



SBI Bank PO - 2010

(Held on : 07/03/2010)



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Test-I: Reasoning (High Level)

- If 'R' denotes '-'; 'Q' denotes '×'; 'W' denotes '+'; and 'A' denotes '+', then $42 W 7 R 8 A 6 Q 4 = ?$
1) -22 2) -168 3) 22
4) 28 5) None of these
- Mohan walked 30 metres towards South, took a left turn and walked 15 metres. He then took a right turn and walked 20 metres. He again took a right turn and walked 15 metres. How far is he from the starting point?
1) 95 metres 2) 50 metres
3) 70 metres 4) Cannot be determined
5) None of these
- What should come next in the following letter series based on English alphabet?
CEA IKG OQM ?
1) STW 2) WUS 3) SWU
4) UWS 5) None of these
- The positions of how many digits in the number 59164823 will remain unchanged after the digits are rearranged in descending order within the number?
1) None 2) One 3) Two
4) Three 5) More than three
- What should come next in the following letter series?
PQRSTABCDEPQRSABCDEPQRSABCDPQ
1) R 2) T 3) A
4) B 5) None of these
- In a certain code language, 'how can you go' is written as 'ja da ka pa', 'can you come here' is written as 'na ka sa ja' and 'come and go' is written as 'ra pa sa'. How is 'here' written in that code language?
1) ja 2) na
3) pa 4) Data inadequate
5) None of these
- How many such pairs of letters are there in the word TRIBUNAL 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
- In a certain code DOWN is written as '5@9#' and NAME is written as '#6%3'. How is MODE written in that code?
1) %653 2) %@63
3) %5@3 4) %@53
5) None of these
- How many meaningful English words can be formed with the letters LGEU using each letter only once in each word?

- 1) None 2) One 3) Two
4) Three 5) More than three
- In a certain code THRIVES is written as SIUHRDU. How is SOULFUL written in that code?
1) VPTKKTE 2) VPTKETK 3) TPVKKTE
4) TNRKMVG 5) None of these
- Directions (Q. 11-15):** In each of the questions below are given four statements followed by four conclusions numbered I, II, III & IV. You have to take the given statements to be true even if they seem to be at variance with 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.
- Statements:** Some trains are cars.
All cars are branches.
All branches are nets.
Some nets are dresses.
Conclusions: I Some dresses are cars.
II Some nets are trains.
III Some branches are trains.
IV Some dresses are trains.
1) Only I and III follow
2) Only II and III follow
3) Only I and IV follow
4) Only II, III and IV follow
5) None of these
 - Statements:** Some pencils are kites.
Some kites are desks.
All desks are jungles.
All jungles are mountains.
Conclusions: I Some mountains are pencils.
II Some jungles are pencils.
III Some mountains are desks.
IV Some jungles are kites.
1) Only I and III follow
2) Only I, II and III follow
3) Only III and IV follow
4) Only II, III and IV follow
5) None of these
 - Statements:** All papers are clips.
Some clips are boards.
Some boards are lanes.
All lanes are roads.
Conclusions: I Some roads are boards.
II Some lanes are clips.
III Some boards are papers.
IV Some roads are clips.

of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question.

Each question below is followed by three arguments numbered (A), (B) and (C). You have to decide which of the arguments is a 'strong' argument and which is a 'weak' argument.

26. **Statement:** Should there be a cap on drawing ground water for irrigation purposes in India?

Arguments: (A) No, irrigation is of prime importance for food production in India and it is heavily dependent on groundwater in many parts of the country.

(B) Yes, water tables have gone down to alarmingly low levels in some parts of the country where irrigation is primarily dependent on groundwater, which may lead to serious environmental consequences.

(C) Yes, India just cannot afford to draw groundwater any further as the international agencies have cautioned India against it.

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

27. **Statement:** Should there be a complete ban on setting up thermal power plants in India?

Arguments: (A) Yes, this is the only way to arrest further addition to environmental pollution.

(B) No, there is a huge shortage of electricity in most parts of the country and hence generation of electricity needs to be augmented.

(C) No, many developed countries continue to set up thermal power plants in their countries.

- 1) None is strong
- 2) Only (A) is strong
- 3) Only (B) is strong
- 4) Only (C) is strong
- 5) Only either (A) or (B) is strong

28. **Statement:** Should there be a restriction on the construction of high-rise buildings in big cities in India?

Arguments: (A) No, big cities in India do not have adequate open land plots to accommodate the growing population.

(B) Yes, only the builders and developers benefit from the construction of high-rise buildings.

(C) Yes, the Govt should first provide adequate infrastructural facilities to the existing buildings before allowing the construction of new high-rise buildings.

- 1) Only (B) is strong
- 2) Only (C) is strong

3) Only (A) and (C) are strong

4) Only (A) is strong

5) None of these

29. **Statement:** Should road repair work in big cities be carried out only late at night?

Arguments: (A) No, this way the work will never get completed.

(B) No, there will be unnecessary use of electricity.

(C) Yes, the commuters will face a lot of problems due to repair work during the day.

- 1) None is strong
- 2) Only (A) is strong
- 3) Only (C) is strong
- 4) Only (B) and (C) are strong
- 5) Only (A) and (B) are strong

30. **Statement:** Should all the deemed universities be derecognised and attached to any of the Central or State universities in India?

Arguments: (A) Yes, many of these deemed universities do not conform to the required standards of a full-fledged university and hence the level of education is compromised with.

(B) No, these deemed universities have been able to introduce innovative courses suitable to the requirement of various industries as they are free from strict Govt controls.

(C) Yes, many such universities are basically money-spinning activities and education takes a backseat in these institutions.

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

Directions (Q. 31-35): In each question below is given a statement followed by three assumptions (A), (B) and (C). An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

31. **Statement:** The police authority cordoned off the entire locality for the entire day and stopped all vehicular movement for the visit of a top functionary of the government in view of the threat perception and advised all the residents in the area to limit their movement outside their dwellings.

Which of the following assumptions is/are implicit in the above statement?

- (A) The police personnel may not be able to control the vehicular movement in the locality and may seek help from the armed forces.
- (B) People living in the locality may move out of their houses for the day to avoid inconvenience.

(C) The Govt functionary may request the police authority to lift the ban on the movement of residents of the locality outside their dwellings.

- 1) None is implicit
- 2) Only (A) is implicit
- 3) Only (B) is implicit
- 4) Only (C) is implicit
- 5) Only (B) and (C) are implicit

32. **Statement:** The apex body controlling universities in the country has decided to revise the syllabus of all the technical courses to make them focused towards the present needs of the industry, thereby making the technical graduates more employable than they are at present.

Which of the following assumptions is/are implicit in the above statement?

- (A) Technical colleges affiliated to different universities may not welcome the apex body's decision and may continue with the same syllabus as at present.
- (B) The industry may welcome the decision of the apex body and scale up their hiring from these colleges.
- (C) The Govt may not allow the apex body to implement its decision in all the colleges as it may lead to chaos.

- 1) None is implicit
- 2) Only (A) is implicit
- 3) Only (B) is implicit
- 4) Only (C) is implicit
- 5) Only (A) and (B) are implicit

33. **Statement:** Govt has urged all the citizens to use electronic media for carrying out their daily activities, whenever possible, instead of using paper as the manufacture of paper requires the cutting down of a large number of trees causing severe damage to the ecosystem.

Which of the following assumptions is/are implicit in the above statement?

- (A) Most people may be capable of using electronic media to carry out various routines.
- (B) Most people may have access to electronic media for carrying out their daily routine activities.
- (C) People at large may reject the gov't's appeal and continue using paper as before.

- 1) Only (A) is implicit
- 2) Only (B) is implicit
- 3) Only (A) and (B) are implicit
- 4) Only (C) is implicit
- 5) None of these

34. **Statement:** The Govt has decided to auction construction of highways to private entities in several blocks across the country on build-operate-transfer basis.

Which of the following assumptions is/are implicit in the above statement?

- (A) An adequate number of private entities may not respond to the Government's auction notification.
- (B) Many private entities in the country are capable of constructing highways within a reasonable time.
- (C) The Govt's proposal of build-operate-transfer may financially benefit the private entities.

- 1) Only (A) and (B) are implicit
- 2) Only (B) and (C) are implicit
- 3) Only (B) is implicit
- 4) Only (A) and (C) are implicit
- 5) None of these

35. **Statement:** The airlines have requested all their bona fide passengers to check the status of flight operations before leaving their homes as heavy fog is causing immense problems to normal flight operations.

Which of the following assumptions is/are implicit in the above statement?

- (A) Majority of the air passengers may check the flight status before starting their journey to the airport.
- (B) The Govt may take serious objection to the notice issued by the airline company.
- (C) Majority of the passengers may cancel their tickets and postpone their journey till the situation becomes normal.

- 1) None is implicit
- 2) Only (A) is implicit
- 3) Only (B) is implicit
- 4) Only (C) is implicit
- 5) Only (A) and (C) are implicit

Directions (Q. 36-40): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

Mark answer 1) if the inference is 'definitely true', ie it properly follows from the statement of facts given.

Mark answer 2) if the inference is 'probably true' though not 'definitely true' in the light of the facts given.

Mark answer 3) if the 'data are inadequate', ie from the facts given you cannot say whether the inference is likely to be true or false.

Mark answer 4) if the inference is 'probably false', though not 'definitely false' in the light of the facts given.

Mark answer 5) if the inference is 'definitely false', ie it cannot possibly be drawn from the facts given or it contradicts the given facts.

The deterioration in the overall asset quality of banks— gross Non-Performing Assets (NPAs) are reportedly 27% higher at the end of December 2009 than at the end of December 2008 — is not surprising. Any slowdown in growth is bound to trigger a rise in NPAs as more and more companies default on loan repayments. The effect would be pronounced when the slowdown coincides with a severe global recession. But for



SBI Bank PO - 2010

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the restructuring of loans permitted by the Central Bank on fairly generous terms, NPAs would have been still higher. Prudent banks that took care while sanctioning loans and then monitored the post-sanction disbursement diligently should be able to weather the crisis. But it is one thing to have NPAs rise because of a cyclical downturn, and quite another to have them rise because of policy errors that are entirely within the realm of policymakers. And this is what we need to guard against. Excessively low interest rates skew the risk-reward equation by making projects that are actually not viable appear viable till interest rates reverse and the same projects cease to be viable! It is now well established that long periods of unduly low interest rates encourage banks to take more risks. A low interest rate regime driven by an easy money policy rather than macroeconomic fundamentals leads to excessive expansion of credit. It incentivises banks to take on more risk in search of higher returns and to misprice risk.

36. Higher NPAs indicate shortcomings in disbursement and follow-up of credit given by banks.
37. The Central Bank always allows banks to restructure their loans in the event of rise in NPAs.
38. Lower interest rate cycle projects commercially unviable projects as viable.
39. Low interest rate on credit reduces the capacity to absorb various unaccounted risk factors.
40. Banks' NPAs occur only due to economic factors.

Directions (Q. 41-45): Study the following information carefully and answer the questions given below:

Following are the conditions for selecting Senior Manager-General Banking in a bank:

The candidate must —

- (i) have secured at least 60 per cent marks in Std XII.
- (ii) have secured at least 55 per cent marks in Graduation in any discipline.
- (iii) have secured at least 60 per cent marks in Postgraduate degree/diploma in Management/Economics/Statistics.
- (iv) be at least 25 years and not more than 35 years as on 01-03-2010.
- (v) have post qualification work experience of at least 2 years as General Banking Officer in a bank,
- (vi) have secured at least 50 per cent marks in the written examination,
- (vii) have secured at least 40 per cent marks in the Personal interview.

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

- (a) at (iii) above, but has secured at least 60 per cent marks in CA or ICWA, the case is to be referred to VP-Recruitment.
- (b) at (vii) above, but has secured at least 65 per cent marks in the written examination and at least 35 per

cent marks in the personal interview, the case is to be referred to President-Recruitment.

In each question below are given details of one candidate. You have to take one of the following courses of action 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 01-03-2010.

Mark answer 1) if the data provided are inadequate to take a decision.

Mark answer 2) if the case is to be referred to VP-Recruitment.

Mark answer 3) if the case is to be referred to President-Recruitment.

Mark answer 4) if the candidate is to be selected.

Mark answer 5) if the candidate is not to be selected.

41. Kesav Vora was born on 8th November 1978. He has secured 65 per cent marks in Std XII and 60 per cent marks in Graduation. He has secured 58 per cent marks in MA Economics and 60 per cent marks in ICWA. He has been working in a bank as a generalist officer for the past two years after completing his education. He has also secured 50 per cent marks in the written examination and 45 per cent marks in the personal interview.
42. Arindam Ghosh has been working in a bank as a generalist officer for the past four years after completing his postgraduate diploma in management with 60 per cent marks. He has secured 50 per cent marks in the written examination and 40 per cent marks in the personal interview. He has also secured 70 per cent marks in Std XII. He was born on 25th February 1975.
43. Sohan Majhi has secured 65 per cent marks in BSc and 70 per cent marks in MSc Statistics. He has been working in a bank as a generalist officer for the past three years after completing his postgraduation. He has secured 55 per cent marks in the written examination and 50 per cent marks in the personal interview. He was born on 8th July 1982.
44. Neha Salve has been working in a bank as a generalist officer for the past four years after completing her postgraduate degree in Economics with 60 per cent marks. She has secured 60 per cent marks in both graduation and Std XII. She was born on 24th August 1979. She has secured 70 per cent marks in the written examination and 38 percent marks in the personal interview.
45. Neeta Jaiswal was born on 2nd June 1980. She has been working in a bank as a generalist officer for the past three years after completing her postgraduate degree in Economics with 60 per cent marks. She has secured 68 per cent marks in HSC and 58 percent marks in BCom. She has also secured 50 per cent marks in both the written examination and personal interview.



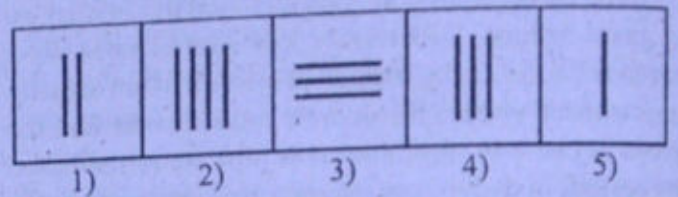
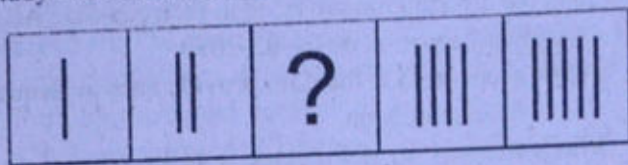
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Directions (46-50): In each of these questions there are two sets of figures. The figures on the left are Problem Figures (four figures and one question-marked space) and those on the right are Answer Figures indicated by number 1, 2, 3, 4 and 5. A series is established if one of the five Answer Figures is placed at the "question-marked space". Problem Figures form a series if they change from left to right according to some rule. The number of the Answer Figure which should be placed in the question-marked space, is the answer. All the five figures, i.e. four Problem Figures and one Answer Figure placed in the question-marked space should be considered as forming the series.

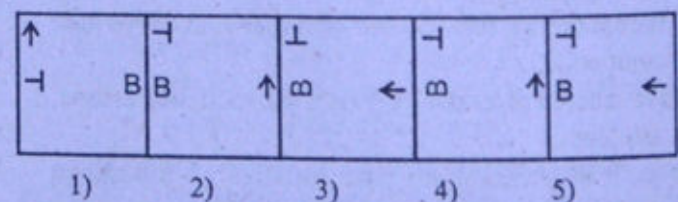
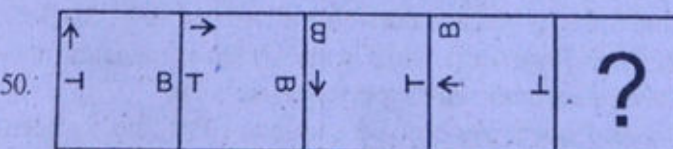
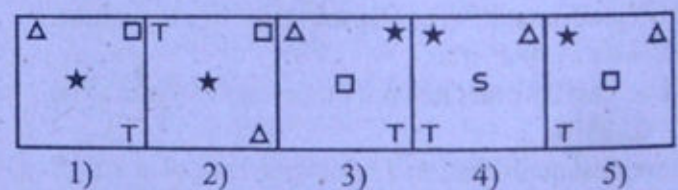
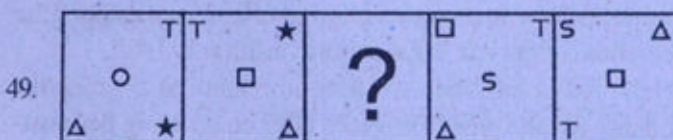
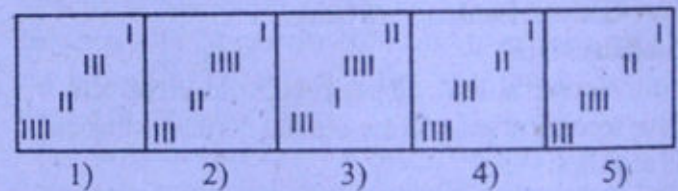
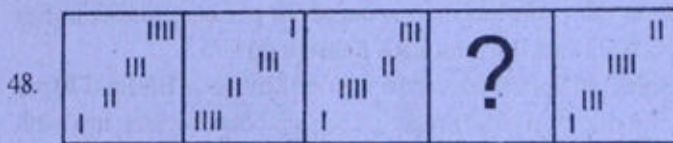
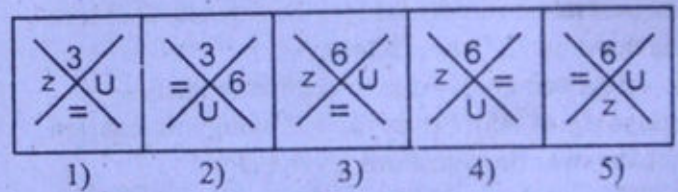
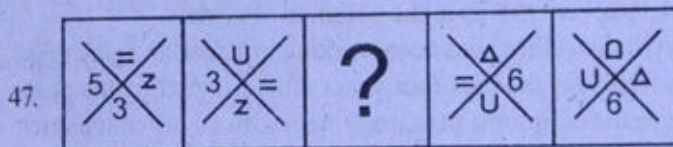
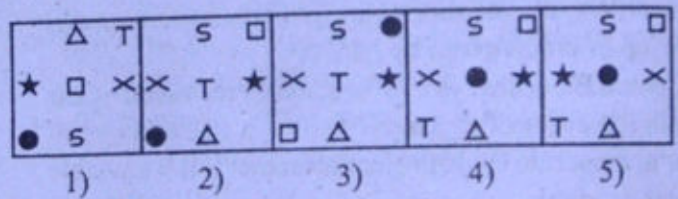
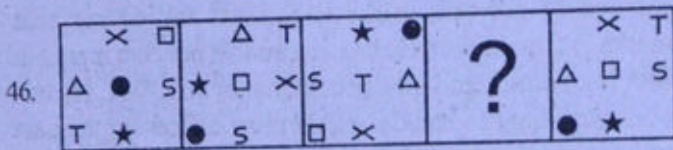
Study the following question.



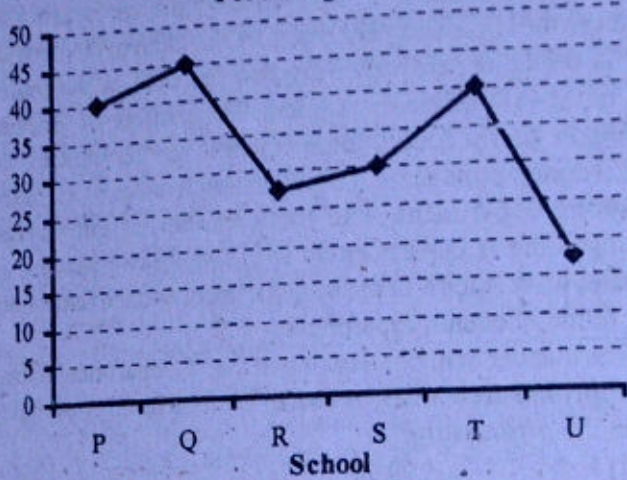
If we place the Answer Figure 4 in the question marked space it makes a series which indicates that one vertical line is added in each figure. So the answer is '4'. Note that if we go by only one aspect of 'number of lines', Answer Figure 3 may also fit in. So you have to consider all different aspects. Now solve the following questions.

Problem Figures

Answer Figure



Percentage of Girls



61. What is the total percentage of boys in schools R and U together? (rounded off to two digits after decimal)
 1) 78.55 2) 72.45 3) 76.28
 4) 75.83 5) None of these
62. What is the total number of boys in School T?
 1) 500 2) 600 3) 750
 4) 850 5) None of these
63. The total number of students in school R is approximately what per cent of the total number of students in school S?
 1) 89 2) 75 3) 78
 4) 82 5) 94
64. What is the average number of boys in schools P and Q together?
 1) 1425 2) 1575 3) 1450
 4) 1625 5) None of these
65. What is the ratio of the number of girls in school P to the number of girls in school Q?
 1) 27 : 20 2) 17 : 21 3) 20 : 27
 4) 21 : 17 5) None of these

Directions (Q. 66-68): Study the given information carefully and answer the questions that follow:

A basket contains 4 red, 5 blue and 3 green marbles.

66. If three marbles are picked at random, what is the probability that either all are green or all are red?
 1) $\frac{7}{44}$ 2) $\frac{7}{12}$ 3) $\frac{5}{12}$
 4) $\frac{1}{44}$ 5) None of these
67. If two marbles are drawn at random, what is the probability that both are red?
 1) $\frac{3}{7}$ 2) $\frac{1}{2}$ 3) $\frac{2}{11}$
 4) $\frac{1}{6}$ 5) None of these

68. If three marbles are picked at random, what is the probability that at least one is blue?
 1) $\frac{7}{12}$ 2) $\frac{37}{44}$ 3) $\frac{5}{12}$
 4) $\frac{7}{44}$ 5) None of these

Directions (Q. 69-70): Study the given information carefully and answer the questions that follow:

A committee of five members is to be formed out of 3 trainees, 4 professors and 6 research associates. In how many different ways can this be done if —

69. The committee should have all 4 professors and 1 research associate or all 3 trainees and 2 professors?
 1) 12 2) 13 3) 24
 4) 52 5) None of these
70. The committee should have 2 trainees and 3 research associates?
 1) 15 2) 45 3) 60
 4) 9 5) None of these

Directions (Q. 71-75): Study the tables carefully to answer the questions that follow:

Number of candidates (in lakhs) appearing in an entrance examination from six different cities and the ratio of candidates passing and failing the same

City	A	B	C	D	E	F
Number of Candidates	1.25	3.14	1.08	2.27	1.85	2.73

Ratio of candidates passing and failing within the city

City	Passing	Failing
A	7	3
B	5	3
C	4	5
D	1	3
E	3	2
F	7	5

71. What is the ratio of the number of candidates failing the exam from City D to that of those failing the exam from City A?
 1) 289 : 42 2) 42 : 289 3) 227 : 50
 4) 50 : 227 5) None of these
72. The number of candidates appearing for the exam from City C is what per cent of the number of candidates appearing for the exam from City B? (rounded off to the nearest integer)
 1) 27 2) 34 3) 42
 4) 21 5) 38
73. The number of candidates passing in the exam from City F is what per cent of the total number of candidates



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appearing from all the cities together? (rounded off to two digits after the decimal)

- 1) 12.93
- 2) 14.46
- 3) 10.84
- 4) 11.37
- 5) None of these

74. Which city has the highest number of students failing the entrance exam?

- 1) F
- 2) C
- 3) B
- 4) D
- 5) None of these

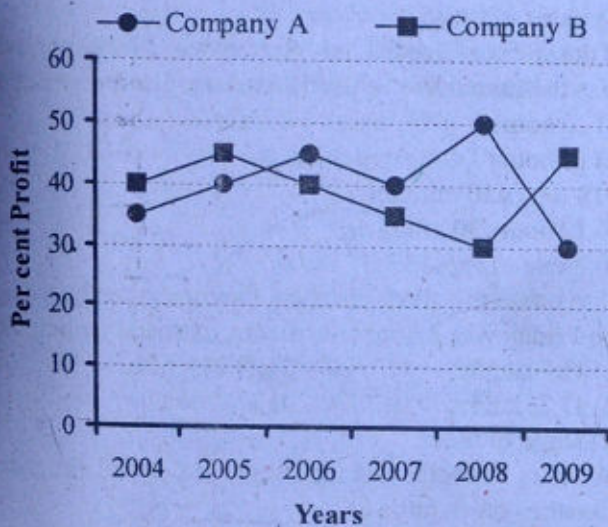
75. What is the number of candidates passing the exam from City E?

- 1) 13,000
- 2) 11,10,000
- 3) 1,13,000
- 4) 11,000
- 5) None of these

Directions (Q. 76-80): Study the graph carefully to answer the questions that follow:

Per cent profit made by two companies over the years

$$\text{Per cent Profit} = \frac{\text{Income} - \text{Expenditure}}{\text{Expenditure}} \times 100$$



76. If in the year 2004 the expenditures incurred by Company A and B were the same, what was the ratio of the income of Company A to that of company B in that year?

- 1) 27 : 28
- 2) 14 : 23
- 3) 13 : 19
- 4) Cannot be determined
- 5) None of these

77. If the amount of profit earned by Company A in the year 2007 was Rs 1.5 lakhs, what was its expenditure in that year?

- 1) Rs 1.96 lakhs
- 2) Rs 2.64 lakhs
- 3) Rs 1.27 lakhs
- 4) Rs 3.75 lakhs
- 5) None of these

78. What is the average per cent profit earned by Company B over all the years together?

- 1) 19
- 2) 24
- 3) 12
- 4) 37
- 5) None of these

79. If in the year 2008, the incomes of both the companies A and B were the same, what was the ratio of the expenditure of Company A to the expenditure of Company B in that year?

- 1) 21 : 25
- 2) 7 : 9
- 3) 13 : 15
- 4) Cannot be determined
- 5) None of these

80. What is the ratio of the amount of profit earned by Company A to that by company B in the year 2009 ?

- 1) 2 : 3
- 2) 4 : 7
- 3) 11 : 15
- 4) Cannot be determined
- 5) None of these

Directions (Q. 81-85): Study the given table carefully to answer the questions that follow:

Percentage of marks obtained by five students in five different subjects in a school

Subject	English	Science	Mathematics	Social Studies	Hindi
Student	(100)	(125)	(150)	(75)	(50)
Rahul	67	84	70	64	90
Veena	59	72	74	88	84
Soham	66	90	84	80	76
Shreya	71	66	80	66	86
Varun	63	76	88	68	72

Figures in brackets indicate maximum marks for a particular subject.

81. What is the average marks obtained by all the students together in English?

- 1) 64.6
- 2) 60.4
- 3) 66.7
- 4) 68.4
- 5) None of these

82. What is Varun's overall percentage in the examination?

- 1) 81.5
- 2) 78.2
- 3) 75.4
- 4) 69.8
- 5) None of these

83. What is the ratio of the total marks obtained by Veena and Shreya together in Mathematics to the marks obtained by Rahul in the same subject?

- 1) 11 : 5
- 2) 7 : 9
- 3) 5 : 11
- 4) 9 : 7
- 5) None of these

84. If in order to pass the exam a minimum of 95 marks is needed in Science, how many students pass the exam?

- 1) None
- 2) Three
- 3) One
- 4) Two
- 5) Four

85. What is the total marks obtained by Sohan in all the subjects together?

- 1) 396
- 2) 408
- 3) 402.5
- 4) 398.5
- 5) None of these



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105. In commodity exchanges in India, Index Futures are not permitted, as some of the provisions of the FCRA do not allow the same. What is the full form of FCRA?
- 1) Foreign Commodities Regulation Act
 - 2) Forward Commodities Repurchasing Act
 - 3) Forward Contracts Regulation Act
 - 4) Financial Contracts Reformation Act
 - 5) None of these
106. As per the findings of the expert group headed by Dr Suresh Tendulkar, a substantial number of people in India still live Below Poverty Line. What is that number in terms of percentage?
- 1) 25%
 - 2) 37%
 - 3) 41%
 - 4) 47%
 - 5) None of these
107. As per the findings of the World Bank, which of the following recent developments in rural areas has doubled the income of rural households, raised literacy rate by 10% and appreciated land prices by up to 80%?
- 1) Relief packages to the farmers
 - 2) Construction of all weather roads
 - 3) Recharging of water bodies
 - 4) Rainwater harvesting
 - 5) None of these
108. As decided by the Reserve Bank of India, all the villages with a population of 2000 will have access to financial services by the end of
- 1) 2009-10
 - 2) 2010-11
 - 3) 2011-12
 - 4) 2012-13
 - 5) None of these
109. As reported in various newspapers, the Reserve Bank of India is planning to allow more and more banks to function as "Local Area Banks". This will help RBI in the implementation of which of the following of its plans/drives?
- (A) Financial Inclusion
(B) Rural Banking
(C) Mobile and e-Banking
- 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) Only A & B
 - 5) None of these
110. During his visit to Trinidad in November 2009, the Indian Prime Minister signed a Nuclear deal between India and
- 1) Canada
 - 2) Brazil
 - 3) Saudi Arabia
 - 4) Tanzania
 - 5) None of these
111. Which of the following is/are the objective(s) of the new industrial policy of the Govt of India?
- (A) To transform India into a major partner and player in the global trade
(B) To maintain a sustained growth in productivity
(C) To become the biggest exporter of horticultural products in South East Asia
- 1) Only A
 - 2) Only B
 - 3) Only A & B
 - 4) Only B & C
 - 5) All A, B & C
112. The Chief Executive Officers (CEOs) of the APEC held an important summit in Singapore in November 2009. What is the full form of APEC?
- 1) Asia Pacific Economic Co-operation
 - 2) Afro-Pacific Economic Council
 - 3) Asia Pacific Economic Council
 - 4) Alliance for Promotion of Economic Cooperation
 - 5) None of these
113. Which of the following Gulf countries has decided recently that despite the objections raised by certain countries, it will construct 10 more Uranium enrichment plants to strengthen its position in the world?
- 1) Iraq
 - 2) Iran
 - 3) UAE
 - 4) Kuwait
 - 5) None of these
114. Which of the following countries was the winner of the Asia Cup Hockey Tournament for women held in November 2009?
- 1) India
 - 2) Japan
 - 3) China
 - 4) South Korea
 - 5) None of these
115. The leaders of the European Union (EU) named Herman Van Rompuy as the first President of the EU Rompuy is the present
- 1) Prime Minister of Britain
 - 2) President of Ukraine
 - 3) Prime Minister of Russia
 - 4) President of Italy
 - 5) Prime Minister of Belgium
116. Which of the following is not one of the Monitorable Targets of the 11th Five Year Plan (2007-12)?
- 1) To increase the average GDP growth rate
 - 2) To increase the literacy rate
 - 3) To increase energy efficiency
 - 4) To improve sex ratio
 - 5) To minimize the effect of global warming
117. Cryogenic Engines are used in which of the following areas of technology?
- 1) Atomic Energy
 - 2) Food Technology
 - 3) Oceanography
 - 4) Space Research
 - 5) None of these
118. The National Rural Employment Guarantee Act is now known by which of the following names?
- 1) Indira Gandhi Rural Employment Guarantee Act
 - 2) Rajiv Gandhi Rural Employment Guarantee Act
 - 3) Jawaharlal Nehru Rural Employment Guarantee Act
 - 4) Mahatma Gandhi Rural Employment Guarantee Act
 - 5) None of these
119. Which of the following initiatives is/are taken by the Govt. of India to boost the development of agriculture?
- (A) Accelerated Irrigation Benefit Programme
(B) Fertiliser Subsidy Scheme
(C) Public Distribution System (PDS)
- 1) Only A
 - 2) Only B
 - 3) Only C
 - 4) Only A & B
 - 5) All A, B & C
120. Which of the following is/are true about the Indo-US Economic and Financial partnership deal made in November 2009?



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- (A) The objective of the deal is to strengthen bilateral engagements and understanding.
(B) Work jointly on some financial and infrastructure related projects.
(C) The deal was signed during the visit of the Foreign Ministers of both the countries to South Africa for Global Economic Summit 2009.
- 1) Only A 2) Only B 3) Only A & B
4) Only A & C 5) None of these
121. Which of the following countries has signed a deal to supply a fleet of 150 J-10 Fighter Jets to Pakistan?
1) France 2) Canada 3) Russia
4) USA 5) China
122. Which of the following terms/names is not associated with banking/financial trade in India?
1) Automated Clearing House
2) Provision Coverage Ratio
3) Market Stabilisation Scheme
4) Credit Default Swaps 5) Double Fault
123. The standard protocol of the Internet is _____
1) TCP/IP 2) Java 3) HTML
4) Flash 5) None of these
124. Digital photos and scanned images are typically stored as _____ graphics with extensions such as bmp, png, jpg, tif or gif.
1) vector 2) bitmap
3) either vector or bitmap 4) neither vector nor bitmap
5) None of these
125. A _____ is a computer attached to the Internet that runs a special Web server software and can send Web pages out to other computers over the Internet
1) web client 2) web system 3) web page
4) web server 5) None of these
126. After a user has saved and deleted many files, many scattered areas of stored data remain that are too small to be used efficiently, causing _____
1) disorder 2) turmoil 3) disarray
4) fragmentation 5) None of these
127. Which of the following books has been written by VS Naipaul?
1) The Last Hero 2) Bliss Was in That Dawn
3) Train to Pakistan 4) A Tale of Two Cities
5) A House for Mr Biswas
128. Which of the following is the communications protocol that sets the standard used by every computer that accesses Web-based information?
1) XML 2) DML 3) HTTP
4) HTML 5) None of these
129. Which of the following converts all the statements in a program in a single batch and the resulting collection of instructions is placed in a new file?
1) compiler 2) interpreter 3) converter
4) instruction 5) None of these
130. A program that generally has more user-friendly interface than a DBMS is called a
1) front end 2) repository 3) back end
4) form 5) None of these
131. When you instal a new program on your computer, it is typically added to the _____ menu.
1) All Programs 2) Select Programs
3) Start Programs 4) Desktop Programs
5) None of these
132. Which of the following contains information about a single "entity" in the database like a person, place, event, or thing?
1) query 2) form 3) record
4) table 5) None of these
133. Which of the following is a key function of a firewall?
1) Monitoring 2) Deleting 3) Copying
4) Moving 5) None of these
134. _____ are a type of inexpensive digital camera that remains tethered to a computer and are used for videoconferencing, video chatting, and live Web broadcast.
1) Webcams 2) Webpics 3) Browsercams
4) Browserpics 5) None of these
135. Who amongst the following is the author of the book *The Rediscovery of India*?
1) Meghnad Desai 2) Romila Thapar
3) Mulk Raj Anand 4) Amit Chaudhary
5) None of these
136. Some banks which were not able to meet their priority sector lending targets are now allowed to do so by purchasing Priority Sector Lending Certificates (PSLC). Which of the following agencies/organizations is/are authorized to issue these certificates?
(A) Micro finance Institutions
(B) Non Banking Finance Companies
(C) NABARD
1) Only A 2) Only B 3) Only A & B
4) All A, B & C 5) None of these
137. Market Research is useful for
1) deciding proper marketing strategies
2) deciding the selling price
3) choosing the right products
4) choosing the sales persons
5) All of these
138. A call means
1) shout out to somebody
2) profession or business
3) visiting friends
4) visiting prospective customers
5) after-sales service
139. Conversion means
1) meeting a prospective client
2) interacting with a prospective client



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- 3) converting an employer into an employee
4) converting a seller into a buyer
5) converting a prospective client into a buyer
140. Customisation means
1) acquiring more customers
2) regulating customers
3) special products to suit each customer
4) more products per customer
5) All of these
141. Modern styles of marketing include
1) digital marketing 2) tele-marketing
3) e-commerce 4) e-mails solicitation
5) All of these
142. The acronym HTML stands for
1) High Transfer Machine Language
2) High Transmission Markup Language
3) Hypertext Markup Language
4) Hypermedia Markup Language
5) None of these
143. e-Marketing is the same as
1) virtual marketing 2) digital marketing
3) realtime marketing 4) All of these
5) None of these
144. Value-added services means
1) costlier products 2) larger number of products
3) additional services 4) at par service
5) None of these
145. Aggressive Marketing is necessitated due to
1) globalisation 2) increased competition
3) increased production
4) increased job opportunities 5) all of these
146. Computers connected to a LAN can
1) run faster
2) share information and/or share peripheral equipment
3) e-mail
4) go online
5) None of these
147. Efficient marketing style requires
1) proper planning 2) good communication skills
3) teamwork 4) knowledge of products
5) All of these
148. The performance of a salesperson depends on
1) salary paid
2) sales incentives paid
3) size of the sales team
4) ability and willingness of the salesperson
5) team leader's aggressiveness
149. The sole aim of marketing is to
1) increase sales
2) increase the number of employees
3) increase profits
4) increase production
5) All of these

150. Lead generation means
1) tips for selling tactics
2) tips for better production
3) generating leaders
4) likely sources for prospective clients
5) All of these

Test-IV: English Language

Directions (Q. 151-165): Read the following passages carefully and answer the questions given below them. Certain words/phrases have been printed in *bold* to help you locate them while answering some of the questions.

Passage-I

Directions (Q. 151-160): Despite the economic crunch worldwide that saw **pulverization** of some of the largest banking and finance giants, Indian banking houses have managed to show positive growth this quarter. Some of India's leading national banks have posted a net profit rise of more than 40% over the last quarter amid global **turmoil**. This would come as a big shot in the arm for the investors and consumers of these banks even though apprehension is mounting on other banking and broking firms worldwide. One of the main reasons behind the success of these banks this quarter, would be their direct backing by the Government of India. People take solace in their investments in public sector watching the bailout packages being cashed out by governments all over the world to save big business houses.

Other private banks in India have also reported a substantial net profit over the last quarter. Given the international and domestic scenario, one cannot put this down as a **mundane** achievement. While others are on a cost-cutting spree and firing employees, Indian companies are actually working on boosting staffing in banking and broking sectors. This can be seen as a big boon in the days to come when the current recession eases and the economy gradually comes back on to the fast track. The finance minister has assured Indian public about the sound health of all Indian banks. This could also be evident from the fact that there have been no mergers and takeovers in Indian banking sector in a contrast to world scenario where finance houses are looking for mergers to cut costs on operations. We definitely are not looking to **thrive**; rather we are looking for growth. It is just that the pace of growth is a little slow now as compared to a year or two before. These are hard times to test the hard. The weak in business and career will be weeded out and it is sometimes very beneficial for business in the long run.

151. What, according to the author, is the reason for the success of Indian national banks in this quarter?
1) Indian national banks do not have any commitments in troubled foreign markets.
2) These banks can never face financial crisis because of their sheer size.



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of such items are poor or non-existent. This leaves them open for entry and even dumping of a range of agricultural products of the new technology, which may not pass regulatory standards in the more developed countries.

161. Which of the following is true in the context of the passage?
- 1) Genetically modified crops have been universally recognised as a solution to poverty and environmental degradation.
 - 2) The only way to improve the deficit in food requirement and food production in the world is adapting genetically modified crops.
 - 3) Genetically modified crops produce more yield as compared to yield from the traditional methods
 - 4) Taking advantage of absence of regulatory standards, scientists have been dumping new products in the markets without appropriate approval.
 - 5) None is true
162. Choose the word/group of words which is most similar in meaning to **OPEN** printed in bold as used in the passage.
- 1) Vulnerable
 - 2) Capable
 - 3) Threatened
 - 4) Uncertain
 - 5) Weak
163. Choose the word/group of words which is most opposite in meaning to **VOLATILE** printed in bold as used in the passage.
- 1) Never-ending
 - 2) Meagre
 - 3) Valuable
 - 4) Irreversible
 - 5) Stable
164. The author of the given passage seems to be definitely
- 1) suggesting the use of traditional methods of agriculture as against bio-technology by developing countries owing to their poor regulatory standards
 - 2) in favour of utilizing bio-technology as a tool for alleviation of poverty in the world.
 - 3) urging the policy makers to improve infrastructural facilities so that farmers can maximize the benefits of genetically modified crops
 - 4) unconvinced of the long-term effects and rationale for immediate requirement of genetically modified products.
 - 5) None of these
165. Why, according to the author, is genetic modification of crops not an answer to the problem of hunger in the world?
- (A) People being highly doubtful of the long-term effects of genetically modified crops, do not buy the products grown by such methods.
- (B) The problem of hunger in the world is not due to inadequate production of food but due to unequal distribution of it.
- (C) Many developing countries have banned genetically modified products as developed countries have been using these countries as dumping grounds for new genetically modified products.
- 1) Only A
 - 2) Only B
 - 3) Both B and C
 - 4) Both A and C
 - 5) None of these

Directions (Q. 166-170): Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

166. A controversial plan to build an immense dam in Brazil's rainforest was stalled when it _____ a formidable bloc of _____ in ecologists and indigenous tribes alike.
- 1) resulted, hostilities
 - 2) gained, supporters
 - 3) attracted, opponents
 - 4) lead, protesters
 - 5) drew, proponents
167. According to a recent survey, sales figures of high-end cars have seen an _____ growth in the past year, which shows that Indian consumers have _____ the impact of recession.
- 1) unprecedented, negated
 - 2) unbelievable, suffered
 - 3) unusual, worsened
 - 4) insignificant, endured
 - 5) adequate, proven
168. The National Knowledge Commission has said that India will have to bring _____ in education if it has to emerge as the most _____ workforce of the world.
- 1) changes, biggest
 - 2) reforms, talented
 - 3) alleviation, skilful
 - 4) quality, brighter
 - 5) outcomes, demanded
169. Norway has stolen a march over other developed countries by _____ that it would reduce 40% of its greenhouse gas emissions by 2020 and _____ carbon-neutral by 2030.
- 1) allowing, turn
 - 2) posing, grew
 - 3) estimating, exist
 - 4) perceiving, arising
 - 5) declaring, become
170. According to the language experts, children should begin talking in their mother tongue rather than a foreign language which can _____ affect their comprehension abilities leading to serious language-based _____ later in their lives.
- 1) significantly, abilities
 - 2) appropriately, achievements.
 - 3) severely, advantages
 - 4) adversely, problems
 - 5) positively, issued

Directions (Q. 171-175): In each of the following questions four words are given, of which two words are most nearly the same or opposite in meaning. Find the two words which are most nearly the same or opposite in meaning and indicate the number of the correct letter combination, by darkening the appropriate oval in your answer sheet.

171. (A) instigate (B) enquire
(C) construe (D) interpret
- 1) A-C
 - 2) A-B
 - 3) C-D
 - 4) B-D
 - 5) A-D



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172. (A) superficial (B) superfluous
(C) enlightened (D) surplus
1) A-C 2) A-B 3) B-C
4) B-D 5) A-D
173. (A) appalling (B) sinister
(C) perturbed (D) threatening
1) A-B 2) B-D 3) A-C
4) A-D 5) D-C
174. (A) imprison (B) torture
(C) excruciate (D) extract
1) B-D 2) B-C 3) A-B
4) C-D 5) A-C
175. (A) pertinent (B) impolite
(C) irrelevant (D) insecure
1) A-C 2) B-D 3) C-D
4) A-D 5) B-C

Directions (Q. 176-180): Rearrange the following sentences (A), (B), (C), (D), (E) and (F) to make a meaningful paragraph and then answer the questions which follow:

- (A) According to it, organised retail stores are not wolves at the doors of friendly neighbourhood grocery stores as there is room for expansion of both.
- (B) Many have been crying foul over the entry of organised retail stores expressing concern over their impact on small store owners.
- (C) The final winner in the competition, however, is the common man who gets to choose between the most suitable options and in turn fights with the runaway inflation in prices of essential commodities.
- (D) In spite of this potential for expansion, it is doubtless that the small store owners face a decline in profit in initial years if organised retailers set up stores in the vicinity.
- (E) But a study conducted over a period of two years goes a long way towards allaying these fears.
- (F) This impact, however, wears off once they learn to take on the competition which in turn enhances efficiency all around.
176. Which of the following sentences should be the **FIRST** after rearrangement?
1) A 2) B 3) C
4) D 5) E
177. Which of the following sentences should be the **THIRD** after rearrangement?
1) A 2) E 3) D
4) F 5) C
178. Which of the following sentences should be the **SIXTH (LAST)** after rearrangement?
1) A 2) B 3) C
4) E 5) F
179. Which of the following sentences should be the **SECOND** after rearrangement?
1) A 2) B 3) C
4) E 5) F

180. Which of the following sentences should be the **FIFTH** after rearrangement?

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

Directions (Q. 181-190): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/phrases are suggested, one of which best fits the blank appropriately. Find out the appropriate word/phrase in each case.

Economic growth figures for the first quarter of this financial year seem to support the claim that the worst may be over for the Indian economy. The gradual revival is also an indication that the government's economic stimulus package is (181). What could, however, upset the positive outlook is the drought which (182) large parts of the country and its impact on overall growth. Even though the monsoon had picked up (183), the rains received were grossly (184). There are clear (185) that farm output, particularly cereals, will fall drastically. Insufficient rain is bound to shoot up the (186) of agricultural commodities and that would impact the economy as a whole. The drought would also (187) a drastic reduction in rural employment and consumption besides inflation in the prices of food articles.

Food prices have been (188) since the past few months, and lower agricultural production is likely to (189) the situation. The government has said that food grain from the buffer stocks will be used to keep prices (190). Subsidised food grain is necessary in these times, but its effectiveness will depend a lot on the distribution system.

181. 1) impractical 2) ambiguous 3) failing
4) working 5) weakening
182. 1) strike 2) affected 3) exposed
4) reverted 5) altered
183. 1) unseasonably 2) unfavourably 3) presently
4) meagrely 5) later
184. 1) inadequate 2) enough 3) missing
4) ample 5) atrocious
185. 1) contradictions 2) advices 3) reasons
4) results 5) indications
186. 1) production 2) requirement 3) prices
4) yield 5) labour
187. 1) trigger 2) lead 3) result
4) contribute 5) dampen
188. 1) improving 2) balanced 3) stable
4) increasing 5) decreasing
189. 1) aggravate 2) amend 3) smoothen
4) improve 5) challenge
190. 1) unprofitable 2) futile 3) maximum
4) growing 5) down

Directions (Q. 191-195): Which of the phrases (1), (2), (3) and (4) given below each statement should be placed in the blank space provided so as to make a meaningful and

grammatically correct sentence? If none of the sentences is appropriate, mark (5) as the answer.

191. Although information technology has entered the homes offices and hearts of many citizens of India, _____.

- 1) India provides the highest number of IT experts to the world every year
- 2) many people in rural areas still remain ignorant of its immense benefits
- 3) government has done its best by funding research in this field appropriately
- 4) the face of communication in the years to come would change completely from the bygone years
- 5) None of these

192. While the environment-friendly nuclear energy could make a large addition to the energy resources, _____.

- 1) experts have a lot of expectations from this cleaner method of producing energy
- 2) the government is determined to extract maximum out of this technology in the near future
- 3) international lobby has been pressurising the developing nations to shift their energy production from coal to nuclear power.
- 4) the problem of locating adequate numbers of uranium reserves to run the reactors is yet to be sorted out
- 5) None of these

193. _____, experts proposed the idea of a common school system.

- 1) Overlooking the fundamental right of quality education of every child in India
- 2) Since the curricular requirements of a rural child is different from an urban child
- 3) Based on the fact that difference in the quality of schools acts as a ground for discrimination
- 4) Since a large percentage of Indian children are getting free education
- 5) None of these

194. _____, the soil today is nowhere as rich in native minerals as it used to be some centuries ago.

- 1) As there is a growing consent among farmers regarding limiting the use of chemical fertilizers
- 2) As the chemical inputs in agriculture improved the yield many folds
- 3) Owing to the uninhibited use of chemical inputs in agriculture
- 4) Awareness among farmers regarding the side-effects of chemical farming grew when
- 5) None of these

195. As allegations of crores of rupees changing hands to permit illegal mining began to fly thick and fast, _____.

- 1) government ordered an enquiry which exposed a nexus between mine operators and bureaucrats
- 2) it caused great damage to the surrounding ecosystem and the environment in general

- 3) the officials have been irresponsible in failing to bring it to the notice of the court in time
- 4) the powerful mining lobby had bribed the officials to obtain permit for mining on ecologically sensitive land
- 5) None of these

Directions (Q. 196-200): In each of the given sentences, select the sentence which would either follow or precede the given sentence in grammatically and conceptually appropriate manner. The instruction is given at the end of every statement.

196. Unfortunately, however, these slum dwellers are looked upon by the society as an appendix causing ills in the urban society.

Which of the following sentences would immediately precede the above sentence?

- 1) Health officials have been warning the government against the transmission of contagious diseases from the slum areas to other parts of the city.
- 2) Slum dwellers not only play a significant role in urban economy but also provide cheap labour for everyday work of the cities.
- 3) A recent report suggested that 34 per cent of government land is illegally occupied by the slum dwellers.
- 4) The slum dwellers live in sub-human, unhygienic conditions in their tiny shanties and are very often hubs for criminal activities.
- 5) None of these

197. However, since the beginning of the nineties, free market forces have been allowed to play for ensuring all-round development in Indian markets as well.

Which of the following sentences would immediately precede the above sentence?

- 1) Entry of various market forces increased the competition faced by the indigenous organisations manifold.
- 2) The severe shortage of newest technology and products in the late 1980s ended with the entry of foreign players in the Indian market.
- 3) A major roadblock faced by the foreign investors was the poor infrastructural facilities which was however overtaken by the prospects seen in the huge market.
- 4) India had been following a very selective and conservative economic policy during the late 1980s.
- 5) None of these

198. That was mainly because only two per cent of the total farmers could actually comprehend the lengthy procedures to obtain the loan and be benefited from it. Which of the following sentences would immediately precede the above sentence?

- 1) Many moneylenders have been making the most out of this situation and providing loans to the rest of the farmers at inflated prices.

- 2) There is thus an urgent need to make the schemes and policy as simple and farmer-friendly as possible.
- 3) A new loan scheme started by the government a couple of months ago proved to be a huge failure and utterly unpopular among the farmers.
- 4) This situation can be improved by providing mediators to carry out a follow-up of the lengthy official procedure for the farmers.
- 5) None of these

199. The foreign embassy has put forward a demand to the government that prosecution may be carried out on a foreign land and not in the country to which the terrorists belong.

Which of the following sentences would immediately follow the above sentence ?

- 1) Army arrested the terrorists responsible for kidnapping four foreign tourists after a daylong operation.
- 2) The foreign ministry has offered all possible help to the government for hunting down the terrorists involved in it.
- 3) Government has politely declined the request to handover the arrested terrorists for prosecution outside the country.

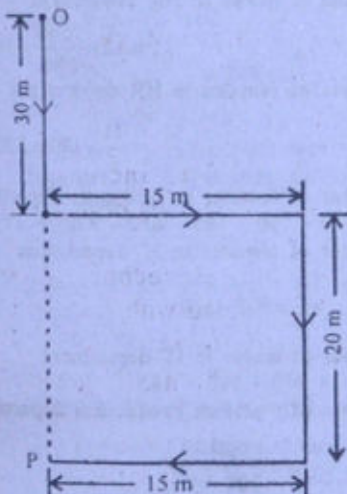
- 4) The arrested terrorists were sentenced to life imprisonment after being prosecuted by a panel of international judges.
- 5) None of these

200. This is because most of the institutes for higher learning lack the basic infrastructure, trained staff and equipment necessary for the physically challenged. Which of the following sentences would immediately precede the above sentence?

- 1) Many physically challenged people have been performing as well as other students perform in their studies.
- 2) The percentage of illiterate, physically challenged people in rural areas is considerably more than that in the urban areas.
- 3) According to a recent survey, only two out of nearly 200 universities in India have adequate number of books in Braille.
- 4) Although government has been making many provisions to improve higher education in India, no attention has been paid to the education of the physically challenged students.
- 5) None of these

Answers

1. 3; $42 - 7 - 8 + 6 \times 4 = 6 - 8 + 24 = 22$
2. 2;



$OP = 30m + 20m = 50m$

3. 4; Move six letters forward respectively.

4. 2;

The number: 5 9 1 6 4 8 2 3

In descending order: 9 8 6 5 4 3 2 1

5. 1; PQRST/ABCDE/PQRS/ABCDE/PQRS/ABCD/PQR

6. 2; how can you go = ja da ka pa ... (i)

can you come here = na ka sa ja ... (ii)

come and go = ra pa sa ... (iii)

From (i) and (ii), can you = ja ka ... (v)

From (ii) and (iii), come = sa ... (vi)

Using (v) and (vi) in (ii), we get here = na.

7. 5;

T R I B U N A L

8. 4;

D	O	W	N	A	M	E
5	@	9	#	6	%	3

$\therefore \text{MODE} \Rightarrow \% @ 5 3$

9. 2; GLUE

10. 1;

THR	↓	YES
↓	↓	↓
RHT	↓	SEV
↓+1	↓-1	↓-1
SIU	H	RDU

Similarly,

SOU	↓	FUL
↓	↓	↓
UOS	↓	LUF
↓+1	↓-1	↓-1
VPT	K	KTE

11. 2; All branches are nets + Some nets are dresses = A + I = No conclusion. Hence I and IV do not follow.

Some trains are cars + All cars are branches = I + A = I = Some trains are branches → conversion → Some branches are trains (I). Hence III follows. Some trains are branches + All branches are nets = I + A = I = Some trains are nets → conversion → Some nets are trains (I). Hence II follows.

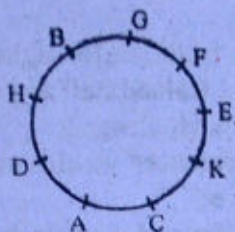
12. 3; Some kites are desks + All desks are jungles = I + A = I = Some kites are jungles → conversion → Some jungles are kites (I). Hence IV follows. Some pencils are kites + Some kites are jungles = I + I = No conclusion. Hence I and II do not follow. All desks are jungles + All jungles are mountains = A + A = A = All desks are mountains → conversion → some mountains are desks (I). Hence III follows.

13. 5; Some boards are lanes + All lanes are roads = I + A = I = Some boards are roads → conversion → Some roads are boards (I). Hence I follows. Some clips are boards + Some boards are lanes = I + I = No conclusion. Hence II and IV do not follow. All papers are clips + Some clips are boards = A + I = No conclusion. Hence III does not follow.

14. 1; A + I and I + I both result in no conclusion.
15. 5; Some rings are doors + All doors are windows = I + A = I = Some rings are windows → conversion → Some windows are rings (I). Hence II follows. All stones are hammers + No hammer is a ring = A + E = E = No stone is a ring → conversion → No ring is a stone (E). Hence IV does not follow. No stone is ring + Some rings are windows = E + I = O* = Some windows are not stones.

However, either I or III follows as they form a complementary I-E pair.

16-20:



16. 1 17. 4 18. 3 19. 2 20. 5
21. 4; R < K ... (i); K > D ... (ii); D = V ... (iii);

V ≤ M ... (iv)

From (i) and (ii), R and D can't be compared. Hence I and II do not follow.

From (iii) and (iv), D = V ≤ M or D ≤ M. Hence either III (D = M) or IV (M > D) follows.

22. 2; F > N ... (i); N ≥ W ... (ii); W ≤ Y ... (iii); Y < T ... (iv)

From (i) and (ii), F > N ≥ W or F > W. Hence I follows.

From (ii) and (iii), N and Y can't be compared. Hence II and III do not follow.

From (iii) and (iv), W ≤ Y < T or T > W. Hence IV follows.

23. 4; B ≥ T ... (i); T < R ... (ii); R > F ... (iii); F = K ... (iv)

From (i) and (ii), B and R can't be compared. Hence I does not follow.

From (iii) and (iv), R > F = K or R > K. Hence III follows.

24. 1; J = F ... (i); F ≤ N ... (ii); N > H ... (iii); H ≥ G ... (iv)

From (iii) and (iv), N > H ≥ G or G < N. Hence I follows.

From (i) and (ii), J = F ≤ N or N ≥ J. Hence II follows.

From (i), III (F < J) is false.

From I and II, G and J can't be compared. Hence IV does not follow.

25. 5; D ≤ T ... (i); T = R ... (ii); R ≥ M ... (iii); M > K ... (iv)

From (i) and (ii), D ≤ T = R or D ≤ R. Hence either I (R = D) or II (R > D) follows.

From (ii) and (iii), T = R ≥ M or M ≤ T. Hence IV follows.

From (iv) and IV, K < M ≤ T or K < T. Hence III follows.

26. 1; (A) is strong as it addresses the problem of food scarcity. (B) is strong as environment is a very important issue. (C) is weak because "the caution" part is neither convincing nor mature.

27. 3; (A) is weak because it is not true: note the use of 'only'. (B) is strong as the country's power needs can't be ignored. (C) is weak as it is argument by example.

28. 3; (A) is strong as space constraints do play a crucial role. (B) is false: the buyers also benefit in terms of cost and greenery. (C) is strong as mere buildings do not make sense. Without proper infrastructure, they

become worse than rural houses to live in.
29. 3; (A) is not true for all roads: work is often done in phases and meets completion. (B) is weak: such use of electricity can't be termed "unnecessary". (C) is strong as it shows concern for the commuters.

30. 5; Only (B) is strong. (A) and (C) are weak as "all" can't be punished for the fault of "many".

31. 1; All these assumptions are in directions contrary to what the statement says

32. 3; Whenever such a decision is taken, the assumptions are that it would be welcome and allowed to implement.

33. 3; The urging of the govt makes sense only when (A) and (B) are implicit.

34. 2; The decision to auction assumes response to it. Hence (A) is not implicit.

Unless the private entities are capable, the decision would make no sense. Hence (B) is implicit. (C) is implicit as without financial benefit, private entities would not turn up for the auction.

35. 2; (A) must be implicit to make the request meaningful. The govt is out of picture here.

Hence (B) is not implicit. (C) is not implicit as the case may be only of delay, not of cancellation of flight.

36. 2; From the fact that prudent banks are likely to weather the crisis by taking into account these factors.

37. 5; This is clearly a one-off case.

38. 1; This is what skews the risk-reward equation.

39. 2; This is probably what misprices risks.

40. 4; Policy errors are also liable and there is a chance that some of these are political.

41-45:

Q. No.	Candidate	(i)	(ii)	(iii) / (a)	(iv)	(v)	(vi) / (b)	Ans
41.	Kesav	✓	✓	(✓)	✓	✓	✓	2
42.	Arindam	✓	—	✓	x	✓	✓	5
43.	Sohan	—	✓	✓	✓	✓	✓	1
44.	Neha	✓	✓	✓	✓	✓	(✓)	3
45.	Neeta	✓	✓	✓	✓	✓	✓	4

46. 4; In each step the middle of the side elements shifts one side CW. The upper-right shifts to centre → lower left → upper right.

47. 3; In each step the elements shift one step CW while the element going to the top position is replaced by a new one.

48. 5; In the first step, the upper and the lower set of elements interchange places. The remaining two remain static. In the next step, the elements shift one step upwards diagonally.

49. 1; In the first step, the corner elements shift one side ACW while the central element is replaced by a new one. In the next step, the end elements interchange places while the middle element interchanges with the central element.

50. 2; In the first step, elements rotate in their own places while in the next step

elements shift from the upper left to middle left → middle right → upper left while they rotate in a set order.

51. 5; Number of L type products sold by Store F = 48
Store E = 40

Required percentage = $\frac{48}{40} \times 100 = 120$

52. 5; Required ratio = (61 + 54) : (54 + 48) = 115 : 102

53. 2; Average price

= Rs $\frac{(16+15+14.5+15.6+18.2+14.9) \times 10^3}{6}$

= Rs $\frac{94.2}{6} \times 10^3 = \text{Rs } 15700$

54. 1; Required difference

= Rs (60 × 75 - 44 × 15) × 10³

= Rs (4500 - 660) × 10³ = Rs 38.4 lakhs

55. 4; Required total amount earned by selling both products M and O by store C =

Rs (57 × 5.6 + 48 × 50) × 10³

= Rs (319.2 + 2400) × 10³ = Rs 27.192 lakhs (56-60):

Total number of employees = 2400 -

Number of male employees

= $\frac{5}{8} \times 2400 = 1500$

Number of female employees

= $\frac{3}{8} \times 2400 = 900$

Number of males in HR department

= $12 \times \frac{1500}{100} = 180$

Number of females in HR department

= $\frac{11}{6} \times 180 = 330$

Number of females in Accounts department

= (1500 - 180 - 185 - 630 - 330) = 175

Number of females in IT department

= $\frac{1}{9} \times 900 = 100$

Number of males in IT department

= 285 - 100 = 185

Number of males in Production department

= $42 \times \frac{1500}{100} = 630$

Number of females in Production department

= $\frac{10 \times 630}{100} = 63$

Number of males in Marketing department

= $\frac{22 \times 1500}{100} = 330$

Number of females in Marketing department

= (900 - 330 - 216 - 100 - 63) = 191

Number of males in Accounts department

= (1500 - 180 - 185 - 630 - 330) = 750



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56. 2; Required percentage = $\frac{185}{1500} \times 100 = 12$

57. 5; Number of males in Accounts department = 175

58. 2; Required percentage

$$= \left(\frac{175 + 216}{2400} \right) \times 100 = 16.29$$

59. 1; Required percentage = $\frac{63}{900} \times 100 = 7$

60. 4; Number of females in HR and Marketing department = 330 + 191 = 521

61. 4; Number of boys in schools R and U

$$\text{together} = \frac{(2000 \times 72.5 + 1000 \times 82.5)}{100}$$

$$= 1450 + 825 = 2275$$

Required percentage = $\frac{2275}{3000} \times 100 = 75.83$

62. 3; Number of boys in school T

$$= \frac{1250 \times 60}{100} = 750$$

63. 1; Required percentage = $\frac{2000}{2250} \times 100 \approx 89$

64. 2; Required average

$$= \frac{1}{2} \left(\frac{2500 \times 60}{100} + \frac{3000 \times 55}{100} \right) = \frac{1}{2} (1500 + 1650)$$

$$= \frac{1}{2} \times 3150 = 1575$$

65. 3; Required ratio

$$= 2500 \times \frac{40}{100} : 3000 \times \frac{45}{100}$$

$$= 25 \times 40 : 30 \times 45 = 20 : 27$$

66. 4; Total possible outcomes = Number of ways of picking 3 marbles out of 12 = n(s)

$$= {}^{12}C_3 = \frac{12 \times 11 \times 10}{3 \times 2 \times 1} = 220$$

Favourable no. of cases = n(E)

$$= {}^3C_3 + {}^4C_3 = 1 + 4 = 5$$

Required probability = $\frac{n(E)}{n(S)} = \frac{5}{220} = \frac{1}{44}$

67. 5; Total possible outcomes

$$= n(S) = {}^{12}C_2 = \frac{12 \times 11}{1 \times 2} = 66$$

Favourable number of cases = n(E)

$$= {}^4C_2 = \frac{4 \times 3}{1 \times 2} = 6$$

Required probability = $\frac{n(E)}{n(S)} = \frac{6}{66} = \frac{1}{11}$

68. 2; Total possible outcomes

$$= 4(S) = {}^{12}C_3 = 220$$

Favourable number of cases = n(E)
= Number of ways of picking 3 marbles (none

is blue) out of 7 = ${}^7C_3 = \frac{7 \times 6 \times 5}{1 \times 2 \times 3} = 35$

Required probability = $1 - \frac{35}{220} = 1 - \frac{7}{44} = \frac{37}{44}$

69. 1; Number of combinations

$$= {}^4C_4 \times {}^6C_1 + {}^3C_3 \times {}^4C_2 = 1 \times 6 + 1 \times 6 = 12$$

70. 3; Number of combinations

= selecting 2 trainees out of 3 and selecting 3 Research Associates out of 6 =

$${}^3C_2 \times {}^6C_3 = 3 \times \frac{6 \times 5 \times 4}{1 \times 2 \times 3} = 60$$

71. 3; Required ratio = $\frac{3}{4} \times 2.27 : \frac{3}{10} \times 1.25$

$$= 1.7025 : 0.375 = 227 : 50$$

72. 2; Required percentage

$$= \frac{1.08}{3.14} \times 100 \approx 34$$

73. 1; Total number of candidates appearing from all the cities together

$$= (1.25 + 3.14 + 1.08 + 2.27 + 1.85 + 2.73) \text{ lakhs} = 12.32 \text{ lakhs}$$

Number of candidates passing from City F

$$= \frac{7}{12} \times 2.73 = 1.5925 \text{ lakh}$$

Required percentage = $\frac{1.5925}{12.32} \times 100 = 12.93$

74. 4; Number of failures:

City A $\rightarrow \frac{3}{10} \times 1025 \text{ lakhs} = 0.375 \text{ lakh}$

City B $\rightarrow \frac{3}{8} \times 3.14 \text{ lakh} = 1.1775 \text{ lakh}$

City C $\rightarrow \frac{5}{9} \times 1.08 \text{ lakh} = 0.6 \text{ lakh}$

City D $\rightarrow \frac{3}{4} \times 2.27 \text{ lakh} = 1.7025 \text{ lakh}$

City E $\rightarrow \frac{2}{5} \times 1.85 \text{ lakh} = 0.74 \text{ lakh}$

City F $\rightarrow \frac{5}{12} \times 2.73 \text{ lakh} = 0.455 \text{ lakh}$

75. 5; Number of passed students from City E

$$= \left(\frac{3}{5} \times 1.85 \right) \text{ lakhs} = 111000$$

76. 1; Let the expenditure of companies A and B in 2004 be Rs 100 each. (Since we have to find the ratio of income, we can assume such value of expenditure.

$$I_{A_{04}} = 100 \times \frac{135}{100} = 135$$

Similarly, $I_{B_{04}} = 140$

$$\frac{I_{A_{04}}}{I_{B_{04}}} = \frac{135}{140} = 27 : 28$$

77. 4; $E_{A_{2007}} = 1.5 \left(\frac{100}{40} \right) = 3.75 \text{ lakh}$

78. 5; Required average per cent profit earned

by Company B = $\frac{40 + 45 + 40 + 35 + 30 + 45}{6}$

$$= \frac{235}{6} = 39\frac{1}{6} \%$$

79. 3; Let the income of each company be Rs x in the year 2008.

Then $E_A = x \times \frac{100}{100 + 50} = \frac{2}{3} x$

$$E_B = x \times \frac{100}{100 + 30} = \frac{10}{13} x$$

$$\frac{E_A}{E_B} = \frac{\frac{2}{3} x}{\frac{10}{13} x} = 13 : 15$$

80. 4; Since no amount (of income, exp or profit) is given in the question, we can't find the ratio of profits.

81. 5; Required average marks in English

$$= \left(\frac{67 + 59 + 66 + 71 + 63}{5} \right) = \frac{326}{5} = 65.2$$

82. 3; Varun's total marks

$$= 63 + 76 \times \frac{125}{100} + 88 \times \frac{150}{100} + 75$$

$$\times \frac{68}{100} + \frac{72 \times 50}{100}$$

$$= 63 + 95 + 132 + 51 + 36 = 377$$

Required percentage = $\frac{377}{500} \times 100 = 75.4$

83. 1; Marks obtained by Veena and Shreya together in Maths

$$= 74 \times \frac{150}{100} + 80 \times \frac{150}{100} = 111 + 120 = 231$$

Marks obtained by Rahul in Maths

$$= 70 \times \frac{150}{100} = 105$$

Required ratio = 231 : 105 = 11 : 5

84. 2; Required percentage marks to qualify in

Science = $\frac{95}{125} \times 100 = 76$

Clearly, three students obtained the required marks.

85. 3; Marks obtained by Sohan in all subjects

$$= 66 + 90 \times \frac{125}{100} + 84 \times \frac{150}{100} + 80 \times \frac{75}{100} + 76 \times \frac{50}{100}$$

$$= 66 + 112.5 + 126 + 60 + 38 = 402.5$$



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86. 3; Average number of people using mobile

$$\text{service } M = 10^3 \times \frac{(5+10+25+20+25+15)}{6}$$

$$= \frac{110}{6} \times 10^3 = 16666 \frac{2}{3}$$

87. 4; Req'd per cent = $\frac{55}{60} \times 100 = 91.67$

88. 1; Req'd per cent = $\frac{10}{55} \times 100 = 18$

89. 2; Req'd ratio = 15 : 10 = 3 : 2

90. 5; Req'd no. of people = $(25 + 15) \times 10^3$
 $= 40 \times 10^3 = 40,000$

91. 5; Req'd average distance covered by truck S

$$= \left(\frac{325 + 314 + 312 + 278 + 292 + 274}{6} \right) \text{ Km}$$

$$= \frac{1795}{6} \text{ km} = 299 \frac{1}{6} \text{ km}$$

92. 4; Req'd time = $\frac{240}{19.2} = 12.5$ hour

93. 3; Speed of truck a on Friday

$$= \frac{302}{8} = 37.75 \text{ kmph}$$

94. 2; Total distance travelled by all the trucks on Saturday = $(292 + 284 + 260 + 274 + 280 + 242)$ km = 1632 km

95. 1; Req'd ratio = $\frac{308}{x} : \frac{318}{x} = 154 : 159$

x is the equal speed of the two tracks.

96. 2; Req'd ratio = $\frac{25780 \times 12}{100} : 7390 \times \frac{11}{100}$

$$= 3094 : 813$$

97. 2; Req'd percentage = $\frac{24}{16} \times 100 = 150$

98. 5; Req'd difference = $(11 - 7)\%$ of 7390

$$= \frac{4 \times 7390}{100} = 296$$

99. 3; Such difference in Science

$$\Rightarrow 25780 \times \frac{25}{100} - 7390 \times \frac{32}{100}$$
$$\approx 7218 - 2365 \approx 4853$$

Similarly in Engineering \Rightarrow

$$25780 \times \frac{16}{100} - 7390 \times \frac{11}{100} \approx 4124 - 813 \approx 3311$$

Commerce \Rightarrow

$$25780 \times \frac{18}{100} - 7390 \times \frac{16}{100} \approx 4640 - 1182 \approx 3458$$

Management \Rightarrow

$$25780 \times \frac{12}{100} - 7390 \times \frac{20}{100} \approx 3093 - 1478 \approx 1615$$

100. 1; Req'd number of candidates

$$= 23\% \text{ of } 7390 = 23 \times \frac{7390}{100} \approx 1700$$

101. 3 102. 4 103. 4 104. 3 105. 3

106. 2 107. 1 108. 3 109. 1 110. 1

111. 3 112. 1 113. 2 114. 3 115. 5

116. 5 117. 4 118. 4 119. 4 120. 3

121. 3 122. 5 123. 1 124. 2 125. 4

126. 4 127. 5 128. 3 129. 1 130. 4

131. 1 132. 3 133. 1 134. 1 135. 1

136. 2 137. 5 138. 4 139. 5 140. 3

141. 5 142. 3 143. 4 144. 3 145. 2

146. 2 147. 5 148. 4 149. 1 150. 4

151. 4; Read the last two sentences of the first para.

152. 3 153. 5

154. 3; Read the third and fourth sentences of the second para in conjunction.

155. 2; (A) is not true because the passage says that "the pace of growth is a little slow now." (B) is true from the very first sentence of the passage. (C) is false as the recession still has its impact in the passage.

156. 1 157. 5 158. 5 159. 2 160. 1

161. 3; The author does not dispute this.

162. 1 163. 5

164. 4; It is more comprehensive than (1).

165. 2 166. 3 167. 1 168. 2 169. 5

170. 4

171. 3; Same

172. 4; Same

173. 4; Same

174. 2; Same

175. 1; Opposite

176-180: BEADFC

176. 2 177. 1 178. 3 179. 4 180. 5

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

186. 3 187. 1 188. 4 189. 1 190. 5

191. 2 192. 4 193. 3 194. 3 195. 1

196. 2 197. 4 198. 3 199. 3 200. 5