

PART - I : English Language

Directions (1-5) : In the following sentences, there are two blanks for which options have been given. Choose the most appropriate option.

Directions (6-10) : Read these sentences to find out whether there is any grammatical error in them. The error, if any, will be in one part of the sentence. Mark the part with the error as your answer. If there is no error, mark 'No error' as your answer. (Ignore the errors of punctuation, if any.)

6. Many citizens are gravitating towards the nation's second-largest State because it offer ample job opportunities.

(1) Many citizens are gravitating
(2) towards the nation's
(3) second-largest State because it offer
(4) ample job opportunities
(5) No error

7. Most African nations were largely shielded from the 2008 financial crisis by China's insatiable demand for natural resources.

(1) Most African nations were largely
(2) shielded from the 2008 financial crisis
(3) by China's insatiable demand
(4) for natural resources
(5) No error

8. Skeptics worries that the devaluation of the country's currency is a desperate move to bail out struggling exporters.

(1) Skeptics worries that the devaluation
(2) of the country's currency is
(3) a desperate move to
(4) bail out struggling exporters
(5) No error

9. Consumers are constantly been encouraged to take advantage of the lowered interest rates.

(1) Consumers are constantly been
(2) encouraged to take
(3) advantage of the
(4) lowered interest rates
(5) No error

10. Emerging economies are dominating the news but for all the wrong reasons.

(1) Emerging economies are (2) dominating the news
(3) but for (4) all the wrong reasons
(5) No error

Directions (11-20) : Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

Over the past few days alone, the China's Central bank has pumped extra cash into the financial system and cut interest rates. The aim is to **free** more cash for banks to lend and provide a boost for banks seeking to improve the return on their assets. The official data though, suggested that bad loans make up only 1.4% of their balance sheets. How to explain the discrepancy ? One possible answer is that bad loans are a **lagging** indicator i.e., it is only after the economy has struggled for a while that borrowers began to suffer.

Looked at this way, China is trying to anticipate problems keeping its banks in good health by sustaining economic growth of nearly 7% year-on-year.

Another more worrying possibility is that bad loans are worse than official data indicate. This does not look to be the cause for China's biggest banks, which are managed conservatively and largely focus on the country's biggest value and quality borrowers. But, there is **mounting** evidence that when it comes to smaller banks, especially those yet to list on the stock market, bad loans piling up. That is important because unlisted lenders account for just over a third of the Chinese banking sector, making them as big as Japan's entire banking industry.

Although, non-performing loans have edged up slowly, the increase in special-mention loans (a category that includes those overdue but not yet classified as impaired loans) has been much bigger. Special mention loans are about 2% at most of China's big listed banks, suggesting that such loans must be much higher at their smaller, unlisted peers. Many of these loans are simple bad debts which banks have not yet admitted to. Another troubling fact is that fifteen years ago, the government created asset management companies (often referred to as bad banks) to take on the non-performing loans of the lenders. After the initial transfer these companies had little to pay. But, last year, Cinda, the biggest of the bad banks, bought nearly 150 billion Yuan (\$ 24 billion) of distressed assets last year, two-thirds more than in 2013.

These assets would have raised the banks bad-loans ratio by a few tenths of a percentage point. Although such numbers do not seem very alarming, experts who reviewed last year's results for 158 banks, of which only 20 are listed found that 'shadow loans', loans recorded as investments which may be a disguise for bad loans have grown to as much as 5.7 billion Yuan, or 5% of the industry's assets. These are heavily concentrated on the balance sheets of smaller-unlisted banks, and at the very least, all this **points** to a need for recapitalisation of small banks.

11. Choose the word which is most nearly the **same** in meaning to the word '**LAGGING**' given in **bold** as used in the passage.

- | | |
|--------------|----------------|
| (1) Delayed | (2) Breaking |
| (3) Stopping | (4) Protecting |
| (5) Tying | |

12. Choose the word which is **opposite** in meaning to the word '**FREE**' given in **bold** as used in the passage.

- | | |
|-------------------|--------------|
| (1) Expensive | (2) Secret |
| (3) Complimentary | (4) Restrict |
| (5) Charged | |

13. According to the passage, which of the following can be said about China's large banks?

- A. These are cautiously run.
 - B. Their clients are mainly high value.
 - C. 2% of their loans have been classified as overdue but not impaired.
- | | |
|--------------------|-------------|
| (1) Only B | (2) Only A |
| (3) All A, B and C | (4) A and C |
| (5) B and C | |

- 14.** Which of the following is the central idea of the passage?
- Small banks should be permitted to become listed on the stock exchange.
 - The government should be away with asset management companies.
 - China's financial crisis is not as serious as it is being made out to be.
 - China's Central bank has failed to predict and stop the decline of its banks.
 - There is trouble brewing in China's small unlisted banks.
- 15.** Choose the word which is most nearly the **same** in meaning to the word '**POINTS**' given in **bold** as used in the passage.
- | | |
|---------------|---------------|
| (1) Peaks | (2) Moments |
| (3) Arguments | (4) Indicates |
| (5) Plugs | |
- 16.** Which of the following is true in the context of the passage?
- China has not implemented any resources to help its banking sector in recent times.
 - Approximately 32% of China's banking sector is unlisted.
 - China's stock market has plummeted in recent times.
 - Japan's banking industry is experiencing a boom unlike that of China.
 - None of the given options is true in the context of the passage.
- 17.** What does the example of Cinda convey?
- Many of the loans given by China's banks are in trouble.
 - Many such large Chinese asset management companies are failing.
 - China's economy is overly dependent on large banks.
 - China is the ideal destination for small banks to flourish.
 - Such companies have become obsolete.
- 18.** Choose the word which is **opposite** in meaning to the word '**MOUNTING**' given in **bold** as used in the passage.
- | | |
|----------------|------------------|
| (1) Melting | (2) Accumulating |
| (3) Removing | (4) Submerging |
| (5) Decreasing | |
- 19.** Which of the following best describes experts' findings regarding shadow loans?
- Shadow loans have been steadily falling and are negligible at present.
 - These are growing substantially and indicate the need for reform of small banks.
 - Shadow loans are unfairly being passed on to asset management companies.
 - These loans are inconsequential for the health of banks.
 - The findings are faulty as these include only a few listed banks.
- 20.** What is the author's view regarding small banks?
- These have a better loan portfolio than large banks.
 - These are in good health helping to sustain economic growth of 7%.
 - These should be merged with large banks to bail them out of trouble.
 - Regulations governing these banks should be relaxed.
 - Other than those given as options

Directions (21-25) : Rearrange the given six sentences/group of sentences A, B, C, D, E and F in a proper sequence so as to form a meaningful paragraph and then answer the given questions.

- A. Global investors are quaking over the prospect of a devastating slump in the world's second biggest economy.
- B. A possible answer could be that the country's troubles raise doubts about whether its policymakers have the tools to keep their economy growing at a healthy place something that has been a constant reassurance for more than two decades.
- C. And they are fast losing confidence that the country's policymakers, seemingly so sure-footed in the past, know how to solve the problem.
- D. However, such a domino effect is significant but hardly catastrophic so why the hysteria?
- E. China is exporting something new to the world economy fear.
- F. Apart from the shrinking confidence, the biggest fear is that a collapsing Chinese economy would derail others around the world – from emerging markets in Chile and Indonesia to industrial powers such as the United States.

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

- (1) A (2) B
- (3) F (4) D
- (5) E

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

- (1) A (2) C
- (3) B (4) F
- (5) E

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

- (1) E (2) D
- (3) A (4) B
- (5) F

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

- (1) A (2) D
- (3) E (4) F
- (5) C

25. Which of the following should be the **FOURTH** sentence after rearrangement?

- (1) A (2) B
- (3) C (4) F
- (5) D

Directions (26-30) : In the following passage, there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Primary school enrolment in India has been a success story. ...26... due to various programmes and drives to increase enrolment even in remote areas. With enrolment reaching at least 96% since 2009 and girls ...27... up 56% of new students between 2007 and 2013, it is clear that many ...28... of access to schooling have been ...29....

Improvement in infrastructure has been the ...30... behind achieving this and now in India 98% habitations have a primary school within 1 km and 92% have an upper primary school within a 3 km walking distance.

- | | |
|--------------------|-------------------|
| 26. (1) Mostly | (2) Properly |
| (3) Totally | (4) Optionally |
| (5) Largely | |
| 27. (1) coming | (2) reaching |
| (3) counting | (4) making |
| (5) touching | |
| 28. (1) issue | (2) opportunities |
| (3) problems | (4) efforts |
| (5) exertions | |
| 29. (1) accustomed | (2) addressed |
| (3) met | (4) forwarded |
| (5) dissolved | |
| 30. (1) main | (2) effort |
| (3) force | (4) compulsion |
| (5) awareness | |

PART - II : Quantitative Aptitude

Directions (31-35) : Refer to the table and answer the given questions.

Data related to number of candidates appeared and qualified in a competitive exam from 2 states during 5 years

Year	State P		State Q	
	Number of appeared candidates	Percentage of appeared candidates who qualified	Number of appeared candidates	Percentage of appeared candidates who qualified
2006	450	60%	—	30%
2007	600	43%	—	45%
2008	—	60%	280	60%
2009	480	70%	550	50%
2010	380	—	400	—

Note : Few values are missing in the table (indicated by —). A candidate is expected to calculate the missing value, if it is required to answer the given questions on the basis of given data and information.

- 31. Out of the number of qualified candidates from State P in 2008, the respective ratio of male and female candidates is 11 : 7. If the number of female qualified candidates from State P in 2008 is 126, what is the number of appeared candidates (both male and female) from State P in 2008?
 - (1) 630 (2) 510
 - (3) 570 (4) 690
 - (5) 540
- 32. Number of appeared candidates from State Q increased by 100% from 2006 to 2007. If the total number of qualified candidates from State Q in 2006 and 2007 together is 408, what is the number of appeared candidates from State Q in 2006?
 - (1) 380 (2) 360
 - (3) 340 (4) 320
 - (5) 300

Directions (36-40) : What should come in place of question mark (?) in the following questions ?

36. $\sqrt{575} \div ? \times 14.98^2 = 450$
(1) 15 (2) 10 (3) 7
(4) 4 (5) 12

37. $30.01^2 - 19.98^2 - ? = 21.81^2$
(1) 49 (2) 50 (3) 16
(4) 39 (5) 41

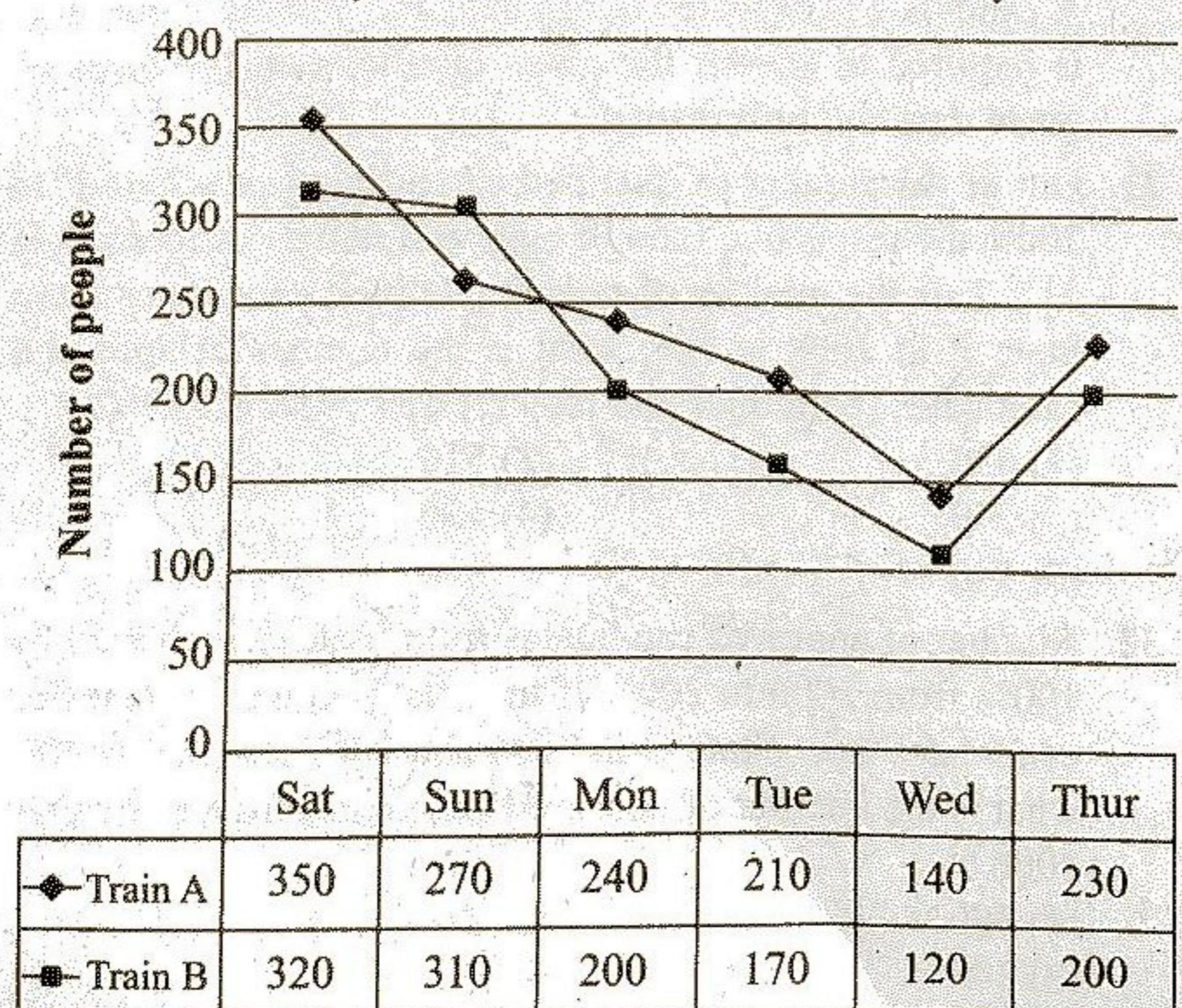
38. $820.15 + 2379.85 + 140.01 \times 4.99 = ?$
(1) 4400 (2) 3900 (3) 3000
(4) 4000 (5) 4300

39. 39.97% of 649.8 ÷ 13.05 = 45.12 - ?
(1) 40 (2) 15 (3) 25
(4) 10 (5) 30

40. $(674.87 + 59.98) \div 35.02 = ?$
(1) 29 (2) 27 (3) 19
(4) 21 (5) 11

Directions (41-45) : Refer to the graph and answer the given questions.

Number of people who travelled from Dehradun to Almora by Train A and B on 6 different days



Directions (49-53) : In these questions, two equations numbered I and II are given. You have to solve both the equations and mark the appropriate option.

Give answer :

- (1) If $x > y$
- (2) If $x \geq y$
- (3) If $x < y$
- (4) If relationship between x and y cannot be determined
- (5) If $x \leq y$

49. I. $2x^2 + 19x + 45 = 0$ II. $2y^2 + 11y + 12 = 0$

50. I. $3x^2 - 13x + 12 = 0$ II. $2y^2 - 15y + 28 = 0$

51. I. $x^2 = 16$ II. $2y^2 - 17y + 36 = 0$

52. I. $6x^2 + 19x + 15 = 0$ II. $3y^2 + 11y + 10 = 0$

53. I. $2x^2 - 11x + 15 = 0$ II. $2y^2 - 11y + 14 = 0$

54. A started a business. After 4 months from the start of the business, B and C joined. The respective ratio between the investments of A, B and C was 4 : 6 : 5. If A's share in annual profit was ₹ 250/- more than C's share, what was the total annual profit earned ?

- (1) ₹ 3,740/-
- (2) ₹ 3,910/-
- (3) ₹ 4,250/-
- (4) None of these
- (5) ₹ 3,450/-

55. A person has to travel from point A to point B in certain time. Travelling at a speed of 5 km/h he reaches 48 min late and while travelling at a speed of 8 km/h he reaches 15 min early. What is the distance from point A to B ?

- (1) 15 km
- (2) 9 km
- (3) 12 km
- (4) 18 km
- (5) 14 km

56. 28 men can complete a piece of work in 15 days and 15 women can complete the same piece of work in 24 days. What is the respective ratio between the amount of work done by 30 men in 1 day and the amount of work done by 18 women in 1 day ?

- (1) 4 : 7
- (2) 9 : 15
- (3) 3 : 5
- (4) 2 : 6
- (5) None of these

57. 18 litre of pure water was added to a vessel containing 80 litre of pure milk. 49 litre of the resultant mixture was then sold and some more quantity of pure milk and pure water was added to the vessel in the respective ratio of 2 : 1. If the resultant respective ratio of milk and water in the vessel was 4 : 1, what was the quantity of pure milk added in the vessel ? (in litre)

- (1) 4 litre
- (2) 8 litre
- (3) 10 litre
- (4) 12 litre
- (5) 2 litre

58. A certain sum is divided among A, B and C in such a way that A gets ₹ 40/- more than the 1/2 of the sum. B gets ₹ 120/- less than 3/8th of the sum and C gets ₹ 200/-. What is the total sum ?

- (1) ₹ 1,100/-
- (2) ₹ 850/-
- (3) ₹ 960/-
- (4) ₹ 1,200/-
- (5) None of these

Directions (59-63) : What will come in place of question mark (?) in the given number series ?

59. 123 140 106 157 89 ?
 (1) 214 (2) 139 (3) 198
 (4) 169 (5) 174

60. 190 94 46 22 ? 4
 (1) 19 (2) 15 (3) 10
 (4) 8 (5) 16

61. 320 320 314 290 230 ?
 (1) 114 (2) 110 (3) 50
 (4) 98 (5) 142

62. 3 4 9 28 113 ?
 (1) 782 (2) 424 (3) 646
 (4) 384 (5) 566

63. 8 4 6 15 ? 236.25
 (1) 64.5 (2) 84 (3) 52.5
 (4) 36 (5) 46

64. The respective ratio of curved surface area and total surface area of a cylinder is 4 : 5. If the curved surface area of the cylinder is 1232 cm², what is the height ? (in cm)
 (1) 14 cm (2) 28 cm
 (3) 7 cm (4) 56 cm
 (5) 24 cm

65. A bag contains 3 red balls, 5 yellow balls and 7 pink balls. If one ball is drawn at random from the bag, what is the probability that it is either pink or red ?

- (1) $\frac{1}{7}$
- (2) $\frac{2}{3}$
- (3) $\frac{4}{9}$
- (4) $\frac{5}{7}$
- (5) None of these

PART - III : Reasoning Ability

Directions (66-67) : Study the following information to answer the given questions.

R is married to U. U is the mother of L. L is the sister of D. U has only one daughter. D is married to J. K is the son of J. F is the mother of J.

66. How is D related to F ?

- (1) Cannot be determined
- (2) Daughter
- (3) Daughter-in-law
- (4) Son-in-law
- (5) Son

67. How is R related to K ?

- (1) Cannot be determined
- (2) Father-in-law
- (3) Grandmother
- (4) Grand Father
- (5) Uncle

Directions (68-72) : Study the following information to answer the given questions.

Seven people – P, Q, R, S, T, U and V have a seminar but not necessarily in the same order, on seven different months (of the same year) namely January, February, March, June, August, October and December. Each of them also likes a different fruit namely Banana, Grapes, Papaya, Orange, Mango, Litchi and Apple but not necessarily in the same order.

R has a seminar in a month which has less than 31 days. Only two people have a seminar between R and S. The one who likes Banana has a seminar immediately before T. Only

one person has a seminar before the one who likes Papaya. Q has a seminar immediately after the one who likes Papaya. Only three people have a seminar between Q and the one who likes Mango. T likes neither mango nor Papaya. P has a seminar immediately before T. V likes Apple. The one who likes Grapes has a seminar in the month, which has less than 31 days. The one who has a seminar in March does not like Orange.

68. Which of the following represents the month in which S has a seminar ?
(1) January (2) Cannot be determined
(3) October (4) December
(5) June

69. Which of the following represents the people who have a seminar in January and June respectively ?
(1) V, S (2) U, S
(3) Q, T (4) V, R
(5) U, R

70. How many people have a seminar between the months in which V and R have a seminar ?
(1) None (2) Two
(3) Three (4) One
(5) More than three

71. As per the given arrangement, R is related to Banana and P is related to Orange following a certain pattern, which of the following is V related to following the same pattern ?
(1) Mango (2) Litchi
(3) Apple (4) Papaya
(5) Grapes

72. Which of the following fruits does U like ?
(1) Orange (2) Papaya
(3) Mango (4) Banana
(5) Grapes

Directions (73-75) : Study the following information to answer the questions.

Each of the six buildings P, Q, R, S, T and U houses different number of offices. S has more offices than only T and R. Q has more number of offices than P but less than U. R does not house the least number of offices. The building which houses the least number of offices has 5 offices. The building which has second highest number of offices has 23 offices. S has 11 less number of offices than Q.

Directions (76-80) : Study the following information to answer the given questions.

Ten people are sitting in two parallel rows containing five people each, in such a way that there is equal distance between adjacent persons. In row-1 J, K, L, M and N are seated (not necessarily in the same order) and all of them are facing south.

In row-2 V, W, X, Y and Z are seated (not necessarily in the same order) and all of them are facing north. Therefore in the given seating arrangement each member seated in a row faces another member of the other row.

Z sits third to the right of W. V sits second to the left of Z. The persons facing V sits to the immediate right of K. Only one person sits between K and M. J is not an immediate neighbour of K. Only two people sit between J and L. Neither K nor J faces Y.

- Neither K nor J faces X.

76. Who amongst the following is facing N ?
(1) Y (2) Z
(3) V (4) X
(5) W

77. Which of the following statements is true regarding M ?
(1) M faces one of the immediate neighbours of X.
(2) K is one of the immediate neighbours of M.
(3) None of the given statements is true.
(4) L sits to the immediate right of M.
(5) Only one person sits between M and N.

78. Who amongst the following is facing X ?
(1) K (2) L
(3) M (4) J
(5) N

79. What is the position of Z with respect to Y ?
(1) Third to the right (2) Second to the right
(3) Immediate left (4) Immediate right
(5) Second to the left

80. Four of the given five are alike in a certain way based on the given arrangement and hence form a group. Which of them does not belong to that group ?
(1) M (2) J
(3) N (4) W
(5) V

Directions (81-85) : In these questions, two/three statements followed by two conclusions numbered I and II have been given. You have to take the two/three given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer :

- (1) If **only** conclusion II is true
 - (2) If **only** conclusion I is true
 - (3) If **both** conclusions I and II are true
 - (4) If **either** conclusion I **or** II is true
 - (5) If **neither** conclusion I nor II is true

81. Statements :

All races are sprints.

Some races are contests.

Conclusions.

- Conclusions:**

 - I. Some contests are sprints.
 - II. All contests are sprints.

82. Statements :

No bank is a lock.

All banks are sta-

No store is a peninsula.

Conclusion

- Conclusions:**

 - I. No store is a locker.
 - II. No panel is a bank.

83. Statements :

Some strikes are hits.

No strike is a raid.

All attacks are raids.

Conclusions :

I. Some hits are definitely not raids.

II. All hits being strikes is a possibility.

84. Statements :

Some equations are formulae.

All equations are terms.

All terms are symbols.

Conclusions :

I. All equations are symbols.

II. No symbol is a formula.

85. Statements :

Some strikes are hits.

No strike is a raid.

All attacks are raids.

Conclusions :

I. No attack is a strike.

II. All attacks being hits is a possibility.

Directions (86-90) : Study the following information to answer the given questions.

'festival for women only' is written as 'pa ge bo xu'

'provide peace to women' is written as 'wr dl nj ge'

'women like to celebrate' is written as 'ge ct fx wr'

'celebrate peace in festival' is written as 'dl bo sv ct'

(All codes are two letter codes only)

86. What may be the possible code for 'provide idea' in the given code language?

- | | | |
|-----------|-----------|-----------|
| (1) fx hy | (2) xu bo | (3) hy nj |
| (4) nj xu | (5) wr fx | |

87. What is the code for 'celebrate' in the given code language?

- | | | |
|--------|--------|--------|
| (1) sv | (2) wr | (3) ct |
| (4) dl | (5) fx | |

88. In the given code language, what does the code 'pa' stand for?

- | | |
|----------------------------|----------------------------|
| (1) peace | (2) Either 'for' or 'only' |
| (3) Either 'women' or 'to' | (4) celebrate |
| (5) festival | |

89. What is the code for 'women' in the given code language?

- | | |
|---------------------------------------|--|
| (1) bo | |
| (2) xu | |
| (3) ct | |
| (4) Other than those given as options | |
| (5) ge | |

90. If 'peace to mind' is coded as 'zg wr dl' in the given code language, then what is the code for 'mind in festival'?

- | | | |
|--------------|--------------|--------------|
| (1) zg bo dl | (2) dl zg sv | (3) bo sv zg |
| (4) zg nj wr | (5) sv wr bo | |

Directions (91-95) : In these questions, relationship between different elements is shown in the statements. The statements are followed by conclusions. Study the conclusions based on the given statements and select the appropriate answer.

Give answer :

- | | |
|-----------------------------------|--|
| (1) If only conclusion II is true | |
| (2) If only conclusion I is true | |

(3) If both conclusions I and II are true

(4) If either conclusion I or II is true

(5) If neither conclusion I nor II is true

91. Statements :

$S \leq L \leq I = P \geq E > R ; L > Q$

Conclusions : I. $P \geq S$

II. $I > R$

92. Statements :

$G > R \geq E = A \leq T \leq S ; D \leq A \leq J$

Conclusions : I. $T \geq D$

II. $R > S$

93. Statement :

$A \geq B > C \leq D \leq E < F$

Conclusions : I. $A \geq E$

II. $C < F$

94. Statements :

$G > R \geq E = A \leq T \leq S ; D \leq A \leq J$

Conclusions : I. $J > G$

II. $J = G$

95. Statements :

$S \leq L \leq I = P \geq E > R ; L > Q$

Conclusions : I. $L < R$

II. $E \geq Q$

Directions (96-100) : Study the following information to answer the given questions.

J, K, L, M, N, O, P, Q, R and S are sitting around a circular table facing the centre with equal distances between each other (but not necessarily in the same order). Each one of them is also related to M in some way or the other. Only two people sit between Q and L. M sits second to the left of Q. Only three people sit between L and M's sister. M's son sits second to the right of M's sister.

Only one person sits between M's son and S. J sits to the immediate right of R. R is neither the son nor the mother of M. S is an immediate neighbour of M's mother. Only three people sit between M's mother and M's brother. M's daughter sits second to the left of M's brother.

M's father is not an immediate neighbour of M. M's wife sits third to the right of K.

96. Who sits second to the right of R ?

- | | |
|------------------|-------|
| (1) M's brother | (2) M |
| (3) R | (4) K |
| (5) M's daughter | |

97. How many people sit between K and L, when counted from the left of L ?

- | | |
|----------|---------|
| (1) Six | (2) One |
| (3) None | (4) Two |
| (5) Four | |

98. Which of the following statements is true with respect to the given information ?

- | | |
|--|--|
| (1) R sits second to the right of M's wife | |
| (2) K is an immediate neighbour of R. | |
| (3) M sits second to the left of L. | |
| (4) All the given options are true. | |
| (5) S is the daughter of L. | |

99. How is K related to R ?

- | | | |
|----------------|--------------|-----------|
| (1) Son-in-law | (2) Uncle | (3) Niece |
| (4) Brother | (5) Daughter | |

100. Who amongst the following is the wife of M ?

- | | | |
|-------|-------|-------|
| (1) N | (2) L | (3) O |
| (4) Q | (5) J | |