



## IBPS CWE (PO/MT) Previous Year Exam Paper – 2014

### Reasoning Ability

Directions (1-5): 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 question. Read both statements and choose the most appropriate option.

1. How many persons are standing between Land K in a straight line of 19 persons? (Note: All are standing in a straight line, facing north).  
I.Y stands on the extreme left end of the line. Only five persons stand between Y and K. Only six persons stand between K and R. Only four persons stand between R and L.  
II.J stands exactly in the middle of the line. Only two persons stand between I and J. Only five persons stand between I and L. I stands to the left of L. K stands third to the left of J.  
a) The data even in both statements I and II together are not sufficient to answer the question.  
b) The data in both statements I and II together are necessary to answer the question.  
c) 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.  
d) The data either in statement I alone or in statement II alone are sufficient to answer the question.  
e) 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.
2. Among six persons A, B, C, D, E and F standing around a circle, some of them are facing the centre while others are facing outside (ie opposite to the centre.).  
What is the position of A with respect to E?  
(Note: Facing the same direction means, if one is facing the centre then the other is also facing the centre and vice versa. Facing the opposite directions means, if

one is facing the centre then the other is facing outside and vice versa).

I. C stands second to the right of E. E faces outside. C is an immediate neighbor of both D and B. F stands second to the left of D. D faces the same direction as E.

II. Only two persons stand between B and E. Both B and E face outside. E is an immediate neighbor of both D and F. B is an immediate neighbor of both C and A. A is not an immediate neighbor of D.

- a) The data in both statements I and II together are necessary to answer the question.
- b) 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) The data even in both statements I and II together are not sufficient to answer the question.
- d) The data either in statement I alone or in statement II alone are sufficient to answer the question.
- e) 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.

3. How is X related to N?

I. X is mother of J. T is married to Z. N is daughter of T. Z is brother of J.

II. X is married to Y. Y is father of J. J is married to L. J is uncle of N.

- a) The data even in both statements I and II together are not sufficient to answer the question.
- b) 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.
- c) The data either in statement I alone or in statement II alone are sufficient to answer the question.
- d) The data in both statements I and II together are necessary to answer the question.
- e) 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.

4. Among mobiles R, S, T, U, V and W, which is the costliest?

I. T is costlier than only two mobiles. S is costlier than R but not the costliest. V is costlier than only W.

II. R is cheaper than only two mobiles. V is costlier than W but cheaper than T. T is cheaper than R. S is cheaper than U.

- a) The data instantly alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- b) The data even in both statements I and II together are not sufficient to answer

the question.

c) The data either in statement I alone or in statement II alone are sufficient to answer the question.

d) 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.

e) The data in both statements I and II together are necessary to answer the question.

5. In a six-storey building (consisting of floors number 1 to 6, wherein the topmost floor is number 6 and the ground floor is number 1) each of the six friends, namely M, N, O, P, Q and R, lives on a different floor (not necessarily in the same order). Who amongst them lives on the lowermost floor?

I. M lives on floor number five. Only two persons live between M and N. Q lives immediately above P.

II. P lives on floor number three. Only two persons live between P and O. N lives immediately above R. N lives on an even-numbered floor.

a) The data even in both statements I and II together are not sufficient to answer the question.

b) 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) 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.

d) The data either in statement I alone or in statement II alone are sufficient to answer the question.

e) The data in both statements I and II together are necessary to answer the question.

Directions (6-10): In this question are given four statements followed by five conclusions, one of which definitely does not logically follow (or is not a possibility of occurrence) from the given statements. That conclusion is your answer.

(Note: You have to take the four given statements to be true even if they seem to be at variance with commonly known facts and then decide which of the given conclusions logically does not follow from the given statements disregarding commonly known facts.)

6. Statements:

No toy is a doll. All guns are toys.

All houses are dolls.

All dolls are baskets.

Conclusions:

- a) All baskets are toys.
- b) No gun is a house.
- c) All guns being baskets is a possibility.
- d) All houses are baskets.
- e) No doll is a gun.

7. Statements:  
Some logics are reasons.  
All reasons are arguments.  
All arguments are fights.  
No fight is a discussion.

- Conclusions:  
a) All discussions being logic is a possibility.  
b) No discussion is an argument.  
c) All logics being discussion is a possibility.  
d) All reasons are fights.  
e) No reason is a discussion.

8. Statements:  
All references are mails. All mentions are references. All comments are mentions.  
No mail is a declaration.  
Conclusions:  
a) No reference is a declaration.  
b) All comments are mails.  
c) No mention is a declaration.  
d) All declarations being comment is a possibility.  
e) At least some mails are mentions.

9. Statements:  
Some moments are flashes.  
All moments are seconds.  
All flashes are instances.  
No instance is an hour.  
Conclusions:  
a) All hours being seconds is a possibility.  
b) No second is a flash.  
c) No hour is a flash.  
d) At least some moments are instances.

e) At least some seconds are instances.

10. Statements:

All circles are spheres.

All spheres are rectangles.

No rectangle is a pyramid.

No pyramid is a triangle.

Conclusions:

a) At least some circles are pyramids.

b) All triangles being circles is a possibility.

c) All rectangles being triangles is a possibility.

d) At least some rectangles are circles.

e) No pyramid is a sphere.

11. Statements:

No hotel is a motel.

All motels are apartments.

All apartments are inns.

No inn is a guesthouse.

Conclusions:

a) All hotels being inns is a possibility.

b) No motel is a guesthouse.

c) All hotels being apartments is a possibility.

d) No motel is an inn.

e) No guesthouse is an apartment.

Directions (12): Read the following statements carefully and answer the given question. Cocoa and chocolate products have been used as medicine in many cultures for centuries. Chocolate is made from plants, which means it contains many of the health benefits of leafy vegetables.

12. Which of the following statements weakens the above argument?

A) Dark chocolate contains a large number of antioxidants which slow down the ageing process.

B) A small study revealed that regular intake of chocolate increases insulin sensitivity, thus lowering the chances of diabetes.

C) Green leafy vegetables have substances which protects kin from UV rays.

D) Chocolates have three types of fats, one of which increases the cholesterol level.

E) Cocoa increases blood flow to the retina, thus giving a boost to vision.



the following does not belong to that group?

- a) Biology – Cars                      b) Chemistry - Lion King                      c) Civics - Shrek  
d) English – Frozen                      e) Geography - Up

18. Which of the following movies does Q like?

- a) Shrek                      b) Other than those given as options                      c) Finding memo  
d) Lion King                      e) Cars

Directions (19): The given information is followed by two statements, Read them carefully and answer the given questions.

19. Many parents have written a plea to the administration department of school X to discontinue the rule of wearing ties to school.

A) The school has kept different colored ties for different academic scorers as part of their uniform. Thus the low-scoring children of school feel discriminated.

B) The sports uniform of the school does not have a tie; it is to be worn only on Wednesdays.

- a) Statement A weakens but Statement B strengthens the argument  
b) Both Statement A and Statement B weaken the argument  
c) Statement B weakens but Statement A strengthens the argument  
d) Both Statement A and Statement B strengthen the argument  
e) Statement A strengthens the argument and Statement B is a neutral statement.

Directions (20-25): In the given questions, assuming the given statements to be true. Find which of the given four conclusions numbered I, II, III and IV is/are definitely true and give your answer accordingly.

20. Statement:

$$S > M \geq D > H \leq R \leq T < W$$

Conclusions:

I.  $S > H$

II.  $W > H$

III.  $R < W$

IV.  $M > T$

- a) Only I, II and III are true.  
b) Only II is true.  
c) Only I and II are true.  
d) Only I and either II or IV are true.  
e) All I, II, III and IV are true.

21. Statements:

$$M > U > L \leq N; L \geq Y > A$$

Conclusions:

I.  $Y < N$

II.  $M > N$

III.  $N = Y$

IV.  $M > A$

- a) Only either II or III is true.  
b) Only IV and either I or III are true.  
c) Only IV is true.  
d) Only II is true.  
e) Only III is true.

22. Statements:

$$J \geq A > D = E; L < A < M$$

Conclusions:

I.  $M < J$

II.  $J > L$

III.  $D > L$

IV.  $E < M$

- a) Only II is true.      b) Only I and III are true.      c) None is true  
d) Only II and IV are true.      e) Only I and II are true.

23. Statements:

$$Y > F \leq O \leq P; F \geq U < T$$

Conclusions:

I.  $Y > P$

II.  $T < F$

III.  $O > T$

IV.  $P < U$

- a) Only I is true.      b) Only II is true.      c) Only III is true .  
d) None is true.      e) Only I and IV are true.

24. Statement:

$$M > H \leq Y \leq R < U = Z \geq E$$

Conclusions:

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I.  $M > R$

II.  $Z \leq R$

III.  $R > E$

IV.  $Z > H$

a) Only I and II are true.

b) Only IV is true.

c) None is true.

d) Only II and IV are true.

e) Only II and III are true.

25. Statement:

$$P > Q \leq C \leq B = M > D$$

Conclusions:

I.  $M > Q$

II.  $D \leq Q$

III.  $M = Q$

IV.  $C > D$

a) None is true

b) Only IV is true

c) Only either I or III is true

d) Only II and I are true

e) Only I is true

Directions (26-32): Study the following information carefully and answer the given questions.

A, B, C, D, E, F, G and H are sitting around a square table in such a way that four of them sit at four corners of the square while four sit in the middle of each of the four sides. The ones who sit at the four corners face the centre of the table while those who sit in the middle of the sides face outside. Each of them likes a different subject, via Mathematics, Hindi, English, Biology, Chemistry, Physics, History and Geography. (None of the information given is necessarily in the same order.)

- C sits third to the left of the one who likes Geography. The one who likes Geography faces outside. Only two persons sit between C and H.
- The one who likes Mathematics sits on the immediate right of H. The one who likes Chemistry sits second to the right of G. G is neither an immediate neighbor of H nor of C. G does not like Geography.
- Only one person sits between A and the one who likes Chemistry.
- D sits on the immediate left of the one who likes Physics. G does not like Physics.
- E likes History. E is not an immediate neighbor of A. The one who likes Hindi is an immediate neighbor of E.
- The one who likes Biology is an immediate neighbor of F.

26. Who amongst the following sits diagonally opposite the one who likes Mathematics?

a) The one who likes Hindi

b) D

c) A

d) The one who likes English

e) The one who likes Biology

27. Who among the following represent the immediate neighbors of the one who likes Chemistry?

a) B, F

b) C, E

c) B, E

d) D, F

e) F, H

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28. Who among the following sits exactly between H and B?  
a) C                      b) The one who likes Hindi                      c) The one who likes English  
d) G                      e) A
29. Which of the following is true regarding B?  
a) B is one of the immediate neighbors of D.  
b) The one who likes Geography is an immediate neighbor of B.  
c) B sits second to the left of H.  
d) B likes History.  
e) B is an immediate neighbor of the one who likes Mathematics.
30. What is the position of the one who likes Physics with respect to G?  
a) Second to the left                      b) Third to the right                      c) Fourth to the left  
d) Second to the right                      e) Third to the left
31. Which of the following subjects does D like?  
a) Biology                      b) Mathematics                      c) Hindi  
d) Chemistry                      e) English
32. Who among the following likes Geography?  
a) B                      b) F                      c) H                      d) A                      e) D

Direction (33-35): Read the following information and the sentences (A), (B), (C), (D), (E) and (F) given below it carefully and answer the questions.

Scientists are worried that using very high concentration of repellents, a fogging agent is rendering mosquitoes more and more resistant. This is making the repellent ineffective overtime.

- A) Resistance development among mosquitoes is higher than all other insects. this shows that mosquitoes are more adaptive than other insects.  
B) If the increase in concentration of repellent does not stop, it would end up becoming so toxic that it would endanger the health of humans as well as the ecosystem as a whole.  
C) In places where increased concentration of mosquito repellents are used, mosquito control is more effective than in other areas. government orders, the one with high concentration only helps make good profits  
D) While regular-concentration mosquito repellent must be sold at a subsidized price on repellents and ensure its strict implementation.  
E) Development of resistance against repellent drugs is naturally present in mosquitoes and does

F) The government should make a policy regarding the limits to concentration of mosquito not depend on the amount of repellent used.

33. Which of the given statements weakens the given information?  
a) A                      b) D                      c) E                      d) B                      e) F
34. The development of resistance amongst mosquitoes may be purposefully done by the mosquito-repellent-producing companies. - An industry expert which of the given statements substantiates the expert's comment?  
a) Both C and D                      b) Only C                      c) Only B  
d) Only D                      e) Only A
35. Which of the following represents a consequence of the increased concentration of repellents?  
a) F                      b) D                      c) A                      d) B                      e) C

Directions (36): Read the given information and answer the question.

Recently a youth was shifted to another hospital from hospital ABC due to food poisoning.

36. Which of the following can be a course of action to avoid such a mishap? The hospital premises, we are very sure that it was the food provided by the hospital staff that led to the food poisoning." - A statement by the parents of the youth. patient had been admitted in hospital ABC for Malaria. "Because no outside food is allowed in
- a) The parent of the patients should be given a compensation to ensure that the hospital is not criticized in any way.  
b) The reason for the food poisoning should be identified and the food provided in the hospital should be inspected regularly.  
c) Local vendors which provide fruits, vegetables and other eatables to the hospital must be questioned.  
d) CCTV cameras should be installed in the hospital cafeteria to ensure that spoilt food is not provided to the patients.  
e) Patients should be asked to bring food from their houses rather than provide it at the hospital so that if such a case occurs again the hospital will not be responsible.

Directions (37-42): Read the given information and answer the 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

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input and rearrangement. (All the numbers are two-digit numbers)

Input: left 46 burn 82 95 part 72 vibe bold 49 mint 59

Step I. 95 left 46 burn 82 part 72 vi be 49 mint 59 bold

Step II. 82 95 left 46 part 72 will be 49 mint 59 bold burn

Step III. 72 82 95 46 part vibe 49 mint 59 bold burn left

Step IV. 59 72 82 95 46 part vibe 49 bold bum left mint

Step V. 49 59 72 82 95 46 vibe bold burn left mint part

Step VI. 46 49 59 72 82 95 bold bum left mint part vibe

Step VI is the last step of the above arrangement as the intended output of arrangement is obtained. As per the rules followed in the given steps, find the appropriate steps for the given input. Input: 29 cone 42 pale fear 39 67 fame 32 weld 77 turn.

37. Which step number is the following output?  
77 29 42 pale fear 39 67 fame 32 weld turn cone  
a) I    b) III    c) VI    d) IV    e) There is no such step
38. What is the position of 'fame' from the right of '67' in the second-last step?  
a) Eighth    b) Third    c) Fifth    d) Ninth    e) Seventh
39. Which of the following is the fifth element to the right of "29" in Step II?  
a) cone    b) turn    c) fame    d) 39    e) 32
40. How many elements are there between '77' and 'weld' in the last step?  
a) Five    b) Three    c) One    d) Four    e) Two
41. In step II, which element(s) appear(s) exactly been 'pale' and '32'?  
a) Only 'weld'    b) Both 'weld' and '42'    c) Both 'fear' and '39'  
d) Only 'fear'    e) Only '39'
42. Which of the following represents the first two and the last two elements in the third- last step?  
a) 32, 39, pale, weld    b) 39, 42, fear, pale    c) 29, 32, pale, turn  
d) 29,32, pale, weld    e) 32, 39, fear, pale

Directions (43-44): Read the given information carefully and answer the given question.  
Point N is 8m to the west of Point O. Point P is 4m to the south of Point O. Point Q is 4m to the east of Point P. Point R is 6m to the north of Point Q. Point S is 8m to the west of Point. If Point T is 2m to the south of Point S.

43. How far and in which direction is Point T from Point N?

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- a) 4m to the east                      b) 8m to the west                      c) 4m to the west  
d) 8m to the east                      e) 6m to the south

44. If point T is 4m to the north of point E, then what is the distance between E and Q?  
a) 11m                      b) 8m                      c) 15m                      d) 5m                      e) 9m
45. Read the given information carefully and answer the question:  
“People do not prefer working in private organizations today as private organizations do not provide any kind of job security.” •-Statement by a citizen of Country A.  
Which of the following negates the statement made by the citizen?  
a) Some private companies in country A are very good paymasters and pay their employees well as long as their employees have good performance.  
b) Many private organizations expect employees to work for them in order to ensure that the work-is compared with others.  
c) Private companies can take the liberty of firing employees based on their performance.  
d) It has been noticed recently that private organizations take a lot of effort to retain their employees to get benefit from their experience.  
e) Some private organizations prefer recruiting fresh graduates to extract more work in comparatively lesser pay.
46. Read the given information and answer the question:  
During peak hours the local trains of city M are chaotic. Generally, peak hours are a specific time period in the morning when everyone goes to work and in the evening when people return. Some people feel that the state government has not taken any measures in the past two years to deal with the situation.  
Which of the following weakens the perceptions of the people?  
a) In the past one year the state government has increased the frequency of trains in peak hours and has also increased the number of passengers per train.  
b) In the past two years the state government has received many petitions signed by the locals of city M travelling by trains, suggesting that much improvement is required in the current condition of the trains.  
c) The first-class passengers of the local trains feel that their plight is worse than that of the second-class passengers in the trains.  
d) As the population of the city is ever increasing due to high rate of migration and better job opportunity, there is a surge in the number of people travelling by trains.  
e) A passenger has given a statement that 20 years ago it was possible to get

inside the train.

Directions (47-50): Study the following information to answer the given questions. A, B, C, D, E, F, G and H are sitting in a straight line equidistant from each other (but not necessarily in the same order). Some of them are facing south while some are facing north. (Note: Facing the same direction means, if one is facing north then the other is also facing north and vice versa. Facing the opposite directions means if one is facing north then the other is facing south and vice versa.)

H faces north. C sits at one of the extreme ends of the line. A sits third to the left of C. D is not an immediate neighbor of C. G sits third to the right of A. B sits on the immediate right of G. B does not sit at any of the extreme ends of the line. Only one person sits between F and D. G sits second to the left of F. E sits second to the right of B. Both the immediate neighbors of G face the same direction. Both the immediate neighbors of A face the opposite directions. E faces the same direction as B.

47. Who amongst the following sits second to the right of F?  
a) H            b) D            c) C            d) G            e) A
48. Which of the following is true with respect to the given information?  
a) G sits at one of the extreme ends of the line.  
b) B sits exactly between A and F.  
c) B sits third to the right of E.  
d) A faces north.  
e) A sits second to the left of B.
49. How many persons in the given arrangement are facing north?  
a) Four            b) One            c) Three            d) Two            e) More than four
50. Four of the following five are alike in a certain way and so form a group. Which of the following does not belong to the group?  
a) B, A            b) D, C            c) E, B            d) A, E            e) G, F

## English Language

Directions (51-60): Read the following passage carefully and answer the questions given. Certain words have been given in bold to help you locate them while answering some of the questions.

Today, emerging markets account for more than half of world GDP on the basis of purchasing power, according to the International Monetary Fund (IMF). In the 1990s, it was about a third. In the late 1990s, 30% of countries in the developing world managed

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to increase their output per person faster than America did, thus achieving what is called “catch-up growth”. That catching up was somewhat lackadaisical: the gap closed at just 1.5% a year. Some of this was due to slower growth in America; most was not. The most impressive growth was in four of the biggest emerging economies: Brazil, Russia, India and China (BRICs). These economies have grown in different ways and for different reasons. The remarkable growth of emerging markets in general and BRICs in particular transformed the global economy in many ways, some wrenching.

Commodity prices particularly soared and the cost of manufacture and labor sank. A growing and vastly more accessible pool of labor in emerging economies played a part in both wage stagnation and rising income inequality in rich ones. Global poverty rates tumbled. Gaping economic imbalances fuelled an era of financial vulnerability and laid the groundwork for global crisis. The shift towards the emerging economies will continue. But its most tumultuous phase seems to have more or less reached its end. Growth rates have dropped. The nature of their growth is in the process of changing, too and its new mode will have fewer direct effects on the rest of the world. The likelihood of growth in other emerging economies having an effect in the near future comparable to that of BRICs in the recent past is low. The emerging giants will grow larger, and their ranks will swell but their tread will no longer shake the Earth as once it did.

After the 1990s there followed ‘convergence with a vengeance’. China’s pivot towards liberalization and global markets came at a propitious time in terms of politics, business and technology. Rich economies were feeling relaxed about globalization and current account deficits. America, booming and confident, was not troubled by the growth of Chinese industry or by off-shoring jobs to India. And the technology etc necessary to assemble and maintain complex supply chains were coming into their own, allowing firms to spread their operations between countries and across oceans. The tumbling costs of shipping and communication sparked globalization’s “second unbundling” (the first was the simple ability to provide consumers in one place with goods from another). As longer supply chains infiltrated and connected places with large and fast-growing working-age populations, enormous quantities of cheap new labor became accessible. Advanced economies added about 160m non-farm jobs between 1980 and 2010. In 2007 China’s economy expanded by an eye-popping 14.2%. India managed 10.1 % growth, Russia 8.5% and Brazil 6.1 %. The IMF now reckons there will be slowdown in growth. China will grow by just 7.8% in 2013, India by 5.6% and Russia and Brazil by 2.5%.

Other countries have impressive growth potential. The “Next 11” (N11) includes Bangladesh, Indonesia, Mexico, Nigeria and Turkey. But there are various reasons to think that this N11 cannot have an impact on the same scale as that of the BRICs. The first is that these economies are smaller. The N11 has a population of just over 1.3

billion -less than half that of the BRICs. The second is that the Nil is richer now than the BRICs were back in the day. The third reason that the performance of the BRICs cannot be repeated is the very success of that performance. The world economy is much larger than it used to be - twice as big in real terms as it was in 1992, according to IMF figures. But whether or not the world can build on a remarkable era of growth will depend in large part on whether the new giants tread a path towards greater global co-operation - or stumble, fall and, in times of tumult and in the worst case, fight.

51. According to the passage, which of the following is a reason for the author's prediction regarding N11 countries?
- a) N11 countries are poorer, have less resources than BRIC countries and do not have much scope to grow.
  - b) The size of these countries is too great to fuel a high rate of growth as expected by BRICs countries.
  - c) The world economy is so large that the magnitude of growth from these countries will have to be huge to equal the growth of BRICs.
  - d) These economies are agricultural and have not opened up their economies yet so their scope of growth is greater than that of BRICs.
  - e) Other than those given as options
52. What is the author's view of globalization's "second unbundling"?
- a) It proved beneficial since it created a large number of jobs and tremendous growth in cross-border trade.
  - b) It disturbed the fragile balance of power among BRIC nations and caused internal strife.
  - c) It caused untold damage to America's economy since it restricted the spread of American farms off-shore.
  - d) It proved most beneficial for the agricultural sector, creating huge employment opportunities.
  - e) Citizens in advanced countries became much better off than those in emerging economies.
53. Choose the word which is most nearly the SAME in meaning as the word **TUMBLING** given in bold as used in the passage.
- a) jumbling
  - b) confusing
  - c) reducing
  - d) dilapidated
  - e) hurrying
54. What do the comparative statistics of 2007 and 2013 for BRICs countries published by, the IMF as cited in the passage indicate?
- a) BRIC economies will contribute less to global growth.

- b) As the population of these countries grows, its growth rate is falling.
- c) The financial practices followed by these countries will continue to pay rich dividends.
- d) These countries are creating global financial imbalances to the detriment of smaller developing economies like Africa.
- e) IMF forecasts of growth rate for these countries have not been fulfilled.
55. What effect did rising economies of BRICs have on the global economy?
- a) It helped stabilize the global economy and insulate it from the fallout of the global financial crisis.
- b) Labor became more highly skilled and wages were alarmingly increased, reducing the off-shoring of jobs to developing countries.
- c) Though worldwide poverty rates tumbled, the gap between the rich and the poor in rich economies increased.
- d) The cost of living and level of inflation in these countries were maintained at low levels.
- e) All the given options are effects of the rise in BRIC economies.
56. What does the phrase “Their ranks will swell but their tread will no longer shake the Earth as it once did” convey in the context of the passage?
- a) While many countries will try and achieve the same rate of growth as BRICs they will not succeed.
- b) The growth of BRIC countries has changed the world’s economy in ways that any further growth will not have such a disruptive effect on the world economy.
- c) Developing countries have strengthened their fiscal systems in such a way that they will not be shaken to such a great extent again
- d) Poverty may increase as the gap between the rich and the poor increase but it will never reach the same level as prior to the crisis.
- e) Citizens in advanced countries became much better off than those in emerging economies.
57. Which of the following best describes ‘catch-up growth’?
- a) Emerging economies tried but failed to catch up with America, which always grew at a higher growth rate.
- b) The size of emerging economies and their purchasing power has caught up with and now exceeds the rich countries together.
- c) The growth of the American economy determines the growth of emerging economies.
- d) From the later half of 1990s onwards emerging economies outdid America in terms of output per person.

e) None of the given statements describes 'catch up growth.'

58. Which of the following can be said about 'convergence with a vengeance'?
- A) After the 1990s advanced economies like America were open to the idea of free trade and globalization.  
B) There were huge technology advances which were conducive to allowing businesses to spread their area of operations.  
C) Rich economies felt threatened by the competition from China.
- a) Only (A)                      b) Only (B)                      c) Only(C)  
d) Only (A) and (B)            e) Only (B) and (C)
59. Choose the word which is OPPOSITE in meaning to the word EXPANDED given in bold as used in the passage.
- a) widened                      b) pressured                      c) delayed  
d) shrunk                        e) frightened
60. What is the author's main objective in writing the passage?
- A) To urge emerging economies to deal with growth, which can be disruptive, maturely and without conflict  
B) To point out that while the period of growth of BRICs was disruptive this disruption has almost come to a close.  
C) To criticize advanced economies for their handling of growth and promoting competition and conflict in certain regions
- a) Only (A) and (B)            b) Only (A)                      c) Only(C)  
d) All (A), (B) and (C)        e) Only (B) and (C)

Directions (11-15): Which of the phrases given against the sentence should replace the word/phrase given in bold in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, marks), i.e. (No correction required), as the answer.

61. Top managers are often stymied by the **difficult** of managing conflict.
- a) difficulties of managing  
b) difficulty for managing  
c) difficulty for management  
d) difficult of management  
e) No correction required
62. Reaching collective decisions based on individual preferences is an imperfect

science.

a) based for  
d) based in

b) based  
e) No correction required

c) in

63. Hollywood bare escaped being totally sidelined by the rise of television.  
a) bare escapism  
b) barely escapism  
c) bare escapes  
d) barely escaped  
e) No correction required
64. Taking good decisions and implement those quickly are the hallmarks of high-performing organizations.  
a) implementation quickly  
b) implementing quick  
c) implementing these quickly  
d) quick implementing those  
e) No correction required
65. Innovation have always been the top corporate agenda.  
a) has always  
b) had being  
c) has always been  
d) always been  
e) No correction required

Directions (66-70): Rearrange the six sentences denoted by A, B, C, D, E and F to make ~ meaningful seven- sentence paragraph together with the first sentence marked as no. 1 and then answer the given questions,

- (1) So how is global competition changing companies?  
A) For example, a group with a Europe-wide pay freeze may have to be flexible enough to authorize salary increases to specialists and managers in developing countries, who are still able to jump ship for a better offer.  
B) Second, the emerging-market companies as well as established multinationals are rivals, - there is no way these can be ignored.  
C) First, businesses are having to respond faster than before to pay changes.  
D) A case in point today is Africa, where rapid growth in key countries, notably Nigeria, has persuaded many business people that the continent's time may finally have arrived.

E) The sight of well-paid expatriate foreign managers inspires the local Indian executives to ask for more and employers have to respond.

F) So such countries where people move easily - like India - are seeing executive pay rising rapidly.

66. Which of the following should be the LAST (SEVENTH) sentence after the rearrangement?  
a) F            b) E            c) D            d) C            e) B
67. Which of the following should be the FOURTH sentence after the rearrangement?  
a) A            b) B            c) C            d) D            e) F
68. Which of the following should be the FIFTH sentence after the rearrangement?  
a) A            b) B            c) C            d) E            e) F
69. Which of the following should be the SECOND sentence after the rearrangement?  
a) A            b) B            c) C            d) E            e) F
70. Which of the following should be the THIRD sentence after the rearrangement?  
a) A            b) B            c) C            d) D            e) E

Directions (71-80): Read the following passage carefully and answer the given questions, certain words have been given in bold to help you locate them while answering some of the questions.

The new economy has ushered in great business opportunities-and great turmoil. Most traditional organizations have accepted, in theory at least, that they must either change or die. Even giants such as eBay, Amazon.com, and America Online recognize that they need to manage the changes associated with rapid entrepreneurial growth. Despite some individual successes, however, change remains difficult to pull off, and few companies manage the process as well as they would like. Most of their initiatives—installing new technology, downsizing, restructuring, or trying to change corporate culture—have had low success rates. The brutal fact is that about 70% of all change initiatives fail.

In our experience, the reason for most of those failures is that in their rush to change their organizations, managers end up immersing themselves in an alphabet soup of initiatives. They lose focus and become mesmerized by all the advice available in print and online about why companies should change, what they should try to accomplish,

and how they should do it. This proliferation of recommendations often leads to muddle when change is attempted. The result is that most change efforts exert a heavy toll, both human and economic. To improve the odds of success, and to reduce the human carnage, it is imperative that executives understand the nature and process of corporate change much better. But even that is not enough. Leaders need to crack the code of change. For more than 40 years now, we have been studying the nature of corporate change. And although every business's change initiative is unique, our research suggests there are two archetypes, or theories, of change. These archetypes are based on very different and often unconscious assumptions by senior executives-and the consultants and academics who advise them-about why and how changes should be made. Theory E is change based on economic value. Theory O is change based on organizational capability. Both are valid models; each theory of change achieves some of management's goals, either explicitly or implicitly. But each theory also has its costs often unexpected ones.

Theory E change strategies are the ones that make all the headlines. In this "hard" approach to change, shareholder value is the only legitimate measure of corporate success. Change usually involves heavy use of economic incentives, drastic layoffs, downsizing, and restructuring. E change strategies are more common than O change strategies among companies in the United States, where financial markets push corporate boards for rapid turnarounds. For instance, when William A Anders was brought in as CEO of General Dynamics in 1991, his goal was to maximize economic value-however painful the remedies might be. Over the next three years, Anders reduced the workforce by 71,000 people 44,000 through the divestiture of seven businesses and 27,000 through layoffs and attrition. Anders employed common E strategies.

Managers who subscribe to Theory O believe that if they were to focus exclusively on the price of their stock, they might harm their organizations. In this "soft" approach to change, the goal is to develop corporate culture and human capability through individual and organizational learning-the process of changing, obtaining feedback, reflecting, and making further changes. US companies that adopt O strategies, as Hewlett-Packard did when its performance flagged in the 1980s, typically have strong, long-held, commitment-based psychological contracts with their employees. Managers at these companies are likely to see the risks in breaking those contracts. Because they place a high value on employee commitment, Asian and European businesses are also more likely to adopt an O strategy to change.

Few companies subscribe to just one theory. Most companies we have studied have used a mix of both. But all too often, managers try to apply theories E and O in tandem without resolving the inherent tensions between them. This impulse to combine the strategies is directionally correct, but theories E and O are so different that it's hard to manage them simultaneously-employees distrust leaders who alternate between

nurturing and cutthroat corporate behavior. Our research suggests, however, that there is a way to resolve the tension so that businesses can satisfy their shareholders while building viable institutions. Companies that effectively combine hard and soft approaches to change can reap big payoffs in profitability and productivity.

71. Which of the following is most nearly the OPPOSITE in meaning as the word LEGITIMATE as used in the passage?
- a) legal                                      b) criminal                                      c) sensitive  
d) invalid                                      e) regular
72. Which of the following statements is TRUE in the context of the passage?
- a) Theory E strategies are more likely to be popular among organizations of Asian countries.  
b) Quite often, organizations opt for either of the two theories of organizational change suggested by the author.  
c) Theory E change strategies focus more on maximizing economic worth of an organization.  
d) The theories of change mentioned by the author are based on tested methods.  
e) None of the given statements is true.
73. The author in the given passage focuses on the following EXCEPT
- a) change not as easy as it appears  
b) how to increase portability through organizational change  
c) bringing about successful organizational change  
d) hindrances in the process of organizational change  
e) theories explaining the dynamics of organizational change
74. In the context of the passage, which of the following could possibly be an effect(s) of adopting Theory E, on employees for bringing about organizational change?
- a) Employees become more attached with the organization  
b) Insecurity among employees  
c) Improved morale of employees  
d) Employees resorting to malicious methods to get faster promotions  
e) All those given as options
75. According to the author, for organizational change to be successful
- a) executives must focus on understanding the process of change.  
b) organizations must be willing to excuse those involved in the change process, in case it is unsuccessful.

- c) organizations must be willing to spend generously during the process.  
d) those involved in the change process must be given specialized training.  
e) None of the given options
76. As mentioned in the passage, despite best effects, many organizations fail to bring about a change because  
A) they lose track of important information between the huge amount of information available to them.  
B) they rarely change the roles assigned to employees throughout the change process.  
C) they tend to depend on a consultant, an outsider, who barely knows the culture of the organization.  
a) Only (A)                      b) Only (B)                      c) Only (C)  
d) Both (A) and (B)            e) Both (B) and (C)
77. Which of the following is most nearly the SAME in meaning as the word 'IMMERSING' as used in the passage?  
a) engrossing                      b) fascinating                      c) ignoring  
d) saving                              e) holding
78. Which of the following is most nearly the OPPOSITE in meaning as the word 'IMPERATIVE' as used in the passage?  
a) optional                              b) mandatory                      c) significant  
d) slight                                  e) binding
79. In the author's view the best way to bring about organizational change is a blend of Theory E and O and this can be achieved through  
a) educating employees on the benefits of employing these theories.  
b) creating a specialized team of employees, thorough with these theories, for bringing about change  
c) motivating employees  
d) modeling successful change process of organizations that employed one of these theories.  
e) Other than those given as options
80. Which of the following is most nearly the SAME in meaning as the word UNCONSCIOUS as used in the passage?

a) comatose  
d) false

b) automatic  
e) international

c) distracted

Directions (81-90): In the following passage, there are blanks each of which has been numbered. For each blank five words have been suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

WHO estimates that, within the next few years, non-communicable diseases will become the principal global (31) of morbidity and mortality. The role of diet in the diagnosis of most non-communicable diseases is well (32). The shift towards highly refined foods and towards meet income and lower-income countries, have, together with reduced energy (34), contributed to rises in the (35) of obesity and non-communicable diseases. Because of the global extent of the epidemic, the advantages of promoting healthy diets and preventing over nutrition should be explored. Dairy products containing high levels of saturated fats, now increasingly (33) in middle-

The prohibitive costs of treating the consequences of over nutrition require that increased attention be given to preventive measures. Parallels exist between these requirements and the initiatives taken to control tobacco consumption, from which important (36) can be learnt, especially with respect to the use of international legal instruments. However, because some of the largest multinational companies are heavily involved in the creation and marketing of unhealthy foods, the control of these activities 'presents a (37) challenge. There is a growing (38) that prevention demands public health actions at both the national and global levels, ranging from more health education to improved food labeling and controls on the marketing of certain foods and soft drinks. This will require innovative and committed (39) by all (40).

81. Find out the appropriate word?

a) session  
d) causes

b) effect  
e) trouble

c) result

82. Find out the appropriate word?

a) document  
d) timed

b) established  
e) proportioned

c) aware

83. Find out the appropriate word?

a) appeared  
d) prevalence

b) presenting  
e) existed

c) evident

84. Find out the appropriate word?

a) cost

b) expenditure

c) intake



- c) account holder migrates  
d) account holder turns bankrupt  
e) Other than those given as options
93. Credit Risk refers to the risk that  
a) borrower may opt to get necessary permit/licenses  
b) wrong strategy is adopted  
c) a borrower will default on any type of debt  
d) loan processing may be faulty  
e) interest rate in the markets may increase
94. Which of the following is the currency of Cambodia?  
a) Cambodian Dollar      b) Ringgit      c) Peso  
d) Riel      e) Other than those given as options
95. Which of the following is a source of collecting money from the public for a company for the first time?  
a) Rights issue      b) Bonus shares      c) Follow on offering  
d) Initial public offer e) Secondary offering
96. Which of the following concepts of banking involves booking of web-enabled touch point for basic banking services?  
a) Extension Counters      b) Retail Banking      c) Kiosk Banking  
d) Satellite Banking      e) Mobile Banking
97. Face value of a Government security is the amount that is to be paid to an investor at the maturity date of the security. The face value is not the same as the  
a) Par value      b) Market Price      c) Redemption value  
d) Repayment amount      e) Principal value
98. As per the 2011 Census report, India's population below the age of 35 years is  
a) between 30 & 35%      b) between 40 & 50%      c) between 35 & 40%  
d) more than 65%      e) between 50 & 65%

99. The facility to help insurance policy holders buy and keep policies in electronic form rather than as a paper document is called
- Insurance Warehousing
  - Insurance Cache
  - Insurance Stockpile
  - Insurance Depository
  - Insurance Repository
100. Based on the recovery of the dues, banks are required to classify non-performing assets (NPAs) in the books of the bank under the categories
- Substandard, Doubtful and Bad Debts
  - Standard, Doubtful and Written-Off Assets
  - Standard, Substandard and Doubtful Assets
  - Standard, Doubtful and Loss Assets
  - Substandard, Doubtful and Loss Assets
101. A mutual fund scheme in which the investors commit their money for a particular period is known as
- Long-End Scheme
  - Closed-End Scheme
  - Long-Term Fund
  - Open-End Scheme
  - Back-End Scheme
102. In the Asian Games who among the following won the silver Medal for India in Squash?
- |                   |                                      |                  |
|-------------------|--------------------------------------|------------------|
| a) Geetika Jakhar | b) Yogeshwar Dutt                    | c) Vinesh Phogat |
| d) Saurav Ghosal  | e) Other than those given as options |                  |
103. Plant Genome Saviour Community Awards are given by Protection of Plant Varieties and Farmer's Right Authority (PPV & FRA) for
- getting the highest yield of crops
  - Other than those given as options
  - engagement in the conservation of genetic resources of economic plants and

- their wild relatives
- d) ensuring soil conservation and preventing use of chemicals
- e) using traditional seeds and fertilizers to protect the soil
104. CP is an unsecured money market instrument issued in the form of a promissory note. In the abbreviation CP, letter 'P' stands for
- a) Paper                                      b) Portfolio                                      c) Payment
- d) Promissory                                      e) Position
105. Vishal Sikka is the CEO of
- a) Tata Group of Companies                      b) Cognizant                                      c) Oracle
- d) Infosys                                      e) Other than those given as options™
106. The process that has to be undertaken by banks and other financial institutions to prevent them from being used by criminal elements for money laundering is
- a) Credit Monitoring Process                      b) Credit Rating Process                      c) KYC Process
- d) Due diligence Process                      e) Credit Appraisal Process
107. CVV is an anti-fraud security feature that helps verify that the customer is in possession of her card. The abbreviation of CVV stands for
- a) Card Virtual Valuation
- b) Confidential Virtual Verification
- c) Card Verification Value
- d) Core Virtual Value
- e) Coded Vulnerability Value
108. Which of the following is the capital of Argentina?
- a) Addis Ababa                      b) Other than those given as options                      c) Buenos Aires
- d) Seoul                      e) Phnom Penh
109. With introduction of ATMs, tele banking and internet banking, banking hours is not a constraint for transacting banking business, which is known as
- a) Universal Banking
- b) Worldwide Banking



- b) improving irrigation potential
  - c) employment generation in urban area
  - d) skill improvement in rural area
  - e) improving financial literacy
115. When an account does not have sufficient balance to honour the cheque issued by the account holder, the cheque is returned by the bank, which is known as
- a) cheque discounting
  - b) cheque truncation
  - c) cheque kiting
  - d) bouncing of cheque
  - e) cheque validation
116. The alphabet 'P' in the abbreviation EFTPOS stands for
- a) Point
  - b) Private
  - c) Public
  - d) Primary
  - e) Permanent
117. ATM is an electronic tele-communication device that helps bank customers perform financial transactions. The letter A in the abbreviation ATM stands for
- a) Anytime
  - b) Anywhere
  - c) Automated
  - d) Advance
  - e) Account
118. Which of the following countries has assured India to provide lifetime fuel to the Kudankulam Nuclear Power Plant?
- a) Russia
  - b) Germany
  - c) France
  - d) Spain
  - e) USA
119. Who among the following Bollywood stars was a state-level badminton player?
- a) Madhuri Dixit
  - b) Deepika Padukone
  - c) Priyanka Chopra
  - d) Kareena Kapoor
  - e) Anushka Sharma
120. Dr Najma Heptulla is the Union Cabinet Minister for
- a) Communication, IT, Law & Justice
  - b) Tribal Affairs

- c) Minority Affairs  
d) Agriculture  
e) Chemicals and Fertilizer
121. Dynamite was invented by  
a) Marie Curie  
b) Alexander Fleming  
c) Charles Darwin  
d) Other than those given as options  
e) Alfred Nobel
122. Who among the following is the author of the book Hard Choices?  
a) Barack Obama  
b) Hillary Clinton  
c) Other than those given as options  
d) Abraham Lincoln  
e) Bill Clinton
123. The Bank for International Settlements (BIS) is an international organization of central banks headquartered in  
a) Zurich, Switzerland      b) New York, USA      c) Basel, Switzerland  
d) Paris, France      e) Geneva, Switzerland
124. The Reserve Bank has recently issued the guidelines allowing minors to operate bank accounts, which is aimed at  
a) mobilizing high level of savings  
b) furthering financial inclusion  
c) developing consumption culture amongst the children  
d) developing borrowing habits at an early age  
e) boosting government's anti-poverty programmers
125. Star Union Daichi Life Insurance Company Limited is a joint venture between Daichi Life, a leading life insurance company of Japan, Union Bank of India and  
a) Bank of India      b) State Bank of India      c) Axis Bank



1. c	2. e	3. c	4. c	5. b	6. a	7. c	8. d	9. b	10. a
11. d	12. a	13. d	14. e	15. c	16. d	17. d	18. a	19. e	20. a
21. b	22. d	23. d	24. b	25. c	26. a	27. c	28. e	29. e	30. e
31. a	32. b	33. e	34. a	35. d	36. b	37. a	38. c	39. c	40. a
41. c	42. b	43. a	44. b	45. d	46. a	47. b	48. e	49. a	50. b
51. e	52. a	53. c	54. a	55. c	56. b	57. d	58. d	59. d	60. a
61. a	62. e	63. d	64. c	65. c	66. c	67. e	68. d	69. c	70. a
71. d	72. c	73. a	74. b	75. a	76. a	77. a	78. a	79. e	80. b
81. d	82. b	83. c	84. b	85. a	86. b	87. a	88. e	89. d	90. e
91. b	92. a	93. c	94. d	95. d	96. c	97. b	98. d	99. e	100. e
101. b	102. d	103. c	104. a	105. d	106. c	107. c	108. c	109. c	110. c
111. b	112. e	113. c	114. d	115. d	116. a	117. c	118. a	119. b	120. c
121. d	122. b	123. c	124. b	125. a	126. d	127. a	128. a	129. c	130. d

  
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