

REASONING

1. Which of the following symbols should replace the question mark in the given expression in order to make the expressions 'A > D' as well as 'F ≥ C' **definitely true**?

$$A > B > C ? D \leq E = F$$

- (1) > (2) <
(3) ≤ (4) =
(5) Either = or ≥

2. In which of the following expressions will the expressions 'R < P' as well as 'S > Q' be **definitely true**?

- (1) $P > Q = R \leq T < S$
(2) $S > T \geq R > Q < P$
(3) $Q > R \leq T > P \geq S$
(4) $S > T \geq R > Q > P$
(5) None of these

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

If 'A × B' means 'A is father of B'
If 'A + B' means 'A is daughter of B',

If 'A × B' means 'A is son of B'
If 'A - B' means 'A is sister of B',

What will come in the place of the question mark, to establish that P is the son-in-law of S in the expression: $P \times Q + R - T ? S$

- (1) + (2) ×
(3) - (4) +
(5) Either + or ×

Directions (4-8) : Study the following information to answer the given questions:

Twelve people are sitting in two parallel rows containing six people each, in such a way that there is an equal distance between adjacent persons. In row-1 P, Q, R, S, T and V are seated and all of them are facing South. In row-2 A, B, C, D, E and F are seated and all of them are facing North. Therefore, in the given seating arrangement each member seated in a row faces another member of the other row.

S sits third to right of Q. Either S or Q sits at an extreme end of the line. The one who faces Q sits second to right of E. Two people sit between B

and F. Neither B nor F sits at an extreme end of the line. The immediate neighbour of B faces the person who sits third to left of P. R and T are immediate neighbours of each other. C sits second to the left of A. T does not face the immediate neighbour of D.

4. Who amongst the following faces S?

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

5. How many persons are seated between V and R?

- (1) One (2) Two
(3) Three (4) Four
(5) None

6. P is related to A in the same way as S is related to B based on the given arrangement. To which of the following is T related to, following the same pattern?

- (1) C (2) D
(3) E (4) F
(5) Cannot be determined

7. Which of the following is **true** regarding T?

- (1) F faces T
(2) V is an immediate neighbour of T
(3) F faces the one who is second to right of T
(4) T sits at one of the extreme ends of the line
(5) Q sits second to the right of T

8. Four of the following five are alike in a certain way based on the given arrangement and so form a group. Which is the one that **does not** belong to that group?

- (1) A-T (2) B-T
(3) F-P (4) C-V
(5) E-Q

Directions (9-12) : 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 (1) if the data in statement I alone are sufficient to an-

swer the question, while the data in statement II alone are not sufficient to answer the question.

Give answer (2) 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 (3) if the data either in statement I alone or in statement II alone are sufficient to answer the question.

Give answer (4) if the data even in both statements I and II together are not sufficient to answer the question.

Give answer (5) if the data in both statements I and II together are necessary to answer the question.

9. Which bag amongst P, Q, R, S and T is the heaviest?

I. Bag Q is heavier than R and S. Bag T is heavier only than bag P.

II. Only three bags are lighter than R. The weight of bag Q is 50 kg which is 2 kg more than bag R.

10. Are all the five friends viz. A, B, C, D and E who are seated around a circular table facing the centre?

I. A sits third to the left of B. B faces the centre. D and E are immediate neighbours of each other. C sits second to right of E.

II. D sits second to right of C. C faces the centre. Both E and A are immediate neighbours of D. B sits second to right of A.

11. In a college five different subjects, viz. Physics, Chemistry, Botany, Zoology and Mathematics are taught on five different days of the same week, starting from Monday and ending on Friday. Is Chemistry taught on Wednesday?

I. Two subjects are taught between Zoology and Mathematics. Mathematics is taught before Zoology. Chemistry is taught on the

day immediately next to the day when Physics is taught. Botany is not taught on Friday.

- II. Three lectures are scheduled between the lectures of Botany and Zoology. Mathematics is taught immediately before Physics.

12. Is F the granddaughter of B?

- I. B is the father of M. M is the sister of T. T is the mother of F.
II. S is the son of F. V is the daughter of F. R is the brother of T.

Directions (13-15) : Study the following information carefully and answer the given questions.

Eight colleagues, A, B, C, D, E, F, G and H are sitting around a circular table facing the centre but not necessarily in the same order. Each one of them holds a different post viz. Manager, Company Secretary, Chairman, President, Vice - President, Group Leader, Financial Advisor and Managing Director.

A sits third to right of the Managing Director. Only two people sit between the Managing Director and H. Vice President and the Company Secretary are immediate neighbours of each other. **Neither A nor H** is a Vice President or a Company Secretary. Vice President is not an immediate neighbour of the Managing Director. Manager sits second to left of E. E is not an immediate neighbour of H. The Manager is an immediate neighbour of both Group Leader and the Financial Advisor. Financial Advisor sits third to right of B. B is not the Vice President. C sits to the immediate right of the Chairman. A is not the Chairman. F is not an immediate neighbour of A. G is not an immediate neighbour of the Manager.

13. Who amongst the following sits third to the left of E?

- (1) The Manager
- (2) G
- (3) A
- (4) The Financial Advisor
- (5) B

14. Four of the following five are alike in a certain way based on the given arrangement and thus form a group. Which is the one that **does not** belong to that group?

- (1) F — Chairman
- (2) G — President
- (3) D — Manager
- (4) A — Financial Advisor
- (5) B — Managing Director

15. Which of the following is **true** with respect to the given seating arrangement?

- (1) The Group Leader of the company is an immediate neighbour of the Vice-president
- (2) G sits second to right of D
- (3) The Group Leader and the Company Secretary are immediate neighbours of each other
- (4) The Chairman of the company sits to the immediate left of the Managing Director
- (5) The Group Leader sits second to the left of D

Directions (16-18) : Read the following information and the sentences (A), (B), (C), (D) and (E) given below it carefully and answer the questions which follow:

A host of foreign companies are in talks with the Indian government for selling B 150, a tough, short haul plane ideal for connectivity of smaller towns which is lacking in India at present.

(A) B 150 planes not only have low operating costs than competing planes like Cezana but also a much better track record in terms of safety and efficiency.

(B) The profit margin of road transport operators in the smaller towns connected by B 150 planes has been reduced substantially as a majority of people prefer air transport over other means of transport.

(C) Smaller towns, at present, are better connected by roads and railways as compared to flight services.

(D) B 150 planes are capable of operating in sectors where large airlines cannot fly due to challenging conditions such as mist, short runways, etc. Such planes can also double up as cargo planes and charter flights for the rich and the elite.

(E) B 150 planes need to operate in the existing airports which are situated in bigger cities only and are poorly connected to the smaller cities.

16. Which of the statements (A), (B), (C), (D) and (E) can be **inferred** from the facts / information given in the statement?

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

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

17. Which of the statements (A), (B), (C), (D) and (E) mentioned above would **weaken** the offer made by the foreign companies for selling B 150 planes to Indian government?

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

18. Which of the statements (A), (B), (C), (D) and (E) mentioned above represents a possible consequence of the success of B 150 planes in smaller cities?

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

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

All existing and upcoming hotels within the 5 km radius of national parks and sanctuaries in **India** will have to pay 30% of their annual turnover as tax to the government.

Which of the following statements can be **inferred** from the facts / information given in the above statement?

- (1) The tax collected from the hotels will be used for upkeep of these national parks and sanctuaries.
- (2) Hotels which are sponsored by the government will not have to pay any tax even if these are located within the 5 km radius of such wildlife hotspots.
- (3) Ecosystem of the national parks and sanctuaries is adversely affected even if the hotels are located outside the 5 km radius.
- (4) Government allows the construction of hotels within 5 km radius of national parks and sanctuaries.

(5) Such a step is taken by the environment ministry to boost eco-tourism and perk up revenue collection of State governments.

20. Read the following paragraph and answer the question which follows.

Tenants' associations have demanded a 'vacancy tax' on all vacant and unsold flats in Mumbai.

Which of the following would support the demand made by the tenants' association?

(1) House owners too have demanded for laws that make it easier to evict tenants who default on rent payment.

(2) Such a tax law would be difficult to implement as it would be difficult to record the number of vacant flats in the city.

(3) People with surplus money buy many houses and rent these out while many consumers cannot afford even their first house.

(4) The number of vacant flats in Mumbai is much lower than other metros such as Delhi and Chennai where vacancy tax already exists.

(5) Such a tax would compel the house owners to sell/rent properties which in turn would control hoarding and sky rocketing of property prices.

Directions (21-25) : In each question below are two/three statements followed by two conclusions numbered I and II. You have to take the two/three 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 (1) : If only conclusion I follows.

Give answer (2) : If only conclusion II follows.

Give answer (3) : If either conclusion I or conclusion II follows.

Give answer (4) : If neither conclusion I nor conclusion II follows.

Give answer (5) : If both conclusion I and conclusion II follow.

21. **Statements :**

All rings are circles.

All squares are rings.

No ellipse is a circle.

Conclusions :

I. Some rings being ellipses is a possibility.

II. Atleast some circles are squares.

22. **Statements :**

Some gases are liquids.

All liquids are water.

Conclusions :

I. All gases being water is a possibility.

II. All such gases which are not water can never be liquids.

23. **Statements :**

All minutes are seconds.

All seconds are hours.

No second is a day.

Conclusions :

I. No day is an hour.

II. Atleast some hours are minutes.

Directions (24-25) :

24. **Statements :**

Some teachers are professors.

Some lecturers are teachers.

Conclusions :

I. All teachers as well as all professors being lecturers is a possibility.

II. All those teachers who are lecturers are also professors.

25. **Conclusions :**

I. No professor is a lecturer.

II. All lecturers being professors is a possibility.

Directions (26-30) : Study the following information to 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. The following is an illustration of input and rearrangement. (Single digit numbers are preceded by a zero. All other numbers are two digit numbers)

Input : good 18 to raise 02 12 money 28 for 57 charity 09.

Step I : to good 18 raise 02 12 money 28 for charity 09 57.

Step II : to raise good 18 02 12 money for charity 09 28 57.

Step III : to raise money good 02 12 for charity 09 18 28 57.

Step IV : to raise money good 02 for charity 09 12 18 28 57.

Step V : to raise money good for charity 02 09 12 18 28 57.

Setep V is the last Step of the arrangement of the above input as the intended arrangement is obtained.

Directions (26-27) : These questions are based on the following input:

Input : always 19 give 21 84 for 62 14 worthy cause.

26. Which of the following would be step III for the above input?

(1) worthy give for always 19 14 cause 84 62 21.

(2) worthy give for always 14 19 cause 21 62 84.

(3) always give for worthy 19 14 cause 21 62 84.

(4) worthy give for always 19 14 cause 21 62 84.

(5) always give for cause 19 14 worthy 21 62 84.

27. How many steps would be needed to complete the arrangement for the above input?

(1) VI (2) V

(3) IV (4) VII

(5) None of these

Directions (28-30) : These

questions are based on the following input:

Input : 50 62 tips on 67 how can 42 stay young 17 89 forever 03.

28. The following stands for which step of the arrangement? young tips stay 50 on how can 42 17 forever 03 62 67 89.

(1) Step III (2) Step V

(3) Step VI (4) Step IV

(5) None of these

29. Which of the words/numbers below would be at the fifth position (from the right end) in Step V of the input?

(1) forever (2) 42

(3) 50 (4) young

(5) None of these

30. Which of the following would be the last step for the input?

(1) young tips stay on how forever can 03 17 42 50 62 67 89.

(2) young tips stay on how forever can 89 67 62 50 42 17 03.

(3) can forever how on stay tips forever 89 67 62 50 42 17 03.

(4) young tips stay on how for ever can 03 17 42 50 67 62 89.

(5) can forever how on stay tips young 03 17 42 50 62 67 89.

Directions (31 - 35) : Study the following information and answer the questions that follow:

Six friends — Deepak, Varun, Anit, Nilesh, Rajesh and Siddharth are studying six different specialisations of engineering which are — metallurgy, telecommunication, software, mechanical, electrical and hardware not necessarily in the same order. Each one likes a different sport - hockey, cricket, swimming, football, badminton and tennis again not in the same order.

Nilesh is not studying hardware. Rajesh is studying software and likes hockey. Anit likes swimming and is not studying hardware. The one who likes football is studying electrical. Siddharth is studying mechanical and does not like tennis. The one who likes badminton is studying telecommunication. Deepak and Varun do not like badminton. Deepak does not like tennis.

31. Which specialisation is Varun studying?

- (1) Metallurgy
- (2) Mechanical
- (3) Hardware (4) Electrical
- (5) None of these

32. Which sport does Deepak like?

- (1) Football (2) Cricket
- (3) Hockey
- (4) Cannot be determined
- (5) None of these

33. Which of the following person-specialisation combination is correct according to the given information?

- (1) Nilesh - Hardware
- (2) Varun - Electrical
- (3) Anit - Metallurgy
- (4) Siddharth - Software
- (5) None is correct

Directions (34-35) : If all six friends are asked sit in a straight line facing north, in an alphabetical order (according to their names), from left to right, then

34. Who will be to the immediate left of the one studying electrical?

- (1) The one who likes badminton
- (2) The one who is studying telecommunication

(3) The one who is studying hardware

(4) The one who likes hockey

(5) None of these

35. Which of the following combinations will represent the favourite sport of the immediate neighbours of Rajesh?

- (1) Badminton - Football
- (2) Cricket - Tennis
- (3) Cricket - Football
- (4) Tennis - Football
- (5) Cricket - Badminton

Directions (36-38) : In each question below is given a statement followed by two assumptions / inferences numbered I and II. An assumption is something supposed or taken for granted and an inference is something which can be directly inferred from the given facts. You have to consider the statement and the following assumptions / inferences and decide which of those is/are implicit in the statement.

Give answer (1) if only I is implicit.

Give answer (2) if only II is implicit.

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

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

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

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

I. Using calculator for complex calculations may not affect mathematical abilities adversely.

II. Complex calculations cannot be done manually without the help of a calculator.

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

I. Not all weaponry can function well under water.

II. There are different kinds of weaponry available for battles on ground and under water.

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

I. Easy Air Flights are available for Bangkok.

II. The city of Meerut has an airport.

Directions (39-40) : Read the following information carefully and answer the questions which follow:

P is son of Q. Q is mother of R. R is wife of T. T is father of V. V is brother of W. Y is mother of T.

39. Which of the following is true based upon the relationships given above?

- (1) W is grand-daughter of Y
- (2) R is sister of P
- (3) V is son of Q
- (4) V is brother-in-law of Y
- (5) None is true

40. Which of the following is/are required to establish that W is the daughter of R?

- (1) No extra information is required as the relation can be established from the given information
- (2) R has only three children, one son and two daughters
- (3) Q has only one grandson
- (4) Y has only two children, a son and a daughter
- (5) Either (2) or (3)

Directions (41-45) : In these questions, relationship between different elements is shown in the statements. These statements are followed by two conclusions.

Mark answer (1) if Only conclusion I follows

Mark answer (2) if Only conclusion II follows

Mark answer (3) if Either conclusion I or II follows

Mark answer (4) if Neither conclusion I nor II follows

Mark answer (5) if Both conclusions I and II follow

41. Statement :

$$X > Y \geq Z, Q = Y, P > X$$

Conclusions : I. $Z < P$

II. $P > Q$

42. Statement :

$$L \geq I, H > I \geq J, K < J$$

Conclusions : I. $H > L$

II. $L > K$

43. Statement :

$$O \geq P = Q, R < P, S < Q$$

Conclusions : I. $R < S$

II. $O > S$

44. Statement :

$D \geq E > F = G, E = H < J$

Conclusions : I. $J > D$
II. $G < J$

45. Statement :

$J \geq R > Z, R > F < W, B > J$

Conclusions : I. $J > F$
II. $B > W$

Directions (46 - 50) : Study

the following information and answer the questions given below :

Twelve friends A, B, C, D, E, F, G, H, I, J, K and L were born in different months of the same year. A was born in the month of April and G was born in the month of August. J was born in the month immediately preceding the month in which K was born and immediately succeeding the month in which C was born. J was not born in the month of October nor in February. There is a gap of two months between the birthdays of L and B. There were 30 days in the month in which L was born. D was born in the month immediately after the month in which I was born. There were 31 days in the month in which D was born. There is a gap of one month between the birthdays of B and F. E and H were born in that months which had 31 days each.

46. In which of the following months B was born?

- (1) December (2) June
(3) March (4) November
(5) September

47. Four of the following five are alike in a certain way and hence form a group. Which one of the following does not belong to that group?

- (1) L (2) A
(3) J (4) K
(5) B

48. Who among the following was born in the month of February?

- (1) J (2) L
(3) E or H (4) C
(5) I

49. How many friends did celebrate their birthdays after F?

- (1) None (2) Three
(3) Four (4) Five
(5) Six

50. If I is related A and B is related to J on the basis of months in which they were born, then with which of the following L is related on the same basis?

- (1) G (2) A
(3) K (4) E
(5) H

ENGLISH LANGUAGE

Directions (51-60) : 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.

The continuing economic crisis has put central banks and governments the world over into (51) waters. For the industrialized West, the question seems to be a choice between economic stimulus and jobs, in the hope of creating a softer landing, or a swift shock at the hands of the free markets. In the hope of getting through the (52) more quickly. In emerging markets, the question is how to deal with being the focal point for investors looking to maximise returns.

Specifically, for the Federal Reserve in the United States, that means (53) hundreds of billions of dollars into the markets - buying Treasury bills to increase liquidity. In Europe the concern is that monetary union may be at risk due to the strains posed by euro-zone countries that are (54) in (55). In Asia, on the other hand, economies are surging, but the prospect of hot money flowing into the region could potentially spell (56) due to overheating.

Fears that the Fed's second round of quantitative easing may lead to a faster pace of (57) may be (58). US unemployment remains persistently high at around 10%, while inflation remains astoundingly low at 1% or less, the slowest on record. That's despite the Fed's earlier injection of \$ 1.7 trillion into the financial system to avert an economic depression in the wake of the global financial crisis.

In contrast to the Fed's quantitative easing, the European Central Bank has reduced liquidity in the European banking system by some 350 billion euros during the past five months. This reflects the central bank's (59) in the improved stability of the banking system and easier (60) to capital.

- 51.** (1) tested
(2) unpredictable
(3) under
(4) unquestionable
(5) uncharted

- 52.** (1) downturn (2) spectrum
(3) options (4) hope
(5) drama
53. (1) sucking (2) pumping
(3) forming (4) blocking
(5) promoting
54. (1) guiled (2) safe
(3) above (4) unhappy
(5) out

- 55.** (1) market (2) trouble
(3) debt (4) surplus
(5) manner
56. (1) positive (2) negative
(3) trouble (4) growth
(5) process
57. (1) cost (2) depreciation
(3) cooperation
(4) inflation (5) rate
58. (1) challenged
(2) overstated
(3) perfect (4) predicted
(5) simple
59. (1) weakness (2) strength
(3) correction (4) contract
(5) confidence
60. (1) denial (2) approval
(3) appreciation
(4) access (5) disposal

Directions (61-70) : Read the following passage based on an interview to answer the given questions based on it. Certain word(s) are printed in bold to help you locate them while answering some of the questions.

A spate of farmer suicides linked to harassment by recovery agents employed by micro finance institutions (MFIs) in Andhra Pradesh spurred the state government to bring in regulation to protect consumer interests. But, while the Bill has brought into sharp focus the need for consumer protection, it tries to micro-manage MFI operations and in the process it could scuttle some of the crucial benefits that MFIs bring to farmers, says the author of Microfinance India, State Of The Sector Report 2010. In an interview he points out that prudent regulation can ensure the original goal of the MFIs - social uplift of the poor.

Do you feel the AP Bill to regulate MFIs is well thought out? Does it ensure fairness to the borrowers and the long-term health of the sector?

The AP Bill has brought into sharp focus the need for customer protection in four critical areas. First is pricing. Second is lender's liability - whether the lender can give too much loan without assessing the customer's ability to pay. Third is the structure

of loan repayment - whether you can ask money on a weekly basis from people who don't produce weekly incomes. Fourth, is the practices that attend to how you deal with defaults.

But the Act should have looked at the positive benefits that institutions could bring in, and where they need to be regulated in the interests of the customers. It should have brought only those features in.

Say, you want the recovery practices to be consistent with what the customers can really manage. If the customer is aggrieved and complains that somebody is harassing him, then those complaints should be investigated by the District Rural Development Authority.

Instead what the Bill says is that MFIs cannot go to the customer's premises to ask for recovery and that all transactions will be done in the Panchayat office. With great difficulty, MFIs brought services to the door of people. It is such a relief for the customers not to be spending time out going to banks or Panchayat offices, which could be 10 km away in some cases. A facility which has brought some relief to people is being shut. Moreover, you are practically telling the MFI where it should do business and how it should do it.

Social responsibilities were in-built when the MFIs were first conceived. If MFIs go for profit with loose regulations, how are they different from moneylenders?

Even among moneylenders there are very good people who take care of the customer's circumstance, and there are really bad ones. A large number of the MFIs are good and there are some who are coercive because of the kind of prices and processes they have adopted. But Moneylenders never got this organised. They did not have such a large footprint. An MFI brought in organisation, it mobilised the equity, it brought in commercial funding. It invested in systems. It appointed a large number of people. But some of them exacted a much higher price than they should have. They wanted to break even very fast and greed did take over in some cases.

Are the for-profit MFIs the only ones harassing people for recovery?

Some not-for-profit outfits have also adopted the same kind of recovery methods. That may be because you have to show that you are very efficient in your recovery methods and that your portfolio is of a very high quality if you want to get commercial funding from a bank.

In fact, among for-profits there are many who have sensible recovery practices. Some have fortnightly recovery, some have monthly recovery. So we have differing practices. We just describe a few dominant ones and assume every for-profit MFI operates like that.

How can you introduce regulations to ensure social upliftment in a sector that is moving towards for-profit models?

I am not really concerned whether someone wants to make a profit or not. The bottom-line for me is customer protection. The first area is fair practices. Are you telling your customers how the loan is structured? Are you being transparent about your performance? There should also be a lender's liability attached to what you do. Suppose you lend excessively to a customer without assessing their ability to service the loan, you have to take the hit.

Then there's the question of limiting returns. You can say that an MFI cannot have a return on assets more than X, a return on equity of more than Y. Then suppose there is a privately promoted MFI, there should be a regulation to ensure the MFI cannot access equity markets till a certain amount of time. MFIs went to markets perhaps because of the need to grow too big too fast. The government thought they were making profit off the poor, and that's an indirect reason why they decided to clamp down on MFIs. If you say an MFI won't go to capital market, then it will keep political compulsions under rein.

61. The author is of the view that ____.
- (1) the bill to regulate MFIs is not needed
 - (2) the bill neglects the interests of the customers
 - (3) the positive aspects of MFIs should also be considered
 - (4) most of the MFIs are not good
 - (5) MFIs must be told what and where they should do business

62. One of the distinct positive feature of MFIs is that ____.

- (1) they brought services to the door of people
- (2) they dealt with default very firmly
- (3) they provided adequate customer protection
- (4) they are governed by the local people
- (5) they have highly flexible repayment plan

63. What is the difference between MFIs and moneylenders?

- (1) There is no difference
- (2) A large number of moneylenders are good whereas only a few MFIs are good
- (3) Moneylenders gave credit at lower rate of interest than that of MFIs
- (4) MFIs adopted a structure and put a process in place, which was not the case with moneylenders
- (5) Moneylender appointed large number of local people as against more outside people in MFIs

64. Which of the following is positive outcome of the AP Bill to regulate MFIs?

- (1) The banks have started this service in remote areas
- (2) It highlighted some areas of customer protection
- (3) It highlighted the bad practices being followed by moneylenders
- (4) MFIs invested in systems and brought in commercial funding
- (5) It will help convert MFIs into small banks

65. Which of the following has not been indicated as one of the features of fair practices for customer protection?

- (1) Providing information about loan structuring
- (2) MFIs should also be held liable for some of their actions
- (3) Not to raise money from capital market
- (4) MFIs should also inform public about their own performance also
- (5) To provide credit as per the rational assessment of their ability to service the loan

66. Which of the following could possibly be most plausible reason for banning recovery by going to customer's premises?

- (1) To protect the family members
- (2) To protect the customer from harassment and coercion
- (3) To reduce the undue expenses of MFIs resulting in lower interest rates
- (4) To account systematically the money recovered in the books of accounts
- (5) To keep Panchayat office out of these transactions

Directions (67-68) : Choose the word which is **most nearly the same** in meaning as the word/group of words printed in **bold**.

67. SCUTTLE

- (1) delay (2) mix
- (3) shuffle (4) destroy
- (5) smoothen

68. SPURRED

- (1) agitated (2) instigated
- (3) reflected (4) disapproved
- (5) prompted

Directions (69-70) : Choose the word or group of words which is **most opposite** in meaning of the word printed in **bold**.

69. UNDER REIN

- (1) under wrap
- (2) without target
- (3) let loose
- (4) no clout
- (5) under cloud

70. COERCIVE

- (1) gentle (2) promoting
- (3) progressive (4) natural
- (5) opinionated

Directions (71-75) : 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) Two of the best-performing major economies in 2010 were China and Brazil, with growth estimated at 7.5% and 10.5% respectively.
- (B) Despite that limp growth, major US stock market indexes are up between 11% and 20% for the year.
- (C) Even knowing where economies are headed sometimes is of no help to an investor.

(D) It is hard to anticipate the direction of financial markets.

(E) But as of December, stock markets of both nations were in the red for the year.

(F) By contrast, the US economy is likely to have expanded at only about 2.6% for the year.

71. Which of the following would be the **SECOND** sentence?

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

72. Which of the following would be the **FOURTH** sentence?

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

73. Which of the following would be the **FIFTH** sentence?

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

74. Which of the following would be the **FIRST** sentence?

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

75. Which of the following would be the **SIXTH (LAST)** sentence?

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

Directions (76-80) : Read each sentence to find out whether there is any grammatical error in it or a wrong word has been used. The error, if any, will be in one part of the sentence which has been printed in **bold** and has been numbered (1), (2), (3) or (4). The number of that part is the answer. If there is no error, the answer is (5) i.e. 'No error'. (Ignore the errors of punctuation, if any.)

76. The **convergence** of (1)/ Indian accounting standards with International Financial Reporting Standards (IFRS) **beginning** (2)/ in April **is expecting** to (3)/ see power companies **struggling with** (4)/ significant first-time adoption impact. No error (5)

77. **Researchers** at (1)/ the Indian Institute of Science (IISc), Bangalore, **are mapping** (2)/ India's solar hot spots **where round-the-year** (3)/ sunlight makes it **viable** of (4)/ companies to set up solar power plants. No error (5)

78. Though their qualifications span a **diverse** (1)/ range, there is an **equal** (2)/ number of graduates and those who have just completed School, **each set** (3)/ **making up** (4)/ close to 30% of these households. No error (5)

79. **As if** (1)/ the most dangerous moment for any dictatorship **is when** (2)/ **it starts** to (3)/ reform, North Korea looks ready to turn that **trium** on its head. (4)/ No error (5)

80. **It so happens** (1)/ that this happy campy ritual is their **way of life** (2)/ and **one into which** (3)/ they don't **particularly welcome** (4)/ voyeuristic intrusions. No error (5)

Directions (81 - 85) : Which of the phrases (1), (2), (3) and (4) given below each sentence 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 (5) as the answer**.

81. Seeing that there was an ongoing sale in one of her favourite stores, Seeta **made a bee - line** for it immediately after entering the Mall.

- (1) made a bee's line for
- (2) make bees lined to
- (3) made bee - line to
- (4) make bee-line to
- (5) No correction required

82. Sharon made it to work in the **nicks of times**, or else she would have missed the meeting.

- (1) nick of time
- (2) nicked time
- (3) nick of timeliness
- (4) nick and time
- (5) No correction required

83. Varun was **on cloud nine** after having stood first in his class.

- (1) in ninth cloud
- (2) on nine clouds
- (3) a cloudy nine
- (4) cloud on nine
- (5) No correction required

84. Vital had a habit of **pass the buck** when it came to important issues at work.

- (1) pass to bucking
- (2) passing buck
- (3) passing the bucks
- (4) pass buck
- (5) No correction required

85. Puneet raked his brains and tried to find an answer to a tricky question given in the paper but couldn't find one.
- rake his brain
 - racked his brains
 - racked brains
 - raked brain
 - No correction required

Directions (86-90) : Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank which best fits the meaning of the sentence as a whole.

86. The water transport project on the west coast is _____ to get a shot in the arm with a new plan in which the Road Development Corporation will build the infrastructure and _____ a private party to operate the service.
- scheduled - let
 - verge - permit
 - set - sanctions
 - slated - allow
 - bound - task
87. As the weekend finally rolled around, the city folk were only _____ happy to settle down and laugh their cares _____
- just - afar
 - too - away
 - extremely - off
 - very - up
 - so - on
88. The flood of brilliant ideas has not only _____ us, but has also encouraged us to _____ the last date for submission of entries.
- overwhelmed - extend
 - enjoyed - stretch
 - dismayed - decide
 - scared - scrap
 - happy - boundary
89. _____ about prolonged power cuts in urban areas, the authorities have decided to _____ over to more reliable and eco-friendly systems to run its pumps.
- Worried - shift
 - Frantic - move
 - Troubled - jump
 - Concerned - switch
 - Endangered - click
90. The high cutoff marks this year have _____ college admission-seekers to either _____ for lesser known colleges or change their subject preferences.
- cajoled - ask
 - pressured - sit
 - forced - settle
 - strained - compromise
 - entrusted - wait

QUANTITATIVE APTITUDE

Directions (91-95) : What should come in place of the question mark (?) in the following questions?

91. $12 - 45 = 40$
- 85 or - 85
 - 85 or 5
 - 5 or - 5
 - 40 or 5
 - None of these

92. $\left[\left((3)^2 \right)^{6^3} \right] = 9^?$

- 28
- 12
- None of these
- 16
- 24

93. $\sqrt{289} = ?$

- $(\sqrt{17})^2$
- $(-8 - 9)$
- 17
- $\pm \left(\frac{153}{9} \right)$
- None of these

94. $7\% \text{ of } (4)^? = 51.2$

- 15
- 8
- 5
- 10
- None of these

95. $\sqrt[3]{1296} = ?$

- 8
- 36
- 12
- 6
- None of these

Directions (96-100) : In the following number series only one number is **wrong**. Find out the **wrong** number.

96. 4 3 4.5 8.5 20 53 162.5

- 3
- 4.5
- 8.5
- 20
- 53

97. 12000 2395 472 89.8

- 12.96
- 2.408
- 5.4816
- 472
- 2395

98. 1 8 28 99 412 2075 12460

- 28
- 99
- 412
- 2075
- 12460

99. 144 215 540 1890 8505

- 46777.5
- 215
- 1890
- 46777.5
- 304053.75

100. 2222 1879 1663 1538

- 1474
- 1447
- 1879
- 1474
- 1440

101. In a college, the ratio of boys to girls is 31 : 23 respectively. When 75 more girls join the college, this ratio becomes 124 : 107. How many more girls should join the college to make the number of boys and girls equal?
- 75
 - 90
 - 60
 - 85
 - None of these

102. The compound interest accrued on an amount at the end of two years at the rate of 12 p.c.a is ₹ 2,862. What is the amount?

- ₹ 11,250
- ₹ 12,200
- ₹ 13,500
- ₹ 10,000
- None of these

103. A 280 metres long train, travelling at a uniform speed, crosses a platform in 60 seconds and a man standing on the platform in 20 seconds. What is the length of the platform?

- 640 metres
- 420 metres
- 280 metres
- Cannot be determined
- None of these

104. A triangle has two of its angles in the ratio of 1 : 2. If the measure of one of its angles is 30 degrees, what is the measure of the largest angle of the triangle in degrees?

- 100
- 90
- 135
- Cannot be determined
- None of these

105. In how many different ways can the numbers '256974' be arranged, using each digit only once in each arrangement, such that the digits 6 and 5 are at the extreme ends in each arrangement?

- 48
- 720
- 36
- 360
- None of these

Directions (106-110) : Study the given information carefully and answer the questions that follow:

An urn contains 3 red, 6 blue, 2 green and 4 yellow marbles.

106. If two marbles are picked at random, what is the probability that both are green?

- $\frac{2}{15}$
- $\frac{1}{15}$

$$(3) \frac{2}{7} \quad (4) 1$$

(5) None of these

107. If three marbles are picked at random, what is the probability that two are blue and one is yellow?

$$(1) \frac{2}{15} \quad (2) \frac{6}{91}$$

$$(3) \frac{12}{91} \quad (4) \frac{3}{15}$$

(5) None of these

108. If four marbles are picked at random, what is the probability that at least one is yellow?

$$(1) \frac{91}{123} \quad (2) \frac{69}{91}$$

$$(3) \frac{125}{143} \quad (4) \frac{1}{4}$$

(5) None of these

109. If two marbles are picked at random, what is the probability that either both are red or both are green?

$$(1) \frac{3}{5} \quad (2) \frac{4}{105}$$

$$(3) \frac{2}{7} \quad (4) \frac{5}{91}$$

(5) None of these

110. If four marbles are picked at random, what is the probability that one is green, two are blue and one is red?

$$(1) \frac{4}{15} \quad (2) \frac{17}{280}$$

$$(3) \frac{6}{91} \quad (4) \frac{11}{15}$$

(5) None of these

Directions (111-115): Study the following pie charts carefully to answer the questions -

Degree-wise breakup of employees working in various departments of an organization and the ratio of Men to Women

Total Number of Employees = 3250



**Dept. = Department
Respective Ratio of Men to
Women in Each Department**

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

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

$$(1) 462 \quad (2) 454$$

$$(3) 418 \quad (4) 424$$

(5) None of these

112. What is the respective ratio of the number of women working in the HR department and the number of men working in the IT department?

$$(1) 11 : 12 \quad (2) 17 : 29$$

$$(3) 13 : 28 \quad (4) 12 : 35$$

(5) None of these

113. The number of men working in the Production department of the organization forms what percent of the total number of employees working in that department?

$$(1) 88 \quad (2) 90$$

$$(3) 75 \quad (4) 65$$

(5) None of these

114. The number of women working in the IT department of the

organization forms what percent of the total number of employees in the organization from all departments together?

$$(1) 3.2 \quad (2) 4.8$$

$$(3) 6.3 \quad (4) 5.6$$

(5) None of these

115. What is the total number of men working in the organization?

$$(1) 2198$$

$$(2) 2147$$

$$(3) 2073$$

$$(4) 2236$$

(5) None of these

Directions (116-120): In the following questions two equations numbered I and II are given. You have to solve both the equations and

Give Answer If

$$(1) x > y$$

$$(2) x \geq y$$

$$(3) x < y$$

$$(4) x \leq y$$

$$(5) x = y \text{ or the relationship cannot be established}$$

$$116. I \quad x^2 + 5x + 6 = 0$$

$$II \quad y^2 + 3y + 2 = 0$$

$$117. I \quad x^2 - 10x + 24 = 0$$

$$II \quad y^2 - 9y + 20 = 0$$

$$118. I \quad (x)^2 = 961$$

$$II \quad y = \sqrt{961}$$

$$119. I \quad x^2 - 72 = x$$

$$II \quad y^2 = 64$$

$$120. I \quad x^2 - 463 = 321$$

$$II \quad y^2 - 421 = 308$$

Directions (121-125): Study the following tables carefully and answer the questions given below:

Number of people taking fresh loans from different Banks over the years and the percentage of defaulters amongst them each year

Number of people taking fresh loans from different banks over the years

Year	P	Q	R	S	T
2004	27361	26345	25467	28246	30164
2005	32081	27456	32461	29435	35128
2006	25361	28637	32652	29565	32444
2007	23654	29045	32561	28314	36152
2008	36125	30467	25495	23764	35463
2009	35485	31963	27649	24356	33214
2010	34135	31974	28283	28555	31264

Approximate Percentage of defaulters amongst them each year

PERCENTAGE

Bank

P	Q	R	S	T
12	9	15	13	19
24	8	17	20	23
22	13	16	21	25
18	11	18	22	19
12	10	13	23	18
11	20	11	22	21
9	21	12	21	23

121. Approximately how many people taking a loan from Bank S in the year 2006 were defaulters?

- (1) 6490 (2) 6210
(3) 5020 (4) 6550
(5) 5580

122. Approximately what was the difference between the number of defaulters of Bank Q in the year 2004 and 2005?

- (1) 175 (2) 125
(3) 190 (4) 205
(5) 140

123. In which of the following years was the number of defaulters of Bank R, the maximum among the given years?

- (1) 2005 (2) 2006
(3) 2007 (4) 2010
(5) None of these

124. In which of the following years was the difference in number of people taking loan from Bank P from the previous year the highest?

- (1) 2008 (2) 2006
(3) 2007 (4) 2005
(5) None of these

125. Approximately what was the total number of defaulters of Bank T in the years 2007 and 2008 together?

- (1) 14110 (2) 13620
(3) 13250 (4) 14670
(5) 15330

Directions (126-130): In each of these questions, one question is given followed by data in three Statements I, II and III. You have to study the question and the data in statements and decide the question can be answered with data in which of the Statements and mark your answer accordingly.

126. What is the rate of interest p.c.p.a.?

Statements:

- I. Difference between the compound interest and simple

interest earned in two years on the amount invested is ₹ 100.

II. The amount becomes ₹ 19,500 in three years on simple interest.

III. Simple interest accrued in two years on the same amount at the same rate of interest is ₹ 3,000

- (1) Only I and II
(2) Only I and III
(3) Only II and III
(4) Only I and either II or III
(5) None of these

127. What is the speed of the train in kmph?

Statements:

I. The train crosses an 'x' metre long platform in 'n' seconds.

II. Length of the train is 'y' metres.

III. The train crosses a signal pole in 'm' seconds.

- (1) Any two of the three
(2) Only II and III
(3) Only I and III
(4) All I, II and III
(5) Question cannot be answered even with information in all three statements.

128. How many students passed in first class?

Statements:

I. 85% of the students who appeared in examination have passed either in first class or in second class or in pass class.

II. 750 students have passed in second class.

III. Number of students passed in pass class is 28% of those passed in second class.

- (1) All I, II and III
(2) Only I and III
(3) Only II and III
(4) Question cannot be answered even with information in all three statements
(5) None of these

129. What is the amount invested in Scheme 'B'?

Statements:

I. The amounts invested in Schemes 'A' and 'B' are in the ratio of 2 : 3 respectively.

II. Amount invested in Scheme 'A' is 40% of the total amount invested.

III. Amount invested in Scheme 'A' is ₹ 45,000

- (1) Only I and II
(2) Only I and III
(3) Only II and III
(4) All I, II and III
(5) Only III and either I or II

130. What is the cost of flooring the rectangular hall?

Statements:

I. Length of the rectangle is 6 metres.

II. Breadth of the rectangle is two-third of its length.

III. Cost of flooring the area of 100 cm² is ₹ 45.

- (1) Only I and III
(2) Only II and III
(3) All I, II and III
(4) Question cannot be answered with data in all three statements
(5) None of these

Directions (131-135): Study the following table carefully and answer the questions which follow —

Number of Candidates found Eligible and the Number of Candidates Short-listed for Interviews for a recent Recruitment Process for Six Posts from Different States

Post	I		II		III		IV		V		VI	
State	E	S	E	S	E	S	E	S	E	S	E	S
A	2500	65	7200	240	5200	76	3600	200	4600	110	5400	380
B	3200	220	8500	420	8400	190	6200	320	5800	180	6200	430
C	2800	280	4500	350	7600	160	8200	440	7300	310	3700	250
D	2400	85	4800	200	2600	55	7500	350	3900	160	4800	360
E	3000	120	5600	280	3800	75	6800	280	6100	260	7800	520
F	4800	325	6400	320	4400	220	4700	180	4900	220	8800	640
G	6500	550	7000	140	6000	325	5500	220	8100	410	2700	200

E-Eligible S-Shortlisted

131. Approximately, what is the average number of candidates found eligible from all States for Post III ?

- (1) 6700 (2) 6200
(3) 4200 (4) 4500
(5) 5500

132. What is the overall percentage (rounded off to one digit after decimal) of candidates short-listed over the total number of candidates eligible from all the States together for Post I?

- (1) 9.5% (2) 12.5%
(3) 7.2% (4) 6.5%
(5) None of these

133. What is the ratio between total number of candidates short-listed for all the posts together from States E and G respectively ?

- (1) 307 : 369 (2) 73 : 79
(3) 6 : 5 (4) 9 : 7
(5) None of these

134. Total number of candidates found eligible from all States together for Post I is approximately what percent of the total number of candidates found eligible from all States together for Post VI ?

- (1) 45 (2) 50
(3) 60 (4) 55
(5) 64

135. What is the ratio between total number of candidates short-listed from all States together for posts V and VI respectively ?

- (1) 6:7 (2) 55:96
(3) 165:278 (4) 16:25
(5) None of these

Directions (136-140) : These

questions are based on the following data. Study it carefully and answer the questions that follow :

In a school having 400 students boys and girls are in the ratio of 3 : 5 respectively. The students speak Hindi, English or both the languages. 12% of the boys speak only Hindi, 22% of the girls speak only English. 24% of the total students speak only Hindi and the number of boys speaking both the languages is six times the number of boys speaking only Hindi.

136. Total how many boys speak Hindi ?

- (1) 18 (2) 126
(3) 108 (4) 26
(5) None of these

137. How many girls speak only Hindi ?

- (1) 55 (2) 117

(3) 96 (4) 78

(5) None of these

138. Total how many students speak English ?

- (1) 304 (2) 79
(3) 225 (4) 117
(5) None of these

139. Number of girls speaking only Hindi is what percent of the total number of students speaking only Hindi ?

- (1) 38.2 (2) 71.8
(3) 31.2 (4) 78
(5) None of these

140. What is the respective ratio between the number of boys and girls speaking both the languages ?

- (1) 23:25 (2) 12:25
(3) 12:13 (4) 25:13
(5) None of these

GENERAL AWARENESS

(With Special Reference to Banking Industry)

141. A major Public Sector Bank raised interest rates on loans by 25 basis points - was news in some major financial newspapers recently. This means bank has raised interest by 25 basis points of—

- (1) Savings Bank Interest Rate
(2) Base Lending Rate
(3) Repo Rates
(4) Present Rates on Deposits
(5) Discounted Rates of Interest

142. Immediately prior to change in the measure of Food Inflation, which of the following indexes was being used for measuring it ?

- (1) Wholesale Price Index
(2) Consumer Price Index
(3) Interest Rates offered by banks on deposits
(4) Sensex and Nifty
(5) None of these

143. What is the full form of 'FINO' a term we see frequently in financial newspapers ?

- (1) Financial Investment Network and Operations
(2) Farmers' Investment in National Organisation
(3) Farmers Inclusion News and Operations
(4) Financial Inclusion Network and Operations
(5) None of these

144. What does the letter 'L' denote

in term 'LAF' as referred every now and then in relation to monetary policy ?

- (1) Liquidity (2) Liability
(3) Leveraged (4) Longitudinal
(5) Linear

145. Banks and other financial institutions in India are required to maintain a certain amount of liquid assets like cash, precious metals and other short term securities as a reserve all the time. In Banking World this is known as —

- (1) CRR (2) Fixed Assets
(3) SLR (4) PLR
(5) None of these

146. Which of the following schemes is NOT launched by the Ministry of Rural Development, Govt. of India ?

- (1) National Old Age Pension Scheme
(2) National Maternity Benefit Scheme
(3) National Family Benefit Scheme
(4) Mid-Day Meal Scheme
(5) All are launched by Ministry of Rural Development

147. What role do Micro, Small and Medium Enterprises (MSMEs) play in a country's economic and industrial development ?

- (A) They have the capacity to absorb skilled and unskilled labour available in the country.
(B) Such institutions help in distribution of income in a wide spectrum and do not allow it to get concentrated in few hands or in few areas.

(C) They help in eradication of poverty by providing self-employment opportunities.

- (1) Only (A) (2) Only (B)
(3) Only (C)
(4) Only (A) and (C)
(5) All (A), (B) and (C)

148. Which of the following statements about the Indian Economy is correct ?

- (1) Indian economy is as developed as that of China
(2) About 70% Indians are involved in some type of self-employment and are the owners of some or the other micro or small enterprise

- (3) In India single biggest employment is agriculture and allied activities
- (4) About 48% Indian workforce is employed in foreign countries or in organizations assisted by foreign capital
- (5) None of these
149. Which of the following is/are correct about the problems of Indian Agriculture?
- (A) Large agricultural subsidies are hampering productivity-enhancing investments.
- (B) Irrigation infrastructure is in bad shape and needs immediate improvement.
- (C) Frequent takeovers of fertile land by private companies and multinationals to launch big business complexes.
- (1) Only (A)
- (2) Only (A) & (B)
- (3) Only (A) & (C)
- (4) All (A), (B) & (C)
- (5) None of these
150. Which of the following statements about Agro and Allied activities is NOT correct?
- (1) Farmers do not get adequate credit for purchase of cattle
- (2) There is a need to improve breed and genetic characteristics of the cattle folk
- (3) India has huge forest cover and also degraded and marshy land which can be used for productive purposes
- (4) India is the 10th largest producer of medicinal and aromatic plants. But the products are not of commercial value
- (5) Animal husbandry plays an important role in providing sustainability under Rain fed conditions
151. In some parts of India, farmers face acute distress because of heavy burden of debt from non-institutional lenders. Who can be called a non-institutional lender?
- (1) Small Banks
- (2) Gramscen Banks
- (3) Credit Cooperative Societies
- (4) Micro Finance Institutions
- (5) Money Lenders
152. Which of the following organization prepares rural credit plans on annual basis for all districts in India, which in turn form the base for annual credit plans of all rural financial institutions?
- (1) SIDBI (2) NABARD
- (3) RBI
- (4) Indian Bank's Association
- (5) CII
153. Which of the following is TRUE about the current population trend(s) in India?
- (A) Every year India adds more people to the world's population than any other country.
- (B) Currently India has a young population which will grow somewhat older largely as a result of decline in fertility.
- (C) The National Family Planning Programme did not contribute much in controlling fertility rate
- (1) Only (A) (2) Only (B)
- (3) Only (C)
- (4) Only (A) and (B)
- (5) All (A), (B) and (C)
154. In economic terms, which of the following factors determine the 'Individual's demand' of a product/commodity?
- (A) Price of a commodity.
- (B) Income of the individual.
- (C) Utility and quality of a commodity
- (1) Only (A) (2) Only (B)
- (3) Only (C)
- (4) Only (A) & (C)
- (5) All (A), (B) & (C)
155. Which of the following terms is used in the field of economics?
- (1) Adiabatic (2) Bohr Theory
- (3) Plasma
- (4) Barter System
- (5) Viscosity
156. Which of the following is NOT a function of the Planning Commission of India?
- (1) Assessment of the material, capital and human resources of the country
- (2) Formulation of plans for the most effective and balanced utilization of country's resources
- (3) Public co-operation in national development
- (4) Preparation of annual budget of the country and collection of taxes to raise capital for the implementation of the plans
- (5) Determination of stages in which the plan should be carried out
157. India's foreign policy is based on several principles, one of which is _____
- (1) Panchsheel
- (2) Satyamev Jayate
- (3) Live and Let Live
- (4) Vasudhaiva Kutumbkam
- (5) None of these
158. Many times we read a term 'Tax Haven' in various newspapers. What does it mean?
- (A) It is a country where certain taxes are levied at a very low rate.
- (B) It is a country where people can dump their illegal money without any problem.
- (C) It is a place where foreigners can work without paying any tax on their income
- (1) Only (A) & (B)
- (2) Only (B) (3) Only (B) & (C)
- (4) Only (A)
- (5) All (A), (B) & (C)
159. Which of the following is NOT a Poverty Eradication Programme launched by the Govt. of India?
- (1) Swarnjayanti Gram Swarozgar Yojana
- (2) Jawahar Gram Samridhi Yojana
- (3) National Social Assistance Programme
- (4) ADHAR
- (5) National Family Benefit Scheme
160. Many times we see in financial journals/bulletins a term M3. What is M3?
- (1) Currency in circulation on a particular day
- (2) Total value of the foreign exchange on a particular day
- (3) Total value of export credit on a given date
- (4) Total value of the tax collected in a year
- (5) None of these

161. As per news in various newspapers, Govt. has allocated a huge sum of ₹ 31,000 crore for 'RTE'. What is full form of RTE ?

- (1) Right to Education
- (2) Reforms in Technical Education
- (3) Return to Empowerment
- (4) Right to Empowerment
- (5) Renewable Technology for Energy

162. Which of the following is **NOT** a major function of the RBI in India ?

- (1) Issuance of currency notes
- (2) To facilitate external trade and payment and developing a foreign exchange market in India
- (3) Maintaining price stability and ensuring adequate flow of credit to productive sectors
- (4) Taking loans/credit from World Bank/IMF and ADB etc. and reallocating it for various activities decided by the Govt. of India
- (5) Formulation and monitoring the monetary and credit policy

163. The RBI has regional offices at various places. At which of the following places it **does not** have an office ?

- (1) Kota (2) Shimla
- (3) Lucknow (4) Panaji
- (5) Guwahati

164. The performance of which of the following industries is considered performance of a core industry ?

- (1) Garments (2) Leather
- (3) IT
- (4) Oil and Petroleum
- (5) Handicrafts

165. Basel Committee has given its recommendations on which of the following aspects of banking operations ?

- (1) Marketing of bank products
- (2) Priority sector lending
- (3) Risk Management
- (4) Micro financing
- (5) All of these

166. PIIGS is the group of nations falling under _____.

- (1) Euro zone (2) Asia Pacific
- (3) SAARC (4) NATO
- (5) Commonwealth

167. India is self sufficient in production of which of the following commodities ?

- (1) Edible oil (2) Milk
- (3) Pulses (4) Natural gas
- (5) All of these

168. Which of the following is used as a fuel in Nuclear power stations in India ?

- (1) Thorium (2) Copper
- (3) Tin (4) Chromium
- (5) All of these

169. Who amongst the following is the author of the book "Development as Freedom" ?

- (1) M. S. Swaminathan
- (2) C. Rangarajan
- (3) Manmohan Singh
- (4) Y. V. Reddy
- (5) Amartya Sen

170. Which of the following terms is used in Finance and Banking ?

- (1) Line of Sight
- (2) Scattering Loss
- (3) Revenue (4) Oscillation
- (5) Shielding

171. Who amongst the following has never held post of the Governor of the RBI ?

- (1) C. Rangarajan
- (2) L. K. Jha
- (3) Manmohan Singh
- (4) Bimal Jalan
- (5) Usha Thorat

172. Which of the following austerity measures were pronounced by the Union Government on September 18, 2013 for all ministries and departments to contain fiscal deficit for 2013-14 ?

- (1) Ban on creating new posts and conferences in five-star hotels
- (2) Funds for State Governments will be released only on furnishing of utilisation report
- (3) Officials are barred from availing free full fare air tickets for spouses
- (4) All of the above
- (5) None of these

173. The Union Ministry of Women and Child Development said on September 11, 2013 that it has drawn up a national plan under the Rs. 1,000 crore Nirbhaya Corpus Fund to provide

protection to vulnerable women. What is the title of this plan?

- (1) Shubh (2) Dignity
- (3) Snehal (4) Samarpan
- (5) None of these

174. According to a newspaper report published in September 2013 which of the following countries took a principled decision to sell Iran an improved version of the S-300 air defence missiles and to build a second nuclear reactor at Bushehr?

- (1) Germany (2) China
- (3) Russia (4) Brazil

175. The Delhi-Mumbai Industrial Corridor (DMIC) Trust on September 11, 2013 cleared six projects which would entail an investment for Rs. 1.10 lakh crore. The projects include :

- (1) Integrated Industrial Township at Greater Noida (Rs. 617 crore)
- (2) Improvement of water supply system to Pithampur-Dhar-Mhow Investment Region on Madhya Pradesh (Rs. 249 crore)
- (3) Integrated Multimodal Logistics Hub in Haryana (Rs. 403 crore) and Construction of New Rail Line from Bhimnath to Dholera (Rs. 122 crore)

- (4) All of the above
- (5) None of these

176. According to the World Bank forecasts released on October 2, 2013 remittances to developing countries should swell 6.3 per cent in 2013. Which of the following countries would top the global chart of remittances with \$71 billion in 2013?

- (1) China
- (2) India
- (3) Philippines
- (4) Mexico
- (5) None of these

177. Which of the following statements is/are true about Alice Munro who won the 2013 Nobel Prize in Literature on October 10, 2013?

- (1) She is the first Canadian woman to win the Nobel Prize

(2) She is the first Canadian to win the Nobel Prize in Literature

(3) She is acclaimed for her finely tuned storytelling

(4) All of the above

(5) None of these

178. Who among the following was crowned Miss World 2013 on September 28, 2013 in Bali?

(1) Marine Lorphelin

(2) Naa Okaley Shooter

(3) Megan Young

(4) Navneet Kaur Dhillon

(5) None of these

179. Which of the following countries won the eighth women's Asia Cup hockey tournament on September 26, 2013 in Kuala Lumpur?

(1) China (2) India

(3) Japan (4) Korea

(5) None of these

180. According to a report published on September 12, 2013, Voyager 1 space probe became the first human-made object to leave the Solar System. In which year Voyager probe was launched by the NASA?

(1) 1977 (2) 1983

(3) 1994 (4) 1989

(5) None of these

COMPUTER KNOWLEDGE

181. The standard protocol of the Internet is _____.

(1) TCP/IP (2) Java

(3) HTML (4) Flash

(5) None of these

182. Digital photos and scanned images are typically stored as _____ graphics with extension such as .bmp, .png, .jpg, .tif or .gif.

(1) vector

(2) bitmap

(3) either vector or bitmap

(4) neither vector nor bitmap

(5) None of these

183. A _____ is a computer attached to the Internet that runs a special Web server software and can send Web pages out to other computers over the Internet

(1) web client

(2) web system

(3) web page

(4) web server

(5) None of these

184. After a user has saved and deleted many files, many scattered areas of stored data remain that are too small to be used efficiently, causing _____

(1) disorder

(2) turmoil

(3) disarray

(4) fragmentation

(5) None of these

185. Which of the following is the communication protocol that sets the standard used by every computer that accesses Web-based information?

(1) XML

(2) DML

(3) HTTP

(4) HTML

(5) None of these

186. Which of the following converts all the statements in a program in a single batch and the resulting collection of instructions is placed in a new file?

(1) compiler

(2) interpreter

(3) converter

(4) instruction

(5) None of these

187. A program that generally has more user-friendly interface than a DBMS is called a _____.

(1) front end

(2) repository

(3) back end

(4) form

(5) None of these

188. When you install a new program on your computer, it is typically added to the _____ menu.

(1) all Programs

(2) select Programs

(3) start Programs

(4) desktop Programs

(5) None of these

189. Which of the following contains information about a single "entity" in the database - like a person, place, event, or thing?

(1) query

(2) form

(3) record

(4) table

(5) None of these

190. Which one of the following is a key function of a firewall?

(1) Monitoring

(2) Deleting

(3) Copying

(4) Moving

(5) None of these

191. Which type of memory holds only the program and data that the CPU is presently processing?

(1) CMOS (2) ROM

(3) RAM (4) ASCII

(5) None of these

192. A button that makes character either upper or lower case and numbers to symbols.

(1) monitor (2) shift key

(3) icon (4) mouse

(5) None of these

193. Pick the odd one—

(1) Mouse (2) Scanner

(3) Printer (4) Keyboard

(5) None of these

194. Programs designed specifically to address general-purpose applications special purpose applications are called —

(1) operating system

(2) system software

(3) application software

(4) management information systems

(5) None of these

195. A series of instructions that tells a computer what to do and how to do it is called a _____.

(1) program (2) command

(3) user response

(4) processor (5) None of these

196. The communications device that allows the computer to access a network is called a _____ card.

(1) modem (2) video

(3) sound (4) network

(5) None of these

197. A screen list of options in a program that tells you what is in that program —

(1) screen (2) icon

(3) menu (4) backup

(5) None of these

198. _____ is data that has been organised or presented in a meaningful fashion.

(1) A process (2) Storage

(3) Software (4) Information

(5) None of these

199. A _____ contains buttons and menus that provide quick access to commonly used commands.

(1) menu bar (2) tool bar

(3) window (4) find

(5) None of these

200. Letters, numbers, and symbols found on a keyboard are —

(1) Icon (2) Screen

(3) Keys (4) Menu

(5) None of these