



5. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression  $F > N$  and  $U > D$  definitely false?

F \_ O \_ U \_ N \_ D

- 1)  $<, <, >, =$                       2)  $<, =, =, >$                       3)  $<, =, =, <$   
4)  $\geq, =, =, \geq$                       5)  $>, >, =, <$

**Directions (Q. 6 - 10): Study the following information and answer the following questions:**

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

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

6. Which combination represents E's favourite subject and the standard in which he studies?
- 1) Civics and 7<sup>th</sup>                      2) Economics and 5<sup>th</sup>                      3) Civics and 6<sup>th</sup>  
4) History and 7<sup>th</sup>                      5) Economics and 7<sup>th</sup>
7. Which of the following is I's favourite subject?
- 1) History                      2) Civics                      3) Marathi  
4) Either English or Marathi                      5) Either English or Hindi
8. Who among the following studies in the 7<sup>th</sup> standard?
- 1) G                      2) C                      3) E  
4) D                      5) Either D or B
9. Which of the following combinations is definitely correct?
- 1) I and Hindi                      2) G and English                      3) C and Marathi  
4) B and Hindi                      5) E and Economics

10. Which of the following subjects does G like?

1) Either Maths or Marathi

2) Either Hindi or English

3) Either Hindi or Civics

4) Either Hindi or Marathi

5) Either Civics or Economics

**Directions (Q. 11 - 15): Study the information and answer the following questions.**

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

11. What is the code for 'money' in the given code language?

1) ga

2) mo

3) pa

4) ta

5) la

12. What is the code for 'supply' in the given code language?

1) Only ta

2) Only mo

3) Either pa or mo

4) Only pa

5) Either mo or ta

13. What may be the possible code for 'demand only more' in the given code language?

1) xi ne mo

2) mo zi ne

3) ki ne mo

4) mo zi ki

5) xi ka ta

14. What may be the possible code for 'work and money' in the given code language?

1) pa ga la

2) pa la tu

3) mo la pa

4) tu la ga

5) pa la ne

15. What is the code for 'makes' in the given code language?

1) mo

2) pa

3) ne

4) zi

5) ho

**Directions (Q. 16 - 20): Study the given information and answer the following questions:**

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

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





**Directions (Q. 26 - 30): Study the following information and answer the questions given below:**

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

- 26.** Who is sitting second to the right of E?
- 1) The Lawyer                      2) G                                      3) The Engineer  
4) F                                      5) K
- 27.** Who among the following is the Professor?
- 1) F                                      2) L                                      3) M  
4) K                                      5) J
- 28.** Four of the following five are alike in a certain way based on the given arrangement and hence form a group. Which of the following does not belong to that group?
- 1) Chartered Accountant - H                                      2) M - Doctor  
3) J - Engineer                                      4) Financial Analyst - L  
5) Lawyer - K
- 29.** What is the position of L with respect to the Scientist?
- 1) Third to the left                      2) Second to the right                      3) Second to the left  
4) Third to the right                      5) Immediate right
- 30.** Which of the following statements is true according to the given arrangement?
- 1) The Lawyer is second to the left of the Doctor.  
2) E is an immediate neighbour of the Financial Analyst.  
3) H sits exactly between F and the Financial Analyst.  
4) Only four people sit between the Columnist and F.  
5) All of the given statements are true.

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

- 1) if only conclusion I follows.
- 2) if only conclusion II follows.
- 3) if either conclusion I or conclusion II follows.
- 4) if neither conclusion I nor conclusion II follows.
- 5) if both conclusion I and II follow.

**(31 - 32):**

**Statements:** Some squares are circles.

No circle is a triangle.

No line is a square.

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

**II.** Some lines are circles.

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

**II.** No line is a circle.

**(33 - 34):**

**Statements:** All songs are poems.

All poems are rhymes.

No rhyme is paragraph.

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

**II.** No poem is a paragraph.

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

**II.** All Songs are rhymes.

**35. Statements:** Some dewes are drops.

All drops are stones.

**Conclusions: I.** At least some dewes are stones.

**II.** At least some stones are drops.



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

- 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.
- 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.
- 3) if the data either in statement I alone or statement II alone are sufficient to answer the question.
- 4) if the data in statement I and II together are not sufficient to answer the question.
- 5) if the data in both statements I and II together are necessary to answer the question.

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



**Directions (Q. 39 - 40):** Read the following information carefully and answer the given questions.

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

**39.** Which of the following can be a **strong argument** in favour of retail store owners?

- 1) Online shopping portals offer a great deal of discounts which retail stores offer only during the sale season.
- 2) One can compare a variety of products online which cannot be done at retail stores.
- 3) Many online shopping portals offer the 'cash on delivery' feature which is for those who are sceptical about online payments.
- 4) Many consumers prefer shopping at retail stores which are nearer to their houses.
- 5) In online shopping the customer may be deceived as he cannot touch the product he is paying for.

**40.** Which of the following can be **inferred** from the given information? (*An inference is something that is not directly stated but can be inferred from the given information*)

- 1) One can shop online only at night.
- 2) Those who are not comfortable using computers can never enjoy the experience of online shopping.
- 3) All retail stores provide shopping assistants to each and every customer.
- 4) The consumer whose view is presented has shopped at retail stores as well as online.
- 5) The consumer whose view is presented does not have any retail stores in her vicinity.

**41.** Read the following information carefully and answer the given question:

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

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

- 1) The prices of such products will decrease drastically in the urban areas.
- 2) People living in urban areas will not be allowed to work in such manufacturing companies.
- 3) These manufacturing companies had set-ups in the urban areas before shifting base.
- 4) Those who had already migrated to the urban areas will not shift back to rural areas.
- 5) The number of people migrating from rural to urban areas in search of jobs may reduce.

**42.** Read the following **information** carefully and answer the given question:

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

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

- 1) At least some people who visit the park have pets.
- 2) This is the only park which does not allow pets.
- 3) People who ignored this notice were fined.
- 4) There are more than one entrance to the park.
- 5) Many people have now stopped visiting the park.

**Directions (Q. 43-45):** Read the following information carefully and answer the given questions:

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

- (A) Mobile phones nowadays have a lot of features and it is easy to cheat with their help.
- (B) The invigilator must immediately confiscate the mobile phones and ask the students to leave the exam hall immediately.
- (C) Mobile phones are very expensive and leaving them in bags outside the

exam hall is not safe.

(D) There have been incidents where students who left the exam hall early stole the mobile phones kept in the bags of the students who were writing the exam.

(E) The school authorities must ask the students to leave their phones in the custody of the invigilator before the exam in order to avoid thefts of mobile phones.

(F) None of the other students were carrying their phones in the exam hall.

43. Which of the following among (A), (B), (C) and (D) may be a **strong argument** in favour of the three students who were caught with their mobile phones?

- 1) Only (A)                      2) Both (A) and (B)                      3) Both (C) and (D)  
 4) Only (C)                      5) Both (B) and (D)

44. Which of the following among (A), (B), (E) and (F) may be the **reason** behind the school making such announcements before the exam?

- 1) Only (B)                      2) Both (B) and (E)                      3) Only (F)  
 4) Only (A)                      5) Both (E) and (F)




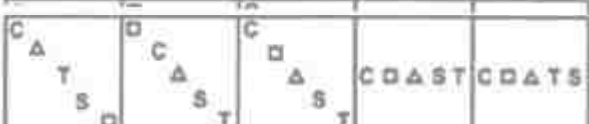
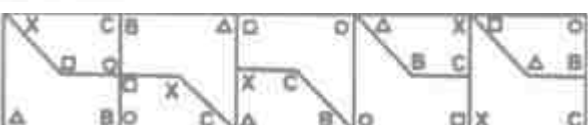
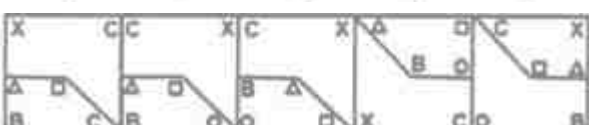
45. Which of the following among (A), (B), (D) and (F) can be in immediate **course of action** for the invigilator?

- 1) Only (B)                      2) Both (A) and (D)                      3) Only (A)  
 4) Both (D) and (F)                      5) Only (F)

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

**Problem Figures**

**Answer Figures**

46.		
47.		
48.		



4) ₹620

5) ₹490

54. Ravinder had to purchase 45 kg of grapes from Hoshiarpur. The Shopkeeper gave him a discount of 4% per kg. What amount did he pay to the Shopkeeper after the discount?

1) ₹8208

2) ₹8104

3) ₹8340

4) ₹8550

5) ₹8410

55. What is the ratio of the cost of 1kg of apples from Ropar to the cost of 1kg. of grapes from Chandigarh?

1) 3 : 2

2) 2 : 3

3)  $2^2 : 3^2$

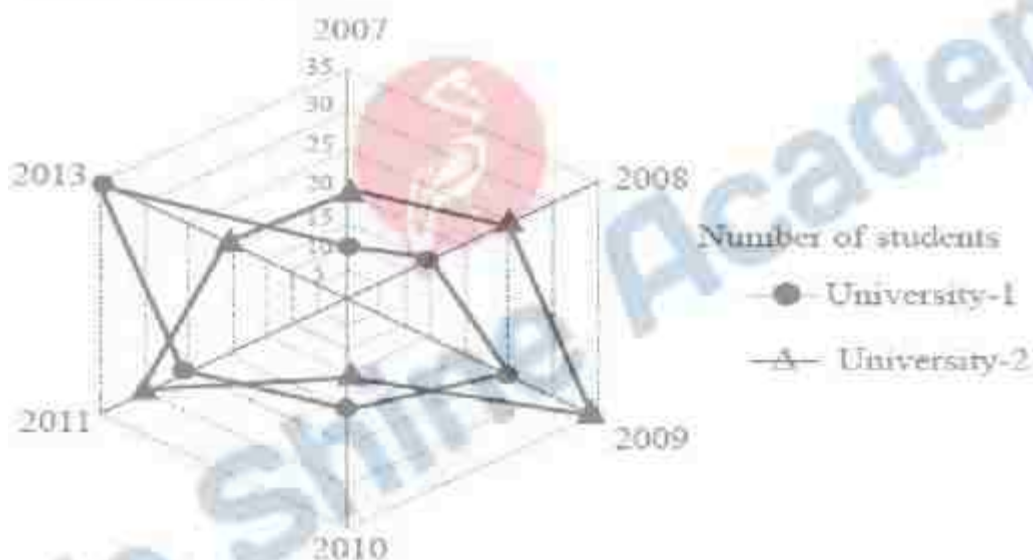
4)  $4^2 : 9^2$

5)  $9^2 : 4^2$

**Directions (Q. 56-60):**

**Study the following graph carefully and answer the questions that follow**

**Number of students (in thousand) in two different universities in six different years**



56. What was the difference between the number of students in University-1 in the year 2010 and the number of students in University-2 in the year 2012?

1) Zero

2) 5,000

3) 15,000

4) 10,000

5) 1,000

57. What is the sum of the number of students in University-1 in the year 2007 and the number of students in University-2 in the year 2011 together?

1) 50,000

2) 55,000

3) 45,000

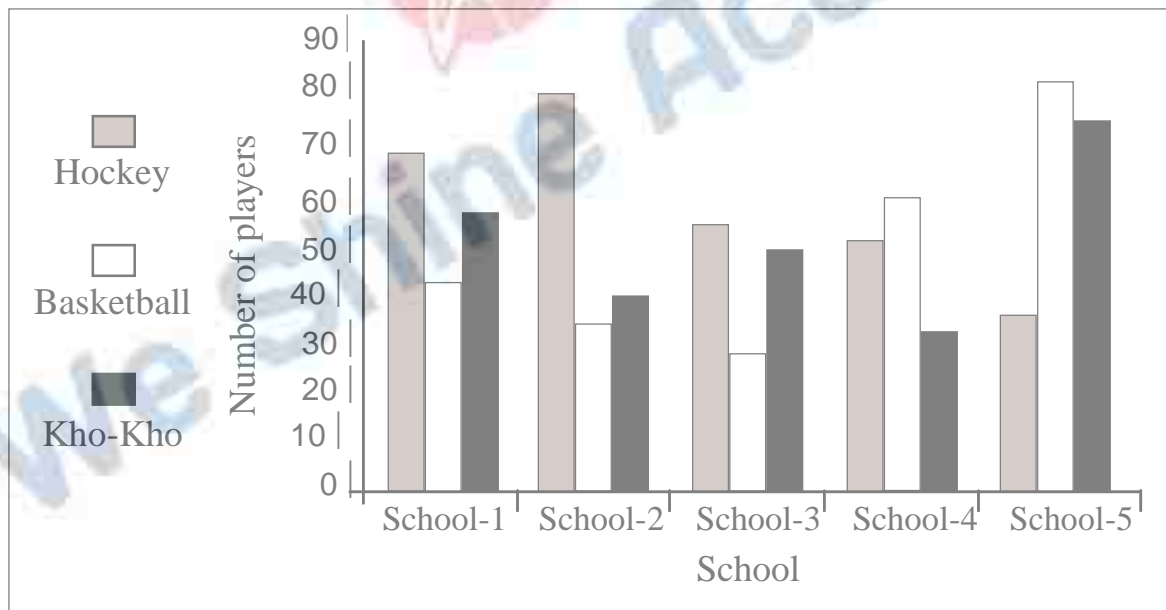
4) 57,000

5) 40,000

58. If 25% of the students in univeristy-2 in the year 2010 were females, what was the number of male students in University-2 in the same year?
- 1) 11,250                      2) 12,350                      3) 12,500
- 4) 11,500                      5) 11,750
59. What was the percent increase in the number of students in University-1 in the year 2011 as compared to the previous year?
- 1) 135                              2) 15                              3) 115
- 4) 25                                5) 35
60. In which year was the difference between the number of students in University-1 and the number of students in University-2 the highest?
- 1) 2008                              2) 2009                              3) 2010
- 4) 2011                              5) 2012

**Directions (Q. 61-65):** Study the graph carefully to answer the questions that follow.

**Number of players in three different games in five different schools**



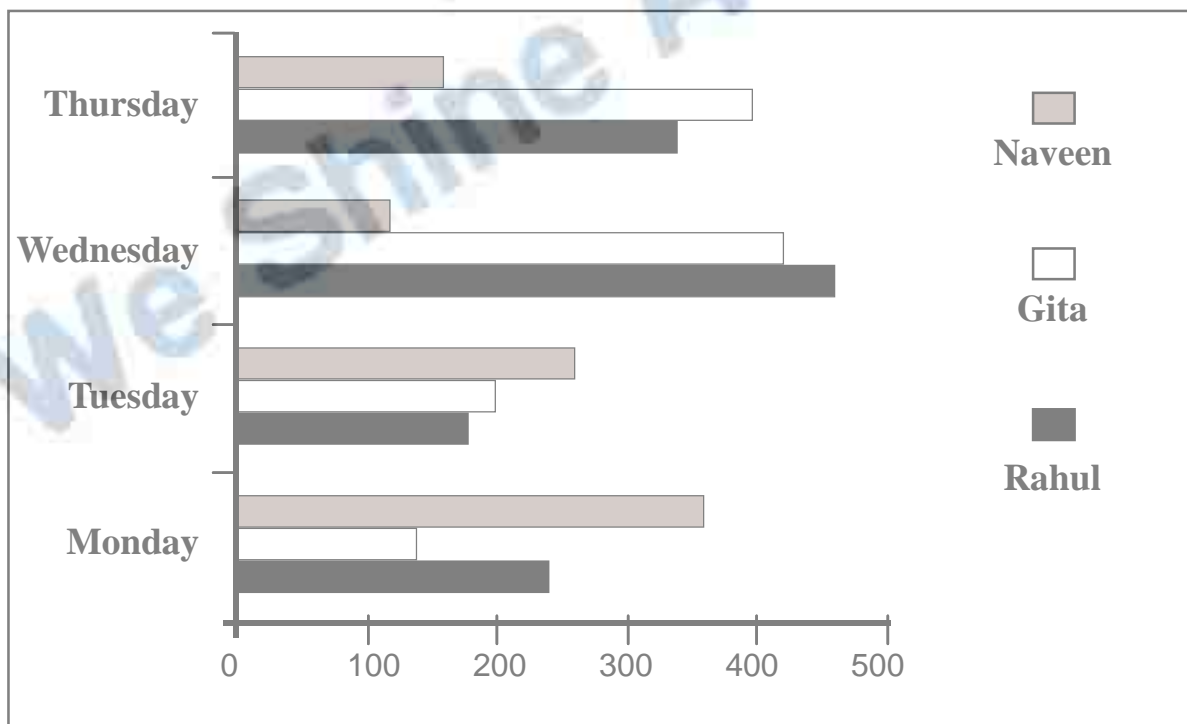
61. What is the total number of players participating in Hockey from all the five schools together?
- 1) 324                              2) 288                              3) 342
- 4) 284                              5) 248
62. What is the ratio of the number of players participating in Basketball from School-1 to the number of players participating in Kho-Kho from School-3?



63. In which school is the number of players participating in Hockey and Basketball together the second highest?
- 1) School-1                      2) School-2                      3) School-3  
4) School-4                      5) School-5
64. The number of players participating in Kho-Kho from School-4 is what percent of the number of players participating in Hockey from School-2?
- 1) 42                                  2) 48                                  3) 36  
4) 40                                  5) 60
65. 25% of the number of players participating in Hockey from School-5 are females. What is the number of the Hockey players who are males in School-5?
- 1) 15                                  2) 18                                  3) 30  
4) 21                                  5) 27

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

**Earning (in Rupees) of three different person on four different days**

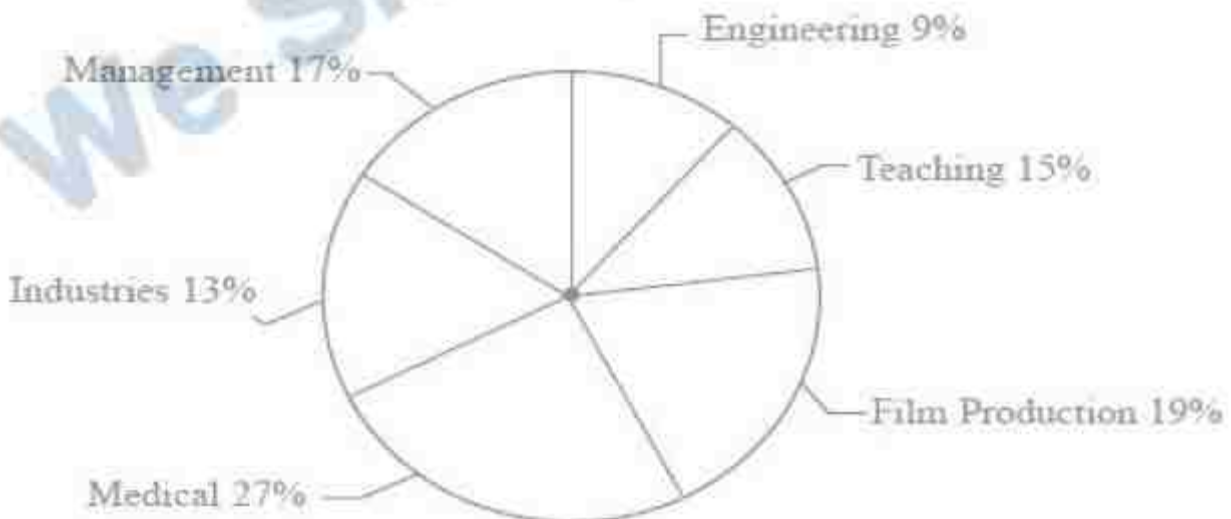


66. What is Gita's average earning over all the days together?
- 1) ₹ 285                                  2) ₹ 290                                  3) ₹ 320  
4) ₹ 310                                  5) ₹ 315

67. What is the total amount earned by Rahul and Naveen together on Tuesday and Thursday together?
- 1) ₹ 1,040                      2) ₹ 1,020                      3) ₹ 980  
 4) ₹ 940                          5) ₹ 860
68. Gita donated her earnings of Wednesday to Naveen. What was Naveen's total earning on Wednesday after Gita's donation?
- 1) ₹ 520                          2) ₹ 550                          3) ₹ 540  
 4) ₹ 560                          5) ₹ 620
69. What is the difference between Rahul's earning on Monday and Gita's earning on Tuesday?
- 1) ₹ 40                            2) ₹ 20                            3) ₹ 50  
 4) ₹ 30                            5) ₹ 10
70. What is the ratio of Naveen's earning on Monday, Wednesday and Thursday?
- 1) 7 : 3 : 5                      2) 8 : 6 : 5                      3) 8 : 7 : 4  
 4) 9 : 5 : 4                      5) 9 : 3 : 4

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

**Percentage distribution of employees in six different professions**  
**Total number of employees = 26800**



71. What is the difference between the total number of employees in teaching and medical profession together and the number of employees in management profession?
- 1) 6770                          2) 7700                          3) 6700  
 4) 7770                          5) 7670







1) 1st September

2) 1st October

3) 1st November

4) 1st December

5) 1st January

89. What is the average maximum temperature of Beijing over all the months together?

1) 8.4 °C

2) 9.6 °C

3) 7.6 °C

4) 9.2 °C

5) 8.6 °C

90. What is the ratio of the minimum temperature of Beijing on 1st September to the maximum temperature of Ontario on 1st October?

1) 3 : 4

2) 3 : 5

3) 4 : 5

4) 1 : 5

5) 1 : 4

**Directions (Q. 91-95):** Study the following pie-chart and table carefully to answer the questions that follow:

Total cars = 700  
Distributions of cars

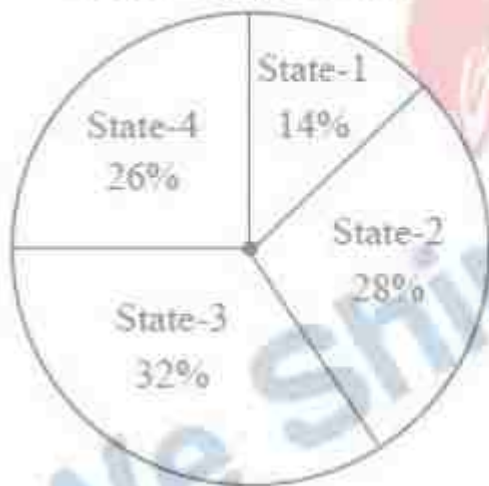


Table showing the ratio of diesel to petrol engine cars which are distributed among four different states

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

91. What is the difference between the number of diesel engine cars in State-2 and the number of petrol engine cars in State-4?

1) 159

2) 21

3) 28

4) 34

5) 161

92. The number of petrol engine cars in State-3 is what per cent more than the number of diesel engine cars in State-1?

1) 100

2) 200

3) 300

4) 125

5) 225



93. If 95% of diesel engine cars in State-3 are AC and the remaining cars are non-AC, what is the number of diesel engine cars in State-3 which are non-AC?

- 1) 75                                      2) 45                                      3) 95  
4) 105                                      5) 35

94. What is the difference between the total number of cars in State-3 and the number of petrol engine cars in State-2?

- 1) 96                                      2) 106                                      3) 112  
4) 102                                      5) 98

95. What is the average number of petrol engine cars in all the states together?

- 1) 86.75                                      2) 89.25                                      3) 89.75  
4) 86.25                                      5) 88.75

96. A bag contains 7 blue balls and 5 yellow balls. If two balls are selected at random, what is the probability that none is yellow?

- 1)  $\frac{5}{33}$                                       2)  $\frac{5}{22}$                                       3)  $\frac{7}{22}$   
4)  $\frac{7}{33}$                                       5)  $\frac{7}{66}$

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

- 1)  $\frac{5}{18}$                                       2)  $\frac{1}{18}$                                       3)  $\frac{1}{9}$   
4)  $\frac{1}{6}$                                       5)  $\frac{5}{36}$

**Directions (Q. 98-100) Study the information carefully to answer these questions.**

In a team, there are 240 members (males and females). Two-thirds of them are males. Fifteen per cent of males are graduates. Remaining males are non-graduates. Three-fourths of the females are graduates. Remaining females are non-graduates.

98. What is the difference between the number of females who are non-graduates and the number of males who are graduates?

- 1) 2                                      2) 24                                      3) 4  
4) 116                                      5) 36

99. What is the sum of the number of females who are graduates and the number of males who are non-graduates?

- 1) 184                                      2) 96                                      3) 156  
4) 84                                      5) 196

100. What is the ratio of the total number of males to the number of females who are non-graduates?

- 1) 6 : 1                                      2) 8 : 1                                      3) 8 : 3  
4) 5 : 2                                      5) 7 : 2

### *Test-III: General Awareness, Marketing & Computers™*

101. Who was the Captain of Australian Cricket Team which currently (March 2013) visited India?

- 1) Michael Clarke                      2) Shane Watson                      3) Shane Warne  
4) Michael Hussey                      5) Ricky Ponting

102. Government, as part of the recapitalisation plan, infused capital in State Bank of India recently. Indicate the approximate capital infusion.

- 1) Rs.500 Cr.                              2) Rs.1,000 Cr.                              3) Rs.1,500 Cr.  
4) Rs.2,000 cr.                              5) Rs.3,000 Cr.

103. The NRIs while investing in the equity of a company cannot buy more than a prescribed percentage of the paid-up capital of that company. What is the prescribed percentage?

- 1) 2%                                      2) 3%                                      3) 4%  
4) 5%                                      5) 6%

104. Every year March 20 is celebrated as what day?

- 1) World Sparrow Day                      2) International Women's Day  
3) World Cuckoo Day                      4) International Children's Day  
5) International Mother's Day

105. One of the famous Indian sportspersons released his/her autobiography '**Playing to Win**' in November 2012. Name the sportsperson correctly.

- 1) Saina Nehwal                              2) Mary Kom                              3) Yuvraj Singh  
4) Sachin Tendulkar                              5) Sushil Kumar

- 106.** Which of the following terms is associated with the game of Cricket?
- 1) Bouncer
  - 2) Love
  - 3) Goal
  - 4) Mid Court
  - 5) Collision
- 107.** Who is the author of the book **Women of Vision**?
- 1) Ravinder Singh
  - 2) Preeti Shenoy
  - 3) Amish Tripathi
  - 4) Durjoy Dutta
  - 5) Alam Srinivas
- 108.** Prof. Muhammad Yunus, the recipient of the Nobel Peace Prize 2006, is the exponent of which of the following concepts in the field of banking?
- 1) Core Banking
  - 2) Micro Credit
  - 3) Retail Banking
  - 4) Real Time Gross Settlement
  - 5) Internet Banking
- 109.** Invisible export means export of
- 1) Services
  - 2) Prohibited goods
  - 3) Restricted goods
  - 4) Good as per OGL list
  - 5) Other than those given as options
- 110.** The European Union has adopted which of the following as a common currency?
- 1) Dollar
  - 2) Dinar
  - 3) Yen
  - 4) Euro
  - 5) Peso
- 111.** Banks in India are required to maintain a portion of their demand and time liabilities with the Reserve Bank of India. This portion is called
- 1) Reverse Repo
  - 2) Cash Reserve Ratio
  - 3) Bank Deposit
  - 4) Statutory Liquidity Ratio
  - 5) Government Securities
- 112.** Pre-shipment finance is provided by the banks only to
- 1) Credit Card Holders
  - 2) Students aspiring for further studies
  - 3) Brokers in equity market
  - 4) Village Artisans
  - 5) Exporters
- 113.** Banking Ombudsman is appointed by
- 1) Government of India
  - 2) State Governments
  - 3) RBI
  - 4) ECGC
  - 5) Exim Bank

- 114.** The Holidays for the Banks are declared as per
- 1) Reserve Bank Act
  - 2) Banking Regulation Act
  - 3) Negotiable Instruments Act
  - 4) Securities and Exchange Board of India Act
  - 5) Companies Act
- 115.** Interest on Savings deposit nowadays is
- 1) Fixed by the RBI
  - 2) Fixed by the respective Banks
  - 3) Fixed by the depositors
  - 4) Fixed as per the contract between Bank and the Consumer Court
  - 5) Not paid by the Bank
- 116.** Interest below which a bank is not expected to lend to customers is known as
- 1) Deposit Rate
  - 2) Base Rate
  - 3) Bank Rate
  - 4) Prime Lending Rate
  - 5) Discount Rate
- 117.** The customers by opening and investing in the Tax Saver Deposit Account Scheme in a Bank would get benefit under
- 1) Sales Tax
  - 2) Customs Duty
  - 3) Excise Duty
  - 4) Professional Tax
  - 5) Income Tax
- 118.** In Banking business, when the borrowers avail a Term Loan, initially they are given a repayment holiday and this is referred as
- 1) Subsidy
  - 2) Interest waiver
  - 3) Re-phasing
  - 4) Interest concession
  - 5) Moratorium
- 119.** One of the IT companies from India has become the first Indian Company to trade on NYSE Euronext London and Paris markets from February 2013 onwards. Which is this company?
- 1) Wipro Infotech Ltd.
  - 2) L&T Infotech
  - 3) HCL Technologies Ltd.
  - 4) Infosys Technologies Ltd.
  - 5) Polaris Financial Technology Ltd.

- 120.** BSE (Bombay Stock Exchange), the oldest stock exchange in Asia, has joined hands with one more international index in February 2013. This association has resulted in change of name of BSE index. What is the change of name effected?
- 1) Dow Jones BSE Index
  - 2) NASDAQ BSE Index
  - 3) S&P BSE Index
  - 4) Euronext BSE Index
  - 5) Other than those given as options
- 121.** A non-performing asset is
- 1) Money at call and short notice
  - 2) An asset at cease to generate income
  - 3) Cash balance in till
  - 4) Cash balance with the RBI
  - 5) Balance with other banks
- 122.** RBI released its guidelines for entry of new banks in the private sector in the month of Febraury 2013. One of the norms is at least a prescribed percentage of branches of a new bank should be set up in unbanked rural centres with a population upto 9,999. What is the percentage of such branches prescribed in the norms?
- 1) 10%
  - 2) 15%
  - 3) 18%
  - 4) 25%
  - 5) Other than those given as options
- 123.** The Union Budget for 2013-14 proposed by the Finance Minister on 28<sup>th</sup> February 2013 announced introduction of a new variety of bonds by the Government. What is the name of these bonds?
- 1) Deep Discount Bonds
  - 2) Zero Coupon bonds
  - 3) Bullet Bonds
  - 4) Inflation Indexed Bonds
  - 5) Inflation Variable Bonds
- 124.** Government usually classifies its expenditure in terms of planned and non-planned expenditure. Identify which is the correct definition of planned expenditure.
- 1) It represent the expenditure of all the State Governments.
  - 2) It represents the total expenditure or the Central Government.
  - 3) It is the expenditure which is spent through centrally sponsored programmes and flagship schemes of the Government.
  - 4) It reprents the expenditure incurred on Defence.
  - 5) Other than those given as options

- 125.** Which of the following organisations is made specifically responsible for empowering Micro, Small and Medium enterprises in India?
- 1) NABARD                      2) RBI                      3) SIDBI  
4) ECGC                      5) SEBI
- 126.** 'C' in CPU denotes
- 1) Central                      2) Common                      3) Convenient  
4) Computer                      5) Circuitry
- 127.** A joystick is primarily used to/for
- 1) Print Text                      2) Computer gaming                      3) Enter text  
4) Draw pictures                      5) Control sound on the screen
- 128.** Which is not a storage device?
- 1) CD                      2) DVD                      3) Floppy disk  
4) Printer                      5) Hard disk
- 129.** Which of the following uses a handheld operating system?
- 1) A Supercomputer                      2) A Personal computer  
3) A Laptop                      4) A Mainframe                      5) A PDA
- 130.** To display the contents of a folder in Windows Explorer you should
- 1) click on it                      2) collapse it                      3) name it  
4) give it a password                      5) rename it
- 131.** The CPU comprises of Control, Memory, and ----- units.
- 1) Micro processor                      2) Arithmetic/Logic  
3) Output                      4) ROM                      5) Input
- 132.** ..... is the most important/powerful computer in a typical network.
- 1) Desktop                      2) Network client                      3) Network server  
4) Network station                      5) Network switch
- 133.** A (n) ..... appearing on a web page opens another document when clicked.
- 1) Anchor                      2) URL                      3) Hyperlink  
4) reference                      5) heading



**134.** Which of the following refers to the rectangular area for displaying information and running programmes?

- 1) Desktop
- 2) Dialog box
- 3) Menu
- 4) Window
- 5) Icon

**135.** ..... is a Windows utility programme that locates and eliminates unnecessary fragments and rearranges files and unused disk space to optimise operations.

- 1) Backup
- 2) Disk Cleanup
- 3) Disk Defragmenter
- 4) Restore
- 5) Disk Restorer

**136.** Which of the following refers to too much electricity and may cause a voltage surge?

- 1) Anomaly
- 2) Shock
- 3) Spike
- 4) Virus
- 5) Splash

**137.** The software that is used to create text-based documents are referred to as

- 1) DBMS
- 2) Suites
- 3) Spreadsheets
- 4) Presentation software
- 5) Word processors

**138.** ..... devices convert human-understandable data and programmes into a form that the computer can process.

- 1) Printing
- 2) Output
- 3) Solid state
- 4) Monitor
- 5) Input

**139.** Effective Selling Skills depend on the

- 1) Number of Languages known to the DSA
- 2) Data on marketing staff
- 3) Information regarding IT market
- 4) Knowledge of related markets
- 5) Ability to talk fast

**140.** A Direct Selling Agent (DSA) is required to be adept in

- 1) Surrogate marketing
- 2) Training skills
- 3) Communication skills
- 4) Market Research
- 5) OTC Marketing

**141.** Leads can be best sourced from

- 1) Foreign Customers
- 2) Yellow paages
- 3) Dictionary
- 4) List of vendors
- 5) Local supply chains

- 142.** A successful marketing person requires one of the following qualities:
- 1) Empathy
  - 2) Sympathy
  - 3) Insistence
  - 4) Aggressiveness
  - 5) Pride
- 143.** Innovation in marketing is the same as
- 1) Abbreviation
  - 2) Communication
  - 3) Creativity
  - 4) Aspiration
  - 5) Research work
- 144.** Market segmentation can be resorted to by dividing the target group as per
- 1) Income levels of customers
  - 2) age of the employees
  - 3) Needs of the salespersons
  - 4) Marketing skills of the employees
  - 5) Size of the organisation
- 145.** Post-sales activities include
- 1) Sales presentation
  - 2) Customer's feedback
  - 3) Customer identification
  - 4) Customer's apathy
  - 5) Product design
- 146.** The 'USP' of a product denotes the
- 1) Usefulness of the product
  - 2) Drawbacks of a Product
  - 3) Main Functions
  - 4) Number of allied products available
  - 5) High selling features of a product
- 147.** The competitive position of a company can be improved by
- 1) Increasing the selling price
  - 2) Reducing the margin
  - 3) Ignoring competitors
  - 4) Increasing the cost price
  - 5) Understanding and fulfilling customers' needs
- 148.** Value-added services means
- 1) Low-cost products
  - 2) High-cost products
  - 3) At-par services
  - 4) Additional services for the same cost
  - 5) Giving discounts
- 149.** The target market for Debit Cards is
- 1) All existing account-holders
  - 2) All agriculturists
  - 3) All DSAs
  - 4) All vendors
  - 5) All Outsourced agents

**150.** A good Brand can be built up by way of

- |   |                             |
|---|-----------------------------|
| 1) Customer Grievances                  | 2) Break-down of IT support |
| 3) Old age                              | 4) Large number of products |
| 5) Consistent offering of good services |                             |

### *Test-IV: English Language*

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

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

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

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

**151.** Which of the following facts is **true** as per the passage?

- 1) People from rural areas have high perceived value of banking services.
- 2) Cost is not a valid Criterion for technological package selection for financial inclusion initiatives.
- 3) The inclusion segment is a singular impoverished, undifferentiated mass.
- 4) The branch timings of banks generally do not coincide with the off-work hours of the labour class in urban markets.
- 5) All the given statements are true.

**152.** According to the passage, for which of the following reasons do the delivery partners fail to serve their bank's goal to expand in the unbanked markets?

- (A) They do not have adequate client base to sell their financial products.
- (B) They do not have adequate knowledge and skills to explain anything beyond basic financial products to the customers.
- (C) They do not have the skills to operate advanced technological aids that are a prerequisite to tap the unbanked market.

- 1) Only (B)
- 2) Only (C)
- 3) All (A), (B) & (C)
- 4) Only (A)
- 5) Both (B) and (C)

- 153.** According to the passage, for which of the following reasons is the viability of financial inclusion under question?
- 1) Banks always prefer the cheapest package (to cust cost) while making a choice of technology to be used.
  - 2) The Business Correspondent Agents are highly demotivated to pursue their activity as a full-time job.
  - 3) The investments made by banks and their delivery partners are not yielding equal amounts of returns.
  - 4) Banks do not have adequate number of delivery partners required to tap the unbanked market.
  - 5) Banks do not have adequate manpower to explore the diversity of the unbanked market and thereby identify the right target customers for various programmes.
- 154.** In the passage, the author has specified which of the following characteristics of the customer on-boarding process?
- 1) It involves collection of documents from the applicants in order to validate their details.
  - 2) It involves issuance of smart cards to the customers.
  - 3) It suffers from latency as it takes a long time after submission of documents by the customer.
  - 4) It is an expensive process which people find difficult to afford.
  - 5) All of the given characteristics have been specified
- 155.** What did the author try to highlight in the passage?
- (A) The ailing condition of financial inclusion business at present  
(B) Strategies that may help banks expand in the unbanked market  
(C) Role of government in modifying the existing financial-inclusion policies
- 1) Both (A) and (B)
  - 2) All (A), (B) and (C)
  - 3) Only (C)
  - 4) Only (A)
  - 5) Only (B)
- 156.** According to the passage, which of the following ways may help banks sustain the interest of their customers after hooking them?
- (A) Adoption of a banking mechanism which is not only secure but reassuring to the customers  
(B) Increasing the number of delivery partners in rural market.  
(C) Introduction of a simple and intuitive user application
- 1) Only (A)
  - 2) Only (C)
  - 3) Only (B)
  - 4) All (A), (B) and (C)
  - 5) Both (A) and (C)

**Directions (Q. 157-158):** Choose the word which is **MOST SIMILAR** in meaning to the word printed in bold as used in the passage.

**157. Multitude**

- |                 |             |                 |
|-----------------|-------------|-----------------|
| 1) Impoverished | 2) Handful  | 3) Acknowledged |
| 4) Plenty       | 5) Solitued |                 |

**158. Ubiquitous**

- |                   |             |                |
|-------------------|-------------|----------------|
| 1) Quintessential | 2) Popular  | 3) Omnipresent |
| 4) Simplified     | 5) Abnormal |                |

**Directions (Q. 159-160)** Choose the word which is **MOST OPPOSITE** in meaning to the word printed in bold as used in the passage.

**159. Dormant**

- |              |              |             |
|--------------|--------------|-------------|
| 1) Emaciated | 2) Pertinent | 3) Cornered |
| 4) Rejected  | 5) Active    |             |

**160. Delayed**

- |               |                |              |
|---------------|----------------|--------------|
| 1) Perturbed  | 2) Popularised | 3) Expedited |
| 4) Stabilised | 5) Repressed   |              |

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

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



of graduate employees in their early twenties because they represent the first generation to enter the workplace with an expectation of own device use. Moreover, they also represent tomorrow's influencers and decision makers. The survey findings reveal that for financial organisations, the decision to **embrace** BYOD is extremely dangerous. Larger organisations will have mature IT strategies and policies in place. But what about smaller financial business? They might not have such well developed strategies to protect confidential data.

Crucially, within younger employee group, 55% of the people share an expectation that they should be allowed to use their own devices in the workplace or for work purposes. With this expectation comes the very real risk that employees may consider contravening company policy banning the use of own devices. The threats posed by this level of **subversion** cannot be overstated. The survey casts doubt on the idea of BYOD leading to greater productivity by revealing the real reason people want to use their own devices. Only 26% of people in this age group cite efficiency as the reason they want to use their own devices, while 63% admit that the main reason is so they have access to their favourite applications. But with personal applications so close to hand the risks to the business must surely include distraction and time wasting. To support this assumption 46% of people polled acknowledged time wasting as the greatest threat to the organisation, while 42% citing greater exposure to theft or loss of confidential data. Clearly, from a user perspective there is great deal of contradiction surrounding BYOD and there exists an undercurrent of selfishness where users expect to use their own devices, but mostly for personal interest. They recognise the risks to the organisation but are adamant that those risks are worth taking.

**161.** According to the passage, for which of the following reasons did Fortinet conduct the survey on a group of graduate employees in their early twenties?

- (A) As this group represents the future decision makers.
- (B) As this group represents the first generation who entered the workforce with a better understanding of sophisticated gadgets.
- (C) As this group represents the first generation to enter the workplace expecting that they can use their own devices for work purpose.

- 1) All (A), (B) and (c)      2) Only (C)      3) Both (A) and (C)
- 4) Only (A)      5) Only (B)

**162.** Which of the following is not true BYOD?

- 1) BYOD enables employees to access enterprise network from anywhere and anytime.
- 2) Due to evolution of BYOD trend the 9 am- 5 pm model of working solely from office has become outdated.
- 3) Recent research has confirmed that BYOD boosts organisational productivity.
- 4) The concept of cloud computing facilitates the BYOD trend.
- 5) All the given facts are true

**163.** According to the passage, why would the decision to embrace BYOD prove dangerous to smaller financial businesses?

- 1) Their employers have poor knowledge about their devices, which in turn poses a threat the confidential data of the organisation.
- 2) Their employees are more vulnerable to misplacement of devices.
- 3) They may lack mature IT strategies and policies required to protect confidential data.
- 4) They cannot afford to deal with damage liability issues of employee-owned devices.
- 5) Their employees have a tendency to change jobs frequently.

**164.** According to the passage, the expectation of Younger employees that they should be allowed to use their own devices in the workplace, entails which of the following risks?

- A) Younger employees may deliberately transfer confidential data of their companies to rivals if they are not allowed to use their own devices for work purpose.
- B) Younger employees may strongly feel like leaving the company if it prevents usage of their own device and join some other company that does not have such stringent policies.
- C) Younger employees may consider flouting company policy prohibiting usage of their own devices in the workplace or for work purposes.

- 1) Only (C)
- 2) Only (B)
- 3) Both (A), (C)
- 4) only (A)
- 5) All (A), (B) and (C)

**165.** According to the findings of the survey conducted by Fortinet, why do majority of employees prefer using their own devices for work purpose?

- 1) As they often find that the devices provided by the company lack quality.
- 2) As they have access to their favourite applications while working
- 3) As majority of them believe that output doubles when they use their own devices for work purpose
- 4) As handling data from their own devices reinforces their sense of responsibility
- 5) As it helps them create a brand of their own

**166.** What is/are the author's main objective(s) in writing the passage?

- (A) To break the myth that BYOD promotes employee efficiency and organisational productivity
  - (B) To suggest ways to control subversion across levels of corporate chain of command
  - (C) To throw light upon the fact that employees, even after knowing the risks involved, prefer to use their own devices for work purpose, mostly for personal benefits
- 1) Both (A) and (C)      2) All (A), (B) and (C)      3) Only (C)  
4) Only (A)              5) Only (B)

**Directions (Q. 167-168):** Choose the word which is most **SIMILAR** in meaning to the word printed in bold as used in the passage.

**167. Heralded**

- |              |               |            |
|--------------|---------------|------------|
| 1) Suspected | 2) Publicised | 3) Dragged |
| 4) Objective | 5) Benefit    |            |

**168. Outweigh**

- |              |            |           |
|--------------|------------|-----------|
| 1) Control   | 2) Venture | 3) Perish |
| 4) Determine | 5) Surpass |           |

**Directions (Q. 169-170):** Choose the word which is most **OPPOSITE** in meaning to the word printed in bold as used in the passage.

**169. Embrace**

- |               |            |            |
|---------------|------------|------------|
| 1) Contradict | 2) Disobey | 3) Curtail |
| 4) Reject     | 5) Obscure |            |

**170. Subversion**

- 1) Compliance                      2) Sanity                      3) Popularity  
4) Destabilisation                5) Clarity

**Directions (Q. 171-175):** Read each sentence to find out whether there is any grammatical mistake/ error in it. The error, if any, will be in one part of the sentence. Mark the number of that part with error as your answer. If there is 'No error', mark 5)

- 171.** 1) There cannot be any situation where/ 2) somebody makes money in an asset / 3) located in India and does not pay tax/ 4) either to India or to the country of his origin. / 5) No error
- 172.** 1) India has entered a downward spiral / 2) Where the organised, productive / 3) and law abide sectors are subject to / 4) savage amounts of multiple taxes. / 5) No error
- 173.** 1) The bank may have followed / 2) an aggressive monetary tightening policy / 3) but its stated aim of / 4) curbing inflation have not been achieved. / 5) No error
- 174.** 1) Equal Opportunities for advancement / 2) across the length and breadth / 3) of an organisation will / 4) keep many problems away. / 5) No error
- 175.** 1) A customised data science degree / 2) is yet to become / 3) a standard programme / 4) to India's Premier educational institutes. / 5) No error

**Directions (Q. 176-180):** Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

- 176.** When you want to digitalise a city ..... with millions, you don't bet ..... the odds.
- 1) proceeding, into                2) teeming, against  
3) undergoing, adhere        4) dangling, for                5. falling, above
- 177.** The numbers ..... by the legitimate online music service providers indicate that a growing number of users are ..... to buy music.
- 1) morphed, ignoring            2) labelled, thriving            3) figured, fanatic  
4) painted, interested        5) touted, willing

178. If India is ..... on protecting its resources, international business appears equally ..... to safeguard its profit.

- 1) dreaded, fragile      2) stubborn, weak      3) bent, determined  
4) approaching, settled      5) obsessed, prepared

179. Brands ..... decision-simplicity strategies make full use of available information to ..... where consumers are on the path of decision making and direct them to the best market offers.

- 1) diluting, divulge      2) tempting, maintain  
3) imputing, overdrive      4) pursuing, assess      5) employing, trust

180. Lack of financing options, ..... with HR and technological ..... make small and medium enterprises sector the most vulnerable component of our economy.

- 1) except, loophole      2) coupled, challenges  
3) armed, benefits      4) registered, strategies      5) strengthened, facilities

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

(A) The group desired to enhance the learning experience in schools with an interactive digital medium that could be used within and outside the class-room.

(B) Then the teacher can act on the downloaded data rather than collect it from each and every student and thereby save his time and effort.

(C) Edutor, decided the group of engineers, all alumni of the Indian Institute of Technology, when they founded Edutor Technologies in August 2009.

(D) They can even take tests and submit them digitally using the same tablets and the teachers in turn can download, the tests using the company's cloud services.

(E) With this desire they created a solution that digitises school text books and other learning material so that students no longer need to carry as many books to school and back as before, but can access their study material on their touch-screen tablets.

(F) A mechanic works on motors and an accountant has his computer. Likewise, if a student has to work on a machine of device, what should it be called?







198. (A) abundance (B) incomparable (C) Projection (D) plethora

1) A □ C

2) A □ B

3) C □ D

4) B □ D

5) A □ D

199. (A) purposefully (B) inaccurately (C) inadvertently (D) unchangeably

1) A □ C

2) A □ B

3) B □ C

4) B □ D

5) A □ D

200. (A) germane (B) generate (C) reliable (D) irrelevant

1) B □ D

2) B □ C

3) A □ B

4) C □ D

5) A □ D

---

### ANSWERS

---

1-2; 2-4; 3-4; 4-5; 5-3; 6-3; 7-1; 8-1; 9-3; 10-2; 11-5; 12-5; 13-1; 14-2; 15-4; 16-3; 17-4; 18-3; 19-1; 20-2; 21-1; 22-2; 23-2; 24-4; 25-4; 26-2; 27-4; 28-3; 29-2; 30-1; 31-1; 32-4; 33-5; 34-2; 35-5; 36-5; 37-3; 38-2; 39-5; 40-4; 41-5; 42-1; 43-3; 44-4; 45-1; 46-4; 47-3; 48-2; 49-2; 50-3; 51-2; 52-4; 53-3; 54-1; 55-3; 56-2; 57-5; 58-1; 59-4; 60-5; 61-2; 62-3; 63-2; 64-4; 65-5; 66-2; 67-4; 68-3; 69-1; 70-5; 71-3; 72-5; 73-2; 74-4; 75-1; 76-3; 77-3; 78-1; 79-4; 80-1; 81-3; 82-5; 83-1; 84-2; 85-3; 86-5; 87-1; 88-3; 89-5; 90-2; 91-2; 92-1; 93-4; 94-5; 95-2; 96-3; 97-4; 98-3; 99-5; 100-2; 101-1; 102-5; 103-4; 104-1; 105-1; 106-1; 107-5; 108-2; 109-1; 110-4; 111-2; 112-5; 113-3; 114-3; 115-2; 116-2; 117-5; 118-5; 119-4; 120-3; 121-2; 122-4; 123-4; 124-3; 125-3; 126-1; 127-2; 128-4; 129-5; 130-1; 131-2; 132-3; 133-3; 134-4; 135-3; 136-3; 137-5; 138-5; 139-4; 140-3; 141-5; 142-1; 143-3; 144-1; 145-1; 145-2; 146-5; 147-5; 148-4; 149-1; 150-5; 151-4; 152-1; 153-3; 154-5; 155-1; 156-5; 157-4; 158-3; 159-5; 160-3; 161-3; 162-3; 163-3; 164-1; 165-2; 166-1; 167-2; 168-5; 169-4; 170-1; 171-2; 172-3; 173-4; 174-5; 175-4; 176-2; 177-5; 178-3; 179-4; 180-2; 181-1; 182-1; 183-4; 184-3; 185-2; 186-2; 187-4; 188-1; 189-3; 190-5; 191-3; 192-2; 193-1; 194-5; 195-1; 196-3; 197-2; 198-5; 199-1; 200-5.

---