
 $\Rightarrow y = 4$   
Here,  $y > x$ 

**94.** (b) The pattern is:

$$3523 - 3459 = 64 = 4^{3}$$

$$3459 - 3243 = 216 = 6^{3}$$

$$\therefore ? = 3243 - 8^{3} = 3243 - 512 = 2731$$

$$2731 - 1731 = 1000 = 10^{3}$$

$$1731 - 3 = 1728 = 12^{3}$$

**95.** (c) The pattern is:

$$10 \times 2 - 2 = 20 - 2 = 18$$

$$18 \times 2 - 2 = 36 - 2 = 34$$

$$34 \times 2 - 2 = 68 - 2 = \boxed{66}$$

$$66 \times 2 - 2 = 132 - 2 = 130$$

**96.** (c) The pattern is:

$$4 \times 2 + 2 = 10$$
  
 $10 \times 3 + 3 = 33$   
 $33 \times 4 + 4 = 136$   
 $136 \times 5 + 5 = 680 + 5 = 685$ 

**97.** (c) The pattern is:

$$4000 \div 5 = 800$$
  
 $800 \div 2 = \boxed{400}$   
 $400 \div 5 = 80$   
 $80 \div 2 = 40$   
 $40 \div 5 = 8$ 

98. (d) The pattern is:

$$3 \times 1 + 1^{3} = 4$$

$$4 \times 2 + 2^{3} = 8 + 8 = 16$$

$$16 \times 3 + 3^{3} = 48 + 27 = 75$$

$$75 \times 4 + 4^{3} = 300 + 64 = 364$$

$$364 \times 5 + 5^{3} = 1820 + 125$$

$$= \boxed{1945}$$

99. (c) 
$$\pi R^2 = 7 \times 2\pi R$$
  
 $\Rightarrow R = 14$   
 $\therefore$  Circumference of circle  
 $= 2\pi R = 2 \times \frac{22}{7} \times 14$   
 $= 88$ units

**100.** (a) Let the principal be  $\mathbb{Z}$  x, then

$$x\left(1+\frac{15}{100}\right)^3 - x = \frac{650052}{100}$$

$$\Rightarrow x \times \frac{23}{20} \times \frac{23}{20} \times \frac{23}{20} - x = \frac{650052}{100}$$

$$\Rightarrow 12167x - 8000x = \frac{650052 \times 8000}{100}$$

$$\Rightarrow x = \frac{650052 \times 8000}{100 \times 4167} = 156 \times 80 = ₹ 12480$$

- **101.** (b) **Keep busy** = keep engaged/involved.
- Cripple (Verb) = to damage somebody's body so that **102.** (a) they are no longer able to walk or move normally: disable.
- **Share (Verb)** = to tell other people about your ideas, **103.** (e) experiences and feelings.
- **Indicate (Verb)** = to show that something is true or **104.** (e) exists.
- **105.** (a) **Traditionally (Adverb)** = not changing for a long time.
- **Enquire about** = to ask somebody for some information. **106.** (b)
- **107.** (d) **Threat** = the possibility of trouble, danger or disaster.
- **108.** (b) **Perfect** = Excellent; very good.

**In store** = waiting to happen to somebody

- **109.** (a)
- 110. (b)
- 111. (c) Here, has set a benchmark.....should be used. **Benchmark** = something which can be measured and used as a standard that other things can be compared
- **112.** (a) Structure of sentence in Present Perfect: Subject + has/have  $+V_3$  (Past participle). Hence, It has taken almost.....should be used.
- 113. (c) An adjective qualifies a noun. Hence, a constant (Adjective) flow (Noun).....should be used.
- There is a preposition related error, Hence, different 114. (c) from the .....should be used.

#### Look at the sentence:

American english is significantly different from British

- 115. (b) Infinitive =  $To + V_1$ (Plural Verb) Hence, to create .....should be used here.
- Here, mortality rate from this disease. **116.** (d) should be used.

Rate = a measurement of the number of time something happens or exists during a particular period.

**Rating** = a measurement of how good, popular, important somebody/something is in relation to other things.

- 117. (e)
- Having witnessed (Past Participle) the young soldier's **118.** (a) ability.....should be used.
- Here, Present Simple i.e. that cause laughter all around **119.** (d) .....should be used as the sentence is in the present Tense.
- **120.** (b) Infinitive without to follows wouldn't/shouldn't.
- Here, we are bringing in the idea.....should be used. **121.** (a)
- **122.** (d)
- **123.** (d) There is preposition related error. Hence, qualified for a government job......should be used.
- **124.** (b) Here, have the device which (Pronoun) ...... should be
- **125.** (b) There is preposition related error. Hence, ensuring that at the time passengers.....should be used.
- **126.** (d) **127.**(c) **128.** (e) **129.** (d) **130.** (b)

The meaning of the word coater (Verb) as used in the 135. (c) passage is: to provide the things that a particular type of person wants.

#### Look at the sentence:

They only publish novels which cater to the massmarket.

Hence, the words catering and supplying are synonymous.

**136.** (e) The meaning of word **Key (Adjective)** as used in the passage is: most important: essential: critical: vital.

#### Look at the sentence:

He played a key role in the dispute

Hence, the words key and **important** are synonymous.

**137.** (b) The meaning of the word **Aggressive** (Adjective) as used in the passage is: acting with force and determination in order to succeed.

#### Look at the sentence:

A good sales person has to be aggressive in today's competitive market.

Hence, the words aggressive and determined are synonymous.

138. (e) The meaning of the word **Prosperous (Adjective)** as used in the passage is : rich and successful; affluent. The word **Underprivileged** (Adjective) means: having less money and fewer opportunities than others; disadvantaged.

> Hence, the words prosperous and under privileged are antonymous.

**139.** (a) The meaning of the word Consume (Verb) as used in the passage is: to use something.

> Hence, the words Consuming and destroying and antonymous

**140.** (a) The meaning of the word **Surge (Noun)** as used in the passage is: a sudden increase of feeling: a sudden increase in the amount.

#### Look at the sentence:

We are having trouble keeping up with the recent surge in demand.

Hence, the words **Surge** and **decrease** are antonymous.

<b>141.</b> (c)	<b>142.</b> (a)	<b>143.</b> (d)	<b>144.</b> (e)	<b>145.</b> (a)
<b>146.</b> (b)	<b>147.</b> (d)	<b>148.</b> (c)	<b>149.</b> (e)	<b>150.</b> (b)
<b>151.</b> (b)	<b>152.</b> (c)	<b>153.</b> (c)	<b>154.</b> (c)	<b>155.</b> (d)
<b>156.</b> (a)	<b>157.</b> (a)	<b>158.</b> (c)	<b>159.</b> (c)	<b>160.</b> (a)
<b>161.</b> (c)	<b>162.</b> (a)	<b>163.</b> (e)	<b>164.</b> (b)	<b>165.</b> (d)
<b>166.</b> (e)	<b>167.</b> (b)	<b>168.</b> (d)	<b>169.</b> (e)	<b>170.</b> (e)
<b>171.</b> (a)	<b>172.</b> (e)	<b>173.</b> (b)	<b>174.</b> (c)	175. (a)
<b>176.</b> (b)	<b>177.</b> (d)	<b>178.</b> (c)	<b>179.</b> (d)	<b>180.</b> (c)
<b>181.</b> (a)	<b>182.</b> (c)	<b>183.</b> (b)	<b>184.</b> (b)	<b>185.</b> (d)
<b>186.</b> (a)	<b>187.</b> (a)	<b>188.</b> (d)	<b>189.</b> (a)	<b>190.</b> (b)
<b>191.</b> (d)	<b>192.</b> (d)	<b>193.</b> (b)	<b>194.</b> (d)	<b>195.</b> (c)
<b>196.</b> (b)	<b>197.</b> (a)	<b>198.</b> (c)	<b>199.</b> (b)	<b>200.</b> (e)

# IBPS BANK PO/MT CWE EXAM 2013

**Based on Memory** 

## **REASONING ABILITY**

**DIRECTIONS (Qs. 1-5):** Study the following information carefully and answer the questions given below:

An organization wants to recruit system analysts. The following conditions apply.

The candidate must

- be an engineering graduate in computer/IT with at least 60% marks
- (ii) have working experience in the field of computer at least for 2 yr after acquiring the requisite qualification.
- (iii) have completed minimum 25 yr and maximum 30 yr of age as on 1.12.2013.
- (iv) be willing to sign a bond for ₹50000.
- (v) have secured minimum 55% marks in selection test. However, if a candidate fulfils all other conditions

#### Except

- A. at (i) above, but is an Electronics Engineer with 65% or more marks the case is to be referred to the General Manager (GM)-IT
- B. at (iv) above, but has an experience of atleast 5 yr as a Software Manager, the case is to be referred to the VP.

In each question below, detailed information of candidate is given. You have to carefully study the information provided in each case and take one of the following courses of actions based on the information and the conditions given above. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 01.12.2013. You have to indicate your decision by marking answers to each question as follows:

#### **Give Answer:**

- (a) If the case is to be referred to VP
- (b) If the case is to be referred to GM
- (c) If the data provided is not sufficient to take a decision
- (d) If the candidate is to be selected
- (e) If the candidate is not to be selected
- 1. Ms. Suneeta is an IT Engineer with 60% marks at graduation as well as in selection test. She is working as a Software Engineer for last 3 yr after completing engineering degree and has completed 27 yr of age. She is willing to sign the bond of ₹ 50000.
- 2. Rakesh Rao is a Computer Engineer Graduate and thereafter is working as a Software Manager for last 6 yr. He has secured 72% marks at graduation and 67% marks in selection test. His date of birth is 5<sup>th</sup> December, 1984. He is not willing to sign the bond for ₹ 50000.

- 3. Ramkumar is an Engineering graduate in computers with 78% marks passed out in 2007 at the age of 23 yr. Since, then he is working as a Software Manager in an engineering firm. He doesn't want to sign the bond for ₹ 50000. He has cleared the selection test with 72% marks.
- 4. Nishant is an Electronics Engineer passed out in June, 2010 at the age of 22 yr. Since, then he is working as a Programmer in a software company. He has passed the selection test with 66% marks and is willing to sign the bond.
- 5. Kalyani is an Engineer with 72% marks in Telecommunication. She has just completed 27 yr of age. She has cleared the selection test with 59% marks. She is willing to sign the bond

**DIRECTIONS (Qs. 6):** Analyse the following passage and answer the question.

Some words are highly inflammable. Fusion is one them. You can get two sets of people into a war mode by just uttering the words 'fusion music'. One set will breathe fire and say it violates the purity of music the other set will tell you earnestly that it opens up the borders of music.

- **6.** From the purists perspective, the 'war' between the two set of people can best be
  - (a) categorized as an ideological conflict between two ideas
  - (b) termed as a conflict between generations the younger versus the older generation
  - (c) an attempt to preserve the core principles
  - (d) seen as an attempt of people at the margin to occupy centre stage
  - (e) seen as preserving the social identity of purists
- 7. Unlike other retail outlets, where items are purchased in any number of units the customer wants, in super-markets items are grouped in bulk packages. This bulk buying offers saving to the customer. The option to buy at wholesale prices by buying in bulk makes super-market a practical choice for budget-conscious consumers.
  - Which of the following assumption may be drived from the above information.
  - (a) Super-markets often have greater buying power and lower overhead costs, so they can offer a greater variety of products than regular retail outlets
  - (b) Super-markets are often more conveniently located and have better parking facilities

- (c) The emergence of super-markets has caused many small retail stores to close down and thus eliminate competitions
- (d) It is economically wise to buy single items since bulk packages seldom offer significant savings
- (e) The financial savings from purchasing bulk packages may outweigh the inconvenience of being unable to purchase in any number of units that suits the customers' need
- **8.** Nations do not complete with each other in the way corporations do.

Which of the following most favours the weakness of the argument?

- (a) Trade deficit is a sign of national strength, profits are a sign of corporate strength
- (b) Increase in human development index improves national standing, increase in market share improves corporate standing
- (c) Climate change negotiations lead to global improvement; CSR initiatives lead to image improvement
- (d) Nations go to war to capture territory, corporates contend against each other to capture market share
- (e) None of the above
- Civilization has taught us to be friendlier towards one another

Which of the following most favours the strengthens of the argument?

- (a) Cats are loyal to their children, whereas men are loyal to their communities
- (b) Elephants move in a herd, whereas men live in nuclear families
- (c) Lions protect their own territories, whereas men capture other men's territories
- (d) Nilgai and Cheetal stay together, whereas men of one race dominate another
- (e) None of the above
- 10. The mushrooming of business schools in the country is a cause for shortage of faculty with Ph.D qualification. In addition, the higher pay and generous fringe benefits given by industry has encouraged qualified people to not seek academic positions.

Which of the following statements, if true, would tend to STRENGTHEN the argument?

- (a) The average salary for industry positions in Gujarat is more than the average salary for faculty positions in some business schools in Ahmedabad by around 30%
- (b) The average salary for industry positions in Gujarat is less than the average salary for faculty positions in a top business school in Ahmedabad by around 30%
- (c) The average salary for recent Ph. D graduates in the industry is 20% higher than that in academics
- (d) The rate of growth of salaries for the industry positions has been higher than the rate of growth of salaries for academic positions for the past three years
- (e) None of the above

**DIRECTIONS (Qs. 11-13):** *Study the information given below carefully to answer the following questions* 

In a certain code language the following lines written as:

'lop eop aop fop' means 'Traders are above laws'

'fop cop bop gop' means 'Developers were above profitable' 'aop bop uop qop' means 'Developers stopped following traders' 'cop jop eop uop' means 'Following maps were laws'

- 11. 'Developers are following laws' would be correctly written as
  - (a) 'bop cop uop eop'
- (b) 'lop bop eop uop'
- (c) 'oup cop lop aop'
- (d) 'gop cop uop qop'
- (e) None of these
- 12. 'qop gop cop eop' would correctly mean
  - (a) profitable laws were stopped
  - (b) developers stopped following laws
  - (c) traders were above profitable
  - (d) were laws profitable traders
  - (e) None of the above
- 13. 'aop qop bop' would correctly mean
  - (a) following were above
  - (b) traders stopped developers
  - (c) developers are laws
  - (d) traders above stopped
  - (e) laws are stopped

**DIRECTIONS (Qs. 14-18):** In each of the questions below are given four statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**14.** Statements: All petals are flowers. Some flowers are buds. Some buds are leaves. All leaves are plants.

Conclusions: I. Some petals are not buds.

- Some flowers are plants.
- III. No flower is plant.
- (a) Only I follows
- (b) Either II or III follows
- (c) I and II follow
- (d) Only III follows
- (e) None of the above
- **15.** Statements: Some pens are keys. Some keys are locks. All locks are cards. No card is paper

Conclusions:

- I. No lock is paper.
- II. Some cards are keys.
- III. Some keys are not paper.
- (a) I and II follow
- (b) Only I follows
- (c) Only II follows
- (d) All follow
- (e) None follows
- **16.** Statements: Some pearls are gems. All gems are diamonds. No diamond is stone. Some stones are corals.

Conclusions:

- I. Some stones are pearls.
- II. Some corals being diamond is a possibility.
- III. No stone is pearl.
- (a) Only I follows
- (b) Only II follows
- (c) Either I or III follows
- (d) I and II follow
- (e) None of these

Statements: Some apartments are flats. Some flats are buildings. All buildings are bungalows. All bungalows are gardens.

#### Conclusions:

- All apartments being building is a possibility
- All bungalows are not buildings.
- III. No flat is garden.
- (a) None follows
- (b) Only I follows
- (c) Either I or III follows (d) II and III follow
- (e) Only II follows
- Statements: All chairs are tables. All tables are bottles. Some bottles are jars. No jar is bucket.

#### Conclusions:

- Some tables being jar is a possibility.
- II. Some bottles are chairs.
- Some bottles are not bucket.

carefully and answer the questions that follow.

- (a) Only I follows
- (b) I and II follow
- (c) All follow
- (d) Only II follows
- (e) None of these
- 19. A person starts from point P in East and moves 12 m to point Q. Then, he moves right 8 m to point R. Again he moves right for 6 m to point S. Then, he moves 6 m in the North to point T. Finally from there he goes to left for 6 m to point U. Which of three point he would form a triangle whose all the angles are less than 90°?
  - (a) PTQ
- (b) OTR
- (c) UTS
- (d) TSR
- (e) SOR
- **DIRECTIONS (Qs. 20-25)**: Read the following information

Seven friends A, B, C, D, E, F and G are sitting around a circular table facing either the centre or outside. Each one of them belongs to a different department viz. Finance, Marketing Sales, HR, Corporate Finance, Investment Banking and Operations but not necessarily in the same order.

C sits third to the right of G.G faces the centre. Only one person sits between C and the person working in the HR department immediate neighbours of C face outside. Only one person sits between F and D. Both F and D face the centre. D does not work in the HR department. A works in Investment Banking Department. A faces the centre. Two people sit between the persons who work in Investment Banking and Marketing Departments. The person who works in Corporate Finance sits to the immediate left of E. C faces same direction as E. The person who works in corporate finance sits to the immediate left of the person who works for Finance department.

- **20.** For which of the following departments does B work?
  - (a) Finance
- (b) Marketing
- (c) HR
- (d) Corporate Finance
- (e) Operations
- 21. What is position of B with respect to the person who works for Sales department?
  - (a) Immediate right
- (b) Third to the left
- (c) Second to the right
- (d) Second to the left
- (e) Fourth to the right

- 22. Who sits to the immediate right of E?
  - (a) The person who works for Marketing department
  - (b) C
  - (c) B
  - (d) The person who works for HR department
  - (e) A
- Who amongst the following sits exactly between C and the person who works for HR department?
  - (a) B
  - The person who works for Marketing department (b)
  - The person who works for Operations department
  - (d) D
  - (e) G
- Who amongst the following sit between the persons who work for Marketing and Investment Banking departments when counted for the left hand side of the person working for Marketing department?
  - (a) F and G
- (b) E and C
- (c) C and B
- (d) F and D
- (e) B and D
- How many people sit between the person who works for Operations department and A, when counted from the right hand side of A?
  - (a) One
- (b) Two
- (c) Three
- (d) Four
- More than four

DIRECTIONS (Qs. 26-30): In these questions the symbols @, #, \$, % and  $\star$  are used with different meanings as follow.

'A @ B' means 'A is not smaller then B'.

'A #B' means 'A is neither smaller than nor equal to B'.

'A \$ B' means 'A is neither greater than nor smaller than B'.

'A % B' means 'A is not greater than B'.

'A ★ B' means 'A is neither greater than nor equal to B'.

In each questions, four statements showing relationships have been given, which are followed by three conclusions I, II and III. Assuming that the given statements are true, find out which conclusion (s) is/are definitely true?

Statements: V \$ Y, Y @, Z, Z % X, X # T **Conclusions:** 

- T # Z
- II. X#Y
- III.  $Z \star Y$
- (a) None follows
- (b) Only I follows
- (c) II and III follow
- (d) I and III follow
- (e) Only III follows
- Statements: R @ J, J % F, F  $\star$  E, E % M **Conclusions:** 
  - M # J
  - III. M★R
- F % M
- (a) Only I follows
- (b) Only II follows
- (c) Only III follows
- (d) I and II follow
- (e) All follow
- Statements: H#R, R@L, L ★ W, W%F

#### **Conclusions:**

- H # J
- II. F#L
- III. H\$F
- (a) Only I follows
- (b) I and II follow
- (c) II and III follow (e) All follow
- (d) Either I or II follows

- 29. Statements: M # K, M \$ F, F % Q,  $Q \bigstar H$ 
  - **Conclusions:**
  - H#K
  - II. O#K
  - III. Q@M
  - (a) I and II follow
- (b) Either I or II follows
- (c) All follow
- (d) II and III follow
- (e) None of the above
- Statements: D  $\star$  Q, Q \$ L, L # T, T % H

### **Conclusions:**

- $D \star L$ I.
- II. L@H
- III. H#L
- (a) Only I follows
- (b) I and II follow
- (c) Either II or III follows (d) All follow
- (e) None follow
- In a code language 'PROVIDE' is written as 'MULYFGB', then what will be code for 'BECAUSE' in same languages
  - (a) YZHDRVB
- (b) ZHYDRVB
- (c) YHZDRVB
- (d) ZYDHVBR
- (e) None of these

**DIRECTIONS (Qs. 32-36):** Each of the questions below consists of a question and two statements numbered I and II are given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and answer the questions that follow.

#### Give answer:

- If the data is Statements I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question
- If the data in Statement II alone are sufficient to answer the question, while the date in Statement I alone are not sufficient to answer the question
- If the data in Statement I alone or in Statement II alone is sufficient to answer the question
- If the data in both the Statements I and II are not sufficient to answer the question
- If the data in both the Statements I and II together are necessary to answer the question
- How many children are there in the group if no two children have same weight?

#### Statements:

- Sahil is fifth from the top in order of weight if all the children in the group were arranged in descending order.
- Ramesh, who in heavier than 14 children in the group is immediately next to Sahil in weight.
- What is the code for 'healthy' in the code language? Statements:
  - In the code language eat healthy food' is written as 'ka
  - In code language 'food for healthy people' is written as 'ta ma jo re'.
- How many brothers does 'H' have?

#### Statements:

- 'H' is sister of 'K' who is son of 'T'. I.
- T is mother of 'K' who is brother of 'H'.

- 35. Who among J, T, W, R and Q reached the office first? Statements:
  - J reached before Q, R and T but after W. I.
  - O reached before R but after W.
- Village 'F' is in which direction with respect to village 'K'? Statements:
  - Village 'J' is to the East of village 'F' and to the North of village 'K'.
  - Village 'R', which is to the South of village 'F' is to the West of village 'K'.
- The increase in the number of newspaper articles exposed 37. as fabrications serves to bolster the contention that publishers are more interested in boosting circulation than in printing the truth. Even minor publications have staff to check such obvious fraud.?

Which of the following may be the assumption of the given argument?

- (a) Newspaper stories exposed as fabrication are a recent phenomenon
- (b) Everything a newspaper print must be factually verifiable
- (c) Fact checking is more comprehensive for minor publications that for major ones
- The publishers of newspapers are the people who decide what to print in their newspapers
- None of the above
- 38. The rate of violent crime in this state is upto 30% from last year. The fault lies entirely in our system of justice. Recently our judges' sentences have been so lenient that criminals can now do almost anything without fear of a long prison

The argument above would be weakened if it were true that

- 85% of the other States in the nation have lower crime rates than does this state
- (b) white-collar crime in this state has also increased by over 25% in the last year
- (c) 35% of the police in this state have been laid off in the last year due to budget cuts
- (d) polls show that 65% of the population in this state opposes capital punishment
- (e) None of the above
- 39. All German philosophers, except for Marx, are idealists. From which of the following can the statement above be most properly inferred?
  - (a) Except for Marx, if someone is an idealist, then he or she is a philosopher, as long as he German
  - (b) Marx is the only non-German philosopher who is an idealist
  - (c) If a German is an idealist, then he or she is a philosopher, as long as he or she is not Marx
  - Aside from the philosopher Marx, If someone is a German, then he or she is an idealist
  - (e) None of the above
- 40. During the SARS days, about 23, 500 doctors who had treated SARS sufferers died and about 23, 670 doctors who had not engaged in treatment for SARS sufferers died. On the basis of those Figures, it can be concluded that it was not much more dangerous to participate in SARS treatment during the

SARS day than it was not to participate in SARS treatment. Which of the following would reveal most clearly the absurdity of the conclusion drawn above?

- (a) Counting deaths among doctors who had participated in SARS treatment in addition to deaths among doctors who had not participated is SARS treatment
- (b) Expressing the difference between the numbers of deaths among doctors who had treated SARS sufferers and doctors who had not treated SARS suffers as a percentage of the total number of deaths
- (c) Separating deaths caused by accidents during the treatment to SARS suffers from deaths caused by infect of SARS suffers
- (d) Comparing death rates per thousand members of each group rather than comparing total numbers of deaths
- (e) None of the above

**DIRECTIONS (Qs. 41-44):** Read the following passage carefully and answer the Question given below it.

Six friends Abhishek, Deepak, Mridul, Pritam, Ranjan and Salil married within a year in the months of February, April, July, September, November and December and in the cities of Ahmedabad, Bengaluru, Chennai, Delhi, Mumbai and Kolkata, but not necessarily following the above order. The brides' names were Geetika, Jasmine, Hema, Brinda, Ipsita and Veena, once again not following any order. The following are some facts about their weddings.

- (i) Mridul's wedding took place in Chennai, however he was not married to Geetika or Veena
- (ii) Abhishek's wedding took place in Ahmedabad and Ranjan's in Delhi; however neither of them was married to Jasmine or Brinda
- (iii) The wedding in Kolkata took place in February
- (iv) Hema's wedding took place in April, but not in Ahmedabad
- (v) Geetika and Ipsita got married in February and November and in Chennai and Kolkata but not following the above order
- (vi) Pritam visited Bengaluru and Kolkata only after his marriage in December
- (vi) Salil was married to Jasmine to September
- **41.** Hema's husband is
  - (a) Abhishek
- (b) Deepak
- (c) Ranjan
- (d) Pritam
- (e) Mridul
- 42. Deepak's wedding took place in
  - (a) Bengaluru
- (b) Mumbai
- (c) Kolkata
- (d) Delhi
- (e) Chennai
- **43.** In Mumbai, the wedding of one of the friends took place in the month of
  - (a) April
- (b) September
- (c) November
- (d) December
- (e) July
- **44.** Salil's wedding was held in
  - (a) Bengaluru
- (b) Chennai
- (c) Kolkata
- (d) Delhi
- (e) Mumbai

**DIRECTIONS (Qs. 45-50):** Given an input line the machine arranges the words and numbers in steps in a systematic manner as illustrated below:

Input line 59 dress fine shine 32 66 72 offer

**Step I** 72 56 dress fine shine 32 66 offer

**Step II** 72 shine 56 dress fine 32 66 offer

**Step III** 72 shine 66 56 dress fine 32 offer

**Step IV** 72 shine 66 offer 56 dress fine 32

**Step V** 72 shine 66 offer 56 fine dress 32

Step VI 72 shine 66 offer 56 fine 32 dress

STEP VI is the last step and the output in Step VI is the final output.

As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

- **45.** Step IV of an input is '62 sound 56 sleep roam present 33 49'. What will be the input definitely?
  - (a) Sound 62 sleep 56 roam present 33 49
  - (b) Sleep sound 62 56 roam present 33 49
  - (c) 62 Sound sleep 56 roam present 33 49
  - (d) Cannot be determined
  - (e) None of the above
- **46.** Which of the following will be the third step for input 'jockey firm 36 43 growth chart 22 45?
  - (a) 45 jockey 43 growth firm 36 chart 22
  - (b) 45 jockey 43 firm growth 36 chart 22
  - (c) 45 jockey 43 growth 36 firm chart 22
  - (d) 45 jockey 43 firm 36 growth chart 22
  - (e) None of the above
- **47.** Step II of an input is '53' window 42 50 door lock key 36'. How many more steps will be required to complete the arrangement?
  - (a) Three
- (b) Four
- (c) Five
- (d) Six
- (e) None of these
- **48.** What will be the fifth step of an input whose first step is '85 journey train 36 54 daily 28 mansion'?
  - (a) 85 train 54 mansion 28 journey daily 36
  - (b) 85 train 54 mansion journey 36 daily 28
  - (c) 85 train 54 mansion 36 journey daily 28
  - (d) There is no such step
  - (e) None of the above
- **49.** Which step will be the last step for an input whose second step is '63' Sour 18 56 grapes healthy 32 rise'?
  - (a) IV
  - (b) V
  - (c) VIII
  - (d) VII
  - (e) None of these
- **50.** Which word/number will be sixth from right in step fifth whose second step is '63 Sour 18 56 grapes healthy 32 rise'?
  - (a) Rise
  - (b) 56
  - (c) Sour
  - (d) 32
  - (e) 18

### **English Language**

**DIRECTIONS (Qs. 51-58):** Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you to locate them while answering some of the questions.

The great fear in Asia a short while ago was that the region would suffer through the wealth destruction already taking place in the U.S as a result of the financial crisis. Stock markets tumbled as exports plunged and economic growth deteriorated. Lofty property prices in China and elsewhere looked set to bust as credit tightened and buyers evaporated. But with surprising speed, fear in Asia swung back to greed as the region shows signs of recovery and property and stock prices are soaring in many parts of Asia. Why should this sharp Asian turnaround be greeted with skepticism? Higher asset prices mean households feel wealthier and better able to spend, which could further fuel the region's nascent rebound. But just as easily, Asia could soon find itself saddled with overheated markets similar to the U.S. housing market. In short, the world has not changed, it has just moved placed.

The incipient bubble is being created by government policy. In response to the global credit crunch of 2008. Policy makers in Asi < slashed interest rates and flooded financial sectors with cash in frantic attempts to keep loans flowing and economies growing. Thesf steps were logical for central bankers striving to reverse a deepening economic crisis. But there is evidence that there is too much easy money around. It's winding up in stocks and real estate, pushing prices up too far and too fast for the underlying economic fundamentals. Much of the concern is focused on China where government stimulus efforts have been large and effective, Money ir China has been especially easy to find. Aggregate new bank lending surged 201% in first half of 2009 from the same period a yea earlier, to nearly 51.1 turn on. Exuberance over a quick recovery which was given a boost by China's surprisingly strong 7.9% GDI growth in the second quarter has buoyed investor sentiment not just for stocks but also for real estate.

Former U.S. Federal Reserve Chairman Alan Greenspan argued that bubbles could only be recognised in hand sight. But investor who have been well schooled in the dangers of bubbles over the past decade are increasingly wary that prices have risen too far ant that the slightest bit of negative, economic news could knock markets for a loop. These fears are compounded by the possibility that Asia's central bankers will begin taking stops to shut off the money. Rumours that Beijing was on the verge of tightening cred led to Shanghai stocks plunging 5%. Yet many economists believe that, there is close to a zero possibility that the Chines government will do anything this year that constitutes tightening. And without a major shift in thinking, the easy-money condition will stay in place. In a global economy that has produced more dramatic ups and downs than anyone thought possible over the pas two years. Asia may be neading for another disheartening plunge.

- **51.** To which of the following has the author attributed the 2008 Asian financial crisis?
  - A. Reluctance or Asian governments to taper off the economic stimulus.
  - B. Greed of Asian investors causing them to trad stocks of American companies at high prices.
  - C. Inflated real estate prices in Asian countries.
  - (a) None
- (b) Only (A)
- (c) Only (C)
- (d) (A) and (B)
- (e) Only(B)
- 52. What does the author want to convey through the phrase "The world has not changed it has just moved places"?
  - (a) At present countries are more dependent on Asian economies than on the US economy
  - (b) Economies have become interlinked on account of globalisation
  - (c) Asian governments are implementing the same economic reforms as developed countries
  - (d) All economies are susceptible to recession because of the state of the US economy
  - (e) None of the above
- **53.** Which of the following can be said about the Chinese government's efforts to revive the economy?
  - (a) These were largely unsuccessful as only the housing market improved
  - (b) The governments only concern was to boost investor confidence in stocks
  - (c) These efforts were ineffectual as the economy recovered owing to the US market stabilising
  - (d) These were appropriate and accomplished the goal of economic revival
  - (e) They blindly imitated the economic reforms adopted by the US
- **54.** Why do experts predict that Asian policymakers will not withdraw fiscal stimulus?
  - A. The US economy is not likely to recover for a long time.
  - B. Stock markets are yet to regain their former levels.
  - C. Fear of revolt by greedy citizens.
  - (a) None of these
- (b) Only(C)
- (c) (A) and (C)
- (d) Only(B)
- (e) (B) and (C)
- **55.** What do the statistics about loans given by Chinese banks in 2009 indicate?
  - (a) There was hardly any demand for loans in 2008
  - (b) The Chinese government has borrowed funds from the US
  - (c) China will take longer than the US to recover from the economic crisis
  - (d) The GDP of China was below expectations
  - (e) None of the above
- **56.** Why has investor confidence in the Chinese stock market been restored?
  - A. Existing property prices which are stable and affordable.
  - B. The government has decided to tighten credit.
  - C. Healthy growth of the economy indicated by GDP figures.
  - (a) Only (C)
- (b) (A) and (B)
- (c) All (A), (B) and (C)
- (d) Only(B)
- (e) None of these

- 57. What is the author's main objective in writing the passage?
  - (a) Illustrating that Asian economies are financially more sound than those of developed countries
  - (b) Disputing financial theories about how recessions can be predicted and avoided
  - (c) Warning Asian countries about the dangers of favouring fast growth and profits over sound economicprinciples
  - (d) Extolling China's incredible growth and urging other countries to emulate it
  - (e) Advising governments about the changes in policy to strengthen economic fundamentals
- **58.** Why does the author doubt the current resurgence of Asian economics?
  - (a) Their economies are too heavily reliant on the American economy which is yet to recover
  - (b) Central banks have slashed interest rates too abruptly which is likely to cause stock markets to crash
  - (c) With their prevailing economic conditions they are at risk for a financial crisis
  - (d) Their GDP has not grown significantly during the last financial year
  - (e) None of the above

**DIRECTIONS (Qs. 59-65):** Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you to locate them while answering some of the questions.

Delays of several months in National Rural Employment Guarantee Scheme (NREGS) wage payments and work sites where labourers have lost all hope of being paid at all have become the norm in many states. How are workers who exist on the margins of subsistence supposed to feed their families? Under the scheme, workers must be paid within 1 5 days, failing which they are entitled, to compensation under the Payment of Wages Act - upto 3000 per aggrieved worker. In reality, compensation is received in only a few isolated instances. It is often argued by officials that the main reason for the delay is the inability of banks and post offices to handle mass payments of NREGS wages. Though there is a grain of truth in this, as a diagnosis it is misleading. The 'jam' in the banking system has been the result of the hasty switch to bank payments imposed by the Central Government against the recommendation of the Central Employment Guarantee Council which advocated a gradual transition starting with villages relatively close to the nearest bank. However, delays are not confined solely to the banking system. Operational hurdles include implementing agencies taking more than fifteen days to issue payment orders, viewing of work measurement as a cumbersome process resulting in procrastination by the engineering staff and non maintenance of muster rolls and job card etc. But behind these delays lies a deeper and deliberate 'backlash' against the NREGS. With bank payments making it much harder to embezzle NREGS funds, the programme is seen as a headache by many government functionaries the workload has remained without the "inducements". Slowing down wage payments is a convenient way of sabotaging the scheme because workers will desert NREGS worksites.

The common sense solution advocated by the government is to adopt the business correspondent model. Where in bank agents will go to villages to make cash payments and duly record them on handheld, electronic devices. This solution is based on the wrong diagnosis that distance separating villages from banks is the main issue. In order to accelerate payments, clear timelines for every step of the payment process should be incorporated into the system as Programme Officers often have no data on delays and cannot exert due pressure to remedy the situation. Workers are both clueless and powerless with no provision for them to air their grievances and seek redress. In drought affected areas the system of piece rate work can be dispensed with where work measurement is not completed within a week and wages may be paid on the basis of attendance. Buffer funds can be provided to gram panchayats and post offices to avoid bottlenecks in the flow of funds. Partial advances could also be considered provided wage payments are meticulously tracked. But failure to recognise problems and unwillingness to remedy them will remain major threats to the NREGS.

- **59.** What impact have late wage payments had on NREGS workers?
  - (a) They cannot obtain employment till their dues are cleared
  - (b) They have benefited from the compensation awarded to them
  - (c) They have been unable to provide for their families
  - (d) They have been ostracised by their families who depend on them for sustenance
  - (e) None of the above
- **60.** Which of the following factors has not been responsible for untimely payment of NREGS wages?
  - (a) Communication delays between agencies implementing the scheme
  - (b) Improper record keeping
  - (c) Behind schedule release of payments by banks
  - (d) Drought conditions prevalent in the country
  - (e) Delays in work measurement
- **61.** What has the outcome of disbursing NREGS wages through banks been?
  - (a) Theft of funds by administration officials responsible for the scheme has reduced
  - (b) Increased work load for local government officials
  - (c) Protests by workers who have to travel long distances to the nearest bank to claim their wages
  - (d) Time consuming formalities have to be completed by workers
  - (e) None of the above
- **62.** According to the passage, which of the following has/have been the consequence (s) of delayed wage payments?
  - Compensation to victimised workers has amounted to crores.
  - B. Banks will no longer be entrusted with remitting wages.
  - C. Regulations to ensure punctual wage payments have come into force.
  - (a) None of these
- (b) Only (A)
- (c) (A) and (C)
- (d) (A) and (B)
- (e) (B) and (C)

- **63.** To which of the following has the author attributed the delay in wage payments?
  - (a) Embezzlement of funds by corrupt bank staff
  - (b) Lack of monitoring by the Central Employment Guarantee Council
  - (c) An attempt to derail the NREGS by vested interests
  - (d) Overworked bank staff deliberately delay payments to protest against extra work
  - (e) Engineers efforts to wreck the NREGS because of low wages
- **64.** Which of the following is NOT true in the context of the passage?
  - A. Workers are reluctant to open bank accounts as branches are not conveniently located.
  - B. Local officials often delay wage payments in drought prone areas to benefit workers.
  - C. The Government has not implemented ever)' recommendation of the Central Employment Guarantee Council.
  - (a) Only(B)
- (b) (A) and (B)
- (c) (B) and (C)
- (d) (A) and (C)
- (e) All of these
- **65.** Which of the following can be considered a deficiency in the NREGS?
  - (a) Lack of co-ordination among Programme Officers
  - (b) Local officials are unaware of correct operational procedures
  - (c) Workers have no means of obtaining redressal for untimely wage payments
  - (d) Disbursing wages through banks instead of readily accessible post offices
  - (e) The Central Employment Guarantee Council is reluctant to award compensation to workers

**DIRECTIONS (Qs. 66-70):** Rearrange the following sentences (A), (B), (C), (D) (E) and (F) into a meaningful paragraph and then answer the questions given below it.

- (A) Moreover salaries in public sector enterprises are not as competitive as those offered by private or foreign corporates, connection
- (B) This trend should be a wake up call for stakeholders to examine why employees are seeking better opportunities with private companies in India and abroad.
- (C) Public Sector Enterprises (PSEs) have been experiencing severe challenges in attracting motivating and retaining their key staff.
- (D) Having identified these as the reasons employees leave PSEs it is important empower stakeholders to find ways to remedy the situation.
- (E) One reason is that young employees lured away to private firms are more willing to undertake professional risks.
- (F) Employees in specialist roles especially have become increasingly difficult to retain.
- **66.** Which of the following should be the FIRST sentence after rearrangement?
  - (a) A

(b) B

(c) C (e) E (d) D

- **67.** Which of the following should be the SECOND sentence after rearrangement?
  - (a) A (c) C

(b) B

(c) C

(d) D

- (e) F
- **68.** Which of the following should be the THIRD sentence after rearrangement?
  - (a) A

(b) B

(c) C

(d) D

- (e) E
- **69.** Which of the following should be FIFTH sentence after rearrangement?
  - (a) A

(b) B

(c) C

(d) D

- (e) E
- **70.** Which of the following should be the LAST (SIXTH) sentence after rearrangement?
  - (a) A

(b) B

(c) C

(d) D

(e) E

**DIRECTIONS (Qs. 71-80):** In the following passage, there are blanks each of which has been numbered. These numbers are printed below the passage and against each five words have been suggested, one of which fills the blanks appropriately. Find out the appropriate word in each case.

Traditional bank architecture is based on bank branches. These branches ensure the physical (71) of a customer's savings. A customer may go there to deposit and withdraw money, (72) loans and (73) in other financial transactions. In the past two decades banking architecture has changed the Automated Teller Machine (ATM) has been a big (74) and credit and debit cards have created new financial spaces. (75) the bank branch has remained the bedrock of the banking system after all a person needs a bank account in a branch before he can operate a debit or ATM card. This may be about to change as technocrats now (76) cell phones as the new architecture of virtual banks. This has the potential to make branches (77). Cell phone banking looks especially relevant for India, since it can penetrate the countryside cheaply and (78). The world over cell phones are spreading at a (79) rate and in India alone new cell phone connection are growing at the rate of six million a month a rate of customer (80) that no bank can dream of.

- **71.** (a) Knowledge
- (b) security
- (c) presence
- (d) confidentiality
- (e) guarantee
- 72. (a) negotiate
- (b) advance
- (c) credit
- (d) disburse

enable

- (e) sanction(a) pursue
- (b) interact
- (c) operate(e) engage

73.

- 74. (a) drawback
- (b) hurdle(d) luxury
- (c) consequence(e) innovation
- 75. (a) Despite
- (b) Although
- (c) Even
- (d) Yet
- (e) Until

<b>76.</b>	(a)	View	(b)	realize
	(c)	Display	(d)	engineer
	(e)	assess		
77.	(a)	essential	(b)	obsolete
	(c)	extant	(d)	retreat
	(e)	expired		
<b>78.</b>	(a)	moderately	(b)	occasionally
	(c)	compulsorily	(d)	indiscriminately
	(e)	effectively		
79.	(a)	phenomenal	(b)	gradual
	(c)	proportionate	(d)	competitive
	(e)	projected		
<b>80.</b>	(a)	discount	(b)	base
	(c)	expansion	(d)	satisfaction
	(e)	relationship		

**DIRECTIONS (Qs. 81-85):** Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

- **81.** In an effort to provide ...... for higher education to all, most of the universities have been providing education without adequate infrastructure, thus churning out ..... graduates every year.
  - (a) chances, fresh
  - (b) platform, capable
  - (c) opportunities, unemployable
  - (d) prospects, eligible
  - (e) policy, incompetent
- The move to allow dumping of mercury ...... An outcry from residents of the area who ......that high levels of mercury will affect their health and destroy ecologically sensitive forest area.
  - (a) resulted, insist
- (b) provoked, fear
- (c) incited, determined
- (d) activated, accept
- (e) angered, believe
- Even as the .....elsewhere in the world are struggling to come out of recession, Indian consumers are splurging on consumer goods and to .....this growth, companies are investing heavily in various sectors.
  - (a) economies, meet
- (b) countries, inhibit
- (c) governments, measure (d) nations, inflict
- (e) companies, counter
- Drawing attention to the pitfalls of..... solely on Uranium as a fuel for nuclear reactors, Indian scientists warned that Uranium will not last for long and thus research on Thorium as its must be revived.
  - (a) using, substitute
  - (b) believing, replacement
  - (c) depending, reserve
  - (d) reckoning, option
  - (e) relying, alternative
- has been taken against some wholesale drug dealers for dealing in surgical items without a valid license and maintaining a stock of ......drugs.
  - (a) Note, overwhelming (b) Step, impressive
- - (c) Execution, outdated (e) Lawsuit, invalid
- (d) Action, expired

- **DIRECTIONS (Qs. 86-90):** Which of the phrases (a), (b), (c) and (d) given below each statement should be placed in the blank space provided so as to make a meaningful and grammatically correct sentence? If none of the sentences is appropriate, mark (e) i.e., 'None of the above' as the answer.
- **86.** Overlooking the fact that water scarcity intensifies during summer, .....
  - (a) the government issued guidelines to all builders to limit their consumption to acceptable limits
  - (b) provision for rainwater harvesting has been made to aid irrigation in drought prone area
  - (c) the water table did not improve even after receiving normal monsoon in the current year
  - (d) many residential areas continue to use swimming pools. wasting large quantities water
- (e) None of the above **87.** Refuting the rationale behind frequent agitations for

formation of separate states, a recent report ......

- (a) proved that such agitations result in loss of governmental property
- indicated that the formation of small states does not necessarily improve the economy
- suggested that only large scale agitations have been effective in bringing out desired change in the past
- (d) recommended dividing large states into smaller ones to improve governance
- (e) None of the above 88. Achieving equality for women is not only a laudable goal,
  - (a) political reforms are also neglected preventing women from entering legislatures and positions of power
  - the problem is also deep rooted in the society and supported by it
  - their empowerment is purposefully hampered by people with vested interests in all sections of the society
  - (d) it is also equally difficult to achieve and maintain for a long term
- (e) None of the above 89. he has lost most of his life's earning in the stock market but
  - (a) he still seems to be leading his life luxuriously and extravagantly
  - (b) he could not save enough to repay his enormous debts
  - (c) stock market is not a safe option to invest money unless done with caution (d) experts have been suggesting to avoid investments in stock market because of its unpredictable nature
  - (e) None of the above
- 90. .....or else they would not keep electing him year after year.
  - (a) The party leader gave a strong message to the mayor for improving his political style
  - (b) Owing to numerous scandals against the mayor, he was told to resign from the post immediately
  - The mayor threatened the residents against filing a complaint against him
  - (d) The residents must really be impressed with the political style of their mayor
  - (e) None of the above

# **QUANTITATIVE APTITUDE**

**DIRECTIONS (Qs. 91-95):** In each of the following questions, a question is followed by information given in three Statements I, II and III. You have to study the question along with the statements and decide the information given in which of the statement(s) is necessary to answer the question.

- **91.** In how many days 10 women can finish the work?
  - I. 10 men finish the work in 6 days.
  - II. 10 women and 10 men finish the work in  $3\frac{3}{7}$  days.
  - III. If 10 men work 3 days and after that 10 women are deployed to work for men, the rest work is finished in 4 days.
  - (a) I and II
- (b) Any two of three
- (c) I and III
- (d) II and III
- (e) None of these
- **92.** What is the present age of Sabir?
  - I. The present age of Sabir is half of his father's age.
  - II. After five years the ratio of ages of Sabir and his father is 6:11.
  - III. Sabir is younger to his brother by five years.
  - (a) I and II
- (b) I and III
- (c) II and III
- (d) All of these
- (e) Cannot be determined
- **93.** What is two digit number?
  - I. The difference between the number and the number formed by interchanging the digit is 27.
  - II. The difference between two digits is 3.
  - III. The digit at unit's place is less than that at ten place by 3.
  - (a) I and II
- (b) I and either II or III
- (c) I and III
- (d) All of these
- (e) None of these
- **94.** What is the rate of interest Percent per annum?
  - I. An amount doubles itself in 5 yr on simple interest;
  - II. Difference between the compound interest and the simple interest earned on a certain amount in two years is ₹400.
  - III. Simple interest earned per annum is ₹2000.
  - (a) Only I
- (b) II and III
- (c) Any two of three
- (d) I or II and III
- (e) Only I or II and III
- **95.** What is the cost of flooring the rectangular hall?
  - I. Length and the breadth of the hall are in the ratio of 3:2
  - II. Length of the hall is 48 m and cost of flooring is ₹850 per sq m.
  - III. Perimeter of the hall is 160 m and cost of flooring is ₹850 per sq m.
  - (a) I and II
- (b) I and III
- (c) Only III
- (d) I and either II or III
- (e) Any two of the three
- **96.** If the numerator of a fraction is increased by 20% and the denominator is increased by 25%, the fraction obtained is
  - $\frac{3}{5}$ . What was the original fraction?

- (a)  $\frac{5}{7}$
- (b)  $\frac{4}{7}$

(c)  $\frac{3}{8}$ 

- (d) Cannot be determined
- (e) None of these
- **97.** If the positions of the digits of a two-digit number are interchanged, the number obtained is smaller than the original number by 27. If the digits of the number are in the ratio of 1:2, what is the original number?
  - (a) 36

(b) 63

(c) 48

- (d) Cannot be determined
- (e) None of these
- 98. One of the angles of a quadrilateral is thrice the smaller angle of a parallelogram. The respective ratio between the adjacent angles of the parallelogram is 4:5. Remaining three angles of the quadrilateral are in ratio 4:11:9 respectively. What is the sum of the largest and the smallest angles of the quadrilateral?
  - (a) 255°
- (b) 260°
- (c) 265°
- (d) 270°
- (e) None of these
- 99. An aeroplane flies with an average speed of 756 km/h. A helicopter takes 48 h to cover twice the distance covered by aeroplane in 9 h. How much distance will the helicopter cover in 18 h? (Assuming that flights are non-stop and moving with uniform speed.)
  - (a) 5010km
- (b) 4875 km
- (c) 5760 km
- (d) 5103 km
- (e) None of these

**DIRECTIONS (Qs. 100-104):** *Study the following table carefully and answer the question given below.* 

### Number of People taking Fresh Loans from Different Banks over the Year and the Percentage of Defaulters Amongst them each Year

Year	Bank						
r ear	P	Q	R	S	T		
2004	27361	26345	25467	28246	30164		
2005	32081	27456	32461	29435	35128		
2006	25361	28637	32652	29565	32443		
2007	23654	29045	32561	28314	36152		
2008	36125	30467	25495	23764	35463		
2009	35465	31963	27649	24356	33214		
2010	34135	31974	28283	26553	31264		

Approx	Approximate Percentage of Defaulters Among them							
Vaan		each	Yegunk					
Year	P	Q	R	S	T			
2004	12	9	15	13	19			
2005	24	8	17	20	23			
2006	22	13	16	21	25			
2007	18	11	18	22	19			
2008	12	10	13	23	18			
2009	11	20	11	22	21			
2010	9	21	1.2	21	23			

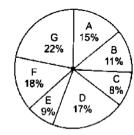
- **100.** Approximately how many people taking a loan from Bank S in the year 2006 were defaulters?
  - (a) 6490
- (b) 6210
- (c) 5020
- (d) 6550
- (e) 5580
- 101. Approximately what was the difference between the number of defaulters of Bank Q in the year 2004 and 2005?
  - (a) 175
- (b) 125
- (c) 190
- (d) 205
- (e) 140
- 102. In which of the following years was the number of defaulters of Bank R, the maximum among the given vears?
  - (a) 2005
- (b) 2006
- (c) 2007
- (d) 2010
- (e) None of these
- 103. In which of the following years was the difference in number of people taking loan from Bank P from the previous year the highest?
  - (a) 2008
- (b) 2006
- (c) 2007
- (d) 2005
- (e) None of these
- **104.** Approximately what was the total number of defaulters of Bank T in the years 2007 and 2008 together?
  - (a) 14110
- (b) 13620
- (c) 13250
- (d) 14670
- (e) 15330

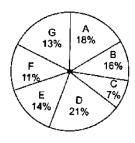
**DIRECTIONS (Qs. 105-109):** In the following number series, a wrong number is given. Find out the wrong number.

- **105.** 29, 37, 21, 43, 13, 53, 5
  - (a) 37
- (b) 53
- (c) 13
- (d) 21
- (e) 43
- **106.** 600, 125, 30, 13, 7.2, 6.44, 6.288
  - (a) 6
- (b) 10
- (c) 15
- (d) 12
- (e) None of these
- **107.** 80, 42, 24, 13.5, 8.75, 6.375, 5.1875
  - (a) 8.75 (b) 13.5
- (c) 24
- (d) 6.375 (e) 42
- **108.** 10, 8, 13, 35, 135, 671, 4007
  - (a) 8
- (b) 671
- (c) 135
- (d) 13 (e) 35
- **109.** 150, 290, 560, 1120, 2140, 4230, 8400
- (a) 2140 (b) 560
- (c) 1120
- (d) 4230

**DIRECTIONS (Qs. 110-114):** *These questions are based on the* following data. The distribution of appeared and qualified aspirants in competitive examination from different States.

Total appeard aspirants = 45000 Total qualified aspirants = 9000





- 110. What is the ratio of the number of appeared aspirants from States C and E together to that of the appeared aspirants from States A and F together?
  - (a) 17:33
- (b) 11:13
- (c) 13:27
- (d) 17:27
- (e) None of these
- 111. In which state the percentage of qualified aspirants to appeared aspirants is the least?
  - (a) C

(b) F

(c) D

(d) E

- (e) G
- 112. What is the difference in the number of qualified aspirants in states D and G?
  - (a) 690
- (b) 670
- (c) 780
- (d) 720
- (e) None of these
- 113. What is the percentage of qualified aspirants with respect to appeared aspirants from states B and C taken together? (Rounded off to two decimal places.)
  - (a) 23.11
- (b) 24.21
- (c) 21.24
- (d) 23
- (e) None of these
- 114. What is the ratio between number of candidates qualified from States B and D together and the number of candidates appeared from States 'C' respectively?
  - (a) 8:37
- (b) 11:12
- (c) 37:40
- (d) 7:37
- (e) None of the above

**DIRECTIONS (Qs. 115-119):** In the following questions, two equations numbered I and II are given. You have to solve both the equations and give answers.

- (a) if x > y
- (b) if  $x \ge y$
- (c) if x < y
- (d) if  $x \leq y$
- if x = y or the relationship cannot be established
- 115. I  $12x^2 + 11x + 12 = 10x^2 + 22x$ 
  - $13y^2 18y + 3 = 9y^2 10y$
- $\frac{18}{x^2} + \frac{6}{x} \frac{12}{x^2} = \frac{8}{x^2}$ **116.** I.
  - II.  $y^3 + 9.68 + 5.64 = 16.95$
- $\sqrt{1225x} + \sqrt{4900} = 0$ 117. I. II.  $(81)^{1/4}$  y +  $(343)^{1/3}$  = 0
- **118.** I. I.  $\frac{(2)^5 + (11)^3}{6} = x^3$ 
  - II.  $4y^3 = -(589 \div 4) + 5y^3$

**119.** I. 
$$(x^{7/5} \div 9) = 169 \div x^{3/5}$$

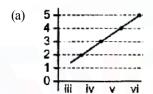
II. 
$$y^{1/4} \times y^{1/4} \times 7 = 273 \div y^{1/2}$$

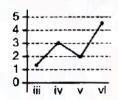
**DIRECTIONS (Qs. 120-124):** *Study the following table to answer these questions.* 

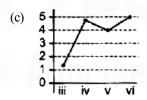
# Plan of Public Sector Under Various Plans Sector-wise Expenditure out of that total expenditure (in million)

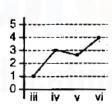
Expenditure out of that total expenditure (in minon)								
Plan	I	II	Ш	IV	V	VI		
Public sector plan expenditure	19600	46720	85770	157240	394260	97500		
Social service	4180	7440	12960	24620	63720	14035		
Education	1530	2730	5890	7860	13360	25240		
Health	980	2140	2260	3370	7610	18210		
Family Planning	-	20	250	2780	4920	10100		
Housing and urban services	330	800	1280	2470	11500	24880		
Water supply and sanitation		-	1060	4740	10920	39220		
Social welfare and related area	1340	1750	2220	3400	15410	22700		

**120.** In various plans in the ratio of expenditure on public sector, which of the following graphs explain best the expenditure on water supply and sanitation?









- (e) None of these
- **121.** The ratio of public sector expenditure to the expenditure on social services was highest in which plan?
  - (a) I

(b) VI

(c) V

(d) II

(d)

- (e) None of these
- **122.** In the successive plans in the ratio of public sector expenditure there was a continuous decrease in which sector?
  - (a) In no sector
- (b) Health
- (c) Education
- (d) Social services
- (e) Social welfare and related areas
- **123.** For plan VI out of public sector expenditure, what per cent of expenditure is on Housing and Urban services?
  - (a) 0.35
- (b) 25
- (c) 25.5
- (d) 2.5
- (e) 20.5

- **124.** For all the given plans, what was the difference in expenditure on education and health?
  - (a) ₹220400000
- (b) ₹224000000
- (c) ₹22040000000
- (d) ₹220400000000
- (e) None of these
- **125.** The respective ratio between the present ages of son, mother, father and grandfather is 2:7:8:12. The average age of son and mother is 27 yr. What will be mother's age after 7 yr?
  - (a) 40 yr
- (b) 41 yr
- (c) 48 yr
- (d) 49 yr
- (e) None of these
- 126. In an examination, Raman scored 25 marks less than Rohit. Rohit scored 45 more marks than Sonia. Rohan scored 75 marks which is 10 more than Sonia. Ravi's score is 50 less than, maximum marks of the test. What approximate percentage of marks did Ravi score in the examination, if he gets 34 marks more than Raman?
  - (a) 90

(b) 70

(c) 80

(d) 60

- (e) 85
- 127. 8 men and 4 women together can complete a piece of work in 6 days. The work done by a man in one day is double the work done by a woman in one day. If 8 men and 4 women started working and after 2 days 4 men left and 4 new women joined, in how many more days will the work be completed?
  - (a) 5 days
- (b) 8 days
- (c) 6 days
- (d) 4 days
- (e) 9 days
- 128. Mr Giridhar spends 50% of his monthly income on household items and out of the remaining he spends 50% on transport, 25% on entertainment, 10% on sports and the remaining amount of ₹ 900 is saved. What is Mr Giridhar's monthly income?
  - (a) ₹6000
- (b) ₹12000
- (c) ₹9000
- (d) Cannot be determined
- (e) None of these
- 129. The cost of fencing a circular plot at the rate of ₹15 per m is ₹3300. What will be the cost of flooring the plot at the rate of ₹100 per sq m?
  - (a) ₹385000
- (b) ₹220000
- (c) ₹350000
- (d) Cannot be determined
- (e) None of these
- 130. The simple interest accrued on a sum of certain principal in 8 yr at the rate of 13% per year is ₹ 6500. What would be the compound interest accrued on that principal at the rate of 8% per year in 2 yr?
  - (a) ₹1040
- (b) ₹1020
- (c) ₹1060
- (d) ₹1200
- (e) None of these

**DIRECTIONS (Qs. 131-135):** *Study the following information carefully to answer the questions that follow.* 

There are two trains A and B. Both trains have four different types of coaches viz. General coaches, sleeper coaches, first class coaches and AC coaches. In train A, there are total 700 passengers.

Train B has 30% more passengers than train A. 20% of the passengers of train A are in general coaches. One-fourth of the total number of passengers of train A are in AC coaches. 23% of the passengers of train A are in sleeper class coaches. Remaining passengers of train A are in first class coaches. Total number of passengers in AC coaches in both the trains together is 480. 30% of the number of passengers of train B is in sleeper class coaches, 10% of the total passengers of train B are in first class coaches. Remaining passengers of train B are in general class coaches.

- **131.** What is the ratio of the number of passengers in first class coaches of train A to the number of passengers in sleeper class coaches of train B?
  - (a) 13:7
- (b) 7:13
- (c) 32:39
- (d) Data inadequate
- (e) None of these
- **132.** What is the total number of passengers in the general coaches of train A and the AC coaches of train B together?
  - (a) 449
- (b) 459
- (c) 435
- (d) 445
- (e) None of these
- 133. What is the difference between the number of passengers in the AC coaches of train A and total number of passengers in sleeper class coaches and first class coaches together of train B?
  - (a) 199
- (b) 178
- (c) 187
- (d) 179
- (e) None of these
- **134.** Total number of passengers in general class coaches in both the trains together is approximately. What percentage of total number of passengers in train B?
  - (a) 35

(b) 42

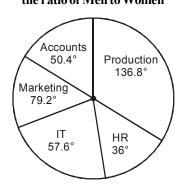
(c) 45

(d) 38

- (e) 31
- 135. If cost of per ticket of first class coach ticket is ₹ 450, what total amount will be generated from first class coaches of train A?
  - (a) ₹100080
- (b) ₹108000
- (c) ₹100800
- (d) ₹10800
- (e) None of these

**DIRECTIONS (Qs. 136-140) :** Study the following pie chart carefully to answer the questions.

# Degree Wise Break-up of Employees Working in Various Departments of an Organization and the ratio of Men to Women



## Total number of employees = 3250 Respective Ratio of Men to Women in each Department

Department	Men	Women
Production	4	1
HR	12	13
IT	7	3
Marketing	3	2
Accounts	6	7

- **136.** What is the number of men working in the Marketing department?
  - (a) 462
- (b) 454
- (c) 418
- (d) 424
- (e) None of these
- **137.** What is the respective ratio of the number of women working in the HR department to the number of men working in the IT department?
  - (a) 11:12
- (b) 17:29
- (c) 13:28
- (d) 12:35
- (e) None of these
- **138.** The number of men working in the production department of the organisation forms what per cent of the total number of employees working in that department?
  - (a) 88%
- (b) 90%
- (c) 75%
- (d) 65%
- (e) None of these
- **139.** The number of women working in the IT department of the organization forms what per cent of the total number of employees in the organization from all departments together?
  - (a) 3.2%
- (b) 4.8%
- (c) 6.3%
- (d) 5.6%
- (e) None of these
- **140.** What is the total number of men working in the organization?
  - (a) 2198
- (b) 2147
- (c) 2073
- (d) 2236
- (e) None of these

# GENERAL AWARENESS

# With special reference to Banking Industry

- **141.** Which of the following is a receipt listed in India and traded in rupees declaring ownership of shares of a foreign company?
  - (a) Indian Depository Receipt (IDR)
  - (b) European Depository Receipt (EDR)
  - (c) Global Depository Receipt (GDR)
  - (d) American Depository Receipt (ADR)
  - (e) Luxemburg Depository Receipt (LDR)
- **142.** A bank without any branch network that offers its services remotely through online banking, telephone/mobile banking and interbank ATM network alliances is known as
  - (a) Universal Banking
- (b) Indirect Bank
- (c) Door Step Bank
- (d) A Direct Bank
- (e) Unit Banking

- **143.** Which of the following Indian Universities is Asia's largest residential university?
  - (a) Allahabad University
  - (b) Utkal University
  - (c) Banaras Hindu University
  - (d) Anna University
  - (e) Jawaharlal Nehru University
- **144.** In October, 2013, which country has confirmed plans to create a secure mail service to protect its citizens and businesses against foreign espionage?
  - (a) Mexico
- (b) Brazil
- (c) Sweden
- (d) Germany
- (e) None of these
- **145.** The campaign name 'Heal India' aims to create awareness about which of the following diseases?
  - (a) Mental illness
- (b) AIDS
- (c) Leprosy
- (d) Alzheimer
- (e) None of these
- **146.** The target set by the UIDAI for issuance of Aadhaar cards upto 2014 is
  - (a) 50 crore cards
- (b) 55 crore cards
- (c) 45 crore cards
- (d) 40 crore cards
- (e) 60 crore cards
- **147.** Which of the following nations has signed a com-prehensive free trade agreement with European Union?
  - (a) Japan
- (b) China
- (c) Russia
- (d) Canada
- (e) None of these
- **148.** According to the provisions of the income Tax Act, 1961 a resident individual is categorised as a 'very senior citizen' when he is
  - (a) 80 yr of age or older
- (b) 75 yr of age or older
- (c) 90 yr of age or older
- (d) 85 yr of age or older
- (e) 65 yr of age or older
- **149.** Who among the following has recently been conferred with the first Yash Chopra Memorial Award?
  - (a) Other than those given as options
  - (b) Madhuri Dixit Nene
  - (c) Ramesh Sippy
  - (d) Lata Mangeshkar
  - (e) AR Rahman
- **150.** Which of the following is an investment advisory discipline?
  - (a) Corporate Industrial Finance
  - (b) Offshare Banking
  - (c) Wholesale Banking
  - (d) Wealth Management
  - (e) Trade Finance
- **151.** The Aadhar-enabled Payment System (AEPS) is a bank-led model that facilitates banking facilities through banking correspondents across banks. However, Aadhaar- enabled basic types of banking transactions do 'not' include
  - (a) Aadhaar to Aadhaar funds transfer
  - (b) Small overdraft facility
  - (c) Cash withdrawal
  - (d) Balance enquiry
  - (e) Cash deposit
- **152.** A type of fraud wherein criminals use an innocent person's details to open or use an account to carry out financial transactions is known as

- (a) identity theft
- (b) hacking
- (c) money laundering
- (d) espionage
- (e) phishing
- **153.** Deepak Lathore is related to which of the following sports?
  - (a) Hockey
- (b) Cricket
- (c) Badminton
- (d) Football
- (e) Weightlifting
- **154.** Who among the following is the author of the book "The Lowland"?
  - (a) Jhumpa Lahiri
- (b) Amitav Ghosh
- (c) Salman Rushdie
- (d) Hamid Ansari
- (e) Chetan Bhagat
- **155.** Which of the following Indian actresses has recently (October, 2013 been honoured at the British House of Commons for her contribution to the global entertainment industry?
  - (a) Shabana Azmi
- (b) Kareena Kapoor
- (c) Nandita Das
- (d) Aishwarya Rai Bachchan
- (e) Vidya Balan
- **156.** Who among the following is the current Chief Election Commissioner (CEC) of India?
  - (a) KG Balakrishnan
  - (b) Ranjit Sinha
  - (c) Montek Singh Ahluwalia
  - (d) VS Sampath
  - (e) SY Quraishi
- **157.** The part of a company's earnings or profits which are paid out to shareholders is known as
  - (a) capital gains
- (b) taxes
- (c) interest on borrowings (d) dividends
- (e) penal interest
- **158.** NABARD is responsible for regulating and supervising the functions of
  - (a) Investment and Industrial Finance Banks
  - (b) Cooperative Banks and Regional Rural Banks
  - (c) Corporate Finance and Overseas Banking Units
  - (d) Private Sector and Multinational Banks
  - (e) Reserve Bank of India
- **159.** The government of India has announced a 'funding for lending' scheme. Who are the beneficiaries for this scheme?
  - (a) Commercial Banks
  - (b) Regional Rural Banks
  - (c) Micro-finance Institutions
  - (d) Finance Departments of the State Governments
  - (e) None of the above
- **160.** The arrangement under which banks sell insurance products acting as the agents of the respective companies is called the
  - (a) Insurance joint venture
  - (b) Bancassurance Model
  - (c) Hybrid Insurance Model
  - (d) Insurance Broking
  - (e) Integrated Model
- **161.** The concept of Micro Credit' essentially concentrates on
  - (a) consumption smoothening as and when needed
  - (b) providing safe place to hold savings
  - (c) accepting deposits
  - (d) provision of credit to the poor
  - (e) facility to transfer money

- **162.** With effect from July 1, 2012, for calculation of lending rates, the Reserve Bank of India has advised banks to switch over to the
  - (a) MSF Rate System
  - (b) Reverse Repo Rate System
  - (c) Bank Rate System
  - (d) Repo Rate System
  - (e) Base Rate System
- **163.** An Equity share is also commonly referred to as
  - (a) ordinary share
- (b) debenture
- (c) convertible share
- (d) security receipt
- (e) preferred stock?
- **164.** Which among the following Companies in India has a tie-up with the Japanese Financial Nomura for insurance market?
  - (a) ICICI Bank
  - (b) UCO Bank
  - (c) Kotak Finance
  - (d) Life Insurance Corporation of India
  - (e) None of the above
- 165. The seed capital of Bhartiya Mahila Bank is
  - (a) ₹2000 crore
- (b) ₹ 1000 crore
- (c) ₹4000 crore
- (d) ₹3000 crore
- (e) None of these
- **166.** The World Health Organization (WTHO) is a specialised agency of the United Nations (UN) that is concerned with international Public Health. It is headquartered at
  - (a) Sweden
- (b) Switzerland
- (c) United Kingdom
- (d) France
- (e) Germany
- **167.** The process by which a life insurance policyholder can transfer all rights, title and interest- under a policy contract to a third person is known as
  - (a) Assignment of the policy
  - (b) Hypothecation of the policy
  - (c) Reinvestment of the policy
  - (d) Negotiation of the policy
  - (e) Nomination of the policy
- **168.** Which of the following communities is 'not' notified as a 'minority community' by the ministry of Welfare, Government of India?
  - (a) Sikhs
- (b) Zoroastrians
- (c) Buddhists
- (d) Jains
- (e) Christians
- 169. In October, 2013, which of the following countries has decided to scrap its two currency system?
  - (a) Mongolia
- (b) Sweden
- (c) Cuba
- (d) Jamaica
- (e) None of these
- **170.** Cheraw, the Bamboo Dance, is of which Indian states?
  - (a) Mizoram
- (b) Sikkim
- (c) Arunachal Pradesh
- (d) Manipur
- (e) Asom
- 171. 8<sup>th</sup> National Conference of Krishi Vigyan Kendra-2013 was held at
  - (a) Chennai
- (b) Mumbai
- (c) Lucknow
- (d) Kolkata
- (e) Bangalore
- **172.** Which of the following institutions is regarded as the 'Lender of the Last Resort' by Banks in India?
  - (a) State Bank of India (SBI)
  - (b) The State Treasury

- (c) Reserve Bank of India (RBI)
- (d) World Bank
- (e) Department of Financial Services (DFS)
- 173. A bank's 'fixed deposit' is also referred to as a
  - (a) term deposit
- (b) savings bank deposit
- (c) current deposit
- (d) demand deposit
- (e) home savings deposit
- 174. To improve access of the poor to banking, RBI has advised banks to open branches with minimum infrastructure supporting up to 8 to 10 Business Correspondents (BC) at a reasonable distance of 3-4 km. Such branches are known as
  - (a) Nodal branches
- (b) Micro branches
- (c) Mini branches
- (d) Ultra small branches
- (e) Satellite branches
- 175. Which of the following services relate to execution of transactions directly with consumers, rather than corporations or other banks?
  - (a) Wholesale Banking Services
  - (b) Industrial Banking Services
  - (c) Investment Banking Services
  - (d) Corporate Banking Services
  - (e) Retail Banking Services
- 176. World Food Day is celebrated every year around the world on
  - (a) July 4
  - (b) October 16
  - (c) Other than those given as options
  - (d) August 12
  - (e) May 18
- **177.** As per Census 2011, which of the following Indian states has the lowest population density?
  - (a) Nagaland
- (b) Manipur
- (c) Arunachal Pradesh
- (d) Himachal Pradesh
- (e) Meghalaya
- 178. The minimum age for becoming a member of Rajya Sabha is
  - (a) 28 yr
- (b) 40 yr
- (c) 30 yr
- (d) 35 yr
- (e) 25 yr
- 179. Banks' mandatory lending to farmers for agriculture, micro and small enterprises and other weaker sections where in banks are required to lend up to 40% of the loans is generally described as
  - (a) Para banking
  - (b) Sub-prime lending
  - (c) Retail lending
  - (d) Non-priority sector lending
  - (e) Priority sector lending
- **180.** Which of the following statements regarding the 'Direct Benefits Transfer Scheme (DBT)' of the government of India is 'not' true?
  - (a) The scheme covers LPG subsidies, pension payments and scholarships
  - (b) Indirect transfers of benefits are more prone to leakage than direct transfers
  - (c) Under DBT, money is directly transferred into bank accounts of beneficiaries
  - (d) The scheme was launched on January 1, 2013 to cover 20 districts initially
  - (e) The scheme is likely to increase the subsidy bill of the government?

# **COMPUTER KNOWLEDGE**

- 181. Macros stored in the global macro sheet can be used
  - (a) in the current document only
  - (b) in any document
  - (c) can be used only with other macros of the global macro sheet
  - (d) not consistent behaviour
  - (e) None of the above
- **182.** About pasting from the clip board
  - (a) a part of the clip board contents can be pasted
  - (b) whole of the contents of clip board can be pasted
  - (c) sometimes (a) and sometimes (b)
  - (d) (a) and (b)
  - (e) None of the above
- **183.** One of the following statements is not true for BUFFERS command
  - (a) increasing numbers of BUFFERS can speed program execution, but only to a certain extent
  - (b) the more buffers that exist the more sectors can be stored In memory; hence fewer accesses of disk are necessary
  - (c) The BUFFERS command is used to establish the number ol disk buffers set up by MS-DOS during booting
  - (d) All of the above
  - (e) None of the above
- **184.** EPROM can be used for
  - (a) erasing the contents of ROM
  - (b) reconstructing the contents of ROM
  - (c) erasing and reconstructing the contents of ROM
  - (d) duplicating the ROM
  - (e) None of the above
- 185. Attributes can be defined for
  - (a) entity
- (b) switch board
- (c) macro
- (d) pages
- (e) None of the above
- **186.** Where will we find the referential integrity command?
  - (a) Tools
- (b) View
- (b) Format
- (d) Table
- (e) None of these
- 187. Anything that is typed in a worksheet appears
  - (a) in the formula bar only
  - (b) in tho active cell only
  - (c) in both active cell and formula bar
  - (d) in the formula bar first and when we press ENTER it appears in active cell
  - (e) None of the above
- **188.** Which bar is usually located below the Title Bar that provides categorised options?
  - (a) Menu Bar
- (c) Status Bar
- (b) Toolbar
- (d) Scroll Bar
- (e) None of the above
- 189. A pixel is
  - (a) a computer program that draws picture
  - (b) a picture stored in the secondary memory
  - (c) the smallest resolvable part of a picture
  - (d) a virus
  - (e) None of the above
- **190.** How many types of cell references are available in Excel?
  - (a) 3

(b) 4

(c) 8

- (d) 10
- (e) None of these

- 191. VIRUS stands for
  - (a) Very Important Record User Searched
  - (b) Verify Interchanged Result Until Source
  - (c) Virtual Information Resource Under Seize
  - (d) Very Important Resource Under Search
  - (e) None of the above
- **192.** Unlike filters queries can be saved as in a database.
  - (a) objects
- (b) filters
- (c) database
- (d) Any of the above
- (e) None of these
- **193.** Table of contents can be prepared by using
  - (a) macros
  - (b) headings as H1, H2, H3 and more in the document
  - (c) by table of contents in tools menu
  - (d) (b) and (c)
  - (e) None of the above
- **194.** Table in Word is a grid of rows and columns, with each cell can have
  - (a) text or graphics
- (b) only text
- (c) only graphics
- (d) both
- (e) None of these
- **195.** What is a database?
  - (a) It is a collection of data arranged in rows
  - (b) It is a collection of data arranged in columns
  - (c) It is a collection of data arranged in rows and columns
  - (d) All of the above
  - (e) None of the above
- **196.** Which switch should be used in the DIR command to view files in a directories?
  - (a) /P

(b) /W

- (c) /S
- (d) /L
- (e) None of these
- **197.** When a key is pressed on the keyboard, which standard is used for converting the keystroke into the corresponding bits?
  - (a) ANSI
  - (b) ASCII
  - (c) EBCDIC
  - (d) ISO
  - (e) None of the above
- 198. External database is
  - (a) Database created in EXCEL
  - (b) Database created using DBMS package
  - (c) Database created in MS-Word
  - (d) All of the above
  - (e) None of the above
- **199.** Which command we will give if we want to show the database objects with it's decription?
  - (a) Details
  - (b) Show
  - (c) List
  - (d) Any of the above
  - (e) None of the above
- **200.** Word allows user to import graphics from
  - (a) the library which comes bundled with Word
  - (b) any where in the computer
  - (c) various graphics format like gif, bmp, png, etc
  - (d) only gif format
  - (e) None of the above

# HINTS & SOLUTIONS

### Solutions (1-5)

Candidate	I	II	III	IV	V	(A)	(B)
Suneeta	✓	✓	✓	✓	✓		
Rakesh	✓	✓	✓	_	✓		✓
Ramkumar	✓	✓	✓	_	✓		✓
Nishant	_	✓	✓	✓	✓		
Kalyani	×	✓	✓	✓	✓		

- 1. (d) Suneeta Fulfils all conditions so, she is to be selected.
- **2.** (a) Rakesh Rao fulfils condition (B) instead of (IV) so, his case is to be referred to VP.
- **3.** (a) Ramkumar fulfils condition (B) instead of (IV) so, his case is to be referred to VP.
- **4.** (c) Percentage marks of Nishant in graduation is not given so, data is insufficient.
- **5.** (e) Kalyani is telecommunication engineer so, she is not to be selected.
- **6.** (b) A war between the original and the improvised.
- 7. (e) Buying in wholesale and bulk depends upon the choice of the customer's choice and may cause of financial saving.
- **8.** (d) This option says that aggressiveness is a common way for both.
- **9.** (a) Cultivation taught us the moral duties regarding the children and relatives.

### 11-13:

lop eop aop fop - Traders are above laws  $\rightarrow$  (i)

fop cop bop gop - Developers were above profitable  $\rightarrow$  (ii)

aop bop uop qop - Developers stopped following traders →
(iii)

cop job cop uop - Following maps were laws  $\rightarrow$  (iv)

From (i) and (ii), fop - above

From (i) and (iii), aop - traders

From (ii) and (iii), bop - developers

From (ii) and (iv), cop - were

From (iii) and (iv), uop - following

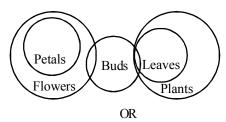
From (i) and (iv), eop - laws

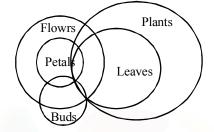
Therefore, remaining codes are

lop - are [from (i)]
gop - profitable
qop - stopped [from (iii)]
jop - maps [from (iv)]

- 11. (b) Developers are following laws = bop lop uop eop = lop bop eop uop
- **12.** (a) qop gop cop eop = Stopped profitable were laws = profitable laws were stopped.
- **13.** (b) aop qop bop = traders stopped developers.

14. (b) According to question,

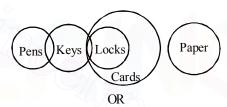


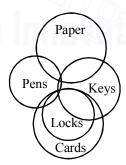


Conclusions I. false

Hence, only either II or III follows.

15. (d) According to question





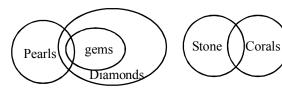
Conclusions I. True

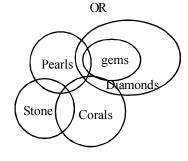
II. True

III. True

Hence, All conclusions follow.

**16.** (e) According to question,

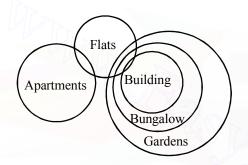




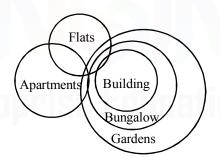
I. False Conclusion II. True or III.False

Hence, only conclusions II and either I or III follow.

### 17. (a) According to question,

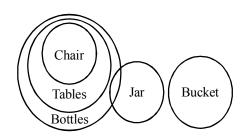


Or

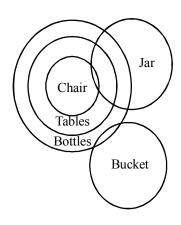


Conclusions I. ✓, II. X, III. X Hence, only conclusion I follows.

### 18. (c) According to question,



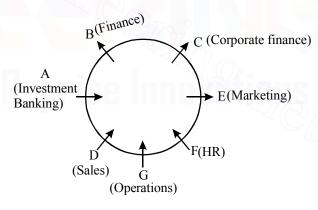
OR



Conclusions, I. ✓, II. ✓, III. ✓ Hence, All I, II and III follow.

Therefore, three points Q, T and R, would form a triangle whose all the angles are less than 90°

### 20-25:



- **20.** (a) B works for Finance department.
- **21.** (d) Second to the left of D.
- **22.** (d) F, who works for HR department.
- **23.** (b) E, who works for Marketing department.
- **24.** (c) C and B are sit between them.
- **25.** (a) Only one i.e. D

### 26-30:

*⇒<	#⇒>	@⇒≥
% ⇒≤	\$ ⇒=	

- **26.** (a)  $V\$Y \Rightarrow V = Y$ 
  - $Y@Z \Rightarrow Y \ge Z$

$$Z\%X \Rightarrow Z \leq X$$

 $X \# T \Rightarrow X > T$ 

From all above statements,

$$V = Y \ge Z \le X > T$$

Conclusions I.  $T \# Z \Rightarrow T > Z$  (False)

II.  $X \# Y \Rightarrow X > Y$  (False)

III.  $Z \star Y \Rightarrow Z < Y$  (False)

None follows.

- **27.** (a)  $R @ J \Rightarrow R \ge J$ 
  - $J\% F \Rightarrow J \leq F$

 $F \star E \Rightarrow F < M$ 

 $E\% M \Rightarrow E < M$ 

From all above statements,  $R \ge J \le F < E \le M$ 

Conclusions I:  $M \# J \Rightarrow M > J$  (True)

II.  $F \% M \Rightarrow F \le M \text{ (False)}$ 

III.  $M \star R \Rightarrow M < R \text{ (False)}$ 

Only (I) follows.

**28.** (b)  $H \# R \Rightarrow H > R$ 

 $R @ L \Rightarrow R \ge L$ 

 $L \star W \Rightarrow L < W$ 

 $W \% F \Rightarrow W \leq F$ 

From all above statements,  $H > R > L < W \le F$ 

Conclusions I.  $H \# L \Rightarrow H > L$ 

(True)

III.  $H F \Rightarrow H = F$ 

 $F \# L \Rightarrow F > L$ 

(True) (False)

**29.** (e)  $M \# J \Rightarrow M > F$ 

 $M \ F \Rightarrow M = K$ 

 $F\%Q \Rightarrow F \leq Q$ 

 $O \star H \Rightarrow O < H$ 

From all above statements,

$$K < M = F \le Q < H$$

Conclusions. I.  $H \# K \Rightarrow H > K(True)$ 

II.  $Q \# K \Rightarrow Q > K$ 

(True)

III.  $Q \otimes M \Rightarrow Q \geq M$ 

(True)

So, all follow.

**30.** (e)  $D \star Q \Rightarrow D < Q$ 

$$Q L \Rightarrow Q = L$$

 $L \# T \Rightarrow L > T$ 

 $T\% H \Rightarrow T \leq H$ 

From all above statemens,

 $L @ H \Rightarrow L \ge H$ 

$$D < O = L > T \le H$$

Conclusions. I. D  $\star$  L  $\Rightarrow$  D < L

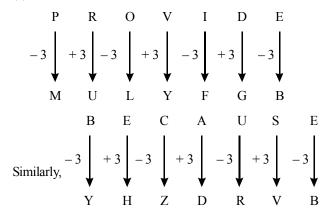
(True) (False)

III.  $H \# L \Rightarrow H > L$ 

(False)

Only (I) and either (II) or (III) follow.

**31.** (c) As,



**32.** (e) From statements (I) and (II)

According to weight, the position of Sahil is 5th. According to weight, the position of Ramesh is 5th. So, the number of children in group = 5 + 15 = 20

So, both statements are required to given the answer.

**33.** (d) From statement I,

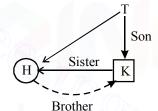
eat healthy food → Ka ma re

From statement II.

food for healthy people → ta ma jo re

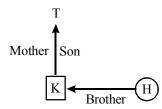
So, from both statements, code of 'healthy' can not be determined exactly but it may be 'ma' or 're'.

**34.** (c) From statement I,



So, it is clear from statement I that K is the only brother of H.

From Statement II.



So, from statement (II), K is the only brother of H. So, either I or II is sufficient.

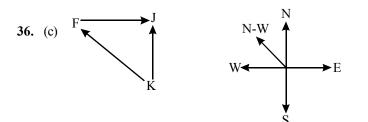
**35.** (a) From statement (I). W > J > (Q, R, T)

So, W reached office first.

From statement (II), (J, T) > W > Q > R

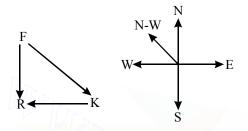
It is not clear from statement (II) that who reached the office first either J or T.

So, for giving the answer. Statement I is sufficient but statement II is not sufficient.



From statement I, village F is in North-West direction of village K.

From statement II,



From statement II, village F is in North-West direction of village K.

So, either I or II is sufficient to answer the question.

- **37.** (b) The exposed articles by the publication must be verified.
- **38.** (c) Thus the increase in crime rate has been contributed by other factors, not leniency in the punishment.
- **39.** (e) None of the conclusion can be inferred from the above statement. So, option (e) is the right choice.
- **40.** (d) Most logically such comparison should reveal mortality rate per thousand doctors indulged in SARS treatment and not indulged in treatment.

Sol. (41 - 44)

	Mridul	Abhishek	Ranjan	Salil	Deepak	Pritam
Place	Chennai	Ahmedabad	Delhi	Bengaluru	Kolkata	Mumbai
Month	November	July	April	September	February	December
Brides	Ipsita	Veena	Hema	Jasmine	Geetika	Brinda

- **41.** (c) Ranjan is Hema's Husband.
- **42.** (c) Deepak's wedding took place in Kolkata.
- **43.** (d) It's in the month of December.
- **44.** (a) Salil's wedding was held in Bengaluru.
- **45.** (d) Input cannot be determined.
- 46. (a) Input: Jockey firm 36 43 growth chart 22 45 Step I: 45 Jockey firm 36 43 growth chart 22 Step II: 45 Jockey 43 firm 36 growth chart 22 Step III: 45 Jockey 43 growth firm 36 chart 22.
- 47. (b) Step II 53 window 42 50 door lock key 36
  Step III 53 window 50 42 door lock key 36
  Step IV 53 window 50 lock 42 door lock key 36
  Step V 53 window 50 lock 42 door lock key 36
  Step VI 53 window 50 lock 42 door lock key 36
  the step VI is the last step of the arrangement.
  Therefore four more steps are required to complete arrangement.

- 48. (c) Step I 85 journey train 36 54 daily 28 mansion Step II 85 train journey 36 54 daily 28 mansion Step III 85 train 54 journey 36 daily 28 mansion Step IV 85 train 54 mansion journey 36 daily 28 Step V 85 train 54 mansion 36 journey daily 28
- 49. (e) Step II 63 sour 18 56 grapes healthy 32 rise
  Step III 63 sour 56 18 grapes healthy 32 rise
  Step IV 63 sour 56 rise 18 grapes healthy 32
  Step V 63 sour 56 rise 32 18 grapes healthy
  Step VI 63 sour 56 rise 32 healthy 18 grapes
  So, the last step is step VI.
- **50.** (b) As solved in Qs. 49. So, 56 is the sixth number from the right in step V.
- 51. (c) 52. (e) 54. (a) 55. (e) 53. (d) 59. (e) 60. (d) 56. (a) 57. (c) 58. (c) 63. (c) 65. (c) 62. (a) 64. (b) **(b)** (c) 67. (e) 70. (d) 66. 68. (e) 69. (b) 73. (c) 74. (e) 75. (d) 71. **(b)** 72. (d) 76. (a) 77. **(b)** 78. (e) 79. (a) 80. (c) 83. (a) 81. (c) 82. (b) 84. (e) 85. (d) 86. (d) 87. (b) 88. (e) 89. (a)
- **91.** (b) From I and II, 10 women can finish the work in 1 day

$$=\frac{7}{24}-\frac{1}{6}=\frac{7-4}{24}=\frac{1}{8}$$

:. 10 women can finish the work in 8 days.

From II and III,

90. (d)

Let 10 men can finish the work in x days and 10 women can finish the same work in y days.

Hence, 
$$\frac{1}{x} + \frac{1}{y} = \frac{7}{24}$$
 ...(i)

and from III – II, 
$$\frac{3}{x} + \frac{4}{y} = 1$$
 ...(ii)

from (i) & (ii) y = 8 days

Again from I and III 
$$\frac{3}{6} + \frac{4}{y} = 1 \Rightarrow y = 8$$
 days

**92.** (a) From I, Let present age of Sabir be x yr and age of his father be 2x yr.

From I and II, 
$$\frac{x+5}{2x+5} = \frac{6}{11} \Rightarrow 12x+30 = 11x+55$$
.

x = 25 yr

From I and II, age of Sabir = 25 yrs.

Hence, only from I & II, age of Sabir and his father can be obtained.

93. (e) Let two digit number be 10x + y.

From I, either 
$$x - y = \frac{27}{9} = 3 \Rightarrow y - x = \frac{27}{9} = 3$$

From II,  $x-y=3 \Rightarrow y-x=3$ 

From III, x-y=3

Hence, Even by (I) + (II) + (III) we cannot obtain the number.

**94.** (e) From I, If P = 100

$$A = 200$$
 and  $SI = 200 - 100 = 100$ 

Rate = 
$$\frac{\text{SI} \times 100}{\text{P} \times \text{T}} = \frac{100 \times 100}{100 \times 5} = 20\%$$

From II and III, Rate = 
$$\frac{400 \times 100}{2000 \times 1} = 20\%$$

Hence, either I alone or II + III will be sufficient.

95. (e) From I and II.

Length = 
$$3x = 48 \text{ m}$$

$$\therefore$$
 x=16

Breadth = 
$$2x = 32 \text{ m}$$

Hence, Area of floor = 
$$48 \times 32$$

Cost of flooring = 
$$48 \times 32 \times 850$$
 = ₹ 1305600

From I and III, 
$$2(1+b) = 160$$

$$\Rightarrow$$
 2(3x + 2x) = 160  $\Rightarrow$  10x = 160

$$\therefore$$
  $x=16$ 

$$\therefore$$
 Length =  $3 \times 16 = 48 \text{ m}$ 

Breadth = 
$$2 \times 16 = 32 \text{ m}$$

Cost of flooring = 
$$(48 \times 32) \times 850 = ₹1305600$$

Similarly, from II and III, we can find I = 48 m and b = 32 m and Total cost of flooring = 7000 m 1305600

**96.** (e) Let fraction be  $\frac{x}{v}$ .

$$\therefore \text{ According to the question, } \frac{x \times 120\%}{y \times 125\%} = \frac{3}{5}$$

$$\Rightarrow \frac{x}{y} = \frac{3}{5} \times \frac{125}{120} = \frac{5}{8}$$

97. (b) Let one's digit = x

ten's digit = 2x

Number = 
$$10(2x) + x = 21x$$

After interchange the digit number = 12 x

$$\therefore 21x - 12x = 27$$

$$9x = 27$$

$$x=3$$

 $\therefore$  one's digit = 3

Let's digit =  $2 \times 3 = 6$ 

Number = 
$$10 \times 6 + 3 = 63$$

**98.** (b) Let the adjacent angles of the parallelogram be 4x and 5x

$$\therefore$$
 4x + 5x = 180 or 9x = 180  $\therefore$  x = 20

One angle of quadrilateral =  $3 \times 80^{\circ} = 240^{\circ}$ 

Again, sum of angles of quadrilateral

$$4y + 11y + 9y + 240^{\circ} = 360^{\circ}$$

$$24y = 120^{\circ} : y = 5$$

Hence, the sum of the largest and the smallest angles of the quadrilateral =  $4 \times 5 + 240 = 260^{\circ}$ 

99. (d) Distance covered by the aeroplane in 9 h  $= 9 \times 756 = 6804 \text{ km}$ 

Speed of helicopter = 
$$\frac{2 \times 6804}{48}$$
 = 283.5 km/h

:. Distance covered by helicopter in 18 h =  $283.5 \times 18 = 5103 \text{ km}$ 

**100.** (b) Required number of people = 21% of 29565 = 6208.65 = 6210

**101.** (a) Required difference = 9% of 26345 - 8% of 27456= 2371.05 - 2196.48 = 174.57 = 175

**102.** (c) Number of defaulters of Bank R in the year

$$2004 = 15\% \text{ of } 25467 = 3820.05$$

$$2005 = 17\% \text{ of } 32461 = 5518.37$$

$$2006 = 16\% \text{ of } 32652 = 5224.32$$

$$2007 = 18\% \text{ of } 32561 = 5860.98$$

$$2008 = 13\% \text{ of } 25495 = 3314.35$$

$$2009 = 11\% \text{ of } 27649 = 3041.39$$

Hence, maximum number of defaulters of Bank R is in the year 2007.

**103.** (a) Difference of number of people taking loan from Bank P from the previous year in the year

$$2005 = 32081 - 27361 = 4720$$

$$2006 = 32081 - 27361 = 6720$$

$$2007 = 25361 - 23654 = 1707$$

$$2008 = 36125 - 35465 = 12471$$

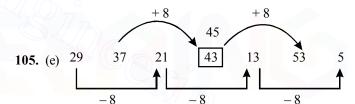
$$2009 = 36125 - 35465 = 660$$

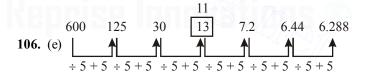
$$2010 = 35465 - 34135 = 1330$$

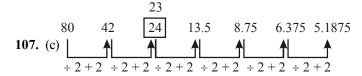
104. (c) Required number of defaulters

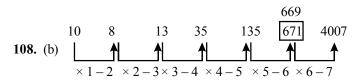
$$= 19\% \text{ of } 36152 + 18\% \text{ of } 35463$$

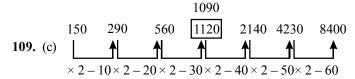
$$=6868.88+6383.34=13252.22\approx13250$$











- **110.** (a) Required ratio =  $[45000 \times (8+9)\%]$ :  $[45000 \times (15+18)\%]$
- 111. (e) Qualified aspirants from  $C = \frac{9000 \times 7\%}{45000 \times 8\%} \times 100 = 17.5\%$

From D = 
$$\frac{9000 \times 21\%}{45000 \times 17\%} \times 100 = 24.70\%$$

From E = 
$$\frac{9000 \times 14\%}{45000 \times 9\%} \times 100 = 31.11\%$$

From F = 
$$\frac{9000 \times 11\%}{45000 \times 18\%} \times 100 = 12.22\%$$

From G = 
$$\frac{9000 \times 13\%}{45000 \times 22\%} \times 100 = 11.81\%$$

Per cent is least in G.

**112.** (d) Required difference =  $9000 \times (21\% - 13\%)$ 

$$=9000 \times \frac{8}{100} = 720$$

- 113. (b) Required per cent =  $\frac{9000 \times (16 + 7) \times 100}{45000 \times (11 + 8)} = 24.21\%$
- 114. (c) Number of candidates qualified from State (B + D)

$$=9000 \times \frac{(16+21)}{100} = 90 \times 37 = 3330$$

Number of candidates appeared from states

$$=45000 \times \frac{8}{100} = 3600$$

Required ratio = 
$$\frac{3330}{3600}$$
 = 37 : 40

- **115.** (b) I.  $12x^2 + 11x + 12 = 10x^2 + 22x$  $2x^2 11x + 12 = 0$  $2x^2 - 8x - 3x + 12 = 0$ (x-4)(2x-3)=0
  - x = 4, x = 3/2II.  $13y^2 18y + 3 = 9y^2 10y$   $4y^2 8y + 3 = 0$  $4y^2 - 6y - 2y + 3 = 0$

$$y = \frac{3}{2}, \frac{1}{2}$$

116. (c)  $\frac{18}{x^2} + \frac{6}{x} - \frac{12}{x^2} = \frac{8}{x^2}$  $\Rightarrow \frac{18+6x-12}{x^2} = \frac{8}{x^2} \Rightarrow 6x+6=8$ 

$$x = \frac{2}{6} = 0.33$$

II. 
$$y^3 + 9.68 + 5.64 = 16.95$$

$$\Rightarrow$$
 y<sup>3</sup> = 16.95 - 15.32

$$\Rightarrow$$
 y<sup>3</sup> = 1.63 = y =  $\sqrt[3]{1.63}$ 

117. (a) I. 35x + 70 = 0

$$x = \frac{-70}{35} = -2$$

II. 
$$(81)^{1/4} y + (343)^{1/3} = 0$$
  
 $\Rightarrow 3y + 7 = 0 \Rightarrow 3y = -7$ 

$$\therefore y = -\frac{7}{3} = -233 \therefore x > y$$

**118.** (a) I. 
$$\frac{(2)^5 + (11)^3}{6} = x^3$$

$$\Rightarrow \frac{32+1331}{6} = x^3 \Rightarrow \frac{1363}{6} = x^3$$

$$x^3 = 227.167$$

II. 
$$4y^3 = \frac{-589}{4} + 5y^3 \implies \frac{589}{4} = y^3$$

$$\therefore y^3 = 147.25 \therefore x > y$$

 $y^3 = 147.25 : x > y$ 119. (d) I.  $x^{7/5} \div 9 = 169^{1} x^{3/5}$ 

$$\frac{x^{7/5}}{9} = \frac{169}{x^{3/5}}$$

$$\Rightarrow x^{10/5} = 9 \times 169 \Rightarrow x^2 = 9 \times 169$$

$$x = \pm (3 \times 13) = \pm 39$$

II. 
$$y^{1/4} \times y^{1/4} \times 7 = \frac{273}{y^{1/2}}$$

$$y = \frac{273}{7} = 39$$

- **120.** (a) From table we can say that expenditure on water supply and sanitation are increasing in every plan. So, the graph represent in option (a) is best explain of it.
- 121. (b) By watching table, we see that the ratio of public sector expenditure to the expenditure on social service was highest in the VIth plan.
- **122.** (a) From table, we can say that in all the sector, there is no continuous decrease.
- 123. (d) Required percentage =  $\frac{24880}{975000} \times 100\%$ =2.551% = 2.5%
- **124.** (c) Total expenditure on education in all the plans = 1530 + 2730 + 5890 + 7860 + 13360 + 25240 $=56610 \, \text{million}$

Total expenditure on health in all the plans =980+2140+2260+3370+7610+18210=34570 million

125. (d) Total age of son and mother

$$2x + 7x = 2 \times 27$$

$$9x = 54$$

$$x=6$$

 $\therefore$  Mother's age after  $7 \text{ yr} = 7x + 7 = 7 \times 6 + 7 = 49 \text{ yr}$ 

**126.** (b) Rohan's marks = 
$$75$$

Sonia's marks = 65

Rohit's marks = 65 + 45 = 110

Raman's marks = 110 - 25 = 85

Ravi got marks = 85 + 34 = 119

Total maximum marks = 119 + 50 + 169

Percentage of Ravi's mark = 
$$\frac{119}{169} \times 100\% = 70.4\% = 70\%$$

127. (a) 
$$1M = 2W$$
  
 $(8M + 4W) \times (6 \text{ days} - 2 \text{ days}) = (4M + 8W) \times x \text{ days}$   
 $(8 \times 2W + 4W) \times (6 - 2) \text{ days}$   
 $= (4 \times 2W + 8W) \times x \text{ days}$ 

$$(16+4)W \times 4 \text{ days} = 16W \times x \text{ days}$$

$$\therefore x = \frac{20 \times 4}{16} = 5 \text{ days } [M_1 D_1 = M_2 D_2]$$

**128.** (b) Let total monthly income of Mr. Giridhar be ₹x. According to question,

$$x \times \frac{50}{100} \times \frac{15}{100} = 900$$

Hence, monthly income of Mr. Giridhar =₹ 12000.

129. (a) Circumference of circular plot = 
$$\frac{3300}{15}$$
 = 220

$$\Rightarrow 2\pi r = 220$$

$$\therefore$$
 r =  $\frac{220}{2 \times 22} \times 7 = \frac{55 \times 7}{11} = 35 \text{ m}$ 

Total cost of flooring the plot =  $\pi r^2 \times 100$ 

$$=\frac{22}{7} \times 35 \times 35 \times 100 = ₹385000$$

**130.** (a) 
$$P = \frac{SI \times 100}{R \times T} = \frac{6500 \times 100}{8 \times 13} = 6250$$

CI = 6250 
$$\left(1 + \frac{8}{100}\right)^2$$
 -6250 = ₹ 1040

### Sol. (Q. Nos. 131-135)

Number of Passengers in train A = 700

Number of Passenger in train B = 30% of 700 = 910

Coaches	General	Sleeper	First Class	AC	Total
Train A	140	161	224	175	700
Train B	241	273	91	305	910
Total	381	434	315	480	1610

131. (c) Number of passengers in first class coaches of train A = 224 Number of passengers in sleeper class coaches of train B = 273

$$\therefore \text{ Required ratio} = \frac{224}{273} = \frac{7 \times 32}{7 \times 39} = 32:39$$

- **132.** (d) Passengers in the general coaches of train A = 140 Passengers in the AC coaches of train B = 305 ∴ Total = 140 + 305 = 445
- 133. (e) The number of passengers in AC coaches of train A = 175

Total number of passengers in sleeper class coaches and first class coaches together of train B = (273+91)=364

 $\therefore$  Their difference = 364 - 175 = 189

**134.** (b) Passengers in general class coach of train A and train B = (140+241)=381

Total number of passengers in train B = 910

$$\therefore \text{ Required percentage} = \frac{381}{910} \times 100\% = 41.8\% \approx 42\%$$

135. (c) The cost of per ticket of first class coach = ₹ 450 Number of Passenger in first class coaches of Train A = 224.

Total amount = 450 × 224 = ₹ 100800

136. (e) Number of men working in the marketing department

$$3250 \times \frac{79.2^{\circ}}{360^{\circ}} \times \frac{3}{5} = 429$$

137. (c) :. Required ratio = 
$$\frac{3250 \times \frac{36^{\circ}}{360^{\circ}} \times \frac{13}{25}}{3250 \times \frac{57.6^{\circ}}{360^{\circ}} \times \frac{7}{10}} = 13:28$$

138. (e) Number of men working in the production department

$$=3250\times\frac{136.8^{\circ}}{360^{\circ}}\times\frac{4}{5}=988$$

Total number of employees in production department

$$3250 \times \frac{136.8^{\circ}}{360^{\circ}} = 1235$$

Required percentage = 
$$\frac{988}{1235} \times 100\% = 80\%$$

139. (b) Number of women working in IT department

$$=3250 \times \frac{57.6^{\circ}}{360^{\circ}} \times \frac{3}{10} = 156$$

Total number of employees = 3250

Required percentage 
$$\frac{156}{3250} \times 100\% = 4.8\%$$

140. (b) Number of men working in accounts department

$$=3250 \times \frac{50.4^{\circ}}{360^{\circ}} \times \frac{6}{13} = 210$$

Number of men working in marketing department

$$= 3250 \times \frac{79.2^{\circ}}{360^{\circ}} \times \frac{3}{5} = 429$$

Number of men working in IT department

$$=3250\times\frac{57.6^{\circ}}{360^{\circ}}\times\frac{7}{10}=364$$

Number of men working in HR department

$$=3250\times\frac{36^{\circ}}{360^{\circ}}\times\frac{12}{25}=156$$

Number of men working in production department

$$=3250 \times \frac{136.8^{\circ}}{360^{\circ}} \times \frac{4}{5} = 988$$

Hence, total number of men working in the organization =210+429+364+156+988=2147

- **141.** (a) An IDR is a receipt, declaring ownership of shares of a foreign company. These receipts can be listed in India and traded in rupees. Just like overseas investors in the US-listed American Depository Receipts (ADRs) of Infosys and Wipro get receipts against ownership of shares held by an Indian custodian, an IDR is proof of ownership of foreign company's shares. The IDRs are denominated in Indian currency and are issued by a domestic depository and the underlying equity shares are secured with a custodian.
- **142.** (d) 143. (c) 144. (b) 145. (c)
- 146. (e) The UIDAI has set a target of enrolment for 60 crore people for Aadhaar Numbers till the end of this year. The government has already started Aadhaar based direct benefit transfer (DBT) scheme in 43 districts within 3 months in the country and such type of implementation will help in reducing irregularities.
- 147. (d) **148.** (a)
- **149.** (d) In a tribute to the legendary filmmaker Yash Chopra on the eve of his first death anniversary, melody queen Lata Mangeshkar was conferred the first Yash Chopra Memorial Award at a glittering function in Mumbai.
- 150. (d) Wealth management as an investment-advisory discipline incorporates financial planning, investment portfoliomanagement and a number of aggregated financial services. High-net-worth individuals (HNWIs), small-business owners and families who desire the assistance of a credentialed financial advisory specialist call upon wealth managers to coordinate retail banking, estate planning, legal resources, tax professionals and investment management.
- **151.** (b) 152. (e)
- 153. (e) Indian weightlifter, Deepak Lathore won Gold and two Silver medals in the Boys' 50 Kg category of the Commonwealth Weightlifting Championships on 25 November 2013 at Penang, Malaysia.

- **154.** (a) 155. (b) 156. (d) 157. (d)
- **158.** (d) The rural financial system in the country calls for a strong and efficient credit delivery system, capable of taking care of the expanding and diverse credit needs of agriculture and rural development. More than 50% of the rural credit is disbursed by the Co-operative Banks and Regional Rural Banks. NABARD is responsible for regulating and supervising the functions of Co-operative banks and RRBs. In this direction NABARD has been taking various initiatives in association with Government of India and RBI to improve the health of Co-operative banks and Regional Rural Banks.
- **159.** (a) 160. (b)
- **161.** (d) Microcredit is the term used to identify small loans that are made to individuals and entities that would otherwise not be able to obtain any type of credit. The main function of microcredit is to provide financial services to those poor who do not qualify for standard sources of credit and assist them in achieving a better quality of life.
- 162. (e) **163.** (a) 164. (d) 165. (b)
- **166.** (b) The World Health Organization (WHO) is a specialized agency of the United Nations (UN) that is concerned with international public health. It was established on 7 April 1948, headquartered in Geneva, Switzerland. WHO is a member of the United Nations Development Group.
- 167. (a) 168. (d) 169. (c) 170. (a) 171.(e) 172. (c) 173. (a) 174. (d) 175. (e) 176.(b)
- 177. (c) The population density of Arunachal Pradesh is even less than 20 people per kilometer square of area, according to Arunachal census of 2011. Population growth rate is more than 25% here, but has shown decrement since the last census.
- 178. (c) 179. (e)
- **180.** (e) The Government launched Direct Cash Transfer scheme on 1 January 2013 to transfer cash into bank accounts of beneficiaries across 20 districts in the country. The money is directly transferred into bank accounts of beneficiaries having Aadhar cards. LPG and kerosene subsidies, pension payments, scholarships and employment guarantee scheme payments as well as benefits under other government welfare programmes will be made directly to beneficiaries. The money can then be used to buy services from the market.
- 181. (b) 182. (b) 183. (d) 184. (c) 185.(a) 186. (e) **187.** (c) 189. (c) 188. (a) 190.(a) 191. (c) 192. (a) 193. (b) 194. (a) 195.(c) 196. (c)

199. (a)

200.(c)

198. (b)

197. (a)

# IBPS BANK PO/MT CWE EXAM 2014

**Based on Memory** 

## REASONING ABILITY

DIRECTIONS (Qs. 1-5): Every question below has a three statement, followed by four conclusions numbered I, II, III and IV. You have to consider every given statement as true, even if it does not conform to the well known facts. Read the conclusions and then decide which of the conclusions can be logically derived.

### **Statements**

- I. Some toys are pens.
- Some pens are papers.
- III. Some papers are black.

### **Conclusions**

- Some toys are black. I.
- II. No pen is black.
- III. No toy is black.
- Some pens are black.
- (a) None follows
- (b) Either II or IV
- (c) Either I or III and either II or IV
- (d) Either I or IV
- (e) All of the above

#### 2. **Statements**

- I. Some books are copies.
- All copies are green.
- III. Some green are yellow.

### **Conclusions**

- I. All copies are yellow.
- Some yellow are green. II.
- Some copies are yellow.
- All green are copies. IV.
- Only II
- (b) Either III or IV only
- (c) Either II or IV only
- (d) All of these
- (e) None of these

### **Statements**

- All jugs are glasses. I.
- All glasses are cups.
- III. All jugs are pens.

### Conclusions

- I. All pens are jugs.
- II. Some glasses are pens.
- III. Some cups are pens.
- IV. All pens are cups.
- All follow
- (b) Only II
- Only II and III
- (d) Only III and IV
- (e) None of these

### **Statements**

- All ACs are DCs. I.
- П. Some DCs are ECs.
- III. All ECs are YYs.

### Conclusions

- Some ACs are ECs.
- II. Some YYs are DCs.
- III. No ACs is ECs.
- All DCs are ACs.
- (a) I and III
- (b) Only II
- (c) I and II
- (d) II and either I or III
- (e) None of these

#### 5. **Statements**

- Some newspapers are radios. I.
- Some radios are televisions.
- III. No television is a magazine.

### Conclusions

- I. No newspaper is a magazine.
- No radio is a magazine.
- III. Some radios are not magazine.
- Some newspapers are televisions.
- (a) Only I follows
- (b) Only III follows
- (c) Either I or II follows (d) Both I and II follow
- (e) None of these

## DIRECTIONS (Qs. 6-10): Study the following information carefully and answer the questions based on it.

Ten students A, B, C, D, E, F, G, H, I and J are sitting in a row facing west.

- B and F are not sitting on either of the edges.
- (ii) G is sitting to the left of D and H is sitting to the right
- (iii) There are four persons between E and A.
- (iv) I is to the right of B and F is to the left of D.
- (v) J is in between A and D and G is in between E and F.
- (vi) There are two persons between H and C.
- Who is sitting at the seventh place counting from left?
  - (a) H

(b) C

(c) J

- (d) Either H or C
- (e) None of these
- Who among the following is definitely sitting at one of the ends?
  - (a) C

(b) H

(c) E

- (d) Cannot be determined
- (e) None of these

					~-~
8.	Who are	immed	iate nei	ahhoure	of 19
o.	will alc	IIIIIIICU	iaic iici	gnoours	OII:

(a) BC

(b) BH

- (c) AH
- (d) Cannot be determined
- (e) None of these
- 9. Who is sitting second left of D?
  - (a) G

(b) I

(c) E

- (d) J
- (e) None of these
- 10. If G and A interchange their positions, then who become the immediate neighbours of E?
  - (a) G and F
- (b) Only F
- (c) Only A
- (d) J and H
- (e) None of these

# DIRECTIONS (Qs. 11 - 15): Study the following information and answer the questions that follow:-

Twelve people Abhishek, Binit, Chand, Dhiraj, Eshita, Fatima, Garima, Hena, Ishan, Jatin, Kamal and Lalit are sitting around a rectangular table. The following information is known-

The table has 12 chairs numbered from 1 to 12. 6 seats on one side of the table and 6 on the opposite side. The chairs are arranged in such a way that chair number 1 is just opposite to 12, 6 is opposite to 7 and so on-

Abhishek is sitting opposite to Kamal who is the only person sitting between Chand and Jatin. Eshita is sitting opposite to Ishan who is the only person sitting between Binit and Lalit. Fatima, sitting at chair number 1, is diagonally opposite to Chand who is sitting opposite to Dhiraj.

- 11. If Garima is sitting opposite to Fatima then who is sitting opposite to Hena?
  - (a) Lalit
  - (b) Binit
  - (c) Ishan
  - (d) Uniquely not determined.
  - (e) None of these
- 12. If Lalit is sitting opposite to Hena, then who is sitting opposite to Garima?
  - (a) Eshita or Fatima
- (b) Jatin or Fatima
- (c) Jatin or Eshita
- (d) None of these
- (e) All of the above
- How many persons are sitting between Binit and Dhiraj, if they are on the same side of the table?
- (a) 2 or 3
- (b) 1 or 2
- (c) 1 or 3
- None of these
- (e) All of the above
- 14. Which one of the following is correct?
  - (a) Lalit is sitting at seat number 12

(d)

- (b) Lalit is sitting at seat number 10
- (c) Kamal is sitting at seat number 8
- (d) Kamal is sitting at seat number 9
- (e) None of these
- 15. Which one of the following is not correct?
  - (a) Lalit can be opposite to Jatin.
  - (b) Jatin can be opposite to Hena.
  - (c) Lalit is adjacent to Chand.
  - (d) There are three person sitting between A and F.
  - (e) None of these

**DIRECTIONS (Qs. 16 - 20):** This group of questions is based on a set of conditions. In answering some of the questions, it may be useful to draw a rough diagram. Choose the response that most accurately and completely answers each question. A circular field, with inner radius of 10 meters and outer radius of 20 meters, was divided into five successive stages for ploughing. The ploughing of each stage was handed over to a different farmer.

- (i) Farmers are referred to by the following symbols: F1, F2, F3, F4 and F5.
- (ii) The points between different stages of project are referred to by the following symbols: P1, P2, P3, P4, and P5, not necessarily in the order.
- (iii) Farmer F5 was given the work of ploughing stage starting at point P4.
- (iv) The stage from point P5 to point P3 was not the first stage.
- (v) Farmer F4 was given the work of the fourth stage.
- (vi) Stage 3 finished at point P1, and the work of which was not given to farmer F1.
- (vii) Farmer F3 was given work of stage ending at point P5.
- 6. Which was the finish point for farmer F2?
  - (a) P1
- (b) P2
- (c) P3
- (d) P4
- (e) P5
- 17. Which stage was ploughed by farmer F5?
  - (a) First
- (b) Second
- (c) Third
- (d) Fourth
- (e) Fifth
- 18. Which were the starting and finish points of stage 2?
  - (a) P2 and P5
- (b) P5 and P3
- (c) P3 and P1
- (d) P5 and P4
- (e) P3 and P2
- 19. For which farmer was P2 a finishing point?
  - (a) F1
- (b) F2
- (c) F3
- (d) F4
- (e) F5
- 20. Which was the starting point for farmer F3?
  - (a) P2
- (b) P3
- (c) P4
- (d) P1
- (e) None of these

# DIRECTIONS (Qs. 21–25) : In the following question \*, $\oplus$ , \$, £ and @ are used according to following meaning.

'P\*Q' means, 'P is neither equal nor smaller than Q'

'P⊕Q' means, 'P is not smaller than Q'

'P\$Q' means, 'P is neither greater nor smaller than Q'

'P£Q' means, 'P is neither greater nor equal to Q'

'P@Q' means, 'P is not greater than Q'

Now according to the following statement if they are true, judge their Conclusions I, II and III follow definiately true.

### 21. Statements

E @ F,  $O \oplus F$ , P @ E, P R

### **Conclusions**

- I. O \$ P II. E ⊕ R
- III. P£O
- (a) Only I is true
- (b) Only II is true
- (c) Either I or II is true
- (d) Only III is true
- (e) None of these

### 22. Statements

A \* B , B @ C , A \$ D , D £ E

### **Conclusions**

- I. E \* B II. C \$ A
- III. D@E
- (a) Only I is true
- (b) I and II are true
- (c) Only III is true
- (d) No one is true
- (e) None of these
- 23. Statements

 $I \oplus H$ , H \$ T,  $S \pounds T$ , S @ R

#### **Conclusions**

- I. I \* T II. I \$ T
- III. S \* H
- (a) All are true
- (b) Either I or II is true
- (c) Only I is true
- (d) Only II is true
- (e) None of these
- 24. Statements

S @ T, Q \$ N, T £ N, Q \* O

### Conclusions

- I.  $S S N II. N \oplus O$
- III. N \* O
- (a) None is true
- (b) Either I or III is true
- (c) Only I is true
- (d) Only II is true
- (e) None of these
- 25. Statements

 $H \oplus J$ , J \* K, L \$ K, K @ M

### **Conclusions**

- I. K£M II.L\$J
- III. H⊕L
- (a) I and III are true
- (b) Only II is true
- (c) Only III is true
- (d) None is true
- (e) None of these

DIRECTIONS (Qs. 26-30): Each of the questions below consists of a questions and two statements numbered I and II given below it. Use the data given to decide whether the data provided in the statements are sufficient to answer the question.

Read both the statements and Give answer

- (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 in both the statements I and II together are not sufficient to answer the question.
- (e) if the data in both the statements I and II together are necessary to answer the question.
- 26. Among M, K, B, D and W, who is the youngest?
  - **L** B is younger than D.
  - **II.** W is younger than K but older than M.
- 27. What does 'Ne' stands for in the code language?
  - I. 'Na Ni Nok Ne' means 'I will tell you' and 'Ni Nok Ne Nam' means 'he will tell you' in that code language.
  - II. 'Ni Ne Mo Nam' means 'will he call you' and 'Ne Mok Sac Ni' means 'how will you go' in that code language.
- 28. Who amongst P, Q, R, S, T and U is the tallest?
  - I. P is taller than R and T but not as tall as U, who is taller than Q and S.

- II. R is the third in height in the ascending order and not as tall as U, P and Q, Q being taller than P but not the tallest.
- 29. Who is paternal uncle of P?
  - P is brother of L, who is daughter of Q, who is sister of N, who is brother of S.
  - **II.** M is brother of K, who is husband of L, who is mother of G, who is sister of P.
- 30. What is Sudin's rank in the class of 44 students?
  - **I.** Ramesh, whose rank is 17th in the class, is ahead of Shyam by 6 ranks, Shyam being 7 ranks ahead of Sudin.
  - **II.** Suketu is 26 ranks ahead of Sudin and Shyamala is 6 ranks behind Sudin while Savita stands exactly in the middle of Shyamala and Suketu in ranks, her rank being 17.

# DIRECTIONS (Qs.31-34): Study the following information carefully and answer questions that follow:

The convenience of online shopping is what I like best about it. Where else can you shop even at midnight wearing your night suit? You do not have to wait in a line till the shop assistant is ready to help you with your purchases. It is much better experience as compared to going to a retail store. — A consumer's view.

- 31. Which of the following can be a **strong argument** in favour of retail store owners?
  - (a) Online shopping portals offer a great deal of discounts which retail stores offer only during the sale season.
  - (b) One can compare a variety of products online which cannot be done at retail stores.
  - (c) Many online shopping portals offer the 'cash on delivery' feature which is for those who are sceptical about online payments.
  - (d) Many consumers prefer shopping at retail stores which are nearer to their houses.
  - (e) In online shopping the customer may be deceived as he cannot touch the product he is paying for.
- 32. Which of the following can be **inferred** from the given information? (An inference is something that is not directly stated but can be inferred from the given information)
  - (a) One can shop online only at night.
  - (b) Those who are not comfortable using computers can never enjoy the experience of online shopping.
  - (c) All retail stores provide shopping assistants to each and every customer.
  - (d) The consumer whose view is presented has shopped at retailr stores as well as online.
  - (e) The consumer whose view is presented does not have any retail stores in her vicinity.
- 33. Read the following information carefully and answer the given question:

Many manufacturing companies are now shifting base to the rural areas of the country as there is a scarcity of space in urban areas. Analysts say that this shift will not have a huge impact on the prices of the products manufacutured by these companies as only about 30% consumers live in urban areas.

Which of the following may be **consequence** of the given information?

- (a) The prices of such products will decrease drastically in the urban areas.
- People living in urban areas will not be allowed to work in such manufacturing companies.
- (c) These manufacturing companies has set-ups in the urban areas before shifting base.
- (d) Those who had already migrated to the urban areas will not shift back to rural areas.
- The number of people migrated from rural to urban areas in search of jobs may reduce.
- Read the following information carefully and answer the given question:

'Pets are not allowed in the park premises' - A notice put up at the park entrance by the authority that is responsible for maintenance of the park.

Which of the following can be an assumption according to the given information? (An assumption is something that is supposed or taken for granted)

- (a) At least some people who visit the park have pets.
- (b) This is the only park which does not allow pets
- (c) People who ignored this notice were fined
- (d) There are more than one entrances to the park
- (e) Many people have now stopped visiting the park
- In a code language 'PROVIDE' is written as 'MULYFGB', then what will be code for 'BECAUSE' in same languages
  - (a) YZHDRVB
- (b) ZHYDRVB
- (c) YHZDRVB
- (d) ZYDHVBR
- (e) None of these

### DIRECTIONS (Qs. 36-38): Study the following information carefully and answer the questions that follow:

In a building there are thirteen flats on three floors—II, III and IV. Five flats are unoccupied. Three managers, two teachers, two lawyers and one doctor occupy the remaining flats. There are at least three flats on any floor and not more than six flats on any floor. No two persons of the same profession stay on any floor. On the second floor, out of four flats, one occupant is the lawyer and has only one neighbour. One teacher lives one floor below the other teacher. The doctor is not the neighbour of any of the lawyers. No flat is unoccupied on the third floor.

- How many flats are there on the third floor?
  - (a) Three or Four
- (b) Four
- (c) Five
- (d) Three
- (e) None of these
- What is the combination of occupants on the second floor?
  - (a) Lawyer, Manager (b) Teacher, Doctor
  - (c) Manager, Doctor (d) Manager, Teacher
  - (e) None of these
- Who among the following is the neighbour of the other lawyer?
  - (a) Manager
  - (b) Teacher
  - (c) Both the Manager and the Teacher
  - (d) Data inadequate
  - (e) None of these

### DIRECTIONS (Qs. 39 - 44): Study the following information carefully and answer the given questions:

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement:

Input : exam 81 56 over down up 16 64 Step I : down exam 81 56 over up 16 64 **Step II** : down 81 exam 56 over up 16 64 Step III : down 81exam 64 56 over up 16

**Step IV** : down 81 exam 64 over 56 up 16 Step IV is the last step of the rearrangement of the above

As per the rule followed in the above steps, answer the following questions.

- **Input:** 98 11 64 22 but will an it which of the following will be step VI?
  - (a) step VI can't be possible because step V will be the last step
  - an 98 but 64 it 22 11 will
  - an 98 but 64 it 22 will 11
  - (d) an 11 but 22 it 64 will 98
  - (e) None of these
- Input: 32 now 20 gift 53 box 62 at Which of the following will be step IV?
  - (a) at 62 box 53 32 now 20 gift
  - (b) at 62 box 53 gift 32 now 20
  - at 62 box 53 gift 20 now 32
  - (d) at 62 53 box 32 now 20 gift
  - (e) None of these
- **Input:** pay by 18 36 nose ear 72 54

Which of the following steps will be the last step?

- (a) Can't say
- (b) Five
- (c) Seven
- (d) Six
- (e) None of these
- Step III of an input is: 42.

damn 96 flag 87 78 14 saint put

which of the following steps will be the last but one?

- (a) Can't say
- (b) Four
- (c) Five
- (d) Six
- (e) None of these
- Step II of an input is:

jug 99 wax sun top 15 31 47

which of the following is definitely the input?

- (a) wax sun top 15 31 47 jug 99
- (b) wax sun jug 99 top 15 31 47
- (c) wax sun top jug 99 15 31 47
- (d) Cannot be determined
- (e) None of these
- Step IV of an input is: Come 95 forward 40 sky 17 over 23. Then which of the following can certainly not be step III?
  - (a) come 95 forward sky 17 over 23 40
  - (b) come 95 forward 17 sky over 23 40
  - (c) come 95 forward sky 40 17 over 23
  - (d) Cannot be determined
  - (e) None of these

# DIRECTIONS (Qs. 45 to 48): Study the following information carefully and answer the questions that follow:

IBPS Bank PO/MT CWE Exam 2014

Mr Ghosh recently redecorated his house by coordinating orange and three other colours for the walls, carpets and curtains of four different rooms. From the information below, determine the colours of the carpet, walls and curtains for each of the room and answer the following questions:

- (a) Yellow was the only colour used in all the four rooms. It was used at least once for walls, carpets and curtains.
- (b) Three different colours were used in each room but only the dining room and the bedroom were decorated in the same three colours.
- (c) The same colour was chosen for the curtains in the bedroom, the carpet in the living room and the walls in the dining room. That colour was not used at all in the study room.
- (d) The only room with both green and grey in its colour scheme had carpet of the same colour as in the dining room
- (e) Grey was the only colour used exactly twice—both times for curtains
- (f) The study room walls were painted the same colour as the living room walls.
- 45. Which of the following rooms had orange curtains and green walls?
  - (a) Dining room
- (b) Living room
- (c) Bedroom
- (d) Study
- (e) None of these
- 46. Which of the two rooms had green carpets?
  - (a) Dining room and bedroom
  - (b) Study and living room
  - (c) Living room and dining room
  - (d) Study and dining room
  - (e) None of these
- 47. Which room did not use grey colour at all?
  - (a) Dining room
- (b) Cannot say
- (c) Study
- (d) Living room
- (e) None of these
- 48. The dining room had \_\_\_ curtains.
  - (a) Green
- (b) yellow
- (c) Orange
- (d) grey
- (e) None of these
- 49. In a certain code language 'how many goals scored' is written as '5 3 9 7'; 'many more matches' is written as '9 8 2'; and 'he scored five' is written as '1 6 3 '. How is 'goals' written in that code language?
  - (a) 5
- (b) 7
- (c) 5 or 7
- (d) Data inadequate
- (e) None of these
- 50. In a certain code TEMPORAL is written as OLDSMBSP. How is CONSIDER written in that code?

- (a) RMNBSFEJ
- (b) BNMRSFEJ
- (c) RMNBJEFS
- (d) TOPDODCH
- (e) None of these

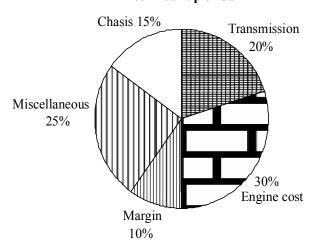
## QUANTITATIVE APTITUDE

- 51. Three containers A, B and C are having mixtures of milk and water in the ratio 1:5, 3:5 and 5:7, respectively. If the capacities of the containers are in the ratio 5:4:5, then find the ratio of the milk to the water if the mixtures of all the three containers are mixed together.
  - (a) 51:115
- (b) 52:115
- (c) 53:115
- (d) 54:115
- (e) None of these
- 52. Groundnut oil is now being sold at ₹27 per kg. During last month its cost was ₹24 per kg. Find by how much % a family should reduce its consumption, so as to keep the expenditure same.
  - (a)  $11\frac{1}{9}\%$
- (b)  $11\frac{1}{11}\%$
- (c)  $11\frac{9}{10}\%$
- (d)  $9\frac{1}{10}\%$
- (e) None of these
- 53. An ice-cream company makes a popular brand of ice-cream in rectangular shaped bar 6 cm long, 5 cm wide and 2 cm thick. To cut the cost, the company has decided to reduce the volume of the bar by 20%, the thickness remaining the same, but the length and width will be decreased by the same percentage amount. The new length L will satisfy:
  - (a) 5.5 < L < 6
- (b) 5 < L < 5.5
- (c) 4.5 < L < 5
- (d) 4<L<4.5
- (e) None of these
- 54. A sum of ₹ 725 is lent in the beginning of a year at a certain rate of interest. After 8 months, a sum of ₹ 362.50 more is lent but at the rate twice the former. At the end of the year, ₹ 33.50 is earned as interest from both the loans. What was the original rate of interest?
  - (a) 3.6%
- (b) 4.5%
- (c) 5%
- (d) 3.46%
- (e) None of these
- 55. The difference between compound interest and simple interest on a sum for 2 years at 10% per annum, when the interest is compounded annually is ₹ 16. If the interest were compounded half-yearly, the difference in two interests would be:
  - (a) ₹24.81
- (b) ₹ 26.90
- (c) ₹ 31.61
- (d) ₹ 32.40
- (e) None of these
- 56. A person lent out a certain sum on simple interest and the same sum on compound interest at certain rate of interest per annum. He noticed that the ratio between the difference of compound interest and simple interest of 3 years and that of 2 years is 25:8. The rate of interest per annum is:
  - (a) 10%
- (b) 11%
- (c) 12%
- (d)  $12\frac{1}{2}\%$
- (e) None of these

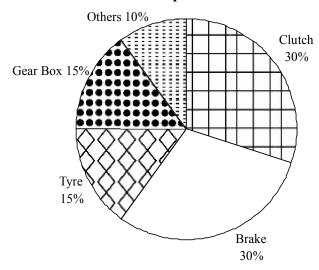
- A contract is to be completed in 46 days and 117 men were set to work, each working 8 hours a day. After 33 days, 4/7 of the work is completed. How many additional men may be employed so that the work may be completed in time, each man now working 9 hours a day?
  - (a) 80
- (b) 81
- (c) 82
- (d) 83
- (e) None of these
- Two pipes A and B can fill a cistern in 30 minutes and 40 minutes respectively. Both the pipes are opened. Find when the second pipe B must be turned off so the cistern may just be full in 10 minutes.
  - (a)  $26\frac{2}{3}$  min
- (b) 25 min
- (c)  $40\frac{2}{3}$  min (d)  $42\frac{2}{3}$  min
- (e) None of these
- 59. A train leaves station X at 5 a.m. and reaches station Y at 9 a.m. Another train leaves station Y at 7 a.m. and reaches station X at 10: 30 a.m. At what time do the two trains cross each other?
  - (a) 7:36 am
- (b) 7:56 am
- (c) 8:36 am
- (d) 8:56 am
- (e) None of these
- A boat running upstream takes 8 hours 48 minutes to cover a certain distance, while it takes 4 hours to cover the same distance running downstream. What is the ratio between the speed of the boat and speed of water current respectively?
  - (a) 2:1
- (b) 3:2
- (c) 8:3
- (d) Cannot be determined
- (e) None of these

DIRECTIONS (Qs. 61-65): Study the pie charts given below and answer the following questions.

### Price Break up of Car



## Cost break up of Transmission



Price of Car = ₹1,00,000

- What is the cost of Gear Box? 61.
  - (a) ₹9000
- (b) ₹6000
- (c) ₹3000
- (d) ₹15,000
- (e) None of these
- 62. What percentage of total cost is contributed by the brake?
  - 5.5%
- (b) 6.6%
- (c) 6%
- (d) 5.4%
- (e) None of these
- 63. If the price of tyres goes up by 25%, by what amount should be the sale price be increased to maintain the amount of profit?
  - (a) ₹750
- (b) ₹2250
- (c) ₹3750
- (d) ₹375
- (e) None of these
- If transmission cost increases by 20%, by what amount is 64. the profit reduced (total price of car remains same)?
  - (a) ₹3000
- (b) ₹4000
- (c) ₹6000
- (d) Cannot be determined
- (e) None of these
- 65. What % of sale price is contributed by clutch?
  - (a) 6%
- (b) 2%
- (c) 3%
- (d) Cannot be determined
- (e) None of these

# DIRECTIONS (Qs. 66 - 70): Read the following information and answer the questions that follow.

In a huge Jewellery shop, the electric gadgets being used are 17 tubelights of 40 W each, 14 fans of 80 W each, 16 bulbs of 60 W each, 11 bulbs of 100 W each, 11 AC's of 2100 W each, 9 laptops of 200 W each and 10 TV's of 120 W each. In a day, tube lights and TV's are used for 8 h but 60 W bulbs are used for 7 h and 100

W bulbs are used for 9 h whereas laptops and AC's are used for 5 h and 9 h respectively. However, fans are used for 11 h. (Note: 1000 W = 1 unit, 1 month = 30 days).

- What is the total electric energy consumed (in units) by 60 W bulbs in the whole month?
  - (a) 432
- (b) 576
- (c) 67.2
- (d) 201.6
- (e) None of these
- Electricity consumed by all fans is what per cent of energy consumed by all the laptops?
  - (a) 132.2%
- (b) 136.88%
- (c) 122.68
- (d) 169.62%
- (e) None of these
- Out of the following, which type of gadgets consume more electricity in the shop?
  - (a) Fans
- (b) Tubelights
- (c) Laptops
- (d) TV's
- (e) None of these
- If one electric unit costs ₹ 2.70 and power (used by AC's) unit costs ₹ 3.70, then what money is paid to the electricity department for one month?
  - (a) ₹27368
- (b) ₹28683
- (c) ₹78600
- (d) ₹2900
- (e) None of these
- What is the ratio of consumption of electricity in units by 60W and 100 W bulbs in a month?
  - (a) 5:6
- (b) 4:5
- (c) 3:4
- (d) 2:3
- (e) None of these

### DIRECTIONS (Qs.71–75): In each of the following questions two equations are given. You have to solve them and give answer accordingly.

If x > v(a)

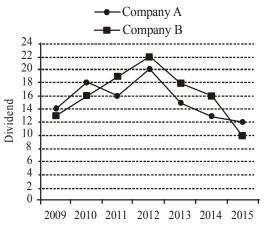
(b) If x < y

- If x = y(c)
- (d) If  $x \ge y$

- (e)
- I.  $2x^2 + 5x + 1 = x^2 + 2x 1$ II.  $2y^2 8y + 1 = -1$ 71.
- I.  $\frac{x^2}{2} + x \frac{1}{2} = 1$ 
  - II.  $3y^2 10y + 8 = y^2 + 2y 10$ I.  $4x^2 20x + 19 = 4x 1$ II.  $2y^2 = 26y + 84$ I.  $y^2 + y 1 = 4 2y y^2$
- 74.
  - II.  $\frac{x^2}{2} \frac{3}{2}x = x 3$
- I.  $6x^2 + 13x = 12 x$ 
  - II.  $1 + 2y^2 = 2y + \frac{5y}{6}$

## DIRECTIONS (Qs. 76-80): Study the following graph carefully to answer these questions.

### Annual dividend offered by two companies over the years



- Shri Giridhar invested total amount of ₹25000 in 2009 for one year in the two companies together and got a total dividend of ₹ 3340. What was the amount invested in Company A?
  - (a) ₹12000
- (b) ₹9000
- (c) ₹16000
- (d) Cannot be determined
- (e) None of these
- Anuja invested ₹ 35000 in Company B in 2011. After one 77. year she transferred the entire amount with dividend to Company A in 2012 for one year. What amount will be received back by Anuja including dividend?
  - (a) ₹49980
- (b) ₹49000
- (c) ₹48300
- (d) ₹49563.50
- (e) None of these
- 78. An amount of  $\stackrel{?}{\stackrel{?}{\stackrel{?}{$\sim}}}$  18000 was invested in Company A in 2012. After one year the same amount was re-invested for one more year. What was the total dividend received at the end of two years?
  - (a) ₹5805
- (b) ₹6300
- (c) ₹6480
- (d) ₹6840
- (e) None of these
- Bhushan invested different amounts in Companies A and B in 2015 in the ratio of 5:8. What will be the ratio between the amounts of dividends received from Companies A and B respectively?
  - (a) 2:3
- (b) 5:6
- (c) 3:4
- (d) Cannot be determined
- (e) None of these
- In the year 2014, Suraj invested  $\stackrel{?}{\sim}$  56000 in Company B. How much more or less dividend would he have received had the amount been invested in Company A?
  - (a) ₹1640 more
- (b) ₹ 1640 less
- ₹ 1860 less
- (d) ₹1680
- None of these

### DIRECTIONS (Qs. 81 - 85): Study the following table to answer the given questions.

### Production (in crore units) of six companies over the years

Cammana	Years						T-4-1
Company	2009	2010	2011	2012	2013	2014	Total
TP	103	150	105	107	110	132	707
ZIR	75	80	83	86	90	91	505
AVC	300	300	300	360	370	340	1970
CTU	275	280	281	280	285	287	1688
PEN	25	30	35	40	42	45	217
SIO	85	87	89	91	92	96	540
Total	863	927	893	964	989	991	5627

- 81. The production of Company AVC in 2000 is approximately what per cent of its average production over the given vears?
  - (a) 300
- (b) 110
- (c) 136
- (d) 118.25
- (e) None of these
- 82. For SIO, which year was the per cent increase or decrease in production from the previous year the highest?
  - (a) 2013
- (b) 2010
- (c) 2014
- (d 2012
- (e) None of these
- 83. Which company has less average production in the last three years compared to that of first three years?
  - (a) No company
- (b) CTU
- (c) ZIR
- (d) TP
- (e) None of these
- 84. The total production of the six companies in the first two given years is what per cent of that of last two given years? (round off up to two decimal places)
  - (a) 87.08
- (b) 104.55
- (c) 90.40
- (d) 10.62
- (e) None of these
- For ZIR, which of the following is the difference between 85. production in 2013 and that in 2014?
  - (a) 10.00.00.000
- (b) 1,00,00,000
- (c) 10,00,000
- (d) 40,00,000
- (e) None of these
- When the price of a radio was reduced by 20%, its sale increased by 80%. What was the net effect on the sale?
  - (a) 44% increase
- (b) 44% decrease
- (c) 66% increase
- (d) 75% increase
- (e) None of these
- Two sides of a plot measure 32 metres and 24 metres and the angle between them is a perfect right angle. The other two sides measure 25 metres each and the other three angles.

What is the area of the plot?

- (a) 768
- (b) 534
- (c) 696.5
- (d) 684
- (e) None of these

- In how many different ways can the letters of the word 'LEADING' be arranged in such a way that the vowels always come together?
  - (a) 360
- (b) 480
- (c) 720
- (d) 5040
- (e) None of these
- In a class, there are 15 boys and 10 girls. Three students are selected at random. The probability that 1 girl and 2 boys are selected, is:

- (e) None of these
- 90. Gauri went to the stationery and bought things worth ₹25, out of which 30 paise went on sales tax on taxable purchases. If the tax rate was 6%, then what was the cost of the tax free items?
  - (a) ₹15
- (b) ₹15.70
- (b) ₹19.70
- (d) ₹20
- (e) None of these

## DIRECTIONS(Qs 91-95): In this type of questions, one term in the number series is wrong. Find out the wrong term.

- 93, 309, 434, 498, 521, 533
  - (a) 309
- (b) 434
- (c) 498
- (d) 521
- (e) None of these

384

- 46080, 3840, 384, 48, 24, 2, 1
  - (a) (c) 24

- (b) 48 (d) 2
- (e) None of these
- 93. 5, 27, 61, 122, 213, 340, 509
  - (a) 27

- (b) 61
- (c) 122
- (d) 509
- (e) None of these
- 11, 5, 20, 12, 40, 26, 74, 54
  - (a) 5

(b) 20

(b) 40

- (d) 26
- (e) None of these

- 95. 1, 3, 10, 21, 64, 129, 356, 777
  - (a) 21

(b) 129

(b) 10

- (d) 356
- (e) None of these

DIRECTIONS (96-100): What approximate value will come in place of question mark (?) in the following questions (You are not expected to calculate the exact value).

9228.789 - 5021.832 + 1496.989 = ?(a) 6500 (b) 6000 (c) 6300 (d) 5700 (e) 5100  $1002 \div 49 \times 99 - 1299 = ?$ 600 (a) 700 (b) (c) 900 (d) 250 (e) 400 29.8% of 260 + 60.01% of 510 - 103.57 = ?(a) 450 (b) 320 (c) 210 (d) 280 350  $(21.98)^2 - (25.02)^2 + (13.03)^2 = ?$ 120 (c) 10 (d) 65 140 (e) 100. 110 90 200 (c) (d) 160 125 (e)

### **ENGLISH LANGUAGE**

DIRECTION (Qs. 101-115): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in bold to help you locate them while answering some of the questions.

Governments have traditionally equated economic progress with steel mills and cement factories. While urban centers thrive and city dwellers get rich, hundreds of millions of farmers remain mired in poverty. However, fears of food shortages, a rethinking of antipoverty priorities and the crushing recession in 2008 arecausing a dramatic shift in world economic policy in favour of greater support for agriculture.

The last time when the world's farmers felt such love was in the 1970s. At that time, as food prices spiked, there was real concern that the world was facing a crisis in which the planet was simply unable to produce enough grain and meat for an expanding population. Governments across the developing world and international aid organisations **plowed** investment into agriculture in the early 1970s, while technological breakthroughs, like high-yield strains of important food crops, boosted production. The result was the Green Revolution and food production exploded.

But the Green Revolution became a victim of its own success. Food prices plunged by some 60% by the late 1980s from their

peak in the mid-1970s. Policymakers and aid workers turned their attention to the poor's other **pressing** needs, such as health care and education. Farming got **starved** of resources and investment. By 2004, aid directed at agriculture sank to 3.5% and "Agriculture lost its glitter." Also, as consumers in highgrowth giants such as China and India became wealthier, they began eating more meat, so grain once used for human consumption got diverted to beef up livestock.

By early 2008, panicked buying by importing countries and restrictions **slapped** on grain exports by some big producers helped drive prices upto heights not seen for three decades. Making matters worse, land and resources got reallocated to produce cash crops such as biofuels and the result was that voluminous reserves of grain **evaporated**. Protestsbroke out across the emerging world and fierce food riots toppled governments.

This spurred global leaders into action. This made them aware that food security is one of the fundamental issues in the world that has to be dealt with in order to maintain administrative and political stability. This also spurred the U.S. which traditionally provisioned food aid from American grain surpluses to help needy nations, to move towards investing in farm sectors around the globe to boost productivity. This move helped countries become more productive for themselves and be in a better position to feed their own people.

Africa, which missed out on the first Green Revolution due to poor policy and limited resources, also witnessed a 'change'. Swayed by the success of East Asia, the primary poverty-fighting method favoured by many policymakers in Africa was to get farmers off their farms and into modern jobs in factories and urban centers. But that strategy proved to be highly insufficient. Income levels in the countryside badly trailed those in cities while the FAO estimated that the number of poor going hungry in 2009 reached an all time high at more than one billion.

In India on the other hand, with only 40% of its farmland irrigated, entire economic boom currently underway is held hostage by the unpredictable monsoon. With much of India's farming areas suffering from drought this year, the government will have a tough time meeting its economic growth targets. In a report, Goldman Sachs predicted that if this year too receives weak rains, it could cause agriculture to contract by 2% this fiscal year, making the government's 7% GDP-growth target look "a bit rich". Another green revolution is the need of the hour and to make it a reality, the global community still has much backbreaking farm work to do.

- 101. What is the author's main objective in writing the passage
  - (a) Criticising developed countries for not bolstering economic growth in poor nations
  - (b) Analysing the disadvantages of the Green Revolution
  - (c) Persuading experts that a strong economy depends on industrialization and not agriculture
  - (d) Making a case for the international society to engineer a second Green Revolution
  - (e) Rationalising the faulty agriculture policies of emerging countries
- 102. Which of the following is an adverse impact of the Green Revolution ?
  - (a) Unchecked crop yields resulted in large tracts of land becoming barren
  - (b) Withdrawal of fiscal impetus from agriculture to other sectors

- (c) Farmers began soliciting government subsidies for their produce
- (d) Farmers rioted as food prices fell so low that they could not make ends meet
- (e) None of these
- 103. What is the author trying to convey through the phrase "making the government's 7% GDP growth target look "a bit rich"?
  - (a) India is unlikely to achieve the targeted growth rate
  - (b) Allocation of funds to agriculture has raised India's chances of having a high GDP
  - (c) Agricultural growth has artificially inflated India's GDP and such growth is not real
  - (d) India is likely to rave one of the highest GDP growth rates
  - (e) A large portion of India's GDP is contributed by agriculture
- 104. Which of the following factors was/were responsible for the neglect of the farming sector after the green revolution?
  - (A) Steel and cement sectors generated more revenue for the government as compared to agriculture.
  - (B) Large scale protests against favouring agriculture at the cost of other important sectors such as education and healthcare
  - (C) Attention of policy makers and aid organizations was diverted from agriculture to other sectors.
  - (a) None
- (b) Only (C)
- (c) Only (B) & (C) (d) Only (A) & (B)
- (e) All (A), (B) & (C)
- 105. What prompted leaders throughout the world to take action to boost the agriculture sector in 2008?
  - (a) Coercive tactics by the U.S. which restricted food aid to poor nations
  - (b) The realization of the link between food security and political stability
  - (c) Awareness that performance in agriculture is necessary in order to achieve the targeted GDP
  - (d) Reports that high-growth countries like China and India were boosting their agriculture sectors to capture the international markets
  - (e) Their desire to influence developing nations to slow down their industrial development.
- 106. What motivated the U.S. to focus on investing in agriculture across the globe?
  - (a) To make developing countries become more reliant on U.S. aid
  - (b) To ensure grain surpluses so that the U.S. had no need to import food
  - (c) To make those countries more self sufficient to whom it previously provided food
  - (d) To establish itself in the market before the highgrowth giants such as India and China could establish themselves
  - (e) None of these
- 107. What impact did the economic recession of 2008 have on agriculture?
  - (a) Governments equated economic stability with industrial development and shifted away from agriculture
  - (b) Lack of implementation of several innovative agriculture programmes owing to shortage of funds
  - (c) It prompted increased investment and interest in agriculture

- (d) The GDP as targeted by India was never achieved because of losses in agriculture
- (e) None of these
- 108. What encouraged African policymakers to focus on urban jobs?
  - (a) Misapprehension that it would alleviate poverty as it did in other countries
  - (b) Rural development outstripped urban development in many parts of Africa
  - (c) Breaking out of protests in the country and the fear that the government would topple
  - (d) Blind imitation of western models of development
  - (e) None of these
- 109. Which of the following had contributed to exorbitant food prices in 2008?
  - (A) Hoarding of food stocks by local wholesalers which inadvertently created a food shortage.
  - (B) Export of foodgrains was reduced by large producers.
  - (C) Diverting resources from cultivation of foodgrains to that of more profitable crops.
  - (a) None
- (b) Only (C)
- (c) Only (B)
- (d) All (A), (B) & (C)
- (e) Only (B) & (C)
- 110. Which of the following is true about the state of agriculture in India at present?
  - (A) Of all the sectors, agriculture needs the highest allocation of funds.
  - (B) Contribution of agriculture to India's GDP this year would depend greatly upon the monsoon rains.
  - (C) As India is one of the high-growth countries, it has surplus food reserves to export to other nations.
  - (a) Only (A) and (C) (b) Only (C)
  - (c) Only (B)
- (d) Only (B) and (C)
- (e) None of these

DIRECTION (Qs. 111-113): Choose the word/group of words which is most similar it meaning to the word printed in bold as used in the passage.

### 111. STARVED

- (a) Deprived
- (b) Disadvantaged
- (c) Hungry
- (d) Fasting
- (e) Emaciated
- 112. SLAPPED
  - (a) Beaten
  - (a) Beater
- (b) Imposed(d) Avoided
- (c) Withdrawn
- (e) Persuaded 113. PLOWED
  - (a) Cultivated
- (b) Bulldozed
- (c) Recovered
- (d) Instilled
- (e) Withdrew

DIRECTION (Qs. 114 and 115): Choose the word/phrase which is most opposite in meaning to the word printed in bold as used in the passage.

### 114. PRESSING

- (a) Unpopular
- (b) Undemanding
- (c) Unobtrusive
- (d) Unsuitable
- (e) Unimportant
- 115. EVAPORATED
  - (a) Absorbed
- (b) Accelerated
- (c) Grew
- (d) Plunged
- (e) Mismanaged