

BANK OF MAHARASHTRA

TEST - I

TEST OF REASONING

Q.1. How many such digits are there in the number 5236978 each of which is as far away from the beginning of the number as when the digits are rearranged in ascending order within the number?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

Q.2. In a certain code **COMPUTER** is written as **LN BVQSFU**. How is **BULKHEAD** written in that code?

- a) MVCILEBF
- b) KTAILEBF
- c) MTAGJEBF
- d) KTAGJEBF
- e) None of these

Q.3. How many meaningful English words can be made with the letters **IDET** using each letter only once in each word?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

Q.4. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?

- a) HK
- b) BD
- c) FI
- d) MP
- e) SV

Q.5. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?

- a) Tomato
- b) Brinjal
- c) Radish
- d) Pumpkin
- e) Gourd

Q.6. How many such pairs of letters are there in the word **IMPORTANCE**, each of which has as many letters between them in the word as they have between them in the English alphabet?

- a) None
- b) One
- c) Two

- d) Three
- e) More than three

Q.7. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?

- a) Dog
- b) Horse
- c) Wolf
- d) Jackal
- e) Cat

Q.8. In a certain code FIRE is written as #%@\$ and **DEAL** is written as ©\$Ú↑. How is **FAIL** written in that code?

- a) #Ú%↑
- b) #\$\$%↑
- c) #Ú@\$
- d) #Ú©↑
- e) None of these

Q.9. In a certain code language, 'come again' is written as 'ho na'; 'come over here' is written as 'pa na ta'; and 'over and above' is written as 'ki ta ja'. How is 'here' written in that code language?

- a) pa
- b) na
- c) ta
- d) ja
- e) None of these

Q.10. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?

- a) 84
- b) 120
- c) 72
- d) 108
- e) 98

In these questions, symbols @, #, %, \$ and © are used with different meanings as follows :

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

'A # B' means 'A is neither smaller than nor equal to B'.

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

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

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

Q.11. Statements: J # H, H © T, T \$ R, R % F

Conclusions: I. J # R II. R # F III. J # T

- a) Only I is true
- b) Only I & II are true
- c) Only III is true
- d) All are true

e) None of these

Q.12. Statements: E \$ P, P % H, H @ I, I # K

Conclusions: I. P © I II. I % E III. H % K

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

Q.13. Statements: L@K, K#R, R\$H, H%N

Conclusions: I. L#R II. N#R III. L©N

- a) Only I and II are true
- b) Only either I or II is true
- c) Only II and III are true
- d) Only III is true
- e) None of these

Q.14. Statements: T\$V, V%K, K©L, L%H

Conclusions: I. V%H II. T\$L III. T\$H

- a) Only I and II are true
- b) Only II and III are true
- c) Only I and III are true
- d) All are true
- e) None of these

Q.15. Statements: V@W, W#D, D\$M, M%F

Conclusions: I. V#D II. F#D III. V©F

- a) Only I is true
- b) Only II is true
- c) Only either I or II is true
- d) Both I and II are true
- e) None of these

In each of the questions below are given four statements followed by three conclusions numbered I, II & III. You have to take the given statements to be true even if they seem to be at variance with 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.

Q.16. Statements: Some plates are spoons. All spoons are forks. All forks are bowls. Some bowls are utensils.

Conclusions: I. Some plates are bowls. II. All spoons are bowls. III. Some forks are utensils.

- a) Only I follows
- b) Only II follows
- c) Only I and III follow
- d) Only I and II follow
- e) None of these

Q.17. Statements: Some books are files. All files are discs. Some discs are boards. All boards are keys.

Conclusions: I. Some books are keys. II. No book is key. III. Some discs are keys.

- a) Only III follows
- b) Only I and III follow
- c) Either I or II and III follow
- d) All follow
- e) None of these

Q.18. Statements: All buses are trains. Some trains are cars. No car is scooter. All scooters are jeeps.

Conclusions: I. Some cars are buses. II. All jeeps are scooters. III. No jeep is train.

- a) Only I follows
- b) Only II follows
- c) Only III follows
- d) Only either I or III follows
- e) None of these

Q.19. Statements: All curtains are pillows. No pillow is mattress. Some mattresses are beds. All beds are sofas.

Conclusions: I. No bed is pillow. II. Some mattresses are sofas. III. Some beds are pillows.

- a) Only either I or III follows
- b) Only II follows
- c) Only II and either I or III follow
- d) Only I and II follow
- e) All follow

Q.20. Statements: Some pulses are grains. Some grains are sprouts. All sprouts are nuts. No fruit is nut.

Conclusions: I. Some nuts are pulses. II. Some nuts are grains. III. No fruit is sprout.

- a) Only II and III follow
- b) Only I and II follow
- c) Only either I or II follows
- d) None follows
- e) None of these

Seven candidates Harish, Samir, Nilesh, Shilaja, Nikita, Laxman and Sujata are to be interviewed for selection as Trainee Officers by different panels I to VII for different companies A, B, C, D, E, F and G not necessarily in the same order. Nilesh is interviewed by panel IV for company A. Samir is interviewed by panel III but not for company C or D. Harish is interviewed for company B but not by panel I or II. Nikita is interviewed by panel VI for company E. Panel VII conducts the interview for company F. Shilaja is interviewed by panel I but not for company C. Panel II does not interview Laxman.

Q.21. Shilaja is interviewed for which company?

- a) A
- b) G
- c) F
- d) D
- e) None of these

Q.22. Panel II conducts interview for which company?

- a) C

- b) F
- c) G
- d) B
- e) None of these

Q.23. Who is interviewed for company G?

- a) Nikita
- b) Samir
- c) Shailaja
- d) Laxman
- e) None of these

Q.24. Who is interviewed for company F?

- a) Shailaja
- b) Sujata
- c) Laxman
- d) Cannot be determined
- e) None of these

Q.25. Which candidate is interviewed by panel V?

- a) Harish
- b) Laxman
- c) Sujata
- d) Shailaja
- e) None of these

Study the following arrangement carefully and answer the questions given below:

R 5 M E % 4 W 1 A 2 D # K 3 P 9 @ F B © 8 J I 7 Ú H 6 Q V Y

Q.26. 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?

- a) K 3 2
- b) J 7 B
- c) 4 1 M
- d) 6 V 7
- e) P @ #

Q.27. If all the symbols in the above arrangement are removed, which of the following will be the fifth to the right of the eleventh from the left end?

- a) F
- b) D
- c) 8
- d) B
- e) None of these

Q.28. How many such numbers are there in the above arrangement, each of which is immediately preceded by a consonant but not immediately followed by a consonant?

- a) None
- b) One

- c) Two
- d) Three
- e) More than three

Q.29. Which of the following is the eighth to the right of the nineteenth from the right end of the above arrangement?

- a) ©
- b) %
- c) D
- d) H
- e) None of these

Q.30. How many such symbols are there in the above arrangement, each of which is immediately preceded by a number and immediately followed by a consonant?

- a) None
- b) One
- c) Two
- d) Three
- e) More than three

In each questions below is given a statement followed two courses of action numbered I and II. 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 courses of action logically follow (s) for pursuing.

Give answer a) if only I follow.

Give answer b) if only II follows.

Give answer c) if either I or II follows.

Give answer d) if neither I nor II follows.

Give answer e) if both I and II follow.

Q.31. Statement:The local college principal has ordered that all the students must strictly adhere to the dress code stipulated by the college authority in the admission brochure.

Courses of action: I. Those students who are found to violate the dress code should be rusticated from the college.

II. Those students who are found to violate the dress code for the first time should be reprimanded and be warned against further violation,

Q.32. Statement:The railways have decided to repair the main tracks within the city on the following Sunday and have decided to suspend operations for the whole day.

Courses of action: I. The railway authority should issue public notification well in advance to ease inconvenience to the passengers.

II. All the long-distance trains entering the city during the repair hours should be turned outside the city limit.

Q.33. Statement:Many motorists driving on the highway within the city are found to be driving much beyond the permissible speed limit.

Courses of action: I. The traffic police officials should personally monitor the movement of vehicles on the highway within the city.

II. The govt. should immediately put in place a mechanism to identify and punish erring drivers.

Q.34. Statement: Majority of the city employees in the renowned BPO Company have left their jobs to protest against inhuman treatment meted out to them by the company.

Courses of action: I. The Govt. should immediately order the BPO Company to close down its operation.

II. The BPO company should shift its operations.

Q.35. Statement: The management of the organization has issued a circular to all its employees stating that each employee must report for duty at 10.00 A.M. sharp and should remain in his/her workplace till 5.30 P.M. every day.

Courses of action: I. The management should evolve a mechanism to identify such employees who may not adhere to the time schedule.

II. All such employees who are found to be failing to maintain time schedule should be summarily suspended.

Below is given a passage following 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 a) if the inference is 'definitely true', i.e. it properly follows from the statement of facts given.

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

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

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

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

The latest data to show that the overall power situation has got worse, with the ratio for peak-load shortages now the highest in a decade. In absolute terms, the power deficit has hit record levels and seems almost certain to further deteriorate without real reforms on the ground. Even as aggressive technical and commercial losses in the power system remain much high at over a third of total generation, pan-India capacity addition is now well below target. A short age of equipment and skills is blamed for the marked slow-down in augmenting power capacity. But the dearth of resources can only be relative. In fact, the real bane of the sector is continuing revenue leakage in the state power utilities and unacceptably high aggregate technical and commercial losses, much of it plain theft of electricity. Given the preponderance of state utilities in power supply, the fact that they remain very much in red does affect investor comfort and return funds flow.

Q.36. Indian power generation is commonly controlled by private sector.

Q.37. Reform in power sector in India has yet not attained its desired level.

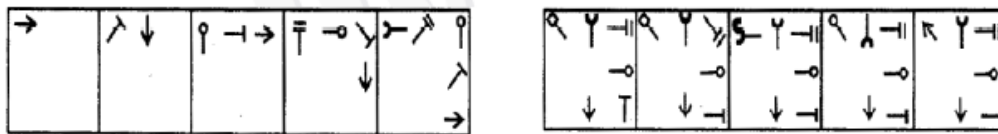
Q.38. Indian power sector is yet to attain status comparable to developed countries.

Q.39. Power theft is one major component of revenue losses in power sector.

Q.40. Aggregate technical and commercial loss is much less than thirty per cent of the total power generation.

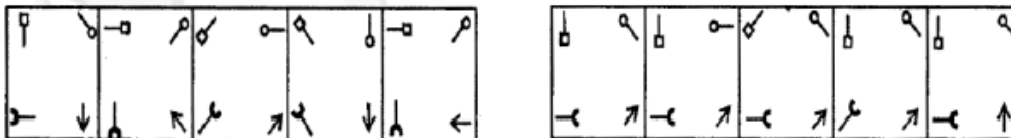
In each of the Questions given below which one of the five answer figure on the right should come after the problem figures on the left, if the sequence were continued.

Q.41.



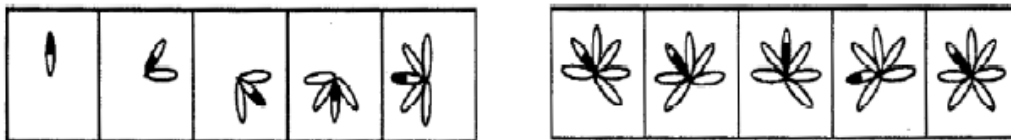
a)b)c)d)e)

Q.42.



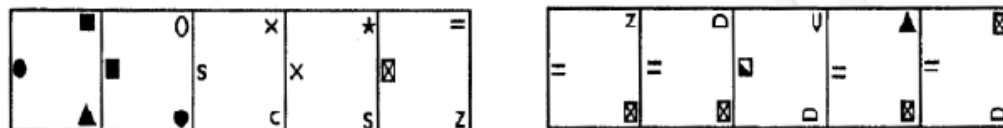
a)b)c)d)e)

Q.43.



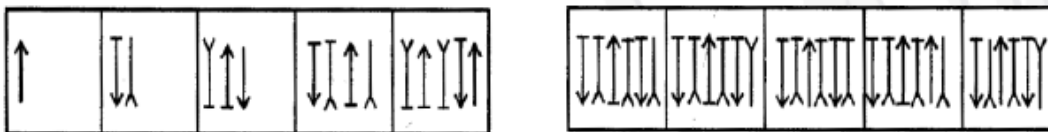
a)b)c)d)e)

Q.44.



a)b)c)d)e)

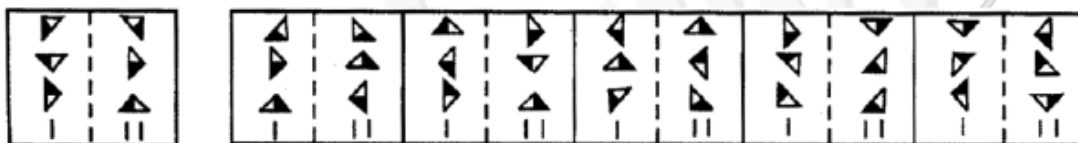
Q.45.



a)b)c)d)e)

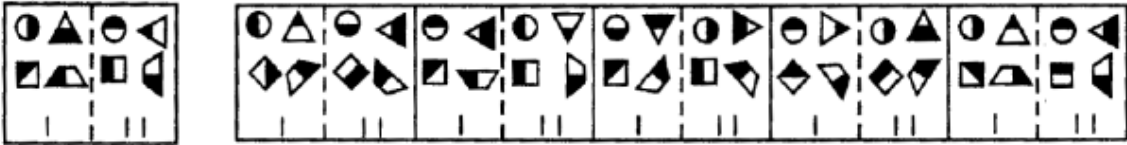
In each of the following questions a related pair of figures is followed by five numbered pairs of figures selected the pair that has a relationship similar to that in the unnumbered pairs.

Q.46.



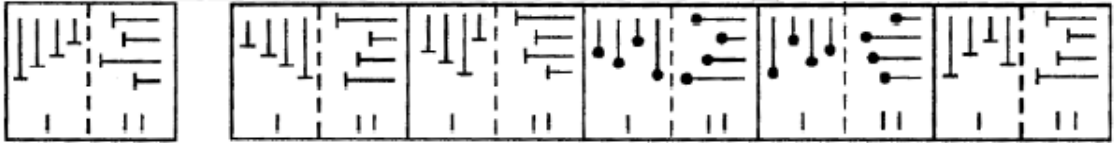
a)b)c)d)e)

Q.47.



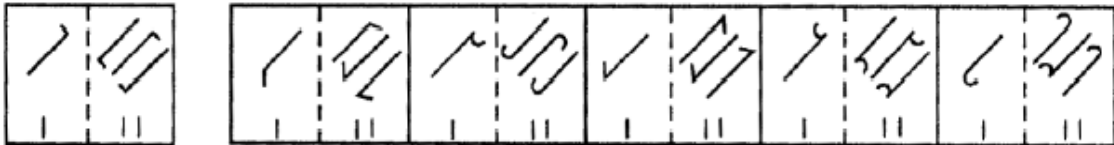
a)b)c)d)e)

Q.48.



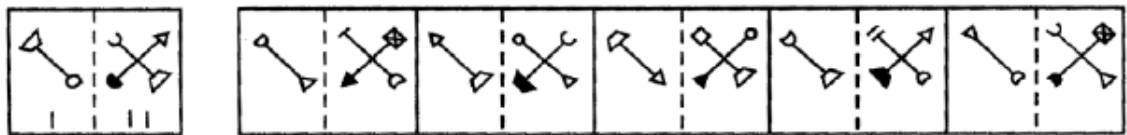
a)b)c)d)e)

Q.49.



a)b)c)d)e)

Q.50.



a)b)c)d)e)

TEST - II
NUMERICAL ABILITY

What should come in place of the question mark (?) in the following questions?

Q.51. $(47 \times 588) \div (28 \times 120) = ?$

- a) 6.284
- b) 7.625
- c) 8.225
- d) 8.285
- e) None of these

Q.52. $45\% \text{ of } 224 \times ?\% \text{ of } 120 = 8104.32$

- a) 67
- b) 62
- c) 59
- d) 71
- e) None of these

Q.53. $\sqrt{7921} * 51 + 374 = (?)^3$

- a) 16
- b) 19
- c) 15
- d) 21
- e) None of these

Q.54. $6573 \div 21 \times (0.2)^2 = ?$

- a) 7825
- b) 62.6
- c) 1565
- d) 12.52
- e) None of these

Q.55. $74156 - ? - 321 - 20 + 520 = 69894$

- a) 3451
- b) 4441
- c) 5401
- d) 4531
- e) None of these

What should come in place of the questions mark (?) in the following number series?

Q.56. 1548 516 129 43?

- a) 11
- b) 10.75
- c) 9.5
- d) 12
- e) None of these

Q.57. 949 189.8? 22.776 11.388 6.8328

- a) 48.24
- b) 53.86
- c) 74.26
- d) 56.94
- e) None of these

Q.58. 121 144 190 259? 466

- a) 351
- b) 349
- c) 374
- d) 328
- e) None of these

Q.59. 14 43.5 264? 76188

- a) 3168
- b) 3176
- c) 1587
- d) 1590

e) None of these

Q.60. 41 164 2624? 6045696

a) 104244

b) 94644

c) 94464

d) 102444

e) None of these

Q.61. Two numbers are less than the third number by 50% and 54% respectively. By how much percent is the second number less than the first number?

a) 13

b) 10

c) 12

d) Cannot be determined

e) None of these

Q.62. In how many different ways can the letters of the word 'BLOATING' be arranged?

a) 40320

b) 5040

c) 2520

d) 20160

e) None of these

Q.63. The average of 5 numbers is 306.4. The average of the first two numbers is 431 and the average of the last two numbers is 214.5. What is the third number?

a) 108

b) 52

c) 321

d) Cannot be determined

e) None of these

Q.64. Fifty-six men can complete a piece of work in 24 days. In how many days can 42 men complete the same piece of work?

a) 18

b) 32

c) 98

d) 48

e) None of these

Q.65. A man takes 6 hours 35 minutes in walking to a certain place and riding back. He would have taken 2 hours less by riding both ways. What would be the time he would take to walk both ways?

a) 4 hrs 35 mins

b) 8 hrs 35 mins

c) 10 hrs

d) 8 hrs 25 mins

e) None of these

Study the following table carefully and answer the questions given below.

Number of Males & Females staying in various Societies

Societies	Males	Females
A	250	350
B	400	150
C	300	275
D	280	300
E	180	250
F	325	300

Percentage of Children (Males & Females) in the Societies

Societies	Children	Male Children	Female Children
A	25%	40%	60%
B	40%	75%	25%
C	16%	25%	75%
D	25%	80%	20%
E	40%	50%	50%
F	24%	46%	54%

Q.66. What is the ratio of the number of adult females to the total number of female children staying in all the societies together?

- a) 243 : 82
- b) 112 : 71
- c) 82 : 243
- d) 71 : 112
- e) None of these

Q.67. What is the total number of female children staying in all the societies together?

- a) 314
- b) 433
- c) 410
- d) 343
- e) None of these

Q.68. What is the ratio of the total number of adult males in Societies A and B together to the total number of adult males in Societies E and F together?

- a) 75 : 79
- b) 14 : 17
- c) 79 : 75
- d) 17 : 14
- e) None of these

Q.69. What is the total number of members staying in all the societies together?

- a) 3520

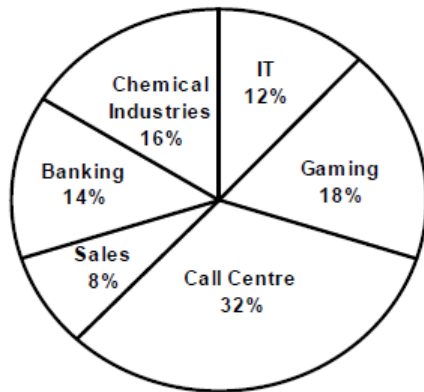
- b) 3360
- c) 4100
- d) 3000
- e) None of these

Q.70. What is the difference between the number of male children in Society B and the number of male children in Society F?

- a) 84
- b) 14
- c) 96
- d) 26
- e) None of these

Study the following pie-chart carefully and answer the questions given below.

Percentage of People in a city working in Night Shifts from various Industries
Percentage of People in a city working in Night Shifts from various Industries
 (Total number of People = 40250)



Percentage of Females from various Industries working in night shifts.

Industries	Females
IT	20%
Gaming	20%
Call Centre	45%
Sales	60%
Banking	40%
Chemical Industries	15%

Q.71. What is the ratio of the men to the women working in night shifts from the Call Centre industry?

- a) 9 : 11
- b) 7 : 5
- c) 8 : 13
- d) 11 : 7
- e) None of these

Q.72. What is the approximate average number of females working in night shifts from all the industries together?

- a) 2227
- b) 4481
- c) 3326
- d) 2823
- e) 4107

Q.73. What is the total number of men working in night shifts from all the industries together?

- a) 28297
- b) 25788
- c) 28678

- d) 26887
- e) None of these

Q.74. The number of women from the gaming industry is what per cent of the total number of people working in the night shifts from all the industries together?

- a) 5.6
- b) 3.6
- c) 3.2
- d) 4.4
- e) None of these

Q.75. What is the difference between the total number of men and the total number of women working in night shifts from all the industries together?

- a) 13254
- b) 13542
- c) 13524
- d) 13363
- e) None of these

Study the following table carefully and answer the questions given below.

Number of people working in various departments from various organizations

Departments	A	B	C	D	E
HR	1050	1015	976	888	1004
Finance	1017	960	786	1025	963
Marketing	1382	1384	1275	1300	1290
Production	1542	1545	1550	1570	1580
Accounts	186	745	801	800	735
Legal	48	54	36	30	53

Q.76. The total number of employees working in the legal department is approximately what per cent of the total number of employees working in HR department of all the organization together?

- a) 4
- b) 8
- c) 12
- d) 6
- e) 10

Q.77. What is the approximate difference between the average number of people working in Marketing and Production departments from all the organization together?

- a) 578
- b) 231
- c) 330
- d) 1156
- e) 300

Q.78. What is the ratio of the total number of employees working in organization A to the total number of employees working in organization E?

- a) 225 : 233
- b) 71 : 75
- c) 75 : 71
- d) 233 : 215
- e) None of these

Q.79. What is the total number of employees from all the departments working in all the organizations together?

- a) 26960
- b) 28910
- c) 28190
- d) 29660
- e) None of these

Q.80. The number of people working in the Finance department from organization B is approximately what per cent of the total number of employees working in organization B?

- a) 12
- b) 15
- c) 20
- d) 17
- e) 25

Study the following data carefully and answer the questions given below.

Out of a total number of commuters commuting daily in a city, 17,171 commuters commute only by trains. 7359 commuters commute only by bikes and 22,077 commuters commute only by buses. 14,718 commuters commute only by their private cars and 4,906 commuters commute only by autos. 7,359 commuters commute only by taxis. 26,983 commuters commute by buses as well as trains. 9812 commuters commute by autos as well as trains. 12265 commuters commute by buses as well as autos.

Q.81. The total number of commuters commuting by trains forms what per cent of the total number of commuters commuting daily?

- a) 22
- b) 44
- c) 14
- d) 36
- e) None of these

Q.82. The total number of commuters commuting by autos forms what per cent of the total number of commuters commuting daily?

- a) 10
- b) 18
- c) 22
- d) 4
- e) None of these

Q.83. The total number of commuters commuting by bikes and taxis together forms what per cent of the total number of commuters commuting daily?

- a) 12
- b) 6
- c) 8
- d) 16
- e) None of these

Q.84. What is the total number of commuters in the city commuting daily?

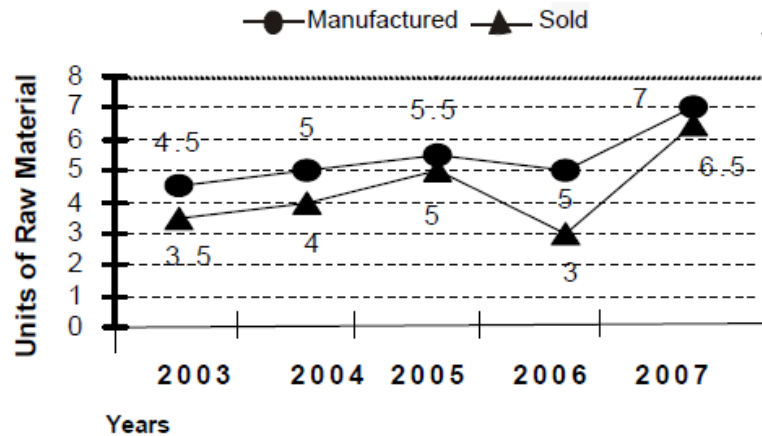
- a) 122650
- b) 126250
- c) 162250
- d) 152260
- e) None of these

Q.85. The number of commuters commuting only by bus forms what per cent of the total number of commuters commuting daily?

- a) 40
- b) 22
- c) 32
- d) 18
- e) None of these

Study the following graph carefully and answer the questions given below.

Units of Raw Material Manufactured and Sold by a Company Over the Years



Q.86. What is the average number of units sold over the years?

- a) 44000000
- b) 4400000
- c) 440000
- d) 44000000
- e) None of these

Q.87. What is the ratio of the difference between the number of units manufactured and sold in the year 2005 to the difference between the number of units manufactured and sold in the year 2006?

- a) 2 : 3

- b) 1 : 2
- c) 1 : 4
- d) 3 : 5
- e) None of these

Q.88. What is the ratio of the number of units manufactured in the year 2003 to the number of units manufactured in the year 2007?

- a) 7 : 11
- b) 9 : 14
- c) 7 : 9
- d) 9 : 11
- e) None of these

Q.89. What is the approximate per cent increase in the number of units sold in the year 2007 from the previous year?

- a) 190
- b) 70
- c) 60
- d) 95
- e) 117

Q.90. What is the difference between the number of units manufactured and the number of units sold over the years?

- a) 50000000
- b) 5000000
- c) 500000000
- d) 500000
- e) None of these

Q.91. If the numerator of a fraction is increased by 200% and the denominator of the fraction is increased by 150%, the resultant fraction is $\frac{7}{10}$. What is the original fraction?

- a) $\frac{3}{4}$
- b) $\frac{7}{12}$
- c) $\frac{7}{11}$
- d) $\frac{9}{11}$
- e) None of these

Q.92. Samiara, Mahira and Kiara rented a set of DVDs at a rent of Rs. 578. If they used it for 8 hours, 12 hours and 14 hours respectively, what is Kiara's share of rent to be paid?

- a) Rs. 238
- b) Rs. 204
- c) Rs. 192
- d) Rs. 215
- e) None of these

Q.93. Kamlesh bought 65 books for Rs 1,050 from one shop and 50 books for Rs 1,020 from another.

What is the average price he paid per book?

- a) Rs. 36.40
- b) Rs. 18.20
- c) Rs. 24
- d) Rs. 18
- e) None of these

Q.94. In an election between two candidates, one got 52% of the total valid votes. 25% of the total votes were invalid. The total number of votes was 8400. How many valid votes did the other person get?

- a) 3276
- b) 3196
- c) 3024
- d) Cannot be determined
- e) None of these

Q.95. The ratio of length to breadth of a rectangular plot is 8 : 5 respectively. If the breadth is 60 metres less than the length, what is the perimeter of the rectangular plot?

- a) 260metres
- b) 1600metres
- c) 500metres
- d) Cannot be determined
- e) None of these

What **approximate** value should come in place of the question mark (?) in the following questions?(You are not expected to calculate the exact value)

Q.96. $\frac{3}{7} * \frac{4}{9} * \frac{2}{5} * 3719 = ?$

- a) 341
- b) 283
- c) 274
- d) 301
- e) 288

Q.97. $0.008 + 6.009 \div (0.7)^2 = ?$

- a) 21
- b) 6
- c) 12
- d) 8
- e) 18

Q.98. $\sqrt[3]{795657} * 7 / (3.8 * 5.5) = ?$

- a) 48
- b) 22
- c) 43
- d) 26
- e) 31

Q.99. $98 * 785 \div (285)^2 = ?$

- a) 0.3
- b) 1.8
- c) 2.2
- d) 0.9
- e) 0.08

Q.100. $\sqrt{749} * 0.56 / 14.38 = ?$

- a) 30
- b) 35
- c) 42
- d) 25
- e) 45

TEST - III

GENERAL AWARENESS

Q.101. Where has India established its first permanent research station?

- a) North pole
- b) South pole
- c) Near equator
- d) Eastern part
- e) None of these

Q.102. The government is planning to setup howmany new information technology cities across country to retain its top status in the business?

- a) 41
- b) 42
- c) 43
- d) 44
- e) None of these

Q.103. In which of the following year the user trial of Russian Akula-II nuclear power attacked submarine would be inducted in Indian navy?

- a) 2009
- b) 2010
- c) 2012
- d) 2015
- e) None of these

Q.104. Which of the following is related to the VISION- 2020?

- a) Socioeconomic development
- b) Social development
- c) Economic development
- d) Rural development
- e) None of these

Q.105. Which of the following countries has claimed to create the world's first DNA molecule made of entirely artificial part?

- a) China
- b) India
- c) America
- d) Japan
- e) Britain

Q.106. Which of the following statement is/are **TRUE** about “Varunastra”?

- (a) Varunastra in an electronic torpedo being developed by Naval Science and Technological Laboratory (NSTL), will be ready by 2009.
 - (b) The torpedo will target ships and will be the first heavy weight to be inducted into navy.
 - (c) The 7.6 m, 1500kg torpedo will be lethal and has range of up to 30 km.
 - (d) This torpedo is wire guided
- a) Only (a) and (d)
 - b) Only (c)
 - c) Only (a), (b) and (c)
 - d) All are true
 - e) None of these

Q.107. What is the main aim of total financial inclusion?

- a) To provide financial support to all the farmers living below poverty line.
- b) All the households in the country should have a bank account and all kind of transaction like money, subsidies, pension etc.
- c) Profitability of financial institutions and serving the need of economy.
- d) Expanding rural employment guarantee to the whole country.
- e) None of these

Q.108. Which of the following statement is/are **TRUE** about Phoenix Mars Lander?

- (a) NASA's spacecraft phoenix mars lander landed in the northern polar region of Mars on May 25,2008,
 - (b) Phoenix has the sixth successful landing on Mars, out of twelve total international attempts.
 - (c) It is sixth successful landing of seven American attempts.
 - (d) It is first successful landing on the polar region of Mars.
 - (e) Objective of the mission was to study the History of water in the Martian Arctic and search for the evidence of a habitable zone.
- a) Only (a), (b), (c) & (d)
 - b) Only (b), (c) and (e)
 - c) All are true
 - d) Only (e)
 - e) None of these

Q.109. Which of the following statement is/are **TRUE** about Agni missile?

- (a) Agni III missile will give nation capability to target cities in china like Beijing and Shanghai.
 - (b) Agni III is country's first solid fuel missile which is compact and small.
 - (c) It paves way for India to build its truly inter-continental range missiles Agni-IV (5000 Km) in near future.
- a) Only (a) and (c)
 - b) Only (b) and (c)
 - c) Only (a) and (b)

- d) All are true
- e) None of these

Q.110. Who is chairman of the committee on Criminal Justice System?

- a) Veerappa Moily
- b) N.R. Madhavan
- c) K.G. BalaKrishnan
- d) A.R. Lakshmanan
- e) None of these

Q.111. Which of the following statements is/are **TRUE** regarding package for Godhra victims?

- (a) The next of the kin of 1169 people killed in the horrific riots will be paid Rs. 3.5 lakh ex-gratia.
 - (b) A sum of Rs. 1.25 lakh will be paid to each of the 2548 people injured after deducting the amount already paid by the state government
 - (c) Victim whose residential property has been damaged will get an additional ex-gratia ten times the amount given by the state government.
 - (d) Package also provides for grant in additional ex-gratia for damage to uninsured commercial and industrial property. This ex-gratia would be ten times the amount given by the state government deducting what has been paid already.
- a) (a) and (b)
 - b) (b) and (c)
 - c) (a) and (c)
 - d) All are true
 - e) None of these

Q.112. By which of the following year, India and Bhutan will signed an agreement to double the hydroelectricity generation to 10000 M.W.

- a) 2010
- b) 2015
- c) 2020
- d) 2012
- e) None of these

Q.113. With which of the following countries Union Panchayati Raj Minister of India Mani Shankar Aiyar, signed a MOU on setting up a joint working group on local governance?

- a) Bhutan
- b) Pakistan
- c) Afghanistan
- d) Nepal
- e) None of these

Q.114. By which year, will the BRIC countries eclipse most of the current richest countries of the world.

- a) 2020
- b) 2030
- c) 2025
- d) 2050
- e) None of these

Q.115. Which of the following country is pursuing the 'Sons-of-Soil Policy' in the employment and tougher immigration rules?

- a) India
- b) Arab
- c) Russia
- d) China
- e) Britain

Q.116. The World Economic Forum (middle east) meeting was recently held at Sharm-El-Sheikh resort. In which of the following countries this resort is situated?

- a) Egypt
- b) India
- c) Pakistan
- d) Iran
- e) None of these

Q.117. What is the slogan of World Social Forum?

- a) Another world is possible
- b) One more world is possible
- c) Let's move for new world
- d) a) or c)
- e) None of these

Q.118. By how much percent government increase its loan waiver package to Rs 71680 to provide relief to big farmers, bringing them under the purview of the debt write-off scheme as prepared in 2008-09 budget?

- a) 15%
- b) 20%
- c) 25%
- d) 10%
- e) None of these

Q.119. Which of the following statements is/are **TRUE** regarding IMD report?

- (a) India has been placed 29th in a list of 55 economies assessed for competitiveness by IMD.
 - (b) IMD's rankings are derived from 331 competitiveness criteria revolving around four basic parameters of economic performance, govt. efficiency, business efficiency and infrastructure.
 - (c) India scored worst in infrastructure, particularly in respect to energy, broad band infrastructure, access to water primary education, health and environment.
 - (d) It fares relatively well in business efficiency government efficiency and economic performance (Macroeconomic fundamental)
- a) Only (a) and (b)
 - b) Only (a), (b) and (d)
 - c) Only (c) & (d)
 - d) All are true
 - e) None of these

Q.120. How many Indian firms- including Tata Power, KSK ventures, JSW energy-are in fray for the developing the 600 MW Buidi Gandaki Project, for which tendering is under way?

- a) 10
- b) 12
- c) 15
- d) 7
- e) None of these

Q.121. Which of the following public sectors have been conferred with the Naw-Ratna status on May 1, 2008?

- a) National thermal Power corporation
- b) Power grid corporation
- c) Rural Electrification corporation
- d) 2 & 3
- e) 1 & 3

Q.122. Which of the following has emerged as the world's third largest transmission utility?

- a) National thermal power corporation
- b) Power grid corporation
- c) Electrification corporation
- d) Power plant coal gasification
- e) None of these

Q.123. What would be India's position in the house hold wealth Index developed by both Barclays wealth and the Economic Intelligent Unit (EIU) by 2017.

- a) 7th
- b) 5th
- c) 8th
- d) 10th
- e) 12th

Q.124. How much percent Oil accounts for India's total energy consumption?

- a) 50%
- b) 32%
- c) 34%
- d) 48%
- e) 76%

Q.125. By which year, the entire fuel core of the Fast Breeder Test Reactor (FBTR) would be changed to metallic fuel?

- a) 2017
- b) 2020
- c) 2015
- d) 2025
- e) None of these

Q.126. Which state has decided to setup a night safari" in Arignar Anna Zoological Park, the first of its kind in the country to enable visitors to see wildlife in their own natural settings?

- a) Karnataka
- b) Tamil Nadu

- c) A.P
- d) M.P
- e) U.P

Q.127. Two International business giants, Trivitron and Aloka, have joined hands to build first medical technological park in Irugattukottai. In which of the following state is this place situated?

- a) Tamil Nadu
- b) Karnataka
- c) Andhra Pradesh
- d) Kerala
- e) None of these

Q.128. Which of the following is an Indian Bank?

- a) Citi Bank N. A
- b) D.B.S. Bank Ltd.
- c) HSBC
- d) Sonali Bank
- e) None of these

Q.129. Which of the following places attracts maximum number of domestic tourist?

- a) Delhi
- b) Agra
- c) Mumbai
- d) Kerala
- e) Andhra Pradesh

Q.130. Which of the following statement is/are **TRUE** regarding TheeraMythri super market?

(a) Kerala's Fisheries Department has launched a scheme to open a chain of women managed super market in the state

(b) It will be established under the Tsunami emergency assistance project (TEAP).

(c) The initial outlay for each super market is estimated at Rs. 20 lakh of which Rs. 16 lakh will granted from TEAP fund.

(d) These super market will be managed by an activity group comprising of 20 women.

- a) Only (a), (b) and (d)
- b) (a), (c) and (d)
- c) Only (b), (c) & (d)
- d) All are true
- e) None of these

Q.131. In which of the following state, state transport department has lunched smart driving license card under Fully Automated Series Transport (FAST) scheme?

- a) Karnataka
- b) Tamil Nadu
- c) Andhra Pradesh
- d) Madhya Pradesh
- e) Bihar

Q.132. To which country 76 years old Min Bahadur Sherchan who became oldest person to reach summit of Mount Everest belongs?

- a) Nepal
- b) Myanmar
- c) Bhutan
- d) India
- e) None of these

Q.133. Who was made lord mayor of Leicester?

- a) Binayak Sen
- b) Manjula Sood
- c) Sanyanchatterjee
- d) Jaideep Prabhu
- e) None of these

Q.134. Who amongst the following has taken over as chairman of Prasar Bharati Board on May 2?

- a) Sanyanchatterjee
- b) Mahathir Mohamad
- c) K.V. Kamath
- d) Nirmaladeshpande
- e) Arun Bhatnagar

Q.135. Who among the following took the charge of Director general of sports Authority of India (SAI)?

- a) Arun Bhatnagar
- b) Sanyanchatterjee
- c) Kapil Dev
- d) Sunil Gavaskar
- e) None of these

Q.136. To which of the following fields, Pandit Kishan Maharaj related?

- a) Vocal Music
- b) Tabla
- c) Sitar
- d) Sarod
- e) None of these

Q.137. Who amongst the following has been awarded 52nd International Meteorological Organization (IMO) prize by "the United States National Academy of Science"?

- a) Dr. Jagdish Shukla
- b) R.S. Pandey
- c) Dr. Viloo Morawala Patell
- d) Sir Anthony o' Reilly
- e) None of these

Q.138. In which of the following fields, Ramanarayan Sharma Award conferred by president Pratibha Patil?

- a) Ayurvedic Education and treatment
- b) Allopathic Education

- c) Homeopathic education and treatment
- d) Unani treatment
- e) None of these

Q.139. Which among the following has been awarded as officer de L'ordre National du Merite" who is also chairman and M.P. of Avesthagen?

- a) Dr. VillooMorawalaPatell
- b) Chandrajit Banerjee
- c) B Muthuraman
- d) Sunil Bharti Mittal
- e) None of these

Q.140. Who among the following has become the first badminton player of Indian origin to win the men's singles title at the English National championship in Manchester, England?

- a) Dileep Singh Rana
- b) Rajiv ouseph
- c) Anand Pawar
- d) Shiv Kr. Sharma
- e) None of these

Q.141. In how many years Indo-Russian trade is expected to be doubled?

- a) 2 years
- b) 5 years
- c) 3 years
- d) 10 years
- e) None of these

Q.142. Which of the following is/are **TRUE** about Education?

- (a) A model school programme with the aim of establishing 6000 high quality model school has been announced.
 - (b) Mid-day meal scheme is to be extended to upper and primary classes in govt. and govt. aided blocks of the country
 - (c) Nehru Yuva Kendras (NYK) will be opened in all 123 district which presently do not have NYK.
 - (d) In higher education three IITs are to be set up in Andhra Pradesh, Bihar and Rajasthan.
- a) Only (a), (c) and (d)
 - b) Only (b), (c) & (d)
 - c) (a), (b) & (d)
 - d) All are true
 - e) None of these

Q.143. Which of the following organization has been asked to extend the Janashree Bima Yojna to cover all women self-help group?

- a) Bajaj Reliance
- b) Tata AIG
- c) LIC
- d) Both a)&b)
- e) None of these

Q.144. Which of the following statements is/are **TRUE** about Tax Benefits?

- (a) The income tax exemption limit has been raised from Rs. 1,10,000 Rs to 150000,
 - (b) The tax rate will be 10% for income slab between Rs 150001 and Rs, 300000 and 20% between Rs 3,00,001 and Rs. 5,00,000. for income of Rs. 5,00,001 and above income tax rate will be 30%
 - (c) The exemption limit for women has been increased to Rs. 180000 and in case of senior citizens to Rs. 2,25,000
 - (d) No change has been proposed in corporate tax and in rate of surcharge.
- a) Only (a) and (b)
 - b) Only (b), (c) and (d)
 - c) Only (a), (b) and (d)
 - d) All are true
 - e) None of these

Q.145. What is the expected gross tax G.D.P ratio?

- a) 8.7%
- b) 10.75%
- c) 11.25%
- d) 11.8%
- e) 8%

Q.146. How many districts of Rajasthan have been included in the United Nation Development Assistance Frame work (UNDAF) Programme which will continue till 2012?

- a) 10
- b) 8
- c) 6
- d) 9
- e) 7

Q.147. Which of the following university has received 'A' grade from National Assessment and Accreditation council, highest grade for a university under the new evolution system for the excellence in higher education?

- a) Karnataka university
- b) Kerala university
- c) JNU
- d) Delhi university
- e) Goa university

Q.148. Which of the following state according to National Sample Survey Organization (NSSO) has highest monthly per capita consumer expenditure in both the rural and urban areas?

- a) Karnataka
- b) Kerala
- c) Tamil Nadu
- d) Delhi
- e) None of these

Q.149. Which of the following state are poised to sign three new agreements to link the rivers to harvest surplus water for irrigation and drinking purpose?

- a) Maharashtra, Madhya Pradesh, Rajasthan and Gujarat
- b) Maharashtra, Andhra Pradesh, Rajasthan and Uttar Pradesh
- c) Andhra Pradesh, Rajasthan, Uttar Pradesh Madhya Pradesh
- d) Maharashtra, Andhra Pradesh and Rajasthan
- e) None of these

Q.150. Approximately how much percent of world's population, according to WHO, suffers from disabilities?

- a) 10%
- b) 12%
- c) 9.5%
- d) 15%
- e) None of these

TEST - IV

ENGLISH LANGUAGE

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.

Political **ploy**s initially hailed as masterstrokes often end up as flops. The Rs. 60000-crore farm loanwaiver announced in the budget writes off 100% of overdues of small and marginal farmers holding upto two hectares, and 25% of over dues of larger farmers. While India has enjoyed 8%-9% GDP growth for the past few years, the boom has bypassed many rural areas and farmer distress and suicides have made newspaper headlines. Various attempts to provide relief (employment guarantee scheme, public distribution system) have had little impact, thanks to huge leakages from the government's lousy delivery systems. So, many economists think the loan waiver is a worthwhile alternative to provide relief.

However, the poorest rural folk are landless laborers. who get neither farm loans nor waivers. Half of small and marginal farmers get no loans from banks and depend entirely on money lenders, and will not benefit. Besides, rural India is full of family holdings rather than individual holdings, and family holdings will typically be much larger than two hectares even for dirt-poor farmers, who will, therefore, be denied the 100% waiver. It will thus fail in both its economic and political objectives. IRDP loans to the rural poor in the 1980s demonstrated that crooked bank officials demand bribes amounting to one-third the intended benefits. Very few of the intended beneficiaries who **merited** relief received it. After the last farm loans waiver in 1990, many banks went slow on fresh farm loans for some years. This waiver will similarly slow down fresh loans to deserving farmers. While over dues to co-operatives may be higher, economist Surjit Bhalla says less than 5% of farmer loans to banks are overdue, i.e. overdues exist for only 2.25 million out of 90 million farmers. If so, then the 95% who have repaid loans will not benefit. They will be angry at being penalized for honesty.

The budget thus grossly overestimates the number of beneficiaries. It also underestimates the negative effects of the waiver—encouraging willful defaults in future and discouraging fresh bank lending for some years. Instead of trying to reach the needy through a **plethora** of leaky schemes we should transfer cash directly to the needy, using new technology like biometric smart cards, which are now being used in many countries, and mobile phone bank accounts. Then benefits can go directly to phone accounts operable only by those with biometric cards, ending the massive leakages of current schemes.

The political benefits of the loan waiver have also been exaggerated since if only a small fraction of farm families benefit and many of these have to pay massive vote-buyers? Members of joint families

will feel **aggrieved** that, despite having less than one hectare per head, their family holding is too large to qualify for the 100% waiver. All finance ministers, of the central or state governments, give away freebies in their last budgets, hoping to win electoral regards. Yet, four-fifths of all **incumbent** governments are voted out. This shows that beneficiaries of favour are not notably grateful, while those not so favored may feel aggrieved, and vote for the Opposition. That seems to be why election budgets constantly fail to win elections in India and the loan waiver will not change that pattern.

Q.151. Why do economists feel that loan waivers will benefit farmers in distress?

- a) It will improve the standard of living of those farmers. who can afford to repay their loans but are exempted.
- b) Other government relief measures have proved ineffective.
- c) Suicide rates of farmers have declined after the announcement of the waiver.
- d) Farmers will be motivated to increase the size of their family holdings not individual holdings.
- e) The government will be forced to reexamine and improve the public distribution system.

Q.152. What message will the loan waiver send to farmers who have repaid loans?

- a) The government will readily provide them with loans in the future.
- b) As opposed to money lenders, banks are a safer and more reliable source of credit.
- c) Honesty is the best policy
- d) It is beneficial to take loans from co-operatives since their rates of interest are lower.
- e) None of these

Q.153. What is the author's suggestion to provide aid to farmers?

- a) Families should split and joint holding to take advantage of the loan waiver.
- b) The government should increase the reach of the employment guarantee scheme
- c) Loans should be disbursed directly into bank accounts of the farmer using the latest technology.
- d) Government should ensure that loan waivers can be implemented over a number of years.
- e) Rural infrastructure can be improved using schemes which were successful abroad.

Q.154. What was the outcome of IRDP loans to the rural poor?

- a) The percentage of bank loans sanctioned to family owned farms increased
- b) The loans benefited dishonest money lenders, not landless laborers.
- c) Corrupt bank officials were the unintended beneficiaries of the loans.
- d) It resulted in the government sanctioning thrice the amount for the current loan waiver.
- e) None of these

Q.155. What are the terms of the loan waiver?

- (A)** One-fourth of the overdue loans of landless laborers will be written off.
- (B)** The Rs. 60000-crore loan waiver has been sanctioned for 2.25 million marginal farmers.
- (C)** Any farmer with between 26 per cent and 100 per cent of their loan repayments overdue will be penalized.
- a) Only (A)
- b) Only (B)
- c) Both (B) & (C)
- d) All (A), (B) & (C)
- e) None of these

Q.156. What is the author's view of the loan waiver?

- a) It will have an adverse psychological impact on those who cannot avail of the waiver.

- b) It is justified measure in view of the high suicide rate among landless labourers.
- c) It makes sound economic and political sense in the existing scenario.
- d) It will ensure that the benefits of India's high GDP are felt by the rural poor.
- e) None of these

Q.157. Which of the following cannot be said about loan waiver?

- (A) Small and marginal farmers will benefit the most.
 - (B) The loan waiver penalizes deserving farmers.
 - (C) A large percentage i.e. ninety-five percent of distressed farmers will benefit.
- a) Only C
 - b) Both(A) & (C)
 - c) Only (A)
 - d) Both (B) & (C)
 - e) None of these

Q.158. Which of the following will definitely be an impact of loan waiver?

- (A) Family holdings will be split into individual holdings not exceeding one hectare.
 - (B) The public distribution system will be revamped.
 - (C) Opposition will definitely win the election
- a) None
 - b) Only (A)
 - c) Both (A) & (B)
 - d) Only (C)
 - e) All (A), (B) & (C)

Q.159. What impact will the loan waiver have on banks?

- a) Banks have to bear the entire brunt of the write-off.
- b) Loss of trust in banks by big farmers.
- c) Corruption among bank staff will increase
- d) Farmers will make it a habit to default on loans.
- e) None of these

Q.160. According to the author, what is the government's motive in sanctioning the loan waiver?

- a) To encourage farmers to opt for bank loans over loans from moneylenders
- b) To raise 90 million farmers out of indebtedness
- c) To provide relief to those marginal farmers who have the means to but have not repaid their loans
- d) To ensure they will be reelected
- e) None of these

Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

Q.161. incumbent

- a) mandatory
- b) present
- c) incapable
- d) lazy
- e) officious

Q.162. ploys

- a) surveys
- b) entreaties
- c) ruses
- d) conspiracies
- e) assurances

Q.163. aggrieved

- a) vindicated
- b) intimidated
- c) offensive
- d) wronged
- e) disputed

Choose the word/phrase which is most OPPOSITE in meaning of the word printed in bold as used in the passage.

Q.164. plethora

- a) dearth
- b) missing
- c) superfluous
- d) sufficient
- e) least

Q.165. merited

- a) ranked
- b) unqualified for
- c) lacked
- d) inept at
- e) unworthy of

Read each sentence to find out whether there is any 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). (Ignore errors of punctuation, if any.)

Q.166. Some of the world/largest water bodies are/drying up thus threatening/the livelihoods of millions.

- a)Some of the world
- b)largest water bodies are
- c)drying up thus threatening
- d)the livelihoods of millions
- e)No error

Q.167. Among the many/challenges facing the country/in the next decade/is poverty and unemployment.

- a)Among the many
- b)challenges facing the country
- c)in the next decade

- d)is poverty and unemployment
- e)No error

Q.168. According to economists /not more than five per cent / of education loans taken / by students are overdue.

- a)According to economists
- b)not more than five per cent
- c)of education loans taken
- d)by students are overdue
- e)No error

Q.169. The two candidates share/ a reputation for/ competency as well as/ for good communication skills.

- a)The two candidates share
- b)a reputation for
- c)competency as well as
- d)for good communication skills
- e)No error

Q.170. His main qualification/ on the job is/ his extensive experience/in foreign branches.

- a)His main qualification
- b)on the job is
- c)his extensive experience
- d)in foreign branches
- e)No error

Q.171. A representative from the/ Reserve Bank will provide students an/ insight into the/economic future of ourcountry.

- a)A representative from the
- b)Reserve Bank will provide students an
- c)insight into the
- d)economic future of ourcountry
- e)No error

Q.172. As one of the leader / insurance companies in / India they offer / comprehensive financial services.

- a)As one of the leader
- b)insurance companies in
- c)India they offer
- d)comprehensive financial services
- e)No error

Q.173. There is a rumour that / this multinational company will / set up its regional headquarters / in India in short.

- a)There is a rumour that
- b)this multinational company will
- c)set up its regional headquarters
- d)in India in short

e)No error

Q.174. Despite taking steps to / encourage foreign investment / there has been any / substantial improvement in our economy.

- a)Despite taking steps to
- b)encourage foreign investment
- c)there has been any
- d)substantial improvement in our economy
- e)No error

Q.175. We had made every effort / to ensure that / a compromise is reached and / that the deal was signed.

- a)We had made every effort
- b)to ensure that
- c)a compromise is reached and
- d)that the deal was signed
- e)No error

Which of the phrases a), b), c) and d) given below should replace the phrase given in bold in the following sentences to make the sentence grammatically correct? If the sentence is correct as it is and there is no correction required, mark 5), i.e. 'No correction required', as the answer.

Q.176. During the recession many companies will **be forced to** lay off workers.

- a) have the force to
- b) be forced into
- c) forcibly have
- d) forcefully to
- e) No correction required

Q.177. He wanted **nothing else excepting** to sleep after a stressful day at work.

- a) nothing better than
- b) anything else unless
- c) nothing but having
- d) nothing else than
- e) No correction required

Q.178. Ramesh took charge of the project within a few days of **having appointed**.

- a) having an appointment
- b) being appointed
- c) after being appointed
- d) appointing
- e) No correction required

Q.179. It is difficult to work with him because he is one of those persons who **think he is always** right.

- a) think they are always
- b) always thinks he is
- c) is always thinking they are
- d) always thing his

e) No correction required

Q.180. Foreign businesses in developing countries have **usually problems with** lack of infrastructure and rigid laws.

- a) usual problems as
- b) usually problems on
- c) as usual problems like
- d) the usual problems of
- e) No correction required

In each of the following questions four words are given, of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination by darkening the appropriate oval on your answersheet.

Q.181. (A) waive (B) speculate (C) pursue (D) revise

- a) A-B
- b) C-B
- c) D-C
- d) C-A
- e) D-B

Q.182. (A) contrary (B) compatible (C) incomparable (D) ambiguous

- a) A-B
- b) B-C
- c) C-D
- d) A-C
- e) B-D

Q.183. (A) pliable (B) dependable (C) flexible (D) viable

- a) A-D
- b) B-C
- c) B-D
- d) C-D
- e) A-C

Q.184. (A) contingent (B) permissive (C) confirmed (D) endorsed

- a) B-A
- b) C-A
- c) C-B
- d) B-D
- e) D-C

Q.185. (A) repeat (B) reverberate (C) retaliate (D) reciprocate

- a) B-D
- b) C-D
- c) A-C
- d) A-B
- e) B-C

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

(A) In this early period a good memory was a prerequisite for success and poets like Homer memo raised their work before it was ever written down.

(B) If we have to remember everything will it not increase the feeling of stress?

(C) Today memory is widely regarded as a useful aid to survival.

(D) However, it is not what we grasp but what we fail to----forgetting a file, key points at an interview-- which causes stress.

(E) Some people, however, are of the view that having an exceptional memory in a world of high pressure working is a disadvantage.

(F) To our ancestors, though, in the absence of the printing press it was much more--it was the slate on which history was recorded.

Q.186. Which of the following will be the **THIRD** sentence after rearrangement?

- a) A
- b) B
- c) C
- d) D
- e) E

Q.187. Which of the following will be the **FIRST** sentence after rearrangement?

- a) A
- b) B
- c) C
- d) D
- e) E

Q.188. Which of the following will be the **SECOND** sentence after rearrangement?

- a) B
- b) C
- c) D
- d) E
- e) F

Q.189. Which of the following will be the **SIXTH (LAST)** sentence after rearrangement?

- a) B
- b) C
- c) D
- d) E
- e) F

Q.190. Which of the following will be the **FIFTH** sentence after rearrangement?

- a) A
- b) B
- c) C
- d) D
- e) E

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/ phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.

Mobile banking (M banking) involves the use of a mobile phone or any other mobile device to **(191)** financial transactions linked to a client's account. M banking is new in most countries and most mobile payments models even in developed countries today operate on a **(192)** scale. A mobile network offers a **(193)** available technology platform onto which other services can be provided at low cost with effective results. For example, M banking services which use **(194)** such as SMS can be carried at a cost of less than one US cent per message. The low cost of using existing infrastructure makes such services more **(195)** to be used by customers with lower purchasing power and opens up access to services which did not reach them earlier due to **(196)** cost of service delivery. Although M banking is one aspect in the wider **(197)** of e-banking there are reasons to single it out for focus especially because there are a lot more people with mobile phones than bank accounts in India. M banking could provide a **(198)** solution to bring more “unbanked” people to the financial mainstream. Without traditional credit, individuals are **(199)** to exploitation by abusive lenders offering very high interest rates on short term loans. Also of considerable importance are public safety implications for the unbanked—they are often victims of crime because many operate on a cash-only basis and end up carrying significant amounts of cash on their **(200)** or store cash in their homes.

Q.191.

- a) disburse
- b) undertake
- c) subscribe
- d) lure
- e) amass

Q.192.

- a) full
- b) voluminous
- c) substantial
- d) limited
- e) rapid

Q.193.

- a) readily
- b) tangible
- c) routinely
- d) securely
- e) unique

Q.194.

- a) process
- b) waves
- c) deliveries
- d) connection
- e) channels

Q.195.

- a) valuable
- b) answerable
- c) amenable
- d) exposed
- e) responsible

Q.196.

- a) waning
- b) stable
- c) proportionate
- d) marginal
- e) high

Q.197.

- a) archive
- b) domain
- c) purpose
- d) component
- e) aspect

Q.198.

- a) law-abiding
- b) tried
- c) reassuring
- d) cost-effective
- e) stop-gap

Q.199.

- a) inclined
- b) immune
- c) vulnerable
- d) surrendered
- e) pressured

Q.200.

- a) person
- b) own
- c) relatives
- d) purses
- e) self

ANSWERS

Q.1	D	Q.4	B	Q.7	B	Q.10	E
Q.2	B	Q.5	C	Q.8	A	Q.11	C
Q.3	D	Q.6	E	Q.9	A	Q.12	E

Q.13	A	Q.54	D	Q.95	E	Q.136	B
Q.14	D	Q.55	B	Q.96	B	Q.137	A
Q.15	D	Q.56	B	Q.97	C	Q.138	A
Q.16	D	Q.57	D	Q.98	E	Q.139	A
Q.17	C	Q.58	A	Q.99	D	Q.140	B
Q.18	E	Q.59	E	Q.100	A	Q.141	C
Q.19	C	Q.60	C	Q.101	A	Q.142	D
Q.20	A	Q.61	E	Q.102	C	Q.143	C
Q.21	D	Q.62	A	Q.103	A	Q.144	D
Q.22	A	Q.63	E	Q.104	A	Q.145	D
Q.23	B	Q.64	B	Q.105	D	Q.146	E
Q.24	C	Q.65	B	Q.106	D	Q.147	A
Q.25	A	Q.66	A	Q.107	B	Q.148	B
Q.26	A	Q.67	C	Q.108	C	Q.149	A
Q.27	D	Q.68	D	Q.109	D	Q.150	A
Q.28	C	Q.69	B	Q.110	A	Q.151	B
Q.29	A	Q.70	C	Q.111	D	Q.152	E
Q.30	A	Q.71	E	Q.112	C	Q.153	C
Q.31	B	Q.72	A	Q.113	C	Q.154	C
Q.32	A	Q.73	D	Q.114	D	Q.155	C
Q.33	D	Q.74	B	Q.115	E	Q.156	E
Q.34	D	Q.75	C	Q.116	A	Q.157	D
Q.35	E	Q.76	A	Q.117	A	Q.158	A
Q.36	E	Q.77	B	Q.118	B	Q.159	D
Q.37	A	Q.78	E	Q.119	D	Q.160	D
Q.38	C	Q.79	C	Q.120	A	Q.161	B
Q.39	A	Q.80	D	Q.121	D	Q.162	C
Q.40	E	Q.81	B	Q.122	B	Q.163	B
Q.41	C	Q.82	C	Q.123	C	Q.164	A
Q.42	A	Q.83	A	Q.124	C	Q.165	E
Q.43	B	Q.84	A	Q.125	A	Q.166	A
Q.44	B	Q.85	D	Q.126	B	Q.167	D
Q.45	B	Q.86	D	Q.127	A	Q.168	D
Q.46	C	Q.87	C	Q.128	E	Q.169	D
Q.47	B	Q.88	B	Q.129	E	Q.170	B
Q.48	C	Q.89	E	Q.130	D	Q.171	C
Q.49	D	Q.90	A	Q.131	E	Q.172	A
Q.50	C	Q.91	B	Q.132	A	Q.173	D
Q.51	C	Q.92	A	Q.133	B	Q.174	C
Q.52	A	Q.93	D	Q.134	E	Q.175	C
Q.53	E	Q.94	C	Q.135	B	Q.176	E

Q.177	D	Q.183	E	Q.189	C	Q.195	C
Q.178	E	Q.184	B	Q.190	B	Q.196	E
Q.179	A	Q.185	B	Q.191	B	Q.197	B
Q.180	D	Q.186	A	Q.192	D	Q.198	D
Q.181	D	Q.187	C	Q.193	A	Q.199	C
Q.182	A	Q.188	E	Q.194	A	Q.200	D