

# Punjab and Sind Bank PO

(Based on memory)

## Test-I: Reasoning Ability

1. In a certain code, PLANT is written as '\$@2★©' and 'YIELD' is written as 'β64@%'. How is 'DELAY' written in that code?

- 1) β4★2%      2) β4@2%      3) %42@β  
4) %4@2β      5) None of these

2. How many meaningful English words can be formed with the letters ARILT using each letter only once in that word?

- 1) None      2) One      3) Two  
4) Three      5) More than three

3. D said, "A's father is the only brother of my sister's son." How is A's father related to D?

- 1) Cousin      2) Nephew      3) Aunt  
4) Data Inadequate      5) None of these

**Directions (Q. 4-6): The following questions are based on the five three-digit numbers given below :**

394    632    783    576    895

4. If the positions of the first and the second digit within each number are interchanged, then which of the following will be the second highest number?

- 1) 632      2) 783      3) 576  
4) 895      5) 394

5. If the first and second digits of each of the numbers are added, the resulting sum of which of the following numbers will not be exactly divisible by 3?

- 1) 895      2) 394      3) 576  
4) 632      5) 783

6. If 2 is added to the last digit of each number and then the positions of the first and the third digits are interchanged, which of the following will be the highest number?

- 1) 576      2) 895      3) 783  
4) 394      5) 632

7. If 'A' is coded as 1, 'B' as 3, 'C' as 5 and so on, which of the following is the numerical value of the word 'FAZED'?

- 1) 81      2) 79      3) 77  
4) 80      5) None of these

8. Which of the following pairs of words have the same relationship as FAN : HEAT?

- 1) Water : Drink    2) Light : Night    3) Teach : Student  
4) Air : Breathe    5) Food : Hunger

9. Q types faster than R but not as fast as V. T types faster than R. S types faster than V. Who amongst the five types the fastest?

- 1) V      2) T      3) S

4) Data Inadequate      5) None of these

10. If 'B × C' means 'B is the daughter of C', 'B + C' means 'B is the husband of C' and 'B - C' means 'B is the sister of C', then what does 'M + N - P × Q' mean?

- 1) M is the brother-in-law of Q.  
2) M is the uncle of Q.  
3) M is the son-in-law of Q.  
4) Q is the mother-in-law of M.  
5) None of these

**Directions (Q. 11-15): Study the following arrangement carefully and answer the questions given below:**

R D A K 5 B I 2 M J E N 9 7 U Z V 1 W 3 H 4 F Y 8 P 6 T G

11. How many such numbers are there in the above arrangement, each of which is immediately preceded by a consonant and immediately followed by a vowel?

- 1) None      2) One      3) Two  
4) Three      5) More than three

12. Which of the following is the eighth to the left of the seventeenth from the left end?

- 1) M      2) J      3) 8  
4) 5      5) None of these

13. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?

- 1) E 9 J      2) Z 1 U      3) H W 4  
4) Y 4 8      5) B 2 K

14. Which of the following is the sixth to the right of the nineteenth from the right end?

- 1) 5      2) Z      3) V  
4) 1      5) None of these

15. How many such consonants are there in the above arrangement, each of which is immediately preceded by a number and immediately followed by another consonant?

- 1) None    2) One    3) Two    4) Three    5) More than three

**Directions (Q. 16-20): 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 provided in the statements are sufficient to answer the question. Read both the statements and**

**Give answer 1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.**

**Give answer 2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.**

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

**Give answer 4)** if the data given in both the statements I & II together are not sufficient to answer the question.

**Give answer 5)** if the data in both the statements I & II together are necessary to answer the question.

16. How is 'never' written in a code language?  
**I.** 'never ever go there' is written as 'na ja ni ho' in that code language.  
**II.** 'go there and come back' is written as 'ma ho sa ni da' in that code language.
17. Among M, P, K, J, T and W, who is lighter than only the heaviest?  
**I.** P is heavier than M and T.  
**II.** W is heavier than P but lighter than J who is not the heaviest.
18. What does '\$' mean in a code language?  
**I.** '5 \$ # 3' means 'flowers are really good'.  
**II.** '7 # 3 5' means 'good flowers are available'.
19. How is P related to J?  
**I.** M is the brother of P and T is the sister of P.  
**II.** P's mother is married to J's husband who has one son and two daughters.
20. How many students are there between Suresh and Mohan in a row of fifty students?  
**I.** Suresh is twelfth from the left end and Mohan is seventeenth from the right end.  
**II.** Suresh is six places away from Jayesh, who is twentieth from the left end.

**Directions (Q. 21-25):** In each of the following questions, a group of letters is to be coded by number/symbol codes as per the codes given below and the conditions that follow. In each question, a group of letters is given followed by groups of number/symbol code numbered 1), 2), 3) and 4). The correct combination of codes is your answer. If none of the four combinations is correct, your answer is (5), ie 'None of these'.

**Letter :** P D A F L H M R K T B E U

**Number/Symbol Code :** 3 6 # 8 \$ 4 2 7 @ 9 5 1 %

**Conditions:**

- If the first letter is a vowel and the last letter is a consonant, both are to be coded as '0'.
- If the first letter is a consonant and the last letter is a vowel, both are to be coded as '©'.
- If the first as well as the last letter are vowels, both are to be coded as the code for the first letter.

21. KEDURT  
1) @16%7@      2) 916%7@      3) 916%79  
4) @16\$79      5) None of these
22. EDRTMP  
1) 167923      2) 167921      3) 067920  
4) 067923      5) None of these

23. FHRAMU  
1) 847#28      2) %47#28      3) 847#2%  
4) ©47#2©      5) None of these
24. ULTPHE  
1) %\$934%      2) 1\$9341      3) %\$9341  
4) 1\$934%      5) None of these
25. HKEDLB  
1) 5@16\$4      2) 4@16\$5      3) ©@16\$4  
4) 0@16\$5      5) None of these

**Directions (Q. 26-30):** Read the following passage carefully and answer the questions given below it.

A group of seven friends, A, B, C, D, E, F and G, work as Economist, Agriculture Officer, IT Officer, Terminal Operator, Clerk, Forex Officer and Research Analyst, for Banks L, M, N, P, Q, R and S, but not necessarily in the same order. C works for Bank N and is neither a Research Analyst nor a Clerk. E is an IT Officer and works for Bank R. A works as Forex Officer and does not work for Bank L or Q. The one who is an Agriculture Officer works for Bank M. The one who works for Bank L works as a Terminal Operator. F works for Bank Q. G works for Bank P as a Research Analyst. D is not an Agriculture Officer.

26. Who amongst the following works as an Agriculture Officer?  
1) C      2) B      3) F  
4) D      5) None of these
27. What is the profession of C?  
1) Terminal Operator      2) Agriculture Officer  
3) Economist      4) Cannot be determined  
5) None of these
28. For which bank does B work?  
1) M      2) S      3) L  
4) Either M or S      5) None of these
29. What is the profession of the person who works for Bank S?  
1) Clerk      2) Agriculture Officer  
3) Terminal Operator      4) Forex Officer  
5) None of these
30. Which of the following combinations of person, profession and bank is correct?  
1) A - Forex Officer - M      2) D - Clerk - L  
3) F - Agriculture Officer - Q  
4) B - Agriculture Officer - S  
5) None of these

**Directions (Q. 31-35):** In the following questions, the symbols @, #, %, \$ and © are used with the following meaning as illustrated below:

- 'P#Q' means 'P is neither greater than nor equal to Q'.  
'P©Q' means 'P is neither equal to nor smaller than Q'.  
'P%Q' means 'P is neither smaller than nor greater than Q'.  
'P\$Q' means 'P is not smaller than Q'.  
'P@Q' means 'P is not greater than Q'.

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

31. **Statements:** R @ D, D © W, B \$ W  
**Conclusions:** I. W # R II. B © D III. W \$ R  
 1) None is true 2) Only I is true  
 3) Only III is true 4) Only either I or III is true  
 5) All are true

32. **Statements:** H \$ V, V % M, K © M  
**Conclusions:** I. K © V II. M @ H III. H © K  
 1) Only I and III are true 2) Only II and III are true  
 3) Only I and II are true 4) All are true  
 5) None of these

33. **Statements:** K # T, T \$ B, B @ F  
**Conclusions:** I. F \$ T II. K # B III. T \$ F  
 1) None is true 2) Only I is true  
 3) Only I and II are true 4) Only II and III are true  
 5) All are true

34. **Statements:** Z # F, R @ F, D © R  
**Conclusions:** I. Z # R II. F # D III. D © Z  
 1) None is true 2) Only I is true  
 3) Only III is true 4) Only either I or III is true  
 5) All are true

35. **Statements:** M © R, R % D, D @ N  
**Conclusions:** I. M © N II. N \$ R III. M © D  
 1) Only I and II are true 2) Only II and III are true  
 3) Only I and III are true 4) All are true  
 5) None of these

**Directions (Q. 36-40):** Below in each question are given two statements (A) and (B). These statements may be either independent causes or may be effects of independent causes or of a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choices correctly depicts the relationship between these two statements.

**Mark answer 1)** if statement (A) is the cause and statement (B) is its effect.

**Mark answer 2)** if statement (B) is the cause and statement (A) is its effect.

**Mark answer 3)** if both the statements (A) and (B) are independent causes.

**Mark answer 4)** if both the statements (A) and (B) are effects of independent causes.

**Mark answer 5)** if both the statements (A) and (B) are effects of some common cause.

36. **A.** State Govt has ordered immediate ban on airing of certain movie channels on television.  
**B.** A few social activists have come together and demanded ban on telecasting 'Adult' movies on television.
37. **A.** Employment scenario in the country has remarkably improved recently.  
**B.** The number of prospective job-seekers going abroad has increased recently.
38. **A.** Government has tightened security checks at all

important places and also at various public places.

**B.** Incidences of terrorist attacks are increasing day by day.

39. **A.** The high court has fixed a time limit for repairing all the roads in the city.

**B.** Road development authorities in the city are carrying out road repair work on an urgent basis.

40. **A.** There is an outbreak of several epidemics in the country.

**B.** There was a worst flood situation ever experienced in the past in most parts of the country.

**Directions (Q. 41-50):** Study the following information carefully and answer the questions which follow:

A Research Institute is recruiting a librarian to digitise its information resources among other duties. Candidates must possess the following criteria. The candidate must

(I) be not less than 35 years and not exceed 40 years as on 01.11.2009.

(II) have a Bachelor's Degree in Library and Information Science with 65 per cent marks.

(III) have a PhD in Library Science.

(IV) have post qualification experience of at least 4 years in a University Library.

However, if the candidate fulfils the above mentioned criteria except

(A) (II), but has a UGC NET certification with all the other above criteria fulfilled, he/she may be referred to the Dean.

(B) (IV), but all the eligibility criteria are met and the candidate has at least one year's experience in a research institute, he/she may be offered contractual appointment for a year.

Based on the above criteria, study carefully whether the following candidates are eligible for the recruitment process and mark your answer as follows. You are not to assume anything other than the information provided in each question. All cases are given to you as on 1.11.2009.

**Mark answer 1)** if he/she is to be shortlisted.

**Mark answer 2)** if he/she is not to be shortlisted.

**Mark answer 3)** if he/she should be referred to the Dean.

**Mark answer 4)** if he/she may be offered contractual appointment, if required.

**Mark answer 5)** if the data provided is inadequate to take a decision.

41. Anil Rath has a doctorate in Library Science from Karnataka University in 2003. Born on July 21, 1969, he graduated in Library and Information Science from Karnataka University, where he was Assistant Librarian for four years since 2005.

42. Dr Samir Bali has a PhD in Library Science and has been with the Institute of Fundamental Research as Assistant Librarian since October 2008. He graduated with a degree in Library and Information Science in 1994 at the age of 22. He obtained 70 per cent in his graduation.



43. Vaishali Shetty has been a librarian at STS University since 2007 when she qualified in the UGC NET examination. She has a degree in Library and Information Science with 60 per cent. Her first job was as junior librarian at TRP Institute of Development Research from October 2000 to December 2001.
44. Vivek Jha has a PhD in Library and Information Science. He graduated in Library and Information Science in 1992 with 65 per cent. He was born on 1.10.1974. Since July 2005, he has been working as Deputy Librarian at a deemed University.
45. A graduate in Library Science with 69 per cent, Dr MPuri has been working at Ranchi University for 4 years as Deputy Librarian. She earned her doctorate while working for the Labour Research Institute for 5 years as Assistant Librarian. She is 38 years old as on the required date.
46. Megha Vaidya has a graduate degree in Library Science from Punjab University where she has been a librarian for the past 5 years. In 2002 she obtained UGC NET qualification at the age of 29. She obtained 72 percent in graduation.
47. Anup Gupta is obtaining his PhD from YCM University, where he has been Junior Librarian since 2004. He qualified in the UGC NET exam in June 2000. He has a degree in Library and Information Science with 62 per cent. His date of birth is 17. 10. 1973.
48. Kirti Shukla obtained her doctorate and Bachelor's degree from Patna University. She obtained 63 per cent at graduation. She obtained her UGC NET qualification in 1998 when she was 26.
49. Prakash Sinha has been a librarian for a government institution for three years. Prior to this, he was a University Librarian for 7 years after completing his PhD in Library Science. He graduated in 1991 with 68 per cent in Library Science. He is exactly 40 years of age on the specified date.
50. Rohan Sachdev obtained his UGC NET qualification after his graduation in 1998 when he began working. He has been Assistant Librarian for the past two years with a research institute. He obtained 65 per cent in his graduation in Library Science. He earned his PhD in Library Science in 2007. His date of birth is 22.10.1974.
51. Who is sitting opposite A?  
1)G                      2)D                      3)E  
4)A                      5) None of these
52. Who is next to E in clockwise direction?  
1)G                      2)B                      3)F  
4)A or F                5) None of these
53. Which of the following pairs of persons has both the persons sitting on the same side with first person sitting to the right of second person?  
1)DF                      2)CB                      3)FC  
4)AG                      5) None of these
54. Who is sitting opposite E?  
1)D                      2)A                      3)F  
4)A or D                5) None of these
55. Which of the following statements is definitely true?  
1) A is facing North.                2) E is sitting opposite F.  
3) F is to the left of G.                4) C is to the left of A.  
5) None of these

**Directions (Q. 56-60): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.**

**Mark answer 1)** if the inference is 'definitely true', ie it properly follows from the statement of facts given.

**Mark answer 2)** if the inference is 'probably true' though not 'definitely true' in the light of the facts given.

**Mark answer 3)** if the 'data are inadequate', ie from the facts given you cannot say whether the inference is likely to be true or false.

**Mark answer 4)** if the inference is 'probably false' though not 'definitely false' in the light of the facts given.

**Mark answer 5)** if the inference is 'definitely false', ie it cannot possibly be drawn from the facts given or it contradicts the given facts.

Aviation is important, both as an industry in its own right and as a facilitator for the success and competitiveness of other industries. The success of the aviation industry is also integral to national competitiveness, economic development and social progress. More importantly, aviation supports those new economic sectors on which India's future prosperity relies, like Information Technology, Biotechnology, Finance and Electronics. That India's air transport industry is on the rise is an undisputable fact. However, the Indian economy will only achieve its true potential if we are able to compete in the industries of the future. We need to be strong in the areas with potential to grow and the role of India's aviation sector is critical in this regard.

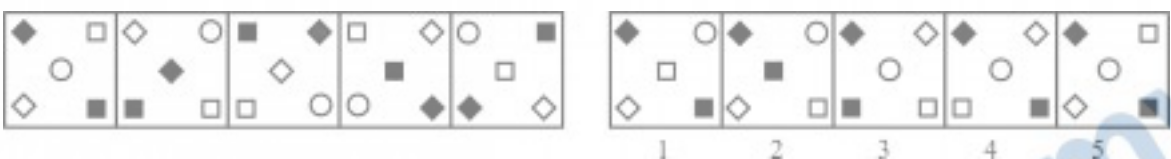
56. India needs to make massive investments in infrastructural development.
57. Growth in India's aviation sector is important to its economic development.
58. India has made substantial development in the Biotechnology sector.
59. India has tremendous potential to grow in the emerging industries.
60. Aviation sector in India has not fulfilled its role in the past in its economic development.

Directions (Q. 61-75): 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?

61. 

62. 

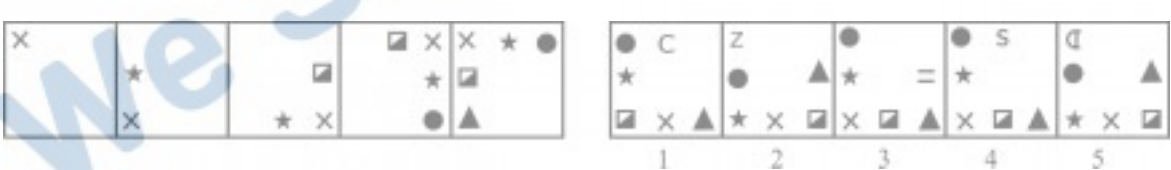
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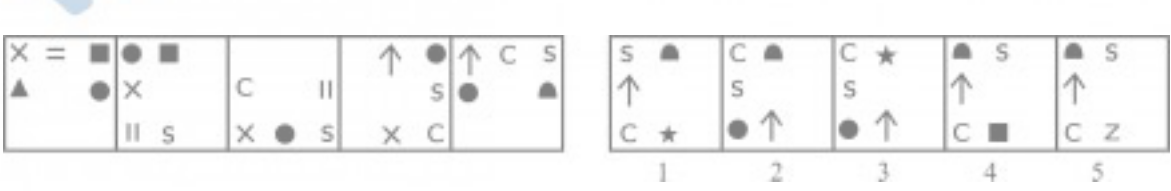
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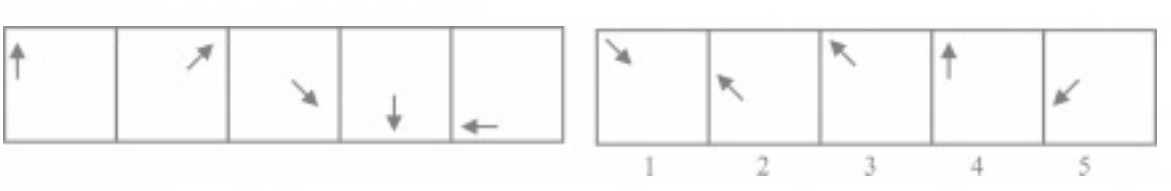
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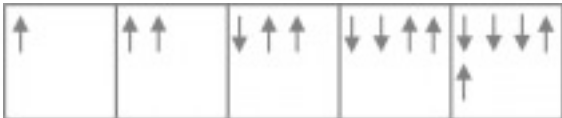
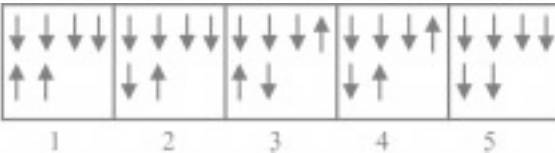
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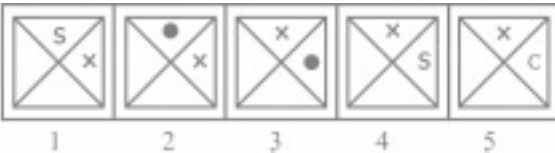
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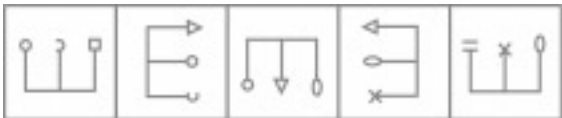

68. 



69. 



70. 

71.  

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73.  

74.  

75.  

## Test-II: Quantitative Aptitude

Directions (Q. 76-85): What should come in place of question mark (?) in the following questions?

76.  $\frac{9 \div 2 \times 27 \div 9}{18 \div 7.5 \times 5 \div 4} = ?$   
 1) 4.5      2) 5.7      3) 2.5  
 4) 6.8      5) None of these
77. ?% of 280 + 18% of 550 = 143.8  
 1) 11      2) 18      3) 21  
 4) 16      5) None of these
78.  $8.88 \times 88.8 \times 88 = ?$   
 1) 68301.142      2) 79391.642      3) 65365.824  
 4) 76218.414      5) None of these
79.  $\sqrt{\sqrt{2500} + \sqrt{961}} = (?)^2$   
 1) 81      2) 3      3) 6561  
 4) 9      5) None of these
80.  $1\frac{4}{7} + 1\frac{3}{5} + 1\frac{1}{3} = ?$   
 1)  $5\frac{47}{105}$       2)  $4\frac{58}{105}$       3)  $4\frac{53}{105}$   
 4)  $5\frac{47}{84}$       5) None of these
81.  $15 : 66 :: 185 : ?$   
 1) 824      2) 644      3) 604  
 4) 814      5) None of these
82.  $64^{12} \div 4^{15} = 64^?$   
 1) 9      2) 3      3) 12  
 4) 7      5) None of these
83. 14% of 80 + ?% of 90 = 31.9  
 1) 16      2) 23      3) 18  
 4) 26      5) None of these
84.  $\sqrt{97344} = ?$   
 1) 302      2) 322      3) 292  
 4) 342      5) None of these
85.  $3\frac{6}{7} - 6\frac{1}{4} + 5\frac{1}{3} = ?$   
 1)  $1\frac{65}{84}$       2)  $8\frac{1}{84}$       3)  $2\frac{79}{84}$   
 4)  $5\frac{47}{84}$       5) None of these

**Directions (Q. 86-90):** What should come in place of question mark (?) in the following number series?

86. 15 18 16 19 17 20 ?  
 1) 23                      2) 22                      3) 16  
 4) 18                      5) None of these
87. 1050 420 168 67.2 26.88 10.752 ?  
 1) 4.3008                  2) 6.5038                  3) 4.4015  
 4) 5.6002                  5) None of these
88. 0 6 24 60 120 210 ?  
 1) 343                      2) 280                      3) 335  
 4) 295                      5) None of these
89. 32 49 83 151 287 559 ?  
 1) 1118                      2) 979                      3) 1103  
 4) 1120                      5) None of these
90. 462 552 650 756 870 992 ?  
 1) 1040                      2) 1122                      3) 1132  
 4) 1050                      5) None of these

**Directions (Q. 91-95):** What approximate value should come in place of question mark (?) in the following question? (Note: You are not expected to calculate the exact value.)

91.  $5554.999 \div 50.007 = ?$   
 1) 110                      2) 150                      3) 200  
 4) 50                        5) 125
92.  $(18.001)^3 = ?$   
 1) 5830                      2) 5500                      3) 6000  
 4) 6480                      5) 5240
93.  $23.001 \times 18.999 \times 7.998 = ?$   
 1) 4200                      2) 3000                      3) 3500  
 4) 4000                      5) 2500
94.  $9999 \div 99 \div 9 = ?$   
 1) 18                        2) 15                        3) 6  
 4) 11                        5) 20
95. 22.005% of 449.999 = ?  
 1) 85                        2) 100                        3) 125  
 4) 75                        5) 150
96. A sum of ₹731 is divided among A, B and C such that A receives 25% more than B and B receives 25% less than C. What is C's share in the amount?  
 1) ₹172                      2) ₹200                      3) ₹262  
 4) ₹258                      5) None of these
97. In how many different ways can the letters of the word 'PRAISE' be arranged?  
 1) 720                        2) 610                        3) 360  
 4) 210                        5) None of these
98. If the numerator of a fraction is increased by 150% and the denominator of the fraction is increased by 300%, the resultant fraction is  $\frac{5}{18}$ . What is the original fraction?  
 1)  $\frac{4}{9}$                         2)  $\frac{4}{5}$                         3)  $\frac{8}{9}$

4)  $\frac{8}{11}$                         5) None of these

99. A car covers the first 39 km of its journey in 45 minutes and the remaining 25 km in 35 minutes. What is the average speed of the car?  
 1) 40 km/hr                  2) 64 km/hr                  3) 49 km/hr  
 4) 48 km/hr                  5) None of these
100. Four examiners can examine a certain number of answer papers in 10 days by working for 5 hours a day. For how many hours in a day would 2 examiners have to work in order to examine twice the number of answer papers in 20 days?  
 1) 8 hours                      2)  $7\frac{1}{2}$  hours                      3) 10 hours  
 4)  $8\frac{1}{2}$  hours                      5) None of these

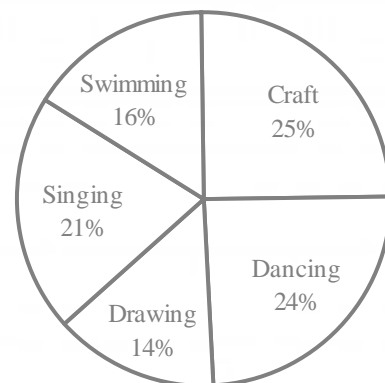
**Directions (Q. 101-105):** In each of these questions, two equations are given. You have to solve these equations and find out the values of x and y and

Give answer	If
1)	$x < y$
2)	$x > y$
3)	$x \leq y$
4)	$x \geq y$
5)	$x = y$

101. I.  $16x^2 + 20x + 6 = 0$   
 II.  $10y^2 + 38y + 24 = 0$
102. I.  $18x^2 + 18x + 4 = 0$   
 II.  $12y^2 + 29y + 14 = 0$
103. I.  $8x^2 + 6x = 5$   
 II.  $12y^2 - 22y + 8 = 0$
104. I.  $17x^2 + 48x = 9$   
 II.  $13y^2 = 32y - 21$
105. I.  $4x + 7y = 209$   
 II.  $12x - 14y = -38$

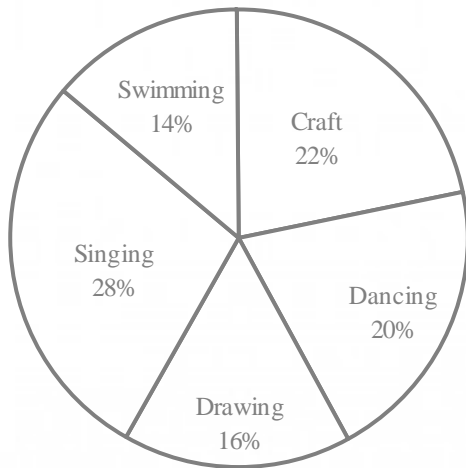
**Directions (Q. 106-110):** Study the pie-chart carefully to answer the following questions.

**Percentage of students enrolled in different activities in a school** Total number of students = 3000





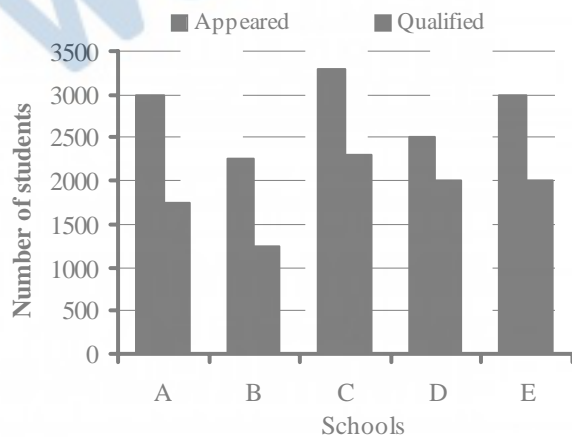
**Percentage break-up of girls enrolled in these activities out of the total students Total number of girls = 1750**



106. What is the approximate percentage of boys in the school?  
 1) 34    2) 56    3) 28    4) 50    5) 42
107. How many boys are enrolled in Singing and Craft together?  
 1) 505    2) 610    3) 485  
 4) 420    5) None of these
108. What is the total number of girls enrolled in Swimming and Drawing together?  
 1) 480    2) 525    3) 505  
 4) 495    5) None of these
109. The number of girls enrolled in Dancing form what per cent of the total number of students in the school? (round off to two digits after decimal)  
 1) 12.35    2) 14.12    3) 11.67  
 4) 10.08    5) None of these
110. What is the ratio of the number of girls enrolled in Swimming to the number of boys enrolled in Swimming?  
 1) 47 : 49    2) 23 : 29    3) 29 : 23  
 4) 49 : 47    5) None of these

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

**Total number of students appeared and qualified from various schools at a scholarship exam**



111. The average number of students qualified in the examination from Schools C and D is what per cent of the average number of students appeared for the examination from the same schools? (rounded off to two digits after decimal)  
 1) 58.62    2) 73.91    3) 62.58  
 4) 58.96    5) None of these
112. What is the ratio of the number of students appeared to the number of students qualified at the scholarship exam from School C?  
 1) 7 : 12    2) 6 : 5    3) 9 : 13  
 4) 9 : 10    5) None of these
113. What is the ratio of the number of students qualified in the scholarship examination from School A and the number of students qualified in the examination from school B?  
 1) 8 : 3    2) 5 : 7    3) 7 : 3  
 4) 9 : 5    5) None of these
114. The number of students appeared for the scholarship exam from School D is approximately what per cent of the total number of students appeared for the exam from all the schools together?  
 1) 12    2) 24    3) 29  
 4) 18    5) 8
115. What is the difference between the average number of students appeared in the scholarship exam from all the given schools and the average number of students qualified from all the schools together?  
 1) 950    2) 1100    3) 990  
 4) 1020    5) None of these
116. The difference between the amount of compound interest and simple interest accrued on an amount of ₹26,000 at the end of 3 years is ₹2994.134. What is the rate of interest pcpa?  
 1) 22    2) 17    3) 19  
 4) Cannot be determined    5) None of these
117. On a shelf there are 4 books on Economics, 3 books on Management and 4 books on Statistics. In how many different ways can the books be arranged so that the books on Economics are kept together?  
 1) 967680    2) 20960    3) 5040  
 4) 40320    5) None of these
118. 6 women and 6 men together can complete a piece of work in 6 days. In how many days can 15 men alone complete the same work if 9 women alone can complete it in 10 days?  
 1) 6    2) 5    3) 7.2  
 4) Cannot be determined    5) None of these
119. Ravi borrowed some money at the rate of 4 pcpa for the first three years, at the rate of 8 pcpa for the next two years and at the rate of 9 pcpa for the period beyond 5 years. If he pays a total simple interest of ₹19,550 at the end of 7 years, how much money did he borrow?  
 1) ₹39,500    2) ₹42,500    3) ₹41,900  
 4) ₹43,000    5) None of these



120. What is the area of a circle whose radius is equal to the side of a square whose perimeter is 112 metres?  
 1) 176 sq m      2) 2504 sq m      3) 284 sq m  
 4) 1956 sq m      5) None of these

**Directions (Q. 121-125): Study the following table carefully to answer the questions that follow:**

**Number of Students studying in Six Different Colleges over the years**

College Year	P	Q	R	S	T	U
2004	2500	2250	2450	2150	2020	2300
2005	2040	2300	2400	2200	2090	2120
2006	2100	2150	2330	2250	2180	2260
2007	2280	2600	2260	2340	2250	2490
2008	2540	2540	2120	2380	2310	2520
2009	2320	2440	2500	2480	2400	2440

121. What is the total number of students from all the colleges together in the year 2005?  
 1) 10350      2) 13150      3) 15310  
 4) 11350      5) None of these
122. What is the per cent increase in the number of students in College T in the year 2007 from the previous year? (rounded off to two digits after decimal)  
 1) 8.33      2) 5.18      3) 6.63  
 4) 3.21      5) None of these
123. The number of students in college P in the year 2008 forms approximately what per cent of the total number of students in that college in all the years together?  
 1) 11      2) 31      3) 18  
 4) 26      5) 23
124. What is the ratio of the total number of students in College S in the years 2006 and 2009 together to the total number of students in College U in the same years?  
 1) 473 : 470      2) 470 : 473      3) 371 : 390  
 4) 390 : 371      5) None of these
125. What is the average number of students in all the colleges together in the year 2004? (rounded off to the nearest integer)  
 1) 2208      2) 2196      3) 2144  
 4) 2324      5) 2278

### Test-III: General Awareness

126. As we all know, the rise of the 'BRICs' has left a vast impact on almost all aspects of the global economy. However, which of the following cannot be called the direct effect(s) of "Rise of the BRICs" on global/other

powerful economy/economies?

- (A) Countries like China wish learn more about outsourcing from India.  
 (B) It has made countries suffer from Sub-prime Crisis.  
 (C) Euro has become a powerful currency and many non-Euro countries are in 'Swap Agreement' with various nations.  
 1) Only A      2) Only B      3) Only C  
 4) All A, B & C      5) None of these
127. The Govt of India has launched a new scheme for the 'Girl Child'. What is the name of the scheme?  
 1) Raj Lakshmi      2) Rani Bitia  
 3) Dhan Lakshmi      4) Aanandita  
 5) None of these
128. As proposed in the Union Budget 2008-09, a "Risk Capital Fund" has been set up by the Govt of India. Who amongst the following will maintain and operate that fund?  
 1) NABARD      2) SIDBI      3) ECGC  
 4) RBI      5) None of these
129. As per the new policy, the number of judges in the Supreme Court would now be  
 1) 21      2) 25      3) 26  
 4) 30      5) 31
130. As per the reports published in the newspapers, the banks, particularly public sector banks, are tying up with various rating agencies for providing a qualitative assessment of the credit needs of the borrowers. Which amongst the following is/are such credit rating agencies in India?  
 (A) CARE      (B) CRISIL      (C) ULIP  
 1) Only A      2) Only B      3) A & B only  
 4) Only C      5) All A, B & C
131. As per the newspaper reports, the RBI is planning to introduce "Plastic Currency Notes". What is/are the benefits of "Plastic Notes"?  
 (A) Their shelflife will be longer.  
 (B) It will replace plastic money or credit, debit cards which are giving birth to many fraudulent practices.  
 (C) Printing will be cheaper.  
 1) Only C      2) Only B      3) Only A  
 4) All A, B & C      5) None of these  
 4) All A, B & C
132. 'Sub Prime Lending' is a term applied to the loans made to  
 1) those borrowers who do not have a good credit history.  
 2) those who wish to take loan against the mortgage of tangible assets.  
 3) those who have a good credit history and are known to bank since 10 years.  
 4) those borrowers who are most preferred customers of the bank.  
 5) None of these
133. As per the reports published in various journals and newspapers, the "small borrowers" in rural areas still prefer to take informal route for their credit needs. Which of the following is the "informal route" of credit in the

- financial sector?
- 1) Credit cards
  - 2) Loan against gold from financial institute
  - 3) Debit cards
  - 4) Moneylender
  - 5) None of these
134. Basel-II norms are associated with which of the following aspects of the banking industry?
- 1) Risk management
  - 2) Manpower planning
  - 3) Retirement benefits for the employees
  - 4) Corporate governance
  - 5) None of these
135. What is meant by "Underwriting", the term frequently used in financial sector?
- 1) Undervaluation of the assets
  - 2) The act of taking on a risk for a fee
  - 3) Giving a guarantee that a loan will not become a bad loan
  - 4) The act of permission to float an IPO
  - 5) None of these
136. Indra K Nooyi, who was elected as the chairperson of the US-India Business Council, is the CEO of which of the following companies?
- 1) PepsiCo
  - 2) Infosys
  - 3) Tata Consultancy Services
  - 4) NIIT
  - 5) None of these
137. As per the news published in some newspapers and magazines, two PSUs, National Thermal Power Corporation and Coal India Ltd, are going to float a joint-venture 'SPV'. What is the full form of "SPV"?
- 1) Small Power Venture
  - 2) Special Purpose Vehicle
  - 3) Special Power Venture
  - 4) Small Purpose Vehicle
  - 5) None of these
138. Which of the following is the name of very violent and serious types of winds which bring a lot of disaster?
- 1) Trade winds
  - 2) Hurricane
  - 3) Cirrus
  - 4) Stratus
  - 5) None of these
139. As we have noticed, many banks of Indian origin are opening offices/branches in foreign countries. Why is this trend emerging at a very fast pace?
- (A) These banks wish to provide banking facilities to foreigners as banking facilities are not plenty in many foreign countries. India wants to take an advantage of the situation.
  - (B) These banks wish to help Indian firms, to acquire funds at internationally competitive rates.
  - (C) These banks wish to promote trade and investment between India and other countries.
- 1) Only A
  - 2) Only B
  - 3) Only C
  - 4) All A, B & C
  - 5) Only B & C
140. Which of the following is NOT a banking/finance-related term?
- 1) Credit wrap
  - 2) EMI
  - 3) Held to Maturity
  - 4) Exposure limit
  - 5) Diffusion
141. Very often we read about the Doha Ministerial Conference 2001 in reference to WTO negotiations. What were the major issues over which nations were of different opinions?
- (A) Providing subsidy to agriculture
  - (B) Export of patented drugs/medicines by developed nations
  - (C) Restriction on natural movement of people from one nation to the other
- 1) Only A
  - 2) Only B
  - 3) Only C
  - 4) Both A & C
  - 5) None of these
142. A National Development Fund was created by the Govt of India a few years ago. What was the purpose of the fund?
- (A) To boost investment in social sector projects to promote education, healthcare and employment
  - (B) To make capital investments in selected profitable PSEs to yield adequate returns
  - (C) To fund revision in pay structure of Central Govt employees
- 1) Only A
  - 2) Only B
  - 3) Only C
  - 4) Both A & B
  - 5) None of these
143. *Long Walk to Freedom* is a book written by
- 1) Sonia Gandhi
  - 2) LK Advani
  - 3) Nelson Mandela
  - 4) Benazir Bhutto
  - 5) Nawaz Sharif
144. Kosovo declared itself independent from which of the following countries?
- 1) Ukraine
  - 2) Croatia
  - 3) Serbia
  - 4) Russia
  - 5) None of these
145. Who amongst the following is the author of the book *Economic Nightmare of India*?
- 1) Morarji Desai
  - 2) K Rajeshwar Rao
  - 3) Charan Singh
  - 4) Jyoti Basu
  - 5) None of these
146. What is Forex?
- 1) It is buying of foreign currency.
  - 2) It is selling of foreign currency.
  - 3) It is buying of one currency and selling of another currency.
  - 4) It is simultaneous buying of one currency and selling of another currency.
  - 5) None of these
147. Amongst the currency quotes USD/JPY, USD/Euro and USD/CAD, which one of the following is referred as the base currency for quotes?
- 1) USD
  - 2) JPY
  - 3) Euro
  - 4) CAD
  - 5) None of these
148. Under NREGS, for how many days in a year is a guaranteed employment given to eligible persons?
- 1) 175
  - 2) 150
  - 3) 125
  - 4) 100
  - 5) 75
149. Expand the term FLCC.

- 1) Financial Literacy and Credit Counselling
  - 2) Financial Literacy Communication Centre
  - 3) Financial Literacy Call Centre
  - 4) Fiscal Literacy and Credit Counselling
  - 5) None of these
150. For which one of the following purposes, the Government has launched the Rajiv Awas Yojana?
- 1) To provide affordable houses to people living BPL
  - 2) To provide affordable houses to rural poor
  - 3) To provide affordable houses to minorities
  - 4) To provide affordable houses to slum dwellers and the urban poor
  - 5) None of these
151. What is a fiscal deficit?
- 1) It is a gap between the values of exports and imports.
  - 2) It is a gap between exports and imports minus external borrowings.
  - 3) It is a gap between total expenditure and total receipts of the govt.
  - 4) It is a gap between total receipts minus external borrowings.
  - 5) None of these
152. For which of the following target groups, Indira Awas Yojana was launched?
- 1) People living BPL
  - 2) Rural poor
  - 3) Urban poor
  - 4) Poor living in slums
  - 5) None of these
153. Which of the following is/are flagship schemes of the UPA Government?
- 1) Sarva Shiksha Abhiyan (SSA) only
  - 2) Mid-day meal scheme only
  - 3) NREGS/JNNURM/NRHM only
  - 4) Only 1 & 2
  - 5) All 1, 2 & 3
154. Which of the following is the period of the Eleventh Five-Year Plan?
- 1) 2006-2011
  - 2) 2007-2012
  - 3) 2005-2010
  - 4) 2008-2013
  - 5) None of these
155. As stated by the Union Finance Minister in his current budget speech, which of the following had been the principal component responsible for the growth of economy during the last five years?
- 1) Govt investment
  - 2) Proceeds of the disinvestment of PSUs
  - 3) Private investment
  - 4) Foreign Direct Investment (FDI)
  - 5) None of these
156. According to the changes proposed in the Finance Bill, a person whose tax is being deducted at source should furnish his PAN to the deductor. If he/she fails to do so, the tax will be deducted at which of the following rates?
- 1) 10%
  - 2) 20%
  - 3) 15%
  - 4) 12.5%
  - 5) None of these
157. In which of the following countries, the rate of Income Tax is the highest?
- 1) US
  - 2) China
  - 3) Japan
  - 4) UK
  - 5) France
158. Which of the following organisations/agencies are involved in drafting the Union Budget of India?
- 1) The Planning Commission only
  - 2) The Comptroller and Auditor General only
  - 3) Administrative Ministries only
  - 4) 1 & 2 only
  - 5) All 1, 2 & 3
159. Under the Right to Education Bill, the children of which of the following age groups are eligible to get free education?
- 1) Up to five years
  - 2) Six to ten years
  - 3) Six to fourteen years
  - 4) Eight to twelve years
  - 5) None of these
160. Which of the following is the book written by VS Naipaul?
- 1) Magic Seeds
  - 2) My God Died Young
  - 3) The Sea
  - 4) My India
  - 5) None of these
161. In which of the following states, Teesta Urja hydro-power project is proposed to be set up?
- 1) Sikkim
  - 2) AP
  - 3) West Bengal
  - 4) Arunachal Pradesh
  - 5) Assam
162. Which of the following books has been written by Dominique Lapierre?
- 1) City of Joy
  - 2) A New World
  - 3) Living History
  - 4) Two Lives
  - 5) None of these
163. Between 2004 and 2009, the government has paid ₹700 crores as penalty to the World Bank and other international agencies. For which of the following reasons was this penalty paid?
- 1) For prepayment of loans
  - 2) For delay in execution of projects
  - 3) For delay in payment of international debts
  - 4) For not using the loans approved by these agencies
  - 5) None of these
164. The World Health Organisation (WHO) has declared which of the following diseases as a 'Global Pandemic'?
- 1) Swine Flu
  - 2) AIDS
  - 3) Cancer
  - 4) Malaria
  - 5) All of these
165. Which of the following is NOT an economic empowerment scheme launched by the Govt of India for the benefit of various sections of society?
- 1) STEP
  - 2) Swayamsidha
  - 3) KALPANA-1
  - 4) Swadhar
  - 5) All of these
166. "Jago Grahak Jago" is an initiative towards
- 1) Rural development
  - 2) Sustainable growth
  - 3) Prevention of child abuse
  - 4) Women empowerment
  - 5) Consumer education and awareness
167. Which of the following is NOT a programme/agency of the Union Ministry of Finance?
- 1) Investor Education and Protection Fund (IEPF)
  - 2) National Foundation for Corporate Governance (NFCG)
  - 3) Serious Frauds Investigation Officer (SFIO)



- 4) Investment Commission  
5) Central Rural Sanitation programme
168. Who amongst the following is the author of the book *Tiger Hills*?
- 1) Michael Maar                      2) TSR Subramanian  
3) YV Reddy                            4) Rajiv Sikri  
5) Sarita Mandanna
169. Which of the following names/terms is **NOT** associated with the World Trade Organisation (WTO)?
- 1) UNCTAD      2) GATT              3) GATS  
4) SEWA              5) FTA
170. Labour legislations in India have an important dimension of protection of women from exploitation. Some special provisions are made for women in the workplace. Which of the following is **NOT** one such special provision?
- 1) Equal pay for work of equal value  
2) Maternity protection  
3) Creche facility at the work place for infants  
4) No night shifts  
5) Cooked meals during day shifts to be provided by the employer
171. Within the education sector the highest priority is given to which of the following govt schemes?
- 1) Technical Education  
2) Primary Education  
3) High School Education  
4) Adult Education  
5) None of these
172. The approach of 'Micro-Credit' or 'Banking with the poor' is comparatively a new concept in the field of rural credit. This approach has been tried very successfully in which of the following countries?
- 1) Bangladesh                      2) India  
3) China                                4) Japan  
5) None of these
173. Many a time we read about the priority sector in newspapers. Which of the following is/are considered segment(s) of Priority Sector in India?
- A. Agriculture  
B. Small Scale Industry  
C. Textile Industry
- 1) Only A      2) Only B              3) Only C  
4) All A, B & C      5) None of these
174. The Govt of India has launched a number of poverty alleviation programmes. This is done with the view that poverty is the root cause of social insecurity. In addition to that UNO has also launched Millennium Development Goals to be achieved by 2015. Which of the following is **NOT** one of those goals?
- 1) Improve mental health  
2) Combat HIV/AIDS, Malaria  
3) Reduce marriageable age for males to 18 years  
4) Promote gender equality and empower women  
5) Achieve universal primary education
175. If a farmer wishes to increase the productivity of the land, how can it be accomplished?
- A. By the use of chemical inputs

- B. By excessive use of pesticides/herbicides  
C. By copious use of water for irrigation
- 1) Both A & B      2) Only A              3) Both B & C  
4) Only C              5) Both A & C

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## Test-IV: English Language

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**Directions (Q. 176-190): Read the following passage carefully and answer the questions given below it. Certain words/phrases are printed in bold to help you locate them while answering some of the questions.**

The outside world has pat answers concerning extremely impoverished countries, especially those in Africa. Everything comes back, again and again, to corruption and misrule. Western officials argue that Africa simply needs to behave itself better, to allow market forces to operate without interference by corrupt rulers. Yet the critics of African governance have it wrong. Politics simply can't explain Africa's **prolonged** economic crisis. The claim that Africa's corruption is the basic source of the problem does not withstand serious scrutiny. During the past decade I witnessed how relatively well-governed countries in Africa such as Ghana, Malawi, Mali and Senegal, failed to prosper, whereas societies in Asia perceived to have **extensive** corruption, such as Bangladesh, Indonesia and Pakistan, enjoyed rapid economic growth.

What is the explanation? Every situation of extreme poverty around the world contains some of its own unique causes, which need to be diagnosed as a doctor would a patient. For example, Africa is burdened with malaria like no other part of the world, simply because it is unlucky in providing the perfect conditions for that disease; high temperatures, plenty of breeding sites and particular species of malaria-transmitting mosquitoes that prefer to bite humans rather than cattle.

Another **myth** is that the developed world already gives plenty of aid to the world's poor. Former US Secretary of the Treasury, Paul O'Neil expressed a common frustration when he remarked about aid for Africa: "We've spent trillions of dollars on these problems and we have damn near nothing to show for it." O'Neil was no foe of foreign aid. Indeed, he wanted to fix the system so that more US aid could be justified. But he was wrong to believe that vast flows of aid to Africa had been **squandered**. President Bush said in a press conference in April 2004 that as "the greatest power on the face of the earth, we have an obligation to help the spread of freedom. We have an **obligation** to feed the hungry." Yet how does the US fulfil its obligation? US aid to farmers in poor countries to help them grow more food runs at around \$200 million per year, far less than \$1 per person per year for the hundreds of millions of people living in subsistence farm households.

From the world as a whole, the amount of aid per African per year is really very small, just \$30 per sub-Saharan African in 2002. Of that **modest** amount, almost \$5 was actually for



consultants from the donor countries, more than \$3 was for emergency aid, about \$4 went for servicing Africa's debts and \$5 was for debt-relief operations. The rest, about \$12, went to Africa. Since the "money down the drain" argument is heard most frequently in the US, it's worth looking at the same calculations for US aid alone. In 2002, the US gave \$3 per sub-Saharan African. Taking out the parts for US consultants and technical cooperation, food and other emergency aid, administrative costs and debt relief, the aid per African came to a grand total of 6 cents.

The US has promised repeatedly over the decades, as a signatory to global agreements like the Monterrey Consensus of 2002, to give a much larger proportion of its annual output, specifically upto 0.7% of GNP, to official development assistance. The US's failure to follow through has no political fallout domestically, of course, because not one in a million US citizens even knows of statements like the Monterrey Consensus. But no one should underestimate the salience that it has around the world. Spin as Americans might about their nation's generosity, the poor countries are fully aware of what the US is not doing.

176. The passage seems to emphasize that the outside world has

- 1) correct understanding about the reasonable aid provided by the USA to the poor countries.
- 2) definite information about what is happening in underdeveloped countries.
- 3) stopped extending any financial aid to underdeveloped countries.
- 4) misconceptions about the aid given to the poor nations by developed countries.
- 5) None of these

177. According to the Westerners, the solution to eradicate poverty of African nations lies in

- 1) Corruption
- 2) Improving their own national behaviour
- 3) Misrule
- 4) Prolonged economic crisis
- 5) None of these

178. The author has given the example of Bangladesh, Indonesia and Pakistan in support of his argument that

- 1) corruption is the major culprit in the way of prosperity.
- 2) misgovernance hampers the prosperity of nations.
- 3) despite rampant corruption, nations may prosper.
- 4) developed nations arrogantly neglect underdeveloped countries.
- 5) None of these

179. The author has mentioned Ghana as a country with

- 1) reasonably good governance
- 2) corrupt leadership
- 3) plenty of natural resources
- 4) rapid economic growth
- 5) None of these

180. The cases of malaria in Africa are mainly due to  
(A) high temperature

(B) climatic conditions conducive for breeding

(C) malaria carriers' liking for human blood in preference to that of cattle

- 1) None of these
- 2) Only B & C
- 3) Only A & C
- 4) Only A & B
- 5) All the three

181. The remark of former US Secretary of the Treasury, Paul O' Neil, is according to the author

- 1) A statement of fact
- 2) Not factually correct
- 3) An underestimation of US aid
- 4) A ruthless remark by an arrogant bureaucrat
- 5) None of these

182. President Bush's statement in a Press Conference in April 2004 indicates that

- 1) the aid given by the US to the poor countries is substantial and sufficient.
- 2) the spread of freedom cannot be achieved through financial aid.
- 3) feeding the hungry millions outside the US is not possible.
- 4) the US, on its own, assumes the obligation of helping the poor countries.
- 5) US has spent trillions of dollars on aid.

183. Which of the following statements is **TRUE** about US aid to the sub-Saharan African countries ?

- 1) The US aid meant for per capita African does not reach the incumbent.
- 2) The US aid to African countries is more than that for any other developing or underdeveloped nation.
- 3) The US aid for farmers in African countries is \$200 m per year.
- 4) The donor country charges \$5 per individual as the consultancy charges.
- 5) US has been contributing more than 0.7% of its GNP for development assistance.

184. The purpose of the author in writing this passage seems to

- 1) criticise USA for not providing adequate financial help.
- 2) make Africans realise their own problems.
- 3) analyse the actual quantum of aid against the perceived one.
- 4) highlight how American leaders are power-hungry
- 5) None of these

**Directions (Q. 185-187): Which of the following words/groups of words is most nearly the same in meaning as the word printed in bold as used in the passage?**

185. **OBLIGATION**

- 1) Lip sympathy
- 2) True empathy
- 3) Self-pity
- 4) Conditional responsibility
- 5) Moral binding

186. **SQUANDER**

- 1) Use economically
- 2) Spend wastefully
- 3) Siphon judiciously
- 4) Donate generously



207. The rise in prices of food items is / likely the cause of  
 1) inflation / to exceed eight per cent / during the next  
 2) quarter. / No error  
 3) 4)  
 5)
208. Many people believe that / the nationalisation of banks  
 1) in / the 1960s have protected India / from the current  
 2) financial crisis. / No error  
 3) 4) 5)
209. RBI is in favour/of amending currently / policies gover-  
 1) ning operations of / foreign banks in India. / No error  
 2) 3) 4) 5)
210. These recently upgraded branch offices / have been fully  
 1) computerised / and are connected to headquarters/  
 2) to ensure proper monitoring. / No error  
 3) 4) 5)

**Directions (Q. 211-215): Rearrange the following sentences into a meaningful paragraph and then answer the questions given below it.**

- (A) Development of drought resistance could benefit large numbers of farmers.  
 (B) Hence the human race has no choice but to adapt to these impacts.  
 (C) India has to be concerned about climatic changes.  
 (D) This impact can run into decades and centuries.  
 (E) Environment day is thus an important occasion to assess the past and our future.  
 (F) There is a possibility of adverse impact on agriculture which could deter growth.
211. Which of the following is the **FIFTH** sentence of the passage?  
 1)F 2)D 3)E 4)A 5)C
212. Which of the following is the **THIRD** sentence of the paragraph?  
 1)A 2)D 3)B 4)C 5)E
213. Which of the following is the **SECOND** sentence of the paragraph?  
 1)B 2)D 3)F 4)C 5)E
214. Which of the following is the **LAST (SIXTH)** sentence of the paragraph?  
 1)C 2)B 3)F 4)D 5)E
215. Which of the following is the **FIRST** sentence of the paragraph?  
 1)A 2)D 3)C 4)B 5)E

**Directions (Q. 216-225): 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.**

The (216) of India as an economic superpower is not reflected in the (217) of life enjoyed by its 1.2 billion citizens according to the Human Development Index, which (218) India very low among 182 countries. In our performance oriented world, measurement issues have taken on (219) importance as what we measure affects what we do. In fact, the French President has established an international commission on the Measurement of Economic Performance and Social Progress owing to his (220) and that of others with the current state of statistical information about the economy and society.

The big question concerns (221) Gross Domestic Product (GDP) provides a good measure of living standards. In many cases GDP statistics seem to (222) that the economy is doing far better than most citizens feel it is. Moreover, the focus on GDP creates conflicts—while political leaders are told to maximise it, citizens also demand that (223) be paid to enhancing security, reducing air, water and noise pollution, all of which actually (224) GDP growth. Statistics are (225) to summarise what is going on in our complex society; it is therefore obvious that we can't reduce everything to a single number—GDP.

216. 1) tribute 2) pursuit 3) perception 4) conversion 5) title
217. 1) loss 2) quality 3) spirit 4) span 5) joy
218. 1) counted 2) scored 3) qualified 4) regard 5) ranked
219. 1) negligible 2) great 3) unduly 4) trivial 5) considerably
220. 1) obedience 2) confidence 3) belief 4) dissatisfaction 5) compliance
221. 1) that 2) unless 3) because 4) against 5) whether
222. 1) suggest 2) recommend 3) think 4) point 5) refer
223. 1) compensation 2) respect 3) debt 4) attention 5) expense
224. 1) recover 2) lower 3) attain 4) decline 5) shrunk
225. 1) inferred 2) difficult 3) interpret 4) reveal 5) intended



# Answers

1. 4;

P	L	A	N	T	Y	I	E	D
S	@	2	*	©	β	6	4	%

∴ DELAY ⇒ %4@2β

2. 2; TRAIL

3. 2; A's father

= the only brother of D's sister's son

= D's sister's son

= D's nephew

4. 5; Interchanging the first two digits, we get 934, 362, 873, 756 and 985. Of these, 934 is the second highest.

5. 1;  $895 \Rightarrow 8 + 9 = 17$  is not divisible by 3.

6. 1; Look for the highest third digit.

7. 2; In general, nth letter of the alphabet =  $2n - 1$

Here, FAZED =  $11 + 1 + 51 + 9 + 7 = 79$

8. 5; The first dispels the second.

9. 4;  $V > Q > R$ ;  $T > R$ ;  $S > V$

Combining, we get  $S > V > Q > R$  and  $T > R$ .

Hence, either S or T is the fastest

10. 3;

Q

|

$M(+)$  ⇔  $N(-)$  —  $P(-)$

11. 1

12. 1; 8th to the left of 17th from left

=  $(17 - 8 = 9)$ th from the left = M

13. 5; In all others, the first and third elements are consecutive ones.

14. 3; 6th to the right of 19th from the right =  $(19 - 6 = 13)$ th from the right = V

15. 4; M, F and T

16. 4; Only two words are common between I and II.

17. 5; From I:  $P > M, T$

From II:  $J > W > P$

Combining, we get  $K > J > W > P > M, T$

Hence, K is the heaviest and J lighter than only the heaviest.

18. 5

From I:  $5\#3 =$  flowers are really good ... (i)

From II:  $7\#35 =$  good flowers are available ... (ii)

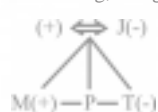
From I and II:  $5\#3 =$  flowers are good ... (iii)

Putting (iii) in (i), we get:  $\$ =$  really

19. 5; From I:  $M(+)$  —  $P$  —  $T(-)$



Combining, we get



But II also says J's husband has one son and two daughters. Hence P must be daughter of J.

20. 1; From I:

Suresh = 12th from left

Mohan = 17th from right

=  $(50 - 17 + 1 = )$  34th from left

∴ No. of students between them =  $34 - 12 - 1 = 21$

From II: No data about Mohan.

21. 5; No condition applies and we get @16%79.

22. 3; Condition (i) applies.

23. 4; Condition (ii) applies.

24. 1; Condition (iii) applies.

25. 2; No condition applies.

26-30:

Friend	Bank	Occupation
A	S	Forex
B	M	Agriculture
C	N	Economist
D	L	TO
E	R	IT
F	Q	Clerk
G	P	Research

26. 2    27. 3    28. 1    29. 4    30. 5

31. 4;  $R \leq D \dots$  (i);  $D > W \dots$  (ii);  $B \geq W \dots$  (iii)

None of the inequations can be combined.

However, either I ( $W < R$ ) or III ( $W \geq R$ ) must be true.

32. 3;  $H \geq V \dots$  (i);  $V = M \dots$  (ii);  $K > M \dots$  (iii)

Combining these, we get  $H \geq V = M < K$

Hence  $K > V$  and I follows.

Also,  $M \leq H$  and II follows.

But H and K can't be compared. Hence III does not follow.

33. 1;  $K < T \dots$  (i);  $T \geq B \dots$  (ii);  $B \leq F \dots$  (iii)

Clearly, the inequations can't be combined.

34. 1;  $Z < F \dots$  (i);  $R \leq F \dots$  (ii);  $D > R \dots$  (iii)

Clearly, the inequations can't be combined.

35. 2;  $M > R \dots$  (i);  $R = D \dots$  (ii);  $D \leq N \dots$  (iii)

Combining these, we get  $M > R = D \leq N$

I does not follow as M and N can't be related.

$N \geq R$  and II follows.

$M > D$  and III follows.

36. 2; The pressure of the social activists has led to the banning.

37. 4; The two are contradictory and must be the effects of independent causes.

38. 2; The large number of terrorist attacks has led to tightened security checks.

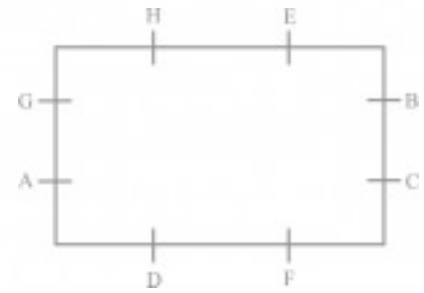
39. 1; The court order has led to the urgent work.

40. 2; The flood has led to epidemics.

41-50:

Q. No.	Candidate	I	II/(A)	III	IV/(B)	Ans
41.	Anil	×	-	ü	-	2
42.	Samir	ü	ü	ü	( )	4
43.	Vaishali					2
44.	Vivek					5
45.	M Puri					5
46.	Megha					5
47.	Anup		( )			2
48.	Kirti		( )			5
49.	Prakash					1
50.	Rohan				( )	4

51-55:



51. 5; C                    52. 2                    53. 4

54. 3                        55. 2

56. 2; Aviation is an example of infrastructure.

57. 1; The last two sentences clearly state this.

58. 3; Not clear from the passage.

59. 1; That we are talking of achieving true potential implies that the potential exists.

60. 3; Nothing can be said about the past.

61. 4; The pentagon rotates by  $45^\circ$  and  $90^\circ$

ACW alternately while one line segment from ACW side shifts to CW side in each step.

62. 2; In each step, one line segment is added.

63. 4; In each step, the CW-end element shifts one-and-a-half-sides ACW. The middle element shifts half-a-side. ACW and a new element appears on the ACW end.

64. 5; In each step, the upper left shifts to centre → upper right → lower right → lower left → upper left.

65. 2; In each step, the ACW-end element shifts one side CW and so do the third and fifth from ACW end. The second and the fourth elements remain constant. Two new elements are added in alternate steps.

66. 4

67. 2; In alternate steps, half and one line is added in upper side while one line segment is added in each step to the lower side alternately on the left and right.

68. 4; In each step, elements shift one side ACW while elements interchange their places in pairs. A new element is replaced alternately on CW and ACW side.

69. 5; In each step elements shift one side ACW while elements interchange their places in pair. A new element is replaced alternately on ACW and CW end.

70. 3; The arrow rotates by  $45^\circ$  and  $90^\circ$  CW while it shifts one side and half a side CW.

71. 1; In each step, one arrow is added while one arrow gets inverted.

72. 2; In each step, the whole figure rotates by  $90^\circ$  CW. A new element is added on its ACW side.

73. 3; In each step, the whole figure rotates by  $90^\circ$  CW. A new element is added on one end while the two shift one step.

74. 5; In alternate steps, the whole figure rotates by  $90^\circ$  ACW and  $45^\circ$  ACW while one end element gets reversed alternately on either end.

75. 2; In each step, one line or curve is added.

76. 1                        77. 4                        78. 5

79. 2                        80. 3



81. 4

82. 4;  $64^{12} \div (4^3)^5 = 64^{12-5} = 64^7$

83. 2;  $14 \times 0.8 + x \times 0.9 = 31.9$

or,  $x = \frac{31.9-11.2}{.9} = 23$

84. 5; 312                      85. 3

86. 4;



87. 1;



88. 5

89. 3;



90. 2;



91. 1                      92. 1                      93. 3

94. 4                      95. 2

96. 5; C's share = 272

97. 1;  $\sqrt[6]{6 \times 5 \times 4 \times 3 \times 2 \times 1} = 720$

98. 1;  $\frac{x \times 250}{y \times 400} = \frac{5}{18}$

or,  $\frac{x}{y} = \frac{5 \times 400}{18 \times 250} = \frac{4}{9}$

99. 4; Average speed =  $\frac{\text{total distance}}{\text{total time}}$

$= \frac{39+25}{\frac{4}{3}} = \frac{64}{4} \times 3 = 48 \text{ km/h}$

100. 3;  $5 \times \frac{4}{2} \times \frac{10}{20} \times 2 = 10 \text{ hrs.}$

101. 2;  $x = \frac{-3}{4}, \frac{-1}{2}$

$y = -3, \frac{-4}{5}$

102. 4;  $x = \frac{-2}{3}, \frac{-1}{3}$

$y = \frac{-7}{4}, \frac{-2}{3}$

103. 3;  $x = \frac{-5}{4}, \frac{1}{2}; y = \frac{4}{3}, \frac{1}{2}$

104. 1

105. 5;  $x = 19, y = 19$

106. 5; % of boys

$= \frac{3000-1750}{3000} = 42\% \text{ (approx)}$

107. 1;

No. of boys enrolled in Singing and Craft =  $(21 + 25)\%$  of 3000 -  $(28+22)\%$  of 1750 = 1380 - 875 = 505

108. 2; Total No. of girls enrolled in Swimming and Drawing =  $(14 + 16)\%$  of 1750 = 525

109. 3; No. of girls enrolled in Dancing = 350

$\therefore \% = \frac{350}{3000} \times 100 = 11.67\%$

110. 4;

No. of girls enrolled in Swimming = 245

No. of boys enrolled in Swimming = 235

$\therefore$  ratio = 49 : 47

111. 2;  $\frac{2125}{2875} \times 100 = 73.91\%$

112. 5;  $3250 : 2250 = 13 : 9$

113. 5;  $1750 : 1250 = 7 : 5$

114. 4;  $\frac{2500}{14000} \times 100 = 18\% \text{ (approx)}$

115. 1

116. 3

117. 1;  $\sqrt[8]{8 \times 4}$

118. 5;

9 women can complete the work in 10 days

$\therefore$  6 women can complete the work in

$\frac{10 \times 9}{6} = 15 \text{ days}$

$\therefore$  6 women in 6 days complete  $\frac{6}{15}$  part

$= \frac{2}{5}$  part

The remaining  $1 - \frac{2}{5}$  part will be completed

by 6 men in 6 days.

$\therefore$  6 men's work in 1 day =  $\frac{3}{5 \times 6} = \frac{1}{10}$  part

$\therefore$  6 men can complete the work in 10 days

$\therefore$  15 men can complete the work in  $\frac{6 \times 10}{15}$

= 4 days

119. 2; Let the amount borrowed be ₹x

$\therefore$  Simple Interest after 7 years

$= \frac{x \times 4 \times 3}{100} + \frac{x \times 8 \times 2}{100} + \frac{x \times 9 \times 2}{100}$

$\frac{46x}{100} = 19550$

$x = 42500$

120. 5;  $r = \frac{112}{4} = 28\text{m}$

121. 2;

$2040 + 2300 + 2400 + 2200 + 2090 + 2120 = 13150$

122. 4;  $\frac{2250-2180}{2180} \times 100 = 3.21\%$

123. 3;

$\frac{2540}{2500+2040+2100+2280+2540+2320} \times 100 = 18\%$

124. 1    125. 5

126. 4    127. 3    128. 2    129. 5    130. 3

131. 3    132. 1    133. 4    134. 1    135. 2

136. 1    137. 2    138. 2    139. 5    140. 5

141. 1    142. 4    143. 3    144. 3    145. 3

146. 4    147. 1    148. 4    149. 4    150. 4

151. 5    152. 2    153. 5    154. 2    155. 4

156. 2    157. 2    158. 3    159. 3    160. 1

161. 1    162. 1    163. 4    164. 1    165. 3

166. 5    167. 5    168. 5    169. 4    170. 5

171. 2    172. 1    173. 5    174. 3    175. 5

176. 4; Refer to 3<sup>rd</sup> para, 1<sup>st</sup> sentence.

177. 2; Refer to 1<sup>st</sup> para, 3<sup>rd</sup> sentence.

178. 3; Refer to last two sentences of para one.

179. 1; Refer to last two sentences of para one.

180. 3; Refer to the last sentence of para two.

181. 2; Refer to 3<sup>rd</sup> para 5<sup>th</sup> sentence.

182. 4; Refer to 3<sup>rd</sup> para 6<sup>th</sup> sentence.

183. 3; Refer to 3<sup>rd</sup> para last sentence. All other options quote wrong facts.

184. 1; The author, from the very beginning of the passage, has criticised US for not providing adequate aid to African countries and has backed his opinion with various facts and figures throughout the passage.

185. 5    186. 2

187. 3; 'Modest' in the passage is used for 'very small or not enough'. Hence 'meagre' is the correct choice.

188. 1                      189. 5                      190. 4

191. 4                      192. 4                      193. 3

194. 4                      195. 5                      196. 4

197. 4                      198. 3                      199. 4

200. 3

201. 4; Replace 'their' with 'its' as it is used for 'airline', which is singular.

202. 1; Replace 'began' with 'begun' as the 3<sup>rd</sup> form of verb is used in present perfect tense.

203. 3; Replace 'confident' with 'confidence'.

204. 1; Replace 'Inspite' with 'Despite the fact'.

205. 4; Replace 'invested' with 'investing'.

206. 5

207. 2; Replace with 'likely to cause inflation'.

208. 3; Replace 'have' with 'has' as it is used for 'nationalisation of banks', which is singular.

209. 2; Replace 'currently' with 'current'.

210. 5

211. 4    212. 2    213. 3    214. 5    215. 3

216. 3    217. 2    218. 5    219. 2    220. 4

221. 5    222. 1    223. 4    224. 2    225. 5