Previous Paper of

RBI Officer Grade B Exam

Held on 6ᵗʰ February 2011 – Completely Solved

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your A to Z competitive exam guide

General Awareness

1. What role do Micro, Small and Medium Enterprises (MSMEs) play in a country's economic and industrial development ?

(A) They have the capacity to absorb skilled and unskilled labour available in the country.

(B) Such institutions help in distribution of income in a wide spectrum and do not allow it to get concentrated in few hands or in few areas.

(C) They help in eradication of poverty by providing self-employment opportunities.

(1) Only (A)   (2) Only (B)

(3) Only (C)

(4) Only (A) and (C)

(5) All (A), (B) and (C)

2. Which of the following statements about the Indian Economy is **correct** ?

(1) Indian economy is as developed as that of China

(2) About 70% Indians are involved in some type of self-employment and are the owners of some or the other micro or small enterprise

(3) In India single biggest employment is agriculture and allied activities

(4) About 48% Indian workforce is employed in foreign countries or in organizations assisted by foreign capital

(5) None of these

3. Which of the following is/are **correct** about the problems of Indian Agriculture ?

(A) Large agricultural subsidies are hampering productivity-enhancing investments.

(B) Irrigation infrastructure is in bad shape and needs immediate improvement.

(C) Frequent takeovers of fertile land by private companies and multinationals to launch big business complexes.

(1) Only (A)

(2) Only (A) & (B)

(3) Only (A) & (C)

(4) All (A), (B) & (C)

(5) None of these

4. As per news in various journals, many banks have failed to achieve agri-loan target fixed by the RBI for the year 2010-11. What was the target fixed for the year ?

(1) 10%   (2) 15%

(3) 18%   (4) 24%

(5) 30%

51. Which of the following statements about Agro and Allied activities is **NOT correct** ?

(1) Farmers do not get adequate credit for purchase of cattle

(2) There is a need to improve breed and genetic characteristics of the cattle folk

(3) India has huge forest cover and also degraded and marshy land which can be used for productive purposes

(4) India is the 10th largest producer of medicinal and aromatic plants. But the products are not of commercial -value

(5) Animal husbandry plays an important role in providing sustainability under Rain fed conditions

6. Which of the following schemes launched by the Govt. of India aims at enhancing the livelihood security of the people in rural areas by guaranteeing hundred days of employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work ?

(1) TRYSEM

(2) Pradhan Mantri Gram Sadak Yojana

(3) Kutir Jyoti Scheme

(4) ASHA   (5) MGNREGA

7. In some parts of India, farmers face acute distress because of heavy burden of debt from non-institutional lenders. Who can be called a non-institutional lender ?

(1) Small Banks

(2) Grameen Banks

(3) Credit Cooperative Societies

(4) Micro Finance Institutions

(5) Money Lenders

8. The South Asian Free Trade Agreement (SAFTA) was introduced with a view of levying how much custom duty for trading any product within the SAARC zone ?

(1) 5%   (2) 4%

(3) 2%   (4) 1%

(5) No custom duty

9. Which of the following organisation prepares rural credit plans on annual basis for all districts in India, which in turn form the base for annual credit plans of **all rural financial institutions** ?

(1) SIDBI   (2) NABARD

(3) RBI

(4) Indian Bank's Association

(5) CII

10. Which of the following is **TRUE** about the current population trend(s) in India ?

(A) Every year India adds more people to the world's population than any other country.

(B) Currently India has a young population which will grow somewhat older largely as a result of decline in fertility.

(C) The National Family Planning Programme did not contribute much in controlling fertility rate

(1) Only (A)   (2) Only (B)
(3) Only (C)
(4) Only (A) and (B)
(5) All (A),(B) and (C)

11. In economic terms, which of the following factors determine the 'Individual's demand' of a product/commodity ?
(A) Price of a commodity.
(B) Income of the individual.
(C) Utility and quality of a commodity
(1) Only (A)   (2) Only (B)
(3) Only (C)
(4) Only (A) & (C)
(5) All (A), (B) & (C)

12. Which of the following terms is used in the field of economics ?
(1) Adiabatic (2) Bohr Theory
(3) Plasma
(4) Barter System
(5) Viscosity

13. "Pascal Lamy calls on trade negotiators to move out of their comfort zones towards agreements", was the headline in some major newspapers. This news is associated with which of the following organizations / agencies ?
(1) World Trade Organization
(2) International Monetary Fund
(3) World Bank
(4) United Nations Organisations
(5) North Atlantic Treaty Organisation

14. Which of the following is NOT a function of the Planning Commission of India ?
(1) Assessment of the material, capital and human resources of the country
(2) Formulation of plans for the most effective and balanced utilization of country's resources
(3) Public co-operation in national development
(4) Preparation of annual budget of the country and collection of taxes to raise capital for the implementation of the plans
(5) Determination of stages in which the plan should be carried out

15. Which of the following periods represents the period of the first Five Year Plan in India ?
(1) 1948-53   (2) 1947-52
(3) 1952-57   (4) 1950-55
(5) 1951-56

16. Which of the following is the name of the process available to common people to seek court's intervention in matters of public interest ?
(1) Public Interest Litigation (PIL)
(2) Habeas Corpus
(3) Ordinance
(4) Residuary power
(5) None of these

17. India's foreign policy is based on several principles, one of which is _____.
(1) Panchsheel
(2) Satyamev Jayate
(3) Live and Let Live
(4) Vasudhaiv Kutumbkam
(5) None of these

18. As we know thousands of tonnes of foodgrain was washed away in the floods in Haryana and Punjab a few months back. This incident is an example which indicates that there is a scope for improvement in our machinery controlling our _____.
(1) Mid Day Meal Scheme
(2) Public Distribution System
(3) Food for Work Programme
(4) Village Grain Bank Scheme
(5) Operation Flood Scheme

19. President Barack Obama was on a visit to India a few months back. His visit is said to have forged both the nations into a new era of relations. India managed to sign a special agreement with US in which of the following fields/areas as a byproduct of the visit of Obama ?
(A) Energy sector & Nuclear energy as US has lifted sanctions on supply of high tech machines.
(B) Skill Development Programmes in IT sector in which US has super-specialisation.
(C) Training in management of Micro finance Institutions

(1) Only (A)   (2) Only (B)
(3) Only (A) and (C)
(4) Only (B) and (C)
(5) Only (A) and (B)

20. Many times we read a term 'Tax Haven' in various newspapers. What does it mean ?
(A) It is a country where certain taxes are levied at a very low rate.
(B) It is a country where people can dump their illegal money without any problem.
(C) It is a place where foreigners can work without paying any tax on their income
(1) Only (A) & (B)
(2) Only (B)
(3) Only (B) & (C)
(4) Only (A)
(5) All (A), (B) & (C)

21. As per existing law, what is the minimum per day wages paid to a worker from unorgansied sector in India ?
(1) ₹ 50   (2) ₹ 75
(3) ₹ 100   (4) ₹ 125
(5) No such law is there

22. Who amongst the following was awarded the "Indira Gandhi Peace Prize" for 2010 ?
(1) Ronald Noble
(2) Luiz Inacio Lula D' Silva
(3) Mohammed Elbaradei
(4) Aung San Sau Kyi
(5) None of these

23. Which of the following is NOT a Poverty Eradication Programme launched by the Govt. of India ?
(1) Swarnjayanti Gram Swarozgar Yojana
(2) Jawahar Gram Samridhi Yojana
(3) National Social Assistance Programme
(4) ADHAR
(5) National Family Benefit Scheme

24. According to the World Bank estimate about 40% Indians are living below International Poverty line of US $ _____
(1) 1 per day (2) 1.25 per day
(3) 2 per day
(4) 2.5 per day
(5) 3 per day

25. The 10th Trilateral Ministerial Meeting of RIC group was organized in November 2010. Who are the members of the RIC ?
   (1) Russia - Iran - China
   (2) Russia - India - China
   (3) Romania - Iran - Canada
   (4) Romania - Israel- Chile
   (5) Russia - India - Croatia

26. India and Syria recently decided to double their trade in next 2 years. Indian Govt. has decided to export which of the following commodities to Syria ?
   (1) Natural gas
   (2) Milk   (3) Oil
   (4) Wheat   (5) All of these

27. India has sanctioned a ₹ 26 million grant to which of the following countries for development of tube wells ?
   (1) Myanmar (2) Bangladesh
   (3) Nepal   (4) Pakistan
   (5) Sri Lanka

28. Which of the following·is the name of the scheme launched by the Government of India for adolescent girls ? (Launched in November 2010)
   (1) Swawlamban
   (2) SABALA
   (3) Aadhar   (4) ASHA
   (5) None of these

29. Many times we see in financial journals/bulletins a term M3. What is M3 ?
   (1) Currency in circulation on a particular day
   (2) Total value of the foreign exchange on a particular day
   (3) Total value of export credit on a given date
   (4) Total value of the tax collected in a year
   (5) None of these

30. As per news in various newspapers, Govt. has allocated a huge sum of ₹ 31,000 crore for 'RTE'. What is full form of RTE ?
   (1) Right to Education
   (2) Reforms in Technical Education
   (3) Return to Empowerment
   (4) Right to Empowerment
   (5) Renewable Technology for Energy

31. Which of the following is **NOT** a major function of the RBI in India ?
   (1) Issuance of currency notes
   (2) To facilitate external trade and payment and developing a foreign exchange market in India
   (3) Maintaining price stability and ensuring adequate flow of credit to productive sectors
   (4) Taking loans/credit from World Bank/IMF and ADB etc. and reallocating it for various activities decided by the Govt. of India
   (5) Formulation and monitoring the monetary and credit policy

32. The RBI has regional offices at various places. At which of the following places it **does not** have an office ?
   (1) Kota   (2) Shimla
   (3) Lucknow   (4) Panaji
   (5) Guwahati

33. Which of the following organizations/agencies has given a US $ 407 billion loan to India to boost up its micro finance services in unbanked areas ?
   (1) IMF   (2) World Bank
   (3) Bank of Japan
   (4) ADB
   (5) Jointly by IMF and ADB

34. The Prime Minister's Economic Advisory Council (PMEAC) has projected that the Indian Exports will grow by what percentage during 2010-11 ?
   (1) 15%   (2) 18%
   (3) 22%   (4) 24%
   (5) 28%

9.35. Which of the following organizations / agencies has given the estimate that the India will be third largest FDI recipient in 2010-12 ?
   (1) UNCTAD
   (2) WTO
   (3) World Bank
   (4) IMF
   (5) None of these

36. The performance of which of the following industries is considered performance of a core industry ?

(1) Garments (2) Leather
(3) IT
(4) Oil and Petroleum
(5) Handicrafts

37. Who amongst the following is **NOT** a recipient of Nobel Prize in economics ?
   (1) Peter A. Diamond
   (2) Dale T. Mortensen
   (3) Amartya Sen
   (4) Paul Krugman
   (5) Robert G. Edwards

38. Basel Committee has given its recommendations on which of the following aspects of banking operations ?
   (1) Marketing of bank products
   (2) Priority sector lending
   (3) Risk Management
   (4) Micro financing
   (5) All of these

39. Which of the following is the rank of India in Human Development Report 2010 prepared by the UNO ?
   (1) 99   (2) 100
   (3) 115   (4) 119
   (5) None of these

40. Which of the following was/ were the key objectives of the RBI's review of Monetary and Credit Policy 2010-11 which was reviewed again on 2nd November 2010 ?
   (A) To sustain the anti inflationary thrust.
   (B) To maintain an interest rate regime consistent with price.
   (C) To provide extra tax incentives to exporters who were in stress due to market fluctuations.
   (1) Only (A)   (2) Only (B)
   (3) Only (A) & (B)
   (4) All (A), (B) & (C)
   (5) None of these

41. PIIGS is the group of nations falling under _____.
   (1) Euro zone (2) Asia Pacific
   (3) SAARC   (4) NATO
   (5) Commonwealth

42. Which of the following is / are the preconditions, the IMF has put to provide bail out package to Ireland ?
   (A) It should gradually lower down unemployment benefits.

(B) It should bring down the minimum wages in order to boost employment.

(C) It should import some of the crucial commodities from non euro countries as an immediate measure to improve shortage of the same.

(1) Only (A) & (B)

(2) Only (B) & (C)

(3) Only (A) & (C)

(4) Only (A)

(5) All (A), (B) & (C)

43. India is self sufficient in production of which of the following commodities ?

(1) Edible oil (2) Milk

(3) Pulses (4) Natural gas

(5) All of these

44. Which of the following is used as a fuel in Nuclear power stations in India ?

(1) Thorium (2) Copper

(3) Tin (4) Cromium

(5) All of these

45. Which of the following States has taken up the job of improving Dams with the help of the World Bank's Dam Rehabilitation and Improvement project ?

(1) Kerala

(2) Gujarat

(3) Tamil Nadu

(4) Uttar Pradesh

(5) Guwahati

46. Nitish Kumar led National Democratic Alliance won how many seats in recently held assembly elections in Bihar ?

(1) 150 (2) 243

(3) 200 (4) 206

(5) None of these

47. Who amongst the following is the author of the book "Development as Freedom" ?

(1) M. S. Swaminathan

(2) C. Rangarajan

(3) Manmohan Singh

(4) Y. V. Reddy

(5) Amartya Sen

48. Which of the following terms is used in Finance and Banking ?

(1) Line of Sight

(2) Scattering Loss

(3) Revenue (4) Oscillation

(5) Shielding

49. Who amongst the following is a famous economist ?

(1) Richard Dawkins

(2) Alan Greenspan

(3) Vernon Heywood

(4) Olivar Sachs

(5) Stephan Hawking

50. Who amongst the following has never held post of the Governor of the RBI ?

(1) C. Rangarajan

(2) L. K. Jha

(3) Manmohan Singh

(4) Bimal Jalan

(5) Usha Thorat

English Language

Directions (51–60) : In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The continuing economic crisis has put central banks and governments the world over into **(51)** waters. For the industrialized West, the question seems to be a choice between economic stimulus and jobs, in the hope of creating a softer landing, or a swift shock at the hands of the free markets, in the hope of getting through the **(52)** more quickly. In emerging markets, the question is how to deal with being the focal point for investors looking to maximise returns.

Specifically, for the Federal Reserve in the United States, that means **(53)** hundreds of billions of dollars into the markets - buying Treasury bills to increase liquidity. In Europe the concern is that monetary union may be at risk due to the strains posed by eurozone countries that are **(54)** in **(55)**. In Asia, on the other hand, economies are surging, but the prospect of hot money flowing into the region could potentially spell **(56)** due to overheating.

Fears that the Fed's second round of quantitative easing may lead to a faster pace of **(57)** may be **(58)**. US unemployment remains persistently high at around 10 per cent, while inflation remains astoundingly low at 1 per cent or less, the slowest on record. That's despite the Fed's earlier injection of $ 1 7 trillion into the financial system to avert an economic depression in the wake of the global financial crisis.

In contrast to the Fed's quantitative easing, the European Central Bank has reduced liquidity in the European banking system by some 350 billion euros during the past five months. This reflects the central bank's **(59)** in the improved stability of the banking system and easier **(60)** to capital.

51. (1) tested

(2) unpredictable

(3) under

(4) unquestionable

(5) uncharted

52. (1) downturn (2) spectrum

(3) options (4) hope

(5) drama

53. (1) sucking (2) pumping

(3) forming (4) blocking

(5) promoting

54. (1) mired (2) safe

(3) above (4) unhappy

(5) out

55. (1) market (2) trouble

(3) debt (4) surplus

(5) manner

56. (1) positive (2) negative

(3) trouble (4) growth

(5) process

57. (1) cost (2) depreciation

(3) cooperation

(4) inflation (5) rate

58. (1) challenged (2) overstated

(3) perfect (4) predicted

(5) simple

59. (1) weakness (2) strength

(3) correction (4) contract

(5) confidence

60. (1) denial (2) approval

(3) appreciation

(4) access (5) disposal

Directions (61–75) : Read the following passage based on an Interview to answer the given questions based on it. Certain words are printed in **bold** to help you locate them while answering some of the questions.

A spate of farmer suicides linked to harassment by recovery agents employed by micro finance institutions (MFIs) in Andhra Pradesh **spurred** the state government to bring in regulation to protect consumer interests. But, while the Bill has brought into sharp focus the need for consumer protection, it tries to micro-manage MFI operations and in the process it could **scuttle** some of the crucial benefits that MFIs bring to farmers, says the author of Microfinance India. State Of The Sec-

tor Report 2010. *In an interview he points out that prudent regulation can ensure the original goal of the MFIs - social uplift of the poor.*

Do you feel the AP Bill to regulate MFIs is well thought out? Does it ensure fairness to the borrowers and the long-term health of the sector?

The AP Bill has brought into sharp focus the need for customer protection in four critical areas. First is pricing. Second is lender's liability - whether the lender can give too much loan without assessing the customer's ability to pay. Third is the structure of loan repayment - whether you can ask money on a weekly basis from people who don't produce weekly incomes. Fourth is the practices that attend to how you deal with defaults.

But the Act should have looked at the positive benefits that institutions could bring in, and where they need to be regulated in the interests of the customers. It should have brought only those features in.

Say, you want the recovery practices to be consistent with what the customers can really **manage**. If the customer is aggrieved and complains that somebody is harassing him, then those complaints should be investigated by the District Rural Development Authority.

Instead what the Bill says is that MFIs cannot go to the customer's premises to ask for recovery and that all transactions will be done in the Panchayat office. With great difficulty, MFIs brought services to the door of people. It is such a relief for the customers not to be spending time out going to banks or Panchayat offices, which could be 10 km away in some cases. A facility which has brought some relief to people is being shut. Moreover, you are practically telling the MFI where it should do business and how it should do it.

Social responsibilities were inbuilt when the MFIs were first conceived. If MFIs go for profit with loose regulations, how are they different from moneylenders?

Even among moneylenders there are very good people who take care of the customer's circumstance, and there are really bad ones. A large number of the MFIs are good and there are some who are **coercive** because of the kind of prices and processes

they have adopted. But Moneylenders never got this organised. They did not have such a large footprint. An MFI brought in organisation, it mobilized the equity, it brought in commercial funding. It invested in systems. It appointed a large number of people. But some of them **exacted** a much higher price than they should have. They wanted to break even very fast and greed did take over in some cases.

Are the for-profit MFIs the only ones harassing people for recoveries?

Some not-for-profit outfits have also adopted the same kind of recovery methods. That may be because you have to show that you are very efficient in your recovery methods and that your portfolio is of a very high quality if you want to get commercial funding from a bank.

In fact, among for-profits there are many who have sensible recovery practices. Some have fortnightly recovery, some have monthly recovery. So we have differing practices. We just describe a few dominant ones and assume every for-profit MFI operates like that.

How can you introduce regulations to ensure social upliftment in a sector that is moving towards for-profit models?

I am not really concerned whether someone wants to make a profit or not The bottom-line for me is customer protection. The first area is fair practices. Are you telling your customers how the loan is structured? Are you being transparent about your performance? There should also be a lender's liability attached to what you do. Suppose you lend excessively to a customer without assessing their ability to service the loan, you have to take the hit.

Then there's the question of limiting returns. You can say that an MFI cannot have a return on assets more than X, a return on equity of more than Y. Then suppose there is a privately promoted MFI, there should be a regulation to ensure the MFI cannot access equity markets till a certain amount of time. MFIs went to markets perhaps because of the need to grow too big too fast. The government thought they were making profit off the poor, and that's an indirect reason why they decided to clamp down on MFIs. If you say an MFI won't go to capital market, then it will keep political compulsions **under rein**.

61. Which of the following best explains "structure of loan repayment" in this context of the first question asked to the author?
    (1) Higher interest rate
    (2) Payment on weekly basis
    (3) Giving loan without assessing ability to pay
    (4) Method of dealing with defaults
    (5) Total amount of loan

62. The author is of the view that ____.
    (1) the bill to regulate MFIs is not needed
    (2) the bill neglects the interests of the customers
    (3) the positive aspects of MFIs should also be considered
    (4) most of the MFIs are not good
    (5) MFIs must be told what and where they should do business

63. One of the distinct positive feature of MFIs is that ____.
    (1) they brought services to the door of people
    (2) they dealt with default very firmly
    (3) they provided adequate customer protection
    (4) they are governed by the local people
    (5) they have highly flexible repayment plan

64. What is the difference between MFIs and moneylenders?
    (1) There is no difference
    (2) A large number of moneylenders are good whereas only a few MFIs are good
    (3) Moneylenders gave credit at lower rate of interest than that of MFIs
    (4) MFIs adopted a structure and put a process in place, which was not the case with moneylenders
    (5) Moneylender appointed large number of local people as against more outside people in MFIs

65. Which of the following is positive outcome of the AP Bill to regulate MFIs?
    (1) The banks have started this service in remote areas

(2) It highlighted some areas of customer protection

(3) It highlighted the bad practices being followed by moneylenders

(4) MFIs invested in systems and brought in commercial funding

(5) It will help convert MFIs into small banks

66. The author is recommending ___.

(1) Not-for profit MFIs

(2) For-profit MFIs

(3) Stoppage of commercial funding to MFIs

(4) Customer satisfaction irrespective of 'Not-for profit' or 'for-profit' MFIs

(5) Public sector promoted MFIs

67. Why did MFIs go to the equity markers?

(1) To repay the loan

(2) To lower interest rate

(3) There were political compulsions

(4) To become a public sector institution

(5) To grow very fast

68. Which of the following has **not** been indicated as one of the features of fair practices for customer protection?

(1) Providing information about loan structuring

(2) MFIs should also be held liable for some of their actions

(3) Not to raise money from capital market

(4) MFIs should also inform public about their own performance also

(5) To provide credit as per the rational assessment of their ability to service the loan

69. Which of the following could possibly be most plausible reason for banning recovery by going to customer's premises?

(1) To protect the family members

(2) To protect the customer from harassment and coercion

(3) To reduce the undue expenses of MFIs resulting in lower interest rates

(4) To account systematically the money recovered in the books of accounts

(5) To keep Panchayat office out of these transactions.

Directions (70-73) : Choose the word which is **most nearly the same** in meaning as the word/group of words printed in **bold**.

70. **Manage**

(1) afford   (2) assess

(3) thrust   (4) administer

(5) use

71. **Exacted**

(1) perfected   (2) demanded

(3) estimated   (4) corrected

(5) accurate

72. **Scuttle**

(1) delay   (2) mix

(3) shuffle   (4) destroy

(5) smoothen

73. **Spurred**

(1) agitated   (2) instigated

(3) reflected   (4) disapproved

(5) prompted

Directions (74-75) : Choose the word or group of words which is most **opposite** in meaning of the word printed in bold.

74. **Under rein**

(1) under wrap

(2) without target

(3) let loose

(4) no clout

(5) under cloud

75. **Coercive**

(1) gentle

(2) promoting

(3) progressive

(4) natural

(5) opinionated

Directions (76-81) : Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) Two of the best-performing major economies in 2010 were China and Brazil, with growth estimated at 7.5% and 10.5% respectively.

(B) Despite that limp growth, major US stock market indexes are up between 11 % and 20% for the year.

(C) Even knowing where economies are headed sometimes is of no help to an investor.

(D) It is hard to anticipate the direction of financial markets.

(E) But as of December, stock markets of both nations were in the red for the year.

(F) By contrast, the US economy is likely to have expanded at only about 2.6% for the year.

76. Which of the following would be the **SECOND** sentence?

(1) A   (2) C

(3) D   (4) E

(5) F

77. Which of the following would be the **FOURTH** sentence?

(1) A   (2) B

(3) C   (4) E

(5) F

78. Which of the following would be the **FIFTH** sentence ?

(1) A   (2) B

(3) C   (4) D

(5) F

79. Which of the following would be the **FIRST** sentence?

(1) B   (2) C

(3) D   (4) E

(5) E

80. Which of the following would be the **SIXTH (LAST)** sentence?

(1) A   (2) B

(3) C   (4) D

(5) E

81. Which of the following would be the **THIRD** sentence?

(1) A   (2) B

(3) D   (4) E

(5) F

Directions (82-85) : Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) Add the incremental loans to the basic metals and metal product industry, which account for another 14.5% of loans to industry and over 80% of the increase in loans to industry this fiscal is accounted for.

(B) RBI decision to publish data on sectoral deployment of bank credit every month will provide much needed detail.

(C) Of the total increase in non-food credit, infrastructure loans accounted for 37%.

(D) For instance, the data show that while bank credit to industry increased by 11.7% this year, as much as two-thirds of that increase is on account of lending to infrastructure.

(E) This will help us to gauge which sector of the economy are doing well.

82. Which of the following would be the **THIRD** sentence?
(1) A   (2) B
(3) C   (4) D
(5) E

83. Which of the following would be the **FOURTH** sentence?
(1) A   (2) B
(3) Either A or E
(4) D   (5) E

84. Which of the following would be the **FIRST** sentence?
(1) A   (2) B
(3) C   (4) D
(5) E

85. Which of the following would be the **SECOND** sentence?
(1) A   (2) B
(3) C   (4) D
(5) E

Directions (86-90) : Read each sentence to find out whether there is any grammatical error in it or a wrong word has been used. The error, if any, will be in one part of the sentence which has been printed in **bold** and has been numbered (1), (2), (3) or (4). The number of that part is the answer. If there is no error, the answer is (5) i.e. 'No error'. (Ignore the errors of punctuation, if any.)

86. The **convergence of** (1)/ Indian accounting standards with International Financial Reporting Standards (IFRS) **beginning** (2)/ in April is **expecting to** (3)/ see power companies **struggling with** (4)/ significant first-time adoption impact. No error (5)

87. **Researchers at** (1)/ the Indian Institute of Science (IISc), Bangalore, are **mapping** (2)/ India's solar hot spots-where **round-the-year** (3)/ sunlight makes it **viable of** (4)/companies to set up solar power plants. No error (5)

88. Though their qualifications span **a diverse** (1)/ range, there is **an equal** (2)/ number of graduates

and those who have just completed School, **each set** (3)/**making up** (4)/ close to 30% of these households. No error (5)

89. As if (1)/ the most dangerous moment for any dictatorship **is when** (2)/ it **starts to** (3)/ reform, North Korea looks ready to turn that truism **on its head**. (4)/No error (5)

90. **It so happens** (1)/ that this happy campy ritual is their **way of life** (2)/ and **one into which** (3)/ they don't **particularly welcome** (4)/ voyeuristic intrusions. No error (5)

Quantitative Aptitude

Directions (91–95) : What should come in place of the question mark (?) in the following questions?

91. $|? - 45| = 40$
(1) 85 or – 85
(2) 85 or 5   (3) 5 or – 5
(4) 40 or 5
(5) None of these

92. $\left[\left(\left(3\right)^2\right)^6\right]^4 = 9^?$
(1) 28   (2) 16
(3) 12   (4) 24
(5) None of these

93. $\sqrt{289} = ?$
(1) $\left(\sqrt{17}\right)^2$ (2) (–8 –9)
(3) –17   (4) $\pm\left(\dfrac{153}{9}\right)$
(5) None of these

94. ?% of (4)? = 51.2
(1) 15   (2) 8
(3) 5   (4) 10
(5) None of these

95. $\sqrt[4]{1296} = ?$
(1) 8   (2) 36
(3) 12   (4) 6
(5) None of these

Directions (96–100) : In the following number series only one number is **wrong**. Find out the **wrong** number.

96. 4   3   4.5   8.5   20   53   162.5
(1) 3   (2) 4.5
(3) 8.5   (4) 20
(5) 53

97. 12000   2395   472   89.8
12.96   –2.408   –5.4816
(1) –5.4816   (2) 472
(3) 12.96   (4) – 2.408
(5) 2395

98. 1   8   28   99   412   2075   12460
(1) 28   (2) 99
(3) 412   (4) 2075
(5) 12460

99. 144   215   540   1890   8505
46777.5   304053.75
(1) 215   (2) 540
(3) 1890   (4) 8505
(5) 46777.5

100. 2222   1879   1663   1538
1474   1447   1440
(1) 1879   (2) 1538
(3) 1474   (4) 1447
(5) 1440

101. In a college, the ratio of boys to girls is 31 : 23 respectively. When 75 more girls join the college, this ratio becomes 124 : 107. How many more girls should join the college to make the number of boys and girls equal?
(1) 75   (2) 90
(3) 60   (4) 85
(5) None of these

102. The compound interest accrued on an amount at the end of two years at the rate of 12 p.c.p.a is ₹2,862. What is the amount ?
(1) ₹11,250   (2) ₹12,200
(3) ₹13,500   (4) ₹10,000
(5) None of these

103. A 280 metres long train, travelling at a uniform speed, crosses a platform in 60 seconds and a man standing on the platform in 20 seconds. What is the length of the platform ?
(1) 640 metres
(2) 420 metres
(3) 280 metres
(4) Cannot be determined
(5) None of these

104. A triangle has two of its angles in the ratio of 1 : 2. If the measure of one of its angles is 30 degrees, what is the measure of the largest angle of the triangle in degrees ?
(1) 100   (2) 90
(3) 135
(4) Cannot be determined
(5) None of these

105. In how many different ways can the numbers '256974' be arranged, using each digit only once in each arrangement, such that the digits 6 and 5 are at the extreme ends in each arrangement ?

(1) 48   (2) 720
(3) 36   (4) 360
(5) None of these

Directions (106-110) : Study the given information carefully and answer the questions that follow:

An urn contains 3 red, 6 blue, 2 green and 4 yellow marbles.

106. If two marbles are picked at random, what is the probability that both are green ?

(1) $\dfrac{2}{15}$ (2) $\dfrac{1}{15}$

(3) $\dfrac{2}{7}$ (4) 1

(5) None of these

107. If three marbles are picked at random, what is the probability that two are blue and one is yellow ?

(1) $\dfrac{2}{15}$ (2) $\dfrac{6}{91}$

(3) $\dfrac{12}{91}$ (4) $\dfrac{3}{15}$

(5) None of these

108. If four marbles are picked at random, what is the probability that at least one is yellow ?

(1) $\dfrac{91}{123}$ (2) $\dfrac{69}{91}$

(3) $\dfrac{125}{143}$ (4) $\dfrac{1}{4}$

(5) None of these

109. If two marbles are picked at random, what is the probability that either both are red or both are green ?

(1) $\dfrac{3}{5}$ (2) $\dfrac{4}{105}$

(3) $\dfrac{2}{7}$ (4) $\dfrac{5}{91}$

(5) None of these

110. If four marbles are picked at random, what is the probability that one is green, two are blue and one is red ?

(1) $\dfrac{4}{15}$ (2) $\dfrac{17}{280}$

(3) $\dfrac{6}{91}$ (4) $\dfrac{11}{15}$

(5) None of these

Directions (111–115) : Each of the questions given below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements is sufficient to answer the question. Read both the statements.

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

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

Give answer (3) if the data in statement I alone or in statement II alone is sufficient to answer the question.

Give answer (4) if the data in both the statements I and II is not sufficient to answer the question.

Give answer (5) if the data in both the statements I and II together is necessary to answer the question.

111. What is the two digit positive number?
  I. Sum of the two digits of the number is 8.
  II. Sum of the two digits is 3 more than the higher digit.

112. The symbol ∞ represents one of the following operations: addition, subtraction, multiplication or division. What is the value of 6 ∞ 4 ?
  I. 0 ∞ 5 = 5
  II 5 ∞ 0 = 5

113. At what time did Poonam finish the job ?
  I. Poonam started working without a break on the job at exactly 9 a.m. and by noon she had utilised exactly half the time that it took her to finish the job.
  II. Poonam took exactly 6 hours to finish the job.

114. Last year an employee received an annual salary of ₹6,18,000, which was paid in equal paycheques throughout the year.

What was the salary received in each of the paycheques ?
  I. The employee received a total of 24 paycheques during the year.
  II. The employee received a paycheque twice a month each month during the year.

115. Is the sum of integers x and y greater than 85 ?
  I. The product of x and y is greater than 85.
  II. One of the variables is greater than 83.

Directions (116-120) : Study the following pie charts carefully to answer the questions -

Degree-wise breakup of employees working in various departments of an organization and the ratio of Men to Women

Total Number of Employees = 3250

Dept. = Department
Respective Ratio of Men to Women in Each Department

Department	Men	Women
Production	4	1
HR	12	13
IT	7	3
Marketing	3	2
Accounts	6	7

116. What is the number of men working in the Marketing department ?

(1) 462   (2) 454
(3) 418   (4) 424
(5) None of these

117. What is the respective ratio of the number of women working in the HR department and the number of men working in the IT department ?

(1) 11 : 12   (2) 17 : 29
(3) 13 : 28   (4) 12 : 35
(5) None of these

Reasoning

118. The number of men working in the Production department of the organization forms what percent of the total number of employees working in that department ?
(1) 88   (2) 90
(3) 75   (4) 65
(5) None of these

119. The number of women working in the IT department of the organization forms what percent of the total number of employees in the organization from all departments together ?
(1) 3.2   (2) 4.8
(3) 6.3   (4) 5.6
(5) None of these

120. What is the total number of men working in the organization ?
(1) 2198   (2) 2147
(3) 2073   (4) 2236
(5) None of these

Directions (121-125) : In the following questions two equations numbered I and II are given. You have to solve both the equations and
Give Answer If
(1) $x > y$
(2) $x \geq y$
(3) $x < y$
(4) $x \leq y$
(5) $x = y$ or the relationship can not be established

121. I $x^2 + 5x + 6 = 0$
     II $y^2 + 3y + 2 = 0$
122. I $x^2 - 10x + 24 = 0$
     II $y^2 - 9y + 20 = 0$
123. I $(x)^2 = 961$
     II $y = \sqrt{961}$
124. I $x^2 - 72 = x$
     II $y^2 = 64$
125. I $x^2 - 463 = 321$
     II $y^2 - 421 = 308$

Directions (126-130) : Study the following tables carefully and answer the questions given below:

Number of people taking fresh loans from different Banks over the years and the percentage of defaulters amongst them each year

Number of people taking fresh loans from different banks over the years

NUMBER

Year	P	Q	R	S	T
2004	27361	26345	25467	28246	30164
2005	32081	27456	32461	29435	35128
2006	25361	28637	32652	29565	32444
2007	23654	29045	32561	28314	36152
2008	36125	30467	25495	23764	35463
2009	35465	31963	27649	24356	33214
2010	34135	31974	28283	26555	31264

Approximate Percentage of defaulters amongst them each year

PERCENTAGE

Bank

P	Q	R	S	T
12	9	15	13	19
24	8	17	20	23
22	13	16	21	25
18	11	18	22	19
12	10	13	23	18
11	20	11	22	21
9	21	12	21	23

126. **Approximately** how many people taking a loan from Bank S in the year 2006 were defaulters ?
(1) 6490   (2) 6210
(3) 5020   (4) 6550
(5) 5580

127. **Approximately** what was the difference between the number of defaulters of Bank Q in the year 2004 and 2005 ?
(1) 175   (2) 125
(3) 190   (4) 205
(5) 140

128. In which of the following years was the number of defaulters of Bank R, the maximum among the given years ?
(1) 2005   (2) 2006
(3) 2007   (4) 2010
(5) None of these

129. In which of the following years was the difference in number of people taking loan from Bank P from the previous year the highest ?
(1) 2008   (2) 2006
(3) 2007   (4) 2005
(5) None of these

130. **Approximately** what was the total number of defaulters of Bank T in the years 2007 and 2008 together ?
(1) 14110   (2) 13620
(3) 13250   (4) 14670
(5) 15330

Reasoning

131. The positions of the first and the fourth letters of the word PLANET are interchanged, similarly, the positions of the second and fifth letters and third and sixth letters are interchanged. In the new arrangement thus formed, how many letters are there between the letter which is second from the right and the letter which is fourth from the left according to the English alphabetical order ?
(1) None   (2) One
(3) Two   (4) Three
(5) Four

132. The positions of how many alphabets will remain unchanged if each of the alphabets in the word WORTHY is arranged in alphabetical order from left to right ?
(1) None   (2) One
(3) Two   (4) Three
(5) More than three

133. How many such pairs of letters are there in the word REASON, each of which has as many letters between them in the word (in both forward and backward directions) as they have between them in the English alphabetical series ?
(1) None   (2) One
(3) Two   (4) Three
(5) More than three

134. 'Writing' is related to 'Pen' in the same way as____?
(1) 'Singing' is related to 'Music'
(2) 'Stitching' is related to 'Needle'
(3) 'Dancing' is related to 'Exercise'
(4) 'Carpenter' is related to 'tools'
(5) 'Paper' is related to 'book'

135. If it is possible to make only one meaningful word with the second, third, eighth and ninth letters of the word 'CONFLICTED', which would be the second letter of the word from the left? If more than one such word can be formed, give 'A' as the answer. If no such word can be formed, give 'Z' as your answer.

(1) A   (2) T

(3) O   (4) N

(5) Z

136. In which of the following expressions will the expression $P < M$ be definitely true?

(1) $M < R > P \geq S$

(2) $M \geq S = P < F$

(3) $Q < M < F = P$

(4) $P = A < R < M$

(5) None of these

137. In a class of 42 children, Joseph's rank is sixteenth from the top. Kevin is seven ranks below Joseph. What is Kevin's rank from the bottom ?

(1) 22nd   (2) 20th

(3) 19th   (4) 23rd

(5) 25th

Directions (138–140) : The following questions are based on the alphabetical series given below:

C L R T B Q S M A P D I N F J K G Y X

138. 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 the group?

(1) LBT   (2) SPA

(3) IJF   (4) PID

(5) BMS

139. If 'CT' is related to 'RQ' and 'AI' is related to 'DF' in a certain way, to which of the following is 'SP' related to, following the same pattern ?

(1) MD   (2) DN

(3) AD   (4) AI

(5) DF

140. What will come in place of the question mark in the following series?

CR   LB   TM   SI   ?

(1) PK   (2) DK

(3) DG   (4) NX

(5) PG

Directions (141-145) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and -

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

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

Give answer (3) If the data either in statement I alone or in statement II alone are sufficient to answer the question

Give answer (4) If the data even in both statements I and II together are **not** sufficient to answer the question

Give answer (5) If the data in both statements I and II **together** are necessary to answer the question

141. How is 'party' coded in the language?

I. 'going to a party' is coded as 'la fa qu tu' and 'for a party' is coded as 'fa me tu'.

II. 'start the party' is coded as 'tu co ra' and 'going to start' is coded as 'qu co la'.

142. On which day of the week is Priya definitely travelling?

I. Amita correctly remembers that Priya is travelling after Tuesday but before Saturday. Rohit correctly remembers that Priya is travelling before Friday but after Monday.

II. Priya does not travel on a Friday.

143. How is P related to A ?

I. A is the daughter of M and the sister of S.

II. K is the son of P and the husband of M.

144. Four movies are screened from Monday to Thursday, (one on each day starting on Monday and ending on Thursday) viz - Crash, Social Network, Ice Age and Notting Hill. On which day is the movie Crash screened ?

I. Social Network is screened on the last day.

II. Neither Ice Age nor Notting Hill are screened on Monday.

145. Who sits to the immediate right of Ayesha ?

I. Four friends- Shraddha, Tania, Vilma and Ayesha are sitting around a circular table facing the centre.

II. Shraddha sits second to the right of Tania. Vilma is an immediate neighbour of Shraddha.

Directions (146-150) : Study the following information to 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. The following is an illustration of input and rearrangement. (Single digit numbers are preceded by a zero. All other numbers are two digit numbers)

Input : good 18 to raise 02 12 money 28 for 57 charity 09.

Step I : to good 18 raise 02 12 money 28 for charity 09 57.

Step II : to raise good 18 02 12 money for charity 09 28 57.

Step III : to raise money good 02 12 for charity 09 18 28 57.

Step IV : to raise money good 02 for charity 09 12 18 28 57.

Step V : to raise money good for charity 02 09 12 18 28 57.

Setep V is the last Step of the arrangement of the above input as the intended arrangement is obtained.

Directions (146-147) : These questions are based on the following input:

Input : always 19 give 21 84 for 62 14 worthy cause.

146. Which of the following would be step III for the above input?

(1) worthy give for always 19 14 cause 84 62 21.

(2) worthy give for always 14 19 cause 21 62 84.

(3) always give for worthy 19 14 cause 21 62 84.

(4) worthy give for always 19 14 cause 21 62 84.

(5) always give for cause 19 14 worthy 21 62 84.

147. How many steps would be needed to complete the arrangement for the above input?

(1) VI   (2) V

(3) IV   (4) VII

(5) None of these

Directions (148-150) : These questions are based on the following input:

Input : 50 62 tips on 67 how can 42 stay young 17 89 forever 03.

148. The following stands for which step of the arrangement? young tips stay 50 on how can 42 17 forever 03 62 67 89.

(1) Step III   (2) Step V
(3) Step VI   (4) Step IV
(5) None of these

149. Which of the words/numbers below would be at the fifth position (from the right end) in Step V of the input?
(1) forever   (2) 42
(3) 50   (4) young
(5) None of these

150. Which of the following would be the last step for the input?
(1) young tips stay on how forever can 03 17 42 50 62 67 89.
(2) young tips stay on how forever can 89 67 62 50 42 17 03.
(3) can forever how on stay tips forever 89 67 62 50 42 17 03.
(4) young tips stay on how forever can 03 17 42 50 67 62 89.
(5) can forever how on stay tips young 03 17 42 50 62 67 89.

Directions (151-155) : Study the following information and answer the questions given below :

Eight people - S, R, N, L, M, T, O and P are sitting in a circle facing the centre. All eight belong to different professions — reporter, doctor, cricketer, teacher, accountant, shopkeeper, painter and supervisor. They are not necessarily seated in the mentioned order.

M is sitting third to the left of O. The doctor is to the immediate right of M and M is not a reporter. R is sitting fourth to the right of P. Neither R nor P is an immediate neighbour of M. T is a teacher and is sitting third to the right of the doctor. The shopkeeper is sitting second to the left of the teacher. The painter is sitting second to the left of M. S the cricketer is sitting exactly between T and P. The accountant is sitting second to the right of the cricketer. N is sitting third to the left of T.

151. Who amongst the following is a reporter ?
(1) O   (2) L
(3) N   (4) R
(5) None of these

152. What is S's position with respect to R ?
(1) Third to the right
(2) Second to the right

(3) Third to the left
(4) Second to the left
(5) Fourth to the right

153. How many people are sitting between P and N when counted in an anti clockwise direction from N ?
(1) One   (2) Two
(3) Three   (4) Four
(5) None

154. Four of the following five pairs are alike in a certain way based on their positions in the above arrangement and so form a group. Which of the following does **not** belong to the group ?
(1) Teacher - Painter
(2) Supervisor - Shopkeeper
(3) Cricketer - Reporter
(4) Doctor - Accountant
(5) Shopkeeper - Doctor

155. Which one of the following statements is false according to the above mentioned arrangement?
(1) N is to the immediate right of the supervisor
(2) The cricketer is third to the right of the shopkeeper
(3) The doctor is sitting exactly between the supervisor and the accountant
(4) L is neither a teacher nor a supervisor
(5) There are only three people between S and N

Directions (156-160) : Study the following information and answer the questions that follow :

In a certain code language, 'hope to see you' is coded as 're so na di', 'please come to see the party' is coded as 'fi ge na di ke zo', 'hope to come' is coded as 'di so ge' and 'see you the party' is coded as 're fi zo na'.

156. How is 'please' coded in the given code language?
(1) di   (2) ke
(3) fi   (4) na
(5) None of these

157. What does the code 'so' stand for in the given code language?
(1) hope   (2) come
(3) see   (4) to
(5) None of these

158. How is 'party' coded in the given code language?
(1) Either 're' or 'fi'
(2) Either 'zo' or 'na'
(3) Either 'zo' or 'fi'

(4) Either 'zo' or 'ge'
(5) Either 'ke' or 'fi'

159. How will 'please see you' be coded in the given code language?
(1) re na ke   (2) so re na
(3) zo re na   (4) na di ke
(5) ke re ge

160. Which one of the following will be coded as 'so di re' in the given code language?
(1) you see hope
(2) hope you please
(3) hope you come
(4) the hope to
(5) you hope to

Directions (161-165) : In each question below a statement is given followed by two courses of action numbered I and II. A course of action is a practicable and feasible step or administrative decision to be taken for follow-up, improvement 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 decide which of the suggested courses of action logically follow(s) for pursuing.

Give answer (1) if only I follows.

Give answer (2) if only II follows.

Give answer (3) if either I or II follows.

Give answer (4) if neither I nor II follows.

Give answer (5) if both I and II follow.

161. **Statement :** Four cases of pick pocketing were reported at one of the most renowned five star hotels last evening.
Courses of action :
I. The hotel staff should be instructed to be vigilant and report any suspicious person or activity.
II. More CCTV cameras should be installed near the dining and reception areas of the hotel where these incidents took place.

162. **Statement :** Despite repeated warnings to students and parents from the college, some students have finally not fulfilled the mandatory criteria of 75% attendance in order to appear for exams.

Courses of action :

I. The college should stop adhering to this particular criteria.

II. Either the parents or guardians of the defaulters should be called for a meeting.

163. **Statement :** The students residing at the hostel of a university had to stay without electricity and water for 48 hours not because of shortages but because of negligence by the hostel staff.

Courses of action :

I. The management of the university should look into the matter and take strict action against such negligence.

II. The students should leave the hostel and find some alternate accommodation.

164. **Statement :** Local villagers have reported that instances of illegal cutting of trees have increased over the last few months in the forest area.

Courses of action :

I. The locals should be encouraged to report any such activities in the future as well.

II. Authorities should immediately look into the matter and put a stop to such illegal activities.

165. **Statement :** The packets of many of the packaged eatables convey incorrect information about the ingredients and nutrient content.

Courses of action :

I. All such products should be banned from the market if after a warning also correct information is not provided.

II. The issue should be ignored as long as the eatables are popular among the public.

Directions (166 – 170) : Study the following information and answer the questions that follow:

Six friends — Deepak, Varun, Anit, Nilesh, Rajesh and Siddharth are studying six different specialisations of engineering which are — metallurgy, telecommunication, software, mechanical, electrical and hardware not necessarily in the same order. Each one likes a different sport - hockey, cricket, swimming, football, badminton and tennis again not in the same order.

Nilesh is not studying hardware. Rajesh is studying software and likes hockey. Anit likes swimming and is not studying hardware. The one who likes football is studying electrical. Siddharth is studying mechanical and does not like tennis. The one who likes badminton is studying telecommunication. Deepak and Varun do not like badminton. Deepak does not like tennis.

166. Which specialisation is Varun studying ?
(1) Metallurgy
(2) Mechanical
(3) Hardware (4) Electrical
(5) None of these

167. Which sport does Deepak like?
(1) Football (2) Cricket
(3) Hockey
(4) Cannot be determined
(5) None of these

168. Which of the following person-specialisation combination is **correct** according to the given information?
(1) Nilesh – Hardware
(2) Varun – Electrical
(3) Anit – Metallurgy
(4) Siddharth – Software
(5) None is correct

Directions (169-170) : If all six friends are asked sit in a straight line facing north, in an alphabetical order (according to their names), from left to right, then ____

169. Who will be to the immediate left of the one studying electrical?
(1) The one who likes badminton
(2) The one who is studying telecommunication
(3) The one who is studying hardware
(4) The one who likes hockey
(5) None of these

170. Which of the following combinations will represent the favourite sport of the immediate neighbours of Rajesh?
(1) Badminton – Football
(2) Cricket – Tennis
(3) Cricket – Football
(4) Tennis – Football
(5) Cricket – Badminton

Directions (171-173) : Six friends A, B, C, D, E and F working in the same office take different time to reach office. All of them take time in the multiples of ten in such a manner that the one who reaches office the earliest, reaches in 10 minutes and the one who takes maximum time reaches office in 60 minutes. D takes more time than E but less time than A. A reaches in 30 minutes. B takes less time than only F.

171. How much time does C take to reach office?
(1) 60 minutes
(2) 50 minutes
(3) 40 minutes
(4) 20 minutes
(5) Cannot be determined

172. Who amongst the following takes maximum time to reach office?
(1) B (2) C
(3) D (4) F
(5) Cannot be determined

173. How many people take more time to reach office than D ?
(1) Four (2) Three
(3) Two (4) One
(5) None

Directions (174-178) : In each question below is given a statement followed by two assumptions / inferences numbered I and II. An assumption is something supposed or taken for granted and an inference is something which can be directly inferred from the given facts. You have to consider the statement and the following assumptions/ inferences and decide which of those is/are implicit in the statement.

Give answer (1) if only I is implicit.

Give answer (2) if only II is implicit.

Give answer (3) if either I or II is implicit

Give answer (4) if neither I nor II is implicit.

Give answer (5) if both I and II are implicit.

174. **Statement :** Using calculator for simpler calculations adversely affects mathematical abilities of children.

I. Using calculator for complex calculations may not affect mathematical abilities adversely.

Mark answer (1) if Only conclusion I follows

Mark answer(2) if Only conclusion II follows

Mark answer (3) if Either conclusion I or II follows

Mark answer (4) if Neither conclusion I nor II follows

Mark answer (5) if Both conclusions I and II follow

185. Statement :
$A \geq B \leq C, C < D, D > F$
Conclusions : I. $F > B$
II. $A > D$

186. Statement :
$X > Y \geq Z, Q = Y, P > X$
Conclusions : I. $Z < P$
II. $P > Q$

187. Statement :
$L \geq I, H > I \geq J, K < J$
Conclusions: I. $H > L$
II. $L > K$

188. Statement :
$O \geq P = Q, R \nleq P, S < Q$
Conclusions: I. $R < S$
II. $O > S$

189. Statement :
$D \geq E > F = G, E = H < J$
Conclusions : I. $J > D$
II. $G < J$

190. Statement :
$J \geq R > Z, R > F < W, B > J$
Conclusions : I. $J > F$
II. $B > W$

Directions (191–196) : K, L, M, P, Q, R, S and T are sitting around a square table in such a way that four of them sit at four corners of the square while four sit in the middle of each of the four sides. The ones who sit at the four corners face outside while those who sit in the middle of the sides face the centre of the table.

P sits third to the right of S. S faces the centre. Q sits third to the left of M. M does not sit in the middle of the sides. Only one person sits between Q and R. R is not an immediate neighbour of M. T faces the centre. K is not an immediate neighbour of R.

191. What is position of M with respect to L ?
(1) Third to the right
(2) M and L sit diagonally opposite to each other
(3) Second to the right
(4) Second to the left
(5) Fifth to the right

192. Who sits exactly between Q and R ?
(1) T (2) P
(3) K (4) M
(5) S and K

193. Which of the following pairs represents the persons seated in the middle of the sides who face each other?
(1) S, Q (2) K, L
(3) M, P (4) R, T
(5) T, Q

194. Who amongst the following sit between R and K when counted in anti-clockwise direction from K ?
(1) No one sits between R and K as R and K are immediate neighbours of each other
(2) S, P and L
(3) P and Q (4) L and R
(5) M, S and T

195. If K is made to face the opposite direction, who would sit to his immediate right?
(1) R (2) Q
(3) P (4) T
(5) S

196. 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?
(1) L (2) M
(3) K (4) P
(5) R

Directions (197–200) : Read the following information and five statements given below it carefully and answer the questions which follow.

Exodus from rural areas to the urban hubs in search of job opportunities has now declined to nearly twenty-six percent of what it was at the turn of 21st century.

(A) Since the last decade, the rural economy has transformed itself into a bankable, profit making and commercially viable venture

(B) Job opportunities differ in urban and rural areas

(C) The load on infrastructure and resources in the urban areas which had remained unmanageable for a long time has been eased a little since the last decade.

(D) This trend of reverse migration which was seen only in developed countries till now has entered the scenes of developing nations as well

(E) According to a recent report more than eighty percent of the professionals having roots in rural areas prefer to work in urban cities rather than their home villages.

197. Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above represents an **effect** of the given information most appropriately?
(1) B (2) C
(3) D (4) E
(5) Either D or E

198. Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above represents a **cause** of the given information most appropriately?
(1) E (2) D
(3) C (4) B
(5) A

199. Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above represents an **assumption** most appropriately ? (An assumption is something supposed or taken for granted)
(1) A (2) B
(3) C
(4) Both A and C
(5) D

200. Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above would **weaken/contradict** the facts presented in the paragraph?
(1) A (2) B
(3) C (4) D
(5) E

Directions (201 – 205) : Study the following information and answer the questions given below :

Twelve friends A, B, C, D,E, F, G, H, I, J, K and L were born in different months of the same year. A was born in the month of April and G was born in the month of August. J was born in the month immediately preceding the month in which K was born and immediately succeeding the month in which C was born. J was not

born in the month of October nor in February. There is a gap of two months between the birthdays of L and B. There were 30 days in the month in which L was born. D was born in the month immediately after the month in which I was born. There were 31 days in the month in which D was born. There is a gap of one month between the birthdays of B and F. E and H were born in that months which had 31 days each.

201. In which of the following months B was born?

(1) December (2) June

(3) March (4) November

(5) September

202. Four of the following five are alike in a certain way and hence form a group. Which one of the following does not belong to that group?

(1) L (2) A

(3) J (4) K

(5) B

203. Who among the following was born in the month of February?

(1) J (2) L

(3) E or H (4) C

(5) I

204. How many friends did celebrate their birthdays after F ?

(1) None (2) Three

(3) Four (4) Five

(5) Six

205. If I is related A and B is related to J on the basis of months in which they were born, then with which of the following L is related on the same basis?

(1) G (2) A

(3) K (4) E

(5) H

Directions (206-210) : Study the following information and answer the questions that follow:

Twelve persons are sitting in two parallel lines in such a way that there are six persons in each row at equidistance. A, B, C, D, E and F are sitting in row-1 and they face towards east. P, Q, R, S, T and V are sitting in row-2 and they face towards west. One person of one row faces the other person of the other row.

P, who is sitting at one of the ends of the row, is second to the right of T. A does not face P or T. A is third to the left of F. Three are two persons between Q and V. There is only one

person between C and D. C and D do not face P. B is neighbour of C. S, who does not face D, is not the neighbour of Q.

206. Who among the following faces F ?

(1) Q (2) T

(3) S (4) R

(5) V

207. How many persons are sitting between E and C?

(1) One (2) Two

(3) Three (4) Four

(5) None

208. E is related to R in the same way as B is related to S. On this pattern F is related to

(1) V (2) P

(3) T (4) Q

(5) None of these

209. Which of the following statements is true about B?

(1) Q is the neighbour of that person who faces B

(2) C is not the immediate neighbour of B

(3) E is second to the right of B.

(4) T faces B

(5) B is second from the left end of the row

210. Who are sitting at the ends of the row?

(1) P, V (2) F, A

(3) D, E (4) P, S

(5) None of these

Answers

1. (4)	2. (3)	3. (4)	4. (3)
5. (4)	6. (5)	7. (5)	8. (5)
9. (2)	10. (1)	11. (5)	12. (4)
13. (3)	14. (4)	15. (5)	16. (1)
17. (1)	18. (4)	19. (5)	20. (2)
21. (3)	22. (2)	23. (4)	24. (1)
25. (2)	26. (4)	27. (5)	28. (5)
29. (1)	30. (1)	31. (4)	32. (1)
33. (2)	34. (3)	35. (1)	36. (4)
37. (5)	38. (3)	39. (4)	40. (3)
41. (1)	42. (5)	43. (3)	44. (1)
45. (1)	46. (4)	47. (5)	48. (1)
49. (2)	50. (5)	51. (5)	52. (1)
53. (2)	54. (1)	55. (3)	56. (3)
57. (4)	58. (2)	59. (5)	60. (4)

61. (2)	62. (3)	63. (1)	64. (4)
65. (2)	66. (4)	67. (5)	68. (4)
69. (2)	70. (1)	71. (2)	72. (4)
73. (5)	74. (3)	75. (1)	76. (2)
77. (4)	78. (5)	79. (3)	80. (2)
81. (1)	82. (3)	83. (3)	84. (2)
85. (4)	86. (1)	87. (4)	88. (4)
89. (4)	90. (3)	91. (2)	92. (4)
93. (4)	94. (3)	95. (4)	96. (3)
97. (2)	98. (5)	99. (1)	100. (5)
101. (4)	102. (1)	103. (5)	104. (4)
105. (1)	106. (5)	107. (3)	108. (2)
109. (2)	110. (3)	111. (4)	112. (5)
113. (1)	114. (3)	115. (5)	116. (5)
117. (3)	118. (5)	119. (2)	120. (2)
121. (4)	122. (2)	123. (5)	124. (2)
125. (5)	126. (2)	127. (1)	128. (3)
129. (1)	130. (3)	131. (4)	132. (5)
133. (2)	134. (4)	135. (1)	136. (4)
137. (2)	138. (4)	139. (4)	140. (3)
141. (5)	142. (4)	143. (4)	144. (5)
145. (4)	146. (4)	147. (3)	148. (1)
149. (2)	150. (1)	151. (1)	152. (1)
153. (4)	154. (5)	155. (3)	156. (2)
157. (1)	158. (3)	159. (1)	160. (5)
161. (5)	162. (2)	163. (1)	164. (5)
165. (1)	166. (3)	167. (1)	168. (3)
169. (5)	170. (5)	171. (3)	172. (4)
173. (1)	174. (4)	175. (5)	176. (5)
177. (5)	178. (4)	179. (5)	180. (3)
181. (3)	182. (2)	183. (4)	184. (2)
185. (4)	186. (5)	187. (5)	188. (2)
189. (2)	190. (1)	191. (4)	192. (2)
193. (5)	194. (3)	195. (2)	196. (5)
197. (2)	198. (5)	199. (5)	200. (5)
201. (4)	202. (4)	203. (3)	204. (1)
205. (2)	206. (5)	207. (2)	208. (4)
209. (4)	210. (3)		

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Solutions

1. (4) Only (A) and (C)
2. (3) Being the largest souree of emphloyment in the country, agriculture and allied activites is a source of livelihood for over two-third of the population in country.
3. (4) All (A), (B) & (C)
4. (3) 18 per cent
5. (4) India is the 10th largest producer of medicinal and aromatic plants. But the products are not of commercial value
6. (5) M.G.N.R.E.G.A. : Mahatma Gandhi National Rural Employment Guarantee Act.
7. (5) Money Lenders
8. (5) The South Asian Free Trade Agreement (SAFTA) was introtuced in 2005 with a view of levying zero custom duty for trading any product by the year 2012.
9. (2) N.A.B.A.R.D. : National Bank for Agriculture and Rural Development was started on 12th July, 1982. It's head office is in Mumbai.
10. (1) Only (A)
11. (5) The demand for anything at a given price is the amount of it which will be bought per unit of time at that price.
12. (4) Except 'barter system' all other terms are used in the field of science.
13. (3) World Bank
14. (4) Preparation of annual budget of the country and collection of taxes to raise capital for the implementation of the plans
15. (5) 1951-56
16. (1) Public Interest Litigation (PIL)
17. (1) Panchsheel
18. (4) Village Grain Bank Scheme
19. (5) Only (A) & (B)
20. (2) Only (B)
21. (3) ₹100
22. (2) Luiz Inacio Lula D'silva is former President of Brazil.
23. (4) 'ADHAR' is a unique Indentification card which was started by Prime Minister Dr. Manmohan Singh and UPA President Sonia Gandhi from Tembhli Village in Maharashtra on 29 September, 2010.
24. (1) 1 per day
25. (2) Russia - India - China
26. (4) Wheat
27. (5) Sri Lanka
28. (5) The Government of India launched 'Rajiv Gandhi Kishoree Adhikarita Scheme' for adolescent girls on 19th November, 2010.
29. (1) On the recommendations of second working group of money supply, RBI started a new estimation for money, including with four components M_1, M_2, M_3 and M_4

    M_3 = Circulation of money in people + Total deposits in banks + Other deposits in Reserve Bank of India.
30. (1) Right to Education (RTE) came into effect on April 1, 2010. Making elementary education an entilement for children in the 6-14 age group, the Right of Children to Free and compulsory Education Act, 2009 will directly benefit close to one crore children who do not go to school at present.
31. (4) Taking loans/credit from World Bank/IMF and ADB etc. and reallocating it for various activities are decided by the Government of India
32. (1) Regional offices of RBI : Srinagar, Jammu, Shimla, Chandigarh, New Delhi, Dehradun, Jaipur, Lucknow, Gangtok, Guwahati, Patna, Kanpur, Ahmedabad, Bhopal, Ranchi, Kolkata, Raipur, Nagpur, Belapur, Mumbai, Hyderabad, Bhubaneswar, Panji, Chennai, Kochi, Thiruvananthapuram, Bengluru.
33. (2) World Bank
34. (3) India's exports are projected to grow by about 22 percent to $216 billion in the year 2010-11.
35. (1) UNCTAD : The United Nations Conference on Trade and Development.
36. (4) Oil and Petroleum
37. (5) Robert G. Edwards is a Nobel Prize winner in the field of medicine.
38. (3) Risk Management
39. (4) According to the United Nations Human Development Report, released on November 4, 2010, eight Indian States are home to 421 million poor people, more than the figure of 410 million in 26 poorest African countries.
40. (3) Only (A) & (B)
41. (1) 'PIIGS' refer to the five Eurozone nations, which were considered weaker economically following the financial crisis. These nations are : Portugal, Italy, Ireland, Greece and Spain.
42. (5) All (A), (B) & (C)
43. (3) Pulses
44. (1) Thorium
45. (1) The project aimed at improving the safety and operational performance of selected structures will cover dams, barrage and regulators, totalling 19 of the Irrigation Development and 12 projects of the Kerala state Electricity Board.
46. (4) 206
47. (5) Amartya Sen
48. (1) Line of Sight
49. (2) **Richard Dawkings** : is a British ethnologist and evolutionary biologist.

    Alan Greenspan : is an American economist who served as chairman of the Federal Reserve of the United States from 1987 to 2006.

    Vernon Heywood : is a renowned British biologist. His main fields of excellence are medicinal and aromatic plants, and the conservation of wild relatives of plants.

    Olivar Sachs : is a British neurologist residing in New York city.

    Stephan Howking : is an English theoretical physicist and cosmologist, whose scientific books and public appearances have made him an academic celebrity.
50. (5) Usha Thorat is a former Deputy-Governor of Reserve Bank of India.
51. (5) uncharted
52. (1) downturn
53. (2) pumping
54. (1) mired
55. (3) debt
56. (3) trouble
57. (4) inflation
58. (2) overstated
59. (5) confidence
60. (4) access
61. (2) Payment on weekly basis
62. (3) the positive aspects of MFIs should also be considered
63. (1) they brought services to the door of people
64. (4) MFIs adopted a structure and put a process in place, which was not the case with moneylenders
65. (2) It highlighted some areas of customer protection
66. (4) Customer satisfaction irrespective of 'Not-for profit' or 'for-profit' MFIs
67. (5) To grow very fast
68. (4) MFIs should also inform public about their own performance also
69. (2) To protect the customer from harassment and coercion

105. (1) Case I,

| 6 | | | | 5 |

Four empty places can be filled by 2, 9, 7, and 4 in 4! i.e. $4 \times 3 \times 2 \times 1 = 24$ ways.

Case II,

| 5 | | | | 6 |

Number of arrangements = 24

∴ Required number of arrangements = 24 + 24 = 48

106. (5) Total number of marbles in the urn = 15

P(S) = Total possible outcomes

= Selection of 2 marbles at random out of 15 marbles

$= {}^{15}C_2 = \dfrac{15 \times 14}{1 \times 2} = 105$

P(E) = Favourable outcomes

= Selection of 2 marbles out of 2 green marbles = ${}^2C_2 = 1$

∴ Required probability

$= \dfrac{P(E)}{P(S)} = \dfrac{1}{105}$

107. (3) $P(S) = {}^{15}C_3$

$= \dfrac{15 \times 14 \times 13}{1 \times 2 \times 3} = 455$

P(E) = Selection of 2 marbles out of 6 blue marbles and that of one marble out of 4 yellow marbles

$= {}^6C_2 \times {}^4C_1 = \dfrac{6 \times 5}{1 \times 2} \times 4 = 60$

Required probability

$= \dfrac{P(E)}{P(S)} = \dfrac{60}{455} = \dfrac{12}{91}$

108. (2) $P(S) = {}^{15}C_4$

$= \dfrac{15 \times 14 \times 13 \times 12}{1 \times 2 \times 3 \times 4} = 1365$

Let no yellow marble is selected.

∴ P(E) = Selection of 4 marbles out of 11 marbles

$= {}^{11}C_4 = \dfrac{11 \times 10 \times 9 \times 8}{1 \times 2 \times 3 \times 4} = 330$

∴ Required probability

$= 1 - \dfrac{330}{1365}$

$= 1 - \dfrac{22}{91} = \dfrac{91 - 22}{91} = \dfrac{69}{91}$

109. (2) $P(S) = {}^{15}C_2 = 105$

$P(E) = {}^3C_2 + {}^2C_2$

$= \dfrac{3 \times 2}{1 \times 2} + 1 = 4$

∴ Required probability $= \dfrac{4}{105}$

110. (3) $P(S) = {}^{15}C_4 = 1365$

$P(E) = {}^2C_1 \times {}^6C_2 \times {}^3C_1$

$= 2 \times 15 \times 3 = 90$

∴ Required probability $= \dfrac{P(E)}{P(S)}$

$= \dfrac{90}{1365} = \dfrac{6}{91}$

111. (4) From both the statements, Number = 53 or 35

112. (5) From statements I and II,

$0 + 5 = 5$

$5 + 0 = 5$

∴ $6 \infty 4 = 6 + 4 = 10$

113. (1) From statement I,

Total time = 6 hours

∴ The work was completed at 3 p.m.

114. (3) From statements II,

Salary received in each paycheque

$= Rs. \left(\dfrac{618000}{24}\right) = Rs. 25750$

We get answer also from statement II.

115. (5) From both the statements, if $x \geq 84$, then $y \geq 2$

∴ $x + y > 85$

116. (5) Number of employees in marketing department

$= \dfrac{3250}{360} \times 79.2 = 715$

∴ Number of men $= 715 \times \dfrac{3}{5}$

$= 429$

117. (3) Number of women working in HR department

$= \dfrac{3250 \times 36}{360} \times \dfrac{13}{25} = 169$

Number of men in IT department

$= \dfrac{3250}{360} \times 57.6 \times \dfrac{7}{10} = 364$

∴ Required ratio = 169 : 364

= 13 : 28

118. (5) Number of employees in production department

$= \dfrac{3250}{360} \times 136.8 = 1235$

Number of men

$= 1235 \times \dfrac{4}{5} = 988$

∴ Required percentage

$= \dfrac{988}{1235} \times 100 = 80$

Quicker Approach

From the given ratio,
Required percentage

$= \dfrac{4}{5} \times 100 = 80$

119. (2) Number of women in IT department

$= \dfrac{3250}{360} \times 57.6 \times \dfrac{3}{10} = 156$

∴ Required percentage

$= \dfrac{156}{3250} \times 100 = 4.8$

120. (2) Number of men in accounts department

$= \dfrac{50.4 \times 3250}{360} \times \dfrac{6}{13} = 210$

Number of men in HR department $= \dfrac{3250 \times 36}{360} \times \dfrac{12}{25} = 156$

∴ Required number of men

$= 429 + 364 + 988 + 210 + 156 = 2147$

121. (4) I. $x^2 + 5x + 6 = 0$

$\Rightarrow x^2 + 2x + 3x + 6 = 0$

$\Rightarrow x(x + 2) + 3(x + 2) = 0$

$\Rightarrow (x + 3)(x + 2) = 0$

∴ $x = -3$ or -2

II. $y^2 + 3y + 2 = 0$

$\Rightarrow y^2 + 2y + y + 2 = 0$

$\Rightarrow y(y + 2) + 1(y + 2) = 0$

$\Rightarrow (y + 1)(y + 2) = 0$

∴ $y = -1$ or -2

∴ $x \leq y$

122. (2) I. $x^2 - 10x + 24 = 0$

$\Rightarrow x^2 - 6x - 4x + 24 = 0$

$\Rightarrow x(x - 6) - 4(x - 6) = 0$

$\Rightarrow (x - 4)(x - 6) = 0$

∴ $x = 4$ or 6

II. $y^2 - 9y + 20 = 0$

$\Rightarrow y^2 - 5y - 4y + 20 = 0$

$\Rightarrow y(y - 5) - 4(y - 5) = 0$

$\Rightarrow (y - 4)(y - 5) = 0$

∴ $y = 4$ or 5

∴ $x \geq y$

123. (5) I. $x^2 = 961$

$\Rightarrow x = \pm\sqrt{961} = \pm 31$

II. $y = \sqrt{961} = \pm 31$

124. (2) I. $x^2 - x - 72 = 0$

$\Rightarrow x^2 - 9x + 8x - 72 = 0$

$\Rightarrow x(x - 9) + 8(x - 9) = 0$

$\Rightarrow (x + 8)(x - 9) = 0$

∴ $x = -8$ or 9

II. $y^2 = 64$

$\Rightarrow y = \sqrt{64} = \pm 8$

125. (5) I. $x^2 = 463 + 321 = 784$

∴ $x = \sqrt{784} = \pm 28$

II. $y^2 = 308 + 421 = 729$

∴ $y = \sqrt{729} = \pm 27$

126. (2) Required number of defaulters

$= \dfrac{29565 \times 21}{100} \approx 6210$

127. (1) Required difference

$$= \frac{26345 \times 9}{100} - \frac{27456 \times 8}{100}$$

$$\approx 2371 - 2196 \approx 175$$

128. (3) It is obvious from the table.

Year 2007 $\Rightarrow \dfrac{32561 \times 18}{100} \approx 5861$

129. (1) It is obvious from the table

130. (3) Total number of defaulters of bank T in years 2007 and 2008

$$= \frac{36152 \times 19}{100} + \frac{35463 \times 18}{100}$$

$$\approx 6869 + 6383 \approx 13252$$

∴ Required answer = 13250

131. (4) P L A N E T
N E ⊤ P L A
L M N O P

132. (5) W O R T H Y
H O R T W Y

133. (2) 18 5 1 19 15 14
R E A S O N

134. (2) Pen is used to write something. Similarly, stitching is done by needle.

135. (1) 1 2 3 4 5 6 7 8 9 10
C O N F L I C T E D
Meaningful Words ⇒ NOTE, TONE

136. (4) P = A < R < M ⇒ P < M

137. (2) Kevin's rank from the top
⇒ 16 + 7 = 23rd
Kevin's rank from the bottom
⇒ 42 – 23 + 1 = 20th

138. (4) L $\xrightarrow{+3}$ B $\xrightarrow{-1}$ T

S $\xrightarrow{+3}$ P $\xrightarrow{-1}$ A

I $\xrightarrow{+3}$ J $\xrightarrow{-1}$ F

P $\xrightarrow{+2}$ I $\xrightarrow{-1}$ D

B $\xrightarrow{+3}$ M $\xrightarrow{-1}$ S

139. (4) C $\xrightarrow{+2}$ R   A $\xrightarrow{+2}$ D

T $\xrightarrow{+2}$ Q   I $\xrightarrow{+2}$ F

Similarly,

S $\xrightarrow{+2}$ A

P $\xrightarrow{+2}$ I

140. (3)

C $\xrightarrow{+1}$ L $\xrightarrow{+2}$ T $\xrightarrow{+3}$ S $\xrightarrow{+4}$ D

R $\xrightarrow{+2}$ B $\xrightarrow{+3}$ M $\xrightarrow{+4}$ I $\xrightarrow{+5}$ G

141. (5) From statement I

going to a party → la fa qu tu

for a party → fa me tu

From statement II

start the party → tu co ra

going to start → qu co la

From both the statements

party ⇒ tu

142. (4) From statement I
According to Amita, Priya is travelling on Wednesday, Thursday or Friday.
According to Rohit, Priya is travelling on Tuesday, Wednesday or Thursday.
From both the statements
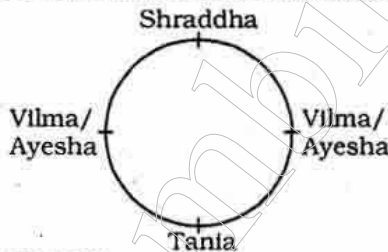Priya is travelling on Wednesday or Thursday.

143. (4) From both the statements
A is the daughter of K and M.
P is the grandfather or grandmother of A.

144. (5) From both the statements
Monday ⇒ Crash
Tuesday ⇒ Ice Age/Notting Hill
Wednesday ⇒ Ice Age/Notting Hill
Thursday ⇒ Social Network

145. (4) From both the statements

(146–150) :
After careful analysis of the given input and various steps of arrangement it is evident that in each setp one word and one number are rearranged. The words are rearranged from the left in alphabetical order but in reverse order while the numbers are rearranged in descending order from the right.

(146 – 147) :

Input : always 19 give 21 84 for 62 14 worthy cause

Step I : worthy always 19 give 21 for 62 14 cause 84

Step II : worthy give always 19 21 for 14 cause 62 84

Step III : worthy give for always 19 14 cause 21 62 84

Step IV : worthy give for cause always 14 19 21 62 84

146. (4) Option (4) is the Step III.

147. (3) Four steps are needed to complete the arrangement.

(148 – 150) :

Input : 50 62 tips on 67 how can 42 stay young 17 89 forever 03

Step I : young 50 62 tips on 67 how can 42 stay 17 forever 03 89

Step II : young tips 50 62 on how can 42 stay 17 forever 03 67 89

Step III : young tips stay 50 on how can 42 17 forever 03 62 67 89

Step IV : young tips stay on how can 42 17 forever 03 50 62 67 89

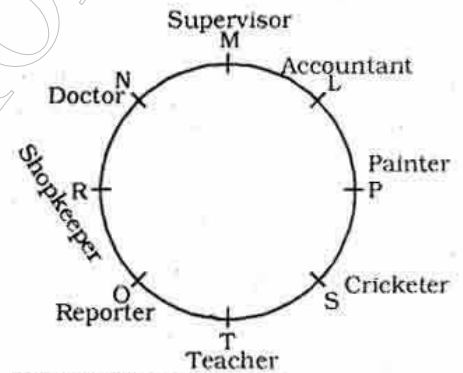**Step V :** young tips stay on how forever can 17 03 42 50 62 67 89

Step VI : young tips stay on how forever can 03 17 42 50 62 67 89

148. (1) It is Step III.

149. (2) 42 is at the fifth position from the right end in Step V.

150. (1) Option (1) is the last step.

(151 – 155) : Sitting arrangement

151. (1) O is a reporter.

152. (1) S is third to the right of R.

153. (4) Four persons - R, O, T and S.

154. (5) Shopkeeper and Doctor are immediate neighbours.

155. (3) The doctor is sitting exactly between the Supervisor and Shopkeeper.

(156 – 160) :

156. (2) please ⇒ ke

157. (1) so ⇒ hope

158. (3) party ⇒ fi/zo

159. (1) please ⇒ ke; see ⇒ na; you ⇒ re

160. (5) so ⇒ hope; di ⇒ to; re ⇒ you

161. (5) Clearly, both the courses of action are suitable for pursuing.

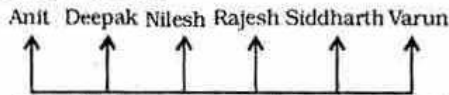**162.** (2) Only course of action II is suitable for pursuing.

163. (1) Only course of action I seems to be suitable.

164. (5) Clearly both the courses of action are suitable for pursuing.

165. (1) Only course of action I seems to be suitable.

(166 – 170) :

Friend	Speciali-sation	Sport
Deepak	Electrical	Football
Varun	Hardware	Tennis
Anit	Metallurgy	Swimming
Nilesh	Telecomm-unication	Badminton
Rajesh	Software	Hockey
Siddharth	Mechanical	Cricket

166. (3) Varun is studying Hardware.

167. (1) Deepak likes Football.

168. (3) The combination Anit – Metallurgy is correct.

(169 – 170) :

Anit Deepak Nilesh Rajesh Siddharth Varun
↑   ↑   ↑   ↑   ↑   ↑

169. (5) Deepak is studying Electrical. Anit is to the immediate left of Deepak. Anit is studying Metallurgy and likes Swimming.

170. (5) Immediate neighbours of Rajesh are Nilesh and Siddharth. Nilesh likes Badminton and Siddharth likes Cricket.

(171 – 173) :

E < D < A
10   20   30
B < F
50   60
E → 10 Minutes
D → 20 Minutes
A → 30 Minutes
C → 40 Minutes
B → 50 Minutes
F → 60 Minutes

171. (3) C takes 40 minutes.

172. (4) F takes maximum time.

173. (1) Four persons.

174. (4) None of the assumptions is implicit.

175. (5) Both the assumptions are implicit in the statement.

176. (5) Both the assumptions are implicit in the statement.

177. (5) Both the assumptions are implicit in the statement.

178. (4) None of the assumptions is implicit in the statement.

179. (5) Although outsourcing to India allowed many companies in west to focus on their core operations, they heavily compromised the quality and the standards of their back office jobs.

180. (3) In-sourcing of jobs by the west would render thousands of Indians unemployed.

181. (3) Developing countries such as China and India do not outsource their back office jobs at all to other countries

(182 – 184) :

Q is mother of P and R.
R is sister of P.
V is son of R and T.
R is mother of V and W.
T is father of V and W.
Y is mother-in-law of R.
Q is mother-in-law of T.

182. (2) The sex of W is not given.
R is sister of P.
V is grandson of Q.
V is grandson of Y.

183. (4) T is brother-in-law of P.

184. (2) If R has one son and two daughters, then W is the daughter of R.

185. (4) A ≥ B ≤ C < D > F
Conclusions
I. F > B : Not True
II. A > D : Not True

186. (5) P > X > Y = Q ≥ Z
Conclusions
I. Z < P : True
II. P > Q : True

187. (5) L ≥ I; H > I ≥ J > K
Conclusions
I. H > L : True
II. L > K : True

188. (2) O ≥ P = Q > R; O ≥ P = Q > S
Conclusions
I. R < S : Not True
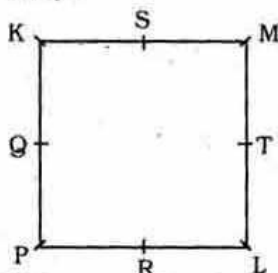II. O > S : True

189. (2) D ≥ E = H > F = G
D ≥ E = H < J
Conclusions
I. J > D : Not True
II. G < J : True

190. (1) B > J ≥ R > Z
B > J ≥ R > F < W
Conclusions
I. J > F : True
II. B > W : Not True

(191 – 196) :

K ———— S ———— M
| |
Q ——————————— T
| |
P ———— R ———— L

191. (4) M is second to the left of L.

192. (2) P sits exactly between Q and R.

193. (5) Q faces T and both are sitting in the middle of the sides.

194. (3) P and Q.

195. (2) Q would sit to the immediate right of K.

196. (5) Except R, all others are seated at the corners.

197. (2) Statement (C) is the effect.

198. (5) Statement (A) is the cause.

199. (5) Statement (D) is an assumption.

200. (5) Statement (E) contradicts the facts stated in the paragraph.

(201 – 205) :

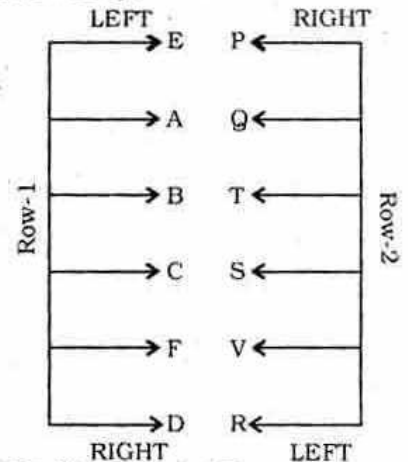| Month	Friend
January	E/H
February	I
March	D
April	A
May	K
June	J
July	C
August	G
September	L
October	E/H
November	B
December	F

201. (4) B was born in November.

202. (4) Except K, all others are born in the months having 30 days.

203. (3) E or H was worn in January.

204. (1) F was born in December.

205. (2) The month of birth of friends has 30 or 28 days.

(206 – 210) :

LEFT   RIGHT
→ E   P ←
→ A   Q ←
Row-1 → B   T ←   Row-2
→ C   S ←
→ F   V ←
→ D   R ←
RIGHT   LEFT

206. (5) F is facing V.

207. (2) Two persons - A and B.

208. (4) E and R at the left ends of the rows. B and S are third from the left end.
F is second from the right end.
In Row-2, Q is second from the right end.

209. (4) T faces B.

210. (3) E and D are sitting at the ends of the row-1.

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