

IBPS Specialist Officers Previous Paper

Completely Solved

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Held On - 11th March 2012

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REASONING

1. In a certain code 'TEAMWORK' is written as 'NBFUJQNV' and 'SOME' is written as 'PTDL'. How is 'PERSON' written in that code?
 - (1) QDOOPT
 - (2) QDOMNR
 - (3) SFQMNR
 - (4) SFQOPT
 - (5) None of these
2. How many such pairs of letters are there in the word 'SUBSTANCE' each of which has as many letters between them in the word (in both forward and backward directions) as in the English alphabet?
 - (1) None
 - (2) One
 - (3) Two
 - (4) Three
 - (5) More than three
3. How many meaningful English words, **not ending with 'D'** can be made with the third, the fifth, the seventh and the ninth letters of the word 'STEADFAST' using each letter only once in each word? (All letters are counted from left to right)
 - (1) None
 - (2) One
 - (3) Two
 - (4) Three
 - (5) More than three
4. In a certain code 'BASKET' is written as '5\$3%#1' and 'TRIED' is written as '14★#2'. How is 'SKIRT' written in that code?
 - (1) 3%★41
 - (2) 3★%41
 - (3) 3%#41
 - (4) 3#4%1
 - (5) None of these
5. The positions of the first and the fifth digits of the number 81943275 are interchanged. Similarly the positions of the second and the sixth digits are interchanged and so on till the fourth and the eighth digits. Which of the following will be the third digit from the right end after the rearrangement?

- (1) 1
- (2) 2
- (3) 2
- (4) 4
- (5) None of these

Directions (6 - 10) : Study the following arrangement carefully and answer the questions given below :

M 3 # R A T I E J \$ K @ F U 5
4 V I 6 © D 8 ★ H N 7 δ 2 W

6. Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that **does not** belong to that group?
 - (1) TER
 - (2) U4@
 - (3) 6DV
 - (4) J I K
 - (5) Nδ★
7. How many such numbers are there in the above arrangement, each of which is immediately preceded by a letter but **not** immediately followed by a letter?
 - (1) None
 - (2) One
 - (3) Two
 - (4) Three
 - (5) More than three
8. What should come in place of the question mark (?) in the following series based on the above arrangement?

RT1 \$@F 4I6 ?

 - (1) 8★H
 - (2) 8HN
 - (3) 8H7
 - (4) D★H
 - (5) None of these
9. How many such symbols are there in the above arrangement, each of which is immediately preceded by a number and immediately followed by a letter?
 - (1) None
 - (2) One
 - (3) Two
 - (4) Three
 - (5) More than three
10. Which of the following is the seventh to the left of the twentieth from the left end of the above arrangement?
 - (1) V
 - (2) @
 - (3) δ
 - (4) ©
 - (5) None of these

Directions (11 - 15) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and—

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

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

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

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

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

11. Among M, P, T, R and W each being of a different age, who is the youngest?

I. T is younger than only P and W.

II. M is younger than T and older than R.

12. How is 'gone' written in a code language?

I. 'you will be gone' is written as 'ka pa ni sa' in that code language.

II. 'he will be there' is written as 'ja da ka ni' in that code language.

13. On which day of the week (starting from Monday and ending on Sunday of the same week) did Sushant visit Chennai?

I. Sushant visited Chennai two days after his brother visited Chennai

II. Sushant did not visit Chennai either on Wednesday or on Friday.

14. Towards which direction is P with respect to the starting point?

I. P walked 20 metres, took a right turn and walked 30 metres, again took right turn and walked 20 metres towards West.

II. P walked 30 metres, took a left turn and walked 20 metres; again took left turn and walked 30 metres towards East.

15. How is K related to Z ?

I. Z and P are the only sisters of D.

II. D's mother is wife of K's father.

Directions (16 - 20) : In the following questions, the symbols @, \$, #, © and % are used with the following meaning as illustrated below :

'P \$ Q' means 'P is not smaller than Q.'

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

'P # Q' means 'P is neither smaller than nor equal to Q.'

'P % Q' means 'P is not greater than Q.'

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

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

16. **Statements :**

R # J, J \$ D, D @ K, K % T

Conclusions : I. T # D

II. T @ D

III. R # K

IV. J \$ T

(1) Only either I or II is true

(2) Only III is true

(3) Only III and IV are true

(4) Only either I or II and III are true

(5) None of these

17. **Statements :**

T % R, R \$ M, M © D, D © H

Conclusions : I. D % R

II. H # R

III. T © M

IV. T % D

(1) Only I is true

(2) Only I and IV are true

(3) Only I and II are true

(4) Only II and IV are true

(5) None of these

18. **Statements :**

M @ B, B # N, N \$ R, R © K

Conclusions : I. K # B

II. R © B

III. M \$ R

IV. N © M

(1) Only I and III are true

(2) Only I and II are true

(3) Only II and IV are true

(4) Only II, III and IV are true

(5) None of these

19. **Statements :**

F # H, H © M, M © E, E \$ J

Conclusions : I. J © M

II. E # H

III. M © F

IV. F # E

(1) Only I and II are true

(2) Only II and III are true

(3) Only I, II and III are true

(4) Only II, III and IV are true

(5) None of these

20. **Statements :**

D % A, A @ B, B © K, K % M

Conclusions : I. B \$ D

II. K # A

III. M # B

IV. A © M

(1) Only I, II and IV are true

(2) Only I, II and III are true

(3) Only II, III and IV are true

(4) Only I, III and IV are true

(5) All I, II, III and IV are true

Directions (21 - 25) : Study the following information carefully and answer the given questions :

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and rearrangement. (All the numbers given in the arrangement are two digit numbers).

Input : gone over 35 69 test 72 park 27

Step I : 27 gone over 35 69 test 72 park

Step II : 27 test gone over 35 69 72 park

Step III : 27 test 35 gone over 69 72 park

Step IV : 27 test 35 park gone over 69 72

Step V : 27 test 35 park 69 gone over 72

Step VI : 27 test 35 park 69 over gone 72

Step VII : 27 test 35 park 69 over 72 gone

and Step VII is the last step of the rearrangement 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 step for the given input.

21. Input : 86 open shut door 31 49 always 45

How many steps will be required to complete the rearrangement?

- (1) Five (2) Six
(3) Seven (4) Four
(5) None of these

22. Step III of an input: 25 yes 37 enemy joy defeat 52 46

Which of the following is definitely the input?

- (1) enemy 25 joy defeat yes 52 37 46
(2) 37 enemy 25 joy yes defeat 52 46
(3) enemy joy defeat 25 52 yes 46 37
(4) Cannot be determined
(5) None of these

23. Step II of an Input : 18 win 71 34 now if victory 61

How many more steps will be required to complete the rearrangement?

- (1) Three
(2) Four
(3) Five
(4) Six
(5) More than six

24. Input : where 47 59 12 are they going 39

Which of the following steps will be the last but one?

- (1) VII (2) IV
(3) V (4) VIII
(5) None of these

25. Step II of an input: 33 store 81 75 full of goods 52

Which of the following will be step VI ?

- (1) 33 store 52 of 75 81 full goods
- (2) 33 store 52 of 75 full 81 goods
- (3) 33 store 52 of 75 goods 81 full
- (4) There will be no such step
- (5) None of these

Directions (26-30) : Study the following information carefully and answer the questions given below :

Following are the conditions for selecting Manager-HR in an organisation :

The candidate must —

- (i) be at least 30 years and not more than 35 years as on 01.03.2012.
- (ii) have secured at least 60 per cent marks in Graduation in any discipline.
- (iii) have secured at least 65 percent marks in the Post Graduate Degree/ Diploma in Personnel Management/ HR.
- (iv) have post qualification work experience of at least five years in the Personnel/ HR Department of an organisation
- (v) have secured at least 50 percent marks in the selection process.

In the case of a candidate who satisfies all the above conditions except-

- (a) at (ii) above, but has secured at least 55 percent marks in Graduation in any discipline and at least 70 percent marks in Post Graduate Degree/Diploma in Personnel Management/HR, the case is to be referred to GM - HR.
- (b) at (iv) above, but has post qualification work experience of at least four years out of which at least two years as Deputy Manager-HR. the case is to be referred to President - HR.

In each question below are given details of one candidate. You have to take one of the following courses of actions based on the information provided and the conditions and sub-conditions

given above and mark the number of that course of action as your answer. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 01.03.2012.

Mark answer (1) if the candidate is **not** to be selected

Mark answer (2) if the data provided are not adequate to take a decision.

Mark answer (3) if the case is to be referred to President-HR

Mark answer (4) if the case is to be referred to GM-HR

Mark answer (5) if the candidate is to be selected

26. Rita Bhatt was born on 25th July 1978. She has secured 62 per cent marks in Graduation and 65 per cent marks in Post Graduate Diploma in Management. She has been working for the past six years in the Personnel Department of an organisation after completing her Post Graduation. She has secured 55 per cent marks in the selection process.

27. Ashok Pradhan was born on 8th August 1980. He has been working in the Personnel Department of an organisation for the past four years after completing his Post Graduate Degree in Personnel Management with 67 per cent. Out of his entire experience, he has been working for the past two years as Deputy Manager-HR. He has secured 62 percent marks in Graduation and 58 per cent marks in the selection process.

28. Alok Verma was born on 4th March 1976. He has been working in the Personnel Department of an organisation for the past six years after completing his Post Graduate Diploma in Personnel Management with 66 per cent marks. He has secured 57 per cent marks in the selection process and 63 per cent marks in Graduation.

29. Swapan Ghosh has been working in the Personnel Department of an organisation for the past five years after completing his Post Graduate Degree in HR with 72 per cent marks. He has se-

cured 56 per cent marks in Graduation. He was born on 12th May 1977. He has secured 58 per cent marks in the selection process.

30. Seema Behl has been working in the Personnel Department of an organisation for the past seven years after completing her Post Graduate Diploma in Personnel Management with 70 per cent marks. She was born on 5th July 1979. She has secured 65 per cent marks in Graduation and 50 per cent marks in the selection process.

Directions (31 - 35) : Study the following information carefully and answer the questions given below :

A, B, C, D, E, F, G and H are eight friends travelling in three different cars, viz. X, Y and Z with at least two in one car to three different places, viz. Delhi, Chandigarh and Agra.

There is at least one female member in each car. D is travelling with G to Delhi but not in car Y. A is travelling with only H in car Z but not to Chandigarh. C is not travelling with either D or E. F and D are studying in the same only girls' college. H, B and G are studying in the same only boys' college.

31. Which of the following represents the group of females among them?

- (1) F, C, A
- (2) F, G, A
- (3) D, C, A
- (4) Data inadequate
- (5) None of these

32. Which of the following combinations is correct?

- (1) Delhi - X - C
- (2) Chandigarh - X - F
- (3) Agra - Z - E
- (4) Delhi - Y - E
- (5) None of these

33. In which car are four of them travelling ?

- (1) X or Z (2) Y
- (3) X or Y (4) Z
- (5) None of these

34. In which of the following cars is C travelling?

- (1) X (2) Y
- (3) Z (4) Either X or Y
- (5) Data inadequate

35. Passengers in which car are travelling to Chandigarh ?

- (1) Y
- (2) X
- (3) Either X or Y
- (4) Data inadequate
- (5) None of these

Directions (36 - 40) : In each of the questions below is given a statement, followed by a question. Read the statement carefully and answer the question that follows.

36. **Statement :** The State Government granted special status to the seminar on the importance of protecting the environment around us organised by the local academic body to create awareness among the citizens. Which of the following may be a **probable reason** for the State Government's decision?

- (1) The Central Government has accorded highest priority to issues related to protection of environment, over all other issues.
- (2) In the past the State Government had granted special status to such seminars
- (3) The State Government has failed to implement measures for protecting the environment
- (4) The local academic body made a fervent appeal for the special status
- (5) None of these

37. **Statement :** Most car manufacturers have marginally reduced the price of their products despite higher input costs and increased Government duties and have promised to keep the prices at the present level for at least the next couple of months. Which of the following can be a **best possible reason** for the above step by car manufacturers?

- (1) Car manufacturers have not been able to meet their sales target for the current year so far.
- (2) The Government is planning to review taxes on the raw materials for manufacturing cars.
- (3) The car sales market is going through a jubilant phase

as the volume of sales has picked up considerably in the recent past and profit per car has also gone up.

- (4) Car buyers are still hesitant to make their purchases and may postpone for another few months.
- (5) Oil marketing companies are contemplating reviewing the petrol and diesel prices in order to decide future market prices.

38. **Statement :** The prices of vegetables and other food articles have decreased in the recent months raising hope among policy planners that the RBI's (Reserve Bank of India) tight grip on supply of liquid money in the market for controlling inflation may be eased.

Which of the following may be a **possible action** of the above situation?

- (1) The Reserve Bank of India may not reduce its key interest rates in near future.
- (2) The Government may step in and make certain concessions to the common people on various issues
- (3) The Reserve Bank of India may consider lowering certain rates to bring in more liquidity in the market.
- (4) The RBI may wait for at least another year before taking any step.
- (5) The RBI may collect more data from the market and wait for another four months to ensure they take the correct step.

39. **Statement :** A severe cyclonic storm hit the Eastern coastline last month resulting in huge loss of life and property on the entire east coast and the Government had to disburse a considerable amount for relief activities through the district administration machineries.

Which of the following may possibly be a **follow up measure** to be taken up by the Government?

- (1) The Government may set up a task force to review the post relief scenario in all districts and also to confirm proper end user receipt of the relief supplies.

(2) The Government may set up a committee for proper disbursement of relief supplies in future.

(3) The Government may empower the District Magistrates to make all future disbursements of relief.

(4) The Government may send relief supplies to the affected people in future only after proper assessment of the damage caused by such calamities.

(5) The Government may not need to activate any follow up measure.

40. **Statement :** It has been reported in a recent study that intake of moderate quantity of milk chocolate reduces the risk of suffering from central nervous system related illnesses.

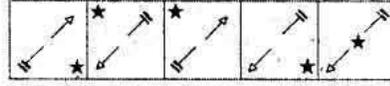
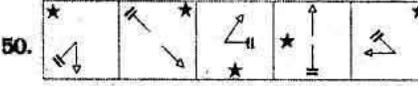
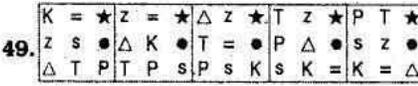
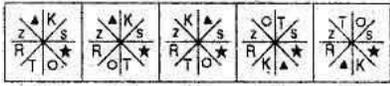
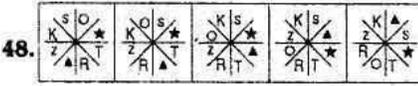
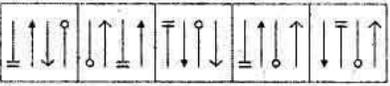
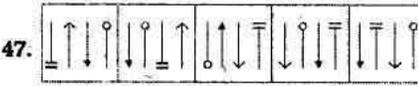
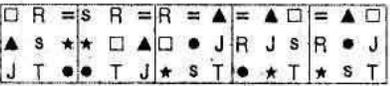
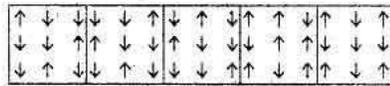
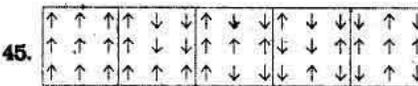
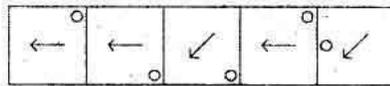
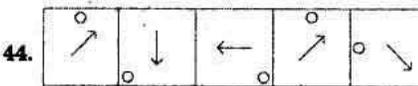
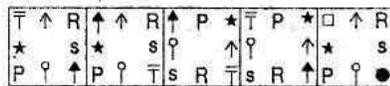
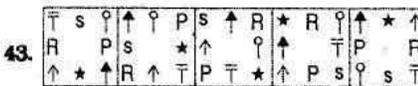
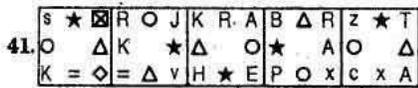
Which of the following would **weaken** the findings of the study reported in the above statement?

- (1) People generally prefer to eat chocolate when they are young.
- (2) Majority of those not diagnosed with diseases related to central nervous system have stayed away from eating chocolates in their lives.
- (3) Chocolates contain certain elements which strengthen the functions of the central nervous system
- (4) Majority of those suffering from central nervous system related diseases are middle aged.
- (5) Many of those who suffer from diabetes also suffer from other major ailments.

Directions (41-50) : In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued ?

Problem Figures

Answer Figures



ENGLISH LANGUAGE

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

(51) over the world, rights related to information technology that are already legally recognised are daily being violated. (52) in the name of economic advancement, political stability or for personal greed and interests. Violations of these rights have (53) new problems in human social systems, such as the digital divide, cybercrime, digital security and privacy concerns, all of which have (54) people's lives either directly or indirectly.

It is important that countries come up with the guidelines for action to (55) the incidences of malicious attacks on the confidentiality, integrity and availability of electronic data and systems, computer related crimes, content related offenses and violations of intellectual property rights. (56), threats to critical infrastructure and national interests arising from the use of the internet for criminal and terrorist activities are of growing (57). The harm incurred to businesses, governments and individuals in those countries in which the internet is used (58), is gaining in (59) and importance, while in other countries; cybercrime threatens the application of information and communication technology for government services, health care, trade, and banking. As users start losing (60) in on-line transactions and business, the opportunity costs may become substantial.

51. (1) Entire (2) Lot
(3) Great (4) All
(5) Much
52. (1) scarcely (2) whether
(3) and (4) for
(5) hardly
53. (1) created (2) bent
(3) pressured (4) risen
(5) stopped
54. (1) distanced
(2) affected
(3) exaggerated
(4) advanced (5) cropped

55. (1) engage (2) conflict
(3) war (4) combat
(5) struggle

56. (1) But (2) More
(3) Addition (4) Beside
(5) Further

57. (1) concern (2) nature
(3) pattern (4) important
(5) matter

58. (1) really (2) figuratively
(3) widely (4) never
(5) landem

59. (1) fear (2) days
(3) positivity (4) width
(5) scope

60. (1) tracks (2) measure
(3) confidence (4) mind
(5) grip

Directions (61 - 65) : Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) It is no wonder that a majority of these excluded and low-achievers come from the most deprived sections of society.

(B) They are precisely those who are supposed to be empowered through education.

(C) With heightened political consciousness about the plight of these to-be-empowered people, never in the history of India has the demand for inclusive education been as fervent as today.

(D) They either never enrol or they drop out of schools at different stages during these eight years.

(E) Of the nearly 200 million children in the age group between 6 and 14 years, more than half do not complete eight years of elementary education.

(F) Of those who do complete eight years of schooling, the achievement levels of a large percentage, in language and mathematics, is unacceptably low.

61. Which of the following should be the **THIRD** sentence after rearrangement?

- (1) A (2) B
(3) C (4) D
(5) F

62. Which of the following should be the **FIRST** sentence after rearrangement?

- (1) A (2) B
(3) C (4) D
(5) E

63. Which of the following should be the **SECOND** sentence after rearrangement?

- (1) F (2) E
(3) D (4) C
(5) B

64. Which of the following should be the **FOURTH** sentence after rearrangement?

- (1) A (2) B
(3) C (4) D
(5) E

65. Which of the following should be the **FIFTH** sentence after rearrangement?

- (1) F (2) E
(3) D (4) B
(5) A

Directions (66-70) : In each of the following sentences, an idiomatic expression or a **proverb is highlighted**. Select the alternative which best describes its use in the sentence.

66. **Facts spoke louder than words** at the Company meeting where the Director tried to paint a rosy picture of the Company's financial health.

(1) Too many facts related to the good financial health of the Company were presented during the meeting.

(2) The Company was not doing well financially despite the Director saying otherwise.

(3) The Director was very loud while presenting the facts about the Company's financial health during the meeting.

(4) The facts stated in the meeting supported the Director's claims of good financial health of the Company.

(5) The Company was doing exceptionally well financially, despite the Director saying otherwise.

67. By initiating the fight with Sakshi in office, Kajal had **killed the goose that lay the golden egg**.

(1) By initiating the fight with Sakshi in office, Kajal had left her speechless.

(2) Kajal had ruined her chances of success by picking a fight with Sakshi in office.

(3) Kajal had exacted her revenge by picking a fight with Sakshi in office.

(4) Kajal had hurt Sakshi by picking a fight with her in office.

(5) By initiating the fight with Sakshi in office, Kajal had missed getting the golden egg.

68. **I let the chips fall where they may** and do not worry too much about what I want to do next.

(1) I take calculated risks.

(2) I let others do what they want and do not interfere.

(3) I am clumsy.

(4) I do not try to control my destiny.

(5) I prefer chaos to calm.

69. After trying hard to convince Narendra to change his ways, Raman realised that **a leopard cannot change its spots**.

(1) Raman realised that Narendra would never change his ways.

(2) Raman realised that Narendra was helpless.

(3) Raman realised that he was not good at convincing others.

(4) Raman realised that Narendra would change his ways soon.

(5) Raman realised that someone else was forcing Narendra to act in a certain way.

70. Before starting work on our new project, our mentor told us to **not count our chickens before they hatched**.

(1) Our mentor warned us against being over confident about achieving success.

(2) Our mentor asked us to meticulously count the chicken first and then the eggs.

(3) Our mentor warned us against being over-enthusiastic in implementing the project.

(4) Our mentor warned us about all the challenges that lay ahead of us.

(5) Our mentor informed us about the prizes that we would get on succeeding.

Direction (71-85) : Read each sentence to find out whether there is any grammatical error 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. The third season of (1)/ the popular television show will end (3)/ on a grand note with (3)/ celebrities dancing and having fun. (4)/ No error (5)
72. The website, which does not (1)/ accept advertisements and is funded (2)/ entirely by donations, describes itself (3)/ as the fifth most popular website on the planet. (4)/ No error (5)
73. As sharing crime statistics for (1)/ the year 2011, the Commissioner admitted that (2)/ there had been an undue delay in (3)/ the setting up of an anti-narcotics cell. (4)/ No error (5)
74. The Moon may be the best place (1)/ to look for aliens as their (2)/ footprints on their surface would (3)/ last far longer than radio signals. (4)/ No error (5)
75. The judge advised the government to (1)/ have metered autorickshaws across the state while (2)/ recounting his personal experience where an autorickshaw driver (3)/ made him to wait and also demanded ₹100. (4)/ No error (5)
76. The Company aims (1)/ to nearly double (2)/ its revenues on the back (3)/ of a strongest product pipeline. (4)/ No error (5)
77. The woman that had (1)/ kidnapped a child has now (2)/ been apprehended and is being (3)/ held in the city's jail. (4)/ No error (5)
78. Rose growers in (1)/ the city are waking up (2)/ to the benefits (3)/ of collective action. (4)/ No error (5)
79. The Minister will have (1)/ a tough task on his hands (2)/ where three different recommendations (3)/ for this year's rate reach his desk. (4)/ No error (5)

80. The current economic scenario (1)/ could possibly undo (2)/ the growth that followed (3)/ the economic liberalisation of 1991. (4)/ No error (5)

81. In a first of its kind study, (1)/ a team of scientists have tried to (2)/ "grow" new stem cells in (3)/ the ear that get damage with age. (4)/ No error (5)

82. If successful, the research could (1)/ pave the way towards (2)/ the prevention in untimely deaths (3)/ due to fatal illnesses. (4)/ No error (5)

83. The Ministry has directed Banks (1)/ to do away with their (2)/ separate promotion policies, a move (3)/ strongly opposed by the officers' unions. (4)/ No error (5)

84. After a complaint was filed, (1)/ police teams was given the photograph (2)/ of the accused from the CCTV footage (3)/ recorded at the hotel. (4)/ No error (5)

85. Activists opposing the rail project said (1)/ that the eleven new flyovers to be built (2)/ would practically ring (3)/ the death knell for the city. (4)/ No error (5)

Directions (86-100) : Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the questions.

In India, innovation is emerging as one of the most important rubrics in the discourse on how to bring about greater and more consistent economic and social development. One observes steadily growing investments in R & D across the country, the setting up of national and state innovation bodies, as well as the introduction of government sponsored innovation funds. There have also been several conferences and debates on innovation and how to best promote and accomplish it in India, and a number of articles on the subject, written for newspapers and magazines, as well as more informal platforms like online forums and blogs.

Academic engagement and Indian authorship on the subject have also exploded in the last five years. Despite widespread agreement on the importance of innovation in India, there are wide gulfs between different concep-

tions of innovation and the path India should take towards securing benefits through investments in innovation.

Many Indian conversations around innovation begin by talking about *jugaad*, that uniquely Indian approach to a temporary fix when something complex, like an automobile or a steam engine stops working. However, many observers have pointed out that while *jugaad* is certainly innovative, it is a response to the **lack** of an innovation culture—more a survival or coping mechanism at a time of need than a systematic methodology to effectively address a wide-ranging, complex set of problems.

Another specifically Indian approach to innovation that has entered into wide **currency** of late is so-called 'frugal innovation,' deemed by many to be the most appropriate for the Indian context. In its midterm assessment of the 11th five-year plan, the Planning Commission stressed the need for innovation in India in order to 'accelerate its growth and to make growth more inclusive as well as environmentally sustainable.' The document went on to say that 'India needs more frugal innovation that produces more frugal cost products and services that are affordable by people at low levels of incomes without **compromising** the safety, efficiency, and utility of the products. The country also needs processes of innovation that are frugal in the resources required to produce the innovations. The products and processes must also have **frugal impact on the earth's resources.**'

Two people formulated a similar theory called the More-from-Less-for-More (MLM theory of Innovation) theory of Innovation, which advocates a focus on innovations that allow for more production using fewer resources but benefit more people. Under this rubric come products that are more affordable versions of existing technologies. While both frugal innovation and the MLM theory are certainly valuable in terms of bringing affordable products and services to a greater number of people, and may even be considered a necessary first step on India's innovation path, they barely graze the surface of what innovation can accomplish. That is, innovation is capable of bringing about complete paradigm shifts and redefining the way we perceive and interact with the world.

Take the cell phone, for example : it revolutionized communication in a previously **inconceivable** way, provided consumers with a product of unprecedented value and created an entirely new market. The cell phone was a result of years of directed, intentional innovation efforts and large investments, and would not have ever been created if the people responsible simply set out to make the existing telephone cheaper and more accessible to all.

While *Jugaad* and frugal innovation may be **indicative** of the Indian potential for innovativeness, this potential is not utilised or given opportunity to flourish due to the lack of an enabling culture.

India's many diverse and complex needs can be met only through systematic innovation, and major shifts have to first take place in our educational institutions, government policies and commercial firms in order for such an innovation-enabling culture to come about.

The one thing that India's innovation theorists have not said is that the absence of a culture of innovation is **intrinsicly** linked to many of the most intractable problems facing India as a nation. These include poor delivery of government services, inadequate systems of personal identification and the absence of widely available financial services for rural poor, health and sanitation failures. This list can go on. Cumulatively, the inability of India as a nation, society and economy to adequately provide for its own population no longer reflects a failure of implementation, but rather of a failure of innovation, for there are not immediately-available off-the-shelf solutions that would make it possible for these grand challenges facing India to be **redressed**. Rather, we need to look at these intractable problems from the more sophisticated and empowering lens of innovation, for them to begin to be solved.

86. Which of the following depict/s the growing importance of innovation in India?
- Increased investment in research;
 - Initiation of Government backed efforts for innovation
 - Increase in number of conferences arranged and articles written on innovation.

- Only (B)
 - Only (A) and (B)
 - Only (C)
 - Only (B) and (C)
 - All (A), (B) and (C)
87. Which of the following best describes the MLM theory of innovation?
- Maximise output by using least number of resources and benefiting a small number of people.
 - Maximise resource utilisation and cost thereby benefit maximum number of people.
 - Minimise output and resource utilisation, yet benefit the maximum number of people.
 - Benefit most number of people through least usage of resources and maximum output.
 - Benefit most number of people through maximum usage of resources and minimising cost.
88. Which of the following is possibly the most appropriate title for the passage?
- Innovation At Its Best
 - India And The Elixir Called Innovation
 - Innovation Around The World vis-a-vis India And Other Neighbouring Countries
 - Worldwide Developments In Innovation
 - Innovation - The History
89. What tone is the author employing in the entire passage to get his message across?
- Pessimistic
 - Sarcastic
 - Urgent
 - Informative
 - Dubious
90. Why, according to the author, is India unable to adequately provide for its people?
- Failure to implement schemes and initiatives meant for the Indian populace.
 - Absence of regulatory authorities to oversee the implementation process.
 - Failure to innovate in order to find solutions.

- Lack of governmental schemes and initiatives to redress the challenges faced by India.
 - Hesitance of the Indian people in trying out different schemes provided by the Government for upliftment.
91. Why, according to some people, is *Jugaad* not the answer to India's problems?
- Many a times this methodology backfires leading to further complications.
 - '*Jugaad*' provides only cheap solutions to all problems.
 - It is reactive and not a proactive and organised method of finding solutions to problems.
 - It can provide solutions to only simple problems and not complex ones.
 - None of these
92. Which of the following is/are true about the cell phone?
- The innovation of the cell phone required investment of huge capital.
 - The cell phone, when invented was meant to be affordable to all.
 - The cell phone was made available to the public in a very short time from its ideation.
- Only (A)
 - Only (A) and (B)
 - Only (B) and (C)
 - Only (B)
 - All (A), (B) and (C)
93. What does the author mean by '**frugal impact on the earth's resources**' as given in the passage?
- The damage to the environment should be assessable.
 - More consumption of natural resources as compared to manmade ones.
 - Minimum impact on the environment in terms of pollution.
 - The impact on the environment should be such that it is reversible.
 - Minimum usage of earth's natural resources.

Directions (94-98) : 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.

94. REDRESSED

- (1) addressed
- (2) equalised
- (3) restored
- (4) redone
- (5) rearranged

95. CURRENCY

- (1) notes
- (2) usage
- (3) money
- (4) cash
- (5) value

96. INTRINSICALLY

- (1) internally
- (2) whole-heartedly
- (3) fundamentally
- (4) virtually
- (5) unavoidably

97. INDICATIVE

- (1) causative
- (2) forthcoming
- (3) verbal
- (4) abstract
- (5) suggestive

98. COMPROMISING

- (1) co-operating with
- (2) reducing the quality
- (3) hampering the progress
- (4) conciliating in order to
- (5) adjusting for the better

Directions (99-100) : 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.

99. LACK

- (1) presence
- (2) sufficient
- (3) charisma
- (4) adequacy
- (5) dearth

100. INCONCEIVABLE

- (1) visible
- (2) truthful
- (3) incredible
- (4) apparent
- (5) complex

**GENERAL AWARENESS
(With Special Reference to
Banking Industry)**

101. Who among the following is one of the recipients of the Nobel Peace Prize-2011 ?

- (1) Ellen Johnson Sirleaf
- (2) Jules A. Hoffmann
- (3) Bruce A. Beutler
- (4) Adam G. Riess
- (5) Tomas Tranströmer

102. The Food Security Bill-2011 which is in the process of becoming an Act, divides the entire population of the country into two groups. Which of the following are these **two** groups?

- (1) Below poverty line and Above poverty line
- (2) General population and Excluded population
- (3) Included households and Excluded households
- (4) Covered under PDS and Not Covered under PDS
- (5) General households and priority households

103. RBI has recently deregulated the rates of interest to be provided by various Banks to their depositors/ customers with effect from 25.10.2011 on their _____ accounts.

- (1) Time Deposit
- (2) Saving bank
- (3) Loan
- (4) Fixed deposit
- (5) Current

104. Which of the following is the main advantage of "ASBA" with the applicants for share allotment?

- (1) ASBA applicant has got secured allotment of shares
- (2) ASBA applicant has got certain preference in allotment of shares as compared to general applicants
- (3) ASBA applicant need not remit the fund for allotment of shares, he/she will do so after shares are allotted to him/her
- (4) ASBA Applicants deposit/OD account is not debited, only the funds are blocked for the

same and he/she continues to avail interest till the shares are allotted to him/her

(5) None of these

105. "Many people die in Deadly Games in Egypt" : Was the news in almost all major newspapers in February 2012. Which of the following statements is the correct representation of 'Deadly Game' given in the headlines?

- (1) A riot broke out during a Football Match in Egypt in which many people were killed
- (2) Police had to open fire on a Mob including some genuine ticket holders, who were not allowed to enter the Stadium even after the start of the match
- (3) Egypt is famous for its dangerous games of 'Bull Fight' and 'Martial Game'; Many participants die every year in such games
- (4) Some terrorists opened fire during a football match. About 1000 people were killed in the incident
- (5) The defeat in the game is considered equivalent to death

106. Mullaperiyar Dam which was recently in news, is located in which of the following States?

- (1) Maharashtra
- (2) Karnataka
- (3) Andhra Pradesh
- (4) Kerala
- (5) Tamil Nadu

107. Like telephone/Mobile number portability, the Ministry of Finance/RBI is now also considering to provide bank account number portability to bank customers. Which of the following would it mean?

- (1) Any customer/account holder can withdraw cash from any other Bank through his/her own cheques drawn on other bank even without ATM
- (2) Any borrower can draw funds from his/her loan account from any other bank also
- (3) The account number of any account holder will remain the same even if he/she is

- getting his/her account transferred to another bank also.
- (4) Bank customers would have the facility of mobile Banks to withdraw cash nearby his/her place
- (5) None of these
- 108.** The total number of Kisan Credit Card holder farmers in our country is _____
- (1) 8 Crores (2) 10 Crores
(3) 5 Crores (4) 7.5 Crores
(5) 6 Crores
- 109.** NRE deposit is _____
- (1) Non Resident External deposit
- (2) Non Resident Extra deposit
- (3) Non Resident Exchange deposit
- (4) Non Refundable External deposit
- (5) Non Resident Extended deposit
- 110.** What is offshore banking?
- (1) It is a bank located in the sea (i.e. island)
- (2) It is a bank located in SEZ
- (3) It is a bank located in a neighbouring country
- (4) It is a bank located outside the country of residence of the depositor
- (5) Offshore banking is basically dealing in foreign exchange
- 111.** Maoists in which of the following countries recently decided to accept Government's offer of 'Golden Handshake' and enter into 'civilian life' or mainstream of the society?
- (1) Myanmar (2) India
(3) China (4) Nepal
(5) Bhutan
- 112.** Which of the following is **correct**?
- (1) Illiterates cannot open any account in a bank
- (2) Illiterate women cannot open any account in a bank
- (3) Illiterates can open savings bank accounts in a bank
- (4) Advance can be granted to a minor
- (5) Advance can be granted to a minor if he is of sound mind
- 113.** As per newspaper reports western countries are going to impose sanctions on which of the following OPEC countries as it is said that it is trying to make a nuclear bomb?
- (1) Kuwait
(2) Iraq
(3) Iran
(4) Saudi Arabia
(5) Angola
- 114.** "The Reliance Industries Ltd. (RIL) has decided to return some 'KG' fields to the Government of India" was the news in some major newspapers. What is the major production in KG fields owned by RIL ?
- (1) Crude oil (2) Gas
(3) Coal (4) Iron ore
(5) Gold ore and Diamonds
- 115.** Non convertible debentures are _____
- (1) Debt instruments which acquire equity status at the issuers' option.
- (2) Debt instruments which acquire equity status at the investors' option.
- (3) Debt instruments which acquire equity status with the permission of Registrar of Companies.
- (4) Debt instruments which acquire equity status on maturity.
- (5) Debt instruments which retain their debt character and cannot acquire equity status.
- 116.** India's Dipika Pallikal and Sarah Cardwell of Australia recently played an international match in Chennai. Both of them are _____
- (1) Badminton players
(2) Golf players
(3) Chess players
(4) Squash players
(5) Table tennis players
- 117.** "IRDA norms will boost online distribution" - was the news in some major newspapers. This means online distribution of which of the following will boost up ?
- (1) Bank products
(2) Insurance policies/products
(3) Licenses to open new banks/branches of existing banks
(4) Licenses to operate 2G/3G spectrums
(5) Permits for export of iron ore
- 118.** 'Lajja' is a book written by _____
- (1) Salman Rushdie
(2) Taslima Nasreen
(3) Sunil Ganguli
(4) Rabindranath Tagore
(5) Bimal Mitra
- 119.** To prevent frauds in multiple mortgage cases, under SARFAESI Act, 2002 one special thing has been created and made operative from 01.04.2011. Which one is that from the following?
- (1) Special Registrar Office at Lucknow
- (2) Special Central Arbitration Bureau at Lucknow
- (3) Central SARFAESI Tribunals at 6 Centres
- (4) Central Electronic Registry
- (5) State Electronic Registries
- 120.** SBI has merged which of the following two associate banks with itself ?
- (1) State Bank of Hyderabad and State Bank of Patiala
- (2) State Bank of Hyderabad and State Bank of Travancore
- (3) State Bank of Mysore and State Bank of Travancore
- (4) State Bank of Indore and State Bank of Hyderabad
- (5) State Bank of Indore and State Bank of Saurashtra
- 121.** Assembly Elections took place in which one of the following States recently? (In January 2012)
- (1) Madhya Pradesh
(2) Maharashtra
(3) Kerala
(4) Punjab
(5) Tamil Nadu
- 122.** Which one of the following is **not** a salient feature of Debit Card?
- (1) No bad debts to banks and no suits for recovery
- (2) No interest earning for banks
- (3) Works like a normal withdrawal
- (4) Can be used at ATM and POS
- (5) 45 days credit is given to the card holder
- 123.** Banks issue a letter to beneficiary on behalf of its constituents like guarantee for making

payment on their behalf on fulfillment of its terms and conditions. What is this arrangement known in banking context?

- (1) Line of Credit
- (2) Loan to Client
- (3) Loan on Credit
- (4) Loan against Credit
- (5) Letter of Credit

124. As per Financial Inclusion drive one of the following Banks introduced Tiny Cards with Biometric identification. Which of the following is that Bank?

- (1) Central Bank of India
- (2) Oriental Bank of Commerce
- (3) Indian Bank
- (4) State Bank of India
- (5) Bank of Maharashtra

125. World leaders are to assemble in Rio de Janeiro in June 2012 for the United Nations Conference on Sustainable Development (Rio + 20). All nations are going to make some commitment towards the goal of the conference. As per the agenda circulated, what commitment do world leaders want from India in the Conference ?

- (1) India should agree to double its energy efficiency under a global understanding
- (2) India should suspend its nuclear pact with USA or atleast should reduce it to 50% level of agreed capacity
- (3) Nuclear power plants are highly risky as seen in Japan recently. Hence no new plant should be made
- (4) India has a vast resource of coal. It must share its coal resources with other countries to enable them to produce thermal power which they are not doing so far due to lack of coal mines there
- (5) None of these

126. Who among the following is the recipient of the Padma Vibhushan given in 2012 ?

- (1) Late (Dr.) Bhupen Hazarika
- (2) Sri Vanraj Bhatia
- (3) Sri Javed Akhtar
- (4) Sri Amitabh Bachchan
- (5) Smt. Ambika Soni

127. Under the liberalised scheme of interest subsidy, Government of India provides interest subsidy on housing loan at the rate of _____

- (1) 0.50%
- (2) 1.00%
- (3) 2.00%
- (4) 2.00% + 1.00% for prompt repayment
- (5) None of these

128. When a Bank provides a loan for purchase of white goods, it is categorised as _____

- (1) Consumption loan
- (2) White Goods loan
- (3) Consumer Durable loan
- (4) Working Capital
- (5) Bridge Loan

129. India has decided to acquire Rafale Fighter planes for its airforce wing. Which country is going to supply Rafale fighter planes ?

- (1) Italy
- (2) Britain
- (3) Canada
- (4) France
- (5) Germany

130. Which of the following statements about contribution (approximately) of agriculture sector in GDP is correct?

- (1) Agriculture contributes 50% of total GDP
- (2) Agriculture does not contribute significantly to India's GDP as the share is less than 1 %
- (3) India's GDP does not take agricultural sector into account
- (4) Agricultural Sector is the part of Service Sector. Hence it is not considered as an independent sector
- (5) Agricultural Sector contributes 20% in India's GDP

131. Banks are considered as 'financial intermediaries'. Which of the following activity correctly and comprehensively explains this role of banks?

- (1) Accepting deposits of money for the purpose of lending and investment
- (2) Granting loans to the weaker sections of the society
- (3) Accepting money for remittance and issuing bank drafts

- (4) Providing safe deposit services
- (5) Opening accounts and accepting deposits therein

132. The rate below which banks cannot generally lend is called as _____

- (1) Base rate
- (2) Floor rate
- (3) Repo rate
- (4) Call money rate
- (5) Ceiling rate

133. As per the data released by the Union Health Ministry (of India) the infant mortality rate is lowest in _____

- (1) Tamil Nadu
- (2) Maharashtra
- (3) Goa
- (4) Uttar Pradesh
- (5) Madhya Pradesh

134. Dada Saheb Phalke Awards are given by the Ministry of _____

- (1) Social Welfare
- (2) Corporate Affairs
- (3) Home Affairs
- (4) Human Resource Development
- (5) Information and Broadcasting

135. Which of the following is not a type of Cheque?

- (1) Crossed cheque
- (2) Blank cheque
- (3) Speed cheque
- (4) Bearer cheque
- (5) Order cheque

136. Mr. John Key is the present

- (1) Prime Minister of Canada
- (2) Prime Minister of Australia
- (3) Prime Minister of New Zealand
- (4) President of Australia
- (5) President of Canada

137. In relation to banking, what do you understand by " Ever-Greening of loan Account" ?

- (1) Full repayment of a loan account before maturity - Pre-payment
- (2) Full repayment of a loan account exactly at maturity
- (3) Fresh Loan sanctioned during the tenure of account for enhancement of limits
- (4) Adjusting the NPA / Sticky account with fresh sanction of loans
- (5) Loans provided for new projects to new customers

138. Which of the following is the name of an autonomous organisation for rural technology?

- (1) CAPART (2) MGNREGA
(3) PURA (4) IRDP
(5) NGAPS

139. With a view to facilitate payment of balance in deposit account to the person named by the depositor without any hassles in the event of death of the account holder, the following facility was introduced in bank accounts in our country.

- (1) Will
(2) Registration
(3) Nomination
(4) Indemnity
(5) Guarantee

140. Which of the following countries is **NOT** a member of ASEAN ?

- (1) Thailand (2) Myanmar
(3) Singapore (4) Vietnam
(5) Brazil

141. Which of the following is **not** a Negotiable Instrument?

- (1) Cheque
(2) Fixed Deposit Receipt
(3) Promissory Note
(4) Bill of Exchange
(5) All (1) to (4) above are negotiable instruments

142. Which of the following Stock Exchanges in India recently launched "Carbon Index" so that investors can assess risk and opportunities associated with climate change?

- (1) Delhi Stock Exchange
(2) National Stock Exchange
(3) Bombay Stock Exchange
(4) Kolkata Stock Exchange
(5) Ahmedabad Stock Exchange

143. Which of the following would be the venue of the World Athletic Championship 2013 ?

- (1) New Delhi (2) Tokyo
(3) London (4) Paris
(5) Moscow

144. Who among the following represented India in 17th SAARC Summit held at Addu in Maldives in November 2011 ?

- (1) Smt. Sonia Gandhi
(2) Dr. Manmohan Singh
(3) Shri Pranab Mukherjee
(4) Shri P Chidambaram
(5) Shri Rahul Gandhi

145. What is the **maximum** balance amount that is eligible for earning interest in a normal savings bank account?

- (1) ₹ 1 lac
(2) ₹ 2 lacs
(3) ₹ 3 lacs
(4) ₹ 5 lacs
(5) No limit

146. When a customer opens a Deposit account with the Bank, which one of the following is the status of the Bank?

- (1) Debtor (2) Creditor
(3) Trustee (4) Beneficiary
(5) None of these

147. Which of the following states decided to give Khatodhari Rights to about 30,000 farmers occupying the custodian lands?

- (1) Gujarat (2) Rajasthan
(3) Madhya Pradesh
(4) Uttar Pradesh
(5) Uttarakhand

148. Which of the following functions are **not** being performed by the Reserve Bank of India?

- (1) Regulation of Banks in India
(2) Regulation of Foreign Direct Investment in India
(3) Foreign Currency Management in India
(4) Control and Supervision of Money Supply
(5) Currency Management in India

149. A bank is called as 'Scheduled Bank' when ____

- (1) Its business has crossed ₹ 1000 crore mark
(2) Its branch network is over 100
(3) It is included in the second Schedule of the RBI Act
(4) When it complies with all the three above
(5) None of these

150. Australian Government recently decided to sell Uranium to India. Uranium is used mainly for

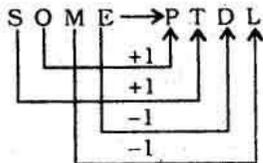
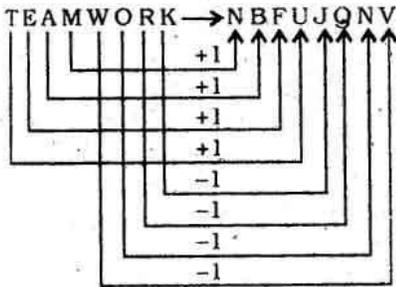
- (1) manufacturing of chemical fertilisers
(2) manufacturing of Drugs/Pharma products
(3) nuclear power generation
(4) making arsenals
(5) making electronic chips

ANSWERS

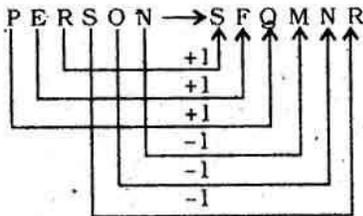
1. (3)	2. (4)	3. (2)	4. (1)
5. (1)	6. (4)	7. (5)	8. (2)
9. (3)	10. (5)	11. (5)	12. (4)
13. (4)	14. (3)	15. (5)	16. (4)
17. (1)	18. (3)	19. (2)	20. (5)
21. (2)	22. (4)	23. (2)	24. (5)
25. (3)	26. (5)	27. (3)	28. (1)
29. (4)	30. (5)	31. (4)	32. (5)
33. (5)	34. (2)	35. (1)	36. (1)
37. (1)	38. (3)	39. (2)	40. (5)
41. (5)	42. (3)	43. (1)	44. (2)
45. (2)	46. (5)	47. (4)	48. (1)
49. (1)	50. (4)	51. (4)	52. (2)
53. (1)	54. (2)	55. (4)	56. (5)
57. (1)	58. (3)	59. (5)	60. (3)
61. (5)	62. (5)	63. (3)	64. (2)
65. (5)	66. (2)	67. (2)	68. (1)
69. (1)	70. (1)	71. (2)	72. (5)
73. (1)	74. (3)	75. (4)	76. (4)
77. (3)	78. (1)	79. (3)	80. (3)
81. (4)	82. (3)	83. (5)	84. (2)
85. (5)	86. (5)	87. (4)	88. (2)
89. (2)	90. (3)	91. (3)	92. (2)
93. (5)	94. (1)	95. (2)	96. (3)
97. (5)	98. (2)	99. (4)	100. (4)
101. (1)	102. (5)	103. (2)	104. (4)
105. (1)	106. (4)	107. (3)	108. (2)
109. (1)	110. (5)	111. (4)	112. (3)
113. (3)	114. (1)	115. (5)	116. (4)
117. (2)	118. (2)	119. (4)	120. (5)
121. (4)	122. (5)	123. (5)	124. (4)
125. (1)	126. (1)	127. (2)	128. (3)
129. (4)	130. (5)	131. (1)	132. (1)
133. (3)	134. (5)	135. (3)	136. (3)
137. (4)	138. (1)	139. (3)	140. (5)
141. (5)	142. (3)	143. (5)	144. (2)
145. (5)	146. (1)	147. (2)	148. (2)
149. (3)	150. (3)		

EXPLANATIONS

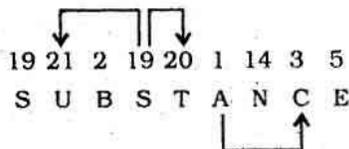
1. (3)



Similarly,



2. (4)



3. (2) 1 2 3 4 5 6 7 8 9
S T E A D F A S T

Meaningful Word ⇒ DATE

4. (1) B A S K E T
↓ ↓ ↓ ↓ ↓ ↓
5 \$ 3 % # 1
T R I E D
↓ ↓ ↓ ↓ ↓ ↓
1 4 ★ # 2

Therefore,

S K I R T
↓ ↓ ↓ ↓ ↓ ↓
3 % ★ 4 1

5. (1) 8 1 9 4 3 2 7 5
3 2 7 5 8 1 9 4

6. (4) T +2 → E -4 → R
U +2 → 4 -4 → @
6 +2 → D -4 → V
J -2 → 1 +4 → K
N +2 → 8 -4 → ★

7. (5)

Letter	Number	Number or Symbol
--------	--------	------------------

Such combinations are :

M3# ; U54 ; 16◎ ;

D8★ ; N7δ

8. (2)

R +6 → \$ +6 → 4 +6 → 8
T +6 → @ +6 → I +6 → H
1 +6 → F +6 → 6 +6 → N

9. (3)

Number	Symbol	Letter
--------	--------	--------

Such combinations are :

3#R ; 8★H

10. (5) 7th to the left of 20th from the left end means 13th from the left end, i.e., F.

11. (5) From both the statements P, W > T > M > R

12. (4) From both the statements

you will be gone → ka pa ni sa

he will be there → ja da ka ni

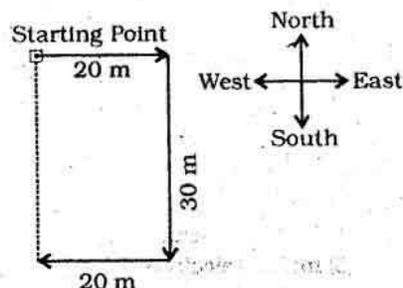
13. (4) From statement I

It is not given, the brother of Sushant visited Chennai on which day.

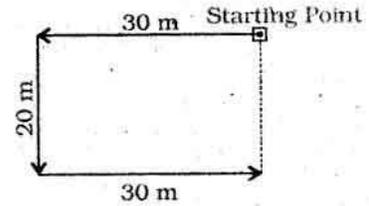
From statement II

Sushant visited Chennai on Monday, Tuesday, Thursday, Saturday or Sunday.

14. (3) From statement I



From statement II



15. (5) From both the statements Z and P are sisters of D and K. K is brother of Z.

(16 - 20) :

\$ ⇒ ≥	◎ ⇒ <	# ⇒ >
% ⇒ ≤	@ ⇒ =	

16. (4) R # J ⇒ R > J

J \$ D ⇒ J ≥ D

D @ K ⇒ D = K

K % T ⇒ K ≤ T

Therefore, R > J ≥ D = K ≤ T

Conclusions :

I. T # D ⇒ T > D : Not True

II. T @ D ⇒ T = D : Not True
Either I or II is true.

III. R # K ⇒ R > K : True

IV. J \$ T ⇒ J ≥ T : Not True

17. (1) T % R ⇒ T ≤ R

R \$ M ⇒ R ≥ M

M @ D ⇒ M = D

D ◎ H ⇒ D < H

Therefore, T ≤ R ≥ M = D < H

Conclusions :

I. D % R ⇒ D ≤ R : True

II. H # R ⇒ H > R : Not True

III. T ◎ M ⇒ T < M : Not True

IV. T % D ⇒ T ≤ D : Not True

18. (3) M @ B ⇒ M = B

B # N ⇒ B > N

N \$ R ⇒ N ≥ R

R ◎ K ⇒ R < K

Therefore, M = B > N ≥ R < K

Conclusions :

I. K # B ⇒ K > B : Not True

II. R ◎ B ⇒ R < B : True

III. M \$ R ⇒ M ≥ R : Not True

IV. N ◎ M ⇒ N < M : True

19. (2) F # H ⇒ F > H

H @ M ⇒ H = M

M ◎ E ⇒ M < E

E \$ J ⇒ E ≥ J

Therefore, F > H = M < E ≥ J

Conclusions :

- I. $J \odot M \Rightarrow J < M$: Not True
- II. $E \# H \Rightarrow E > H$: True
- III. $M \odot F \Rightarrow M < F$: True
- IV. $F \# E \Rightarrow F > E$: Not True

20. (5) $D \% A \Rightarrow D \leq A$

- $A \odot B \Rightarrow A = B$
- $B \odot K \Rightarrow B < K$
- $K \% M \Rightarrow K \leq M$

Therefore, $D \leq A = B < K \leq M$

Conclusions :

- I. $B \S D \Rightarrow B \geq D$: True
- II. $K \# A \Rightarrow K > A$: True
- III. $M \# B \Rightarrow M > B$: True
- IV. $A \odot M \Rightarrow A < M$: True

(21 - 25) : From the given input and various steps of rearrangement it is evident that in the first step one number is rearranged and in the next step one word is rearranged. These two steps are continued alternately till all the numbers get arranged in ascending order and the words get arranged in reverse alphabetical order.

21. (2)

Input : 86 open shut door 31 49 always 45

Step I : 31 86 open shut door 49 always 45

Step II : 31 shut 86 open door 49 always 45

Step III : 31 shut 45 86 open door 49 always

Step IV : 31 shut 45 open 86 door 49 always

Step V : 31 shut 45 open 49 86 door always

Step VI : 31 shut 45 open 49 door 86 always

22. (4) It is not possible to determine the Input from any given step.

23. (2)

Step II : 18 win 71 34 now if victory 61

Step III : 18 win 34 71 now if victory 61

Step IV : 18 win 34 victory 71 now if 61

Step V : 18 win 34 victory 61 71 now if

Step VI : 18 win 34 victory 61 now 71 if

24. (5)

Input : where 47 59 12 are they going 39

Step I : 12 where 47 59 are they going 39

Step II : 12 where 39 47 59 are they going

Step III : 12 where 39 they 47 59 are going

Step IV : 12 where 39 they 47 going 59 are

25. (3)

Step II : 33 store 81 75 full of goods 52

Step III : 33 store 52 81 75 full of goods

Step IV : 33 store 52 of 81 75 full goods

Step V : 33 store 52 of 75 81 full goods

Step VI : 33 store 52 of 75 goods 81 full

(26-30) :

Candi- date	Conditions				
	(i)	(ii) or (a)	(iii)	(iv) or (b)	(v)
Rita	✓	✓	—	✓	✓
Ashok	✓	✓	—	✓	✓
Alok	×	✓	—	✓	✓
Swapan	✓	—	✓	✓	✓
Seema	✓	✓	—	✓	✓

26. (5) Rita Bhatt satisfies all the conditions. Therefore, she would be selected.

27. (3) Ashok Pradhan satisfies conditions (i), (ii), (iii), (b) and (v). Therefore, his case would be referred to President — HR.

28. (1) Alok Verma does not satisfy condition (i).

29. (4) Swapan Ghosh satisfies conditions (i), (a), (iii), (iv) and (v). Therefore, his case would be referred to GM-HR.

30. (5) Seema Behl satisfies conditions (i), (ii), (iii), (iv) and (v). Therefore, she would be selected.

(31 - 35) :

Friend	Sex	Car	Destination
A	Female	Z	Agra
B	Male	Y	Chandigarh
C	M/F	Y	Chandigarh
D	Female	X	Delhi
E	M/F	X	Delhi
F	Female	X/Y	Delhi or Chandigarh
G	Male	X	Delhi
H	Male	Z	Agra

31. (4) The sex of C and E is not known.

32. (5) None of the combinations is true.

33. (5) Four of them may be travelling in Car X.

34. (2) C is travelling in Car Y.

35. (1) The passengers of Car Y are travelling to Chandigarh.

36. (1) Option (1) may be a probable reason for the State Government's decision.

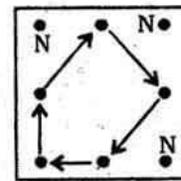
37. (1) Option (1) may be a best possible reason.

38. (3) Option (3) may be a possible action.

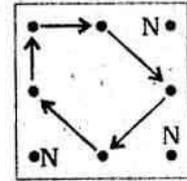
39. (2) Option (2) may be a follow up measure.

40. (5) Option (5) would weaken the findings of the study.

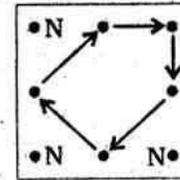
41. (5) The following changes occur in the subsequent figures :
(1) to (2) (2) to (3)
(5) to (6)



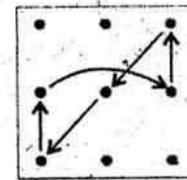
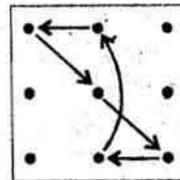
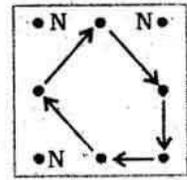
(3) to (4)



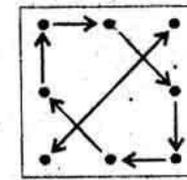
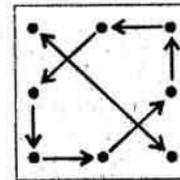
(4) to (5)



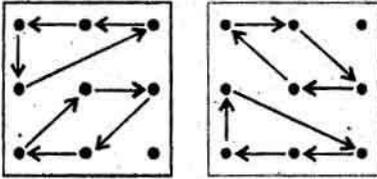
42. (3) The following changes occur in the subsequent figures :
(1) to (2) (2) to (3)
(3) to (4) (4) to (5)
(5) to (6)



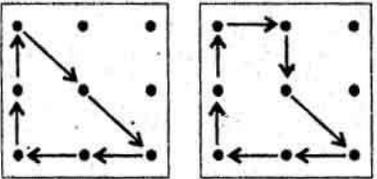
43. (1) The following changes occur in the subsequent figures :
(1) to (2) (2) to (3)
(3) to (4) (4) to (5)
(5) to (6)



44. (2) In the subsequent figures the circle moves respectively one and a half and one step in anticlockwise direction alternately while the arrow rotates through 135° and 90° clockwise alternately.
45. (2) In each subsequent figure four arrows are inverted in a set order.
46. (5) The following changes occur in the subsequent figures :
 (1) to (2) (2) to (3)
 (3) to (4) (4) to (5)
 (5) to (6)



47. (4) From Problem Figure (1) to (2) the two designs from the left move to the right and the two designs from the right move to the left. From Problem Figure (2) to (3) all the four designs are inverted and the two designs from the right and left interchange positions. From Problem Figure (3) to (4) the two designs from the left are inverted and the third design from the left moves to the extreme left position. These three steps are continued in the subsequent figures in the same order.
48. (1) In each subsequent figure two pairs of designs remain at their positions while other designs interchange positions with their adjacent designs.
49. (1) The following changes occur in the subsequent figures :
 (1) to (2) (2) to (3)
 (3) to (4) (4) to (5)
 (5) to (6)



50. (4) In the subsequent figures the asterisk moves one and one and a half step(s) in clockwise direction alternately, the design (↑) rotates through 90° and 135°

- clockwise alternately while the design (↑) rotates 45° and 90° anticlockwise alternately.
66. (2) **Facts speak louder than words** means : truth is stronger than invented story.
67. (2) **Kill the goose that lays the golden egg** means : to destroy something that would make you rich, successful etc.
70. (1) **Don't count your chickens before they are hatched** means : you should not be too confident that something will be successful because something may still go wrong.
71. (2) Here, the popular show will end/ended i.e. Past Simple/Future Indefinite should be used.
73. (1) Here, Showing/sharing crime statistics for should be used.
74. (3) Here, footprints on its surface would should be used.
75. (4) Here, made him wait and should be used.
76. (4) Here, of a strong product pipeline should be used.
77. (3) Here, been apprehended and is should be used.
78. (1) Here, the rose growers in should be used as growers (Plural) is followed by a preposition.
79. (3) Here, when three different should be used
80. (3) Here, the growth that had followed should be used
81. (4) Here, the ear that gets damaged with age should be used
82. (3) Here, the prevention of untimely deaths should be used
84. (2) Here, police team was given the photograph should be used
94. (1) The word **Redress (Verb)** means : to correct something that is unfair or wrong; put right; address.
95. (2) The word **Currency (Noun)** means : the fact that something is used or accepted by a lot of people; usage.
96. (3) The word **Intrinsically (Adverb)** means : really; fundamentally; basically.

97. (5) The word **Indicative (Adjective)** means : showing or suggesting something; suggestive.
98. (2) The word **Compromise (Verb)** means : reducing the quality; to do something that does not reach the standard.
99. (4) The word **Lack (Noun)** means : dearth, the state of not having excess of something. Its antonym could be **adequacy**.
100. (4) The word **Inconceivable (Adjective)** means : impossible to imagine or believe; unthinkable; incredible. Its antonym should be **apparent**.
101. (1) Liberian President Ellen Johnson Sirleaf, Africa's first elected woman President, her campatriot, peace activist Leymah Gbowee and Tawakul Karman of Yemen, received Nobel Peace Prize on December 10, 2011.
102. (5) The Food Security Bill-2011 tabled in the Lok Sabha on December 22, 2011, divides the entire population of the country into two groups : General Households and Priority Households.
103. (2) The Reserve Bank of India in its Second Quarter Review of Monetary Policy for 2011-12 on October 25, 2011, deregulated the Savings bank deposit interest rate with immediate effect.
104. (4) ASBA : Applications Supported By Blocked Amount
105. (1) A blood bath at a football stadium in the Egyptian city of Port Said triggered cascading protest against ruling military authorities on February 2, 2012.
106. (4) Mullaperiyar Dam in Kerala is under Tamil Nadu control for 999 years under an agreement between the British and erstwhile Travancore royal family.
107. (3) Bank account number portability means the account number of any account holder will remain the same even if he/she is getting his/her account transferred to another bank.
108. (2) There are 10 crores Kisan Credit card holder farmers against 4.82 crore farm loan accounts.

109. (1) NRE : Non-Resident External
110. (5) Offshore banking refers to the international banking business involving non-resident foreign currency denoted assets and liabilities.
111. (4) The political parties of Nepal on November 1, 2011 agreed to integrate, some Maoist combatants into the Nepal Army and provide rehabilitation and cash packages to the rest.
112. (3) Illiterates can open savings bank accounts in a bank.
113. (3) Iran is facing the threat of sanctions for its nuclear programme.
114. (1) Kaveri-Godavari fields give crude oil.
115. (5) Non-convertible debentures are such debt instruments which retain their debt character and cannot acquire equity status.
116. (4) Dipika Pallikal and Sarah Cardwell are squash players. Egypt scripted a 2-1 win over India in the final of the SDAT-WSF Under-21 World Cup Squash in Chennai on February 5, 2012.
117. (2) IRDA (Insurance Regulatory Development Authority) is related to insurance sector.
118. (2) Taslima Nasreen is the author of 'Lajja' (Shame). Bangladeshi author, Ms. Nasreen lives in exile under state protection in India. In 1993, 'Lajja' was banned in Bangladesh.
119. (4) Central Electronic Registry.
120. (5) On August 3, 2011 the Government cleared the proposal for merger of State Bank of Hyderabad and State Bank of Patiala with State Bank of India itself. State Bank of Saurashtra was merged on September 13, 2008 and that of State Bank of Indore in 2011 with State Bank of India.
121. (4) Assembly elections took place in Punjab on January 30, 2012 for the 117 seats.
122. (5) No credit is given to Debit card holder.
123. (5) Letter of credit is a method of payment widely used in the finance of foreign trade, where one bank authorizes another bank abroad to make a payment to a specific person. Letters of credit are not negotiable.
124. (4) State Bank of India on November 13, 2006 launched country's first Tiny Cards with Biometric Identifications in Aizwal, Mizoram.
125. (1) The United Nations Conference on Sustainable Development (Rio+20) will be held in Rio de Janeiro from June 20 to 22, 2012.
126. (1) Padma Vibhushan awardees in 2012 are : KG Subramanyan, Mario de Miranda, Dr. Bhupen Hazarika, Dr. Kantimal Hastimal and TV Rajeswar.
127. (2) Government of India provides interest subsidy on housing loan at the rate of 1 per cent. On October 25, 2011 the Government raised the housing loan ceiling for availing 1 percent subsidy to Rs. 15 lakh from existing Rs. 10 lakh.
128. (3) A loan for purchase of white goods is categorised as Consumer Durable loan.
129. (4) India on January 31, 2012 selected the French Fighter Rafale over the Eurofighter Typhoon in a multi-billion dollar contract for the supply of 126 Medium Multi-Role Combat Aircraft (MMRCA)—the country's largest defence deal to date (Rs. 54,000 crore).
130. (5) Agriculture sector contributed 19.1 percent to India's GDP in 2011.
131. (1) Financial intermediaries are institutions which hold money balances of, or which borrow from, individuals and another institutions, in order to make loans or other investments.
132. (1) Base rate is the rate of interest which forms the basis of the charges for bank loans and overdrafts or deposit rate of the commercial banks. On September 9, 2011, the Reserve Bank of India allowed banks to lend below the base rate to tribals, disabled etc.
133. (3) According to the latest Sample Registration System data released by the Union Health Ministry in January 2012, the infant mortality rate in 2010 in Tamil Nadu was 24, Maharashtra 28, Goa 10, Uttar Pradesh 61 and that in Madhya Pradesh was 62.
134. (5) Dada Saheb Phalke Award is given by the Ministry of Information and Broadcasting. It was instituted in 1969.
135. (3) Speed cheque is not a type of cheque.
136. (3) Mr. John Key is the present Prime Minister of New Zealand.
137. (4) Loan account is any account, such as a bank overdraft facility, that is funded by a loan.
138. (1) CAPART : Council for Advancement of People's Action and Rural Technology.
139. (3) Nomination facility is available with the bank accounts.
140. (5) The members of ASEAN are : Indonesia, Malaysia, the Philippines, Singapore and Thailand. Brunei Joined it in 1984 and Vietnam became the seventh member on July 28, 1995. Laos and Myanmar joined it in 1997.
141. (5) Negotiable instrument is an asset that can be transferred in order to settle debts. Examples of negotiable instruments are Bill of Exchange, Bearer Bonds, Promissory Notes and Bank Notes.
142. (3) On February 22, 2012 Bombay Stock Exchange (BSE) launched "Carbon Index", India's first environmental friendly equity index-BSE Greenex.
143. (5) The World Athletic Championship 2013 will be held in Moscow, Russia
144. (2) Prime Minister Dr. Manmohan Singh represented India in the 17th SAARC Summit held at Addu in Maldives on November 10-11, 2011. He gave a call to the member states of SAARC to intensify trade with each other in order to beat the global slowdown.
145. (5) There is no such limit.
146. (1) Bank is debtor and customer is creditor.
147. (2) The Government of Rajasthan on November 29, 2011 decides to give Khatiedhari Rights to about 30,000 farmers occupying the custodian lands.
148. (2) Regulation of Foreign Direct Investment in India is not a function of the Reserve Bank of India.
149. (3) Scheduled Banks in India constitute those banks which have been included in the second schedule of Reserve Bank of India (RBI) Act, 1934.
150. (3) Uranium is used mainly for nuclear power generation.