



INSURANCE

MODEL SOLVED PAPER

AO

**HELD ON :
26.05.2013**

Based on Memory

UNITED INDIA INSURANCE AO EXAM

REASONING

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

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

Input : tent 13 wheat 21 ask 63 steal 49 hand 54 vast 85

Step I : 85 wheat tent 13 21 ask 63 steal 49 hand 54 vast

Step II : 63 vast 85 wheat tent 13 21 ask steal 49 hand 54

Step III : 54 tent 63 vast 85 wheat 13 21 ask steal 49 hand

Step IV : 49 steal 54 tent 63 vast 85 wheat 13 21 ask hand

Step V : 21 hand 49 steal 54 tent 63 vast 85 wheat 13 ask

Step VI : 13 ask 21 hand 49 steal 54 tent 63 vast 85 wheat

and Step VI is the last step of the above input, as the desired arrangement is obtained.

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

Input : store 95 clean 56 tape 15 break 28 feet 35 wait 69 ice 71

1. Which step number is the following output?

35 feet 56 ice 69 store 71 tape 95 wait clean 15 break 28

- (1) Step V
- (2) Step III
- (3) Step VI
- (4) Step IV
- (5) There is no such step

2. Which word/number would be at sixth position from the right in Step IV ?

- (1) 15
- (2) wait
- (3) clean
- (4) 95
- (5) 28

3. How many elements (words/numbers) are there between 'feet' and '15' as they appear in the second last step of the output ?

- (1) Six
- (2) Seven
- (3) Five
- (4) Eight
- (5) Nine

4. Which of the following represents the position of 'wait' in the third Step ?

- (1) Ninth from the left
- (2) Sixth from the left
- (3) Eighth from the right
- (4) Seventh from the right
- (5) Tenth from the right

5. Which word/number would be at seventh position from the left in the Step VI ?

- (1) ice
- (2) store
- (3) tape
- (4) 71
- (5) 69

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

In a certain code language

'make your trip interesting' is written as 'de la pa ni';

'your trip be customised' is written as 'ha ni ta de';

'customised trip always good' is written as 'ta la ka ni';

and 'good make me happy' is written as 'ka ro pa na'.

6. Which of the following is the code for 'always' ?

- (1) ka
- (2) ni
- (3) la
- (4) ta
- (5) Either la or ka

7. Which of the following can be coded as 'pa ni de ha' ?

- (1) make trip be your
- (2) make your trip good
- (3) your trip be good
- (4) trip always be make
- (5) trip be customised good

8. Which of the following represents 'good trip always interesting' ?

- (1) de ka ni la
- (2) fa ni ka ro
- (3) na fa de ha
- (4) ni fa la ka
- (5) ta la fa ni

9. Which of the following is code for 'make' ?

- (1) la
- (2) pa
- (3) ni
- (4) ro
- (5) Either na or pa

10. What does 'ta' represent in this code ?

- (1) trip
- (2) always
- (3) good
- (4) your
- (5) customised

Directions (11 - 15) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data 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.



11. What is the position of Yogesh from the left in the group of 21 students all of them facing north ?

I. Praveen is exactly in the middle of the row. There are five persons between Praveen and Yogesh. Yogesh is fifth from the right end.

II. There are two persons between Seema and Praveen and another two persons between Seema and Yogesh.

12. In which year did Ranjana complete her graduation ?

I. According to Ranjana's father she graduated after March 1989 but before March 1993.

II. The brother of Ranjana remembers correctly that she did her graduation after March 1991 but before March 1994 and the year of her graduation was an even number.

13. Are M, S and N in a straight line ?

I. N is 6 metres East of M. O is 4 metres North of N. T is 3 metres West of O and S is 4 metres South of T.

II. P is 6 metres North of M. Q is exactly in the middle of P and M. R is 3 metres East of Q. S is 3 metres South of R. N is 3 metres East of S.

14. Whether it was 4 O's clock two hours ago ?

I. At present, both the hands of the clock face the opposite direction along a straight line.

II. Two hours ago, both the hands of the clock together formed an angle of 120 degree.

15. Among I, A, G, K, J and V who is the tallest ?

I. V is taller than J and G. K is taller than I and G. K is not the tallest.

II. V is taller than K and I. J is taller than G. V is not the tallest.

16. How many meaningful English words can be formed with the letters ENCO, using each letter only once in each word ?

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

17. How many such pairs of letters are there in the word COAST (in both the forward and backward direction), each of which has as many letters between them in the word as they have between them in the English alphabetical series ?

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

18. In a certain code language CE stands for BD, NP stands for MO, then what does JL stand for ?

- (1) KI
- (2) IK
- (3) LM
- (4) ML
- (5) HJ

19. In a certain code language FRAME is written as QEBDL and BLOCK is written as KAPJB. How is PRIDE written in that code language ?

- (1) SQHFE
- (2) QSHEF
- (3) OQJCD
- (4) QOJDC
- (5) None of these

20. What should come next in the following number series ?
02462302464502466702 ?

- (1) 4
- (2) 2
- (3) 6
- (4) 8
- (5) 5

Directions (21-25) : In each group of questions below are two/three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the two/three statements disregarding commonly known facts.

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.

21. Statements :

All pens are nibs.
All nibs are inks.

No ink is colour.

Conclusions :

- I. All inks are nibs.
- II. All pens are inks.

22. Statements :

All pens are nibs.
All nibs are inks.

No ink is colour.

Conclusions :

- I. No colour is nib.
- II. No colour is pen.

23. Statements :

No dream is project.

All ventures are projects..

Conclusions :

- I. No venture is dream.
- II. All projects are ventures.

24. Statements :

No road is way.

All ways are paths.

No path is bridge.

Conclusions :

- I. Some bridges are roads.
- II. All paths are roads.

(25-26) :

Statements :

Some numbers are digits.
No digit is alphabet.
All alphabets are letters.

25. Conclusions :

- I. No letter is digit.
- II. Some letters are digits.

26. Conclusions :

- I. Some letters are numbers.
- II. All numbers can never be alphabets.

Directions (27 - 30) : In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions :

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

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



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

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

27. Statements :

$O > P > Q > R < S < T$

Conclusions :

I. $O > S$

II. $T > P$

28. Statements :

$A < B < C; B = D > E > F; G < A$

Conclusions :

I. $D > A$

II. $A < E$

(29 - 30) :

Statements :

$H \geq I = J \geq K; L \leq K; I < M < N$

39. Conclusions :

I. $H > M$

II. $N > H$

30. Conclusions :

I. $M < I$

II. $H \geq K$

31. Which of the following expressions will **not be true** if the expression $U < V < W < X < Y = Z \geq A = B > C$ is definitely true?

(1) $Z > C$ (2) $U < Y$

(3) $Y > V$ (4) $Z < U$

(5) $B < Y$

32. How many meaningful English words can be formed from the first, the fifth, the eighth and the tenth letters of the word CREATIVITY, using each letter only once in each word?

(1) None (2) One

(3) Two (4) Three

(5) More than three

Directions (33-35) : Following questions are based on the information given below :

(1) 'P × Q' means 'P is father of Q'.

(2) 'P - Q' means 'P is sister of Q'.

(3) 'P + Q' means 'P is mother of Q'.

(4) 'P ÷ Q' means 'P is brother of Q'.

33. In the expression $B + D \times M \div N$, how is M related to B?

(1) Granddaughter

(2) Son (3) Grandson

(4) Granddaughter or Grandson

(5) None of these

34. Which of the following represents 'J is son of F'?

(1) $J \div R - T \times F$

(3) $J + R - T \times F$

(3) $J \div M - N \times F$

(4) Cannot be determined

(5) None of these

35. Which of the following represents 'R is niece of M'?

(1) $M \div K \times T - R$

(3) $M - J + R - N$

(3) $R - M \times T \div W$

(4) Cannot be determined

(5) None of these

Directions (36-40) : Study the following information to answer the given questions :

Seven animated movies- Up, Finding Nemo, Ice Age, Aladdin, Shark Tale, Beauty and the Beast, The Incredibles, were screened during a children's workshop not necessarily in the same order. The workshop started on Monday and ended on Sunday. Only one movie was screened on each day.

'Beauty and the Beast' was screened on Wednesday. 'The Incredibles' was screened on the fourth day after 'Up' was screened. 'Ice Age' was screened before Thursday but not on Monday. 'Shark Tale' and 'Aladdin' were not screened on Saturday but 'Shark Tale' was screened before Saturday.

36. Four of the following five are similar on the basis of their position in the above arrangement and hence form a group. Which of the following **does not** belong to the group?

(1) Up - Beauty and the Beast

(2) The Incredibles - Aladdin

(3) Shark Tale - Finding Nemo

(4) Beauty and the Beast - The Incredibles

(5) Finding Nemo - Aladdin

37. On which day was 'Ice Age' screened?

(1) Friday

(2) Tuesday

(3) Thursday

(4) Sunday

(5) None of these

38. Which movie was screened on Saturday?

(1) Finding Nemo

(2) Up

(3) The Incredibles

(4) Aladdin (5) None of these

39. How many movies were screened before 'Shark Tale'?

(1) 6 (2) 4

(3) 2 (4) 3

(5) None of these

40. Which of the following combinations is **false** with respect to the given information?

(1) 'Up' was not screened on Friday

(2) 'Shark Tale' was screened immediately after 'Beauty and the Beast'

(3) 'The Incredibles' was screened on Sunday

(4) 'Finding Nemo' was not screened on Friday

(5) All are false

Directions (41- 45) : Study the following information to answer the given questions :

Eight people - L, M, O, P, Q, R and S - are sitting around a circular table facing the centre. Each of them likes different colours, viz., Red, Orange, Blue, Pink, Black, Purple, Brown and Green, but not necessarily in the same order. S is sitting second to the left of N. There are two persons between S and the person who likes Orange colour. M is second to the left of the person who likes Orange colour. L is the immediate neighbour of S. R is the third to the right of P. O likes Purple colour. The person who likes Pink colour is second to the right of P. The person who likes Brown colour is the third to the left of the person who likes Blue colour. Neither S nor P likes Brown colour. N likes neither Green nor Blue colour. L likes Red colour.

41. Who among the following is second to the right of the person who likes Orange colour?

(1) The person who likes Brown colour

(2) Q (3) N

(4) The person who likes Blue colour

(5) Cannot be determined



42. Who among the following likes Green colour ?
(1) M (2) L
(3) S (4) N
(5) None of these
43. Who among the following is sitting exactly in the middle of the person who likes Red colour and Q ?
(1) R (2) O
(3) N (4) S
(5) None of these
44. Who among the following likes Pink colour ?
(1) R (2) S
(3) N (4) Q
(5) None of these
45. Which of the following pairs of persons are immediate neighbours of M ?
(1) N and S (2) L and S
(3) N and P (4) R and S
(5) None of these

Directions (46 – 50) : Study the following information and answer the questions given below it.

Seven members H, I, J, K, L, M and N are working in different cities Ahmedabad, Bangalore, Chennai, Hyderabad, Kolkata, Delhi and Mumbai not necessarily in the same order. Each one has a different mother tongue Tamil, Kannada, Telugu, Hindi, Marathi, Punjabi and Bangla not necessarily in the same order.

J works in Bangalore and his mother tongue is not Tamil or Marathi. K's mother tongue is Punjabi and he works in Ahmedabad. L and M do not work in Chennai and none of them has Marathi mother tongue. I works in Hyderabad and his mother tongue is Telugu. The one who works in Delhi has Bangla mother tongue. N works in Mumbai and his mother tongue is Hindi. L does not work in Kolkata.

46. What is J's mother tongue ?
(1) Telugu (2) Hindi
(3) Bangla (4) Kannada
(5) None of these
47. Who works in Chennai ?
(1) H (2) L
(3) M (4) L or M
(5) None of these

48. Which of the following combination is correct ?
(1) Marathi-I- Hyderabad
(2) Tamil-M- Kolkata
(3) Marathi-I- Chennai
(4) Punjabi-K- Delhi
(5) None of these
49. Who works in Delhi ?
(1) H (2) M
(3) L (4) K
(5) None of these
50. What is M's mother tongue ?
(1) Bangla
(2) Marathi
(3) Telugu
(4) Cannot be determined
(5) None of these

QUANTITATIVE APTITUDE

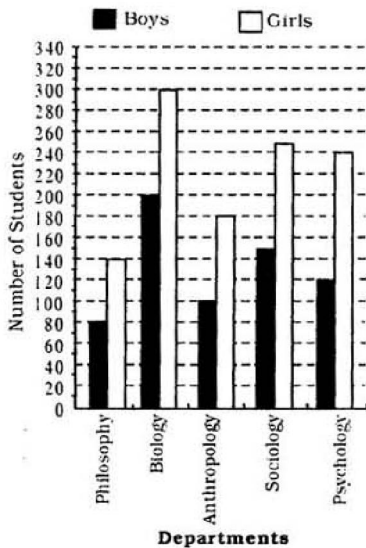
51. Tanvi started a business investing Rs. 45,000. After 8 months Anisha joined her with a capital of Rs. 52,000. At the end of the year the total profit was Rs. 56,165. What is the share of profits of Anisha ?
(1) Rs. 21,450 (2) Rs. 24,440
(3) Rs. 27,635 (4) Rs. 31,765
(5) None of these
52. By how much is $\frac{1}{4}$ th of 128 smaller than $\frac{5}{6}$ th of 216 ?
(1) 61 (2) 67
(3) 73 (4) 79
(5) None of these
53. One-third of a number is 96. What will 67% of that number be ?
(1) 192.96 (2) 181.44
(3) 169.92 (4) 204.48
(5) None of these
54. In a class of 35 students and 6 teachers, each student got sweets that are 20% of the total number of students and each teacher got sweets that are 40% of the total number of students. How many sweets were there ?
(1) 245 (2) 161
(3) 406 (4) 84
(5) None of these

55. Prithvi spent Rs. 89,745 on his college fees, Rs.51,291 on Personality Development Classes and the remaining 27% of the total amount he had as cash with him. What was the total amount ?
(1) Rs.1,85,400
(2) Rs.1,89,600
(3) Rs.1,91,800
(4) Rs.1,93,200
(5) None of these
56. The compound interest accrued on an amount of Rs. 22,000 at the end of two years is Rs. 5,596.8. What would be the simple interest accrued on the same amount at the same rate in the same period ?
(1) Rs.5,420 (2) Rs.5,360
(3) Rs.5,280 (4) Rs.5,140
(5) None of these
57. The product of two successive numbers is 4032. Which is the greater of the two numbers ?
(1) 63 (2) 64
(3) 65 (4) 66
(5) None of these
58. The ages of Sonal and Nitya are in the ratio of 9 : 5 respectively. After 8 years the ratio of their ages will be 13 : 9. What is the difference in years between their ages ?
(1) 4 years (2) 12 years
(3) 6 years (4) 14 years
(5) None of these
59. 30 men can do a piece of work in 16 days. How many men would be required to do the same work in 20 days ?
(1) 12 (2) 36
(3) 48 (4) 24
(5) None of these
60. The profit earned after selling an article for Rs. 1,516 is the same as loss incurred after selling the article for Rs. 1,112. What is the cost price of the article ?
(1) Rs. 1,314 (2) Rs. 1,343
(3) Rs. 1,414 (4) Rs. 1,434
(5) None of these



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

Total Number of Boys and Girls in Five Different Departments

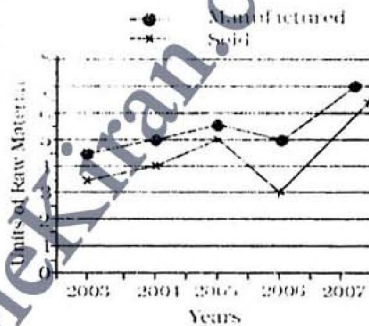


61. The number of girls from Biology department is **approximately** what per cent of the total number of girls from all the departments together ?
 (1) 32 (2) 21
 (3) 37 (4) 43
 (5) 27
62. What is the difference between the total number of boys and the total number of girls from all the departments together ?
 (1) 440 (2) 520
 (3) 580 (4) 460
 (5) None of these
63. What is the average number of boys from all the departments together ?
 (1) 122 (2) 126
 (3) 130 (4) 134
 (5) None of these
64. The number of boys from Anthropology department is **approximately** what per cent of the total number of boys from all the departments together ?
 (1) 15 (2) 23
 (3) 31 (4) 44
 (5) 56

65. What is the respective ratio of number of girls from Philosophy department to the number of girls from Psychology department ?
 (1) 1 : 2 (2) 7 : 12
 (3) 5 : 12 (4) 3 : 4
 (5) None of these

Directions (66-70) : Study the following: Graph carefully and answer the questions given below :

Units of Raw Material Manufactured and Sold by a Company Over the Years (Units in Crores)



66. What is the average number of units sold over the years ?
 (1) 440000000
 (2) 4400000
 (3) 440000
 (4) 44000000
 (5) None of these
67. What is the respective ratio of the difference between the number of units manufactured and sold in the year 2005 to the difference between the number of units manufactured and sold in the year 2006 ?
 (1) 2 : 3 (2) 1 : 2
 (3) 1 : 1 (4) 3 : 5
 (5) None of these
68. What is the respective ratio of the number of units manufactured in the year 2003 to the number of units manufactured in the year 2007 ?
 (1) 7 : 11 (2) 9 : 14
 (3) 7 : 9 (4) 9 : 11
 (5) None of these

69. What is the **approximate** per cent increase in the number of units sold in the year 2007 from the previous year ?
 (1) 190 (2) 70
 (3) 60 (4) 95
 (5) 117

70. What is the difference between the number of units manufactured and the number of units sold over the years ?
 (1) 50000000 (2) 5000000
 (3) 500000000 (4) 500000
 (5) None of these

Directions (71-75) : What should come in place of the question mark (?) in the following number series ?

71. 15.48 516 129 43 ?
 (1) 11 (2) 10.75
 (3) 9.5 (4) 12
 (5) None of these
72. 949 189.8 ? 22.776 11.388 6.8328
 (1) 48.24 (2) 53.86
 (3) 74.26 (4) 56.94
 (5) None of these
73. 121 144 190 259 ? 466
 (1) 351 (2) 349
 (3) 374 (4) 328
 (5) None of these
74. 14 43.5 264 ? 76188
 (1) 3168 (2) 3176
 (3) 1587 (4) 1590
 (5) None of these
75. 41 164 2624 ? 6045696
 (1) 104244 (2) 94644
 (3) 94464 (4) 102444
 (5) None of these

Directions (76-80) : What should come in place of the question mark (?) in the following questions ?

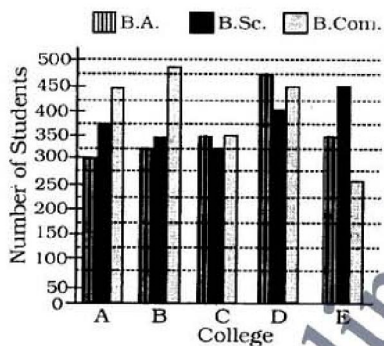
76. $(47 \times 588) \div (28 \times 120) = ?$
 (1) 6.284 (2) 7.625
 (3) 8.225 (4) 8.285
 (5) None of these
77. 45% of $224 \times ?\%$ of 120 = 8104.32
 (1) 67 (2) 62
 (3) 59 (4) 71
 (5) None of these
78. $\sqrt{7921} \times 51 + 374 = (?)^3$
 (1) 16 (2) 19
 (3) 15 (4) 21
 (5) None of these



79. $6573 \div 21 \times (0.2)^2 = ?$
 (1) 7825 (2) 62.6
 (3) 1565 (4) 12.52
 (5) None of these
80. $74156 - ? - 321 - 20 + 520 = 69894$
 (1) 3451 (2) 4441
 (3) 5401 (4) 4531
 (5) None of these

Directions (81 - 85) : Study the following graph carefully to answer the questions that follow :

Number of Students Enrolled in Three Different Disciplines in Five Different Colleges



81. What is the total number of students studying B.Sc in all Colleges together ?
 (1) 1825 (2) 1975
 (3) 1650 (4) 1775
 (5) None of these
82. What is the respective ratio of total number of students studying B.Sc. in the colleges C and E together to those studying B.A. in the Colleges A and B together ?
 (1) 24 : 23 (2) 25 : 27
 (3) 29 : 23 (4) 29 : 27
 (5) None of these
83. What is the respective ratio of total number of students studying B.Sc., B.A and B.Com. in all the Colleges together ?
 (1) 71 : 67 : 75
 (2) 67 : 71 : 75
 (3) 71 : 68 : 75
 (4) 75 : 71 : 68
 (5) None of these

84. Number of students studying B.Com in College C forms approximately what percent of the total number of students studying B.Com. in all Colleges together ?
 (1) 39 (2) 21
 (3) 44 (4) 33
 (5) 17
85. Number of students studying B.A in College B forms what per cent of total number of students studying all the disciplines together in that College? (rounded off two digits after decimal)
 (1) 26.86 (2) 27.27
 (3) 29.84 (4) 32.51
 (5) None of these

Directions (86-90) : Each question below is followed by two statements A and B. You are to determine whether the data given in the statement is sufficient for answering the question. You should use the data and your knowledge of Mathematics to choose between the possible answers.

Give answer (1) if the statement A alone is sufficient to answer the question, but the statement B alone is not sufficient.

Give answer (2) if the statement B alone is sufficient to answer the question, but the statement A alone is not sufficient.

Give answer (3) if both statements A and B together are needed to answer the question.

Give answer (4) if either the statement A alone or statement B alone is sufficient to answer the question.

Give answer (5) if you cannot get the answer from the statements A and B together, but need even more data.

86. Is A an odd number?
 A. A multiplied by an odd number is equal to an odd number.
 B. A is not divisible by 2.
87. The ages of Pradumn and Gunit are in the ratio of 7 : 5 . What is the age of Pradumn.
 A. The ages of Pradumn and Nandini are in the ratio of 3 : 1.

- B. After 7 years the ratio of Pradumn's and Aviral's ages will be 4 : 3.
88. What is the salary of B, in a group of A, B, C and D whose average salary is Rs. 62,880?
 A. Total of the salary of A and C is exact multiple of 8.
 B. Average of the salary of A, C and D is Rs. 61,665.
89. What is the three digit number?
 A. The three digit number is divisible by 9.
 B. The first and the third digit is 6.
90. What is the profit earned by selling a printer for Rs. 3,000?
 A. The cost price of 6 such printers is equal to selling price of 5 such printers.
 B. 20% profit is earned by selling each printer.

Directions (91 - 95) : Study the following information carefully to answer the questions.

The teachers' colony has 2800 members, out of which 650 members read only English newspaper, 550 members read only Hindi newspaper and 450 members read only Marathi newspaper. The number of members reading all the 3 newspapers is 100. Members reading Hindi as well as English newspaper are 200, 400 members read Hindi as well as Marathi newspaper and 300 members read English as well as Marathi newspaper.

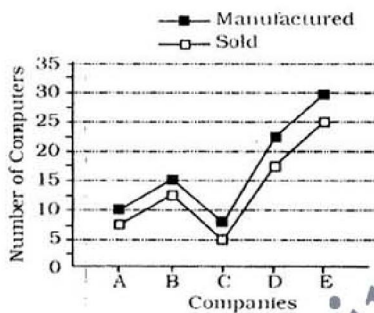
91. Find the difference between number of members reading English as well as Marathi newspaper and the number of members reading English as well as Hindi newspaper.
 (1) 300 (2) 200
 (3) 100 (4) 50
 (5) None of these
92. How many members read at least 2 newspapers ?
 (1) 600 (2) 800
 (3) 500 (4) 1000
 (5) None of these
93. Find the number of members reading Hindi newspaper.
 (1) 750 (2) 980
 (3) 1000
 (4) 1020
 (5) None of these



94. How many members read only one newspaper?
 (1) 1560 (2) 1650
 (3) 1640 (4) 1540
 (5) None of these
95. Find the number of members reading no newspaper.
 (1) 150 (2) 460
 (3) 550 (4) 750
 (5) None of these

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

Number of Computers Manufactured and Sold by Various Companies in a Year (Number in Lakhs)



96. What is the respective ratio of the number of computers manufactured by companies A and C together to the number of computers sold by companies A and C together?
 (1) 4 : 5 (2) 14 : 11
 (3) 8 : 9 (4) 7 : 5
 (5) None of these
97. What is the difference between the average number of computers manufactured by all the companies together and the average number of computers sold by all the companies together?
 (1) 3500 (2) 35000
 (3) 350000 (4) 3500000
 (5) None of these
98. The number of computers sold by company B are what per cent of the number of computers manufactured by company B? (rounded off to two digits after decimal)
 (1) 83.33 (2) 120
 (3) 78.83 (4) 106.54
 (5) None of these

99. The number of computers manufactured by company D are what per cent of the number of computers manufactured by company E?
 (1) 125 (2) 112.5
 (3) 85 (4) 65.25
 (5) 75
100. The number of computers manufactured by company B are approximately what per cent of the number of computers manufactured by all the companies together?
 (1) 22 (2) 18
 (3) 14 (4) 26
 (5) 32

ENGLISH LANGUAGE

Directions (101-105) : Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) Assuming that all these reasons are true, the fact remains that there is an urgent need to check the accelerated costs and initiate suitable measures.
- (B) Some people attribute it to the increasing greediness among the medicos.
- (C) The impact of these measures will be visible only after a considerable passage of time.
- (D) Health care costs have been skyrocketing in our country.
- (E) The measures include yoga classes with emphasis on physical and mental exercises and also change in food habits.
- (F) Certain others feel that it is because of drastic changes in peoples' lifestyle and eating habits.

101. Which of the following would be the **FIRST** statement after rearrangement?
 (1) A (2) B
 (3) C (4) D
 (5) E

102. Which of the following would be the **SECOND** statement after rearrangement?
 (1) A (2) B
 (3) C (4) D
 (5) E
103. Which of the following would be the **FOURTH** statement after rearrangement?
 (1) A (2) B
 (3) C (4) D
 (5) E
104. Which of the following would be the **FIFTH** statement after rearrangement?
 (1) A (2) B
 (3) C (4) D
 (5) E
105. Which of the following would be the **SIXTH (LAST)** statement after rearrangement?
 (1) A (2) B
 (3) C (4) D
 (5) E

Directions (106-115) : In each of the following sentences there are two blank spaces. Below each sentence there are five pairs of words denoted by numbers (1), (2), (3), (4) and (5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence grammatically correct and meaningfully complete.

106. To avoid _____, there is a need for _____ planning of the project.
 (1) cancellation, broad
 (2) prob'cm, deliberate
 (3) pitfalls, systematic
 (4) inconvenience, convenient
 (5) losses, temporary
107. A good management will decide not only the _____ for equipment but also its _____ for deciding priorities.
 (1) need, urgency
 (2) usefulness, utility
 (3) cost, value
 (4) requirement, necessities
 (5) technology, methodology
108. _____ appears to be a small error in the beginning may turn out to be a _____ in the long run.
 (1) It, disaster
 (2) What, blunder
 (3) That, debacle
 (4) It, slip
 (5) What, incident



109. Being very ____ in nature, he always uses his ____ skills.
 (1) adamant, soft
 (2) polite, basic
 (3) humble, experimental
 (4) pushy, persuasive
 (5) mild, aggressive
110. Demand and supply do not ____ the same relationship as the one that ____ between height and weight.
 (1) possess, has
 (2) incur, is
 (3) defend, volunteers
 (4) bear, borne
 (5) have, exists
111. If the system ____ to yield the desired result, try to ____ the whole procedure in the given sequence.
 (1) entitles, dump
 (2) ignores, reproduce
 (3) fails, cooperate
 (4) imitates, generate
 (5) equips, encompass
112. He is so ____ in his approach that not a single point ever ____ his attention.
 (1) meticulous, escapes
 (2) casual, erodes
 (3) fanatic, brings
 (4) deliberate, attracts
 (5) nasty, coincides
113. Generally, ____ students ____ those who are mediocre.
 (1) humble, surmount
 (2) meritorious, surpass
 (3) bright, overestimate
 (4) intelligent, surrender
 (5) studious, respect
114. ____ and ____ should not be tolerated in our country which boasts of 'Ahimsa' as its way of life.
 (1) Politicking, elections
 (2) Dishonour, efficiency
 (3) Lethargy, procrastination
 (4) Nepotism, selfishness
 (5) Hatred, violence
115. He ____ a wrong act because it was ____ for him to do so due to circumstantial forces.
 (1) compelled, necessary
 (2) refused, dangerous
 (3) did, avoidable
 (4) committed, inevitable
 (5) simplified, harmful

Directions (116 - 125) : Read each sentence any to find out whether there is any grammatical error or idiomatic error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is (5). (Ignore errors of punctuation, if any.)

116. Wheat productions in the region (1)/ will fall drastically (2)/ unless we do nothing (3)/ to stop climate change. (4)/ No error. (5)
117. The Indian stock market is (1)/ one of the worse (2)/ performing stock markets (3)/ in the recent times. (4)/ No error. (5)
118. With inflation at eleven per cent (1)/ companies need to come up (2)/ with innovative ways to (3)/ get customers to buy its good. (4)/ No error. (5)
119. Private companies which profits (1)/ have grown due to (2)/ the high price of oil (3)/ should offer discounts on cooking gas. (4)/ No error. (5)
120. Having work in (1)/ both public and private sector banks (2)/ Mr. Rao is the ideal choice to (3)/ take over as chairman. (4)/ No error (5)
121. In order to expand, the company (1)/ plans to transform from a (2)/ family based business into (3)/ a professional managed one. (4)/ No error (5)
122. Amit started a small (1)/ construction business two years ago (2)/ when the country is (3)/ enjoying a construction boom. (4)/ No error (5)
123. Given the current (1)/ market conditions has (2)/ better for us to invest (3)/ in the infrastructure sector. (4)/ No error (5)
124. Many athletes have (1)/ taken on yoga (2)/ to develop their concentration (3)/ and reduce stress. (4)/ No error (5)
125. His main aim is (1)/ to create an (2)/ interest in hockey (3)/ among school children. (4)/ No error (5)

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 are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Without doubt there is one thing (126) to all of us-we have all played a game at some time in our lives. Most of us play to relax or have fun, but for many, playing a game or a sport is a way to (127) poverty behind. In fact, in many African countries, playing a sport professionally can (128) the lives of a person's entire family.

For example, in the small town of Bekoji, in Ethiopia (129) than a hundred boys and girls can be seen running at dawn everyday. Each of these youth is (130) and serious and their coach is (131) that one of them will be a world champion. This seems like an idle (132) but it is virtually a guarantee in this small community (133) mainly farmers. Many of the fastest male and female distance runners in the world hail from this small town. A small handpainted sign which greets visitors outside Bekoji (134) "Welcome to the Village of Athletes". Children here start running at an early age. (135) great distances to fetch water and firewood or to reach school. At the Olympics, runners from this small town are likely to win more medals than those from developed countries. It will give their families a way out of poverty.

126. (1) popular (2) accepted
 (3) common (4) alike
 (5) similar
127. (1) leave (2) alleviate
 (3) forgot (4) prevent
 (5) reduce
128. (1) shift (2) changes
 (3) arrange (4) control
 (5) transform
129. (1) larger (2) further
 (3) more (4) greater
 (5) over
130. (1) performed
 (2) concentrated
 (3) rival (4) focused
 (5) playful



131. (1) confident (2) convince
(3) optimist (4) intended
(5) privilege
132. (1) precaution
(2) boast
(3) suspicion (4) risk
(5) worship
133. (1) for (2) existing
(3) that (4) comprising
(5) consisting
134. (1) wish (2) warn
(3) inform (4) notices
(5) reads
135. (1) competing (2) covering
(3) driving (4) measuring
(5) following

Directions (136-140) : Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentences to make the sentence grammatically correct? If the sentence is correct as it is and there is no correction required mark (5) i.e. 'No correction required' as the answer.

136. The US economy is **present in the face off** a serious recession.
(1) having to face of at present
(2) presently facing up to
(3) presented on the face of
(4) presently facing
(5) No correction required
137. Economists have predicted that the country's economic growth **falls low to** eight per cent this year.
(1) falling as low as
(2) fell to as low as
(3) will fall to as low as
(4) fallen lower than
(5) No correction required
138. **In all likeness** the company will fail to achieve its production targets this year.
(1) With every likelihood
(2) In all likelihood
(3) It is likely for
(4) In every likeness
(5) No correction required
139. We have failed **assessment of** the advantages of outsourcing our IT operations.
(1) in assessment
(2) in not assessing up
(3) to assess
(4) the assessment of
(5) No correction required

140. One of the key competencies for managers are ethics and the ability to motivate others.

- (1) Among the key competencies
(2) Beside the key competency
(3) Including the key competencies
(4) Within the key competence
(5) No correction required

Directions (141-150) : 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 questions.

There are various sectors in India that are to be assessed for their strengths, weaknesses, opportunities and threats.

The total population is over 1 billion which will increase to 1.46 billion by 2035 to cross China. The huge population will result in higher unemployment and deterioration of quality. Literacy, in India is yet another factor to be discussed. According to 1991 census, 64.8% of the population was illiterate. The major downtrend of education is due to child labour which has spread all over India and this should be totally eradicated by way of **surveillance** and a good educational system implemented properly by the Government.

Pollution is one more threat to the environment and for the country's prospects. This has been experienced more in urban areas mainly in metropolitan cities. The water pollution by the sewage seepage into the ground water and improper maintenance will lead to various diseases which in turn will affect the next generation. In most of the cities there is no proper sewage disposal. The Government has to take effective steps to control population which, in turn, will minimize the pollution.

Poverty questions the entire strength of India's political view and minimizes the energetic way of approach. The shortfall of rains, enormous floods, unexpected famine, drought, earthquake and the

recent tsunami hit the country in a negative way. The proactive approach through effective research and analytical study helps us to determine the effects in advance. Proper allocation of funds is a **pre-requisite**. In developed countries like U.S., Japan precautionary methods are adopted to overcome this, but it has to be improved a lot in our systems.

Increased population is one of the major reasons for poverty and the Government is unable to allocate funds for basic needs to the society. India has nearly 400 million people living below the poverty line and 90% of active population is in informal economy. The children are forced to work due to their poverty and differential caste system. They work in match industry for daily wages, as servants, mechanics, stone breakers, agricultural workers, etc. To prevent child labour, existing laws which favour the Anti Child Labour Act should be implemented by the Government vigorously.

More population results in cheap cost by virtue of the demand supply concept. Most of the foreign countries try to utilize this factor by outsourcing their business in India with a very low capital. According to U.S., India is a "Knowledge pool" with cheap labour. The major advantage is our communication and technical skill which is adaptable to any environment. The cutting edge skill in IT of our professionals helps the outsourcing companies to **commensurate** with the needs of the consumers in a short span. The major competitors for India are China and Philippines and by the way of an effective communication and expert technical ability, Indians are ahead of the race. The major Metropolitan states are targeting the outsourcing field vigorously by giving various amenities to the outsourcing companies like tax concession, allotting land etc.; to start their businesses in its cities without any hurdles. Thereby most of the MNCs prefer India as their destinations and capitalize the resources to maximize their assets. Infrastructure is another key factor for an outsourcing com-



pany to start a business in a particular city. It includes road, rail, ports, power and water. The increased input in infrastructure in India is very limited where China's record is excellent.

India in earlier days gave more importance to the development of industry and less importance to other departments. But the scenario has quite changed now-a-days by allocating a special budget of funds for security. This is because of the frightening increase in terrorism all around the world especially emerging after the 9/11 terror attack in U.S. In the last ten years, budget towards the development of military forces is higher when compared to others. It shows that the threat from our neighbouring countries is escalating. India has to concentrate more on this security factor to wipe out the problem in the way of cross-border terrorism.

Making India, a developed country in 2020 is not an easy task. India has to keep in check a variety of factors in order to progress rapidly. To quote China as an example is that they demolished an old building to construct a very big port to meet future demands, but India is still waiting for things to happen. The profits gained by India through various sectors are to be spent for the development and welfare of the country. India's vision for a brighter path will come true not only by mere words or speech, but extra effort needed at all levels to overcome the pitfalls.

141. Which of the following, according to the author, is/are a result(s) of increased population in India ?

- (A) Pollution (B) Poverty
- (C) Unemployment
- (1) Only (A)
- (2) Only (A) and (B)
- (3) Only (B)
- (4) Only (A) and (C)
- (5) All (A), (B) and (C)

142. Why, according to the author, has the Indian Government allotted more funds to strengthen the military forces ?

- (1) To improve security in order to counter increasing terrorism

(2) As the security in India over the past ten years was grossly inadequate

(3) As the U.S. too has strengthened its military forces after the 9/11 attack

(4) As the industry is developed enough and is not in need of any more funds

(5) None of these

143. What is the author's main objective in writing this passage ?

(1) To exhort the Government to garner support from its neighbouring countries

(2) To suggest to the Government to follow China's example blindly thereby bringing about rapid development

(3) To highlight the plight of the poor

(4) To discuss the problems of child labour and suggest suitable remedies

(5) To bring forth the problems associated with the India's development and to suggest measures to counter them

144. Why, according to the author, is India one of the favourite destinations for investment by outsourcing companies ?

(A) Shorter response time for clients

(B) Better technical skills

(C) Availability of cheap labour

(1) Only (C)

(2) All (A), (B) and (C)

(3) Only (B) and (C)

(4) Only (A) and (B)

(5) Only (A)

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

(A) India leads the way in the amount invested in the development of infrastructure.

(B) Political system in India is not influenced by poverty

(C) Indian population would increase by approximately 50 per cent in the next twenty five years.

(1) Only (A) and (B)

(2) Only (B) (3) Only (C)

(4) Only (B) and (C)

(5) All (A), (B) and (C)

146. Which of the following is/are the facility(ies) available to MNCs investing in India ?

(A) Easy availability of land

(B) Better infrastructure than China.

(C) Tax Concessions

(1) Only (C)

(2) All (A), (B) and (C)

(3) Only (A) and (B)

(4) Only (A) and (C)

(5) None of these

147. Which of the following, according to the author, is a result of poverty in India ?

(1) Lack of a robust security system

(2) Child labour and the resulting dearth of educated youth

(3) Floods, famines and other calamities

(4) Rapid increase in population

(5) None of these

148. How, according to the author, can the effects of floods, famines, drought, etc. be minimized ?

(1) By limiting pollution thereby reducing the chances of such events taking place

(2) By educating the children about the ill effects of such calamities who in turn will help during the time of need

(3) By following the U.S. system of providing relief to its citizens

(4) By allotting proper funds for research which can predict the outcome of such calamities and thus design relief measures

(5) None of these

Directions (149-150) :

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

149. SURVEILLANCE

- (1) spying (2) cameras
- (3) security (4) observation
- (5) alertness

150. PREREQUISITE

- (1) result (2) association
- (3) necessity (4) factor
- (5) mystery



GENERAL AWARENESS

151. Which of the following is not correct regarding Financial Inclusion?

- (1) It is inclusive financing
- (2) It is the delivery of financial services at affordable costs to disadvantaged sections of society
- (3) Availability of banking and payment services to the entire population without discrimination is the prime objective of financial inclusion
- (4) It is exclusive financing
- (5) None of these

152. Which term is used for the act of attempting to acquire information by masquerading as a trustworthy entity in an electronic communication?

- (1) Scamming (2) Phishing
- (3) Spoofing (4) Phreaking
- (5) Spamming

153. In computing, what is the process by which a running computer system is restarted without the need to interrupt the power?

- (1) Hibernation
- (2) Warm reboot
- (3) Switch user
- (4) Cold reboot
- (5) Restart

154. What is the unit of electric current?

- (1) Curie (2) Pascal
- (3) Ampere (4) Newton
- (5) Flux

155. The Foreign Exchange Regulation (Amendment) Act, 1993, forms the statutory basis for Exchange Control in India. The manual which supplements the act has been issued by

- (1) Securities and Exchange Board of India
- (2) Reserve Bank of India
- (3) Confederation of Indian Industry
- (4) Union Ministry of Finance
- (5) None of these

156. Which of the following awards is annually given by the Government of India for lifetime contribution to Indian cinema?

- (1) Tansen Samman
- (2) Dadasaheb Phalke Award
- (3) Filmfare Award
- (4) National Film Award
- (5) IFA Award

157. Which of the following is a form of Plastic Money?

- (1) Credit Card
- (2) Banknote
- (3) Coins and currencies
- (4) Paper note
- (5) None of these

158. In the economic field, what does ALM stand for?

- (1) Asset liability management
- (2) Application lifecycle management
- (3) American Le Mans
- (4) Audio-Lingual Method
- (5) None of these

159. In which of the following fields is the Nobel Prize given?

- (1) Physics
- (2) Chemistry
- (3) Physiology or Medicine
- (4) Literature, and Peace
- (5) All of the above

160. In financial accounting and finance, bad debt refers to

- (1) An amount owed to a business or individual that is written off by the creditor as a loss
- (2) A debt due to money laundering activities
- (3) A type of mortgage
- (4) A type of unsecured loan
- (5) All of the above

161. Which of the following, among the options given below, is the name of a country?

- (1) Bulgaria (2) Nicosia
- (3) Antarctica
- (4) European Union
- (5) Iberia

162. Which of the following enables the server to manage data, users, groups, security, applications, etc?

- (1) Network operating system
- (2) Internet
- (3) World Wide Web
- (4) LAN
- (5) Personal Computer

163. What does NPA stand for?

- (1) Non-Participant Assembly
- (2) Non-Performing Asset
- (3) New Personal Apprentice
- (4) New Programming Assistant
- (5) Non Portable Assistant

164. Which of the following does not correctly explain a desktop computer?

- (1) It is a personal computer
- (2) It is a computer intended for regular use at a single location
- (3) Desktops have lower price in comparison to laptops
- (4) It is a type of portable computer
- (5) In desktops, power consumption is not as critical as in laptop computers

165. In the field of computing, cookies are not known as

- (1) HTTP cookie
- (2) Web cookie
- (3) Browser cookie
- (4) HTML cookie
- (5) None of these

166. With which game/sport is Davis Cup associated?

- (1) Billiards
- (2) Tennis
- (3) Badminton
- (4) Football (5) Golf

167. Who was recently chosen for the prestigious Saraswati Samman 2012?

- (1) Sunil Gangopadhyay
- (2) Sugathakumari
- (3) Dalip Kaur Tiwana
- (4) Surjit Sen
- (5) Jagannaath Prasad Das

168. What does HUF stand for?

- (1) High Urine Filtration
- (2) Hindu Undivided Family
- (3) Hungarian Unicode Forint
- (4) Hash Up Forward
- (5) Heal Under First (aid)



- 169.** In which sport is the term 'back hand drive' used?
(1) Cricket (2) Golf
(3) Table Tennis
(4) Billiard
(5) Carom
- 170.** In the field of insurance, which term is employed for describing a professional who deals with the financial impact of risk and uncertainty?
(1) Actuary (2) Agent
(3) Assessor (4) Appraiser
(5) Bailee
- 171.** Which of the following statements correctly defines 'outsourcing'?
(1) It is the leasing out of an internal business process
(2) It is leased to a second party organization
(3) It includes offshoring
(4) It is used only in the context of foreign contracting
(5) None of these
- 172.** ___ is the automatic retrieval of information by a website on a schedule from another website.
(1) Crawling (2) Phishing
(3) Filtering (4) Downloading
(5) Uploading
- 173.** Which country recently hosted the 5th BRICS Summit?
(1) India (2) Brazil
(3) China (4) South Africa
(5) Russia
- 174.** Accommodation given to slum dwellers in a metro city is known as
(1) Peripheral accommodation
(2) Night accommodation
(3) Transit accommodation
(4) Migratory accommodation
(5) Stop-gap accommodation
- 175.** In the field of business, company sensitive information shared by the employees to make gains is known as
(1) Gambling
(2) Insider trading
(3) Mulching
(4) Ripping
(5) Tipping
- 176.** Which of the following terms/expressions is not used in the insurance sector?
(1) Refraction
(2) Casualty
(3) Actuary
(4) Claim
(5) Brokerage
- 177.** The President of France recently visited India. Who is he/she?
(1) François Hollande
(2) Angela Merkel
(3) Julia Gillard
(4) Dilma Rousseff
(5) Nicolas Sarkozy
- 178.** Which of the following is a poetic composition of Kalidasa?
(1) Malavikagnimitram
(2) Abhignanasakuntalam
(3) Meghaduta
(4) Vikramorvasiyam
(5) All of the above
- 179.** Who played the award winning lead character of Paan Singh Tomar in the movie by the same name?
(1) Irrfan
(2) Vipin Sharma
(3) Tigmanshu Dhulia
(4) Rajendra Gupta
(5) Zakir Hussain
- 180.** When is the Earth Day celebrated across the world?
(1) 21 March
(2) 22 April
(3) 1 May (4) 2 June
(5) 18 July
- 181.** Which of the following does not correctly explain Real Time Telephone Call?
(1) It allows people to speak to foreigners over the phone with both parties using their native tongue
(2) It offers perfect translations
(3) It lets companies avoid having to use specially trained multilingual staff
(4) It helps companies in cutting their cost
(5) None of these
- 182.** Who, at present, is the Chairperson of Insurance Regulatory and Development Authority?
(1) B.K. Chaturvedi
(2) Mihir Shah
(3) K. Kasturirangan
(4) Narendra Jadhav
(5) TS Vijayan
- 183.** Between which of the following teams was the final of 2013 Sultan Azlan Shah Cup played?
(1) Germany-India
(2) Pakistan-Holland
(3) Australia-Malaysia
(4) Australia-Germany
(5) India-Pakistan
- 184.** Which of the following is not a Credit Rating Agency?
(1) Moody's (2) S&P
(3) Walmart (4) Fitch
(5) ICRA Limited
- 185.** What does LIBOR stand for?
(1) London Interbank Offered Rate
(2) Lottery Interest Bank of Russia
(3) London Interest Bank of Royalty
(4) Leverage against Interest Burden of Risk
(5) Lottery In British Overseas Regions
- 186.** Which of the following bodies/organizations regulates the securities market in India?
(1) NABARD (2) IRDA
(3) RBI (4) SEBI
(5) CII
- 187.** Which of the following countries is a member of G-8?
(1) Brazil (2) India
(3) China (4) Germany
(5) South Africa
- 188.** Which of the following includes meaningful interpretation of data and knowledge?
(1) Information
(2) Assessment
(3) Reason
(4) Insight
(5) Intuition



- 189.** With reference to the insurance and banking sector, which of the following is the most appropriate explanation of 'PIN'?
- (1) People In Need
 - (2) Postal Index Number
 - (3) Progressive Inflammatory Neuropathy
 - (4) Personal Identification Number
 - (5) None of these
- 190.** Who is Navin Ramgoolam?
- (1) President of Trinidad and Tobago
 - (2) Prime Minister of Fiji
 - (3) President of Mauritania
 - (4) Prime Minister of Mauritius
 - (5) President of Singapore
- 191.** Which of the following refers to use of the Internet for transactions and communication between organizations?
- (1) B2B
 - (2) B2C
 - (3) C2C
 - (4) CRM
 - (5) E-business
- 192.** Goods marked with which of the following tags can be tracked electronically?
- (1) GPS
 - (2) IMD
 - (3) ISP
 - (4) ASTM
 - (5) RFID
- 193.** What does OS stand for in the field of computing and business?
- (1) Overall Sale
 - (2) Output Surplus
 - (3) Operating system
 - (4) Oil Surcharge
 - (5) Overhead Services
- 194.** Which of the following correctly explains the incidence of Income Tax in India?
- (1) It is levied by the State Government
 - (2) The centre can levy tax on all income other than agricultural income
 - (3) The levy of Income Tax is governed by the Indian Income Tax Act, 1956
 - (4) Both 2 and 3
 - (5) Both 1 and 3
- 195.** Who, among the following artists of India, is a Tabla player?
- (1) Amjad Ali Khan
 - (2) Nikhil Banerjee
 - (3) Zakir Hussain

- (4) Hari Prasad Chaurasia
 - (5) Kaushik Roy
- 196.** Which of the following is not correct regarding Benchmark Rate?
- (1) It is also called base interest rate
 - (2) It is the minimum interest rate investors will demand for investing in a Treasury security
 - (3) It is an interest rate against which other interest rates are calculated
 - (4) LIBOR is considered a benchmark rate
 - (5) None of these
- 197.** Which of the following allows firms to focus their resources on developing and managing long-term relationships with more profitable customers by measuring a customer's lifetime value?
- (1) CRM
 - (2) IT
 - (3) FTC
 - (4) MIS
 - (5) None of these
- 198.** Which of the following relates to the processes and applications that create new methods to solve problems, perform tasks, and manage communication?
- (1) Quality
 - (2) Information Technology
 - (3) Operations Management
 - (4) Efficiency
 - (5) TQM
- 199.** What occurs when criminals obtain personal information that allows them to impersonate someone else in order to use their credit to obtain financial accounts and make purchases?
- (1) Phishing
 - (2) Scamming
 - (3) Money laundering
 - (4) Identity Theft
 - (5) Whistle Blowing
- 200.** What is the term for the rate at which banks borrow funds from the RBI to meet the gap between the demands they are facing for money (loans) and how much they have on hand to lend?
- (1) Call Rate
 - (2) Repo Rate
 - (3) Bank Rate
 - (4) Reverse Repo Rate
 - (5) Cash reserve Ratio

ANSWERS

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