



REASONING ABILITY

DIRECTIONS (1-2): Study the following information carefully and answer the questions given below:

There are six people –A, B, C, D, E and F each of them having different ages. D is elder than A and B. F is elder than E. A is elder than B. C is elder than D. If the age of F is 19 years, then the third eldest person is of 24 years.

1. What would possibly be the age of B?
a) 18 years b) 26 years c) 22 years
d) 16 years d) 28 years
2. Which of the following statements may be true on the basis of information given above?
a) E may be 20 years old
b) The age of C must be 26 years
c) Only C, D and F are elder than E.
d) None of these

Directions (3-7): Study the following information carefully and answer the questions given below:

There are eight people –G, H, I, J, K, L, M and N each of other belongs to different states viz, Assam, Bihar, Karnataka, Maharashtra, Punjab, Rajasthan, Tamil Nadu, and West Bengal, but not necessarily in the same order. They live in an eight story building, having floors numbered one to eight-each of them on different floor. (The Ground Floor above it Floor No 2 and so on) G lives on even numbered floor. Three people live between J and the person from Assam. Three person live between L and G. The person from Assam live immediately below G's floor. N lives immediately above G's floor and immediately below K's floor. G is from Tamil Nadu. There are five floors between the floors on which J and the person from Karnataka live. The person from west Bengal lives on the floor immediately below the floor on which the person from Assam lives. H lives on the even numbered floor. I does not belong to Assam. Three persons live between the persons from Bihar and west Bengal. Four persons live between the persons from Bihar and Maharashtra. L does not belong to Rajasthan.

3. On which of the following floors does the person from Bihar live?

- a) Fourth b) Sixth c) Fifth d) Eighth e) None of these
4. Who lives on the top most floor?
a) K b) G c) N d) M e) None of these
5. To which state does J belong?
a) West Bengal b) Karnataka c) Rajasthan
d) Assam e) Punjab
6. Who lives exactly between H and L?
a) M b) I c) J d) N e) K
7. The person from the state of Assam lives on which floor?
a) Second b) Third c) Sixth d) Fourth e) Fifth
8. A tour and travel agency was sued by three customers as it had promised a discount on the holiday package but when examined later. It was found that the agency had actually charged 12 percent more than what other agencies were offering. Which of the following is an inference which can be made from the facts stated in the above paragraph?
a) Cheating may be a ground for filling a case
b) It is not a grave crime to charge extra money for holiday package.
c) Different tour and travel agencies charge differently.
d) It is not essential to offer what has been promised earlier.
e) None of the
9. Which of the following symbols should replace the question mark (?) in the given expression in order to make the expressions 'J < M' as well as 'H ≥ T' definity true?
a) < b) ≤ c) ≥ d) = e) Either = or >

Directions (10-14): Study the following information carefully and answer the questions given below:

In a certain code language

"he needs some help" is written as "tu gi ja le"

"needs medicine and some" is written as "le da tu si"

"some know now help" is written as "tu pa gi ki"

"now and where go" is written as "jo ze ki si"

10. What does 'da tu ja' mean in the given code language?

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- a) now help medicine b) he some medicine
c) he how medicine d) he needs determined
e) cannot be determined

11. What does 'le' mean in the given code language?
a) some b) and c) medicine
d) needs e) either some or needs
12. What is the code for 'he know where' in the given code language?
a) ja pa jo b) pa za ja c) da le ze
d) tu gi si e) cannot be determined
13. What is the code for 'help' in the given code language?
a) tu b) ja c) gi
d) either 'gi' or 'le' d) none of these
14. What may be the possible code for 'now medicine could help'?
a) gi da ki pi b) kid a gi ze c) tu ki gi ki
d) da gi le ki e) pa gi ki da
15. H is the father of J. J is the brother of L. N is the wife of L. K is the son of N. L and J are children of H. P is the wife of H. K and Z are grandchildren of P. Who is the uncle of K?
a) J b) K c) Z
d) cannot be determined d) None of these

Directions (16-20): In these questions, relationship between different elements is shown in the statements. The statements are followed by conclusions:

- a) if only conclusion I is true
b) if only conclusion II is true
c) if either conclusion I or II true
d) if neither conclusion I or II true
e) if both conclusion I or II true

16. **Statements**

$A < B < C < D < = E \leq F > G$

Conclusions

- I. $G < C$
II. $F > B$

17. **Statements**

$$A = B \geq C = D \geq E:$$

$$G \leq F = E$$

$$C > H$$

Conclusions

I. $A > H$

II. $B \geq F$

18. **Statements**

$$P > Q > R > S < T > U > V$$

Conclusions

I. $Q < V$

II. $P > S$

19. **Statements**

$$J > K > L$$

$$N < L > M$$

Conclusions

I. $K > M$

II. $J > N$

20. **Statements**

$$A = B \geq C = D \geq E$$

$$G \leq F = E$$

$$C > H$$

Conclusions

I. $G = A$

II. $G < A$

Directions (21-25): In each of the questions below are given two or more statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

- a) if only conclusion I is follows
- b) if only conclusion II is follows
- c) if either conclusion I or II follows
- d) if neither conclusion I or II follows
- e) if both conclusion I or II follows

21. **Statements**

No book is a page
All pages are markers
All markers are articles.

Conclusions

I. All markers can never be books
II. All books are definitely articles.

22. **Statements**

Some fruits are apples
All apples are guavas
No guava is a banana

Conclusions

I. All guavas are fruits
II. Some guavas are fruits

23. **Statements**

All locks are keys
Some keys are pockets

Conclusions

I. No pocket is lock.
II. At least some pockets are keys

24. **Statements**

No books is a page.
All pages are markers.
All markers are articles.

Conclusions

I. All pages are articles.
II. At least some articles are markers.

25. **Statements**

Some fruits are apples
All apples are guavas
No guava is a banana

Conclusions

I. All fruits are bananas.
II. No apple is a banana

26. In a certain code language 'in the college' is written as '471', 'was in the' is

written as '451', 'come to college' is written as '730' and 'college was fun' is written as '579', what does '7' stand for in that code language?

- a) in b) the c) college d) fun e) Either college or fun

Directions (27-29): Each of the questions below consist 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

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

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

c) if the data either in statement I alone statement II alone are sufficient to answer the question

d) if the data even in both statement I and II together are not sufficient to answer the question

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

27. In which year did Avani start her business?

I. According to Avani's mother, Avani has started her business after 2006 but before 2009

II. According to Avani's father, she started her business before 2010 but after 2007 and the year was a Leap Year.

28. Who among Meera, Jyoti, Pinki or Sadhana is the tallest?

I. Meera is not as tall as Pinki or Sadhana.

II. Jyoti is taller than Sadhana

29. How is N related to M?

I. O is the husband of N

II. Z who is the sister of brother M is the daughter of N

30. Below is given a statement followed by three courses of action numbered (A), (B), and (C). A course of action is a step or administrative decision to be taken for improvement, follow up or further action in regard to the problem, policy etc. On the basis of the information given in the statement, you have to assume everything in the statement to be true, then decide which of the suggested course of action logically follow(s) for pursuing.

Statement

It was seen that due to the negligence of the care taker and hostel attendant

there was huge shortage of drinking water in the hostel.

Courses of action

A. The authority should immediately make arrangement for drinking water in the hostel

B. The authority should take proper action against caretaker and hostel attendant.

C. The authority should dismiss the caretaker and hostel attendant.

a) Only A and C

b) Only B and C

c) Only A and B

d) Only C

e) None of these

Directions (31-35): What should come in place of the question mark (?) in the following questions?

31. $\frac{\sqrt[3]{729}}{\sqrt[3]{1728}} \times \frac{8}{15} \times \frac{3}{8} = ?$

a) 0.15

b) 0.18

c) 1.02

d) 0.24

e) None of these

32. $\left(\frac{729^{\frac{2}{3}}}{1000}\right) + \left\{\frac{(12996)^{\frac{1}{2}}}{\sqrt{625}}\right\} = ? \times 10^{-2}$

a) 573

b) 537

c) 753

d) 735

e) None of these

33. $\frac{7}{15}$ of 51% of 864 = $\sqrt{?} + \sqrt{73.96}$

a) 16421

b) 16411

c) 14641

d) 16441

e) None of these

34. 64% of 272 + ?% of 1129 = $(-24)^2 + 83.55$

a) 51

b) 53

c) 41

d) 43

e) None of these

35. $(21.6)^2 \div (-7.2)^2 \times ? = 15483.36 - 15276.09$

a) 23.03

b) 23.3

c) 32.03

d) 32.3

e) None of these

Directions (36-40): Find the wrong number in the following number series.

36. 1050 510 242 106 46 16 3

a) 3

b) 106

c) 242

d) 510

e) None of these

37. 550 546 537 521 494 460 411

a) 494

b) 546

c) 521

d) 460

e) None of these

38. 8 21 47 86 140 203 281

a) 47

b) 86

c) 140

d) 203

e) None of these

39. 4 24 161 965 4795 19176 57525

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- a) 161 b) 965 c) 57525 d) 19176 e) None of these
40. 1 2 8 24 120 720 5040
a) 120 b) 24 c) 8 d) 720 e) None of these
41. Simple interest on a certain sum at a certain annual rate of interest is 16% of the sum. If the numbers representing rate percent and time in years be equal, then the rate of interest is
a) 4% b) 6% c) 4.5% d) 6.5% e) None of these
42. The average weight of M,N and O is equal to 65 kg. The average weight of M and N is equal to 69.5 kg. The average weight of N and O is 66.5 kg. What is the weight of N?
a) 74 kg b) 75 kg c) 77 kg d) 80 kg e) None of these
43. An interview panel found that a candidate has given a wrong date about his height. While filling up his form he filled up 20% more than his actual height. His actual height is 5 feet 2 inches. By what approximate percent should he reduce his height to get actual height?
a) 15 b) 14 c) 18 d) 17 e) None of these
44. The circumference of a park is 750 m . A and B start walking from the same point in the same direction at 6.75 kmph and 4.75 kmph. In what time will they meet each other again?
a) 3 hours b) 2.5 hours c) 3.5 hours d) 4 hours e) None of these
45. M and N can do a work in 10 days and 15 days respectively. If M starts on the work and both work alternately day after day, in how many days will the work be completed?
a) 10 b) 12 c) 8 d) 9 e) None of these

Directions (46-50): What approximate value will come in place of the question mark (?) in the following questions? (you are not required to find the exact value).

46. $\frac{25}{9} \times \frac{16}{53} \times 91 = ?$
a) 65 b) 75 c) 80 d) 85 e) None of these
47. $\frac{4}{9} \times 5671 - \frac{8}{15} \times 2524 = ?$
a) 1200 b) 1120 c) 1100 d) 1175 e) None of these
48. $4568.6531 - 2431.3178 + 134.675 = ?$

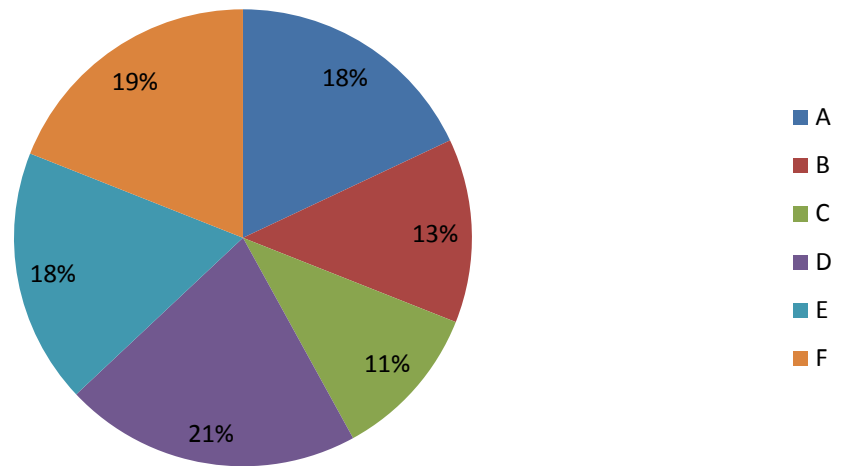
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- a) 2272 b) 2372 c) 2172 d) 2200 e) None of these
49. 24.9% of 5679 + 44.9% of 4301 = ?
a) 3455 b) 3355 c) 3255 d) 3555 e) None of these
50. $(6.99)^2 + (8.01)^2 - \sqrt{85} = ?$
a) 95 b) 115 c) 110 d) 104 e) None of these
51. In how many different ways the letters of the word RECTITUDE can be arranged so that vowels come together?
a) 4302 b) 7200 c) 4320 d) 4430 e) None of these

Directions (52 – 56): In the following table data related to number of books on different subjects sold by six shopkeepers in a city are given. The pie-chart shows the percentage return of books. Read them carefully and answer the questions.

Books sold by six shopkeepers in April 2013 (in hundreds)						
SHOPKEEPERS						
Subjects	A	B	C	D	E	F
English	3	1	4	2	5	5
Hindi	6	2	6	9	1	3
Maths	7	9	9	8	9	8
History	1	2	5	7	8	6
Science	8	8	1	3	2	9
Geography	5	4	2	4	7	4

Percentage of books returned



52. Which of the following shopkeepers sold maximum number books in the month?
a) A b) E c) D d) F e) C
53. What is the ratio of the books sold by shopkeepers A and F respectively?
a) 7 : 6 b) 6 : 7 c) 3 : 5 d) 5 : 3 e) None of these
54. What is the approximate average number of books sold by shopkeeper B, C and D together?
a) 3867 b) 2667 c) 2867 d) 2777 e) None of these
55. If a total of 4000 books were returned, what was A's share in them?
a) 720 b) 740 c) 750 d) 760 e) None of these
56. What is the difference between the books sold by A and E?
a) 180 b) 200 c) 300 d) 225 e) None of these
57. A 222 metre long train crosses a pole in 6 seconds. The same train crosses a man running in the same direction in 10 seconds. What will be the speed of man?
a) 15 m/sec b) 17 m/sec c) 18 m/sec
d) 14 m/sec e) None of these
58. A container has 30 litres of water. If 3 litres of water is replaced by 3 litres of spirit and this operation is repeated twice, what will be the quantity of water in the

new mixture?

- a) 24 litres b) 23 litres c) 24.3 litres
d) 23.3 litres e) None of these

59. The sum of the three consecutive odd numbers is 285. What is the ratio of the smallest and largest numbers respectively?

- a) 97 : 95 b) 93 : 95 c) 95 : 93 d) 93 : 97 e) None of these

60. In a container there are 28 eggs out of which 8 eggs are rotten. If two eggs are chosen at random, what will be the probability that atleast one egg is rotten?

- a) $\frac{94}{189}$ b) $\frac{95}{187}$ c) $\frac{93}{189}$ d) $\frac{97}{189}$ e) None of these

GENERAL KNOWLEDGE, CURRENT AFFAIRS

61. To which category of customers do the banks in India offer a 'Basic Savings Bank Deposit Account' with minimum common facilities?

- a) Businessmen
b) BPL families
c) Beneficiaries of Antyodaya Anna Yojana
d) NRIs & PIOs
e) All customers

62. Which of the following is correct regarding the Reverse Repo Rate used by the Reserve Bank of India (RBI)?

- a) It is used to control liquidity in the system
b) It is the rate at which the RBI borrows money from commercial banks
c) An increase in reverse repo rate can prompt banks to park more funds with the RBI
d) It is a tool which can be used by the RBI to drain excess money out of the banking system
e) All of the above

63. In which of the following categories is the prestigious Kalidas Samman not given?

- a) Classical Music b) Classical Literature d) Classical Dance
d) Theatre e) Plastic Arts

64. In India, the capital market is regulated by the Capital Markets Division of

- a) Reserve Bank of India
b) Department of Economic Affairs, Ministry of Finance
c) Securities and Exchange Board of India
d) Confederation of Indian Industry

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- e) None of the above
65. Which country would be visited by Bangladesh External Affairs Minister Ms. Dipu Moni in May 2013 to co-chair the first joint Consultative Commission meeting between the two countries?
- a) India b) Saudi Arabia c) Australia
d) Myanmar China
66. What does NMCEX stand for?
- a) National Multi-Commodity Exchange
b) National Mineral Corporation Export Council
c) National Mint for Currency Exchange
d) National Multi- Currency Exchange
e) National Multipurpose Council for Export
67. SHG is the abbreviated from of
- a) Shimla Housing Group
b) Standard Himalayan Goat
c) Self Help Group
d) Swedish High Grapevine
e) Standard Horse Genome
68. Which of the following situations is described by “too much money chasing too few goods”?
- a) Built –in Inflation b) Recession c) Cost-pull Inflation
d) Stagflation e) Demand –puli Inflation
69. Which of the following bodies/institutes/ministries provides insurance to bank deposits in India?
- a) Department of Economic Affairs, Ministry of Finance
b) Department of currency Management, Reserve Bank of India
c) Insurance Regulatory Development Authority
d) Securities and Exchange Board of India
e) Deposit Insurance and Credit Guarantee Corporation
70. What does EMI denote in the context of housing loans?
- a) Easy Money in India
b) Equated Monthly Instalment
c) Easy Monthly Instalment
d) Equity at Monthly Invar

e) Equivalent Mortgage Institution

71. The information and Communication Technologies (ICT) are being increasingly used by the governments to deliver its services at the locations convenient to the citizens. All possible information services for the rural citizens are packaged as a single point access through PC based
- a) Outlets b) Kiosks c) Internet cafes
d) Offices e) ISPs
72. Which of the following is not a category of Scheduled Commercial Banks in India?
- a) Nationalized Banks
b) Foreign Banks
c) Regional Rural Banks
d) State Bank of India and its associates
e) All of the above
73. Where is the Secretariat of the Basel Committee on Banking Supervision (BCBS), which provides a forum for regular cooperation on banking supervisory matters, located?
- a) Denmark b) South Africa c) Switzerland
d) Canada e) Spain
74. Financial Holding Company (FHCs) in India are regulated by
- a) Reserve Bank of India
b) Securities Exchange Board of India
c) NABARD
d) Union Ministry of Finance
e) Federation of Indian Industries
75. Which of the following public sector insurance companies of India is headquartered in Mumbai?
- A) National Insurance Company Limited.
B) Life Insurance Corporation of India
C) New India Assurance Co. Ltd.
D) United India Insurance Company Limited.
- Select the correct answer using the codes given below:
- a) Only a and b b) Only c and d c) Only b and c
d) Only a, c and d e) All of the above
76. Who among the following is the signatory to a Rs. 10 note in India with the

- promise. "I promise to pay the bearer the sum of ten rupees"?
- a) President of India
 - b) Union Minister of Finance
 - c) Governor, Reserve Bank of India
 - d) Prime Minister of India
 - e) Secretary to the Union Ministry of Finance
77. Which country recently passed legislation regarding provisions that allow the constitution to be adopted via referendum?
- a) Moldova
 - b) Italy
 - c) Greece
 - d) Ukraine
 - e) Mexico
78. Regional Rural Banks in India are classified as
- a) Scheduled Commercial Banks
 - b) Cooperative Banks
 - c) Non- Scheduled Commercial Banks
 - d) Non Banking Financial Companies
 - e) Finance Holding Companies
79. Francois Hollande paid a two visit to India in February 2013. He is the President of
- a) Venczuela
 - b) France
 - c) Brazil
 - d) South Africa
 - d) Canada
80. Jacob Juma who was in recent news is the President of
- a) Democratic Republic of Congo
 - b) Algeria
 - c) South Africa
 - d) Rwanda
 - e) Morocco
81. The most popular India Rupee exchange rate is the INR to the rate of
- a) Euro
 - b) Yen
 - c) U.S. Dollar
 - d) Pound Sterling
 - d) Yen
82. Which country recently announced to sell its first indigenously developed 1000 MW nuclear reactor to Pakistan?
- a) Russia
 - b) United States of America
 - c) China
 - d) Britain
 - d) France

83. Which of the following is/are not the objectives of the International Monetary Fund?
- a) To promote International Monetary cooperation
 - b) To facilitate the expansion of International trade
 - c) To assist in the reconstruction and development of territories of members by facilitating the investment of capital for productive purpose
 - d) To ensure stability to foreign exchange rates
 - e) To promote investment in backward and underdevelopment countries
84. What does FDI stand for?
- a) Foreign Development Investment
 - b) Foreign Direct Investment
 - c) French Development Institution
 - d) Foreign Development Investment
 - e) For Deep Insight
85. In the field of business and finance, AML is the abbreviated form of
- a) Association for Mormon Letters
 - b) Algebraic Modeling Language
 - c) Anti-Money Laundering
 - d) Acton Main Line
 - e) Association of Muslim Lawyers
86. Which of the following tools is used by the Reserve Bank of India to reduce liquidity in the banking system?
- a) Cash Reserve Ratio
 - b) Open market operations
 - c) Statutory Liquidity Ratio
 - d) Current Base Rate
 - e) Repo Rate
87. Which of the following is a tax on domestic production?
- a) Cooperation Tax
 - b) Wealth Tax
 - c) Income Tax
 - d) Excise Tax
 - e) Customs Duty
88. Which of the following bodies/organizations decide on the volume and value of bank notes to be printed in India?
- a) Securities Exchange Board of India
 - b) India Government Mint, Kolkata
 - c) Reserve Bank of India
 - d) Union Ministry of Finance
 - e) International Monetary Fund

89. Which of the following is not a negotiable instrument as per the Negotiable Instruments Act, 1881?
a) Promissory note b) Bill of Exchange c) Cheque
d) Hundi e) All of the above
90. Which of the following does not come under Insurance sector in India?
a) Life Insurance b) General Insurance c) Health Insurance
d) Property Insurance e) Mental Disability Insurance
91. What is not true about computer file?
a) File is a collection of data or information
b) Program file stores programs, where as text file store text
c) All information stored in a computer must be a file
d) Computer file can be stored on different types of media cases
e) A file size can be negative whole number of bytes upto a system limit
92. The octal equivalent of the binary number 1101010111001111_2 is
a) 152181_8 b) 152781_8 c) 153182_8
d) 152717_8 e) None of these
93. Which of the following is not about computer hardware?
a) Monitor b) Mouse c) Speakers
d) ALU e) All of these
94. Which of the following are numeric data types?
a) Array b) Floating point c) Fixed point
d) Only (2) and (3) e) None of these
95. Printed version of document is known as-----
a) Hard Copy b) Soft Copy c) Electronic Copy
d) Only (2) and (3) e) All of these
96. Which of the following is not a software?
a) ALU b) Microsoft word c) JSP
d) PHP d) ASP.NET
97. If you are stuck on a page of website on Interest explorer and you want to get the update frequently, what will you do?
a) Refresh button b) Rewind button c) Back button

- d) Forward button e) None of these
98. Which of the following is not an output device?
a) Monitors b) Printers c) Headphones
d) Projectors e) Keyboard
99. Main circuit of computer is known as _____
a) Central processing unit b) Intel c) Motherboard
d) RAM e) ROM
100. OLAP stands for
a) Over lap analytical processing
b) On-line analytical processing
c) On-line logical analytical processing
d) One time analytical processing
e) None of these
101. CD stands for
a) Compact Disk b) Combo Disk c) Comparative Disk
d) Computing Disk e) None of these
102. Which of the following is associated with Internet?
a) Home page b) Mouse c) Digitizer
d) Dumb terminals e) All of these
103. The information of credit and debit card are stored on
a) Magnetic strip card b) Mega strip card
c) Magnetic information card d) Magnetic data card
e) None of these
104. RAM stands for
a) Read Available Memory b) Read Access Memory
c) Random Access Memory d) Read Antivirus Memory
e) All of these
105. IT stands for
a) Information Television b) Inter Telecommunication
c) Only a and b d) Information Theory
e) Information Technology

106. _____ is an electronic device or a software that performs the composition, reading, formatting
- a) Word processor
 - b) Word comprehension
 - c) Word vocabulary
 - d) Comprehensive knowledge
 - e) None of these
107. _____ is a method of changing digital message from an author to one or more recipients.
- a) Electronic document
 - b) Electronic mail
 - c) Electronic message
 - d) Electronic letter
 - e) None of these
108. The part of computer architecture which is related to programming data types, instruction, registers, addressing modes is known as _____
- a) Super computer
 - b) CPU
 - c) Mother board
 - d) Instruction set
 - e) All of these
109. The process of carrying out command in the machine is known as _____
- a) Executing
 - b) Scheduling
 - c) Processing
 - d) Only a and c
 - e) Only b and c
110. The brain of any computer system is known as _____
- a) ALU
 - b) Memory
 - c) CPU
 - d) Control Unit
 - e) None of these
111. The time taken by a device to locate data and instructions and make them available to the CPU is known as _____
- a) A processing cycle
 - b) Clock speed
 - c) CPU speed
 - d) Access time
 - e) All of these
112. A Plastic card similar to a credit card but having some memory and a microprocessor embedded in it is
- a) Punched paper tape
 - b) Chip card
 - c) Card Punch
 - d) Magnetic card
 - e) None of these
113. Memory that cannot be processed directly by CPU is
- a) Internal memory
 - b) Secondary memory
 - c) Cache memory
 - d) System memory
 - e) None of these
114. Which statement is valid about interpreter?

- a) It translates one instruction at a time
b) Object code is saved for future use
c) Repeated instruction is not necessary
d) Only a and b
e) All of these
115. What type of program controls the various computer parts and allows the user to interact with the computer?
a) Utility software b) Operating system
c) Database program d) Word processing software
e) All of these
116. You organize files by storing them in
a) Archives b) Folders c) Indexes
d) Lists e) None of these
117. Editing document consists of testing through the document you've created them
a) Correcting the errors b) Printing it c) Saving it
d) Deleting it e) None of these
118. A _____ is a large scale electronic repository of data that is time variant
a) data warehouse b) data mine
c) Knowledge based system d) Decision support system
e) None of these
119. A _____ is a collection of computers and device connected together
a) Protocol b) memory card c) Network
d) CPU e) None of these
120. A search engine is a program to search
a) for information
b) web pages
c) web pages – for specified index terms
d) web pages for information using specified search terms
e) None of these

ENGLISH LANGUAGE

Directions (121-130): 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.

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Giving loans to impoverished women to make ceramics or to farmers to buy milk cows were not seen as great business. Microfinance was an industry championed by antipoverty activists. Today it is on the verge of a revolution, with billions of dollars from big banks, private equity shops and pension funds pouring in, driving growth of 30% to 40% this year alone. In 1998, a non-profit microfinance organization in Peru, converted into bank (called Mibanco). This demonstrated that the poor are good risks who repay loans on time and getting them together, not only chips away at poverty but also turns a profit. The success of Mibanco has piqued the interest of commercial banks, which had previously shunned the country's poor. Now big banks are going after Mibanco's clients with the unbanked – are hiring away Mibanco's staff.

But with the emergence of players who are only but for profit, microfinance schemes could end up milking the poor. This could happen in countries where lenders don't have to disclose interest rates. When a Mexican micro financier went public, revealing its loans had rates of about 86% annually the consultative Group to Assist the poor (CGAP) criticized it for putting shareholders ahead of clients. The pressure of turn a profit also forces micro financiers to change their business models in ways that depart from the industry's core mission: to help poor people lead better lives. Such shifts have caused the average loan size to triple. More over smaller loans being consider to service, a lower percentage of loans go to women because they tend to take out smaller sums. According to CGAP, with the flood of new large entities there is the risk that a large percentage of cross-border funds go to Latin America and eastern Europe, the world's most developed microfinance markets. "The poorest of the world's poor, who are predominantly in Asia and Africa get left out," says the CEO o the nonprofit Grameen Foundation, which helps develop microfinance institutions.

Segmenting the industry, might be worthwhile if it allows more of the poor to get access to credit Multinational corporations could take the top microfinance institutions to the next level, and the remainder could be the responsibility of development groups and regional banks. Yet making loans to poor people is hardly a poverty cure Property rights and the rule of law matter too. One cannot over idealize what microfinance alone can do most nonprofits started with lending simply because local laws prohibited nonbanks from offering deposit accounts. With an increase in competition and marketing efforts, poverty alleviation experts are concerned that people will be talked into loans they wouldn't otherwise want, for example, organizations like Mibanco are providing consumer loans. There is nothing wrong with buying TVs and microwaves on credit, but certain markets, like Mexico, have been flooded with loans that have nothing to do with providing capital to aspiring entrepreneurs – just increasing household debt.

121. What does the transformation of Peru's non-profit organization into bank illustrate?

A. To complete with commercial banks, microfinance institutions should convert

into banks and offer a wide variety of services.

B. Microfinance institutions turn higher profits as banks since interest rates on loans are at their discretion.

C. The poor prefer to go to large banks rather than NGOs to obtain loans.

- a) None
b) Both A and B
c) All A, B, AND C
d) Only A
e) None of these

122. Why did most microfinance institutions initially provide only credit services?
- a) They were unable to compete with the interest rates offered on deposits by commercial banks.
b) They have to operate purely on a non-profit basis.
c) Government restrictions prevented them from offering additional services.
d) To ensure the poor have access to modern necessities like microwaves.
e) None of these
123. What was the impact of the non disclosure of their interest rates by lending institutions?
- a) The government issued sanctions against such firms.
b) Shareholder's interests were not protected
c) More microfinance institutions were motivated to go public.
d) The poor were exploited
e) None of these
124. What is CGAP's fear with respect to new entities providing microfinance?
- a) NGO will be unable to survive in an environment of cut throat competition
b) The poor will hesitate to take advantage of credit facilities because of the formalities involved.
c) The poor in the developed world will be overlooked
d) The interests of the most deserving among the poor will be neglected.
e) Shareholders interest will be ignored
125. What is the author's opinion about the competition for customers among micro financiers?
- a) It benefits the poor by providing them with loans would have otherwise not had access to.
b) It is futile since the poor have to pay high rates of interest on property loans.
c) It is not beneficial since firms waste their profits on marketing rather than helping the poor.
d) It is a disadvantage since micro financiers use any means possible to recover loans.

e) None of these

Directions (126-128): Choose the word which is the word printed in bold as used in the passage.

126. Depart

- a) absent
- d) expire

- b) retirement
- e) vary

c) divide

127. Piqued

- a) provoked
- d) offended

- b) irritated
- d) fascinated

c) disturb

128. Verge

- a) tend
- d) slope

- b) crossroad
- e) threshold

c) ascent

Directions (129-130): Choose the word which is most OPPOSITE in meaning to the word printed in bold as used in the passage.

129. Aspiring

- a) uninterested
- d) miserable

- b) ungrateful
- e) fraudulent

c) anxious

130. Core

- a) clear
- d) beside

- b) unnecessary
- e) uncoordinated

c) crust

Directions (131-140): In each of the following sentences there are two blank spaces. Below each sentence there are five pairs of words denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence grammatically correct and meaningfully complete.

131. To avoid _____, there is a need for _____ planning of the project.

- a) cancellation, broad
- c) pitfalls, systematic
- e) losses, temporary

- b) problem, deliberate
- d) inconvenience, convenient

132. A good management will decide not only the _____ for equipment but also its _____ for deciding priorities.

- a) need, urgency

- b) usefulness, utility

- c) cost, value
e) technology, methodology
- d) requirement, necessities

133. _____ applies to be a small error in the beginning may turn out to be a _____ in the long run.
a) It, disaster
b) What, blunder
c) That, debacle
d) It, slip
e) What, incident
134. Being very _____ in nature, he always uses his _____ skills.
a) adamant, soft
b) polite, bast
c) humble, experimental
d) pushy, persuasive
e) mild, aggressive
135. Demand and supply do not _____ the same relationship as the one that _____ between height and weight
a) possess, has
b) incur, is
c) defend, volunteers
d) bear, borne
e) have, exists
136. If the system _____ to yield the desired result, try to _____ the whole procedure in the given sequence
a) entitles, dump
b) ignores, reproduce
c) fails, reoperate
d) imitates, generate
e) equips, encompass
137. He is so _____ in his approach that not a single point ever _____ his attention
a) meticulous, escapes
b) casual, erodes
c) fanatic, brings
d) deliberate, attracts
e) nasty, coincides
138. Generally _____ students _____ those who are mediocre
a) humble, surmount
b) meritorious, surpass
c) bright, overestimate
d) intelligent, surrender
e) studious, respect
139. _____ and _____ should not be tolerated in our country which boasts of 'Ahimsa' as its way of life.
a) politicking, elections
b) Dishonour, efficiency
c) Lethargy, procrastination
d) Nepotism, selfishness
e) Hatred, violence

140. He _____ a wrong act because it was _____ for him to do so due to circumstantial forces.
- a) compelled, necessary b) refused, dangerous
c) did, avoidable d) committed, inevitable
e) simplified, harmful

Directions (141-150): Read each sentence to find whether there is any grammatical error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5).i.e. 'No error', (ignore the errors of punctuation, if any.)

141. These companies have been asked (1)/ to furnish their financial details (2)/ and information about (3) to its board members (4)/ No error (5)
- a) These companies have been asked
b) to furnish their financial details
c) and information about
d) to its board members
e) No error
142. The scheme which will be launched (1)/ during the next two years (2)/ require an additional investment (3)/ of one hundred crores (4)/ No error (5)
- a) The scheme which will be launched
b) during the next two years
c) require an additional investment
d) of one hundred crores
e) No error
143. Road developers unable (1)/ to complete their projects (2)/ on time will not be (3)/ awarded new ones (4) No error (5)
- a) Road developers unable
b) to complete their projects
c) on time will not be
d) awarded new ones
e) No error
144. We have taken on (1)/ the responsibility of (2)/ arranging the required training (3)/ and supervise the new staff (4)/ No error (5)
- a) We have taken on
b) the responsibility of
c) arranging the required training

- d) and supervise the new staff
e) No error
145. The government has signed (1)/ a memorandum of understanding with (2)/ the company to set up (3)/ a plant in the state (4) No error (5)
a) The government has signed
b) a memorandum of understanding with
c) the company to set up
d) a plant in the state
e) No error
146. Owing the new policy (1)/ we feel that the targets (2)/ set for this year (3)/ may not be achieved (4)/ No error (5)
a) Owing the new policy
b) we feel that the targets
c) set for this year
d) may not be achieved
e) No error
147. Since the lack of (1)/ manpower we cannot (2)/conduct the survey (3)/ in rural areas (4)/ No error (5)
a) Since the lack of
b) manpower we cannot
c) conduct the survey
d) in rural areas
e) No error
148. Palm oil is very beneficial (1)/ and is use to (2)/ make products ranging (3)/ from soap to biodiesel (4) No error (5)
a) Palm oil is very beneficial
b) and is use to
c) make products ranging
d) from soap to biodiesel
e) No error
149. There are only (1)/ a few company (2)/ which can handle (3)/ projects of this magnitude. (4) No error (5)
a) There are only
b) a few company
c) which can handle

- d) projects of this magnitude
- e) No error

150. The data shows that (1)/ the unemployment rate has (2)/ raised to 6.1 per cent (3)/ the highest in five years (4)/ No error (5)
- a) The data shows that
 - b) the unemployment rate has
 - c) raised to 6.1 per cent
 - d) the highest in five years
 - e) No error

Directions (151-155): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph then answer the questions given below them.

- A. Assuming that all these reasons are true, the fact remains that there is an urgent need to check the accelerated costs and initiate suitable measures.
- B. Some people attribute it to the increasing greediness among medicos
- C. The impact of these measures will be visible only after a considerable passage of time.
- D. Health care costs have been skyrocketing in our country.
- E. The measures include yoga classes with emphasis on physical and mental exercises and also change in food habits.
- F. Certain others feel that it is because of drastic changes in peoples' lifestyle and eating habits.

151. Which of the following would be the FIRST statement after rearrangement?
a) A b) B c) C d) D e) E
152. Which of the following would be the SECOND statement after rearrangement?
a) A b) B c) C d) D e) E
153. Which of the following would be the FOURTH statement after rearrangement?
a) A b) B c) C d) D e) E
154. Which of the following would be the FIFTH statement after rearrangement?
a) A b) B c) C d) D e) E
155. Which of the following would be the SIXTH (LAST) statement after rearrangement?
a) A b) B c) C d) D e) E

Directions (156-160): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested one of which fits the blank appropriately. Find out the appropriate word in each case.

Recently the World Bank and the Asian Development Bank (ADB) released separate reports on poverty. The World Bank Report ((156) its benchmark of extreme poverty by 25 cents from \$1 per person per day to \$1.25 per person a day. The ADB announced an even higher benchmark of \$1.35 per person day. These new benchmarks are (157) on surveys in the world's poorest countries.

Exports often like to (158) that poverty has declined because of economic growth in India and China. This is wrong and misleading. In the past twenty-five years the poverty rate in India has (159) by less than one percentage point a year. Whether we use a poverty line of \$1 per person per day or \$1.25 per person per day makes little (160). The number of poor in India is large. The purpose of these statistics is not to dispute them but to study whether the benefits of economic growth are being shared with the poor.

156. Find out the appropriate word?
a) heightened b) announced c) raised
d) maintained e) notified
157. Find out the appropriate word?
a) based b) collected c) inferred
d) derived e) gathered
158. Find out the appropriate word?
a) realize b) claim c) discover
d) recommend e) criticize
159. a) deplete b) plunge c) declined
d) weaken d) fell
160. Find out the appropriate word?
a) difference b) effect c) contrast
d) question e) option

1. c	2. b	3. d	4. a	5. c	6. b	7. e	8. a	9. c	10. b
11. d	12. e	13. c	14. a	15. a	16. b	17. e	18. b	19. e	20. c
21. a	22. b	23. b	24. e	25. b	26. c	27. b	28. d	29. e	30. c
31. a	32. b	33. c	34. d	35. a	36. b	37. a	38. c	39. b	40. c
41. a	42. c	43. d	44. a	45. b	46. c	47. d	48. a	49. b	50. d
51. c	52. d	53. b	54. c	55. a	56. b	57. a	58. c	59. d	60. a
61. e	62. e	63. b	64. b	65. a	66. a	67. c	68. e	69. e	70. b
71. b	72. e	73. c	74. a	75. c	76. c	77. d	78. a	79. b	80. c
81. c	82. c	83. c	84. b	85. c	86. a	87. d	88. c	89. d	90. e
91. e	92. d	93. e	94. d	95. a	96. a	97. a	98. e	99. c	100. b
101. a	102. a	103. a	104. c	105. e	106. a	107. b	108. d	109. a	110. c
111. a	112. b	113. b	114. a	115. a	116. b	117. a	118. a	119. c	120. d
121. d	122. b	123. d	124. d	125. e	126. a	127. e	128. e	129. a	130. b
131. c	132. a	133. b	134. e	135. d	136. c	137. a	138. b	139. e	140. d
141. d	142. c	143. e	144. d	145. e	146. a	147. a	148. b	149. b	150. c
151. d	152. b	153. a	154. e	155. c	156. c	157. a	158. b	159. c	160. a


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