

## REASONING

Directions (1-5) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and

Given answer 1) If the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.

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

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

Give answer 4) If the data even in both statement I and II together are not sufficient to answer the question

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

- How is Party coded in the language?
    - 'going to a party' is coded as 'ja fa qu tu' and 'for a party' is coded as 'fa me tu'.
    - 'start the party' is coded as 'tu co ra' and 'going to start' is coded as 'qu co la'.
  - On which day of the week is Priya definitely travelling?
    - Amita correctly remembers that Priya is travelling after Tuesday but before Saturday. Rohit correctly remembers that Priya is travelling before Friday but after Monday.
    - Priya does not travel on a Friday.
  - How is P related to A?
    - A is the daughter of M and the sister of S.
    - K is the son of P and the husband of M.
  - Four movies are screened from Monday to Thursday, (one on each day starting on Monday and ending on Thursday) viz-Crash, Social Network, Ice Age and Netting Hill. On which day is the movie Crash screened?
    - Social Network is screened on the last day.
    - Neither Ice Age nor Notting Hill are screened on Monday.
  - Who sits to the immediate right of Ayesha?
    - Four friends - Shraddha, Tania, Vilma and Ayesha are sitting around a circular table facing the center.
    - Shraddha sits second to the right of Tania. Vilma is an immediate neighbour of Shraddha.
- Directions (6-10): Study the following information to answer the given questions : 'A word and number arrangement machine which gives an input line of words and numbers rearranges them following a particular rule. The following is an illustration of input and rearrangement. (Single digit numbers are preceded by a zero. All other numbers are two digit numbers)
- Input: good 18 to raise 02 12 money 28 for 57 charity 09.  
 Step I: to good 18 raise 02 12 money 28 for charity 09 57.  
 Step II: to raise good 18 02 12 money for charity 09 28 57.  
 Step III: to raise money good 02 12 for charity 09 18 28 57.  
 Step IV: to raise money good 02 for charity 02 12 18 28 57  
 Step V : to raise money good for charity 02 09 12 18 28 57.  
 Step V : is the last Step of the arrangement of the above input as the intended arrangement is obtained.
- Directions (6-7): These questions are based on the following input:  
 Input: always 19 give 2184 for 62 1,4 worthy cause.,
- Which of the following would be step III for the above input?
    - worthy give for always 19 14 cause 84 62 21.
    - worthy give for always 14 19 cause 21 62 84.
    - always give for worthy 19 14 cause 21 62 84.
    - worthy give for always 19 14 cause 21 62 84.
    - always give for cause 19 14 worthy 21 62 84.

7. How many steps would be needed to complete the arrangement for the above input ?  
 1) VI                      2) V                      3) IV                      4) VII                      5) None

Directions (8-10) : These questions are based on the following input:

Input: 50 62 tips on 67 how can 42 stay young 17 89 forever 03:

8. The following stands for which step of the arrangement ?

young tips stay 50 on how can 42 17 forever 03 62 67 89.

- 1) Step III.                      2) Step V                      3) Step VI                      4) Step IV                      5) None

9. Which of the words/numbers below would be at the fifth position (from the right end) in Step V of the input?

- 1) forever                      2) 42                      3) 50                      4) young                      5) None

10. Which of the following would be the last step for the input ?

1) young tips stay on how forever can 03 17 42 50 62 67 89

2) young tips stay on how forever can 89 67 62 50 42 17 03.

3) can forever how on stay tips forever 89 67 62 50 42 17 03.

4) young tips stay on how forever can 03 17 42 50 67 62 89.

5) can forever how on stay tips young 03,17 42 50 62 67 89.

Directions (11-15) : Study the following information - and answer the questions below. Eight people- S, R, N, L, M, T, O and P are sitting in a circle facing the centre. All eight belong to different professions reporter, doctor, cricTeeter, teacher, accountant, shopkeeper; painter and supervisor. They are not necessarily seated in the mentioned order..

M is sitting third to the left of O. The doctor is to the immediate right of M and M is not a reporter. R is sitting, fourth to the right of P. Neither R nor P is an immediate neighbour of M. T is a teacher and is sitting third to the right of the doctor. The shopkeeper is sitting second to the left of the teacher. The painter is sitting second to the left of M. S the cricketer is sitting exactly between T and P. The accountant is sitting second to the right of the cricketer. N is sitting third to the left of T.

11. Who amongst the following is a reporter ?

- 1) O                      2) L                      3) N                      4) R                      5) None

12. What is S' position with respect to R ?

- 1) Third to the right                      2) Second to the right  
 3) Third to the left                      4) Second to the left                      5) Fourth to the right

13. How many people are sitting between P and N when counted in an anti clockwise direction from N ?

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

14. Four of the following five pairs are alike in a certain way based on their positions in the above arrangement and so form a group. Which of the following does not belong to the group ?

- 1) Teacher - Painter                      2) Supervisor - Shopkeeper  
 3) Cricketer - Reporter                      4) Doctor - Accountant.                      5) Shopkeeper - Doctor

15. Which one of the following statements is false according to the above mentioned arrangement?

- 1) N is to the immediate right of the supervisor  
 2) The cricketer is third to the right of the shopkeeper  
 3) The doctor is sitting exactly between the supervisor and the accountant  
 4) L is neither a teacher nor a supervisor  
 5) There are only three people between S and N

Directions (16-20) : In each question below a statement is given followed by two courses of action numbered I and II. A course of action is a practicable and feasible step or administrative decision to be taken for follow-up, improvement or further action in regard to the problem, policy, etc. On the basis of the information given in the statement, you have to assume everything in the statement to be true, and decide which of the suggested courses of action logically follows for pursuing.

Given answer 1) if only I follows.

Given answer 2) if only II follows.

Given answer 3) if either I or II follows.

Given answer 4) if Neither I nor II follows.

Given answer 5) if both I and II follow.

16. Statement : Four cases of pick pocketing were reported at one of the most renowned five star hotels last evening.

Courses of action :

I. The hotel staff should be instructed to be vigilant and report any suspicious person or activity.

II. More CCTV cameras should be installed near the dining and reception areas of the hotel where these incidents took place.

17. Statement : Despite repeated warnings to students and parents from the college, some students have finally not fulfilled the mandatory criteria of 75% attendance in order to appear for exams.  
Courses of action :  
I. The college should stop adhering to this particular criteria.  
II. Either the parents or guardians of the defaulters should be called for a meeting.
18. Statement: The students residing at the hostel of a . university had to stay without electricity and water for 48 hours not because of shortages but because of negligence by the hostel staff.  
Courses of action :  
I. The management of the university should look into the matter and take strict action against such negligence.  
II. The students should leave the hostel and find some alternate accommodation.
19. Statement : Local villagers have reported that instances of illegal cutting of trees have increased over the last few months, in forest area.  
Courses of action :  
I. The locals should be encouraged to report any such activities, in the future as well  
II. Authorities should immediately look into the matter and put a stop to such illegal activities.
20. Statement : The packets of many of the packaged eatables convey incorrect information about the ingredients and nutrient content.  
Courses of action :  
I. All such products should be banned from the market if after a warning also correct information is not provided.  
II. The issue should be ignored as long as the eatables are popular among the public.
- Directions (21-23) : Study the following information and answer the questions that follow :  
Six friends - Deepak, Varun, Anit, Nilesh, Rajesh and Siddharth are studying six different specializations of engineering which are- metallurgy, telecommunication, software, mechanical, electrical and hardware not necessarily in the same order. Each one likes a different sport- hockey, cricket, swimming, football, badminton and tennis again not in the same order. Nilesh is not studying hardware. Rajesh is studying software and likes hockey. Anit likes swimming and is hot studying hardware. The one who likes football is studying electrical. Siddharth is studying mechanical and does not like tennis. The one who likes badminton is studying telecommunication. Deepak and Varun do not like badminton. Deepak does not like tennis.
- 1) Metallurgy    2) Mechanical    3) Hardware    4) Electrical    5) None  
22. Which sport does Deepak like ?
- 1) Football.    2) Cricket    3) Hockey    4) Cannot be determined    5) None
23. Which of the following person - specialization combination is correct according to the given information?  
1) Nilesh - Hardware    2) Varun - Electrical  
3) Anit - Metallurgy    4) Siddharth - Software    5) None
- Directions (24-25) : If all six friends are asked sit in a straight line facing north, in an alphabetical order (according to their names), from left, to right, then :
24. Who will be to the immediate left of the one studying electrical ?  
1) The one who likes badminton  
2) The one who is studying telecommunication's  
3) The one who is studying hardware  
4) The one who likes hockey  
5) None
25. Which of the following combinations will represent the favourite sport of the immediate neighbours of Rajesh?  
1) Badminton - Football    2) Cricket - Tennis  
3) Cricket - Football    4) Tennis - Football    5) Cricket - Badminton
- Directions (26-28) : Six friends A, B, Q D, E and F working in the same office take different time to reach office. All of them take time in the multiples often in such a manner that the one who reaches office the earliest, reaches in 10 minutes and the one who takes maximum time reaches office in 60 minutes. D takes more time than E but less time than A. A reaches in 30 minutes. B takes less time than drily F.

26. How much time does C take to reach office ?  
1) 60 minutes                      2) 50 minutes  
3) 40 minutes                      4) 20 minutes      5) Cannot be determined .
27. Who amongst the following takes maximum time to reach office ?  
1) B                      2) C                      3) D                      4) F  
5) Cannot be determined
28. How many people take more time to reach office than D?  
1) Four                      2) Three                      3) Two                      4) One                      5) None

Directions (29-33): In each question below is given a statement followed by two assumptions/ inferences numbered I and II. An assumption is something supposed or taken for granted and an inference is something which can be directly inferred from the given facts. You have to consider the statement and the following assumptions/inferences and decide which of those is/are implicit in the statement.

- Given answer 1) if only I is implicit.  
Given answer 2) if only II is implicit.  
Given answer 3) if either I or II is implicit.  
Given answer 4) if neither I nor II is implicit.  
Given answer 5) if both I and II are implicit.

29. Statement: Using calculator for simpler calculations adversely affects mathematical abilities of children.  
I. Using calculator for complex calculations may not affect mathematical abilities adversely.'  
II. Complex calculations cannot be done manually without the help of a calculator.
30. Statement: For underwater battles only weaponry X should be used..  
I. Not all weaponry can function well under water.  
II. There are different kinds of weaponry available for battles on ground and under water.
31. Statement : An advertisement by EasyAir, a private airliner. Travel to Meerut by our airlines and get a chance to win an all expenses paid holiday to Bangkok'.  
I. EasyAir flights are available for Bangkok.  
II. The city of Meerut has an airport
32. Statement: As the prices of petrol and diesel shoot up, and more people are resorting to the use of electric cars.  
I. Using electricity for powering cars is less expensive than using petrol or diesel.  
II. Many people cannot afford the raised prices of petrol and diesel .
33. Statement: Book your railway tickets at least three months in advance to ensure a confirmed reservation.  
I. No booking is taken by the railways before three months of the date of journey.  
II. Air tickets need to be booked as much in advance as train tickets
- Directions (34-36) : Read the following information carefully and answer the questions which follow. Ruling governments in the west are being punished by 'the voters for ever.rising unemployment rates. Their parliament is abuzz with campaigns marked by criticism of India as an outsourcing hub. India is seen by many in the west as a land of call centres and back offices with cheap labour that costs people in the west, their jobs:
34. Which of the following statements would weaken the argument given in the passage?  
1) Outsourced jobs do not require highly skilled and qualified employees  
2) Nearly 34% of the unemployed people would secure jobs in the west if outsourced jobs were in-sourced by their organizations  
3) After suffering heavy losses in the elections the governments in the west are expected to change their decision on outsourcing to India.  
4) Outsourcing, a dynamic, two-way relationship has created jobs and growth in India as well as the west.  
5) Although outsourcing to India allowed many companies in west to focus on their core operations, they heavily compromised the quality and the standards of their back office jobs.
35. Which of the following can be a possible repercussion of the opposition to outsourcing in the west ?  
1) Jobs which are currently outsourced to India's would be transferred to another country which in all prob ability would be China.

- 2) Call centres and back offices employees in India would expect a salary at par with their western counterparts:  
 3) In-sourcing of jobs by the west would render thousands of Indians unemployed.  
 4) If in-sourced in the west itself, the companies would not be able to employ professionals and experts of-same quality as available in India?  
 5) The western companies which earlier outsourced to India would benefit financially as offices would not have to be set overseas.
36. Which of the following can be inferred? (An inference is something which is not directly stated but can be inferred from the given facts)
- 1) Unemployment in India is not as severe a problem as that in the west
  - 2) Employees working in the back offices and call centres in the west earn much more than their counterparts in India
  - 3) Developing countries such as China and India do not outsource their back office jobs at all to other countries
  - 4) Countries which do not outsource jobs do not face the problem of unemployment
  - 5) One of the main reasons for high unemployment rate in India is its clan of call centres and back offices, which undertake outsourced work from the west
- Directions (37-40) : In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions. Mark answer if
- 1) Only conclusion I follows
  - 2) Only conclusion II follows
  - 3) Either conclusion I or II follows
  - 4) Neither conclusion I nor II follows
  - 5) Both conclusions I and II follow

37. Statement:

$$A \geq B \leq C, C < D, D > F$$

$$\text{Conclusions : I. } F > B$$

$$\text{II. } A > D$$

38. Statement:

$$X > Y \geq Z, Q = Y, P > X$$

$$\text{Conclusions : I. } Z < P$$

$$\text{II. } P > Q$$

39. Statement:

$$L \geq I, H > I \geq J, K < J$$

$$\text{Conclusions : I. } H > L$$

$$\text{II. } L > K$$

40. Statement:

$$\geq P = Q, R < P, S < Q$$

$$\text{Conclusions : I. } R < S$$

$$\text{II. } O > S$$

Q

Directions (41-45) : In the following questions, the symbols @, #, %, \$ and © are used with the following meaning as illustrated below:

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

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

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

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

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

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

41. Statements :  $R @ D, D © W, B \$ W$
- Conclusions : I.  $W # R$       II.  $B © D$       III.  $W \$ R$
- 1) None is true
  - 2) Only I is true
  - 3) Only III is true
  - 4) Only either I or III is true
  - 5) All are true
42. Statements :  $H \$ V, V \% M, K © M$
- Conclusions : I.  $K © V$       II.  $M @ H$       III.  $H © K$
- 1) Only I and III are true
  - 2) Only II and III are true
  - 3) Only I and II are true
  - 4) All are true
  - 5) None

43. Statements : K # T, T \$ B, B @ F  
Conclusions : I. F\$T                      II. K#B                      III. T \$ F  
1) None is true    2) Only I is true    3) Only either I or III is true  
4) Only II and III are true    5) All are true
44. Statements : Z # F, R @ F, D © R  
Conclusions : I. Z#R                      II. F#D                      III. D©Z  
1) None is true    2) Only I is true    3) Only III is true 4) Only either I or III is true  
5) All the true
45. Statements : M © R, R % D, D @ N  
Conclusions : I. M©N                      II. N\$R                      III. M©D  
1) Only I and II are true                      2) Only II and III are true  
3) Only I and III are true                      4) All are true    5) None

Directions (46-50) : For recruiting Agriculture Officers in an organisation, the following conditions apply. The candidate must

- (i) be an agriculture graduate with at least 65% marks,
- (ii) clear the selection test with at least 50% marks,
- (iii) secure at least 45% marks in interview,
- (iv) be born on or after 1.11.1975 but not after 1.11.1984,
- (v) be willing to work in rural area.

If the candidate satisfies all the above-mentioned conditions except

(A) at (i) above, but has passed post graduation in agriculture, the case may be referred to the Vice-President.

(B) at (iii) above, but has secured 60% or more marks in selection test and has secured at least 40% marks in interview, the case may be referred to the Chief General Manager.

In each question below, detailed information of one candidate is provided. You have to read the information provided carefully and decide which of the following courses of action you will adopt as regarding status of the candidate based on the conditions stated above. You are not to assume anything other than the information provided in each question. All these cases are given as on 1.11.2005. Study the information of candidate in each question and decide the course of action.

Give answer (a): if the candidate is to be selected.

Give answer (2): if the case is to be referred to the Vice-President.

Give answer (3): if the case is to be referred to the Chief General Manager.

Give answer (4): if the candidate is not to be selected.

Give answer (5): if the information in the question is not adequate to take the decision.

46. Sahil passed BSc. Agriculture in 2003 at the age of 21 years with 68% marks. He is doing post graduation in agriculture and will complete it in May 2006. He has secured 58% marks in selection test and has secured 50% marks in interview. He is willing to work in rural area.
47. Milind is an agriculture graduate with 70% marks. His date of birth is 11.7.1984. He scored 68% marks in selection test and 42% marks in interview. He is willing to work in rural area.
48. Pravin is a postgraduate in agriculture with 58% marks. He has been working for last 2 years after completing post-graduation at the age of 25 years. He had scored 56% marks in graduation in agriculture. He secured 60% marks in selection test and 52% marks in interview, He is willing to work in rural area.
49. Nikhil, a young boy of 22 years, has just passed BSc Agriculture with 78% marks. He is a resident of a village in rural area of Maharashtra state and would like to live in rural area in future as well. He cleared the selection test with 66% marks and interview with 58% marks.

50. Raj Barua has been working as an Agriculture Officer for past three years after completing BSc Agriculture with 62% marks at the age of 23 years. He has cleared the selection test with 48% marks and interview with 47% marks. He is willing to work in rural area.

### ENGLISH LANGUAGE

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

The continuing economic crisis has put central banks and governments the world over into (51) waters. For the industrialized West, the question seems to be a choice between economic stimulus and jobs, in the hope of creating a softer landing, or a swift shock at the hands of the free markets, in the hope of getting through the (52) more quickly: In emerging markets, the question is how to deal with being the focal point for investors looking to maximise returns. Specifically for the Federal Reserve in the United States, that means (53) hundreds of billions of dollars into the markets-buying Treasury bills to increase liquidity. In Europe the concern is that monetary union may be at risk due to the strains posed by euro-zone countries that are (54) in (55). In Asia, on 'the other hand,' economies are surging, but the prospect of hot money flowing into the region could potentially spell (56) due to overheating. Fears that the Fed's second round of quantitative easing may lead to a faster pace of (57) may be (58). US unemployment remains persistently high at around 10%, while inflation remains astoundingly low at 1% or less: the slowest on record. That's despite the Fed's earlier injection of \$ 1.7 trillion into the financial system to avert an economic depression in the wake of the global financial crisis. In contrast to the fed's quantitative easing; the European Central Bank has reduced liquidity in the European banking system by some 350 billion euros during the past five months. This reflects the central bank's (59) in the improved stability of the banking system and easier (60) to capital.

- |                   |                  |                 |                   |               |
|-------------------|------------------|-----------------|-------------------|---------------|
| 51. 1) tested     | 2) unpredictable | 3) under        | 4) unquestionable | 5) uncharted  |
| 52. 1) downturn   | 2) spectrum      | 3) options      | 4) hope           | 5) drama      |
| 53. 1) sucking    | 2) pumping       | 3) onrune       | 4) blocking       | 5) promoting  |
| 54. 1) mired      | 2) safe          | 3) above        | 4) unhappy        | 5) out        |
| 55. 1) market     | 2) trouble       | 3) debt         | 4) surplus        | 5) manner     |
| 56. 1) positive   | 2) negative      | 3) trouble      | 4) growth         | 5) process    |
| 57. 1) cost       | 2) depreciation  | 3) cooperation  | 4) inflation      | 5) rate       |
| 58. 1) challenged | 2) overstated    | 3) perfect      | 4) predicted      | 5) simple     |
| 59. 1) weakness   | 2) strength      | 3) correction   | 4) contract       | 5) confidence |
| 60. 1) denial     | 2) approval      | 3) appreciation | 4) access         | 5) disposal   |

Directions (61-69): Read the following passage based on an Interview to answer the given questions based on it. Certain word(s) are printed in bold to help you locate them while answering some of the questions.

A spate of farmer suicides linked to harassment by recovery agents employed by micro finance institutions (MFIs) in Andhra Pradesh spurred the state government to bring in regulation to protect consumer interests. But, while the Bill has brought into sharp focus the need for consumer protection, it tries to micro-manage MFI operations and in the process it could scuttle some of the crucial benefits that MFIs bring to farmers, says the author of Microfinance India, State of The Sector Report 2010. In an interview he points out that prudent regulation can ensure the original goal of the MFIs- social uplift of the poor.

Do you feel the AP Bill to regulate MFIs is well thought out? Does it ensure fairness to the borrowers and the long-term health of the sector ?

The AP Bill has brought into sharp focus the need for customer protection in four critical, areas. First is pricing. Second is lender's liability-whether the lender can give too much loan without assessing the customer's ability to pay. Third is the structure of loan repayment-whether you can ask money on, a weekly basis from people who don't produce weekly hachpms. Fourth is the practices that attend to how you deal with defaults.

But the Act should have looked at the positive benefits that institutions could bring in,

- 2) Call centres and back offices employees in India would expect a salary at par with their western counterparts:
- 3) In-sourcing of jobs by the west would render thousands of Indians unemployed.
- 4) If in-sourced in the west itself, the companies would not be able to employ professionals and experts of-same quality as available in India?
- 5) The western companies which earlier outsourced to India would benefit financially as offices would not have to be set overseas.
- 36. Which of the following can be inferred? (An inference is something which is not directly stated but can be inferred from the given facts)
  - 1) Unemployment in India is not as severe a problem as that in the west
  - 2) Employees working in the back offices and call centres in the west earn much more than their counterparts in India
  - 3) Developing countries such as China and India do not outsource their back office jobs at all to other countries
  - 4) Countries which do not outsource jobs do not face the problem of unemployment
  - 5) One of the main reasons for high unemployment rate in India is its lack of call centres and back offices, which undertake outsourced work from the west

Directions (37-40) : In these questions, relationship relationship between different elements is shown in the statements. These statements are followed by two conclusions. Mark answer if

- 1) Only conclusion I follows
  - 2) Only conclusion II follows
  - 3) Either conclusion I or II follows
  - 4) Neither conclusion I nor II follows
  - 5) Both conclusions I and II follow
- Conclusions :     I.  $F > B$                              II.  $A > D$
38. Statement:

$X > Y \geq Z, Q = Y, P > X$

Conclusions :     I.  $Z < P$                              II.  $P > Q$

39. Statement:

$L \geq I, H > I \geq J, K < J$

Conclusions :     I.  $H > L$                              II.  $L > K$

40. Statement:

$Q \geq P = Q, R < P, S < Q$

Conclusions :     I.  $R < S$                              II.  $O > S$

Directions ( 41-45) : In the following questions, the symbols @, #, %, \$ and © are used with the following meaning as illustrated below:

- P # Q' means 'P is neither greater than nor equal to Q'.
- P © Q' means 'P is neither equal to nor smaller than Q'.
- P % Q' means 'P is neither smaller than nor greater than Q'.
- P \$ Q' means 'P is not smaller than Q'.
- P @ Q' means 'P is not greater than Q'.

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

41. Statements :      $R @ D, D © W, B \$ W$   
Conclusions :     I.  $W # R$                      II.  $B © D$                      III.  $W \$ R$   
1) None is true     2) Only I is true     3) Only III is true 4) Only either I or III is true  
5) All are true
42. Statements :      $H \$ V, V \% M, K © M$   
Conclusions :     I.  $K © V$                              II.  $M @ H$                      III.  $H © K$   
1) Only I and III are true     2) Only II and III are true  
3) Only I and II are true     4) All are true     5) None



and where they need to be regulated in the interests of the customers. It should have brought only those features in. Say, you want the recovery practices to be consistent with what the customers can really manage. If the customer is aggrieved and complains that somebody is harassing him, then those complaints should be investigated by the District Rural Development Authority.

Instead what the Bill says is that MFIs cannot go to the customer's premises to ask for recovery and that all transactions will be done in the Panchayat office. With great difficulty, MFIs brought services to the door of people. It is such a relief for the customers not to be spending time out going to banks or Panchayat offices, which could be 10 km away, in some cases. A facility which has brought some relief to people is being shut. Moreover, you are practically telling the MFI where it should do business and how it should do it. Social responsibilities were in-built when the MFIs were first conceived. If MFIs go for profit with loose regulations/ how are they different from moneylenders ?

Even among moneylenders there are very good people who take care of the customer's circumstance, and there are really bad ones. A large number of the MFIs are good and there are some who are coercive because of the kind of prices and processes they have adopted. But Moneylenders never got this organised. They did not have such a large footprint. An MFI brought in organisation, it mobilized the equity, it brought in commercial funding. It invested in systems. It appointed a large number of people. But some of them exacted a much higher price than they should have. They wanted to break even very fast and greed did take over in some cases.

Are the for-profit MFIs the only ones harassing people for recoveries ?

Some not-for-profit outfits have also adopted the same kind of recovery methods. That may be because you have to show that you are very efficient in your recovery methods and that your portfolio is of a very high quality if you want to get commercial funding from a bank.

In fact among for profits there, are many who have sensible recovery practices. Some have fortnightly recovery, some have monthly recovery. So we have differing practices. We just describe a few dominant ones and assume every for-profit MFI operates like that. How can you introduce regulations to ensure social upliftment in a sector that is moving towards for-profit models ?

I am not really concerned whether someone wants to make a profit or not. The bottom-line for me is customer protection. The first area is fair practices. Are you telling your customers how the loan is structured ? Are you being transparent about your performance ? There should also be a lender's liability attached to what you do. Suppose you lend excessively to a customer without assessing their ability to service the loan, you have to take the hit. Then there's the question of limiting returns. You can say that an MFI cannot have a return on assets more than X, a return on equity of more than Y- Then suppose there is a privately promoted MFI, there should be a regulation to ensure the MFI cannot access equity markets till a certain amount of time. MFIs went to markets perhaps because of the need to grow too big too fast. The government thought they were making profit off the poor, and that's an indirect reason why they decided to clamp down on MFIs. If you say an MFI won't go to capital market, then it will keep political compulsions under rein,

61. Which of the following best explains "Structure of loan repayment" in the context of the first question asked to the author ?
- 1) Higher interest rate
  - 2) Payment on weekly basis
  - 3) Giving-loan without assessing ability to pay
  - 4) Method of dealing with defaults
  - 5) Total amount of loan
62. The author is of the view that
- 1) the bill to regulate MFIs is not needed
  - 2) the bill neglects the interests of the customer
  - 3) the positive aspects of MFIs should also be considered
  - 4) most of the MFIs are not good
  - 5) MFIs must be told what and where they should do business
63. One of the distinct positive feature of MFIs is that

- 1) they brought services to the door of people
  - 2) they dealt with default very rnrnfy
  - 3) they provided adequate customer protection
  - 4) they, are governed by the local people
  - 5) they have highly flexible repayment plan
64. What is the difference between MFIs and moneylenders?.
- 1) There is no difference
  - 2) A large number of moneylenders are good whereas only a few MFIs are good
  - 3) Moneylenders gave credit at lower rate of interest than that of MFIs
  - 4) MFIs adopted a structure and put a process in place, which was not the case with moneylenders
  - 5) Money lenders appointed large number of local people as against more outside people in MFIs
65. Which of the following is positive outcome of the AP Bill to regulate MFIs ?
- 1) The banks have started this service in remote area
  - 2) It highlighted some areas of customer protection
  - 3) It highlighted the bad practices being followed by moneylenders
  - 4) MFIs invested in systems and brought in commercial funding
  - 5) It will help convert MFIs into small banks.
66. The author is recommending\_
- 1) Not-for profit MFIs
  - 2) For-profit MFIs
  - 3) Stoppage of commercial funding to MFIs
  - 4) Customer satisfaction irrespective of 'Not-for profit' or 'for-profit' MFIs
  - 5) Public sector promoted MFIs
67. Why did MFIs go to the equity markers ?
- 1) To repay the loan
  - 2) To lower interest rate
  - 3) There were political compulsions
  - 4) To become a public sector institution
  - 5) To grow very fast,
68. Which of the following has not been indicated as one of the features of fair practices for customer protection ?
- 1) Providing information about loan structuring
  - 2) MFIs should also be held liable for some of their actions
  - 3) Not to raise money from capital market
  - 4) MFIs should also inform public about their own performance also .
  - 5) To provide credit as per the rational assessment of their ability to service the loan
74. under rein
69. Which of the following could possibly be most possible reason for banning recovery by going to customer's premises ?
- 1) To protect the family members
  - 2) To protect the customer from harassment and coercion'
  - 3) To reduce the undue expenses of MFIs resulting in lower interest rates-
  - 4) To account systematically the money recovered in the books of accounts
  - 5) To keep Panchayat office outof these transactions
- Directions (70-73) : Choose the word which is most nearly the same in meaning as the word/group of words printed in bold.
70. manage
- 1) afford
  - 2) assess
  - 3) thrust
  - 4) administer
  - 5) use
71. exacted
- 1) perfected
  - 2) demanded
  - 3) estimated
  - 4) corrected
  - 5) accurate
72. scuttle
- 1) delay
  - 2) mix
  - 3) shuffle
  - 4) destroy
  - 5) smoothen
73. spurred
- 1) agitated
  - 2) instigated
  - 3) reflected
  - 4) disapproved
  - 5) prompted
- Directions (74-75) : Choose the word or group of word which is most opposite in meaning of the word printed in bold.
-

- 1) under wrap 2) without target 3) let loose 4) no clout 5) under cloud
75. coerce  
 1) gentle 2) promoting 3) progressive 4) natural 5) opinionated  
 Directions (76-81) : 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) Two of the best-performing major economies in 2010 were China and Brazil, with growth estimated at 7.5% and 10.5% respectively.  
 (B) Despite that limp growth, major US stock market indexes are up between 11 % and 20% for the year.  
 (C) Even, knowing where economies are headed sometimes is of no help to an investor.  
 (D) It is hard to anticipate the direction of financial markets. \_  
 (E) But as of December, stock markets of both nations were in the red for the year.  
 (F) By contrast, the US economy, is likely to have expanded at only about 2.6% for the year.
76. Which of the following would be the SECOND sentence?  
 1) A 2) C 3) D 4) E 5) F
77. Which of the following Would be the FOURTH sentence ?  
 1) A 2) B 3) C 4) E 5) F
78. Which of the following would be the FIFTH sentence?  
 1) A 2) B 3) C 4) D 5) F.
79. Which of the following would be the FIRST sentence ?  
 1) B 2) C 3) D 4) E 5) F
80. Which of the following would be the SIXTH(LAST) sentence ?  
 1) A 2) B 3) C 4) D 5) E
81. Which of the following would be the THIRD sentence ?  
 1) A 2) B 3) D 4) E 5) F
- Directions (82-85) : Rearrange the following five sentences (A), (B), (C), (D) and (E) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.  
 (A) Add the incremental loans to the basic metals and metal product industry, which account for another 14.5% . of loans to industry and over 80% of the increase, in loans to industry this fiscal is accounted for.  
 (B) RBI decision to publish data on sectoral deployment of bank credit every month will provide much-needed detail  
 (C) Of the total increase in non-food credit infrastructure loans accounted for 37% .  
 (D) For instance, the data show that while bank credit to industry increased by 11.7% this year, as much as two-thirds of that increase is on account of lending to infrastructure.  
 (E) This will help us to gauge which sector of the economy are doing well.
82. Which of the following would be the THIRD sentence ?  
 1) A 2) B 3) C 4) D 5) E
83. Which of the following would be the FOURTH sentence ?  
 1) A 2) B 3) Either A or E 4) D 5) E
84. Which of the following would be the FIRST sentence ?  
 1) A 2) B 3) C 4) D 5) E
85. Which of the following would be the SECOND sentence?  
 1) A 2) B 3) C 4) D 5) E
- Directions (86-90) : Read each sentence-to find out whether there is any grammatical error in it or a wrong word has been used. The error, if any, will be in one part of the sentence which has been printed in bold and has been numbered 1), 2) , 3) or 4) . The number of that part is the answer. If there is no error, the answer is 5) i.e. 'No error'. (Ignore the errors of punctuation, if any.)
86. The convergence of/Indian accounting standards with International Financial Reporting Standards (IFRS) beginning in/April is expecting to/see power-companies struggling with/  
 (1)  
 (2) (3) (4)

significant first-time adoption impact. No error.

(5)

87. Researchers at/the Indian Institute of Science (IISc); Bangalore, are mapping /India's, solar hot spots-where round-the-year/sunlight makes it viable of/companies to set up solar power plants. No error.

(5)

88. Though their qualifications span a diverse/range, there is an equal/number of graduates and those who have just completed School, each set/making up/close 30% of these households. No error.

(3) (4)

89. As if/the most dangerous moment for any dictatorship is when/it starts to/reform, North ? Korea looks ready to, turn that truism on its head/No error.

(1)

(2)

(3)

(4)

(5)

90. It so happens/that this happy campy ritual is their way of life/and one into which/which they don't particularly welcome/ voyeuristic intrusions. No error.

(1)

(2)

(3)

(4)

(5)

Directions (91-100): 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.

With the (91) of Indian economy, (92) various reforms initiated banking sector (93) a pivotal role in the process of achieving (94) economic growth and also in (95) the social well being at large. The public sector (96) in India has the twin tasks ahead of meeting the social banking (97) and at the same time generating (98) profits to meet the costs associated with the growth. At present, banks have more than 76% of their total branch (99) in rural and semi-urban (100).

- |      |                    |                |                   |                    |                  |
|------|--------------------|----------------|-------------------|--------------------|------------------|
| 91.  | 1) nationalization | 2) expansion   | 3) liberalization | 4) computerization | 5) accommodation |
| 92.  | 1) from            | 2) over        | 3) between        | 4) through         | 5) though        |
| 93.  | 1) managers        | 2) occupies    | 3) facilities     | 4) naturalize      | 5) conquers      |
| 94.  | 1) fever           | 2) fantastic   | 3) higher         | 4) lower           | 5) lesser        |
| 95.  | 1) increasing      | 2) enhancing   | 3) encouraging    | 4) improving       | 5) innovating    |
| 96.  | 1) organizations   | 2) companies   | 3) corporations   | 4) banks           | 5) institutions  |
| 97.  | 1) limitations     | 2) obligations | 3) derivatives    | 4) facilities      | 5) liabilities   |
| 98.  | 1) beautiful       | 2) lump sum    | 3) adequate       | 4) wonderful       | 5) everlasting   |
| 99.  | 1) map             | 2) scenario    | 3) network        | 4) system          | 5) graph         |
| 100. | 1) households      | 2) residences  | 3) areas          | 4) locals          | 5) suburbs       |

### QUANTITATIVE APTITUDE

Directions (101-105): What should come in place of question mark (?) in the following questions ?

101.  $|\ ? - 45 | = 40$   
1) 85 or -85      2) 85 or 5      3) 5 or -5      4) 40 or 5      5) None
102.  $\left[ \left( (3^2)^4 \right)^7 \right]^8 = 9^?$   
1) 28      2) 16      3) 12      4) 24      5) None
103.  $\sqrt{289} = ?$   
1)  $(\sqrt{17})^2$       2) (-8-9)      3) -17      4)  $\pm \left( \frac{153}{9} \right)$       5) None
104. ? % of  $(4)^? = 512$   
1) 15      2) 8      3) 5      4) 10      5) None

105.  $\sqrt[3]{1296} = ?$   
 1) 8                      2) 36                      3) 12                      4) 6                      5) None
- Directions (106-110): In the following number series only one number is wrong. Find out the wrong number.
106. 4 3 4.5 8.5 20 53 162.5  
 1) 3                      2) 4.5                      3) 8.5                      4) 20                      5) 53
107. 1 8 28 99 412 2075 12460  
 1) -5.4816                      2) 472                      3) 12.96                      4) -2.408                      5) 2395
108. 144 215 540 1890 8505 46777.5 304053.75 ?  
 1) 215                      2) 540                      3) 1890                      4) 8505                      5) 46777.5
109. 2222 1879 1663 1538 1474 1447.1440  
 1) 1879                      2) 1538                      3) 1474                      4) 1447                      5) 1440
110. 12000 2395 472 89.8 12.96 -2.408 -5.4816  
 1) -5.4816                      2) 472                      3) 12.96                      4) -2.408                      5) 2395
111. In a college, the ratio of boys to girls is 31:23 respectively. When 75 more girls join the college, this ratio becomes 124:107. How many more girls should join the college to make the number of boys and girls equal ?  
 1) 75                      2) 90                      3) 60                      4) 85                      5) None
112. The compound interest accrued on an amount at the end of two years @ 12 p.c.p.a is Rs. 2,862/-. What is the amount ?  
 1) Rs. 11,250/-    2) Rs. 12,200/-    3) Rs. 13,500/-    4) Rs. 10,000/-    5) None
113. A 280 meters long train, travelling at a uniform speed, crosses a platform in 60 seconds and a man standing on the platform in 20 seconds. What is the length of the platform?  
 1) 640meters.    2) 420meters    3) 280 meters    4) Cannot be determined    5) None
114. A triangle has two of its angles in the ratio of 1:2 If the measure of one of its angles is 30 degrees, what is the measure of the largest angle of the triangle in degrees ?  
 1) 100                      2) 90                      3) 135                      4) Cannot be determined    5) None
115. In how many different ways can the numbers '256974' be arranged, using each digit only once in each arrangement such that the digits 6 and 5 are at the extreme ends in each arrangement ?  
 1) 48                      2) 720                      3) 36                      4) 360                      5) None
- Directions (116-120) : Study the given information carefully and answer the questions that follow :
- An urn contains 3 red, 6 blue, 2 green and 4 yellow marbles.
116. If two marbles are picked at random what is the probability that both are green ?  
 1)  $\frac{2}{15}$                       2)  $\frac{1}{15}$                       3)  $\frac{2}{7}$                       4) 1                      5) None
117. If three marbles are picked at random, what is the probability that two are blue and one is yellow ?  
 1)  $\frac{2}{15}$                       2)  $\frac{6}{91}$                       3)  $\frac{12}{91}$                       4)  $\frac{1}{4}$                       5) None
118. If four marbles are picked at random, what is the probability that at least one is yellow ?  
 1)  $\frac{91}{123}$                       2)  $\frac{69}{91}$                       3)  $\frac{125}{143}$                       4)  $\frac{1}{4}$                       5) None
119. If two marbles are picked at random, what is the probability that either both are red or both are green ?  
 1)  $\frac{3}{5}$                       2)  $\frac{4}{105}$                       3)  $\frac{2}{7}$                       4)  $\frac{5}{91}$                       5) None
120. If two marbles are picked at random, what is the probability that one is green, two are blue and one is red?

- 1)  $\frac{4}{15}$       2)  $\frac{17}{280}$       3)  $\frac{6}{91}$       4)  $\frac{11}{15}$       5) None

Directions (121-125) : Each of the questions given below consists, of a question and two statements numbered I and II given below it-You have to decide whether the data provided in the statements is sufficient to answer the question. Read both the statements and

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

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

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

Give answer 4) if the data in both the statements I and II is not sufficient to answer the question.

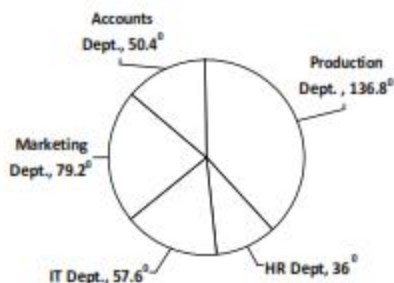
Give answer 5) if the data in both the statements I and II together is necessary to answer the question.

121. What is the two digit positive number ?  
I. Sum of the two digits of the number is 8.  
II. Sum of the two digits is 3 more than the higher digit.
122. The symbol  $\propto$  represents one of the following operations addition, subtraction, multiplication or division. What is the value of  $6 \propto 4$  ?  
I.  $0 \propto 5 = 5$       II.  $5 \propto 0 = 5$
123. At what time did Poonam finish the job?  
I. Poonam started working without a break on the job at exactly 9 a.m. and by noon she had utilised exactly half the time that it took her to finish the job.  
II. Poonam took exactly 6 hours to finish the job.
124. Last year an employee received an annual salary of Rs. 6,18,000/- which was paid in equal pay cheques throughout the year. What was the salary received in each of the pay cheques ?  
I. The employee received a total of 24 pay cheques during the year.  
II. The employee received a pay cheque twice a month each month during the year.
125. Is the sum of integers x and y greater than 85. ?  
I. The product of x and y is greater than 85.  
II. One of the variables is greater than 83.

Directions (126-130): Study the following pie charts carefully to answer the questions

Degree-wise breakup of employees working in various departments of an organization and the ratio of Men to Women Total Number of Employees = 3250

Respective Ratio of Men to Women in Each Department



Department	Men	Women
Production	4	1
HR	12	13
IT	7	3
Marketing	3	2
Accounts	6	7

126. What is the number of Men working in the Marketing department?  
1) 462      2) 454      3) 418      4) 424      5) None-

127. What is the respective ratio of the number of Women working in the HR department and the number of Men working in the IT department ?  
 1) 11:12      2) 17:29      3) 13:28      4) 12 : 35      5) None
128. The number of Men working in the Production department of the Organization forms what percent of the total number of employees working in that department ?  
 1) 88      2) 90      3) 75      4) 65      5) None
129. The number of Women working in the It department of the Organization forms what percent of the total number of employees in the Organization from all departments together ?  
 1) 3.2      2) 4.8      3) 6.3      4) 5.6      5) None
130. What is the total number of Men working in the organization ?  
 1) 2198      2) 2147      3) 2073      4) 2236      5) None

Directions (131-135) : 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
131. I.  $x^2 + 5x + 6 = 0$   
 II.  $y^2 + 3y + 2 = 0$
132. I.  $x^2 - 10x + 24 = 0$   
 II.  $Y^2 - 9Y + 20 = 0$
133. I.  $(x)^2 = 961$   
 II.  $y = \sqrt{961}$
134. I.  $x^2 - 72 = x$   
 II.  $y^2 = 64$
135. I.  $x^2 - 463 = 321$ .  
 II.  $y^2 - 421 = 308$

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

Number of people taking fresh loans from different Banks over the years and the percentage of defaulters amongst them each year

Number of people taking fresh loans from Different banks over the years NUMBER

Year	Bank				
	P	Q	R	S	T
2004	27361	26345	25467	28246	30164
2005	32081	27456	32461	29435	35128
2006	25361	28637	32652	29565	32444
2007	23654	29045	32561	28314	36152
2008	36125	30467	25495	23764	35463
2009	35465	31963	27649	24356	33214
2010	34135	31974	28283	26555	31264

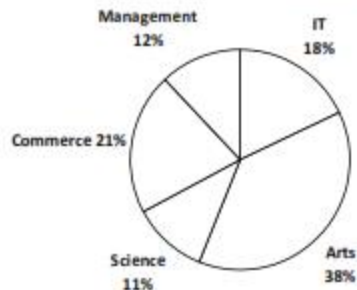
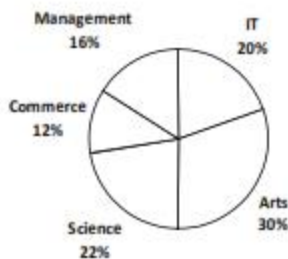
Approximate Percentage of defaulters amongst them each year PERCENTAGE

Year	Bank				
	P	Q	R	S	T
2004	12	9	15	13	19
2005	24	8	17	20	23
2006	22	13	16	21	25
2007	18	11	18	22	19
2008	12	10	13	23	18
2009	11	20	11	22	21
2010	9	21	12	21	23

136. Approximately how many people taking a loan from Bank S in the year 2006 were defaulters?  
 1) 6490      2) 6210      3) 5020      4) 6550      5) 5580.
137. Approximately what was the difference between the number of defaulters of Bank, Q in the year 2004 and 2005?  
 1) 175      2) 125      3) 190      4) 205      5) 140
138. In which of the following years was the number of defaulters of Bank R, the maximum among the given years?  
 1) 2005      2) 2006      3) 2007      4) 2010      5) None
139. In which of the following years was the difference in number of people taking loan from Bank P from the previous year the highest?  
 1) 2008      2) 2006      3) 2007      4) 2005      5) None
140. Approximately what was the total number of defaulters of Bank T in the years 2007 and 2008 together?  
 1) 14110      2) 13620      3) 13250      4) 14670      5) 15330

Directions (141-145) : Study the following pie-chart carefully to answer the questions that follow:

Percentage of students enrolled in Different streams in A college  
 Total number of students = 3,500  
 Percentage breakup of girls enrolled in these streams out of the total students  
 Total number of girls = 1,500

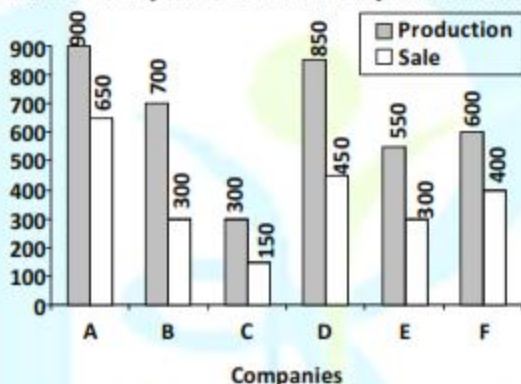


141. What is the total number of boys enrolled in Management and IT together?  
 1) 1050      2) 810      3) 1120      4) 980      5) None
142. What is the respective ratio of number of girls enrolled, in Arts to the number of boys enrolled in Science?  
 1) 14:23      2) 2:3      3) 114:121      4) 53:65      5) None
143. What is the total number of girls enrolled in Science and Commerce together?  
 1) 450      2) 495      3) 345      4) 480      5) None.



144. If 20% of the girls enrolled in Science change their stream to Management; then what will be the new number of Management students altogether?  
 1) 593      2) 733      3) 453      4) 1003      5) None
145. Number of girls enrolled in Arts, Science and Commerce forms. What percent of total number of students in the college?  
 1) 25      2) 40      3) 60      4) 75      5) None

Directions (146-150): Study the following graph carefully to answer the questions that follow:  
 Production and sale of printers of various companies in a month



146. What is the respective ratio of the total production of companies D and E to the total sale of the same companies?  
 1) 28:15      2) 9:5      3) 15:11      4) 2:3      5) None
147. What is the average number of units produced by all the companies together?  
 1) 675      2) 650      3) 625      4) 600      5) None
148. Which company had the highest percentage of sale with respect to its production?  
 1) D      2) B      3) E      4) A      5) None
149. What is the average number of units sold by all the companies together?  
 1) 360      2) 390      3) 375      4) 410      5) None
150. The total units sold by these companies A, B and C together is approximately what percent of the total units produced of these companies?  
 1) 62      2) 50      3) 76      4) 84      5) 58

#### HUMAN RESOURCE

151. What is the meaning of the acronym HRM?  
 1) Human Relations Management.  
 2) Humane Resource Management.  
 3) Humanistic Resource Management.  
 4) Human Resource Management.      5) Other than those given as options
152. Which of the following is not a form of representative participation?  
 1. Trade union representation.      2. Regular newsletters.  
 3. Collective bargaining.      4. Works council.  
 5) Other than those given as options
153. What is meant by the acronym CIPD?  
 1) Chartered Institute of People and Development.  
 2) Chartered Institute of Personnel and Development.  
 3) Chartered Institute of Performance Development.  
 4) Chartered Institute of Personnel Directors.  
 5) Other than those given as options

154. What is meant by the acronym SHRM?  
1) Sophisticated Human Resource Management.  
2) Strategic Human Resource Management.  
3) Superior Human Resource Management.  
4) Soft Human Resource Management.                      5) Other than those given as options
155. What is meant by the acronym HCM?  
1) High Class Management.                      2) High Calibre Management.  
3) High Commitment Management.                      4) High Capability Management.  
5) Other than those given as options
156. What is meant by 'black box' research?  
1) Research into understanding why an organisation has failed after a major event.  
2) Research into the hidden and complex processes which occur between input and output, and differences between espoused and enacted practices.  
3) Research which examines an organisations formal HR policies.  
4) Research consisting of basic input/output models with policy inputs on the left hand side and outcomes on the right hand side.  
5) Other than those given as options
157. What is meant by the acronym HPWS?  
1) High Pressure Work Systems.    2) High Powered Work Systems.  
3) High Performance Work Systems.  
4) Highly Procedural Work System.  
5) Highly Planned Work Systems.
158. Which of the following statements are true? Select all that apply.  
1) Research demonstrates a robust relationship between HR and organisational performance.  
2) Interest in people management has been elevated by the rise of the 'knowledge economy', where companies increasingly rely upon their stock of intellectual and human capital.  
3) Research into the links between HRM and organisational performance is one of the main areas of study in the field of HRM.  
4) Senior managers have been looking for ways to improve performance in increasingly competitive markets.  
5) Other than those given as options
159. The view that a distinctive set of HR practices can be applied successfully to all organisations irrespective of their setting is referred to as what?  
1. Best procedure.                      2. Best practice.  
3. Best philosophy.                      4. Best performance.                      5. Best process.
160. Which of the following studies reveal a long standing interest in the relationship between employees and organisational performance? Select all that apply.  
1. Total quality management.                      2. The Hawthorne Studies.  
3. PERT (Program Evaluation and Review Technique).  
4. Scientific management.                      5) Other than those given as options
161. What is meant by a skills deficit?  
1. Where supply of skills is keeping pace with the jobs created.  
2. Where skills supplied do not match those demanded.  
3. Where skills supplied match those demanded.  
4. Where supply of skills is not keeping pace with the jobs created.  
5. Other than those given as options

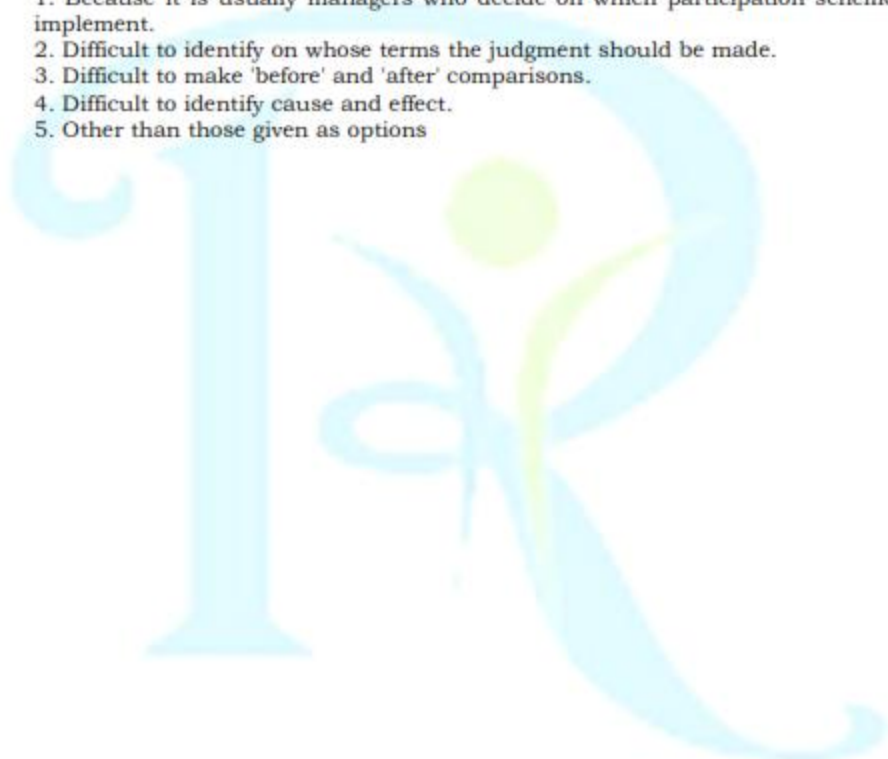
162. Which of the following are current trends in the UK employment market?
1. More women seeking employment.
  2. High graduation rate.
  3. Immigration.
  4. Ageing workforce.
  5. Low graduation rate.
163. Which of the following are characteristics of a McJob? Select all that apply.
1. Low skill.
  2. Poorly paid.
  3. High skill.
  4. High security.
  5. Low security.
164. Which of the following are non-cognitive traits? Select all that apply.
1. Personality traits.
  2. Knowledge.
  3. Motivation.
  4. Academic achievements.
  5. Other than those given as options
165. Which of the 'Big Five' personality dimensions has emerged as a particularly valid predictor of many aspects of work performance?
1. Agreeableness.
  2. Extraversion.
  3. Openness to experience.
  4. Conscientiousness.
  5. Emotional stability.
166. What is the focus of performance-based methods?
1. Measuring past performance to assess current performance.
  2. Measuring current performance to assess past performance.
  3. Measuring past performance to predict future performance.
  4. Measuring present performance to predict future performance.
  5. Other than those given as options
167. Which of the following statements describe current trends in selection practice Select all that apply.
1. Increasing importance of non-cognitive qualities.
  2. Decreasing use of bespoke simulation.
  3. More reliable and valid assessment tools.
  4. Online delivery of assessment.
  5. Other than those given as options
168. Which of the following statements is false?
1. There are well-established and proven links between training, organisational productivity, and profit.
  2. Training and development serves an important symbolic function.
  3. Training is normally a key aspect of high commitment management strategies.
  4. Training allows organisations to adapt to changes in the business environment.
  5. Training and development is a key element of human resource management.
  5. Other than those given as options
169. Which of the following statements refer to a 'voluntarist' approach to training and development? Select all that apply.
1. Vocational education and training should be supported by the state, e.g. through state levies and apprenticeships.
  2. A belief that, left to themselves, organisations will only invest in short-term, low-level training.
  3. Market pressures ensure that firms invest in training.
  4. A belief that organisations operate more effectively when unfettered by regulation.
  5. Other than those given as options
170. Which of the following statements refer to a 'regulated' approach to training and development?
1. A belief that, left to themselves, organisations will only invest in short-term, low-level training.
  2. A belief that organisations operate more effectively when unfettered by regulation.
  3. Market pressures ensure that firms invest in training.
  4. Vocational education and training is supported by the state, e.g. through state levies and apprenticeships.
  5. Other than those given as options

171. Which of the following are reasons for the popularity of Variable Pay Systems?
1. Product and labour market pressures.
  2. Increasing pressures on the reward systems.
  3. Government ideology.
  4. Proven links to employee motivation.
  5. Linked to notions of HRM, TQM, HPWS.
172. Which of the following reasons might an employer use VPS? Select all that apply.
1. Organisational culture change.
  2. Allow selective reward without increasing the pay bill.
  3. To restructure the employment relationship.
  4. Allow closer financial control.
  5. To bolster collective bargaining and trade union relationships.
173. Why might an organisation use multiple systems of appraisal ?
1. To prevent the misuse of performance appraisal systems by line managers.
  2. To separate reward and non-reward aspects of appraisal.
  3. Different systems for different part of the organisation.
  4. To provide employees with a choice of methods.
  5. Different systems for different organisational groups.
174. Which of the following is not a reason why performance appraisal is used by organisations?
1. To improve team, individual, and corporate performance.
  2. To determine promotion.
  3. To clarify and define performance expectations.
  4. To motivate employees.
  5. Because it is a legal requirement.
175. Performance management is believed to have originated from which country?
1. Japan.
  2. USA.
  3. France.
  4. Denmark.
  5. Germany.
176. Unionised workers have traditionally received higher wages than their non-unionised counterparts. What phrase is normally used to describe this phenomenon?
1. The shock effect.
  2. The representation gap.
  3. Sword of justice effect.
  4. Union wage premium.
  5. Other than those given as options
177. In 2005, how high was the union wage effect in UK workplaces?
1. 2% of gross hourly earnings.
  2. 5% of gross hourly earnings.
  3. 10% of gross hourly earnings.
  4. 15% of gross hourly earnings.
  5. Other than those given as options
178. Which two EU countries have been found to have the most devolution of HR to the line?
1. Ireland.
  2. Denmark.
  3. Finland.
  4. Spain.
  5. UK.
179. What is meant by the notion of 'emotional balancing' in which line managers are said to engage?
1. Emotionally committing to change projects and attending to recipients' emotions.
  2. Balancing organisational demands and personal aims.
  3. Balancing the emotions of work with the emotions of family life.
  4. Emotionally balancing the demands of work pressure and job satisfaction.
  5. Other than those given as options
180. What is meant by the acronym SME?
1. Small Manufacturing Enterprises.
  2. Small and Medium size Enterprises.
  3. Small and Mediocre Enterprises.
  4. Self Managed Enterprises.

181. Schein suggests there are three levels of culture: artifacts, values, and basic assumptions. Which of the following are examples of artifacts? Select all that apply.
1. Patterns of behaviour.
  2. Physical layout of the organisations.
  3. Group behavioural norms.
  4. Corporate logos.
  5. Other than those given as options
182. Deal and Kennedy identify four distinct cultures. What do they term an organisation of risk takers who receive immediate feedback, e.g. police and management consultants?
1. Tough-guy macho culture.
  2. Work hard/play hard culture.
  3. Process culture.
  4. Bet your company culture.
  5. Other than those given as options
183. Which of the following describes an 'ethnocentric' approach to staffing?
1. Filling all key positions with parent country nationals.
  2. Parent country nationals fill managerial positions at headquarters.
  3. Locals fill managerial positions in national subsidiaries.
  4. Dividing operations into several geographical regions and freely transferring staff between each region.
  5. Other than those given as options
184. Which of the following describes a 'polycentric' approach to staffing? Select all that apply.
1. Locals fill managerial positions in national subsidiaries.
  2. Filling all key positions with parent country nationals.
  3. Dividing operations into several geographical regions and freely transferring staff between each region.
  4. Parent country nationals fill managerial positions at headquarters.
  5. Other than those given as options
185. Which of the following refers to a region-centric approach to staffing?
1. Filling all key positions with parent country nationals.
  2. Parent country nationals fill managerial positions at headquarters.
  3. Dividing operations into several geographical regions and freely transferring staff between each region.
  4. Locals fill managerial positions in national subsidiaries.
  5. Other than those given as options
186. Which of the following describe aspects of a liberal market economy?
1. Hire and fire.
  2. Mutual dependence of employer associations and unions.
  3. Strong industrial relations institutions.
  4. Highly skilled employees.
  5. Fluid labour markets.
187. Which of the following describe aspects of a co-ordinated market economy?
1. Hire and fire.
  2. Mutual dependence of employer associations and unions.
  3. Management's right to manage.
  4. Highly skilled employees.
  5. Strong industrial relations institutions.
188. Which of the following describe aspects of a universalist philosophy?
1. Specific general model is of universal worth.
  2. All national economies will move towards the new liberal ideal.
  3. Organisational life is influenced by factors which have little to do with organisational goals.
  4. The general applicability of a common system of social and economic organisation.
  5. Collective level is linked to national culture.
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189. How much more likely are women to work in personal service occupations, e.g. hair-dressing, than men?
1. 4 times as likely.
  2. 6 times as likely.
  3. 8 times as likely.
  4. 2 times as likely.
  5. Other than those given as options
190. How long has legislation against sex and discrimination been in place in the UK?
1. 5 years.
  2. 30 years.
  3. 10 years.
  4. 40 years.
  5. Other than those given as options
191. Which ethnic group is least likely to be unemployed in the UK?
1. Black African.
  2. Bangladeshi.
  3. Indian.
  4. Mixed ethnic.
  5. Other than those given as options
192. What is the key difference between Equal Opportunities (EO) and Diversity?
1. Diversity is driven by a business case for EO.
  2. EO focused upon rewarding employers who promoted diversity.
  3. EO focuses upon compliance with legislation.
  4. Diversity is concerned with the celebration of the characteristics of diverse groups.
  5. Other than those given as options
193. What are the benefits of equality? Select all that apply.
1. Improved corporate image.
  2. Best use of human resources.
  3. Fewer business ideas from a diverse workforce.
  4. Attracting ethical investors.
  5. Other than those given as options
194. What are the costs of inequality? Select all that apply.
1. Less management time spent on grievances.
  2. Inflexible workforce.
  3. Poor corporate image.
  4. Inefficient use of human resources.
  5. Other than those given as options
195. What is meant by the acronym ILO?
1. International Logistics Organisation.
  2. International Labour Organisation.
  3. International Law Organisation.
  4. International Legal Organisation.
  5. Other than those given as options
196. When were the Maternity and Parental Leave Regulations introduced in the UK?
1. 1999.
  2. 1979.
  3. 1969.
  4. 1989.
  5. Other than those given as options
197. In which countries is there no formal entitlement to paid maternity leave? Select all that apply.
1. UK.
  2. Sweden.
  3. Australia.
  4. USA.
  5. France.
198. What is meant by the 'scope' of a participation scheme?
1. Whether the scheme operates at a work-group, department, or corporate level.
  2. The amount of influence it has over decision making.
  3. The topics on which employees can contribute.
  4. Whether the schemes are direct or indirect.
  5. Other than those given as options
199. Which of the following is not a direct form of employee participation?
1. Works Council.
  2. Email.
  3. Face-to-face meeting between manager and employee.
  4. Memo from management.
  5. Other than those given as options
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200. Why is it difficult to measure the impact of participation techniques on organisational performance? Select all that apply.
1. Because it is usually managers who decide on which participation schemes to implement.
  2. Difficult to identify on whose terms the judgment should be made.
  3. Difficult to make 'before' and 'after' comparisons.
  4. Difficult to identify cause and effect.
  5. Other than those given as options



**IBPS-SO HR-2: KEY**

1.5	2.4	3.4	4.5	5.4	6.4	7.3	8.1	9.2	10.1	11.1	12.1	13.4	14.5	15.3
16.5	17.2	18.1	19.5	20.1	21.3	22.1	23.3	24.5	25.5	26.3	27.4	28.1	29.1	30.5
31.2	32.5	33.4	34.5	35.3	36.2	37.4	38.5	39.2	40.2	41.4	42.3	43.3	44.1	45.2
46.1	47.3	48.2	49.1	50.4	51.5	52.1	53.2	54.1	55.3	56.3	57.4	58.2	59.5	60.4
61.2	62.3	63.1	64.4	65.2	66.4	67.5	68.4	69.2	70.1	71.2	72.4	73.5	74.5	75.1
76.2	77.4	78.5	79.3	80.2	81.1	82.4	83.1	84.2	85.5	86.3	87.4	88.5	89.1	90.5
91.3	92.4	93.2	94.3	95.4	96.4	97.2	98.3	99.3	100.3	101.2	102.4	103.4	104.3	105.4
106.3	107.2	108.5	109.1	110.5	111.4	112.1	113.5	114.1	115.1	116.5	117.3	118.2	119.2	120.3
121.5	122.3	123.1	124.3	125.5	126.5	127.3	128.5	129.2	130.2	131.4	132.4	133.5	134.2	135.1
136.2	137.1	138.3	139.1	140.3	141.2	142.3	143.4	144.1	145.5	146.1	147.2	148.4	149.3	150.5
151.2	152.2	153.2	154.2	155.3	156.2	157.3	158.4	159.2	160.4	161.4	162.1	163.1	164.3	165.4
166.4	167.4	168.1	169.3	170.4	171.3	172.1	173.3	174.5	175.2	176.4	177.3	178.3	179.1	180.2
181.2	182.1	183.1	184.1	185.3	186.5	187.4	188.4	189.1	190.2	191.3	192.3	193.1	194.4	195.2
196.1	197.4	198.3	199.1	200.2										