SBI PO 28/04/2013 (2nd Shift)

TEST I : REASONING ABILITY

Directions (1-5) : *Read each statement carefully and answer the following questions :*

1. Which of the following expressions will be true if the expression R > O = A > S < T as **definitely true** ?
(1) O > T (2) S < R (3) T > A
(4) S = O (5) T < R

2. Which of the following symbols should replace the questions mark (?) in the given expression in order to make the expression 'P > A' as well as 'T ≤ L' **definitely true** ?
P > L ? A ≥ N = T
(1) ≤ (2) > (3) <
(4) ≥ (5) either ≤ or <

3. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given such a manner that makes the expressions 'B > N' as well as 'D ≤ L' **definitely true** ?
B ___ L ___ O ___ N ___ D
(1) =, =, ≥, ≥ (2) >, ≥, =, > (3) >, <, =, ≤
(4) >, =, =, ≥ (5) >, =, ≥, >

4. Which of the following should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression 'A < P' **definitely false** ?
___ < ___ < ___ > ___
(1) L, N, P, A (2) L, A, P, N (3) A, L, P, N
(4) N, A, P, L (5) P, N, A, L

5. Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that makes the expression 'F > N' and 'U > D' **definitely false** ?
F ___ O ___ U ___ N ___ D
(1) <, <, >, = (2) <, =, =, >
(3) <, =, =, < (4) ≥, =, =, ≥
(5) >, >, =, <

Directions (6-10) : *Study the information and answer the following questions :*

A, B, C, D, E, G, and I are seven friends who study in three different standards namely 5th, 6th and 7th such that not less than two friends study in the same standard. Each friend also has a different favourite subject namely History, Civics, English, Marathi, Hindi, Maths and Economics but not necessarily in the same order.

A likes Math and studies in the 5th standard with only one other friend who likes Marathi. I studies with two other friends. Both the friends who study with I like languages (Here languages include only Hindi, Marathi and English). D Studies in the 6th standard with only one person and does not like civics. E studies with only one friend. The one who likes history does not study in 5th or 6th standard. E does not like languages. C does not like English, Hindi or Civics.

6. Which combination represents E's favourite subject and the standard in which he studies ?
(1) Civics and 7th (2) Economics and 5th
(3) Civics and 6th (4) History and 7th
(5) Economics and 7th

7. Which of the following is I's favourite subject ?
(1) History (2) Civics
(3) Marathi (4) Either English or Marathi
(5) Either English or Hindi

8. Which amongst the following studies in the 7th standard ?
(1) G (2) C
(3) E (4) D
(5) Either D or B

9. Which of the following is **definitely correct** ?
(1) I and Hindi (2) G and English
(3) C and Marathi (4) B and Hindi
(5) E and Economics

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10. Which of the following subjects does G like ?
(1) Either Maths or Marathi
(2) Either Hindi or English
(3) Either Hindi or Civics
(4) Either Hindi or Marathi
(5) Either Civics or Economics

Direction (11-15) : *Study the information and answer the following questions :*
In a certain code language -**'economics is not money'** is written as, **'ka la ho ga' 'demand and supply economics'** is written as, **'mo ta pa ka' 'money makes only part'** is written as, **'zi la ne ki' 'demand makes supply economics'** is written as, **'zi mo ka ta**

11. What is the code for 'money' in the given code language ?
(1) ga (2) mo (3) pa
(4) ta (5) la

12. What is the code for 'supply' in the given code language ?
(1) only ta (2) only mo
(3) either pa or mo (4) only pa
(5) either mo or ta

13. What may be the possible code for 'demand only more' in the given code language ?
(1) xi ne mo (2) mo zi ne (3) ki ne mo
(4) mo zi ki (5) xi ka ta

14. What may be the possible code for 'work and money' in the given code language ?
(1) pa ga la (2) pa la tu (3) mo la pa
(4) tu la ga (5) pa la ne

15. What is the code for 'makes' in the given code language ?
(1) mo (2) pa (3) ne
(4) zi (5) ho

Directions (16-20) : *Study the given information and answer the following questions :*
When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of input and rearrangement: **(All the numbers are two digit numbers)**
Input **: 40 made butter 23 37 cookies salt extra 52 86 92 fell now 19**
Step I : butter 19 40 made 23 37 cookies salt extra 52 86 92 fell now
Step II : cookies 23 butter 19 40 made 37 salt extra 52 86 92 fell now
Step III: extra 37 cookies 23 butter 19 40 made salt 52 86 92 fell now
Step IV : fell 40 extra 37 cookies 23 butter 19 made salt 52 86 92 now
Step V : made 52 fell 40 extra 37 cookies 23 butter 19 salt 86 92 now
Step VI : now 86 made 52 fell 40 extra 37 cookies 23 butter 19 salt 92
Step VII : salt 92 now 86 made 52 fell 40 extra 37 cookies 23 butter 19
Step VII is the last step of the above arrangement as the intended arrangement is obtained.
As per the rules followed in the given steps, find out the appropriate steps for the given input.
Input: **32 proud girl beautiful 48 55 97 rich family 61 72 17 nice life**

16. How many steps will be required to complete the given input ?
(1) Five (2) Six (3) Seven
(3) Eight (5) Nine

17. Which of the following is the third element from the left end of step VI ?
(1) beautiful (2) life (3) 61
(4) nice (5) 17

18. Which of the following is step III of the given input ?
1. Proud 72 girl 48 family 32 beautiful 17 55 97 rich 61 nice life
2. life 55 girl 48 family 32 beautiful 17 proud 97 rich 61 72 nice
3. girl 48 family 32 beautiful 17 proud 55 97 rich 61 72 nice life
4. family 32 beautiful 17 proud girl 48 55 97 rich 61 72 nice life
5. girl 48 life 55 family 32 beautiful 17 proud 97 rich 61 72 nice

19. What is the position of 'nice' from the left end in the final step ?
(1) Fifth (2) Sixth (3) Seventh
(4) Eighth (5) Ninth

20. Which element is third to the right of 'family' in Step V ?
(1) beautiful (2) 17 (3) proud
(4) 97 (5) 32

Directions (21-25) : *Read the information carefully and answer the following questions :*
If A + B means A is the father of B
If A × B means A is the sister of B
If A $ B means A is the wife of B
If A % B means A is the mother of B
If A ÷ B means A is the son of B

21. What should come in place of the question mark, to establish that J is the brother of T in the expression ?
J ÷ P % H ? T % L
(1) × (2) ÷ (3) $
(4) Either ÷ or × (5) Either + or ÷

22. Which among the given expressions indicate that M is the daughter of D ?
(1) L % R $ D + T × M
(2) L + R $ D + M × T
(3) L % R % D + T ÷ M
(4) D + L $ R + M × T
(5) L $ D ÷ R % M ÷ T

23. Which among the following options is true if the expression 'I + T % J × L ÷ K' is **definitely true** ?
(1) L is the daughter of T
(2) K is the son-in-law of I
(3) I is the grandmother of L
(4) T is the father of J
(5) J is the brother of L

24. Which among the following expressions is true if Y is the son of X is **definitely false** ?
(1) W % L × T × Y ÷ X
(2) W + L × T × Y ÷ X
(3) X + L × T × Y ÷ W
(4) W $ X + L + Y + T
(5) W % X + T × Y ÷ L

25. What should come in place of the question mark, to establish that T is the sister-in-law of Q in the expression ?
R % T × P ? Q + V
(1) ÷ (2) % (3) ×
(4) $ (5) Either $ or ×

Directions (26-30) : *Study the following information and answer the questions given below :*
Eight people - E, F, G, H, J, K, L and M are sitting around a circular table facing the centre. Each of them is of a different profession - Chartered Accountant, Columnist, Doctor, Engineer, Financial Analyst, Lawyer, Professor and Scientist but not necessarily in the same order. F is sitting second to the left of K. The Scientist is an immediate neighbour of K. There are only three people between the Scientist and E. Only one person sits between the Engineer and E. The Columnist is to the immediate right of the Engineer. M is second to the right of K. H is the Scientist. G and J are immediate neighbours of each other. Neither G nor J is an Engineer. The Financial Analyst is to the immediate left of F. The Lawyer is second to the right of the Columnist. The Professor is an immediate neighbour of the Engineer. G is second to the right of the Chartered Accountant.

26. Who is sitting second to the right of E ?
(1) The Lawyer (2) G
(3) The Engineer (4) F
(5) K

27. Who amongst the following is the Professor ?
(1) F (2) L (3) M
(4) K (5) J

28. Four of the following five are alike in a certain way based on the given arrangement and hence form a group. Which of the following **does not** belong to that group ?
(1) Chartered Accountant - H
(2) M-Doctor
(3) J - Engineer
(4) Financial Analyst - L
(5) Lawyer – K

29. What is the position of L with respect to the Scientist ?
(1) Third to the left
(2) Second to the right
(3) Second to the left
(4) Third to the right
(5) Immediate right

30. Which of the following statements is true according to the given arrangement ?
(1) The Lawyer is second to the left of the Doctor
(2) E is an immediate neighbour of the Financial Analyst
(3) H sits exactly between F and the Financial Analyst
(4) Only four people sit between the Columnist and F
(5) All of the given statements are true

Directions (31-35) : *In each of the questions below, two/three statements are given followed by conclusions/group of conclusions numbered I and II. You have to assume all the statements to be true even if they seem to be at variance from the commonly known facts and then decide which of the given two conclusions logically follows from the information given in the statements.*
Give answer (1) if **only** conclusion I follows
Give answer (2) if **only** conclusion 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

31-32. Statements : Some squares are circles.
No circle is a triangle.
No line is a square.

31. Conclusions : I. All squares can never be triangles.
II. Some lines are circles.

32. Conclusions : I. No triangle is a square.
II. No line is a circle.

33-34. Statements : All songs are poems.
All poems are rhymes.
No rhyme is a paragraph.

33. Conclusions : I. No song is a paragraph.
II. No poem is a paragraph.

34. Conclusions : I. All rhymes are poems.
II. All songs are rhymes.

35. Statements : Some dews are drops. All drops are stones.
Conclusions : I. Atleast some dews are stones.
II. Atleast some stones are drops.

Directions (36-38) : *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 given in the statements are sufficient to answer the questions. 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 statement II alone are sufficient to answer the question.

Give answer (4) if the data **neither** in statement I nor II together are sufficient to answer the questions.

Give answer (5) if the data in **both** statements I and II together are necessary to answer the questions.

36. Seventeen people are standing in a straight line facing south. What is Bhavna's position from the left end of the line ?

I. Sandeep is standing second to the left of Sheetal. Only five people stand between Sheetal and the one who is standing at the extreme right end of the line. Four people stand between Sandeep and Bhavna.

II. Anita is standing fourth to the left of Sheetal. Less than three people are standing between Bhavna and Anita.

37. Five letters -A, E, G, N and R are arranged left to right according to certain conditions. Which letter is placed third ?

I. G is placed second to the right of A. E is to the immediate right of G. There are only two letters between R and G.

II. N is exactly between A and G. Neither A nor G is at the extreme end of the arrangement.

38. Six people – S, T, U, V, W and X are sitting around a circular table facing the centre. What is **T's** position with respect to X ?

I. Only two people sit between U and W. X is second to the left of W. V and T are immediate neighbours of each other.

II. T is to the immediate right of V. There are only two people between T and S. X is an immediate neighbour of S but not of V.

Directions (39-40) : *Read the following information carefully and answer the given question :*

The convenience of online shopping is what I like best about it. Where else can you shop even at midnight wearing your night suit ? You do not have to wait in a line or wait till the shop assistant is ready to help you with your purchases. It is a much better experience as compared to going to a retail store. – A consumer's view.

39. Which of the following can be a **strong argument** in favour of retail store owners ?

(1) Online shopping portals offer a great deal of discounts which retail stores offer only during the sale season

(2) One can compare a variety of products online which cannot be done at retail stores

(3) Many online shopping portals offer the 'cash on delivery' feature which is for those who are sceptical about online payments

(4) Many consumers prefer shopping at retail stores which are nearer to their houses

(5) In online shopping the customer maybe deceived as he cannot touch the product he is paying for.

40. Which of the following can be **inferred** from the given information ? *(An inference is something that is not directly stated but can be inferred from the given information)*

(1) One can shop online only at night

(2) Those who are not comfortable using computers can never enjoy the experience of online shopping

(3) All retail stores provide shopping assistants to each and every customer

(4) The consumer whose view is presented has shopped at retail stores as well as online

(5) The consumer whose view is presented does not have any retail stores in her vicinity

41. Read the following information carefully and answer the given question :

Many manufacturing companies are now shifting base to the rural areas of the country as there is a scarcity of space in urban areas. Analysts say that this shift will not have a huge impact on the prices of the products manufactured by these companies as only about 30% consumers live in urban areas.

Which of the following maybe a **consequence** of the given information ?

(1) The prices of such products will decrease drastically in the urban areas

(2) People living in urban areas will not be allowed to work in such manufacturing companies

(3) These manufacturing companies had set-ups in the urban areas before shifting base

(4) Those who had already migrated to the urban areas will not shift back to rural areas

(5) The number of people migrating from rural to urban areas in search of jobs may reduce

42. Read the following information carefully and answer the given question :

'Pets are not allowed in the park premises' – A notice put up at the park entrance by the authority that is responsible for maintenance of the park.

Which of the following can be **an assumption** according to the given information ? *(An assumption is something that is supposed or taken for granted)*

(1) At least some people who visit the park have pets.
(2) This is the only park which does not allow pets
(3) People who ignored this notice were fined
(4) There are more than one entrances to the park
(5) Many people have now stopped visiting the park

Directions (43-45) : *Read the following information carefully and answer the given questions :*

Despite repeated announcements that mobile phones were not allowed in the examination hall, three students were caught with their mobile phones.

(A) Mobile phones nowadays have a lot of features and it is easy to cheat with their help
(B) The invigilator must immediately confiscate the mobile phones and ask the students to leave the exam hall immediately.
(C) Mobile phones are very expensive and leaving them in bags outside the exam hall is not safe.
(D) There have been incidents where students who left the exam hall early stole the mobile phones kept in the bags of the students who were writing the exam
(E) The school authorities must ask the students to leave their phones in the custody of the invigilator before the exam in order to avoid thefts of mobile phones
(F) None of the other students were carrying their phones in the exam hall.

43. Which of the following among (A), (B), (C) and (D) may be a **strong argument** in favour of, the three students who were caught with the mobile phone ?

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

44. Which of the following among (A), (B), (E) and (F) may be the **reason** behind the school making such announcements before the exam ?

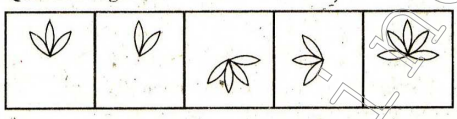
(1) Only (B) (2) Both (B) and (E)
(3) Only (F) (4) Only (A)
(5) Both (E) and (F)

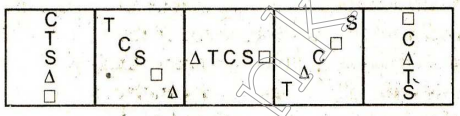
45. Which of the following among (A), (B), (D) and (F) can be an immediate **course of action** for the invigilator ?

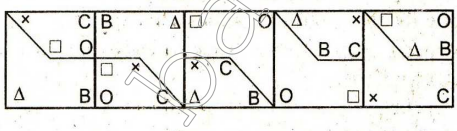
(1) Only(B) (2) Both (A) and (D)
(3) Only (A) (4) Both (D) and (F)
(5) Only (F)

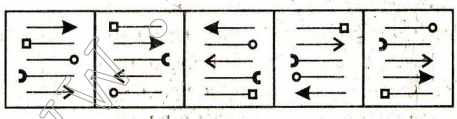
Directions (46-50) : *In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, it the sequence were continued ?*

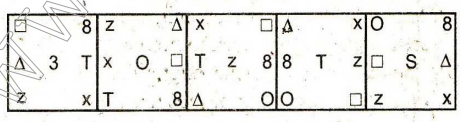
Question Figures : **Answer Figures :**

46.

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

47.

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

48.

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

49.

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

50.

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

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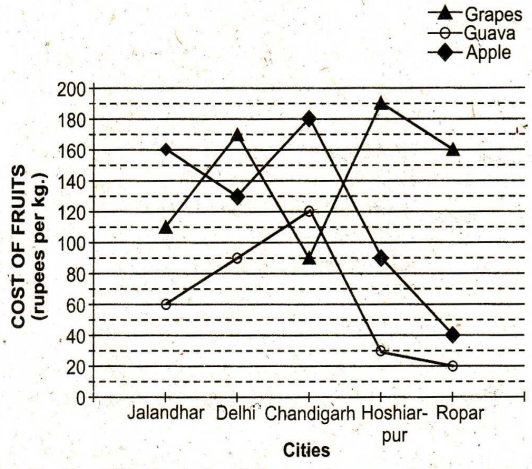
TEST - II : DATA ANALYSIS AND INTERPRETATION

Directions (51-55) : *Study the following graph carefully to answer the questions that follow :*

Cost of three different fruits (in rupees per kg. in five different cities)



51. In which city is the difference between the cost of one kg of apple and cost of one kg of guava second lowest ?
(1) Jalandhar (2) Delhi
(3) Chandigarh (4) Hoshiarpur
(5) Ropar

52. Cost of one kg of guava in Jalandhar is **approximately** what percent of the cost of two kgs of grapes in Chandigarh ?
(1) 66 (2) 24 (3) 28
(4) 34 (5) 58

53. What total amount will Ram pay to the shopkeeper for purchasing 3 kgs of apples and 2 kgs of guavas in Delhi ?
(1) ₹ 530/- (2) ₹ 450/- (3) ₹ 570/-
(4) ₹ 620/- (5) ₹ 490/-

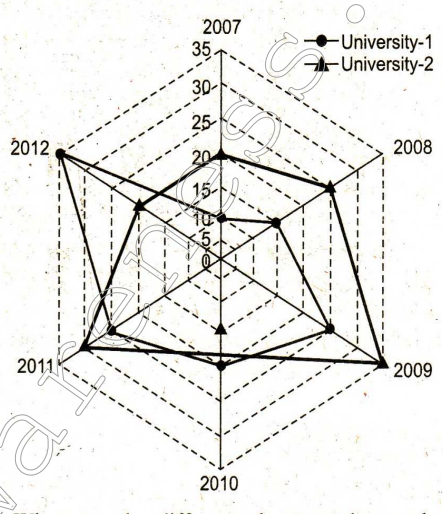
54. Ravinder had to purchase 45 kgs of grapes from Hoshiarpur. Shopkeeper gave him discount of 4% per kg. What amount did he pay to the shopkeeper after the discount ?
(1) ₹ 8,208/- (2) ₹ 8,104/-
(3) ₹ 8,340/- (4) ₹ 8,550/-
(5) ₹ 8,410/-

55. What is the respective ratio between the cost of one kg of apples from Ropar and the cost of one kg of grapes from Chandigarh ?
(1) 3 : 2 (2) 2 : 3 (3) $2^2 : 3^2$
(4) $4^2 : 9^2$ (5) $9^2 : 4^2$

Directions (56-60) : *Study the radar graph carefully and answer the questions that follow :*

Number of students (in thousands) in two different universities in six different years

Number of students



56. What was the difference between the number of students in university–1 in the year 2010 and the number of students in university–2 in the year 2012?
(1) Zero (2) 5,000 (3) 15,000
(4) 10,000 (5) 1,000

57. What is the sum of the number of students in university–1 in the year 2007 and the number of students in university–2 in the year 2011 together ?
(1) 50000 (2) 55000 (3) 45000
(4) 57000 (5) 40000

58. If 25% of the students in university–2 in the year 2010 were females, what was the number of male students in the university–2 in the same year ?
(1) 11250 (2) 12350 (3) 12500
(4) 11500 (5) 11750

59. What was the percent increase in the number of students in University–1 in the year 2011 as compared to the previous year ?
(1) 135 (2) 15 (3) 115
(4) 25 (5) 35

60. In which year was the difference between the number of students in university–1 and the number of students in university–2 highest ?
(1) 2008 (2) 2009 (3) 2010
(4) 2011 (5) 2012

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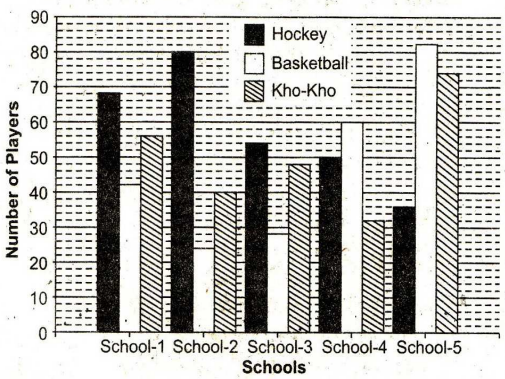
Directions (61-65) : *Study the graph carefully to answer the questions that follow.*

Number of players participating in three different games in five different schools



61. What is the total number of players participating in hockey from all the five schools together ?
(1) 324 (2) 288
(3) 342 (4) 284
(5) 248

62. What is the respective ratio between number of players participating in basketball from school-1 and the number of players participating in Kho-Kho from school-3 ?
(1) 5 : 7 (2) 7 : 9
(3) 7 : 8 (4) 9 : 7
(5) 5 : 8

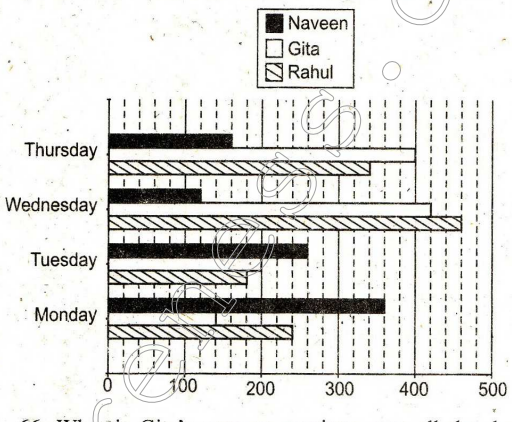
63. In which school is the number of players participating in hockey and basketball together second highest?
(1) School–1 (2) School–2
(3) School–3 (4) School–4
(5) School–5

64. Number of players participating in Kho-Kho from school-4 is what percent of number of players participating in hockey from school-2 ?
(1) 42 (2) 48
(3) 36 (4) 40
(5) 60

65. 25% of the number of the players participating in hockey from School-5 are females. What is the number of the hockey players who are males in school-5 ?
(1) 15 (2) 18
(3) 30 (4) 21
(5) 27

Directions (66-70) : *Study the following bar-graph carefully and answer the following questions.*

Earnings (in rupees) of three different persons on four different days



66. What is Gita's average earnings over all the days together ?
(1) ₹ 285/- (2) ₹ 290/-
(3) ₹ 320/- (4) ₹ 310/-
(5) ₹ 315/-

67. What is the total amount earned by Rahul and Naveen together on Tuesday and Thursday together ?
(1) ₹ 1,040/- (2) ₹ 1,020/-
(3) ₹ 980/- (4) ₹ 940/-
(5) ₹ 860/-

68. Gita donated her earnings of Wednesday to Naveen. What was Naveen's total earnings on Wednesday after Gita's donation ?
(1) ₹ 520/- (2) ₹ 550/-
(3) ₹ 540/- (4) ₹ 560/-
(5) ₹ 620/-

69. What is the difference between Rahul's earnings on Monday and Gita's earnings on Tuesday ?
(1) ₹ 40/- (2) ₹ 20/-
(3) ₹ 50/- (4) ₹ 30/-
(5) ₹ 10/-

70. What is the respective ratio between Naveen's earnings on Monday, Wednesday and Thursday ?
(1) 7 : 3 : 5
(2) 8 : 6 : 5
(3) 8 : 7 : 4
(4) 9 : 5 : 4
(5) 9 : 3 : 4

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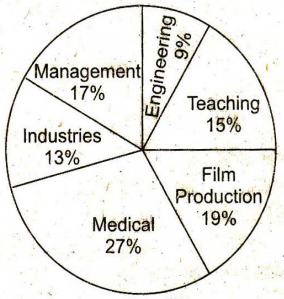
Directions (71-75) : *Study the following pie-chart and answer the following questions.*

Percentagewise distribution of employees in six different professions
Total number of employees = 26800



71. What is the difference between the total number of employees in teaching and medical profession together and the number of employees in management profession ?
(1) 6770 (2) 7700 (3) 6700
(4) 7770 (5) 7670

72. In management profession three-fourth of the number of employees are female. What is the number of male employees in management profession ?
(1) 1239 (2) 1143 (3) 1156
(4) 1289 (5) 1139

73. 25% of employees from film production profession went on a strike. What is the number of employees from film production who have **not** participated in the strike ?
(1) 3271 (2) 3819 (3) 3948
(4) 1273 (5) 1246

74. What is the total number of employees in engineering profession and industries together ?
(1) 5698 (2) 5884 (3) 5687
(4) 5896 (5) 5487

75. In teaching profession if three-fifth of the teachers are not permanent, what is the number of permanent teachers in the teaching profession ?
(1) 1608 (2) 1640 (3) 1764
(4) 1704 (5) 1686

Directions (76-80) : *Study the table carefully to answer the questions that follow :*
Monthly Bill (in rupees) of landline phone, electricity, laundry and mobile phone paid by three different people in five different months

Month	Monthly Bills											
	Landline Phone			Electricity			Laundry			Mobile Phone		
	Ravi	Dev	Manu	Ravi	Dev	Manu	Ravi	Dev	Manu	Ravi	Dev	Manu
March	234	190	113	145	245	315	93	323	65	144	234	345
April	124	234	321	270	220	135	151	134	35	164	221	325
May	156	432	211	86	150	98	232	442	132	143	532	332
June	87	123	124	124	150	116	213	324	184	245	134	125
July	221	104	156	235	103	131	143	532	143	324	432	543

76. What is the total amount of bill paid by Dev in the month of June for all the four commodities ?
(1) ₹ 608/- (2) ₹ 763/- (3) ₹ 731/-
(4) ₹ 683/- (5) ₹ 674/-

77. What is the average electricity bill paid by Manu over all the five months together ?
(1) ₹ 183/- (2) ₹ 149/- (3) ₹ 159/-
(4) ₹ 178/- (5) ₹ 164/-

78. What is the difference between the mobile phone bill paid by Ravi in the month of May and the laundry bill paid by Dev in the month of March ?
(1) ₹ 180/- (2) ₹ 176/- (3) ₹ 190/-
(4) ₹ 167/- (5) ₹ 196/-

79. In which months respectively did Manu pay the **second highest** mobile phone bill and the **lowest** electricity bill ?
(1) April and June (2) April and May
(3) March and June (4) March and May
(5) July and May

80. What is the respective ratio between the electricity bill paid by Manu in the month of April and the mobile phone bill paid by Ravi in the month of June ?
(1) 27 : 49 (2) 27 : 65
(3) 34 : 49 (4) 135 : 184
(5) 13 : 24

Directions (81-85) : *Study the following table carefully and answer the questions that follows :*

Chart showing schedule of train from Dadar to Bhuj and number of passengers boarding from each station

Station name	Arrival time	Departure time	Halt time (in minutes)	Distance travelled from origin (in km)	No. of Passengers boarding the train at each station
Dadar	Starting point	12.05 am	–	0 km	437
Vasai Road	12.53 am	12.56 am	3 minutes	42 km	378
Surat	4.15 am	4.20 am	5 minutes	257 km	458
Vadodara	6.05 am	6.10 am	5 minutes	386 km	239
Anand Jn.	6.43 am	6.45 am	2 minutes	422 km	290
Nadiad Jn.	7.01 am	7.03 am	2 minutes	440 km	132
Ahmedabad	8.00 am	8.20 am	20 minutes	486 km	306
Bhuj	5.40 pm	Ending point	-	977 km	None

81. What is the distance travelled by the train from Surat to Nadiad Jn. ?
(1) 176 km (2) 188 km (3) 183 km
(4) 193 km (5) 159 km

82. How much time does the train take to reach Ahmedabad after departing from Anand Jn. (including the halt time) ?
(1) 1 hr. 59 min. (2) 1 hr. 17 min.
(3) 1 hr. 47 min. (4) 1 hr. 45 min.
(5) 1 hr. 15 min.

83. What is the respective ratio between the number of passengers boarding from Vasai Road and from Ahmedabad in the train ?
(1) 21 : 17 (2) 13 : 9 (3) 21 : 19
(4) 15: 13 (5) 13: 15

84. If halt time (stopping time) of the train at Vadodara is decreased by 2 minutes and increased by 23 minutes at Ahmedabad. At what time will the train reach Bhuj ?
(1) 6.10 am (2) 6.01 pm
(3) 6.05 am (4) 6.50 pm
(5) 6.07 pm

85. Distance between which two stations is second lowest ?
(1) Nadiad Jn. to Ahmedabad
(2) Anand Jn. to Nadiad Jn.
(3) Dadar to Vasai Road
(4) Anand Jn. to Vadodara
(5) Vasai Road to Surat

Directions (86-90) : *Study the table carefully to answer the questions that follow.*

Maximum and minimum temperature (in degree Celsius) recorded on 1st day of each month of five different cities

Month	Temperature									
	Bhuj		Sydney		Ontario		Kabul		Beijing	
	Max.	Mini.	Max.	Mini.	Max.	Mini.	Max.	Mini.	Max.	Mini.
1st September	24	14	12	2	5	1	34	23	12	9
1st October	35	21	5	–1	15	6	37	30	9	3
1st November	19	8	11	3	4	0	45	36	15	1
1st December	9	2	–5	–9	–11	–7	31	23	2	–3
1st January	–4	–7	–11	–13	–14	–19	20	11	5	–13

86. What is the difference between the maximum temperature of Ontario on 1st November and the minimum temperature of Bhuj on 1st January ?
(1) 3°C
(2) 18°C
(3) 15°C
(4) 9°C
(5) 11 °C

87. In which month respectively the maximum temperature of Kabul is second highest and minimum temperature of Sydney is highest ?
(1) 1st October and 1st January
(2) 1st October and 1st November
(3) 1st December and 1st January
(4) 1st September and 1st January
(5) 1st December and 1st September

88. In which month (on 1st day) is the difference between maximum temperature and minimum temperature of Bhuj second highest ?
(1) 1st September (2) 1st October
(3) 1st November (4) 1st December
(5) 1st January

89. What is the average maximum temperature of Beijing over all the months together ?
(1) 8.4°C (2) 9.6°C
(3) 7.6°C (4) 9.2°C
(5) 8.6°C

90. What is the respective ratio between the minimum temperature of Beijing on 1st September and the maximum temperature of Ontario on 1st October ?
(1) 3 : 4 (2) 3 : 5
(3) 4 : 5 (4) 1 : 5
(5) 1 : 4

Directions (91-95) : *Study pie-chart and table carefully to answer the questions that follow :*

Pie-chart showing percentagewise distribution of cars in four different states
Total cars = 700
Distribution of Cars

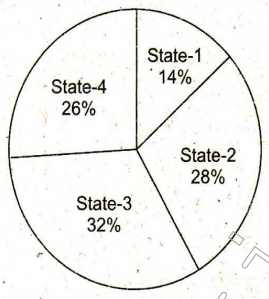


Table showing ratio between diesel and petrol engine cars which are distributed among four different states

State	Diesel Engine Cars	Petrol Engine Cars
State-1	3	4
State-2	5	9
State-3	5	3
State-4	1	1

91. What is the difference between the number of diesel engine cars in state-2 and the number of petrol engine cars in state-4 ?
(1) 159 (2) 21 (3) 28
(4) 34 (5) 161

92. Number of petrol engine cars in state-3 is what percent more than the number of diesel engine cars in state-1 ?
(1) 100 (2) 200 (3) 300
(4) 125 (5) 225

93. If 25% of diesel engine cars in state-3 are AC and remaining cars are non-AC, what is the number of diesel engine cars in state-3 which are non-AC ?
(1) 75 (2) 45 (3) 95
(4) 105 (5) 35

94. What is the difference between the total number of cars in state-3 and the number of petrol engine cars in state-2 ?
(1) 96 (2) 106 (3) 112
(4) 102 (5) 98

95. What is the **average** number of petrol engine cars in all the states together ?
(1) 86.75 (2) 89.25 (3) 89.75
(4) 86.25 (5) 88.75

96. A bag contains 7 blue balls and 5 yellow balls. If two balls are selected at random, what is the probability that **none** is yellow ?
(1) $\frac{5}{35}$ (2) $\frac{5}{22}$ (3) $\frac{7}{22}$
(4) $\frac{7}{33}$ (5) $\frac{7}{66}$

97. A die is thrown twice. What is the probability of getting a sum 7 from both the throws ?
(1) $\frac{5}{18}$ (2) $\frac{1}{18}$ (3) $\frac{1}{9}$
(4) $\frac{1}{6}$ (5) $\frac{5}{36}$

Directions (98-100) : *Study the information carefully to answer these questions.*
In a team there are 240 members (males and females). Two-third of them are males. Fifteen percent of males are graduates. Remaining males are non-graduates. Three-fourth of the females are graduates. Remaining females are non-graduates.

98. What is the difference between the number of females who are non-graduates and the number of males who are graduates ?
(1) 2 (2) 24 (3) 4
(4) 116 (5) 36

99. What is the sum of the number of females who are graduates and the number of males who are non-graduates ?
(1) 184 (2) 96 (3) 156
(4) 84 (5) 196

100. What is the ratio between the total number of males and the number of females who are non-graduates ?
(1) 6 : 1 (2) 8 : 1 (3) 8 : 3
(4) 5 : 2 (5) 7 : 2

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101. Who is the Captain of Australian Cricket Team, which currently (March 2013) visited India ?
(1) Michael Clarke
(2) Shane Watson
(3) Shane Warne
(4) Michael Hussey
(5) Ricky Ponting

102. Government as part of the recapitalisation plan, infused capital in State Bank of India recently. Indicate the approximate capital infusion.
(1) ₹ 500 cr. (2) ₹ 1,000 cr.
(3) ₹ 1,500 cr. (4) ₹ 2,000 cr.
(5) ₹ 3,000cr.

103. The NRIs while investing in the equity of a company cannot buy more than prescribed percentage of the paid up capital of that company. What is the prescribed percentage ?
(1) 2% (2) 3% (3) 4%
(4) 5% (5) 6%

104. Every year March 20 is celebrated as what day ?
(1) World Sparrow Day
(2) International Women's Day
(3) World Cuckoo Day
(4) International Child Day
(5) International Mother's Day

105. One of the famous Indian Sportsperson released his/her autobiography - 'Playing to Win' in November 2012. Name the sports person correctly.
(1) Saina Nehwal (2) Mary Kom
(3) Yuvraj Singh (4) Sachin Tendulkar
(5) Sushil Kumar

106. Which of the following term is associated with the game of Cricket ?
(1) Bouncer (2) Love
(3) Goal (4) Mid Court
(5) Collision

107. Who is the author of the book 'Women of Vision' ?
(1) Ravinder Singh (2) Preeti Shenoy
(3) Amish Tripathi (4) Durjoy Dutta
(5) Alam Srinivas

108. Prof. Muhammad Yunus, the recipient of the Nobel Peace Prize 2006 is the exponent of which of the following concepts in the field of banking ?
(1) Core Banking
(2) Micro Credit
(3) Retail Banking
(4) Real Time Gross Settlement
(5) Internet Banking

109. Invisible Export means export of _____ .
(1) Services
(2) Prohibited goods
(3) Restricted goods
(4) Goods as per OGL list
(5) Other than those given as options

110. The European Union has adopted which of the following as a common currency ?
(1) Dollar (2) Dinar (3) Yen
(4) Euro (5) Peso

111. Banks in India are required to maintain a portion of their demand and time liabilities with the Reserve Bank of India. This portion is called _____ .
(1) Statutory Liquidity Ratio
(2) Cash Reserve Ratio
(3) Bank Deposit
(4) Reverse Repo
(5) Government Securities

112. Pre-shipment finance is provided by the banks only to _____ .
(1) Credit Card Holders
(2) Students aspiring for further studies
(3) Brokers in equity market
(4) Village Artisans
(5) Exporters

113. Banking Ombudsman is appointed by _____ .
(1) Government of India
(2) State Governments
(3) RBI
(4) ECGC
(5) Exim Bank

114. The Holidays for the Banks are declared as per _____ .
(1) Reserve Bank Act
(2) Banking Regulation Act
(3) Negotiable Instruments Act
(4) Securities and Exchange Board of India Act
(5) Companies Act

115. Interest on Savings deposit nowadays is _____ .
(1) Fixed by RBI
(2) Fixed by the respective Banks
(3) Fixed by the Depositors
(4) Fixed as per the contract between Bank and the Consumer Court
(5) Not paid by the Bank

116. Interest below which a bank is not expected to lend to customers is known as _____ .
(1) Deposit Rate (2) Base Rate
(3) Prime Lending Rate (4) Bank Rate
(5) Discount Rate

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117. The customers' by opening and investing in the Tax Saver Deposit Account Scheme in a Bank would get benefit under _____ .
(1) Sales Tax (2) Customs Duty
(3) Excise Duty (4) Professional Tax
(5) Income Tax

118. In banking business, when the borrowers avail a Term Loan, initially they are given a repayment holiday and this is referred as _____ .
(1) Subsidy (2) Interest Waiver
(3) Re-phasing (4) Interest concession
(5) Moratorium

119. One of IT company from India has become the first Indian Company to trade on NYSE Euronext London and Paris markets from February 2013 onwards. Which is this company ?
(1) Wipro Infotech Ltd.
(2) L&T Infotech
(3) HCL Technologies LTD.
(4) Infosys Technologies Limited
(5) Polaris Financial Technology Ltd.

120. BSE (Bombay Stock Exchange), the oldest stock exchange in Asia has joined hands with one more International index in February 2013. This association has resulted in change of name of BSE index. What is the change of name effected ?
(1) Dow Jones BSE Index
(2) NASDAQ BSE Index
(3) S & P BSE Index
(4) Euronext BSE Index
(5) Other than those given as options

121. A non-performing asset is _____ .
(1) Money at call and short notice
(2) An asset that ceases to generate income
(3) Cash balance in till
(4) Cash balance with RBI
(5) Balance with other banks

122. RBI has released its guidelines for entry of new banks in the private sector in the month of February 2013. One of the norms is at least a prescribed percentage of branches of new bank should be set in unbanked rural centres with a population of upto 9,999 people. What is the percentage of such branches prescribed in the norms ?
(1) 10% (2) 15%
(3) 18% (4) 25%
(5) Other than those given as options

123. The Union Budget for 2013-14 proposed by the Finance Minister on 28th February 2013 announced introduction of new variety of bonds by the Government. What is the name of these bonds ?
(1) Deep discount bonds
(2) Zero Coupon bonds
(3) Bullet Bonds
(4) Inflation Indexed Bonds
(5) Inflation Variable Bonds

124. Government usually classifies its expenditure in term of planned and non-planned expenditure. Identify, which is the correct definition of Planned expenditure ?
(1) It represents the expenditure of all the State Governments
(2) It represents the total expenditure of the Central Government
(3) It is the expenditure which is spent through centrally sponsored programmes and flagship schemes of Government
(4) It represents the expenditure incurred on Defence
(5) Other than those given as options

125. Which of the following organization is made specifically responsible for empowering Micro, Small and Medium enterprises in India ?
(1) NABARD (2) RBI (3) SIDBI
(4) ECGC (5) SEBI

126. 'C' in CPU denotes _____
(1) Central (2) Common
(3) Convenient (4) Computer
(5) Circuitry

127. A joystick is primarily used to/for _____
(1) Control sound on the screen
(2) Computer gaming
(3) Enter text
(4) Draw pictures
(5) Print text

128. Which is **not** a storage device ?
(1) A CD (2) A DVD
(3) A floppy disk (4) A printer
(5) A Hard disk

129. Which of the following uses a handheld operating system ?
(1) A supercomputer
(2) A personal computer
(3) A laptop
(4) A mainframe
(5) A PDA

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130. To display the contents of a folder in Windows Explorer you should _____ .
(1) click on it (2) collapse it
(3) name it (4) give it a password
(5) rename it

131. The CPU comprises of Control, Memory, and _____ Units.
(1) Microprocessor (2) Arithmetic/Logic
(3) Output (4) ROM
(5) Input

132. _____ is the most important/powerful computer in a typical network.
(1) Desktop (2) Network client
(3) Network server (4) Network station
(5) Network switch

133. A(n) _____ appearing on a web page opens another document when clicked.
(1) anchor (2) URL
(3) hyperlink (4) reference
(5) heading

134. Which of the following refers to the rectangular area for displaying information and running programs ?
(1) Desktop (2) Dialog box
(3) Menu (4) Window
(5) Icon

135. _____ is a Windows utility program that locates and eliminates unnecessary fragments and rearranges files and unused disk space to optimize operations.
(1) Backup (2) Disk Cleanup
(3) Disk Defragmenter (4) Restore
(5) Disk Restorer

136. Which of the following refers to too much electricity and may cause a voltage surge ?
(1) Anomaly (2) Shock
(3) Spike (4) Virus
(5) Splash

137. The software that is used to create text-based documents are referred to as _____
(1) DBMS (2) suites
(3) spreadsheets (4) presentation software
(5) word processors

138. _____ devices convert human-understandable data and programs into a form that the computer can process.
(1) Printing (2) Output
(3) Solid state (4) Monitor
(5) Input

139. Effective Selling Skills depends on _____ .
(1) Number of languages known to the DSA
(2) Data on marketing staff
(3) Information regarding IT market
(4) Knowledge of related markets
(5) Ability to talk fast

140. A Direct Selling Agent (DSA) is required to be adept in _____ .
(1) Surrogate marketing
(2) Training skills
(3) Communication skills
(4) Market Research
(5) OTC Marketing

141. Leads can be best sourced from _____ .
(1) Foreign customers
(2) Yellow pages
(3) Dictionary
(4) List of vendors
(5) Local supply chains

142. A successful marketing person requires one of the following qualities _____ .
(1) Empathy (2) Sympathy
(3) Insistence (4) Aggressiveness
(5) Pride

143. Innovation in marketing is same as _____ .
(1) Abbreviation (2) Communication
(3) Creativity (4) Aspiration
(5) Research work

144. Market segmentation can be resorted to by dividing the target group as per _____ .
(1) Income levels of customers
(2) Age of the employees
(3) Needs of the sales persons
(4) Marketing skills of the employees
(5) Size of the Organisation

145. Post-sales activities include _____ .
(1) Sales presentation
(2) Customer Feedback
(3) Customer identification
(4) Customer apathy
(5) Product design

146. The 'USP' of a product denotes _____ .
(1) Usefulness of the product
(2) Drawbacks of a product
(3) Main functions
(4) Number of allied products available
(5) High selling features of a product

147. The competitive position of a company can be improved by _____ .
(1) increasing the selling price
(2) reducing the margin
(3) ignoring competitors
(4) increasing the cost price
(5) understanding and fulfilling customers' needs

148. Value added services means _____ .
(1) Low Cost products
(2) High cost products
(3) At par services
(4) Additional services for the same cost
(5) Giving discounts

149. The target market for Debit Cards is _____ .
(1) All existing account-holders
(2) All agriculturists
(3) All DSAs
(4) All vendors
(5) All outsourced agents.

150. A good Brand can be built up by way of _____ .
(1) Customer grievances
(2) Break-down of IT support
(3) Old age
(4) Large number of products
(5) Consistent offering of good services

TEST - IV : ENGLISH LANGUAGE

Directions (151 -160) : *Read the following passage carefully and answer the questions given below it. Certain words have been printed in* ***bold*** *to help you locate them while answering some of the questions.*

Financial Inclusion (FI) is an emerging priority for banks that have nowhere else to go to achieve business growth. The viability of FI business is under question, because while banks and their delivery partners continue to make investments, they haven't seen commensurate returns. In markets like India, most programs are focused on customer on-boarding, an expensive process which people often find difficult to afford, involving issuance of smart cards to the customers. However, large scale customer acquisition hasn't translated into large scale business, with many accounts lying **dormant** and therefore yielding no return on the bank's investment. For the same reason, Business Correspondent Agents who constitute the primary channel for financial inclusion are unable to pursue their activity as a full-time job. One major reason for this state of events is that the customer on-boarding process is often **delayed** after the submission of documents (required to validate the details of the concerned applicant) by the applicant and might take as long as two weeks. By this time the initial enthusiasm of applicants fades away. Moreover, the delivery partners don't have the knowledge and skill to propose anything other than the most basic financial products to the customer and hence do not serve their banks' goal of expanding the offering in unbanked markets.

Contrary to popular perception, the inclusion segment is not a singular impoverished, undifferentiated mass and it is important to navigate its diversity to identify the right target customers for various programs. Rural markets do have their share of rich people who do not use banking services simply because they are inconvenient to access or have low perceived value. At the same time, urban markets, despite a high branch density, have **multitude** of low wage earners outside the financial net. Moreover, the branch timings of banks rarely coincide with the off-work hours of the labour class.

Creating affordability is crucial in tapping the unbanked market. No doubt pricing is a tool, but banks also need to be innovative in right- sizing their proposition to convince customers that they can derive big value even from small amounts. One way of doing this is to show the target audience that a bank account is actually a lifestyle enabler, a convenient and safe means to send money to family or make a variety of purchases. Once banks succeed in hooking customers with this value proposition they must sustain their interest by introducing a simple and intuitive user application, **ubiquitous** access over mobile and other touch points, and adopting a banking mechanism which is not only secure but also reassuring to the customer. Technology is the most important element of financial inclusion strategy and an enabler of all others. The choice of technology is therefore a crucial decision, which could make or mar the agenda. Of the various selection criteria, cost is perhaps the most important. This certainly does not mean buying the cheapest package, but rather choosing that solution which by scaling transactions to huge volumes reduces per unit operating cost. An optimal mix of these strategies would no doubt offer an innovative means of expansion in the unbanked market.

151. Which of the following facts is true as per the passage ?
(1) People from rural areas have high perceived value of banking services
(2) Cost is not a valid criterion for technological package selection for financial inclusion initiatives
(3) The inclusion segment is a singular impoverished, undifferentiated mass
(4) The branch timings of banks generally do not coincide with the off-work hours of the labour class in urban markets
(5) All the given statements are true

152. According to the passage, for which of the following reasons do the delivery partners fail to serve their bank's goal to expand in the unbanked markets ?
(A) They do not have adequate client base to sell their financial products
(B) They do not have adequate knowledge and skills to explain anything beyond basic financial products to the customers
(C) They do not have the skills to operate advanced technological aids that are a prerequisite to tap the unbanked market
(1) Only (B) (2) Only (C)
(3) All (A), (B) and (C) (4) Only (A)
(5) Both (B) and (C)

153. According to the passage, for which of the following reasons is the viability of financial inclusion under question ?
(1) The banks always prefer the cheapest package (to cut cost) while making a choice of technology to be used
(2) The Business Correspondent Agents are highly demotivated to pursue their activity as a full-time job
(3) The investments made by banks and its delivery partners are not yielding equal amount of returns
(4) The banks do not have adequate number of delivery partners required to tap the unbanked market
(5) The banks do not have adequate manpower to explore the diversity of the unbanked market and thereby identify the right target customers for various programs

154. In the passage, the author has specified which of the following characteristics of the customer on-boarding process ?
(1) It involves collection of documents from the applicants in order to validate their details
(2) It involves issuance of smart cards to the customers
(3) It suffers from latency as it takes a long time after submission of documents by the customer
(4) It is an expensive process which people find difficult to afford
(5) All of the given characteristics have been specified

155. What did the author try to highlight in the passage ?
(A) The ailing condition of financial inclusion business at present
(B) Strategies that may help bank to expand in the unbanked market
(C) Role of government in modifying the existing financial inclusion policies
(1) Both (A) and (B)
(2) All (A), (B) and (C)
(3) Only (C)
(4) Only (A)
(5) Only (B)

156. According to the passage, which of the following ways may help banks to sustain the interest of their customers after hooking them ?
(A) Adoption of a banking mechanism which is not only secure but reassuring to the customers
(B) Increasing the number of delivery partners in rural market
(C) Introduction of a simple and intuitive user application
(1) Only (A) (2) Only (C)
(3) Only (B) (4) All (A), (B) and (C)
(5) Both (A) and (C)

Directions (157-158) : *Choose the word which is* ***most similar*** *in meaning to the word printed in* ***bold*** *as used in the passage.*

157. Multitude
(1) Impoverished (2) Handful
(3) Acknowledged (4) Plenty
(5) Solitude

158. Ubiquitous
(1) Quintessential (2) Popular
(3) Omnipresent (4) Simplified
(5) Abnormal

Directions (159-160) : *Choose the word which is* ***most opposite*** *in meaning to the word printed in* ***bold*** *as used in the passage.*

159. Dormant
(1) Emaciated (2) Pertinent
(3) Cornered (4) Rejected
(5) Active

160. Delayed
(1) Perturbed (2) Popularised
(3) Expedited (4) Stabilised
(5) Repressed

Directions (161-170) : *Read the following passage carefully and answer the questions given below it. Certain words have been printed in* ***bold*** *to help you locate them while answering some of the questions.*

The evolution of Bring Your Own Device (BYOD) trend has been as profound as it has been rapid. It represents the more visible sign that the boundaries between personal life and work life are blurring. The 9am - 5 pm model of working solely from office has

become archaic and increasingly people are working extended hours from a range of locations. At the very heart of this evolution is the ability to access enterprise networks from anywhere and anytime. The concept of cloud computing serves effectively to extend the office out of office. The much heralded benefit of BYOD is greater productivity. However, recent research has suggested that this is the greatest myth of BYOD and the reality is that BYOD in practice poses new challenges that may **outweigh** the benefits. A worldwide survey commissioned by Fortinet chose to look at attitudes towards BYOD and security from the users' point of view instead of the IT managers. Specifically the survey was conducted in 15 territories on a group of graduate employees in their early twenties because they represent the first generation to enter the workplace with an expectation of own device use. Moreover, they also represent tomorrow's influences and decision makers. The survey findings reveal that for financial organizations, the decision to **embrace** BYOD is extremely dangerous. Larger organizations will have mature IT strategies and policies in place. But what about smaller financial businesses ? They might not have such well developed strategies to protect confidential data.

Crucially, within younger employee group, 55% of the people share an expectation that they should be allowed to use their own devices in the workplace or for work purposes. With this expectation comes the very real risk that employees may consider contravening company policy banning the use of own devices. The threats posed by this level of **subversion** cannot be overstated. The survey casts doubt on the idea of BYOD leading to greater productivity by revealing the real reason people want to use their own devices. Only 26% of people in this age group cite efficiency as the reason they want to use their own devices, while 63% admit that the main reason is so they have access to their favourite applications. But with personal applications so close to hand, the risks to the business must surely include distraction and time wasting. To support this assumption 46% of people polled acknowledged time wasting as the greatest threat to the organization, while 42% citing greater exposure to theft or loss of confidential data. Clearly, from a user perspective there is great deal of contradiction surrounding BYOD and there exists an undercurrent of selfishness where users expect to use their own devices, but mostly for personal interest. They recognize the risks to the organization but are adamant that those risks are worth taking.

161. According to the passage, for which of the following reasons did Fortinet conduct the survey on a group of graduate employees in their early twenties ?
(A) As this group represents the future decision makers
(B) As this group represents the first generation who entered the workforce with a better understanding of sophisticated gadgets
(C) As this group represents the first generation to enter the workplace expecting that they can use their own devices for work purpose
(1) All (A), (B) and (C) (2) Only (C)
(3) Both (A) and (C) (4) Only (A)
(5) Only (B)

162. Which of the following is **not true** about BYOD ?
(1) BYOD enables employees to access enterprise network from anywhere and anytime
(2) Due to evolution of BYOD trend the 9 am - 5 pm model of working solely from office has become outdated
(3) Recent research has confirmed that BYOD boosts organisational productivity
(4) The concept of cloud computing facilitates the BYOD trend
(5) All the given facts are true

163. According to the passage, why would the decision to embrace BYOD prove dangerous to smaller financial businesses ?
(1) Their employees have poor knowledge about their devices which in turn pose a threat to the confidential data of the organisation
(2) Their employees are more vulnerable to misplacement of devices
(3) They may lack mature IT strategies and policies required to protect confidential data
(4) They cannot afford to deal with damage liability issues of employee-owned devices
(5) Their employees have a tendency to change jobs frequently

164. According to the passage, the expectation of younger employees that they should be allowed to use their own devices in the workplace, entails which of the following risks ?
(A) Younger employees may deliberately transfer confidential data of their companies to rivals if they are not allowed to use their own devices for work purpose

(B) Younger employees may strongly feel like leaving the company if it prevents usage of own device and join some other company that does not have such stringent policies
(C) Younger employees may consider flouting company policy prohibiting usage of their own devices in the workplace or for work purposes
(1) Only (C)
(2) Only (B)
(3) Both (A) and (C)
(4) Only (A)
(5) All (A), (B) and (C)

165. According to the findings of the survey conducted by Fortinet, why do majority of employees prefer using their own devices for work purpose ?
(1) As they often find that the devices provided by the company lack quality
(2) As they have access to their favourite applications while working
(3) As majority of them believe that output doubles when they use their own devices for work purpose
(4) As handling data from their own devices reinforces their sense of responsibility
(5) As it helps them create a brand of their own

166. What is/are the author's main objective(s) in writing the passage ?
(A) To break the myth that BYOD promotes employee efficiency and organisational productivity
(B) To suggest ways to control subversion across levels of corporate chain of command
(C) To throw light upon the fact that employees even after knowing the risks involved, prefer to use their own devices for work purpose mostly for personal benefits
(1) Both (A) and (C)
(2) All (A), (B) and (C)
(3) Only (C)
(4) Only (A)
(5) Only (B)

Directions (167-168) : *Choose the word which is* ***most similar*** *in meaning to the word printed in* ***bold*** *as used in the passage.*

167. Heralded
(1) Suspected (2) Publicised (3) Dragged
(4) Objective (5) Benefit

168. Outweigh
(1) Control (2) Venture (3) Perish
(4) Determine (5) Surpass

Directions (169-170) : *Choose the word which is* ***most opposite*** *in meaning to the word printed in* ***bold*** *as used in the passage.*

169. Embrace
(1) Contradict (2) Disobey (3) Curtail
(4) Reject (5) Obscure

170. Subversion
(1) Compliance (2) Sanity
(3) Popularity (4) Destabilisation
(5) Clarity

Directions (171-175) : *Read each sentence to find out whether there is any grammatical mistake/ error in it. The error if any, will be in one part of the sentence. Mark the number of that part with error as your answer. If there is 'No error', mark (5).*

171. There cannot be any situation where/(1)somebody makes money in an asset/(2) located in India and does not pay tax/(3) either to India or to the country of his origin./(4) No error (5)

172. India has entered a downward spiral/ (1)where the organised, productive/(2) and law abide sectors are subject to/(3) savage amounts of multiple taxes./(4) No error (5)

173. The bank may have followed/ (1) an aggressive monetary tightening policy/(2) but its stated aim of/(3) curbing inflation have not been achieved./(4) No error (5)

174. Equal opportunities for advancement/ (1) across the length and breadth/(2) of an organisation will/(3) keep many problems away./(4) No error (5)

175. A customised data science degree/ (1) is yet to become/(2) a standard programme/(3) to India's premier educational institutes./(4) No error (5)

Directions (176-180) : *Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.*

176. When you want to digitalise a city _____ with millions, you don't bet _____ the odds.
(1) proceeding, into
(2) teeming, against
(3) undergoing, adhere
(4) dangling, for
(5) falling, above

177. The numbers _____ by the legitimate online music service providers indicate that a growing number of users are _____ to buy music.
(1) morphed, ignoring
(2) labelled, thriving
(3) figured, fanatic
(4) painted, interested
(5) touted, willing

178. If India is _____ on protecting its resources, international business appears equally _____ to safeguard its profit.
(1) dreaded, fragile
(2) stubborn, weak
(3) bent, determined
(4) approaching, settled
(5) obsessed, prepared

179. Brands _____ decision-simplicity strategies make full use of available information to _____ where consumers are on the path of decision making and direct them to the best market offers.
(1) diluting, divulge
(2) tempting, maintain
(3) imputing, overdrive
(4) pursuing, assess
(5) employing, trust

180. Lack of financing options, _____ with HR and technological _____, make small and medium enterprises sector the most vulnerable component of our economy.
(1) except, loophole
(2) coupled, challenges
(3) armed, benefits
(4) registered, strategies
(5) strengthened, facilities

Directions (181-185) : *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) The group desired to enhance the learning experience in schools with an interactive digital medium that could be used within and outside the class-room.

(B) Then the teacher can act on the downloaded data rather than collect it from each and every student and thereby save his time and effort.

(C) Edutor, decided the group of engineers, all alumni of the Indian Institute of technology, when they founded Edutor Technologies in August 2009.

(D) They can even take tests and submit them digitally using the same tablets and the teachers in turn can download the tests using the company's cloud services.

(E) With this desire they created a solution that digitizes school textbooks and other learning material so that students no longer need to carry as many books to school and back as before, but can access their study material on their touch-screen tablets.

(F) A mechanic works on motors and an accountant has his computer. Likewise, if a student has to work on a machine or device, what should it be called ?

181. Which of the following sentences should be the **FIRST** after rearrangement ?
(1) F (2) D
(3) A (4) C
(5) E

182. Which of the following sentences should be the **THIRD** after rearrangement ?
(1) A (2) B
(3) D (4) E
(5) F

183. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement ?
(1) A (2) F
(3) E (4) B
(5) D

184. Which of the following sentences should be the **FOURTH** after rearrangement ?
(1) A (2) F
(3) E (4) B
(5) C

185. Which of the following sentences should be **FIFTH** after rearrangement ?
(1) A (2) D
(3) C (4) E
(5) F

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Directions (186-195) : *In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrase in each case.*

There is a considerable amount of research about the factors that make a company innovate. So is it possible to create an environment **(186)** to innovation ? This is a particularly pertinent **(187)** for India today. Massive problems in health, education etc. **(188)** be solved using a conventional approach but **(189)** creative and innovative solutions that can ensure radical change and **(190)**. There are several factors in India's **(191)**. Few countries have the rich diversity that India or its large, young population **(192)**. While these **(193)** innovation policy interventions certain additional steps are also required. These include **(194)** investment in research and development by **(195)** the government and the private sector, easy transfer of technology from the academic world etc. To fulfill its promise of being prosperous and to be at the forefront, India must be innovative.

186. (1) stimuli (2) conducive (3) incentive (4) facilitated (5) impetus

187. (1) objective (2) controversy (3) doubt (4) question (5) inference

188. (1) cannot (2) possibly (3) should (4) never (5) must

189. (1) necessary (2) apply (3) need (4) consider (5) requires

190. (1) quantity (2) advantages (3) increase (4) chaos (5) growth

191. (1) challenges (2) praises (3) favour (4) leverage (5) esteem

192. (1) blessed (2) enjoys (3) endows (4) prevails (5) occurs

193. (1) aid (2) jeopardise (3) promotes (4) endure (5) cater

194. (1) acute (2) utilising (3) restricting (4) inspiring (5) increased

195. (1) both (2) besides (3) combining (4) participating (5) also

Directions (196-200) : *In each of the following questions four words are given of which two words are* ***most nearly the same or opposite*** *in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination, by darkening the appropriate oval in your answer sheet.*

196. (A) Consent (B) Nascent (B) Emerging (D) Insecure
(1) A–C (2) B–D (3) B–C (4) A–D (5) A–B

197. (A) Elated (B) Eccentric (B) Explicit (D) Abnormal
(1) A–B (2) B–D (3) A–C (4) A–D (5) D–C

198. (A) Abundance (B) Incomparable (B) Projection (D) Plethora
(1) A–C (2) A–B (3) C–D (4) B–D (5) A–D

199. (A) Purposefully (B) Inaccurately (B) Inadvertently (D) Unchangeably
(1) A–C (2) A–B (3) B–C (4) B–D (5) A–D

200. (A) germane (B) generate (B) reliable (D) irrelevant
(1) B–D (2) B–C (3) A–B (4) C–D (5) A–D

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