Section 1
Reasoning Ability

1. How many such pairs of letters are there in the word TRIBUNAL each of which has as many letters between them in the word as in the English alphabet?
   (1) None
   (2) One
   (3) Two
   (4) Three
   (5) More than three

2. In a certain code DOWN as '5@9#' and NAME is written as '#6%3'. How is MODE written in that code?
   (1) %653
   (2) %@63
   (3) %5@3
   (4) %@53
   (5) None of these

3. How many meaningful English words can be formed with the letters LGEU using each letter only once in each word?
   (1) None
   (2) One
   (3) Two
   (4) Three
   (5) More than three

4. If 'R' denotes '−'; 'Q' denotes 'X'; 'W' denotes '÷' and 'A' denotes '+', then—
   42 W 7 R 8 A 6 Q 4 = ?
   (1) −22
   (2) −168
   (3) 22
   (4) 28
   (5) None of the above

5. In a certain code THRIVES is written as SIUHRDU. How is SOULFUL written in that code?
   (1) VPTKKTE
   (2) VPTKETK
   (3) TPVKKTE
   (4) TNRKMVG
   (5) None of the above

6. The positions of how many digits in the number 59164823 will remain unchanged after the digits are rearranged in descending order within the number?
   (1) None
   (2) One
   (3) Two
   (4) Three
   (5) More than three

7. Mohan walked 30 metres towards South, took a left turn and walked 15 metres. He then took a right turn and walked 20 metres. He again took a right turn and walked 15 metres. How far is he from the starting point?
   (1) 95 metres
   (2) 50 metres
   (3) 70 metres
   (4) Cannot be determined
   (5) None of the above

8. What should come next in the following letter series?
   P Q R S T A B C D E P Q R S A B C D E P Q R S A B C D P Q
   (1) R
   (2) T
   (3) A
   (4) B
   (5) None of the above

9. In a certain code language, 'how can you go' is written as 'ja da ka pa'. 'can you come here' is written as 'na ka sa ja' and 'come and go' is written as 'ra pa sa'. How is 'here' written in that code language?
   (1) ja
   (2) na
   (3) pa
   (4) Data inadequate
   (5) None of the above

10. What should come next in the following letter series based on English alphabet?
    CEA IKG OQM ?
    (1) STW
    (2) WUS
    (3) SWU
    (4) UWS
    (5) None of the above

Directions (Q. 11–15) *In each of the questions below are given four statements followed by four conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.*

11. **Statements** Some trains are cars. All cars are branches. All branches are nets. Some nets are dresses.
Conclusions I. Some dresses are cars.
II. Some nets are trains
III. Some branches are trains.
IV. Some dresses are trains
(1) Only I and II follow
(2) Only II and III follow
(3) Only I and IV follow
(4) Only II, III and IV follow
(5) None of the above

12. **Statements** All papers are clips. Some clips are boards. Some boards are lanes. All lanes are roads.
Conclusions I. Some roads are boards.
II. Some lanes are clips.
III. Some boards are papers.
IV. Some roads are clips.
(1) Only I and II follow   (2) Only I and III follow
(3) Only I, II and III follow (4) Only II, III and IV follow
(5) None of the above

13. **Statements** Some pencils are kites. Some kites are desks. All desks are jungles. All jungles are mountains.
Conclusions I. Some mountains are pencils.
II. Some jungles are pencils.
III. Some mountains are desks.
IV. Some jungles are kites.
(1) Only I and III follow   (2) Only I, II and III follow
(3) Only III and IV follow (4) Only II, III and IV follow
(5) None of the above

14. **Statements** All stones are hammers. No hammer is ring. Some rings are doors. All doors are windows.
Conclusions I. Some windows are stones.
II. Some windows are rings.
III. No window is stone.
IV. Some rings are stones.
(1) Only I follows
(2) Only II follows
(3) Only III follows
(4) Only either I or III follows
(5) Only either I or III and II follow

15. **Statements** All pens are clocks. Some clocks are tyres. Some tyres are wheels. Some wheels are buses.
Conclusions I. Some buses are tyres.
II. Some wheels are clocks.
III. Some wheels are pens.
IV. Some buses are clocks.
(1) None follows
(2) Only I follows
(3) Only II follows
(4) Only III follows
(5) Only IV follows

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

A , B, C, D, E, F, G, H and K are sitting around a circle facing the centre. F is fourt to the right of A who is third to the right of B.K is fourth to the left of B and third to the right of D. C is third to the right of H. E is second to the left of G.

16. Who is to the immediate right of F ?
(1) B
(2) G
(3) E
(4) Data inadequate
(5) None of these

17. Who is third to the right of K ?
(1) F
(2) E
(3) G
(4) Data inadequate
(5) None of these

18. What is E's position with respect to B ?
(1) Second to the left
(2) Third to the right
(3) Fourth to the right
(4) Third to the left
(5) Fifth to the right

19. Who is fourth to the left of G ?
(1) C
(2) A
(3) D
(4) K
(5) Data inadequate

20. In which of the following combinations is the third person sitting between the first and the second persons ?
(1) GFB
(2) BGH
(3) ADC
(4) KEC
(5) EGF

Directions (Q. 21–25) *In the following questions, the symbols δ, @, ©, % and ★ are used with the following meaning as illustrated below :*
'P © Q' means 'P is not smaller than Q'
'P % Q' means 'P is neither smaller than nor equal to Q'
'P ★ Q' means 'P is neither greater then nor equal to Q'
'P δ Q' means 'P is not greater than Q'
'P @ Q' means 'P is neither greater than nor smaller than Q'
Now in each of the following questions assuming the given statements to be true, find which of the three conclusions I, II, III and IV given below them is/are definitely true and give your answer accordingly.

21. **Statements** D δ T, T @ R, R © M, M % K
Conclusions I. R @ D
II. R % D
III. K ★ T
IV. M δ T
(1) Only either I or II is true
(2) Only III and IV are true
(3) Only either I or II and III are true
(4) Only either I or II and IV are true
(5) Only either I or II and III and IV are true

22. **Statements** J @ F, F δ N, N % H, H © G
Conclusions I. G ★ N
II. N © J
III. F ★ J
IV. J δ G
(1) Only I and II are true
(2) Only I, II and III are true
(3) Only II, III and IV are true
(4) All I, II, III and IV are true
(5) None of the above

23. Statements R ★ K, K % D, D @ V, V δ M

Conclusions I. R ★ D

II. V ★ R

III. D @ M

IV. M % D

(1) None is true

(2) Only III is true

(3) Only IV is true

(4) Only either III or IV is true

(5) Only either III or IV and II are true

24. Statements B © T, T ★ R, R % F, F @ K

Conclusions I. B % R

II. F ★ T

III. R % K

IV. K ★ T

(1) None is true   (2) Only I is true

(3) Only II is rue   (4) Only III is true

(5) Only IV is true

25. Statements F % N, N © W, W δ Y, Y ¯ T

Conclusions I. F % W

II. T % N

III. N % Y

IV. T % W

(1) Only I and III are true

(2) Only I and IV are true

(3) Only II and III are true

(4) Only I, II and IV are true

(5) None of the above

Directions (Q. 26–30) *In making decisions about important questions, it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those which are both important and directly related to the questions. 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question.*

Each question below is followed by three arguments numbered (A), (B) and (C). You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument.

26. Statement Should there be complete ban on setting up of thermal power plants in India ?

Arguments (A) Yes, this is the only way to arrest further addition to environmental pollution.

(B) No, there is a huge shortage of electricity in most parts of the country and hence generation of electricity needs to be augmented.

(C) No, many developed countries continue to set up thermal power plants in their countries.

(1) None is strong

(2) Only (A) is strong

(3) Only (B) is strong

(4) Only (C) is strong

(5) Only either (A) or (B) is strong

27. Statement Should road repair work in big cities be carried out only late at night ?

Arguments (A) No, this way the work will never get completed.

(B) No, there will be unnecessary use of electricity.

(C) Yes, the commuters will face lot of problems due to repair work during the day.

(1) None is strong

(2) Only (A) is strong

(3) Only (C) is strong

(4) Only (B) and (C) are strong

(5) Only (A) and (B) are strong

28. Statements Should all the deemed universities be derecognized and attached to any of the central of state universities in India ?

Arguments (A) Yes many of these deemed universities do not conform to the required standards of a full-fledged university and hence the level of education is compromised.

(B) No, these deemed universities have been able to introduce innovative courses suitable to the requirement of various industries as they are free from strict Govt. controls.

(C) Yes, many such universities are basically money spinning activities and education takes a backseat in these institutions.

(1) Only (A) and (B) are strong

(2) Only (B) and (C) are strong

(3) Only (A) and (C) are strong

(4) All (A), (B) and (C) are strong

(5) None of the above

29. Statement Should there be a cap on drawing groundwater for irrigation purposes in India ?

Arguments (A) No, irrigation is of prime importance for food production in India and it is heavily dependent on groundwater in many parts of the country.

(B) Yes, water tables have gone down to alarmingly low levels in some parts of the country where irrigation is primarily dependent on groundwater, which may lead to serious environmental consequences.

(C) Yes, India just cannot afford to draw groundwater any further as the international agencies have cautioned India against it.

(1) Only (A) and (B) are strong

(2) Only (B) and (C) are strong

(3) Only (A) and (C) are strong

(4) All (A), (B) and (C) are strong

(5) None of the above

30. Statement Should there be a restriction on the construction of high rise buildings in big cities in India ?

Arguments (A) No, big cities in India do not have adequate open land plots to accommodate the growing population.

(B) Yes, only the builders and developers benefit from the construction of high rise buildings.

(C) Yes, the Govt. should first provide adequate infrastructural facilities to existing buildings before allowing the construction of new high rise buildings.

(1) Only (B) is strong
(2) Only (C) is strong
(3) Only (A) and (C) are strong
(4) Only (A) is strong
(5) None of the above

Directions (Q. 31–35) *In each question below is given a statement followed by three assumptions (A), (B) and (C). An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.*

31. Statement The Govt. has decided to auction construction of highways to private entities in several blocks across the country on build-operate-transfer basis.

Which of the following assumption(s) is/are implicit in the above statement ?

(A) An adequate number of private entities may not respond to the Government's auction notification.
(B) Many private entities in the country are capable of constructing highways within reasonable time.
(C) The Govt.'s proposal of build-operate-transfer may financially benefit the private entities.

(1) Only (A) and (B) are implicit
(2) Only (B) and (C) are implicit
(3) Only (B) is implicit
(4) Only (A) and (C) are implicit
(5) None of the above

32. Statement Govt. has urged all the citizens to use electronic media for carrying out their daily activities, whenever possible, instead of using paper as the manufacture of paper requires the cutting down of a large number of trees causing severe damage to the ecosystem.

Which of the following assumption(s) is/are implicit in the above statement ?

(A) Most people may be capable of using electronic media to carry out various routines.
(B) Most people may have access to electronic media for carrying out their daily routine activities.
(C) People at large may reject the Govt.s' appeal and continue using paper as before.

(1) Only (A) is implicit
(2) Only (B) is implicit
(3) Only (A) and (B) are implicit
(4) Only (C) is implicit
(5) None of the above

33. Statement The apex body controlling universities in the country has decided to revise the syllabus of all the technical courses to make them focused towards the present needs of the industry thereby making the technical graduates more employable than they are at present.

Which of the following assumption(s) is/are implicit in the above statement ?

(A) Technical colleges affiliated to different universities may not welcome the apex body's decision and may continue with the same syllabus as at present.
(B) The industry may welcome the decision of the apex body and scale up their hiring from these colleges.
(C) The Govt. may not allow the apex body to implement its decision in all the colleges as it may lead to chaos.

(1) None is implicit
(2) Only (A) is implicit
(3) Only (B) is implicit
(4) Only (C) is implicit
(5) Only (A) and (B) are implicit

34. Statement Police authority cordoned off the entire locality for the entire day and stopped all vehicular movement for the visit of a top functionary of the government in view of the threat perception and advised all the residents in the area to limit their movement outside their dwellings.

Which of the following assumption(s) is/are implicit in the above statement ?

(A) Police personnel may not be able to control the vehicular movement in the locality and may seek help from the armed forces.
(B) People living in the locality may move out of their houses for the day to avoid inconvenience.
(C) The Govt. functionary may request the police authority to lift the ban on movement residents of the locality outside their dwellings.

(1) None is implicit   (2) Only (A) is implicit
(3) Only (B) is implicit   (4) Only (C) is implicit
(5) Only (B) and (C) are implicit

35. Statement The airlines have requested all their bona fide passengers to check the status of flight operations before leaving their homes as heavy fog is causing immense problems to normal flight operations.

Which of the following assumption(s) is/are implicit in the above statement ?

(A) The majority of the air passengers may check the flight status before starting their journey to the airport.
(B) The Govt. may take serious objection to the notice issued by the airline company.
(C) Majority of the passengers may cancel their tickets and postpone their journey till the situation becomes normal.

(1) None is implicit   (2) Only (A) is implicit
(3) Only (B) is implicit   (4) Only (C) is implicit
(5) Only (A) and (C) are implicit

Directions (Q. 36–40) *Below is given a passage followed by several possible inferences which can be drawn from the facts states in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth of 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.

The deterioration in the overall asset quality of banks – gross Non-Performing Assets (NPAs) are reportedly 27% higher at the end of December 2009 than at the end of December 2008 – is not surprising. Any slowdown in growth is bound to trigger a rise in NPAs as more and more companies default on loan repayments. The effect would be pronounced when the slowdown coincides with the severe global recession. But for the restructuring of loans permitted by the Central Bank on fairly generous terms, NPAs would have been still higher. Prudent banks that took care while sanctioning loans and then monitored the post-sanction disbursement diligently should be able to weather the crisis. But it is one thing to have NPAs rise because of a cyclical downturn, it is quite another to have NPAs rise because of policy errors that are entirely within the realm of policymakers. And this is what we need to guard against. Excessively low interest rates skew the risk-reward equation by making projects that are actually not viable, appear viable-till interest rates reverse and the same projects cease to be viable ! It is now well established that long periods of unduly low interest rates encourage banks to take more risks. A low interest rate regime driven by an easy money policy rather than macroeconomic fundamentals leads to excessive expansion of credit. It incentivizes banks to take on more risk in search of higher returns and to misprice risk.

36. Low interest rate on credit reduces the capacity to absorb various unaccounted risk factors.

37. Banks' NPAs occur only due to economic factors.

38. The Central Bank always allows banks to restructure their loans in the event of rise in NPAs

39. Lower interest rate cycle projects commercially unviable projects as viable.

40. Higher NPAs indicate shortcomings in disbursement and follow-up of credit given by banks.

Directions (Q. 41–45) *Study the following information carefully and answer the questions given below :*

Following are the conditions for selecting Senior Manager-General Banking in a bank :
The candidate must—
(i) have secured at least 60 per cent marks in Std. XII.
(ii) have secured at least 55 per cent marks in Graduation in any discipline.

(iii) have secured at least 60 per cent marks in Post-graduate degree/diploma in management/ Economics/Statistics.
(iv) be at least 25 years and not be more than 35 years as on 1.3.2010.
(v) have post qualification work experience of at least 2 years as General Banking Officer in a bank.
(vi) have secured at least 50 per cent marks in written examination.
(vii) have secured at least 40 per cent marks in personal Interview.

In the case of a candidate who satisfies all the above conditions except —
(a) at (iii) above, but has secured at least 60 per cent marks in CA or ICWA, the case is to be referred to VP-Recruitment
(b) at (vii) above, but have secured at least 65 per cent marks in the written examination and at least 35 per cent marks in the personal interview, the case is to be referred to President Recruitment.

In each question below are given details of one candidate. You have to take one of the following courses of actions based on the information provided and the conditions and sub-conditions given above and mark the number of that course of action as your answer. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 1.3.2010.

Mark answer (1) if the data provided are inadequate to take a decision.

Mark answer (2) if the case is to be referred to VP-Recruitment.

Mark answer (3) if the case is to be referred to President-Recruitment.

Mark answer (4) if the candidate is to be selected.

Mark answer (5) if the candidate is not be selected.

41. Sohan Majhi has secured 65 per cent marks in B.Sc. and 70 per cent marks in M.Sc. Statistics. He has been working in a bank as generalist officer for the past three years after completing his post-graduation. He has secured 55 per cent marks in the written examination and 50 per cent marks in the personal interview. He was born on 8th July 1982.

42. Neeta Jaiswal was born on 2nd June 1980. She has been working in a bank as generalist officer for the past three years after completing her post-graduate degree in Economics with 60 per cent marks. She has secured 68 percent marks in HSC and 58 per cent marks in B.Com. She has also secured 50 per cent marks in both the written examination and personal interview.

43. Arindam Ghosh has been working in a bank as generalist officer for the past four years after completing his post-graduate diploma in management with 60 per cent marks. He has secured 50 per cent marks in the written examination and 40 per cent marks in the personal interview. He has also secured 70 per cent marks in Std. XII. He was born on 25th February 1975.

44. Keshav Vora was born on 8th November 1978. He has secured 65 percent marks in Std. XII and 60 percent marks in Graduation. He has secured 58 percent marks in M.A. Economics and 60 percent marks in ICWA. He has been working in a bank as generalist officer for the past two years after completing his education. He has also secured 50 percent marks in the written examination and 45 per cent marks in the personal interview.

45. Neha Salve has been working in a bank as generalist officer for the past four years after completing her post-graduate degree din Economics with 60 percent marks. She has secured 60 percent marks in both graduation and Std. XII. She was born on 24th August 1979. She has secured 70 percent marks in the written examination and 38 percent marks in the personal interview.

Directions (Q. 46–50) *In each of these questions there are two sets of figures. The figures on the left are Problems Figures (four figures and one question-marked space) and those on the right are Answer Figures indicated by number 1, 2, 3, 4 and 5. A series is established if one of the five Answer Figures is placed at the "question-marked space. Questions Figures form a series if they change from left to right according to some rule. The number of the Answer Figure which should be placed in the question-marked space is the answer. All the five figures ie, four Problem Figures and one answer Figure placed in the question-marked space should be considered as forming the series.*

Study the following question.
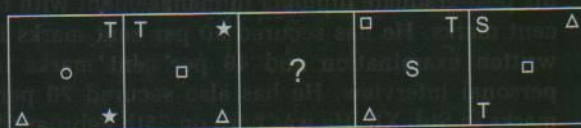
Problem Figures
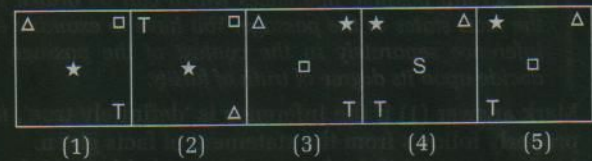

Answer Figures

(1) (2) (3) (4) (5)
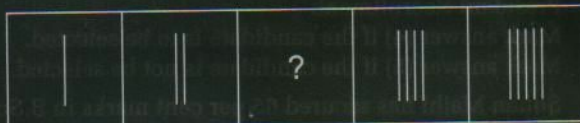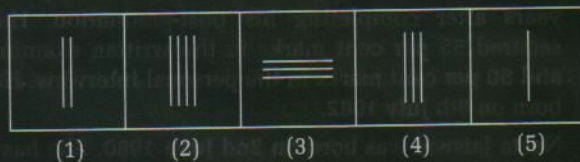
If we place the Answer Figure 4 in the question-marked space it makes a series which indicates that one vertical line is added in each figure. So the answer is '4'. Note that if we go by only one aspect of 'number of lines'. Answer figure 3 may also fit in. So you have to consider all different aspects.

Now solve the following questions.
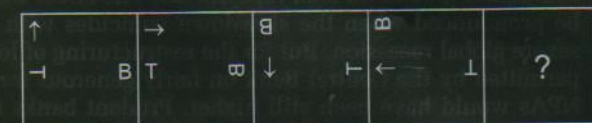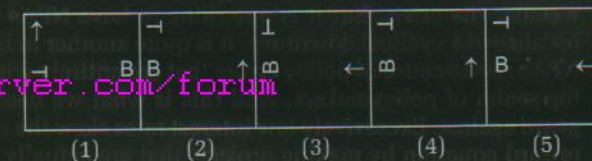
46. Problem Figures

Answer Figures

(1) (2) (3) (4) (5)

47. Problem Figures

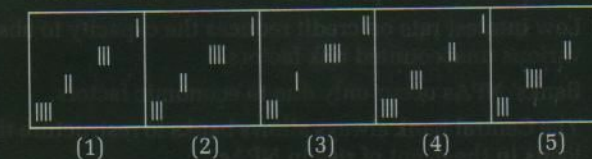**Answer Figures**

(1) (2) (3) (4) (5)

48. Problem Figures

Answer Figures

(1) (2) (3) (4) (5)

49. Problem Figures

Answer Figures

(1) (2) (3) (4) (5)

50. Problem Figures

Answer Figures

(1) (2) (3) (4) (5)