

REASONING

Directions (1 - 6) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data given in the statements are sufficient to answer the questions. Read both the statements and—

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

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

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

Give answer (4) if the data even in both statements I and II together are not sufficient to answer the questions.

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

1. D, E, F, G and H are sitting around a circle. Are all of them facing the centre ?
 - I. D is sitting second to the left of G. H is facing the centre and is not an immediate neighbour of G.
 - II. F is sitting second to the right of E. E is sitting second to the left of D.
2. How many floors are there in the building (including the ground floor) ?
 - I. The area in which the building stands has a rule that no building can have more than six floors (including the ground floor).
 - II. Three families reside in the building. No two families live immediately above or below each other.

3. Which direction is Sunny facing ?

- I. If Sunny turns 90° to his left, he will be facing North West.
 - II. If Sunny turns 45° to his right he will be facing a direction that is exactly opposite to that of Sunil.
4. How is B related to E ?
- I. R is the mother of B and E is the husband of R.
 - II. R has only one daughter who is J.
5. Among J, K, L, M and N each of a different age, who is the youngest ?
- I. J is younger than N but elder to K.
 - II. L is younger than M but elder to K.
6. In which month of the year was the exam held ?

- I. Suzan correctly remembers that the exam was held before July but after March.
- II. Gita correctly remembers that the exam was held after February but before June.

Directions (7 - 14) : Study the following information and answer the questions given :

When a word arrangement machine is given an input line of words, it arranges them following a particular rule. The following is an illustration of input and rearrangement :

- Input : grow after seen craft preach help
- Step I : grow seen craft preach help after
- Step II : grow seen preach help after craft
- Step III : seen preach help after craft grow
- Step IV : seen preach after craft grow help
- Step V : seen after craft grow help preach
- Step VI : after craft grow help preach seen

Step VI is the last step of the above arrangement as the intended arrangement is obtained.

As per the rules followed in the above steps, find out in each of the following questions the appropriate steps for the given input.

(7 - 10) :

Input : dare a beach null wrap steel

7. How many steps will be required to reach the intended arrangement for the given input ?
- (1) V (2) VII
 - (3) VI (4) IV
 - (5) None of these
8. Which one of the following will be step II for the given input ?
- (1) dare null wrap steel beach a
 - (2) dare null wrap steel a beach
 - (3) dare null steel wrap a beach
 - (4) a beach dare null wrap steel
 - (5) None of these
9. Which of the following will be second from the left end of step V ?
- (1) beach (2) steel
 - (3) a (4) wrap
 - (5) None of these
10. Which of the following will be fourth from the right end of step III ?
- (1) wrap (2) a
 - (3) beach (3) steel
 - (5) None of these
- Directions (11 - 14) :** Following are steps of an input. Rearrange them and answer the questions :
- (A) metal offer arrange blue kite
 - (B) arrange blue kite metal offer
 - (C) kite metal offer arrange blue
 - (D) offer arrange blue kite metal
 - (E) kite metal blue offer arrange
11. Which of the following is step III ?
- (1) A (2) B
 - (3) C (4) D
 - (5) E



12. Which of the following is first from the right end of step II ?

- (1) arrange (2) kite
- (3) metal (4) blue
- (5) None of these

13. Which of the following is step V ?

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

14. Which of the following is step IV ?

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

Directions (15-16) : Four of the following five are alike in a certain way and so form a group. Which one does not belong to the group ?

15. (1) Stem (2) Branch
(3) Leaf (4) Web
(5) Fruit

16. (1) Clone
(2) Replica
(3) Duplicate
(4) Copy
(5) Fake

Directions (17 - 23) : Study the following information and answer the questions given below :

J, K, L, M, N, O, P and R are sitting around a circular table facing the centre. Each of them was born in a different year —1971, 1975, 1979, 1980, 1981, 1984, 1985 and 1990, not necessarily in the same order.

M is sitting second to the right of K. L is sitting third to the right of J. L and J were born before 1980. Only the one born in 1984 is sitting exactly between J and K. N who is the eldest is not an immediate neighbour of J and M. R is older than only M. R is sitting second to the left of P. P is not an immediate neighbour of N. J is younger than L. K was born before O.

17. Who is the second eldest in the group ?

- (1) J (2) L
- (3) K (4) P
- (5) None of these

18. Who is sitting third to the right of O ?

- (1) The one born in 1979
- (2) The one born in 1980
- (3) The one born in 1985
- (4) The one born in 1984
- (5) None of these

19. In which year was R born ?

- (1) 1979
- (2) 1975
- (3) 1980
- (5) 1985
- (5) None of these

20. Which of the following statements is true regarding K ?

- (1) K is sitting fourth to the right of R
- (2) The one who was born in 1975 is to the immediate left of K
- (3) K is younger than R
- (4) There are four people sitting between N and K
- (5) None is true

Directions (21-22) : Four of the following five are alike in a certain way based on their seating positions in the above arrangement and so form a group. Which one does not belong to the group ?

21. (1) OR (2) MK
(3) JL (4) RP
(5) KJ

22. (1) MPJL
(2) OKPM
(3) NLKO
(4) KNPO
(5) RMLN

23. If all the people are asked to sit in an alphabetical order starting from J in an anti clockwise direction, the positions of how many will remain unchanged (excluding J) ?

- (1) One
- (2) Two
- (3) Three
- (4) More than three
- (5) None

Directions (23 - 29) : In each of the questions below, three statements are given followed by conclusions / group of conclusions numbered I and II. You have to assume all the statements to be true even if they seem to be at variance from the commonly known facts and then decide which of the given two conclusions logically follows from the information given in the statements.

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

Give answer (3) if either conclusion I or conclusion II follows.

Give answer (4) if neither conclusion I nor conclusion II follows.

Give answer (5) if both conclusions I and II follow.

(24 - 25) : Statements :

- All pens are books.
- Some books are pages.
- All pages are papers.

24. Conclusions :

- I. No paper is a pen.
- II. At least some pages are pens.

25. Conclusions :

- I. All books are papers.
- II. Some books are papers.

(26-27) : Statements :

- Some Ds are Gs.
- All Gs are Ks.
- All Ks are Ls.

26. Conclusions :

- I. At least some Ds are Ls.
- II. All Gs are Ls.

27. Conclusions :

- I. Atleast some Ks are Ds.
- II. All Ds are Ls.

(28 - 29) Statements :

- Some files are folders.
- All folders are pockets.
- No pocket is a bag.

28. Conclusions :

- I. All pockets are files.
- II. All files are bags.

29. Conclusions :

- I. Atleast some bags are folders.
- II. All folders are files.

Directions (30- 35) : Study the following information and answer the questions given below :

Twelve people are standing in two parallel rows each row having 6 people. P, Q, R, S, T and U are standing in row 1 facing South while A, B, C, D, E and F are standing in row 2 facing North. They are standing in such a way that there is an equal distance between two adjacent persons. Thus each person from row 1 is facing another person from row 2.

D is standing third to the right of E. C is standing third to the right of A. A and E are not immediate neighbours. U is facing the one who is to the immediate right of C. T is standing fourth to the left of S. B is not facing U. R is standing third to the left of P.

30. Who is facing E ?

- (1) R (2) S
- (3) Q (4) P
- (5) None of these



31. Which of the following pairs represents persons standing at the end of the rows ?

- (1) TB (2) PD
- (3) PF (4) DS
- (5) None of these

32. What is F's position with respect to R ?

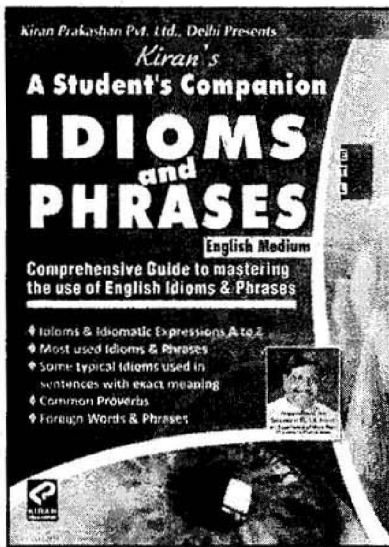
- (1) F is facing the one who is to the immediate left of R.
- (2) F is to the immediate left of the person facing R.
- (3) F is facing the one who is second to the right of R.
- (4) F is second to the left of the person facing R.
- (5) None of these

Directions (33 - 34) : 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 one does not belong to the group ?

- 33. (1) PQE (2) BCR
- (3) TRC (4) FEQ
- (5) QUD
- 34. (1) PSBA (2) CEQR
- (3) BEQS (4) UTDF
- (5) RUCF

35. How many persons are standing between B and D ?

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



Price : ₹ 125

Directions (36 - 45) : 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 38. <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>D</td><td>O</td><td>A</td><td>C</td><td>*</td><td>O</td><td>D</td><td>O</td><td>D</td><td>O</td></tr> <tr><td>*</td><td>Z</td><td>O</td><td>Z</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td></tr> <tr><td>C</td><td>A</td><td>O</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td><td>C</td></tr> </table> <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>D</td><td>O</td><td>A</td><td>C</td><td>*</td><td>O</td><td>D</td><td>O</td><td>D</td><td>O</td></tr> <tr><td>*</td><td>Z</td><td>O</td><td>Z</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td></tr> <tr><td>C</td><td>A</td><td>O</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td><td>C</td></tr> </table> <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>D</td><td>O</td><td>A</td><td>C</td><td>*</td><td>O</td><td>D</td><td>O</td><td>D</td><td>O</td></tr> <tr><td>*</td><td>Z</td><td>O</td><td>Z</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td></tr> <tr><td>C</td><td>A</td><td>O</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td><td>C</td></tr> </table> | D | O | A | C | * | O | D | O | D | O | * | Z | O | Z | * | C | O | Z | O | * | C | A | O | * | C | O | Z | O | * | C | D | O | A | C | * | O | D | O | D | O | * | Z | O | Z | * | C | O | Z | O | * | C | A | O | * | C | O | Z | O | * | C | D | O | A | C | * | O | D | O | D | O | * | Z | O | Z | * | C | O | Z | O | * | C | A | O | * | C | O | Z | O | * | C | <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>D</td><td>O</td><td>A</td><td>C</td><td>*</td><td>O</td><td>D</td><td>O</td><td>D</td><td>O</td></tr> <tr><td>*</td><td>Z</td><td>O</td><td>Z</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td></tr> <tr><td>C</td><td>A</td><td>O</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td><td>C</td></tr> </table> <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>D</td><td>O</td><td>A</td><td>C</td><td>*</td><td>O</td><td>D</td><td>O</td><td>D</td><td>O</td></tr> <tr><td>*</td><td>Z</td><td>O</td><td>Z</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td></tr> <tr><td>C</td><td>A</td><td>O</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td><td>C</td></tr> </table> <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>D</td><td>O</td><td>A</td><td>C</td><td>*</td><td>O</td><td>D</td><td>O</td><td>D</td><td>O</td></tr> <tr><td>*</td><td>Z</td><td>O</td><td>Z</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td></tr> <tr><td>C</td><td>A</td><td>O</td><td>*</td><td>C</td><td>O</td><td>Z</td><td>O</td><td>*</td><td>C</td></tr> </table> | D | O | A | C | * | O | D | O | D | O | * | Z | O | Z | * | C | O | Z | O | * | C | A | O | * | C | O | Z | O | * | C | D | O | A | C | * | O | D | O | D | O | * | Z | O | Z | * | C | O | Z | O | * | C | A | O | * | C | O | Z | O | * | C | D | O | A | C | * | O | D | O | D | O | * | Z | O | Z | * | C | O | Z | O | * | C | A | O | * | C | O | Z | O | * | C |
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Directions (46 - 50) : The first figure in the first unit of the problem figures bears a certain relationship to the second figure. Similarly one of the figures in the answer figures bears the same relationship to the second figure in the second unit of the problem figures. You are therefore to locate the figure which would fit in the question mark.

| Problem Figures | Answer Figures | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|----------------|-----|-----|-----|-----|-----|-----|----|---|-----|---|-----|-----|----|-----|-----|-----|----|----|----|-----|----|----|---|----|----|
| 46. <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>○○</td><td>△△</td><td>□□</td></tr> <tr><td>△△</td><td>***</td><td>***</td></tr> </table> <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>○○○</td><td>○○</td></tr> <tr><td>??</td><td>***</td></tr> </table> | ○○ | △△ | □□ | △△ | *** | *** | ○○○ | ○○ | ?? | *** | <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>***</td><td>***</td><td>**</td><td>***</td><td>***</td></tr> <tr><td>○○○</td><td>TT</td><td>SS</td><td>TT</td><td>○○○</td></tr> <tr><td>△△</td><td>△△</td><td>T</td><td>TT</td><td>TT</td></tr> </table> | *** | *** | ** | *** | *** | ○○○ | TT | SS | TT | ○○○ | △△ | △△ | T | TT | TT |
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| 47. <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>CC</td><td>TT</td></tr> <tr><td>TT</td><td>CC</td></tr> </table> <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>??</td><td>CC</td></tr> <tr><td>CC</td><td>??</td></tr> </table> | CC | TT | TT | CC | ?? | CC | CC | ?? | <table border="1" style="display: inline-table; border-collapse: collapse; text-align: center;"> <tr><td>CC</td><td>CC</td><td>TT</td><td>TT</td><td>CC</td></tr> <tr><td>TT</td><td>TT</td><td>CC</td><td>CC</td><td>TT</td></tr> </table> | CC | CC | TT | TT | CC | TT | TT | CC | CC | TT | | | | | | | |
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48. (1) (2) (3) (4) (5)
49. (1) (2) (3) (4) (5)
50. (1) (2) (3) (4) (5)

QUANTITATIVE APTITUDE

Directions (51 - 55) : Study the following table carefully and answer the questions that follow :

Monthly Expenditure (In Thousand Rs.) By Five persons On Rent, Food, Children's Education, Clothes And Travelling

| Expenditure Person | Rent | Food | Children's Education | Clothes | Travelling |
|--------------------|------|------|----------------------|---------|------------|
| A | 12.4 | 4.8 | 7.5 | 5.4 | 4.5 |
| B | 6.0 | 7.8 | 12.4 | 12.6 | 5.8 |
| C | 5.6 | 6.4 | 14.6 | 6.4 | 5.3 |
| D | 13.6 | 7.8 | 12.5 | 16.4 | 9.5 |
| E | 14.4 | 8.4 | 13.2 | 7.5 | 7.4 |

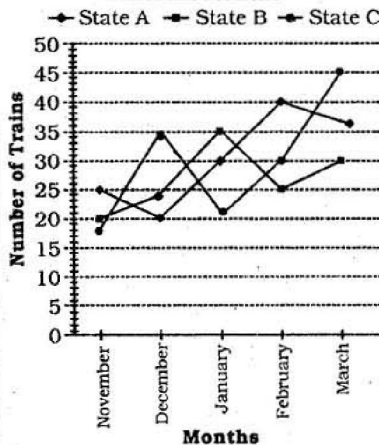
51. What is the average expenditure of person- C on all the five commodities together ?
 (1) ₹6,560 (2) ₹7,660
 (3) ₹7,560 (4) ₹7,440
 (5) None of these
52. Expenditure of which person on all the five commodities together is second highest ?
 (1) A (2) B
 (3) C (4) D
 (5) E
53. What is the respective ratio between the expenditure of person-A on food and the expenditure of person-E on clothes ?
 (1) 16 : 25 (2) 17 : 25
 (3) 25 : 17 (4) 14 : 25
 (5) None of these
54. Total expenditure on rent by all the persons together is what per cent of expenditure of D on children's education ?
 (1) 430 (2) 425
 (3) 410 (4) 416
 (5) 420
55. What is difference between the expenditure of person-B on Travelling and the expenditure of per-

son-A on food ?

- (1) ₹1,000
 (2) ₹1,200
 (3) ₹1,500
 (4) ₹1,600
 (5) None of these

Directions (56 - 60) : Study the following graph carefully to answer the questions that follow :

Number of Trains Cancelled From Three Different States In Five Different Months



56. What is the total number of trains cancelled from State-B over all the months together ?
 (1) 134 (2) 136
 (3) 128 (4) 126
 (5) None of these
57. What is the respective ratio between the number of trains cancelled from State-A in the month of December and the number of trains cancelled from State-C in the month of March ?
 (1) 9 : 5 (2) 4 : 9
 (3) 5 : 9 (4) 2 : 7
 (5) None of these
58. Number of trains cancelled from State-C in the month of February was **approximately** what percent of the number of trains cancelled from State-B in the month of January ?
 (1) 82 (2) 86
 (3) 90 (4) 78
 (5) 94
59. What is the difference between the total number of trains cancelled from all the three states together in the month of November and the number of trains cancelled from State -B in the month of March ?
 (1) 34 (2) 42
 (3) 24 (4) 32
 (5) 44
60. In which month was the total number of trains cancelled from all the three states together second highest ?
 (1) January
 (2) February
 (3) March
 (4) November
 (5) December

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Directions (61-65) : Study the table carefully to answer the questions that follow :

Number of Students Appeared And Passed In An Examination Held in Four Different Schools In Five Years

| School | P | | Q | | R | | S | |
|--------|----------|--------|----------|--------|----------|--------|----------|--------|
| | Appeared | Passed | Appeared | Passed | Appeared | Passed | Appeared | Passed |
| 2005 | 1232 | 512 | 2565 | 811 | 1234 | 340 | 4221 | 2265 |
| 2006 | 1343 | 433 | 3385 | 1223 | 1434 | 521 | 5336 | 2421 |
| 2007 | 874 | 134 | 2556 | 990 | 2542 | 1155 | 4364 | 1376 |
| 2008 | 2345 | 1108 | 2332 | 1238 | 1554 | 622 | 5202 | 2212 |
| 2009 | 4220 | 2143 | 4555 | 2335 | 3682 | 912 | 6645 | 3283 |

61. In which year and from which school the number of students appeared in the exam were maximum ?

- (1) In year 2008 from School-S
- (2) In year 2009 from School-S
- (3) In year 2009 from School-Q
- (4) In year 2008 from School-Q
- (5) None of these

62. In which year was the difference between the appeared students and passed students second lowest in School R ?

- (1) 2005
- (2) 2006
- (3) 2007
- (4) 2008
- (5) 2009

63. What was the average number of students passed from School P over all the years together ?

- (1) 856 (2) 832
- (3) 842 (4) 866
- (5) None of these

64. Number of students passing from School-S in the year 2008 was approximately what percentage of the number of students appeared in the examination from school-Q in the year 2005 ?

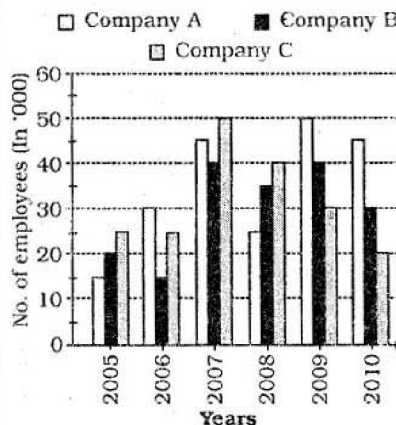
- (1) 72 (2) 78
- (3) 82 (4) 76
- (5) 86

65. If 25 percent of the number of students passed in the exam from school-P in the year 2005 were disqualified due to some reason, what was the number of qualified students ?

- (1) 442
- (2) 384
- (3) 432
- (4) 364
- (5) None of these

Directions (66 - 70) : Study the following graph carefully to answer the questions that follow :

Number of Employees (In Thousands) Working in Three Different Companies in Six Different Years



66. What was percentage decrease in number of employees in Company-B in the year 2008 as compared to the previous year ?

- (1) 22 (2) 10.5
- (3) 12.5 (4) 25
- (5) None of these

67. What is the respective ratio between the number of employees in Company -B in the year 2005 and the number of employees in Company -C in the year 2007 ?

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

68. What was the approximate average number of employees in Company C over all the years together ?

- (1) 32900 (2) 32210
- (3) 31660 (4) 31210
- (5) 32660

69. If 30 percent of the total number of employees in the year 2006 in all the companies together was female, what was the total number of male employees in the same year in all the companies together ?

- (1) 4.9 thousand
- (2) 4.9 lacs
- (3) 48,000
- (4) 4.8 lacs
- (5) None of these

70. Total number of employees in Company-A over all the years together was approximately what percent of the total number of employees in Company -C in the year 2007 and 2008 together ?

- (1) 210 (2) 225
- (3) 220 (4) 235
- (5) 245

Directions (71- 75) : What will come in place of the question mark (?) in the following questions ?

71. $764 - 5145 \div 147 = ? \times 36$

- (1) 21 (2) 20.25
- (3) 21.25 (4) 20
- (5) None of these

72. $3\frac{1}{3} - 1\frac{1}{9} = ? - 1\frac{3}{7} - 1\frac{1}{2}$

- (1) $3\frac{5}{63}$ (2) $3\frac{1}{126}$

- (3) $2\frac{19}{126}$ (4) $4\frac{11}{63}$

(5) None of these

73. $(0.064) \div (0.16)^3 \times (0.0256) = (0.4)^{?+1}$

- (1) 0 (2) 1
- (3) -1 (4) -2
- (5) None of these

74. $54.5\% \text{ of } 600 + 30.5\% \text{ of } 1800 = (?)^2 + 147$

- (1) 36 (2) 18
- (3) -81 (4) 81
- (5) -27

75. $\sqrt{7^2 \times 6 + (15^2)} + 10 = ?$

- (1) 23 (2) $(519)^{1/2}$
- (3) 519 (4) 529
- (5) None of these

Directions (76 - 80) : What approximate value will come in place of the question mark (?) in the following questions ? (You are not expected to calculate the exact value.)



76. $17001 \div 81 \times 19 = ? \times 29$

- (1) 100
- (2) 110
- (3) 140
- (4) 170
- (5) 130

77. $\frac{901}{51} + \frac{21}{1201} \times \frac{101}{301} = ?$

- (1) 320
- (2) 350
- (3) 400
- (4) 410
- (5) 430

78. $(9.99)^3 + (30.01)^2 - (17.01)^2 = ?$

- (1) 1610
- (2) 1630
- (3) 1580
- (4) 1540
- (5) 1510

79. $\sqrt{3444} \times \sqrt{2121} + \sqrt{1111} \times 10 = ?$

- (1) 720
- (2) 740
- (3) 810
- (4) 840
- (5) 760

80. $79\% \text{ of } 801 - 259.99 = ? - 66\% \text{ of } 499$

- (1) 800
- (2) 700
- (3) 500
- (4) 650
- (5) 550

Directions (81- 85) : What will come in place of the question mark (?) in the following number series ?

81. 8 14 32 70 136 (?)

- (1) 248
- (2) 247
- (3) 237
- (4) 238
- (5) None of these

82. 25 41 89 169 281 (?)

- (1) 425
- (2) 415
- (3) 409
- (4) 419
- (5) None of these

83. 461 474 465 478 469 (?)

- (1) 460
- (2) 482
- (3) 456
- (4) 478
- (5) None of these

84. 980 516 284 168 110 (?)

- (1) 73
- (2) 71
- (3) 83
- (4) 91
- (5) None of these

85. 4 4 10 34 94 (?)

- (1) 230
- (2) 214
- (3) 220
- (4) 209
- (5) None of these

Directions (86 - 90) : In the following questions two equations numbered I and II are given. You have to solve both the equations and

Give answer If

- (1) $x > y$
- (2) $x \geq y$
- (3) $x < y$
- (4) $x \leq y$
- (5) $x = y$ or the relationship cannot be established

86. I. $7x^2 + 16x - 4 = 20x - 8x^2$

II. $5y^2 + 12y + 4 = 0$

87. I. $12x^2 - 356 = 1372$

II. $8y + 83 - 676 = 4y - 545$

88. I. $\frac{13}{\sqrt{x}} + 7\sqrt{x} = 4\sqrt{x}$

II. $y^4 + \frac{(5)^{9/2}}{\sqrt{y}} = 0$

89. I. $\sqrt{64x} + \sqrt{484} = 150$

II. $\sqrt{784y} + 112 = 700$

90. I. $\frac{29}{\sqrt{x}} - \frac{18}{\sqrt{x}} = 5\sqrt{x}$

II. $\frac{5\sqrt{y}}{5} - \frac{3\sqrt{y}}{5} = \frac{1}{\sqrt{y}}$

91. The radius of a circle is twice the side of a square of area 196 sq.cm. Length of a rectangle is twice diameter of the circle. What is the perimeter of the rectangle if its breadth is half the length of the rectangle ?

- (1) 244 cm
- (2) 168 cm
- (3) 336 cm
- (4) Cannot be determined
- (5) None of these

92. Cost of 4 fans and 3 blowers is ₹ 16,500. Also cost of 2 fans, 2 tables and 2 blowers is ₹ 12,000. Cost of one table is ₹ 1,000. What is the cost of 3 fans and one blower ?

- (1) ₹ 8,000
- (2) ₹ 7,500
- (3) ₹ 8,500
- (4) Cannot be determined
- (5) None of these

93. Train-A crosses a pole in 33 seconds and another Train-B crosses a pole in 55 seconds. Length of Train-A is three-fourth of Train-B. What is the respective ratio between the speed of Train-A and Train-B ?

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

94. The smallest side of a right angled triangle is 6 cm. and second

largest side is 8 cm. Side of a square is thrice the largest side of the triangle. What is the diagonal of the square ?

- (1) $30\sqrt{2}$ cm
- (2) $60\sqrt{2}$ cm
- (3) 30 cm.
- (4) Cannot be determined
- (5) None of these

95. Sunil scored 54 percent marks in a test. Ravi scored 450 marks in same test which is 300 less than Sonu. Sunil's score is 60 more marks than Sonu. If Ram scored 900 marks in the test. What is Ram's percentage ?

- (1) 80
- (2) 65
- (3) 75
- (4) 60
- (5) None of these

96. The angles of a quadrilateral are in ratio of 3 : 5 : 9 : 7. The second largest angle of the quadrilateral is equal to the largest angle of a triangle. One of the angles of the triangle is 25° . What is the value of second largest angle of the triangle ?

- (1) 60°
- (2) 50°
- (3) 40°
- (4) 20°
- (5) None of these

97. A vendor sells calculators at the rate of ₹ 250 each and earns a commission of 20% on each. He also sells pens at the rate of ₹ 50 each and earns a commission of 10% on each. How much amount of commission will he earn in three days if he sells 10 calculators and 5 pens a day ?

- (1) ₹ 1,575
- (2) ₹ 1,445
- (3) ₹ 1,550
- (4) ₹ 1,450
- (5) None of these

98. The sum of seven consecutive even numbers of a set is 532. What is the average of first four consecutive even numbers of the same set ?

- (1) 76
- (2) 75
- (3) 74
- (4) 73
- (5) None of these

99. In a school there are 800 students out of whom 45 percent are girls. Monthly fee of each boy is ₹ 600 and monthly fee of each girl is 30 percent less than each boy. What is the total monthly fee of girls and boys together ?



- (1) ₹4,25,400
- (2) ₹4,14,600
- (3) ₹4,19,600
- (4) ₹4,23,400
- (5) None of these

100. The simple interest accrued on a sum of certain principal is ₹6,400 in four years at the rate of 8p.c.p.a. What would be the compound interest accrued on that principal at the rate of 2 p.c.p.a. in 2 years ?

- (1) ₹800 (2) ₹ 808
- (3) ₹ 704 (4) ₹700
- (5) None of these

ENGLISH

Directions (101 - 110) : Read each sentence to find out whether there is any grammatical 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) i.e. "No error" (Ignore errors of punctuation, if any.)

- 101. The power of the mind (1)/ over the body (2)/ has become a very significant subject (3)/ of research in recent years. (4)/ No error (5)
- 102. She was held to guilt (1)/ practising witchcraft and misdemeanours (2)/ such as cutting her hair short (3)/ and dressing up like a man. (4)/ No error (5)
- 103. Researchers at the University of Nottingham (1)/ have found that (2)/ putting tobacco outside of sight in shops (3)/ can change the attitude of young people towards smoking. (4)/ No error (5)
- 104. The young sales manager (1)/ is about to resign (2)/ despite of his success (3)/ in the organisation. (4)/ No error (5)
- 105. More and more people (1)/ are using different colour schemes (2)/ in their homes (3)/ that reflecting their personalities. (4)/ No error (5)
- 106. Because art is so subjective, (1)/ no form of art (2)/ can be most effective (3)/ than the other. (4)/ No error (5)
- 107. A 2007 study of Hurricane Katrina survivors (1)/ found that those whom scored high (2)/ on two measures of creativity—originali-

ty and flexibility (3)/ coped with the crisis better. (4)/ No error (5)

- 108. Ken Follett has made a career (1)/ out of keeping readers at (2)/ the edge of their seats, (3)/ engrossed in his suspense thrillers. (4)/ No error (5)
- 109. In the moment, (1)/ there is no conclusive evidence (2)/ that the virus can spread (3)/ from one human to another. (4)/ No error (5)
- 110. The newspaper reported a moving story (1)/ of how one woman channelled (2)/ her own bitterness into good by making (3)/ a commitment to help other people's kids. (4)/ No error (5)

Directions (111-115) : Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence/s as a whole.

- 111. In his latest book, the author gives a real ____ into the sufferings of individuals who have experienced the loss of a loved one ____ to a physical illness.
 - (1) testimony, owning
 - (2) account, attribute
 - (3) praise, following
 - (4) insight, owing
 - (5) knowledge, new
- 112. Everybody has had the flu at some point of time, with its ____ symptoms : aches, chills, fatigue and cough. So why is the "bird flu" ____ so many headlines ?
 - (1) familiar, making
 - (2) knowing, hitting
 - (3) same, targeting
 - (4) similar, cause
 - (5) drastic, topping
- 113. Bollywood actors may have set the stage on fire ____ the rock stars from the Indian music industry ____ the house down during the gala night.
 - (1) as, bring
 - (2) yet, sang
 - (3) for, took
 - (4) and, had
 - (5) but, brought
- 114. In his latest book and documentary, the world renowned author explains that if we continue to ____ what we are doing to our planet, we risk ____ the very future of our civilization.

- (1) do, appreciating
- (2) ignore, destroying
- (3) secure, losing
- (4) establish, maintenance
- (5) probe, questioning

115. Although carbon dioxide levels are ____ all over the world, the ____ are most obvious at the North and South Poles,

- (1) booming, explosion
- (2) exploding, scene
- (3) rising, effects
- (4) firing, consequences
- (5) spilling, disaster

Directions (116 - 120) : 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.

- 116. At an early age my colleague **made his mark** as a chemist
 - (1) was destined to be
 - (2) secured good marks
 - (3) distinguished himself
 - (4) created a vacancy
 - (5) got inducted
- 117. The thief was caught **red-handed**.
 - (1) In the very act of committing the theft
 - (2) on red tape
 - (3) after being given a warning
 - (4) with blood on his hands
 - (5) in an attempt to escape
- 118. He decided to **jump the gun** and apply for the job before it was advertised in the press.
 - (1) play safe
 - (2) fake his credentials
 - (3) use influence
 - (4) call for a personal meeting
 - (5) be over hasty
- 119. My neighbour was caught stealing, he now has to **face the music**.
 - (1) ask for forgiveness
 - (2) come face to face with the police
 - (3) attempt to protect himself
 - (4) suffer the consequences of his actions
 - (5) hear the song
- 120. Rs. 60 for a kilo of onions? That's **daylight robbery**.
 - (1) robbing during the day
 - (2) robbing people on the basis of their income



- (3) unfair overcharging
- (4) cheating people with regards to the quality of food
- (5) extracting more from the rich

Directions (121 -125) : Rearrange the following six sentences/group of 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 makes me happy that people are beginning to change their views on the environment and make changes in their lifestyle" he said after receipt of the award.
- (B) For him, vindication would be when we stop polluting the earth and turn the corner, the exciting news however, is that there are a lot of good changes underway.
- (C) As part of his campaigns, he turned a lecture on global warming and climate change into a well known documentary titled 'An Inconvenient Truth', by which he encouraged millions of people worldwide to make earth-friendly changes in their lives.
- (D) Though many people are doing their part by being sensitive to the environment, Al Gore expressed a serious concern of the world being still at risk due to global warming.
- (E) Al Gore, former Vice President of America is well known for his campaigns on climate change.
- (F) Because of this documentary and his tireless efforts to educate the world about global warming he was awarded the Nobel Peace Prize on Climate Change in 2007.

121. Which of the following will be the **FIRST** sentence after rearrangement ?

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

122. Which of the following will be the **SECOND** sentence after rearrangement ?

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

123. Which of the following will be the **THIRD** sentence after rearrangement ?

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

124. Which of the following will be the **FIFTH** sentence after rearrangement ?

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

125. Which of the following will be the **SIXTH (LAST)** sentence after rearrangement ?

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

Directions (126 - 135) : In the following passage, there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words/phrases are suggested, one of which fits the blank appropriately. Find out the appropriate word/phrases in each case.

The insurance industry is **(126)** myriad challenges arising from intense competition, rising regulatory compliance and growing payouts **(127)** to fraud and natural disasters. It is **(128)** that competitive pressures will make offshoring of information technology (IT) and business processes a growing imperative in the insurance industry.

(129) to mainstream banking and financial services, where the early adoption of automation and IT helped facilitate outsourcing, first in IT services and later in BPO, the insurance industry has lagged **(130)**. This is one reason why insurance companies have been more conservative in their attitude to "business process outsourcing", and **(131)** to offshoring.

With expected cost savings of 30% to 40%, and other **(132)** such as focusing on core competencies and **(133)** to skilled labour, it is **(134)** that the insurance offshoring industry is **(135)** for significant growth in the next three to four years.

126. (1) looking (2) pressing
(3) watching (4) facing
(5) focusing

127. (1) reason (2) due
(3) owed (4) lent
(5) made

128. (1) featured (2) proof
(3) wanted (4) thought
(5) expected

129. (1) Compared (2) Similar
(3) Unlike (4) Balanced
(5) Alike

130. (1) in (2) back
(3) up (4) behind
(5) slow

131. (1) especially (2) important
(3) precise (4) main
(5) regularly

132. (1) benefit (2) advantages
(3) measures (4) losses
(5) detriments

133. (1) excess (2) open
(3) availability (4) gain
(5) access

134. (1) deem (2) timed
(3) believed (4) idea
(5) doubted

135. (1) available (2) assured
(3) poised (4) gear
(5) concentrated

Directions (136 - 150) : 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 question.

Health insurance policies were first introduced in 1986 at a time when the Indian insurance industry was nationalised. The policies on offer were **complicated** to read and offered limited cover. There were no third party administrators operating in India, and there was no direct settlement of claims between health insurer and hospital. There were therefore issues concerning claims servicing, which involved an insured following cumbersome procedures to get claims **authenticated** and paid. The business was not profitable for the nationalised insurers, and not popular with the public at large.

The original 'Mediclin Policy', however, developed and in many cases has provided the base model for the health care insurance policies that were introduced immediately after liberalisation of the general insurance sector at the turn of the millennium.

Health insurance, however, saw no specialist players until relatively recently. This is because there was a general expectation that the insurance industry regulator, the IRDA, would set



a smaller capitalisation requirement for health insurers and/or amend the rules for foreign equity ownership in Indian Insurers in recognition of the fact that health insurance loss ratios were not good, and therefore finding an Indian partner to invest 76% in a health insurer would be a difficult task. The IRDA did not, however, relax either the capitalisation requirements or foreign investments caps. Initially, therefore, the health insurance market did not grow as quickly as may have been expected.

Growth in policyholder numbers, more effective third party administration and an effective network of hospitals is expected to see the numbers improve. Other changes have been affected to encourage growth in this sector. Life insurers have been allowed to sell health insurance. Initially, life insurers were only allowed to sell certain types of health covers as a supplement to a life policy. However, the IRDA has allowed life insurers to sell pure health insurance products subject to product specific approvals. The standard mediclaim policy has undergone several revisions and modifications. In recent years, private health insurers have been offering fresh products with increased covers and sums insured. Private hospital rates are still low compared to the rates charged in more developed countries, but high when compared to average Indian earnings. It is no longer uncommon for Indian employees to now expect that health care will be part of an employment package. With the opening up of the market to private competition, the claims process has become much less cumbersome. Support for a health insurance market has also come from some less obvious sources. Indian states have started relying on insurance policies to meet some of their legal obligations to provide health care to their citizens. The central government has also proposed the introduction of free health care insurance for the poor. This plan is meant to cover every poor family for INR 30,000 per annum. The central government will pay 75% of the premium, leaving the remaining 25% to be covered by state governments. The IRDA has also encouraged Micro-insurance as a means of extending the availability of health insurance to areas of the market that, geographically and economically, may

not have been at the forefront of Insurers' business plans.

At the same time as the market grows, the IRDA is stepping in to create a more consumer friendly playing field, particularly as regards the treatment of senior citizens; the operation of the pre-existing diseases exclusion, and the reluctance of insurers to renew policies where the claims experience has been bad.

Senior citizens had been complaining about the reluctance of insurers to issue policies to them, and the inclusion of disadvantageous terms when policies were offered - such as hefty increases in premium rates, added exclusions and conditions, etc. In May 2007, the IRDA set up a committee on Health Insurance for Senior Citizens to make recommendations. The Committee reported in November 2007 and made the following main recommendations - Senior Citizens should have some assurance that their policies will be renewed; the Industry should adopt standard terms and conditions, such as for the definition of pre-existing diseases. The Committee also said that policy wordings should be simpler for the lay person to follow, suggesting that uniform terminology be used by all Insurers to lessen confusion in the public mind.

136. Which of the following is/are the reason/s because of which the health insurance industry has witnessed growth ?

- (A) The format of the policy has been improvised since its inception.
 - (B) Organizations provide health insurance cover to their employees as part of the remuneration process.
 - (C) The process of settlement of claims has become less troublesome as compared to the time when it was first introduced.
- (1) Only (B)
 - (2) Only (A) and (C)
 - (3) Only (C)
 - (4) Only (B) and (C)
 - (5) All (A), (B) and (C)

137. What step has the Central Government taken in terms of insurance for the poor ?

- (1) The poor will have access to free health care insurance, the payment of premium for

which will be shouldered by the central and state government in the ratio of 3 : 1 respectively.

- (2) The poor people belonging to a particular region will get group health care insurance cover of INR 30,000/- per annum.
- (3) The poor will be insured for a sum of INR 45,000/- per annum
- (4) The government has devised special health care insurance policies for the poor wherein no premium needs to be paid either by the individual or the government.
- (5) None of these

138. Which of the following, is/are the reason/s that health insurance policies were not popular in the beginning ?

- (A) The process for settlement of claims was lengthy and tiresome.
 - (B) The clauses in the policy were very difficult to understand.
 - (C) There were no direct claim settlements with the hospitals.
- (1) Only (B)
 - (2) Only (A) and (C)
 - (3) Only (C)
 - (4) Only (B) and (C)
 - (5) All (A), (B) and (C)

139. Which of the following, is/are true in the context of the passage ?

- (A) Private hospital fees can be easily afforded by the general public now as their earnings are significantly higher.
 - (B) More people are now buying insurance policies as compared to almost two decades ago.
 - (C) Insurance agencies initially allowed to independently sell life insurance policies only can also sell health insurance policies independently now.
- (1) Only (B)
 - (2) Only (A) and (C)
 - (3) Only (C)
 - (4) Only (B) and (C)
 - (5) All (A), (B) and (C)

140. Which of the following is possibly the most appropriate title for the passage ?



- (1) The Indian Health Insurance Industry - The Gradual Change
 - (2) IRDA and Its Functioning
 - (3) Health Insurance Vs Life Insurance
 - (4) Challenges Faced by the IRDA
 - (5) The Downfall of the Health Insurance Industry in India
- 141.** What was the plight of senior citizens with respect to buying insurance cover prior to IRDA intervention ?
- (A) Insurance agencies were unwilling to sell policies to them.
 - (B) Clauses disadvantageous to senior citizens were included in the policies.
 - (C) They had to pay higher premiums.
- (1) Only (A) and (C)
 - (2) Only (A) and (B)
 - (3) Only (A)
 - (4) Only (B) and (C)
 - (5) All (A), (B) and (C)
- 142.** Which of the following are the recommendations of the Committee on Health Insurance for Senior Citizens ?
- (A) Standardize wordings in the policy so as to avoid any misinterpretation.
 - (B) Simplify language of the policy so that the common man can understand.
 - (C) Policies of senior citizens may not be renewed.
- (1) Only (A) and (C)
 - (2) Only (A) and (B)
 - (3) Only (A)
 - (4) Only (B) and (C)
 - (5) All (A), (B) and (C)
- 143.** Which of the following is **not true** in the context of the passage ?
- (1) The general public now has a greater choice in selection of health insurance products since its inception.
 - (2) The number of private players in the insurance industry has gone up since 1986
 - (3) The IRDA's plan of micro-insurance is for people who can easily afford insurance cover
 - (4) The business of insurance was initially not very profitable.
 - (5) All are true

Directions (144 - 147) : 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.

144. AFFECTED

- (1) hampered (2) brought about
- (3) concerned (4) troubled
- (5) asked for

145. SUBJECT TO

- (1) conditional on
- (2) matter for (3) issue to
- (4) topic of (5) question on

146. AUTHENTICATED

- (1) falsified (2) real
- (3) verified (4) genuine
- (5) faked

147. COMPLICATED

- (1) knotty (2) invisible
- (3) gibberish (4) complex
- (5) dense

Directions (148-150) : 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.

148. HEFTY

- (1) thin (2) uniform
- (3) small (4) bulky
- (5) fragile

149. RELUCTANCE

- (1) intensity (2) unwillingness
- (3) fanaticism (4) keenness
- (5) devotion

150. DISADVANTAGEOUS

- (1) detrimental (2) beneficial
- (3) healthy (4) monetary
- (5) healing

GENERAL & FINANCIAL AWARENESS

- 151.** Which one of the following was the reason owing to which Government want Reserve Bank of India to tighten prudential norms for NBFCs ?
- (1) To reduce liquidity in the market
 - (2) It is as per Basel II requirements
 - (3) It is as per Bank for International Settlement (BIS) directives
 - (4) It is to protect NBFCs from any impact of possible economic slowdown
 - (5) None of these

- 152.** In the financial year 2009-2010, which one of the following Banks has made highest Total Dividend Payout ?

- (1) SBI (2) PNB
- (3) Bank of India
- (4) Canara Bank
- (5) None of these

- 153.** In respect of which one of the following countries, India has proposed non payments for import of crude oil ?

- (1) Iran (2) Iraq
- (3) Kuwait (4) Sudan
- (5) UAE

- 154.** Through which one of the following methods, RBI has allowed Indian companies to hedge exchange rate risks associated with trade transactions ?

- (1) Forwards (2) FRA
- (3) Swaps
- (4) Currency options
- (5) Cross currency options

- 155.** Which of the following books is written by V. S. Naipaul ?

- (1) A Handful of Dust
- (2) A House for Mr. Biswas
- (3) A Passage to India
- (4) Darkness at Noon
- (5) None of these

- 156.** With which one of the following countries, India has signed agreement to build Multi modal Transit Transport Project ?

- (1) Bangladesh (2) Myanmar
- (3) Sri Lanka (4) Nepal
- (5) Maldives

- 157.** Which one of the following countries is Number One Country in terms of Purchasing Power ?

- (1) USA (2) Germany
- (3) China (4) South Korea
- (5) None of these

- 158.** Which one of the following directions has been given by Government to Civic bodies ?

- (1) They must use 70 percent of the funds for BPL families
- (2) They must use 70 percent of the funds for the poor living within their jurisdiction
- (3) They must use 25 percent of the funds for BPL families
- (4) They must use 25 percent of the funds for the poor living within their jurisdiction
- (5) None of these

MODEL SOLVED PAPER : UNITED INDIA INSURANCE AO EXAM

- 159.** On which one of the following issues a group of business leaders and other eminent citizens have expressed concern ?
 (1) E-Governance
 (2) Governance
 (3) Fiscal deficit
 (4) Governance deficit
 (5) None of these
- 160.** 'Yuan' is the currency of which one of the following countries ?
 (1) Japan
 (2) South Korea
 (3) North Korea
 (4) Taiwan
 (5) China
- 161.** Which one of the following is a leading power in 17 nation Euro Region ?
 (1) Germany (2) France
 (3) Norway (4) Greece
 (5) Portugal
- 162.** What are teaser loan rates charged by banks ?
 (1) Fixed rate of interest charged by banks
 (2) Floating rate of interest charged by banks
 (3) Rate of interest in the initial period is less and goes up subsequently
 (4) Rate of interest in the initial period is more and it goes down subsequently
 (5) None of these
- 163.** Expand the term FSDG which is used in financial sectors ?
 (1) Financial Security and Development Council
 (2) Financial Stability and Development Council
 (3) Fiscal Security and Development Council
 (4) Fiscal Stability and Development Council
 (5) None of these
- 164.** According to the 8th Annual Global Retail Development Index (GRDI), which one of the following countries is 'most attractive' retail market in the world ?
 (1) China (2) India
 (3) UAE (4) Saudi Arabia
 (5) Japan
- 165.** Government's "Food-for-work" programme means —
 (1) to pay in kind to work and build rural infrastructure
 (2) supplying balanced diet to workers in rural areas
 (3) no-work-no-pay principle
 (4) ensuring enough food to rural worker-households
 (5) None of these
- 166.** The insurance companies collect a fixed amount from its customers at a fixed interval of time. What is it called ?
 (1) Instalment (2) Contribution
 (3) Premium (4) EMI
 (5) Service Charge
- 167.** Which of the following is/are the various types of insurance ?
 (A) Life Insurance
 (B) Health Insurance
 (C) Liability Insurance
 (1) Only (A)
 (2) Only (B)
 (3) Only (C)
 (4) All (A), (B) and (C)
 (5) Only (A) and (B)
- 168.** What is the full form of 'ESOPs' as seen in financial newspapers ?
 (1) Employee Stock Options
 (2) Executive Salary Options
 (3) Emergency Stock Operations
 (4) Early Sales Opportunities
 (5) Executive Stock Ownership
- 169.** Who are considered Super Senior Citizen as per budget 2011-12 ? Those who have completed a minimum age of —
 (1) 65 years (2) 70 years
 (3) 75 years (4) 80 years
 (5) 90 years
- 170.** Pohang Steel Company (POSCO) is a company originally based in —
 (1) China (2) Vietnam
 (3) USA (4) Italy
 (5) South Korea
- 171.** As per the revised data released by the Central Statistical Organisation, the GDP growth in 2010 has been at which of the following levels ?
 (1) 6% (2) 6.5%
 (3) 8% (4) 7.5%
 (5) None of these
- 172.** Who amongst the following was awarded Padma Vibhushan recently (2011) ?
 (1) Kumar Mangalam Birla
 (2) Harbhajan Singh
 (3) Nirupama Rao
 (4) Montek Singh Ahluwalia
 (5) Saina Nehwal
- 173.** Annual meeting of World Economic Forum was organised in January 2011 in which of the following cities ?
 (1) Davos (2) Milan
 (3) Tokyo (4) London
 (5) Lisbon
- 174.** India recently signed a deal on the sharing of Teesta and Feni river waters. This agreement is signed with which of the following countries ?
 (1) Nepal (2) China
 (3) Pakistan (4) Bangladesh
 (5) Bhutan
- 175.** Brihadeeswara Temple has recently celebrated its millennium birthday. In which of the following States is it located ?
 (1) Karnataka
 (2) Andhra Pradesh
 (3) Kerala (4) Orissa
 (5) Tamil Nadu
- 176.** In which one of the following States, Jaitapur Nuclear Power plant is proposed to be set up ?
 (1) Gujarat (2) Haryana
 (3) Orissa (4) Karnataka
 (5) Maharashtra
- 177.** According to Planning Commission, in how many years shall the per Capita income in India become double ?
 (1) Nine (2) Five
 (3) Seven (4) Three
 (5) None of these
- 178.** Expand the term IFRS.
 (1) Indian Financial Reporting Standards
 (2) Indian Financial Reporting Systems
 (3) International Financial Reporting Standards
 (4) International Financial Reporting Systems
 (5) None of these
- 179.** Who is Liu Xiaobo ?
 (1) North Korean dissident, who has been awarded Nobel peace prize
 (2) Chinese citizen, who has been awarded Nobel peace prize

MODEL SOLVED PAPER : UNITED INDIA INSURANCE AO EXAM

- (3) North Korean dissident, who has been awarded Nobel literature prize
 (4) Sportsman who was awarded maximum 8 Gold medals in Commonwealth Games
 (5) None of these
- 180.** Who is Hardeep Puri ?
 (1) India's permanent representative at United Nations
 (2) Vice President, IMF
 (3) Vice President, World Bank
 (4) India's ambassador in USA
 (5) India's ambassador in UK
- 181.** With which one of the following games is Ishant-Sharma associated ?
 (1) Chess (2) Badminton
 (3) Table Tennis
 (4) Volley Ball
 (5) Cricket
- 182.** With which one of the following games, France's Zinedine Zidane is associated ?
 (1) Hockey (2) Football
 (3) Snooker (4) Volley Ball
 (5) Base Ball
- 183.** As per recent newspaper reports, which one of the following countries was second largest importer of goods and services in the world during year 2009-2010 ?
 (1) China (2) USA
 (3) Japan (4) Russia
 (5) India
- 184.** According to RBI Governor, which one of the following is the challenge in its monetary policy ?
 (1) Inflation
 (2) Inflation and Supportive recovery
 (3) Inflation and fiscal deficit
 (4) Inflation and high cost of imports
 (5) None of these
- 185.** Which one of the following Public Sector Organisations has offered largest ever equity offer ?
 (1) SAIL (2) Coal India
 (3) Power Grid
 (4) Shipping Corporation of India
 (5) None of these
- 186.** Through which one of the following sources domestic funds are raised by Companies?
 (A) IPO only
 (B) FPO only
 (C) Commercial papers
 (1) Only (A) and (B)
 (2) All (A), (B) and (C)
 (3) Only (A) and (C)
 (4) Only (A) (5) Only (C)
- 187.** Which of the following is a General Insurance Company functioning in India ?
 (1) Life Insurance Corporation of India
 (2) ICICI Prudential
 (3) Tata AIG
 (4) United India Insurance Company
 (5) All are General Insurance Companies
- 188.** Who amongst the following is the Regulator of Insurance sector in India ?
 (1) RBI (2) AMFI
 (3) IRDA (4) SEBI
 (5) All of these
- 189.** Which of the following terms is NOT used in insurance sector ?
 (1) Indemnity (2) Coverage
 (3) Misuse Alert
 (4) Casualty (5) Annuity
- 190.** Which of the following Public Sector companies/organisations provides insurance cover to exporters ?
 (1) ECGC (2) NABARD
 (3) SIDBI (4) IRDA
 (5) None of these
- 191.** The main feature of the National Agricultural Insurance Scheme is to insure which' of the following ?
 (1) Life of the farmer
 (2) Crop of the farmer
 (3) Animals who are used in agricultural activities
 (4) Land of the farmer
 (5) Both land and family of the farmer
- 192.** In which one of the following States was the first UID card issued ?
 (1) Gujarat (2) Manipur
 (3) Assam (4) West Bengal
 (5) Maharashtra
- 193.** Which of the following books is written by Anita Desai ?
 (1) Magic Seeds
 (2) The Village By the Sea
 (3) A Bend in the River
 (4) My God Died Young
 (5) None of these
- 194.** Expand the term MGNREGA.
 (1) Mahatma Gandhi National Rural Employment Guarantee Act
 (2) Mahatma Gandhi National Rural Employment Guarantee Agency
 (3) Mahatma Gandhi National Rural Employment Generation Act
 (4) Mahatma Gandhi National Rural Employment Generation Agency
 (5) None of these
- 195.** Which of the following terms is used in the field of finance and banking ?
 (1) Elasticity (2) Inflation
 (3) Pulse Rate (4) Hot waves
 (5) Plasma
- 196.** With which one of the following sports, Saina Nehwal is associated ?
 (1) Chess (2) Badminton
 (3) Long Jump (4) Lawn Tennis
 (5) Table Tennis
- 197.** Which one of the following States has passed a bill to regulate the interest rates on micro-finance ?
 (1) Orissa (2) Haryana
 (3) Karnataka (4) Kerala
 (5) Andhra Pradesh
- 198.** Which of the following rates are reviewed by the RBI at the time of periodical review of the policy ?
 (A) Bank Rate
 (B) Repo Rate
 (C) Savings Bank Rate
 (1) Only (A) (2) Only (B)
 (3) Both (A) and (B)
 (4) All (A), (B) and (C)
 (5) Only (C)
- 199.** Which one of the following is **not** included in TAPI gas project ?
 (1) Turkmenistan
 (2) Pakistan
 (3) Afghanistan
 (4) India
 (5) Iran
- 200.** Which one of the following States has passed a legislation to confiscate the property of corrupt officials and to open schools in these properties ?
 (1) West Bengal
 (2) Jharkhand (3) Bihar
 (4) Rajasthan (5) Haryana

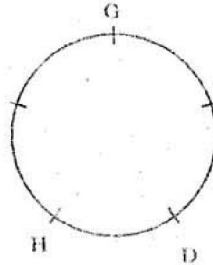


ANSWERS

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

EXPLANATIONS

1. (2) No answer can be found from the data given in the Statement I.

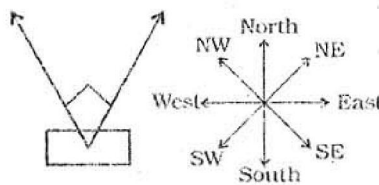


From statement II
In order to satisfy the given arrangement E or D must face outward.
F is sitting second to the right of E. It means E is second to the left of F. Therefore, either D or E must face outward.

2. (5) From both the statements
There are six floors in the building.

| | |
|---|---|
| 6 | A |
| 5 | |
| 4 | B |
| 3 | |
| 2 | C |
| 1 | |

3. (1) From statement I.



It is clear from the diagram that Sunny was facing North-East.

From Statement II
It is not clear Sunil is facing which direction.

4. (5) From both the statements
E is the husband of R.
E is the father of B and J.
J is the daughter and B is the son of E.

5. (5) From Statement I
 $N > J > K$

There is no information about L and M.

From Statement II,
 $M > L > K$

There is no information about J and N.

From both the statements
K is the youngest.

6. (4) From Statement I,
Exam was held in April, May or June.

From Statement II,
Exam was held in March, April or May.

From both the statements,
Exam was held in April or May.

(7 - 14) : After careful analysis of the given input and various steps of rearrangement it is evident that all the words get arranged in alphabetical order from left to right in the final step. The word which appears first in alphabetical order moves to the extreme right position and then it moves towards left stepwise.

(7 - 10) :

Input : dare a beach null wrap steel
Step I : dare beach null wrap steel a
Step II : dare null wrap steel a beach
Step III : null wrap steel a beach dare
Step IV : wrap steel a beach dare null
Step V : wrap a beach dare null steel
Step VI : a beach dare null steel wrap
Step VI is the last step.

7. (3) Six steps will be required to reach the intended arrangement for the given input.

8. (2) Option (2) is the same as step II.

9. (3) The word 'a' is second from the left end of Step V.

10. (4) The word 'steel' is fourth from the right end of step III.

(11 - 14) :

(E) : Step I : kite metal blue offer arrange

(C) : Step II : kite metal offer arrange blue

(A) : Step III : metal offer arrange blue kite

(D) : Step IV : offer arrange blue kite metal

(B) : Step V : arrange blue kite metal offer

11. (1) (A) is the Step III.

12. (4) The word 'blue' is the first from the right end of Step II.