REASONING

DIRECTIONS (Qs. 1-5) : *Study the following information carefully and answer the questions given below:*

An organization wants to recruit system analysts. The following conditions apply.

The candidate must

(i)   be an engineering graduate in computer/IT with at least 60% marks.

(ii)   have working experience in the field of computer at least for 2 yr after acquiring the requisite qualification.

(iii) have completed minimum 25 yr and maximum 30 yr of age as on 1.12.2013.

(iv)   be willing to sign a bond for ₹ 50000.

(v)   have secured minimum 55% marks in selection test. However, if a candidate fulfils all other conditions

Except

A.   at (i) above, but is an Electronics Engineer with 65% or more marks the case is to be referred to the General Manager (GM)-IT.

B.   at (iv) above, but has an experience of atleast 5 yr as a Software Manager, the case is to be referred to the VP.

In each question below, detailed information of candidate is given. You have to carefully study the information provided in each case and take one of the following courses of actions based on the information and the conditions given above. You are not to assume anything other than the information provided in each question. All these cases are given to you as on 01.12.2013. You have to indicate your decision by marking answers to each question as follows:

Give Answer:

(a)   If the case is to be referred to VP

(b)   If the case is to be referred to GM

(c)   If the data provided is not sufficient to take a decision

(d)   If the candidate is to be selected

(e)   If the candidate is not to be selected

1. Ms. Suneeta is an IT Engineer with 60% marks at graduation as well as in selection test. She is working as a Software Engineer for last 3 yr after completing engineering degree and has completed 27 yr of age. She is willing to sign the bond of ₹ 50000.

2. Rakesh Rao is a Computer Engineer Graduate and thereafter is working as a Software Manager for last 6 yr. He has secured 72% marks at graduation and 67% marks in selection test. His date of birth is 5th December, 1984. He is not willing to sign the bond for ₹ 50000.

3. Ramkumar is an Engineering graduate in computers with 78% marks passed out in 2007 at the age of 23 yr. Since, then he is working as a Software Manager in an engineering firm. He doesn't want to sign the bond for ₹ 50000. He has cleared the selection test with 72% marks.

4. Nishant is an Electronics Engineer passed out in June, 2010 at the age of 22 yr. Since, then he is working as a Programmer in a software company. He has passed the selection test with 66% marks and is willing to sign the bond.

5. Kalyani is an Engineer with 72% marks in Telecommunication. She has just completed 27 yr of age. She has cleared the selection test with 59% marks. She is willing to sign the bond.

DIRECTIONS (Qs. 6) : *Analyse the following passage and answer the question.*

Some words are highly inflammable. Fusion is one them. You can get two sets of people into a war mode by just uttering the words 'fusion music'. One set will breathe fire and say it violates the purity of music the other set will tell you earnestly that it opens up the borders of music.

6. From the purists perspective, the 'war' between the two set of people can best be

(a)   categorized as an ideological conflict between two ideas

(b)   termed as a conflict between generations the younger versus the older generation

(c)   an attempt to preserve the core principles

(d)   seen as an attempt of people at the margin to occupy centre stage

(e)   seen as preserving the social identity of purists

7. Unlike other retail outlets, where items are purchased in any number of units the customer wants, in super-markets items are grouped in bulk packages. This bulk buying offers saving to the customer. The option to buy at wholesale prices by buying in bulk makes super-market a practical choice for budget-conscious consumers.

Which of the following assumption may be drived from the above information.

(a)   Super-markets often have greater buying power and lower overhead costs, so they can offer a greater variety of products than regular retail outlets

(b) Super-markets are often more conveniently located and have better parking facilities

(c) The emergence of super-markets has caused many small retail stores to close down and thus eliminate competitions

(d) It is economically wise to buy single items since bulk packages seldom offer significant savings

(e) The financial savings from purchasing bulk packages may outweigh the inconvenience of being unable to purchase in any number of units that suits the customers' need

8. Nations do not complete with each other in the way corporations do.

Which of the following most favours the weakness of the argument?

(a) Trade deficit is a sign of national strength, profits are a sign of corporate strength

(b) Increase in human development index improves national standing, increase in market share improves corporate standing

(c) Climate change negotiations lead to global improvement; CSR initiatives lead to image improvement

(d) Nations go to war to capture territory, corporates contend against each other to capture market share

(e) None of the above

9. Civilization has taught us to be friendlier towards one another

Which of the following most favours the strengthens of the argument?

(a) Cats are loyal to their children, whereas men are loyal to their communities

(b) Elephants move in a herd, whereas men live in nuclear families

(c) Lions protect their own territories, whereas men capture other men's territories

(d) Nilgai and Cheetal stay together, whereas men of one race dominate another

(e) None of the above

10. The mushrooming of business schools in the country is a cause for shortage of faculty with Ph.D qualification. In addition, the higher pay and generous fringe benefits given by industry has encouraged qualified people to not seek academic positions.

Which of the following statements, if true, would tend to STRENGTHEN the argument?

(a) The average salary for industry positions in Gujarat is more than the average salary for faculty positions in some business schools in Ahmedabad by around 30%

(b) The average salary for industry positions in Gujarat is less than the average salary for faculty positions in a top business school in Ahmedabad by around 30%

(c) The average salary for recent Ph. D graduates in the industry is 20% higher than that in academics

(d) The rate of growth of salaries for the industry positions has been higher than the rate of growth of salaries for academic positions for the past three years

(e) None of the above

DIRECTIONS (Qs. 11-13) : *Study the information given below carefully to answer the following questions*

In a certain code language the following lines written as:

'lop eop aop fop' means 'Traders are above laws'

'fop cop bop gop' means 'Developers were above profitable'

'aop bop uop qop' means 'Developers stopped following traders'

'cop jop eop uop' means 'Following maps were laws'

11. 'Developers are following laws' would be correctly written as
    (a) 'bop cop uop eop'   (b) 'lop bop eop uop'
    (c) 'oup cop lop aop'   (d) 'gop cop uop qop'
    (e) None of these

12. 'qop gop cop eop' would correctly mean
    (a) profitable laws were stopped
    (b) developers stopped following laws
    (c) traders were above profitable
    (d) were laws profitable traders
    (e) None of the above

13. 'aop qop bop' would correctly mean
    (a) following were above
    (b) traders stopped developers
    (c) developers are laws
    (d) traders above stopped
    (e) laws are stopped

DIRECTIONS (Qs. 14-18) : *In each of the questions below are given four statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.*

14. Statements: All petals are flowers. Some flowers are buds. Some buds are leaves. All leaves are plants.
    Conclusions: I. Some petals are not buds.
    II. Some flowers are plants.
    III. No flower is plant.
    (a) Only I follows   (b) Either II or III follows
    (c) I and II follow   (d) Only III follows
    (e) None of the above

15. Statements: Some pens are keys. Some keys are locks. All locks are cards. No card is paper
    Conclusions:
    I. No lock is paper.
    II. Some cards are keys.
    III. Some keys are not paper.
    (a) I and II follow   (b) Only I follows
    (c) Only II follows   (d) All follow
    (e) None follows

16. Statements: Some pearls are gems. All gems are diamonds. No diamond is stone. Some stones are corals.
    Conclusions:
    I. Some stones are pearls.
    II. Some corals being diamond is a possibility.
    III. No stone is pearl.
    (a) Only I follows   (b) Only II follows
    (c) Either I or III follows   (d) I and II follow
    (e) None of these

17. Statements: Some apartments are flats. Some flats are buildings. All buildings are bungalows. All bungalows are gardens.

Conclusions:

I. All apartments being building is a possibility

II. All bungalows are not buildings.

III. No flat is garden.

(a) None follows　　　　　(b) Only I follows

(c) Either I or III follows　(d) II and III follow

(e) Only II follows

18. Statements: All chairs are tables. All tables are bottles. Some bottles are jars. No jar is bucket.

Conclusions:

I. Some tables being jar is a possibility.

II. Some bottles are chairs.

III. Some bottles are not bucket.

(a) Only I follows　　　　(b) I and II follow

(c) All follow　　　　　　(d) Only II follows

(e) None of these

19. A person starts from point P in East and moves 12 m to point Q. Then, he moves right 8 m to point R. Again he moves right for 6 m to point S. Then, he moves 6 m in the North to point T. Finally from there he goes to left for 6 m to point U. Which of three point he would form a triangle whose all the angles are less than 90°?

(a) PTQ　　　　　　　　(b) QTR

(c) UTS　　　　　　　　(d) TSR

(e) SQR

DIRECTIONS (Qs. 20-25) : *Read the following information carefully and answer the questions that follow.*

Seven friends A, B, C, D, E, F and G are sitting around a circular table facing either the centre or outside. Each one of them belongs to a different department viz. Finance, Marketing Sales, HR, Corporate Finance, Investment Banking and Operations but not necessarily in the same order.

C sits third to the right of G.G faces the centre. Only one person sits between C and the person working in the HR department immediate neighbours of C face outside. Only one person sits between F and D. Both F and D face the centre. D does not work in the HR department. A works in Investment Banking Department. A faces the centre. Two people sit between the persons who work in Investment Banking and Marketing Departments. The person who works in Corporate Finance sits to the immediate left of E. C faces same direction as E. The person who works in corporate finance sits to the immediate left of the person who works for Finance department.

20. For which of the following departments does B work?

(a) Finance　　　　　　　(b) Marketing

(c) HR　　　　　　　　　(d) Corporate Finance

(e) Operations

21. What is position of B with respect to the person who works for Sales department?

(a) Immediate right　　　(b) Third to the left

(c) Second to the right　　(d) Second to the left

(e) Fourth to the right

22. Who sits to the immediate right of E ?

(a) The person who works for Marketing department

(b) C

(c) B

(d) The person who works for HR department

(e) A

23. Who amongst the following sits exactly between C and the person who works for HR department?

(a) B

(b) The person who works for Marketing department

(c) The person who works for Operations department

(d) D

(e) G

24. Who amongst the following sit between the persons who work for Marketing and Investment Banking departments when counted for the left hand side of the person working for Marketing department?

(a) F and G　　　　　　　(b) E and C

(c) C and B　　　　　　　(d) F and D

(e) B and D

25. How many people sit between the person who works for Operations department and A, when counted from the right hand side of A?

(a) One　　　　　　　　(b) Two

(c) Three　　　　　　　(d) Four

(e) More than four

DIRECTIONS (Qs. 26-30) : *In these questions the symbols @. #, $, % and ★ are used with different meanings as follow.*

'A @ B ' means 'A is not smaller then B'.

'A # B ' means 'A is neither smaller than nor equal to B'.

'A $ B' means 'A is neither greater than nor smaller than B'.

'A % B' means 'A is not greater than B'.

'A ★ B' means 'A is neither greater than nor equal to B'.

In each questions, four statements showing relationships have been given, which are followed by three conclusions I, II and III. Assuming that the given statements are true, find out which conclusion (s) is/are definitely true?

26. **Statements:** V $ Y, Y @ Z, Z % X, X # T

Conclusions:

I. T # Z　　　　　　　II. X # Y

III. Z ★ Y

(a) None follows　　　　(b) Only I follows

(c) II and III follow　　　(d) I and III follow

(e) Only III follows

27. **Statements:** R @ J, J % F, F ★ E, E % M

Conclusions:

I. M # J　　　　　　　II. F % M

III. M ★ R

(a) Only I follows　　　　(b) Only II follows

(c) Only III follows　　　(d) I and II follow

(e) All follow

28. **Statements:** H#R, R@L, L ★ W, W%F

Conclusions:

I. H # J　　　　　　　II. F # L

III. H $ F

(a) Only I follows　　　　(b) I and II follow

(c) II and III follow　　　(d) Either I or II follows

(e) All follow

29. **Statements:** M # K, M $ F, F % Q, Q ★ H
    Conclusions:
    I.   H # K
    II. Q # K
    III. Q @ M
    (a) I and II follow (b) Either I or II follows
    (c) All follow (d) II and III follow
    (e) None of the above

30. **Statements:** D ★ Q, Q $ L, L # T, T % H
    Conclusions:
    I.   D ★ L
    II. L @ H
    III. H # L
    (a) Only I follows (b) I and II follow
    (c) Either II or III follows (d) All follow
    (e) None follow

31. In a code language 'PROVIDE' is written as 'MULYFGB', then what will be code for 'BECAUSE' in same languages
    (a) YZHDRVB (b) ZHYDRVB
    (c) YHZDRVB (d) ZYDHVBR
    (e) None of these

DIRECTIONS (Qs. 32-36) : *Each of the questions below consists of a question and two statements numbered I and II are given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and*

Give answer:
(a) If the data is Statements I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question
(b) If the data in Statement II alone are sufficient to answer the question, while the date in Statement I alone are not sufficient to answer the question
(c) If the data in Statement I alone or in Statement II alone is sufficient to answer the question
(d) If the data in both the Statements I and II are not sufficient to answer the question
(e) If the data in both the Statements I and II together are necessary to answer the question

32. How many children are there in the group if no two children have same weight?
    Statements:
    I.   Sahil is fifth from the top in order of weight if all the children in the group were arranged in descending order.
    II. Ramesh, who in heavier than 14 children in the group is immediately next to Sahil in weight.

33. What is the code for 'healthy' in the code language?
    Statements:
    I.   In the code language eat healthy food' is written as 'ka ma re'.
    II. In code language 'food for healthy people' is written as 'ta ma jo re'.

34. How many brothers does 'H' have?
    Statements:
    I.   'H' is sister of 'K' who is son of 'T'.
    II. T is mother of 'K' who is brother of 'H'.

35. Who among J, T, W, R and Q reached the office first?
    Statements:
    I.   J reached before Q, R and T but after W.
    II. Q reached before R but after W.

36. Village 'F' is in which direction with respect to village 'K'?
    Statements:
    I.   Village 'J' is to the East of village 'F' and to the North of village 'K'.
    II. Village 'R', which is to the South of village 'F' is to the West of village 'K'.

37. The increase in the number of newspaper articles exposed as fabrications serves to bolster the contention that publishers are more interested in boosting circulation than in printing the truth. Even minor publications have staff to check such obvious fraud.?
    Which of the following may be the assumption of the given argument?
    (a) Newspaper stories exposed as fabrication are a recent phenomenon
    (b) Everything a newspaper print must be factually verifiable
    (c) Fact checking is more comprehensive for minor publications that for major ones
    (d) The publishers of newspapers are the people who decide what to print in their newspapers
    (e) None of the above

38. The rate of violent crime in this state is upto 30% from last year. The fault lies entirely in our system of justice. Recently our judges' sentences have been so lenient that criminals can now do almost anything without fear of a long prison term.
    The argument above would be weakened if it were true that
    (a) 85% of the other States in the nation have lower crime rates than does this state
    (b) white-collar crime in this state has also increased by over 25% in the last year
    (c) 35% of the police in this state have been laid off in the last year due to budget cuts
    (d) polls show that 65% of the population in this state opposes capital punishment
    (e) None of the above

39. All German philosophers, except for Marx, are idealists. From which of the following can the statement above be most properly inferred?
    (a) Except for Marx, if someone is an idealist, then he or she is a philosopher, as long as he German
    (b) Marx is the only non-German philosopher who is an idealist
    (c) If a German is an idealist, then he or she is a philosopher, as long as he or she is not Marx
    (d) Aside from the philosopher Marx, If someone is a German, then he or she is an idealist
    (e) None of the above

40. During the SARS days, about 23, 500 doctors who had treated SARS sufferers died and about 23, 670 doctors who had not engaged in treatment for SARS sufferers died. On the basis of those Figures, it can be concluded that it was not much more dangerous to participate in SARS treatment

during the SARS day than it was not to participate in SARS treatment.

Which of the following would reveal most clearly the absurdity of the conclusion drawn above?

(a) Counting deaths among doctors who had participated in SARS treatment in addition to deaths among doctors who had not participated is SARS treatment

(b) Expressing the difference between the numbers of deaths among doctors who had treated SARS sufferers and doctors who had not treated SARS suffers as a percentage of the total number of deaths

(c) Separating deaths caused by accidents during the treatment to SARS suffers from deaths caused by infect of SARS suffers

(d) Comparing death rates per thousand members of each group rather than comparing total numbers of deaths

(e) None of the above

DIRECTIONS (Qs. 41-44) : *Read the following passage carefully and answer the Question given below it.*

Six friends Abhishek, Deepak, Mridul, Pritam, Ranjan and Salil married within a year in the months of February, April, July, September, November and December and in the cities of Ahmedabad, Bengaluru, Chennai, Delhi, Mumbai and Kolkata, but not necessarily following the above order. The brides' names were Geetika, Jasmine, Hema, Brinda, Ipsita and Veena, once again not following any order. The following are some facts about their weddings.

(i) Mridul's wedding took place in Chennai, however he was not married to Geetika or Veena

(ii) Abhishek's wedding took place in Ahmedabad and Ranjan's in Delhi; however neither of them was married to Jasmine or Brinda

(iii) The wedding in Kolkata took place in February

(iv) Hema's wedding took place in April, but not in Ahmedabad

(v) Geetika and Ipsita got married in February and November and in Chennai and Kolkata but not following the above order

(vi) Pritam visited Bengaluru and Kolkata only after his marriage in December

(vi) Salil was married to Jasmine to September

41. Hema's husband is

(a) Abhishek   (b) Deepak
(c) Ranjan   (d) Pritam
(e) Mridul

42. Deepak's wedding took place in

(a) Bengaluru   (b) Mumbai
(c) Kolkata   (d) Delhi
(e) Chennai

43. In Mumbai, the wedding of one of the friends took place in the month of

(a) April   (b) September
(c) November   (d) December
(e) July

44. Salil's wedding was held in

(a) Bengaluru   (b) Chennai
(c) Kolkata   (d) Delhi
(e) Mumbai

DIRECTIONS (Qs. 45-50) : *Given an input line the machine arranges the words and numbers in steps in a systematic manner as illustrated below:*

Input line 59 dress fine shine 32 66 72 offer

Step I   72 56 dress fine shine 32 66 offer
Step II   72 shine 56 dress fine 32 66 offer
Step III 72 shine 66 56 dress fine 32 offer
Step IV   72 shine 66 offer 56 dress fine 32
Step V   72 shine 66 offer 56 fine dress 32
Step VI   72 shine 66 offer 56 fine 32 dress

STEP VI is the last step and the output in Step VI is the final output.

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

45. Step IV of an input is '62 sound 56 sleep roam present 33 49'. What will be the input definitely?

(a) Sound 62 sleep 56 roam present 33 49

(b) Sleep sound 62 56 roam present 33 49

(c) 62 Sound sleep 56 roam present 33 49

(d) Cannot be determined

(e) None of the above

46. Which of the following will be the third step for input 'jockey firm 36 43 growth chart 22 45 ?

(a) 45 jockey 43 growth firm 36 chart 22

(b) 45 jockey 43 firm growth 36 chart 22

(c) 45 jockey 43 growth 36 firm chart 22

(d) 45 jockey 43 firm 36 growth chart 22

(e) None of the above

47. Step II of an input is '53' window 42 50 door lock key 36'. How many more steps will be required to complete the arrangement?

(a) Three   (b) Four
(c) Five   (d) Six
(e) None of these

48. What will be the fifth step of an input whose first step is '85 journey train 36 54 daily 28 mansion'?

(a) 85 train 54 mansion 28 journey daily 36

(b) 85 train 54 mansion journey 36 daily 28

(c) 85 train 54 mansion 36 journey daily 28

(d) There is no such step

(e) None of the above

49. Which step will be the last step for an input whose second step is '63' Sour 18 56 grapes healthy 32 rise'?

(a) IV
(b) V
(c) VIII
(d) VII
(e) None of these

50. Which word/number will be sixth from right in step fifth whose second step is '63 Sour 18 56 grapes healthy 32 rise'?

(a) Rise
(b) 56
(c) Sour
(d) 32
(e) 18

ENGLISH LANGUAGE

DIRECTIONS (Qs. 51-58) : *Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you to locate them while answering some of the questions.*

The great fear in Asia a short while ago was that the region would suffer through the wealth destruction already taking place in the U.S as a result of the financial crisis. Stock markets tumbled as exports plunged and economic growth deteriorated. Lofty property prices in China and elsewhere looked set to bust as credit tightened and buyers evaporated. But with surprising speed, fear in Asia swung back to greed as the region shows signs of recovery and property and stock prices are soaring in many parts of Asia.

Why should this sharp Asian turnaround be greeted with skepticism? Higher asset prices mean households feel wealthier and better able to spend, which could further fuel the region's nascent rebound. But just as easily, Asia could soon find itself saddled with overheated markets similar to the U.S. housing market. In short, the world has not changed, it has just moved placed.

The incipient bubble is being created by government policy. In response to the global credit crunch of 2008. Policy makers in Asi< slashed interest rates and flooded financial sectors with cash in frantic attempts to keep loans flowing and economies growing. Thesf steps were logical for central bankers striving to reverse a deepening economic crisis. But there is evidence that there is too much easy money around. It's winding up in stocks and real estate, pushing prices up too far and too fast for the undenying economic fundamentals. Much of the concern is focused on China where government stimulus efforts have been large and effective, Money ir China has been especially easy to find. Aggregate new bank lending surged 201% in first half of 2009 from the same period a yea earlier, to nearly 51.1 turn on. Exuberance over a quick recovery which was given a boost by China's surprisingly strong 7.9% GDI growth in the second quarter has buoyed investor sentiment not just for stocks but also for real estate.

Former U.S. Federal Reserve Chairman Alan Greenspan argued that bubbles could only be recognised in hand sight. But investor who have been well schooled in the dangers of bubbles over the past decade are increasingly wary that prices have risen too far ant that the slightest bit of negative, economic news could knock markets for a loop. These fears are compounded by the possibility that Asia's central bankers will begin taking stops to shut off the money. Rumours that Beijing was on the verge of tightening cred led to Shanghai stocks plunging 5%. Yet many economists believe that, there is close to a zero possibility that the Chines government will do anything this year that constitutes tightening. And without a major shift in thinking, the easy-money condition will stay in place. In a global economy that has produced more dramatic ups and downs than anyone thought possible over the pas two years. Asia may be neading for another disheartening plunge.

51. To which of the following has the author attributed the 2008 Asian financial crisis?
   A. Reluctance or Asian governments to taper off the economic stimulus.
   B. Greed of Asian investors causing them to trad stocks of American companies at high prices.
   C. Inflated real estate prices in Asian countries.
   (a) None   (b) Only (A)
   (c) Only (C)   (d) (A) and (B)
   (e) Only (B)

52. What does the author want to convey through the phrase "The world has not changed it has just moved places"?
   (a) At present countries are more dependent on Asian economies than on the US economy
   (b) Economies have become interlinked on account of globalisation
   (c) Asian governments are implementing the same economic reforms as developed countries
   (d) All economies are susceptible to recession because of the state of the US economy
   (e) None of the above

53. Which of the following can be said about the Chinese government's efforts to revive the economy?
   (a) These were largely unsuccessful as only the housing market improved
   (b) The governments only concern was to boost investor confidence in stocks
   (c) These efforts were ineffectual as the economy recovered owing to the US market stabilising
   (d) These were appropriate and accomplished the goal of economic revival
   (e) They blindly imitated the economic reforms adopted by the US

54. Why do experts predict that Asian policymakers will not withdraw fiscal stimulus?
   A. The US economy is not likely to recover for a long time.
   B. Stock markets are yet to regain their former levels.
   C. Fear of revolt by greedy citizens.
   (a) None of these   (b) Only (C)
   (c) (A) and (C)   (d) Only (B)
   (e) (B) and (C)

55. What do the statistics about loans given by Chinese banks in 2009 indicate?
   (a) There was hardly any demand for loans in 2008
   (b) The Chinese government has borrowed funds from the US
   (c) China will take longer than the US to recover from the economic crisis
   (d) The GDP of China was below expectations
   (e) None of the above

56. Why has investor confidence in the Chinese stock market been restored?
   A. Existing property prices which are stable and affordable.
   B. The government has decided to tighten credit.
   C. Healthy growth of the economy indicated by GDP figures.
   (a) Only (C)   (b) (A) and (B)
   (c) All (A), (B) and (C)   (d) Only (B)
   (e) None of these

57. What is the author's main objective in writing the passage?
  - (a) Illustrating that Asian economies are financially more sound than those of developed countries
  - (b) Disputing financial theories about how recessions can be predicted and avoided
  - (c) Warning Asian countries about the dangers of favouring fast growth and profits over sound economic-principles
  - (d) Extolling China's incredible growth and urging other countries to emulate it
  - (e) Advising governments about the changes in policy to strengthen economic fundamentals

58. Why does the author doubt the current resurgence of Asian economics?
  - (a) Their economies are too heavily reliant on the American economy which is yet to recover
  - (b) Central banks have slashed interest rates too abruptly which is likely to cause stock markets to crash
  - (c) With their prevailing economic conditions they are at risk for a financial crisis
  - (d) Their GDP has not grown significantly during the last financial year
  - (e) None of the above

DIRECTIONS (Qs. 59-65) : *Read the following passage carefully and answer the questions given below it. Certain words have been printed in bold to help you to locate them while answering some of the questions.*

Delays of several months in National Rural Employment Guarantee Scheme (NREGS) wage payments and work sites where labourers have lost all hope of being paid at all have become the norm in many states. How are workers who exist on the margins of subsistence supposed to feed their families? Under the scheme, workers must be paid within 1 5 days, failing which they are entitled, to compensation under the Payment of Wages Act - upto 3000 per aggrieved worker. In reality, compensation is received in only a few isolated instances. It is often argued by officials that the main reason for the delay is the inability of banks and post offices to handle mass payments of NREGS wages. Though there is a grain of truth in this, as a diagnosis it is misleading. The 'jam' in the banking system has been the result of the hasty switch to bank payments imposed by the Central Government against the recommendation of the Central Employment Guarantee Council which advocated a gradual transition starting with villages relatively close to the nearest bank. However, delays are not confined solely to the banking system. Operational hurdles include implementing agencies taking more than fifteen days to issue payment orders, viewing of work measurement as a cumbersome process resulting in procrastination by the engineering staff and non maintenance of muster rolls and job card etc. But behind these delays lies a deeper and deliberate 'backlash' against the NREGS. With bank payments making it much harder to embezzle NREGS funds, the programme is seen as a headache by many government functionaries the workload has remained without the "inducements". Slowing down wage payments is a convenient way of sabotaging the scheme because workers will desert NREGS worksites.

The common sense solution advocated by the government is to adopt the business correspondent model. Where in bank agents will go to villages to make cash payments and duly record them on handheld, electronic devices. This solution is based on the wrong diagnosis that distance separating villages from banks is the main issue. In order to accelerate payments, clear timelines for every step of the payment process should be incorporated into the system as Programme Officers often have no data on delays and cannot exert due pressure to remedy the situation. Workers are both clueless and powerless with no provision for them to air their grievances and seek redress. In drought affected areas the system of piece rate work can be dispensed with where work measurement is not completed within a week and wages may be paid on the basis of attendance. Buffer funds can be provided to gram panchayats and post offices to avoid bottlenecks in the flow of funds. Partial advances could also be considered provided wage payments are meticulously tracked. But failure to recognise problems and unwillingness to remedy them will remain major threats to the NREGS.

59. What impact have late wage payments had on NREGS workers?
  - (a) They cannot obtain employment till their dues are cleared
  - (b) They have benefited from the compensation awarded to them
  - (c) They have been unable to provide for their families
  - (d) They have been ostracised by their families who depend on them for sustenance
  - (e) None of the above

60. Which of the following factors has not been responsible for untimely payment of NREGS wages?
  - (a) Communication delays between agencies implementing the scheme
  - (b) Improper record keeping
  - (c) Behind schedule release of payments by banks
  - (d) Drought conditions prevalent in the country
  - (e) Delays in work measurement

61. What has the outcome of disbursing NREGS wages through banks been?
  - (a) Theft of funds by administration officials responsible for the scheme has reduced
  - (b) Increased work load for local government officials
  - (c) Protests by workers who have to travel long distances to the nearest bank to claim their wages
  - (d) Time consuming formalities have to be completed by workers
  - (e) None of the above

62. According to the passage, which of the following has/have been the consequence (s) of delayed wage payments?
  - A. Compensation to victimised workers has amounted to crores.
  - B. Banks will no longer be entrusted with remitting wages.
  - C. Regulations to ensure punctual wage payments have come into force.
  - (a) None of these
  - (b) Only (A)
  - (c) (A) and (C)
  - (d) (A) and (B)
  - (e) (B) and (C)

63. To which of the following has the author attributed the delay in wage payments?
- (a) Embezzlement of funds by corrupt bank staff
- (b) Lack of monitoring by the Central Employment Guarantee Council
- (c) An attempt to derai1 the NREGS by vested interests
- (d) Overworked bank staff deliberately delay payments to protest against extra work
- (e) Engineers efforts to wreck the NREGS because of low wages

64. Which of the following is NOT true in the context of the passage?
- A. Workers are reluctant to open bank accounts as branches are not conveniently located.
- B. Local officials often delay wage payments in drought prone areas to benefit workers.
- C. The Government has not implemented ever)' recommendation of the Central Employment Guarantee Council.
- (a) Only (B)
- (b) (A) and (B)
- (c) (B) and (C)
- (d) (A) and (C)
- (e) All of these

65. Which of the following can be considered a deficiency in the NREGS?
- (a) Lack of co-ordination among Programme Officers
- (b) Local officials are unaware of correct operational procedures
- (c) Workers have no means of obtaining redressal for untimely wage payments
- (d) Disbursing wages through banks instead of readily accessible post offices
- (e) The Central Employment Guarantee Council is reluctant to award compensation to workers

DIRECTIONS (Qs. 66-70) : *Rearrange the following sentences (A), (B), (C), (D) (E) and (F) into a meaningful paragraph and then answer the questions given below it.*

- (A) Moreover salaries in public sector enterprises are not as competitive as those offered by private or foreign corporates, connection
- (B) This trend should be a wake up call for stakeholders to examine why employees are seeking better opportunities with private companies in India and abroad.
- (C) Public Sector Enterprises (PSEs) have been experiencing severe challenges in attracting motivating and retaining their key staff.
- (D) Having identified these as the reasons employees leave PSEs it is important empower stakeholders to find ways to remedy the situation.
- (E) One reason is that young employees lured away to private firms are more willing to undertake professional risks.
- (F) Employees in specialist roles especially have become increasingly difficult to retain.

66. Which of the following should be the FIRST sentence after rearrangement?
- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

67. Which of the following should be the SECOND sentence after rearrangement?
- (a) A
- (b) B
- (c) C
- (d) D
- (e) F

68. Which of the following should be the THIRD sentence after rearrangement?
- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

69. Which of the following should be FIFTH sentence after rearrangement?
- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

70. Which of the following should be the LAST (SIXTH) sentence after rearrangement?
- (a) A
- (b) B
- (c) C
- (d) D
- (e) E

DIRECTIONS (Qs. 71-80) : *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 have been suggested, one of which fills the blanks appropriately. Find out the appropriate word in each case.*

Traditional bank architecture is based on bank branches. These branches ensure the physical (71) of a customer's savings. A customer may go there to deposit and withdraw money, (72) loans and (73) in other financial transactions. In the past two decades banking architecture has changed the Automated Teller Machine (ATM) has been a big (74) and credit and debit cards have created new financial spaces. (75) the bank branch has remained the bedrock of the banking system after all a person needs a bank account in a branch before he can operate a debit or ATM card. This may be about to change as technocrats now (76) cell phones as the new architecture of virtual banks. This has the potential to make branches (77). Cell phone banking looks especially relevant for India, since it can penetrate the countryside cheaply and (78). The world over cell phones are spreaing at a (79) rate and in India alone new cell phone connection are growing at the rate of six million a month a rate of customer (80) that no bank can dream of.

71. (a) Knowledge (b) security
(c) presence (d) confidentiality
(e) guarantee

72. (a) negotiate (b) advance
(c) credit (d) disburse
(e) sanction

73. (a) pursue (b) interact
(c) operate (d) enable
(e) engage

74. (a) drawback (b) hurdle
(c) consequence (d) luxury
(e) innovation

75. (a) Despite (b) Although
(c) Even (d) Yet
(e) Until

76. (a) View   (b) realize
    (c) Display   (d) engineer
    (e) assess
77. (a) essential   (b) obsolete
    (c) extant   (d) retreat
    (e) expired
78. (a) moderately   (b) occasionally
    (c) compulsorily   (d) indiscriminately
    (e) effectively
79. (a) phenomenal   (b) gradual
    (c) proportionate   (d) competitive
    (e) projected
80. (a) discount   (b) base
    (c) expansion   (d) satisfaction
    (e) relationship

DIRECTIONS (Qs. 81-85) : *Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.*

81. In an effort to provide ……………. for higher education to all, most of the universities have been providing education without adequate infrastructure, thus churning out ……………. graduates every year.
    (a) chances, fresh
    (b) platform, capable
    (c) opportunities, unemployable
    (d) prospects, eligible
    (e) policy, incompetent
82. The move to allow dumping of mercury ……………. An outcry from residents of the area who …………….that high levels of mercury will affect their health and destroy ecologically sensitive forest area.
    (a) resulted, insist   (b) provoked, fear
    (c) incited, determined   (d) activated, accept
    (e) angered, believe
83. Even as the …………….elsewhere in the world are struggling to come out of recession, Indian consumers are splurging on consumer goods and to …………….this growth, companies are investing heavily in various sectors.
    (a) economies, meet   (b) countries, inhibit
    (c) governments, measure   (d) nations, inflict
    (e) companies, counter
84. Drawing attention to the pitfalls of……………. solely on Uranium as a fuel for nuclear reactors, Indian scientists warned that Uranium will not last for long and thus research on Thorium as its must be revived.
    (a) using, substitute
    (b) believing, replacement
    (c) depending, reserve
    (d) reckoning, option
    (e) relying, alternative
85. has been taken against some wholesale drug dealers for dealing in surgical items without a valid license and maintaining a stock of…………….drugs.
    (a) Note, overwhelming   (b) Step, impressive
    (c) Execution, outdated   (d) Action, expired
    (e) Lawsuit, invalid

DIRECTIONS (Qs. 86-90) : *Which of the phrases (a), (b), (c) and (d) given below each statement should be placed in the blank space provided so as to make a meaningful and grammatically correct sentence? If none of the sentences is appropriate, mark (e) i.e., 'None of the above' as the answer.*

86. Overlooking the fact that water scarcity intensifies during summer,…………
    (a) the government issued guidelines to all builders to limit their consumption to acceptable limits
    (b) provision for rainwater harvesting has been made to aid irrigation in drought prone area
    (c) the water table did not improve even after receiving normal monsoon in the current year
    (d) many residential areas continue to use swimming pools, wasting large quantities water
    (e) None of the above
87. Refuting the rationale behind frequent agitations for formation of separate states, a recent report …………
    (a) proved that such agitations result in loss of governmental property
    (b) indicated that the formation of small states does not necessarily improve the economy
    (c) suggested that only large scale agitations have been effective in bringing out desired change in the past
    (d) recommended dividing large states into smaller ones to improve governance
    (e) None of the above
88. Achieving equality for women is not only a laudable goal, ……………
    (a) political reforms are also neglected preventing women from entering legislatures and positions of power
    (b) the problem is also deep rooted in the society and supported by it
    (c) their empowerment is purposefully hampered by people with vested interests in all sections of the society
    (d) it is also equally difficult to achieve and maintain for a long term
    (e) None of the above
89. he has lost most of his life's earning in the stock market but ………………
    (a) he still seems to be leading his life luxuriously and extravagantly
    (b) he could not save enough to repay his enormous debts
    (c) stock market is not a safe option to invest money unless done with caution
    (d) experts have been suggesting to avoid investments in stock market because of its unpredictable nature
    (e) None of the above
90. ……………..or else they would not keep electing him year after year.
    (a) The party leader gave a strong message to the mayor for improving his political style
    (b) Owing to numerous scandals against the mayor, he was told to resign from the post immediately
    (c) The mayor threatened the residents against filing a complaint against him
    (d) The residents must really be impressed with the political style of their mayor
    (e) None of the above

QUANTITATIVE APTITUDE

DIRECTIONS (Qs. 91-95) : *In each of the following questions, a question is followed by information given in three Statements I, II and III. You have to study the question along with the statements and decide the information given in which of the statement(s) is necessary to answer the question.*

91. In how many days 10 women can finish the work?
   I.   10 men finish the work in 6 days.
   II. 10 women and 10 men finish the work in $3\frac{3}{7}$ days.
   III. If 10 men work 3 days and after that 10 women are deployed to work for men, the rest work is finished in 4 days.
   (a) I and II   (b) Any two of three
   (c) I and III   (d) II and III
   (e) None of these

92. What is the present age of Sabir?
   I.   The present age of Sabir is half of his father's age.
   II. After five years the ratio of ages of Sabir and his father is 6 : 11.
   III. Sabir is younger to his brother by five years.
   (a) I and II   (b) I and III
   (c) II and III   (d) All of these
   (e) Cannot be determined

93. What is two digit number?
   I.   The difference between the number and the number formed by interchanging the digit is 27.
   II. The difference between two digits is 3.
   III. The digit at unit's place is less than that at ten place by 3.
   (a) I and II   (b) I and either II or III
   (c) I and III   (d) All of these
   (e) None of these

94. What is the rate of interest Percent per annum?
   I.   An amount doubles itself in 5 yr on simple interest;
   II. Difference between the compound interest and the simple interest earned on a certain amount in two years is ₹ 400.
   III. Simple interest earned per annum is ₹ 2000.
   (a) Only I   (b) II and III
   (c) Any two of three   (d) I or II and III
   (e) Only I or II and III

95. What is the cost of flooring the rectangular hall?
   I.   Length and the breadth of the hall are in the ratio of 3 : 2
   II. Length of the hall is 48 m and cost of flooring is ₹ 850 per sq m.
   III. Perimeter of the hall is 160 m and cost of flooring is ₹ 850 per sq m.
   (a) I and II   (b) I and III
   (c) Only III   (d) I and either II or III
   (e) Any two of the three

96. If the numerator of a fraction is increased by 20% and the denominator is increased by 25%, the fraction obtained is $\frac{3}{5}$. What was the original fraction?

   (a) $\frac{5}{7}$ (b) $\frac{4}{7}$

   (c) $\frac{3}{8}$ (d) Cannot be determined
   (e) None of these

97. If the positions of the digits of a two-digit number are interchanged, the number obtained is smaller than the original number by 27. If the digits of the number are in the ratio of 1 : 2, what is the original number?
   (a) 36   (b) 63
   (c) 48   (d) Cannot be determined
   (e) None of these

98. One of the angles of a quadrilateral is thrice the smaller angle of a parallelogram. The respective ratio between the adjacent angles of the parallelogram is 4:5. Remaining three angles of the quadrilateral are in ratio 4 : 11: 9 respectively. What is the sum of the largest and the smallest angles of the quadrilateral?
   (a) 255°   (b) 260°
   (c) 265°   (d) 270°
   (e) None of these

99. An aeroplane flies with an average speed of 756 km/h. A helicopter takes 48 h to cover twice the distance covered by aeroplane in 9 h. How much distance will the helicopter cover in 18 h? (Assuming that flights are non-stop and moving with uniform speed.)
   (a) 5010 km   (b) 4875 km
   (c) 5760 km   (d) 5103 km
   (e) None of these

DIRECTIONS (Qs. 100-104) : *Study the following table carefully and answer the question given below.*

Number of People taking Fresh Loans from Different Banks over the Year and the Percentage of Defaulters Amongst them each Year

Year	Bank				
	P	Q	R	S	T
2004	27361	26345	25467	28246	30164
2005	32081	27456	32461	29435	35128
2006	25361	28637	32652	29565	32443
2007	23654	29045	32561	28314	36152
2008	36125	30467	25495	23764	35463
2009	35465	31963	27649	24356	33214
2010	34135	31974	28283	26553	31264

Approximate Percentage of Defaulters Among them

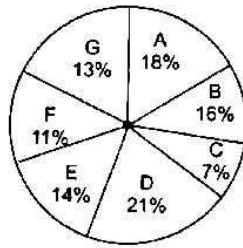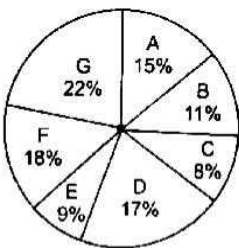| Year	Bank				
	P	Q	R	S	T
2004	12	9	15	13	19
2005	24	8	17	20	23
2006	22	13	16	21	25
2007	18	11	18	22	19
2008	12	10	13	23	18
2009	11	20	11	22	21
2010	9	21	1.2	21	23

100. Approximately how many people taking a loan from Bank S in the year 2006 were defaulters?
(a) 6490　　　　　(b) 6210
(c) 5020　　　　　(d) 6550
(e) 5580

101. Approximately what was the difference between the number of defaulters of Bank Q in the year 2004 and 2005?
(a) 175　　　　　(b) 125
(c) 190　　　　　(d) 205
(e) 140

102. In which of the following years was the number of defaulters of Bank R, the maximum among the given years?
(a) 2005　　　　　(b) 2006
(c) 2007　　　　　(d) 2010
(e) None of these

103. In which of the following years was the difference in number of people taking loan from Bank P from the previous year the highest?
(a) 2008　　　　　(b) 2006
(c) 2007　　　　　(d) 2005
(e) None of these

104. Approximately what was the total number of defaulters of Bank T in the years 2007 and 2008 together?
(a) 14110　　　　　(b) 13620
(c) 13250　　　　　(d) 14670
(e) 15330

DIRECTIONS (Qs. 105-109) : *In the following number series, a wrong number is given. Find out the wrong number.*

---

105. 29, 37, 21, 43 ,13, 53, 5
(a) 37　(b) 53　(c) 13　(d) 21　(e) 43

106. 600, 125, 30, 13, 7.2, 6.44, 6.288
(a) 6　(b) 10　(c) 15　(d) 12
(e) None of these

107. 80, 42, 24, 13.5, 8.75, 6.375, 5.1875
(a) 8.75　(b) 13.5　(c) 24　(d) 6.375　(e) 42

108. 10, 8, 13, 35, 135, 671, 4007
(a) 8　(b) 671　(c) 135　(d) 13　(e) 35

109. 150, 290, 560, 1120, 2140, 4230, 8400
(a) 2140　(b) 560　(c) 1120　(d) 4230　(e) 290

DIRECTIONS (Qs. 110-114) : *These questions are based on the following data. The distribution of appeared and qualified aspirants in competitive examination from different States.*

Total appeard aspirants = 45000　**Total qualified aspirants = 9000**

110. What is the ratio of the number of appeared aspirants from States C and E together to that of the appeared aspirants from States A and F together?
(a) 17:33　　　　　(b) 11:13
(c) 13:27　　　　　(d) 17:27
(e) None of these

111. In which state the percentage of qualified aspirants to appeared aspirants is the least?
(a) C　　　　　(b) F
(c) D　　　　　(d) E
(e) G

112. What is the difference in the number of qualified aspirants in states D and G?
(a) 690　　　　　(b) 670
(c) 780　　　　　(d) 720
(e) None of these

113. What is the percentage of qualified aspirants with respect to appeared aspirants from states B and C taken together? (Rounded off to two decimal places.)
(a) 23.11　　　　　(b) 24.21
(c) 21.24　　　　　(d) 23
(e) None of these

114. What is the ratio between number of candidates qualified from States B and D together and the number of candidates appeared from States 'C' respectively?
(a) 8:37　　　　　(b) 11:12
(c) 37 : 40　　　　　(d) 7 : 37
(e) None of the above

DIRECTIONS (Qs. 115-119) : *In the following questions, two equations numbered I and II are given. You have to solve both the equations and give answers.*

(a) if $x > y$
(b) if $x \geq y$
(c) if $x < y$
(d) if $x \leq y$
(e) if $x = y$ or the relationship cannot be established

115. I.　$12x^2 + 11x + 12 = 10x^2 + 22x$
　　II.　$13y^2 - 18y + 3 = 9y^2 - 10y$

116. I.　$\dfrac{18}{x^2} + \dfrac{6}{x} - \dfrac{12}{x^2} = \dfrac{8}{x^2}$
　　II.　$y^3 + 9.68 + 5.64 = 16.95$

117. I.　$\sqrt{1225x} + \sqrt{4900} = 0$
　　II.　$(81)^{1/4}\, y + (343)^{1/3} = 0$

118. I.　I. $\dfrac{(2)^5 + (11)^3}{6} = x^3$
　　II.　$4y^3 = -(589 \div 4) + 5y^3$

119. I.　$(x^{7/5} \div 9) = 169 \div x^{3/5}$
　　II.　$y^{1/4} \times y^{1/4} \times 7 = 273 \div y^{1/2}$

DIRECTIONS (Qs. 120-124) : *Study the following table to answer these questions.*

Plan of Public Sector Under Various Plans Sector-wise Expenditure out of that total expenditure (in million)

Plan	I	II	III	IV	V	VI
Public sector plan expenditure	19600	46720	85770	157240	394260	97500
Social service	4180	7440	12960	24620	63720	14035
Education	1530	2730	5890	7860	13360	25240
Health	980	2140	2260	3370	7610	18210
Family Planning	-	20	250	2780	4920	10100
Housing and urban services	330	800	1280	2470	11500	24880
Water supply and sanitation	-	-	1060	4740	10920	39220
Social welfare and related area	1340	1750	2220	3400	15410	22700

120. In various plans in the ratio of expenditure on public sector, which of the following graphs explain best the expenditure on water supply and sanitation?
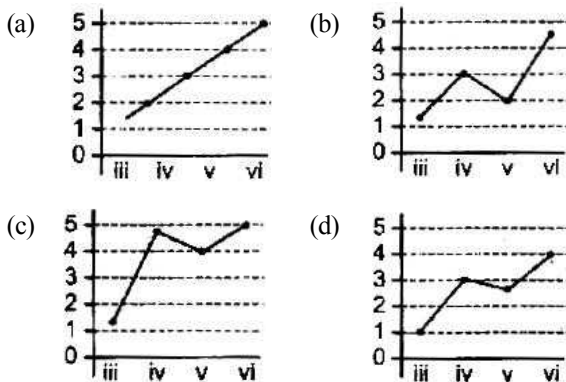
(e) None of these

121. The ratio of public sector expenditure to the expenditure on social services was highest in which plan?
(a) I (b) VI
(c) V (d) II
(e) None of these

122. In the successive plans in the ratio of public sector expenditure there was a continuous decrease in which sector?
(a) In no sector (b) Health
(c) Education (d) Social services
(e) Social welfare and related areas

123. For plan VI out of public sector expenditure, what per cent of expenditure is on Housing and Urban services?
(a) 0.35 (b) 25
(c) 25.5 (d) 2.5
(e) 20.5

124. For all the given plans, what was the difference in expenditure on education and health?
(a) ₹220400000 (b) ₹224000000
(c) ₹22040000000 (d) ₹220400000000
(e) None of these

125. The respective ratio between the present ages of son, mother, father and grandfather is 2 : 7 : 8 : 12. The average age of son and mother is 27 yr. What will be mother's age after 7 yr?
(a) 40 yr (b) 41 yr
(c) 48 yr (d) 49 yr
(e) None of these

126. In an examination, Raman scored 25 marks less than Rohit. Rohit scored 45 more marks than Sonia. Rohan scored 75 marks which is 10 more than Sonia. Ravi's score is 50 less than, maximum marks of the test. What approximate percentage of marks did Ravi score in the examination, if he gets 34 marks more than Raman?
(a) 90 (b) 70
(c) 80 (d) 60
(e) 85

127. 8 men and 4 women together can complete a piece of work in 6 days. The work done by a man in one day is double the work done by a woman in one day. If 8 men and 4 women started working and after 2 days 4 men left and 4 new women joined, in how many more days will the work be completed?
(a) 5 days (b) 8 days
(c) 6 days (d) 4 days
(e) 9 days

128. Mr Giridhar spends 50% of his monthly income on household items and out of the remaining he spends 50% on transport, 25% on entertainment, 10% on sports and the remaining amount of ₹ 900 is saved. What is Mr Giridhar's monthly income?
(a) ₹6000 (b) ₹12000
(c) ₹9000 (d) Cannot be determined
(e) None of these

129. The cost of fencing a circular plot at the rate of ₹15 per m is ₹ 3300. What will be the cost of flooring the plot at the rate of ₹ 100 per sq m?
(a) ₹385000 (b) ₹220000
(c) ₹350000 (d) Cannot be determined
(e) None of these

130. The simple interest accrued on a sum of certain principal in 8 yr at the rate of 13% per year is ₹ 6500. What would be the compound interest accrued on that principal at the rate of 8% per year in 2 yr?
(a) ₹1040 (b) ₹1020
(c) ₹1060 (d) ₹1200
(e) None of these

DIRECTIONS (Qs. 131-135) : *Study the following information carefully to answer the questions that follow.*

There are two trains A and B. Both trains have four different types of coaches viz. General coaches, sleeper coaches, first class coaches and AC coaches. In train A, there are total 700 passengers. Train B has 30% more passengers than train A. 20% of the passengers of train A are in general coaches. One-fourth of the total number of passengers of train A are in AC coaches. 23% of the passengers of train A are in sleeper class coaches. Remaining passengers of train A are in first class coaches. Total number of passengers in AC coaches in both the trains together is 480. 30% of the number of passengers of train B is in sleeper class coaches, 10% of the total passengers of train B are in first class coaches. Remaining passengers of train B are in general class coaches.

131. What is the ratio of the number of passengers in first class coaches of train A to the number of passengers in sleeper class coaches of train B?
(a) 13 : 7
(b) 7 : 13
(c) 32 : 39
(d) Data inadequate
(e) None of these

132. What is the total number of passengers in the general coaches of train A and the AC coaches of train B together?
(a) 449
(b) 459
(c) 435
(d) 445
(e) None of these

133. What is the difference between the number of passengers in the AC coaches of train A and total number of passengers in sleeper class coaches and first class coaches together of train B?
(a) 199
(b) 178
(c) 187
(d) 179
(e) None of these

134. Total number of passengers in general class coaches in both the trains together is approximately. What percentage of total number of passengers in train B?
(a) 35
(b) 42
(c) 45
(d) 38
(e) 31

135. If cost of per ticket of first class coach ticket is ₹ 450, what total amount will be generated from first class coaches of train A?
(a) ₹ 100080
(b) ₹ 108000
(c) ₹ 100800
(d) ₹ 10800
(e) None of these

DIRECTIONS (Qs. 136-140) : *Study the following pie chart carefully to answer the questions.*

Degree Wise Break-up of Employees Working in Various Departments of an Organization and the ratio of Men to Women
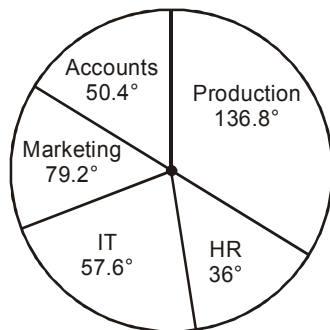
Total number of employees = 3250
Respective Ratio of Men to Women in each Department

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

136. What is the number of men working in the Marketing department?

(a) 462
(b) 454
(c) 418
(d) 424
(e) None of these

137. What is the respective ratio of the number of women working in the HR department to the number of men working in the IT department?
(a) 11:12
(b) 17:29
(c) 13:28
(d) 12:35
(e) None of these

138. The number of men working in the production department of the organisation forms what per cent of the total number of employees working in that department?
(a) 88%
(b) 90%
(c) 75%
(d) 65%
(e) None of these

139. The number of women working in the IT department of the organization forms what per cent of the total number of employees in the organization from all departments together?
(a) 3.2%
(b) 4.8%
(c) 6.3%
(d) 5.6%
(e) None of these

140. What is the total number of men working in the organization?
(a) 2198
(b) 2147
(c) 2073
(d) 2236
(e) None of these

GENERAL AWARENESS

With special reference to Banking Industry

141. Which of the following is a receipt listed in India and traded in rupees declaring ownership of shares of a foreign company?
(a) Indian Depository Receipt (IDR)
(b) European Depository Receipt (EDR)
(c) Global Depository Receipt (GDR)
(d) American Depository Receipt (ADR)
(e) Luxemburg Depository Receipt (LDR)

142. A bank without any branch network that offers its services remotely through online banking, telephone/mobile banking and interbank ATM network alliances is known as
(a) Universal Banking
(b) Indirect Bank
(c) Door Step Bank
(d) A Direct Bank
(e) Unit Banking

143. Which of the following Indian Universities is Asia's largest residential university?
(a) Allahabad University
(b) Utkal University
(c) Banaras Hindu University
(d) Anna University
(e) Jawaharlal Nehru University

144. In October, 2013, which country has confirmed plans to create a secure mail service to protect its citizens and businesses against foreign espionage?
(a) Mexico
(b) Brazil
(c) Sweden
(d) Germany
(e) None of these

145. The campaign name 'Heal India' aims to create awareness about which of the following diseases?
(a) Mental illness (b) AIDS
(c) Leprosy (d) Alzheimer
(e) None of these

146. The target set by the UIDAI for issuance of Aadhaar cards upto 2014 is
(a) 50 crore cards (b) 55 crore cards
(c) 45 crore cards (d) 40 crore cards
(e) 60 crore cards

147. Which of the following nations has signed a com-prehensive free trade agreement with European Union?
(a) Japan (b) China
(c) Russia (d) Canada
(e) None of these

148. According to the provisions of the income Tax Act, 1961 a resident individual is categorised as a 'very senior citizen' when he is
(a) 80 yr of age or older (b) 75 yr of age or older
(c) 90 yr of age or older (d) 85 yr of age or older
(e) 65 yr of age or older

149. Who among the following has recently been conferred with the first Yash Chopra Memorial Award?
(a) Other than those given as options
(b) Madhuri Dixit Nene
(c) Ramesh Sippy
(d) Lata Mangeshkar
(e) AR Rahman

150. Which of the following is an investment advisory discipline?
(a) Corporate Industrial Finance
(b) Offshare Banking
(c) Wholesale Banking
(d) Wealth Management
(e) Trade Finance

151. The Aadhar-enabled Payment System (AEPS) is a bank-led model that facilitates banking facilities through banking correspondents across banks. However, Aadhaar- enabled basic types of banking transactions do 'not' include
(a) Aadhaar to Aadhaar funds transfer
(b) Small overdraft facility
(c) Cash withdrawal
(d) Balance enquiry
(e) Cash deposit

152. A type of fraud wherein criminals use an innocent person's details to open or use an account to carry out financial transactions is known as
(a) identity theft (b) hacking
(c) money laundering (d) espionage
(e) phishing

153. Deepak Lathore is related to which of the following sports?
(a) Hockey (b) Cricket
(b) Badminton (d) Football
(c) Weightlifting

154. Who among the following is the author of the book "The Lowland"?
(a) Jhumpa Lahiri (b) Amitav Ghosh
(c) Salman Rushdie (d) Hamid Ansari
(e) Chetan Bhagat

155. Which of the following Indian actresses has recently (October, 2013 been honoured at the British House of Commons for her contribution to the global entertainment industry?
(a) Shabana Azmi (b) Kareena Kapoor
(c) Nandita Das (d) Aishwarya Rai Bachchan
(e) Vidya Balan

156. Who among the following is the current Chief Election Commissioner (CEC) of India?
(a) KG Balakrishnan
(b) Ranjit Sinha
(c) Montek Singh Ahluwalia
(d) VS Sampath
(e) SY Quraishi

157. The part of a company's earnings or profits which are paid out to shareholders is known as
(a) capital gains (b) taxes
(c) interest on borrowings (d) dividends
(e) penal interest

158. NABARD is responsible for regulating and supervising the functions of
(a) Investment and Industrial Finance Banks
(b) Cooperative Banks and Regional Rural Banks
(c) Corporate Finance and Overseas Banking Units
(d) Private Sector and Multinational Banks
(e) Reserve Bank of India

159. The government of India has announced a 'funding for lending' scheme. Who are the beneficiaries for this scheme?
(a) Commercial Banks
(b) Regional Rural Banks
(c) Micro-finance Institutions
(d) Finance Departments of the State Governments
(e) None of the above

160. The arrangement under which banks sell insurance products acting as the agents of the respective companies is called the
(a) Insurance joint venture
(b) Bancassurance Model
(c) Hybrid Insurance Model
(d) Insurance Broking
(e) Integrated Model

161. The concept of 'Micro Credit' essentially concentrates on
(a) consumption smoothening as and when needed
(b) providing safe place to hold savings
(c) accepting deposits
(d) provision of credit to the poor
(e) facility to transfer money

162. With effect from July 1, 2012, for calculation of lending rates, the Reserve Bank of India has advised banks to switch over to the
(a) MSF Rate System
(b) Reverse Repo Rate System
(c) Bank Rate System
(d) Repo Rate System
(e) Base Rate System

163. An Equity share is also commonly referred to as
(a) ordinary share (b) debenture
(c) convertible share (d) security receipt
(e) preferred stock?

164. Which among the following Companies in India has a tie-up with the Japanese Financial Nomura for insurance market?
(a) ICICI Bank
(b) UCO Bank
(c) Kotak Finance
(d) Life Insurance Corporation of India
(e) None of the above

165. The seed capital of Bhartiya Mahila Bank is
(a) ₹ 2000 crore   (b) ₹ 1000 crore
(c) ₹ 4000 crore   (d) ₹ 3000 crore
(e) None of these

166. The World Health Organization (WTHO) is a specialised agency of the United Nations (UN) that is concerned with international Public Health. It is headquartered at
(a) Sweden   (b) Switzerland
(c) United Kingdom   (d) France
(e) Germany

167. The process by which a life insurance policyholder can transfer all rights, title and interest- under a policy contract to a third person is known as
(a) Assignment of the policy
(b) Hypothecation of the policy
(c) Reinvestment of the policy
(d) Negotiation of the policy
(e) Nomination of the policy

168. Which of the following communities is 'not' notified as a 'minority community' by the ministry of Welfare, Government of India?
(a) Sikhs   (b) Zoroastrians
(c) Buddhists   (d) Jains
(e) Christians

169. In October, 2013, which of the following countries has decided to scrap its two currency system?
(a) Mongolia   (b) Sweden
(c) Cuba   (d) Jamaica
(e) None of these

170. Cheraw, the Bamboo Dance, is of which Indian states?
(a) Mizoram   (b) Sikkim
(c) Arunachal Pradesh   (d) Manipur
(e) Asom

171. 8th National Conference of Krishi Vigyan Kendra-2013 was held at
(a) Chennai   (b) Mumbai
(c) Lucknow   (d) Kolkata
(e) Bangalore

172. Which of the following institutions is regarded as the 'Lender of the Last Resort' by Banks in India?
(a) State Bank of India (SBI)
(b) The State Treasury
(c) Reserve Bank of India (RBI)
(d) World Bank
(e) Department of Financial Services (DFS)

173. A bank's 'fixed deposit' is also referred to as a
(a) term deposit   (b) savings bank deposit
(c) current deposit   (d) demand deposit
(e) home savings deposit

174. To improve access of the poor to banking, RBI has advised banks to open branches with minimum infrastructure supporting up to 8 to 10 Business Correspondents (BC) at a reasonable distance of 3-4 km. Such branches are known as
(a) Nodal branches   (b) Micro branches
(c) Mini branches   (d) Ultra small branches
(e) Satellite branches

175. Which of the following services relate to execution of transactions directly with consumers, rather than corporations or other banks?
(a) Wholesale Banking Services
(b) Industrial Banking Services
(c) Investment Banking Services
(d) Corporate Banking Services
(e) Retail Banking Services

176. World Food Day is celebrated every year around the world on
(a) July 4
(b) October 16
(c) Other than those given as options
(d) August 12
(e) May 18

177. As per Census 2011, which of the following Indian states has the lowest population density?
(a) Nagaland
(b) Manipur
(c) Arunachal Pradesh
(d) Himachal Pradesh
(e) Meghalaya

178. The minimum age for becoming a member of Rajya Sabha is
(a) 28 yr   (b) 40 yr
(c) 30 yr   (d) 35 yr
(e) 25 yr

179. Banks' mandatory lending to farmers for agriculture, micro and small enterprises and other weaker sections where in banks are required to lend up to 40% of the loans is generally described as
(a) Para banking
(b) Sub-prime lending
(c) Retail lending
(d) Non-priority sector lending
(e) Priority sector lending

180. Which of the following statements regarding the 'Direct Benefits Transfer Scheme (DBT)' of the government of India is 'not' true?
(a) The scheme covers LPG subsidies, pension payments and scholarships
(b) Indirect transfers of benefits are more prone to leakage than direct transfers
(c) Under DBT, money is directly transferred into bank accounts of beneficiaries
(d) The scheme was launched on January 1, 2013 to cover 20 districts initially
(e) The scheme is likely to increase the subsidy bill of the government?

COMPUTER KNOWLEDGE

181. Macros stored in the global macro sheet can be used
(a) in the current document only
(b) in any document
(c) can be used only with other macros of the global macro sheet
(d) not consistent behaviour
(e) None of the above

182. About pasting from the clip board
    (a) a part of the clip board contents can be pasted
    (b) whole of the contents of clip board can be pasted
    (c) sometimes (a) and sometimes (b)
    (d) (a) and (b)
    (e) None ol the above

183. One of the following statements is not true for BUFFERS command
    (a) increasing numbers of BUFFERS can speed program execution, but only to a certain extent
    (b) the more buffers that exist the more sectors can be stored In memory; hence fewer accesses of disk are necessary
    (c) The BUFFERS command is used to establish the number ol disk buffers set up by MS-DOS during booting
    (d) All of the above
    (e) None of the above

184. EPROM can be used for
    (a) erasing the contents of ROM
    (b) reconstructing the contents of ROM
    (c) erasing and reconstructing the contents of ROM
    (d) duplicating the ROM
    (e) None of the above

185. Attributes can be defined for
    (a) entity   (b) switch board
    (c) macro   (d) pages
    (e) None of the above

186. Where will we find the referential integrity command ?
    (a) Tools   (b) View
    (b) Format   (d) Table
    (e) None of these

187. Anything that is typed in a worksheet appears
    (a) in the formula bar only
    (b) in tho active cell only
    (c) in both active cell and formula bar
    (d) in tho formula bar first and when we press ENTER it appears in active cell
    (e) None of the above

188. Which bar is usually located below the Title Bar that provides categorised options?
    (a) Menu Bar   (c) Status Bar
    (b) Toolbar   (d) Scroll Bar
    (e) None of the above

189. A pixel is
    (a) a computer program that draws picture
    (b) a picture stored in the secondary memory
    (c) the smallest resolvable part of a picture
    (d) a virus
    (e) None of the above

190. How many types of cell references are available in Excel?
    (a) 3   (b) 4
    (c) 8   (d) 10
    (e) None of these

191. VIRUS stands for
    (a) Very Important Record User Searched
    (b) Verify Interchanged Result Until Source
    (c) Virtual Information Resource Under Seize
    (d) Very Important Resource Under Search
    (e) None of the above

192. Unlike filters queries can be saved as in a database.
    (a) objects
    (b) filters
    (c) database
    (d) Any of the above
    (e) None of these

193. Table of contents can be prepared by using
    (a) macros
    (b) headings as H1, H2, H3 and more in the document
    (c) by table of contents in tools menu
    (d) (b) and (c)
    (e) None of the above

194. Table in Word is a grid of rows and columns, with each cell can have
    (a) text or graphics
    (b) only text
    (c) only graphics
    (d) both
    (e) None of these

195. What is a database ?
    (a) It is a collection of data arranged in rows
    (b) It is a collection of data arranged in columns
    (c) It is a collection of data arranged in rows and columns
    (d) All of the above
    (e) None of the above

196. Which switch should be used in the DIR command to view files in a directories ?
    (a) /P   (b) /W
    (c) /S   (d) /L
    (e) None of these

197. When a key is pressed on the keyboard, which standard is used for converting the keystroke into the corresponding bits?
    (a) ANSI
    (b) ASCII
    (c) EBCDIC
    (d) ISO
    (e) None of the above

198. External database is
    (a) Database created in EXCEL
    (b) Database created using DBMS package
    (c) Database created in MS-Word
    (d) All of the above
    (e) None of the above

199. Which command we will give if we want to show the database objects with it's decription ?
    (a) Details
    (b) Show
    (c) List
    (d) Any of the above
    (e) None of the above

200. Word allows user to import graphics from
    (a) the library which comes bundled with Word
    (b) any where in the computer
    (c) various graphics format like gif, bmp, png, etc
    (d) only gif format
    (e) None of the above

ANSWER KEY

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

Answers & Explanations

Solutions (1-5)

Candidate	I	II	III	IV	V	(A)	(B)
Suneeta	✓	✓	✓	✓	✓		
Rakesh	✓	✓	✓	–	✓		✓
Ramkumar	✓	✓	✓	–	✓		✓
Nishant	–	✓	✓	✓	✓		
Kalyani	✘	✓	✓	✓	✓		

1. (d) Suneeta Fulfils all conditions so, she is to be selected.
2. (a) Rakesh Rao fulfils condition (B) instead of (IV) so, his case is to be referred to VP.
3. (a) Ramkumar fulfils condition (B) instead of (IV) so, his case is to be referred to VP.
4. (c) Percentage marks of Nishant in graduation is not given so, data is insufficient.
5. (e) Kalyani is telecommunication engineer so, she is not to be selected.
6. (b) A war between the original and the improvised.
7. (e) Buying in wholesale and bulk depends upon the choice of the customer's choice and may cause of financial saving.
8. (d) This option says that aggressiveness is a common way for both.
9. (a) Cultivation taught us the moral duties regarding the children and relatives.

Solutions (11-13):

lop eop aop fop - Traders are above laws → (i)
fop cop bop gop - Developers were above profitable → (ii)
aop bop uop qop - Developers stopped following traders → (iii)
cop job cop uop - Following maps were laws → (iv)
From (i) and (ii), fop - above
From (i) and (iii), aop - traders
From (ii) and (iii), bop - developers
From (ii) and (iv), cop - were
From (iii) and (iv), uop - following
From (i) and (iv), eop - laws
Therefore, remaining codes are
lop - are　　　　　　　　　　　　　　　[from (i)]
gop - profitable　　　　　　　　　　　　[from (ii)]
qop - stopped　　　　　　　　　　　　　[from (iii)]
jop - maps　　　　　　　　　　　　　　[from (iv)]

11. (b) Developers are following laws = bop lop uop eop
= lop bop eop uop
12. (a) qop gop cop eop = Stopped profitable were laws
= profitable laws were stopped.
13. (b) aop qop bop = traders stopped developers.
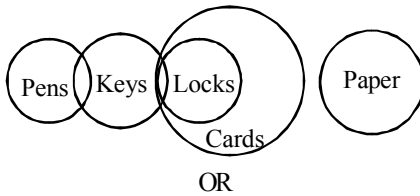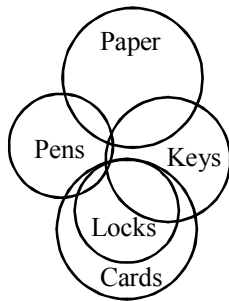14. (b) According to question,
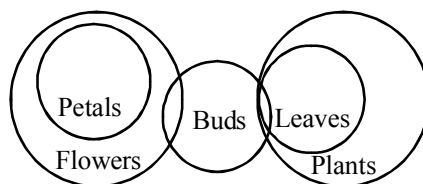
OR
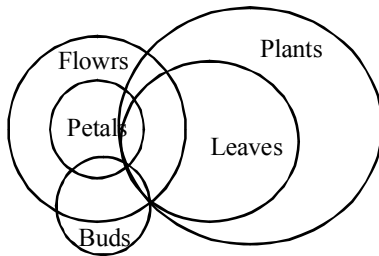
Conclusions I. false

II. false ⎤
III. false ⎦ or

Hence, only either II or III follows.

15. (d) According to question
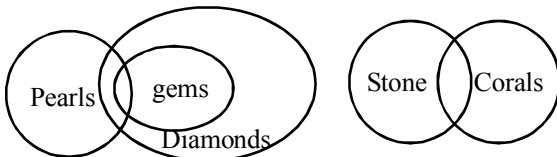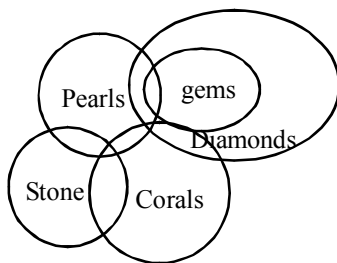

OR

Conclusions I. True
II. True
III. True
Hence, All conclusions follow.
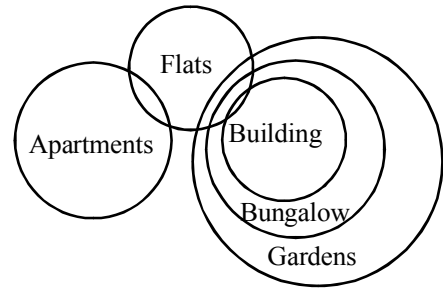
16. (e) According to question,
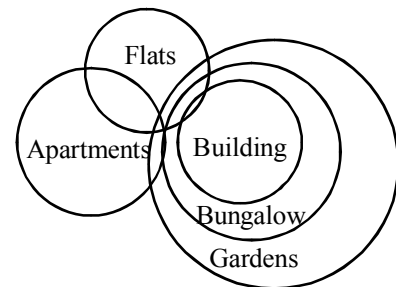

OR

I. False ⎤
Conclusion II. True ⎥ or
III. False ⎦

Hence, only conclusions II and either I or III follow.
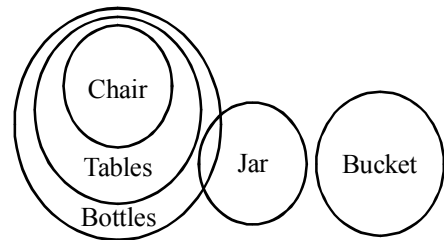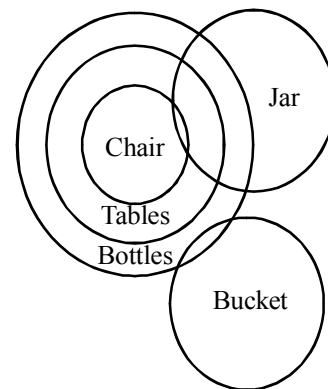
17. (a) According to question,

Or

Conclusions I. ✓, II. X, III. X
Hence, only conclusion I follows.

18. (c) According to question,

OR

Conclusions, I. ✓, II. ✓, III. ✓
Hence, All I, II and III follow.

19. (b)
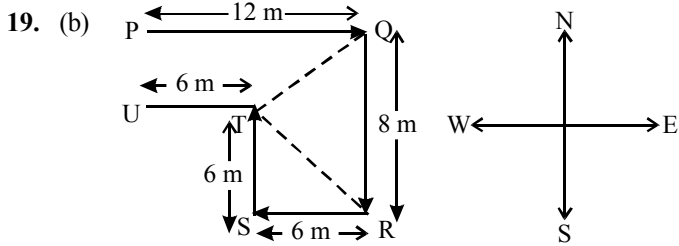
Therefore, three points Q, T and R, would form a triangle whose all the angles are less than 90°

Solutions (Q. Nos. 20-25)
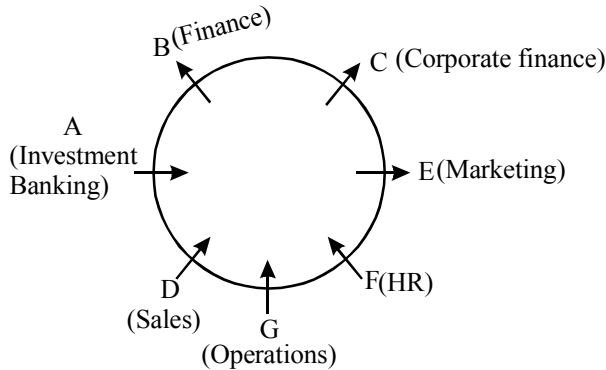
20. (a)   B works for Finance department.
21. (d)   Second to the left of D.
22. (d)   F, who works for HR department.
23. (b)   E, who works for Marketing department.
24. (c)   C and B are sit between them.
25. (a)   Only one i.e. D

Solutions. (Q. No. 26 to 30)

★⇒<	#⇒>	@⇒≥
%⇒≤	$⇒=	

26. (a)   V$Y ⇒ V = Y
Y@Z ⇒ Y ≥ Z
Z%X ⇒ Z ≤ X
X#T ⇒ X > T
From all above statements,
V = Y ≥ Z ≤ X > T
Conclusions I. T#Z ⇒ T > Z (False)
II.   X#Y ⇒ X > Y (False)
III. Z ★ Y ⇒ Z < Y (False)
None follows.

27. (a)   R@J ⇒ R ≥ J
J%F ⇒ J ≤ F
F ★ E ⇒ F < M
E%M ⇒ E ≤ M
From all above statements, R ≥ J ≤ F < E ≤ M
Conclusions I: M#J ⇒ M > J (True)
II.   F%M ⇒ F ≤ M (False)
III. M ★ R ⇒ M < R (False)
Only (I) follows.

28. (b)   H#R ⇒ H > R
R@L ⇒ R ≥ L
L ★ W ⇒ L < W
W%F ⇒ W ≤ F
From all above statements, H > R ≥ L < W ≤ F
Conclusions I. H#L ⇒ H > L   (True)
II.   F#L ⇒ F > L   (True)
III. H$F ⇒ H = F   (False)

29. (e)   M#J ⇒ M > F
M$F ⇒ M = K
F%Q ⇒ F ≤ Q
Q ★ H ⇒ Q < H
From all above statements,
K < M = F ≤ Q < H
Conclusions. I. H#K ⇒ H > K(True)
II.   Q#K ⇒ Q > K   (True)
III. Q@M ⇒ Q ≥ M   (True)
So, all follow.

30. (e)   D ★ Q ⇒ D < Q
Q$L ⇒ Q = L
L#T ⇒ L > T
T%H ⇒ T ≤ H
From all above statemens,
D < Q = L > T ≤ H
Conclusions. I. D ★ L ⇒ D < L   (True)
II.   L@H ⇒ L ≥ H   (False)
III. H#L ⇒ H > L   (False)
Only (I) and either (II) or (III) follow.

31. (c) As,
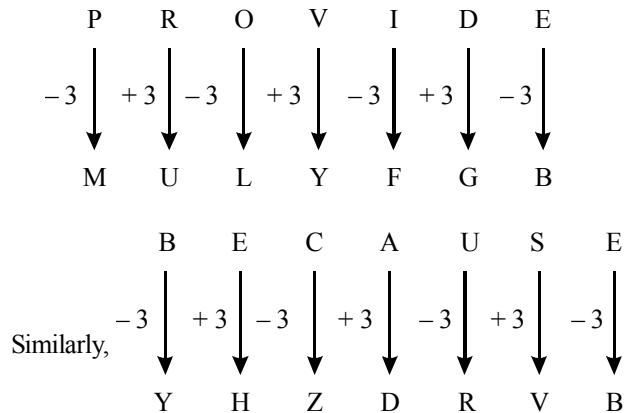
32. (e)   From statements (I) and (II)
According to weight, the position of Sahil is 5th.
According to weight, the position of Ramesh is 5th.
So, the number of children in group = 5 + 15 = 20
So, both statements are required to given the answer.

33. (d)   From statement I,
eat healthy food → Ka ma re
From statement II.
food for healthy people → ta ma jo re
So, from both statements, code of 'healthy' can not be determined exactly but it may be 'ma' or 're'.

34. (c) From statement I,
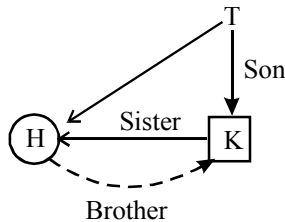
So, it is clear from statement I that K is the only brother of H.

From Statement II.
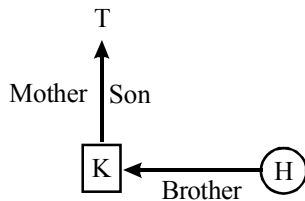
So, from statement (II), K is the only brother of H. So, either I or II is sufficient.

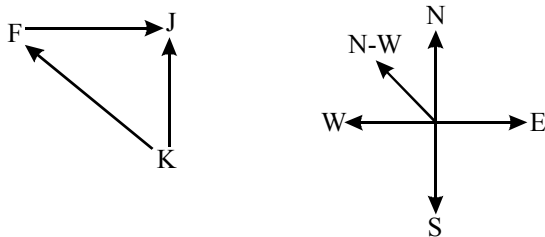**35.** (a) From statement (I). $W > J > (Q, R, T)$
So, W reached office first.
From statement (II), $(J, T) > W > Q > R$
It is not clear from statement (II) that who reached the office first either J or T.
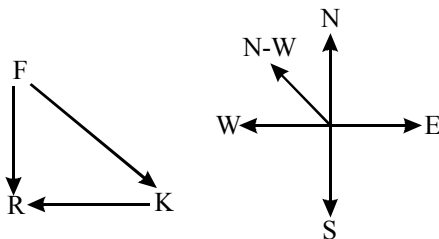So, for giving the answer. Statement I is sufficient but statement II is not sufficient.

36. (c)

From statement I, village F is in North-West direction of village K.
From statement II,

From statement II, village F is in North-West direction of village K.
So, either I or II is sufficient to answer the question.

37. (b) The exposed articles by the publication must be verified.
38. (c) Thus the increase in crime rate has been contributed by other factors, not leniency in the punishment.
39. (e) None of the conclusion can be inferred from the above statement. So, option (e) is the right choice.
40. (d) Most logically such comparison should reveal mortality rate per thousand doctors indulged in SARS treatment and not indulged in treatment.

Sol. (41 - 44)

	Mridul	Abhishek	Ranjan	Salil	Deepak	Pritam
Place	Chennai	Ahmedabad	Delhi	Bengaluru	Kolkata	Mumbai
Month	November	July	April	September	February	December
Brides	Ipsita	Veena	Hema	Jasmine	Geetika	Brinda

41. (c) Ranjan is Hema's Husband.
42. (c) Deepak's wedding took place in Kolkata.
43. (d) It's in the month of December.
44. (a) Salil's wedding was held in Bengaluru.
45. (d) Input cannot be determined.
46. (a) Input: Jockey firm 36 43 growth chart 22 45
Step I: 45 Jockey firm 36 43 growth chart 22
Step II: 45 Jockey 43 firm 36 growth chart 22
Step III: 45 Jockey 43 growth firm 36 chart 22.
47. (b) Step II 53 window 42 50 door lock key 36
Step III 53 window 50 42 door lock key 36
Step IV 53 window 50 lock 42 door lock key 36
Step V 53 window 50 lock 42 door lock key 36
Step VI 53 window 50 lock 42 door lock key 36
the step VI is the last step of the arrangement.
Therefore four more steps are required to complete arrangement.
48. (c) Step I 85 journey train 36 54 daily 28 mansion
Step II 85 train journey 36 54 daily 28 mansion
Step III 85 train 54 journey 36 daily 28 mansion
Step IV 85 train 54 mansion journey 36 daily 28
Step V 85 train 54 mansion 36 journey daily 28
49. (e) Step II 63 sour 18 56 grapes healthy 32 rise
Step III 63 sour 56 18 grapes healthy 32 rise
Step IV 63 sour 56 rise 18 grapes healthy 32
Step V 63 sour 56 rise 32 18 grapes healthy
Step VI 63 sour 56 rise 32 healthy 18 grapes
So, the last step is step VI.
50. (b) As solved in Qs. 49. So, 56 is the sixth number from the right in step V.
91. (b) From I and II, 10 women can finish the work in 1 day

$$= \frac{7}{24} - \frac{1}{6} = \frac{7-4}{24} = \frac{1}{8}$$

∴ 10 women can finish the work in 8 days.
From II and III,
Let 10 men can finish the work in x days and 10 women can finish the same work in y days.

Hence, $\frac{1}{x} + \frac{1}{y} = \frac{7}{24}$ ...(i)

and from III – II, $\frac{3}{x} + \frac{4}{y} = 1$ ...(ii)

from (i) & (ii)
y = 8 days

Again from I and III $\frac{3}{6} + \frac{4}{y} = 1 \Rightarrow y = 8$ days

92. (a) From I, Let present age of Sabir be x yr and age of his father be 2x yr.

From I and II, $\frac{x+5}{2x+5} = \frac{6}{11} \Rightarrow 12x + 30 = 11x + 55.$

$x = 25$ yr

From I and II, age of Sabir = 25 yrs.
Hence, only from I & II, age of Sabir and his father can be obtained.

93. (e) Let two digit number be 10x + y.

From I, either $x - y = \dfrac{27}{9} = 3 \Rightarrow y - x = \dfrac{27}{9} = 3$

From II, $x - y = 3 \Rightarrow y - x = 3$

From III, $x - y = 3$

Hence, Even by (I) + (II) + (III) we cannot obtain the number.

94. (e) From I, If P = 100
A = 200 and SI = 200 – 100 = 100

$Rate = \dfrac{SI \times 100}{P \times T} = \dfrac{100 \times 100}{100 \times 5} = 20\%$

From II and III, $Rate = \dfrac{400 \times 100}{2000 \times 1} = 20\%$

Hence, either I alone or II + III will be sufficient.

95. (e) From I and II.
Length = 3x = 48 m
∴　　x = 16
Breadth = 2x = 32 m
Hence, Area of floor = 48 × 32
Cost of flooring = 48 × 32 × 850 = ₹ 1305600
From I and III, 2(l + b) = 160
$\Rightarrow 2(3x + 2x) = 160 \Rightarrow 10x = 160$
∴　　x = 16
∴　　Length = 3 × 16 = 48 m
Breadth = 2 × 16 = 32 m
Cost of flooring = (48 × 32) × 850 = ₹ 1305600
Similarly, from II and III, we can find l = 48 m and b = 32 m
and Total cost of flooring = ₹ 1305600

96. (e) Let fraction be $\dfrac{x}{y}$.

∴ According to the question, $\dfrac{x \times 120\%}{y \times 125\%} = \dfrac{3}{5}$

$\Rightarrow \quad \dfrac{x}{y} = \dfrac{3}{5} \times \dfrac{125}{120} = \dfrac{5}{8}$

97. (b) Let one's digit = x
ten's digit = 2x
Number = 10 (2x) + x = 21 x
After interchange the digit number = 12 x
∴ 21x – 12x = 27
9x = 27
x = 3
∴ one's digit = 3
Let's digit = 2 × 3 = 6
Number = 10 × 6 + 3 = 63

98. (b) Let the adjacent angles of the parallelogram be 4x and 5x.
∴　　4x + 5x = 180 or 9x = 180 ∴ x = 20

One angle of quadrilateral = 3 × 80° = 240°
Again, sum of angles of quadrilateral
4y + 11y + 9y + 240° = 360°
24y = 120° ∴ y = 5
Hence, the sum of the largest and the smallest angles of the quadrilateral = 4 × 5 + 240 = 260°

99. (d) Distance covered by the aeroplane in 9 h
= 9 × 756 = 6804 km

Speed of helicopter = $\dfrac{2 \times 6804}{48} = 283.5$ km/h

∴ Distance covered by helicopter in 18 h
= 283.5 × 18 = 5103 km

100. (b) Required number of people = 21% of 29565
= 6208.65 = 6210

101. (a) Required difference = 9% of 26345 – 8% of 27456
= 2371.05 – 2196.48 = 174.57 = 175

102. (c) Number of defaulters of Bank R in the year
2004 = 15% of 25467 = 3820.05
2005 = 17% of 32461 = 5518.37
2006 = 16% of 32652 = 5224.32
2007 = 18% of 32561 = 5860.98
2008 = 13% of 25495 = 3314.35
2009 = 11% of 27649 = 3041.39
2010 = 12% of 28283 = 3393.96
Hence, maximum number of defaulters of Bank R is in the year 2007.

103. (a) Difference of number of people taking loan from Bank P from the previous year in the year
2005 = 32081 – 27361 = 4720
2006 = 32081 – 27361 = 6720
2007 = 25361 – 23654 = 1707
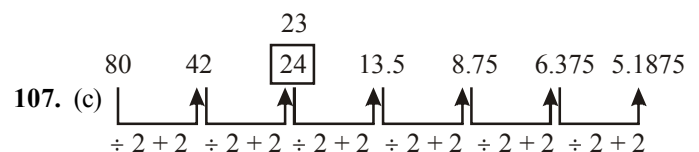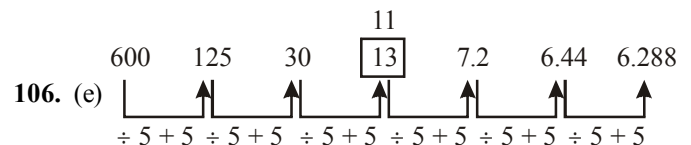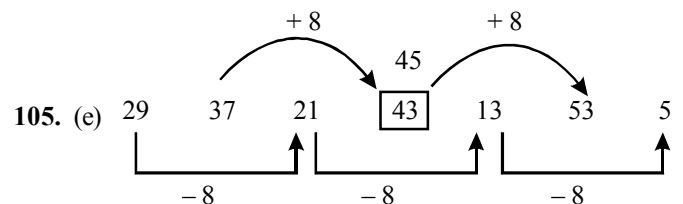2008 = 36125 – 35465 = 12471
2009 = 36125 – 35465 = 660
2010 = 35465 – 34135 = 1330
Hence, the year is 2008.

104. (c) Required number of defaulters
= 19% of 36152 + 18% of 35463
= 6868.88 + 6383.34 = 13252.22 ≈ 13250

105. (e)

106. (e)

107. (c)

108. (b)

$$
\begin{array}{ccccccc}
& & & & & 669 & \\
10 & 8 & 13 & 35 & 135 & \boxed{671} & 4007
\end{array}
$$

$\times 1 - 2 \quad \times 2 - 3 \times 3 - 4 \quad \times 4 - 5 \quad \times 5 - 6 \quad \times 6 - 7$

109. (c)

$$
\begin{array}{ccccccc}
& & & 1090 & & & \\
150 & 290 & 560 & \boxed{1120} & 2140 & 4230 & 8400
\end{array}
$$

$\times 2 - 10 \times 2 - 20 \times 2 - 30 \times 2 - 40 \times 2 - 50 \times 2 - 60$

110. (a) Required ratio $= [45000 \times (8 + 9)\%] : [45000 \times (15 + 18)\%]$
$= 17 : 33$.

111. (e) Qualified aspirants from $C = \dfrac{9000 \times 7\%}{45000 \times 8\%} \times 100 = 17.5\%$

From $D = \dfrac{9000 \times 21\%}{45000 \times 17\%} \times 100 = 24.70\%$

From $E = \dfrac{9000 \times 14\%}{45000 \times 9\%} \times 100 = 31.11\%$

From $F = \dfrac{9000 \times 11\%}{45000 \times 18\%} \times 100 = 12.22\%$

From $G = \dfrac{9000 \times 13\%}{45000 \times 22\%} \times 100 = 11.81\%$

Per cent is least in G.

112. (d) Required difference $= 9000 \times (21\% - 13\%)$

$= 9000 \times \dfrac{8}{100} = 720$

113. (b) Required per cent $= \dfrac{9000 \times (16 + 7) \times 100}{45000 \times (11 + 8)} = 24.21\%$

114. (c) Number of candidates qualified from State $(B + D)$

$= 9000 \times \dfrac{(16 + 21)}{100} = 90 \times 37 = 3330$

Number of candidates appeared from states

$= 45000 \times \dfrac{8}{100} = 3600$

Required ratio $= \dfrac{3330}{3600} = 37 : 40$

115. (b) I. $\quad 12x^2 + 11x + 12 = 10x^2 + 22x$
$\quad\quad 2x^2 - 11x + 12 = 0$
$\quad\quad 2x^2 - 8x - 3x + 12 = 0$
$\quad\quad (x - 4)(2x - 3) = 0$
$\quad\quad x = 4, x = 3/2$
II. $\quad 13y^2 - 18y + 3 = 9y^2 - 10y$
$\quad\quad 4y^2 - 8y + 3 = 0$
$\quad\quad 4y^2 - 6y - 2y + 3 = 0$
$\quad\quad (2y - 3)(2y - 1) = 0$

$\quad\quad y = \dfrac{3}{2}, \dfrac{1}{2}$

$\quad\quad \therefore x \geq y$

116. (c) $\dfrac{18}{x^2} + \dfrac{6}{x} - \dfrac{12}{x^2} = \dfrac{8}{x^2}$

$\Rightarrow \quad \dfrac{18 + 6x - 12}{x^2} = \dfrac{8}{x^2} \Rightarrow 6x + 6 = 8$

$\therefore \quad x = \dfrac{2}{6} = 0.33$

II. $y^3 + 9.68 + 5.64 = 16.95$
$\Rightarrow \quad y^3 = 16.95 - 15.32$
$\Rightarrow \quad y^3 = 1.63 = y = \sqrt[3]{1.63}$

117. (a) I. $35x + 70 = 0$

$\therefore \quad x = \dfrac{-70}{35} = -2$

II. $(81)^{1/4} y + (343)^{1/3} = 0$
$\Rightarrow \quad 3y + 7 = 0 \Rightarrow 3y = -7$

$\therefore \quad y = -\dfrac{7}{3} = -233 \therefore x > y$

118. (a) I. $\dfrac{(2)^5 + (11)^3}{6} = x^3$

$\Rightarrow \quad \dfrac{32 + 1331}{6} = x^3 \Rightarrow \dfrac{1363}{6} = x^3$

$\therefore \quad x^3 = 227.167$

II. $4y^3 = \dfrac{-589}{4} + 5y^3 \Rightarrow \dfrac{589}{4} = y^3$

$\therefore \quad y^3 = 147.25 \therefore x > y$

119. (d) I. $x^{7/5} \div 9 = 169 \cdot x^{3/5}$

$\dfrac{x^{7/5}}{9} = \dfrac{169}{x^{3/5}}$

$\Rightarrow \quad x^{10/5} = 9 \times 169 \Rightarrow x^2 = 9 \times 169$

$\quad x = \pm(3 \times 13) = \pm 39$

II. $y^{1/4} \times y^{1/4} \times 7 = \dfrac{273}{y^{1/2}}$

$\quad y = \dfrac{273}{7} = 39$

$\quad x \leq y$

120. (a) From table we can say that expenditure on water supply and sanitation are increasing in every plan. So, the graph represent in option (a) is best explain of it.

121. (b) By watching table, we see that the ratio of public sector expenditure to the expenditure on social service was highest in the VIth plan.

122. (a) From table, we can say that in all the sector, there is no continuous decrease.

123. (d) Required percentage $= \dfrac{24880}{975000} \times 100\%$

$= 2.551\% = 2.5\%$

124. (c) Total expenditure on education in all the plans

$= 1530 + 2730 + 5890 + 7860 + 13360 + 25240$

$= 56610$ million

Total expenditure on health in all the plans

$= 980 + 2140 + 2260 + 3370 + 7610 + 18210$

$= 34570$ million

∴ Required difference $= (56610 - 34570)$

$= 22040$ million $= ₹ 22040 × 1000000$

$= ₹ 22040000000$

125. (d) Total age of son and mother

$2x + 7x = 2 × 27$

$9x = 54$

$x = 6$

∴ Mother's age after 7 yr $= 7x + 7 = 7 × 6 + 7 = 49$ yr

126. (b) Rohan's marks $= 75$

Sonia's marks $= 65$

Rohit's marks $= 65 + 45 = 110$

Raman's marks $= 110 - 25 = 85$

Ravi got marks $= 85 + 34 = 119$

Total maximum marks $= 119 + 50 + 169$

Percentage of Ravi's mark $= \dfrac{119}{169} × 100\% = 70.4\% = 70\%$

127. (a) $1M = 2W$

$(8M + 4W) × (6 \text{ days} - 2 \text{ days}) = (4M + 8W) × x \text{ days}$

$(8 × 2W + 4W) × (6 - 2) \text{ days}$

$\qquad = (4 × 2W + 8W) × x \text{ days}$

$(16 + 4)W × 4 \text{ days} = 16W × x \text{ days}$

∴ $x = \dfrac{20 × 4}{16} = 5 \text{ days } [M_1 D_1 = M_2 D_2]$

128. (b) Let total monthly income of Mr. Giridhar be ₹ x.

According to question,

∴ $x × \dfrac{50}{100} × \dfrac{15}{100} = 900$

$x = ₹ 12000$

Hence, monthly income of Mr. Giridhar $= ₹ 12000$.

129. (a) Circumference of circular plot $= \dfrac{3300}{15} = 220$

$\Rightarrow 2\pi r = 220$

∴ $r = \dfrac{220}{2 × 22} × 7 = \dfrac{55 × 7}{11} = 35 \text{ m}$

Total cost of flooring the plot $= \pi r^2 × 100$

$= \dfrac{22}{7} × 35 × 35 × 100 = ₹ 385000$

130. (a) $P = \dfrac{SI × 100}{R × T} = \dfrac{6500 × 100}{8 × 13} = 6250$

$CI = 6250 \left(1 + \dfrac{8}{100}\right)^2 - 6250 = ₹ 1040$

Sol. (Q. Nos. 131-135)

Number of Passengers in train A = 700

Number of Passenger in train B = 30% of 700 = 910

Coaches	General	Sleeper	First Class	AC	Total
Train A	140	161	224	175	700
Train B	241	273	91	305	910
Total	381	434	315	480	1610

131. (c) Number of passengers in first class coaches of train A $= 224$ Number of passengers in sleeper class coaches of train B $= 273$

∴ Required ratio $= \dfrac{224}{273} = \dfrac{7 × 32}{7 × 39} = 32 : 39$

132. (d) Passengers in the general coaches of train A = 140

Passengers in the AC coaches of train B = 305

∴ Total $= 140 + 305 = 445$

133. (e) The number of passengers in AC coaches of train A = 175

Total number of passengers in sleeper class coaches and first class coaches together of train B

$= (273 + 91) = 364$

∴ Their difference $= 364 - 175 = 189$

134. (b) Passengers in general class coach of train A and train B

$= (140 + 241) = 381$

Total number of passengers in train B = 910

∴ Required percentage $= \dfrac{381}{910} × 100\% = 41.8\% \approx 42\%$

135. (c) The cost of per ticket of first class coach $= ₹ 450$

Number of Passenger in first class coaches of Train A = 224.

Total amount $= 450 × 224 = ₹ 100800$

136. (e) Number of men working in the marketing department

$3250 × \dfrac{79.2°}{360°} × \dfrac{3}{5} = 429$

137. (c) ∴ Required ratio $= \dfrac{3250 × \dfrac{36°}{360°} × \dfrac{13}{25}}{3250 × \dfrac{57.6°}{360°} × \dfrac{7}{10}} = 13 : 28$

138. (e) Number of men working in the production department

$= 3250 × \dfrac{136.8°}{360°} × \dfrac{4}{5} = 988$

Total number of employees in production department

$3250 × \dfrac{136.8°}{360°} = 1235$

Required percentage $= \dfrac{988}{1235} × 100\% = 80\%$

139. (b) Number of women working in IT department

$= 3250 × \dfrac{57.6°}{360°} × \dfrac{3}{10} = 156$

Total number of employees = 3250

Required percentage $\frac{156}{3250} \times 100\% = 4.8\%$

140. (b) Number of men working in accounts department

$= 3250 \times \frac{50.4°}{360°} \times \frac{6}{13} = 210$

Number of men working in marketing department

$= 3250 \times \frac{79.2°}{360°} \times \frac{3}{5} = 429$

Number of men working in IT department

$= 3250 \times \frac{57.6°}{360°} \times \frac{7}{10} = 364$

Number of men working in HR department

$= 3250 \times \frac{36°}{360°} \times \frac{12}{25} = 156$

Number of men working in production department

$= 3250 \times \frac{136.8°}{360°} \times \frac{4}{5} = 988$

Hence, total number of men working in the organization
$= 210 + 429 + 364 + 156 + 988 = 2147$

141. (a) An IDR is a receipt, declaring ownership of shares of a foreign company. These receipts can be listed in India and traded in rupees. Just like overseas investors in the US-listed American Depository Receipts (ADRs) of Infosys and Wipro get receipts against ownership of shares held by an Indian custodian, an IDR is proof of ownership of foreign company's shares. The IDRs are denominated in Indian currency and are issued by a domestic depository and the underlying equity shares are secured with a custodian.

146. (e) The UIDAI has set a target of enrolment for 60 crore people for Aadhaar Numbers till the end of this year. The government has already started Aadhaar based direct benefit transfer (DBT) scheme in 43 districts within 3 months in the country and such type of implementation will help in reducing irregularities.

149. (d) In a tribute to the legendary filmmaker Yash Chopra on the eve of his first death anniversary, melody queen Lata Mangeshkar was conferred the first Yash Chopra Memorial Award at a glittering function in Mumbai.

150. (d) Wealth management as an investment-advisory discipline incorporates financial planning, investment portfolio management and a number of aggregated financial services. High-net-worth individuals (HNWIs), small-business owners and families who desire the assistance of a credentialed financial advisory specialist call upon wealth managers to coordinate retail banking, estate planning, legal resources, tax professionals and investment management.

153. (e) Indian weightlifter, Deepak Lathore won Gold and two Silver medals in the Boys' 50 Kg category of the Commonwealth Weightlifting Championships on 25 November 2013 at Penang, Malaysia.

158. (d) The rural financial system in the country calls for a strong and efficient credit delivery system, capable of taking care of the expanding and diverse credit needs of agriculture and rural development. More than 50% of the rural credit is disbursed by the Co-operative Banks and Regional Rural Banks. NABARD is responsible for regulating and supervising the functions of Co-operative banks and RRBs. In this direction NABARD has been taking various initiatives in association with Government of India and RBI to improve the health of Co-operative banks and Regional Rural Banks.

161. (d) Microcredit is the term used to identify small loans that are made to individuals and entities that would otherwise not be able to obtain any type of credit. The main function of microcredit is to provide financial services to those poor who do not qualify for standard sources of credit and assist them in achieving a better quality of life.

166. (b) The World Health Organization (WHO) is a specialized agency of the United Nations (UN) that is concerned with international public health. It was established on 7 April 1948, headquartered in Geneva, Switzerland. WHO is a member of the United Nations Development Group.

177. (c) The population density of Arunachal Pradesh is even less than 20 people per kilometer square of area, according to Arunachal census of 2011. Population growth rate is more than 25% here, but has shown decrement since the last census.

180. (e) The Government launched Direct Cash Transfer scheme on 1 January 2013 to transfer cash into bank accounts of beneficiaries across 20 districts in the country. The money is directly transferred into bank accounts of beneficiaries having Aadhar cards. LPG and kerosene subsidies, pension payments, scholarships and employment guarantee scheme payments as well as benefits under other government welfare programmes will be made directly to beneficiaries. The money can then be used to buy services from the market.