
PRACTICE SET

IBPS PO-CWE

Test-I: Reasoning Ability

Directions (Q. 1-5): Study the following information carefully and answer the given questions.

Eight members L, M, N, O, P, Q, R and S belong to three different families, viz Gujarati, Punjabi and Marathi. They go for weekend outing in three different cars, viz Alto, Nano and Santro. Four out of the eight members are females. Each member of every family travels in a different car. Each car carries at least one male and one female member. Each family has at least two members. L is Marathi and he travels in Santro. O is wife of P and they travel in Alto and Nano respectively. S is son of M, who is wife of R, and they are Punjabi. N is daughter of Q, who is wife of L. N travels in Nano. R does not travel with Q.

- How many members are there in the Gujarati family?
1) Two 2) Three 3) Four
4) Either 2) or 3) 5) None of these
- Which of the following groups travels in Alto?
1) QSL 2) OPQ 3) QSO
4) SOP 5) None of these
- Which of the following groups represents the group of married females?
1) OQS 2) MON 3) MNQ
4) NOQ 5) None of these
- Which of the following statements is false?
1) O belongs to the Marathi family.
2) M and Q travel in the same car.
3) R and N travel in Nano.
4) Only 1) and 2)
5) All are false
- Which of the following combinations is true?
1) P – Female – Gujarati – Alto
2) N – Female – Marathi – Nano
3) M – Female – Punjabi – Alto
4) R – Male – Gujarati – Nano
5) S – Male – Punjabi – Santro

Directions (Q. 6-7): Study the following arrangement carefully and answer the given questions:

A 8 B 6 7 H U % 3 \$ F V R 2 I @ 1 4 1 W E 9 L 5

- If all the numbers are dropped from the above arrangement which of the following will be eighth from the right end?
1) @ 2) F 3) \$
4) V 5) None of these
- Which of the following is ninth to the left of the sixteenth from the right end?

- 1) 3 2) I 3) #
4) 5 5) None of these

- How many such pairs of letters are there in the word DAUGHTER each of which has as many letters between them in the word as in the English alphabetical series?

- 1) None 2) Two 3) Three
4) Four 5) More than four

Directions (Q. 9-10): Study the following information carefully and answer the given questions.

Raman does five works P, Q, R, S and T. He starts working at 9 am in the morning. P is the first work and it takes two hours. Q can be done after P. Q takes 1 hour. Work R, which takes 1 hour, can be started only when P and Q are completed. Raman can do work S along with Q and R and would take 3 hours for it. T takes only one hour and can be started only after Q, R and S.

- What is the time by which Raman completes all the tasks?
1) 2 pm 2) 3 pm 3) 4 pm
4) Can't be determined 5) None of these
- What is the time by which Raman completes the work R?
1) 12 pm 2) 2 pm 3) 1 pm
4) 11 pm 5) None of these

Directions (Q. 11-16): Study the following information carefully 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 in each step. The following is an illustration of the input and its rearrangement:

Input: 70 family 53 parents 77 mother 60 father

Step I: 70 family 53 parents 60 father 77 mother

Step II: 70 family 53 parents 77 mother 60 father

Step III: 53 parents 77 mother 60 father 70 family

Step IV: 77 mother 60 father 70 family 53 parents

Step IV is the last step of the above input as the desired arrangement is obtained. As per the rules followed in the above steps, find out in each of the following questions the appropriate steps for the given input.

Input: 50 rule 98 audi 56 octavia 78 jaguar 85 pascal 81 renault

- What is the position of '78' in Step IV?
1) Eighth from the left 2) Sixth from the right
3) Second from the right 4) Fifth from the left
5) None of these
 - Which of the following steps would be the last but one?
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- 1) Step III 2) Step V 3) Step VI
4) Step VII 5) None of these
13. If in Step V '81' is related to '98' and 'renault' is related to 'audi' in certain way. Following the same rule 'octavia' is related to which of the following?
1) jaguar 2) 78 3) rule
4) 98 5) None of these
14. Which step number is the following output?
98 audi 78 jaguar 81 renault 56 octavia 85 pascal 50 rule
1) Step IV 2) Step II 3) Step V
4) Step III 5) There is no such step
15. How many words/numbers are there between 'renault' and 'rule' in Step IV?
1) Two 2) None 3) Four
4) Six 5) None of these
16. If '61 credit 42 gun 26 just 21 the 92 join 37 now' is Step III of an input, then which of the following would be the input?
1) 37 now 61 credit 92 join 42 gun 26 just 21 the
2) 21 the 37 now 92 join 26 just 42 gun 61 credit
3) 61 credit 42 gun 21 the 26 just 92 join 37 now
4) Can't be determined
5) None of these

Directions (Q. 17-21): In these questions the symbols #, ©, , \$ and % are used with different meanings as given below:

'A # B' means 'A is smaller than B'
'A © B' means 'A is greater than B'
'A B' means 'A is either smaller than or equal to B'
'A \$ B' means 'A is either greater than or equal to B'
'A % B' means 'A is neither smaller nor greater than B'
In each of the following questions, assuming the given statements to be true, find out which of the two conclusions I and II given below them is/are definitely true. Give answer

- 1) if only conclusion I is true.
2) if only conclusion II is true.
3) if either conclusion I or II is true.
4) if neither conclusion I nor II is true.
5) if both conclusions I and II are true.
17. **Statement:** L \$ M % Q © S # T P
Conclusions: I. T © L II. L © S
18. **Statement:** W # H I % C \$ H © S
Conclusions: I. C \$ W II. I © S
19. **Statement:** W % X © Y Z © R % L
Conclusions: I. Z © L II. Y # W
20. **Statement:** A # N % O T H # E
Conclusions: I. E \$ O II. H © N
21. **Statement:** P © V % T # D # M \$ F
Conclusions: I. M © V II. P # F

Directions (Q. 22-26): Study the following information carefully and answer the given questions.

In a certain code language 'score the maximum marks'

is written as 'pan cha ga mo', 'marks are less than' is written as 'ta ha cum pan', 'score the highest marks' is written as 'ga cha she pan' and 'less than you' is written as 'ha cum va'.

22. What is the code for 'highest' ?
1) she 2) cha 3) ha
4) pan 5) None of these
23. Which of the following can be the code for 'you score maximum' ?
1) va mo cha 2) cha ga mo 3) mo ga va
4) Either 1) or 3) 5) None of these
24. 'cum' is the code for
1) less 2) are
3) Either 'less' or 'than' 4) marks
5) None of these
25. Which of the following is the code for 'marks' ?
1) che 2) pan 3) cum
4) ga 5) None of these
26. 'than score the less' can be coded as
1) cha ga ha cum 2) ha cum ga she
3) cha ha ga mo 4) Can't be determined
5) None of these

Directions (Q. 27-31): Study the following information carefully and answer the given questions:

A, C, E, I, O, N, P and S are eight persons working in an MNC. They are sitting around a circular table in a meeting but not necessarily in the same order. All of them hold a different post, viz President, MD, GM, CA, HR, Vice President, Chairman and Vice Chairman, but not necessarily in the same order. C sits third to the right of the Vice President. Only two persons sit between Vice President and S. The GM and the MD are immediate neighbours. Neither C nor S is a GM or an MD. The GM is not an immediate neighbour of the Vice President. The CA sits third to the right of O, who is not the GM. N sits on the immediate right of the Chairman. The Vice Chairman sits second to the left of A, who is not an immediate neighbour of S. The Vice Chairman is an immediate neighbour of both the HR and the CA. C is not the Chairman. I is not an immediate neighbour of C. E is not an immediate neighbour of the Vice Chairman.

27. Who among the following is the Chairman of the company?
1) E 2) A 3) I
4) P 5) None of these
28. O holds which of the following posts in the company?
1) Chairman 2) HR 3) MD
4) Vice Chairman 5) None of these
29. How many persons sit between the Chairman and the President?
1) None 2) One 3) Two
4) Three 5) None of these
30. Which of the following pairs is an immediate neighbour

of I?

- 1) Vice Chairman, CA
- 2) Chairman, Vice President
- 3) Chairman, HR
- 4) Vice Chairman, Chairman
- 5) Can't be determined

31. Which of the following statements is true?

- 1) A is the Chairman and sits on the immediate right of N.
- 2) The President and the HR are immediate neighbours of P.
- 3) N is the Vice President and sits second to the left of E.
- 4) None is true
- 5) All are true

Directions (Q. 32-36): In each question below are given three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance with commonly known facts and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts. Give answer

- 1) if only conclusion I follows.
- 2) if only conclusion II follows.
- 3) if either conclusion I or II follows.
- 4) if neither conclusion I nor II follows.
- 5) if both conclusions I and II follow.

32. **Statements:** Some students are members.

No member is a teacher.
All teachers are players.

- Conclusions:** **I.** Some students are not teachers.
II. Some members are not players.

(33-34):

Statements: All novels are books.
All books are stories.
Some stories are songs.

33. **Conclusions:** **I.** All novels being songs is a possibility.

II. At least some stories are novels.

34. **Conclusions:** **I.** Some songs are not books.
II. All songs being books is a possibility.

(35-36):

Statements: No writer is a teacher.
No reader is a teacher.
Some readers are poets.

35. **Conclusions:** **I.** No reader is a writer.

II. No poet is a writer.

36. **Conclusions:** **I.** Some poets are not teachers.

II. Some teachers are not poets.

Directions (Q. 37-39): Study the following information carefully and answer the given questions.

There are seven friends X, W, Y, V, Z, U and R. All of them want to enjoy a boat trip but there are only two boats.

Each boat has a capacity for four persons only. More people are travelling in Boat I than in Boat II.

Z does not want to go in the boat in which Y is travelling unless V is also with them. Neither W nor Y goes with R in the same boat. X always wants to go with Z in Boat I. U can't go with Y.

37. Which of the following groups travels in Boat I?

- 1) U, R, Z, Y 2) X, Z, U, R 3) V, Y, X, Z
- 4) W, Y, V 5) None of these

38. U is travelling with which of the following groups?

- 1) Z, R, Y 2) V, Y, W 3) X, Y, Z
- 4) X, Z, R 5) Can't be determined

39. If the last condition is waived off and V is travelling in Boat I then who among the following will go in Boat II?

- 1) X 2) R 3) U 4) Z 5) None of these

40. Each consonant in the word ORDINAL is coded as 2 and each vowel in the word is coded as 5, then what is the sum of the odd digits which are preceded by even numbers?

- 1) 25 2) 10 3) 15 4) 20 5) None of these

41. Myntra is the latest of India's large online retailers to launch a marketplace — where the company does not stock inventory but links sellers and buyers.

*Which of the following may be a **probable cause** for taking the above step?*

- 1) Amazon, the world's largest retailer that entered India's online retail market last year, stocks no inventory in India; instead it offers sellers a marketplace to reach consumers.
- 2) Myntra expects to have about 500 vendors signed up within the first year of its operations.
- 3) It will continue to sell premium and private label brands through the inventory model, while local and boutique brands will be sold through its marketplace.
- 4) Amongst large Indian online retailers, only New Delhi-based Snapdeal has a pure marketplace model.
- 5) None of these

42. IIM Bangalore's final placement process has seen a spurt in hiring by overseas firms and a 15–20 per cent increase in average salary offer.

*Which of the following can be a **possible effect** of the above cause?*

- 1) The hiring companies have come back on campus.
- 2) In the telecom sector, Vodafone was one of the biggest recruiters with 10-12 offers.
- 3) There has been a rush to management institutes for MBA programmes.
- 4) There has been a queue for H-1B visas.
- 5) None of these

43. "Our aim is to prevent MPs with criminal and corrupt record from being elected to the Parliament this time. Our list of candidates reflects that intention." — A

- leader of Party X
Which of the following is **not in line** with the leader's statement?
- 1) The party leadership has picked corruption as its main campaign pitch.
 - 2) The party hopes that its first list of candidates for the Lok Sabha elections will also send out its message against corruption, criminality and dynastic politics.
 - 3) The party does not believe that mere allegation is enough to keep a candidate from contesting.
 - 4) The party is working towards exposing the corrupt nexus of industrial houses and politicians.
 - 5) None of these
44. Bharti Airtel is set to acquire Loop Mobile in a `700-crore deal.
Which of the following can be a part of **possible fallout** of the above situation?
- 1) The move will take India's biggest operator, Airtel, to the top spot in Mumbai.
 - 2) Mumbai and Delhi are the two most lucrative markets for premium data services in the country.
 - 3) There will be an increase in competition among telecom companies.
 - 4) The tariff rates are likely to go down in the telecom sector.
 - 5) None of these
45. The 2009 election was not won by the UPA because of farm loan waivers or the National Rural Employment Guarantee Act (MNREGA).
Which of the following statements **substantiates** the view expressed in the above statement?
- 1) Great populist sops are not announced in vote-on-account.
 - 2) The major vote share of the UPA came from the farmers.
 - 3) People had become weary of the NDA's "India Shining" campaign and yearned for a change in the composition of the ruling class.
 - 4) UPA actually swept all the cities while faring indifferently in the backward BIMARU states where MNREGA should have had the most impact.
 - 5) None of these
46. The finance minister was afraid of any credit downgrade by international rating agencies.
Which of the following **inferences cannot** be drawn from the above statement? (An inference is something which is not directly stated but can be inferred from the given facts.)
- 1) This would tarnish the country's image.
 - 2) The rupee would go crashing.
 - 3) There would be a rise in inflation.
 - 4) The voters would give his party a raw deal.
 - 5) All the above inferences can be drawn
47. The segment of cars using Automated Manual Transmission (AMT) technology has not taken off.
Which of the following can be a **probable cause(s)** of the above phenomenon?
- (A) There is a price gap of at least a lakh rupees between automatic and manual cars.
 - (B) The fuel efficiency in existing automatic cars is 25–30 per cent lower than in manual ones.
 - (C) Their maintenance cost is exorbitant.
- 1) Only B 2) Only A 3) Only A and B
4) Only B and C 5) All A, B and C
48. Sony India has decided to sell off the Vaio brand and laptop business.
Which of the following can be a **proper course(s) of action**?
- (A) Sony India should put more resources in developing the mobile business, which is the future growth area.
 - (B) The employees in laptop business should be moved to mobile division.
 - (C) People should sell their Vaio laptops.
- 1) Only A 2) Only B
3) Only A and B 4) Only B and C
5) All A, B and C
49. An exceptional monsoon will raise food grain production to a record 263.2 million this year.
Which of the following **substantially weakens** the argument given in the above statement?
- 1) Farm sector growth would be 4.6 per cent compared to 1.9 per cent last year.
 - 2) Most of the land in India has proper irrigation facilities.
 - 3) A rise in the production of pulses, whose global supplies are limited, will help tame prices.
 - 4) India mostly produces cash crops.
 - 5) None of these
50. The rise of global CEOs who spent their formative years in India is acknowledgement that the country is doing at least some things right.
Which of the following **assumptions** is implicit in the above statement? (An assumption is something supposed or taken for granted.)
- 1) India has produced a large number of CEOs.
 - 2) India is not known for right policies.
 - 3) Some of the qualities these leaders possess — humility, modesty and a strong work ethic — were acquired well before they left the territorial frontiers of India.
 - 4) The stability of family upbringing is a major advantage Indians have.
 - 5) None of these

Directions (Q. 51-60): Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

One of the key issues facing the Indian banking sector is the rapidly declining profitability of public sector banks (PSB). While PSBs control 75 per cent of system advances and deposits, their profit share has fallen from 66 per cent in 2008 to 56 per cent today. This entire loss has been gained by private banks.

Further, a comparison on asset quality metrics reveals that one year's profit was required to **wipe** out the net non-performing assets of both PSBs and private sector banks in 2008. Today, this number stands at three years' profit for PSBs and just one quarter of profit for private banks. Given the **inherent** disadvantages PSBs are **saddled** with, this divergence in performance is not surprising.

From a cyclical perspective, the lowest interest rate charged to loan customers is set by the largest player, SBI, which in the last decade has calibrated interest rates such that it makes a 90-basis-point return on assets. In the last five years, for example, SBI's margin has increased by 50 basis points, but this has been offset by higher credit costs, leading them to make the magical 90-basis-point return on assets.

Private banks, however, have seen their return on assets rise by 50 basis points, as margins have increased while credit costs have stayed flat. So, by paying higher interest rates, borrowers have subsidised SBI's credit mistakes and generously funded the profits of private banks. The only way this arrangement can change is if SBI becomes more diligent in credit underwriting.

To be certain, private banks like ICICI and Axis also operate in NPA-prone sectors the way PSBs do. So completely blaming a slowing economy for asset quality **woes** is a poor defence.

From a structural standpoint, private banks have started to capture market share of low-cost current accounts and savings accounts (Casa) from mid-sized PSBs in rural and semi-urban markets at a pace of 75 basis points per year. This trend should worry the government, as the low-cost deposit base of PSBs in rural and semi-urban areas — a key source of competitive advantage — is increasingly coming under threat much like they did in the metro areas a decade ago.

Further, one of the biggest misconceptions is that PSBs are challenged due to lack of capital. The government has already invested `600 billion in PSBs in the last five years that has ensured that most of the banks have tier-I capital ratios well in excess of the regulatory requirements. If anything, one needs to question what would happen if capital were scarcer than it is today.

To start with, it will prevent PSBs from competing for market share in advances, which is the current practice,

and they would refocus their attention on Casa collection.

This, in turn, will slow down loan growth and help alter the PSB bankers' mindset that wagers on generating higher interest income in the near term — which accrues by lending to the already highly leveraged corporate — in the hope that credit costs don't materialise in the long term. Currently, the backdrop under which such decisions are made is not too different from a high-stakes casino table in Las Vegas.

51. Which of the following is/are the key issue(s) that the Indian banking sector is facing?
- 1) Private banks are posing serious threat to public sector banks.
 - 2) Outstanding loans are not being repaid to banks in time.
 - 3) The profitability of public sector banks is declining rapidly.
 - 4) The new rules brought about by the new governor of RBI are creating hurdles in banking business.
 - 5) All the above
52. What would happen if capital were scarcer than it is today?
- (A) It would slow down loan growth.
(B) PSBs would refocus their attention on Casa collection.
(C) It would prevent PSBs from competing for market share in advances.
- 1) Only (A) and (B) 2) Only (A) and (C)
3) Only (B) and (C) 4) Only (B)
5) All (A), (B) and (C)
53. What is the basic difference between the margins earned by SBI and private banks?
- 1) The margins of both SBI and private banks have increased by 50 basis points but SBI had higher credit cost than that of private banks.
 - 2) Both SBI and Private Banks have earned a margin of 50 basis points but private banks had higher credit cost.
 - 3) Both private banks and SBI have earned margins equal to 50 basis points at same credit costs.
 - 4) The real earning of SBI is much more than that of private banks.
 - 5) None of these
54. Find the incorrect statement on the basis of the given passage.
- 1) Though public banks control three-fourths of system advances and deposits, yet their profit share has fallen to 56% today.
 - 2) At present, the net NPAs are equal to three years' profit for PSBs and one quarter's profit for private banks.
 - 3) The loss of PSBs has been the gain for the private banks.
-

- 4) The lowest interest rate charged from loan customers is set by the largest player, RBI.
 5) None of these
55. Why should the government worry over the functioning of private banks under which they have started to capture market share of low-cost Casa from mid-sized PSBs in rural and semi-urban markets?
 1) Because this trend would ultimately harm private banks and benefit PSBs.
 2) Because the low-cost deposit base of PSBs in rural and semi-urban areas will come under threat.
 3) Because this trend would ultimately send a wrong signal about private banks in rural and semi-urban areas.
 4) Only 1) and 2)
 5) All 1), 2) and 3)
56. In order to increase return on assets what should SBI do? Give your answer in the context of the given passage.
 (A) It should increase its lending rate.
 (B) It should do credit underwriting more diligently.
 (C) It should float shares in market.
 1) Only (A) 2) Only (B)
 3) Only (C) 4) Only (A) and (C)
 5) All (A), (B) and (C)

Directions (Q. 57-59): Choose the word/group of words which is MOST SIMILAR in meaning to the word/group of words printed in bold as used in the passage.

57. **Wipe**
 1) wash 2) clear 3) compromise
 4) give 5) clean
58. **Woes**
 1) reflects 2) attracts 3) wonders
 4) worries 5) loopholes
59. **Saddled**
 1) stopped 2) satisfied 3) pacified
 4) accused 5) baffled

Directions (Q. 60): Choose the word/group of words which is MOST OPPOSITE in meaning of the word printed in bold as used in the passage.

60. **Inherent**
 1) essential 2) intrinsic 3) acquired
 4) innate 5) native

Directions (Q. 61-70): Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

A rich man will most likely have a bank account, and a poor woman will most likely not. The Crisil Inclusix index, which measures India's progress on financial inclusion, does not tell us that. Women and the poor remain invisible in this index, and in a deeply divided society such as ours, figures often hide the truth. Yes, the number of loans has increased, but they have gone to corporations, sometimes

to small businesses and almost none to poor, self-employed women. Yes, branches have increased and so have the number of low-frill accounts, but a poor woman rarely saves her money in that account. She is still keeping her **meagre** savings at home, hidden in the roof, to be taken away from her when others need it, or even to be eaten by rats.

Indices such as these are designed to help policymakers and service providers improve financial inclusion, which is often defined as reaching the "unreached". But if the aim is to reach the poor and to reach women, then the figures should give us a break-up by gender. Also invisible in the Crisil index are the **myriad** financial providers that actually do reach the poor. There may be no data on the informal sector, but there is no excuse for excluding those in the formal sector – the non-scheduled co-operatives or private banks, the savings and credit societies, the micro-credit non-banking financial companies.

Recently, the Self Employed Women's Association (SEWA) conducted a study on the effectiveness of unconditional cash transfers in rural Madhya Pradesh, and another one on women in the informal economy in Bihar. Based on these we formulated five principles of genuine financial inclusion of poor women.

First, it must be recognised that a poor woman is willing to be part of the financial system. She is a natural saver, so having a safe place to save is important to her. An account of her own builds her identity and empowers her. However, banks often exclude women because they do not fulfil the KYC (know your customer) criteria.

Second, women respond much better to "doorstep banking". The success of micro-finance institutions and self-help groups (SHGs) **attests** to this. Going beyond their village to deposit or withdraw money requires time and money, and in such cases men take over. Doorstep banking is also more sensitive to local needs. Although more and more girls are going to school, it must be remembered that there is a high rate of illiteracy among women, and it becomes difficult for them to do the paperwork required. Women in our Madhya Pradesh study said the main difficulty that they faced in banks was their inability to fill forms. And the women who were illiterate had to **rely** on other customers or bring along literate family members. Others said bank staff helped them.

Third, loans are important. Most poor families are in "exploitative debt", with extremely high interest rates, or in debt of goods like seeds, which require double the repayment in kind, or in debt which is to be repaid by labour at below-market wages, or in debt that forces families into near-bondage. Loans at reasonable rates could break this cycle of debt and bring about structural change, reducing inequality. A Planning Commission study in Bihar says that only 4 per cent of the women have taken credit from banks and 7.6 per cent from NGOs and SHGs, 61 per cent had high-interest loans from money lenders and 18.4

per cent had mortgaged their land or property. In contrast, the SEWA Bank has a portfolio of 100 per cent loans to poor women and the extremely low number of non-performing assets proves that the poor are good repayers.

Fourth, government schemes that involve direct cash transfers induce better financial inclusion, as the pressure to open accounts mounts on the financial systems, both from beneficiaries and from government. Our surveys in Madhya Pradesh and other surveys in Bihar have shown that cash transfers are perhaps the best option for both social security and financial inclusion, but only if they are unconditional or have minimal conditions.

Finally, financial literacy needs to be tailored to the poor. SEWA's experience shows that specially designed modules increase women's knowledge about financial systems, change their savings behaviour and make them responsible debtors. Bringing knowledge and awareness to poor women not only broadens their world but also enriches mainstream financial systems.

61. What is/are the reasons behind laying emphasis on doorstep banking?
- (A) Going to a bank which is away from the village requires both time and money, which are difficult for women.
- (B) Local banking needs can easily be fulfilled by doorstep banking.
- (C) Doorstep banking does not require KYC criteria to be fulfilled.
- 1) Only (A) and (B) 2) Only (B) and (C)
3) Only (A) and (C) 4) Only (A)
5) All (A), (B) and (C)
62. Why do banks often exclude women?
- 1) Because women do not have their own income.
2) Because most of the women are illiterate.
3) Because women do not fulfil KYC criteria.
4) Because women do not have required identity proof.
5) All the above
63. Which of the following has/have been included in the five principles of genuine financial inclusion of poor women?
- 1) The willingness of poor women to be part of the financial system
2) Arrangement for doorstep banking
3) Loans be granted to poor women at reasonable rates
4) Unconditional or minimal conditional cash transfer facility be made available to poor women.
5) All the above
64. What does the Crisil Inclusix index do?
- 1) It tells us about the number of rural women having savings bank account.
2) It measures India's progress on financial inclusion.
3) It helps policy makers and service providers increase financial inclusion.

4) Only 1) and 2)

5) Only 2) and 3)

65. Which of the following is not true in the context of the given passage?
- 1) The number of poor getting loans is almost nil.
2) There is a significant rise in the number of low-frill accounts.
3) There is no mention of women and poor in the Crisil Inclusix index.
4) Now, most of the poor women prefer to deposit their savings in nearby banks.
5) Both the number of bank branches and that of persons taking loans have increased.
66. Which of the following facts regarding Bihar is not true according to the given passage?
- 1) As per the Planning Commission study in Bihar, 18.4% women had mortgaged their land and property.
2) Cash transfer cannot be a better option for social security in Bihar.
3) In Bihar, only 4% of the women have taken credit from banks.
4) Nearly two-thirds of women take high-interest loans from moneylenders.
5) None of these

Directions (Q. 67-68): Choose the word/group of words which is MOST SIMILAR in meaning to the word/group of words printed in bold as used in the passage.

67. **Attests**
- 1) conceals 2) authenticates 3) signifies
4) demonstrates 5) opposes
68. **Rely**
- 1) deny 2) help 3) consult
4) depend 5) confirm

Directions (Q. 69-70): Choose the word/group of words which is MOST OPPOSITE in meaning to the word/group of words printed in bold as used in the passage.

69. **Meagre**
- 1) little 2) few 3) minimum
4) ample 5) spare
70. **Myriad**
- 1) micro 2) few 3) huge
4) giant 5) strong

Directions (Q. 71-75): Read each sentence to find out whether there is any grammatical or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is 'No error', the answer is 5). (Ignore errors of punctuation, if any.)

71. 1) In a country as diverse and treacherously complex / 2) as India, leadership has many / 3 / different attributes and / 4) follows different idioms. / 5) No error
72. 1) In the Lok Sabha elections, which are barely a few

months away, / 2) AAP's chances seem bleak as they come across as a party / 3) with no definite economic defence or economic policy, / 4) harping only about the anti-corruption agenda. / 5) No error

73. 1) At a Kerala Police seminar on empowerment of policewomen, / 2) Kiran Bedi urged the audience to help bring BJP to power / 3) and not vote for AAP as it would only help Congress / 4) gain backdoor entry to power. / 5) No error
74. 1) Berger India has been maintained / 2) a consistent track record of being the fastest growing / 3) in terms of profit growth, year on year, / 4) for the past three years. / 5) No error
75. 1) Ramani says that while she loved the sense of power / 2) that came with being a minister's wife, / 3) Sunanda had begun yearning for the glamorous / 4) life she was in Dubai before she met Tharoor. / 5) No error

Directions (Q. 76-80): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

- (A) Even after decades of such emphasis, there are large segments of the society outside the financial system.
- (B) The Self Help Group (SHG) movement in India has enabled social and economic inclusion of women.
- (C) By financial inclusion, we mean the provision of affordable financial services, viz, access to payments and remittance facilities, savings, loans and insurance services by the formal financial system to those who tend to be excluded.
- (D) Simultaneously, the growth of the NGO and the self-help groups has been significant and their linkage with banks has facilitated a greater financial inclusion.
- (E) It is important to recognise that, in the policy framework for development of the formal financial system in India, the need for financial inclusion covering more and more of the excluded population by the formal financial system has always been consciously emphasised.
- (F) The SHG-bank linkage movement where SHGs are linked to banks in a gradual way – initially through savings and later through loan products – has been able to ensure financial inclusion to a certain extent.
76. Which of the following would be the **FIRST** sentence after rearrangement?
1)A 2)B 3)C 4)D 5)E
77. Which of the following would be the **SECOND** sentence after rearrangement?
1)E 2)B 3)C 4)A 5)D
78. Which of the following would be the **THIRD** sentence

after rearrangement?

- 1)C 2)E 3)F 4)A 5)B
79. Which of the following would be the **LAST (SIXTH)** sentence after rearrangement?
1)D 2)F 3)B 4)E 5)A
80. Which of the following would be the **FOURTH** sentence after rearrangement?
1)F 2)A 3)E 4)B 5)D

Directions (Q. 81-90): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given against each number and fill up the blanks with appropriate words to make the paragraph meaningful.

The year 2013 was unlucky for the economy with growth **(81)** to a decade low of 4.6% during Apr-Sep, corporate profits falling and banks coming **(82)** pressure to **(83)** the rise in NPAs. Will 2014 be better?

Optimism is in the **(84)** that a stable government of the Centre and faster reforms **(85)** put the economy **(86)** on growth tracks. However, financial stability reports from TMF and RBI **(87)** a different picture. While IMF has **(88)** in its October report that the risks to EMEs will rise as the Fed starts **(89)** its bond purchases, RBI too warned of rising **(90)** of a higher inflation, pressure on the fisc and stretched corporate balance sheets.

81. 1) reached 2) passed 3) crossed
4) sliding 5) gliding
82. 1) in 2) under 3) within
4) to 5) with
83. 1) suspend 2) apprehend 3) capture
4) protest 5) arrest
84. 1) air 2) motion 3) speculation
4) environment 5) guess
85. 1) had 2) have 3) could
4) must 5) should
86. 1) always 2) reverse 3) return
4) retreat 5) back
87. 1) sketches 2) profess 3) project
4) procure 5) get
88. 1) admonished 2) threatened 3) forbade
4) asked 5) warned
89. 1) tapering 2) slacken 3) diminish
4) widening 5) lowering
90. 1) perception 2) hazard 3) opportunity
4) risks 5) venture

Test-III: Quantitative Aptitude

Directions (Q. 91-95): The following series of numbers are based on some definite pattern. Identify the pattern and guess the next number which should come in place of question (?) mark in the given series.

91. 9 5 6 10.5 23 ?
1)30 2)48 3)69 4)60 5)65

92. 8 9 44 423 6832 ?
 1)120435 2)170925 3)170860 4)170859 5)170920
93. 2 3 6 18 108 ?
 1)2000 2)1953 3)1928 4)1944 5)1900
94. 81 90 26 51 -165 ?
 1)214 2)-214 3)116 4)-116 5)120
95. 6 20 83 419 2519 ?
 1)18924 2)19230 3)16510 4)17892 5)17639

Directions (Q. 96-100): The following questions consists of one question and two statements. Read the questions carefully and answer which of the statement(s) is/are required to answer the question. Give answer

- 1) If only statement I is sufficient to answer the question while statement II is not sufficient to answer the question.
 - 2) If statement II alone is sufficient to answer the question while statement I is not statement sufficient to answer the question.
 - 3) If either of the statements is sufficient to answer the question.
 - 4) If both statements I and II together are not sufficient to answer the question
 - 5) If both statements I and II are required to answer the question.
96. If A sells a product at 20% profit, how much profit (in `) will he earn?
I. The SP was 120% of the CP.
II. The difference between the SP and the CP was `50.
97. What is the speed of a train which crosses another train running in opposite direction in x seconds?
I. Both the trains have the same length and speed.
II. One train crosses a pole in 5 seconds.
98. What is a two-digit number?
I. The difference of the two digits is 9.
II. The sum of the digits is equal to the difference of the digits.
99. What is the area of a square inscribed in a circle?
I. Radius of the circle is given.
II. Perimeter of the circle is given.
100. How many children in a class can speak Hindi?
I. Only 20% children in the class cannot speak Hindi.
II. 44 children in the class cannot speak Hindi.

Directions (Q. 101-105): In each of these questions, two equations (I) and (II) are given. You have to solve both the equations and give answer

- 1) if $x < y$
 - 2) if $x > y$
 - 3) if $x = y$
 - 4) if $x \neq y$
 - 5) if $x = y$, or relationship between x and y can't be established.
101. **I.** $x^2 - 13x + 36 = 0$ **II.** $y^2 - 3y - 10 = 0$
102. **I.** $(x - 2)^2 + (y - 2)^2 = (x + 4)^2 + 2x^2 - 4y + 8 + y^2$
II. $y^2 + 30y + 200 = 0$

103. **I.** $\sqrt{\frac{5x^2 - 3}{x - 1}} = 2$ **II.** $\frac{y^2 - 10y + 16}{y^2 - 12y + 24} = \frac{2}{3}$

104. **I.** $x^2 - 14x + 49 = 0$ **II.** $y^2 - 15y + 36 = 0$

105. **I.** $x^2 - 8x + 15 = 0$ **II.** $y^2 - 12y + 32 = 0$

106. The altitude of a triangular field is $\frac{2}{9}$ times its base. If the cost of cultivating the field at the rate of `5 per square metre is `1125, find the altitude of the field.

- 1)5m 2)45m 3)10m 4)15m 5)20m

107. A square-shaped floor has one of the sides 16m. If it has to be floored with tiles measuring $0.4m \times 2m$. How many tiles will be needed?

- 1)32 2)160 3)320 4)240 5)120

108. If a triangle and a rectangle lie on the same base, and the breadth of the rectangle is half the altitude of the triangle, find the ratio of the area of the triangle to that of the rectangle.

- 1)1:2 2)2:1 3)3:1 4)1:3 5)1:1

109. A boat is rowed down a river 72 km in 8 hours and up the river 35 km in 7 hours. Find the speed of the river.

- 1)5.5 kmph 2)2.5 kmph 3)2 kmph
 4)4 kmph 5)6.5 kmph

110. Find the area of a triangle whose perimeter is 16 cm and two sides are 7 cm and 5 cm respectively.

- 1)280 cm² 2)10 cm² 3)28 cm²
 4) $\sqrt{280}$ cm² 5) $\sqrt{96}$ cm²

111. A question paper contains 12 problems. Each problem has an internal choice of 2 questions. In how many different ways can a candidate attempt one or more problems?

- 1)12! 2) 2^{12} 3) $2^{12} - 1$ 4) 3^{12} 5) $3^{12} - 1$

112. If a number is chosen from the set {1, 2, 3, 4, 5 ... 56} (from 1 to 56) what is the probability that it is a multiple of 4?

- 1) $\frac{2}{19}$ 2) $\frac{1}{4}$ 3) $\frac{1}{2}$ 4) $\frac{1}{8}$ 5) $\frac{5}{56}$

113. The ratio of males to females in a group is 6 : 7. If four females join the group and three males leave the group the ratio of females to males becomes 4 : 3. What is the original number of males and females respectively in the group?

- 1)54, 63 2)45, 60 3)60, 45 4)56, 48 5)48, 56

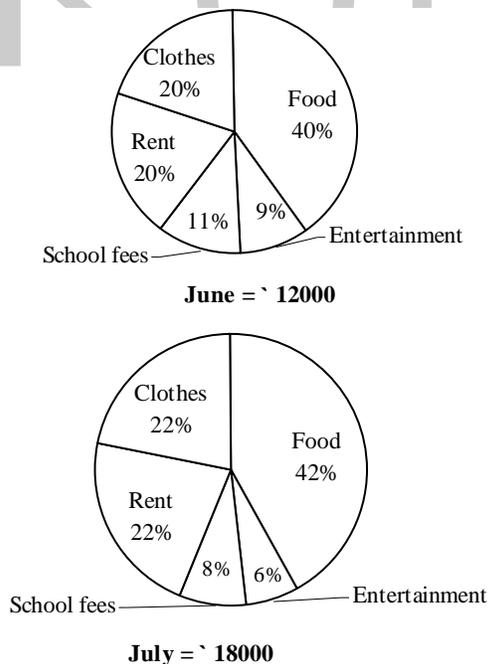
114. The population of a city increases by 10% every year over its previous year. If the present population is 266200, what was the population of the city three years ago?

- 1)190000 2)250000 3)200000
 4)150000 5)None of these

115. By selling an article at $\frac{9}{13}$ of its SP, a trader incurs 10% loss. What will be the profit per cent if the trader

- sells it at the actual SP?
 1) 30% 2) 13% 3) 40% 4) 20% 5) 12%
116. A sum is lent for six years at 37% and 33% simple interest respectively and the difference of the interests is ₹ 54. Find the sum.
 1) ₹ 150 2) ₹ 250 3) ₹ 225 4) ₹ 300 5) ₹ 125
117. The average age of a group of six children is 15 years. From the group, two children, whose ages were 3 years more and 5 years more than the average age, left. 4 new children, whose average age is 4 years more than the given average age, join the group. Find the new average age.
 1) 15 years 2) 16 years 3) 17 years
 4) 18 years 5) 12 years
118. Rohit, Indira and Anamika start a business. If the ratio of their periods of investments is 1 : 2 : 5 and their profits are in the ratio of 3 : 4 : 5, find the ratio of the capitals of Rohit, Indira and Anamika.
 1) 2 : 3 : 5 2) 1 : 2 : 3 3) 3 : 2 : 1 4) 4 : 1 : 3 5) 3 : 4 : 5
119. A, B and C together can complete a piece of work in 8 days. B and C started working and A joined them after 6 days and it took them another 6 days to complete the work. In how many days can A alone complete the work?
 1) 14 days 2) 15 days 3) 9 days 4) 16 days 5) 12 days
120. Two persons A and B start moving simultaneously towards each other from two places P and Q respectively. They meet 40 km from P. If the ratio of their speeds is 1 : 4, find the distance between P and Q.
 1) 45 km 2) 200 km 3) 45 km 4) 100 km 5) 50 km

Directions (Q. 121-125): The given pie-charts show the expenses of a family of two months:

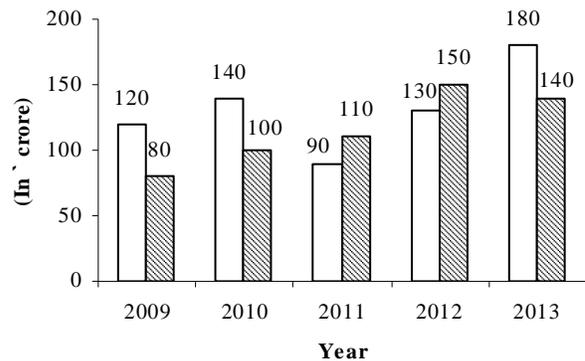


121. What is the percentage increase in expenses on food from June to July?
 1) 60.5% 2) 48.5% 3) 57.5% 4) 63.5% 5) 43.5%
122. The total amount spent on entertainment in both the months is
 1) ₹ 1040 2) ₹ 2160 3) ₹ 3150 4) ₹ 2500 5) ₹ 1900
123. The expenses on clothes in July is what per cent more than the expenses on school fees in June?
 1) 50% 2) 300% 3) 200% 4) 180% 5) 150%
124. The expenses on rent in July is what per cent more than the expenses on clothes in June?
 1) 45% 2) 35% 3) 55%
 4) 65% 5) 80%
125. What is the average expense on entertainment and rent in July and food and clothes in June?
 1) ₹ 2050 2) ₹ 1020 3) ₹ 3500
 4) ₹ 3200 5) ₹ 3060

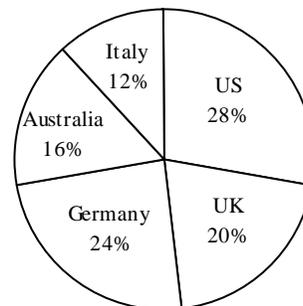
Directions (Q. 126-130): The bar-graphs shows the export and import of a company in five years.

Trade value = E + I
Trade surplus = E - I
Trade deficit = I - E

□ Export ▨ Import



The pie-chart shows the export to various countries in 2011



126. The trade value of which two years is equal for the company?
 1) 2009 and 2010 2) 2010 and 2012 3) 2009 and 2011
 4) 2011 and 2012 5) 2009 and 2012
127. What is the ratio of the number of years in which there

was trade deficit to that of the number of years of trade surplus?

- 1) 1:4 2) 4:1 3) 3:2 4) 2:3 5) 1:2

128. In 2011, the export to the US is what per cent more than that to the UK?

- 1) 40% 2) 25% 3) 12% 4) 8% 5) 5%

129. In which year is the trade value the highest?

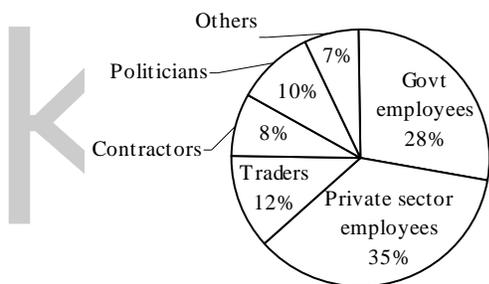
- 1) 2009 2) 2010 3) 2011 4) 2012 5) 2013

130. The total trade deficit in 2011 and 2012 together is (in crore)

- 1) 20 2) 40 3) 60 4) 10 5) 25

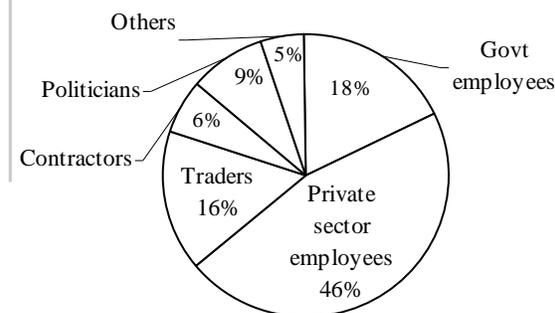
Directions (Q. 131-135): The pie-charts show the percentage of persons in various professions in a country over two years. The ratio of the total persons from 2010 to 2012 is 4 : 5.

Pie-chart-I



Year - 2010

Pie-chart-II



Year - 2012

131. In 2010, the persons in the Private sector are what per cent more than those in the Government sector?

- 1) 7% 2) 20% 3) 40% 4) 30% 5) 25%

132. What is the ratio of Traders in 2010 to that in 2012?

- 1) 4:5 2) 3:4 3) 3:5 4) 3:7 5) 2:3

133. If the number of persons in 2010 is 12 lakh then what is the number of contractors in 2012?

- 1) 45000 2) 72000 3) 75000 4) 90000 5) 30000

134. What is the percentage increase in the number of employees of Private sector from 2010 to 2012?

- 1) 64.3% 2) 56.4% 3) 39.1%

- 4) 49.8% 5) 36%

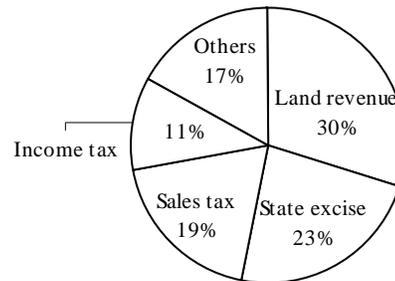
135. The percentage increase in the number of employees is highest for which profession from 2010 to 2012?

- 1) Government 2) Private 3) Traders

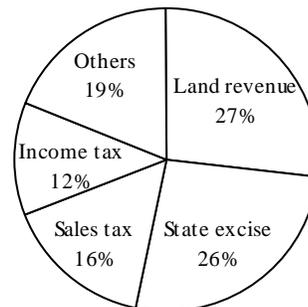
- 4) Contractor 5) Politics

Directions (Q. 136-140): The pie-charts show the total revenue collected by two States A and B. The ratio of the revenue collected by A to B is 5 : 6 and total revenue collected by A is ₹ 36000 crore.

State A



State B



136. What is the amount (in crore) collected by State A as Sales tax?

- 1) 4750 2) 5930 3) 8230 4) 7960 5) 6840

137. What is the difference between total revenue collected by State A and that by B (in crore)?

- 1) 7200 2) 6800 3) 6200 4) 5400 5) 3600

138. If the collection of Land revenue for State B drops by 20%, by what per cent should the revenue from Others be increased so that the sum of the collections for these two states remains the same?

- 1) 5.4% 2) 11.6% 3) 27.1% 4) 28.4% 5) 30.2%

139. What is the angle of sector for State excise of State B?

- 1) 93.6° 2) 91.8° 3) 88.6° 4) 82.4° 5) 78.8°

140. What is the angle subtended by Land revenue of State A?

- 1) 90° 2) 108° 3) 95° 4) 60° 5) 75°

Test-IV: General Awareness

(with Special Reference to Banking Industry)

141. Seeking to boost manufacturing sector, Govt has extended the benefits of the NMP throughout the country wherever industry can organise itself into clusters and adopt a self-regulatory model. What does

- NMP stand for?
- 1) National Marketing Policy
 - 2) National Manufacturing Policy
 - 3) National Maintenance Policy
 - 4) National Manufacturing Practice
 - 5) National Manufacturing Promotion
142. Top ULFA leader Paresh Barua, one of India's most wanted militants, and 13 other people have been sentenced to death by a court in which of the following countries recently? They were held responsible for the country's biggest weapons haul seized in 2004.
- 1) Myanmar
 - 2) Bangladesh
 - 3) Bhutan
 - 4) China
 - 5) None of these
143. As per the new rules formed by the Govt aimed at checking political interference, officers of the three premier services IAS, IPS and IFoS will now spend at least what time in each posting?
- 1) One year
 - 2) Two years
 - 3) Three years
 - 4) Four years
 - 5) Five years
144. In a step towards better management of its borrowings, the central govt has prepared PDMA Bill. Consider the following with respect to PDMA:
- (A) PDMA is acronym for Public Debt Management Agency.
 - (B) The proposed agency will be established as a statutory body.
 - (C) It is expected to take away the borrowing task from the RBI.
- Which of the above statements is/are correct?
- 1) Only (A)
 - 2) Only (B)
 - 3) Only (C)
 - 4) Only (A) and (B)
 - 5) Only (A) and (C)
145. As per the provisions in the interim budget for 2014-15, which of the following is NOT correctly matched as far as excise duty on below-mentioned vehicles is concerned?
- 1) Small cars, motorcycles, scooters and commercial vehicles – 8 per cent
 - 2) SUVs – 30 per cent
 - 3) Large segment cars – 24 per cent
 - 4) Middle segment cars – 20 per cent
 - 5) All the above
146. The Union Cabinet approved the creation of India Inclusive Innovation Fund (IIIF) recently. Consider the following in this regard and choose the correct statement(s):
- 1) The National Innovation Council and the Ministry of Micro, Small and Medium Enterprises (MSME) have jointly created the fund.
 - 2) IIIF seeks to leverage the model of venture capital to transform the lives of the less privileged in the country.
 - 3) The fund will be registered with the SEBI with an initial corpus of ` 5000 cr.
 - 4) All the above
 - 5) Only 1) and 2)
147. The central bank of which of the following countries has approved domestic trading in the Chinese yuan, Japanese yen, Australian dollar as well as Indian rupee in a move that will effectively make those currencies legal tender in the country?
- 1) Azerbaijan
 - 2) Mogadishu
 - 3) Zimbabwe
 - 4) Nigeria
 - 5) Bhutan
148. Which of the following teams remained on top with 92 medals at the end of the third edition of the 2014 Lusofonia Games held in Goa recently? These games are Portuguese equivalent to British Commonwealth Games.
- 1) Macau (China)
 - 2) Goa (India)
 - 3) Mozambique
 - 4) Portugal
 - 5) Brazil
149. Which of the following public sector lenders has sanctioned loans totalling ` 10,000 cr to six telecom companies to help them buy spectrum won in recent auction?
- 1) Central Bank of India
 - 2) State Bank of India
 - 3) Bank of Baroda
 - 4) Bank of India
 - 5) None of these
150. Plan expenditure for the financial year 2014-15 has been fixed at what amount in the interim budget for 2014-15? It remains unchanged from 2013-14.
- 1) ` 454,365 cr
 - 2) ` 467,522 cr
 - 3) ` 498,555 cr
 - 4) ` 522,355 cr
 - 5) ` 555,322 cr
151. India's Sania Mirza and her Romanian partner Horia Tecau lost to which of the following pairs in the mixed doubles final of the Australian Open recently?
- 1) Kristina Mladenovic and Daniel Nestor
 - 2) Anna-Lena Gronefeld and Alexander Peya
 - 3) Jarmila Gajdosova and Matthew Ebden
 - 4) Zheng Jie and Scott Lipsky
 - 5) None of these
152. President Pranab Mukherjee conferred the Ashok Chakra, the highest peacetime gallantry award, upon Sub-Inspector K Prasad Babu posthumously on India's 65th Republic Day. He was a Sub-Inspector in Greyhounds, the anti-naxal force in the state of
- 1) Odisha
 - 2) Jharkhand
 - 3) Bihar
 - 4) West Bengal
 - 5) Andhra Pradesh
153. Mykola Azarov resigned as Prime Minister of which of the following countries recently? His resignation came after the Parliament of the country voted overwhelmingly to annul a controversial anti-protest law.
- 1) Cambodia
 - 2) Venezuela
 - 3) Ukraine
 - 4) Poland
 - 5) Thailand
154. Presenting the Interim Budget for 2014-15, the finance minister P Chidambaram proposed a venture capital fund to promote entrepreneurship among scheduled

- castes and scheduled tribes. What will be the initial capital for the fund?
1) `50 cr 2) `100 cr 3) `150 cr 4) `200 cr 5) `250 cr
155. In the recently concluded extremely successful spectrum auction, the govt has received bids far exceeding its own target. The total revenue received by the govt is over
1) `41,000 cr 2) `48,000 cr 3) `53,000 cr
4) `61,000 cr 5) `72,000 cr
156. Which of the following teams won the Under-19 Asia Cup cricket tournament recently?
1) India 2) Pakistan 3) Sri Lanka
4) Bangladesh 5) None of these
157. Central Board of Direct Taxes (CBDT) exempts winners of which of the following awards/games from paying income tax on cash or other rewards given by the govt?
1) Ramon Magsaysay award
2) Olympics
3) Commonwealth games
4) All the above
5) None of these
158. The Supreme Court has laid down 12 guidelines for authorities in dealing with death-row prisoners recently. Which of the following is NOT true in this regard?
1) All the required documents/records should be sent to the Ministry of Home Affairs (MHA) in one stroke.
2) The rejection of mercy plea by the President should be communicated to prisoners in writing.
3) There should be a gap of 30 days between receipt of communication of rejection of mercy petition and execution date.
4) The post-mortem of death convicts after their hanging has been made obligatory.
5) None of the above
159. The Reserve Bank of India released the Financial Stability Report (FSR) – Dec 2013 recently. FSR, which is aimed to create awareness about the vulnerabilities in the financial system, is published at what intervals?
1) Monthly 2) Bimonthly 3) Quarterly
4) Every four months 5) Half-yearly
160. The Arvind Mayaram panel is considering redefining overseas inflows. As per the proposal, any individual investment above 10 per cent of the paid-up capital in a listed company will be treated as which of the following?
1) Foreign Direct Investment
2) Foreign Portfolio Investment
3) Qualified Foreign Investors
4) Foreign Institutional Investment
5) None of these
161. Which of the following is NOT correct about India's strategic missile Agni-IV, which was successfully test-fired recently?
1) It is a nuclear-capable strategic missile and has a strike range of about 4,000 km.
2) The missile cannot be launched from a road-mobile launcher.
3) It has two stages of solid propulsion.
4) It has a re-entry heat shield which can withstand temperature of more than 3000 degrees Celsius.
5) It carries state-of-the-art Ring Laser Gyros based high accuracy INS and Micro Navigation System (MINGS).
162. Which of the following cricket teams lost its one-day international status recently after it failed to win the final super six game in New Zealand in the World Cup qualifiers?
1) Kenya 2) Zimbabwe 3) Scotland
4) UAE 5) None of these
163. As mentioned in the Interim Budget for 2014-15, implementation of food security law will put a burden of _____ on the govt exchequer in 2014-15.
1) `66,500 cr 2) `75,500 cr 3) `88,500 cr
4) `92,500 cr 5) `1,12,500 cr
164. As per currently prevailing norms, 49 per cent FDI is allowed under automatic route in private sector banks in India. However, under the govt route FDI limit is up to
1) 64 per cent 2) 74 per cent 3) 84 per cent
4) 94 per cent 5) 100 per cent
165. The RBI announced to conduct open market operations (OMOs) recently. These operations are aimed to adjust the rupee liquidity conditions in the market by selling or purchasing which of the following?
1) Govt securities
2) Public Sector Banks (PSB)'s shares
3) Shares of bluechip PSUs
4) Gold
5) None of the above
166. The Govt has set up a six-member committee to suggest remedial measures to address concerns of people from the Northeast following outrage over the death of a 19-year-old student in Delhi from Arunachal Pradesh recently. The Committee will be headed by
1) P Bharat Singh 2) Tape Bagra
3) Allen Temshi Jamir 4) HWT Syeim
5) MP Bezbaruah
167. After the direct benefit transfer project, the Govt is now planning to usher in a DTH scheme. Which of the following is correct with respect to this scheme?
1) DTH is the acronym for Direct-To-Home.
2) The scheme has already been initiated in Andhra Pradesh and will now be implemented across the country.
3) All wages, pensions, maternity benefits and subsidy schemes meant for the people will actually

- be delivered directly to the family through Micro ATMs and other means.
- 4) All the above
5) Only 1) and 3)
168. Which of the following statements is/are true?
1) India's per capita income is projected to soar to `74,920 in 2013-14 based on current prices.
2) The size of the economy at current prices is projected to rise to `105.39 lakh crore (USD 1.7 tn) at the end of 2013-14 fiscal.
3) The country's population is expected to increase to 141 crore by the end of Mar 2014.
4) All the above
5) Only 1) and 2)
169. Which of the following is/are correctly matched with respect to banks' classification of their non-performing assets (NPAs)?
(A) Sub-standard assets: an asset which has remained NPA for a period not exceeding 12 months
(B) Doubtful Assets: an asset which has remained NPA for a period exceeding 12 months
(C) Loss assets: an asset which cannot be recovered
1) All the above 2) Only (A) 3) Only (B)
4) Only (C) 5) Only (A) and (B)
170. Any tangible assets that an organisation uses to produce goods or services such as office buildings, equipment and machinery, is termed as which of the following?
1) Fast moving consumer goods
2) White goods
3) Capital goods
4) Brown goods
5) None of these
171. India's largest passenger carmaker Maruti Suzuki announced to discontinue which of the following models, dubbed as India's first people's car, recently?
1) Estilo 2) A-Star 3) Maruti 800
4) Zen 5) None of these
172. India signed an Umbrella Agreement on Financial Cooperation with which of the following countries recently, pertaining to concessional loans for nine projects in India?
1) France 2) South Korea 3) Japan
4) Germany 5) None of these
173. A Supreme Court-appointed committee submitted its report on betting and fixing in the sixth edition of the Indian Premier League (IPL), recently. The Committee was headed by who among the following?
1) Asok Kumar Ganguly 2) Indira Jaising
3) Mukul Mudgal 4) Swatanter Kumar
5) SH Kapadia
174. National Bank for Agriculture and Rural Development (NABARD) has sanctioned loans worth over `19,100
- cr under RIDF to states for agriculture and allied activities recently. Expand the term RIDF.
1) Rural Industries Development Fund
2) Rural Infrastructure Development Facility
3) Rural Innovation and Development Fund
4) Rural Irrigation Development Fund
5) Rural Infrastructure Development Fund
175. The Reserve Bank of India has suggested the use of PKI in payment system applications. PKI, which is a set of hardware and software that enables users of internet to securely and privately exchange data and money, stands for
1) Public Key Initiative 2) Public Key Information
3) Public Key Interference 4) Public Key Introduction
5) Public Key Infrastructure
176. The Reserve Bank of India (RBI) is gearing up to introduce about one billion plastic notes of which of the following denominations in five cities — Kochi, Mysore, Jaipur, Shimla and Bhubaneswar — on a trial basis in the second half of 2014?
1) `10 2) `20 3) `50 4) `100 5) All the above
177. Who among the following has been elected as the new president of the Indian Olympic Association (IOA)? India returned to the Olympic fold after a 14-month suspension following his election.
1) Lalit Bhanot 2) Abhay Singh Chautala
3) Anil Khanna 4) Rajeev Mehta
5) N Ramachandran
178. The Central Statistical Office (CSO) released estimates of the 2013-14 Gross Domestic Product (GDP) growth recently. CSO has pegged the GDP growth at
1) 4 per cent 2) 4.5 per cent 3) 4.9 per cent
4) 5 per cent 5) 10.9 per cent
179. The Penguin publication announced to withdraw a book titled *The Hindus: An Alternative History* after a number of Hindu activists opposed the book. Who among the following is the author of the book?
1) Sheldon Pollock 2) Sudhir Kakar
3) Rajiv Malhotra 4) Marjorie Garber
5) Wendy Doniger
180. Railway Minister Mallikarjun Kharge presented interim Rail Budget in the Parliament recently. Which of the following is NOT a highlight of the budget?
1) Passenger fares to remain unchanged and freight rates have also been left untouched.
2) The Annual Plan 2014-15 envisages investment of `64,305 cr.
3) The Capital of Arunachal Pradesh would soon be on rail map in this financial year.
4) Indian Rail Finance Corporation to raise `12,800 cr from the market in FY 2014-15.
5) None of the above

Test-V: Computer Knowledge

181. If you are working in English (US), Chinese or Japanese, Excel 2002 can speak data as you enter it, to help you verify accuracy. How do you activate the feature?
- 1) Point to Speech on the Tool menu, and then click Show Text To Speech Toolbar.
 - 2) Click validation on the data menu.
 - 3) Point to speech on the tools menu, and then click speech recognition.
 - 4) All of the above
 - 5) None of these
182. _____ are a type of inexpensive digital camera that remains tethered to a computer and are used for video conferencing, video chatting and live web broadcast.
- 1) Webcams
 - 2) Webpicks
 - 3) Browser cams
 - 4) Browser pics
 - 5) None of these
183. Which of the following statements is true?
- 1) To insert link in MS Excel, Ctrl + K is used.
 - 2) One can edit the selected cell in Excel by pressing the F2 key.
 - 3) Shift + space is used to select the entire row in Excel.
 - 4) Ctrl + space is used to select the entire column in Excel.
 - 5) All 1), 2), 3) and 4) are true
184. For multiple selection in any file system you have
- 1) Radio button
 - 2) Check box
 - 3) Notification area
 - 4) Yes/No box
 - 5) None of these
185. A(n) _____ is a private corporate network used exclusively by company employees.
- 1) Internet
 - 2) local area network
 - 3) peer-to-peer
 - 4) intranet
 - 5) None of these
186. Which of the following is the characteristic of a file server?
- 1) It manages file operations and is shared on a network.
 - 2) It manages file operations and is limited to one PC.
 - 3) It acts as fat client and is shared on a network.
 - 4) It acts as fat client and is limited to one PC.
 - 5) None of these
187. The && and || operators
- 1) compare two numeric values
 - 2) combine two numeric values
 - 3) combine two boolean values
 - 4) All the above
 - 5) None of these
188. Advantage of X.25 network is that
- 1) frame delivery is more reliable
 - 2) frames are delivered in order
 - 3) flow control is provided
 - 4) All the above
 - 5) None of these
189. A _____ is a pre-designed document that already has co-ordinating fonts, a layout, and a background.
- 1) guide
 - 2) model
 - 3) ruler
 - 4) template
 - 5) None of these
190. An output device that lets you see what the computer is doing is called _____.
- 1) a disk drive
 - 2) monitor screen
 - 3) shift key
 - 4) printer
 - 5) None of these
191. A computer's hard disk is
- 1) an arithmetic and logical unit
 - 2) computer software
 - 3) operating system
 - 4) computer hardware
 - 5) None of these
192. To make a notebook act as a desktop model, the notebook can be connected to a _____ which is connected to a monitor and other devices.
- 1) bay
 - 2) docking station
 - 3) port
 - 4) network
 - 5) None of these
193. Each cell in a Microsoft Office Excel document is referred to by its cell address, which is the
- 1) cell's column label
 - 2) cell's column label and worksheet tab name
 - 3) cell's row label
 - 4) cell's row and column labels
 - 5) None of these
194. The secret code that restricts entry to some programs is called
- 1) password
 - 2) passport
 - 3) entry-code
 - 4) access-code
 - 5) None of these
195. _____ is a field that uniquely identifies which person, thing or event the record describes.
- 1) File
 - 2) Data
 - 3) Folder
 - 4) Key
 - 5) None of these
196. The _____ directory is mandatory for every disk.
- 1) Root
 - 2) Base
 - 3) Sub
 - 4) Case
 - 5) None of these
197. You must instal a _____ on a network if you want to share a Broadband Internet connection.
- 1) router
 - 2) modem
 - 3) node
 - 4) cable
 - 5) None of these
198. This can be another word for a program.
- 1) software
 - 2) disk
 - 3) floppy
 - 4) hardware
 - 5) None of these
199. First Technopark in India is in
- 1) Bangalore
 - 2) Kolkata
 - 3) Thiruvananthapuram
 - 4) Delhi
 - 5) None of these
-

Thus, $Z > L$ is true. Hence conclusion I is true.

Again, $W > Y$ or $Y < W$. Hence conclusion II is also true.

20. 4;

Given statement: A # N % O T H # E
Now, $A < N = O$ T H < E

Thus, $O < E$ is true. But (E O) is not true. Hence conclusion I is not true.

Again, N H is true. But (H > N) is not true. Hence conclusion II is not true.

21. 1;

Given statement: P @ V % T # D # M \$ F
Now, $P > V = T < D < M$ F

Thus, $V < M$ or $M > V$ is true. Hence conclusion I is true.

But, we can't compare P and F. Hence conclusion II is not true.

(22-26):

score the maximum marks ... (i)

pan cha ga mo ... (ii)

ta ha cum pan ... (iii)

score the highest marks ... (iii)

ga cha she pan ... (iii)

less than you ha cum va ... (iv)

From (i), (ii) and (iii), marks pan ... (v)

From (i), (iii) and (v), maximum mo ... (vi)

From (i), (v) and (iii), score/the ga/cha ... (vii)

From (ii), (iv) and (v) are ta ... (viii)

From (ii) and (iv), less/than ha/cum ... (ix)

From (iii), (v) and (vii), highest she ... (x)

From (iv) and (ix), you va ... (xi)

22. 1 23. 4 24. 3 25. 2 26. 1

(27-31):

27. 2 28. 3 29. 4 30. 4 31. 3

32. 1; Some students are members (I) + No member is a teacher (E) = $I + E = O$ = Some students are not teachers. Hence conclusion I follows.

Again, No member is a teacher (E) + All teachers are players (A) = $E + A = O^*$ = Some players are not members. Hence conclusion II does not follow.

33. 5; There is no negative statement. Thus, the possibility in I exists. Hence conclusion I follows.

Again, All novels are books (A) + All books are stories (A) = $A + A = A$ = All novels are stories conversion Some stories are novels. Hence conclusion II follows.

34. 2; All books are stories (A) + Some stories are songs (I) = $A + I =$ No conclusion. Here conclusion I does not follow but the

possibility in II exists because there is no negative statement. Hence conclusion II follows.

35. 4; No writer is a teacher (E) + (No reader is a teacher conversion) No teacher is a reader = $E + E =$ No conclusion. Hence, conclusion I does not follow. And conclusion II does not follow from first, second and third statements.

36. 1; No reader is a teacher (E) conversion No teacher is a reader (E) + Some readers are poets (I) = $E + I = O^*$ = Some poets are not teachers. Hence, conclusion I follows, but II does not follow. (37-39):

Boat I Boat II
X, Z, U, R V, Y, W

37. 2 38. 4 39. 3

40. 2; O R D I N A L
↓ ↓ ↓ ↓ ↓ ↓ ↓
5 2 2 5 2 5 2
 $5 + 5 = 10$

41. 1; World leader Amazon has shown the path and Mynta seems to be following it.

42. 3; Choices 1 and 2 are part of the process and not effects. H-1B visas are specific to the US while the statement tells us only about "overseas firms". Hence 4 is ruled out. But 3 does happen whenever there is news of better recruitment.

43. 3; That would rather take away the focus from corruption.

44. 1; Acquisitions increase the size of companies and thus enhance their rankings.

45. 4; It's more than obvious.

46. 5; Credit downgrade leads to all of these.

47. 5; All the three reasons go against the popularity of AMT cars.

48. 3; Alternatives have to be explored. Hence (A) and (B) follow. But C is a panic reaction.

49. 5; Choices 1) and 3) are obviously irrelevant. Choice 4) too does not make sense even if it were true. All we are concerned about is the food grain component; cash crops do not concern the statement irrespective of what their contribution is. Choice 2) may be a googly. If irrigation facilities are there, we are not dependent on rainfall! Well, that may be true if only certain areas have deficit rainfall. But in general, you do need a good rainfall to have a good water level and to keep your canals functioning.

50. 2; This is implicit in the last part of the statement — "the country is doing at least some things right".

51. 3 52. 5 53. 1 54. 4 55. 2

56. 2 57. 2 58. 4 59. 5 60. 3

61. 1 62. 3 63. 5 64. 5 65. 4

66. 2 67. 2 68. 4 69. 4 70. 2

71. 5

72. 4; Replace 'about' with 'on'

73. 3; Insert 'the' before 'Congress'

74. 1; Delete 'been'

75. 4; Replace 'was' with 'had'

(76-80): CEADBF

76. 3 77. 1 78. 4 79. 2 80. 5

81. 4 82. 2 83. 5 84. 1 85. 3

86. 5 87. 3 88. 5 89. 1 90. 4

91. 4; The series is $\times 0.5 + 0.5, \times 1 + 1, \times 1.5 + 1.5, \times 2 + 2, \times 2.5 + 2.5, \dots$

92. 2; The series is $\times 1^2 + 1^3, \times 2^2 + 2^3, \times 3^2 + 3^3, \times 4^2 + 4^3, \times 5^2 + 5^3, \dots$

93. 4; The series is $2 \times 3 = 6, 3 \times 6 = 18, 6 \times 18 = 108, 18 \times 108 = 1944, \dots$

94. 4; The series is $+3^2, -4^3, +5^2, -6^3, +7^2, \dots$

95. 5; The series is $\times 3 + 2, \times 4 + 3, \times 5 + 4, \times 6 + 5, \times 7 + 6, \dots$

96. 2; From I. $SP = CP + \frac{CP}{100} \times 120 = \frac{11CP}{5}$

So, profit = $SP - CP = \frac{11CP}{5} - CP = \frac{6CP}{5}$

But we do not calculate the exact amount. Hence, I is not sufficient.

From II. Profit = $SP - CP = 50$ (given)

Hence, II alone is sufficient to answer the question.

97. 4; I. Let 'l' be the length of the train and 'S' the speed.

$\frac{2l}{2S} = x$ or $x = \frac{l}{S}$

From II. $5 = \frac{l}{S}$

Hence both are not sufficient to answer the question.

98. 1; From I. The two-digit number can be formed by using the digits 0, 1, 2, 3, 4, 5, 6, 7, 8 and 9. The difference between 0 and 9 is 9.

So, the digit used is 90. Hence, I is sufficient.

From II. Sum of the digits = difference of the digits. The number can be 20, 30, 40 etc. Hence, II is not sufficient.

99. 3; From I. We can get the diameter, which is equal to the diagonal, and area can be found.

From II. 'r' can be known. Hence area can be found.

100. 5; It is clear that only 80% can speak Hindi (I).

From I and II. $20\% = 44$

$80\% = \frac{44}{20} \times 80 = 176$

101. 5; I. $x^2 - 13x + 36 = 0$

or, $x^2 - 9x - 4x + 36 = 0$

or, $x(x - 9) - 4(x - 9) = 0$

or, $(x - 4)(x - 9) = 0$

$x = 4, 9$

II. $y^2 - 3y - 10 = 0$

or, $y^2 - 5y + 2y - 10 = 0$

or, $y(y - 5) + 2(y - 5) = 0$

or, $(y + 2)(y - 5) = 0$

$y = -2, 5$

Hence, we can't compare x and y.

102. 2; I. $(x - 2)^2 + (y - 2)^2 = (x + 4)^2 + 2x^2 - 4y + 8 + y^2$

or, $x^2 - 4x + 4 + y^2 - 4y + 4 = x^2 + 8x + 16 + 2x^2 - 4y + 8 + y^2$

or, $3x^2 + y^2 + 8x - 4y + 24 - x^2 + 4x - 4 - y^2 + 4y - 4 = 0$

or, $2x^2 + 12x + 16 = 0$

or, $x^2 + 6x + 8 = 0$
 or, $x^2 + 4x + 2x + 8 = 0$
 or, $x(x + 4) + 2(x + 4) = 0$
 or, $(x + 2)(x + 4) = 0$
 $x = -2, -4$

II. $y^2 + 30y + 200 = 0$
 or, $y^2 + 20y + 10y + 200 = 0$
 or, $y(y + 20) + 10(y + 20) = 0$
 or, $(y + 10)(y + 20) = 0$
 $y = -10, -20$

Hence, $x > y$

103. 5; I. $\sqrt{\frac{5x^2 - 3}{x - 1}} = 2$

Squaring both sides, we get

$$\frac{5x^2 - 3}{x - 1} = 4$$

or, $5x^2 + 3 = 4x + 4$
 or, $5x^2 - 4x - 1 = 0$
 or, $5x^2 - 5x + x - 1 = 0$
 or, $5x(x - 1) + 1(x - 1) = 0$
 or, $(5x + 1)(x - 1) = 0$

$$x = -\frac{1}{5}, 1$$

II. $\frac{y^2 - 10y - 16}{y^2 - 12y - 24} = \frac{2}{3}$

or, $3y^2 - 30y + 48 = 2y^2 - 24y + 48$
 or, $y^2 - 6y = 0$
 or, $y(y - 6) = 0$
 $y = 0, 6$

Hence, we can't establish relation between x and y .

104. 5; I. $x^2 - 14x + 49 = 0$
 or, $x^2 - 7x - 7x + 49 = 0$
 or, $x(x - 7) - 7(x - 7) = 0$
 $x = 7$

II. $y^2 - 15y + 36 = 0$
 or, $y^2 - 12y - 3y + 36 = 0$
 or, $y(y - 12) - 3(y - 12) = 0$
 or, $(y - 3)(y - 12) = 0$
 $y = 3, 12$

Hence, we can't find relation between x and y .

105. 5; I. $x^2 - 8x + 15 = 0$
 or, $x^2 - 5x - 3x + 15 = 0$
 or, $x(x - 5) - 3(x - 5) = 0$
 or, $(x - 3)(x - 5) = 0$
 $x = 3, 5$

II. $y^2 - 12y + 32 = 0$
 or, $y^2 - 8y - 4y + 32 = 0$
 or, $y(y - 8) - 4(y - 8) = 0$
 or, $(y - 4)(y - 8) = 0$
 $y = 4, 8$

Hence, relation can't be established between x and y .

106. 3; Let the base be b metres.

$$\text{Altitude} = \frac{2b}{9} \text{ m}$$

Also, Area of the field = $\frac{1125}{5} = 225$

Now, $\frac{1}{2} \times b \times \frac{2b}{9} = 225$
 $b = 45\text{m}$

$$\text{Altitude} = 2 \times \frac{45}{9} = 10\text{m}$$

107. 3; Area of the floor = 16×16
 = 256 sq m

Area of a tile = $0.4 \times 2 = 0.8$ sq m

$$\text{Number of tiles required} = \frac{256}{0.8} = 320$$

108. 5; Both lie on the same base. Their area will depend upon other dimensions.

Also, the breadth of the rectangle is half the altitude of the triangle.

$$\text{Ratio of their areas} = 1 : 1$$

109. 3; Speed of the boat downstream = $\frac{72}{8}$

= 9 kmph

Speed of the boat upstream = $\frac{35}{7} = 5$ kmph

Speed of the river = $\frac{1}{2}$ (downstream speed - upstream speed)

$$= \frac{1}{2}(9 - 5) = \frac{1}{2} \times 4 = 2 \text{ kmph}$$

110. 5; Two sides are 7 cm and 5 cm, Perimeter = 16 cm

$$\text{Third side} = 16 - (7 + 5) = 4 \text{ cm}$$

Now, $s = \frac{16}{2} = 8$ cm

$$\begin{aligned} \text{Area} &= \sqrt{s(s-a)(s-b)(s-c)} \\ &= \sqrt{8(8-7)(8-5)(8-4)} = \sqrt{8 \times 1 \times 3 \times 4} \\ &= \sqrt{96} \text{ cm}^2 \end{aligned}$$

111. 5; The student can attempt either of the two internal questions or can leave it entirely. So there are 3 ways of dealing with one question and 3^{12} ways of dealing with 12 questions. But this includes the case that the student will leave out all the problems. So the correct option is $3^{12} - 1$.

112. 2; Total multiples of 4 from 1 to 56 are 14, eg, 4, 8, 12 and so on.

$$\text{Reqd probability} = \frac{14}{56} = \frac{1}{4}$$

113. 5; Let the original number of males be

M and females be F. Then, $\frac{M}{F} = \frac{6x}{7x}$

$$\text{Now, } \frac{7x - 4}{6x - 3} = \frac{4}{3}$$

$$x = 8$$

$$M = 48, F = 56$$

114. 3; Let the population of the city be x 3 years before.

$$\text{Then, } x \times \frac{110}{100} \times \frac{110}{100} \times \frac{110}{100} = 266200$$

$$x = 200000$$

115. 1; Let the actual SP be ₹130.

$$\text{Loss} = 10\%$$

$$\text{Trader's SP} = \frac{9}{13} \times 130 = 90$$

$$\text{Then, } \frac{\text{CP} - 90}{\text{CP}} \times 100 = 10$$

$$\text{CP} = ₹100$$

If he sells it at actual SP,

$$\text{Profit \%} = \frac{130 - 100}{100} \times 30 = 30\%$$

116. 3; Let the sum be P.

$$\text{Then, } \frac{P - 37}{100} - \frac{P - 33}{100} = \frac{6}{8} = 54$$

$$P = ₹225$$

117. 2; Average age of 6 children = 15 years

$$\text{Total age} = 15 \times 6 = 90 \text{ years}$$

The two children who left are aged (15 + 3 =) 18 and (15 + 5 =) 20 years respectively.

$$\text{Sum of ages of the two children} = 38 \text{ years}$$

$$\text{Total of remaining 4 children} = 90 - 38$$

$$= 52 \text{ years}$$

According to the question,

New 4 children of average age (15 + 4 =) 19 joined.

$$\text{Total age} = 19 \times 4 = 76 \text{ years}$$

$$\text{Total age of 8 children} = 52 + 76 = 128 \text{ years}$$

$$\text{Average} = \frac{128}{8} = 16 \text{ years}$$

118. 3; We have ratio of profits of Rohit,

Indira and Anamika = 3 : 4 : 5

Ratio of periods of time = 1 : 2 : 5

$$\text{Reqd ratio} = \frac{3}{1} : \frac{4}{2} : \frac{5}{5} = 3 : 2 : 1$$

Thus, Rohit, Indira and Anamika invested their capital in the ratio of 3 : 2 : 1.

119. 5; One day's work

$$A + B + C = \frac{1}{8} \quad \dots (i)$$

Also, $6A + 12B + 12C = 1$ (total work)

$$\text{or, } 6(A + B + C) + 6(B + C) = 1$$

$$\text{or, } 6 \times \frac{1}{8} + 6(B + C) = 1$$

$$\text{or, } 6(B + C) = 1 - \frac{3}{4} = \frac{1}{4}$$

$$B + C = \frac{1}{24} \quad \dots (ii)$$

Putting value of (ii) in (i), we get

$$A = \frac{1}{8} - \frac{1}{24} = \frac{3-1}{24} = \frac{2}{24} = \frac{1}{12} \text{ days}$$

Hence, A alone can complete the work in 12 days.

120. 5; $S_a : S_b = 1 : 4$

Ratio of distance travelled = 1 : 4

$$4x = 40 \quad x = 10$$

$$\text{Total distance } 5x = 50 \text{ km}$$

121. 3; Expense on Food in June

$$= \frac{12000 \times 40}{100} = ₹4800$$

$$\text{Expense on Food in July} = \frac{18000 \times 42}{100} = ₹7560$$

$$\text{Reqd \%} = \frac{7560 - 4800}{4800} \times 100 = 57.5\%$$

122. 2; Total expenses on Entertainment in

$$\text{both the months} = \frac{12000 \times 9}{100} + \frac{18000 \times 6}{100} = 1080 + 1080 = ₹2160$$

123. 3; Expense on clothes in July

$$= \frac{18000 \times 22}{100} = ₹3960$$

Expense on School fees in June

$$= \frac{12000 \times 11}{100} = ₹1320$$

$$\text{Reqd \%} = \frac{3960 - 1320}{1320} \times 100 = 200\%$$

124. 4; Expense on Rent in July

$$= \frac{18000 \times 22}{100} = ₹3960$$

$$\text{Expense on Clothes in June} = \frac{12000 \times 20}{100} = ₹2400$$

$$\text{Reqd \%} = \frac{3960 - 2400}{2400} \times 100 = 65\%$$

125. 5; Average

$$\frac{\frac{18000 \times 6}{100} + \frac{18000 \times 22}{100} + \frac{12000 \times 40}{100} + \frac{12000 \times 20}{100}}{4} = \frac{1080 + 3960 + 4800 + 2400}{4} = \frac{12240}{4} = ₹3060$$

126. 3;

Trade value in 2009 = 120 + 80 = ₹200
 Trade value in 2010 = 140 + 100 = ₹240
 Trade value in 2011 = 90 + 110 = ₹200
 Trade value in 2012 = 130 + 150 = ₹280
 Trade value in 2013 = 180 + 140 = ₹320

Hence, the trade value in 2009 and 2011 are equal.

127. 4; There are only two years where $I > E$. Hence, trade deficit only in 2011 and 2012. There are three years where $E > I$. Trade surplus only in 2009, 2010 and 2013. Reqd ratio = 2 : 3

$$\text{128. 1; Reqd \%} = \frac{28 - 20}{20} \times 100 = 40\%$$

129. 5; From the graph, in 2013, the trade value (E + I) is the highest. Hence, trade value in 2013 = E + I = 180 + 140 = ₹320 crore

130. 2; Trade deficit in 2011 = 110 - 90 = 20 crore

Trade deficit in 2012 = 150 - 130 = 20 crore

Total trade deficit in both the years together = 20 + 20 = ₹40 crore

$$\text{131. 5; \% increase} = \frac{35 - 28}{28} \times 100 = 25\%$$

132. 3; Let the total number of persons be 4x and 5x for 2010 and 2012 respectively. Traders in 2010 = 12% of 4x
 Traders in 2012 = 16% of 5x

$$\text{Reqd ratio} = \frac{12\% \text{ of } 4x}{16\% \text{ of } 5x} = 3 : 5$$

133. 4; Let the number of persons in 2010 be 4x.

Then 4x = 12 lakh
 $x = 3$ lakh

Now, the number of persons in 2012 = 5 × 3 = 15 lakh

Number of contractors in 2012 = 6% of 15 lakh = 90000

134. 1; 35% of 4x = 1.4x

And, 46% of 5x = 2.3x

$$\text{Reqd \%} = \frac{2.3x - 1.4x}{1.4x} \times 100 = 64.3\%$$

135. 3; For traders, it is the greatest.

$$\frac{16\% \text{ of } 5x - 12\% \text{ of } 4x}{12\% \text{ of } 4x} \times 100 = 66.6\%$$

136. 5; Revenue collected by State A as Sales tax = 19% of 36000 cr = ₹6840 cr

$$\text{137. 1; B's revenue} = 36000 \times \frac{6}{5} = ₹43200$$

Difference = 43200 - 36000 = ₹7200

138. 4; Let the total revenue be x.

Then, Land revenue = 27% of x

$$\text{Decrease} = \frac{20}{100} \times 27\% \text{ of } x = 5.4\% \text{ of } x$$

Now, Others = 19% of x

$$\text{It should be increased by} = \frac{5.4\% \text{ of } x}{19\% \text{ of } x} \times 100 = 28.4\%$$

$$\text{139. 1; Angle of sector} = \frac{26}{100} \times 360 = 93.6^\circ$$

140. 2; Reqd angle subtended by State A by

$$\text{Land revenue} = \frac{30}{100} \times 360 = 108^\circ$$

141. 2 **142. 2** **143. 2** **144. 5** **145. 2**

146. 5 **147. 3** **148. 2** **149. 2** **150. 5**

151. 1 **152. 5** **153. 3** **154. 4** **155. 4**

156. 1 **157. 4** **158. 3** **159. 5** **160. 1**

161. 2 **162. 1** **163. 3** **164. 2** **165. 1**

166. 5 **167. 4** **168. 5** **169. 1** **170. 3**

171. 3 **172. 4** **173. 3** **174. 5** **175. 5**

176. 1 **177. 5** **178. 3** **179. 5** **180. 5**

181. 1 **182. 1** **183. 5** **184. 2** **185. 4**

186. 1 **187. 3** **188. 4** **189. 4** **190. 2**

191. 4 **192. 2** **193. 4** **194. 1** **195. 4**

196. 1 **197. 1** **198. 1** **199. 3** **200. 4**