

SBI ASSOCIATE BANKS BANK CLERKS EXAM

Exam Held On : 06-01-2008

GENERAL AWARENESS

- Which of the following departments of the Government of India is helping banks in disbursement of rural credit by the banks?
(1) Railways
(2) State Road Transports
(3) Post and Telegraph
(4) Ministry of Health
(5) None of these
- Which of the following organisations/agencies has established a fund known as "Investor protection fund"?
(1) SEBI (2) NABARD
(3) Bombay Stock Exchange
(4) AMFI (5) None of these
- Who amongst the following is the Head of the RBI at present ?
(1) Mr. K. V. Kamath
(2) Dr. Y. V. Reddy
(3) Mr. N.R. Narayanamurthy
(4) Mr. O. P. Bhatt
(5) None of these
- Majority of rural people still prefer to go to which of the following for their credit needs?
(1) Money Lenders
(2) Foreign Banks
(3) NABARD
(4) RBI
(5) All of these
- India has different categories of commercial banks. Which of the following is NOT one such category?
(1) Private Banks
(2) Commodity Banks
(3) Nationalised Banks
(4) Cooperative Banks
(5) Foreign Banks
- Which of the following types of Banks are allowed to operate foreign currency accounts?
(A) Foreign Banks
(B) Regional Rural Banks
(C) Nationalised Banks
(1) Only A (2) Only B
(3) Only C (4) All A, B & C
(5) None of these
- Which of the following countries does not play international cricket?
(1) Russia (2) England
(3) South Africa
(4) Pakistan (5) India
- The money which Government of India spends on the development of infrastructure in country comes from which of the following sources? [Pick up the correct statement(s)]
(A) Loan from World Bank/ADB etc.
(B) Taxes collected from the people.
(C) Loan from the RBI.
(1) Only A (2) Only B
(3) Only C (4) Both A & B
(5) All A, B & C
- The Securities and Exchange Board of India (SEBI) recently imposed a restriction on money flow in equity through 'P-Notes'. What is the full form of 'P-Notes'?
(1) Permanent Notes
(2) Purchase-Notes
(3) Participatory-Notes
(4) Private Notes
(5) None of these
- Who amongst the following was the Captain of the Indian Cricket Team who won the Twenty-20 World Cup 2007?
(1) Yuvraj Singh
(2) M.S. Dhoni
(3) Rahul Dravid
(4) Sourav Ganguly
(5) None of these
- Many times we read in financial newspapers about 'FII'. What is the full form of FII?
(1) Final Investment in India
(2) Foreign Investment in India
(3) Formal Investment in India
(4) Fair Institutional Investment
(5) Foreign Institutional Investment
- Benazir Bhutto is associated with which of the following political parties?
(1) Muslim League
(2) Pakistan Peoples' Parties
(3) Pakistan National Congress
(4) Islamic Movement of Pakistan
(5) None of these
- One of the former Prime Ministers of which of the following countries was detained in house arrest for a short period after his/her return from a long exile?
(1) Germany (2) France
(3) Pakistan (4) Brazil
(5) None of these
- Who amongst the following leaders from USA visited Israel and Palestinian West Bank so that a solution to the Israel and Palestinian problem can be worked out?
(1) George Bush
(2) Al Gore
(3) Bill Clinton
(4) Condeleeza Rice
(5) None of these
- Justine Henin won the women's singles US Open Tennis championship 2007 after defeating—
(1) Svetlana Kuznetsova
(2) Sania Mirza
(3) Dinara Safina
(4) Mathalie Dechy
(5) None of these
- As reported in papers the UN World Food Programmes stopped distributing food in Mogadishu town after its local head was abducted by the government soldiers of the country. Mogadishu is the capital town of—
(1) Tanzania (2) Turkey
(3) Cuba (4) Libya
(5) Somalia
- The financial markets of which of the following countries were badly affected by sub prime crisis?
(1) Russia (2) Brazil
(3) UK (4) USA
(5) None of these
- Which of the following countries in the world is the biggest consumer of gold?
(1) USA (2) Bangladesh
(3) Russia (4) India
(5) None of these
- Which of the following countries is NOT happy with the USA's decision to award a Congressional Medal to Dalai Lama of Tibet?
(1) India (2) Pakistan
(3) Nepal (4) Myanmar
(5) China

20. Which of the following countries recently decided to launch a military action in Northern Iraq where many Kurdish PKK fighters are based and they are killing people from that country?
 (1) India (2) Afghanistan
 (3) Pakistan (4) Bangladesh
 (5) Turkey
21. Manmohan Singh called George Bush to explain the difficulties he is having in implementing agreements related with which of the following with USA?
 (1) Supply of Sugar
 (2) Civilian Nuclear Cooperation
 (3) Purchase of Fighter Planes
 (4) Purchase of Gas/petroleum
 (5) None of these
22. Which of the following countries is facing a problem of strike by the workers of the transport, electricity and gas companies as the present Government of the country has decided to end the pension to these workers?
 (1) USA (2) France
 (3) China (4) Nepal
 (5) None of these
23. Who amongst the following is the Secretary General of UNO?
 (1) Al Gore
 (2) Shashi Tharoor
 (3) Gordon Brown
 (4) Hugo Chavez
 (5) None of these
24. The "Orange Coalition Government" was formed once again in which of the following countries?
 (1) Russia (2) Ukraine
 (3) France (4) Germany
 (5) None of these
25. Which of the following countries in NOT elected by the UN General assembly on the non-permanent seats of the UN Security Council with effect from January 2008?
 (1) Libya (2) Vietnam
 (3) Croatia (4) Costa Rica
 (5) Pakistan
26. The Government of India put a ban on export of which of the following commodities at the price below the price of the same in domestic market?
 (1) Steel
 (2) Chemical Fertilizer
 (3) Pharma products
 (4) Electronic Goods
 (5) None of these
27. India launched which of the following Satellites in September 2007?
 (1) EDUSAT (2) MATSAT
 (3) CROSAT-IIB
 (4) INSAT-4CR
 (5) None of these
28. As per the recent agreement between India and one other country the Indian Rupee can be easily swapped with -
 (1) Taka (2) Riel
 (3) Kyat (4) Yen
 (5) Ruble
29. India won the ONGC Nehru Cup Football Tournament 2007 by beating -
 (1) Syria (2) Pakistan
 (3) Britain (4) France
 (5) None of these
30. Abdullah Gul's name was in news recently as he has taken over the President of -
 (1) Turkey (2) Sudan
 (3) Afghanistan
 (4) Pakistan
 (5) None of these
31. Hem Dutta who was honoured by the prestigious Rajiv Gandhi National Sadbhawana Award 2007 is a famous -
 (1) author (2) social activist
 (3) player (4) film producer
 (5) scientist
32. Who amongst the following is selected for Basava Award (2006-07) by the Karnataka Government?
 (1) Manmohan Singh
 (2) APJ Abdul Kalam
 (3) Sonia Gandhi
 (4) Pratibha Patil
 (5) None of these
33. Asia Pacific Economic Cooperation Business Meet was organized in September 2007 in -
 (1) New Delhi (2) Beijing
 (3) Tokyo (4) London
 (5) Sydney
34. The World Athletics Championship 2007 was organized in -
 (1) Beijing (2) New Delhi
 (3) Osaka (4) Dhaka
 (5) London
35. Who amongst the following was the Captain of the Indian Hockey team who won Asia Cup 2007 held in Chennai?
 (1) Baichung Bhutia
 (2) Dilip Tirkey
 (3) Pankaj Adwani
 (4) Manavjit Singh Sandhu
 (5) None of these
36. Which of the following is a public sector unit?
 (1) TCS (2) ICICI Bank
 (3) TESCO (4) BHEL
 (5) All of these
37. India's Foreign Exchange Reserve declined sharply in recent past. What was the main reason for the same?
 (1) Heavy demand of the same by foreign tourists
 (2) Import of wheat from Pakistan & S. Korea
 (3) Appreciation of Rupee Value
 (4) Instability in coalition Government in centre
 (5) None of these
38. Shinzo Abe who was on a visit to India in recent past is (was) the
 (1) Prime Minister of South Korea
 (2) Prime Minister of North Korea
 (3) Prime Minister of Japan
 (4) President of South Korea
 (5) None of these
39. Asafa Powell who created a new World Record in 100 metres race is a citizen of -
 (1) Jamaica (2) South Africa
 (3) India (4) USA
 (5) South Korea
40. Who amongst the following got third position in long jump event of the Bayer International Athletics meet held in Germany in 2007?
 (1) Shiny Wilson
 (2) Anju Bobby George
 (3) Neha Sainwal
 (4) Prajakta Sawant
 (5) None of these

ENGLISH LANGUAGE

Directions (41-55) : Read the following passage carefully and answer the questions given below it. Certain words are printed in **bold** to help you to locate them while answering some of the questions.

A large majority of the poor in India are outside the formal banking system. The policy of financial inclusion sets out to **remedy** this by making available a basic banking 'no frills' account either with nil or very minimum balances as well as charges that would make such accounts **accessible** to vast

sections of the population. However, the mere opening of a bank account in the name of every household or adult person may not be enough, unless these accounts and financial services offered to them are used by the account holders. At present, commercial banks do not find it viable to provide services to the poor especially in the rural areas because of huge transaction costs, low volumes of savings in the accounts, lack of information on the account holder, etc. For the poor, interacting with the banks with their paper work, economic costs of going to the bank and the need for flexibility in their accounts, make them turn to other informal channels or other institutions. Thus, there are constraints on both the supply and the demand side.

Till now, banks were looking at these accounts from a **purely** credit perspective. Instead, they should look at this from the point of view of meeting the huge need of the poor for savings. Poor households want to save and, contrary to the common perception, do have the funds to save, but lack control. Informal mutual saving systems like the Rotating Savings and Credit Associations (ROSCAs), widespread in Africa, and 'thrift and credit groups' in India **demonstrate** that poor households save. For the poor household, which lack access to the formal insurance system and the credit system, savings provide a safety net and help them tide over crises. Savings can also keep them away from the clutches of moneylenders, make formal institutions more favourable to lending to them, encourage investment and make them shift to more productive activities, as they may invest in slightly more risky activities which have an overall higher rate of return.

Research shows the efficacy of informal institutions in increasing the savings of the small account holders. An MFI in the Philippines, which had existing account holders, was studied. They offered new products with 'commitment features'. One type had withdrawal restrictions in the sense that it required individuals to restrict their right to withdraw any funds from their own accounts until they reached a self-specified and documented goal. The other type was deposit options. Clients could purchase a locked box for a small fee. The key was with the bank and the client has to bring the box to the

bank to make the deposit. He could not dip into the savings even if he wanted to. These accounts did not pay extra money and were illiquid. Surprisingly, these products were popular even though these had restrictions. Results showed that those who opted for these accounts with restrictions had substantially greater savings rates than those who did not. The policy of financial inclusion can be a success if financial inclusion focuses on both saving needs and credit needs, having a diversified product portfolio for the poor but recognising that self-control problems need to be addressed by having commitment devices. The products with commitment features should be **optional**. Furthermore transaction costs for the poor could be cut down, by making innovative use of technology available and offering mobile vans with ATM and deposit collection features which could visit villages periodically.

41. What is the aim of the financial inclusion policy ?

- (1) A focus on savings needs rather than credit needs of the poor
- (2) Minimising utilisation of technology in banks so as to reduce transaction costs for the poor
- (3) To boost low savings volumes in banks by encouraging savings among the rural poor
- (4) To make formal basic banking services available to the poor
- (5) To regulate the rate at which moneylenders lend to the poor

42. The author's main objective in writing the passage is to

- (1) criticise the concept of financial inclusion
- (2) point out the problems of financial inclusion
- (3) discuss ways of making the financial inclusion policy successful
- (4) compare financial inclusion policies of different countries
- (5) cite research in support of role of MFIs in achieving financial inclusion

43. Which of the following can be inferred about products with commitment features ?

- (A) Demand for such products was high.

(B) They were an effective means of increasing the savings of small account holders.

(C) Such facilities can only be offered by informal institutions like MFIs.

- (1) All (A), (B) and (C)
- (2) Only (B)
- (3) Both (A) and (B)
- (4) All (A), (B) and (C)
- (5) None of these

44. Why do the poor not utilise banking services ?

(A) Informal institutions offer higher rates of interest than those in banks.

(B) Costs of reaching banks have to be borne by the poor.

(C) Bank personnel do not treat the poor respectfully because their savings amounts are minimal.

- (1) Only (B)
- (2) Both (A) and (B)
- (3) Both (B) and (C)
- (4) All (A), (B) and (C)
- (5) None of these

45. Which of the following is a recommendation made by the author regarding financial inclusion ?

(1) Reduce the paper work involved by seeking less information about the account holder

(2) Lower transaction costs by utilising latest technology

(3) Make commitment features compulsory for all savings accounts

(4) Entrust the responsibility of financial inclusion solely to MFIs

(5) Provide credit facilities even to those without savings accounts

46. Which of the following factors affects 'savings' behaviour among the poor?

(A) Threats from moneylenders if they avail of banking services.

(B) Documentation required before availing of banking services.

(C) Lack of self-control.

- (1) Only (A)
- (2) All (A), (B) and (C)
- (3) Only (C)
- (4) Both (B) and (C)
- (5) None of these

47. What do the results of the study conducted in the Philippines indicate?

- (1) Account holders in MFIs have higher savings rates than banks
- (2) Many of the poor have to turn to moneylenders because of strict restrictions in MFIs.
- (3) Having accounts with restriction on withdrawal requires the bank to offer a higher rate of interest.
- (4) There should be strong measures for deposit option accounts for the poor.
- (5) None of these

48. Which of the following is **True** in the context of the passage?

- (1) There are no informal means for the poor to save in India
- (2) Having savings encourages the poor to invest only in low risk ventures
- (3) There is a huge demand for savings facilities among the poor households
- (4) Presently commercial banks feel that it is feasible to provide banking services to the poor in rural areas
- (5) There are many official innovative savings systems like ROSCAs in Africa

49. What is/are the outcome(s) of encouraging savings for the poor?

- (A) It frees them from the exploitation of moneylenders.
 - (B) Banks are more willing to disburse loans to those who save.
 - (C) They should invest in risky but high return ventures.
- (1) Only (A)
 - (2) Both (A) and (B)
 - (3) Only (C)
 - (4) All (A), (B) and (C)
 - (5) None of these

50. What was the view of banks regarding the bank accounts of the poor in the past?

- (1) They were considered a problem since account holders information needed to be updated
- (2) Banks were looking at these accounts from a credit perspective

(3) Moneylenders should be regulated so that they share responsibility of disbursing loans to the poor

(4) Products with commitment features will not be successful.

(5) None of these

Directions (51-53) : Choose the word which is most nearly the **SAME** in meaning to the word printed in **bold** as used in the passage.

51. Purely

- (1) morally
- (2) honestly
- (3) completely
- (4) perfectly
- (5) cleanly

52. Demonstrate

- (1) protest
- (2) occur
- (3) estimate
- (4) appear
- (5) prove

53. Remedy

- (1) medicine
- (2) solve
- (3) restore
- (4) therapy
- (5) heal

Directions (54-55) : Choose the word which is most **OPPOSITE** in the meaning of the word printed in **bold** as used in the passage.

54. Optional

- (1) voluntary
- (2) compromise
- (3) pressure
- (4) mandatory
- (5) free

55. Accessible

- (1) convenient
- (2) unavailable
- (3) unfavourable
- (4) unpleasant
- (5) formal

Directions (56-65) : Read each of the following sentences to find out whether there is any 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).

56. The scheme failed because (1)/ some states could not, (2)/ manage not to raise (3)/ the necessary funds. (4)/ No error (5)

57. Real estate prices in the (1)/ business district of the city (2)/ are expected to rise (3)/ at 15% this year. (4)/ No error (5).

58. By so early as next year (1)/ that leading investment bank (2)/ has plants to open (3)/ an office in New Delhi. (4)/ No error (5)

59. There is lots of (1)/ supports from the employees (2)/ for the proposal to (3)/ merge with the parent company. (4)/ No error (5)

60. Experts have recommended that (1)/ the government reconsidered (2)/ restrictions imposed on foreign (3)/ investment in real estate. (4)/ No error (5)

61. The crucial point to (1)/ be discussed at the (2)/ meeting is how to (3)/ well implement the policy. (4)/ No error (5)

62. He wants to (1)/ set up a laboratory (2)/ to undertake research (3)/ into a vaccine for cancer. (4)/ No error (5)

63. According to him (1)/ two factors which are (2)/ needy for success (3)/ are discipline and diligence. (4)/ No error (5)

64. Because of the pace at (1)/ which the company is growing (2)/ I believe it will easily (3)/ achieve their target. (4)/ No error (5)

65. It is truth (1)/ that India is (2)/ the largest consumer of (3)/ gold in the world. (4)/ No error (5)

Directions (66-70) : Which of the phrases at (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

66. The bank is overstuffed, **has led** to low productivity.

- (1) led to
- (2) will lead towards
- (3) and has led in
- (4) which has led in
- (5) No correction required

67. You **delay in taking** a decision conveys a negative impression.

- (1) You delay to take
- (2) If you delay taking
- (3) Your delay in taking
- (4) To delay by taking
- (5) No correction required

68. Today management **student itself** are opted to work for NGOs even though salaries offered to them are low.

- (1) student itself is
- (2) students themselves are
- (3) students have
- (4) student himself has
- (5) No correction required

69. **Absence** off any guidelines, they are unwilling to take up the project.

- (1) Absent of
- (2) In the absence of
- (3) Because of the absence
- (4) Without being absent
- (5) No correction required

70. Without the development of rural people in country **can no claim** to be developed.

- (1) can never claim
- (2) being claimed
- (3) not able to claim
- (4) have not any claim
- (5) No correction required

Directions (71-75): In each question below a sentence with four words printed in **bold type** is given. These are numbered as (1), (2), (3) and (4). One of these four words printed in **bold** may be either **wrongly spelt** or **inappropriate** in the context of the sentence. Find out the word, which is **wrongly spelt** or **inappropriate**, if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and also appropriate in the context of the sentence, mark (5) i.e. 'All Correct' as your answer.

71. The organization **preferred** (1)/ to hire **locale** (2)/ population as they understood the **language** (3)/ and customer **preferences**. (4)/ All correct (5)

72. In our opinion the **existing** (1)/ **assessment** (2)/ system required **immediate** (3)/ **revision**. (4)/ All correct (5)

73. In **responds** (1)/ to the advertisement a **sizeable** (2)/ number of candidates have **submitted** (3)/ their **applications**. (4)/ All correct (5)

74. There is no **guarantee** (1)/ that if this model is **adopted** (2)/ the **entire** (3)/ **sector** will prosper. (4)/ All correct (5)

75. With this **unique** (1)/ **initiative** (2)/ the company hopes to **sustain** (3)/ its **currant** (4)/ growth rate. All correct (5)

Directions (76-80): In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence meaningfully complete.

76. Mr. Srinivasan is _____ to become Chairman of the group _____ the retirement of his father.

- (1) set, following
- (2) voted, subsequent
- (3) selected, despite
- (4) approved, because
- (5) decided, after

77. _____ to your error the _____ consignment has been delayed by a week.

- (1) According, important
- (2) Duly, urgent
- (3) Owing, entire
- (4) Added, crucial
- (5) Admitting, special

78. On account of the _____ in sales the software firm has achieved an eight per cent _____ in net profit.

- (1) surge, fall
- (2) increase, rise
- (3) decline, slope
- (4) hike, loss
- (5) growth, advance

79. We are proud to say that today _____ 26 per cent of our total accounts are _____ by women and senior citizens.

- (1) approximate, held
- (2) nearly, authorised
- (3) over, maintain
- (4) above, open
- (5) around, operated

80. The company has _____ special training to employees on _____ to trade online.

- (1) announced, benefits
- (2) offered, course
- (3) imparted, risks
- (4) sanction, skills
- (5) provided, how

QUANTITATIVE APTITUDE

Directions (81-90): What should come in place of question mark (?) in the following questions?

81. $(8.2\% \text{ of } 365) - (1.75\% \text{ of } 108) = ?$

- (1) 16.02
- (2) 28.04
- (3) 42.34
- (4) 53.76
- (5) None of these

82. $[(135)^2 + 15 \times 32] + ? = 45 \times 24$

- (1) 18
- (2) 24
- (3) 36
- (4) 44
- (5) None of these

83. $(96)^2 + (63)^2 = (?)^2 - (111)^2 - 8350$

- (1) 33856
- (2) 30276

(3) 174

(4) 184

(5) None of these

84. $4368 + 2158 - 596 - ? = 3421 + 1262$

- (1) 1066
- (2) 1174
- (3) 1247
- (4) 1387
- (5) None of these

85. $2172 \div ? = 1832 - 956 - 514$

- (1) 6
- (2) 8
- (3) 10
- (4) 12
- (5) None of these

86. $666.06 + 66.60 + 0.66 + 6.06 + 6 + 60 = ?$

- (1) 819.56
- (2) 805.38
- (3) 826.44
- (4) 798.62
- (5) None of these

87. $15.594 - 4.312 - 3.517 - 1.689 = ?$

- (1) 6.706
- (2) 6.760
- (3) 6.670
- (4) 6.607
- (5) None of these

88. $205 \times ? \times 13 = 33625 + 25005$

- (1) 22
- (2) 27
- (3) 33
- (4) 39
- (5) None of these

89. $69 + 3 \times 0.85 + 14.5 - 3 = ?$

- (1) 36.45
- (2) 23.85
- (3) 42.95
- (4) 18.65
- (5) None of these

90. $(10)^{24} \times (10)^{-21} = ?$

- (1) 3
- (2) 10
- (3) 100
- (4) 1000
- (5) None of these

Directions (91-95): What should come in place of question mark (?) in the following number series.

91. 12 6.5 7.5 12.75 27.5 71.25 ?

- (1) 225.75
- (2) 216.75
- (3) 209.75
- (4) 236.75
- (5) 249.75

92. 18 24 36 54 81 121.5 ?

- (1) 182.25
- (2) 174.85
- (3) 190.65
- (4) 166.55
- (5) 158.95

93. 12 12 18 45 180 1170 ?

- (1) 13485
- (2) 14675
- (3) 15890
- (4) 16756
- (5) 12285

94. 22 23 27 36 52 77 ?

- (1) 111
- (2) 109
- (3) 113
- (4) 117
- (5) 115

95. 16 14 24 66 256 1270 ?

- (1) 8564
- (2) 5672
- (3) 4561
- (4) 7608
- (5) 6340

Directions (96-100) : Study the following table carefully to answer the questions that follow :

NUMBER OF BOYS AND GIRLS IN FIVE STREAMS OF A COLLEGE OVER THE YEARS

Year	STREAMS									
	Arts		Science		Commerce		Management		IT	
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls
2002	556	414	619	505	668	612	770	633	670	515
2003	763	608	793	612	781	616	667	439	866	722
2004	672	519	540	516	859	713	778	727	781	619
2005	809	602	928	908	870	811	849	729	977	817
2006	745	510	884	820	967	819	562	938	990	808
2007	698	413	765	616	571	515	1288	1016	1151	1010

96. What is the total number of boys, for all the streams together, in the year 2004 ?

- (1) 4148 (2) 3630
(3) 4433 (4) 3247
(5) None of these

97. The number of boys in Arts stream in the year 2004 is **approximately** what per cent of the total number of boys for all the years together in Arts stream ?

- (1) 27 (2) 34
(3) 08 (4) 39
(5) 16

98. What is the ratio of the total number of boys to the total number of girls, from all the streams together, for the year 2007 ?

- (1) 2 : 3 (2) 14 : 13
(3) 52 : 49 (4) 213 : 170
(5) None of these

99. What is the ratio of the total number of boys to the total number of girls, in the Management stream for all the years together ?

- (1) 9 : 8 (2) 71 : 86
(3) 91 : 83 (4) 27 : 23
(5) None of these

100. What is the average number of Girls from Commerce stream for the given years ?

- (1) 681 (2) 675
(3) 618 (4) 657
(5) None of these

Directions (101-105) : What **approximate** value should come in place of question mark (?) in the following questions? (You are not expected to calculate the exact value.)

101. $(935.82)^2 = ?$

- (1) 870000 (2) 867500
(3) 888800 (4) 875800
(5) 899800

102. $628.306 + 6.1325 \times 44.0268 = ?$

- (1) 820 (2) 970
(3) 1050 (4) 1175
(5) 900

103. $(739\% \text{ of } 383) + 628 = ?$

- (1) 10.00 (2) 4.50
(3) 15.75 (4) 19.25
(5) 24.15

104. $(9795 + 7621 + 938) + (541 + 831 + 496) = ?$

- (1) 9 (2) 13
(3) 17 (4) 23
(5) 29

105. $814296 \times 36 = ? \times 96324$

- (1) 326 (2) 272
(3) 304 (4) 358
(5) 260

Directions (106-110) : Study the information carefully to answer the following questions :

In an organisation consisting of 750 employees, the ratio of Males to Females is 8 : 7 respectively. All the employees work in five different departments viz. HR, Management, PR, IT and Recruitment. 16 per cent of the Females work in Management Department. 32 per cent of Males are in HR Department. One-fifth of the Females are in the Department of Recruitment. The ratio of Males to Females in the Management Department is 3 : 2 respectively. 20 per cent of the total numbers of employees are in PR Department. Females working in Recruitment are 50 per cent of the Males working in the same Department. 8 per cent of the Males are in IT Department. The remaining Males are in PR Department. 22 per cent of the Females work in HR Department and the remaining Females are working in IT Department.

106. What is the total number of females working in the IT and Recruitment Department together ?

- (1) 147 (2) 83

(3) 126 (4) 45

(5) None of these

107. What is the number of females working in the HR Department ?

- (1) 77 (2) 70
(3) 56 (4) 134
(5) None of these

108. Number of males working in HR Department forms **approximately** what per cent of total number of the employees in the organisation?

- (1) 20 (2) 28
(3) 32 (4) 9
(5) 17

109. Number of males working in PR Department forms what per cent of the number of Females working in the same Department ? (rounded off to two digits after decimal)

- (1) 22.98 (2) 16.68
(3) 11.94 (4) 6.79
(5) 27.86

110. What is the total number of employees working in the Management Department ?

- (1) 128 (2) 77
(3) 210 (4) 140
(5) None of these

111. The simple interest accrued on an amount of Rs. 19,800 at the end of three years is Rs. 7,128. What would be the compound interest accrued on the same amount at the same rate in the same period ?

- (1) Rs. 8934.6784
(2) Rs. 8017.5744
(3) Rs. 7861.8754
(4) Cannot be determined
(5) None of these

112. If the numerator of a fraction is increased by 400% and the denominator is increased by 500%,

the resultant fraction is $\frac{10}{21}$. What was the original fraction ?

- (1) $\frac{5}{12}$ (2) $\frac{8}{13}$
(3) $\frac{17}{14}$ (4) $\frac{4}{7}$
(5) None of these

113. What is 26% of 55% of $\frac{10}{13}$ th of

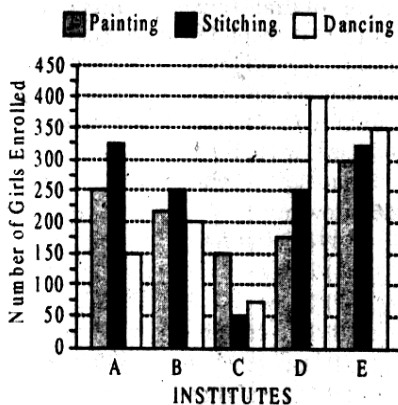
- 6100 ?
(1) 617 (2) 681
(3) 706 (4) 734
(5) None of these

114. The ages of Aarzo and Arnav are in the ratio of 11 : 13 respectively. After 7 years the ratio of their ages will be 20 : 23. What is the difference in years between their ages ?
 (1) 4 years (2) 7 years
 (3) 6 years (4) 5 years
 (5) None of these

115. One-eighth of a number is 17.25. What will 73% of the number be ?
 (1) 100.74 (2) 138.00
 (3) 96.42 (4) 82.66
 (5) None of these

Directions (116-120) : Study the graph carefully to answer the questions that follow :

Number of Girls Enrolled in Different Hobby Classes in Various Institutes in a Year



116. What is the respective ratio of total number of girls enrolled in Painting in the Institutes A and C together to those enrolled in stitching in the Institutes D and E together ?
 (1) 5 : 4 (2) 5 : 7
 (3) 16 : 23 (4) 9 : 8
 (5) None of these
117. Number of girls enrolled in stitching in Institute B forms approximately what per cent of the total number of girls enrolled in stitching in all the Institutes together ?
 (1) 29 (2) 21
 (3) 33 (4) 37
 (5) 45
118. What is the respective ratio of total number of girls enrolled in Painting, Stitching and Dancing from all the Institutes together ?
 (1) 44 : 48 : 47
 (2) 43 : 47 : 48
 (3) 44 : 47 : 48
 (4) 47 : 48 : 44
 (5) None of these

119. Number of girls enrolled in Dancing in Institute A forms what per cent of total number of girls enrolled in all the Hobby classes together in that Institute ? (rounded off to two digits after decimal)
 (1) 23.87 (2) 17.76
 (3) 31.23 (4) 33.97
 (5) 20.69
120. What is the total number of girls enrolled in Painting from all the Institutes together ?
 (1) 1150 (2) 1200
 (3) 1275 (4) 1100
 (5) None of these

REASONING ABILITY

121. Among M, T, R and P, M is older than only P. T is older than R. Who among them is the oldest ?
 (1) T (2) R
 (3) T or R
 (4) Data inadequate
 (5) None of these
122. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group ?
 (1) Hill (2) Valley
 (3) Dam (4) River
 (5) Mountain
123. How many meaningful English words can be formed with the letters ESRO using each letter only once in each word ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
124. If 'P' denotes '+', 'R' denotes '÷', 'T' denotes '-' and 'W' denotes 'x'; then—
 $40 R 8 W 10 T 12 P 16 = ?$
 (1) 50 (2) 46
 (3) 30 (4) 70
 (5) None of these
125. What should come next in the following number sequence ?
 2 2 3 2 3 4 2 3 4 5 2 3 4 5 6
 2 3 4 5 6 7 2 3 4
 (1) 8 (2) 5
 (3) 6 (4) 2
 (5) None of these
126. How many such pairs of letters are there in the world CONSTABLE each of which has as many letters between them in the word as in the English alphabet ?
 (1) None (2) One

- (3) Two (4) Three
 (5) More than three
127. In a certain code BOARD is written as 54#12 and MORE is written as 941\$. How is DREAM written in that code ?
 (1) 21\$#9 (2) 2\$1#9
 (3) 51\$#9 (4) 25\$#9
 (5) None of these
128. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group ?
 (1) 50 (2) 65
 (3) 170 (4) 255
 (5) 290
129. How many such digits are there in the number 5231698 each of which is as far away from the beginning of the number as when the digits are rearranged in ascending order ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three
130. In a certain code CREAM is written as NBDBQ. How is BREAD written in that code ?
 (1) EBFAQ (2) EBDAQ
 (3) BEDQA (4) BEFQA
 (5) None of these

Directions (131-135) : In each of the questions below are given three statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

131. **Statements :**
 Some flowers are bins.
 Some bins are handles.
 All handles are sticks.
- Conclusions :**
 I : Some sticks are bins.
 II : Some handles are flowers.
 III : Some sticks are flowers.
 (1) Only II follows
 (2) Only III follows
 (3) Only I and II follow
 (4) Only I and III follow
 (5) None of these
132. **Statements :**
 Some towers are windows.
 All windows are houses.
 Some houses are temples.
- Conclusions :**
 I : Some towers are temples.

- II : Some houses are towers.
 III : Some temples are windows.
 (1) Only I follows
 (2) Only II follows
 (3) Only III follows
 (4) Only I and II follow
 (5) None of these

133. Statements :

Some walls are doors.
 Some doors are cots.
 Some cots are chairs.

Conclusions :

- I : Some chairs are doors.
 II : Some cots are walls.
 III : No chair is door.
 (1) Only II follows
 (2) Only III follows
 (3) Only either I or III follows
 (4) Only I follows
 (5) None of these

134. Statements :

All trees are gardens.
 All gardens are stones.
 All stones are fences.

Conclusions

- I : Some fences are gardens.
 II : All gardens are fences.
 III : Some stones are trees.
 (1) Only I and II follow
 (2) Only I and III follow
 (3) Only II and III follow
 (4) All follow
 (5) None of these

135. Statements :

All books are leaves.
 Some leaves are jungles.
 No jungle is box.

Conclusions :

- I : Some jungles are books.
 II : No book is box.
 III : Some leaves are boxes.
 (1) None follows
 (2) Only I follows
 (3) Only II follows
 (4) Only III follows
 (5) Only I and II follow

Directions (136-140) : Study the following arrangement carefully and answer the questions given below :

7 R E T 4 A 9 % D F 1 U # B @ 8
 H I © W M ★ 3 2 V \$ 5 N P 6 Q

- 136.** How many such consonants are there in the above arrangement, each of which is immediately preceded by a consonant and immediately followed by a number ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three

- 137.** How many such numbers are there in the above arrangement, each of the which is immediately preceded by a letter but not immediately followed by a symbol ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three

- 138.** How many such vowels are there in the above arrangement, each of which is immediately followed by a symbol ?
 (1) None (2) One
 (3) Two (4) Three
 (5) More than three

- 139.** Four of the following five are alike in a certain way based on their position in the above arrangement and so form a group. Which is the one that does not belong to the group?
 (1) RTA (2) 9DF
 (3) #@H (4) 3V5
 (5) IW★

- 140.** Which of the following is the fourth to the left of the twelfth from the left end ?
 (1) % (2) 8
 (3) 2 (4) H
 (5) None of these

Directions (141-145) : In each questions below is given a group of digits followed by four combinations of letters or symbols numbered (1), (2), (3) and (4). You have to find out which of the combinations correctly represents the group of digits based on the coding system and the conditions given below and mark the number of that combination as your answer. If none of the combinations correctly represents the group of digits, mark (5), i.e. 'None of these' as your answer.

Digits	5	1	3	4	9	6	8	2	7
Letter/Symbol									
Code	P	A	K	%	R	@	D	©	M

Conditions :

- (i) If the first digit is odd and the last digit is even, the codes for the first and last digits are to be interchanged.
 (ii) If both the first and the last digits are even, both are to be coded as ★.
 (iii) If both the first and the last digits are odd, both are to be coded as \$.
141. 215349
 (1) RAPK%© (2) ★APK%\$
 (3) \$APK%\$ (4) ©PAK%R
 (5) None of these

142. 671254

- (1) @MA©P% (2) \$MA©P\$
 (3) ★MA©P★ (4) %MA©P©
 (5) None of these

143. 813469

- (1) RAK%©D (2) DAK%©R
 (3) DAP%©R (4) ★AK%©★
 (5) None of these

144. 794821

- (1) MR%D©A (2) AR%D©M
 (3) M%RD©A (4) \$R%D©\$
 (5) None of these

145. 591426

- (1) @RA%©P (2) PRA%©@
 (3) @AR%©P (4) \$RA%©★
 (5) None of these

Directions (146-150) : Study the following information carefully and answer the question given below :

A, B, C, D, E, F, G and H are sitting around a circle facing at the centre. D is second to the left of F and third to the right of H. A is second to the right of F and on immediate neighbour of H. C is second to the right of B and F is third to the right of B. G is not an immediate neighbour of F.

- 146.** How many of them are there between H and C ?
 (1) Two
 (2) Three
 (3) Two or Three
 (4) Data inadequate
 (5) None of these

- 147.** Who is to the immediate left of A ?
 (1) H (2) E
 (3) G
 (4) Data inadequate
 (5) None of these

- 148.** In which of the following pairs is the first person sitting to the immediate left of the second person ?
 (1) CD (2) BG
 (3) HA (4) FC
 (5) None of these

- 149.** Who is fourth to the right of B ?
 (1) E
 (2) C
 (3) A
 (4) Data inadequate
 (5) None of these

- 150.** What is E's position with respect to G ?
 (1) Second to the right
 (2) Third to the left
 (3) Third to the right
 (4) Second to the left
 (5) None of these

Directions (151-155) : In the following questions, the symbols @, ©, #, \$ and % are used with the following meaning as illustrated below :

'P © Q' means 'P is either greater than or equal to Q'.

'P % Q' means 'P is either smaller than or equal to Q'.

'P @ Q' means 'P is neither greater than nor smaller than Q'.

'P # Q' means 'P is smaller than Q'.

'P \$ Q' means 'P is greater than Q'.

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

Give answer (1) if only Conclusion I is true.

Give answer (2) if only Conclusion II is true.

Give answer (3) if either Conclusion I or II is true.

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

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

151. Statements :

D \$ N, N # F, F © T

Conclusions : I. T # N

II. D \$ F

152. Statements :

K © R, R \$ F, F # B

Conclusions : I. B \$ R

II. F # K

153. Statements :

J \$ M, M © K, K # N

Conclusions : I. J \$ K

II. N \$ M

154. Statements :

F # T, T @ W, W \$ H

Conclusions : I. F # H

II. F © H

155. Statements :

M % T, T # R, R @ D

Conclusions : I. D \$ T

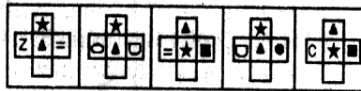
II. R \$ T

Directions (156-160) : In each of the questions given below which one of the five answer figures on the bottom should come after the problem figures, if the sequence were continued?

156. Problem Figures

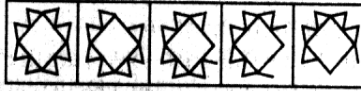


Answer Figures

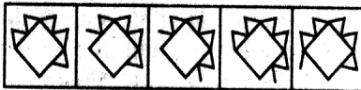


(1) (2) (3) (4) (5)

157. Problem Figures

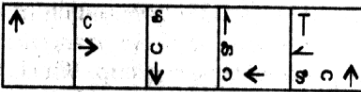


Answer Figures

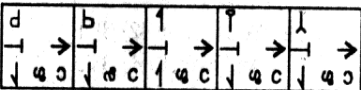


(1) (2) (3) (4) (5)

158. Problem Figures

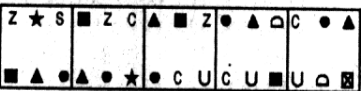


Answer Figures

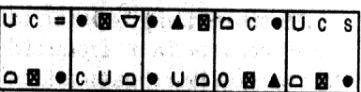


(1) (2) (3) (4) (5)

159. Problem Figures

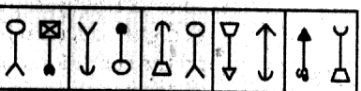


Answer Figures



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

160. Problem Figures



Answer Figures



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

MARKETING APTITUDE/ COMPUTER KNOWLEDGE

161. Cross-selling covers

- (1) identifying customer needs
- (2) matching the products to customer needs
- (3) convincing the customers of product benefits
- (4) responding to questions and objections of customers
- (5) All of these

162. A prospect means

- (1) any customer who walks into the bank
- (2) an employee of the bank

(3) a customer who is likely to be interested in bank's product or service

(4) a depositor of the bank

(5) a borrower of the bank

163. A Lead means

- (1) a prospect who is more likely to avail of the Bank's Product.
- (2) a political leader
- (3) a religious leader
- (4) a bank chairman
- (5) None of these

164. Innovation means

- (1) compensation
- (2) inspiration
- (3) additional perquisites
- (4) implementing new ideas or new methods
- (5) None of these

165. A Call means

- (1) calling on friends
- (2) calling on bank employees
- (3) calling on prospective customers
- (4) to make telephone calls
- (5) calling on relatives

166. The Traditional Marketing style involves

- (1) Telemarketing
- (2) Digital Marketing
- (3) Indirect Marketing
- (4) Direct Marketing
- (5) All of these

167. Modern methods of Marketing include

- (1) Publicity on the net
- (2) Advertisement on the net
- (3) Soliciting business through e-mails
- (4) Telemarketing
- (5) All of these

168. A true marketing requires

- (1) Command and order mindset
- (2) Control mindset
- (3) Active mindset
- (4) Passive mindset
- (5) None of these

169. Which of the following sentences is true?

- (1) Marketing is not required in a Buyers' Market
- (2) Marketing is not required in a Sellers' Market
- (3) Marketing is not required due to globalisation
- (4) Marketing is not required due to competition
- (5) Marketing is not required due to liberalisation

170. For effective marketing, the salesmen should have which of these qualities?
- (1) Creativity
 - (2) Team spirit
 - (3) Motivation
 - (4) Effective communication skills
 - (5) All of these
171. Market information means
- (1) knowledge of shops and bazaars
 - (2) knowledge of shopping malls
 - (3) knowledge of customer profile and product mix
 - (4) knowledge of various languages
 - (5) None of these
172. Market Research is needed for
- (1) deciding the market area
 - (2) deciding the right product to be sold
 - (3) making proper marketing decisions
 - (4) deciding right time to sell
 - (5) All of these
173. Which of the following statements is true?
- (1) Marketing makes the company to go into loss due to higher expenses
 - (2) Marketing is not required in profit-making companies
 - (3) Marketing sharpens the minds of the employees
 - (4) Marketing is a time-bound seasonal function
 - (5) Marketing is a waste of time
174. Marketing Plan helps in
- (1) better lead generation
 - (2) better systems
 - (3) better results
 - (4) improved Balance Sheet
 - (5) better customer service
175. If Marketing is done effectively, which of the following is not required ?
- (1) Advertisement
 - (2) Publicity
 - (3) Market Research
 - (4) Market Segmentation
 - (5) None of these
176. Motivation means
- (1) Inspiring employees to perform better
 - (2) Better Communication Skills
 - (3) Sales Coaching
 - (4) Market Research
 - (5) None of these
177. In a Selling Process in today's world
- (1) only standard products are sold
 - (2) no customization required
 - (3) the seller need not have product knowledge
 - (4) the seller should aim at customer satisfaction
 - (5) only quantum of sales matters
178. Find the true statement
- (1) Marketing is a waste of the employees's time
 - (2) Marketing is not required in India due to its vast population
 - (3) Marketing involves additional work
 - (4) Marketing involves team work
 - (5) Marketing is not required today due to IT advancement
179. A Target Market is
- (1) entire country
 - (2) entire city
 - (3) entire globe
 - (4) that which consists of customers who need the identified product
 - (5) All of these
180. Sales forecasting involves
- (1) Sales Planning
 - (2) Sales Pricing
 - (3) Distribution Channels
 - (4) Consumer Tastes
 - (5) All of these
181. How many options does a binary choice offer?
- (1) None
 - (2) One
 - (3) Two
 - (4) It depends on the amount of memory in the computer
 - (5) It depends on the speed of the computer's processor
182. Data going into the computer is called
- (1) output
 - (2) algorithm
 - (3) input
 - (4) calculations
 - (5) flowchart
183. How many values can be represented by a single byte?
- | | |
|---------|---------|
| (1) 4 | (2) 16 |
| (3) 64 | (4) 256 |
| (5) 512 | |
184. Transformation of input into output is performed by
- (1) Peripherals
 - (2) Memory
 - (3) Storage
 - (4) The Input-Output unit
 - (5) The CPU
185. Device drivers are
- (1) tiny power cords for external storage devices
 - (2) experts who know to maximise the performance of devices
 - (3) small, special-purpose programs
 - (4) the innermost part of the operating system
 - (5) substitutes for operating systems
186. A collection of programs that controls how your computer system runs and processes information is called
- (1) operating system
 - (2) computer
 - (3) office
 - (4) compiler
 - (5) interpreter
187. Which of the following refers to a small, single-site network?
- | | |
|---------|---------|
| (1) LAN | (2) DSL |
| (3) RAM | (4) USB |
| (5) CPU | |
188. A set of instructions telling the computer what to do is called
- (1) mentor
 - (2) instructor
 - (3) compiler
 - (4) program
 - (5) debugger
189. If you receive an e-mail from someone you don't know, what should you do?
- (1) Forward it to the police immediately
 - (2) Delete it without opening it
 - (3) Open it and respond to them saying you don't know them
 - (4) Reply and ask them for their personal information
 - (5) Reply and tell them you want to keep in touch with them
190. Which of the following can handle most system functions that aren't handled directly by the operating system?
- (1) Vertical market applications
 - (2) Utilities
 - (3) Algorithms
 - (4) Integrated software
 - (5) Compilers
191. Microsoft Office is
- (1) Shareware
 - (2) Public-domain software
 - (3) Open-source software
 - (4) A vertical market application
 - (5) An application suite
192. Computer connected to a LAN (Local Area Network) can

- (1) run faster
 (2) go on line
 (3) share information and/or share peripheral equipment
 (4) E-mail
 (5) None of these
193. Which of the following refers to the memory in your computer?
 (1) RAM (2) DSL
 (3) USB (4) LAN
 (5) CPU
194. Information travels between components on the motherboard through
 (1) Flash memory
 (2) CMOS (3) Bays
 (4) Buses (5) Peripherals
195. One megabyte equals approximately
 (1) 1,000 bits
 (2) 1,000 bytes
 (3) 1 million bytes
 (4) 1 million bits
 (5) 2,000 bytes
196. When you are working on a document on PC, where is the document temporarily stored?
 (1) RAM (2) ROM
 (3) The CPU
 (4) Flash memory
 (5) The CD-ROM
197. How are data organised in a spreadsheet?
 (1) Lines and spaces
 (2) Layers and planes
 (3) Height and width
 (4) Rows and columns
 (5) None of these
198. Magnetic tape is not practical for applications where data must be quickly recalled because tape is
 (1) a random-access medium
 (2) a sequential access medium
 (3) a read only medium
 (4) fragile and easily damaged
 (5) an expensive storage medium
199. The blinking symbol on the computer screen is called the
 (1) mouse (2) logo
 (3) hand (4) palm
 (5) cursor
200. When cutting and pasting, the item cut is temporarily stored in
 (1) ROM
 (2) Hard drive
 (3) Diskette
 (4) Dashboard
 (5) Clipboard

ANSWERS

1. (3)	2. (1)	3. (2)	4. (1)
5. (2)	6. (3)	7. (1)	8. (5)
9. (3)	10. (2)	11. (5)	12. (2)
13. (3)	14. (4)	15. (1)	16. (5)
17. (1)	18. (4)	19. (5)	20. (5)
21. (2)	22. (2)	23. (5)	24. (2)
25. (5)	26. (3)	27. (4)	28. (5)
29. (1)	30. (1)	31. (1)	32. (2)
33. (5)	34. (3)	35. (2)	36. (4)
37. (3)	38. (3)	39. (1)	40. (2)
41. (4)	42. (3)	43. (3)	44. (1)
45. (2)	46. (4)	47. (5)	48. (3)
49. (4)	50. (2)	51. (3)	52. (5)
53. (2)	54. (4)	55. (2)	56. (3)
57. (4)	58. (1)	59. (2)	60. (2)
61. (4)	62. (5)	63. (3)	64. (4)
65. (1)	66. (4)	67. (3)	68. (3)
69. (2)	70. (1)	71. (2)	72. (1)
73. (1)	74. (5)	75. (4)	76. (1)
77. (3)	78. (2)	79. (5)	80. (3)
81. (2)	82. (3)	83. (4)	84. (3)
85. (1)	86. (2)	87. (5)	88. (1)
89. (5)	90. (4)	91. (2)	92. (1)
93. (5)	94. (3)	95. (4)	96. (2)
97. (5)	98. (4)	99. (3)	100. (1)
101. (4)	102. (5)	103. (2)	104. (1)
105. (3)	106. (2)	107. (1)	108. (5)
109. (3)	110. (4)	111. (2)	112. (4)
113. (5)	114. (3)	115. (1)	116. (3)
117. (2)	118. (1)	119. (5)	120. (4)
121. (1)	122. (4)	123. (3)	124. (5)
125. (2)	126. (4)	127. (1)	128. (4)
129. (4)	130. (2)	131. (5)	132. (2)
133. (3)	134. (4)	135. (1)	136. (3)
137. (4)	138. (3)	139. (3)	140. (1)
141. (5)	142. (3)	143. (2)	144. (4)
145. (1)	146. (2)	147. (2)	148. (4)
149. (1)	150. (2)	151. (4)	152. (2)
153. (1)	154. (3)	155. (5)	156. (3)
157. (1)	158. (4)	159. (1)	160. (5)
161. (5)	162. (3)	163. (1)	164. (4)
165. (3)	166. (4)	167. (5)	168. (3)
169. (2)	170. (5)	171. (3)	172. (5)
173. (3)	174. (3)	175. (2)	176. (1)
177. (4)	178. (4)	179. (4)	180. (5)
181. (3)	182. (3)	183. (2)	184. (5)
185. (3)	186. (1)	187. (1)	188. (4)
189. (2)	190. (2)	191. (5)	192. (3)
193. (1)	194. (3)	195. (3)	196. (4)
197. (4)	198. (2)	199. (5)	200. (5)

EXPLANATIONS

51. (3) The meaning of the word **Purely (Adverb)** as used in the passage is : merely, entirely, completely.
52. (5) The meaning of the word **Demonstrate (Verb)** as used in the passage is : to show something clearly by giving proof or evidence; display; prove.
53. (2) The meaning of the word **Remedy (Verb)** as used in the passage is : to correct or improve something; put right; solve; rectify.
54. (4) The meaning of the word **Optional (Adjective)** as used in the passage is : that you can choose to do or have if you want to; alternate.
55. (2) The meaning of the word **Accessible (Adjective)** as used in the passage is : that can be reached; easy to understand).
56. (3) The group of words 'manage not to raise' should be replaced by 'manage to raise'. The sense of the sentence is negative. As first part of the clause is negative, there is no need of using double negatives.
57. (4) The use of preposition 'at' is improper. The preposition 'by' should be used with the word 'rise'.
58. (1) The group of words 'by so early as next year' should be replaced by 'by early next year'.
59. (2) Use 'support' in place of 'supports'.
60. (2) As the sense of sentence is advisory or suggestive, hence, 'the government reconsidered ...' should be replaced by 'the government should reconsider ...'. Moreover the Principal Clause is in Present Tense.
61. (4) The group of words 'well implement the policy' should be replaced by 'implement the policy well'.
63. (3) The group of words 'needy for success' should be replaced by 'needful/necessary for success'. The meaning of the word needy' is the person who needs something.
64. (4) The group of words 'achieve their target' should be replaced by 'achieve its target'. wellknowingly, the subject of the subordinate clause is 'it' and its possessive case will be 'its'.

65. (1) The group of words 'it is truth' should be replaced by it is true (Adjective).

71. (2) Correct spelling is— local.

72. (1) Correct spelling is— existing.

73. (1) Correct word is— response.

75. (4) Correct spelling is— current.

$$81. (2) ? = 365 \times \frac{8.2}{100} - 108 \times \frac{175}{100}$$

$$= 29.93 - 1.89 = 28.04$$

$$82. (3) [(135)^2 + 15 \times 32] \div ?$$

$$= 45 \times 24$$

$$\Rightarrow \left[\frac{135 \times 135 \times 32}{15} \right] \div ? = 45 \times 24$$

$$\Rightarrow 38880 \div ? = 45 \times 24$$

$$\Rightarrow ? = \frac{38880}{45 \times 24} = 36$$

$$83. (4) (96)^2 + (63)^2 = (?)^2 - (111)^2 - 8350$$

$$\Rightarrow 9216 + 3969$$

$$= (?)^2 - 12321 - 8350$$

$$\Rightarrow 13185 = ?^2 - 20671$$

$$\Rightarrow ?^2 = 33856$$

$$\Rightarrow ? = \sqrt{33856} = 184$$

$$84. (3) 4368 + 2158 - 596 - ?$$

$$= 3421 + 1262$$

$$\Rightarrow 6526 - 596 - ? = 4683$$

$$\Rightarrow ? = 5930 - 4683 = 1247$$

$$85. (1) 2172 + ? = 1832 - 956 - 514$$

$$\Rightarrow \frac{2172}{?} = 362 \Rightarrow ? = \frac{2172}{362} = 6$$

$$86. (2) ? = 666.06 + 66.60 + 0.66 + 6.06 + 6 + 60 = 805.38$$

$$87. (5) ? = 15.594 - 4.312 - 3.517 - 1.689$$

$$= 15.594 - 9.518 = 6.076$$

$$88. (1) 205 \times ? \times 13 = 33625 + 25005$$

$$\Rightarrow 205 \times ? \times 13 = 58630$$

$$\Rightarrow ? = \frac{58630}{205 \times 13} = 22$$

$$89. (5) ? = 69 \div 3 \times 0.85 + 14.5 - 3$$

$$= \frac{69}{3} \times 0.85 + 11.5$$

$$= 23 \times 0.85 + 11.5$$

$$= 19.55 + 11.5 = 31.05$$

$$90. (4) ? = (10)^{24} \times (10)^{-21}$$

$$= (10)^{24-21} = 10^3 = 1000$$

$$93. (5) 12 \times 1 = 12$$

$$12 \times 1.5 = 18$$

$$18 \times 2.5 = 45$$

$$45 \times 4 = 180$$

$$180 \times 6.5 = 1170$$

$$\therefore ? = 1170 \times 10.5 = \boxed{12285}$$

Hence, 12283 will replace the question mark.

95. (4) The given number series is based on the following pattern

$$16 \times 1 - 2 = 14$$

$$14 \times 2 - 4 = 24$$

$$24 \times 3 - 6 = 66$$

$$66 \times 4 - 8 = 256$$

$$256 \times 5 - 10 = 1270$$

$$\therefore ? = 1270 \times 6 - 12$$

$$= 7620 - 12 = \boxed{7608}$$

Hence, 7608 will replace the question mark.

96. (2) Total number of boys, for all streams together in 2004

$$= 672 + 540 + 859 + 778 + 781 = 3630$$

97. (5) Number of boys in Arts stream for all the years

$$= 556 + 763 + 672 + 809 + 745 + 698 = 4243$$

$$\text{Number of boys in Arts stream in 2004} = 672$$

$$\therefore \text{Required percentage}$$

$$= \frac{672}{4243} \times 100 = 15.83$$

$$\approx 16$$

99. (3) Total number of boys in Management stream

$$= 770 + 667 + 778 + 849 + 562 + 1288 = 4914$$

$$\text{Total number of girls in Management stream}$$

$$= 633 + 439 + 727 + 729 + 938 + 1016 = 4482$$

$$\therefore \text{Required ratio} = 4914 : 4482$$

$$= 91 : 83$$

100. (1) Average number of girls in Commerce stream

$$= \frac{612 + 616 + 713 + 811 + 819 + 515}{6}$$

$$= \frac{4086}{6} = 681$$

$$= \frac{4086}{6} = 681$$

101. (4) ? = (935.82)² ≈ (936)²

$$\approx 936 \times 936 \approx 876096 \approx 875800$$

102. (5) ? = 628.306 + 6.1325 × 44.0268

$$\approx 628 + 6 \times 44$$

$$\approx 628 + 264 \approx 892 \approx 900$$

103. (2) ? = (383 × 739 / 100) + 628

$$= \left(\frac{380 \times 740}{100} \right) + 630 \approx 2812 + 630$$

$$\approx 4.46 \approx 4.50$$

104. (1) ? = (9795 + 7621 + 938) + (541 + 831 + 496)

$$= 18354 + 1868 \approx 9.8 \approx 10$$

105. (3) 814296 × 36 = ? × 96324

$$\Rightarrow ? = \frac{814296 \times 36}{96324} \approx 304$$

Calculation for questions

(106 - 110) :

Total number of employees in the organisation = 750

Male : Female = 8 : 7

$$\text{Number of males} = \frac{8}{15} \times 750 = 400$$

$$\text{Number of females} = 750 - 400 = 350$$

Number of females in management department

$$= \frac{350 \times 16}{100} = 56$$

Number of males in management department = $\frac{3}{2} \times 56 = 84$

Number of males in HR department = $\frac{32 \times 400}{100} = 128$

Number of females in recruitment department

$$= 350 \times \frac{1}{5} = 70$$

Number of males in this department = 2 × 70 = 140

Number of males in IT department = $\frac{8 \times 400}{100} = 32$

Number of females in HR department

$$= 350 \times \frac{22}{100} = 77$$

Number of employees in PR department

$$= 20 \times \frac{750}{100} = 150$$

Number of males in it = 400 - (84 + 128 + 140 + 32) = 400 - 384 = 16

∴ Number of females = 150 - 16 = 134

Number of females in IT department = 350 - (56 + 70 + 77 + 134) = 350 - 337 = 13

112. (4) Let original fraction be $\frac{x}{y}$.

According to the question,

$$\frac{x \times \frac{500}{100}}{y \times \frac{600}{100}} = \frac{10}{21} \Rightarrow \frac{5x}{6y} = \frac{10}{21}$$

$$\frac{x}{y} = \frac{10 \times 6}{21 \times 5} = \frac{4}{7}$$

$$\frac{x}{y} = \frac{4}{7}$$

$$\Rightarrow \frac{x}{y} = \frac{10}{21} \times \frac{6}{5} = \frac{4}{7}$$

113. (5) Required value

$$= 6100 \times \frac{10}{13} \times \frac{55}{100} \times \frac{26}{100} = 671$$

115. (1) Let the number be x .

$$\therefore \frac{x}{8} = 17.25$$

$$\Rightarrow x = 17.25 \times 8 = 138$$

$$\therefore 73\% \text{ of } 138 = 138 \times \frac{73}{100}$$

$$= 100.74$$

116. (3) Total number of girls enrolled in painting in the institutes A and C together = 250 + 150 = 400

Total number of girls enrolled in stitching in the institutes D and E together = 250 + 325 = 575

$$\therefore \text{Required ratio} = 400 : 575 = 16 : 23$$

118. (1) Number of girls from all institutes enrolled in:

$$\text{Painting} \rightarrow 250 + 225 + 150 + 175 + 300 = 1100$$

$$\text{Stitching} \rightarrow 1200$$

$$\text{Dancing} \rightarrow 150 + 200 + 75 + 400 + 350 = 1175$$

$$\therefore \text{Required ratio} = 1100 : 1200 : 1175 = 44 : 48 : 47$$

120. (4) Total number of girls in painting = 1100

121. (1) $M > P, T > R$
 $T > R > M > P$ (M is older than only P)

122. (4) River is a water body.

123. (2) Meaningful words \Rightarrow ROSE, SORE

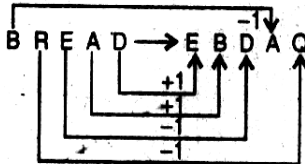
125. (2) 2, 23, 234, 23456,

$$234567, 234 \boxed{5}$$

128. (4) Except 255 all other numbers are one more than perfect square.

$$50 = (7)^2 + 1, 65 = (8)^2 + 1; \\ 170 = (13)^2 + 1, 290 = (27)^2 + 1 \\ \text{But, } 255 = (16)^2 - 1$$

130. (2)



131. (5) Some bins are handles.

All handles are sticks.

$I + A \Rightarrow$ I-type Conclusion.

"Some bins are sticks."

Conclusion I is Converse of this Conclusion.

132. (2) Some towers are windows.

All windows are houses.

133. (3) All the three Premises are Particular Affirmative (I-type).

No Conclusion follows from Particular Premises.

Conclusions I and III form Complementary Pair. Therefore, either I or III follows.

135. (1) Some leaves are jungles.

No jungle is box.

$I + E =$ O-type Conclusion.

"Some leaves are not boxes."

136. (3)

Consonant	Consonant	Number
-----------	-----------	--------

Such combinations are:

DF1	NP6
-----	-----

138. (3)

Vowel	Symbol
-------	--------

Such combinations are:

U#	IO
----	----

140. (1) Fourth to the left of 12th from the left end means 8th from the left end.

7 R E T 4 A 9 % D F
% 8th from left

141. (5)

2	1	5	3	4	9
↓	↓	↓	↓	↓	↓
⊙	A	P	K	%	R

143. (2)

8	1	3	4	6	9
↓	↓	↓	↓	↓	↓
D	A	K	%	⊙	R

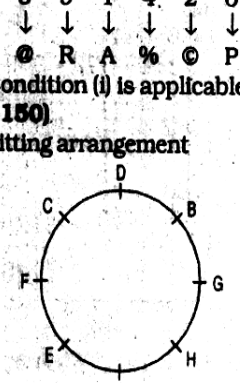
145. (1)

5	9	1	4	2	6
↓	↓	↓	↓	↓	↓
⊙	R	A	%	⊙	P

Condition (i) is applicable.

(146 - 150)

Sitting arrangement



(151 - 155):

⊙ \Rightarrow \geq	% \Rightarrow \leq	@ \Rightarrow =
# \Rightarrow <	\$ \Rightarrow >	

151. (4) $D \$ N \Rightarrow D > N$

$N \# F \Rightarrow N < F$

$F \odot T \Rightarrow F \geq T$

Therefore, $D > N < F \geq T$

Conclusions -

I. $T \# N \Rightarrow T < N$: Not True.

II. $D \$ F \Rightarrow D > F$: Not True

153. (1) $J \$ M \Rightarrow J > M$

$M \odot K \Rightarrow M \geq K$

$K \# N \Rightarrow K < N$

Therefore, $J > M \geq K < N$

Conclusions

I. $J \$ K \Rightarrow J > K$: True

II. $N \$ M \Rightarrow N > M$: Not True

155. (5) $M \% T \Rightarrow M \leq R$

$T \# R \Rightarrow T < R$

$R \odot D \Rightarrow R = D$

Therefore, $M \leq T < R = D$

Conclusions

I. $D \$ T \Rightarrow D > T$: True

II. $R \$ T \Rightarrow R > T$: True

156. (3) From Problem Figure (1) to (2) the main design rotates through 45° clockwise and one design moves two boxes while the other design moves one box and two new designs are introduced. Similar changes occur from Problem Figure (3) to (4) and from Problem Figure (5) to Answer Figure.

158. (4) In each subsequent figure the designs move half a step in anti-clockwise direction and one new design is introduced. Again, one design rotates through 90° clockwise and the second design rotates through 90° anticlockwise in each subsequent figure.

159. (1) In each subsequent figure four designs move one or half step in clockwise direction, one design moves one and half steps in clockwise direction while the remaining design is replaced with a new design at its place.

160. (5) The following changes occur from Problem Figure (1) to (2).



Similar changes would occur from Problem Figure (5) to Answer Figure.