

**SBI ASSISTANT MANAGER (SYSTEM) EXAM 09**

**Reasoning Ability**

1. How many meaningful English words can be formed with the letters ELRU using each letter only once in each word?
  - a) None
  - b) One
  - c) Two
  - d) Three
  - e) More-than three
  
2. How many such pairs of letters are there in the word STAPLER each of which has as many letters between them in the word as in the English alphabet?
  - a) None
  - b) One
  - c) Two
  - d) Three
  - e) More-than three
  
3. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
  - a) Magenta
  - b) Purple
  - c) Pink
  - d) Grey
  - e) Blue
  
4. In a certain code 'DOUBT' is written as '53146' and 'TEAM' is written as '6972'. How is ABODE written in that code?
  - a) 74659
  - b) 73459
  - c) 75439
  - d) 74359
  - e) None of these
  
5. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group?
  - a) Sitar
  - b) Flute
  - c) Violin
  - d) Santoor
  - e) Sarod
  
6. How many such digits are there in the number 69143875 each of which is as far away from the beginning of the number as when the digits are rearranged in descending order within the number?
  - a) None
  - b) One
  - c) Two
  - d) Three
  - e) More-than three
  
7. In a certain code language, 'where are you' is written as 'pit ka ta,' 'are they there' is written as 'sa da ka' and 'they may come' is written as 'da na ja;' How is 'there' written in that code language?
  - a) da

- b) sa
- c) ka
- d) Data inadequate
- e) None of these

8. In a certain code DOCUMENTS is written as VDPENRSMD. How is ADVERTISE written in that code?

- a) FWBESDRHS
- b) FWENSSHRD
- c) BEDFSDRHS
- d) FWBESFMLD
- e) None of these

9. What should come next in the following letter series?

A B C D E F Z Y X W V U A B C D E Y X W V U A B C D E Z Y X W V

- a) U
- b) A
- c) B
- d) Z
- e) None of these

10. Among P, Q, R, S and T each securing different marks, Q scored higher than only T and P scored higher than S but lower than R. Who among them scored highest marks?

- a) P
- b) S
- c) R
- d) T
- e) None of these

(Q. 11 -14): Study the following arrangement carefully and answer the questions given below:

7 M 4 P % J V I K 3 @ E W 2 Q © 6 T A \* 8 Z I 5 \$ F H # 9 H N

11. Which of the following is the sixth to the left of the nineteenth from the left end of the above arrangement?

- a) \$
- b) T
- c) W
- d) A
- e) None of these

12. How many such consonants are there in the above arrangement, each of which is immediately preceded by a symbol and immediately followed by a number?

- a) None
- b) One
- c) Two
- d) Three
- e) More-than three

13. How many such numbers are there in the above arrangement, each of which is immediately preceded by a consonant and also immediately followed by a consonant?

- a) None
- b) One
- c) Two
- d) Three
- e) More-than three

14. If all the symbols are dropped from the above arrangement, which of the following will be the twelfth from the right end?

- a) Q
- b) 6
- c) 2
- d) T
- e) None of these

(Q. 15-18) : In each of the questions below are given three statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts . Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

15. Statements:

All stores are baskets.  
Some baskets are sticks.  
All sticks are chains.

Conclusions:

- I. Some chains are stores.
- II. Some sticks are stores.
- III. Some chains are baskets.

- a) None follows
- b) Only I follows
- c) Only II follows
- d) Only III follows
- e) Only II and III follow

16. Statements:

Some desks are chairs.  
All chairs are ropes.  
Some ropes are walls.

Conclusions:

- I. Some ropes are desks.
- II. Some walls are chairs.
- III. Some ropes are chairs.

- a) Only I and II follow
- b) Only I and III follow
- c) Only II and III follow
- d) All I, II and III follow
- e) None of these

17. Statements:

All rooms are wires.  
All wires are roads.  
All roads are cars.

Conclusions:

- I. Some cars are rooms.
- II. Some roads are rooms.
- III. Some cars are walls.

- a) Only I and II follow
- b) Only II and III follow
- c) Only I and III follow
- d) All I, II and III follow
- e) None of these

18. Statements:

All tables are pencils.

No pencil is box.

Some boxes are mats.

Conclusions:

I. Some mats are pencils

II. Some boxes are tables.

III. Some mats are tables.

a) None follows

b) Only I follows

c) Only II follows

d) Only III follows

e) Only I and II follow

(Q. 19-24) : Study the following information carefully and answer the given questions:

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 rearrangement.

Input: jug 91 stable 24 46 32 over cake

Step I : 91 jug stable 24 46 32 over cake

Step II : 91 cake jug stable 24 46 32 over

Step III: 91 cake 46 jug stable 24 32 over

Step IV: 91 cake 46 jug 32 stable 24 over

Step V: 91 cake 46 jug 32 over 24 stable

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

19. Input: break 72 pot new 28 36 17 store. Which of the following steps will be the last but one?

a) IV

b) V

c) VI

d) VII

e) None of these

20. Step II of an input is: 86 and 12 16 38 gone now far. How many more steps will be required to complete the rearrangement?

a) Three

b) Four

c) Five

d) Six

e) None of these

21. Step III of an input is: 75 bond 69 12 yes town go 36. Which of the following is definitely the input?

a) 12 yes bond 75 69 town go 36

b) bond 12 69 yes town go 36 75

c) 69 bond 75 12 yes town go 36

d) Cannot be determined

e) None of these

22. Input : 32 tor all get 12 19 high 45. Which of the following will be the IV step?

a) 45 32 for all get 12 19 high

b) 45 all 32 for get 12 19 high

- c) 45 all 32 for 19 get 12 high
- d) There will be no such step
- e) None of these

23. Step II of an input is : 59 come sow time 15 20 you 38. Which of the following steps will be the last?

- a) IV
- b) VI
- c) V
- d) VII
- e) None of these

24. Input : new coat buy 15 23 49 tower 84. How many steps will be required to complete the rearrangement?

- a) Four
- b) Five
- c) Six
- d) Seven
- e) None of these

(Q. 25-30): In the following questions, the symbols \*, \$, %, @ and © are used with the following meaning as illustrated below:

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

'P% Q' Means 'P is not greater than Q'.

'P@ Q' Means 'P is neither smaller than nor equal to Q'.

'P © Q' Means 'P is neither greater than nor equal to Q'.

'P \* Q' Means 'P is neither greater than nor smaller than Q'.

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

25. Statements: K @ T, T \$ R, R \* J

Conclusions:

I. J \* T

II. J © T

III. R © K

- a) Only I is true
- b) Only II is true
- c) Only III is true
- d) Only either I or II and III are true
- e) None of these

26. Statements: D © R, R % F, F @ E

Conclusions:

I. E © R

II. F@ D

III. F \$ D

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

27. Statements: M \* D, D \$ T, T@ N

Conclusions:

I. N © D

II. T% M

III. N©M.

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

28. Statements: W\$H, H @ M, M%T

Conclusions:

I. T@H

II, M%W

III.T@W

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

29. Statements: B%R, R@K, K\$N

Conclusions:

I. N©R

II. N%R

III. N©B

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

30. Statements: J © D, D \* H, H % F

Conclusions:

I. H@J

II. F\$0

III. F@ J

- a) Only I and II are true
- b) Only I and III are true
- c) Only II and III are true
- d) All I, II and III are true
- e) None of these

(Q. 31-35): In each of these questions, a group of letters is given followed by four combinations of digits and symbols numbered (1), b), c) and (4). Letters are to be coded by digits/symbols as per the scheme and conditions given below. You have to find out which combination correctly represents the group of letters and indicate your answer accordingly. If none of the combinations is correct, your answer is e) i.e. None of these

Letters/Digit Symbol Code:

L T B E F R P H U N A Q D U 3 5 # 4 2 1 9 % \$ 6 7 8 \* ↑ @

Conditions:

- (i) If the first letter is a vowel and the last letter is a consonant, their codes are to be interchanged.
- (ii) If the first as well as the last letter is a vowel, both are to be coded as ©.
- (iii) If the first letter is a consonant and the last letter is a vowel, both are to be coded as the code for vowel.

31. TFJNLA

- a) 526738

- b) 526735
- c) 826738
- d) 826735
- e) None of these

32. EFUHDI

- a) 42@% ↑\$
- b) \$2@%↑\$
- c) 42@%↑4
- d) @2@%↑@
- e) None of these

33. RPIUBL

- a) 19\$@#3
- b) 39\$@#1
- c) @9\$@#@
- d) 39\$@#3
- e) None of these

34. JQEBFI

- a) 6\*4#2\$
- b) \$\*4#2\$
- c) 6\*4#26
- d) \$\*4#26
- e) None of these

35. UHFRND

- a) @%217↑
- b) @%217↑
- c) ®%217i↑
- d) @%217@
- e) None of these

(Q. 36-40): Study the following information carefully to answer these questions:

Seven friends A, B, C, D, E, F & G perform in stage shows on a different day from Monday to Sunday, not necessarily in the same order. Each one performs a different item, viz. Music, Dance, Mimicry, Play, Debate, Speech and Monologue, not necessarily in the same order.

B performs Play on Thursday and E performs Music on Sunday. G performs 'Mimicry' but not on Tuesday or Saturday. C's performance is on the next day of G's performance. D performs on Monday but not Dance or Debate. A performs Monologue which is on the next day of Speech. Dance is not performed on Saturday.

36. Who performs Dance?

- a) C
- b) F
- c) D
- d) C or D
- e) None of these

37. Which item is performed by D and on what day?

- a) Mimicry-Monday
- b) Music-Tuesday
- c) Play-Wednesday
- d) Speech-Monday
- e) None of these

38. A performs on which day of the week?

- a) Tuesday
- b) Wednesday
- c) Friday
- d) Saturday
- e) None of these

39. G performs on which day of the week?

- a) Wednesday
- b) Saturday
- c) Tuesday
- d) Cannot be determined
- e) None of these

40. Who performs in Debate?

- a) B
- b) D
- c) F
- d) C
- e) None of these

(Q. 41-45): In making decisions about important questions, it is desirable to be able to distinguish between 'strong arguments and weak arguments'. 'Strong' arguments are those which are both important and directly related to the question. 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question.

Each question below is followed by two arguments numbered I and II. You have to decide which of the argument is 'strong' argument and which is a weak argument.

Give a) if only argument I is strong.

Give b) if only argument II is strong.

Give c) if either argument I or argument II is strong.

Give d) if neither argument I nor argument II is strong.

Give e) if both arguments I and II are strong.

41. Statement: Should the Govt. immediately stop registration of new cars for private use throughout the country with immediate effect?

Arguments:

I. No, the Govt. does not have authority to do so.

II. Yes, this is the only way to decongest the roads of big cities in India.

42.

Statement: Should the management of all the private hospitals in India be taken over by the Govt.?

Arguments:

I. Yes, this will significantly improve the services rendered by these hospitals to the patients.

II. No, the Govt. does not have enough financial and human resources to manage these hospitals.

43. Statement: Should the Govt. construct big dams across all the major rivers in India in multiple locations?

Arguments:

I. No, this will destroy the ecosystem of the entire country.

II. Yes, this will ensure adequate supply of water for irrigation throughout the country.

44. Statement: Should the Govt. sell major part of its stake in all the profit making public sector undertakings?

Arguments:



- I. No, Govt. should not give up its control of these undertakings as these are profit making organizations.
- II. Yes, this will help government reduce the quantum of huge budgetary deficit and augment its resources.

45. Statement: Should there be uniform admission criteria for all the engineering colleges in India?

- I. Yes, this will ensure quality of students admitted to the engineering colleges.
- II. No, this is practically not possible.

(Q. 46-50): Below is given a passage followed by several possible inferences which can be drawn from the facts stated in the passage. You have to examine each inference separately in the context of the passage and decide upon its degree of truth or falsity.

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

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

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

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

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

The age-old fear of moneylenders has instilled a natural financial discipline among Indians. Yet, the heady growth over the past four years has lulled many into a false sense of security and put them at risk of falling into a debt trap. Risks for borrowers increased manifold after the markets moved towards a floating rate regime and financial innovation created products that left them with a much larger liability than their initial borrowings. Future borrowers could perhaps take a leaf out of the book of mistakes that their predecessors have made in the recent past.

- 46. Erstwhile private moneylenders provided financial security to the borrowers.
- 47. Borrowers are more at risk when they avail loan with floating rate of interest.
- 48. New financial products decrease liability of the borrowers.
- 49. Future borrowers need to learn from the experience of others before they borrow.
- 50. Attractive financial products put fewer burdens on the borrowers.

### Quantitative Aptitude

(Q. 51-55): What will come in place of the question mark (?) in the following questions?

51.  $8595 + 2319 - 5658 = ?$

- a) 5266
- b) 55.46
- c) 5526
- d) 5246
- e) None of these

52.  $78\% \text{ of } 450 + ?\% \text{ } 250 = 441$

- a) 32
- b) 36
- c) 42
- d) 44
- e) None of these

53.  $12.25 \times 6.4 - 18.95 = ?$

- a) 59.45
- b) 60.045
- c) 60.45

- d) 59.045
- e) None of these

54.  $5\frac{1}{6} * 4\frac{3}{8} + 2\frac{1}{8} = ?$

- a)  $10\frac{27}{102}$
- b)  $10\frac{31}{102}$
- c)  $10\frac{11}{51}$
- d)  $10\frac{65}{102}$
- e) None of these

55.  $33.333 + 3.033 - 2.003 = ?$

- a) 33.363
- b) 33.463
- c) 34.363
- d) 34.463
- e) None of these

(Q. 56-60): In each of these questions a number series is given. After the series a number is given followed by (a), (b), (c), (d) and (e). You have to complete the series starting with the given number following the sequence of original series and answer the questions that follow the series.

56. 4 25 104 315 632 633  
7 (a) (b) (c) (d) (e)

What will come in place of (c)?

- a) 660
- b) 495
- c) 656
- d) 493
- e) None of these

57. 7 15 31 63 127 255  
11 (a) (b) (c) (d) (e)

What will come in place of (e)?

- a) 374
- b) 373
- c) 382
- d) 383
- e) 385

58. 9 5 6 10.5 23  
17 (a) (b) (c) (d)

What will come in place of (d)?

- a) 35
- b) 33
- c) 43
- d) 45
- e) None of these

59. 3 4 12 45 196 1005  
5 (a) (b) (c) (d) (e)

What will come in place of (c) ?

- a) 49

- b) 47
- c) 57
- d) 55
- e) 69

60. 5 24 115 456 1365 2728  
4 (a) (b) (c) (d) (e)

What will come in place of (b) ?

- a) 80
- b) 90
- c) 95
- d) 88
- e) None of these

61. Abhishek purchased 140 shirts and 250 trousers @ Rs. 450/- and @ Rs. 550/respectively. What should be the overall average selling price of shirts and trousers so that 40% profit is earned? (Rounded off to next integer).

- a) Rs. 725/-
- b) Rs. 710/-
- c) Rs. 720/-
- d) Rs. 700/-
- e) None of these

62. In a college the students in Arts and Commerce faculties were in the ratio of 4 : 5 respectively. When 65 more students joined Commerce faculty the ratio became 8 : 11 respectively. How many students are there in Arts faculty?

- a) 520
- b) 650
- c) 715
- d) Cannot be determined
- e) None of these

63. An amount of Rs. 10,000/- becomes Rs. 14,641/- in two years if the interest is compounded half yearly. What is the rate of compound interest p.c.p.a.?

- a) 10
- b)
- c) 16
- d) 12
- e) None of these

64. Area of a rectangle is equal to the area of the circle whose radius is 21 cms. If the length and the breadth of the rectangle are in the ratio of 14 : 11 respectively, what is its perimeter?

- a) 142 cms.
- b) 140 cms.
- c) 132 cms.
- d) 150 cms.
- e) None of these

65. Shri Ramlal purchased a TV set for Rs. 12,500/- and spent Rs. 300/- on transportation and Rs. 800/- on installation. At what price should he sell it so as to earn an overall profit of 15%?

- a) Rs. 14,560/-
- b) Rs. 14,375/-
- c) Rs. 15,460/-
- d) Rs. 15,375/-
- e) None of these

66. Three girls, start jogging from the same point around a circular track and each one completes one round in 24 seconds, 36 seconds and 48 seconds respectively. After how much time will they meet at one point?

- a) 2 minutes, 20 seconds
- b) 2 minutes, 24 seconds
- c) 4 minutes, 12 seconds
- d) 3 minutes, 36 seconds
- e) None of these

67. A 240 meter long train running at the speed of 60 kmph will take how much time to cross another 270 meter long train running in opposite direction at the speed of 48 kmph?

- a) 17 seconds
- b) 3 seconds
- c) 12 seconds
- d) 8 seconds
- e) None of these

68. Sarita started a boutique investing an amount of Rs. 50,000/- Six months later Neeta joined her with an amount of Rs. 80,000/- At the end of one year they earned a profit of Rs. 18,000/-. What is Sarita's share in the profit?

- a) Rs. 9,000/-
- d) Rs. 8,000/-
- c) Rs. 12,000/-
- d) Rs. 10,000/-
- e) None of these

69. A alone can make 100 baskets in 6 days and B alone can make 100 baskets in 12 days. In how many days can A & B together make 100 baskets?

- a) 3 days
- b) 5 days
- c)  $2\frac{1}{2}$  days
- d)  $3\frac{1}{2}$  days
- e) None of these

70. Samir's age is one-fourth of his father's age and two third of his sister Reema's age. What is the ratio of the ages of Samir, Reema and their father respectively?

- a) 3 : 2 : 8
- b) 3 : 4 : 8
- c) 2 : 3 : 8
- d) 4 : 3 : 8
- e) None of these

(Q. 71-75): What approximate values will come in place of the question-mark(?) in the following questions? (You are not expected to calculate exact value.)

71.  $14.95 \times 8.009 + ? = 480$

- a) 320
- b) 360
- c) 390
- d) 300
- e) 310

72.  $\sqrt{?} * 16.075 = 256$

- a) 16
- b) 36
- c) 144
- d) 196
- e) 256

73.  $599.99 / (4.99)^2 = ?$

- a) 28
- b) 26
- c) 18
- d) 24
- e) 20

74.  $61.07 / 5.05 / 3.04 = ?$

- a) 4
- b) 5
- c) 3
- d) 8
- e) 12

75.  $375.25 \times 4.985 = ?$

- a) 1795
- b) 1775
- c) 1875
- d) 1895
- e) 1815

(Q. 76-80): Study the following table carefully to answer these questions.

**Number of students enrolled with Five Colleges over the years.**

College	A	B	C	D	E
Year					
2004	450	320	400	480	520
2005	480	350	380	500	540
2006	420	300	410	520	460
2007	460	360	430	470	480
2008	470	340	390	530	530

76. If from college B in 2007, 80% of the students enrolled appeared in a competitive examination, out of which 75% students passed. How many students passed the examination?

- a) 180
- b) 216
- c) 270
- d) 240
- e) None of these

77. In 2005, from all the colleges together an overall 40% of the students enrolled for a computer course. Total how many students enrolled for the course?

- a) 800
- b) 850
- c) 950

- d) 900
- e) None of these

78. What is the ratio between the average number of students enrolled with all colleges together in 2007 and 2008 respectively?

- a) 108: 113
- b) 108 : 117
- c) 110: 113
- d) 111:113
- e) None of these

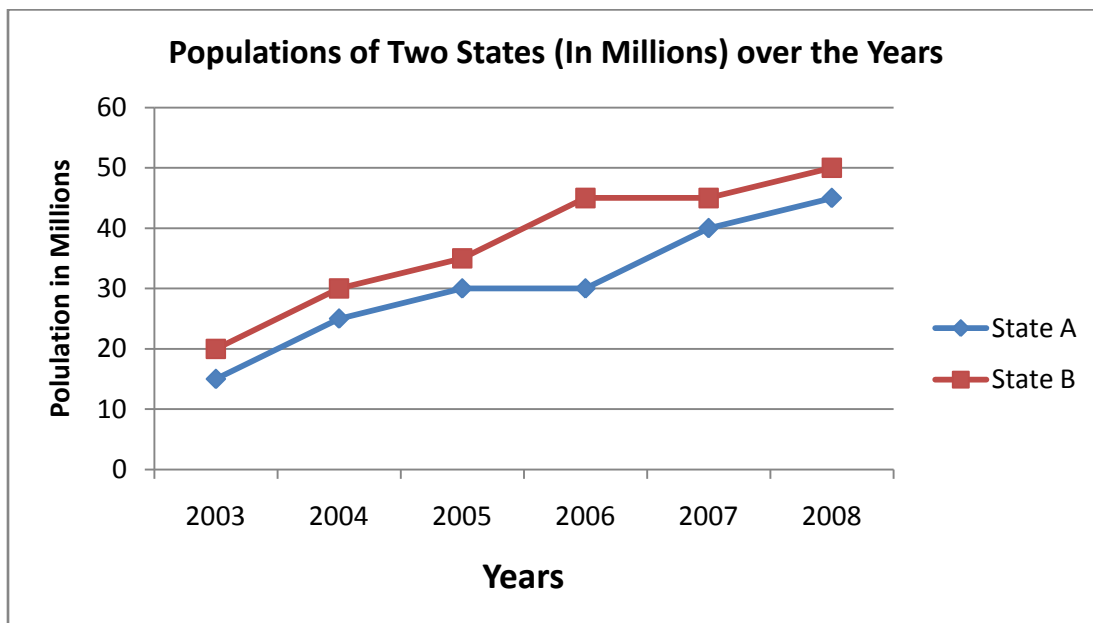
79. Average number of students enrolled from college B for all the years together is approximately what percent of the average number of students enrolled from college C for all the years together?

- a) 73
- b) 120
- c) 128
- d) 70
- e) 83

80. In 2006, from all colleges together 8% of the students enrolled went abroad. Approximately how many students went abroad?

- a) 170
- b) 210
- c) 220
- d) 190
- e) 150

(Q. 81-85): Study the following graph carefully to answer these questions.



81. For state B the percent rise in population from the previous year was the highest in which of the following years?

- a) 2008
- b) 2006
- c) 2005
- d) 2004
- e) 2007

82. What was the average population of state B (in millions) for all the years together?

- a) 38.5
- b) 28.5
- c) 35
- d) 26
- e) 37.5

83. What is the percent rise in population of state A in 2007 from the previous year?

- a) 25
- b)  $33\frac{1}{3}$
- c) 33
- d)  $25\frac{1}{3}$
- e) None of these

84. What is the ratio between the total populations of states A & B respectively for all the years together?

- a) 37: 45
- b) 37: 43
- c) 43:37
- d) 45 : 37
- e) None of these

85. Population of state A in 2005 is what percent of its total population for all the years together?

- a)  $17\frac{8}{33}\%$
- b)  $16\frac{5}{33}\%$
- c)  $16\frac{8}{37}\%$
- d)  $17\frac{8}{37}\%$
- e) None of these

### ENGLISH LANGUAGE

(Q. 86-95) : Read the following passage carefully and answer the questions given below it. Certain words have been printed in **bold** to help you locate them while answering some of the questions.

Agriculture has always been celebrated as the primary sector in India: Thanks to the Green Revolution, India is now self-sufficient in food production. Indian agriculture has been making technological advancement as well. Does that mean everything is looking bright for Indian agriculture? A superficial analysis of the above points would tempt one to say yes, but the truth is far from it. The reality is that Indian farmers have to face extreme poverty and financial crisis, which is driving them to suicides. What are the grave adversities that drive the farmers to commit suicide at a time when Indian economy is supposed, to be gearing up to take on the world?

Indian agriculture is predominantly dependant on nature. Irrigation facilities that are currently available do not cover the entire cultivable land. If the farmers are at the mercy of monsoons for timely water for their crops, they are at the mercy of the government for alternative irrigation facilities. Any failure of nature, directly affects the fortunes of the farmers. Secondly, Indian agriculture is largely an unorganized sector, there is no systematic planning in cultivation, farmers work on lands of uneconomical sizes, institutional finances are not available and minimum purchase prices of the government do not in reality reach the poorest farmer. Added to this, the cost of agricultural inputs have been steadily rising over the .years, farmers margins of profits have been **narrowing** because the price rise in inputs is not complemented by an increase in the purchase price of the agricultural produce. Even today, in several parts of the country agriculture is a seasonal occupation. In many districts, farmers get only one crop per year and for the remaining part of the year, they find it difficult to make both ends meet.

The farmers normally resort to borrowing from money lenders, in the absence of institutionalized finance. Where institutional finance is available, the ordinary farmer does not have a chance of availing it because of the **procedures** involved in disbursing the finance. This calls for removing the elaborate formalities for obtaining the loans. The institutional finance, where available is mostly availed by the medium or large land owners, the small farmers do not

even have the awareness of the existence of such facilities. The money lender is the only source of finance to the farmers. Should the crops fail, the farmers fall into a debt trap and crop failures piled up over the years give them no other option than ending their lives.

Another disturbing trend has been observed where farmers commit suicide or deliberately kill a family member in order to avail relief and benefits announced by the government to support the families of those who have committed suicide so that their families could at least benefit from the Government's relief programmes. What then needs to be done to prevent this sad state of affairs? There cannot be one single solution to end the woes of farmers.

Temporary measures through monetary relief would not be the solution. The governmental efforts should be targeted at improving the entire structure of the small farmers wherein the relief is not given on a drought to drought basis, rather they are taught to overcome their difficulties through their own skills and capabilities. Social responsibility also goes a long way to help the farmers. General public, NGOs, Corporate and other organizations too can play a part in helping farmers by adopting drought affected villages and families and helping them to rehabilitate.

The nation has to realize that farmers suicides are not minor issues happening in remote parts of a few states, it is a reflection of the true state of the basis of our economy.

86. What does the author mean by procedures when he says that farmers do not get a chance of availing institutional finance because of procedures involved in it?

- a) He refers to the government guideline of disbursing finance only to medium and large land owners
- b) Refers to the strict government rule of providing loans to only such farmers who can guarantee a default free tenure
- c) The formalities to avail these facilities are enormous and too difficult for an ordinary farmer to understand
- d) Refers to the danger the farmers must face from the local money lenders if they availed the loan from government instead
- e) None of these

87. Why have many farmers resorted to killing family members?

- (A) It is difficult for the farmers to sustain their family's livelihood.
  - (B) So that the killed family member may get rid of the persistent adversities.
  - (C) To avail relief package announced by the government to support the family of those who commit suicide.
- a) Only A
  - b) Only B
  - c) Only B and C
  - d) Only A and B
  - e) None of these

88. According to the author why does the situation of agricultural sector remain grim even after making several technological advances?

- a) Indian farmers continue to face adversities from nature as well as the government
- b) India has failed to match the technological advances taking place in the rest of the world
- c) Natural calamities have been very frequent in India
- d) Banks have failed to provide adequate loans to the farmers
- e) None of these

89. Which of the following is **not true** in context of the passage?

- a) Many farmers struggle to sustain themselves after reaping one crop in a year
- b) The government has relieved the farmers from any elaborate formalities while availing the loans
- c) India was made self-sufficient in food production because of green revolution
- d) Some farmers commit suicide in order to avail relief package from the government
- e) None of these

90. What does the author suggest as opposed to providing temporary monetary relief to the farmers?

- (A) To improve the entire agricultural setup in India instead of providing relief in the face of adversities.
- (B) Providing the local money lender with large amount of money so that small farmers can easily obtain loans from them.



(C) Empowering the farmers so that they can sustain a livelihood throughout life without having to face the desperation that adversity drives them to.

- a) Only A
- b) Only A and B
- c) Only B
- d) Only A and C
- e) None of these

91. What are the adversities faced by Indian farmers according to the passage?

- a) Lack of adequate irrigation facilities
- b) Ownership of only a small piece of land by a majority of farmers, which fails to generate any profit
- c) Lack of financial help to the farmers
- d) All of these
- e) None of these

92. According to the passage why don't farmers avail the institutional finance facilities?

- a) Banks are not willing to provide loans to the farmers because of high risk associated with it
- b) Many NGOs and corporate organizations provide them the loans in a hassle free manner
- c) Most of the farmers do not need finance in large scale since they work on small size lands
- d) The local money lenders charge lower interest rates as compared to such financial facilities
- e) None of these

93. According to the passage, how can general public lend a helping hand to the struggling farmers?

- a) By adopting the affected families and helping them to rehabilitate
- b) By acting as a belief worker in the draught hit areas
- c) To provide help for building dams and better irrigation facilities
- d) Not specified in the passage
- e) None of these

94. Why is the profit margin of farmers narrowing even after increasing the minimum purchase price?

- (A) The minimum purchase price of the government is too low to make any profit.
  - (B) The quality of the inputs such as seeds and fertilizers is very poor.
  - (C) There has been a continuous rise in the price of agricultural inputs which adversely affects the profit.
- a) Only A
  - b) Only B
  - c) Only C
  - d) Only A and C
  - e) None of these

95. What is the author's main objective in writing the passage?

- a) Criticizing the policy of providing relief packages to the family of farmers who commit suicide
- b) To appeal to the non-institutional money lenders for providing loans to farmers in a hassle-free manner
- c) To applaud the dauntless spirit of the farmers
- d) To highlight the corruption in the agriculture sector
- e) None of these

(Q. 96-98): Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

96. **BRIGHT**

- a) Glowing
- b) Radiant
- c) Dazzling
- d) Lustrous
- e) Promising

97. **GRAVE**

- a) Cemetery
- b) Fatal
- c) Severe
- d) Carve
- e) Trivial

98. **WOES**

- a) Suffering
- b) Tragedy
- c) Bitterness
- d) Anger
- e) Fear

(Q. 99-100): Choose the word which is most opposite in meaning to the word printed in **bold** as used in the passage.

99. **SUPERFICIAL**

- a) Careless
- b) Profound
- c) Extreme
- d) Articulate
- e) Fear

100. **NARROWING**

- a) Broadening
- b) Stretching
- c) Changing
- d) Increasing
- e) Extending

(Q. 101-105): 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 will be the answer: If there is no error, mark e) as the answer. (Ignore errors of punctuation, if any.)

101. A large number of workers a)/ of the factory recommends b)/ Rohit as the union leader c)/ for the next 2 years. d)/ No error e)

102. The public believed a)/ that the national leader b)/ was one of the c)/ greatest leaders of every time. d)/No error e)

103. A recent study suggested a)/ that tuberculos was b)/ more widely spread c)/ disease than malaria. d)/ No error e)

104. The teachers could not find a)/ which of the two students b)/ were responsible of c)/ breaking the window pane. d)/ No error e)

105. She was taken with surprise a)/when she was announced b)/ the winner of the c)/ national level competition. d)/ No error e)

(Q. 106-110) : Which of the phrases a), b), c) and d) given below each statement should replace the phrase printed in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and No correction is required mark e) as the answer.

106. The employees offers to work overtime without any compensation to increase the profit.

- a) offering to work

- b) offer to working
- c) offered for work
- d) offered to work
- e) No correction required

107. He donated his entire wealth to an orphanage since he didn't have children of his one.

- a) have any children
- b) had any child
- c) has a child
- d) has any children
- e) No correction required

108. Psychologists are making best efforts to understand the reason behind unruly behaviour of adolescents.

- a) for understand the
- b) to understanding the
- c) to understands the
- d) to understood the
- e) No correction required

109. Although he is a reputed speaker, today his speech was irrational and full of ambiguities.

- a) speeches was irrational
- b) speech was irrational
- c) speech were irrationals
- d) speech are irrational
- e) No correction required

110. He was told for report back to the camp in the middle of the holidays when the tension at the border aggravated.

- a) He is told to
- b) He was telling to
- c) He would told for
- d) He was told to
- e) No correction required

(Q. 111-120): 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/phrases are suggested, one of which best fits the blank appropriately. Find out the appropriate word in each case.

Even after 60 years of independence it is disgraceful that we are yet to put our infrastructure in **(111)**. There are two types of infrastructure in the country. One is the basic infrastructure such as water supply, drainage, education etc. The other is for comfort such as excellent roads, high speed trains etc. we have not **(112)** on either. What is the problem? Is it lack of money or funds ? It may not **(113)** be so. We simply do not know how to go about things.

What we have done is that we have **(114)** a number of layers of decision making authorities and too **(115)** agencies and regulations. We must get a number of **(116)** to get anything done. We need leadership not only in politics but also in administration. We need definition of our objectives such as what we need, why we need, and when we need it. **(117)** important point is clarity of ideology. Lastly and most importantly identification of a right person for the job is **(118)**. What we need is systematic change. Leadership and commitment makes all the **(119)** in "getting things done. There has to be an appreciation that **(120)** in infrastructure delivers a force multiplier for the economy.

111.

- a) organize
- b) place
- c) vicinity
- d) commitment
- e) duty

112.

- a) accomplished
- b) attained
- c) established
- d) qualified
- e) delivered

113.

- a) quietly
- b) inevitably
- c) because
- d) necessarily
- e) voluntarily

114.

- a) created
- b) resulted
- c) caused
- d) invented
- e) influenced

115.

- a) great
- b) abundant
- c) many
- d) much
- e) manifold

116.

- a) hardships
- b) attempt
- c) bribe
- d) clearances
- e) skill

117.

- a) Another
- b) Different
- c) Others
- d) Moreover
- e) Distinctly

118.

- a) expected
- b) dependent
- c) awaited
- d) inherent
- e) essential

119.

- a) basics

- b) similarity
- c) difference
- d) rigidity
- e) modesty

120.

- a) building
- b) investment
- c) developing
- d) generating
- e) modifying

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## ANSWERS

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