

NATIONALISED BANKS & IBPS PO/MT/SO EXAMS

Directions (1-5) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Canara Bank PO Exam. 09.02.2003)

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

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

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

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

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

One of the promising features of the current market is that domestic institutions seem to have turned buyers after a very long time. They have been net buyers this month with inflows exceeding by Rs. 80 crore till early this month. That's admittedly a small amount, but its significance lies in the fact that domestic institutions have been net sellers every month this financial year except in September when their net purchases amounted to a microscopic Rs. 28 crore. This financial year's net sales by domestic institutions amounted to Rs. 2964 crore, which has substantially offset the net inflows of Rs. 3187 crore by FIs. The net purchases by domestic institutions could indicate that money is once again flowing into equity funds, eager not to miss the widely expected rally. Part of this reason could be a shift in investor portfolios, as people lighten up on debt and put that money

into equity.

1. Domestic institutions have been consistently selling only in all the months in this financial year.

2. FIs bought more than what was sold by domestic institutions this financial year.

3. The equity market is expected to experience a subdued activity in near future.

4. The activities in equity market has direct relationship with the debt market.

5. It is expected that in the early next financial year the gap between the net sales and net purchases will reduce substantially.

Directions (6-10) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Syndicate Bank Po Exam. 10.10.2004)

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

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

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

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

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

It is generally accepted that if the monsoon is poor in any given year, it will have a significantly negative im-

act on the lives of millions. Some lives, such as those of farmers, are affected directly because of poor crop yield; others are affected indirectly as the economic growth slows down. Similarly, the years with good monsoon bring smiles and prosperity to the lives of many. For instance, India recorded a sharp jump in its rate of growth after years of performance in the recent years. This unfortunate cycle affects the lives of millions of poor and hapless. But it need not be this way. In the jargon of financial economics, monsoon risk is a diversifiable risk. In other words, it is an insurance risk. Though one might wonder who will provide the insurance against poor monsoons if everyone is adversely affected by poor monsoon? The answer is-the international investor.

6. All over the world diversifiable risks are always covered by the insurance companies.

7. Scanty monsoon adversely affects the lives of only the poor people in India.

8. There has been considerable growth in India's economy during the recent years.

9. Monsoons in India have been good only in the alternate years during the past few years.

10. Majority of the people outside India are not affected by the poor monsoon in India.

Directions (11-15) : In each question below one statement is followed by blank spaces which are followed by a conclusion which can be drawn from either the statement given in the question or from the statement given in the question and an additional statement which may fit in the blank space. You have to study the question and the alternatives which provide a statement and decide which of the statements best fit between the given statement and the conclusion.

(Union Bank of India PO Exam. 27.11.2005)

CONCLUSIONS/INFERENCES

11. **Statement I.** : Flooding due to heavy rains caused severe damage to the belongings of many people.

Blank Space :

Conclusion : The damage is difficult to repair with whatever help the Government and the public may offer.

(A) **Statement II.** : Water entered the houses very fast giving no time to take remedial action.

(B) **Statement II.** : Most people living on ground floor were shifted to the upper floors.

(C) **Statement II.** : Damage was already caused before the help could reach the people.

(1) Only A (2) Only B

(3) Only C (4) Either A or C

(5) No additional statement is required to draw the conclusion

12. **Statement I.** : The prices of motor cars will increase substantially in near future.

Blank Space :

Conclusion : The sale of cars will not be affected much.

(A) **Statement II.** : However, people will continue to buy the cars as it is not very difficult to get vehicle loans.

(B) **Statement II.** : However, people will protest against the rise in taxes on steel announced by the Government.

(C) **Statement II.** : However, this may help to ease the traffic on roads.

(1) Only A (2) Only B

(3) Either A or C

(4) One of the three

(5) No additional statement is required to draw the conclusion

13. **Statement I.** : The Government has decided to award only grades and not marks to the students upto tenth class.

Blank Space :

Conclusion : High scorers are unhappy because there will be no difference between the high scores and the moderately high scorers.

(A) **Statement II.** : There are mixed reactions from different groups of students and parents.

(B) **Statement II.** : This was necessary since our examination system puts a lot of pressure on students.

(C) **Statement II.** : This practice is being followed by some of the foreign universities.

(1) Only A (2) Only B

(3) Only C

(4) Any one of the three will fit

(5) No additional statement is required to draw the conclusion

14. **Statement I.** : The Government has to be ready with the disaster management plan to handle the natural calamities like Tsunami or Hurricane.

Blank Space :

Conclusion : It will be possible to avoid the damage to life and property if the Government is ready with a strategy in place.

(A) **Statement II.** : One has to know how to handle the natural calamities.

(B) **Statement II.** : It is not possible for the public to handle the situation arising due to natural calamities without the help from the Government.

(C) **Statement II.** : Planning is most important aspect in handling any unforeseen situation.

(1) Only A (2) Only B

(3) Only C

(4) Any one of the three will fit

(5) No additional statement is required to draw the conclusion

15. **Statement I.** : Very few students qualify the professional examinations like Chartered Accountancy etc.

Blank Space :

Conclusion : The Government wants to confer these degrees only to the deserving few.

(A) **Statement II.** : Syllabus of these professional courses is genuinely difficult.

(B) **Statement II.** : The evaluation at this level is very tough.

(C) **Statement II.** : Too many students, even the low performers appear for these exams.

(1) Only A (2) Only B

(3) Only C

(4) Any one of the three will fit

(5) No additional statement is required to draw the conclusion

Directions (16-20) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Union Bank of India Po Exam. 27.11.2005)

Mark answer (1) if the inference is "definitely true" i.e. it properly follows from the statement of facts given.

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

Mark answer (3) if the "data are inadequate" i.e. from the facts given you cannot say whether the inference is likely to be true or false.

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

Mark answer (5) if the inference is "definitely false" i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

The opportunity spectrum available for Indian banks is wide today as never before. The economy is on a sound platform. GDP is growing at about seven per cent to eight per cent even if there is a failure in monsoon. There are policy measures which are being addressed especially on the infrastructure area, including airport infrastructure. The rural economy holds a huge untapped potential, which the banks can exploit. While the economy is being driven by fundamentals, the services momentum is growing very strong, with services constituting 56 per cent of the economy, as opposed to a very small percentage a few years back. Clearly services have been the key driver in economic momentum of the country. The industrial sector, which underwent a phase of restructuring, is showing a consistent growth rate around ten per cent. Also there are significant changes taking place in the demographic profile of the country. Seventy per cent of the Indians are less than 35 years of age, which makes India as one of the youngest countries in the world.

16. Services sector has not grown with the same pace as that of the industrial sector.

17. India has progressed considerably better in creating infrastructure in comparison with other countries in Asian continent.

18. India's GDP growth does not depend on amount of rainfall during monsoon.

19. Industrial sector has grown by about hundred per cent in the last seven years.

20. India will have one of the largest consumer base in the coming years.

Directions (21-25) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

**(Corporation Bank PO
Exam. 09.07.2008)**

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

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

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

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

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

In the commodities business size does matter. This is common wisdom. The Indian sugar industry, the second largest in the world after Brazil, has traditionally been fragmented, which led to widespread sickness and large number of mills going bankrupt, a situation exacerbated by a slew of government controls - which are, meaningfully, getting diluted since August 1998. Its now been more than seven and half years since the industry was delicensed. No official permission is required either to build a new factory or for brown field expansion plan, except that there must not be any violation of command area norms. Even then, there aren't many who have the capacity to play the volumes game at the cyclic sugar business.

21. India has not yet been able to consolidate its firm stand in the international sugar market.

22. At present the Indian sugar industry has been made considerably free from Government controls.

23. Prior to 1998, Indian sugar industry was considerably lower in the world ranking of large nations.

24. Most of the bankrupt sugar mills in India are funded by the Government to revive their units.

25. The Indian sugar industry has comparatively smaller units in comparison to other major sugar producing nations.

Directions (26-30) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

**(Bank Of Maharashtra PO
Exam. 25.05.2008)**

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

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

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

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

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

The latest data to show that the overall power situation has gotten worse, with the ratio for peak-load shortages now the highest in a decade. In absolute terms, the power deficit has hit record levels and seems almost certain to further deteriorate without real reforms on the ground. Even as aggressive technical and commercial losses in the power system remain much high at over a third of total generation, pan-India capacity addition is now well below target. A shortage of equipment and skills is blamed for the marked slow down in augmenting power capacity. But the dearth of resources can only be relative. In fact, the real bane of the sector is continuing revenue leakage in the state power utilities and unacceptably high aggregate technical and commercial losses, much of it plain theft of electricity. Given the preponderance of state utilities in power supply, the fact that they remain very much in red does affect investor comfort and return funds flow.

26. Indian power generation is largely controlled by private sector.

27. Reforms in power sector in India has not yet attained its desired level.

28. Indian power sector is yet to attain status comparable to developed countries.

29. Power theft is one of the major components of revenue losses in power sector.

30. Aggregate technical and commercial loss is much less than thirty per cent of the total power generation.

Directions (31-35) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

**(Indian Overseas Bank PO
Exam. 15.06.2008)**

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

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

Mark answer (3) 'If the data are inadequate' i.e. from the facts given you cannot say whether the inference is likely to be true or false.

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

Mark answer (5) if the inferences is 'definitely false' i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

A fundamental global trend nowadays is the growing natural resources scarcity. Oil and natural gas prices have soared in recent years. This year, food prices have also skyrocketed, causing hardships among the poor and large shifts in income between countries and between rural and urban areas. The most basic reason for the rise in natural resource prices is strong growth, especially in China and India, which is hitting against the physical limits of land, timber, oil and gas reserves and water supplies. Thus, wherever nature's goods and services are traded in markets (as with energy and food), prices

CONCLUSIONS/INFERENCES

Mark answer (4) If the inference is 'probably false' though not 'definitely false' in light to the facts given.

Mark answer (5) If the inference is 'definitely false', i.e., it cannot possibly be drawn from the facts given or it contradicts the given facts.

Domestic steel industry has been going through challenging times with raw material prices rising unabated and government trying to cap final product (steel) prices in order to keep inflation under check. Notably, the government has taken several measures in the past six months to keep a check on steel prices, which contribute around 3.63% of WPI. Now, after holding prices for three months the battle between the government and steel players has erupted again. With the anticipation of players increasing prices very soon, government is trying to counter this with the imposition of a price band on steel products. Imposition of price band may unfairly treat the domestic steel industry as global steel prices are ruling at 30% premium to domestic prices. Global prices have increased by 50%-60% in 2008 as compared to just 20% rise in the domestic market.

36. Some countries in the western world have fixed a price band for steel products in their domestic markets.

37. Government move to fix a price band of steel prices may adversely affect the steel manufacturing units in India.

38. Prices of steel is an integral part of the Wholesale Price Index (WPI) of India.

39. There has been a decline in rate of inflation in recent months in India.

40. In recent past the increase of steel prices in the international market is much lower than that in the domestic market.

Directions (41-45): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(UCO Bank PO Exam. 22.03.2009)

Mark answer (1) If the inference

is 'definitely true', i.e. it properly follows from the statement of facts given.

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

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

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

Mark answer (5) If the inference is 'definitely false', i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

Hurdles imposed in the path of foreign investors by regulations must be removed if the country wants to attract quality foreign investment. Particularly, when foreign institutional investors no longer seem very enamoured by the Indian story. Although the foreign exchange reserve does not face the risk of falling to the levels of early 1990, the country should create an environment to attract more long term investments instead of just port folio inflows or hot money. Essentially a diluted version of Regulation issued in 1998 with its requirement that foreign partners with JVs set up in India prior to 2005 must obtain a green light from the domestic partner to set up another similar venture has the potential to be misused. Further, the foreign partner is also required to obtain prior approval from the government before a new venture in the same area of business as the existing one is set up.

41. Foreign investors are keen to invest in long term projects in India in the current scenario.

42. Many countries in the Asian continent have foreign investor friendly guidelines.

43. India's foreign exchange reserve in early 1990s was much below the current level.

44. India needs to tighten its norms for granting foreign investments in key sectors.

45. Foreign direct investment in India is mainly short-term investment.

Directions (46-50): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage.

are rising when they are not traded in the markets (as with clean air), the result is pollution and depletion rather than higher prices. There are many reasons for the dramatic increase in world food prices, but the startling point is increasing food consumptions again strongly powered by China's economic growth. China's population is earning more notably more meat, which in turn requires the importation of higher volumes of animal feed made from soyabeans and maize. Moreover, rising world energy prices has made food production more costly, since it requires large energy inputs for transport, farming and fertilisers. At the same time, rising energy prices create a strong incentive for farmers to switch from food production to fuel production.

31. Ever increasing consumption of food articles by world population is pushing up the world food prices beyond expectations.

32. Farmers get more returns by producing food articles than by producing raw material for fuel production.

33. China's food production is less than its total domestic requirements.

34. Non tradable natural resources are being indiscriminately contaminated by the thoughtless use of less environment friendly activities.

35. Countries other than China and India produce enough food and energy within their countries

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

(Oriental Bank Of Commerce PO Exam. 21.12.2008)

Mark answer (1) If the inference is 'definitely true', i.e., its properly follows from the statement of facts given.

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

Mark answer (3) If the data are inadequate, i.e., from the facts given you cannot say whether the inference is likely to be true or false.

You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(United Bank Of India PO Exam. 21.08.2009)

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

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

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

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

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

Between 2002-03 and 2006-07, Indian economy grew annually at 8.7% led by the services sector at 9% per year. In 1990, India's share of services, at 40% of GDP was consistent with its per capita income for low-income country. By 2001, its share of one-half of the GDP was higher by five percentage points, compared to the average for low-income countries. Economic reforms that energised the private corporate sector, and technological changes that opened up new vistas in telecommunications, IT and outsourcing are believed to be responsible for the impressive performance. However, the services led growth remains a puzzle at a low per capita income, with 55% of the work force still engaged in agriculture, and when agriculture decelerated and industry stagnated—defying a styled fact in economics.

46. India has now emerged as a high per capita income country.
47. Growth in India's services sector post 2005 is more than 9 per cent.
48. Less than half of total work force is engaged in agricultural sector in India.
49. Share of services sector in India's GDP has crossed the half way mark in early 2000.
50. In early nineties, the share of services sector in GDP for low per capita income group of countries is about 40 per cent.

Directions (51-55): Below is given a passage followed by several possible references which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Corporation Bank PO Exam. 22.11.2009)

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

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

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

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

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

In its most ambitious bid ever to house 6-crore slum dwellers and realise the vision of slum-free India, the government is rolling out a massive plan to build 50 lakh dwelling units to five years across 400 towns and cities. The program could free up thousands of acres of valuable government land across the country and generate crores worth of business for real estate developers. Proliferation of slums has had an adverse impact on the GDP growth for years. Slum dwellers are characterised by low productivity and susceptible to poor health conditions. The government believes that better housing facilities will address social issues and also have a multiplier effect and serve as an economic stimulus.

51. Health and sanitary conditions in slums are far below the acceptable norm of human habitat in Indian cities and towns.
52. Cities and towns of developed countries are free from slums.
53. Per capita income of slum dwellers is significantly lower than those living in better housing facilities.
54. Majority of the slums in cities and towns in India are on prime private properties.

55. Development of land occupied by slums in cities of India will not have any effect on the common public.

Directions (56-60): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Indian Bank Rural Marketing Officer Exam. 03.01.2010)

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

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

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

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

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

Quality of higher education is emerging as a hugely profitable business opportunity. A range of private enterprises to fly-by-night operators, are making a beeline for the sector. It is neither feasible nor desirable for the state to stem this tide. Rather, the state's role should be to modulate this enthusiasm to maximize social welfare. The first step should be to dump the fairy tale that education is a sacred mission and cannot be permitted to do business. Allow Companies to run educational institutions as well-run businesses that have transparent accounts and declare dividends. Entry of private funds into higher education is not a case for the state to withdraw from the sector. Rather, the state must deepen its involvement and give it a different shape.

56. The Government has enough resources to run all the educational institutions.
57. All educational institutions run by private companies provide quality education.

CONCLUSIONS/INFERENCES

64. Entry of private companies into education sector will benefit the society at large.

65. Many business houses have entered education sector to earn visibility in the market.

66. The Government should restrict entry of private companies into education sector.

Directions (61-65) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Bank Of India Banking Officer Exam. 24.01.2010)

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

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

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

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

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

Coal and power are the mainstays of India's energy sector. Coal is the country's backbone of energy supply and is likely to continue playing a significant role in meeting energy demands. It accounts for over 50 per cent of the commercial energy requirements in the country. Despite reported figures of a relatively large coal resource compared with other fossil fuels, the country has been facing shortages from time to time. Projections for coal by various study groups show an increasing gap between the demand and supply of domestic coal, which may result in increased imports. Moreover, the country's resources are often overstated as assessment process does not consider the quality, technical feasibility and economic viability of coal mining and exploration.

61. India's coal mines and mining activities are commercially viable.

62. The coal mines of the developed countries generate more profits than those in India.

63. Assessment process of coal reserves is not capable of identifying coal reserves accurately.

64. India's dependence on coal for generating energy will continue in the time to come.

65. India's coal reserves are much more than its requirement.

Directions (66-70) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Indian Bank PO Exam. 17.10.2010)

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

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

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

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

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

Privatisation is no panacea when it comes to education. Nor can high-cost intervention at the tertiary stage produce quality talent. The backbone of quality education is primary schooling. And improving that is not just a question of funding. The government has taken some steps to improve the situation by increasing the percentage of allocation in the budget. But it has done precious little to increase the efficacy of public spending in education. For that is a political and administrative task. Teachers who do not turn up to teach at rural schools (absenteeism is about 30% according to one estimate) and teachers who are not equipped or motivated to teach but continue in service with challenge are part of India's socio-political reality.

66. The Indian Government has not done enough to improve the quality of secondary education.

67. Allocating more funds in the budget for primary education will substantially improve the quality of education.

68. Quality of education is ensured in all the privately run educational institutions in India.

69. Government has been unsuccessful in achieving the desired result in education.

70. Motivating the primary school teachers and improving attendance of these teachers are major challenges in India.

Directions (71-75) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Allahabad Bank PO Exam. 21.02.2010)

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

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

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

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

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

There has been considerable debate in India regarding the privatisation of higher education. In this debate, there is generally an implicit assumption that privatisation is essentially the same as corporatisation i.e. private investment comes due to the potential of returns. In the higher education field, privatisation and corporatisation are actually quite different. Privatisation is regarding who controls the educational institute and the role of government in the management and funding of the institute, while corporatisation is about making profits. In

CONCLUSIONS/INFERENCES

India, there is no doubt that private not-for-profit universities need to be encouraged to increase education opportunities and the fact that there is no other alternative as the government simply cannot create enough public universities to satisfy the demand. However, guidelines for private not-for-profit universities should be made clear, simple and transparent to ensure that they are truly not for profit and offer a level playing field to all those who might want to set up a private university.

71. Privatisation of higher education has yet to take proper shape in India.
72. Expansion of higher education opportunities in India is needed to meet the increasing demand.
73. Corporatisation of higher education has benefited the students in the developed countries.
74. Privatisation of higher education will lead to commercialisation of education in India.
75. India does not have any extant guidelines for setting up higher educational institutions by private entities.

Directions (76-80) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Corporation Bank PO
Exam. 09.05.2010)

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

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

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

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

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

Asia has become the growth centre of the world economy in recent years. Within the region, India and South Korea are the third and fourth largest economies after China and Japan. Though the Asian growth stories mainly revolve around India and China, South Korea has remained a key player for these countries as one of their major trading and investment partners. South Korea adopted outward-oriented economic policies with the beginning of its first five year economic development plan in 1962 which resulted in high growth and the integration of the Korean economy with the rest of the world. Subsequently high and consistent economic growth made South Korea one of the high-income economies in Asia. Korea is still growing at a faster rate compared to other developed economies. India on the other hand, adopted an import substitution policy since its independence until the early 1990s. Since then India has introduced wide-ranging economic policy reforms and is moving towards market-driven economy. This has resulted in consistent high economic growth over the last one-and-a half decade.

76. Only Korean economy is considered as robust by the international community.
77. Japan's economic growth over the last decade is the highest in Asia.
78. The Korean economy is traditionally different than the India economy in its approach.
79. The economic growth of India prior of 1990s was much higher than the present growth rate.
80. India and China together are considered the driving force of Asian economy.

Directions (81-85) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Punjab & Sind Bank PO
Exam. 16.05.2010)

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

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

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

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

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

Investors today have more investment options than were available just a few years ago. Choice in any decision making is good in so far it provides variety, differentiation and benchmarking. It could also, however, at times lead to clutter and "noise" if the options are mostly similar and undifferentiated. To make sense of this choice conundrum, it is imperative for an investor to define objective — both returns and digestible risk and then identify the possible options. The investor also needs to select the mix and regularly monitor that objectives and investment outcomes remain aligned. Sounds simple, but can present the most confounding situations which multiplies with the quantum of wealth.

81. Investment of higher amount is relatively simpler than smaller amounts.
82. Investors need to critically evaluate the risk of each investment option.
83. Present day investors need to use their judgement more critically before investing.
84. Multiple investment options of similar type helps in making better investment decisions.
85. In the past, investors were generally guided by the fund managers.

Directions (86-90) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Bank Of Baroda PO
Exam. 30.05.2010)

CONCLUSIONS/INFERENCES

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

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

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

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

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

Even as the economy is back on track and consumer confidence up, the number of credit cards in the system continues to dip. In the last one year, the total number of credit cards in use has dipped by almost 50 lakhs. According to the latest data released, the number of credit cards dipped to about 2 crores as of end February 2010 from around 2.5 crores a year ago. The data also indicate that average monthly card spends both in terms of value as well as volume has still not touched the pre-crisis levels. Average monthly spend in Financial Year 2010 has fallen to Rs.5,100 crores against Rs.5,400 crores in Financial Year 2009, while average monthly volumes in the current year has been just 1.94 crores a month compared to 2.16 crores a month in Financial Year 2009. Even peak festival spending through cards in the current fiscal is less than the previous year's levels.

86. Credit card usage in the current year has substantially decreased from Financial Year 2009.
87. There has been a drop of about 40 percent in use of credit card in the current year from the previous year.
88. There has been a drop of about 10 percent in the number of credit card transactions in the current year from the previous year.
89. The drop in usage of credit cards in India is lesser than that in many other countries.
90. People are not using credit cards in the current year due to rampant credit card related fraud.

Directions (91-95) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Central Bank Of India PO Exam. 25.07.2010)

Mark answer (1) if the inference is "definitely true" i.e. it properly follows from the statement of facts given.

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

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

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

Mark answer (5) if the inference is "definitely false". i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

Note : Each of the five questions has only one distinct answer i.e. no two questions can have the same answer. If you get same answer for more than one question, consider both again and decide which one of the two would more definitely be that answer and same way review other also.)

The first time I saw *The Wizard of Oz*, the story bewitched me. The second time I saw *The Wizard of Oz*, the special effects amazed me. The third time I saw *The Wizard of Oz*, the photography dazzled me. Have you ever seen a movie twice, three times? You notice subtleties and hear sounds you completely missed the first time around.

It's the same on the phone. Because your business conversations are more consequential than movies, you should listen to them two, may be three times. Often we have no clear idea of what really happened in our phone conversation until we hear it again. You'll find shadings more significant than the colour of Toto's collar — and more scarecrows than you imagined who 'haven't got a brain'

How do you listen to your important business conversations again? Simply legally and ethically tape

record them. I call the technique of recording and analyzing your business conversations for subtleties *Instant Replay*.

91. The movie *The Wizard of Oz* will help improve business conversation.
92. For most, if they watch a movie more than once, different aspects in different order, like special effects, photography, story, music etc. would impress in a better way.
93. The tips are given for understanding business conversation.
94. The advice is being given to the sales team.
95. The author watches most movies more than twice.

Directions (96-100) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Bank Of India PO Exam. 31.10.2010)

Mark answer (1) if the inference is "definitely true", i.e., it properly follows from the statement of facts given.

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

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

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

Mark answer (5) if the inference is "definitely false" i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

(Note : Each of the five questions has only one distinct answer i.e., no two questions can have the same answer. If you get same answer for more than one question, consider both again and decide which one of the two would more definitely be that answer and same way review others also.)

Normally, dealings with banks involve a number of documents and other details. But that's not the case when you wish to shift from BPLR to

the base rate system. All the borrower has to do is approach the branch, from which he has taken the loan, and give a written application for the switch. The borrower should mention the details of existing loan therein.

96. All the borrowers are required to shift from BPLR to the base rate system.
97. There may not be a printed application form for applying for this switch.
98. The existing borrowers who wish to switch from BPLR to the base rate system are being addressed.
99. Car and Home loan borrowers are being addressed.
100. Only the very high value borrowers will mostly apply for this switch.

Directions (101-105) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Indian Bank PO Exam. 02.01.2011
(1st sitting))

Mark answer (1) If the inference is "definitely true" i.e. it properly follows from the statement of facts given.

Mark answer (2) If the inference is "probably true" though not "definitely true" in the light of the facts given.

Mark answer (3) If the data is inadequate i.e. from the facts given, you cannot say whether the inference is likely to be true or false.

Mark answer (4) If the inference is "probably false" though not "definitely false" in the light of the facts given.

Mark answer (5) If the inference is "definitely false" i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

(Note : Each of the five questions has only one distinct answer i.e. no two questions can have the same answer. If you get the same answer for more than one question, consider both again and decide which one of the two would more definitely be that answer and in the same way review the others also.)

Cardiovascular disease is so prevalent that virtually all businesses are likely to have employees who suffer from, or may develop, this condition. Research shows that between 50-80 per cent of all people who suffer a heart attack are able to return to work. However, this may not be possible if they have previously been involved in heavy physical work. In such cases, it may be possible to move the employee to lighter duties, with appropriate retraining where necessary. Similarly, high-pressure, stressful work, even where it does not involve physical activity, should also be avoided. Human Resource managers should be aware of the implications of job roles for employees with a cardiac condition.

101. Employees who suffer from cardiovascular disease are mostly unable to return to work.
102. Employees suffering from Cardiovascular diseases are unable to handle stressful situations.
103. Employees above the age of 50 are found to suffer from cardiovascular disease.
104. Physical and stressful work definitely leads to a heart attack.
105. Heart disease can affect employees in any type of business.

Directions (106-110) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(Punjab & Sind Bank PO
Exam. 23.01.2011)

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

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

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

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

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

Aviation is important, both as an industry in its own right and as a facilitator for the success and competitiveness of other industries. The success of the aviation industry is also integral to national competitiveness, economic development and social progress. More importantly, aviation supports those new economy sectors on which India's future prosperity relies, like information technology, biotechnology, finance and electronics. That India's air transport industry is on the rise is an undisputable fact. However the Indian economy will only achieve its true potential if we are able to compete in the industries of the future. We need to be strong in the areas with potential to grow and the role of India's aviation sector is critical in this regard.

106. India needs to make massive investments in infrastructural development.
107. Growth in India's aviation sector is important to its economic development.
108. India has made substantial development in the biotechnology sector.
109. India has tremendous potential to grow in the emerging industries.
110. Aviation sector in India has not fulfilled its role in the past in its economic development.
111. Read the following information carefully and answer the question which follows.

One of the main reasons behind the lack of applicants for teachers' training / degree programmes is that teachers have not experienced any improvement in working conditions and their salaries have not kept pace with salaries in other professions.

Which of the following can be inferred from the given paragraph?

- (1) Very tough entrance exam is also one of the reasons behind plunging number of applicants for teachers' training programmes.
- (2) In the years to come, the schools would face a crunch in terms of availability of qualified teachers

CONCLUSIONS/INFERENCES

(3) Training programmes for other professions are also as good as teachers' training programmes

(4) Number of applicants for teachers' training programmes will improve if the salaries in other professions are reduced

(5) No direct relationship can be established between the work conditions of a particular profession and preference for it amongst the qualified candidates

(Bank Of Baroda PO
Exam. 13.03.2011)

112. Read the following information carefully and answer the question which follows:

Get more involved in our real world. Food inflation is a fantastic way to teach our children mathematics. Try having your child plot a graph of how incomes have grown in India for different jobs between, say, 1950 and today (engineer, doctor, maid, driver). Have them plot how costs have grown in the same period; it will be a fun exercise.

By the time they finish the exercise, not only will your children learn a lot, but likely you will realize too that while our incomes have zoomed 300 times in this period, salaries of maids have probably gone up only 50 times, and costs have gone up 100 times. Your maid still has a seven-day week, with no paid vacation or casual leaves. And realizing just how lucky we are is often the first step towards serious philanthropy.

All the following can be **inferred** from the above **except for one**:

- (1) Real world problems are a good way to understand other subjects as well as have appreciation for the real world problem
- (2) Food inflation has affected very differently different professionals over the years
- (3) Though there are huge salary differences, for all the jobs/professions the increase has atleast not been less than the rate of inflation over a longer period of time

(4) When we realize that we have been lucky, we tend to think about philanthropy and helping those who have not been so lucky

(5) Not only children, even the parents and other adults need to understand and sensitise themselves about the inequality

(Bank Of Baroda PO
Exam. 13.03.2011)

Directions (113-116): Read the following information and five statements given below it carefully and answer the questions which follow:

(Indian Overseas Bank PO
Exam. 22.05.2011)

People in the remote village of Kenal are now totally self sufficient and liberal and no longer wait till people from urban areas dish out empowerment as a special privilege or favour.

(A) Many of the residents formed a group and initiated a self help micro-credit program which provided help and support to the villagers to start a new business.

(B) There was a time when the villagers had to seek favours from their urban counterparts.

(C) Kenal lacks the new advancements and technological developments owing to a lack of urban intervention.

(D) Many other villages are now approaching the people from Kenal to help them follow the same directions.

(E) Women in Kenal too are realizing the importance of empowerment and are taking every possible step to add to their family's kitty.

113. Which of the statements numbered (A), (B), (C), (D) and (E) can be **inferred** from the given statement? (An inference is something which can be directly inferred from the given facts)

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

114. Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above would prove that intervention from their urban counterparts can also be beneficial to a certain extent?

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

115. Which of the statements numbered (A), (B), (C), (D) and (E) mentioned above represents a step which helped the process of liberalization and empowerment of the villagers?

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

116. Which of the following represents a **result / repercussion** of the success experienced by the residents of the village Kenal?

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

117. A few travellers were severely beaten up by villagers recently in a remote rural part of the state as the villagers found the movement of the travellers suspicious. The district authority has sent a police team to nab the culprits.

Which of the following **inferences** can be drawn from the above statement?

(An inference is something which is not directly stated but can be inferred from the given facts)

- (1) The villagers dislike presence of strangers in their vicinity.
- (2) Villagers are generally suspicious in nature.
- (3) Travellers prefer to visit countryside.
- (4) The Government generally provides protection to travellers across the country.
- (5) None of these

(IBPS Bank PO/MT CWE
Exam. 18.09.2011)

Directions (118-122): Read the following information carefully and answer the questions which follow:

(IBPS Bank PO/MT CWE
Exam. 17.06.2012)

Small brands are now looking beyond local grocery stores and are tying up with Supermarkets such as Big Bazaar to pull their business out of troubled waters.

118. Which of the following can be inferred from the given information? (An inference is something that is not directly stated but can be inferred from the given information)

- (1) Merchandise of smaller brands would not be available at local grocery stores in the near future.
- (2) Smaller brands cannot compete with bigger ones in a supermarket set-up.
- (3) There is a perception among small brands that sale in a supermarket is higher than that of small grocery stores.
- (4) Supermarkets generate more revenue by selling products of bigger brands as compared to the smaller ones.
- (5) Smaller brands have always had more tie-ups with supermarkets as compared to small grocery stores.

Directions (119-122) : These questions are based on the information given above and the sentences labeled (A), (B), (C), (D), (E) and (F) as given below.

- (A) A smaller brand manufacturing a certain product of quality comparable with that of a bigger brand, makes much more profit from the local grocery stores than from the supermarkets.
- (B) As the supermarkets have been set up only in bigger cities at present, this step would fail to deliver results in the smaller cities.
- (C) Supermarkets help the smaller brands to break into newer markets without investing substantially in distribution.
- (D) Supermarkets charge the smaller brands 10% higher than the amount charged to the bigger brands.
- (E) Being outnumbered by the bigger brands, visibility of the smaller brands at local grocery stores is much lower as compared to the supermarkets.

(F) Smaller brands are currently making substantial losses in their businesses.

119. Which of the statements numbered (A), (B), (C), (D), (E) and (F) can be assumed from the facts/ information given in the statement? (An assumption is something supposed or taken for granted)

- (1) Only (A)
- (2) Only (B)
- (3) Both (B) and (C)
- (4) Both (D) and (E)
- (5) Only (F)

120. Which of the statements numbered (A), (B), (C), (E) and (F) represents a disadvantage of the small grocery stores over the Supermarkets from the perspective of a smaller brand?

- (1) Only (A)
- (2) Only (C)
- (3) Only (E)
- (4) Only (F)
- (5) Both (B) and (C)

121. Which of the statements (A), (B), (C), (D) and (E) mentioned above represents a reason for the shift from local grocery stores to supermarkets by the smaller brands?

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

122. Which of the statements numbered (A), (B), (C), (E) and (F) mentioned above would prove that the step taken by the smaller brands (of moving to supermarkets) may not necessarily be correct?

- (1) Only (A)
- (2) Only (C)
- (3) Only (E)
- (4) Only (F)
- (5) Both (B) and (E)

Directions (123-127) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(IBPS Specialist Officer CWE Exam.17.03.2013)

Mark answer (1) If the inference is "definitely true" i.e. it properly follows from the statement of facts given.

Mark answer (2) If the inference is "probably true" though not "definitely true" in the light of the facts given.

Mark answer (3) If the data is inadequate i.e. from the facts given, you cannot say whether the inference is likely to be true or false.

Mark answer (4) If the inference is "probably false" though not "definitely false" in the light of the facts given.

Mark answer (5) If the inference is "definitely false" i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

(Note : Each of the five questions has only one distinct answer i.e. no two questions can have the same answer. If you get the same answer for more than one question, consider both again and decide which one of the two would more definitely be that answer and in the same way review the others also.)

Cardiovascular disease is so prevalent that virtually all businesses are likely to have employees who suffer from, or may develop, this condition. Research shows that between 50-80 per cent of all people who suffer a heart attack are able to return to work. However, this may not be possible if they have previously been involved in heavy physical work. In such cases, it may be possible to move the employee to lighter duties, with appropriate retraining where necessary. Similarly, high-pressure, stressful work, even where it does not involve physical activity, should also be avoided. Human Resource managers should be aware of the implications of job roles for employees with a cardiac condition.

123. Employees who suffer from cardiovascular disease are mostly unable to return to work.
124. Employees suffering from Cardiovascular diseases are unable to handle stressful situations.
125. Employees above the age of 50 are found to suffer from cardiovascular disease.
126. Physical and stressful work definitely leads to a heart attack.

CONCLUSIONS/INFERENCES

187. Heart disease can affect employees in any type of business.

Statements : There are several types of wrist watches in the world. A new type of digital wrist watch has been introduced in the market which can calculate the life span of a person. The wrist watch stops when the person dies.

Which of the following can be concluded from the facts given in the statements ?

- (1) This could lead to chaos and confusion in the world
- (2) Person can know how long life is left and he could live his life happily
- (3) The new wrist watch has altered the life pattern of the people
- (4) The statement implies that death is certain
- (5) None of these

(IBPS Bank PO/MT CWE-III, 26.10.2013)

Statement : Experts define the social entrepreneurship as such that pursues opportunities to serve the mission to give solutions to social problems. Business entrepreneurs typically measure performance in profit and return.

Which of the following can be concluded from the above statements ?

- (1) It is possible to address social problems while making business profitable.
- (2) Social entrepreneurship is different from the business entrepreneurship.
- (3) Business entrepreneurship does not care social problems while devising their business policy.
- (4) Business entrepreneurship is more important than social entrepreneurship.
- (5) None of these

(IBPS Bank PO/MT CWE-III, 26.10.2013)

189. This question consists of an information followed by two statements numbered I and II.
The travel authorities of country Talong have eased the process of acquiring visa for the tourists.

Statement I : The economy of country Talong is more dependent of Tourism industry than any other.

Statement II : Students will be encouraged to go for higher studies to Talong.

Which of the given two statements can be inferred from the given information ? (An inference is something which is not directly stated but can be inferred from the given facts.)

- (1) Neither I nor II can be inferred from the given information.
- (2) Both I and II can be inferred from the given information.
- (3) Either I or II can be inferred from the given information.
- (4) Only I can be inferred from the given information.
- (5) Only II can be inferred from the given information.

131. This question consists of an information followed by two statements numbered I and II.

The travel authorities of country Talong have eased the process of acquiring visa for the tourists.

Statement I : The economy of country Talong is more dependent of Tourism industry than any other.

Statement II : Students will be encouraged to go for higher studies to Talong.

Which of the given two statements can be inferred from the given information ? (An inference is something which is not directly stated but can be inferred from the given facts.)

- (1) Neither I nor II can be inferred from the given information.
- (2) Both I and II can be inferred from the given information.
- (3) Either I or II can be inferred from the given information.
- (4) Only I can be inferred from the given information.
- (5) Only II can be inferred from the given information.

(BOB Junior Management Grade/Scale-I Exam, 18.04.2015)

(Bank of Baroda Junior Management Grade/Scale-I Exam, 18.04.2015)

132. **Statement :** The ministry of aviation has ordered to procure 35 new aircraft to be added to the existing fleet this year.

Which of the following most appropriately proves that the decision taken by the aviation minister is unrealistic and not based on scientific projections?

- (1) A recent survey showed that the existing aircraft in the fleet fail to match the international standards and quality norms.
- (2) These new aircraft have better technology and greater number of seats as compared to ones already existing in the fleet.
- (3) The neighbouring country which also procured aircraft lacked enough number of trained pilots.
- (4) As the number of passengers has declined significantly this year, the existing fleet is not being used to its full potential.
- (5) As many as 12 pilots are not on flying duties for two straight weeks due to lack of sufficient aircraft to ply on the routes.

(IBPS Bank PO/MT CWE-V Main Exam, 31.10.2015)

133. Study the given information and answer the question :

Long term usage of antibiotics causes the disease, 'Cretosis' as it decreases the secretion of hormone X. While body can endure the level of hormone X dropping to half the required number micrograms, in levels dropping to 23-micrograms needs immediate medical attention.

Which of the following can be concluded from the given statement?

- (1) A patient can be said to have Cretosis only if his/her hormone 'X' levels are 23 micrograms or low.
- (2) Usage of antibiotics on a short term cannot cause 'Cretosis' ever to a minor extent.
- (3) All micrograms is exactly half of the amount of hormone X required daily by the body.

(4) The normal numbers of micrograms of hormone X is more than all micrograms.

(5) In a patient with hormone X level of 21 microgram, if administered another 23 micrograms would bring the level to absolute normal.

(IBPS Specialist Officer (Marketing) CWE 01.02.2016)

134. Study the given information carefully to answer the given question :

The following are two findings of a one year long survey conducted on the employees of Company K.

(A) Every time, an employee is rewarded for his/her work, he/she has performed better for at least next two years.

(B) The performance of none of the employees of Company K has improved in the past ten months.

Which of the following can be inferred from the given information?

(1) More than 90% of Company K's employees work to their highest potential only when they are rewarded.

(2) All the employees of Company K have been rewarded at least once in their work span.

(3) The employees receive heavy incentives apart from being rewarded which drive them to perform better.

(4) There are factors other than being rewarded which affect the performance of the employees.

(5) No employees has been rewarded for his/her work in the last two quarters.

(IBPS Specialist Officer (Marketing) CWE 01.02.2016)

135. Study the given information carefully and answer the question given below :

'Ever since we started involving our employees in the key decision making process from the last year, the productivity of our employees has been 100%' - statement by HR manager of Company D.

Which of the following statements can be inferred from the given statement ? (An inference is something by which you can logically deduce something to be true based on known premises.)

(1) Employees of Company D will always take correct decisions in all the situations.

(2) Company D completely relies on its employees for all key decisions.

(3) The productivity of employees of Company D has always been satisfactory in the past.

(4) Involving employees in decision making process is an effective method to motivate them.

(5) Employees of Company D have now become competent enough to give valuable suggestions.

(IBPS Specialist Officer (IT) CWE 14.02.2016)

136. Study the given information carefully to answer the question given below :

'Kalikaar' is a famous fabric threadwork that originated in City G of a country.

(A) 'Kalikaar' was an innovation of 'Hardali' tribe of City G. Though the tribe lost its existence long ago, 'Kalikaar' is still very much in demand.

(B) Only the authentic 'Kalikaar' depicts fruits and flowers of a specific tree that was worshipped by 'Hardali' tribe.

Which of the following can be inferred from the given information ?

(Note : An inference is something by which you can logically deduce something to be true based on known premises.)

(1) The 'Hardali' tribe did not worship Gods and Goddesses.

(2) Some people not belonging to the tribe have taken the 'Kalikaar' work forward and managed to keep fulfilling its demand.

(3) During the existence of 'Hardali' tribe, 'Kalikaar' was the only means of their income.

(4) No city other than city G sells authentic cloth materials of 'Kalikaar' threadwork.

(5) Since not many people belonged to the 'Hardali' tribe, others came to know about the tribe only through its innovation of 'Kalikaar'.

(IBPS Specialist Officer (IT) CWE 14.02.2016)

SBI PO EXAMS

Directions (1-2) : Given below is one passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(SBI Associate Banks PO Exam. 14.02.1999)

Mark, if you think answer

(1) the inference is 'Definitely True' i.e. it properly follows from the statement of facts given.

(2) the inference is 'Probably True' though not 'Definitely True' in the light of the facts given.

(3) the 'Data are inadequate' i.e. from the facts given you cannot say whether the inference is likely to be true or false.

(4) the inference is 'Probably False' though not 'Definitely False' in the light of the facts given.

(5) the inference is 'Definitely False' i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

'Holidays on Instalment Payment (HIP)' plans are being introduced. According to an Indian Market Research Bureau (IMRB) study, at least 12,000 families in Mumbai alone will opt for such deferred payment plans for their holidays in the next three years.

1. In Mumbai Holidays on Instalment Payment (HIP) seems to be fulfilling need of people.

2. Compared to the total number of membership of HIP from Mumbai appears to be a 'Tip of Iceberg'.

Directions (3-9) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(SBI Associate Banks PO Exam. 16.07.2000)

Mark answer (1) if the inference is "definitely true" i.e. it properly follows from the statement of facts given.

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

CONCLUSIONS/INFERENCES

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

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

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

Procurement of wheat is in full swing in the northwestern states of India. By June end, public agencies are likely to end up with foodgrain stocks of about 40 to 42 million tonnes, the highest ever witnessed in the history of this country. This stock should be more than sufficient to ensure that the country's "food security" is not endangered even if India faces two consecutive drought. But strangely enough, while the granaries overflow, there is still widespread hunger in the country even without a drought. The estimates of poverty are being debated, but broadly one-third of India seems to remain underfed. And this co-existence of grain surpluses with large scale hunger should make any serious policy maker think and examine the existing policy mix with a view to ensure faster economic growth and reduction in poverty.

3. India's foodgrains stock has been satisfactory over the past few years.

4. India, at present, is one of the countries in the world to have sufficient food for its people.

5. The distribution of foodgrains to the masses has remained a problem area for India.

6. The policy of India needs to be revamped to reduce the extent of poverty in the country.

7. India always maintains foodgrain stocks to withstand two consecutive droughts.

8. More than 30 per cent of population in India do not even get two times meals per day.

9. The policy makers in India are unaware of prevalent hunger.

Directions (10-14) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the

passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(SBI Banks PO Exam. 20.08.2000)

Mark answer (1) if the inference is 'definitely true' i.e. it properly follows from the statements of facts given.

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

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

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

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

The XYZ Co-operative Milk Marketing Federation of India Limited has targeted a sales turnover of Rs. 10,000 crores by the year 2005. As a part of its projections for the next five years, the federation had envisaged Rs. 100 crore worth of exports per year as against its present exports of Rs. 30 crores per year.

As per the federation's plan, the future network will include 100 offices dealing with about 7500 stockists, who in turn would be covering every taluka headquarters and servicing about 10 lakh odd outlets. Its immediate strategy would be to cater to India's next door neighbours for exports of milk-products.

The main players in this business in the world are India, United States, Europe, New Zealand and Australia, out of which Europe and United States are forced to go for subsidising due to rising labour cost while Australia and New Zealand are far away from India.

10. By 2005, more than 90 per cent of product of XYZ will be used for domestic market.

11. The federation's emphasis appears to be more on exports than on domestic consumption of its products.

12. By 2005, India will be the largest player in the milk industry.

13. India does not have an immediate competitor in exporting milk and its product to neighbouring countries.

14. The XYZ Federation may have to train additional manpower to enable it to reach all corners of India and its neighbouring countries.

Directions (15-19) : In each question below is given a statement followed by two conclusions numbered I and II. You have to assume everything in the statement to be true, then consider the two conclusions together and decide which of them logically follows beyond a reasonable doubt from the information given in the statement.

(SBI Banks PO Exam. 20.08.2000)

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

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

Give answer (4) if neither I nor II follows

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

15. **Statement :** Although we have rating agencies like Crisil, ICRA, there is demand to have a separate rating agency for IT Companies to protect investors.

Conclusions :

I. Assessment of financial worth of IT Companies calls for separate set of skills, insight and competencies.

II. Now the investors investing in I.T. Companies will get protection of their investment.

16. **Statement :** Company "Y" will improve the manufacturing facilities for the production of shaving kits as a result of which capacity would increase and cost would be reduced— A spokesperson of the Company "Y".

Conclusions :

I. The products of Company "Y" will complete the market norms in the quality and cost factor.

II. There will be demand of shaving kits of Company "Y"?

17. Statement : During 1997-98 the total loss incurred by the 111 Public Sector Units was to the tune of Rs. 6809 crore which was converted into paid capitals by the Government of its total investment of Rs. 5129 crore.

Conclusions :

- I. The Government is left with only one option that is to privatise these units.
- II. The Government did not take care in the matter of investments in these public sector units.

18. Statement : Population increase coupled with depleting resources is going to be the scenario of many developing countries in days to come.

Conclusions :

- I. The population of developing countries will not continue to increase in future.
- II. It will be very difficult for the governments of developing countries to provide its people decent quality of life.

19. Statement : Mr. X is one of the probable candidates shortlisted for the post of Director of K.L.M. Institute.

Conclusions :

- I. Mr. X will be selected as Director of K.L.M. Institute.
- II. Mr. X will not be selected as Director of K.L.M. Institute.

Directions (20-24) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(SBI Banks PO Exam. 11.02.2001)

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

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

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

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

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

Pollution amounts to slow murder. Regular exposure to industrial and vehicular pollution leads to life-threatening diseases like asthma, heart problems, cancer and various other disorders. Therefore, nobody has the right to pollute, rich or poor. Industrial and vehicular pollution are growing rapidly across the country. It is not just metropolitan centres that are heavily polluted today but also small and medium towns. Pollution is growing faster than the economy. This is because the western technological model, built on heavy use of energy and materials, is an inherently highly toxic model. It produces huge amounts of toxic pollutants, which can be controlled only if there is careful choice of technology and there is considerable discipline in its use.

20. The spread of pollution has gathered momentum in the recent past.

21. The pollution level in the western world is considerably more than in India.

22. Proper planning in use of modern technology leads to less pollution in the environment.

23. The industries which use higher level of energy create more pollution.

24. The smaller industrial units contribute proportionately higher pollution.

Directions (25-29) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(SBI Bank PO Exam. 18.05.2003)

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

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

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

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

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

From the beginning of the new year, the good news continues on the economic front. Following on the heels of encouraging GDP growth figures for the second quarter, we now have happy tidings on the trade front as well. November 2002 saw the country's exports record a healthy 16% increase compared to the corresponding period last year. With this, the growth rate in exports for the first eight months of the current fiscal now stands at a robust 16%. Of course part of the reason for this apparently encouraging performance is because of the base effect — exports actually fell 0.8% during 2000-2001. But that is only part of the reason. For the rest, recovery in global trade and to give credit where it is due, concerted efforts by exporters have played no small role.

25. The percentage growth in exports during 2002-2003 was mainly due to the decreased volume of exports during 2001-2002.

26. The efforts put in by the Indian exporters were comparatively less than their counterparts in developed countries.

27. There has been substantial increase in the extent of trade all over the world during the last financial year.

28. During 2001-2002, the quantum of country's exports was about three-fourth of that in 2002-2003.

29. There has been consistent drop in quantum of exports during last three years.

Directions (30-34) : Below is given a passages followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(SBI PO Exam. 09.01.2006)

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

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

Mark answer (3) if the 'data are inadequate', i.e. from the facts given can not say whether the inference is likely to be true or false.

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

Mark answer (5) if the inference is 'definitely false', i.e. it can not possibly be drawn from the facts given or it contradicts the given facts.

The performance of Indian agriculture is largely dependent on amount of rainfall across the country. A substantive part of the cultivable land is dependent on irrigation which is directly related to monsoon. However, agriculture and allied activities account for less than even one-fourth of the total GDP. The component of the manufacturing sector that depends on agriculture for the supply of intermediates is not very high, which suggests that the structure of industrialisation has changed over the years. Several components of the tertiary sector that are crucial for the growth of the rest of the economy have grown sizeably, thanks to IT and BPO. So it is less likely that aggregate economic growth will be adversely affected if rainfall is scanty. Yet, a somewhat different picture emerges if we look deeper into the matter. Still, a very significant chunk of the population and work force depends on agriculture for its livelihood. A decline in agriculture reduces per capita food availability, which in turn, pulls down the standard of living.

30. Agro based activities constitute more than 25 per cent of GDP in India.

31. The industrialisation process had undergone significant changes over the past few decades.

32. Non-industrial and non-agricultural sector activities have considerably grown over the past few years.

33. Weak monsoon have adverse effect on GDP even though non-agricultural sector activities may continue to be the same.

34. Manufacturing sector no longer depends on agricultural sector.

Directions (35-39): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(SBI PO Exam. 26.11.2006)

Mark answer (1) if the inference is "definitely true", i.e., it properly follows from the statement of facts given.

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

Mark answer (3) if the "data are inadequate" i.e. from the facts given you cannot say whether the inference is likely to be true or false.

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

Mark answer (5) if the inference is "definitely false", i.e., it cannot possibly be drawn from the facts given or it contradicts the given facts.

In India the asbestos industry is growing and employs more than 15,000 people in 75 units which are spread over several states like Gujarat, Madhya Pradesh, Maharashtra, Andhra Pradesh etc. Surprisingly, advanced countries are banning cancer causing asbestos products, multinational companies are from those countries which are setting up units in developing countries like India. One reason being lack of awareness in the society and indifference of the government machinery of these countries. Prolonged exposure to asbestos dust and fibres can cause lung cancer but most workers in India are too afraid to protest for fear of losing jobs. Some of these factories are operating in Mumbai. Quite a few of the factories in India are not known to take adequate precautions to protect workers from asbestos dust.

The Government is taking several steps to provide medical inspection of workers. In fact it has amended factories act to extend the provision to even those factories employing less than 10 workers

35. The asbestos industry is one of the largest industries in India.

36. The asbestos industries in India are located in few metropolitan pockets only.

37. The advanced countries are concerned and careful to protect health hazards of its people.

38. The demand for asbestos products appears to be growing in India.

39. The Governments of developing countries appear to be not taking appropriate measures while granting permission to set up production units of multinational companies in their countries.

Directions (40-44): In each question below is given a statement followed by two conclusions numbered I and II. You have to assume everything in the statement to be true, then consider the two conclusions together and decide which of them logically follows beyond a reasonable doubt from the information given in the statement.

(SBI Associate Banks PO Exam. 07.01.2007)

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

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

Give answer (4) if neither I nor II follows, and

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

40. Statement : The cabinet of State 'X' took certain steps to tackle the milk glut in the state as the cooperatives and government dairies failed to use the available milk— A news report

Conclusions :

I. The milk production of State 'X' is more than its need.

II. The Government and co-operative dairies in State 'X' are not equipped in terms of resources and technology to handle such excess milk.

41. Statement : It has been decided by the Government to withdraw 33% of the subsidy on cooking gas from the beginning of next month— A spokesman of the Government.

Conclusions :

I. People now no more desire of need such subsidy from Government as they can afford increased price of the cooking gas.

II. The price of the cooking gas will increase at least by 33% from the next month.

42. Statement : "The Government will review the present policy of the diesel price in view of further spurt in the international oil prices"—A spokesman of the Government.

Conclusions :

I. The Government will increase the price of the diesel after the imminent spurt in the international oil prices.

II. The Government will not increase the price of the diesel even after the imminent spurt in the international oil prices.

43. Statement : My first and foremost task is to beautify this city— if City 'X' and 'Y' can do it— why can't we do it— Statement of Municipal Commissioner of City 'Z' after taking over charge.

Conclusions :

I. The people of City 'Z' are not aware about the present state of ugliness of their city.

II. The present Commissioner has worked in City 'X' and 'Y' and has good experience of beautifying cities.

44. Statement : Women's Organisations in India have welcomed the amendment of the Industrial Employment Rules 1946 to curb sexual harassment at the work place.

Conclusions :

I. Sexual harassment of women at work place is more prevalent in India as compared to other developed countries.

II. Many organisations in India will stop recruiting women to avoid such problems.

Directions (45-49) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(SBI Associates Bank Po Exam. 07.03.2010)

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

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

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

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

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

The deterioration in the overall asset quality of banks – gross Non-Performing Assets (NPAs) are reportedly 27% higher at the end of December 2009 than at the end of December 2008 – is not surprising. Any slowdown in growth is bound to trigger a rise in NPAs as more and more companies default on loan repayments. The effect would be pronounced when the slowdown coincides with a severe global recession. But for the restructuring of loans permitted by the Central Bank on fairly generous terms, NPAs would have been still higher. Prudent banks that took care while sanctioning loans and then monitored the post-sanction disbursement diligently should be able to weather the crisis. But it is one thing to have NPAs rise because of a cyclical downturn, it is quite another to have NPAs rise because of policy errors that are entirely within the realm of policy makers. And this is what we need to guard against. Excessively low interest rates skew the risk-reward equation by making projects that are actually not viable, appear viable -till interest rates reverse and the same projects cease to be viable ! It is now well established that long periods of unduly low interest rates encourage banks to take more risks. A low interest rate regime driven by an easy money policy rather than macroeconomic fundamentals leads to excessive expansion of credit. It incentivizes banks to take on more risk in search of higher returns and to misprice risk.

45. Higher NPAs indicate shortcomings in disbursement and follow-up of credit given by banks.

46. The Central Bank always allows banks to restructure their loans in the event of rise in NPAs.

47. Lower interest rate cycle projects commercially unviable projects as viable.

48. Low interest rate on credit reduces the capacity to absorb various unaccounted risk factors.

49. Banks' NPAs occur only due to economic factors.

Directions (50-54) : Study the following information carefully and answer the given questions :

(SBI Management Executive Exam, 23.02.2014)

Following are the conditions for selecting candidates for Post Graduation Diploma in Marketing in an Institution.

The candidate must

- have a Graduation Degree with at least 50 percent marks
- be at least 22 years as on 01.12.2013
- have secured at least 40 per cent marks in the Entrance Test
- have secured at least 50 per cent marks in the Group Discussion and Interview
- be capable to pay a fee of Rs. 4 lakh per annum at the time of admission.

In the case of a candidate who fulfills all the conditions EXCEPT

- at (iii) above but has secured 30 per cent marks in the Entrance Test and 80 per cent marks in the Graduation, his/her case is to be referred to the Dean of the Institution
- at (v) above but can deposit an amount of Rs. 2.5 lakh in the beginning of the first year, his/her case is to be referred to the Director of the Institution.

In each question below, details of one candidate are provided. You have to take one of the following courses of actions based on the conditions given above and the information provided in each question and mark the number of that course of action as your answer. You are not to assume anything than the information provided in each question. All these cases are given to you as on 01.12.2013.

Marks answer (1) if the case is to be referred to the Dean of the Institution.

Marks answer (2) if the case is to be referred to the Director of the Institution.

Marks answer (3) if the candidate is to be selected

Marks answer (4) if the candidate is not to be selected

Marks answer (5) if the data provided are inadequate to take a decision.

Now read the information provided in each question and mark your answer accordingly.

50. Anup Bhatnagar was born on 12th June, 1989. He can deposit an amount of Rs. 4 lakh at the time of admission. He secured 85 per cent marks in the Graduation and 55 per cent marks in the Group Discussion and Interview. He secured 35 per cent marks in the Entrance Test.

51. Nisha Desai was born on 8th April, 1991. She secured 80 per cent marks in the Graduation and 60 per cent marks in Group Discussion and Interview. She can pay an amount of Rs. 4 lakh per annum.

52. Subodh Verma was born on 22nd May, 1990. He secured 50 per cent marks in the Graduation and 40 per cent marks in the Entrance Test. He secured 60 per cent marks in Group Discussion and Interview and can deposit an amount of Rs. 4 lakh as fee.

53. Ravindra Sharma was born on 24th September, 1988. He secured 60 per cent marks in the Entrance Test, 60 per cent marks in the Graduation and 65 per cent marks in the Group Discussion and Interview. He can pay Rs. 3 lakh in the beginning of the first year.

54. Rajiv Batra secured 70 per cent marks in the Entrance Test and was born on 5th June, 1991. He secured 50 per cent marks in the Graduation and can pay Rs. 4 lakh at the time of admission. He secured 60 per cent marks in the Group Discussion and Interview.

Directions (55-56) : Each of the following questions consists of a statement followed by two statements num-

bered I and II given below it. You have to decide which of the given statements numbered I and II weakens or strengthens the statement and mark the appropriate answer.

(SBI Associates PO Online Exam, 30.11.2014)

55. **Statement :** The world should move towards using bio-fuels in the future as these are more environment friendly as compared to regular fossil-fuels.

I. While bio-fuels cleaner to burn, the process to produce the fuel, including the necessary machinery leads to very high carbon emission

II. As bio-fuels are manufactured from materials such as crop waste, manure and other by products, these, unlike fossil-fuels, are easily renewable.

(1) Statement I weakens the information while statements II is a natural statement.

(2) Both statements I and II weaken the information.

(3) Statement I strengthens the information while statement II weakens the statement.

(4) Statement I weakens the information while statement II strengthens the statement.

(5) Both statements I and II strengthen the information.

56. **Statement :** Always remain in an air conditioned environment for better health and well-being.

I. Filters in the air-conditioners lower exposure to allergy creating pollen and other outdoor allergies.

II. Spending too much time in an air-conditioned environment result in gradual intolerance of body towards natural temperatures.

(1) Statement I weakens the information while statements II is a natural statement.

(2) Both statements I and II weaken the information.

(3) Statement I strengthens the information while statement II weakens the statement.

(4) Statement I weakens the information while statement II strengthens the statement.

(5) Both statements I and II strengthen the information.

RBI GRADE-B/NABARD GRADE-A OFFICER EXAMS

Directions (1-10) : Below are given two passages followed by several possible inferences which can be drawn from the facts stated in the passages. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(RBI Grade-B Officer Exam, 17.11.2002)

Mark answer (1) if inference is "definitely true", i.e., it properly follows from the statement of facts given.

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

Mark answer (3) if the "Data are inadequate", i.e., from the facts given you cannot say whether the inference is likely to be true or false.

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

Mark answer (5) if the inference is "definitely false", i.e., it cannot possibly be drawn from the facts given or it contradicts the given facts.

(1-5) : PASSAGE I

Logically these are rules of conduct. Every country has laid down comprehensive series of practical rules for citizens for resolving mutual contradictory rights and interests. Most of these rules have been laid down to sustain social activities. For instance, many countries have laid down rules to protest against such unsocial activities as theft, attack and murder. These rules are backed by judicial system and executory institutions, which look after the people who obey the rules and also who violate the rules. Wherever the human behaviour is involved such rules are not only for namesake there but are necessary also.

1. There is no need to have any machinery to ensure strict adherence to the rules by citizens.

2. There is no need of any rules if individuals do not have to interact with each other.
3. Human beings are susceptible to violate rules.
4. Without rules, human behaviour degenerates into anarchy.
5. There are no rules in countries where citizens' interests and rights do not contradict.

(6-10) : PASSAGE II

In the initial years, trade policy in our country was primarily aimed at regulating imports having regard to the nascent stage of country's development and the need to encourage domestic production through import substitution measures. However, with the onset of liberalisation the importance of globalisation through trade and making exports the engine of growth of economy has been recognised. Export promotion is now a continuous and sustained effort and specific steps in this direction have been taken and achievements have been made in recent years.

6. Achievements made in the economic growth are attributable to maximum possible export and minimum or almost negligible import.
7. At present, there are no regulatory clutches on the export as export is recognised as the main force behind economic growth.
8. It is not appropriate to give the credit of economic growth to export.
9. Before the implementation of the idea of liberalisation, our trade policy was not much in favour of free import-export.
10. Import used to affect domestic production in earlier years.

Directions (11-15) : Given below are two passages followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of each passage and decide upon its degree of truth or falsity.

(RBI Grade-B Officer Exam, 2007)

Mark answer (1) : If the inference is "definitely true" i.e. it properly follows from the statement of facts given.

Mark answer (2) : If the inference is "probably true" though not "definitely true" in the light of the facts given.

Mark answer (3) : If the data are inadequate i.e. from the facts given you cannot say whether the inference is likely to be true or false.

Mark answer (4) : If the inference is "probably false" though not "definitely false" in the light of the facts given.

Mark answer (5) : If the inference is "definitely false" i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

Long term economic progress comes mainly from the invention and spread of improved technologies. The scientific revolution was made possible by the printing press, the industrial revolution by the steam engine and India's escape from famine by increased farm yields the so called 'Green Revolution'. Right now rich countries are changing the world's climate by emitting billions of tonnes of carbon dioxide each year from the use of coal, oil and natural gas. In future years China and India will make massive contributions to increased carbon dioxide in the atmosphere. Yet no country rich or poor, is keen to cut its energy use, owing to concern that to do so would threaten jobs, incomes and economic growth. New technologies will provide a key part of the solution. Already, 'hybrid' automobiles, which combine gasoline and battery power, can roughly double fuel efficiency cutting carbon dioxide emissions by half. Similarly, engineers have developed ways to capture the carbon dioxide that results from burning coal in power plants and store it safely underground. The new technology called "carbon capture and sequestration" can cut 80% of the carbon dioxide emitted during the production of electricity.

11. It may not be practically possible to switch over to the new hybrid technologies from the present ones.
12. In the forthcoming years, India and China are going to be at the top of the list of world's developed countries.
13. The more developed is a country; less is the contribution to increase in air pollution.

14. The new technologies can control emission of carbon dioxide caused only during electricity generation.
15. The developing countries in the world are trying to evolve new technologies to reduce the emission of carbon dioxide.

Directions (16-20) : Below are given two passage followed by several possible inferences which can be drawn from the facts stated in the passages. You have to examine each inference separately in the context of the each passage and decide upon its degree of truth or falsity.

(RBI Grade-B Officer Exam, 2008)

Mark answer (1) if the inference is "definitely true" i.e. it properly follows from the statement of facts given.

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

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

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

Mark answer (5) if the inference is "definitely false" i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

Passage-I

The immediate challenge is on the food front. Shortfalls in production have been allowed to affect supplies and hence prices. The Government is planning to focus on investment in irrigation and even revival of agricultural extension system what is probably needed is a fresh dose of Green Revolution strategy. It appears that the Green Revolution instruments to encourage farmers to invest are no longer effective. The Green Revolution strategy was based on the state taking out the risk of collapse in prices. Farmers were offered remunerative prices and a guaranteed procurement of their produce in case the open market could not absorb it. Farmers could then borrow from banks, acquire the Green Revolution Technology and produce as much as they could. The pressure on the food subsidy was manageable as long as there was a food shortage. Prices in the open market

then tended to be above the procurement prices. But with the food surpluses the situation has changed. The situation was unsustainable not merely because of the magnitude of this subsidy. It was also inefficient. It meant farmers were being led to produce crops based just on the prices Government fixed and not in relation to any real demand. In these circumstances, the Government was reluctant to keep increasing procurement prices at the pace that used to be the norm in earlier years.

16. The Government is planning to make crucial changes in the Green Revolution strategies.
17. The Government is no longer in a position to provide subsidy to farmers.
18. As the open market prices are lower, all the burden of procurement of crops is on the Government.
19. Demand is much higher than the quantity of crops produced by the farmers.
20. The farmers tend to produce the crops as per their convenience and not consonant with the demand.

Passage-II

One of the promising features of the current market is that domestic institutions seem to have turned buyers after a very long time. They have been net buyers this month with inflows exceeding by Rs. 80 crore till early this month. That's admittedly a small amount, but its significance lies in the fact that domestic institutions have been net sellers every month this financial year except in September when their net purchases amounted to a microscopic Rs. 28 crore. This financial year's net sales by domestic institutions amounted to Rs. 2964 crore, which has substantially offset the net inflows of Rs. 3187 crore by FIs. The net purchases by domestic institutions could indicate that money is once again flowing into equity funds, eager not to miss the widely expected rally. Part of this reason could be a shift in investor portfolios, as people lighten up on debt and put that money into equity.

21. Domestic institutions have been consistently selling only in all the months in this financial year.

22. FIs bought more than what was sold by domestic institutions this financial year.
23. The equity market is expected to experience a subdued activity in near future.
24. The activities in equity market has direct relationship with the debt market.
25. It is expected that in the early next financial year the gap between the net sales and net purchases will reduce substantially.

Directions (26-30) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(RBI Grade-B Officer
Exam. 11.10.2009)

Mark answer (1) if the inference is "definitely true" i.e. it properly follows from the statement of facts given.

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

Mark answer (3) if the "data are inadequate" i.e. from the facts given you cannot say whether the inference is likely to be true or false.

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

Mark answer (5) if the inference is "definitely false" i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts.

A recent report that satellite data shows groundwater levels in northern India depleting by as much as a foot per year, over the past decade, is a matter of concern. The clear writing on the wall is that India faces a turbulent water future and veritable crisis without proactive policy and sustainable practices. Besides the poor monsoon this season and the resultant drought situation pan-India calls for sustained policy focus on the water economy. A whole series of glaring anomalies do need to be addressed. For one, there's far too much reliance on groundwater. For another our water infrastructure for

storage and supply is sorely inadequate. Worse, policy distortions in artificially under pricing key agri-inputs like power have perversely incentivised cultivation of water intensive crops like paddy in-traditionally wheat growing areas.

26. India has failed to take measures to recharge groundwater adequately in northern part.
27. Wheat cultivation in India requires comparatively more water than paddy.
28. Water level in other parts of India is stable during the last decade.
29. India has now put in place a system to reduce over dependence on groundwater.
30. Adequate monsoon helps in drawing less ground water for cultivation and thus preserve balance.

Directions (31-35) : In each question below is given a statement followed by two assumptions / inferences numbered I and II. An assumption is something supposed or taken for granted and an inference is something which can be directly inferred from the given facts. You have to consider the statement and the following assumptions/ inferences and decide which of those is/are implicit in the statement.

(RBI Grade-B Officer
Exam. 11.10.2009)

Give answer (1) if only I is implicit.

Give answer (2) if only II is implicit.

Give answer (3) if either I or II is implicit

Give answer (4) if neither I nor II is implicit.

Give answer (5) if both I and II are implicit.

31. **Statement :** Using calculator for simpler calculations adversely affects mathematical abilities of children.

Assumptions :

- I. Using calculator for complex calculations may not affect mathematical abilities adversely.
- II. Complex calculations cannot be done manually without the help of a calculator.

CONCLUSIONS/INFERENCES

32. Statement : For underwater battles only weaponry X should be used.

Assumptions :

- I. Not all weaponry can function well under water.
- II. There are different kinds of weaponry available for battles on ground and under water.

33. Statement : An advertisement by Easy Air, a private airliner 'Travel to Meerut by our airlines and get a chance to win an all expenses paid holiday to Bangkok'

Assumptions :

- I. Easy Air Flights are available for Bangkok.
- II. The city of Meerut has an airport.

34. Statement : As the prices of petrol and diesel shoot up more and more people are resorting to the use of electric cars.

Assumptions :

- I. Using electricity for powering cars is less expensive than using petrol or diesel.
- II. Many people cannot afford the raised prices of petrol and diesel.

35. Statement : Book your railway tickets at least three months in advance to ensure a confirmed reservation.

Assumptions :

- I. No booking is taken by the railways before three months of the date of journey.
- II. Air tickets need to be booked as much in advance as train tickets.

36. Read the following information carefully and answer the question which follows.

A recent report points to the fact that what stands between girls in village Regari and a good education is the lack of transport, to and from the only school in the area.

Which of the following can be inferred from the given statement?

(An inference is something which is not directly stated but can be inferred from the given facts.)

(1) Everyone living in Regari faces problems in commuting

(2) Discrimination against girls is more evident in Regari than other villages in India

(3) The report had shown Regari in a poor light

(4) The school in Regari is not at a walkable distance from the village

(5) There is also a lack of institute for higher (earning in Rewari

(RBI Grade-B Officer's Exam. 18.12.2011)

Directions (37-38) : In each question below is given a statement followed by two "Expectations" numbered I and II. An Expectation is something which can either be an objective or prospect or desired outcome or hope behind the action / statement. You have to consider the statement and the following Expectations and decide which of the Expectations is implicit in the statement.

(RBI Officer Grade 'B' Online Exam. 25.08.2013)

Give answer (1) if only Expectation I is implicit.

Give answer (2) if only Expectation II is implicit.

Give answer (3) if either Expectation I or II Expectation II is implicit.

Give answer (4) if neither Expectation I nor Expectation II is implicit.

Give answer (5) if both Expectations I and II are implicit.

37. Statement : A promotional campaign - For healthy children encourage them to play in the playgrounds rather than video games at home.

Expectations :

I. Health of atleast some children would improve following this campaign.

II. Most of the parents would not buy video games for their children after this promotional campaign.

38. Statement : 'We should export the surplus of wheat in order to utilize its over-production this year'.

Expectations :

I. Knowing that the exported wheat is a part of the surplus of the total production, many countries would not pay the desired amount for it.

II. Some countries are willing to import wheat.

39. Expert A says that dinosaurs became extinct due to climatic changes occurred on the Earth due to volcanic eruptions some 65 million years ago.

Expert B does not agree with the volcanic eruption theory. According to him dinosaurs became extinct due to the impact of asteroid.

Which of the following statements may provide support to the theory propounded by Expert B?

(A) The frigid and sweltering climatic extremes caused the extinction of dinosaurs.

(B) A wide crater lying just off the Yucatan peninsula was created due to the impact of asteroid.

(C) Scientists have discovered levels of iridium 30 times greater than average in the Cretaceous/Tertiary boundary, the layer of sedimentary rock laid down at the time of the dinosaur extinction.

(D) Some palaeontologists after analysing the fossil record believe that dinosaurs were doing quite well prior to the end of Cretaceous, when the dinosaurs became extinct.

(1) Only (A)

(2) Only (A) and (C)

(3) Only (C) and (D)

(4) Only (A) and (B)

(5) Only (B), (C) and (D)

(RBI Officer Grade 'B' Phase-I Exam. 03.08.2014)

40. Read the following information and answer the given question. "The man behind the revival of SpeedZet Automobiles, the CEO has decided to quit. I believe that the company will soon go into losses due to this decision", statement by a market analyst. Which of the following statements appears to be the perception of the market analyst?

- (1) No other person can run SpeedZet Automobiles as successfully as the present CEO.
- (2) SpeedZet Automobiles may decide to shut down the operations due to the CEO's exit.
- (3) SpeedZet Automobiles will try its best to retain the CEO in order to maintain its market position.
- (4) The strategies adopted by the CEO of SpeedZet Automobiles were exclusive in the industry.
- (5) SpeedZet Automobiles has the highest market share at present.

(RBI Officer Grade 'B' Phase-I Exam. 21.11.2015)

INSURANCE EXAMS

Directions (1-5) : In each of the following questions, a statement or two are followed by two conclusions. Give answer (1) if conclusion I follows; (2) if conclusion II follows; (3) if both I and II follow; and (4) if neither I nor II follows.

(United India Insurance Co. (AAO) Exam. 11.03.2007)

1. **Statement :** In deserts, camels are indispensable for people to travel from one place to another.

Conclusions :

- I. Camels are the only cheapest mode of transport available in deserts.
- II. There are plenty of camels in deserts.

2. **Statement :** Smoking is one of those human weakness which tends to test the willpower of the smoker to the edge.

Conclusions :

- I. It is very difficult for the smokers to give up smoking even if they want to do so.
- II. Human beings have other weaknesses as well.

3. **Statement :** Old order changes the yielding place to new.

Conclusions :

- I. Change is the law of nature.
- II. Discard old ideas because they are old.

4. **Statement :**

- I. The TV programmes telecast specially for women, are packed with a variety of recipes and household hints.

- II. A major portion of magazines for women also contains the items mentioned above.

Conclusions :

- I. Women are perhaps not interested in other things.
- II. An average women's primary interest lies in home and specially in the kitchen.

5. **Statement :** I know nothing except the fact of my ignorance.

Conclusions : I. The writer's knowledge is very poor.

- II. The world of knowledge is too vast to be explored by a single person.

Directions (6-10) : Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

(United India Insurance Co. (AAO) Exam. 11.03.2007)

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

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

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

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

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

In the commodities business size does matter. This is common wisdom. The Indian sugar industry, the second largest in the world after Brazil, has traditionally been fragmented, which led to widespread sickness and large number of mills going bankrupt, a situation exacerbated by a slew of government controls - which are, meaningfully, getting diluted since August 1998. Its now been more than seven and half years since the industry was delicensed. No official permission is required either to build a new factory or for brown field expansion plan, except that there must not be any violation of command area

norms. Even then, there aren't many who have the capacity to play the volumes game at the cyclic sugar business.

6. India has not yet been able to consolidate its firm stand in the international sugar market.

7. At present the Indian sugar industry has been made considerably free from Government controls.

8. Prior to 1998, Indian sugar industry was considerably lower in the world ranking of large nations.

9. Most of the bankrupt sugar mills in India are funded by the Government to revive their units.

10. The Indian sugar industry has comparatively smaller units in comparison to other major sugar producing nations.

Directions (11-15) : In questions given below, a **statement** is followed by **reasons I and II**. Apply the reasons to the statement and mark your answer as under :

(Oriental Insurance Company Exam.08.04.2012)

- (1) Only I is right
- (2) Only II is right
- (3) Both I and II are right
- (4) Neither I nor II is right

11. **Statement :** The President sometimes pardons the victims who have been destined to be sent to gas chamber.

Reasons :

- I. The President is more kind-hearted than the judges.
- II. The President is constantly interfering with law.

12. **Statement :** After the bomb blasts, the citizens of Mumbai declared that they were not afraid of terrorist activities.

Reasons :

- I. They knew that all the persons involved in such disgraceful activity would be caught by the police.
- II. They are a brave lot and do not believe in giving up or losing confidence if anti-social elements try to frighten them.

13. **Statement :** Volunteers often offer their services for scientific and medical experiments that may prove harmful or even fatal.

Reasons :

- I. They do not give importance to their life where advancement of science and help to humanity is concerned.
- II. They are confident that the scientists would somehow save them.

14. Statement : Some species of birds are on the verge of extinction.

Reasons :

- I. They are being constantly hunted.
- II. Pollution and destruction of forests have affected their breeding process.

15. Statement : Pesticides are responsible for causing different diseases in human beings, because

Reasons :

- I. They contain some or the other type of poison that kills worms and pests but affects the plants adversely.
- II. Poisons are harmful to human beings too.

16. A tour and travel agency was sued by three customers as it had promised a discount on the holiday package but when examined later, it was found that the agency had actually charged 12 percent more than what other agencies were offering.

Which of the following is an inference which can be made from the facts stated in the above paragraph ?

- (1) Cheating may be a ground for filing a case.
- (2) It is not a grave crime to charge extra money for holiday package.
- (3) Different tour and travel agencies charge differently.
- (4) It is not essential to offer what has been promised earlier.
- (5) None of these

(LIC Assistant Administrative Officer (AAO) Exam, 12.05.2013)

17. Read the following information carefully and answer the question which follows

"Pollution level has risen more than four times in matter of six years in city A. In my opinion, if all vehicles more than 20 years old still plying on the road are banned a major part of air pollution in the city can be controlled." – person A.

Which of the following statements most appropriately weakens the person's opinion ?

- (1) More than 96% pollution in city A can be attributed to the industries and factories in city A and only 4% to the vehicular, nuclear plants and waste burning together.
- (2) Around a decade ago, the government of city A had converted all public transport vehicles from diesel-run to CNG-run in order to control pollution levels.
- (3) Older vehicles emit more pollutants than the newer ones as the newer vehicles are provided with newest carbon reduction technologies.
- (4) The number of vehicles, for private use as well as public transport use has not increased substantially in the past six years in city A.
- (5) City B in the neighbouring state which had made similar efforts had managed to reduce pollution levels by half within three years.

(NIACL Administrative Officer (AO) Exam, 10.01.2015)

Directions (18–19) : In each of the following questions, a statement followed by two inferences numbered I and II have been given. You have to consider the statement and the given inferences and decide which of the following can be inferred and select the appropriate answer.

(NIACL Administrative Officer (AO) Exam, 10.01.2015)

18. Statement: During the past year nationwide membership in fitness clubs has declined by about fifteen percent, while sales of fast-food products widely known to contribute to health problems have risen by about the same percent.

- I. 15% of the total population is unfit.
- II. The fitness clubs have closed their registrations for new members this year.

- (1) Either I or II can be inferred.
- (2) Only II can be inferred.
- (3) Both I and II can be inferred.
- (4) Neither I nor II can be inferred.
- (5) Only I can be inferred

19. Statement: "I would like to cancel hotel booking for today as my flight to Delhi has been cancelled, thus I would be unable to reach your hotel in three hours' time", said Mr. Pandey to the hotel manager over phone.

- I. There is no other means to reach Delhi other than flight.
 - II. There is no possibility of the fog to clear today.
- (1) Either I or II can be inferred.
 - (2) Only II can be inferred.
 - (3) Both I and II can be inferred.
 - (4) Neither I nor II can be inferred.
 - (5) Only I can be inferred

Directions (20–22) : In each of the following questions, a statement followed by two inferences numbered I and II have been given. You have to consider the statement and the given inferences and decide which of the following can be inferred and select the appropriate answer.

(NIACL Administrative Officer (AO) Online Exam, 11.01.2015)

20. Statement : Rahul read the book written by Professor 'X'. The book is easy to comprehend and understand the condition of poor in the Country 'Z' completely.

- I. According to Professor 'X'. Rahul now clearly understands the condition of poor in the Country 'Z'.
- II. No other professor reads this book.

- (1) Either I or II can be inferred.
- (2) Only II can be inferred.
- (3) Both I and II can be inferred.
- (4) Neither I nor II can be inferred.
- (5) Only I can be inferred

CONCLUSIONS/INFERENCES

21. **Statement :** The government of Country 'X' has fixed the deadline for installing panic button in the public transport. Panic button is used in emergency to activate GPS tracker and find out the points of start and end respectively.

i. The Government of Country 'X' is serious about the safety of its citizens.

ii. The public transport will install the panic button.

(1) Either I or II can be inferred.

(2) Only II can be inferred.

(3) Both I and II can be inferred.

(4) Neither I nor II can be inferred.

(5) Only I can be inferred

22. **Statement :** The translation of Anand Rathore's book does not receive as many accolades as the original book.

i. The subject matter of Rathore's book has now become outdated.

ii. Generally translation works are not liked by people and these are sold less than the original book.

(1) Either I or II can be inferred.

(2) Only II can be inferred.

(3) Both I and II can be inferred.

(4) Neither I nor II can be inferred.

(5) Only I can be inferred

23. This question consists of a statement and two inferences numbered I and II given below it. An inference is something which is not directly stated but can be inferred from the given facts. You have to decide which of the given inferences logically follows from the given statement and select the appropriate answer.

Statement : It has been observed in schools that many students engage in bullying those who are either younger to them or vulnerable despite being punished repeatedly. However, research suggests that, bullying behaviour reduces in students who are sent for counselling as compared to those who are only punished for the same.

i. No student who is sent for counselling engages in bullying behaviour.

ii. Counselling is more effective in modifying behaviour of students as compared to punishment.

- (1) Only Inference I follows
- (2) Only Inference II follows
- (3) Either Inference I or II follows
- (4) Neither Inference I nor II follows
- (5) Both the Inference I and II follow

(OICL Specialist Officer (Finance)
Exam. 03.05.2015)

SHORT ANSWERS

NATIONALISED BANKS & IBPS PO/MT/SO EXAMS

1.(5)	2.(1)	3.(5)	4.(2)
5.(1)	6.(2)	7.(5)	8.(1)
9.(2)	10.(3)	11.(1)	12.(1)
13.(5)	14.(1)	15.(2)	16.(5)
17.(3)	18.(1)	19.(5)	20.(2)
21.(1)	22.(1)	23.(3)	24.(3)
25.(1)	26.(3)	27.(2)	28.(3)
29.(1)	30.(5)	31.(1)	32.(4)
33.(2)	34.(1)	35.(3)	36.(5)
37.(2)	38.(1)	39.(4)	40.(5)
41.(5)	42.(3)	43.(1)	44.(5)
45.(1)	46.(5)	47.(2)	48.(5)
49.(1)	50.(1)	51.(1)	52.(3)
53.(1)	54.(2)	55.(5)	56.(3)
57.(2)	58.(1)	59.(1)	60.(5)
61.(1)	62.(3)	63.(1)	64.(2)
65.(4)	66.(1)	67.(2)	68.(5)
69.(1)	70.(1)	71.(5)	72.(1)
73.(3)	74.(5)	75.(5)	76.(2)
77.(3)	78.(1)	79.(5)	80.(1)
81.(5)	82.(1)	83.(1)	84.(4)
85.(3)	86.(1)	87.(5)	88.(1)
89.(3)	90.(5)	91.(5)	92.(4)
93.(1)	94.(2)	95.(3)	96.(5)
97.(4)	98.(2)	99.(1)	100.(3)
101.(5)	102.(2)	103.(3)	104.(4)
105.(1)	106.(2)	107.(1)	108.(5)
109.(1)	110.(3)	111.(2)	112.(3)
113.(2)	114.(3)	115.(1)	116.(5)
117.(4)	118.(3)	119.(5)	120.(2)
121.(3)	122.(1)	123.(5)	124.(2)
125.(3)	126.(4)	127.(1)	128.(4)
129.(2)	130.(4)	131.(4)	132.(4)
133.(2)	134.(5)	135.(4)	136.(2)

SBI PO EXAMS

1.(2)	2.(3)	3.(1)	4.(1)
5.(1)	6.(1)	7.(5)	8.(1)
9.(5)	10.(1)	11.(2)	12.(1)
13.(1)	14.(1)	15.(1)	16.(1)
17.(2)	18.(2)	19.(3)	20.(1)
21.(3)	22.(1)	23.(1)	24.(5)
25.(5)	26.(3)	27.(1)	28.(4)
29.(5)	30.(5)	31.(5)	32.(1)
33.(5)	34.(5)	35.(5)	36.(5)
37.(1)	38.(1)	39.(1)	40.(5)
41.(4)	42.(3)	43.(4)	44.(4)
45.(1)	46.(2)	47.(1)	48.(5)
49.(1)	50.(1)	51.(5)	52.(3)
53.(2)	54.(3)	55.(4)	56.(3)

RBI GRADE-B/ NABARD GRADE-A OFFICER EXAMS

1.(5)	2.(5)	3.(1)	4.(1)
5.(3)	6.(1)	7.(3)	8.(4)
9.(1)	10.(1)	11.(5)	12.(5)
13.(5)	14.(5)	15.(1)	16.(1)
17.(2)	18.(5)	19.(5)	20.(1)
21.(5)	22.(1)	23.(5)	24.(2)
25.(1)	26.(1)	27.(5)	28.(3)
29.(4)	30.(2)	31.(4)	32.(5)
33.(5)	34.(5)	35.(4)	36.(4)
37.(5)	38.(2)	39.(5)	40.(5)

INSURANCE EXAMS

1.(4)	2.(3)	3.(1)	4.(2)
5.(2)	6.(1)	7.(1)	8.(3)
9.(3)	10.(1)	11.(4)	12.(3)
13.(1)	14.(2)	15.(3)	16.(1)
17.(1)	18.(4)	19.(4)	20.(5)
21.(3)	22.(5)	23.(2)	

EXPLANATIONS

NATIONALISED BANKS
& IBPS PO/MT/SO EXAMS

1. (5) Inference is definitely false.
2. (1) Inference is definitely true.
3. (5) Inference is definitely false.
4. (2) Inference is probability true.
5. (1) Inference is definitely true.
6. (2) The inference seems to be probably true. The last line of the passage somewhat supports the inference.
7. (5) The inference is definitely false. Consider the second line of the passage.
8. (1) The inference is definitely true. Consider the following line of the passage:
"..... India recorded a sharp jump in its rate of growth after years of performance in the recent years".
9. (2) The line "This unfortunate cycle lives of millions of poors and hapless" points out that good monsoon years are intercepted by bad monsoon years. Therefore, inference seems to be probably true.
10. (3) Data are inadequate.
11. (1) Only A
12. (1) Only A
13. (5) No additional statement is required to draw the conclusion
14. (1) Only A
15. (2) Only B
16. (5) The inference is definitely false. Consider the following line of the passage:
"Clearly services have been the key driver in economic momentum of the country."
17. (3) There is no information in the passage regarding this inference.
18. (1) Consider the following line of the passage:
"GDP is growing at about seven per cent to eight per cent even if there is a failure in monsoon".
19. (5) Consider the following line of the passage:
"The industrial sector, which underwent a phase of restructur-

ing, is showing a consistent growth rate around ten per cent."

20. (2) On the basis of information given in the passage, the inference seems probably true.
21. (1) It is mentioned in the passage that the Indian sugar industry is the second largest in the world after Brazil, but has traditionally been fragmented. It implies that the position of India in the international sugar market is not firm and consolidated. Therefore, the inference is definitely true.
22. (1) It is clear from the passage that Indian sugar industry is now considerably free from Government controls.
23. (3) The data are inadequate.
24. (3) The data are inadequate.
25. (1) Inference is definitely true.
26. (3) The data are inadequate.
27. (2) The inference is probably true.
28. (3) The data are inadequate.
29. (1) Inference is definitely true.
30. (5) The inference is definitely false.
31. (1) Inference is definitely true.
32. (4) The inference is probably false.
33. (2) The inference is probably true.
34. (1) Inference is definitely true.
35. (3) The data are inadequate.
36. (5) The inference is definitely false.
37. (2) The inference probably true.
38. (1) Inference is definitely true.
39. (4) The inference is definitely false.
40. (5) The inference is definitely false.
41. (5) The inference is definitely false.
42. (3) The data are inadequate.
43. (1) The inference is definitely true.
44. (5) The inference is definitely false.
45. (1) The inference is definitely true.
46. (5) The inference is definitely false.
47. (2) The inference is probably true.

48. (5) The inference is definitely false.
49. (1) The inference is definitely true.
50. (1) The inference is definitely true.
51. (1) Consider the following line of the passage: "Slum dwellers are characterised by susceptible to poor health conditions".
52. (3) There is no information about the developed countries.
53. (1) Consider the following line of the passage:
"Slum dwellers are characterised by low productivity....".
Therefore, it can be assumed that the inference is true.
54. (2) Consider the following line of the passage:
"In its most The program could free up thousands of acres of valuable government land.....".
Thus, the inference is probably true.
55. (5) Consider the last line of the passage.
56. (3) The contents of the passage do not make such a reference.
57. (2) The use of term 'all' in the inference makes it doubtful. Therefore, the inference is 'Probably true'.
58. (1) The inference is definitely true in the light of facts stated in the passage. Consider the following line of the passage:
"Rather, the state's role should be to modulate this enthusiasm to maximize social welfare."
59. (1) The second line of the passage supports the inference.
60. (5) Consider the following line of the passage:
"It is neither feasible nor desirable for the state to stem the tide."
61. (1) Consider the second and the third line of the passage. From these two lines, it is clear that the Inference is true.
62. (3) There is no such comparison in the passage.
63. (1) The inference is definitely true. Consider the last line of the passage.
64. (2) From the first three lines of the passage it is clear that the Inference is probably true.

EXPLANATIONS

NATIONALISED BANKS
& IBPS PO/MT/SO EXAMS

1. (5) Inference is definitely false.
2. (1) Inference is definitely true.
3. (5) Inference is definitely false.
4. (2) Inference is probability true.
5. (1) Inference is definitely true.
6. (2) The inference seems to be probably true. The last line of the passage somewhat supports the inference.
7. (5) The inference is definitely false. Consider the second line of the passage.
8. (1) The inference is definitely true. Consider the following line of the passage.
"..... India recorded a sharp jump in its rate of growth after years of performance in the recent years".
9. (2) The line "This unfortunate cycle lives of millions of poors and hapless" points out that good monsoon years are intercepted by bad monsoon years. Therefore, inference seems to be probably true.
10. (3) Data are inadequate.
11. (1) Only A
12. (1) Only A
13. (5) No additional statement is required to draw the conclusion
14. (1) Only A
15. (2) Only B
16. (5) The inference is definitely false. Consider the following line of the passage :
"Clearly services have been the key driver in economic momentum of the country."
17. (3) There is no information in the passage regarding this inference.
18. (1) Consider the following line of the passage :
"GDP is growing at about seven per cent to eight per cent even if there is a failure in monsoon".
19. (5) Consider the following line of the passage :
"The industrial sector, which underwent a phase of restructur-

ing. is showing a consistent growth rate around ten per cent."

20. (2) On the basis of information given in the passage, the inference seems probably true.
21. (1) It is mentioned in the passage that the Indian sugar industry is the second largest in the world after Brazil, but has traditionally been fragmented. It implies that the position of India in the international sugar market is not firm and consolidated. Therefore, the inference is definitely true.
22. (1) It is clear from the passage that Indian sugar industry is now considerably free from Government controls.
23. (3) The data are inadequate.
24. (3) The data are inadequate.
25. (1) Inference is definitely true.
26. (3) The data are inadequate.
27. (2) The inference is probably true.
28. (3) The data are inadequate.
29. (1) Inference is definitely true.
30. (5) The inference is definitely false.
31. (1) Inference is definitely true.
32. (4) The inference is probably false.
33. (2) The inference is probably true.
34. (1) Inference is definitely true.
35. (3) The data are inadequate.
36. (5) The inference is definitely false.
37. (2) The inference probably true.
38. (1) Inference is definitely true.
39. (4) The inference is definitely false.
40. (5) The inference is definitely false.
41. (5) The inference is definitely false.
42. (3) The data are inadequate.
43. (1) The inference is definitely true.
44. (5) The inference is definitely false.
45. (1) The inference is definitely true.
46. (5) The inference is definitely false.
47. (2) The inference is probably true.

48. (5) The inference is definitely false.
49. (1) The inference is definitely true.
50. (1) The inference is definitely true.
51. (1) Consider the following line of the passage : "Slum dwellers are characterised by susceptible to poor health conditions."
52. (3) There is no information about the developed countries.
53. (1) Consider the following line of the passage :
"Slum dwellers are characterised by low productivity....".
Therefore, it can be assumed that the inference is true.
54. (2) Consider the following line of the passage :
"In its most The program could free up thousands of acres of valuable government land.....".
Thus, the inference is probably true.
55. (5) Consider the last line of the passage.
56. (3) The contents of the passage do not make such a reference.
57. (2) The use of term 'all' in the inference makes it doubtful. Therefore, the inference is 'Probably true'.
58. (1) The inference is definitely true in the light of facts stated in the passage. Consider the following line of the passage.
"Rather, the state's role should be to modulate this enthusiasm to maximize social welfare."
59. (1) The second line of the passage supports the inference.
60. (5) Consider the following line of the passage :
"It is neither feasible nor desirable for the state to stem the tide."
61. (1) Consider the second and the third line of the passage. From these two lines, it is clear that the Inference is true.
62. (3) There is no such comparison in the passage.
63. (1) The inference is definitely true. Consider the last line of the passage.
64. (2) From the first three lines of the passage it is clear that the Inference is probably true.

65. (4) The inference is probably false. It is mentioned in the passage that coal resource is relatively large in comparison to other fossil fuels. Therefore, it is very difficult to assert that India's coal reserves are much more than its requirement.
66. (1) The contents of the passage clearly indicate that the Government has done very little to improve the quality of education.
67. (2) Consider the third line of the passage. It indicates that fund is one of factors for improving quality of education. Therefore, the inference is probably true as the inference mentions the term "substantially".
68. (5) Consider the very first line of the passage :
"Privatisation is no panacea when it comes to education".
It clearly indicates that quality of education is not guaranteed even in the private institutions.
69. (1) The theme of the passage indicates that the Inference is definitely true.
70. (1) The last three line of the passage clearly indicate that the Inference is definitely true.
71. (5) From the very first line of the passage it is clear that privatisation of higher education has already in vogue in India. The passage deals with the form of privatisation of higher education. Therefore, the inference is definitely false.
72. (1) The inference is definitely true. Consider the following line of the passage :
"In India, there is no doubt that private not-for profit universities need to be encouraged to increase education opportunities".
73. (3) The passage makes no such reference.
74. (5) The inference is definitely false. It is mentioned in the passage that privatisation and corporatisation are actually quite different in the field of higher education.
75. (5) The use of term 'any' in the inference indicates that the inference is definitely false. From the last line of the passage it is

clear that a more transparent guideline is needed. It does not imply that there is no such guideline.

76. (2) The use of term 'only' makes it probably true. It is mentioned in the passage that "Subsequently high and consistent economic growth made South Korea one of the high-income economies in Asia".
77. (3) From the facts given in the passage it is not possible to determine the truth or falsity of the inference.
78. (1) Clearly, the inference is definitely true.
79. (5) The inference is definitely false. Consider the following lines of the passage :
"India on the other hand, adopted an import substitution policy since its Independence, until the early 1990s. Since then India has introduced wide-ranging economic policy reforms and is moving towards market - driven economy. This has resulted in consistent high economic growth over the last one-and-a half decade."
80. (1) The inference is definitely true. Consider the following line of the passage :
"Though the Asian growth stories mainly revolve around India and China"
81. (5) The last line of the passage contradicts the inference.
82. (1) The inference is definitely true. Consider the following line of the passage :
"..... It is imperative for an investor to define objective - both returns and digestible risk"
83. (1) The theme of the passage supports the inference. Therefore, the inference is definitely true.
84. (4) The inference is probably false. It is mentioned in the passage that choice in any decision making is good in so far it provided variety, differentiation and benchmarking it. It could also however, at times lead to clutter and noise if the options are

mostly similar and undifferentiated. Therefore, the inference seems to be false.

85. (3) The data provided in the passage are not sufficient to determine the truth or falsity of the inference.
86. (1) The contents of the passage clearly indicate that the Inference is definitely true.
87. (5) It is mentioned in the passage that the number of credit cards dipped to about two crores as of end February 2010 from around 2.5 crores a year ago. Thus, the drop percentage is 20 per cent.
88. (1) Average monthly spend in the Financial year 2010 fell to Rs. 5100 crores against Rs. 5,400 crores in the Financial Year 2009. Thus, the drop in the term of expenditure is about six per cent. But the drop in the term of volume is about 10 per cent.
89. (3) There is no such data in the passage.
90. (5) The very first line of the passage clearly indicates that the drop in the number of credit card users was due to slackness in economy.
91. (5) The inference is definitely false. An example cannot support the inference.
92. (4) The inference seems to be false as the use of term 'most' makes the inference doubtful. But the first para talks about the same.
93. (1) Clearly, the inference is definitely true.
94. (2) The advice is ment for all who are associated with business. Therefore, the inference is probably true.
95. (3) In the passage it is mentioned that the author saw the film 'The wizard Oz' three times. It does not imply that he watches most movies more than twice.
96. (5) It is mentioned in passage that when you wish to shift from BPLR to the base rate system This implies that all the borrowers are not required to shift from BPLR to the base rate system.

CONCLUSIONS/INFERENCES

- 97.** (4) It is mentioned in the passage that a written application for the switch (from BPLR to the base rate system) is required. The applications may be on plain paper or in printed format. Therefore, the inference is probably false.
- 98.** (2) The passage addresses the customers of banks and the borrowers are also bank's customers. Therefore, the inference is probably true.
- 99.** (1) The content of passage clearly indicates that general borrowers are being addressed.
- 100.** (3) The data given in the passage are not sufficient to determine the degree of truth and falsity of the inference.
- 101.** (5) It is mentioned in the passage that 50 - 80 per cent of all people who suffer a heart attack are able to return to work. Therefore, the inference is definitely false.
- 102.** (2) It is mentioned in the passage that the persons who have suffered a heart attack should avoid high pressure, stressful work. Therefore, it may be concluded that the inference is probably true.
- 103.** (3) There is no information about this inference.
- 104.** (4) The use of term 'definitely' in the inference makes it doubtful. Therefore, the inference is probable false.
- 105.** (1) Consider the very first line of the passage. It is clear from the first line of the passage that the inference is definitely true.
- 106.** (2) Infrastructure plays an important role in economic development. India is a developing country. Therefore, the country needs to make massive investments in infrastructural development. Thus, the inference is probably true.
- 107.** (1) The last line of the passage supports the inference.
- 108.** (5) Biotechnology is mentioned as new economy sector in the case of India. Therefore, the inference is definitely false.
- 109.** (1) From facts stated in the passage, the inference seems to be definitely true.
- 110.** (3) There is no reference about this inference in the passage.
- 111.** (2) From the given information it is clear that the school would face a crunch in terms of availability of qualified teachers in the years to come.
- 112.** (3) It is mentioned that salaries of maids have gone up only 50 times while costs have gone up 100 times
- 113.** (2) Statement (B) can be inferred from the given statement.
- 114.** (3) Statement (C) proves that intervention from their urban counterparts can also be beneficial to a certain extent.
- 115.** (1) Statement (A)
- 116.** (5) Statement (D)
- 117.** (4) The district authority sent a police team to nab the culprits. It shows that the Government is committed to provide protection to travellers across the country.
- 118.** (3) There is a perception among small brands that sale in a supermarket is higher than that of small grocery stores.
- 119.** (5) The statement clearly implies that smaller brands are currently making substantial losses in their businesses. Consider the term "troubled waters."
- 120.** (2) Statement (C) represents a disadvantage of the small grocery stores over the Supermarkets from the perspective of a smaller brand. Small grocery stores do not help in distribution of any brand.
- 121.** (3) Statement (D) represents a reason for the shift from local grocery stores to supermarkets by the smaller brands.
- 122.** (1) Statement (A) will prove that that step taken by the smaller brands may not necessarily be correct.
- 123.** (5) It is mentioned in the passage that 50 - 80 per cent of all people who suffer a heart attack are able to return to work. Therefore, the inference is definitely false.
- 124.** (2) It is mentioned in the passage that the persons who have suffered a heart attack should avoid high pressure, stressful work. Therefore, it may be concluded that the inference is probably true.
- 125.** (3) There is no information about this inference.
- 126.** (4) The use of term 'definitely' in the inference makes it doubtful. Therefore, the inference is probable false.
- 127.** (1) Consider the very first line of the passage. It is clear from the first line of the passage that the inference is definitely true.
- 128.** (4) It is well known that human being is mortal.
- 129.** (2) Obviously, social entrepreneurship is different from the business entrepreneurship.
- 130.** (4) Only statement I can be inferred from the given information. It is clearly mentioned that the process of acquiring visa for the tourist has been eased.
- 131.** (4) Only statement I can be inferred from the given information. It is clearly mentioned that the process of acquiring visa for the tourist has been eased.
- 132.** (4) Obviously, option (4) most appropriately proves that the decision taken by the aviation minister is unrealistic as the existing fleet is not being used for lack of passengers.
- 133.** (2) It has been said that 23 - micrograms level of hormone 'X' needs immediate medical attention. It means that cretosis disease becomes intense at that level of hormone 'X'.
It has been clearly mentioned that long term usage of antibiotics causes cretosis. Therefore, option (2) may be concluded from the given information.
- 134.** (5) The performance of the employees of Company 'K' is linked to the reward. If the performance of none of the employees has improved, it implies that no employee has been rewarded for his/her work. Therefore, option (5) is the most appropriate.
- 135.** (4) Obviously, option (4) can be inferred from the given statement.
- 136.** (2) Obviously, option (2) can be inferred from the given information.

SBI PO EXAMS

1. (2) The inference is probably true. It is mentioned that after the announcement of Holidays on Instalment Payment (HIP) plans, atleast 12,000 families in Mumbai alone will opt for such deferred payment plans for their holidays in next three years according to an estimate. Therefore, it may be concluded that the new scheme is fulfilling the need of people in Mumbai. However, it may be that people could go out even if such plans were not announced. Therefore, mark your answer "probably true".
2. (3) The data regarding the total membership of HIP in India are not given in the passage.
3. (1) The statement "..... while the granaries overflow grain surpluses" clearly supports the given inference.
4. (1) The statement "This stock should be more than sufficient to ensure that country's "food security" is not endangered" clearly supports the given inference.
5. (1) The statement "And this co-existence of grain surpluses with large scale hunger....." shows that distribution of foodgrains to the masses is not proper.
6. (1) The last sentence of the passage conveys the same idea.
7. (5) The use of term "always" in the inference makes it contradictory to as what has been stated in the passage.
8. (1) Refer to the sentence "..... but broadly one-third of India seems to remain underfed."
9. (5) It is erroneous to infer that the policy makers in India are unaware of prevalent hunger. The last sentence of the passage indicates that there is need of adopting a suitable policy.
10. (1) The inference seems to be definitely true. It has been stated that XYZ Federation has envisaged Rs. 100 crore worth of exports per year while the targeted sales turnover has been estimated at Rs. 10,000 crore by the year 2005. Therefore it is clear that more than 90 per cent product of XYZ will be used for domestic market.

11. (2) Considering the first two paragraphs of the passage it seems that the inference is probably true.
12. (1) The last paragraph indicates that by 2005 India will be largest player in milk industry.
13. (1) From the facts given in the passage it is clear that the inference is true.
14. (1) The second paragraph of the passage clearly indicates that more manpower will be required to implement or execute the strategy as envisaged by the XYZ Federation
15. (1) Only conclusion I seems to be reasonable. Considering the different nature of IT Companies different parameters should be employed for ratings. It is not necessary that if separate rating agency is established for IT Companies the investors will get protection of their investment. Therefore, conclusion II does not follow.
16. (1) By increasing the manufacturing capacity the Company "Y" would compete reasonably on the cost front. And, as such it can improve the quality of its products. Hence, conclusion I follows. Conclusion II seems to be an assumption.
17. (2) Considering the amount of loss incurred by Public Sector Units it seems to be true that the Government did not take care in the matter of investment in the Public Sector Units. The use of term "only" in the conclusion I makes it invalid.
18. (2) Clearly, only conclusion II follows. It is not clear how the population of developing countries will not increase in the future.
19. (3) It is mentioned in the statement that Mr. X has been declared successful in the preliminary screening for the post of Director of KLM Institute. Therefore, either he will be selected or will not be selected as Director of KLM Institute.
20. (1) The inference seems to be definitely true. Consider the following line of the passage : "Industrial and vehicular pollutions are growing rapidly across the country".
21. (3) The passage only deals with the pollution level in the Indian context.
22. (1) It is clear from the last line of the passage that proper planning and discipline in the use of modern technology leads to less pollution.
23. (1) Consider the following lines of the passage.
"Pollution is growing faster than economy. This is because the western technological model, built on heavy use of energy and materials, is inherently highly toxic model. It produces huge amounts of toxic pollutants...."
24. (5) From the facts given in the passage it is wrong to assume that the smaller industrial units contribute proportionately higher pollution.
25. (5) It is clearly mentioned that the decreased volume of exports during 2001-2002 is not the main reason for the percentage growth in exports during 2002-2003.
26. (3) Such comparison is not made in the passage.
27. (1) The inference is definitely true. Refer to the last line of the passage.
28. (4) The inference is probably false. Refer to the passage.
29. (5) The inference is definitely false. Refer to the passage.
30. (5) Consider the following line of the passage :
"However, agriculture and allied activities account for less than even one-fourth of the total GDP".
Therefore, the inference is definitely false.
31. (5) It is mentioned in the passage that the structure of industrialisation has changed over the years and not over the past few decades.
32. (1) The inference is definitely true.
33. (5) Consider the following line of the passage :
"So it is less likely that aggregate economic growth will be adversely affected if rainfall is scanty".

CONCLUSIONS/INFERENCES

34. (5) It is mentioned in the passage that the component of the manufacturing sector that depends on agriculture for the supply of intermediates is not very high. This does not imply that manufacturing sector is independent of agricultural sector.
35. (5) It is not judicious to regard asbestos industry as one of the largest industries in India considering the number of employees engaged in this industry and also the number of units of this industry in India.
36. (5) It is said that asbestos industries in India are located in several states.
37. (1) Advanced countries are banning cancer causing asbestos products: It implies that advanced countries are concerned and careful to protect health hazards of their people.
38. (1) It can be safely assumed that if the industry is growing in India, there certainly exists demand for its products.
39. (1) Consider the statement, ".....indifference of government machinery.....".
40. (5) Both the conclusions logically follows from the information given in the statement. The term **milk glut** clearly indicates that the milk production of State 'X' is more than its requirement. Again, it is clearly mentioned that the Government and co-operative dairies in State 'X' failed to use the available milk—it implies that such dairies in State 'X' are not equipped properly.
41. (4) Neither conclusion I nor conclusion II follows. The subsidy on any item cannot be 100 per cent. It is mentioned in the statement the Government has decided to withdraw 33 per cent of "the subsidy" on cooking gas and not 33 per cent of the actual price of the cooking gas. Therefore, it is erroneous to assume that the price of the cooking gas will increase **at least by 33 per cent**. Any policy of the Government affects all sections of the society and it cannot be assumed that poor people do not need subsidy. Thus, neither of the conclusions follows.

42. (3) From the statement it is clear that the Government will either increase the price of diesel or will not increase the price of diesel. The deficit on this count can be adjusted by some other means. Therefore, after the review of the present policy of the diesel price in view of further spurt in the international oil prices, the Government is left with only two options- to increase or not to increase the price of diesel. Therefore, either conclusion I or conclusion II follows.
43. (4) Neither of the conclusions follows. It is clear from the statement that the City 'Z' requires beautification but this does not imply that the people of that city are unaware about the state of ugliness of their city. Therefore, conclusion I does not follow. The new Municipal Commissioner asserted that the task of beautification of City 'Z' could also be accomplished if such has happened in City 'X' and City 'Y'. From this it cannot be derived that the Municipal Commissioner has served in City 'X' and City 'Y'. While asserting something one may quote the works of another person. Hence, conclusion II is also not valid.
44. (4) Neither conclusion I nor conclusion II follows. In the absence of harsh punitive measures the cases of sexual harassment may take place anywhere. Therefore, it is erroneous to assume that sexual harassment of women at work place is more prevalent in India as compared to other developed countries. The statement exhorts that amendment in the Act is meant to curb sexual harassment at the work place and it cannot be taken as the imposition of restriction on recruitment of women. In order to avoid pain in arms we cannot chop our arms.
45. (1) From the first two lines of the

passage, it is clear that the Inference is definitely true.

46. (2) The use of term 'always' in the Inference shows that the Inference is probably true.
47. (1) The Inference is definitely true. Consider the following line of the passage :
"Excessively low interest rates skew the risk reward equation by making projects that are actually not viable, appear viable."
48. (5) The Inference is definitely false. Consider the following line of the passage :
"It is now well established that long periods of unduly low interest rates encourage banks to take more risks."
49. (1) The Inference is definitely true.

(50-54) :

Candidate	Conditions					
	(i)	(ii)	(iii) or (a)	(iv)	(v) or (b)	
Anup	✓	✓	-	✓	✓	-
Nisha	✓	✓	x	-	✓	-
Subodh	✓	✓	✓	-	✓	-
Ravindra	✓	✓	✓	-	✓	✓
Rajiv	✓	✓	✓	-	✓	-

50. (1) Anup Bhatnagar satisfies conditions (i), (ii), (a), (iv) and (v). Therefore, his case would be referred to the Dean of the Institution.
51. (5) In case of Nisha Desai there is no information about the condition (iii).
52. (3) Subodh Verma satisfies conditions (i), (ii), (iii), (iv) and (v). Therefore, he can be selected.
53. (2) Ravindra Sharma satisfies conditions (i), (ii), (iii), (iv) and (b). Therefore, his case would be referred to the Director of the Institution.
54. (3) Rajiv Batra satisfies all the conditions (i), (ii), (iii), (iv) and (v). Therefore, he can be selected.
55. (4) Option (4) is true.
56. (3) Option (3) is true.

RBI GRADE-B/NABARD GRADE-A OFFICER EXAMS

1. (5) According to passage, the inference is definitely false.
2. (5) According to passage, the inference is definitely false.
3. (1) According to passage, the inference is definitely true.

4. (1) According to passage, the inference is definitely true.
5. (3) According to passage, data are inadequate.
6. (1) According to passage, the inference is definitely true.

CONCLUSIONS/INFERENCES

7. (3) According to passage, data are inadequate.
8. (4) According to passage, the inference is probably false.
9. (1) According to passage, the inference is definitely true.
10. (1) According to passage, the inference is definitely true.
11. (5) The inference is definitely false. Any new technology is developed keeping in view its viability and acceptance.
12. (5) Emission of huge quantity of carbon dioxide is not a parameter for being developed countries.
13. (5) The inference is definitely false.
14. (5) From the passage it is clear that new technologies are being developed to reduce emission of carbon dioxide from automobiles and during the production of electricity.
15. (1) It is clear from the passage that the developing countries are trying to evolve new technologies to reduce the emission of carbon dioxide.
16. (1) Consider the following line of the passage :
"The Government is planning to focus on investment in irrigation and even revival of agricultural extension system what is probably needed is a fresh dose of Green Revolution strategy."
Hence, inference is definitely true.
17. (2) From the passage it seems that the inference is probably true.
18. (5) According to passage, the inference is definitely false.
19. (5) Consider the following line of the passage :
"But with the food surpluses the situation has changed".
20. (1) Consider the following line of the passage :
"It meant farmers were being led to produce crops based just on the prices Government fixed and not in relation to any real demand."
21. (5) According to passage, the inference is definitely false.
22. (1) According to passage, the inference is definitely true.
23. (5) According to passage, the inference is definitely false.

24. (2) According to passage, the inference is probably true.
25. (1) According to passage, the inference is definitely true.
26. (1) It is clear from the passage that India has failed to take measures to recharge groundwater adequately in northern part. Therefore, the inference is definitely true.
27. (5) It is clearly mentioned in the passage that the paddy is water intensive crop.
28. (3) There is no data about the water level in other parts of India.
29. (4) The inference seems to be false.
30. (2) It can be stated that the inference is probably true on the basis of facts mentioned in the passage.
31. (4) None of the assumptions is implicit.
32. (5) Both the assumptions are implicit in the statement.
33. (5) Both the assumptions are implicit in the statement.
34. (5) Both the assumptions are implicit in the statement.
35. (4) None of the assumptions is implicit in the statement.
36. (4) It is clear from the statement that the school in Regari is not at a walkable distance from the village.
37. (5) Clearly, both the expectations are implicit in the statement.
38. (2) Only expectation II is implicit in the statement.
39. (5) Clearly, statements (B), (C) and (D) support the theory propounded by Expert B.
40. (4) Obviously, option (4) is the most appropriate answer.

INSURANCE EXAMS

1. (4) The legs of camels are so adapted that they can easily move in the deserts. Therefore, camels are indispensable for people to travel from one place to another. Therefore, no conclusion follows. The use of term 'only' in the first Conclusion makes it invalid.
2. (3) It is clear that both the conclusions follow.

3. (1) Only Conclusion I follows. Every old order does not become obsolete in due course.
4. (2) It is clear that only Conclusion II follows.
5. (2) Only Conclusion II follows.
6. (1) According to passage inference is definitely true.
7. (1) According to passage, inference is definitely true.
8. (3) According to passage, the data are inadequate.
9. (3) According to passage, the data are inadequate.
10. (1) According to passage, inference is definitely true.
11. (4) None of the reasons is correct. Judge delivers verdict as per the rule. The President has the power to pardon such persons who have been awarded death sentences. This does not imply that the President is more kind-hearted than the judges.
12. (3) Both the reasons are correct.
13. (1) Only the reason I is correct.
14. (2) Only the reason II is correct.
15. (3) Both the reasons are correct.
16. (1) Clearly, option (1) may be inferred.
17. (1) It has been said that vehicles are major pollutants but the Option (1) discards this notion outrightly.
18. (4) Clearly, neither I nor II can be inferred. The membership of the fitness club cannot be equated with population.
19. (4) Obviously, neither I nor II can be inferred. Mr. Pandey wanted to cancel hotel booking as his flight to Delhi was cancelled and he was unable to reach hotel in three hours. It does not imply that there is no other means to reach Delhi other than flight.
20. (5) Only Inference I can be inferred from the facts given in the question. A book written by some famous writer is read by some other professors too.
21. (3) Clearly, both the inferences seem to be appropriate.
22. (5) Only Inference I can be inferred from the statement.
23. (2) Only Inference II follows. It is clearly mentioned that bullying behaviour reduces in students who are sent for counselling.

MODEL EXERCISES

Directions (1-3) : In each of these questions, there is a statement followed by three conclusions. State whether the conclusions are implicit in the given statement.

1. The classic *My Fair Lady* was based on the play *Pygmalion* by G. B. Shaw.

I. *My Fair Lady* was the screen adaptation of the play.

II. G. B. Shaw was a playwright.

III. *My Fair Lady* tells the story of Liza Doolittle and Henry Higgins

- (1) Only I is implicit
- (2) Only II is implicit
- (3) I and III are implicit
- (4) None is implicit
- (5) All of these

2. The Unit Trust of India (UTI) informed SEBI that it would now have to cut the interest rates in its assured return monthly income plans.

I. Assured return is a contradiction as far as UTI is concerned.

II. Investors would feel cheated if that happens

III. SEBI is a regulatory body

- (1) Only I is implicit
- (2) Only II is implicit
- (3) I and II are implicit
- (4) None is implicit
- (5) All of these

3. A casual look through the news letters of different mutual funds (MFs) would make one feel that MFs are chock a block full of cash.

I. A deeper look would reveal that it is not so.

II. MFs are full of cash.

III. There are more than one Mutual Funds today.

- (1) Only I is implicit
- (2) Only II is implicit
- (3) Only III is implicit
- (4) None is implicit
- (5) All of these

Directions (4-8) : Two statements are given followed by two conclusions I & II. Take the statement to be true and then decide which of the conclusions logically follows. Mark your answer as :

(1) If only conclusion I follows

(2) If only conclusion II follows

(3) If either conclusion I or II follows and

(4) If neither conclusion I nor II follows

(5) None of these

4. Statement : Of the ten fishermen caught in a storm, nine managed to return to the shore. Praveen has not yet returned after four days.

Conclusions :

I. Praveen got killed in the storm.

II. Praveen has survived in the storm.

5. Statement : Now you don't need an import licence to own a VCR.

Conclusions :

I. VCRs are now manufactured indigenously.

II. VCRs are now freely permitted to be imported.

6. Statement : Just about everyone in Germany has been on a diet at one time or the other and millions of them have learned that the weight they lose is all too easily regained. Still despite their frustration, few question the wisdom of dieting.

Conclusions :

I. Germans should stop dieting.

II. Germans do not learn from experience.

7. Statement : A study of planning commission reveals boom in revenues. However, this has been of little avail owing to soaring expenditure. In the event, there has been a high dose of deficit financing, leading to marked rise in prices. Large financial outlays year after year had little impact on level of living.

Conclusions :

I. A boom in revenues leads to rise in prices.

II. Large financial outlays should be avoided.

8. Statement : The average number of students per teacher is 50 in the urban area whereas it is 60 in rural areas. The national average is 55.

Conclusions :

I. The student teacher ratio in the rural areas is higher than in the urban areas.

II. More students study with the same teacher in the rural areas as compared to those in the urban areas.

Directions (9-12) : In each of these questions, a statement is given followed by two conclusions I and II. Mark your answer as

(1) If only conclusion I follows

(2) If only conclusion II follows

(3) If neither I nor II follows

(4) If both I & II follow.

(5) None of these

9. Statement : Sealed tenders are invited from competent contractors experienced in executing construction jobs.

Conclusions :

I. Tenders are invited only from the experienced contractors.

II. It is difficult to find competent tenders in construction jobs.

10. Statement : The distance of 900 km by road between Bombay and Jafra will be reduced to 280 km by sea. This will lead to a saving of ₹ 7.92 crore per annum on fuel.

Conclusions :

I. Transportation by sea is cheaper than that by road.

II. Fuel must be saved to the greatest extent.

11. Statement : The manager humiliated Sachin in the presence of his colleagues.

Conclusions :

I. The manager did not like Sachin.

II. Sachin was not popular with his colleagues.

CONCLUSIONS/INFERENCES

12. Statement : Any young man who makes dowry as a condition for marriage discredits himself and dishonours womanhood.

Conclusions :

I. Those who take dowry in marriages should be condemned by the society.

II. Those who do not take dowry in marriages respect womanhood.

Directions (13-17) : Each of these questions has an inference drawn out of the passage given below. Mark your answer as

(1) if the inference is 'definitely true'

(2) if the 'data provided are inadequate'

(3) if the inference is 'probably true'

(4) if the inference is 'definitely false'

(5) None of these

Passage

Ministry of Environment and forests has granted environmental clearance to the Karakatla open-cast expansion project of the central coal Fields Ltd. in Bihar that envisages exploitation of non-coking coal reserves, the present production level of 0.8 million tonnes is proposed to be expanded to 1.5 million tonnes per annum at an estimated cost of ₹ 67.82 crore under the project. The total land area requirement for the proposed mining activities is about 651 hectares which includes about one-sixth of it as forest land.

13. The expansion plan would require about 100 hectares of forest land.

14. Karakatla open-cast mine is the only one of non-coking coal in the country.

15. There is no demand for non-coking coal.

16. The production cost of one tonne of non-coking coal from Karakatla mine will be about ₹ 450.

17. Environmental concern gets less priority over the need of the coal.

Directions (18-21) : In each of the questions below there is an inference, which is based on the given passage. Examine each inference separately in the context of the passage and decide upon its degree, of truth or falsity. Mark your answer as

(1) if you think the inference is 'definitely true'

(2) if you think the inference is 'probably true' though not definitely true in the light of the facts given

(3) if you think the 'data is inadequate' i.e., from the facts given, you cannot say whether the inference is likely to be true or false

(4) if you think the inference is 'definitely false'

(5) None of these

Passage

The reforms are aimed at having an impact over a wide cross-section of the economy. With improvements and greater efficiency in mobilising and allocating resources, the basis will become stronger for promoting economic growth and development. These reforms aim at increasing efficiency of the financial sector and the range of financial services available within the economy. The introduction of bank capital adequacy and accounting standards, together with improvement in the regulation and supervision of financial institutions and capital market, is aimed at installing greater public confidence, ensuring safety and soundness of the financial system, bringing about greater transparency and accountability in operations and encouraging overall increased resources, mobilisation within the economy.

18. Prior to reforms, the banking sector was running inefficiently although resource allocation was efficient.

19. Bank capital adequacy was not in operation before reforms.

20. Public confidence has some connection with resource mobilisation.

21. The economic reforms have aimed only at the financial sector.

Directions (22-25) : In each of these questions, certain statements are given followed by two conclusions numbered I and II. Consider the statements to be true even if they seem to be at variance from commonly known facts. Decide which one of the conclusions logically follows from the statements. Mark answer as

(1) if conclusion I and II follow

(2) if only conclusion II follow

(3) if only conclusion I follows

(4) if neither conclusion I nor II follows

(5) None of these

22. Statement Industrial cities are highly polluted. Pollution means more diseases.

Conclusions

I. People living in cities which are not industrial are healthier than those who live in industrial cities.

II. People who live in industrial cities become immune to diseases.

23. Statement My brother sings very well. My sister is a basketball player. I am very intelligent. **Conclusions**

I. We all are very talented.

II. We all are sportsmen.

24. Statement India's economy depends mainly on forests.

Conclusions

I. Tree should be preserved to improve Indian Economy.

II. India wants only maintenance of forests to improve economic conditions.

25. Statement The best way to escape from a problem is to solve it.

Conclusions

I. Your life will be dull if you don't face problem.

II. To escape from problem, you should always have some solutions with you.

Directions (26-30) : Below is a given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity. Mark answer as

(1) if the inference is 'definitely true', i.e., properly follows from the statement of facts given

(2) if the inference is 'probably false', though not 'definitely false' in the light of the facts given

(3) if the 'data is inadequate', i.e., from the facts given you cannot say whether the inference is likely to be true or false

CONCLUSIONS/INFERENCES

- (4) If the inference is 'definitely false', i.e. it cannot possibly be drawn from the facts given or it contradicts the given facts
(5) None of these

Passage

India's economic and social progress is forever undermined by constant onslaught of drought followed by devastating floods. There is no denying that the country has registered growth in putting water to productive uses : for irrigation to realize the objectives of food security, of water conservation for crops requiring a considerable amount of water or even underground water for industrial and agricultural purposes. Despite this, the demand for water is visibly more than the supply of available and sustainable water. This is because water resources are not integrated in a systematic way to provide for varied uses.

26. The need of the hour is to manage water resources by integrated method.
27. Unavailability of sufficient water has had an adverse effect on India's economic progress.
28. India does not lack in the supply of sustainable water for various purposes.
29. India has achieved the maximum level possible in the channelling of its water resources.
30. The trend of conservation of water in India is a recent one.

Directions (31-33) : In each of the following questions, a statement is given, followed by two conclusions I and II. Consider the statement and the following conclusions. Decide which of the conclusions follows from the statement. Mark answer as

- (1) if neither conclusion I nor II follows
(2) if only conclusion II follows
(3) if only conclusion I follows
(4) if both conclusions I and II follow
(5) None of these

31. **Statement :** Workers feel highly motivated when they get a sense of involvement by participating in the management of companies.
Conclusions :

- I. Workers should be motivated to produce more.
II. Workers should be allowed to participate in the management of companies.

32. **Statement :** Power consumption in every family has been doubled during the last five years.

Conclusions :

- I. There is a lot of development in the society.
II. Power rates have become cheaper.

33. **Statement :** This world is neither good nor evil; each man manufactures a world for himself.

Conclusions :

- I. Some people find this world quite good.
II. Some people find this world quite bad.

Directions (34-37) : In each of these, questions, a statement is followed by two conclusions I and II. Consider the statement to be true even if it seems to be at variance from commonly known facts. Decide which of the given conclusions is/are definitely drawn from the given statement. Mark answer as

- (1) if only conclusion I follows
(2) if only conclusion II follows
(3) if neither conclusion I nor II follows
(4) if both conclusions I and II follow
(5) None of these

34. **Statement :** Black cloud follows thunder: rains follow thunder.

Conclusions :

- I. Thunder is the cause of rain.
II. Black cloud is the cause of thunder.

35. **Statement :** The secret of success is constancy of purpose.

Conclusions :

- I. Constant dripping wears the stone.
II. Single-minded devotion is necessary for achieving success.

36. **Statement :** Today, out of the world population of several thousand million, the majority of men have to live under government which refuse them personal liberty and the right to dissent.

Conclusions :

- I. People are indifferent to personal liberty and the right to dissent.
II. People desire personal liberty and the right to dissent.

37. **Statement :** The use of non-conventional sources of energy will eliminate the energy crisis in the world.

Conclusions :

- I. Modern technology is gradually replacing the conventional source of energy.
II. The excessive exploitation of environment has led to depletion of conventional sources of energy.

Directions (38-42) : The questions given below have a statement followed by two conclusions I and II. Decide which of the conclusions follows from the statement. Mark answer as

- (1) if neither conclusion I follows nor II follows
(2) if conclusion II follows
(3) if conclusion I follows
(4) if both conclusions I and II follow
(5) None of these

38. **Statement :** The doctor is of the opinion that the patient's condition would become normal after this operation

Conclusions :

- I. The patient's condition is such that he can be operated upon.
II. Certain costly medicines can be administered to the patient and the operation may not be necessary.

39. **Statement :** Unemployment allowance should be given to all unemployed Indian youth, above 18 yr of age.

Conclusions :

- I. There are a large number of unemployed young people in India who need monetary assistance.
II. The Government of India has sufficient funds to provide unemployment allowance to all the unemployed young people.

40. **Statement :** If Mr Bhattacharya has gone through the instructions, he can start performing the activities.

Conclusions :

- I. Mr. Bhattacharya shall understand the instructions.
- II. Mr. Bhattacharya is capable of performing the activities.

41. **Statement :** Krishna wrote another letter to his mother after one month as he didn't receive any reply to his first letter.

Conclusions :

- I. Krishna's mother didn't receive the first letter.
- II. The letter normally reaches within a week.

42. **Statement :** Gaurav has got the railway reservation done in January this year for the journey he wants to make in April to Calcutta.

Conclusions :

- I. The railways issue reservation 3 months in advance.
- II. There is more than one train to Calcutta every day.

Directions (43-47) : The questions given below have a statement followed by two conclusions I and II. Decide which of the conclusions follows from the statement. Mark answer as

- (1) if conclusion I follows.
- (2) if conclusion II follows
- (3) if both conclusions follow
- (4) if neither conclusion follows.
- (5) None of these

43. **Statement :** Recent trends also indicate that the number of child migrants in large cities is increasing. These children leave their families to join the ranks of urban poor doing odd jobs in markets, workshops, hotels or in service sectors.

Conclusions :

- I. Migration to big cities should be checked.
- II. The plight of poor children should be thoroughly studied.

44. **Statement :** The TV programmes, telecast specially for women are packed with a variety of recipes and household hints. A major portion of magazines for women also contains the items mentioned above.

Conclusions :

- I. Women are not interested in other things.
- II. An average woman's primary interest lies in home and specially in the kitchen.

45. **Statement :** Although, the education system has progressed from the point of view of the number of schools, most of them are ill-equipped and have not achieved excellence in imparting education.

Conclusions :

- I. In future, we should provide good teachers and .. equipment to these schools.
- II. We need not open any more schools in the future.

46. **Statement :** Nation X faced growing international opposition for its decision to explode eight nuclear weapons at its test site.

Conclusions :

- I. The citizens of the nation favoured the decision.
- II. Some powerful countries do not want other nations to become as powerful as they are.

47. **Statement :** Modern man influences his destiny by the choice he makes unlike in the past.

Conclusions :

- I. Earlier, there were less options available to man.
- II. There was no desire in the past to influence the destiny.

Directions (48-52) : These questions have a statement followed by two conclusions I and II. Decide which of the conclusions follows from the statement. Mark answer as

- (1) if conclusion I follows
- (2) if neither conclusion I follows nor II follows
- (3) if conclusion II follows
- (4) if both conclusions I and II follow
- (5) None of these

48. **Statement :** There has been an unprecedented increase in the prices of essential commodities like vegetables, pulses, fruits, sugar, milk, wheat, etc and increase in the prices of diesel and petrol has further aggravated the situation this year.

Conclusions :

- I. The supply and demand must match and government must arrest the hoarders and middlemen who are creating an artificial scarcity of these essential items.
- II. The items in short supply can be imported and their indigenous production be increased.

49. **Statement :** The Reserve Bank of India has, on 20.3.2010, increased the Repo Rate by 25 basis points to 50.

Conclusions :

- I. This will surely anchor inflation.
- II. The banks will now raise the lending and deposit rates.

50. **Statement :** Our parliamentary system is not very successful because most of our countrymen cast their votes based on caste and religion.

Conclusions :

- I. Only educated and principled persons should be given the right to vote.
- II. We need to create an awareness in our people to rise above caste and religion at the time of casting their vote.

51. **Statement :** Against the backdrop of surging inflation, the Union Cabinet in March 2010 has decided to increase the Dearness Allowance for Central Government employees and pensioners by 8% with effect from January 2010.

Conclusions :

- I. This will provide some relief to the Central Government employees and pensioners against the surging inflation.
- II. Increase in Dearness Allowance will neutralize, to some extent, increase in the cost of living.

52. **Statement :** Some people in this country want the President to be more than a figurehead and to take more active interest in national politics.

Conclusions :

- I. In a parliamentary democracy, the President has to be content with a more or less passive role.

- II. The President, under the provisions of the Constitution, is bound by the advice of the Council of Ministers and so, he or she should not come into conflict with the Ministry or Parliament.

Directions (53-57) : The questions given below has a statement followed by two conclusions I and II. Consider the statement and the following conclusions. Decide which of the conclusions follows from the statement. Mark answer as

- (1) If conclusion I follows
- (2) If conclusions II follows
- (3) If neither conclusion I follows nor II follows
- (4) If both conclusion I and II follow
- (5) None of these

53. Statement : It has been reported by one of the TV channels that the answer scripts of board examination of one state have been evaluated by students studying in the same standard with the help of model answers provided by the paper-setters.

Conclusions :

- I. All such officials/evaluators who have been a part of this malpractice should be seriously dealt with.
- II. The board should explore the possibilities of getting these answer books evaluated by computerized machines.

54. Statement : Many of those who study in premier engineering, medical and management institutes in India, migrate to developed countries for better prospects in their professional pursuits, after they complete their study.

Conclusions :

- I. All the students joining these colleges should be asked to sign a bond at the time of admission, to the effect that they will remain in India, at least for ten years, after they complete their education.

- II. All those students who desire to settle down in the developed nations of the world should be asked to pay the entire cost of their education which the government has subsidized for them.

55. Statement : There has been a significant drop in the water level of all the water-bodies supplying water to the metro city of Mumbai.

Conclusions :

- I. The water supply authority should continue to impose a partial cut in water supply to the consumers till the situation eases out.
- II. The government should appeal to all the residents through mass media for the minimal use of water.

56. Statement : The weather department has forecast a warning that a strong cyclonic storm will hit coastal Andhra Pradesh and Orissa in the next 48 hours.

Conclusions :

- I. The local administration should soon send a message that all fishermen of that area avoid going deeper into the sea.
- II. Local administration should alert the people of coastal areas of both the states to move to safer places and administrative machinery should get ready for meeting out this eventuality.

57. Statement : The brave and alert villagers of Kandli village in Madhya Pradesh caught a group of dreaded dacoits armed with very sophisticated weapons and handed them over to the police.

Conclusions :

- I. The villagers of Kandli village be provided sophisticated weapons to repeat this type of act of bravery in future.
- II. The villagers should be rewarded for their courage and unity.

Directions (58-60) : Each of these questions has a statement followed by two conclusions I and II. Consider the statement and the following conclusions. Decide which of the conclusions follows from the statement. Mark answer as

- (1) If conclusion I follows
- (2) If conclusion II follows
- (3) If neither conclusion follows
- (4) If both conclusions follow
- (5) None of these

58. Statement : India has great potential for consumer products.

Conclusions :

- I. Inflation is curbing demand for consumer products.
- II. A very large population of the country has a great appetite for consumer products.

59. Statement : Introduction of computers and networking has revolutionized banking services.

Conclusions :

- I. Computers have reduced paperwork to a very large extent.
- II. All banking functions can be operated and viewed easily on computers.

60. Statement : Productivity of Indian agriculture is very low. **Conclusions :**

- I. Indian agriculture is largely dependent on timely rains.
- II. Indian farmers have not introduced latest technology into the system.

61. Study the following information carefully to answer the given question :

A new apparel store has been opened by a telecom company XYZ, from which customers have very high expectations.

Which of the following statements can be inferred from the given statement? (An inference is something by which you can logically deduce something to be true based on known/given premises.)

- (1) XYZ previously operated in telecom industry only.
- (2) Expansion is the best strategy to have competitive edge in the market.
- (3) To be successful in an expansion, one needs to be a leader in telecom industry.
- (4) XYZ has already established brand name in the market through its telecom business.
- (5) XYZ's apparel store offers premium products for youngsters only.

SHORT ANSWERS

1.(1)	2.(4)	3.(3)	4.(3)
5.(2)	6.(4)	7.(4)	8.(2)
9.(1)	10.(3)	11.(1)	12.(2)
13.(1)	14.(2)	15.(4)	16.(1)
17.(3)	18.(2)	19.(1)	20.(2)
21.(4)	22.(3)	23.(4)	24.(3)
25.(2)	26.(1)	27.(3)	28.(2)
29.(1)	30.(3)	31.(2)	32.(1)
33.(4)	34.(1)	35.(4)	36.(2)
37.(1)	38.(3)	39.(1)	40.(4)
41.(3)	42.(3)	43.(2)	44.(2)
45.(1)	46.(4)	47.(1)	48.(2)
49.(3)	50.(3)	51.(4)	52.(2)
53.(1)	54.(4)	55.(4)	56.(2)
57.(2)	58.(2)	59.(1)	60.(4)
61.(4)			

EXPLANATIONS

- (1) The statement speaks about the play and writer and not about the story of the play.
- (4) On the basis of the statement, we can not conclude anything as given in the three conclusions. Hence, none follows.
- (3) The use of the word 'different mutual funds' clarifies the existence of more than one mutual funds today.
- (3) Either conclusion I or II follows since there is one of the two possibilities can be possible either Praveen got killed in the storm and not come back or Praveen has survived but he is not getting any route to come back.
- (2) Statement implies that VCR can be imported but no tax is applicable, it does not mean that VCR are manufactured in the country.
- (4) Both the conclusions are invalid in the light of the statement given.
- (4) None of the conclusions follows.

- (2) From the given figures, it is easily concluded that more students study with the same teacher in the rural areas as compared to those in the urban areas.
- (1) Clearly, conclusion I can be drawn from the statement.
- (3) Comparative cost of transportation is not given, hence conclusion I is not implicit, conclusion II is a fact but not related with statement. Hence none of the conclusions follows.
- (1) The manager disliking led to humiliation of Sachin. Hence, I follows. Nothing has been given about the popularity of Sachin, hence, II does not follow.
- (2) We can easily conclude from the statement that those who do not take dowry in marriages respect womanhood.
- (1) In the last line of the passage, it is very clearly given that forest land requirement is about one-sixth of 651 hectares area.
- (2) No information is given to confirm that karakatta open cast mine is the only one of non-coking coal in the country.
- (4) Inference is definitely false.
- (1) It is given in the passage that production cost of 1.5 million tonne per annum is ₹ 67.82 crore. It means the production cost of one tonne of non-coking coal will be ₹ 450.
- (3) The inference is probably true.
- (2) With improvements and greater efficiency... implies that the statement is probably true.
- (1) The introduction of ... implies that the inference is definitely true.
- (2) The passage voucher for installing greater public confidence through increased resources mobilisation. Therefore, the given inference is probably true.
- (4) In the first sentence of the passage, is mention of reforms being aimed at having an impact over a wide of cross-section of the economy. Therefore, the inference is definitely false.

- (3) It cannot be concluded that people living in industrial cities become immune to disease. However, it can be concluded that people living in non-industrial cities are comparatively healthy.
- (4) None follows.
- (3) Conclusion I goes with the statement. The use of the word only makes the conclusion doubtful.
- (2) It cannot be definitely said that life will be dull or not dull if you don't face problem. However, if we face a problem, in order to escape from it, we should have solution for it.
- (1) This is a very much clear from the last line of passage.
- (3) Data is not adequate.
- (2) Probably false.
- (1) It is given in the para that India had done everything to channelise its water resources, though not systematic.
- (3) Nothing is given about its being old or new.
- (2) Conclusion II follows because for motivating workers, they should be allowed to participate in the management of companies.
Conclusion I does not follow because it is not given that motivated workers produce more.
- (1) Neither conclusion I nor II follows because they are not directly linked with the statement.
- (4) Both the conclusions follow because some people find this world quite good while some find it quite bad.
- (1) Conclusion I follows because rains follow thunder so, thunder is the cause of rain.
Conclusion II does not follow because thunder is the cause of black cloud.
- (4) Both the conclusions follow because consistency is required for achieving success.
- (2) Conclusion II follows because people desire personal liberty and the right to dissent.
Conclusion I does not follow because people are not different to personal liberty and the right to dissent.

37. (1) Conclusion I follows because modern technology is gradually replacing the conventional source of energy.

Conclusion II does not follow because the given statement is not telling about environment.

38. (3) Conclusion I follows because according to doctor, patient's condition is such, that it needs operation. Conclusion II is not directly linked with the statement.

39. (1) Unemployed young people need either a job or some monetary assistance. So, conclusion I follows. Conclusion II is not directly linked with statement.

40. (4) Both the conclusions follow because after understanding the instructions Mr Bhattacharya performs the activities because he is capable to do so.

41. (3) Conclusion I follows because Krishna's mother might not received the letter.

Conclusion II does not follow because if a letter normally reaches within a week then Krishna wrote another letter after one week.

42. (3) Conclusion I follows because Gaurav booked the ticket three months in advance.

Conclusion II is not directly linked with the statement.

43. (2) Conclusion II follows because it should be thoroughly studied that why poor children are migrating in larger cities,

44. (2) If TV programmes magazines that are mainly for women contains a variety of recipes and household hints then it can be concluded that an average woman's primary interest lies in household things. So, conclusion II follows.

45. (1) Conclusion I follows because these new schools need good teachers and equipments to improve education system. Conclusion II does not follow because to improve education system, we need to open schools but fully equipped.

46. (4) Nuclear weapons are dangerous to humanity. So, a nation except those who already have nuclear weapons should not test for a nuclear weapons. A country is said to be powerful when its citizens are happy and satisfied ie, developed countries. So, conclusion II does not follow. Conclusion I is not directly linked with the statement.

47. (1) Conclusion I follows because modern man has more options than ancient man.

Conclusion II does not follow because man has always desire for some thing.

48. (2) In the statement, it is not given that prices are rising because of lesser supply but both the conclusions are telling about only demand and supply.

49. (3) Conclusion II follows because after increasing repo rate, banks will increase their lending and deposit rates.

50. (3) As it is a fundamental right of an adult citizen to cast his vote so conclusion I does not follow. Conclusion II follows because people should cast their vote to the most eligible candidate.

51. (4) As inflation is rising so increasing dearness allowance will provide some relief to the central government employees and pensioners and it will neutralize to some extent, increase in the cost of living. So, both the conclusions follow.

52. (2) None of the conclusion is directly linked with the statement. So, neither conclusion I follows nor II follows.

53. (1) Only conclusion I follows because it is a very serious matter and strict action should be taken against all such officials/evaluators.

Conclusions II does not linked with statement.

54. (4) Both conclusions I and II follow because India is a developing country and government has subsidized fees in these institutes so, that students of these institutes made India a developed country.

55. (4) Both conclusions I and II follow because a partial cut will not affect the consumers and consumers should minimise the use of water till the situation cases out.

56. (2) Conclusion II follows Administration should be ready so, that damage by cyclone should be lesser. Fishermen of that area should avoid going into the sea. The word 'deeper' makes conclusion I meaningless.

57. (2) Conclusion II follows because villagers should be rewarded for their courage and unity but they should not be allowed to take law in their hand.

58. (2) Only Conclusion II follows. A large number of people have strong urge for the consumer products. Therefore, India has great potential for consumer products.

59. (1) Only Conclusion I follows. Introduction of computers in banking sector has revolutionised the banking services. Several new services have been launched by the banks.

The use of term 'all' in the Conclusion II makes it invalid.

60. (4) Low productivity is an outcome of several factors, viz., lack of irrigation facility, improper size of holdings, good seeds, proper manure etc. Therefore, both the Conclusions follow.

61. (4) Obviously, option (4) can be inferred from the given statement. Famous brand name finds it easier to launch a variety of products.

CLEAR YOUR DOUBTS



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