Held on: 29-03-2009

# NABARD Bank Officer

(Based on memory)

#### Test-I: General Awareness

In the present context of socio-economic development, the concept of "meeting the needs of the present without compromising the ability of future generations to meet their needs" is popularly known as the concept of

1) Sustainable Development 2) Uniform Growth

- 3) Target-driven Growth
- 4) No risk-No growth

5) Social Viability

- 2. Which of the following statements about the agricultural sector in the economy of India is/are correct?
  - (A) Agricultural growth has reduced poverty of the people locally and, through its external effects, also in many other parts of the country.

(B) Food and nutrition security in the country has increased substantially.

(C) The area of cultivation has increased in recent past as agriculture has become a full-time employment for the people, which was not so a few years back.

1) Only A

2) Only B 3) Only C

4) Both A & B only

5) All A, B & C

3. In recent years it has been recognized increasingly that a large segment of the rural population is out of the reach of the formal banking services. Which of the following is the name of the concept floated to bring most of these rural persons in the net of financial and banking services?

1) Corporate Governance 2) Financial Inclusion 3) Wealth Creation 4) Credit Management

5) Risk Management

As we all know, the present pattern of agricultural growth has resulted in a variety of environmental degradation of soil, water, air and bio-diversity. Which of the following is/are the main practice(s) of the present pattern of agriculture, which has given birth to such degradation?

(A) Excess use of chemical inputs in the form of fertilizers, pesticides/insecticides and boosters

- (B)-Abandonment of traditional practices built over several millennia
- Continuous flogging of land through multiple cropping

2) Only B 1) Only A 4) Both A & C only

3) Only C 5) All A, B & C

5. As we all know, the per capita food availability is far better in the country these days and it has also reduced our dependence on imports of most of the food commodities. Which of the following are the agriculturerelated things for which we are still dependent on imports largely?

(A) Wheat (B) Sugar (C) Edible oils (D) Pulses

1) Only A & B both

2) Only C & D both

3) Only A, C & D

4) Only B, C & D

5) All A, B, C & D

As we all know, migration of people from one place to the other has always been a topic of interest to economists and social scientists. Which of the following migrations is called a historical one and is often referred as "Mother of All Migrations in the World"?

1) Intercontinental migration from Europe to America and beyond

2) Migration of agricultural labour from Bihar and UP to various states in India

3) Migration of Keralites to Gulf countries

4) Migration of Gujaratis to USA and UK after the outbreak of plague, communal riots, and several major earthquakes in the state

5) None of these

7. As per the recent research reports published in papers/ journals, more than half of all child deaths are associated with malnutrition. Which of the following is/are the major reasons of malnutrition in India?

(A) Low birth weight because of poor nutritional status of the mother

High levels of disease caused by poor hygienic conditions and polluted water

Improper feeding practices

- 1) Only A
- 2) Only B
- 3) Only C

AllA, B&C 5) None of these

The agro processing sector in India has shown a positive growth in recent past. What is/are the major factors which has/have contributed to this growth in this sector?

(A) There is a change in consumption pattern. Food budget is allocated to high-value commodities like raw fruits, vegetables, livestock, etc.

B Growth in export demands for high-value and processed food items. Hence more people are taking up that business.

More and more people are migrating to cities and urban areas where demand for processed food is high.

1) Only A

2) Only B

3) Only C

A)AllA,B&C

5) None of these

- The phenomenon of the decline, howsoever initiated or instigated, occurring in some measures of aggregate economic activity and causing cascading declines in GDP and other key measures of economic activity in the terms of economics, is called
  - 1) terminal growth

2) recession

3) business cycle

- 4) deflation
- 5) domino effect
- 10. As we all know, the the Govt of India has given much attention to improve public health in the country. Why is so much attention given to improve the same, which in the opinion of the general public, is a personal goal and should be an individual effort?
  - (A) Poor public health conditions take economic toll in various ways.
  - (B) Govt wishes to invest in it because it wants to prevent diseases rather than treat them.
  - (C) If the general health of the people in a country is weak, investors do not wish to invest in that country. Even tourists do not want to visit the land.
  - 1) Only A
- 2) Only B
- 3) Only C
- 5) None of these 4) All A, B & C
- 11. The Govt of India is giving much importance to the development of "Special Economic Zones" these days. Which of the following statements is/are TRUE about the features of the Special Economic Zones?
  - Special Economic Zones refer to areas within a country where some of the economic laws and restrictions of the land are relaxed.
  - (B) Special Economic Zones are being developed to give an opportunity to the weaker sections of society, who did not have enough opportunities to develop financially and economically.
  - (C) In India, the development of Special Economic Zones started way back in 1980 when the first such project was launched in Karnataka.
  - FOnly A
- 2) Only B
- 3) Only C

- 4) All A, B & C
- 5) None of these
- 12. India has several major dams almost in all states. Which of the following was/were the reasons for which these dams were built?
  - Flood control and water supply
  - (B) Relocating the population
  - Power generation
  - (D) Irrigation facilities
  - 1) Only A & B
    - 2) Only C&D 3) Only A, C&D
  - 4) Only B, C & D 5) None of these
- 13. Which of the following is not a major concept frequently referred in the economic literature of Dr Amartya Sen, the Nobel Prize-winning economist?
  - 1) Positive freedom
- 2 Corporate ethics
- 3) Capability to function
- 4) Negative freedom
- 5) Welfare economics

- 14. Which of the following statements is/are correct about the Pradhan Mantri Gram Sadak Yojana?
  - At. The Yojana was launched in the year 1955 with the aim to connect each and every village with the National Highway.
  - B. The Yojana was to be completed by the year 2000. But only 60% job has been done so far.
  - C. The funds for the Yojana were arranged by a loan from the Asian Development Bank, which sanctioned an amount of Rs 1,20,000 lakh crore that time. India has availed 95% of that amount but the job done is only 60%.
    - 1) Only A
- 2) Only B
- 3) Only C
- 4) All A, B and C None of these
- 15. Which amongst the following organizations make major credit policies for the Regional Rural Banks (RRBs)?
  - NABARD.
- 2) Asian Development Bank
- 3) World Bank
- 4) State Bank of India
- 5) None of these
- 16. As we all know, the Govt of India has launched many schemes for the welfare of the workers from unorganized sectors. As per recent estimates, about what per cent of all workforce in India is engaged in informal or unorganised sector?
  - 1)50% 2)90% 3)70%
- 4)80% 17. Which of the following is/are true about the Indira Awas
  - Yojana of the Govt of India?
    - A The scheme was the sub-scheme of the Jawahar Rozgar Yojana (JRY).
    - B. The scheme was launched to provide housing accommodation to rural people Below Poverty Line (BPL) only.
  - C. Under the scheme, the allotment of the house is done in the name of the female members of the household in the joint names of the husband and wife.
    - 1) Only A
      - 2) Only B
- All A, B and C 5) None of these
- 18. As we all know, the Govt gives enough emphasis on the development of Small Scale Industry (SSI) Sector. What is the role of the SSI sector in a developing economy like India?
  - A. SSI sector plays an important role in development of economy as around 40 per cent of the GDP comes from this sector.
  - B. SSI absorbs surplus labour and helps in equitable distribution of income.
  - Approximately 35% of total exports of India comes from SSI Sector.
    - 1) Only A
- 2) Only B
- 3) Only C
- 4) All A, B and C 5) None of these
- 19. Which of the following is not true about the National Rural Employment Guarantee Act (NREGA)?
  - A. NREGA was enacted first to provide job to rural

engine 2004 - Marin Company Company Company of the	
people only but now people in urban areas can	25. Which of the following is NOT an institutional credit
also avail the jobs under it.	agency?
B NREGA is applicable in all districts of the country	1) Cooperative Society 2) Moneylender
now.	3) Commercial Banks 4) Regional Rural Banks
C. NREGA initially provided 100 days' job but now the	5) Government Agencies
number of days has been increased to 150.	26. The National Bank for Agriculture and Rural
1) Only A	Development (NABARD) gets some amount of its funds
3) Only C 4) All A, B and C	from which of the following organizations for its various
5) None of these	schemes?
Which of the following is not true about National Food	(A) World Bank (B) Bank of America (C) IDA
For Work Programme (NFFWP) of the Govt of India?	1) Only A 2) Only B 3) Only C
A NFFWP was launched to provide additional	4) All A, B & C 5) Only A & C both
resources to the most backward 150 districts of India.	27. The National Bank for Agriculture and Rura
B. The beneficiary of the NFFWP is required to work	Development (NABARD) was established in the year
for 5 days a week for at least 10 weeks at a stretch.	1) 1970 2) 1982 3) 1977 4) 1980 5) 1975
C. The beneficiaries of NFFWP are paid their wages in	28. Which of the following statements is/are TRUE about
the form of wheat and rice for their work. The payment	the activities of the NABARD?
of ration is done to them daily at 6.30 pm or immediately	(A) NABARD has the responsibility to inspect RRBs
after the day's work is over, which should be latest	and Cooperative Banks.
by 9.30 pm.	(B) NABARD maintains Research and Developmen
Only A 2) Only B 3) Both B and C	Fund to promote research in agriculture and rura
4) Only C 5) Both A and B	development.
Which of the following schemes is/are now the part of	(C) NABARD is a wing of the Planning Commission of
the National Rural Employment Guarantee Act	· India.
(NREGA)?	1) Only A 2) Only B 3) Both A & B
A. Pradhan Mantri Gram Sadak Yojana	4) Only C 5) All A, B & C
Pational Food For Work Programme	29. The Union Budget for 1995-96 proposed the creation o
Sampoorna Grameen Rozgar Yojana	RIDF in NABARD, with a corpus of Rs 2000 cr. What is
1) Only A 2) Only B Both B and C	the full form of RIDF?
4) All A, B and C 5) None of these	Rural India Decoration Forum
. Micro credit or micro finance is a novel approach to	2) Research and Industrial Development Forum
banking with the poor. In this approach bank credit is	Rural Infrastructure Development Fund
extended to the poor through	4) Research and Industrial Development Fund
1) Self Help Groups 2) Anganwadis	5) None of these
3) Cooperative Credit Societies	<ol><li>Which of the following statements about the NABARI</li></ol>
4) Reserve Bank of India	is/are TRUE?
5) Small Industries Development Bank	(A) NABARD has a dual role to play as it is an ape
Which of the following is/are the major problem(s) of	body and a refinance institution.
rural indebtedness?	(B) NABARD services as a refinance institution for all
The Indian farmer borrows year after year but is not	kinds of production and investment credit to
in a position to clear off his loans.	agriculture and cottage and village industries.
(B) The size of the loans taken by the Indian farmer is	(C) NABARD accepts short-term deposits from the
too large whereas his agricultural output is not large	public like any other bank to improve its capital base
enough to pay off his debt.	1) Only A 2) Only B 3) Only C
(C) Most of the farmers are still taking loans from the	4) Only A & B 5) All A, B & C
informal sources, who charge a very high rate of	31. The head office of the National Bank for Agriculture &
interest.	Rural Development (NABARD) is located in
1) Only A 2) Only B 3) Only C	1) New Delhi 2) Hyderabad 3) Murnbai
4) Only A & B 5) All A, B & C	4) Lucknow 5) None of these
The concept of micro finance was launched in which of	32. India's first transgenic crop was
the following countries initially?	
Bangladesh 2) India 3) Egypt 4) Israel 5) Sri Lanka	4) Potato 5) None of these
T) ISIACI S) SITLAINA	

20.

21.

24.

- 33. India and some other countries raised strong objection on a major issue in the meetings of the World Trade Organization (WTO). What was the issue? 1) Use of genetically modified crops Providing subsidy to agro-products
  - 3) Method of deciding cost of crude oil by OPEC members
  - 4) Use of hydrogen as alternative fuel in future
  - 5) None of these
- 34. Who amongst the following is the winner of the Ramon Magsaysay Award 2008?
  - 1) Dr Prakash & Mandakini Amte
  - 2) Dr Amartya Sen
- 3) Ms Barkha Dutt
- 4) Dr MS Ahluwalia
- 5) None of these
- 35. Which of the following is the organization, which is the apex body in cooperative sector and deals in procurement, distribution, export and import of selected agricultural commodities?
  - 1) NAFED
- 2) NABARD
- 3) SIDBI
- 5) None of these 4) EXIM Bank
- 36. Mahesh Bhupathi and Sania Mirza won their first Grand Slam Title together when they defeated their opponents in the
  - 1) Wimbledon
- 2) Australian Open
- 3) Davis Cup Final
- 4) US Open
- 5) Wightman Cup Final
- 37. Which of the following states in India is at the top in the list of those who availed credit through Self Help Groups (SHGs)?
  - 1) Andhra Pradesh 2) Goa
- 3) Arunachal Pradesh
- 4) West Bengal 5) Kerala
- 38. Which of the following is the amount Govt of India has sanctioned to provide relief to farmers so that they may come out of their debt?
  - 1) Rs 10,000 cr
- 2) Rs 20,000 cr
- 3) Rs 30,000 cr
- 4) Rs 40,000 cr \_\_\_\_\_ None of these
- 39. Which of the following is/are the goals of the Bharat Nirman?
  - (A) To bring additional one crore hectare under assured irrigation
  - (B) To provide cooked food to about 12 crore children in their school itself
  - To construct 60 lakh additional houses for the rural poor.
  - 1) Only A
- 2) Only B
- 3) Only C
- 5) Both A & B ABoth A&C
- 40. As we all know, flood is a major natural calamity in India. Which of the following statements is/are true about the various aspects of flood and flood management in India?
  - (A) Out of a total geographical area of 329 million hectare, about 40 million hectare is prone to flood.
  - (B) Till 2007, about 18 million hectare was provided

- with protection against floods by way of construction of embankments, drainage channels and raising of platforms.
- (C) Since the installation of a flood forecasting system in 2004, no major flood has taken place in India.
- 1) Only A
- 2) Only B
- 3) Only C
- Both A & B only
- 5) Only B & C Both
- 41. Which of the following is an easy way of providing credit to the farmer community?
  - Kisan Credit Card
- 2) Indira Vikas Patra
- 3) National Saving Certificates
- 4) Loan against gold
- 5) None of these
- 42. India recently test-fired a new surface-to-surface missile
  - 1) Meghavarna 2) Columbus
- 3) Antariksha
- 4) Pawan Shourya
- 43. The Summit of Leaders of the G-20 was organised in November 2008 in
  - 1) Paris
- 2) Tokyo
- 3) Washington DC
- 4) London 5) Milan
- 44. Who amongst the following is the author of the book Between the Assassinations?
  - 1) Danielle Steel 2) Anita Desai 3 Aravind Adiga
  - 4) Nandan Nilekani
- 5) Arundhati Roy
- 45. Who amongst the following is the winner of the Jawaharlal Nehru Award for International Understanding for the year 1995? (The Award was given in November 2008.)
  - 1) Albert Bayona
- 2) Mallika Sarabhai
- 3) Dr Romila Thapar
- 4) Dr Mohammed El Baradei
- 5) Hosni Mubarak
- 46. Which film got the Golden Peacock Award in the 39th International Film Festival of India held in December 2008?
  - 1) Good Night
- 2) Akasa Kusum
- 3) The Song of the Sparrow \_\_\_\_\_\_Tulpan
- 5) None of these
- 47. Who amongst the following is the Union minister for home affairs at present?

  - 1) Sharad Pawar 2) Lalu Prasad Yadav 3) P Chidambaram
  - 4) Shivraj Patil

- 5) None of these
- Shivraj Singh Chauhan is the new Chief Minister of which of the following states, where elections were held in December 2008?
  - 1) Uttar Pradesh 2) Mizoram Madhya Pradesh
- 3) Delhi 5) None of these
- 49. MC Marykom, who won a gold medal for India in an

  - international sports event, is basically a 1) Table Tennis player
  - 3) Badminton player
- 2) Boxer 4) Marathon runner
- 5) Golfer
- 50. John Key, whose name was in the news is the Prime Minister of
  - 1) Australia
- 2) United Kingdom 3) Canada
- 4) France
- 5) New Zealand

### Test-II: English

Directions (Q. 51-57): Read the following passage carefully and answer the questions given below it. Certain phrases in the passage have been printed in bold to help you locate them while answering some of the questions.

Anyone who forms his own opinions and beliefs will feel that he owes no responsibility to the majority for his conclusions. If he is a genuine lover of truth, if he is inspired by a passion for seeing things as they are and a detestation of holding ideas which do not conform to facts, he will be wholly independent of the acquiesce of those around him. When he proceeds to apply his beliefs in the practical conduct of life, the position is different. There are then good reasons why his attitude should be less rigid. The society in which he is placed is an ancient and composite growth. The people from whom he dissents have not come by their opinions and institutions by a process of mere haphazard. These opinions and customs all had their origin in a certain real or supposed fitness. They have a certain depth of root in the lives of a proportion of the existing generation. Their fitness for satisfying needs may have misplaced, and their congruity with one another may have come to an end. That is only one side of the truth. The most passionate propagandist cannot penetrate to them.

In common language we speak of a generation as something possessed of a kind of exact unity, with all its parts and members homogeneous. Yet plainly it is not this. It is a whole, but a whole in a state of constant flux, its factors and elements are eternally shifting. It is not one, but many generations. Each of the seven ages of man is neighbour to all the rest. The column of the veterans is already sinking into the last abyss, while the column of the newest recruits is forming. To its tradition, the tendency and its possibilities, only a proportion of each can have nerve enough to grasp the banner of a new truth and endurance to bear it along rugged and untrodden ways.

Then we must remember the substance of which life is made. We must consider what an overwhelming preponderance of the most persistent energies and most concentrated interests of a society must be absorbed between material cares and the solitude of the affections. It is obviously unreasonable to lose patience and quarrel with one's time because it is tardy in throwing off its institutions and beliefs, and slow to achieve the transformation which is the problem in front of it. Men and women have to live. The task for most of us is hard enough to make us well pleased with even such imperfect shelter as we find in daily use and customs. To insist on a whole community being made at once to submit to the supremacy of new practices and ideas that have just begun to acclaim themselves to the most advanced speculative intelligence of the time. This, even if it were a possible process, would do much to make life impracticable and to hurry on social dissolution.

- Overnight changes in social settings are not desirable because they will
  - 1) retard the progress 2) lead to social disintegration
  - 3) give vitality to social life
  - 4) make a society too narrow to survive
  - 5) None of these
- 52. The hard task, according to the author, is to
  - (A) change the society
  - (B) earn a living
  - (C) change according to times
  - 1) Only A and C 2) Only B and C 3) Only A and B
  - 4) Only A 5) Only C
- 53. The problem, which is discussed in the passage, reflects
  - 1) the realist attitude of the author
  - 2) the pessimistic views expressed by a group of people
  - 3) a doctrine that explains the role of culture
  - 4) making good use of a genuine lover of truth
  - 5) None of these
- 54. Which of the following best describes the phrase "apply his beliefs in the practical conduct of life" as used in the passage?
  - 1) To indoctrinate what he believes
  - 2) To denounce what he believes
  - 3) To preach what is practiced
  - 4) To practice what is preached
  - 5) None of these
- According to the author, a generation, which is heterogeneous, should be perceived as
  - 1) sum total of the parts of the sub-system
  - 2) a whole, which is not a total of the parts
  - 3) a fragmented group of people
  - 4) individual interlinkages connected through synergy
  - 5) None of these
- 56. According to the passage, which of the following is true?
  - Impatience of intellectuals with practical problems is the source of progress.
  - 2) Day-to-day concerns dominate the life of most people.
  - 3) Intellectuals are the leaders of social transformation.
  - Social change will be slow in the absence of effective leaders.
  - 5) None of these
- 57. According to the passage, from which of the following do the customs and traditions originate?
  - 1) Ignorance of events happening around
  - 2) Leadership prevailing in the contemporary society
  - 3) Social utility of the societal set-up
  - 4) Conflicts of individuals living in society
  - 5) None of these

Directions (Q. 58-62): In each of the following questions, an idiomatic expression and its four possible meanings are given. Find out the correct meaning of idiomatic expression and mark the number of that meaning as your answer in the answersheets. If you do not find any correct answer, mark 5), ie 'None of these', as your answer.

	runs down	71.	Hardly had I / entered the airport / than I met / my cousin
	1) squandering away 2) amounts to		1) 2) 3) 4)
	3) incurring 4) taking chance to meet		Tilak./No error
	5) None of these	72	5)
	stand over	12.	An anti-terrorism cell is opened / by the town police /
	1) vindicate 2) postpone 3) enduring		1) 2)
	4) support 5) None of these		three months ago /as a precautionary measure./ No error
50.	knocked up		3) 4) 5)
	1) get exhausted 2) die in an accident	73.	The artist who was giving / detailed description of / the
	3) wandered about 4) sold at an auction		1) 2)
	5) None of these		sculptures was / speaking fluently French. / No error
61.	make over		3) 4) 5)
	1) prove 2) decipher 3) discover	74.	Martin would attempt / to open the umbrella / when her
	4) give in charity 5) None of these		1) 2)
62.	work on		spectacles slipped off / and fell down. No error
·	1) solve 2) influence 3) excite		3) 4) 5)
	4) apply force to 5) None of these	75.	If you had not/reached so quickly, /we might well/have
	Directions (Q. 63-75): Read each sentence to find out		1) 2) 3)
who	ether there is any grammatical error in it. The error, if		had a disaster. No error
	, will be in one part of the sentence. The number of that		4) 5)
	t is the answer. If there is no error the answer is 5).		Directions (Q. 76-85): Which of the phrases 1), 2), 3)
	nore errors of punctuation, if any.)	and	4) given below each sentence should replace the phrase
			nted in bold type to make the sentence grammatically
03.	Selling peanuts /on the road is / the only means of		rect? If the sentence is correct as it is, mark 5), ie 'No
	1) 2) 3)		
	earning / in respect of most of the people./ No error		rection required', as the answer.
	4) 5)	76.	She had created problems even when she was on training
64.	Her talk was / judged by many / as one of the most		while she was still waiting to take full charge of her duties.
	1) 2) 3)		1) she has been waiting 2) she had been still
	important talks / given in the seminar./ No error		3) she would have still 4) she has still to wait
	4) 5)		5) No correction required
65.	The boy who was guilty with / having stolen the cell	77.	The director insisted on his orders being carried out with
	1) 2)		the letter.
	phone / came out / with the truth. / No error		1) for the letter 2) to the letter 3) by the letter
	3) 4) 5)		4) into the letter 5) No correction required
66.	She is the teacher/whom I know/has helped my son/in	72	He admired the speed with which Koti completed the work
	1) 2) 3)	70.	and appreciating the method adopted by him.
	the examination. No error		
	.4) 5)		appreciate the method being adopted
67.	You cannot demand / all your articles / unless you do not		2) appreciated the method adopted
• • • • • • • • • • • • • • • • • • • •	1) 2) 3)		3) appreciate the method of adoption
	/give advance notice./ No error	28.1	4) appreciate the adopting method
	4) 5)		5) No correction required
60	We insisted, but neither / Jona nor her assistant / are	79.	Unless I get some break, I should not be able to do any
00.			more work.
	1) 2)		1) shall not be able 2) should be unable
	ready to / work on Sunday./ No error		3) shall not be unable 4) should not be unable
	3) 4) 5)		5) No correction required
69.	There is just not enough / time in my unit to sit round /	90	Some people have a habit of wearing their heart on their
	1) 2)	80.	
1	talking about how we feel/ about each other. / No error		sleeves.
	3) 4) 5)		1) bearing their heart on their sleeves.
70.	The act will be passed / with a comfortable majority if all		2) wearing heart on their sleeves.
	1) 2)		3) wearing their heart on sleeves.
	/ the partisans of / her group favours it. / No error		4) bearing their heart on their sleeve.
	3) 4) 5)		5) No correction required.

				AA	TE VICO	DIALLI
81.	Your plea that you were thorough ignorant of the conse-	89.	He let the laughe	er wash away the	e tension a	nd then held
01.	quences can not be accepted.		1)	2)	3)	4)
	1) had thorough ignorance		up her hand. All			delizated out
	2) were thoroughly ignorance			5)		
	3) had thoroughly ignorant	90.	The author also a	dvocated fresh	vegetable	and fruits as
	4) were thoroughly ignorant			1)	2)	3)
	5) No correction required		naturel diet of a	ged peoples. All	correct	
82	I had met him after the party where he had been given an		4)	O F	5)	
021	inspiring speech.		Directions: (Q. 9	1-100): In the f	ollowing p	assage there
	1) when he had	are	blanks, each of wh			
	2) where he would have		printed below th			
	3) in which he was given		suggested, one of			
	4) where he had		the appropriate v			
	5) No correction required		It is a pity that w			on insurance
83.	Because of scientific progress, we expect to live better	writ	ten by Indian autl			
05.	then our parents have.		he subject in other			
	should expect to live better than our parent		rance laws and 9			
	2) expect to live as good as our parents live		ntry. And students			
	3) expect to live better than our parents did		nsurance emplo			
	4) expected to live better than our parents		minations have to			
	5) No correction required		nors. As these bo			
84.	I cannot put up with that nasty fellow.		urance industry			The second secon
21 90	1) put up 2) put at		rance scene in Inc			
	3) put on with 4) put up in		cedures remains v			
	5) No correction required		the college stud			
85.	It is useless to run away from every danger; risks must		rance with diffe			
	not be taken.		rance, we should			
	1) no risks must be		ler review written			
	2) any risk must be		99 expert on insu			
	3) although risks must be	wil	be found very u	seful by student	s of insura	nce sector as
	4) some risks must be	a 1	00 guide to the pr	inciples of insu	rance.	
	5) No correction needed	91.	1) paving	2) correspond	ing	3) following
	Directions (Q. 86-90): In each question below, a sentence		4) emphasize	5) correcting		Man Miles
wit	th four words printed in bold type is given. These are	92	1) process	2) product	3) not	es
	mbered as 1), 2), 3) and 4). One of these four words may be	, ,	4) currency	5) procedures		
eit	her wrongly spelt or inappropriate in the context of the	02	1) slightly	2) upon	3) still	
ser	ntence. Find out the word that is wrongly spelt or	93.			3)8111	
ina	ppropriate, if any. The number of that word is your answer.	04	4) at	5) until	2)	1
Ifa	all the four words are correctly spelt and also appropriate	94.	1) prove	2) search		lication
in	the context of the sentence, mark 5), ie 'All correct' as		4) understandin		The second second second	
you	ur answer.	95.	1) law	2) aspects	3) exp	erts
86.	After severel rounds of discussions the Manager		4) books	5) loop		
	1) 2)	96.	1) equip	2) arm	3) dec	corate
	accented to our proposal. All correct		4) promote	5) load		
	3) 4) 5)	97.	1) optional	2) expensive	3) tou	gh
87.	The indafatigable zeal and fearlessness with which the		4) deep	5) specialized		tous
	1) 2)	98	1) authentic	2) voluminou		nv
	youth worked rejoiced me beyond measure. All correct	, ,	4) prompt	5) shining	5) 1114	
	3) 4) 5)	00	1) consulting	2) qualified	3) rich	
88.	He sliped away in the night and reached there in the	77.	The second secon	The state of the s	3)1101	
	1) 2) 3)	100	4) merchant	5) tired	2)	4.
	morning. All correct	100	0. 1) learned	2) powerful	3) rea	ay
	4) 5)		4) comprehensi	ve 5) prescribed		

5)

### Test-III: Quantitative Aptitude

Directions (Q. 101-105): What should come in place of the question mark (?) in the following questions?

- $101. \sqrt[3]{?} = (756 \times 67) \div 804$ 
  - 1) 195112
- 2)250047
- 3)226981

- 4)274625
- 5) None of these
- $102. \ 0.3 + 3 + 3.33 + 3.3 + 3.03 + 333 = ?$ 1)375.66
  - 2)345.99
- 3)375.93

- 4) 355.96
- 5) None of these
- 103.  $(73425 33267 22418 17650) \times \sqrt{11025} = ?$ 1)10165
  - 2)9785
- 3)8370

- 4)9450
- 5) None of these
- $104. -76 \times 33 + 221 = ?$ 
  - 1)-2287
- 2)-19304
- 3)2287

- 4) 19304
- 5) None of these
- $105. (34.12)^2 \sqrt{7396} = ?$ 
  - 1) 1080.1744
- 2) 1078.1474
- 3) 1078.1744

- 4) 1080.1474
- 5) None of these

Directions (Q. 106-110): What should come in place of the question mark (?) in the following number series?

- 106, 15 25 1)500 2)526
- 130
- 4)480
- 5) None of these
- 107, 186 48
  - 25 3) 12.5 4) 14

3)490

40

- 1) 13.5 2) 14.8 5) None of these 176 420
- 108. 124 112 1)8568
- 2)7140
- 1488

- 3)5712

- 4)6150 381
- 5) None of these 345
- 109, 384 1)23
- 372 2)25
- 264 3)43

502

- 4)24
- 5) None of these
- 110. 282 286 2)318 1)366
- 302 3)326 4)338
- 5) None of these

?

Directions (Q. 111-115): Study the following table carefully and answer the questions given below.

Annual Income of Various Individuals over the Years (Income in Lac Rupees)

Years	Individuals								
icais	A	В	C	D	E	F			
2002	5.50	3.20	4.80	6.35	6.15	3.50			
2003	5.65	3.25	4.85	6.55	6.25	3.65			
2004	5.7	3.725	4.95	7.155	6.425	3.75			
/2005	6.20	4.25	5.10	7.35	7.15	4.0			
2006	6.50	4.50	5.20	7.40	7.25	4.25			
2007	6.75	5.0	5.25	7.48	7.285	4.80			
2008	7.0	5.35	5.30	-8.0	7.30	5.10			

- 111. What is the approximate average monthly income of A over the years?
  - 1) Rs 44,762
- 2) Rs 48.348
- 3) Rs 53,216

- 4) Rs 51,245
- 5) Rs 42,102
- 112. What is the ratio of the annual income of B to that of C in the year 2005?
  - 1)6:5
- 2)6:7
- 3)5:6

- 4)7:6
- 5) None of these
- 113. What is the difference between the total annual income of all the individuals in the year 2003 and the total annual income of all the individuals in the year 2007?
  - 1) Rs 7,36,500
- 2) Rs 6,45,400
- 3) Rs 6,36,500

- 4) Rs 7,43,300
- 5) None of these
- 114. The annual income of E in the year 2004 is approximately what per cent of the average annual income earned by E over the years?
  - 1)98
- 2)86
- 3)88

- 4)94
- 5)91
- 115. What is the average annual income of F over the years?
  - 1) Rs 4, 16,000
- 2) Rs 4,25,000
- 3) Rs 4,01,500
- 4) Rs 4, 15, 500
- 5) None of these
- 116. Asha's monthly income is 60% of Deepak's monthly income and 120% of Maya's monthly income. What is Maya's monthly income if Deepak's monthly income is Rs 78,000?
  - 1) Rs 39,000
- 2) Rs 42,000
- 3) Rs 36,000
- 4) Cannot be determined
- 5) None of these
- 117. The sum of 5 numbers is 924. The average of the first two numbers is 201.5 and the average of the last two numbers is 196. What is the third number?
  - 1) 133
- 2) 129
- 3) 122
- 4) Cannot be determined 5) None of these 113. In how many different ways can the letters of the word 'FINANCE' be arranged?
  - 1)5040
- 2)2040
- 3)2510

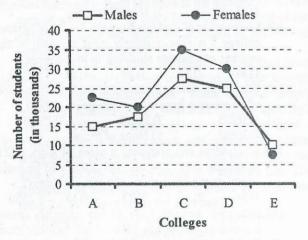
- 4)4080
- 5) None of these
- 119. The profit earned after selling a wrist watch for Rs 4,080 is the same as the loss incurred after selling the same wrist watch for Rs 3,650. What is the cost price of the wrist watch?
  - 1) Rs 3,785
- 2) Rs 3,800
- 3) Rs 3,775

- 4) Rs 3,865
- 5) None of these
- 120. If the numerator of a fraction is increased by 240% and the denominator of the fraction is decreased by 50%, the resultant fraction is  $2\frac{5}{6}$ . What is the original fraction?

- 5) None of these

Directions (O. 121-125): Study the following graph carefully and answer the questions below it.

Number of students (males & females) passed out from various colleges in a year (Number in thousands)



121. What is the average number of students (Males & Females) passed out from all the colleges together? 3)42000 1)38000 2)48000

4)51000 5) None of these

122. The number of Females passed out from college C is approximately what per cent of the total number of Females passed out from all the colleges together?

1)28 2)30 4)25 5)40

123. What is the difference between the total number of students passing out from college A and the total number of students passing out from college E?

1)20,500

2)21,000

3) 10,500

3)36

4) 10,000

5) None of these

124. What is the ratio of the total number of Males to the total number of Females passed out from all the colleges together?

1) 19:23

2) 18:25

3)23:19

4)25:18

5) None of these

125. The number of Males passing out from colleges A and B together is what per cent of the number of Females passing out from colleges C and D together?

1)45 2)40

3)35

4)50 5) None of these

Directions (O. 126-130): What approximate value should come in place of the question mark (?) in the following questions? (You are not expected to calculate the exact value.)  $126.7428 \div 346 \times 12 = ?$ 

5)266 1)256 2)251 3)258 4)247 127. 15.2% of 725 × 12.8% of 643 = ? 2)9088 3)9100 5) 9082 1)9110 4)9096 128. (36.14)2 - (21.28)2 = ?1)888 2)853 3)846 4)871 5)865 129.  $\sqrt[3]{769} \times \sqrt{478} = ?$ 4)200 5) 196 1) 150 2) 180 3) 190 130.  $496 \div 0.6 \times 0.5 = ?$ 1)413 2)595 3) 148 4) 1653 5)498

131. 40% of 60% of  $\frac{3}{5}$  of a number is 504. What is 25% of  $\frac{2}{5}$ of that number?

1)130

2) 175

3)360

4)350

5) None of these

132. The difference between a two-digit-number and the number obtained by interchanging the two digits of the number is 9. What is the difference between the two digits of the number?

1)3

2)2

3)1

4) Cannot be determined

5) None of these

133. In a class there are 32 boys and 28 girls. The average age of the boys in the class is 14 years and the average age of the girls in the class is 13 years. What is the average age of the whole class? (Rounded off to two digits after decimal)

1) 13.50

2) 13.53

3) 12.51

4) 13.42

5) None of these

134. In a test consisting of 80 questions carrying one mark each, Arpita answers 65% of the first 40 questions correctly. What per cent of the other 40 questions does she need to answer correctly to score 75% on the entire test?

1)60

2)80

3)75

4)40

5) None of these

135. Manisha invests an amount of Rs 39,300 for 4 years at the rate of 4 pcpa. What amount of approximate compound interest will she obtain at the end of 4 years?

1) Rs 6,675

2) Rs 6,650

3) Rs 6,288

4) Rs 6,356

5) Rs 6,450

Directions (O. 136-140): Study the following table carefully and answer the questions given below it.

Price per kilogram (in Rs) at which 5 different farmers sell 6 different products

Products	Farmers							
Products	P	Q	R	S	T			
Rice	20	15	20.5	24	22			
Wheat	18	16	15	15.5	20			
Jowar	16.5	15	18	20	15			
Bajra	15	14	14.5	13.5	12			
Maize	13	14	12.5	12	14.5			
Sugarcane	10	8	11.5	10.5	8			

- 136. What is the difference between the average price of per kg of Maize sold by all the farmers and the average price of per kg of Sugarcane sold by all the farmers?
- 1) Rs 3 2) Rs 4.5 3) Rs 4.2 4) Rs 3.6 5) None of these 137. What is the ratio of the total price (per kg) of all the products sold by Q to that sold by R?

1)41:43

2)43:48

3)43:46

4)41:48

5) None of these

138. If farmer Q sells 14 kg of Wheat, 21 kg of Jowar and 30 kgs of Sugarcane, what will be his total earning? 2) Rs 779 3) Rs 650

1) Rs 699 4) Rs 786

5) None of these

139. If farmer P sells 50 kgs. of Rice and farmer S sells 60 kg of Wheat, what is the difference in amount by either of the farmers in selling their products?

1) Rs 70

2) Rs 65

3) Rs 80

4) Rs 85

5) None of these

140. If each farmer sells 100 kg of Jowar and 50 kg of Bajra, which farmer will earn the most?

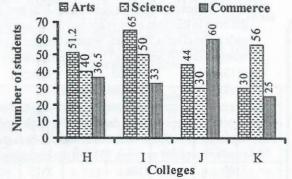
1)P

2)R

3)S

4)0 Directions (Q. 141-145): Study the following graph carefully and answer the questions given below it.

Number of Students studying in Various Colleges from Various Faculties (Number in thousands)



141. What is the difference between the total number of students studying in college H and that studying in college K?

1) 16100

2) 15800

3) 16300

4) 16700

5) None of these

142. What is the total number of students studying in all the colleges together?

1)520900

2)520700

3)610200

4)510800

5) None of these

143. What is the ratio of the students from the faculty of Science from colleges H and I together to the students from the same faculty from colleges J and K together?

1)43:45

2)41:43

3)45:43

4)43:41

5) None of these

- 144. The number of students from the faculty of Science from college I is approximately what per cent of the total number of students studying in that college? 3)29 1)34 2)37 4)31 5)39
- 145. What is the average number of students from the faculty of Commerce from all the colleges together?

1)36825

2)38655

3)35625

4)36585

5) None of these

146. 12 children can complete a piece of work in 21 days. Approximately, how many children will be required to complete the same piece of work in 15 days?

1)24 2) 14 3)22

4)17 5)20

147. Mangesh spends 17% of his monthly income on travelling. He spends 25% of his monthly income on household expenses and 36% of his monthly income on medical expenses. He has remaining amount of Rs 10,032 as cash with him. What is Mangesh's annual income?

1) Rs 5,50,300

2) Rs 5,36,500

3) Rs 5,47,200

4) Cannot be determined

5) None of these

148. The product of two consecutive even numbers is 3248. Which is the larger number?

1)58 2)62 3)56

4)60

5) None of these

149. The average marks of 65 students in a class was calculated as 150. It was later realised that the marks of one of the students was calculated as 142, whereas his actual marks was 152. What is the actual average marks of the group of 65 students? (Rounded off to two digits after decimal)

1) 151.25

2) 150.15

3) 151.10

4) 150.19

5) None of these

150. The sum of five consecutive odd numbers is 575. What is the sum of the next set of the consecutive odd numbers?

1)615

2)635

3)595

4) Cannot be determined

5) None of these

### Test-IV: Reasoning

151. In a certain code DESPAIR is written as TFEQSJB. How is NUMERAL written in that code?

1) OVNFMBS

2) NVOFSBN

3) NVOMFBS

4) NVOFMBS 5) None of these

152. If it is possible to make only one meaningful word with the first, second, sixth and tenth letters of the word DISCLAIMER, which of the following will be the third



Conclusions: I. Some teachers are doctors.

II. Some businessmen are lawyers.

III. Some businessmen are teachers.

166. Who sits between D and C?

right of B, who sits second to the right of G.

who is not an immediate neighbour of E. H sits third to the

1) Only B 2) Only C and A 3) Only G	nun
4) Only E 5) Only G and E	1)1
67. Who sits second to the right of E?	Dir
1)B 2)F 3)G 4)C 52None of these	carefull
68. What is the position of A with respect to H?	'P-
1) Third to the left 2) Third to the right	'P :
3) Second to the left	'P -
5) Fourth to the left	'P-
69. Four of the following five are alike based upon their	176. Ho
seating arrangements and so form a group. Which is the	1) 9
one that does not belong to that group?	4) (
1)CH 2)FG 3)DA 4)BE 5)GB	177. Ho
170. Which of the following pairs has the second person	1) ]
sitting to the immediate left of the first person?	4)
1)DB 2)EH 3)FA 4)GD 5)None of these	178. Ho
Directions (Q. 171-175): These questions are based on	1)1
the following letter/number/symbol arrangement. Study it	4)
carefully and answer the questions.	179. WI
8#B2©EK7%5A1\$GD94U*C6H@I3	1)
171. How may such numbers are there in the above	4)
arrangement each of which is immediately preceded by a	180. Ho
consonant and also followed by a symbol?	1).
1) None 2) One 3) Two 4) Three 5) More than three	4)
172. Which of the following should replace the question mark	Di
in the following series based on the above arrangement?	consists
2EK, %A1, G94, ?	are giv
1) ★6H 2) UC6 3) ★CH	provid
4) \$\psi(\alpha)\$ 5) None of these	questio
173. Which of the following is the fifth to the left of the seven-	Gi
teenth from the left end of the arrangement?  1)\$ 2)G 3)A 4)D 5) None of these	
1)\$ 2)G 3)A 4)D 5) None of these 174. If all the numbers are deleted from the above arrangement,	
which of the following will be the twelfth from the right	Gi
end?	GI
1)% 2)K 3)★ 4)C 5) None of these	
175. How many such symbols are there in the above	
arrangement each of which is immediately preceded by a	Gi
and any proceedings which is minimately proceeded by a	GI
	Gi
	O.
	Gi
	- 51
	181. Ho
	Y

number and also immediately followed by a letter?

1) None 2) One 3) Two 4) Three 5) More than three Directions (176-180): Read the following information arefully and answer the questions, which follow:

' $P \div Q$ ' means 'P is son of Q'.

'P  $\times$  Q' means 'P is sister of Q'.

P+Q means 'P is brother of Q'.

'P-Q' means 'P is mother of Q'.

176. How is T related to S in the expression 'T  $\times$  R + V  $\div$  S'?

1) Sister 2) Mother 3) Aunt 4) Uncle 5) None of these

7. How is T related to S in the expression 'T  $\times$  R  $\div$  V – S'?

1) Father 2) Sister 3) Daughter

4) Aunt 5) None of these

178. How is S related to T in the expression 'T + R - V + S'?

1) Uncle 2) Nephew 3) Son

4) Cannot be determined 5) None of these

179. Which of the following means that 'S is the husband of T'? 1)  $T \times R - V + S$  2)  $T - R \div V \times S$  3)  $T - R + V \div S$ 

4)  $T \div R \times V + S$  5) None of these

180. How is V related to T in the expression 'T  $\div$  R + V  $\times$  S'?

1) Aunt 2) Nephew 3) Niece

4) Uncle 5) None of these

Directions (Q. 181-185): 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

Give answer 1) 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.

Give answer 2) 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.

Give answer 3) if the data in Statement I alone or in Statement II alone are sufficient to answer the question.

Give answer 4) if the data in both the Statements I and II even together are not sufficient to answer the question.

Give answer 5) if the data in both the Statements I and II together are necessary to answer the question.

181. How is A related to B?

L A is the sister-in-law of C, who is the daughter-inlaw of B, who is the wife of D.

IL B is the mother of A's son's only uncle's son.

182. Amongst A, B, C, D, E and F, each are having a different height. Who is the shortest?

L C is shorter than only B.

II. A is taller than only D and F.

183. Point X is in which direction with respect to Y?
L Point Z is at equal distance from both point X and

- point Y.
- IL Walking 5 km to the East of point X and taking two consecutive right turns after walking 5 kms before each turn leads to point Y.

184. How is 'must' written in a code language?

- L 'you must see' is written as 'la pa ni' and 'did you see' is written as 'jo ni pa' in that code language.
- IL 'you did that' is written as 'pa si jo' in that code language.
- 185. On which day of the week does Arti's birthday fall?
  - I Sonu correctly remembers that Arti's birthday falls after Wednesday but before Sunday.
  - II. Raj correctly remembers that Arti's birthday falls before Friday but after Tuesday.

Directions (Q. 186-190): Below in each question are given two statements I and II. These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choices correctly depicts the relationship between these two statements.

Mark answer 1) if statement I is the cause and statement II is its effect.

Mark answer 2) if statement II is the cause and statement I is its effect.

Mark answer 3) if both the statements I and II are independent causes.

Mark answer 4) if both the statements I and II are effects of independent causes.

Mark answer 5) if both the statements I and II are effects of some common cause.

- 186. L Computer education has been made compulsory for all the classes by many schools.
  - II. The current job market prefers computer-literate workforce.
- 187. L The standard of education in evening colleges of the State has been deteriorating.
  - II. The standard of school education has been fast deteriorating in the State.
- 188. L All domestic airlines increased the fares in all sectors with immediate effect.
  - IL Railways increased the fare of all its classes with immediate effect.
- 189. I. The prices of fruits and vegetables fell substantially over the last few days.
  - IL The quality of fruits and vegetables improved considerably over the last few days.
- 190. L Recent floods in the area changed the nutritional contents of the soil.
  - II. Farmers in the area switched over to cultivating rice instead of wheat.

Directions (Q. 191-195): In the following questions, the symbols #, \$, %, # and @ are used with the following meaning as illustrated below:

'A # B' means 'A is not greater than B'.

'A \$ B' means 'A is neither smaller nor equal to B'.

'A % B' means 'A is neither smaller nor greater than B'.

'A \* B' means 'A is neither greater than nor equal to B'.

"A @ B' means 'A is not smaller than B'.

Now in each of the following questions, assuming the given statements to be true, find which of the two conclusions I and II given below them is/are **definitely true** and give your answers accordingly.

Mark answer 1) if only conclusion I is true.

Mark answer 2) if only conclusion II is true.

Mark answer 3) if either conclusion I or II is true.

Mark answer 4) if neither conclusion I nor II is true.

Mark answer 5) if both conclusions I and II are true.

191. Statements: A#B, B%C, C★D

Conclusions: I. C@A II. A#D

192. Statements: P\$Q, Q@S, S%R
Conclusions: I. P@R
II. R\$Q

193. Statements: W ★ X, X # Y, Y \$ Z

Conclusions: I. W  $\star$  Z II. W @ Z

194. Statements: G@H, H\$J, J%K Conclusions: I. K ★ G II. J ★ G

195. Statements: N @ M, M \$ P, P # T Conclusions: I. T # N II. P★ N

Directions (Q. 196-200): Study the following information carefully and answer the given questions.

A, B, C, D, E, F and G are seven friends studying seven different branches of engineering, namely Mechanical, Chemical, Electrical, Electronics, Civil, Computer and Aeronautical Engineering, not necessarily in this order. Each of them studies in three different colleges, X, Y and Z. Not less than two study in any college. D studies Electrical engineering in College X. The one who studies Chemical Engineering does not study in college Z. F studies Aeronautical Engineering in college Y with only B. A does not study in college X and does not study Civil Engineering. E studies Computer Engineering and does not study in college X. G studies Electronics Engineering but not in college X. None in college X studies Mechanical or Civil Engineering. 196. Which of the following groups represents the persons studying in college Z?

1)D,B 2)C,E,G 3)A,G

4) G, E, A 5) None of these

197. In which of the following colleges does C study?

1) X 2) Y 3) Z 4) Either X or Z 5) Cannot be determined

198. Which of the following combinations is correct?

1) A-Civil-Z 2) B-Chemical-Y 3) C-Chemical-Z 4) G-Electronics-Y

5) None of these

199. B studies which of the following branches of engineering?

1) Chemical 2) Mechanical 3) Civil

4) Cannot be determined 5) None of these

200. Who studies Chemical engineering?

1) B 2) C 3) E

4) A 5) None of these

#### Answers

1. 1	2. 4	3. 2	4. 5	5. 4
6. 1	7. 4	8. 4	9. 2	10. 2
11. 1	12. 3	13. 2	14. 5	15. 1

16. 2: As per recent report 2008, about 90% of all workforce in India is engaged in informal or unorganised sector.

17. 4

18. 3; Small Scale Industries contribute

nea	rly 4	0% s	nare	in th	e to	al in	idust	rial o	ut-
put	and	35%	share	e in	total	expe	orts o	of Ind	lia
19.	2	20.	1	21.	3	22.	1	23.	5
24.	1	25.	2	26.	5	27.	2	28.	3
29.	3	30.	4	31.	3	32.	3	33.	2
34.	1	35.	1	36.	2	37.	5	38.	5
39.	4	40.	4	41.	1	42.	5	43.	3
44.	3	45.	5	46.	4	47.	3	48.	4
49	2	50.	5						

51. 2: The last sentence talks of "social dissolution".

52. 4: Before mentioning "the task for most of us is hard enough", the author talks about how the society is slow in its transformation.

53. 1; The author cautions us how our zeal for transformation should not blind us to the realities that exist.

54. 4; "Beliefs" are what one preaches. To "apply" them is to practise them.

55. 3; The passage says: "It is not one, but many generations. Each of the seven ages of man is neighbour to all the rest."

56. 2; Read the second sentence of the third

57. 3: The author says that these originated "in a certain real or supposed fitness" and then relates the fitness to "satisfying need". 58. 5: If something runs down, it loses power. 59. 5; It means 'to supervise or watch closely'.

60. 5; If something is knocked up, it is prepared quickly and without any special care. 61. 5: If you make something over to somebody, you transfer its ownership to them.

62. 2; Example: His charm doesn't work on me.

63. 5

64. 3; Substitute ones for talks.

65. 1; Substitute of. 66, 2: Substitute who.

67. 3: Delete do not.

68. 3; Substitute is.

69. 4; Substitute one another.

70. 4; Substitute favour.

71. 3: Substitute when.

72. 1: Substitute was.

73. 4; Substitute fluent.

74. 1; Substitute was attempting.

75. 5

79. 1 76. 5 77. 2 78. 2 80. 5 84. 5 82. 4 83. 3 85. 4

86. ★: There are two wrong usages: in (1) the word several is misspelt, and in (3) assented shoult be the appropriate word.

87. 1; indefatigable

88. 1; slipped

89. 1; laughter

90. 4; natural

93. 3 98. 1

102. 5; Sum = 345.96

105.3 103. 4 104. 1

106. 5; The series is

×1 +10, ×2-10, ×3+10, ×4-10, ×5+10  $130 \times 4 - 10 = 520 - 10 = 510$ 

107. 1: The series is  $\div 2 + 1$ .

 $\frac{25}{2} + 1 = 13.5$ 

108. 1

109. 5; The series is

-3, -9, -27, -81, -243

264 - 243 = 21

110. 4; The series is

 $+2^{2} +4^{2} +6^{2} +8^{2} +10^{2}$ 

 $302 + 6^2 = 302 + 36 = 338$ 

111. 4: Total income of A = 43.3 lakh

Monthly income of A =  $\frac{43.3}{7 \times 12}$  = Rs 51547

112. 3;  $\frac{425}{510} = \frac{5}{6} = 5:6$ 

113. 3; (36.565 - 30.2) lakhs = Rs 6,36,500

114. 4;  $\frac{6425}{47810} \times 100 \times 7 \approx 94\%$ 

115. 5;  $\frac{\text{Total income}}{\text{No of years}} = \frac{29.05}{7} = 4.15 \text{ lakh}$ 

116. 1: Maya's monthly income

 $=78,000 \times \frac{60}{100} \times \frac{100}{120} = \text{Rs } 3900$ 

118. 5; N is repeated twice.

Hence the required answer will be

 $\frac{17}{2} = 2520$ 

119. 4;  $\frac{4080+3650}{2} = 3865$ 

120. 3; Let the fraction be x/y.

 $\frac{x + \frac{240x}{100}}{y - \frac{y}{2}} = \frac{17}{6}$ 

 $\Rightarrow \frac{17x}{5} / \frac{y}{2} = \frac{17}{6} \Rightarrow \frac{x}{y} = \frac{5}{12}$ 

121. 3; Average =  $\frac{115+95}{5} = \frac{210}{5} = 42$ 

122. 2; Reqd % =  $\frac{35}{115} \times 100$ 

 $=\frac{7}{22}\times100\approx30\%$ 

123. 5; 37.5 - 17.5 = 20

124. 1;  $\frac{95}{115} = \frac{19}{23}$ 

125. 4;  $\frac{32.5}{65} \times 100 = 50\%$ 

126. 3;  $\frac{7428}{346} \times 12 \approx 258$ 

127. 5

128. 2; 57.42 × 14.86

 $\{a^2 - b^2 = (a+b)(a-b)\}$ 

 $\approx 57 \times 14 + .4 \times 14 + .8 \times 57 \approx 853$ 

129. 4: 3/769 ≈ 9

 $\sqrt{478} \approx 22$ 

 $9 \times 22 = 198 \approx 200$ 

130. 1

131. 4;  $\frac{504 \times 5 \times 5 \times 5 \times 2}{2 \times 3 \times 3 \times 4 \times 5} = 350$ 

132. 4; 
$$10x + y - 10y - x = 9$$
  
 $\Rightarrow 9(x - y) = 9$   
 $\Rightarrow x - y = 1$   
133. 2;  $\frac{32 \times 14 + 28 \times 13}{60} = \frac{812}{60} = 13.53$ 

133. 2; 
$$\frac{}{60} = \frac{}{60} = 13.5$$
  
134. 5; Required percentage is

$$\frac{60-40\times\frac{65}{100}\times100}{40}\times100 = \frac{34}{40}\times100 = 85\%$$
Note: Use alligation. Since ratio is 1:1, 75% should be between 65% and the reqd %.

136. 4; 
$$\frac{66-48}{5} = \frac{18}{5} = \text{Rs } 3.6$$
  
137. 5  
138. 2;  $16 \times 14 + 21 \times 15 + 30 \times 8$   
= 224 + 315 + 240 = 779

$$21.2 + 11.5 - 16 = 16.7$$
  
 $16.7 \times 1000 = 16,700$ 

$$=\frac{45}{12}$$

143. 3; 
$$\frac{90}{86} = \frac{45}{43}$$

$$=\frac{45}{43}$$

144. 2; 
$$\frac{50}{148} \times 100 = \frac{100}{3} = 33.3\% \approx 34\%$$
  
145. 5;  $\frac{154.5}{4} \times 100 \approx 38625$ 

**146.** 4; 
$$\frac{12 \times 21}{15} = \frac{84}{5} = 16.8 \approx 17$$

146. 4; 
$$\frac{12\times 21}{15} = \frac{3}{5} = 16.8 \approx 17$$
  
147. 5; Remaining = 100 - (17 + 25 + 36)

$$100\% = \frac{10032}{22} \times 100 = \text{Rs } 45,600$$

x(x + 2) = 3248

= 22%

Then the other number is 
$$x + 2$$
. Also,

$$\Rightarrow x^2 + 2x - 3248 = 0$$

$$\Rightarrow (x - 56)(x + 58) = 0$$

$$\Rightarrow (x - 56) (x + 58) = 0$$
  
x = -58 not given in option.

$$\Rightarrow (x - 36) (x + 38) = 0$$

$$x = -58 \text{ not given in option.}$$

Hence x = 56

Bigger number is x + 2 = 58

Note: Check through given choices. 149. 2; Total marks calculated = 65 × 150 Actual total =  $65 \times 150 + 10$ 

= 9750 + 10 = 9760Actual average =  $\frac{9760}{65} = \frac{1952}{13} = 150.15$ 

150. 5; 5 consecutive odd numbers are x, x +2, 
$$x + 4$$
,  $x + 6$ ,  $x + 8$   
Also,  $x + x + 2 + x + 4 + x + 6 + x + 8 = 575$ 

$$x + x + 2 + x + 4 + x + 4 + x + 5 + 20 = 575$$

$$\Rightarrow x = \frac{555}{5} = 111$$
Next set of consecutive odd numbers are

x + 10, x + 12, ..., x + 18Sum = 5x + 70 $= 5 \times 111 + 70 = 625$ 

# SED P RIA Similarly,

NVO F MBS 152, 5: The desired letters are D. I. A and R. The words that can be formed of these letters are ARID and RAID.

153. 2; The number : 2 7 5 6 1 4 9 3 In descending order: 9 7 6 5 4 3 2 1 154. 5; The colour of the sky is blue. But 'blue' is called 'white'. 155. 1; The last but left at 9.25 a.m. by Reena's watch.

 $\therefore$  It left at (9.25 - 0.05 =) 9.20 a.m. correct :. Next bus will leave at (9.20 + 0.20 =) 9.40 a.m. .. Rakhi must wait for (9.40 - 9.35 =) 5

minutes. 156. 3; 243/2431/24312/243123/ 2431234 157. 4; DEMO, DOME and MODE 158. 2: In all others, the sex can be deter-

	S	T	A	R	0	E
0. 2;	5	\$	*	2	3	(a),

Hence IV follows. Now. Some doctors are lawyers + Some lawyers are teachers = I + I = No conclusion. Hence I does not follow. Some engineers are lawyers (I) → conversion → Some lawyers are engineers + All engineers are businessmen = I + A = I = Some lawyers are businessmen → conversion → Some businessmen are lawyers. Hence II follows. But, All teachers are lawyers + Some lawyers are

businessmen = A + I = No conclusion. Hence III does not follow. 162. 1; All sponges are clothes + All clothes are liquids = A+A=All sponges are liquids → conversion → Some liquids are sponges (I). Hence I does not follow. All plastics are glasses + conversion of Some sponges are glasses = A + I = Noconclusion. Hence II does not follow.

All plastics are glasses (A) → conversion →

Some glasses are plastics (I). Hence III does

not follow. All clothes are liquids (A) → conversion → Some liquids are clothes (I). Hence IV does not follow. 163. 5; Some beaches are trees + All trees are hotels = I + A = I = Some beaches are hotels. Hence III follows. Now, All shores are beaches + Some beaches are hotels = A +

164. 3; Some sparrows are crows + Some crows are pigeons = I + I = No conclusion. Hence III does not follow. Some crows are pigeons (I) → conversion → Some pigeons are crows (I). Now, All parrots are pigeons + Some pigeons are crows = A + I = No conclusion. Hence II does not follow. Nor does IV follow. However, conversion of II forms an I-E complementary pair with IV. Hence either II or IV follows. Some sparrows are crows (I) → conversion → Some crows are sparrows + crows are koels → conversion → Some koels are crows (I). Hence I.

165. 2; Some cushions are trolleys + All trolleys are lamps = I + A = I = Some cushions are lamps. Hence III follows. All chairs are tables + All tables are cushions = A + A = A = Allchairs are cushions. Hence IV follows. All tables are cushions + Some cushions are lamps = A + I = No conclusion. Hence I does not follow. All chairs are cushions + Some cushions are trolleys = A + I = No conclusion. Hence II does not follow.

H

166. 1 167. 2 168. 4

170. 5

172. 1; The corresponding element moves

174. 2; If all the numbers are deleted, the

#B©EK%A\$GDU★CH@I 175. 4; #. @ and \$

Hence T is the daughter of S. 177. 2;

All sparrows are koels = I + A = I = Some

166-170:

$$E$$
 $H$ 
 $G$ 
 $G$ 

169. 3; In all others, the second person is second to the right of the first.

171. 3; 2 and 7.

five places forward in the subsequent group. 173. 5; 5th to the left of 17th from the left = (17 - 5 =) 12th from the left = 1

arrangement becomes

176. 5;

178. 4:

S is either the nephew or niece of T. 179. 3:

$$T(-) \longrightarrow R(-)$$

$$V(+) \longrightarrow S$$

$$T(-) \Longrightarrow V(+)(-) \longrightarrow S$$

$$R(+)$$

$$(1)$$

$$(2)$$

S is nephew or niece of T. Absurd relationship.

$$T(-) \Longrightarrow S(+)$$
 $R(+) \longrightarrow V(+)$ 

S is husband of T. We need not go further.

180. 1:

Hence V is the aunt of T.

181. 5: From I: A is a female.

Using this in II, we get:

B = mother of A's son's only uncle's son

= mother of A's son's cousion

= mother of A's brother-in-law's wife.

182. 4; Statement I gives us the two tallest persons. Hence it is not sufficient.

From II, either D or F is the shortest. Hence II is also not sufficient.

183. 2; Statement I is of no use because we don't know the directions.

Statement II is sufficient because distances and directions have been given properly.

184. 1; Statement I:

Bust II is not even remotely connected with

185. 5; From I: Arti's birthday falls on Thu, Fri or Sat.

From II: It falls on Sat, Sun or Mon.

Combining I and II, it falls on Sat.

186. 2: Job market is an important consideration in determining the curriculum of schools.

187. 5: There seems to be some common cause that is leading to deterioration in both kinds of

188. 5; Hike in fuel prices seems to be the common cause.

189, 4: The two effects are unrelated.

190. 1; The farmers' decision is apparently an effect of change in the soil.

191. 1;  $A \le B ... (i)$ ; B = C ... (iii); C < D ... (iii)Combining these, we get  $A \le B = C < D$ .

Hence C ≥ A and I follows.

Next, A < D and hence II  $(A \le D)$  does not fol-

192. 4; P > Q ... (i);  $Q \ge S$  ... (iii); S = R ... (iii) Combining these, we get  $P > Q \ge S = R$ .

Hence P > R and  $I(P \ge R)$  does not follow.

Also,  $R \le Q$  and II(R > Q) does not follow.

193. 3; W < X ... (i);  $X \le Y ... (ii)$ ; Y > Z ... (iii)Combing these, we get W < X ≤ Y > Z. Hence W and Z can't be compared. But either I (W < Z) or II (W \ge Z) must follow as they form a complementary pair.

194. 5;  $G \ge H \dots (i)$ ;  $H > J \dots (ii)$ ;  $J = K \dots (iii)$ Combining these, we get  $G \ge H > J = K$ .

Hence K < G and I follows.

Also, J < G and II follows.

195. 2;  $N \ge M ... (i)$ ; M > P ... (ii);  $P \le T ... (iii)$ From (i) and (ii),  $N \ge M > P$  or N > P ... (iv).

Hence P < N and II follows.

From (iii) and (iv), However, T and N can't be compared.

Hence I does not follow.

196-200:

Friend	College	Branch
A	Z	Mechanical
В	Y	Civil
С	X	Chemical
D	X	Electrical
Е	Z	Computer
F	Y	Aeronautical
. G	Z	Electronics

196.4 197.1 198.5 199.3 200.2

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