

IBPS

PO Main Exam 2016

Held on : 20-11-2016

(Based On Memory)

Time : 2 Hrs.

QUANTITATIVE APTITUDE

- Ankita borrows ₹ 7000 at simple Interest from a lender. At the end of 3 years, she again borrows ₹ 3000 and settled that amount after paying ₹ 4615 as interest after 8 years from the time she made the first borrowing. What is the rate of interest?
(a) 5.5% (b) 9.5%
(c) 7.5% (d) 6.5%
(e) None of the Above
- The difference between compound interest compounded every 6 months and simple interest after 2 years is 248.10. The rate of interest is 10 percent. Find the sum
(a) 12000 (b) 14000
(c) 16000 (d) 18000
(e) None of these
- Deepak found that he had made a loss of 10% while selling his smartphone. He also found that had he sold it for ₹ 50 more, he would have made a profit of 5%. The initial loss was what percentage of the profit earned, had he sold the smartphone for a 5% profit?
(a) 100% (b) 200%
(c) 75% (d) 85%
(e) None of the Above
- An inspector is 228 meter behind the thief. The inspector runs 42 meters and the thief runs 30 meters in a minute. In what time will the inspector catch the thief?
(a) 19 minutes (b) 20 minutes
(c) 18 minutes (d) 21 minutes
(e) None of these
- Ashok can row upstream at 8 kmph and downstream at 12 kmph. What is the speed of the stream?
(a) 6 km/hr (b) 3 km/hr
(c) 2 km/hr (d) 4 km/hr
(e) 4.5 km/hr
- James' present age is $\frac{2}{7}$ th of his father's present age. James' brother is three year older to James. The respective ratio between present ages of James' father and James' brother is 14:5. What is the present age of James?
(a) 12 years (b) 23 years
(c) 19 years (d) 27 years
(e) 13 years
- The average value of property of Agil, Mugilan and Anitha is ₹ 130cr. The Property of Agil is 20cr greater than the property value of Mugilan and Anitha property value is 50cr greater than the Agil property value. The value of property of Anitha is
(a) 120 cr (b) 170 cr
(c) 100 cr (d) 150 cr
(e) None of these
- A and B can do a piece of work in 24 and 30 days respectively. Both started the work and worked for 6 days. Then B leaves the work and C joins and the remaining work is completed by A and C together in 11 days. Find the days in which C alone can do the work
(a) 80 (b) 100 (c) 120 (d) 130
(e) None of these
- Three pipe P, Q and R can fill a tank in 12 minutes, 18 minutes and 24 minutes respectively. The pipe R is closed 12 minutes before the tank is filled. In what time the tank is full?
(a) $8\frac{5}{13}$ hrs (b) $8\frac{4}{13}$ hrs
(c) $7\frac{4}{13}$ hrs (d) $8\frac{6}{13}$ hrs
(e) None of these
- A company reduces his employee in the ratio 14 : 12 and increases their wages in the ratio 16:18. Determine whether the bill of wages increases or not and in what ratio.
(a) Decreases, 28: 27 (b) Increases, 27:28
(c) Decreases, 29:28 (d) Increases, 28:29
(e) None of these
- A slice from a circular pizza of diameter 14 inches is cut in a such a way that each slice of pizza has a central angle of 45° . What is the area of each slice of Pizza(in square inches)?
(a) 16.25 (b) 19.25 (c) 18.25 (d) 17.25
(e) None of the Above
- 8 litres are drawn from a flask containing milk and then filled with water. The operation is performed 3 more times. The ratio of the quantity of milk left and total solution is $\frac{81}{625}$. How much milk the flask initially holds?
(a) 10 ltr (b) 20 ltr (c) 30 ltr (d) 40 ltr
(e) None of these
- Two persons A and B invested in a business with 115000 and 75000 rupees respectively. They agree that 40% of the profit should be divided equally among them and rest is divided between them according to their investment. If A got 500 rupee more than B, then the total profit is.
(a) 3599.34 (b) 699.34
(c) 3958.34 (d) 999.34
(e) None of these
- The ratio of the monthly salaries of A and B is in the ratio 5 : 16 and that of B and C is in the ratio 17 : 18. Find the monthly income of C if the total of their monthly salary is ₹ 1,87,450.
(a) ₹ 66,240 (b) ₹ 72,100
(c) ₹ 62,200 (d) ₹ 65,800
(e) ₹ 60,300

15. Pipes A and B can fill a cistern in 15 hours together. But if these pipes operate separately A takes 40 hours less than B to fill the tank. In how many hours the pipe A will fill the cistern working alone?

(a) 60 (b) 20
(c) 40 (d) 15
(e) 25

DIRECTIONS (Qs. 16-20) : In these questions, a number series is given. Find out the missing number.

16. 20 39 74 ? 262 499
(a) 146 (b) 169
(c) 166 (d) 139
(e) 129
17. 14 8 6 6 7 ?
(a) 6.5 (b) 7.5
(c) 8.5 (d) 9.5
(e) None of these
18. 6 13 20 65 256 ?
(a) 1283 (b) 1756
(c) 2786 (d) 2686
(e) None of these
19. 14 6 4 4 8 ?
(a) 26 (b) 32
(c) 46 (d) 27
(e) None of these
20. 6 16 45 184 917 ?
(a) 5506 (b) 4756
(c) 5786 (d) 5686
(e) None of these

DIRECTIONS (Qs. 21-25) : In the following questions two equations numbered I and II are given. You have to solve both the equations and give answer.

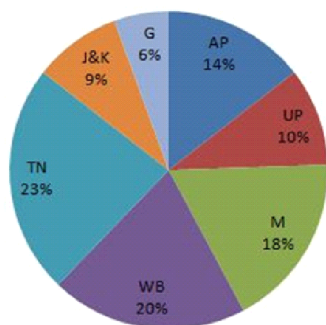
21. $\frac{1}{x+4} - \frac{1}{x-7} = \frac{11}{30}$
 $\frac{1}{y-3} + \frac{1}{y+5} = \frac{1}{3}$
(a) $x > y$ (b) $x < y$
(c) $x \geq y$ (d) $x \leq y$
(e) $x = y$ or relation cannot be established
22. $5x + 2y = 31$
 $3x + 7y = 36$
(a) $x > y$ (b) $x < y$
(c) $x \geq y$ (d) $x \leq y$
(e) $x = y$ or relation cannot be established
23. $7x + 6y + 4z = 122$
 $4x + 5y + 3z = 88$
 $9x + 2y + z = 78$
(a) $x < y = z$ (b) $x \leq y < z$
(c) $x < y > z$ (d) $x = y > z$
(e) $x = y = z$ or relation cannot be established
24. $4x + 2y = 8.5$, $2x + 4y = 9.5$
(a) $x > y$ (b) $x < y$
(c) $x \geq y$ (d) $x \leq y$
(e) $x = y$ or relation cannot be established
25. I. $56x^2 + 37x + 6 = 0$
II. $66y^2 - 13y - 4 = 0$
(a) if $x \geq y$ (b) if $x > y$
(c) if $x < y$ (d) if $x \leq y$
(e) if the relation between x and y cannot be established.

DIRECTIONS (Qs. 26-30) : What approximate value should come in place of the question mark (?) in the following questions? (You are not expected to calculate the exact value.)

26. $(1444)^{\frac{1}{2}} + \frac{56.007}{1.225}$ of 123
(a) 5600 (b) 6550
(c) 6552 (d) 5662
(e) 5500
27. $(0.0144)^{1/2} + (2.5)^2 = ?$
(a) 5 (b) 11
(c) 6 (d) 9
(e) 10
28. $276.75 + 4\% \text{ of } 678 + \sqrt{0.0169} = ?$
(a) 304 (b) 124
(c) 122 (d) 228
(e) None of these
29. $6(7/11) \times 5(4/9) \div 9(1/4) = ?$
(a) 21 (b) 13
(c) 9 (d) 4
(e) None of these
30. $56\% \text{ of } 4356 = 76\% \text{ of } 564 + ?$
(a) 1789 (b) 2100
(c) 2500 (d) 2011
(e) None of these
31. A five digit number is formed with the digits 0, 1, 2, 3 and 4 without repetition. Find the chance that the number is divisible by 5.
(a) $3/5$ (b) $1/5$
(c) $2/5$ (d) $4/5$
(e) None of these
32. A box contains 5 green, 4 yellow and 3 white marbles. Three marbles are drawn at random. What is the probability that they are not of the same colour ?
(a) 40/44 (b) 44/41
(c) 41/44 (d) 40/39
(e) 44/39
33. Out of 6 green ball, 4 blue ball, in how many ways we select one or more balls ?
(a) 42 (b) 34
(c) 31 (d) 22
(e) None of these
34. From a pack of 52 cards, 3 cards are drawn together at random, What is the probability of both the cards are king?
(a) $\frac{1}{5225}$ (b) $\frac{1}{5525}$
(c) 5525 (d) $\frac{1}{525}$
(e) None of these
35. 16 persons are participated in a party. In how many different ways can they host the seat in a circular table, if the 2 particular persons are to be seated on either side of the host?
(a) $16! \times 2$ (b) $14! \times 2$
(c) $18! \times 2$ (d) $14!$
(e) $14! \times 3$

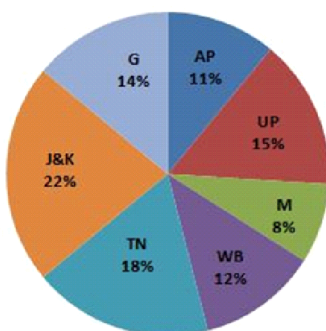
DIRECTIONS (Qs. 36-40) : Study the following graph to answer the given questions

Statewise Distribution of Male



Total population 39 lakh

Statewise distribution of Female

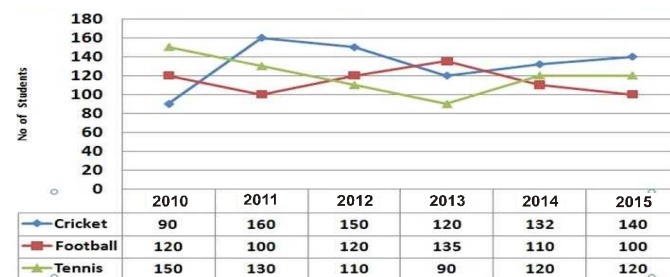


Total population 32 lakh

36. What is the ratio between the Female population of state UP and the male population of M?
- (a) 60 : 95 (b) 80 : 117
(c) 85 : 112 (d) 45 : 77
(e) None of these
37. What is the total population of State J & K ?
- (a) 11.55 lak (b) 10.65 lak
(c) 10.55 lak (d) 9.78 lak
(e) None of these
38. Find the difference between Male population and Female population in the state WB ?
- (a) 5.76 lak (b) 4.67 lak
(c) 3.69 lak (d) 3.96 lak
(e) None of these
39. Find the average number of males in all the 7 states ?
- (a) 5 lak (b) 6 lak
(c) 5.57 lak (d) 6.57 lak
(e) None of these
40. The angle corresponding to the female population in the states AP and M ?
- (a) 56.9 degree (b) 76.5 degree
(c) 48.6 degree (d) 68.4 degree
(e) None of these

DIRECTIONS (Qs. 41-45) : Study the following graph carefully to answer the given Questions

No of students(in hundred) who participated in three different sports in six different years



41. What is the difference between the no of players participating in Football in the year 2012 and the no of players participating in Cricket in the year 2015 ?
- (a) 1000 (b) 2000
(c) 2200 (d) 1700
(e) 1800
42. The total no of players who participated in all the 3 sports together in the year 2014 was What % of the total no of players who participated in Tennis over all the years together (approx) ?
- (a) 50% (b) 45%
(c) 47% (d) 53%
(e) 52%
43. What was the average no of players who participated in Football over all the years together ?
- (a) 11417 (b) 11490
(c) 12476 (d) 10976
(e) 10990
44. What was the % decrease in the no of players participating in Cricket in the year 2003 as compared to that in the year 2001 ?
- (a) 45% (b) 35%
(c) 25% (d) None of these
(e) 47%
45. Find the ratio between the no of students participated in Cricket & Football in 2001 to the total no of students participated in Cricket and Tennis in 2004 ?
- (a) 20 : 17 (b) 65 : 63
(c) 60 : 43 (d) 55 : 52
(e) 52 : 55

DIRECTIONS (Qs. 46-50) : Study the following information to answer the given questions

Dept	STAFF		STUDENTS	
	Number	M:F	Number	M:F
ECE	120	13:11	1800	7:11
EEE	80	9:7	1500	7:8
CSE	150	17:13	2200	9:13
IT	90	4:5	600	7:5
ME	140	4:3	1600	17:15
EIE	70	18:17	1200	9:11

M = male F = female

46. What is the ratio of total number of staff in ECE,EEE to the total no of students in CSE and IT ?
 (a) 14:1 (b) 1:14
 (c) 1:12 (d) 1:17
 (e) None of these
47. The total no of male staff in IT and EIE is what % of the total number of staff in these 2 dept ?
 (a) 44.5% (b) 45.7%
 (c) 47.5% (d) 45.00%
 (e) None of these
48. Total no of female students in CSE is what % more than the male students in the same Dept ?
 (a) 44.45% (b) 40.76%
 (c) 40.75% (d) 40.66%
 (e) None of these
49. Find the number of female students in ME dept ?
 (a) 850 (b) 650
 (c) 150 (d) 750
 (e) None of these
50. Find the average of total no of staff in all the dept ?
 (a) 103.8 (b) 108.3
 (c) 108.2 (d) 108
 (e) None of these
54. **Statements :** No photo is frame. All frames are sites. Some buckets are photos. Some sites are buckets.
Conclusions:
 I. No photo is site.
 II. All buckets being frames is a possibility
 III. Some sites are photos
 IV. Some buckets are frames.
 (a) All follows
 (b) Only II and III follow
 (c) Only II, III and IV follow.
 (d) Only either I or III follows
55. **Statements:** All seats are covers. No cover is bun. Some buns are roofs. Some sites are covers.
Conclusions:
 I. All sites being buns is a possibility
 II. All sites being roof is a possibility
 III. Some sites are not buns.
 IV. No seat is bun
 (a) Only II, III and either I or IV follow.
 (b) Only III follows
 (c) All follows.
 (d) Only II, III and IV follow

REASONING ABILITY

DIRECTIONS (Qs. 51-55) : Read the following information carefully and answer the questions that follow.

51. **Statements:** Some trees are plants. All trees are houses. No plant is pot. All tools are pots.
Conclusions:
 I. Some plants are tools is a possibility.
 II. All trees are tools is a possibility.
 III. No plant is house.
 IV. All plants are houses is a possibility.
 (a) Only I and III follow.
 (b) Either III or IV follows
 (c) Only IV follows
 (d) None follows.
52. **Statements:** All trees are plants. All houses are trees. Some pots are plants. All tools are plants.
Conclusions:
 I. Some plants are not houses
 II. Some tools being trees is a possibility
 III. All pots are tools is a possibility.
 IV. All houses are tools is a possibility.
 (a) Only III and IV follow
 (b) Only II, III, and IV follow
 (c) Only I and IV follow.
 (d) All follow.
53. **Statements:** Some roofs are figures. All figures are lions. All lions are goats. No tool is lion.
Conclusions:
 I. Some tools are figures is a possibility.
 II. All tools being goats is a possibility.
 III. No roof is tool.
 IV. Some goats are figures
 (a) Only II and IV follow
 (b) Only I and II follow
 (c) Only either I or II and IV follow
 (d) None follows.
56. The code for the word 'Table'
 (a) 26×A (b) 17%O
 (c) 14\$A (d) 22\$E
 (e) None of these
57. The code word 6\$A for the word
 (a) Later (b) Arrive
 (c) Earlier (d) Today
 (e) Either 1 or 3
58. Find the code word for the word 'Burn' ?
 (a) 25\$R (b) 22%U
 (c) 21\$R (d) 6×E
 (e) Can't be determined
59. According to the given code, what is the code for 'M' ?
 (a) 12 (b) 8
 (c) 10 (d) 7
 (e) Can't be determined
60. By using the given code word, find the code word for 'Better Luck Next Arrive' ?
 (a) 22\$E, 21\$R, 6×U, 8% E (b) 8×E, 21×R, 22%E, 6%U
 (c) 22×E, 6%U, 8%E, 21×R (d) 21%R, 22\$E, 6×U, 8%E
 (e) 6\$U, 22×E, 8×E, 21%R
61. Two Person P and Q are separated by a distance of 20 meter in west-east direction respectively. Now P and Q start walking in north and south direction respectively and walked for 5 meter. Now P and Q took a right turn and walked 10m each. Now P and Q took left turn and after walking 5 meter both of them stopped. Find the distance between them
 (a) 15 (b) 25
 (c) 30 (d) 35
 (e) None of these

DIRECTIONS (Qs. 56-60) : Study the information below and answer the following question:-

In a certain code language,

'Arrive today eagles later' is written as 21×R, 6\$A, 14\$O, 25×A

'Begin work faster table' is written as 14\$A, 17%O, 26×A, 22\$E

'Length error arrow burn' is written as 6×E, 25\$R, 22%U, 21\$R

'Trial better than wisdom' is written as 14\$R, 14%H, 22×E, 17×I

DIRECTIONS (Qs. 62-66) : Study the following information carefully to answer the given questions.

Eight friends A, B, C, D, E, F, G and H are sitting around a circular table but not necessarily in the same order. Some of them are facing outward. They are working in four different companies Apple, IBM, Google and Intel. Two persons are working at each company.

G sits on the immediate right of B, who works at the Google. C sits third to the left of H, who works at the Apple and both are facing the same direction. C and B are not facing the same direction but C is an immediate neighbor of E, who is fourth to the left of G. E and G both are facing opposite directions but both work at the same company. Those who work at the Google sit adjacent to each other but face opposite direction. Those who work at the IBM sit opposite each other. The immediate neighbours of E are not facing outward. A person who works at the Apple is an immediate neighbor of the persons who work at the Intel. D and F are immediate neighbours of H. D is not facing the centre and works at the Intel. The one who is on the immediate left of F is not facing the centre. F sits second to the right of C.

62. Who among the following works at the Apple ?
 (a) D and F (b) H and F
 (c) G and C (d) C and H
 (e) None of these
63. Who among the following sits on the immediate right of the person who works at the IBM?
 (a) B (b) D
 (c) A (d) F
 (e) None of these
64. How many persons are facing outward?
 (a) Two (b) Three
 (c) Four (d) Can't be determined
 (e) None of these
65. A works at which of the following?
 (a) Either Google or Apple (b) Either Intel or IBM
 (c) Google (d) Intel
 (e) Can't be determined
66. If D and F interchange their places then who among the following is on the immediate left of G?
 (a) B (b) D
 (c) H (d) F
 (e) None of these

DIRECTIONS (Qs. 67-71) : In the following Questions, \$, ×, %, @ and © are used with the following meaning as illustrated below

A × B means A is not greater than B

A @ B means A is neither greater than nor equal to B

A © B means A is not smaller than B

A % B means A is neither smaller than nor greater than B

A \$ B means A is neither smaller than nor equal to B

67. **Statement :** X × W, W @ Z, Z % Y

Conclusion:

I. Y \$ W II. Z \$ W III. X © Y

- (a) Only I is true (b) Only II is true
 (c) Both I and II are true (d) Both I and III are true
 (e) None is true

68. **Statement :** D \$ E, E © C, C @ A

Conclusion :

I. C × D

II. A \$ E

III. A \$ D

- (a) Only I is true (b) Only II is true
 (c) Both I and II are true (d) Both I and III are true
 (e) None is true

69. **Statement :** M @ O, O % P, P © N

Conclusion:

I. P © M

II. N @ O

III. N % O

- (a) Only I is true (b) Only II is true
 (c) Both II and III are true (d) Either II or III is true
 (e) None is true

70. **Statement :** A © C, C \$ B, B % E

Conclusion :

I. E @ C

II. B @ A

III. A © E

- (a) Only I is true (b) Only II is true
 (c) Both I and II are true (d) Both I and III are true
 (e) None is true

71. **Statement :** P © S, S \$ R, R × Q

Conclusion :

I. Q \$ S

II. R @ P

III. R % P

- (a) Only I is true (b) Only II is true
 (c) Both I and II are true (d) Either II or III is true
 (e) All I, II and III are true

DIRECTION (Qs. 72-75) : Read the following information carefully & answer the questions that follow:

72. Who is the mother of R?

- (a) Q (b) Z
 (c) Y (d) X
 (e) None of these

73. Who is Y's husband ?

- (a) Q (b) P
 (c) X (d) Can't be determined
 (e) None of these

74. How many females are there in the family?

- (a) One (b) two
 (c) three (d) four
 (e) None of these

75. Which of the following is the group of brothers ?

- (a) PQZ (b) PRZ
 (c) XZP (d) QRZ
 (e) None of these

DIRECTIONS (Qs. 76-80): Each question is followed by two courses of actions. You have to decide which of the course of action follows for the statement implied. Give answer.

- (a) If only course of action I follows
 (b) If only course of action II follows
 (c) If either course of action I or II follows.
 (d) If neither course of action I nor II follows.
 (e) If both course of action I and II follow.

76. Next day, millions of pilgrims are expected to take dip the Ganga at the holy place.
- The state government should put a restriction on the number of people that can come to take dip each day.
 - During the next whole day, the state government should deploy personnel to maintain law and order.
77. During the workers laying cables underground in ABC locality, a main pipe supplying water to the houses burst and the locality was flooded.
- The concerned authority should immediately take an action and start repairing the damage.
 - The concerned authority should take an action against the company whose workers were laying the cables and ask them for the compensation.
78. Some college students were found guilty of travelling in a local train without tickets.
- The parents of these students should be contacted and asked to counsel their wards.
 - The students found guilty in such cases should be held behind bars.
79. Though private ferry systems have made going to holy places easy, today many pilgrims died in a stampede while boarding a private ferry.
- The state government should cancel the licenses of all such private ferry operators.
 - The state government should deploy some people to guide the pilgrims on their journey to the holy place.
80. Many of the people invited for a marriage at ABC Hotel fell ill due to food poisoning and were admitted to the hospitals.
- The government should keep on hold marriages till further notice.
 - The hospitals should be advised to give good services to the effected people.

DIRECTIONS (Qs. 81-85) : Study the following information carefully to answer the given questions.

Ten famous sports personalities are sitting in twelve seats in two parallel rows containing five people each, in such a way that there is an equal distance between adjacent persons. In Row - 1 : Sardara Singh, M.S.Dhoni, P.V.Sindhu, Sania Mirza, and Sakshi Malik are seated and all of them are facing south, and in Row 2 : Mary Kom, Sathish, Dipa Karmakar, Sandeep and Abhinav Bindra are sitting and all of them are facing north. One seat is vacant in each row. Therefore, in the given seating arrangement each member seated in a row faces another member of the other row. All of them like different sports like i.e. Hockey, Cricket, Badminton, Tennis, Wrestling, Boxing, Weight lifting, Gymnastics, Swimming and Shooting.

- Sandeep sits third to the right of Dipa Karmakar and likes Tennis. Only two people sit between Sathish and Vacant seat. Sathish sits at one of the extreme ends. Dipa Karmakar does not like Hockey and Gymnastics.
- Sathish does not like Wrestling and Badminton. Sakshi Malik is not an immediate neighbour of P.V.Sindhu. M.S.Dhoni likes Shooting. The one who likes Badminton faces the one who likes Gymnastics. Vacant seat of row-1 does not face Sandeep also does not sit at any of the extreme ends.

- The one who likes Badminton sits opposite to the one, who sits third right of the one, who sits opposite to Sandeep . P.V.Sindhu is not an immediate neighbour of Sania Mirza. Abhinav Bindra, who likes neither Wrestling nor Boxing, does not face vacant seat.
 - Neither Sandeep nor Dipa Karmakar sits at an extreme ends. Sania Mirza faces Dipa Karmakar. Vacant seats are not opposite to each other. Two seats are there between P.V.Sindhu and M.S.Dhoni, who sits third right of the one, who likes Weight lifting.
 - The one who likes Swimming faces the one, who likes Tennis. The person who likes Hockey and Gymnastics are adjacent to each other. Vacant seat of row-1 is not an immediate neighbour of Sania Mirza.
81. Who among the following sits second to the right of the person who faces the vacant seat ?
- One who likes Cricket
 - One who likes Boxing
 - Sardana Singh
 - P.V.Sindhu
 - One who likes Weight lifting
82. Which of the following is true regarding Sardana Singh ?
- MSD and P.V. Sindhu are immediate neighbours of Sardana Singh
 - Only two people sit between Sardana Singh and P.V. Sindhu
 - Sardana Singh is an immediate neighbour of the person who faces Dipa Karmakar
 - Sardana Singh sits second to left of MSD
 - None of the given options is true
83. Which of the following groups of people represents the people sitting at extreme ends of both the rows ?
- MSD, P.V.Sindhu, Sardana Singh, Dipa Karmakar
 - Sakshi Malik, Abhinav Bindra, Sathish, P.V.Sindhu
 - Sakshi Malik, P.V. Sindhu, Sardana Singh, Dipa Karmakar
 - MSD, P.V.Sindhu, Sardana Singh, Abhinav Bindra
 - Sathish, P.V.Sindhu, Sardana Singh, Dipa Karmakar
84. Who amongst the following faces vacant seat of first row?
- MSD
 - P.V.Sindhu
 - Mary Kom
 - Sardana Singh
 - Dipa Karmakar
85. Which of the following is true with respect to the given information ?
- Mary Kom sits exactly between Abhinav Bindra and Dipa Karmakar
 - Sania Mirza faces immediate neighbour of Abhinav Bindra
 - Sathish is an immediate neighbour of Mary Kom
 - P.V.Sindhu faces Vacant seat
 - None of the given options is true

DIRECTIONS (Qs. 86-90) : Study the following information carefully to answer the given questions

Ten students namely viz A, B, C, D, E, F, G, H, I and J of ten different colleges but not necessarily in the same order have seminar on five different days starting from Monday to Friday of the same week. Each student have seminar at two different time slots, i.e 10.00 AM and 3 P.M

I has a seminar on Tuesday at 10.00 A.M. The number of people who have seminar between G and D is same as the number of people who have seminar between C and H. B has a seminar immediately before I. I does not have seminar on any of the days before G. The one who has seminar at 10.00 A.M immediately before J. H does not has seminar at 3 P.M D has a seminar immediately after the day of one who has seminar on Monday. F does not have seminar at 3 P.M. D does not has seminar on any one of the days after E. Only three people have seminar between G and E. Neither E nor G does not have seminar on Friday. Only two people have seminar between F and J. F does not have seminar on any of the days after H.

86. How many persons have seminar at 3'0 clock between G and C?
- (a) 5 (b) 6
(c) 2 (d) 4
(e) None of these.
87. Who among the following person has seminar at 3 P.M?
- (a) C (b) G
(c) I (d) F
(e) E
88. Four among the following form a group in a certain way. Which of the following does not belong to Group?
- (a) G - Tuesday (b) I - Wednesday
(c) F - Friday (d) G - Wednesday
(e) E - Thursday
89. Which of the following is correctly matched?
- (a) D - Monday (b) C - Tuesday
(c) A - Friday (d) G - Tuesday
(e) E - Wednesday
90. Who among the following have seminar on Friday?
- (a) I, E (b) H, J
(c) B, A (d) D, E
(e) E, C

DIRECTIONS (Qs. 91-95) : Study the following information carefully to answer the given questions

Eight People - A, B, C, D, E, F, G and H live in eight different floors of building (but not necessarily in the same order). The lowermost floor of the building is numbered one, the one above that is numbered two, and so on till the topmost floor is numbered eight. Each one of them also owns a different brands of laptops, namely Acer, Lenovo, Dell, HP, Samsung, Apple, Asus and TOSHIBA (but not necessarily in the same order).

F lives an odd numbered floor above the floor numbered four. Only one person lives between B and the one who owns Samsung. Only three people live between D and the one who owns Apple. The one who owns Asus lives immediately above G. G owns neither Apple nor Acer. E does not own Asus. Only three people live between G and A. The one who owns TOSHIBA lives immediately above the one who owns Lenovo, but not on the topmost floor. C lives an one of the odd numbered floors above the one who owns Apple. Only one person lives between F and the one who owns DELL. Only one person lives between the one

who owns TOSHIBA and H. Only two people live between C and the one who owns Acer. The number of people leaving above F is same as the number of people living between F and D

91. Which of the following Statements is true with respect to the given information?
- (a) G lives immediately above the one who owns Apple
(b) E lives immediately above C
(c) Only three people live between F and the one who owns TOSHIBA.
(d) D owns Samsung.
(e) All the given statements are true.
92. Who amongst the following lives exactly between H and the one who owns Lenovo Laptop?
- (a) B, C (b) G, D
(c) F, G (d) A, B
(e) E, A
93. Which of the following laptops does E own?
- (a) TOSHIBA (b) Lenovo
(c) DELL (d) Samsung
(e) Asus
94. Four of the following five are alike in a certain way and so form a group. Which one of the following does not belong to the group?
- (a) G - HP (b) C - Apple
(c) F - Samsung (d) H - TOSHIBA
(e) D - DELL
95. How many people live between C and the one who owns DELL?
- (a) Four (b) Three
(c) Two (d) Five
(e) None

DIRECTIONS (Qs. 96-100) : In each question below is given a statement followed by two assumptions numbered I and II. You have to consider the statement and the following assumptions and decide which of the assumptions is implicit in the statement.

Give answer

- (a) If only assumption I is implicit
(b) If only assumption II is implicit
(c) If either I or II is implicit
(d) If neither I nor II is implicit
(e) If both I and II are implicit.
96. **Statement:** "You are hereby appointed as a programmer with a probation period of one year and your performance will be reviewed at the end of the period for confirmation."
- A line in an appointment letter.
- Assumptions:**
- I. The performance of an individual generally is not known at the time of appointment offer.
II. Generally an individual tries to prove his worth in the probation period.
97. **Statement:** It is desirable to put the child in school at the age of 5 or so.
- Assumptions:**
- I. At that age the child reaches appropriate level of development and is ready to learn.
II. The schools do not admit children after six years of age.

98. **Statement:** "In order to bring punctuality in our office, we must provide conveyance allowance to our employees." - In charge of a company tells Personnel Manager.

Assumptions:

- I. Conveyance allowance will not help in bringing punctuality.
 - II. Discipline and reward should always go hand in hand.
99. **Statement:** Unemployment allowance should be given to all unemployed Indian youth above 18 years of age.

Assumptions:

- I. There are unemployed youth in India who needs monetary support.
 - II. The government has sufficient funds to provide allowance to all unemployed youth.
100. **Statement:** "If you trouble me, I will slap you." - A mother warns her child.
- Assumptions:**
- I. With the warning, the child may stop troubling her.
 - II. All children are basically naughty.

ENGLISH LANGUAGE

DIRECTIONS (Qs. 101-105) : Read the following passage carefully and answer the questions given below it.

The finance ministry on Monday said the Union budget would be growth-oriented, implicitly signaling that it will address the investment crisis in the Indian economy. "Given the fiscal constraints and other parameters under which the government has to function, the effort of the government is to present a budget which is growth-oriented, that maintains the momentum of growth and tries to develop on it," economic affairs secretary Shaktikanta Das said in an interview with DD News uploaded on YouTube on Monday.

According to Das, the budget will also detail new measures to support ongoing programmes such as Start-up India, Standup India, Make In India, Digital India and the Skill mission – all of which have a strong focus on creating jobs. Finance minister Arun Jaitley will be presenting his third budget on 29 February at a time when private investment has dried up and the exchequer has had to incur higher expenditure due to implementation of the One Rank One Pension scheme for the armed forces and the recommendations of the Seventh Pay Commission. That may cramp the government's ability to accelerate public investment to revive economic growth while sticking within the confines of its fiscal deficit targets. Some parts of the government believe that the emphasis should be on growth and not fiscal consolidation. Other parts, and the Reserve Bank of India, believe the finance minister should adhere to his fiscal commitments made in the last budget.

Without revealing whether the government will digress from the path of fiscal consolidation, Das said the government's priority is to take a balanced view on "the expenditure requirement to keep our growth momentum and to what extent we can borrow". Care Ratings chief economist Madan Sabnavis said the government has to increase its allocation for public investment

on infrastructure to stimulate growth. "I expect government to spend ₹ 10,000-20,000 crore additional amount on infrastructure. Given nominal GDP (gross domestic product) is not expected to expand significantly, the leeway for the government to spend more may not be there while keeping fiscal deficit within 3.7-3.9% of GDP. So I don't expect a big-bang push for infrastructure spending given the fiscal constraint," he said.

The finance ministry revealed more contours of its budget when minister of state for finance Jayant Sinha, also in an interview to DD News, said the four pillars of the budget will be poverty eradication, farmers' prosperity, job creation and a better quality of life for all Indian citizens. "This budget will be a forward looking budget that will ensure that India will continue to be a haven of stability and growth in a very turbulent and choppy global economic environment," he added.

The government has been contemplating tax incentives to companies in the manufacturing sector, including tax deductions on emoluments paid to new employees, to encourage firms to step up hiring and create jobs under its Make in India initiative. The government published suggestions that it has received internally from various government departments and other stakeholders on the mygov.in website, seeking further ideas and comments from the public. Suggestions being considered by the government include financial incentives, tax incentives under the Income Tax Act, 1961, and subsidies for equipping employees with job skills, and upgrading and improving employment exchanges. Another suggestion is to expand the scope of the tax deduction currently available to companies that add at least 10% to their workforce in a year by lowering the threshold. This incentive is available only in cases of employees who earn less than ₹ 6 lakh a year.

101. What is the main objective of the government to create the Union Budget?
- (a) It should meet the requirements of the society.
 - (b) It should be under some fiscal constraints.
 - (c) It should be growth oriented.
 - (d) It should meet the requirements of a developed country.
 - (e) It should change the momentum of growth.
102. Where is it expected to invest by government to stimulate growth?
- (a) On infrastructure
 - (b) On governments plans.
 - (c) On fiscal management
 - (d) On manufacturing sector
 - (e) On social development.
103. What does this mean that India will continue to be a "haven of stability"?
- (a) That new budget will make India stable forever.
 - (b) The four pillars of budget will lead to make stability.
 - (c) India will continue towards stability even in disturbed economic environment.
 - (d) The budget will remain unchanged even in turbulent and choppy economic environment.
 - (e) None of the above

104. Why is the government providing tax incentive to companies in manufacturing sector?
- For better infrastructure.
 - For tax deductions on emoluments paid to new employees,
 - To create new job opportunities and to initiate project 'Make in India'
 - to create new job opportunities and to initiate project Standup India.
 - to encourage firms to step up hiring new skilled employees
105. Which one of the following is NOT the suggestion considered by the government?
- To expand the scope of tax deduction to companies that add at least 10% to their workforce in a year.
 - To upgrade and improve employment exchange.
 - To provide incentive to employees who earn less than Rs.6 lakh a year.
 - Subsidies to train employees with job skills.
 - Tax penalty for high income people.

DIRECTIONS (Qs. 106-110) : Read the following passage carefully and answer the questions given below it.

The alarm bells should start ringing any time now. An important component of the economy has been sinking and needs to be rescued urgently. This critical piece is 'savings' and, within this overall head, household savings is the one critical subcomponent that needs close watching and nurturing.

While it is true that one of the primary reasons behind the current economic slowdown is the tardy rate of capital expansion - or, investment in infrastructure as well as plant and machinery - all attempts to stimulate investment activity are likely to come to naught if savings do not grow. Without any growth in the savings rate, it is futile to think of any spurt in investment and, consequently, in the overall economic growth. If we source all the investment funding from overseas, it might be plausible to contemplate investment growth without any corresponding rise in savings rate. But that is unlikely to happen.

Within the overall savings universe, the subcomponent 'household savings' is most critical. It provides the bulk of savings in the economy, with private corporate savings and government saving contributing the balance. The worrying factor is the near-stagnation in household savings over the last eight years or so. What's even more disconcerting is the fact that household savings remained almost flat during the go-go years of 2004-08.

This seems to be counter-factual. There are many studies that show that there is a direct relationship between overall economic growth and household savings. So, at a time when India's GDP was growing by over 9% every year, the household savings rate stayed almost constant at close to 23% of GDP. There was, of course, an increase in absolute terms, but it remained somewhat fixed as a proportion of GDP.

What is responsible for this contradictory movement? The sub-group on household savings, formed by the working group on savings for the 12th Plan set up by the Planning Commission and chaired by RBI deputy governor Subir Gokarn, has this to say, "...a recent study had attributed the decline in the household saving ratio in the UK during 1995-2007 to a host of factors such as declining real interest rates, looser credit conditions, increase in asset prices and greater macroeconomic stability.

While recognising that one of the key differences in the evolving household saving scenario between the UK and India is the impact of demographics (dependency ratio), anecdotal evidence on increasing consumerism and the entrenchment of (urban) lifestyles in India, apart from the easier availability of credit and improvement in overall macroeconomic conditions, is perhaps indicative of some 'drag' on household saving over the last few years as well as going forward." India has another facet: a penchant for physical assets (such as bullion or land). After the monsoon failure of 2009, and the attendant rise in price levels that has now become somewhat deeply entrenched, Indians have been stocking up on gold. Consequently, savings in financial instruments dropped while those in physical assets shot up. This is also disquieting for policy planners because savings in physical assets stay locked in and are unavailable to the economy for investment activity. There is a counter view that higher economic growth does not necessarily lead to higher savings. According to a paper published by Ramesh Jangili (Reserve Bank of India Occasional Papers, Summer 2011), while economic growth doesn't inevitably lead to higher savings, the reciprocal causality does hold true. "It is empirically evident that the direction of causality is from saving and investment to economic growth collectively as well as individually and there is no causality from economic growth to saving and (or) investment."

Whichever camp you belong to, it is beyond doubt that savings growth is a necessary precondition for promoting economic growth. The Planning Commission estimates that an investment of \$1 trillion, or over 50 lakh crore, will be required for the infrastructure sector alone. And, a large part of this critical investment will have to be made from domestic savings.

106. What is the main concern of the author behind saying that 'the alarm bells should start ringing anytime now'?
- The current economic growth is slowing down due to regular failure of monsoon.
 - Due to power shortage industrial growth could not touch the target.
 - Household savings are sinking and they require to be revamped.
 - Due to a sharp decline in real interest rates people have lost their enthusiasm to invest in govt schemes.
 - All the above
107. What is/are the primary reasons behind the current economic slowdown?
- Slow rate of capital expansion
 - Tardy investment in infrastructure as well as plant and machinery
 - A rapid increase in the cases of corruption, and decreased FDI
- Only (A)
 - Both (A) and (B)
 - Either (A) or (C)
 - Both (B) and (C)
 - All (A), (B) and (C)
108. How is household savings related to overall economic growth? Give your answer in the context of the passage?
- Overall economic growth is directly related to household savings.
 - Overall economic growth is inversely proportional to household savings.
 - There is no specific relationship between overall economic growth and household savings.

- (a) Only (C) (b) Only (B)
 (c) Only (A) (d) Either (A) or (B)
 (e) Either (A) or (C)
109. What was/were the reason(s) of drop in savings in financial instruments after 2009?
 (a) Rise in price level of gold
 (b) Decrease in real interest rates on savings in financial instruments
 (c) Investment in physical assets, particularly land
 (d) Only (a) and (c)
 (e) Only (b) and (c)
110. Which of the following is/are the reasons of a drag on household savings in India over the last few years?
 (a) Increasing consumerism
 (b) Entrenchment of urban lifestyle
 (c) Easier availability of credit
 (d) Improvement in overall macroeconomic conditions
 (e) All the above

DIRECTIONS (Qs. 111-115) : In each of the following questions five options are given, of which one word is most nearly the same or opposite in meaning to the given word in the question. Find the correct option having either same or opposite meaning.

111. PRODIGY
 (a) Pauper (b) Despondent
 (c) Demure (d) Wanton
 (e) Epitome
112. NONDESCRIPT
 (a) Conducive (b) Discern
 (c) Tantamount (d) Defined
 (e) Emancipate
113. SAVANT
 (a) Glutton (b) Postulant
 (c) Shrink (d) Pluck
 (e) Itinerant
114. CORPULENT
 (a) Lean (b) Gaunt
 (c) Emaciated (d) Obese
 (e) Nobble
115. EMBEZZLE
 (a) Misappropriate (b) Balance
 (c) Remunerate (d) Clear
 (e) Perfection

DIRECTIONS (Qs. 116-120) : Which of the pair of phrases (a), (b), (c) and (d) given below should replace the phrase given in bold in the following sentence to make the sentence grammatically meaningful and correct? If the sentence is correct as it is and no correction is required, mark (e) as the answer.

116. According to author Dishantgautam, a novel is **difficult** to write when compared to a play is like **going for** an election where one has to appeal to a thousand people at a time whereas in a book one appeals to one only person.
 (a) simpler, running in
 (b) faster, voting through
 (c) easier, running for
 (d) fool proof, voting on
 (e) No correction required
117. We have in America a **collection** speech that is neither American, Oxford English, nor colloquial English, but a **mixture** of all three.

- (a) motley, an enhancement
 (b) hybrid, a combination
 (c) nasal, a blend
 (d) mangled, a medley.
 (e) No correction required
118. Alice Walker's The Temple of My Familiar, far from being a tight, **focused** Narrative, is instead a **cheaper** novel that roams freely and imaginatively over a halfmillion
 (a) traditional, a chronological
 (b) provocative, an insensitive
 (c) forceful, a concise
 (d) focused, an expansive
 (e) circuitous, a discursive
119. Jayashree was habitually so docile and **erratic** that her friends could not understand her sudden **hostile** her employers.
 (a) accommodating, outburst against
 (b) erratic, envy of
 (c) truculent, virulence toward
 (d) hasty, annoyance toward
 (e) apologetic, hostile
120. The village headman was unlettered, but he was no fool, he could see through the **mystery** of the businessman's proposition and promptly **moved** him down.
 (a) deception, forced (b) naivete, turned
 (c) potential, forced (d) sophistry, turned
 (e) No correction required

DIRECTIONS (Qs. 121-125) : In each of the following questions a short passage is given with one of the lines in the passage missing and represented by a blank. Select the best out of the five answer choices given, to make the passage complete and coherent (coherent means logically complete and sound).

121. The Time Traveler (for so it will be convenient to speak of him) was expounding a recondite matter to us. His grey eyes shone and twinkled, and his usually pale face was flushed and animated. The fire burned brightly, and the soft radiance of the incandescent lights in the lilies of silver caught the bubbles that flashed and passed in our glasses. Our chairs, being his patents, embraced and caressed us rather than submitted to be sat upon, and there was that luxurious after-dinner atmosphere when thought roams gracefully free of the trammels of precision. (____).
 (a) And slowly and steadily, the atmosphere grew stale and lost all the vibrancy it had
 (b) And he put it to us in this way—marking the points with a lean forefinger—as we sat and lazily admired his earnestness over this new paradox (as we thought it) and his fecundity
 (c) We sat like toddlers do in a nursery, eagerly anticipating the show the Time Traveler would put on for us
 (d) We sat benumbed by the proceedings, for the radiance of the Time Traveler was unimaginable and unbearable
 (e) I caught Filby's eye over the shoulder of the Medical Man, and he winked at me solemnly.
122. Let us understand the definition of metaphysics, a purely speculative science, which occupies a completely isolated

- position and is entirely independent of the teachings of experience. It deals with mere conceptions—not, like mathematics, with conceptions applied to intuition—and in it, reason is the pupil of itself alone. It is the oldest of the sciences. ()
- (a) And it would struggle to survive without the architecture of mathematical support that it draws its strength from
- (b) Yet it continued to baffle mankind because of its abstractions
- (c) But it has never had and never will have the good fortune to attain to the sure scientific method
- (d) And it would still survive, even if all the rest were swallowed up in the abyss of an all-destroying barbarism
- (e) This critical science is not opposed to the dogmatic procedure of reason in pure cognition; for pure cognition must always be dogmatic
123. However, it is possible that the non -resident entity may have a business connection with the resident Indian entity. In such a case, the resident Indian entity could be treated as Permanent Establishment of the nonresident entity.During the last decade or so, India has seen a steady growth of outsourcing of business processes by non residents or foreign companies to IT -enabled entities in India. Such entities are either branches or associated enterprises of the foreign enterprise or an independent India enterprise. The nonresident entity or foreign company will be liable to tax in India only if the IT -enabled BPO unit in India constitutes its Permanent Establishment.
- (a) The tax treatment of the Permanent Establishment in such a case is under consideration
- (b) How would the profit would be shared is not decided yet?
- (c) A lengthy and cumbersome process requiring a lot of application of mind and revenue principles is ahead for the tax department of India
- (d) A new trend is seen in last decade.
- (e) Indian companies have a lot on stake as competition increases.
124. Aggregation of risks is somewhat quite new to banks in India. While some banks have started thinking in that line by trying to put integrated limits framework and integrated risk policies as well as using CBS solutions for technological integration, the effort required is beyond such requirement. Risk aggregation would mean aggregating the individual risk measures to decide most appropriate assets class that would contain the risk to the desired level dictated by the risk appetite. Capital allocation (about how much) would be based on such strategies.
- (a) Most banks are yet to conceptualize the same in their processes
- (b) Most banks have already integrated it in their functioning; it is working over the years satisfactorily.
- (c) Which would in long run prove to be the growth impeding
- (d) Of risk aggregation which is really a new concept to Indian banks
- (e) On expected lines of the regulation conditions laid down in the manual of the bank
125. After two years, high inflation moderated in the later part of 2011-12 in response to past monetary tightening and growth deceleration. High inflation had adverse consequences on welfare and on saving and investment, particularly household saving in financial assets. The most serious consequence of inflation is As growth slowed down, in part due to high inflation, it further reduced the welfare of the common man through adverse impact on employment and incomes.
- (a) its destructive allocation impact on the industries that were lately coming up.
- (b) its negative impact on the rich and high-profile people.
- (c) its adverse distributional impact on the poor, people without social security and pensioners.
- (d) its wayward consequences on the public distribution system meant for the poor.
- (e) its unfavourable bearing on day to day commodities that are used by the common man.
-
- DIRECTIONS (Qs. 126-130) :** Select the phrase/connector from the given three options which can be used to form a single sentence from the two sentences given below, implying the same meaning as expressed in the statement sentences.
126. RBI is concerned about the risk of investing in mutual funds. RBI is likely to ask banks to reduce their investments in mutual funds.
- (A) At the risk of investing
- (B) To reduce investments
- (C) Concern for the risk
- (a) Only (A) (b) Only (B)
- (c) Only (C) (d) Only (A) and (B)
- (e) None of these
127. Twelve million youth enter the Indian work force every year. Eighty per cent of these youth are unskilled.
- (A) While eighty per cent
- (B) Since twelve million
- (C) Of the twelve million
- (a) Only (A) (b) Only (C)
- (c) Only (A) and (C) (d) All (A), (B) and (C)
- (e) None of these
128. Food inflation is touching twenty per cent. The government will have to tighten monetary policy to prevent further rise.
- (A) Although food inflation is
- (B) With the tightening of monetary
- (C) Given that food inflation
- (a) Only (A) (b) Only (B)
- (c) Only (C) (d) Only (A) and (B)
- (e) None of these
129. The government has decided to install renewable energy devices at prominent sites. Citizens will be more aware of their benefits.
- (A) The government's decision
- (B) Deciding to instal
- (C) By making citizens
- (a) Only (A) (b) Only (A) and (B)
- (c) Only (B) (d) Only (C)
- (e) None of these

130. The company's sales were low at the beginning of the year. Its sales have picked up in the past few months.
- (A) Though the company's sales were low
(B) Despite low sales at
(C) However the company's sales have picked
(a) Only (A) (b) Only (A) and (B)
(c) All (A), (B) and (C) (d) Only (B) and (C)
(e) None of these

DIRECTIONS (Qs. 131-135) : Five statements are given below, labelled a, b, c, d and e. Among these, four statements are in logical order and form a coherent paragraph/passage. From the given options, choose the option that does not fit into the theme of the passage.

131. (a) The reference was to China, a country that has been courting Pakistan for several years through a number of means including assistance in its nuclear programme.
(b) After the Uri attacks, Pakistan's special Kashmir envoy Mushahid Hussain Syed declared that the US was a waning power, suggesting that Pakistan was seeking out other allies.
(c) The most important concern relates to the possible conflict in Pakistan between votaries of economic development and supporters of militancy.
(d) This corridor—which includes road, rail and port infrastructure—is expected to allow China to avoid the vulnerable Indian Ocean route currently used to transport oil from the Gulf.
(e) Of late, there has been much talk of the China-Pakistan Economic Corridor (CPEC) that stretches from the autonomous region of Xinjiang to the Gwadar port.
132. (a) India recently ratified the Paris Agreement, assuring it a seat at the 55/55 table
(b) ratification by at least 55 countries and accounting for at least 55% of global greenhouse gas (GHG) emissions was required for the agreement to come into force
(c) where countries will negotiate the mechanisms and provisions under the agreement.
(d) With the ratification, India has demonstrated leadership in climate negotiations but left some with concerns about signing an agreement without realizing its full implications.
(e) There are certain targets India wants to achieve and to achieve that there is a need to allocate mitigating burden among states and also prioritize adaptation efforts.
133. (a) Corporate Social Responsibility has entered India's legal corridors.
(b) Given the need for proper legal help for a diverse section of society even the PM, in his address at the Bar Council's centenary celebrations earlier this year, urged lawyers to take on more pro bono cases.
(c) Top law firms and lawyers are doing pro bono so that they can give back to society.
(d) In India, traditionally, pro bono legal work was carried out by lawyers who had dedicated themselves to helping society.
(e) There are a number of socially aware and generous souls who are increasingly lending their expertise for

- pro bono work.
134. (a) A look at the historical data on forecasts made by the IMF in its World Economic Outlook (WEO) reports seems to suggest that optimism bias may be the bigger culprit.
(b) The large negative forecast errors in the recession years skewed the historical averages.
(c) Over the past few years, the growth forecasts made by the International Monetary Fund (IMF) have displayed one consistent pattern
(d) the forecasts are rosy at the start of the year, then revised downwards towards the end of the year, and the actual estimates of real growth turn out to be even lower.
(e) Has predicting the fate of the global economy become more difficult in a volatile post-crisis world, or does the IMF suffer from an inherent optimism bias?
135. (a) India has 13 of the 20 most polluted cities in the world, according to the World Health Organization.
(b) The government should redouble its efforts to combat climate change, which will naturally slash not just greenhouse-gas emissions but particulates as well.
(c) Every year, more than half a million people are estimated to die prematurely because of air pollution.
(d) While air quality tends to worsen around this time of year as millions of Indians light firecrackers to celebrate the Diwali festival, the problem isn't limited by season or geography.
(e) This week, air pollution in New Delhi has been truly off the charts: Tiny particulates, which are especially deadly, topped 999 micrograms per cubic meter—40 times what is considered safe and beyond what the scale was designed to measure.

DIRECTIONS (Qs. 136-140): Please select the most appropriate option, out of the five options given for each of the following sentences, which, in your view, should be grammatically and structurally correct. Please note that the meaning & context of the sentence must not change.

136. (a) Although I already knew the answer and he invited me to visit him often, since I just have seen her in the square, I was never determined to yield this point.
(b) Although I have already known the answer and he invited me to visit him often but since I just have seen her in the square, I was not determined to yield this point.
(c) Although I knew the answer already, and he has often invited me to visit him, since I just have seen her in the square, I am never determined to yield this point.
(d) Although I already know the answer and he often invited me to visit him, since I have just seen her in the square, I am determined never to yield this point.
(e) None is true.
137. (a) If I have enough money I would have backpack around Europe. But unfortunately I was broken.
(b) If I have had enough money, I would have done backpack around Europe. But, unfortunately I am broke.
(c) If I had enough money I would backpack around Europe. But, unfortunately I am broke.

- (d) If I have enough money I would backpack around all over the Europe. But unfortunately I am broke.
 (e) None is true.
138. (a) The judges finally distributed the awards among the most active children talking at length among themselves.
 (b) The judges finally distributed the awards talking at length among themselves.
 (c) The judges, talking at length among themselves finally distributed the awards among the most active children.
 (d) The judges distributed finally talking at length among themselves the awards among the most active children.
 (e) None is true.
139. (a) I have been ill for fortnight and the Management and the school sports committee as well prefer to elect me the Captain of school team. Initially I thought that it is only in a fun but I was wrong.
 (b) I had been ill for the fortnight and the Management and the school sports committee preferred to elect me the Captain of school team. Initially I thought that it was only in a fun but I was wrong.
 (c) I have been ill for a fortnight and the Management as well as the school sports committee prefers to elect me Captain of school team. Initially I thought that it was only in fun but I was wrong.
 (d) I was ill for fortnight thus the Management as well as the school sports committee preferred to elect me the Captain of school team. Initially I thought that it was only in a fun but I was wrong.
 (e) All are true
140. (a) If you try to understand the concept in the class you will not only remember it but also will not be able to put to use while solving even the difficult exercises.
 (b) If you tried to understand the concept of the whole class, you will not only remember it, but also can put to use while solving even the difficult exercises.
 (c) If you tried to understand the concept in the class, you would not only remember it but also can put it to use while solving even the difficult exercises.
 (d) If you tried to understand the concept in the class, you would not only remember it but also could put it to use while solving even the difficult exercises.
 (e) None is true.

COMPUTER KNOWLEDGE

141. Assembly is a _____ based low-level language replacing binary machine-code instructions, which are very hard to remember, it is the classic and uncontroversial example of a low level language.
 (a) Memory (b) High Level
 (c) Key (d) Mnemonic
 (e) FORTRAN
142. China now has more of the world's fastest supercomputers than other countries. Which among the following is a Chinese super computer?
 (a) BlueGene/Q system (b) Cray XC30
 (c) Shaheen II (d) Fujitsu's K
 (e) Tianhe-2
143. AT&T designed its first commercial modem, specifically for converting digital computer data to analog signals for transmission across its long distance network. What is the name of the modem?
 (a) Telex (b) Memex
 (c) CompuServe (d) Bell 103 dataset
 (e) Dataphone
144. In Computer programming there is set of subroutine definitions, protocols, and tools for building software and applications. Which among the following is a term for sets of requirements that govern how one application can talk to another?
 (a) UPS (b) API
 (c) CGI (d) J2EE
 (e) OLE
145. BSODS can be caused by poorly written device drivers or malfunctioning hardware, such as faulty memory, power supply issues, overheating of components, or hardware running beyond its specification limits. Which color screen is displayed when encountered a BSOD Error?
 (a) Red (b) Grey
 (c) Black (d) Blue
 (e) Green
146. Which among the following is a cloud computing platform and infrastructure created by Microsoft?
 (a) Simple Storage Service
 (b) Atmos
 (c) Openstack Swift
 (d) OceanStore
 (e) Azure
147. After a credit card transaction has been authorized by the issuing bank by sending an authorization code to the merchant, the settlement stage of the process begins. Which of the following is a system type used to process such statements?
 (a) Multitasking (b) Memory Processing
 (c) Level Processing (d) Batch Processing
 (e) Online Processing
148. There is a network that can connect networks ranging from small location or area to a bigger range including public packet network and large corporate networks. That network's enterprise allows users to share access to applications, services and other centrally located resources. Its ability for a huge geographical access has transformed networking. Which among the following is that network?
 (a) SAN (b) CAN
 (c) LAN (d) WAN
 (e) MAN
149. Which cloud is a cloud computing environment that uses a mix of on-premises, private cloud and third-party, public cloud services with orchestration between the two platforms and it is particularly valuable for dynamic or highly changeable workloads?
 (a) Dynamic Cloud (b) Advance Cloud
 (c) Hybrid Cloud (d) Sharing Cloud
 (e) Combined Cloud
150. Which among the following is not an Object Oriented Programming Language?
 (a) Python (b) PASCAL
 (c) Java (d) C++
 (e) Ruby

151. Which among the following is a term representing unit of data storage in computer memory?
 (a) Pixel (b) Decimal
 (c) Octet (d) Point
 (e) Fragment
152. Which among the following is a recently debated principle that Internet service providers and governments regulating the Internet should treat all data on the Internet the same, not discriminating or charging differentially by user, content, website, platform, application, type of attached equipment, or mode of communication?
 (a) Comcast (b) Net Neutrality
 (c) Oblique-net (d) Net Fraternity
 (e) Fair Web
153. Which among the given options is IBM's Supercomputer?
 (a) Tihane-2 (b) SunwayTaihu Light
 (c) Watson (d) Shasra-T
 (e) Brain
154. Which among the following is an important circuitry in a computer system that directs the operation of the processor?
 (a) Memory (b) Address Bus
 (c) Accumulator (d) ALU
 (e) Control Unit
155. Which is a feature included in Microsoft PowerPoint software that allows the user to see all the slides in a presentation at one time?
 (a) Slide Sorter (b) Slide Master
 (c) Handout Master (d) Slide Header
 (e) Reading View
156. Which of the following error occurs when software tries to access protected memory?
 (a) Segmentation Fault (b) Displaytime Error
 (c) IO Error (d) Runtime Error
 (e) Zero Division Error
157. In Computer programming API is set of subroutine definitions, protocols, and tools for building software and applications. Which among the following is an application programming interface for the programming language Java, which defines how a client may access a database?
 (a) J2EE (b) JDK
 (c) JAVASE (d) JDBC
 (e) JSX
158. A router is a networking device that forwards data packets and is connected to two or more data lines from different networks. Which among the following was the earliest device which had almost the same functionality as that of a router?
 (a) Interface Delay Device
 (b) Interface Traffic Manager
 (c) Interface Routing Processor
 (d) Interface Message Processor
 (e) Interface Data Manager
159. Android is a mobile operating system designed primarily for touch screen mobile devices such as smartphones and tablets. Which among the following was the first Android Operating System?
 (a) Cupcake (b) Alpha
 (c) Gingerbread (d) Doughnut
 (e) Eclair
160. Which among the following key can be used as a shortcut to rename a folder in Microsoft Windows 8 and higher versions?
 (a) F2 (b) F4
 (c) F6 (d) F9
 (e) F11

GENERAL AWARENESS WITH REFERENCE TO SPECIAL BANKING

161. The Nobel Peace Prize 2016 has been awarded to _____.
 (a) Juan Manuel Santos (b) Oliver Hart
 (c) Bengt Holmstrom (d) Svetlana Alexievich
 (e) Bob Dylan
162. Who among the following India's Paralympic athletes has won the title of Gold Javelin F46 in Rio 2016 Paralympic Games?
 (a) Varun Singh Bhati
 (b) Deepa Malik
 (c) Amit Kumar Saroha
 (d) Mariyappan Thangavelu
 (e) Devendra Jhalaria
163. What is the Ramanujam committee constituted for?
 (a) To keep tab on the child trafficking
 (b) To check corruption in Banks
 (c) To oversee the foreign trade
 (d) To avoid obsolete laws
 (e) To check border dispute with Bangladesh
164. How much per cent of the Indian population have access to internet in India in 2015?
 (a) 20 percent (b) 23 percent
 (c) 29 percent (d) 26 percent
 (e) None of the above
165. According to the 2016 Jane's Defence Budgets Report, India's position among the global defence spender is _____.
 (a) Fourth (b) Third
 (c) Ninth (d) Fifth
 (e) Seventh
166. Which e-commerce website has partnered with National Highways Authority of India (NHAI) to enable cashless payments at all national and city toll plazas?
 (a) Paytm (b) Mobikwik
 (c) Freecharge (d) Oxigen
 (e) UPI
167. Who among the following has been named as the 2016 ITF World Champions by the International Tennis Federation?
 (a) Rafael Nadal (b) Andy Murray
 (c) Roger Federer (d) Novak Djokovic
 (e) None of the above
168. The National Green Tribunal (NGT) in December 2016 imposed a ban on the procurement, sale and use of glass powder coated 'manja' for flying kites. Who is the Chairman of NGT?
 (a) Lokeshwar Singh Panta
 (b) Jagdish Singh Khehar
 (c) Dinesh Saxena
 (d) Jasmine Sharma
 (e) Swatanter Kumar

169. Which state government has enacted a stringent law called Protection of Internal Security Act to deal with the challenges of terrorism, insurgency, communalism and caste violence?
- (a) Gujarat (b) Uttar Pradesh
(c) Bihar (d) Maharashtra
(e) Nagaland
170. India signed an MoU with which country for strengthening cooperation in the field of Tourism?
- (a) Tajikistan (b) Turkmenistan
(c) Uzbekistan (d) Kyrgyzstan
(e) UAE
171. Which of the following does not fall into the functions of Payments Banks?
- (a) acceptance of demand deposits
(b) Internet banking
(c) remittance services
(d) lending services
(e) Sell mutual funds, insurance and pension products
172. Loan and Advances of a bank come under the category of _____.
- (a) Deposits (b) Expenditure
(c) Liabilities (d) Assets
(e) None of the above
173. If the rupee depreciates, how the exporters are affected?
- (a) They are unaffected
(b) They are in loss
(c) They are in profit
(d) They get credit crunch
(e) None of these
174. The rate of inflation increases when the purchasing power of money _____.
- (a) Decreases (b) Increases
(c) Stable (d) Decrease just half
(e) None of these
175. The high-security banknote production facility which is credited with the design of the Rs 2000 banknote has been set up at _____.
- (a) Nasik (b) Dewas
(c) Mysuru (d) Noida
(e) Kolkata
176. For the buying and selling of precious metals such as Gold and Silver, the market established is termed as _____.
- (a) Capital Market (b) Money Market
(c) Bullion Market (d) wholesale cash market
(e) None of the Above
177. To release wages under the Mahatma Gandhi National Rural Employment Guarantee Scheme direct and faster, an electronic fund management system has been launched by _____.
- (a) State Bank of Hyderabad
(b) State Bank of Travancore
(c) State Bank of India
(d) Oriental Bank Corporation
(e) Exim Bank
178. Which among the following is the slogan of Allahabad Bank?
- (a) A tradition of trust
(b) World wise
(c) Honour your trust
(d) Invest with confidence
(e) Trusted family bank
179. Which among the following is the difference in value between a country's imports and exports?
- (a) Balance of Trade
(b) Balance of Payment
(c) Balance of power
(d) Credit Balance
(e) None of the above
180. What is Cash Reserve Ratio?
- (a) Deposits of banks in government securities
(b) Rate at which banks borrow funds from the RBI
(c) Deposits (as cash) which banks have to keep/maintain with the RBI
(d) Rate at which RBI borrows money from the banks
(e) Rate at which RBI borrows money from the government
181. What does 'GIFT' stand for?
- (a) Gujarat Institute of Fashion Technology
(b) Government of India Foreign Trade
(c) Gapping Income Free Of Tax
(d) Gujarat International Financial Tech
(e) Gujarat Institute of Future Technologies
182. To make India a cashless economy by pushing cashless transaction, which committee is constituted by the government?
- (a) Adhyarjuna Committee
(b) Amitabh Kant Committee
(c) A Ghosh Committee
(d) Abid Hussain Committee
(e) AK Bhuchar Committee
183. Which of the following is the first micro finance company to start operation as a commercial bank?
- (a) Oriental Bank of Commerce
(b) State Bank of India
(c) Reserve Bank of India
(d) Punjab National Bank
(e) Bandhan
184. Which of the following is not a primary function of a bank?
- (a) Facilitating import of goods
(b) Remittance facility
(c) Safe custody of articles
(d) Foreign Exchange
(e) Purchase and Sale of Foreign Exchange
185. Which agency in India provides refinance of export credit?
- (a) SIDBI (b) NABARD
(c) RBI (d) EXIM Bank
(e) Government of India
186. The Mumbai Stock Exchange was set up in _____.
- (a) 1880 (b) 1930
(c) 1847 (d) 1875
(e) None of the above
187. When is the World Energy Conservation Day celebrated?
- (a) November 15 (b) October 10
(c) December 25 (d) December 14
(e) March 31
188. The Maximum City: Bombay Lost and Found was written by _____.
- (a) Vikram Seth (b) Suketu Mehta
(c) Upamanyu Chatterjee (d) Arundhati Roy
(e) Kiran Desai

189. In the '10th Asia Pacific Screen Awards' who won the Best Actor Award?
- (a) Rajni Kant (b) Aamir Khan
(c) Manoj Bajpayee (d) Anupam Kher
(e) Om Puri
190. Which of the following awards is given in the field of literature?
- (a) Arjuna Award (b) Ashok Chakra
(c) Vyas Samman (d) Bharat Award
(e) None of the above
191. In the Union Budget 2017-18, the MGNREGA allocation is to be _____
- (a) Rs. 48,000 crore (b) Rs. 38,000 crore
(c) Rs. 56,000 crore (d) Rs. 33,000 crore
(e) None of the above
192. India was the highest ranked country by capital investment in 2015, with how much worth of FDI projects announced according to FDI Intelligence?
- (a) \$63 billion (b) \$63 million
(c) \$66 billion (d) \$44 billion
(e) \$44 million
193. According to 2011 Census figures, which state has recorded the highest sex ratio?
- (a) Uttar Pradesh (b) Haryana
(c) Punjab (d) Manipur
(e) Kerala
194. To curb black money in the economy, which of the following committees has been formed in 2016?
- (a) Deepak Mohanty Committee
(b) Suresh Prabhu Committee
(c) Justice BM Shah committee
(d) Nachiket Mor Committee
(e) Justice CS Dharmadhikari Committee
195. Which of the following schemes is NOT related to the Digital India?
- (a) Digital Locker
(b) e-education
(c) e-health
(d) National Scholarship Portal
(e) Make in India
196. The term 'Zero Based Budgeting' refers to _____.
- (a) A specified sum of money authorized by the Legislature for a specific period of time
(b) To ensure that every rupee spent is result oriented
(c) A statutorily mandated form of reimbursement or up-front payment for state expenditures
(d) A cost item for which payment is made by one state agency to another
(e) A shortfall in an existing appropriation, or an additional amount needed to accomplish a new or expanded purpose
197. In which year in India, was the demonetisation announced for the first time?
- (a) 1978 (b) 1999
(c) 1946 (d) 1962
(e) 1935
198. According to the Constitution (122nd Amendment) GST Bill 2014, which of the following is exempted from its purview?
- (a) Tobacco Products (b) Alcohol
(c) Steel (d) Jute Products
(e) None of the above
199. What does the term 'Call Money' refer to?
- (a) A loan made for a very short period of a few days or a week
(b) Student loans to help cover the cost of higher education
(c) Loans to allow consumers to buy homes they can't pay for upfront
(d) Personal loans for any personal expenses which don't have a designated purpose
(e) Loans to veterans and their families
200. India has signed a Grant Agreement for Additional Financing in Financing Energy Efficiency at MSMEs Project- Programmatic Framework for Energy Efficiency with _____.
- (a) Asian Development Bank (ADB)
(b) International Fund for Agricultural Development (IFAD)
(c) European Bank for Reconstruction and Development (EBRD)
(d) International Bank for Reconstruction and Development (IBRD)
(e) World Bank

Answers & Explanations

1. (d) SI for Rs.7000 for 8 years = $\frac{7000 \times r \times 8}{100}$
 Again borrowed = 3000
 $SI = \frac{3000 \times r \times 5}{100}$
 $Total\ interest = \left[\frac{7000 \times r \times 8}{100} \right] + \left[\frac{3000 \times r \times 5}{100} \right] = 4615$
 $560r + 150r = 4615$
 $710r = 4615$
 $r = 6.5\%$
2. (c) $P \left(1 + \frac{5}{100} \right)^4 - P - \left(\frac{P \times 2 \times 10}{100} \right) = 208.10$
3. (b) Profit = 5%
 5% of CP = ₹50
 CP = ₹1000
 Now, Loss% = 10%
 Loss = ₹100
 $Required\ \% = \frac{100}{50} \times 100 = 200\%$
4. (a) Inspector is 228 meter behind the thief and now after some x distance he will catch the thief. So,
 $\frac{x}{30} = \frac{228 + x}{42}$, we will get x = 570m
 So time taken by inspector to catch the thief =
 $\frac{228 + 570}{42} = 19\text{ minutes}$
5. (c) If the speed downstream is a kmph and the speed upstream is b kmph then
 $Speed\ of\ the\ stream = \frac{1}{2}(a - b)\text{ kmph}$
 $Speed\ downstream\ a = 12\text{ kmph}$
 $Speed\ upstream\ b = 8\text{ kmph}$
 $Speed\ of\ the\ stream = \frac{1}{2}(a - b) = \frac{1}{2}(12 - 8)$
 $= \frac{4}{2} = 2\text{ kmph}$
 $Speed\ of\ the\ stream = 2\text{ kmph}$
6. (a) James' father present age = x
 James' age = $\frac{2}{7}x$
 James' brother age = $\frac{2}{7}x + 3$
 $\frac{x}{\frac{2}{7}x + 3} = \frac{14}{5}$

$$x = 42$$

$$James' age = \frac{2x}{7} = \frac{2}{7} \times 42 = 12$$

7. (b) Property value of Mugilan x
 $130 \times 3 = x + x + 20 + x + 20 + 50$
 $390 = 3x + 90$
 $3x = 300$
 $x = 100$
 Anitha = $100 + 20 + 50 = 170$

8. (c) $\left(\frac{1}{24} + \frac{1}{30} \right) \times 6 + \left(\frac{1}{24} + \frac{1}{C} \right) \times 11 = 1$

9. (b) Let T is the time taken by the pipes to fill the tank
 $\left(\frac{1}{12} + \frac{1}{18} + \frac{1}{24} \right) \times (T - 12) + \left(\frac{1}{12} + \frac{1}{18} \right) \times 12 = 1$

$$We\ will\ get\ T = 108/13 = 8\frac{4}{13}\text{ hrs}$$

10. (a) Let initial employee be 14a and final employee be 12a similarly initial wage is 16b and final wage be 18b
 $Total\ initial\ wage = 14a \times 16b = 224ab$, total final wage = $12a \times 18b = 216ab$
 So clearly wages decreases and ratio = 224ab : 216ab = 28:27

11. (b) D = 14
 $R = D/2 = 14/2 = 7$

$$Area\ of\ each\ slice\ of\ Pizza = \pi r^2 \frac{\theta}{360^\circ}$$

$$= \frac{22}{7} \times 7 \times 7 \times \left(\frac{45}{360} \right)$$

$$= 19.25$$

12. (b) Let initial quantity be Q, and final quantity be F

$$F = Q \left(1 - \frac{8}{Q} \right)^4$$

$$\frac{81}{625} = \left(1 - \frac{8}{Q} \right)^4$$

$$\frac{3}{5} = \frac{1 - 8}{Q}$$

$$Q = 20$$

13. (c) Ratio in which the profit will divide – 23:15. Let the profit be P

$$Now, \left[\left(\frac{23}{38} \right) - \left(\frac{15}{38} \right) \right] \times \left(\frac{60}{100} \right) \times P = 500$$

$$P = 3958.34$$

14. (a) $\frac{A}{B} = \frac{15}{16}$ and $\frac{B}{C} = \frac{17}{18}$

$$So\ A : B : C = 15 \times 17 : 16 \times 17 : 16 \times 18$$

$$= 255 : 272 : 288$$

$$So\ C's\ salary = \frac{288}{255 + 272 + 288} \times 187450 = 66,240$$

15. (b) Let A takes x hours, then B = (x+40) hours

$$\frac{1}{x} + \frac{1}{x+40} = \frac{1}{15}$$

Solve, x = 20

16. (d) $20 \times 2 - 1^2 = 39$

$$39 \times 2 - 2^2 = 74$$

$$74 \times 2 - 3^2 = 139 \dots$$

17. (c) $\frac{14}{2} + 1 = 8, \frac{8}{2} + 2 = 6$

$$\frac{6}{2} + 3 = 6$$

18. (a) $6 \times 1 + 7 = 13$

$$13 \times 2 - 6 = 20$$

$$20 \times 3 + 5 = 65 \dots$$

19. (b) $14 \times 1 - 8 = 6$

$$6 \times 2 - 8 = 4$$

$$4 \times 3 - 8 = 4$$

20. (a) $6 \times 2 + 4 = 16$

$$16 \times 3 - 3 = 45$$

$$45 \times 4 + 4 = 184 \dots$$

21. (e) $\frac{1}{x+4} - \frac{1}{x-7} = \frac{11}{30}$
x = 1, 2

$$\frac{1}{y-3} - \frac{1}{x+5} = \frac{1}{3}$$

$$y = -3, 7$$

22. (a) $5x + 2y = 31$ —(1)

$$3x + 7y = 36$$
 —(2)

By solving eqn(1) and (2)

$$x = 5; y = 3$$

23. (a) $7x + 6y + 4z = 122$ —(1)

$$4x + 5y + 3z = 88$$
 —(2)

$$9x + 2y + z = 78$$
 —(3)

$$\text{From (1) and (2)} \Rightarrow 5x - 2y = 4$$
 —(a)

$$\text{From (2) and (3)} \Rightarrow 23x + y = 146$$
 —(b)

$$\text{From (a) and (b)} \Rightarrow x = 6, y = 8. \text{ Put values in eqn (3)} \Rightarrow z = 8$$

24. (b) $4x + 2y = 8.5$ —(I)

$$2x + 4y = 9.5$$
 —(II)

By solving eqn (I and II)

$$x = 1.25, y = 1.75$$

25. (c)

26. (d) $38 + 45.72(123) = 5661.56 = 5662$

27. (c) $0.12 + 6.25 = 6.37$

28. (a) $276.75 + 27.12 + ?0.0169 = 304$

29. (d) $73/11 \times 49/9 \times 4/37 = 3.9 = 4$

30. (d) $2439.36 = 428.64 + ?$

$$? = 2010.72 = 2011$$

31. (b) 5 digit number = 5! = 120

Divisible by 5 then the last digit should be 0

Then the remaining position have the possibility = 4!

$$= 24$$

$$P = (4!/5!) = 24/120 = 1/5$$

32. (c) $n(E) = {}^5C_3 + {}^4C_3 + {}^3C_3 = 10 + 4 + 1 = 15$

$$n(S) = {}^{12}C_3 = 220$$

$$P = n(E)/n(S) = \frac{15}{220} = \frac{3}{44}$$

$$\text{Required probability} = \frac{1-3}{44} = \frac{41}{44}$$

33. (b) $7 \times 5 = 35$

$$35 - 1 = 34$$

34. (b) $n(S) = {}^{52}C_3 = \frac{132600}{6} = 22100$

$$n(E) = {}^4C_3 = \frac{24}{6} = 4$$

$$p = \frac{4}{22100} = \frac{1}{5525}$$

35. (b) $(16-2)! \times 2 = 14! \times 2$

36. (b) $F = 32 \times \frac{15}{100} = 4.8 \text{ lak}$

$$M = 39 \times \frac{18}{100} = 7.02 \text{ lak}$$

$$480 : 702 = 80 : 117$$

37. (c) $M = 39 \times \frac{9}{100} = 3.51 \text{ lak}$

$$F = 32 \times \frac{22}{100} = 7.04 \text{ lak}$$

$$\text{Total} = 10.55 = 10.55 \text{ lak}$$

38. (d) $M = 39 \times \frac{20}{100} = 7.8 \text{ lak}$

$$F = 32 \times \frac{12}{100} = 3.84$$

$$\text{Diff} = 7.8 - 3.84 = 3.96 \text{ lak}$$

39. (c) $AP = 39 \times \frac{14}{100} = 5.46 \text{ lak}$

$$UP = 39 \times \frac{10}{100} = 3.9 \text{ lak}$$

$$M = 39 \times \frac{18}{100} = 7.02 \text{ lak}$$

$$WP = 39 \times \frac{20}{100} = 7.81 \text{ lak}$$

$$TN = 39 \times \frac{23}{100} = 8.97 \text{ lak}$$

$$J \& K = 39 \times \frac{9}{100} = 3.51 \text{ lak}$$

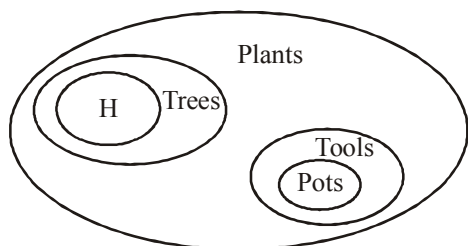
$$G = 39 \times \frac{6}{100} = 2.34 \text{ lak}$$

$$\text{Avg} = 38.99/7 = 5.57 \text{ lak}$$

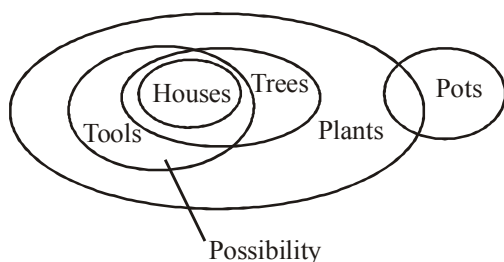
40. (d) $AP + M = 11 + 8 = 19\%$

$$\text{Angle} = 19 \times \frac{360}{100} = 68.4 \text{ degree}$$

41. (b) 2002 F = 12000
2005 C = 14000
D = 14000 - 12000 = 2000
42. (a) 2004 total = 132 + 110 + 120 = 36200
Tennis total = 72000
 $\% = 36200 \times \frac{100}{7200} = 50.28\% \approx 50$
43. (a) $120 + 100 + 120 + 135 + 110 + 100/6 = 685/6 = 114.17$
 $114.17 \times 100 = 11417$
44. (c) 2003 = 12000
2001 = 16000
 $\% = \frac{(16000 - 12000 / 16000)}{100} = 25\%$
45. (b) 2001 = 260
2004 = 252
R = 260:252 = 65:63
46. (b) Staff = 200
Students = 2800
200:2800 = 2:28 = 1:14
47. (c) IT = 90 \Rightarrow 4:5 \Rightarrow 40 (male)
EIE = 70 \Rightarrow 18:17 \Rightarrow 36 (male)
40 + 36 = 76
Total = 90 + 70 = 160
 $76 \times 100 / 160 = 47.5\%$
48. (a) 2200 \Rightarrow 9:13 \Rightarrow 900:1300
 $400 \times \frac{100}{900} = 44.45\%$
49. (d) 1600 \Rightarrow 17:15 = 850 : 750(f)
 $\frac{(120 + 80 + 150 + 90 + 140 + 70)}{6} = \frac{650}{6} = 108.3$
50. (c) $\frac{(120 + 80 + 150 + 90 + 140 + 70)}{6} = \frac{650}{6} = 108.3$
51. (c) If some plants are tools, then some plants will be pots too which is not possible.
If all trees are tools, then also some plants will be pots too which is not possible.
Some plants are definitely houses.
IV is a possibility
52. (b) All plants are houses is a possibility, so I does not follow.
II is a possibility.

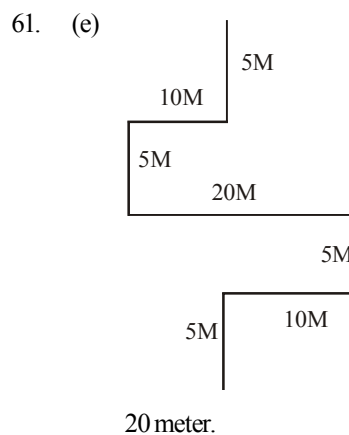


III is a possibility as

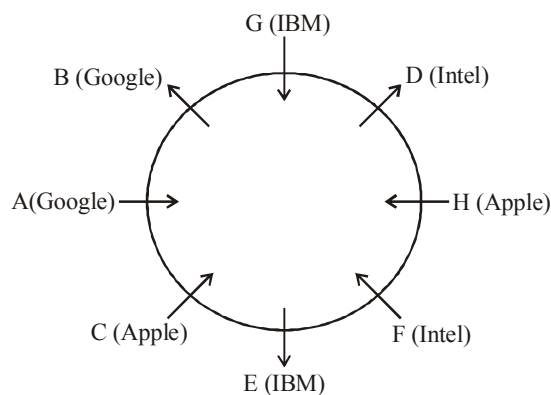


IV is possibility as

53. (a) If some tools are figures, then some lions will be tools which is not possible.
II is a possibility.
III is not definite. Roofs can be tools
54. (d) I and III are false, subject and predicate same so either or occurs
IV is not definite.
II. If all buckets are frames, then some frames will be photos which is not possible.
55. (d) If all sites are buns, then some covers will be buns which is not possible.
II is a possibility.
All sites are buns is not a possibility, so III follows.
No seat is bun, because no cover is bun
56. (c) 57. (a) 58. (b) 59. (d) 60. (c)



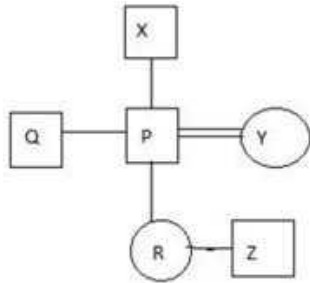
Sol. (62-66)



62. (d) 63. (a) 64. (b) 65. (c) 66. (d)
67. (c) $X \leq W < Z = Y$
 $Y > W \Rightarrow \text{true}$
 $Z > W \Rightarrow \text{true}$
 $X \geq Y \Rightarrow \text{false}$
68. (e) $D > E \geq C < A$
 $C \leq D \Rightarrow \text{False}$
 $A > E \Rightarrow \text{false}$
 $A > D \Rightarrow \text{false}$
69. (d) $M < O = P \geq N$
 $P \geq M = \text{false}$
 $N < O$
 $N = O$
70. (c) $A \geq C > B = E$, $E < C \Rightarrow \text{true}$
 $B < A \Rightarrow \text{true}$, $A \geq E \Rightarrow \text{false}$

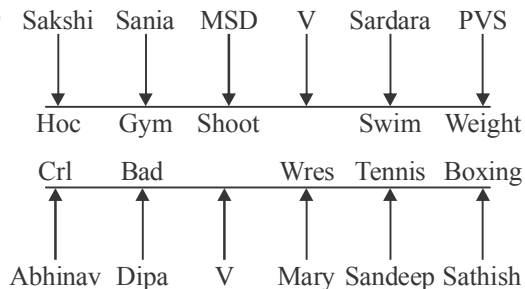
71. (b) $P \geq S > R \leq Q$
 $Q > S \Rightarrow \text{false}$
 $R < P \Rightarrow \text{true}$
 $R = P \Rightarrow \text{false}$

Sol. (72-75)



72. (c) 73. (b) 74. (b)
 75. (a) P and Q are brothers and Z is the brother of R
 76. (b) Since millions of people are expected for 1 day at the Ganga, this means there is some festival or alike. And govt. cant ban entry on any festival. And yes law and order should be maintained by the police.
 77. (e) Since the locality is getting flooded by water, immediate action should be taken to start repairing. And also the compensation should be asked by the company since its workers did not done their work properly because of which outburst happened.
 78. (a) The parents should be contacted, but for this act students cannot be put behind bars.
 79. (b) The licenses should not be cancelled.
 80. (b) The marriages cannot be put on hold like that.

Sol. (81-85)



81. (b) 82. (d) 83. (b) 84. (c) 85. (b)

Sol. (86-90)

Person	Day	Time Slot
G	Mon	10.00 AM
B	Mon	3.00 PM
I	Tue	10.00 AM
D	Tue	3.00 PM
E	Wed	10.00 AM
C	Wed	3.00 PM
F	Thu	10.00 AM
A	Thu	3.00 PM
H	Fri	10.00 AM
J	Fri	3.00 PM

86. (c) 87. (a) 88. (d) 89. (e) 90. (b)

Sol. (91-95)

Floor No	Person	Bike
8	B	HP
7	C	Asus
6	G	Samsung
5	F	Apple
4	H	Acer
3	E	DELL
2	A	TOSHIBA
1	D	Lenovo

91. (a) 92. (e) 93. (c) 94. (c) 95. (b)

96. (e) The performance of the individual has to be tested over a span of time as the statement mentions. So, I is implicit. The statement mentions that the individual's worth shall be reviewed (during probation period) before confirmation. So, II is also implicit.
 97. (a) Since the statement talks of putting the child in school at the age of 5, it means that the child is mentally prepared for the same at this age. So, I is implicit. But nothing about admission after 6 years of age is mentioned in the statement. So, II is not implicit.
 98. (b) Assumption I goes against the statement. So, it is not implicit. The allowance will serve as a reward to the employees and shall provoke them to come on time. So, II is implicit.
 99. (a) I directly follows from the statement and so is implicit. Also, the statement is a suggestion and does not tell about a government policy or its position of funds. So, II is not implicit.
 100. (a) The mother warns her child with the expectation that he would stop troubling her. So, I is implicit. The general nature of children cannot be derived from the statement. So, II is not implicit.
 101. (c) With an interview given by economic affairs secretary Shaktikanta Das it is clearly mentioned that government has to work under some fiscal constraints and it is making efforts to present a growth oriented budget. Fiscal constraints are characteristics and not an objective and hence option (b) is wrong.
 102. (a) In the fifth passage it is said by economist Madan Sabnav is the government has to increase its allocation for public investment on infrastructure to stimulate growth.
 103. (c) The new budget is based on four pillars: poverty eradication, farmers' prosperity, job creation and a better quality of life for all Indian citizens. The new budget will ensure that India will continue towards stability even in disturbed and choppy situations.
 104. (c) In the second last passage it is mentioned that the government has been providing tax incentives to companies in the manufacturing sector, including tax deductions on emoluments paid to new employees, to encourage firms to step up hiring and create jobs under its Make in India initiative.
 105. (e) The government has considered various suggestions which includes a, b, c and d. The option (e) is not mentioned anywhere in the passage.

106. (c) In the opening paragraph it is clearly mentioned that, 'This critical piece is 'savings' and, within this overall head, household savings is the one critical subcomponent that needs close watching and nurturing.' Therefore the main concern behind the alarm bells is option (c). Option (a) is a regular phenomenon. Option (b) is not the main concern as it is a temporary problem. Option (d) is not mentioned. Option (e) is ruled out.
107. (b) In the opening line of the second paragraph it is stated that, 'while it is true that one of the primary reasons behind the current economic slowdown is the tardy rate of capital expansion - or, investment in infrastructure as well as plant and machinery - all attempts to stimulate investment activity are likely to come to naught if savings do not grow.' Therefore option (b) is the only correct choice.
108. (a) In the second paragraph it is said that, 'Without any growth in the savings rate, it is futile to think of any spurt in investment and, consequently, in the overall economic growth.' Therefore, option (a) overall economic growth is directly related to household savings is correct.
109. (c) It is mentioned in the passage that, 'India has another facet: a penchant for physical assets (such as bullion or land). After the monsoon failure of 2009, and the attendant rise in price levels that has now become somewhat deeply entrenched, Indians have been stocking up on gold. Consequently, savings in financial instruments dropped while those in physical assets shot up.' Therefore option (c) is correct.
110. (e) It is clearly mentioned in the passage that, 'While recognising that one of the key differences in the evolving household saving scenario between the UK and India is the impact of demographics (dependency ratio), anecdotal evidence on increasing consumerism and the entrenchment of (urban) lifestyles in India, apart from the easier availability of credit and improvement in overall macroeconomic conditions, is perhaps indicative of some 'drag' on household saving over the last few years as well as going forward.' Therefore option (e) is the correct answer.
111. (e) Prodigy refers to a particular quality and its close meaning is the word 'epitome' that refers to, example of a particular quality or type.
112. (b) Nondescript refers to, lacking distinctive or interesting features or characteristics. Option (b) 'discern' has the nearest meaning that refers to, distinguish someone or something with difficulty by sight or with the others senses which means it lacks distinctive characteristics.
113. (b) Savant means a person who knows a lot about a particular subject. Option (b) postulant refers to a candidate, especially one seeking admission into a religious order that means he knows more about religion.
114. (d) Corpulent means fat or well-built and its same meaning is expressed in option (d) obese that means grossly fat or overweight.
115. (a) Embezzle means, steal or misappropriate money placed in one's trust or belonging to the organization for which one works. Its near word, option (a) 'misappropriate' means; dishonestly or unfairly take something, especially money, belonging to another for one's own use.
116. (c) Difficult will replace easier and going for an election will be running for election.
117. (b) We have in America a hybrid speech..... But a combination of all three is the correct improvement.
118. (d) Far from being a tight focused Narrative.....instead an expansive novel
119. (c) So docile and truculent that.....sudden virulence toward
120. (a) See through the deception.....and promptly forced him down.
121. (d) The description of the radiant lights and the last line logically invites option (d) we sat benumbed by the proceedings, for the radiance of the Time Traveler was unimaginable and unbearable.
122. (c) It is said that Metaphysics is a purely speculative science.... It deals with mere conceptions and the last sentence, It is the oldest of the science, logically concludes option (c), But it has never had and never will have the good fortune to attain to the sure scientific method.
123. (d) The second sentence--- In such a case....Indian entity could be treated..... Again the sentence that runs after the blank....During the last decade or so, suggests option (d), A new trend is seen in last decade is the correct choice.
124. (d) Capital allocation (about how much) would be based on such strategies of risk aggregation which is really a new concept to Indian banks.
125. (e) The most serious consequence of inflation is its unfavourable bearing on day to day commodities that are used by the common man.
126. (a) At the risk of investing in mutual funds RBI is likely to ask banks to reduce their investments in mutual funds.
127. (b) Since twelve million youth enter the Indian work force every year, eight per cent of these youth are unskilled.
128. (a) Although food inflation is touching twenty per cent, the government will have to tighten monetary policy to prevent further rise.
129. (e) None of these
130. (a) Though the company's sales were low at the beginning of the year, its sales have picked up in the past few months.
131. (c) This option deviates from main line of thought which is centered round China-Pak developing relationship.
132. (e) This option deviates from the Paris Agreement and India's ratification.
133. (a) Logically Corporate Social Responsibility does not fit with pro bono cases.
134. (e) This statement differs from IMF's optimism bias.
135. (b) The statement differs as the logical sequence talks about pollution in Indian cities.
136. (e) None of the above sentence is structurally and grammatically correct.
137. (c) If I had enough money I would backpack around Europe. But, unfortunately I am broke.

138. (c) The judges, talking at length among themselves finally distributed the awards among the most active children.
139. (c) I have been ill for a fortnight and the Management as well as the school sports committee prefers to elect me Captain of school team.
140. (b) If you tried to understand the concept of the whole class, you will not only remember it, but also can put to use while solving even the difficult exercises.
141. (d) Assembly language is mnemonic based low level language. Mnemonics are short codes of assembly language which chosen to remind the programmer of the instructions of binary machine-code which are apparently which are very hard to remember, write down, or correct.
142. (e) Tianhe-2 is China's Supercomputer. It was the fastest until its position being taken up by Sunway Tiahu Light as the Fastest Supercomputer.
143. (e) In 1960's AT&T introduces its Data phone, the first commercial modem. The first commercial modem made for converting digital computer data at analog signals for transmission across long distance networks
144. (b) An API may be for a web-based system, operating system, database system, computer hardware, or software library. It is an acronym for Application Programming Interface. An API specifies how software components should interact and APIs are used when programming graphical user interface (GUI) components.
145. (d) BSODs appear when Microsoft Windows encounters a critical error it can't recover from, requiring a reboot and possibly resulting in lost work. It stands for blue screen of death. Blue screens are generally caused by problems with your computer's hardware or issues with its hardware driver software. A blue screen occurs when Windows encounters a "STOP Error." This critical failure causes Windows to crash and stop working
146. (e) Microsoft is a cloud computing platform and infrastructure created by Microsoft for building, deploying, and managing applications and services through a global network of Microsoft-managed data centers. Azure was announced in October 2008 and released on 1 February 2010 as Windows Azure, before being renamed to Microsoft Azure on 25 March 2014.
147. (d) After a credit card transaction has been authorized by the issuing bank by sending an authorization code to the merchant, the settlement stage of the process begins. This is called batch processing because a number (or batch) of transactions is settled all at one time.
148. (d) WAN stands for Wide Area Network. A wide area network (WAN) is a geographically distributed private telecommunications network that interconnects multiple local area networks (LANs). In an enterprise, a WAN may consist of connections to a company's headquarters, branch offices, collocation facilities, cloud services and other facilities.
149. (c) Hybrid cloud is a cloud computing environment which uses a mix of on-premises, private cloud and third-party, public cloud services with orchestration between the two platforms. By using a Hybrid approach, companies can maintain control of an internally managed private cloud while relying on the public cloud as needed.
150. (b) Pascal is an imperative and procedural programming language designed in 1968/1969 and published in 1970 by Nicklaus Wirth as a small and efficient language intended to encourage good programming practices using structured programming and data structuring.
151. (c) Octet is another name for a byte=8bits
152. (b) Net Neutrality means an Internet that enables and protects free speech. It means that Internet service providers should provide us with open networks - and should not block or discriminate against any applications or content that ride over those networks.
153. (c) Watson is IBM's Super Computer
154. (e) The Control Unit (CU) is digital circuitry contained within the processor that coordinates the sequence of data movements into, out of, and between a processor's many sub-units.
155. (a) Slide Sorter view is a feature included in Microsoft PowerPoint software that allows the user to see all the slides in a presentation at one time. The slides appear in the task pane as small graphics that are arranged in rows and columns.
156. (a) A segmentation fault is a common condition that causes programs to crash; they are often associated with a file named core. They are caused by a program trying to read or write an illegal memory location. In other words, this is a memory access violation error.
157. (d) Java Database Connectivity (JDBC) is an application programming interface (API) for the programming language Java, which defines how a client may access a database. It is part of the Java Standard Edition platform, from Oracle Corporation.
158. (d) The very first device that had fundamentally the same functionality as a router does today was the Interface Message Processor (IMP); IMPs were the devices that made up the ARPANET, the first TCP/IP network.
159. (b) Alpha was android version 1.0 released on 23rd September 2008. Android is continually developed by Google and the Open Handset Alliance (OHA), and has seen a number of updates to its base operating system since the initial release.
160. (a) F2 is a shortcut to rename selected object in Windows 8 and higher versions.
161. (a) 162. (e) 163. (d) 164. (d) 165. (a)
 166. (a) 167. (b) 168. (e) 169. (d) 170. (d)
 171. (d) 172. (d) 173. (c) 174. (a) 175. (c)
 176. (c) 177. (b) 178. (a) 179. (a) 180. (c)
 181. (d) 182. (b) 183. (e) 184. (a) 185. (d)
 186. (d) 187. (d) 188. (b) 189. (c) 190. (c)
 191. (a) 192. (a) 193. (e) 194. (c) 195. (d)
 196. (b) 197. (c) 198. (b) 199. (a) 200. (d)