

SBI SPECIALIST OFFICER ONLINE EXAM 2014

Based on Memory

REASONING ABILITY

DIRECTIONS (Qs. 1-7) : Study the following information carefully and answer the questions given below :

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

Input :	screen	31	award	93	blind	57	troop	19
Step I :	93	screen	31	award	blind	57	troop	19
Step II :	93	award	screen	31	blind	57	troop	19
Step III :	93	award	57	screen	31	blind	troop	19
Step IV :	93	award	57	blind	screen	31	troop	19
Step V :	93	award	57	blind	31	screen	troop	19
Step VI :	93	award	57	blind	31	screen	19	troop

And Step VI is the last step of the rearrangement as the desired arrangement is obtained.

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

Input : vital 54 cards 72 help 24 wall 66 lamp 49

- How many steps would be required to complete the rearrangement ?
(a) Eight (b) Six
(c) Seven (d) Nine
(e) Cannot be determined
- How many elements (words/ numbers) are there between "lamp" and "66" as they appear in Step V ?
(a) Five (b) Six
(c) Four (d) Seven
(e) Three
- Which step number is the following output ?
72 cards 66 help 54 lamp vital 24 wall 49
(a) Step III (b) Step IV
(c) Step V (d) Step VI
(e) There is no such step
- Which word/number would be to the immediate right of the fourth element from the right end in Step III ?
help 24 wall 66 lamp 49
(a) help (b) wall
(c) 24 (d) lamp
(e) 54
- In the final step "66" is related to "lamp" and "72" is related to "help" in a certain way, then "cards" is related to
(a) vital (b) 66
(c) 49 (d) wall
(e) 54
- At what position of "wall" would come from the left end in the Step V ?
(a) Ninth (b) Eighth
(c) Sixth (d) Seventh
(e) Fifth
- Which word/number would be at the seventh position from the right end in the Step VI ?
(a) 54 (b) lamp
(c) cards (d) help
(e) 66
- What will come at the place of question-mark (?) in the following alphabetical series ?
AG IN PT ?
(a) VZ (b) VY
(c) WZ (d) UX
(e) UY
- What will come at the place of question-mark (?) in the following number series ?
1 2 3 4 1 2 5 3 4 1 2 5 6 3 4 1 2 5 6 ?
(a) 6 (b) 5
(c) 7 (d) 3
(e) 2
- Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to the group ?
(a) JN (b) CG
(c) WZ (d) LP
(e) FT

DIRECTIONS (Qs. 11-17) : Study the following information carefully and answer the questions given below : P, Q, R, S, T, U, V and W live on different floors in the same building having eight floors numbered one to eight (the ground floor is numbered 1, the floor above it. Number 2 and so on and the topmost floor is numbered 8).

There are only two floors between the floors on which P and R live. R lives on an odd numbered floor. There are four floors between the floors on which P and W live. T lives on a floor immediately above the floor on which U lives. There are only two floors between the floors on which V and S live. V lives on a floor above the floor of S. Q does not live on a floor immediately above or immediately below the floor on which R lives.

11. On which of the following floors does Q live ?
 (a) Fifth (b) Third
 (c) Second (d) Fourth
 (e) Sixth
12. Who amongst the following live on the floors exactly between S and R?
 (a) V, W and Q (b) V, U and W
 (c) U, V and Q (d) T, U and Q
 (e) U, Q and W
13. Who amongst the following live on the odd numbered floors excluding R ?
 (a) U, W and S (b) Q, V and U
 (c) U, T and S (d) T, W and S
 (e) None of these
14. Who amongst the following lives on the topmost floor ?
 (a) T (b) P
 (c) V (d) Q
 (e) W
15. On which of the following floors does R live ?
 (a) Fifth (b) First
 (c) Seventh (d) Third
 (e) Either third or fifth
16. How many persons live between the floors of T and Q ?
 (a) Five (b) Three
 (c) Two (d) Either three or four
 (e) Four
17. Who amongst the following live on the floor immediately above the floor of W ?
 (a) U (b) R
 (c) V (d) T
 (e) None of these
18. In a certain code language INSTEAD is written as HMRUFBE and PHRASED is written as OGQBTFE. How will DOUBLES be written in the same code language ?
 (a) CNTAMFT (b) EPVAMFT
 (c) EVPCKDR (d) CNTCMFT
 (e) CNTCKDR
19. Four of the following five are alike in a certain way and hence form a group. Which is the one that does not belong to the group ?
 (a) PTSQ (b) UYXV
 (c) INMJ (d) KONL
 (e) DHGE

DIRECTIONS (Qs. 20-25) : In these questions relationship between different elements is shown in the statements. The statements are followed by two conclusions.

Give answer (a) if only Conclusion I is true.

Give answer (b) if only Conclusion II is true.

Give answer (c) if either Conclusion I or Conclusion II is true.

Give answer (d) if neither Conclusion I nor Conclusion II is true.

Give answer (e) if both Conclusions I and II are true.

(20-21) : Statements

$O = L \leq T > S; L > I; T \leq Z$

20. Conclusions

I. $I < O$ II. $Z > S$

21. Conclusions

I. $Z > I$ II. $S < I$

22. Statements

$G \leq K = O \geq U > P < S$

Conclusions

I. $G \leq U$ II. $S > O$

23. Statements

$A \geq L < P \leq B; P > M$

Conclusions

I. $B \geq M$ II. $A > M$

(24-25) : Statements

$I \geq M = P > R; B < P \geq A$

24. Conclusions

I. $A < I$ II. $I = A$

25. Conclusions

I. $A \leq R$ II. $B < I$

DIRECTIONS (Qs. 26-31) : Study the following information carefully and answer the questions given below :

In a certain code language,

(i) "simple game no rules" is written as "ro sa bi ka".

(ii) "no game played now" is written as "ka za bi te".

(iii) "why no rules given" is written as "ro fo ce ka".

(iv) "now we were given" is written as "ge te fo li".

26. What is the code for "now" ?

- (a) fo (b) te
 (c) ge (d) ka
 (e) li

27. What is the code for "game" ?

- (a) za (b) sa
 (c) ro (d) bi
 (e) ka

28. Which of the following is coded as 'ce' ?

- (a) why (b) no
 (c) rules (d) given
 (e) Cannot be determined

29. What is the code for "rules" ?

- (a) fo (b) sa
 (c) ro (d) ka
 (e) bi

30. Which of the following is coded as 'fo' ?

- (a) why (b) given
 (c) we (d) rules
 (e) were

31. Which of the following represents "we played simple" ?

- (a) ge sa za (b) za sa li
 (c) te sa bi (d) li za ro
 (e) Cannot be determined

32. If it is possible to make only one meaningful English word with the second, the fifth, the seventh and the ninth letters of the word SUBSTANTIAL, which of the following will be the second letter of that word ? If no such word can be formed, give '#' as the answer and if more than one such word can be formed, give '@' as the answer.

- (a) U (b) T
(c) N (d) #
(e) @
33. How many such pairs of letters are there in the word CHARGED, each of which has as many letters between them in the word as in the English alphabetical series (in both forward and backward directions) ?
(a) None (b) One
(c) Two (d) Three
(e) More than three
34. Each consonant in the word BLARING is replaced with the previous letter and each vowel is replaced with next letter in the English alphabetical series and the new letters are rearranged alphabetically. Which of the following will be the third letter from the right end ?
(a) K (b) B
(c) M (d) J
(e) F
35. B is 7 metres away in the north of A. A moves 9 metres towards east from the starting point, takes a right turn and walks 2 metres, then takes a left turn and moves 1 metre and finally he takes a left turn and moves 9 metres. Now, how far and in which direction is A from the B?
(a) 5 metres East (b) 10 metres West
(c) 5 metres West (d) 10 metres East
(e) None of these

DIRECTIONS (Qs. 36-40) : In each question below are two or three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer (a) if only conclusion I follows.

Give answer (b) if only conclusion II follows.

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

Give answer (d) if neither conclusion I or II follows.

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

(36-37) : Statements :

All crops are fields. No yield is a field.
All fields are harvests.

36. **Conclusions:**

- I. No field is a crop.
II. All crops being harvest is a possibility.

37. **Conclusions:**

- I. All harvests being yield is a possibility.
II. All harvests are fields.

38. **Statements :**

Some trades are exports. All businesses are trades.

Conclusions:

- I. At least some businesses are exports.
II. All businesses being exports is a possibility.

(39-40) : Statements :

Some countries are towns.
All countries are districts.
All districts are villages.

39. **Conclusions:**

- I. At least some towns are villages.
II. All countries are villages.

40. **Conclusions:**

- I. At least some districts are towns.
II. All towns are villages.

DIRECTIONS (Qs. 41-47) : Study the following information carefully and answer the questions given below :

Seven persons - I, J, K, L, M, N and O — are sitting in a circle at equidistance but not necessarily in the same order. Some of them are facing towards the centre and some are facing outside the centre. O is facing outside. J sits second to the right of O. N is sitting second to the left of P. P is not an immediate neighbour of J or O. N is not an immediate neighbour of J. The immediate neighbour of K faces towards the centre. K and P face the same direction. I is sitting second to the right of N. The immediate neighbour of M faces outside. I and M face the same direction as that of J.

41. Who amongst the following are not facing the centre ?

- (a) K, N, O and J (b) I, M, J and P
(c) J, M, I, O and N (d) P, K, O and N
(e) None of these

42. Which of the following is the J's position with respect to N ?

- (a) Third to the right (b) Fourth to the right
(c) Third to the left (d) Second to the left
(e) Fifth to the left

43. Which of the following is the K's position with respect to M ?

- (a) Third to the left (b) Third to the right
(c) Fourth to the left (d) Second to the right
(e) None of these

44. Who among the following is sitting exactly between M and K ?

- (a) N (b) P
(c) O (d) I
(e) J

45. Which of the following is the P's position with respect to J ?

- (a) Third to the right (b) Fourth to the left
(c) Fourth to the right (d) Third to the left
(e) Fifth to the left

46. How many persons are sitting between M and O if we move clockwise starting from M ?

- (a) None (b) Two
(c) Three (d) One
(e) Four

47. Which of the following statements is true regarding the seating arrangement ?

- (a) There are only two persons seated between K and I
(b) M, K and I are seated adjacent
(c) N, P and J are seated adjacent
(d) Three persons are facing the centre
(e) One of the neighbours of I is K

48. **Statement:** Many major auto makers will increase the prices of their vehicles by 7 percent from next month, mainly to offset higher input and operational costs.

Which of the following arguments would weaken the facts given in the statement ?

- (a) The largest auto maker in the country, Verontee had failed to make any profit when prices for its vehicles were increased by almost 4 per cent
(b) Operational and input costs continue to be 85 per cent of the total costs of the vehicles

- (c) Both input and operational costs were gradually increased by the government to avoid sudden transit losses to the companies
- (d) At any given time, a price rise of more than 5 per cent definitely leads to substantial decrease in sales of the vehicles
- (e) Rather than increasing profit, 7 per cent price rise would bring it at the same level which existed before the rise in input/operational costs.

DIRECTIONS (Qs. 49-50) : Study the following information carefully and answer the questions given below :

Four Management Institutes have decided to conduct a Common Admission Test for selecting suitable candidates for the new session.

49. Which of the following can be possible consequence(s) of this decision ?
- (A) The aspirants would take only one test in a year.
(B) The Common Admission Test would save the application fee.
(C) Now the aspirants will have only one attempt to prove themselves.
(D) Only the top most Institute will receive more number of applications if aspirants fill up different forms.
(E) A large number of aspirants would be selected as there are more Institutes to accommodate them.
(F) It is not possible to allot Institutes to the selected candidates as per their preferences.
- (a) Only (B), (C) and (F) (b) Only (A), (C) and (F)
(c) Only (A), (B) and (E) (d) Only (C), (E) and (F)
(e) Only (B), (C) and (D)
50. Which of the following can be the **probable cause** for this decision ?
- (A) To select the most suitable candidates
(B) To streamline the selection process
(C) To concede the demands of aspirants
(a) Only (A) and (B) (b) Only (B) and (C)
(c) Only (C) (d) Only (A) and (C)
(e) All (A), (B) and (C)

DIRECTIONS (Qs. 51-55) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and

Give answer (a) if the data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.

Give answer (b) if the data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.

Give answer (c) if the data in Statement I alone or in Statement II alone are sufficient to answer the question.

Give answer (d) if the data in both the Statements I and II together are not sufficient to answer the question.

Give answer (e) if the data in both the Statements I and II together are necessary to answer the question.

51. How is H related to B ?
- I. H is married to P. P is the mother of T. T is married to D. D is the father of B.
II. B is the daughter of T. T is the sister of N. H is the father of N.
52. Among five persons D, E, F, G and H each of whom having different height, who is the second tallest ?
- I. D is taller than only G and E. F is not the tallest.
II. H is taller than F. G is taller than E but shorter than D.
53. In which direction is J with respect to R ?
- I. R is to the west of P. P is to the south of G. J is to the west of G. When R, P, G and J are joined by straight lines, a square is formed.
II. K is to the south of J. H is to the east of K. R is to the north-west of H. When R, K and H are joined by straight lines, a right angled triangle is formed.
54. What is the position of K from the right end in a row ?
- I. There are even number of students in the row. There are not more than 11 students in the row.
II. C stands at the extreme left end of the line. There are five students between C and B. O is third to the right of B. K is not at the extreme end. There is only one student between O and K.
55. On which day of the week did Arvind visit Mumbai ?
- I. Arvind visited Mumbai after Monday but before Thursday but not on an odd day of the week.
II. Arvind visited Mumbai before Friday but after Monday.

DIRECTIONS (Qs. 56-59) : Study the following information carefully and answer the questions given below :

In a certain code language :

"can we skip" is written as "& 4 2".

"we skip this" is written as "\$ & 2".

"that was part" is written as "9 3 5".

"skip that part" is written as "3 & 9".

56. What is the code for 'that' ?
- (a) 3 (b) 9
(c) 5 (d) &
(e) Either 3 or 9
57. Which of the following represents 'we skip this' ?
- (a) 3 & 4 (b) \$ 2 4
(c) \$ 2 & (d) & 2 3
(e) None of these
58. What is the code for 'skip' ?
- (a) & (b) \$
(c) 4 (d) 2
(e) 9
59. Which of the following represents 'can skip that part' ?
- (a) 2 & 4 9 (b) 3 4 9 &
(c) 3 5 & 2 (d) 2 & 9 3
(e) 5 3 \$ 9

DIRECTIONS (Qs. 60-65) : Study the following information carefully and answer the questions given below :

Eight persons - P, Q, R, S, T, U, V and W — are standing in a straight line at equidistance. Some of them are facing North while some others are facing South. R is third to the left of W. W is facing North. T is third to the right of W. S is second to the left of Q. Q is not an immediate neighbour of W or R. Both the immediate neighbours of P face South. The immediate neighbour of V faces

opposite direction. Immediate neighbours of U face opposite direction (If U is facing North, immediate neighbour of U face South and vice-versa). V faces just opposite of Q. U is not an immediate neighbour of P and faces opposite direction with respect to that of P (If U faces South P faces North and vice-versa). T faces the same direction as that of V.

60. Who among the following are facing North ?
 (a) P, V, W and Q (b) R, W, U and Q
 (c) U, S, T and Q (d) P, W, S and Q
 (e) None of these
61. Who among the following is to immediate left of S ?
 (a) U (b) T
 (c) V (d) W
 (e) None of these
62. How many persons are there between P and U ?
 (a) Three (b) Four
 (c) Two (d) One
 (e) There is no person
63. Who among the following are standing on the extreme ends of the line ?
 (a) P and Q (b) R and Q
 (c) U and R (d) R and S
 (e) None of these
64. Who among the following is third to the right of U ?
 (a) P (b) V
 (c) R (d) Q
 (e) None of these
65. Who among the following are the immediate neighbours of V ?
 (a) R and W (b) P and U
 (c) R and S (d) P and W
 (e) None of these

DIRECTIONS (Qs. 66-70): Study the following information carefully and answer the questions given below :

Eight persons — P, Q, R, S, T, U, V and Z — are going to the four destinations viz. Chennai, Delhi, Mumbai and Kolkata and they represent four different departments viz., Human Resources, Sales, Finance and Marketing but not necessarily in the same order. At least two persons belong to the same department and at least two of them visit the same destination.

P belongs to the Finance Department and he visits the same city as that of V. V does not belong to the Finance, Marketing or Human Resources Department. V does not visit Kolkata or Mumbai. R visits Chennai and belongs to the Human Resources Department. The person who belongs to the Finance Department other than P visits Chennai. Q and V belongs to the same Department. U visits Mumbai and he does not belong to Sales and Marketing Department. The two persons who belong to the Marketing Department visit Kolkata. S does not belong to the Marketing Department.

66. Which of the following combinations of Person – City – Destination is correct ?
 (a) P – Mumbai – Finance
 (b) R – Chennai – Human Resources
 (c) T – Kolkata – Marketing
 (d) S – Chennai – Sales
 (e) U – Delhi – Marketing

67. Which of the following two persons visit Mumbai ?
 (a) Q and V (b) R and S
 (c) Q and S (d) R and U
 (e) Q and U
68. T belongs to which department?
 (a) Marketing (b) Sales
 (c) Human Resources (d) Finance
 (e) Cannot be determined
69. Who among the following belongs to the Sales Department?
 (a) Q and Z (b) R and V
 (c) Q and V (d) R and Z
 (e) U and Z
70. Which of the following cities is visited by S ?
 (a) Mumbai (b) Kolkata
 (c) Delhi (d) Chennai
 (e) Either Chennai or Delhi

ENGLISH LANGUAGE

DIRECTIONS (Qs. 71-80) : Which of the phrases at places (a), (b), (c) and (d) given below each sentence should replace the phrases printed in **bold** in the following sentences to make the sentence grammatically correct. If the sentence is correct as it is and 'No correction is required', mark (e) as the answer.

71. People in underdeveloped countries **are distressing because of the** antagonistic attitude of developed countries.
 (a) have been distressing (b) are distressed because
 (c) are distressed at (d) were distressing by
 (e) No correction required
72. He **had been behaved** impolitely and suffered owing to that.
 (a) was behaved (b) had behaved
 (c) have been behaved (d) would have behaved
 (e) No correction required
73. It has become **a commonly practice to talk about** women liberation.
 (a) commonly practised talk about
 (b) common practice to talk about
 (c) common practice of talking with
 (d) commonly practising to talk about
 (e) No correction required
74. He is so brisk himself that he cannot **tolerate any efficiency**.
 (a) tolerate hardly any inefficiency
 (b) hardly tolerates lethargy
 (c) tolerate any haste
 (d) tolerate any delay
 (e) No correction required
75. No person with a **reasonably self-esteem** would ever like to succumb to any pressure.
 (a) reasonable self-esteem
 (b) reasonable self-esteem
 (c) reasonably self-esteem
 (d) reasonably a self esteem
 (e) No correction required
76. **Unless you dedicated to** your studies, you cannot expect success.
 (a) Unless you donot dedicate to
 (b) If you dedicate to
 (c) In case you didnot dedicate to
 (d) Unless you dedicate to
 (e) No correction required

77. The output of our factory **was not been satisfactory** monitored.
 (a) was not being satisfactory
 (b) has not been satisfactorily
 (c) has not being satisfactorily
 (d) is not being satisfactory
 (e) No correction required
78. He **is firmly believing** on democratic principles.
 (a) firm believer for (b) firmly believe in
 (c) firmly believes in (d) firmly belief on
 (e) No correction required
79. He persevered and succeeded **to face of all the** obstacles.
 (a) to face of all the (b) to all the face of
 (c) in the face of all (d) at the face of the all
 (e) No correction required
80. He always **claims to be superior than** everyone in his company.
 (a) claim to be superior to
 (b) claims to be superior to
 (c) claimed to superiority over
 (d) claims superiority for
 (e) No correction required

DIRECTIONS (Qs. 81-90) : Read each sentence to find out whether there is any grammatical error in it. The error if any, will be in one part of the sentence, the number of that part is the answer. If there is no error, mark (e). (Ignore errors of punctuation, if any)

81. They started to scratch (a)/ a few years ago and leveraged (b)/ the mobile services boom (c)/ to become key market players. (d)/ No error (e)
82. Private banks and financial services firms (a)/ too had a reasoning quarter (b)/ given an apparent (c) / slowdown in the economy. (d)/ No error (e)
83. Air India is considering (a)/ selling of its properties (b)/ in foreign destinations (c)/ because of parting of asset monetisation to garner resources. (d)/ No error (e)
84. The law will prevail over (a)/ a standard (b)/ clause unilateral (c)/ printed on a bill. (d)/ No error (e)
85. Industry experts points out (a)/ that there is an urgent need (b)/ to overhaul the patent filing (c)/ and generation process. (d)/ No error (e)
86. A 24-year-old metallurgical engineer (l)/who lost his leg (b)/ in a road accident, awarded (c)/ ₹ 30 lakh as a compensation. (d)/ No error (e)
87. It is imperative to (l)/clear communication (b)/priority areas (c)/and a credible road-map for deficit reduction. (d)/ No error (e)
88. There are certain aspects for (a)/ modern life that are (b)/ a special challenge (c)/ to traditional table manners. (d)/ No error (e)
89. It will be (a)/ a terrible mistake (b)/ for them to ascribe any victory (c)/ to their popularity. (d)/ No error (e)
90. Tornadoes ripped through the south-central US (a)/ killing at least 100 people (b)/ and wiped out (c)/ entire neighbourhoods. (d)/ No error (e)

DIRECTIONS (Qs. 91-105): Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the questions.

Four years ago, some of us watched with a mixture of **incredulity** and horror as elite discussion of economic policy went completely off the rails. Over the course of just a few months, influential people all over the Western world convinced themselves and each other that budget deficits were an existential threat, trumping any and all concern about mass unemployment. The result was a turn to fiscal austerity that deepened and prolonged the economic crisis, inflicting immense suffering.

And now it's happening again. Suddenly, it seems as if all the serious people are telling each other that despite high unemployment there's hardly any "**slack**" in labour markets — as evidenced by a supposed surge in wages — and that the Federal Reserve needs to start raising interest rates very soon to **head off** the danger of inflation.

To be fair, those making the case for monetary tightening are more thoughtful and less overtly political than the archons of **austerity** who drove the last wrong turn in policy. But the advice they're giving could be just as destructive.

O.K., where is this coming from?

The starting point for this turn in elite opinion is the assertion that wages, after stagnating for years, have started to rise rapidly. And it's true that one popular measure of wages has indeed picked up, with an especially large bump last month.

But that bump is probably a snow-related statistical illusion. As economists at Goldman Sachs have pointed out, average wages normally jump in bad weather — not because anyone's wages actually rise, but because the workers idled by snow and storms tend to be less well-paid than those who aren't affected.

Beyond that, we have multiple measures of wages, and only one of them is showing a notable **uptick**. It's far from clear that the alleged wage acceleration is even happening.

And what's wrong with rising wages, anyway? In the past, wage increases of around 4 percent a year — more than twice the current rate — have been consistent with low inflation. And there's a very good case for raising the Fed's inflation target, which would mean seeking faster wage growth, say 5 percent or 6 percent per year. Why? Because even the International Monetary Fund now warns against the dangers of "lowflation": too low an inflation rate puts the economy at risk of Japanification, of getting caught in a trap of economic stagnation and intractable debt.

Over all, then, while it's possible to argue that we're running out of labour slack, it's also possible to argue the opposite, and either way the prudent thing would surely be to wait: Wait until there's solid evidence of rising wages, then wait some more until wage growth is at least back to precrisis levels and preferably higher.

Yet for some reason there's a growing drumbeat of demands that we not wait, that we get ready to raise interest rates right away or at least very soon. What's that about?

Part of the answer, is that for some people it's always 1979. That is, they're eternally vigilant against the danger of a runaway wage-price spiral, and somehow they haven't noticed that nothing like that has happened for decades. Maybe it's a generational thing. Maybe it's because a 1970s-style crisis fits their ideological preconceptions, but the **phantom** menace of stagflation still has an outsized influence on economic debate.

Then there's **sado-monetarism**: the sense, all too common in banking circles, that inflicting pain is ipso facto good. There are some people and institutions — for example, the Basel-based

Bank for International Settlements — that always want to see interest rates go up. Their rationale is ever-changing — it's commodity prices; no, it's financial stability; no, it's wages — but the recommended policy is always the same.

Finally, although the current monetary debate isn't as openly political as the previous fiscal debate, it's hard to escape the suspicion that class interests are playing a role. A fair number of commentators seem oddly upset by the notion of workers getting raises, especially while returns to bondholders remain low. It's almost as if they identify with the investor class, and feel uncomfortable with anything that brings us close to full employment, and thereby gives workers more bargaining power.

Whatever the underlying motives, tightening the monetary screws anytime soon would be a very, very bad idea. We are slowly, painfully, emerging from the worst **slump** since the Great Depression. It wouldn't take much to abort the recovery, and, if that were to happen, we would almost certainly be Japanified. stuck in a trap that might last decades.

Is wage growth actually taking off? That's far from clear. But if it is, we should see rising wages as a development to cheer and promote, not a threat to be squashed with tight money.

91. As mentioned in the passage, at what point the influential people of the western world got convinced four years ago ?
- Budget deficits are an existing threat, trumping any and all concern about mass unemployment
 - Budget deficits are non existing threat and there will be mass employment soon.
 - Budget deficits decline rapidly and give sign of flourishing economy.
 - There is good sign of employment, despite long standing budget deficits.
 - None of these
92. Why the serious people seemingly are of the opinion that despite high unemployment there is hardly any slack in labour markets ?
- They have evidenced a supposed surge in wages
 - Federal Reserve needs to start raising interest rates
 - A decline in wages has been expected
 - Demand for labourers has increased
 - None of these
93. According to an economist at Goldman Sachs, average wages normally jump in bad weather because
- workers are paid hand-somely in bad weather
 - the workers idled by snow and storms tend to be less well paid than those who are not affected
 - Workers in bad weather are humanly treated and paid well at home
 - Workers idled by storm tend to be more well-paid than those who aren't affected
 - None of these
94. What does the writer mean by using the term risk of Japanification' ?
- Getting caught in economic inflation
 - Getting encouraging growth like Japan
 - Getting caught in a trap of economic stagnation and intractable debt
 - Getting growth rate of 5 per cent or 6 per cent per annum like Japan.
 - None of these

95. What, according to the passage, sadomonetarism interprets?
- Inflicting pain is not good.
 - Inflicting gain is painful.
 - Inflicting higher taxes is good for economic health.
 - Inflicting pain is ipso facto good.
 - None of these
96. How does the writer see the rising wages ?
- He sees it as a threat to economy
 - He sees it as a development to cheer and promote, not a threat to be squashed
 - He sees it as an obstacle to development
 - He is of the view that un-employment will grow intensely
 - None of these
97. Bank for International Settlements is located in
- Basel
 - Tokyo
 - London
 - New York
 - Berne
98. What is the central idea of the passage ?
- Rising wages is a bad omen for development
 - Rising wages is a good omen for development
 - Lowering wages is good for a developing economy
 - Stagnation is an existing feature of world economy
 - None of these

DIRECTIONS (Qs. 99-102) : Choose the word/group of words which is **most similar** in meaning to the word/group of words printed in bold as used in the passage.

99. **Head off**
- promote
 - act to prevent
 - encourage
 - feel headache
 - ameliorate
100. **Uptick**
- small increase
 - small decrease
 - urchin
 - upwind
 - downtrend
101. **Phantom**
- real
 - true
 - quantitative
 - imaginary
 - optimum
102. **Slump**
- depression
 - incline
 - increase
 - inflate
 - insult

DIRECTIONS (Qs. 103-105) : Choose the word/group of words which is **most opposite** in meaning to the word/group of words printed in bold as used in the passage.

103. **Slack**
- lull
 - lukewarm
 - quiet period
 - period of activity
 - lump
104. **Austerity**
- simplicity
 - abstinence
 - hardness
 - luxury
 - lustre
105. **Incredulity**
- disbelief
 - belief
 - incrustation
 - convenience
 - credible

DIRECTIONS (Qs. 106-115) : *In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.*

India with its 600 universities and 35,000 colleges is the third **(106)** education system in the world. But 68 per cent of these universities and 73 per cent of colleges are **(107)** to be medium or low quality by Indian standard itself. With a severe shortage of quality higher education institutions, India faces the challenge of educating nearly 30 per cent of its 1.1 billion people. Certainly. India requires many more institutions of higher **(108)** since nearly 100 million students are going to the higher education market in the next 10 years. In such a scenario improving the standards of **(109)** universities and establishing quality institutions should be our priority.

Steps should be **(110)** to reduce the disconnect between higher education institutions and industry requirements. The possibilities of private sector contributions in higher education should be fully exploited. The practice of big business houses and philanthropists promoting quality universities in the west could be **(111)** in India. But before initiating such private sector participation in higher education the government should ensure that there are proper checks and controls on the activities of such entities. Also it is our recent experience that the mushrooming of substandard schools and **(112)** universities **(113)** resulted in the deterioration of educational standards in India.

Upgrading the higher education sector especially in terms of patents filed and cutting edge research output is essential in improving India's global ranking. Our sustainable economic development depends on human resources. A quality higher education base is essential **(114)** reap full benefits of our demographic dividend. In its mission to redress inefficiencies in higher education, the strategies of the 12th plan focus on technical education, distance learning, quality research, infrastructure, faculty and curriculum content. Wholehearted, co-ordinated efforts of the government departments and the private sector are needed to **(115)** the plan's educational goals.

106. (a) largest (b) large
(c) larger (d) bigger
(e) affluent
107. (a) founded (b) found
(c) finding (d) being found
(e) been founded
108. (a) learn (b) learning
(c) played (d) paid
(e) paying
109. (a) existing (b) existed
(c) perished (d) excellent
(e) exciting
110. (a) take (b) took
(c) taken (d) stopped
(e) forwarded
111. (a) repeated (b) replicated
(c) copying (d) repeating
(e) replicating

112. (a) deemed (b) deeming
(c) dreaming (d) dreamt
(e) deemful
113. (a) have (b) has
(c) has been (d) have been
(e) would be
114. (a) for (b) in
(c) with (d) to
(e) by
115. (a) realise (b) realising
(c) understand (d) achieving
(e) realised

DIRECTIONS (Qs. 116-120) : *Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.*

- (A) A study commissioned by a trade group, the National Association of Software and Service Companies, or Nasscom, found only one in four engineering graduates to be employable.
- (B) India still produces plenty of engineers, nearly 400,000 a year at last count.
- (C) The skills gap reflects the narrow availability of high-quality college education in India and the galloping pace of country's service-driven economy, which is growing faster than nearly all but China's.
- (D) The best and most selective universities generate too few graduates, and new private colleges are producing graduates of uneven quality.
- (E) The rest were deficient in the required technical skills, fluency in English or ability to work in a team or deliver basic oral presentations.
- (F) But their competence has become the issue.
116. Which of the following should be the **SECOND** sentence after rearrangement ?
(a) F (b) B
(c) A (d) C
(e) D
117. Which of the following should be the **FIRST** sentence after rearrangement ?
(a) A (b) B
(c) C (d) D
(e) E
118. Which of the following should be the **THIRD** sentence after rearrangement ?
(a) A (b) B
(c) C (d) D
(e) F
119. Which of the following should be the **FIFTH** sentence after rearrangement ?
(a) A (b) B
(c) C (d) E
(e) F
120. Which of the following should be the **LAST** sentence after rearrangement ?
(a) A (b) B
(c) C (d) D
(e) E

HINTS & SOLUTIONS

(1-7) :

If we examine the pattern of rearrangement carefully. We would find in the given input and various steps that in each step one number or one word is getting arranged in the first step, the highest number is shifting to extreme left position and in next step the word which comes first in alphabetical order moves to the second position. Pattern in these two steps is repeated till all the numbers are arranged in descending order and the words in alphabetical order.

Input : vital 54 cards 72 help 24 wall 66 lamp 49

Step I : 72 vital 54 cards help 24 wall 66 lamp 49

Step II : 72 cards vital 54 help 24 wall 66 lamp 49

Step III : 72 cards 66 vital 54 help 24 wall lamp 49

Step IV : 72 cards 66 help vital 54 24 wall lamp 49

Step V : 72 cards 66 help 54 vital 24 wall lamp 49

Step VI : 72 cards 66 help 54 lamp vital 24 wall 49

Step VII: 72 cards 66 help 54 lamp 49 vital 24 wall

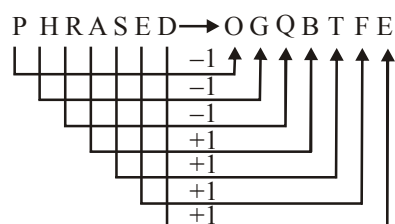
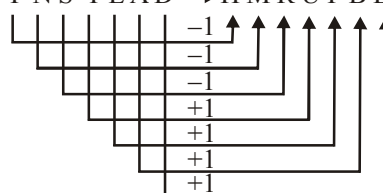
And, Step VII is the last step.

1. (c) Seven steps would be required to complete the rearrangement.
2. (a) There are five elements (help, 54, vital, 24, wall) between "66" and "lamp" in the Step V.
3. (d) This is Step VI.
4. (b) Fourth element from the right end in the Step III \Rightarrow 24 Immediate to the right of "24" \Rightarrow wall
5. (e) There are two elements between "66" and "lamp" in the final Step. Similarly, there are two elements between "72" and "help" in the final Step. So, "cards" would be related to "54".
6. (b) The element "wall" would come at the eighth position from the left end in the Step V.
7. (d) The element "help" would be at the seventh position from the right end in the Step VI.
8. (b) $A \xrightarrow{+8} I \xrightarrow{+7} P \xrightarrow{+6} \boxed{V}$
 $G \xrightarrow{+7} N \xrightarrow{+6} T \xrightarrow{+5} \boxed{Y}$
9. (c) $\begin{matrix} 1 & 2 & & 3 & 4 \\ 1 & 2 & 5 & 3 & 4 \\ 1 & 2 & 5 & 6 & 3 & 4 \\ 1 & 2 & 5 & 6 & \boxed{7} & \dots \end{matrix}$
10. (c) $J \xrightarrow{+4} N$
 $C \xrightarrow{+4} G$
 $L \xrightarrow{+4} P$
 $P \xrightarrow{+4} T$
 But,
 $W \xrightarrow{+3} Z$

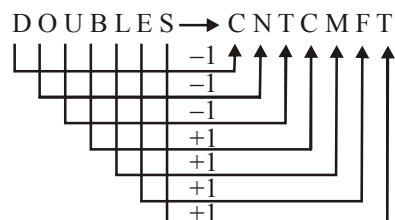
(11-17):

Floor Number	Person
8	P
7	T
6	U
5	R
4	V
3	W
2	Q
1	S

11. (c) Q lives on the floor number 2.
12. (a) V, W and Q live on floors exactly between the floors of S and R.
13. (d) $T \rightarrow$ Floor Number 7
 $W \rightarrow$ Floor Number 3
 $S \rightarrow$ Floor Number 1
14. (b) P lives on the topmost floor.
15. (a) R lives on the floor number 5.
16. (e) Four persons U, R, V and W live between the floors of T and Q.
17. (c) V lives on the floor immediately above the floor of W.
18. (d) I N S T E A D \rightarrow H M R U F B E



Therefore,



19. (c) $P \xrightarrow{+4} T \xrightarrow{-1} S \xrightarrow{-2} Q$
 $U \xrightarrow{+4} Y \xrightarrow{-1} X \xrightarrow{-2} V$
 $K \xrightarrow{+4} O \xrightarrow{-1} N \xrightarrow{-2} L$
 $D \xrightarrow{+4} H \xrightarrow{-1} G \xrightarrow{-2} E$

But,

$$I \xrightarrow{+5} N \xrightarrow{-1} M \xrightarrow{-3} J$$

(20–21):

$$O = L \leq T > S.$$

$$L > I$$

$$T \leq Z$$

$$O = L \leq T \leq Z$$

$$Z \geq T > S$$

$$O = L > I$$

$$I < O = L \leq T > S$$

$$I < O = L \leq T \leq Z$$

20. (e) **Conclusions:**

I. $I < O$: True

II. $Z > S$: True

21. (a) **Conclusions:**

I. $Z > I$: True

II. $S < I$: Not True

22. (d) $G \leq K = O \geq U > P < S$

Conclusions:

I. $G \leq U$: Not True

II. $S > O$: Not True

23. (a) $A \geq L < P \leq B$

$$P \geq M$$

$$A \geq L < P \geq M$$

$$M \leq P \leq B$$

Conclusions:

I. $B \geq M$: True

II. $A > M$: Not True

(24–25):

$$I \geq M = P > R$$

$$B < P \geq A$$

$$I \geq M = P > B$$

$$I \geq M = P \geq A$$

$$A \geq M = P > R$$

$$B < M = P > R$$

24. (c) **Conclusions:**

I. $A < I$: Not True

II. $I = A$: Not True

A is either smaller than or equal to I.

25. (b) **Conclusions:**

I. $A \leq R$: Not True

II. $B < I$: True

(26–31):

simple game no rules \rightarrow ro sa bi ka

no game played now \rightarrow ka za bi te

Why no rules given \rightarrow ro fo ce ka

now we were given \rightarrow ge te fo li

Codes are

simple \Rightarrow sa

game \Rightarrow bi

no \Rightarrow ka

rules \Rightarrow ro

played \Rightarrow za

now \Rightarrow te

why \Rightarrow ce

given \Rightarrow fo

we \Rightarrow ge or li

were \Rightarrow ge or li

26. (b) now \Rightarrow te

27. (d) game \Rightarrow bi

28. (a) ce \Rightarrow why

29. (c) rules \Rightarrow ro

30. (b) fo \Rightarrow given

31. (e) we \Rightarrow 'ge' or 'li'

played \Rightarrow za

simple \Rightarrow sa

So code for 'we' is not fixed.

32. (c) 1 2 3 4 5 6 7 8 9 10 11
S U B S T A N T I A L

Specified letters \Rightarrow U, T, N and I

Meaningful word \Rightarrow UNIT

33. (d) $\begin{array}{ccccccc} & \downarrow & & & & & \\ 3 & 8 & 1 & 18 & 7 & 5 & 4 \\ C & H & A & R & G & E & D \\ & \uparrow & & & \uparrow & \uparrow & \end{array}$

So 3 such pairs are there.

34. (a) $\begin{array}{ccccccc} B & L & A & R & I & N & G \\ -1 \downarrow & -1 \downarrow & +1 \downarrow & -1 \downarrow & +1 \downarrow & -1 \downarrow & -1 \downarrow \\ A & K & B & Q & J & M & F \end{array}$

Now,

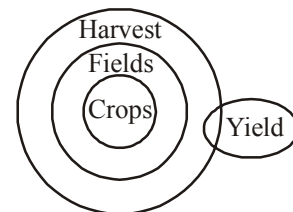
A B F J K M Q
3rd from right

35. (d)

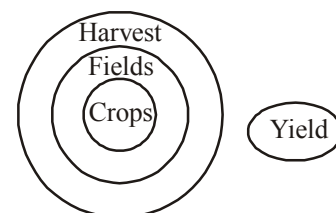
Required distance = (9 + 1) metres = 10 metres

Direction \Rightarrow East

36–37:



OR



36. (b) **Conclusions :**

- I. False
- II. True

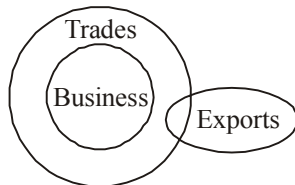
So only conclusion II follows.

37. (d) **Conclusions :**

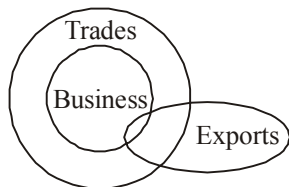
- I. False
- II. False

So none of the conclusion follows.

38. (d)



OR

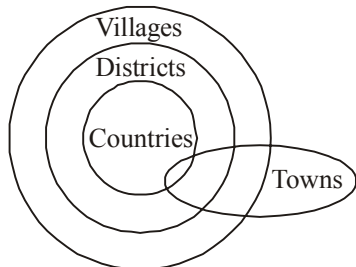


Conclusions :

- I. False
- II. False

So none of the conclusion follows.

(39 – 40):



39. (e) **Conclusions :**

- I. True
- II. True

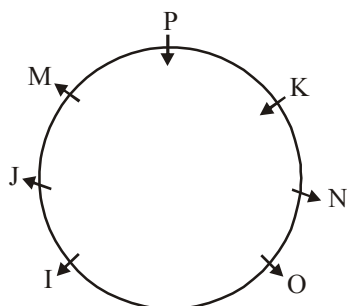
So both conclusions I and II follow.

40. (a) **Conclusions :**

- I. True
- II. False

So only conclusion I follows.

(41 – 47):



41. (c) P and K face the centre while N, O, I, J and M face outward.

42. (a) J is third to right of N. J is fourth to left of N.

43. (d) K is second to the right and fifth to the left of M.

44. (b) P is sitting exactly between M and K.

45. (e) P is second to the right and fifth to the left of J.

46. (c) Three persons P, K and N are sitting between M and O if we move clockwise from M.

47. (a) N and O are seated between K and I.

Only two persons, P and K are facing the centre.

J and O are neighbours of I.

So only statement I is true.

48. (d) Clearly option (4) would contradict the facts given in statement because profits will reduce along with reduction in sales.

49. (c) Statement (B), (E) and (F) are the possible consequences because common admission test would save the money and time of the aspirants. Institutes have to consider multiple factors for allotment of seats so statement (F) is also correct.

50. (a) Clearly statement (A) and (B) can be the probable cause of the decision because common admission test is the most suitable method for selection process.

51. (c) From statement I

$$\begin{array}{c} H \Leftrightarrow P \\ (+) \quad (-) \\ \downarrow \\ T \Leftrightarrow D \\ (-) \quad (+) \\ \downarrow \\ B \end{array}$$

Hence, H is the grandfather of B

From statement II

$$\begin{array}{c} H(+) \\ \downarrow \\ N \Leftrightarrow T(-) \\ \downarrow \\ B(-) \end{array}$$

Hence H is the grandfather of B

So data in statement I alone or in statement II alone are sufficient to answer the question.

52. (a) From statement I

$$[H] > [F] > [D] > [G], [E]$$

Clearly, H is the tallest and F is the second tallest.

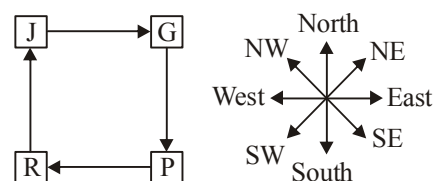
From statement II

$$\begin{array}{c} [H] > [F] \\ [D] > [G] > [E] \end{array}$$

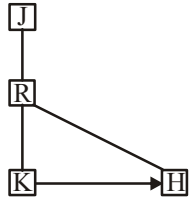
No answer.

So data in statement I alone are sufficient to answer the question.

53. (c) From statement I



It is clear from the diagram that J is to the north of R.
From statement II



It is clear from the diagram that J is to the north of R.

54. (b) From statement I

The number of students may be 4, 6, 8 or 10.

From statement II



It is clear that there are 10 students in the row. K is third from the right.

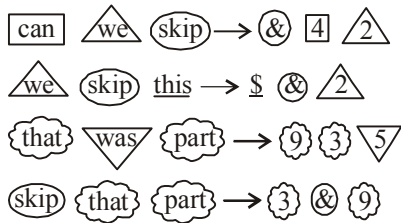
55. (a) From statement I

Arvind visited Mumbai on Tuesday or Wednesday. Wednesday is an odd day. Therefore, Arvind visited Mumbai on Tuesday.

From statement II

Arvind visited Mumbai on Tuesday or Wednesday or Thursday.

(56-59) :



Codes are

can ⇒ 4 was ⇒ 5
we ⇒ 2 part ⇒ 9 or 3
skip ⇒ &
this ⇒ \$
that ⇒ 9 or 3

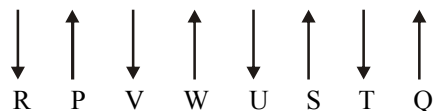
56. (e) that ⇒ 3 or 9

57. (c) we ⇒ 2
skip ⇒ &
this ⇒ \$

58. (a) skip ⇒ &

59. (b) can ⇒ 4
skip ⇒ &
that part ⇒ 3 or 9

(60-65):



60. (d) P, W, S and Q face North.
61. (a) U is to the immediate left of S.
62. (c) There are two persons V and W between P and U.
63. (b) R and Q are standing at the extreme ends.

64. (a) P is third to the right of U.

65. (d) P and W are immediate neighbours of V.

(66-70):

Person	City	Department
P	Delhi	Finance
Q	Mumbai	Sales
R	Chennai	Human Resources
S	Chennai	Finance
T	Kolkata	Marketing
U	Mumbai	Human Resources
V	Delhi	Sales
Z	Kolkata	Marketing

66. (b) The combination R -Chennai - Human Resources is correct.

67. (e) Q and U visit Mumbai.

68. (a) T belongs to the Marketing Department.

69. (c) Q and V belong to the Sales Department.

70. (d) S visits Chennai.

71. (b) 72. (b) 73. (c) 74. (d)

75. (a) 76. (d) 77. (b) 78. (c)

79. (c) 80. (b)

81. (a) They started from scratch.

82. (b) Too had a reasonable equarter.

83. (c)

84. (c) Clause unilaterally.

85. (a) Industry experts point out.

86. (c) In a road accident, was awarded.

87. (e)

88. (a) Certain aspects of.

89. (e)

90. (d) Entire neighbourhood.

91. (a) It is mentioned in the first paragraph.

92. (a) It is mentioned in the second paragraph.

93. (b) It is mentioned in the sixth paragraph.

94. (c) It is mentioned in the eighth paragraph.

95. (d) It is mentioned in the twelfth paragraph.

96. (b) It is mentioned in the last paragraph.

97. (a) It is mentioned in the twelfth paragraph.

98. (b) It can be clearly inferred from the entire passage especially the last paragraph.

99. (c) 100. (a) 101. (d) 102. (a)

103. (d) 104. (d) 105. (e) 106. (a)

107. (b) 108. (b) 109. (a) 110. (c)

111. (b) 112. (a) 113. (b) 114. (d)

115. (a) 116. (a) 117. (b) 118. (a)

119. (c) 120. (d)