Allahabad Bank PO (Mains)

(Based on Memory)

Test I
Computer Knowledge and General Awareness

1. The vast network of computers that connects millions of people all over the world is called _____.
   1) LAN   2) Web   3) Hypertext
   4) Internet   5) None of these

2. The property that, when classes are arranged in a hierarchy, each class assumes the attributes and methods of its ancestors is _____.
   1) generalization   2) inheritance
   3) encapsulation   4) information hiding
   5) None of these

3. The software component of an expert system that draws conclusions is the _____.
   1) user interface   2) database
   3) inference engine   4) I/O controller
   5) model base

4. The attributes and methods for each object are stored in _____.
   1) an object instance   2) an object connection
   3) an assembly structure   4) an object repository
   5) None of these

5. An E-R diagram is a graphic method of presenting _____.
   1) primary keys and their relationships
   2) primary keys and their relationships to instances
   3) entity classes and their relationships
   4) entity classes and their relationships to primary keys
   5) None of these

6. _____ is an invalid type of database key.
   1) Structured primary key   2) Atomic primary key
   3) Primary key   4) Composite primary key
   5) None of these

7. A processor that collects the transmissions from several communications media and sends them over a single line that operates at a higher capacity is called _____.
   1) multiplexor   2) bridge   3) hub
   4) router   5) None of these

8. Bandwidth refers to _____.
   1) the cost of the cable required to implement a WAN
   2) the cost of the cable required to implement a LAN
   3) the amount of information a peer-to-peer network can store
   4) the amount of information a communications medium can transfer in a given amount of time
   5) None of these

9. _____ is a primary key of one file that also appears in another file.
   1) Physical key   2) Primary key
   3) Foreign key   4) Logical key

5) None of these

10. The technique that extends storage capacities of main memory beyond the actual size of the main memory is called _____.
    1) multitasking   2) virtual storage
    3) multiprocessing   4) multiprogramming
    5) switching

11. Customers, facilities, knowledge workers, business information, communication infrastructure and computer equipment are all considerations in a good _____ plan.
    1) Hacker   2) Disaster recovery
    3) Security   4) Risk management
    5) None of these

12. Which of the following correctly defines the term E-Banking?
    A) It is the short form of Efficient Banking which means providing all banking related services to the customers in minimum required time during their visit to the branch.
    B) E-Banking is providing banking facilities to all the customers through ATMs only which restricts their visits to a bank branch to a bare minimum.
    C) E-Banking implies provisions of banking products and services through electronic delivery channels like ATMs, Phone, internet, mobile phones etc.
    1) Only A   2) Only B   3) Only C
    4) Only A & B   5) Only A & C

13. SMTP, FTP and DNS are applications of the ____ layer.
    1) data link   2) network   3) transport
    4) application   5) None of these

14. In a database, information should be organised and accessed according to which of the following?
    1) Physical position   2) Logical structure
    3) Data dictionary   4) Physical structure
    5) None of these

15. Traffic in a VPN is not _____.
    1) invisible from public networks
    2) logically separated from other traffic
    3) accessible from unauthorised public networks
    4) restricted to a single protocol in IP Sec
    5) None of these

16. A _____ is not a form of Biometrics.
    1) fingerprint   2) password
    3) retina scan   4) breath scan
    5) None of these

17. A compiler _____.
    1) translates machine language into a high level language
    2) translates one statement at a time as the program executes
    3) translates two statements at a time as the program executes

4) produces object code

5) is less sophisticated than an assembler

18. References to each file on a disk are stored in a _____.
   1) file allocation table   2) root allocation table
   3) linking directory   4) root directory
   5) directory allocation table

19. A sender must not be able to deny that he sent a specific message when he in fact did. This is an aspect of security called _____.
   1) privacy   2) authentication
   3) integrity   4) non-repudiation
   5) None of these

20. _____ is an access method in which collisions are entirely avoided.
   1) CSMA   2) CSMA/CD   3) CSMA/CA
   4) All of these   5) None of these

21. Indian cricket team recently played several matches against Pakistan. Which of the following is/are NOT TRUE about the same?
   A) India won all its Test matches of the series against Pakistan by an innings.
   B) Virendra Sehwag and Sachin Tendulkar both scored their triple centuries for the first time in two Test matches.
   C) India defeated Pakistan on her home ground and won the series.
   1) Only A   2) Only B   3) Only C
   4) Only A & B   5) Only B & C

22. An Internet address is _____ bits in length.
   1) 4   2) 8   3) 16   4) 32   5) None of these

23. Which of the following statements is/are **true** about the National Agriculture Insurance Scheme (NAIS)?
   A) The Scheme was introduced in Rabi 1999-2000 and is in operation in 23 States and 2 Union Territories.
   B) The Scheme is compulsory for all the farmers availing crop loan from the banks.
   C) Other farmers who have not taken any bank loan cannot avail the insurance benefit scheme even if they wish to do so by paying a premium. Farmers are opposing the same.
   1) Only A   2) Only B   3) Only C
   4) Only A & B   5) All the three

24. The Centre for Monitoring Indian Economy (CMIE) expects that the growth rate of the Indian Economy during the year 2004-05 would be around 6.3%. Which of the following would be considered one most important factor responsible for the same, if the prediction turns out to be true? (The answer to this will depend upon your knowledge of present trend in the growth rate).
   A) USA and other countries may decide not to outsource many jobs to India/companies of Indian origin.
   B) Growth in farm sector may be seen waning drastically.
   C) Service sector may register a flat growth rate whereas manufacturing will have a solid upward growth.
   1) Only A   2) Only B   3) Only C
   4) Only A and B   5) A, B & C all

25. How much amount has Allahabad Bank decided to invest on core banking solutions in the next two years? (**Approximately** in Rs crores) (As reported in the press recently.)
   1) 150   2) 200   3) 100   4) 250   5) 300

26. Which of the following statements about the economic status of India is/are **NOT TRUE**?
   A) In the third quarter of 2003 the GDP grew at an annual rate of 8.4%.
   B) For the whole fiscal year ended in March 2004 the over all growth has been 6.5%.
   C) The foreign exchange reserves stood at a record level of more than US $ 350 billion.
   1) Only A   2) Only B   3) Only C
   4) Only A & B   5) Only B & C

27. Outsourcing of jobs to India and other countries is a much-discussed topic in media these days. Why has this topic gained so much importance? (Pick up the statement(s) which is/are correct.)
   A) A group of people in USA is against the outsourcing of jobs to India and other countries as unemployment in USA itself is increasing.
   B) The IT professionals are now returning to India as Y2K problem is over. This in turn has created an imbalance in the Indian markets as freshers are not getting jobs. Most of the jobs are going to these returnees who are ready to work on a minimal salary despite their huge and rich experience in the field. Hence Indian govt is against outsourcing at this rate and speed.
   C) Outsourcing has created social disparity as more and more trained and professional youth of India wish to go to US and other such developed countries. Hence there is short supply of trained hands for industry in India. Govt is planning to put a check on this by bringing a legislation which will make it mandatory for all such trained professionals to complete at least 5 years of service before migrating to any other country.
   1) Only A   2) Only B   3) Only C
   4) Only A and B   5) Only A & C

28. The public issue of which of the following govt undertakings was oversubscribed 9.28 times? (floated in March 2004)
   1) ONGC   2) GAIL   3) MP
   4) Maruti Udyog Ltd.   5) None of these

29. A wholesale market for electricity is likely to start soon in India in the form of power exchanges. How will this help the buyers and sellers of electricity? [Pick up the correct statement(s).]
   A) This will help states to bypass the traders and sell power straight to buyers.
   B) It will help power producers to retain trading margins with them which are very high.
   C) This will help those states which do not have enough power generation.
   1) Only A   2) Only B   3) Only A and B
   4) Only C   5) All the three

30. The Union Finance Ministry is examining a proposal to allow real estate mutual funds. Why is the mutual fund

model for such investment plans preferable to a collective investments scheme? [Pick up the correct statement(s).]

A) The mutual funds are governed by the SEBI's regulations and their operations are more transparent.

B) State govt will have a good income in terms of stamp duties as all mutual fund transactions are required to be registered, whereas real estate transactions by way of gifts, donation etc are free from registration fee/ stamp duty.

C) Mutual fund dedicated to the real estate sector would give investors an attractive alternative to invest in small savings.

1) Only A   2) Only B   3) Only A & C
4) Only B & C   5) None of these

31. The RBI has given permission to four private sector banks who can handle government business. Which of the following banks is **not** included in these four?
1) ICICI Bank   2) Kotak Mahindra Bank   3) UTI Bank
4) HDFC Bank   5) IDBI Bank

32. The detail report and analysis of the data of Census 2001 are now published. While explaining the data, the Registrar-General and Census Commissioner has noticed a trend which is a severe threat to the structure of the society. What is that trend?
1) The rich are becoming richer and the poor are still poor.
2) Sex ratio has taken a strange trend as it is negative among the rich and urban as compared to the poor and rural people.
3) The average age has increased by several years. This means we will have more number of senior citizen.
1) Only A   2) Only B   3) Only C
4) Only A & C   5) All the three

33. Which of the following statements is/are **true** about the growth of Non-Food Credit, which was in news recently? (The correct answer to this question will depend upon your knowledge of present and past trends in growth.)
A) The growth has been the highest in the past decade.
B) The present status of the growth rate is the result of the continuous growth in retail lending.
C) The present trend in corporate and infrastructure loans has also been responsible for the present growth rate.
D) The growth rate registered a negative trend as compared to last year (2002-03).
1) Only A   2) Only A, B & C   3) Only A, C & D
4) Only B   5) None of these

34. Which of the following companies decided to pay a dividend at the rate of 1000% for the year 2003-04?
1) Hero Honda Motors Ltd   2) Maruti Udyog Ltd
3) Bajaj Auto Ltd   4) Infosys Ltd
5) None of these

35. Finance minister of India feels that the inflation rate would continue to hover in the 4-4.5 per cent range. The inflation rate is measured mainly by which of the following?
1) Fiscal deficit   2) Budgetary deficit

3) Volume of aid received from the World Bank
4) Wholesale prices
5) None of these

36. Which of the following describes correctly what a Smart Card is?
1) It is a credit card which enables the card holder to enjoy a predetermined credit limit.
2) It is a debit card which enables the card holder to pay for any purchases from his/her bank account instantly.
3) It is a mix of both credit and debit cards as the transactions effected by the card are recorded on the card itself electronically.
4) It is an ATM card which is used for withdrawing cash only from the ATMs of the designated bank.
5) None of these

37. Why was Justice S Rajendra Babu recently in the news?
1) He has taken over as the chief minister of Madhya Pradesh as Uma Bharti expressed her willingness to step down.
2) He will be the new chairman of the newly constituted Law Commission.
3) He will be our Ambassador to USA.
4) He has been appointed as judge in the International Court of Justice, Hague.
5) None of these

38. The food stocks in India have fallen 39% and were reported at 221.45 lakh tons as on 1st March 2004. Which of the following is/are the reason(s) for such a sharp decline in the stocks?
A) Export on a massive scale
B) Low procurement last year
C) Large consumption of the same by the public distribution system
1) Only A   2) Only B   3) Only C
4) A, B & C all   5) None of these

39. Which of the following best defines what 'bench marking' is as it is used in banking industry?
1) It is a method of assessing creditworthiness of a person approaching a bank to get some loan for business purposes.
2) This is a term used to assess the potential of an employee and also strong and/or weak areas of his/her professional capabilities. This enables the management to find a suitable placement for the employee.
3) It is a process of identifying, analysing and adopting outstanding practices from organisations anywhere in the world to help other organisations in improving their performance.
4) It is a process adopted by the RBI to enable it to assign grades to the banks as per their performance.
5) None of these

40. Why was the 'Oil for food programme' of the UNO launched in Iraq recently in the news?
A) Iraqi citizens are against the programme and hence very few people are coming to join the same.
B) The programme is suspended as some serious charges of corruption have been framed against the staff of the UN agencies.

C) The newly constituted Interim Governing Council of Iraq has requested the UNO to drop the programme as it would like to redesign the same.

1) Only A & B 2) Only B & C 3) Only A & C
4) Only A 5) None of these

41. Which of the following is the name of the network established by the RBI for facilitating transfer of interbank messages within India?

1) VSAT 2) Comet 3) NPSI
4) Bank Net 5) None of these

42. Which of the following statements is/are **true** about the World Bank annual aid to India, which was in the news recently?

A) World Bank is planning to cut the annual aid to India by 50% in the couple of years to come.

B) World Bank is planning to raise a fund of US $ 100 million from the domestic market of India in the shape of bonds.

C) The total volume of the annual aid to India from the World Bank would be around US $ 2.5 to 3 billion.

1) Only A 2) Only B & C 3) Only B
4) Only C 5) A, B and C all the three

43. Which of the following foreign banks working in India is planning to launch its subsidiary, an NBFC in India, in 2003-04 with an initial capital of $ 7 million?

1) Hongkong and Shanghai Banking Corporation Ltd
2) Standard Chartered Bank (Stanchart) Ltd
3) ABN-Amro
4) Citibank
5) None of these

44. In a recent accident two trains carrying oil and liquid petroleum gas collided and exploded, leaving many people dead and/or injured. The accident took place in _____

1) North Korea 2) France 3) Iraq
4) Sri Lanka 5) Japan

45. The UNO is recently working on a plan to reunite Cyprus. Presently the Cyprus is divided in two zones known as _____

1) Greek Cyprus and Dutch Cyprus
2) Turkish Cyprus and Greek Cyprus
3) Dutch Cyprus and French Cyprus
4) French Cyprus and British Cyprus
5) None of these

46. The general election took place recently in South Africa. Which of the following statements is/are **true** in this regard?

A) The ruling party African National Congress (ANC) got a landslide victory in the elections.

B) The Democratic Alliance got nearly 55 per cent votes and decided to form the govt.

C) Most of the India-origin voters voted in favour of the party headed by Thabo Mbeki.

1) Only A 2) Only B 3) Only A & C
4) Only C 5) Only A & B

47. Now the companies in the Special Economic Zones (SEZs) are eligible to enjoy a tax break on their export profits for 20 years instead of the current _____

1) 5 years 2) 7 years 3) 10 years
4) 15 years 5) 18 years

48. Often the term 'digital divide' is used by the critics of the 'new generation banking' introduced by major banks in India. What is the meaning of the term digital divide?

A) This is a social problem where the possibility is that the poor may be excluded from new-generation banking and also from taking full advantage of the newly emerged financial system.

B) This is technical term which helps a banker in identifying genuine digital signatures from a forged one.

C) It is an imaginary borderline set by most of the banks by which they segregate two groups—the one which is allowed to use new generation baking from the other one which cannot be allowed to use the same.

1) Only A 2) Only B 3) Only C
4) Only B & C 5) All the three

49. Which of the following is **NOT** included in the Interim Budget (Vote on Account) of the Union Government presented in the Parliament in February 2004?

1) All eligible farmers to get Kisan Credit Cards by March 31, 2004
2) The rate of interest on loans for agricultural purposes will now be 11%.
3) Special Tea Term Loan repayable in five years with a moratorium of one year to be provided
4) Collateral security for credit to agriculture sector to be proportionate to the value of the loan
5) None of these

50. Ivan Gasparovic was recently in the news as he has taken over as the _____.

1) Prime minister of Bolivia
2) Prime minister of Slovakia
3) President of Bolivia
4) President of Slovakia
5) None of these

Test II
Reasoning and Quantitative Aptitude

Directions (Q. 51-55): In each of the following questions, a question is followed by information given in three statements. You have to study the question along with the statements and decide the information given in which of the statement(s) is necessary and sufficient to answer the question.

51. How many students are studying Arts?

I. The number of students studying Arts and Commerce presently is in the ratio of 5 : 8 respectively.

II. The number of students studying Commerce this year and that last year is in the ratio of 8 : 11 respectively.

III. The number of students studying Arts last year was 200.

1) Any two of the three 2) I and II only
3) II and III only 4) All I, II and III
5) The question cannot be answered even with the information in all the three statements.

52. What is the area of an equilateral triangle?
    I. Length of the perpendicular from one of the vertices to the opposite side is 'x' cm.
    II. Length of each side of the triangle is 'y' cm.
    III. Perimeter of the triangle is 'z' cm.
    1) Any one of the three   2) Any two of the three
    3) I and either II or III   4) All I, II and III
    5) The question cannot be answered even with the information in all the three statements.

53. What is the rate of interest p.c.p.a.?
    I. Difference between compound interest and simple interest for 2 years is Rs 100.
    II. The amount doubles itself in 10 years on simple interest.
    III. The amount invested is Rs 10,000/-.
    1) Only I and III   2) Either only II or I and III together
    3) Only I and II   4) III and either I or II
    5) None of these

54. What is a two-digit number?
    I. The digit in the ten's place is the cube of the digit in the unit's place.
    II. The digit in the ten's place is four times the digit in the unit's place.
    III. The two digits are not equal.
    1) I and II only
    2) I and III only
    3) I and either II or III only
    4) Any two of the three
    5) None of these

55. What is the length of a train?
    I. The train crosses a 280-metre-long platform in 18 secs.
    II. The train crosses a man standing on the platform in 10.5 secs.
    III. The speed of the train is 96 kmph.
    1) I and II only   2) I and III only
    3) All I, II and III   4) Any two of the three
    5) None of these

Directions (Q. 56-60): In each of the following number series only one number is wrong. Find out that wrong number.

56. 24   14   26   17   28   16   30
    1) 14   2) 17   3) 36   4) 16   5) 28

57. 5   6   16   57   248   1245   7506
    1) 6   2) 16   3) 57   4) 248   5) 1245

58. 2   9   32   105   436   2195   13182
    1) 2195   2) 105   3) 436   4) 9   5) 32

59. 11   6   8   12   26   67.5   205.5
    1) 8   2) 6   3) 26   4) 67.5   5) 12

60. 3   16   113   673   3361   13441   40321
    1) 13441   2) 673   3) 16
    4) 3361   5) 113

61. If $2x^2 - 3x + 1 = 0$ and $4y^2 = 1$ then which of the following is definitely true?
    1) $x < y$ 2) $x \leq y$ 3) $y < x$
    4) $y \leq x$ 5) $y = x$

62. What approximate value will come in place of the question mark (?) in the following equation?
    $18.95 \times 12.01 \div ? = 38$
    1) 6   2) 2   3) 3   4) 4   5) 7

63. Twenty-three times a number is more than twice its square by 63. Which of the following values can the number have?
    1) 9   2) 11   3) 7   4) 8   5) 10

64. In how many different ways can the letters of the word DESIRE be rearranged in such a way that the vowels always come together?
    1) 24   2) 72   3) 144
    4) 360   5) None of these

65. The capacity of a cylindrical vessel is 17.248 litres. If the height of the vessel is equal to the diameter of the circular base, what is the radius of the base?
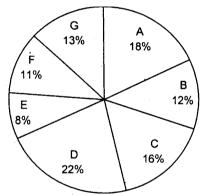   1) 14 cm   2) 21 cm   3) $10\frac{1}{2}$ cm
    4) $15\frac{1}{2}$ cm   5) None of these

Directions (Q. 66-72): Study the following graph and table carefully to answer these questions.

Details of the number of students studying in graduation from seven institutes

Total number of students from seven institutes = 4800

Ratio of male students to the female students

	M : F
A	7 : 9
B	5 : 4
C	5 : 7
D	6 : 5
E	3 : 5
F	7 : 4
G	7 : 5

66. What is the respective ratio between the number of female students in Institute D and that of male students in Institute C?
    1) 1 : 1   2) 3 : 7   3) 2 : 3   4) 5 : 7   5) None of these

67. Total number of students studying in Institute B is what per cent of the total no. of students studying in Institute

E?

　1) 150　　2) $66\frac{2}{3}$　3) $33\frac{1}{3}$　4) 120　　5) None of these

68. What is the ratio between the number of male students from Institute F and that of female students from Institute E respectively?
　1) 3 : 4　2) 5 : 7　3) 4 : 7　4) 7 : 5　5) None of these

69. Which two institutes have equal number of male students?
　1) A and B　　　2) B and C　　　3) A and C
　4) F and G　　　5) C and F

70. Number of male students in Institute E is what per cent of the total number of students in all the Institutes?
　1) 8　　2) 5　　3) 3　　4) 6　　5) None of these

71. What is the ratio between the number of female students in Institutes D and E respectively?
　1) 1 : 4　2) 1 : 2　3) 2 : 1　4) 4 : 1　5) None of these

72. What is the difference between the total numbers of students in institutes A and E?
　1) 360　2) 560　3) 520　4) 480　5) None of these

Directions (Q. 73-75): These questions are based on the following information.

A sports club has 80 members, out of which male and female members are in the ratio of 9 : 7 respectively. All the members play either badminton or table tennis (TT) or both. 40% of the male members play only badminton. 20% of the female members play both the games, which is equal to the number of female members playing only TT. Number of male members playing only TT is more than that of male members playing both the games by 3.

73. Number of female members playing badminton is what per cent of the total number of female members in the club?
　1) 80　2) 60　3) 75　4) 40　5) None of these

74. In all how many members play TT?
　1) 39　2) 15　3) 22　4) 19　5) None of these

75. How many male members play both the games?
　1) 17　2) 12　3) 19　4) 16　5) None of these

Directions (Q. 76-80): Study the following table carefully to answer these questions.

Percentage of marks obtained by six students in six subjects

Subjects / Students	Economics (70)	Zoology (80)	Botany (120)	Maths (150)	English (60)	Hindi (40)
A	65	75	64	89	72	68
B	80	86	79	94	58	64
C	72	68	82	76	64	70
D	68	56	74	80	78	56
E	59	74	60	68	62	80
F	60	91	66	72	56	77

Note: Maximum marks for each subject is given in the brackets.

76. What is the total marks obtained by 'F' in all the subjects together?
　1) 422　　　　2) 366.4　　　　3) 384
　4) 408.2　　　5) None of these

77. What is the overall percentage of marks obtained by C in all subjects? (rounded off to two digits after decimal)
　1) 72.66　　　2) 72　　　　3) 73.77
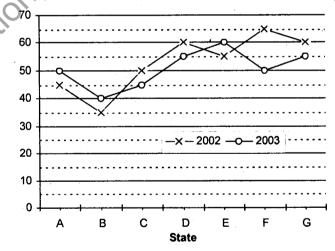　4) 73　　　　5) None of these

78. What is the percentage of marks obtained by 'A' in Zoology and Botany together?
　1) 68.4　　　2) 69.5　　　3) 64.8
　4) 69.8　　　5) None of these

79. What is the average marks obtained by all the students in Maths out of 150?
　1) 109.75　　　2) 83.67　　　3) 79.83
　4) 119.75　　　5) None of these

80. What is the average percentage of marks obtained by all students in English?
　1) 66　2) 39　3) 48　4) 62　5) None of these

Directions (Q. 81-85): These questions are based on the following graph:

Percentage of students passed in an entrance examination from different states in years 2002 and 2003.

81. If the average number of students appeared from all the states in 2002 was 16785, what was the average number of students passed in that year?
　1) 8125　　　　2) 8872　　　　3) 8512
　4) Cannot be determined　　　5) None of these

82. If the number of students appeared in 2002 and 2003 from state B was in the ratio 3 : 4 respectively, what was the respective ratio of passed students in these two years?
　1) 11 : 20　　　2) 17 : 20　　　3) 7 : 10
　4) 27 : 40　　　5) None of these

83. If the total number of students appeared from State 'E' in the two years together was 45,000 and the number of

students passed in 2002 was 13750, what was the number of students passed in 2003?
1) 11000 2) 12500 3) 12000
4) Can't be determined 5) None of these

84. Number of students passed in 2003 from States F and G was in the ratio of 7 : 5 respectively. What was the respective ratio of the number of students appeared from these states?
1) 11 : 10 2) 77 : 50 3) 50 : 77
4) 10 : 11 5) None of these

85. If the number of students appeared from each of the States D and E in 2003 was 22500, what was the total number of students passed from these two states together in that year?
1) 25875 2) 12838 3) 13500
4) 27000 5) None of these

Directions (Q. 86-90): In each question below is given a statement followed by three courses of action numbered I, II and III. 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 and then decide which of the suggested course(s) of action logically follow(s) for pursuing.

86. **Statement:** The daytime temperatures this summer have been four to five degrees Celsius above the normal temperature across the country.
Courses of action:
I. All the district headquarters should be alerted to send prompt reports of death due to heat waves in their jurisdiction.
II. The govt machinery should be put on high alert and provided with necessary equipment to prevent any untoward incident.
III. The govt should make necessary arrangements to provide drinking water in all the areas affected due to extreme heat waves.
1) Only I follows 2) Only III follows
3) Only II and III follow 4) Only I and II follow
5) All follow

87. **Statement:** There has been an unprecedented increase in the use of malpractices by the students during various examinations held in the country this year.
Courses of action:
I. All the authorities concerned conducting these examinations should immediately take effective measures to curb this menace.
II. All those students who are detected to have used unfair means should be debarred from appearing in any of these examinations for the next three years.
III. Using unfair means should immediately be made cognizable offence by passing necessary legislations.

1) Only I follows 2) Only I and II follow
3) Only II and II follow 4) Only I and III follow
5) All follow

88. **Statement:** It has been reported by one of the TV channels that the answer papers of Board examination of one State are being evaluated by students studying in the same standard with the help of model answers as instructed by the examiners.
Courses of action:
I. All such examiners be immediately suspended from their official positions.
II. All such papers evaluated by the students be immediately confiscated and got evaluated by qualified teachers.
III. The Board should explore possibilities, even though they are remote, of getting the answer papers of this examination evaluated by computerised machines.
1) Only I follows 2) Only II follows
3) Only III follows 4) Both I and II follow
5) All follow

89. **Statement:** A large number of students who have passed their XII Std terminal examination in the country could not get admission to colleges as the number of seats available is grossly inadequate.
Courses of action:
I. The evaluation system of XII Std terminal examination should be made tougher so that fewer students pass the examination.
II. The govt should encourage the private sector to open new colleges by providing them land at cheaper rate.
III. The rich people should be asked to send their wards to foreign countries for higher studies enabling the needy students to get admission in colleges within the country.
1) Only I follows 2) Only II follows
3) Only I and II follow 4) Only II and III follow
5) None of these

90. **Statement:** The price of crude oil in the international market has risen considerably due to the unanimous decision of OPEC members to effect cut in crude oil production.
Courses of action:
I. Govt of India should immediately increase the price of petroleum products.
II. The government should increase the crude oil production of the domestic oil wells.
III. The government should absorb the hike in crude oil price by using resources in its oil pool.
1) Only I follows 2) Only I and II follow
3) Only II and III follow 4) Only II follows
5) None of these

Directions (Q. 91-95): In the following questions, the symbols @, ©, $, # and ⌐ are used with the following meaning as illustrated below:
'P$Q' means 'P is neither smaller than nor equal to Q'
'P@Q' means 'P is not greater than Q'
'P⌐Q' means 'P is neither greater than nor smaller than Q'

'P©Q' means 'P is neither greater than nor equal to Q'

'P#Q' means 'P is not smaller than Q'

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

91. **Statements:** J$M, N@R, R©M

    Conclusions: I. N©J   **II.** N©M

              III. J$R   **IV.** NɪR

    1) Only I, II and III are true   2) Only I and II are true

    3) Only II and III are true   4) Only II and IV are true

    5) None of these

92. **Statements:** F©N, NɪD, D$T

    Conclusions: I. F$T   **II.** N$T

              III. FɪD   **IV.** F©D

    1) Only I and III are true   2) Only II and IV are true

    3) Only I and II are true   4) Only III and IV are true

    5) None of these

93. **Statements:** Z#H, B©H, K$B

    Conclusions: I. K$Z   **II.** KɪZ

              III. K$H   **IV.** Z$B

    1) Only I is true   2) Only II is true

    3) Only III is true   4) Only IV is true

    5) None of these

94. **Statements:** H@R, R©M, MɪJ

    Conclusions: I. J$R   **II.** H©J

              III. M$H   **IV.** HɪJ

    1) Only I and II are true   2) Only III and IV are true

    3) Only I, II and III are true 4) All are true

    5) None of these

95. **Statements:** B#K, K$M, C@M

    Conclusions: I. B$C   **II.** K$C

              III. BɪC   **IV.** KɪC

    1) Only I and III are true   2) Only II and IV are true

    3) Only I, II and III are true 4) Only II, III and IV are true

    5) None of these

Directions (Q. 96-100): 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.

The interest rates in the institutional market have come down significantly and at present are in the range of 5.25 to 5.75 per cent per annum. However, interest rates on small savings schemes such as the Post Office Saving Schemes, RBI Relief Bonds, Provident Fund and PPF continue to be administered at high levels in relation to market rates. These schemes also have a variety of tax incentives, which result in much higher post-tax returns and on the flip side more liability for the government. It is ironic that it is predominantly the urban population (and more often people in the high-tax bracket) which is benefitting from high rates and tax benefits. The size of small savings has assumed a significant proportion of financial savings in the country. This has also increased dramatically the debt service burden of both Central and State governments.

96. Returns on different government-administered savings schemes are higher for tax-paying individuals.

    1) Definitely false   2) Probably true

    3) Probably false   4) Definitely true

    5) Data inadequate

97. Tax incentives are provided to benefit all sections of the society.

    1) Data inadequate   2) Probably true

    3) Definitely false   4) Definitely true

    5) Probably false

98. The interest rate in the institutional market till five years ago was more than 8 per cent.

    1) Probably false   2) Data inadequate

    3) Definitely false   4) Definitely true

    5) Probably true

99. The interest rates on small savings have decreased considerably during the last few years.

    1) Probably true   2) Data inadequate

    3) Definitely false   4) Probably false

    5) Definitely true

100. The government-administered savings schemes in the long run drain out the exchequer's money.

    1) Definitely true   2) Definitely false

    3) Probably true   4) Probably false

    5) Data inadequate

Directions (Q. 101-105): In each question below is given a statement followed by three assumptions numbered I, II and III. 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.

101. **Statement:** The Government of India has set up one-stop facilitation counters manned by trained staff to attend to the various needs of the foreign tourists at all the international airports.

    Assumptions:

    I. There are adequate trained staff available to man these counters in shifts.

    II. The services provided by these counters will help boost inflow of foreign tourists.

    III. Majority of the foreign tourists need variety of services when they reach India.

    1) Only I and II are implicit 2) Only II and III are implicit

    3) Only III is implicit   4) All are implicit

    5) None of these

102. **Statement:** The 'X' car manufacturing company has decided to increase price of the cars in A, B and C segments ranging from 5% to 10% with immediate effect as the steel prices have risen considerably in the recent past.

    Assumptions:

    I. The prices of cars other than in A, B and C segments are already very high and need not be increased.

    II. The rival car manufacturing companies may also increase the prices of cars in these segments.

    III. There may be adequate demand in the market of the cars in these segments even after the price hike.

    1) Only I is implicit   2) Only II is implicit

    3) Only III is implicit   4) Both I and III are implicit

    5) All are implicit

103. **Statement:** The university authority has decided to

decentralise conduct of terminal examinations and give this responsibility to each college for its students to avoid delay in declaration of results.

Assumptions:

L. The colleges are equipped to carry out this responsibility.

II. There may not be uniformity in evaluation standard across the colleges.

III. The students may welcome this new development.

1) None is implicit   2) Only II and III are implicit
3) Only I and II are implicit   4) Only I and III are implicit
5) None of these

104. **Statement:** The civic authority has decided that all the factories located inside the city limit be shifted outside to reduce the level of environmental pollution in the city.

Assumptions:

L. The pollution level in the city in future may reduce after these factories are shifted outside the city limit.

II. Enough usable land is available outside the city limit for these factories.

III. Many of these factories may shift to some other smaller town to remain profitable.

1) Only I is implicit   2) Only I and II are implicit
3) Only II is implicit   4) Only II and III are implicit
5) None of these

105. **Statement:** All the single-screen theatre halls in the city have declared indefinite strike and have warned that they will not withdraw strike unless the government accepts their demand of reducing entertainment tax to 50% of the present level and also treat these halls at par with multi-screen halls on all the relevant matters.

Assumptions:

L. The employees of all the cinema halls may disagree with the management and may appeal to the government to declare the strike illegal.

II. The government may accept all the demands of the striking cinema halls to avoid any backlash from the public.

III. The general public may support the cause of the cinema hall owners and put pressure on the government to accept their demands.

1) None is implicit   2) Only I is implicit
3) Only III is implicit   4) Only II is implicit
5) All are implicit

Directions (Q. 106-110): Study the following information carefully and answer the given questions:

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of an input and its rearrangement.

Input: boundary 25 17 earlier 32 desk party 80
Step I: party boundary 25 17 earlier 32 desk 80
Step II: party 17 boundary 25 earlier 32 desk 80
Step III: party 17 earlier boundary 25 32 desk 80
Step IV: party 17 earlier 25 boundary 32 desk 80
Step V: party 17 earlier 25 desk 32 boundary 80
and Step V is the last step. (for this input)
As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

106. **Input:** ordinary tight 62 84 35 victory move 28
Which of the following will be step IV?
1) victory 28 ordinary 35 move 62 tight 84
2) victory 28 ordinary 35 tight 62 84 move
3) victory 28 ordinary 35 move tight 62 84
4) victory 28 ordinary tight 62 84 35 move
5) None of these

107. Step IV of an input is: terminal 12 sound 14 90 71 ask car. How many more steps are required to complete the rearrangement?
1) 3   2) 2   3) 1
4) 4   5) None of these

108. **Input:** quick buy 12 91 75 astrologer dean 32
Which of the following will be the last step?
1) Step IV   2) Step V   3) Step VI
4) Step VII   5) None of these

109. **Input:** below deliver 80 72 town window 25 52
Which of the following will be the last but one step?
1) Step III   2) Step IV   3) Step V
4) Step VI   5) None of these

110. Step III of an input is:
xerox 20 yellow space mountain 31 72 43
Which of the following is definitely Step I of that input?
1) xerox space yellow 20 mountain 31 72 43
2) xerox yellow space 20 mountain 31 72 43
3) xerox space 20 yellow mountain 32 72 43
4) Cannot be determined
5) None of these

Directions (Q. 111-115): Read the following information carefully and answer the questions given below:

B, D, P, M, F, H, K and W are eight friends who have completed their MBA programme with specialisation – Marketing, Personnel, Operations, Systems and Finance. Three of them have passed with dual specialisation. Operations and Systems were not offered as dual specialisation with any of the remaining three specialisations. P has passed with Marketing and Finance and earns the least. B has passed with Operations and earns more than F, D and K. W has passed with Personnel and earns less than only M, who has passed with a dual specialisation. B is third from the top when they are arranged in descending order of earning. D earns more than K but less than F. No two of them have same earning. K, who earns more than H, has passed with Marketing whereas H has passed with dual specialisation of Personnel and Finance. None of the three is having the same set of dual specialisation. Two of them are having Systems specialisation.

111. Which of the following pairs has the Systems specialisation?
1) BF   2) MB   3) FH
4) Data inadequate   5) None of these

112. Which of the following dual specialisation is applicable to M?
1) Marketing, Finance   2) Personnel, Finance
3) Personnel, Marketing   4) Data inadequate
5) None of these

113. Who among them earns more than only P?
    1) Only M   2) Only W   3) Only H
    4) Data inadequate 5) None of these

114. Who among them earns more than F?
    1) Only M and W   2) Only M and B
    3) Only W, B and D   4) Only M, W and D
    5) None of these

115. Which of the following specialisations is opted for by most among them as either single or one of the dual specialisation?
    1) Systems   2) Finance   3) Personnel
    4) Marketing   5) None of these

Directions (Q. 116-120): Study the following information carefully and answer the questions given below:

Following are the eligibility criteria for applying for the post of Officer in a bank:

(i) The candidate should be a graduate with at least 65 per cent marks.

(ii) The candidate should have at least 60 per cent marks in graduation if he has postgraduation with at least 65 per cent marks.

(iii) The candidate should have at least 65 per cent marks in graduation and at least 60 per cent marks in postgraduation if he holds doctoral degree (PhD).

(iv) The candidate should have at least 55 per cent marks in both graduation and in post graduation if he has at least five years' work experience after postgraduation.

(v) The candidate should have at least 60 per cent marks in graduation if he has at least ten years' work experience after graduation.

In each of the following questions, details of one candidate are given. You have to find whether the candidate in each question is eligible and under which of the above criteria. The candidate may be eligible under one or more of the criteria given above. Read the information given in each question and find out the correct answer.

116. Meena Srivastava has secured 65 per cent marks in both graduation and postgraduation. She has been working for the last ten years after completing her PhD.
    1) (i) and (ii) only   2) (i), (ii) and (iii) only
    3) (ii), (iii) and (v) only   4) (i), (ii), (iv) and (v) only
    5) None of these

117. Samir Ghosh has secured 65 per cent marks in graduation and 55 per cent marks in postgraduation. He has been working for the last six years after his postgraduation.
    1) (i) only   2) (i) and (iv) only
    3) (iv) only   4) (i), (iv) and (iv) only
    5) None of these

118. Mohan Gosavi has secured 60 per cent marks in postgraduation and has been working for the past five years since then. He has secured 55 per cent marks in graduation.
    1) Note eligible   2) (iii) only
    3) (iv) only   4) (iii) and (iv) only
    5) None of these

119. Mahima Saxena has secured 65 per cent marks in graduation and 50 per cent marks in postgraduation. She has been working for ten years after completing her PhD.
    1) (i) only   2) (i) and (ii) only
    3) (i) and (iii) only   4) (i), (iii), (iv) and (v) only
    5) None of these

120. Ashok Jaiswal has been working for the past seven years after completing his PhD. He has secured 50 per cent marks in graduation and 55 per cent marks in postgraduation.
    1) Not eligible 2) (iv) only   3) (v) only
    4) (iii) and (iv) only   5) None of these

Directions (Q. 121-125): 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 question. '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 four arguments numbered I, II, III and IV. You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument.

121. Should the consumption of aerated drinks be banned in India?
Arguments:
    I. Yes, this is the only way to reduce the risk of exposing people to some diseases.
    II. No, each individual should have the right to choose what he wants.
    III. No, there is no confirmed evidence that such products have adverse effects on human body.
    IV. Yes, it is banned in many other countries also.
    1) Only I and IV are strong   2) Only III is strong
    3) Only I and II are strong   4) Only I is strong
    5) All the statements are strong

122. Should the rule of wearing helmet for both driver and pillion-rider while riding a motorbike be enforced strictly?
Arguments:
    I. Yes, it is rule and rules should be followed strictly by all.
    II. No, each individual knows how to protect his own life and it should be left to his discretion.
    III. No, it does not ensure safety as only the head is protected and the rest of the body is not.
    IV. Yes, it is necessary as head, being the most sensitive organ, is protected by the helmet.
    1) Only I and IV are strong   2) Only II and IV are strong
    3) Only I and III are strong   4) All are strong
    5) None is strong

123. Should all the management institutes in the country be brought under government control?
Arguments:
    I. No, the government does not have adequate resources to run such institutes effectively.
    II. No, each institute should be given freedom to function on its own.

III. Yes, this will enable to have standardised education for all the students.

IV. Yes, only then the quality of education would be improved.

1) None of the statements is strong

2) Only III is strong

3) Only I, II and III are strong

4) Only I and III are strong

5) All are statements are strong

124. Should all the youngsters below 21 years of age be disallowed from going to a beer bar?

Arguments:

I. No, it is not correct to prevent mature youngsters above 18 years of age who can vote from having fun.

II. Yes, the entry fee to such pubs should also be hiked.

III. No, there is no such curb in western countries.

IV. Yes, this will help in curbing youngsters getting into bad company and imbibing bad habits.

1) Only I is strong

2) Only I and III are strong

3) Only I and IV are strong

4) Only III and IV are strong

5) None of the statements is strong

125. Should class IV children have board examination?

Arguments:

I. Yes, this will motivate the children to study and get higher marks.

II. No, the children will be forced to study and won't enjoy the process.

III. Yes, more knowledge can be imbibed at a younger age.

IV. No, this will add pressure on tender-aged children and leave very little time for them to play.

1) Only I and IV are strong

2) Only II and IV are strong

3) Only IV is strong

4) Only I and III are strong

5) All the statements are strong