

**ORIENTAL BANK OF COMMERCE - 08**

**TEST - I**

**TEST OF REASONING**

**Q.1.** How many meaningful English words can be formed with the letters AMRE using each letter only once in each word?

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

**Q.2.** How many such digits are there in the number **42519673** each of which is as far away from the beginning in the number as when the digits are arranged in ascending order within the number?

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

**Q.3.** In a certain code **MODERN** is written as **5% 3 8#@** and **WIN** is written as **6@@**. How is **RIDE** written in that code?

- a) # © 3 8
- b) #@ 3 8
- c) # © 8 3
- d) © @ 3 8
- e) None of these

**Q.4.** What should come next in the following number series?

**2 2 3 2 3 4 2 3 4 5 2 3 4 5 6 2 3 4 5 6 7 2 3 4 5 6 7 8**

- a) 3
- b) 2
- c) 9
- d) 7
- e) None of these

**Q.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) Sodium
- b) Chlorine
- c) Magnesium
- d) Nitrogen
- e) Glucose

**Q.6.** How many such pairs of letters are there in the word **BAROMETER** 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

**Q.7.** 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) Radish
- b) Carrot
- c) Garlic
- d) Gourd
- e) Ginger

**Q.8.** 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) 39
- b) 69
- c) 57
- d) 129
- e) 117

**Q.9.** In a certain code **HEALING** is written as **BFIKHOJ**. How is **BEDTIME** written in that code?

- a) EFCSJNF
- b) EFCSFNJ
- c) EFCUFNS
- d) CFESFNJ
- e) None of these

**Q.10.** If it is possible to make only one meaningful English word with the second, the fifth, the seventh and the eleventh letters of the word **STAKEHOLDER**, which of the following will be the third letter of that word? If no such word can be made, give 'X' as the answer and if more than one such word can be formed, give 'Y' as the answer.

- a) T
- b) R
- c) E
- d) X
- e) Y

Each of the questions below consists of a question and two statements numbered I and II. You have to decide whether the data provided in the statements are sufficient to answer the question.

Read both the statements and

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

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

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

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

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

**Q.11.** What does 'Pe' mean in a code language?

**I.** 'Na Si La Lo' means 'you may go now' and 'Ne Si Na Pe' means 'he may go there' in that code language.

**II.** 'Ki Se Pe Bo' means 'come there and see' and 'Se Ni Bo Ki' means 'come here and see' in that code language.

**Q.12.** What is Keshav's rank in a class of 50?

**I.** Amit, ranking 18th in the class from the top, and 7 ranks below Vivek, who is 5 ranks above Keshav.

**II.** Saurav, the 10th from the bottom, and 20 ranks below Suresh, who is 5 ranks below Keshav.

**Q.13.** How is Ram related to Nitin?

**I.** Revati, Nitin's mother, is cousin of Sukesh, the uncle of Ram.

**II.** Pravin, Ram's father-in-law, is the grandfather of Sachin, the nephew of Nitin.

**Q.14.** Who among M, N, O, P and Q is the youngest?

**I.** N, the 2nd youngest, and Q younger than O and M.

**II.** O, the 2nd oldest, is older than N.

**Q.15.** Who among P, Q, R, S and T is the shortest?

**I.** R, though not the shortest, is shorter than only Q.

**II.** S, though not as tall as P, is not the shortest.

In each of the questions below are given three statements followed by four conclusions numbered I, II, III and IV. You have to take the given statements to be true even if they seem to be at variance with 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.

**Q.16. Statements:** Some desks are mirrors. Some mirrors are combs. Some combs are pins.

**Conclusions:** **I.** Some pins are desks. **II.** Some combs are desks. **III.** Some pins are mirrors. **IV.** Some pins are either desks or mirrors.

a) None follows

b) Only II follows

c) Only I follows

d) Only IV follows

e) Only III follows

**Q.17. Statements:** All blades are hammers. All hammers are road. All roads are buckets.

**Conclusions:** **I.** Some buckets are hammers. **II.** Some roads are blades. **III.** All hammers are buckets. **IV.** All blades are road.

a) Only I and II follow

b) Only II and III follow

c) Only I, II and III follow

d) Only II, III and IV follow

e) All follow

**Q.18. Statements:** All trees are chairs. No chair is flower. Some flowers are bangles.

**Conclusions:** I. No tree is bangle. II. No chair is bangle. III. Some flowers are trees. IV. Some bangles are trees.

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

**Q.19. Statements:** All rocks are balls. Some balls are rings. All rings are stones.

**Conclusions:** I. Some stones are rocks. II. Some rings are rocks. III. Some balls are rocks. IV. No stone is rock.

- a) Only I and III follow
- b) Only III and IV follows
- c) Only either I or IV and III follow
- d) Only either I or IV follows
- e) None of these

**Q.20. Statements:** All books are papers. All pencils are papers. All tables are papers.

**Conclusions:** I. Some books are pencils. II. Some pencils are tables. III. Some tables are books. IV. Some papers are tables.

- a) Only I follows
- b) Only II follows
- c) Only III follows
- d) Only IV follows
- e) None of these

Study the following arrangement carefully and answer the questions given below:

**M 4 P A 3 % R 5 # E J 2 \$ D F 1 U H B @ 9 T W I 8 K N 6 © V 7 Z Q**

**Q.21.** If all the symbols in the above arrangement are dropped, which of the following will be the seventeenth from the left end?

- a) 1
- b) F
- c) 9
- d) B
- e) None of these

**Q.22.** Which of the following is the eighth to the right of the twentieth from the right end of the above arrangement?

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

**Q.23.** How many such consonants are there in the above arrangement each of which is immediately preceded by a number but not immediately followed by another consonant?

- a) None
- b) One

- c) Two
- d) Three
- e) More than three

**Q.24.** Four of the following five are alike in a certain way based on their positions in the above arrangement and so form a group. Which is the one that does not belong to that group?

- a) R#J
- b) 9BW
- c) PM3
- d) 6VK
- e) 2DU

**Q.25.** How many such numbers are there in the above arrangement each of which is immediately preceded by a consonant and immediately followed by a symbol?

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

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 neither greater than nor equal to Q'.

'P © Q' means 'P is neither greater than nor smaller than Q'.

'P \$ Q' means 'P is not greater than Q'.

'P % Q' means 'P is neither smaller than nor equal to 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 give your answer accordingly.

**Q.26. Statements:** R@V, V\$J, J\*K

**Conclusions:** I. K % R II. J @ R III. K % V

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

**Q.27. Statements:** D%H, H@V, V\$W

**Conclusions:** I. H % W II. D % V III. D % W

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

**Q.28. Statements:** M\$T, T\*J, J©N

**Conclusions:** I. N % M II. J % M III. M\$N

- a) Only I is true

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

**Q.29. Statements:** N\$R, R©D, D\*K

**Conclusions:** I. K % R II. D % R III. D @ R

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

**Q.30. Statements:** F©K, K%M, M©T

**Conclusions:** I. T \* K II. F % M III. T \* F

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

In each question below is given a group of letters followed by four combinations of digits/symbols numbered 1, 2, 3 and 4. You have to find out which of the combinations correctly represents the group of letters based on the digit/symbol code of each letter and the conditions that follow and mark your answer accordingly. If none of the combinations correctly represents the group of letters mark answer 5 i.e. 'None of these'.

**Letter: M K A D E T R J I W U B F H Q**

**Digit/Symbol Code: 7 % \$ 6 5 8 1 9 2 @ # © \* 3 4**

**Conditions:**

- (i) If the first letter is a consonant and the last letter is a vowel both are to be coded as the code for the vowel.
- (ii) If the first letter is a vowel and the last letter is a consonant, the codes for the first and the last letters are to be interchanged.
- (iii) If the third letter is a vowel it is to be coded as 'δ'.

**Q.31. WHIMTD**

- a) @3δ786
- b) @32786
- c) 63273©
- d) @3278@
- e) None of these

**Q.32. WEMKUD**

- a) @5δ%#6
- b) @δ7%#6
- c) 657%#@
- d) @57%#@
- e) None of these

**Q.33. ITBUDH**

- a) 28@δ63
- b) 28@#63
- c) 38@#62
- d) 28@#62
- e) None of these

**Q.34. K MDFHE**

- a)%76\*35
- b) 576\*35
- c) 576\*3%
- d)%76\*3%
- e) None of these

**Q.35. QTRUJE**

- a) 48δ#95
- b) 481#95
- c) 581#94
- d) 581#95
- e) None of these

Study the following information carefully and answer the questions.

P, Q, R, S, T, V, W and Z are sitting around a circle facing at the centre. R is third to the right of Z, who is second to the right of P. S is not an immediate neighbour of Z and R. T is third to the left of S. Q is third to the right of W, who is not an immediate neighbour of S.

**Q.36.** Which of the pairs of persons are the immediate neighbours of P?

- a) VQ
- b) VW
- c) VS
- d) SR
- e) None of these

**Q.37.** What is Q's position with respect to Z?

**(A)** Fourth to the right **(B)** Fourth to the left **(C)** Third to the right

- a) Only (A)
- b) Only (B)
- c) Only (C)
- d) Either (A) or (B)
- e) None of these

**Q.38.** Who is second to the right of T?

- a) Z
- b) Q
- c) W
- d) Data inadequate
- e) None of these

**Q.39.** In which of the following pairs is the second person not sitting on the immediate left of the first person?

- a) TR
- b) TW
- c) QR
- d) PS
- e) WZ

**Q.40.** Who is on the immediate left of Z?

- a) V
- b) W
- c) P
- d) Data inadequate
- e) None of these

In making decisions about important questions, it is desirable to be able to distinguish between “strong” arguments and “weak” arguments. “Strong” arguments must be both important and directly related to the question. “Weak” arguments may not be directly related to the question and may be of minor importance or may be related to the trivial aspects of the question. Each question below is followed by arguments. You have to decide which of the arguments is a “strong” argument and which is a “weak” argument.

**Q.41.** Should smoking cigarettes and drinking alcohol by the actors be completely banned in the movies in India?

**Arguments:** I. Yes, this will significantly reduce the trend of smoking cigarettes and drinking alcohol among the youth in India.

II. No, there should be no such ban on the creative pursuits of the filmmaker.

III. No, the films portray the society and hence such scenes should be an integral part of the movie if the story line demands so.

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

**Q.42.** Should sale of vital human organs be made legal in India?

**Arguments:** I. No, it goes against our culture.

II. No, this will lead to unhealthy practices.

III. Yes, this will help to bring an end to the illegal trading of human organs.

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

**Q.43.** Should the conscription of citizens for defence services be made compulsory in India?

**Arguments:** I. Yes, this is the only way to tackle the serious shortage of manpower in defence services.



II. No, instead the compensation package be made comparable to other jobsectors to attract people to join defence services.

III. Yes, many other countries have made this compulsory.

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

**Q.44.** Should the salary and perquisites of public sector undertaking employees be made equivalent to those in the private sector?

**Arguments: I.** Yes, this will help the public sector undertakings to attract and retain competent workforce.

II. No, public sector undertakings cannot afford to pay salaries to the level of private sector.

III. Yes, otherwise the public sector undertakings will not be able to compete with the private sector organizations.

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

**Q.45.** Should there be a complete ban on registration of new cars for a few months in the big cities in India?

**Arguments: I.** Yes, this will significantly reduce the number of cars on the already overcrowded roads of the big cities in India.

II. Yes, the existing car owners will be very happy as they will face less traffic snarls in peak hours.

III. No, this is highly discriminatory against those who decide to buy cars now and hence should not be enforced.

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

**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:** world 32 73 verb 26 new desk 19

**Step I:** 73 world 32 verb 26 new desk 19

**Step II:** 73 desk world 32 verb 26 new 19

**Step III:** 73 desk 32 world verb 26 new 19

**Step IV :** 73 desk 32 new world verb 26 19

**Step V:** 73 desk 32 new 26 world verb 19

**Step VI:** 73 desk 32 new 26 verb world 19

**Step VII:** 73 desk 32 new 26 verb 19 world and **Step VII** is the last step of the above input. As per the rules followed in the above steps, find out in each of the following questions the appropriate step for the given input.

**Q.46.** Step II of an input is : 51 brown 22 36 49 cloud sky red. . How many more steps will be required to complete the rearrangement?

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

**Q.47.** Step III of an input is: **58 dine 43 18 tower silver mat 24**, which of the following will be step VI?

- a) 58 dine 43 mat 24 silver 18 tower
- b) 58 dine 43 mat 24 18 tower silver
- c) 58 dine 43 mat 18 tower silver 24
- d) There will be no such step.
- e) None of these

**Q.48. Input: 85 23 96 case over for 42 win.**

How many steps will be required to complete the rearrangement?

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

**Q.49.** Step IV of an input is:**63 car 51 eyes 25 36 store lane**. Which of the following is definitely the input?

- a)eyes car 25 63 36 51 store lane
- b)eyes 25 car 63 51 36 store lane
- c)eyes car 51 63 36 store lane
- d) Cannot be determined
- e) None of these

**Q.50. Input: field eyes 94 32 house rent 49 27**

Which of the following steps will be the last but one?

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

In each question below is given a statement followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy, etc. On the basis of the information given in the statement, you have to assume everything in the statement to be true, and then decide which of the suggested courses of action logically follow(s) for pursuing.

Give answer a) if only I follows.

Give answer b) if only II follows.

Give answer c) if either I or II follows.

Give answer d) if neither I nor II follows.

Give answer e) if both I and II follow.

**Q.51. Statement:** There has been a spurt of robbery and house-breaking incidents in one locality during the past fortnight.

**Courses of action: I.** The local police station personnel should start patrolling the locality at regular intervals.

**II.** The residents in the locality should be asked by the police authority not to leave their houses during the night.

**Q.52. Statement:** Money has become more important than the game itself in the case of Indian cricket.

**Courses of action: I.** Govt. should put a cap on the earnings from different sources of the Indian cricket board.

**II.** Govt. should put a cap on the earnings from different sources of Indian cricket players.

**Q.53. Statement:** Very large numbers of people from northern part of the city are suffering from water-borne diseases.

**Courses of action: I.** The municipal authority should advise people living in the area not to use water supplied through pipeline for drinking purpose.

**II.** The local hospitals should be put on high alert to tackle the emerging crisis situation.

**Q.54. Statement:** The quality of food grains being distributed in some parts of the country through Public Distribution System is very poor and not fit for human consumption.

**Courses of action: I.** The entire stock of food grains should immediately be withdrawn from the distribution system.

**II.** People should be advised to return the food grains purchased from the system and take their money back.

**Q.55. Statement:** A large number of people gathered on the highway, blocking the traffic movement to protest the killing of five locals by a speeding vehicle.

**Courses of action: I.** The police should fire tear gas shells to disperse the crowd.

**II.** The police authority should calm down the sentiment of the crowd, assuring action against the culprit and deploy police personnel at the spot.

In each of the following questions, two rows of numbers are given. The resultant number in each row is to be worked out separately based on the following rules and the question below the row of numbers are to be answered. The operation of numbers progresses from left to right.

**Rules:**

**(i)** If an odd number is followed by another composite odd number, they are to be multiplied.

**(ii)** If an even number is followed by an odd number, they are to be added.

**(iii)** If an even number is followed by a number which is a perfect square, the even number is to be subtracted from the perfect square.

**(iv)** If an odd number is followed by a prime odd number, the first number is to be divided by the second number.

**(v)** If an odd number is followed by an even number, the second one is to be subtracted from the first one.

**Q.56.**

58 17 5

85 5 n

If 'n' is the resultant of the first row what is the resultant of the second row?

- a) 255
- b) 32
- c) 49
- d) 34
- e) None of these

**Q.57.**

24 64 15

m 11 15

If m is the resultant of the first row, what is the resultant of the second row?

- a) 165
- b) 75
- c) 20
- d) 3
- e) None of these

**Q.58.**

7 21 3

d 7 33

If d is the resultant of the first row, what will be the resultant of the second row?

- a) 40
- b) 138
- c) 231
- d) 80
- e) None of these

**Q.59.**

73 34 13

32 p 15

If p is the resultant of the first row, what is the resultant of the second row?

- a) 713
- b) 50
- c) 20
- d) 525
- e) None of these

**Q.60.**

14 5 9

24 w 88

If w is the resultant of the first row, what is the resultant of the second row?

- a) 171
- b) 283
- c) 195
- d) 165
- e) None of these

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” i.e. 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.

In an era of globalization, we need to find appropriate tools to confront the challenges facing agriculture. Commodity futures markets can play a major role in addressing some of these challenges. In order to improve agricultural productivity, we need to encourage private investment including that from individual farmers, and reasonable returns for agri-produce are a prerequisite for this. The price appreciation in agri commodities has failed to match the increase in price of inputs or the price-rise of other commodities, indicating deteriorating terms of trade for agriculture. Our spot markets are fragmented and, being dominated by a large chain of intermediaries, can hardly ensure a fair return for the farmers. Spot transactions, being mostly offline, lack audit trail. Different prices for the same commodity in different parts of the country give rise to arbitrage opportunities for traders. Further, driven by the need for immediate cash, most farmers engage in distress sale after harvest when supply exceeds demand and price is at its lowest.

**Q.61.** Private funding in agricultural activity will significantly improve productivity.

**Q.62.** Traders are largely benefited due to distress sale of agriculture produces.

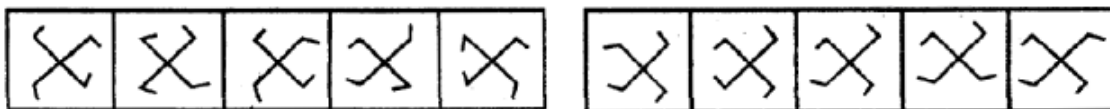
**Q.63.** Prices of agricultural products are comparable throughout the country.

**Q.64.** The prices of agricultural produce do not generate expected return at present.

**Q.65.** Traders are at a disadvantage for lack of organized trade practices of agricultural produces.

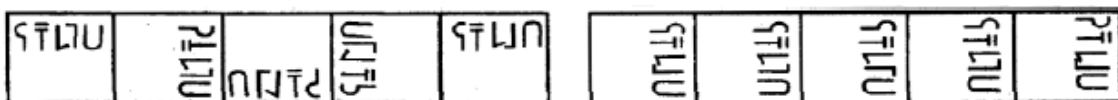
In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued?

**Q.66.**



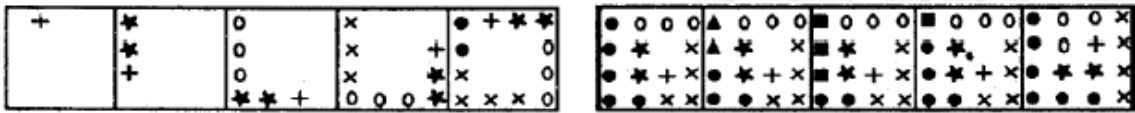
a) b) c) d) e)

**Q.67.**



a) b) c) d) e)

Q.68.



a)b)c)d)e)

Q.69.



a)b)c)d)e)

Q.70.



a)b)c)d)e)

Q.71-75. In each of the following questions a series begins with an unnumbered figure on the extreme left.

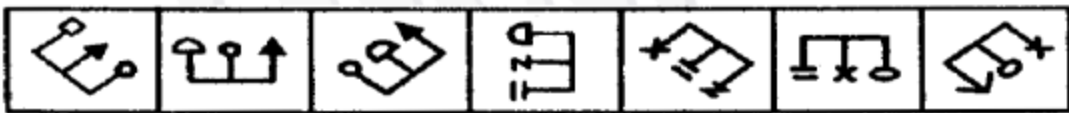
One and only of the five numbered figures in the series does not fit into the series. The two unnumbered figures, one each on the extreme left and extreme right, fit into the series. You have to take as many aspects into account as possible of the figures in the series and find out the one and only one of the five numbered figures which does not fit into the series. The number of that figure is the answer.

Q.71.



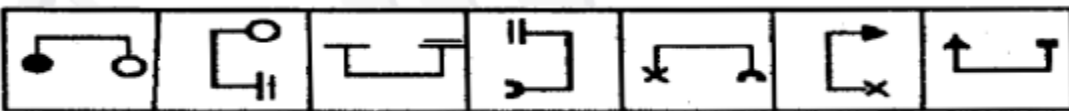
a)b)c)d)e)

Q.72.



a)b)c)d)e)

Q.73.



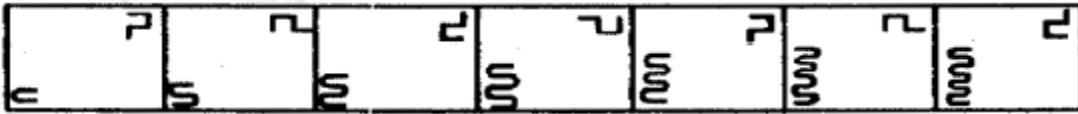
a)b)c)d)e)

Q.74.



a)b)c)d)e)

Q.75.



a)b)c)d)e)

TEST - II

QUANTITATIVE APTITUDE

What should come in place of the question mark(?) in the following questions?

Q.76.  $\frac{2}{7} * \frac{5}{6} * \frac{3}{8} * ? = 790$

- a) 8848
- b) 8246
- c) 8484
- d) 8868
- e) None of these

Q.77.  $968 * 445 \div 7 = 17230.4$

- a) 60
- b) 40
- c) 25
- d) 35
- e) None of these

Q.78.  $(0.05 \times 6.25) + 2.5 = 7$

- a) 0.105
- b) 0.95
- c) 0.115
- d) 1.25
- e) None of these

Q.79.  $(41)^2 + (38)^2 * (0.15)^2 = ?$

- a) 3125.0225
- b) 1713.49
- c) 3125.15
- d) 59204.0225
- e) None of these

Q.80.  $1728 \div \sqrt[3]{262144} \times ? - 288 = 4491$

- a) 148
- b) 156
- c) 173
- d) 177
- e) None of these

What should come in place of the question mark (?) in the following number series?

Q.81. 0.4 2.4 ? 27.4 114.6 579

- a) 6.4

- b) 4.2
- c) 8.3
- d) 7.8
- e) None of these

**Q.82.**  $7\ 42\ 504\ ?\ 217728\ 6531840$

- a) 10080
- b) 9072
- c) 6048
- d) 3024
- e) None of these

**Q.83.**  $4.5\ 7\ 18\ ?\ 335\ 2004$

- a) 76
- b) 64
- c) 72
- d) 63
- e) None of these

**Q.84.**  $27\ 125\ 343\ 1331\ ?\ 4913$

- a) 2197
- b) 3375
- c) 1859
- d) 2535
- e) None of these

**Q.85.**  $600\ 960\ 1536\ 2457.6\ 3932.16\ ?$

- a) 7864.32
- b) 6219.456
- c) 6291.456
- d) 7684.32
- e) None of these

**Q.86.** Three numbers are in the ratio 2:3:4. The sum of the largest and the smallest equals the sum of the third and 54. What is the largest number?

- a) 54
- b) 74
- c) 82
- d) 70
- e) None of these

**Q.87.** In an election between two candidates, one got 72% of the total valid votes. 25% of the total votes are invalid. If the total votes are 8200, what is the number of valid votes the other person got?

- a) 1835
- b) 1722
- c) 2050
- d) 4428
- e) None of these



**Q.88.** In how many different ways can the letters of the word 'WEDDING' be arranged?

- a) 5040
- b) 2500
- c) 2520
- d) 5000
- e) None of these

**Q.89.** Milind takes as much time in running 15 metres as a car takes in covering 40 metres. What will be the distance covered by Milind during the time the car covers 2 km?

- a) 1000 metres
- b) 600 metres
- c) 650 metres
- d) 750 metres
- e) None of these

**Q.90.** Four milkmen rented a pasture. A grazed 15 cows for 4 months, B grazed 12 cows for 2 months, C grazed 18 cows for 6 months, and D grazed 16 cows for 5 months. If A's share of rent is Rs 1,020, what is C's share of rent?

- a) Rs.1,836
- b) Rs 1,360
- c) Rs. 816
- d) Cannot be determined
- e) None of these

Study the following data carefully and answer the questions given below.

Out of 6500 students from the Arts wing of a college, 21% of the total numbers of students have majored only in Psychology. 12% of the total numbers of students have majored only in English Literature, and 15% of the total numbers of students have majored only in Politics. 7% of the total numbers of students have majored only in Philosophy, and 10% of the total numbers of students have majored only in History. 8% of the total numbers of students have majored in both Psychology and Philosophy. 4% of the total numbers of students have majored in History as well as Politics, and 11% of the total numbers of students have majored in English Literature as well as Politics. 9% of the total numbers of students have majored in Psychology and English Literature, and 3% of the total numbers of students have majored in History and Philosophy.

**Q.91.** What is the ratio of the number of students majoring in Philosophy to the number of students majoring only in Psychology?

- a) 4:5
- b) 5:6
- c) 6:7
- d) 7: 8
- e) None of these

**Q.92.** Students majoring in History are approximately what percent of the total number of students majoring in Politics?

- a) 48
- b) 61
- c) 52
- d) 57

e) 45

**Q.93.** How many students have majored only in Politics?

- a) 650
- b) 975
- c) 780
- d) 455
- e) None of these

**Q.94.** What is the total number of students majoring in English Literature?

- a) 780
- b) 1495
- c) 1300
- d) 2050
- e) None of these

**Q.95.** Lowest numbers of students have majored in which subject?

- a) History
- b) Philosophy
- c) Politics
- d) English Literature
- e) Psychology

Study the following table carefully and answer the questions given below. Number of workers working in various factories in various shifts

Shifts	Factories					
	A	B	C	D	E	F
6.30 A.M – 12.30 P.M	6500	4250	5040	7135	4215	6000
12.30 P.M – 6.30 P.M	5450	3280	4550	6030	5100	4100
6.30 P.M – 12.30 A.M	4510	5200	3890	3500	2520	4220
12.30 A.M – 6.30 A.M	4045	4000	4200	5125	4805	3125

**Q.96.** The total number of workers working in the shifts 1230 P.M.- 6.30 P.M. and 6.30 P.M.-12.30 A.M. in factory E is **approximately** what per cent of the total number of workers working in the same shifts in Factory A?

- a) 68
- b) 71
- c) 81
- d) 77
- e) 65

**Q.97.** What is the average number of workers working in factory C in all the shifts together?

- a) 4420
- b) 4160
- c) 4500

- d) 4550
- e) None of these

**Q.98.** What is the **approximate** difference between the average numbers of workers working in factory B and the average number of workers working in factory F?

- a) 715
- b) 261
- c) 625
- d) 195
- e) 178

**Q.99.** Which shift has the lowest total number of workers from all the factories together?

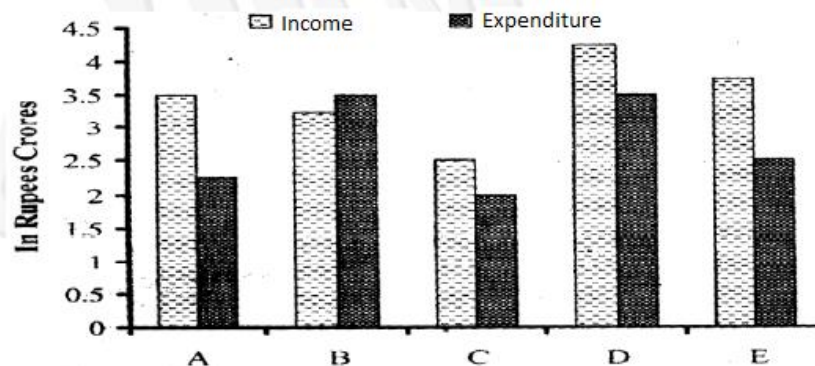
- a) 12.30 P.M.-6.30 P.M.
- b) 6.30P.M.-12.30A.M
- c) 6.30A.M.-12.30P.M.
- d) 12.30A.M - 6.30 A.M
- e) 6.30 A.M.-12.30 P.M. & 12.30 A.M.- 6.30 A.M.

**Q.100.** What is the ratio of the total number of workers working in the shift 6.30 A.M. -12.30 P.M. from all the factories together to the total number of workers working in the shift 12.30A.M.- 6.30AM from all the factories together?

- a) 1265:1657
- b) 1432:1567
- c) 1657:1265
- d) 1567:1432
- e) None of these

**Q.101-105.** Study the following Graph carefully and answer the questions given below:

**Income and Expenditure of various Companies during a year  
(Profit = Income - Expenditure)**



**Q.101.** What is the average income earned by all the companies together?

- a) Rs 345000000
- b) Rs 335000000
- c) Rs 3350000
- d) Rs 34500000
- e) None of these

**Q.102.** Expenditure incurred by company C is **approximately** what per cent of the expenditure incurred by company B?

- a) 41
- b) 57
- c) 62
- d) 51
- e) 65

**Q.103.** What is the **approximate** difference between the per cent profit earned by Company A and that by Company D?

- a) 5
- b) 20
- c) 35
- d) 15
- e) 25

**Q.104.** What is the total expenditure incurred by all the companies together?

- a) Rs 13750000
- b) Rs 1375000000
- c) Rs 13750000000
- d) Rs 1375000
- e) None of these

**Q.105.** What is the ratio of profit incurred by companies A and C together to profit incurred by companies D and E together?

- a) 7:8
- b) 5:7
- c) 4:5
- d) 3 : 5
- e) None of these

**Study the following table and answer the questions given below.**

**Number of People using various Music Accessories from various cities**

Accessories	Cities				
	A	B	C	D	E
<b>Radio</b>	21550	55000	32680	18200	35000
<b>CD Player</b>	34000	36780	48300	26500	18600
<b>I-Pod</b>	12200	9500	14960	29750	10550
<b>Cell Phone</b>	45720	15280	50000	33800	22660
<b>MP3 Player</b>	22550	21590	21300	36480	21050
<b>Stereo System</b>	33800	45360	36200	21500	30000

**Q.106.** The total number of people using I-pod is what per cent of the total number of people using Stereo system across the cities? (Rounded off to two digits after decimal)?

- a) 46.12

- b) 42.36
- c) 41.62
- d) 41.16
- e) None of these

**Q.107.** Which city has the highest number of people using various music accessories?

- a) A
- b) B
- c) C
- d) D
- e) E

**Q.108.** What is the difference between the total numbers of people using various music accessories from city B and the total number of people using various music accessories from city E?

- a) 46000
- b) 45250
- c) 46550
- d) 45650
- e) None of these

**Q.109.** What is the ratio of the total number of people using Radio, CD Player and I-.pod together from city C to the total number of people using Cell Phone, MP3 Player and Stereo System from the same city?

- a) 6415:7371
- b) 4797:5375
- c) 4325:6418
- d) 4797:6415
- e) None of these

**Q.110.** What is the average number of people using Cell Phone across the cities?

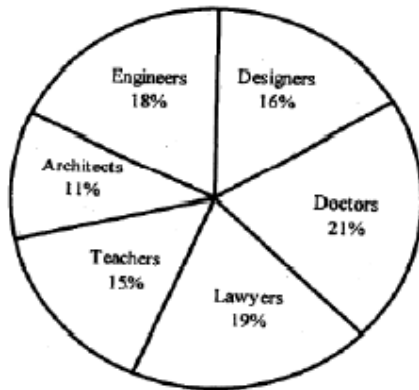
- a) 24594
- b) 32486
- c) 33372
- d) 34836
- e) None of these

**Study the following Pie-chart carefully and answer the questions given below.**

**Survey conducted on 10500 people to find out various Professionals in the town and percentage of**

**Female Professionals amongst them Various Professionals = 10500**

**Percentage of Female Professionals**



Doctors	20%
Engineers	60%
Architects	40%
Teachers	80%
Lawyers	40%
Designers	35%

**Q.111.** What is the ratio of the male Engineers and Designers to the same-occupation female professionals in the town?

- a) 41:44
- b) 55:53
- c) 31:35
- d) 44:35
- e) None of these

**Q.112.** The total number of Lawyers in town is approximately what per cent of the total number of Doctors in the town?

- a) 95
- b) 98
- c) 90
- d) 85
- e) 81

**Q.113.** What is the difference between the total number of male and female professionals in the town?

- a) 1284
- b) 1134
- c) 1054
- d) 1164
- e) None of these

**Q.114.** Female Doctors are what per cent of the female Teachers in the town?

- a) 42
- b) 28
- c) 15
- d) 35
- e) None of these

**Q.115.** What is the ratio of the number of male Architects to the number of male Teachers in the town?

- a) 11:5
- b) 3:2
- c) 5:11
- d) 2 : 3
- e) None of these

**Q.116.** The profit earned after selling a wristwatch for Rs 5,765 is the same as the loss incurred after selling the wristwatch for Rs 4,315. What is the cost price of the wristwatch?

- a) Rs 6,000
- b) Rs 5,100
- c) Rs 4,900
- d) Rs 5,040
- e) None of these

**Q.117.** A railway half-ticket costs half the full fare. But the reservation charge on the half-ticket is the same as that on full ticket. One reserved first-class ticket for a journey between two stations is Rs 525 and the cost of one full and one-half reserved first class tickets is Rs 850. What is the reservation charge?

- a) Rs 125
- b) Rs 200
- c) Rs 145
- d) Cannot be determined
- e) None of these

**Q.118.** Smita was asked to multiply a certain number by 36. She multiplied it by 63 instead and got an answer 3834 more than the correct one. What was the number to be multiplied?

- a) 152
- b) 126
- c) 142
- d) 148
- e) None of these

**Q.119.** Manish borrowed a sum of Rs 1,150 from Anil at the simple rate of 6 p.c.p.a. for 3 years. He then added some more money to the borrowed sum and lent it to Sunil for the same time at 9 p. c. p. a. at simple interest. If Manish gains Rs 274.95 by way of interest on the borrowed sum as well as his own amount from the whole transaction, then what is the sum lent by him to Sunil?

- a) Rs 1,290
- b) Rs 1,785
- c) Rs 1,285
- d) Rs 1,200
- e) None of these

**Q.120.** One year ago the ratio of the ages of Sanika and Gouri was 3 :4 respectively. One year hence the ratio of their ages will be 10:13 respectively. What is Sanika's present age?

- a) 18years
- b) 20 years
- c) 26 years
- d) Cannot be determined
- e) None of these

What **approximate** value should come in place of the question mark (?) in the following questions? (You are not expected to calculate the exact value).

**Q.121.**  $\sqrt[3]{7469} \times \sqrt{668}=?$

- a) 300
- b) 350
- c) 505
- d) 425
- e) 575

**Q.122.**  $\frac{1}{8} * \frac{3}{5} * \frac{4}{7} * 7897 = ?$

- a) 320
- b) 297
- c) 346
- d) 342
- e) 338

**Q.123.**  $2.5 * 0.08 \div (1.9)^2=?$

- a)1.5
- b) 0.8
- c) 0.010
- d) 0.06
- e) 2.1

**Q.124.**  $9654 \div 21 + 7638 \div 44 =?$

- a) 633
- b) 600
- c) 643
- d) 621
- e) 598

**Q.125.**  $(4.36)^2 * 66.5 - 371 =?$

- a) 902
- b) 893
- c) 871
- d) 888
- e) 880

### TEST - III

#### GENERAL AWARENESS

**Q.126.** A banking system under which the banks are to raise low cost funds and invest such funds in low risk assets such as govt. securities, is known as:

- a)narrowbanking
- b)universal banking
- c)rural banking
- d)risk management banking
- e) None of these

**Q.127.** Which of the following is regarded as Off Shore Fund?

- a) Which is set up in an island



- b) Which is set up outside the country
- c) Which is set up within the country
- d) Which is set up within the country but controlled from outside the country
- e) None of these

**Q.128.** When a country decides to conduct trade on favourable terms with another country for mutual benefits, this is called:

- a) FTA
- b) MFN status
- c) Bilateral trade
- d) Counter trade
- e) None of these

**Q.129.** The term 'round tripping' in case of Foreign Direct Investment relates to:

- a) coming back of domestic money as FDI
- b) use of FDI funds out of country
- c) sending back foreign money as export
- d) 1 and 2
- e) None of these

**Q.130.** The term REPO represents which of the following: .

- a) injecting liquidity by the Central Bank of a country through purchase of govt. securities.
- b) absorption of liquidity from the market by sale of govt. securities
- c) Balancing liquidity' with a view to enhance economic growth rate
- d) Improving the position of availability of the securities in the market. .
- e) None of these

**Q.131.** Which of the following is not a trigger point items to implement Prompt Corrective Action by RBI?

- a) capital adequacy
- b) non-performing advances
- c) return on assets
- d) Bank Rate
- e) None of these

**Q.132.** With which of the following project MCA-21 (Stands for Ministry of Corporate Affairs while 21 standing for the 21st century reform) is related?

- a) Health Project
- b) E-governance project
- c) Urban Renewal Mission
- d) Rural Employment Project
- e) None of these

**Q.133.** Recently SEBI allowed which of the following funds to register as a Foreign Institutional Investor which invest in shares and Government Securities?

- a) Portfolio Investment Fund
- b) Sovereign Foreign Investment Fund
- c) Overseas Sovereign Wealth Fund

- d) Hedge Fund
- e) None of these

**Q.134.** By which year has India and Pakistan aimed to complete the construction of a pipeline to carry gas from Iran?

- a) 2015
- b) 2012
- c) 2011
- d) 2009
- e) None of these

**Q.135.** Which country has recently tested first driverless passenger train?

- a) India
- b) Japan
- c) France
- d) Germany
- e) None of these

**Q.136.** Which among the following is purpose of investment fluctuation reserve?

- a) to cover the interest payment on investment in capital market
- b) to cover the loss arising from valuation and from interest rate movements in investment in govt. securities
- c) to cover the risk of fluctuation in value of capital market securities
- d) to cover the risk on account of govt. loans
- e) None of these

**Q.137.** What is the maturity period of treasury bills issued by Govt. of India:

- a) 14 and 91 days
- b) 91 & 182 days
- c) 14 & 182 days
- d) 91 & 364 days
- e) None of these

**Q.138.** Following liability is not taken as part of time and demand liabilities for the purpose of CRR

- a) Fixed deposits
- b) Saving Bank accounts
- c) Recurring deposits
- d) Paid-up capital
- e) None of these

**Q.139.** Which of the following Indian Missiles have acquired the speed of 5.6 mac (5 times more than the speed of sound)?

- a) Agni II
- b) Agni III
- c) Brahmos
- d) Trishul
- e) None of these

**Q.140.** By which of the following medium can IRCTC provide rail ticket to railway passengers under the 'Dial-A-Ticket' service?

- a) TicketWindow
- b) Phone
- c) Internet
- d) Ticket KIOSK
- e) None of these

**Q.141.** Vijay Tendulkar who passed away recently is a famous-----.

**(A)** Author **(B)** Social Activist **(C)** Dramatist **(D)** Scientist

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

**Q.142.** Which of the following is correct in relation to SME FINANCE?

- a) An increase of 30%has been envisaged
- b) Credit under SME to be doubled in 3 years
- c) Credit under SME to be doubled in 5 years
- d) Govt. has changed the criteria of SME finance for exceed its credit limit.
- e) None of these

**Q.143.** Quarterly review of the monetary and credit policy (called Annual Policy Statement) by RBI is generally carried in the month of:

- a) July/Oct/Jan
- b) Dec/Mar/June
- c) Oct /Dec/ Apr
- d) March /April/July
- e) None of these

**Q.144.** When RBI tightens the monetary aggregates such as cash reserve ratio or statutory reserve ratio and takes measures to increase interest rates, such policy is called:

- a) Chip Money Policy
- b) Contractionary
- c) Liberal
- d) Non-inflationary
- e) None of these

**Q.145.** With which of the following neighboring countries does India wants to solve Sir Creek Border Dispute?

- a) China
- b) Bangladesh
- c) Pakistan
- d) Bhutan
- e) None of these

**Q.146.** Who is the new head of the World Intellectual Property Organization (WIPO)?

- a) Philippe Varin
- b) Ketan Mehta
- c) Francis Gurry
- d) Vijay Bhatnagar
- e) None of these

**Q.147.** When a bank issues a certificate of deposit, it is issued:

- a) at maturity value of the certificate
- b) at face value
- c) at discount to the face value
- d) by adding premium to the face value
- e) None of these

**Q.148.** Federal Reserve is the monetary authority of which of the following countries:

- a) Australia
- b) United Kingdom
- c) United States of America
- d) China
- e) None of these

**Q.149.** In banking terminology, the term 'working funds' of a bank refers to:

- a) Total of global deposits
- b) Total of deposits and borrowing
- c) Total of balance sheet
- d) Total of one side of balance sheet excluding contra items
- e) None of these

**Q.150.** Which of the following statements is/are **TRUE** according to revised estimate of Economic Growth Rate?

**(A)** Economic Growth Rate is estimated at 9 percent, more than earlier estimate of 8.7 percent in 2007-08.

**(B)** Agriculture Growth Rate is estimated as 4.5% in place of 2.6 % in last year estimate.

**(C)** In Infrastructure sector growth rate was earlier estimated as 9.4 percent and the revised estimate is 8.8 percent.

**(D)** In 2007-08 income per person per year reached Rs. 32299 from Rs. 29642 which is 12.3 percent more than last year.

**(E)** In 2007-08 growth rate in insurance sector and banking sector reached at 11.8 %.

- a) A,C,D and E
- b) All are true
- c) B,D and E
- d) A,B,D and E
- e) None of these

**Q.151.** Who has been chosen as the winner of 'International Indu Sharma Katha Samman 2007'?

- a) Arundhati Rai
- b) Sanjeev AsgarWajahat
- c) Nasira Sharma
- d) ChitraMudgal

e) None of these

**Q.152.** At which place was the International conference on "The New Business Laws of India", hosted by the International Indian Bar Association (IIBA) held?

- a) Pune
- b) Nagpur
- c) Jaipur
- d) New Delhi
- e) None of these

**Q.153.** Whenever RBI wants to restrict expansion of credit, how bank rate can be made use of:

- a) It hikes bank rate to make credit costly
- b) It lowers bank rate to make credit costly
- c) It freezes the bank rate
- d) It reduces bank rate to make credit affordable
- e) None of these

**Q.154.** PLR is determined by banks taking into account:

- a) Cost of funds
- b) Risk cost
- c) Operational cost
- d) Market trends
- e) All of these

**Q.155.** The policies of RBI to influence the quantity of money in circulation are called:

- a) Credit policies
- b) Monetary policies
- c) Fiscal policies
- d) Chip Money Policy
- e) None of these

**Q.156.** Which of the following Acts helps banks and financial institution to recover their bad loans from defaulters?

- a) Insurance Regulation Act
- b) Securitization & Reconstruction of Financial Assets & Enforcement of Security Interest (SARFAESI) Act
- c) Monopolies & Restrictive Trade Practices (MRTP) Act
- d) Foreign Exchange Management Act (FEMA)
- e) None of these

**Q.157.** Which of the following countries firm has become the first foreign broker on the Colombo Stock Exchange?

- a) Japan
- b) Pakistan
- c) China
- d) India
- e) None of these

**Q.158.** Who has accorded "Mini Ratna" status to the Indian Railway Catering and Tourism Corporation (IRCTC)?

- a) Union Ministry of Commerce and Industry
- b) Union Ministry of Tourism Industry
- c) The Indian Railway
- d) Central Govt.
- e) None of these

**Q.159.** Which of the following interest rates are not specified by RBI and totally left to the discretion of the banks concerned?

- a) Saving bank deposits
- b) NRI deposits
- c) Small loans up to Rs.2 lac
- d) Export credit facilities
- e) Prime Lending Rate

**Q.160.** Which of the following better explains the meaning of risk?

- a) Loss arising on happening of some event
- b) Loss arising on non-happening of some event
- c) Probability of loss that could arise due to uncertainty
- d) Risk due to loss as a result of uncertainty
- e) None of these

**Q.161.** To take benefit of information technology banks are making use of CRM. It stands for:

- a) Customer Relationship Monitoring
- b) Customer Relationship Management
- c) Customer Review Management
- d) Critical Relationship Management
- e) None of these

**Q.162.** Nargis is recently in news. Why was it famous?

- a) It is the earthquake which destroyed China's South-West Region.
- b) It is the Cyclone which killed more than ten thousand people in Myanmar.
- c) Scientist found a new breed of Nargis Flower.
- d) It is the cyclone which affected the Russia's Western region badly.
- e) None of these

**Q.163.** Renowned personality Nirmala Deshpandey has died recently. She belongs to which of the following fields?

- a) Social Work
- b) Art
- c) Music
- d) Film Industry
- e) None of these

**Q.164.** Which of the following countries was readmitted recently in the Commonwealth?

- a) Pakistan
- b) Bangladesh

- c) Nepal
- d) Myanmar
- e) None of these

**Q.165.** What is RBI's objective in asking banks to move from quarterly to monthly system of interest charging?

- a) As part of 90 days norms for identification of non performing advances
- b) Introduction of international standard
- c) Early recovery of interest to increase income of banks
- d) Introduction of simple interest rates
- e) None of these

**Q.166.** Which of the following is correct with regarding to reporting the Fraud to RBI?

- a) To be reported within 1 week on form FMR-I from date of detection
- b) To be reported within 3 week on form FMR-I from date of detection
- c) To be reported within 1 week on form FMR-2 from date of detection
- d) To be reported within 2 week on form FMR-2 from date of detection
- e) None of these

**Q.167.** Who is a portfolio manager?

- a) Whomanages investment properly
- b) Whomanages the investment of his familymembers
- c) A Professional InvestmentManager
- d) An investment manager who deals in a particular kind of securities only
- e) None of these

**Q.168.** When the unaccounted for money kept abroad in different banks by residents in India is brought back to India it is called:

- a) Inward remittance
- b) Missing money
- c) Hawala transaction
- d) Reverse hawala
- e) None of these

**Q.169.** If a financial transaction is carried, processed and settled instantantly, this is called:

- a) Automated teller machine
- b) Electronic funds transfer
- c) Reconciliation transaction
- d) Real time gross settlement
- e) None of these

**Q.170.** Implementation of capital account convertibility has been suggested by:

- a) Narasimham Committee
- b) Tarapore Committee
- c) Y V Reddy Committee
- d) Vaghul Committee
- e) None of these

**Q.171.** The Asset Liability Committee in a bank makes the assessment of which of the following:

- a) Credit risk
- b) Foreign Exchange fluctuation risk
- c) Liquidity risk
- d) Operational Risk
- e) None of these

**Q.172.** Who was the Chairman for 12th Finance Commission:

- a) K C Pant
- b) C Rangarajan
- c) Vijay Kelkar
- d) Vimal Jalan
- e) None of these

**Q.173.** The instrument which provides proprietary interest in a company and which entitles a person to dividend on profits, is called?

- a) Bond
- b) Share
- c) Debenture
- d) Warrant
- e) None of these

**Q.174.** The term primary and secondary market is used in the context of which of the following?

- a) Money Markets
- b) Capital market
- c) Insurance markets
- d) 1 and 3
- e) None of these

**Q.175.** Which of the following institutes are going to measure the effect of National Rural Employment Guarantee Programme with Govt. contribution?

**(A) JNU (B) BHU (C) IIM (D) IIT (E) Indian Institute of Agricultural Study**

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

#### **TEST - IV**

#### **ENGLISH LANGUAGE**

Read the following passage carefully and the questions given below it. Certain words/ phrases are given in **bold** to help you locate them while answering some of the questions.

China's rising power is based on its remarkable economic success. Shanghai's overall economy is currently growing at around 13% per year, thus doubling in size every five or six years. Everywhere there are start-ups, innovations, and young entrepreneurs hungry for profits. In a series of high-level meetings between Chinese and African officials, the advice that the African leaders received from the Chinese was sound, and more practical than they typically get from the World Bank.



Chinese officials **stress** the crucial role of public investments, especially in agriculture and infrastructure, to lay the basis for private sector-led growth. In a hungry and poor rural economy, as China was in the 1970s and as most of Africa is today, a key starting point is to raise farm productivity. Farmers need the benefits of fertilizer, irrigation and high-yield seeds, all of which were a **core** part of China's economic takeoff. Two other equally critical investments are also needed: roads and electricity, without which there cannot be a modern economy. Farmers might be able to increase their output, but it won't be able to reach the cities, and the cities won't be able to provide the countryside with inputs. The government has taken pains to ensure that the electricity grids and transportation networks reach every village in China. China is prepared to help Africa in substantial ways in agriculture, roads, power, health and education. And that is not an **empty** boast. Chinese leaders are prepared to share new high-yield rice varieties, with their African counterparts and, all over Africa, China is financing and constructing basic infrastructure. This illustrates what is wrong with the World Bank. The World Bank has often forgotten the most basic lessons of development, preferring to lecture the poor and force them to privatize basic infrastructure, which is **untenable**, rather than to help the poor to invest in infrastructure and other crucial sectors. The Bank's failure began in the early 1980s when under the ideological **sway** of then American President and British Prime Minister it tried to get Africa and other poor regions to cut back or close down government investments and services. For 25 years, the bank tried to get governments out of agriculture, leaving impoverished peasants to fend for themselves. The result *hits* been a disaster in Africa, with farm productivity stagnant for decades. The bank also pushed for privatization of national health systems, water utilities, and road and power networks, and has grossly under financed these critical sectors. This extreme free-market ideology, also called "**structural adjustment**", went against the practical lessons of development successes in China and the rest of Asia. Practical development strategy recognizes that public investments— in agriculture, health, education, and infrastructure—are necessary complements to private investments. The World Bank has instead wrongly seen such vital public investments as an enemy of private sector development. Whenever the bank's ideology failed, it has blamed the poor for corruption, mismanagement, or lack of initiative. Instead of focusing its attention on helping the poorest countries to improve their infrastructure, there has been a crusade against corruption. The good news is that African governments are getting the message on how to spur economic growth and are getting crucial help from China and other partners that are less wedded to extreme free-market ideology than the World Bank. They have declared their intention to invest in infrastructure, agriculture modernization, public health and education. It is clear the Bank can regain its relevance only if it becomes practical once again, by returning its focus to financing public investments in priority sectors. If that happens, the Bank can still do justice to the bold vision of a world of shared prosperity that prompted its creation after World War II.

**Q.176.** The author's main objective in writing the passage is to

- a) Make a case for the closure of the World Bank since it promotes US interests over those of other countries.
- b) Illustrate how China can play a more concrete role in Africa.
- c) Criticize the World Bank for playing a crucial role in China's development but neglecting Africa.
- d) Recommend that China adopt the guidelines of the World Bank to sustain growth.
- e) Use China's success as an example of the changes required in World Bank ideology.

**Q.177.** What advice have African leaders received from their Chinese counterparts?

- (A) Focus primarily on innovation, start-ups and urban development.
- (B) To ensure all citizens benefit from economic development, investment in crucial sectors should come from the government, not the private sector.
- (C) Improve agricultural output through government investment to stimulate economic growth.
- a) None

- b) Only (C)
- c) Only (B)
- d) Both (A) & (B)
- e) None of these

**Q.178.** What effect has the World Bank policy had on African nations?

- a) The African government has restricted private sector investment in agriculture.
- b) Africa has focused more on health and education rather than on agriculture.
- c) The agriculture sector in these countries is not as productive as it could be.
- d) US and Britain have volunteered substantial aid to Africa as Africa has complied with World Bank ideology.
- e) None of these

**Q.179.** What is the difference in the Chinese and World Bank approach to development?

- a) Unlike the World Bank, China favours the public sector and restricts private sector participation in crucial sectors.
- b) Contrary to China's strategy of dependence on the private sector, the World Bank pressurizes governments to take the lead in investing in agriculture.
- c) While the World Bank has focused on agriculture, China's priority has been rooting out corruption so that investment in infrastructure is utilized appropriately.
- d) The Chinese government has retained control over essential services like transport while the World Bank favours private sector involvement.
- e) None of these

**Q.180.** What is China's view in the development of the transportation and power networks?

- a) Development in these sectors is not as important as investing in agriculture.
- b) Resources need to be diverted from the rural to the urban areas to meet the needs of the growing population in cities.
- c) The government should be solely responsible for developing these services so all citizens have access to them.
- d) It is more important to develop and maintain transportation networks and power grids in rural areas.
- e) None of these

**Q.181.** Which of the following **cannot** be said about structural adjustment?

- a) It is the World Bank's free market ideology adapted by Asian countries.
- b) Under this strategy public sector investment in priority sectors is discouraged.
- c) As a development strategy it has failed in Africa.
- d) With this strategy there has been a lack of adequate investment in critical sectors.
- e) It is an ideology advocated by the World Bank which needs to be modified to facilitate economic growth.

**Q.182.** Which of the following is **NOT true** in the context of the passage?

- (A) China's involvement in Africa so far has been restricted to advising its leaders.
  - (B) The World Bank was created by the US and Britain for the sole purpose of furthering their interests.
  - (C) China's economy was once in the same state as many African countries are today.
- a) None
  - b) Only (B)
  - c) Only (A)

- d) Both (A) & (B)
- e) None of these

**Q.183.** What has/have been the outcome/s of Shanghai's economy prospering?

- (A) TheWorld Bank has changed its development strategy.
  - (B) China's importance globally has been enhanced.
  - (C) Rural areas are being neglected to promote development of cities.
- a) Only (B)
  - b) Both (A) & (B)
  - c) Both (B) & (C)
  - d) All (A), (B) & (C)
  - e) None of these

**Q.184.** Why is the author optimistic about Africa's future?

- a) TheWorld Bank has committed itself to invest huge sums in Africa's development.
- b) Africa has decided to adopt a structural adjustment ideology which has benefited many nations.
- c) Africa has committed itself to adopting China's strategy for economic growth.
- d) China has urged the World Bank to waive the interest on its loans to Africa.
- e) None of these

**Q.185.** What advice has the author given theWorld Bank?

- a) Support China's involvement in developing Africa
- b) Reduce the influence of the US and Britain in its functioning
- c) Adopt a more practical ideology of structural adjustment
- d) Change its ideology to one encouraging both public and private sector investment in basic infrastructure
- e) Focus on fighting corruption rather than interfering in the governance of developing countries

**Choose the word which is most nearly *the SAME* in meaning as the word printed in bold as used in the passage.**

**Q.186. sway**

- a)Fluctuate
- b)Influence
- c)Govern
- d)Dependence
- e)Unsteady

**Q.187. core**

- a)Centre
- b)Heart
- c)Adequate
- d)Intermediate
- e)Essential

**Q.188. stress**

- a)Highlight
- b)Strain
- c)Taxing

- d) Tension
- e) Emphasis

**Choose the word which is most OPPOSITE in meaning of the word printed in bold as used in the passage.**

**Q.189. untenable**

- a) Viable
- b) Unsound
- c) Consistent
- d) Superior
- e) Attractive

**Q.190. empty**

- a) Foil
- b) Objective
- c) Meaningful
- d) Occupied
- e) Intelligent

**Read each sentence to find out whether there is any error in it the error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is 5). (Ignore errors of punctuation, if any).**

**Q.191.** It is not worthy /the company's reputation /to compromise with quality/ for the sake of profit.

- a) It is not worthy
- b) the company's reputation
- c) to compromise with quality
- d) for the sake of profit
- e) No error

**Q.192.** The company which has /won the government contract/ also plans to invest /with the power sector.

- a) The company which has
- b) won the government contract
- c) also plans to invest
- d) with the power sector
- e) No error

**Q.193.** Implementing these measures /will help the government/ to save more of /400 crore each year.

- a) Implementing these measures
- b) will help the government
- c) to save more of
- d) 400 crore each year
- e) No error

**Q.194.** You have failed to produce / no evidence to support/ the charge that he /is responsible for the error.

- a) You have failed to produce
- b) no evidence to support

- c)the charge that he
- d)is responsible for the error
- e)No error

**Q.195.** As per the agreement / scientists from both of/ the countries will work /together to find a solution.

- a)As per the agreement
- b)scientists from both of
- c)the countries will work
- d)together to find a solution
- e)No error

**Q.196.** Negotiationswith the bank / are at an advanced / stage andwe hope to / signed the deal soon.

- a)Negotiationswith the bank
- b)are at an advanced
- c)stage andwe hope to
- d)signed the deal soon
- e) No error

**Q.197.** These goods have been / damaged and as such / should be declared / unsuitable for sale.

- a)These goods have bee
- b)damaged and as such
- c)should be declared
- d)unsuitable for sale
- e)No error

**Q.198.** On account of the / high land prices we / are set up the factory / on the outskirts of the city.

- a)On account of the
- b)high land prices we
- c)are set up the factory
- d)on the outskirts of the city
- e)No error

**Q.199.** Bhutan is a beautiful / countrywhich almost/ eightypercent of the / population lives in villages.

- a)Bhutan is a beautiful
- b)countrywhich almost
- c)eightypercent of the
- d)population lives in villages
- e)No error

**Q.200.** Out of the six companies / short-listed for the project / five have already / made its presentations.

- a)Out of the six companies
- b)short-listed for the project
- c)five have already
- d)made its presentations
- e)No error

Which of the phrases 1), 2), 3) and 4) given below should replace the phrase given in bold in the following sentences to make the sentence grammatically correct? If the sentence is correct as it is and there is no correction required, mark 5, i.e. 'No correction required' as the answer.

**Q.201.** The minimum age criterion **shall be less** to sixty years to allow more senior citizens to avail of the benefits of the scheme.

- a) Should be lowered
- b) Should be lower
- c) Being lesser
- d) Must be lessen
- e) No correction required

**Q.202.** The latest study by Nasscom indicates **possibly short of** five lakh qualified engineers in the IT industry.

- a) The possible shortage off
- b) Possibly short by
- c) Possibility of shortage
- d) A possible shortage of
- e) No correction required

**Q.203.** China **has to be prepared** to meet many age-related social and financial challenges in the coming years.

- a) Is been preparing
- b) Was prepared
- c) Have been prepared
- d) Has preparations
- e) No correction required

**Q.204.** It is necessary to ascertain **that we can do to** attract investment to the manufacturing sector.

- a) How we can do
- b) What we can do
- c) More can be done
- d) That has been done
- e) No correction required

**Q.205.** Despite all my efforts **I could not prevail** him to attend next week's conference.

- a) Was unable to prevail
- b) Cannot prevail for
- c) Could not prevail on
- d) Am not able to prevail with
- e) No correction required

In each of the following sentences there are two blank spaces. Below each five pairs of words have been denoted by numbers 1, 2, 3, 4 and 5). Find out which pair of words can be filled up in the blanks in the sentence in the same sequence to make the sentence meaningfully complete.

**Q.206.** The Chairman in his speech stated the \_\_\_\_\_ in company profits was \_\_\_\_ to team building.

- a) incline, owing
- b) rise, liable
- c) slump, accountable

- d) surge, due
- e) plunge, response

**Q.207.** The main \_\_\_\_\_ of Healthcare reforms is \_\_\_\_\_ medical care to every citizen.

- a) purpose, available
- b) cause, providing
- c) challenge, accessing
- d) assurance, qualified
- e) focus, extending

**Q.208.** Being \_\_\_\_\_ of how he wanted his career to progress, he began discussing his \_\_\_\_\_ with senior colleagues.

- a) convinced, misconduct
- b) unsure, options
- c) unresolved, aspirations
- d) practical, intentions
- e) spontaneous, future

**Q.209.** Experts feel that the amendments to the Act will adversely \_\_\_\_\_ private sector \_\_\_\_\_ in infrastructure development.

- a) effect, participation
- b) facilitate, claim
- c) influence, involvement
- d) measure, investment
- e) expedite, stake

**Q.210.** His absence at the crucial meeting cannot be \_\_\_\_\_ as he \_\_\_\_\_ the country at important international fora.

- a) helped, represents
- b) condoned, participates
- c) permitted, engages
- d) sanctioned, governs
- e) forgiven, promote

**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)** In fact, today, social entrepreneurship is no different from starting a profit-motivated company.

**(B)** The major challenge they face is employee selection and retention.

**(C)** For decade's social development in India meant charity.

**(D)** However, the challenges social organizations experiences are tougher.

**(E)** This is because while volunteering for social work is not new, attracting talented people and tapping their potential at lower costs is difficult.

**(F)** In recent years, however, economic changes have brought business sense and professionalism to the sector.

**Q.211.** Which of the following should be the **FIFTH** sentence in the paragraph?

- a) A
- b) B

- c) C
- d) D
- e) E

**Q.212.** Which of the following should be the **SIXTH (LAST)** sentence in the paragraph?

- a) B
- b) C
- c) D
- d) E
- e) F

**Q.213.** Which of the following should be the **SECOND** sentence in the paragraph?

- a) B
- b) C
- c) D
- d) E
- e) F

**Q.214.** Which of the following should be the **FIRST** sentence in the paragraph?

- a) A
- b) B
- c) C
- d) D
- e) E

**Q.215.** Which of the following should be the **THIRD** sentence in the paragraph?

- a) A
- b) B
- c) C
- d) D
- e) E

**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.**

Does Indian industry need democracy? The Indian economy's sustained growth today is **(216)** by incomplete democracy. While millions of Indians endure poverty, only a tiny majority **(217)** prosperity. On the other hand, many Latin American countries have registered **(218)** growth rates under military dictators and today one of the fastest growing economies in the world—China— has an **(219)** rather than a democratic government. So why does India need democracy for sustained growth? To many, democracy **(220)** slower decision-making with corrupt politicians and red-tapism etc. Industry should therefore be **(221)** with less, not more, democracy. However, while China **(222)** consumption in order to save and invest more than half its output to produce 10% growth, India **(223)** almost two-thirds of its output and manages to achieve 9% growth from one-third of its output. **(224)** India's democracy is not inefficient when it comes to making **(225)** use of resources.

**Q.216.**

- a) deprived
- b) hampered



- c)eliminated
- d)faced
- e)threaten

**Q.217.**

- a)pursuit
- b)acquisition
- c)benefit
- d)enjoy
- e)value

**Q.218.**

- a)acceptable
- b)insignificant
- c)variable
- d)inflated
- e)affordable

**Q.219.**

- a)autonomous
- b)economical
- c) authoritarian
- d)egalitarian
- e)orthodox

**Q.220.**

- a)imply
- b)mentions
- c)attracts
- d)features
- e)means

**Q.221.**

- a)gracious
- b)adapted
- c)fascinated
- d)pleased
- e)urged

**Q.222.**

- a)bans
- b)curtails
- c)regulate
- d)ceases
- e)discourage

**Q.223.**

- a)consumes
- b)selects

- c) indulges
- d) disperse
- e) hoard

**Q.224.**

- a) Accordingly
- b) Totally
- c) Thus
- d) Even
- e) Likely

**Q.225.**

- a) ultimately
- b) capably
- c) modest
- d) secures
- e) effective

---

**ANSWERS**

Q.1	C	Q.23	B	Q.45	C	Q.67	D
Q.2	C	Q.24	E	Q.46	B	Q.68	A
Q.3	A	Q.25	D	Q.47	A	Q.69	B
Q.4	B	Q.26	D	Q.48	C	Q.70	A
Q.5	E	Q.27	B	Q.49	D	Q.71	D
Q.6	D	Q.28	C	Q.50	E	Q.72	B
Q.7	D	Q.29	E	Q.51	A	Q.73	C
Q.8	E	Q.30	E	Q.52	D	Q.74	A
Q.9	B	Q.31	E	Q.53	B	Q.75	E
Q.10	E	Q.32	E	Q.54	E	Q.76	A
Q.11	B	Q.33	C	Q.55	B	Q.77	C
Q.12	C	Q.34	B	Q.56	A	Q.78	E
Q.13	B	Q.35	D	Q.57	B	Q.79	B
Q.14	D	Q.36	C	Q.58	C	Q.80	D
Q.15	E	Q.37	D	Q.59	D	Q.81	D
Q.16	A	Q.38	B	Q.60	E	Q.82	B
Q.17	E	Q.39	A	Q.61	B	Q.83	E
Q.18	B	Q.40	A	Q.62	A	Q.84	E
Q.19	C	Q.41	C	Q.63	E	Q.85	C
Q.20	D	Q.42	A	Q.64	E	Q.86	E
Q.21	C	Q.43	E	Q.65	C	Q.87	B
Q.22	A	Q.44	C	Q.66	C	Q.88	C

Q.89	D	Q.124	A	Q.159	E	Q.194	B
Q.90	A	Q.125	B	Q.160	C	Q.195	B
Q.91	C	Q.126	A	Q.161	B	Q.196	D
Q.92	D	Q.127	B	Q.162	B	Q.197	E
Q.93	B	Q.128	B	Q.163	A	Q.198	C
Q.94	E	Q.129	A	Q.164	A	Q.199	B
Q.95	A	Q.130	B	Q.165	A	Q.200	D
Q.96	D	Q.131	D	Q.166	B	Q.201	A
Q.97	A	Q.132	B	Q.167	C	Q.202	D
Q.98	E	Q.133	C	Q.168	D	Q.203	E
Q.99	B	Q.134	B	Q.169	D	Q.204	B
Q.100	C	Q.135	D	Q.170	B	Q.205	C
Q.101	D	Q.136	B	Q.171	C	Q.206	D
Q.102	B	Q.137	D	Q.172	B	Q.207	E
Q.103	E	Q.138	D	Q.173	B	Q.208	B
Q.104	C	Q.139	C	Q.174	B	Q.209	A
Q.105	A	Q.140	B	Q.175	B	Q.210	A
Q.106	A	Q.141	B	Q.176	E	Q.211	B
Q.107	C	Q.142	C	Q.177	E	Q.212	D
Q.108	D	Q.143	A	Q.178	C	Q.213	E
Q.109	B	Q.144	B	Q.179	E	Q.214	C
Q.110	E	Q.145	C	Q.180	D	Q.215	A
Q.111	E	Q.146	C	Q.181	A	Q.216	B
Q.112	C	Q.147	C	Q.182	D	Q.217	D
Q.113	B	Q.148	C	Q.183	A	Q.218	A
Q.114	D	Q.149	D	Q.184	C	Q.219	C
Q.115	A	Q.150	B	Q.185	D	Q.220	E
Q.116	D	Q.151	C	Q.186	B	Q.221	B
Q.117	A	Q.152	D	Q.187	E	Q.222	B
Q.118	C	Q.153	A	Q.188	A	Q.223	A
Q.119	B	Q.154	E	Q.189	A	Q.224	C
Q.120	E	Q.155	B	Q.190	C	Q.225	E
Q.121	C	Q.156	C	Q.191	A		
Q.122	E	Q.157	B	Q.192	D		
Q.123	D	Q.158	C	Q.193	C		