

Test-I: General Awareness

1. Which of the following northeastern states came on the country's rail map more than six decades after Independence with PM Narendra Modi flagging off the first train to the state on 29 Nov?
1) Tripura 2) Mizoram
3) Arunachal Pradesh 4) Meghalaya
5) Manipur
2. The Asian Football Confederation (AFC) Hall of Fame Award was conferred on who among the following in Manila, Philippines recently?
1) Resedy Singh 2) Nirmal Chetri 3) Sunil Chhetri
4) Subrata Pal 5) Baichung Bhutia
3. The Like-Minded Developing Countries' (LMDC) group, which has China and India as anchoring members on board, is associated with
1) Lobby against NFT
2) Group of developing countries in UNHCR
3) Trade Facilitation Agreement negotiations
4) Climate Change negotiations
5) None of these
4. Which of the following is the regulator of credit rating agencies in India?
1) RBI 2) IBA 3) SII
4) FMC 5) NABARD
5. Who among the following has won the presidential elections in Uruguay recently?
1) Tabare Vazquez 2) Jose Mujica
3) Luis Lacalle Pou 4) Danilo Astori
5) None of these
6. The book *The Lowland* has been authored by
1) Jhumpa Lahiri 2) Vikram Seth
3) Amitav Ghosh 4) JK Rowling
5) Salman Rushdie
7. The International Day of Persons with Disabilities is observed on
1) 3 Dec 2) 5 Dec 3) 7 Dec
4) 9 Dec 5) 10 Dec
8. Which of the following words is NOT used in banking?
1) Epicenter 2) CBS 3) EFTPOS
4) SWIFT 5) Priority sector
9. Duncan Campbell has been awarded which of the following prizes recently?
1) Turner Prize 2) Templeton Prize
3) Man Booker Prize 4) Pulitzer Prize
5) None of these
10. India's National Security Advisor Ajit Doval visited Galle recently to deliver keynote address on regional security at International Maritime Conference. Galle is situated in
1) Maldives 2) Sri Lanka 3) Myanmar
4) Indonesia 5) Comoros
11. India's GSAT-16 satellite was launched by Ariane-5 rocket from Kourou in French Guiana on 7 Dec. The GSAT-16 is a(n)
1) educational satellite
2) dedicated military satellite
3) navigational satellite
4) communication satellite
5) None of these
12. The term 'teaser rate' is associated with which of the following?
1) Personal loans 2) Home loans
3) Education loans 4) Loan against property
5) Agricultural loans
13. PM Narendra Modi has announced to provide ₹28,000 cr for railway lines in the northeastern region while his govt had earlier earmarked _____ in the Union Budget for the development of the region.
1) ₹28,000 cr 2) ₹33,000 cr 3) ₹31,000 cr
4) ₹63,000 cr 5) None of these
14. At present, India is placed at 142nd position in the "Ease of Doing Business" report, which is prepared by the
1) IMF 2) World Bank group
3) OECD 4) WTO
5) UN
15. Deven Verma passed away on 2 Dec. He was a veteran
1) comic actor 2) playback singer
3) classical dancer 4) music director
5) novelist
16. Which of the following documents will NOT be considered valid to fulfill Know Your Customer (KYC) norms while opening a bank account?
1) PAN 2) Voter Identity card
3) Passport 4) Aadhaar card
5) None of these
17. Name the secretary of the Department of Industrial Policy and Promotion (DIPP). A committee chaired by him cleared 10 proposals for manufacturing defence equipment and explosives in India recently.
1) Amitabh Kant 2) G Madhavan Nair
3) Avinash Chander 4) K Radhakrishnan
5) None of these

18. The Central Govt has extended the facility of Tourist Visa on Arrival or e-visa facility to 43 countries. Which of the following countries is/are NOT among them?
1) Pakistan 2) Sri Lanka 3) Afghanistan
4) Iran 5) All the above
19. The RuPay debit cards, the first such card launched in India, has been issued by
1) NPCI 2) IBA 3) GIPSA
4) BHICS 5) None of these
20. Which of the following PSUs has come with a monthly economic index, the first such index by a domestic bank in India? It is supposed to rival a similar index issued by HSBC.
1) Punjab National Bank 2) Canara Bank
3) Bank of Baroda 4) State Bank of India
5) Central Bank of India
21. To boost cooperation in research and innovation, the Newton-Bhabha Fund has been announced by India and
1) UK 2) US 3) Germany
4) France 5) Sweden
22. As per the report of the Ministry of Health and Family Welfare, India spent about what amount on diseases caused by tobacco in 2011?
1) ₹20,000 cr 2) ₹46,000 cr 3) ₹60,000 cr
4) ₹1 lakh cr 5) ₹1.2 lakh cr
23. The tenure of Ajit Seth has been extended for 6 more months by the Appointments Committee of Cabinet recently. He holds which of the following positions in the Govt of India?
1) Finance Secretary
2) Disinvestment Secretary
3) Commerce Secretary
4) Cabinet Secretary
5) Foreign Secretary
24. The mid-term appraisal of the 12th Five Year Plan (2012-17) is scheduled for the current fiscal ending 31 Mar. The 12th Five Year Plan envisages annual economic growth rate of what per cent in the plan period?
1) 5 per cent 2) 6 per cent 3) 7 per cent
4) 8 per cent 5) 9 per cent
25. Who among the following is the present chairman and managing director (CMD) of the country's largest lender State Bank of India?
1) Anshu Bhargava
2) Arundhati Bhattacharya
3) Shubhakshri Panse
4) Vijayalakshmi Iyer
5) Shikha Sharma
26. The readers' poll for TIME Magazine's 'Person of the Year' for 2014 has been won by
1) Nurses treating Ebola 2) Protesters in Ferguson
3) Malala Yousafzai 4) Joshua Wong
5) Narendra Modi
27. The headquarters of World Trade Organization (WTO) is located in
1) Geneva 2) Paris 3) New York
4) Toronto 5) None of these
28. The next SAARC summit will be held in which of the following cities in 2016?
1) New Delhi, India 2) Thimphu, Bhutan
3) Kabul, Afghanistan 4) Male, Maldives
5) Islamabad, Pakistan
29. The market regulator SEBI has been given powers to regulate illegal collective investment schemes where the amount involved is more than
1) ₹10 cr 2) ₹20 cr 3) ₹50 cr
4) ₹100 cr 5) ₹200 cr
30. The govt on 27 Nov raised the target for new bank accounts under the Pradhan Mantri Jan Dhan Yojana from 75 mn to _____ by Jan 26, 2015.
1) 80 million 2) 90 million 3) 100 million
4) 120 million 5) 140 million
31. India has inked project development agreement (PDA) for the Arun III Hydropower project with which of the following countries recently?
1) Bhutan 2) Bangladesh 3) Nepal
4) Myanmar 5) None of these
32. Phillip Hughes, the international cricketer who sustained head injury during a domestic match and succumbed to the injury recently, belonged to
1) England 2) Australia 3) New Zealand
4) South Africa 5) West Indies
33. The funds under management for Swavalamban Yojana are expected to reach ₹1 lakh cr by the end of this fiscal. The scheme is meant only for
1) PSU employees
2) employees of private sector organisations
3) unorganised sector
4) widows and handicapped
5) None of these
34. The Delhi Special Police Establishment (Amendment) Bill, 2014 has been passed in the Lok Sabha. This amendment Bill amends law on the
1) appointment of CBI director
2) status of Delhi police
3) security of the Parliament
4) security of MPs and their families
5) None of these
35. What is the current bank rate?
1) 7 per cent 2) 7.25 per cent 3) 8 per cent
4) 8.5 per cent 5) 9 per cent
36. China has launched a cargo train connecting its commodity market in Yiwu with which of the following cities covering a distance of 13,000-km?
1) Madrid, Spain 2) Paris, France
3) Rome, Italy 4) Athens, Greece
5) Sofia, Bulgaria

37. Which of the following countries is NOT a member of OPEC grouping?
 1) Libya 2) Syria 3) Algeria
 4) Kuwait 5) Venezuela
38. Which of the following women players from India has been named UN Women's Goodwill Ambassador for South Asia region?
 1) Jwala Gutta 2) Mary Kom
 3) Anjali Bhagwat 4) Saina Nehwal
 5) Sania Mirza
39. The SAARC nations signed a landmark deal at the 18th Summit held in Kathmandu on 26-27 Nov. It was a/an
 1) pact on liberalised visa norms
 2) agreement on road connectivity
 3) agreement on rail connectivity
 4) agreement on cooperation in power sector
 5) None of these
40. Name the person who assumed charge as the new chairman of the Press Council of India (PCI) on 27 Nov.
 1) Vikramgupt Sen
 2) Altaf Hussain Kabir
 3) TS Thakur
 4) Pintaki Chandra Ghose
 5) Chandrashekhar Kumar Prasad

Test-II: English Language

Directions (Q. 41-50): Read the passage carefully and answer the questions given below it. Certain words/phrases are given in bold to help you locate them while answering some of the questions.

It is evident now that the only way to revive the Indian economy from its long slumber is to kickstart infrastructure projects. While various policy initiatives from the Government hold the key to rev up stalled projects and revive the capex cycle, infrastructure spending is vital. Infrastructure Debt Funds (IDFs), which were conceived to provide an additional funding route for such projects, appear to be well on track, tapping into pools of private capital.

Given that the Government can cough up about half the amount needed to fund long-term infrastructure projects, and the slowdown in the economy has further crimped the flow of government funds, more participation from the private sector is imperative to sustain long-term infrastructure development.

Banks, particularly public sector banks, have been at the forefront, providing the necessary funding and taking on risks associated with these long-gestation projects. But banks' increasing exposure to the infrastructure sector has led to asset liability mismatches in their balance sheet and increased their stockpile of stressed assets.

IDFs will not only free up banks' balance sheets to take on fresh lending but also provide borrowers a low-cost financing option. This, along with infrastructure bonds that banks are now allowed to issue, should see greater participation from the private sector.

The Finance Minister in his Budget speech for the year 2011-12, announced the setting up of IDFs, and the RBI subsequently issued guidelines in September 2011 for setting these up.

IDFs are investment vehicles which can be sponsored by commercial banks and non-banking financial companies (NBFCs) in India. Domestic or foreign institutional investors, especially insurance and pension funds, can invest through units and bonds issued by the IDFs.

An IDF can be set up either as a trust or as a company. A trust-based IDF is a mutual fund that is regulated by market regulator SEBI, and issues units to the investors. Under the company-based format, the IDF is an NBFC that issues bonds to investors. The IDF-NBFC is regulated by the RBI.

So far, three infra debt funds have been set up through the NBFC route and one through the MF route. For now, IDF-NBFC appears to be a preferred route for raising funds. The advantages of this route lie in the distinction between the two different formats.

There are three notable distinctions. One is the scope of financing. IDF-NBFCs are allowed to invest only in infrastructure projects which are created through the Public Private Partnership (PPP) route and have successfully completed one year of commercial production.

Hence these debt funds can finance projects under NHAI, ports, airports and metro rail. As they lend only to operational projects, they do not carry any construction risk.

41. Why does the author assert that more participation from the private sector is necessary to sustain long-term infrastructure development?
 1) Because the government doesn't fund to start long-term infrastructure projects.
 2) Because the government can sanction only half the amount required for long-term infrastructure projects.

SPEED TEST

IBPS-CWE PO/MT

General English

(Fully Solved)

- 3) Because the slowdown in the economy has crimped the flow of government funds.
 4) Only 1) and 2)
 5) Only 2) and 3)
43. Which of the following statements is not true in the context of the given passage?
 1) Banks' excessive aid to the infrastructure sector has led to asset liability mismatch in their balance sheet.
 2) IDFs will provide borrowers a low-cost financing option.
 3) IDFs often is an NBFC that issues bonds to investors.
 4) IDFs are investment vehicles which can sponsor commercial banks and NBFCs.
 5) None of these
44. Infrastructure Debt Funds were meant primarily for
 (A) providing additional funding route for reviving the stalled projects.
 (B) reviving the capex cycle.
 (C) granting loans to sick SMEs.
 1) Only (A) and (B)
 2) Only (B) and (C)
 3) Only (A) and (C)
 4) Only (A)
 5) All (A), (B) and (C)
45. What needs to be done to revive the Indian economy?
 1) Attract foreign investors to invest in Indian stock market.
 2) Start infrastructure projects without further delay.
 3) Allow private players to start projects of their choice.
 4) Kickstart pending projects.
 5) All the above
46. Which of the following statements in respect of Infra Debt Funds is/are true?
 (A) Four infra debt funds have been set up so far.
 (B) Infra debt funds can finance projects under ports, airports and metro rail.
 (C) These funds do not carry any construction risk.
 1) Only (A) and (B)
 2) Only (B) and (C)
 3) Only (A) and (C)
 4) All (A), (B) and (C)
 5) None of these
47. What is the meaning of the phrase 'cough up' as used in the passage?
 1) To get something out of the body by coughing.
 2) To present something, such as an amount of money.
 3) To vomit some thing.
 4) To produce loud harsh sound through your throat.
 5) None of the above
- Directions (Q. 47-48): Choose the word/group of words which is MOST SIMILAR in meaning to the word/group of words printed in bold as used in the passage.
47. Stalled
 1) old
 2) halted
 3) adjourned
 4) expedited
 5) maintained
48. Gestated
 1) incubation
 2) ripening
 3) growth
 4) reproduction
 5) lasting
- Directions (Q. 49-50): Choose the word/group of words which is MOST OPPOSITE in meaning of the word/group of words printed in bold as used in the passage.
49. Crimped
 1) folded
 2) twisted
 3) set
 4) screwed
 5) straighten
50. Imperative
 1) voluntary
 2) compulsory
 3) vital
 4) important
 5) crucial
- Directions (Q. 51-52): Read each sentence to find out whether there is any grammatical or idiomatic 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.)
51. 1) Nehru imposed President's rule / 2) in Kerala / 3) where a communist government / 4) had democratically elected. / 5) No error
52. 1) West Bengal Chief Minister Mamata Banerjee says / 2) October 2 bomb blast in Burdwan / 3) was engineered by the RAW, / 4) the Centre's spy agency. / 5) No error
53. 1) Duplicate voters, explained officials, / 2) are those whose name / 3) and father's name figure / 4) in more than one polling booths. / 5) No error
54. 1) A large section of the Indian elite believes / 2) that America has a big role to play / 3) if the country has to cross the threshold and find its place / 4) at the high table of international affairs. / 5) No error
55. 1) We cannot stop kerosene subsidy / 2) as there are vulnerable sections of society / 3) who cannot afford / 4) even subsidised LPG. / 5) No error
- Directions (Q. 56-60): In the following questions, a sentence has been given with some of its parts in bold. To make the sentence grammatically correct, you have to replace the bold part with the correct alternative given below. If the sentence is correct as it is, give 5) as your answer (ie No correction required).
56. She said that neither the flat nor its contents was for sale.
 1) content were on sale
 2) contents were for sale
 3) contents had for sale
 4) content is for sale
 5) No correction required
57. It is high time that we send the magazine.
 1) that we'll send
 2) that we had sent
 3) we sent
 4) that we would send
 5) No correction required
58. My father forbade me not to go through the contents of his letter.
 1) to go into
 2) from going into
 3) from
 4) No correction required

59. The SC ruled that any civil servant who exposes corruption cannot be a subject to disciplinary proceedings.

- 1) cannot be subjected to 2) cannot be a subject for
3) can be a subject of 4) can be subjected into
5) No correction required

60. Four men from Kalyan in Maharashtra had been left to fight for the ISIS in June.

- 1) was left to fight for
2) were left for fight against
3) left in fight for
4) had left to fight for
5) No correction required

Directions (Q. 61-65): Each question below has two blanks, each blank indicating that something has been omitted. Choose the set of words for each blank that best fits the meaning of the sentence as a whole.

61. While technology plays a major role in the life of the modern man, the most important aspect becomes the ability to _____ technology and _____ the data from all social infrastructures to create useful information for the well-being of the society.

- 1) integrate, combine 2) accommodate, blend
3) assimilate, merge 4) conform, coalesce
5) consolidate, mix

62. Shimla's celebrated Mall Road, the city's most happening _____ zone all through the year, has as many ATMs as places to eat.

- 1) haunt, near to 2) resort, partly
3) joint, essentially 4) den, practically
5) hangout, almost

63. Investors, businesses, academicians and politicians are once again looking at India with _____ interest and realising that this is one huge country which simply cannot be _____.

- 1) renewed, overlooked 2) revived, excluded

3) improved, omitted 4) reborn, neglected
5) restored, left out

64. HRD ministry's move to teach Sanskrit _____ of German in Kendriya Vidyalayas has stung their management, left students in the _____ and, of course, hurt the Germans.

- 1) in spite, stagger 2) despite, flounder
3) instead, lurch 4) in lieu, sessow
5) because, sway

65. A person _____ the nomination is called the nominator and the person _____ it is the nominee.

- 1) effecting, bringing
2) executing, inserting
3) accomplishing, drawing
4) making, receiving
5) doing, giving

Directions (Q. 66-70): Rearrange the following seven sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph and then answer the questions given below.

- (A) Advertising through print media, radio and television has a wider reach.
(B) Advertising is an important paid form of non-personal presentation and promotion.
(C) The use of colour, visuals, sound and print make advertising very expressive.
(D) It is a means of reaching the masses at a relatively low cost per exposure.
(E) However, advertisements are impersonal as they address a large audience.
(F) It reaches people geographically dispersed and can be repeated several times.
(G) Consumers carry a positive image of the seller and the success of the product in case of large-scale advertising.

66. Which of the following should be the FIRST sentence after rearrangement?

- 1) B 2) A 3) C 4) D 5) G

67. Which of the following should be the THIRD sentence after rearrangement?

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

68. Which of the following should be the FIFTH sentence after rearrangement?

- 1) G 2) D 3) C 4) A 5) B

69. Which of the following should be the SIXTH sentence after rearrangement?

- 1) C 2) G 3) B 4) F 5) E

70. Which of the following should be the LAST (SEVENTH) sentence after rearrangement?

- 1) D 2) C 3) F 4) H 5) A

Directions (Q. 71-80): In the following passage, some of the words have been left out, each of which is indicated by a number. Find the suitable word from the options given

Magical Book Series

Test of ENGLISH LANGUAGE

- Unique and unparalleled book on English Language prepared especially for aspirants of Bank PO and other competitive exams.
- Most of the rules of English Grammar have been compiled and presented in a lucid style.
- Detailed explanation of almost all questions asked under 'Common Errors' and 'Improvement of Sentences'.
- Meaning of every difficult word has been given on the same page. No need to look up the dictionary time and again.
- A complete and exhaustive book.

against each number and fill up the blanks with appropriate words to make the paragraph meaningfully complete.

A recent independent safety test for vehicles (71) some of India's top-selling cars unsafe. Commuters responded coolly saying local regulations don't (72) them to do more. It's a (73) attitude to safety and one that dovetails perfectly with India's overall (74) attitude.

According to a WHO study, in 2013, India's roads (75) an estimated 23,000 people. Half of these were on foot or on two-wheelers. Car deaths were (76), but trucks and buses tipped a good number. Arguably, (77) any mode of transport in India is safe.

Actor-comedian Dudley Moore once said, "The best car safety device is a rear-view mirror with a cop in it." Yet, on a scale of 1 to 10, India's (78) score was mostly 2, the highest being 3. The parameters (79) from drink-driving, to driving without helmets and seat belts, and (80) speed limits.

- | | | |
|--------------------------------------|---------------------------------|-------------|
| 71. 1) discovered
4) found | 2) boasted
3) caught | 3) acquired |
| 72. 1) hurt
4) miss | 2) require
3) dislike | 3) crave |
| 73. 1) lagged
4) detained | 2) prompt
3) tardy | 3) ready |
| 74. 1) negligent
4) caring | 2) inadvertent
3) successful | 3) cool |
| 75. 1) alleged
4) declared | 2) requested
3) helped | 3) claimed |
| 76. 1) big
4) less | 2) large
3) fewer | 3) much |
| 77. 1) barely
4) seldom | 2) hardly
3) just | 3) rarely |
| 78. 1) disregarded
4) enforcement | 2) fulfilling
3) constraint | 3) neglect |
| 79. 1) ranged
4) run | 2) moved
3) limited | 3) spread |
| 80. 1) failing
4) touching | 2) outperforming
3) crossing | 3) beating |

$$84. 3188.24 + 8367.18 + 5286.42 - 10826.42 = ?$$

$$1) 5910.342 \quad 2) 4913.42 \quad 3) 5911.42$$

$$4) 5823.42 \quad 5) 5908$$

$$85. 42.5 \times 1.2 + 3080 \div 18 = ?$$

$$1) 225 \quad 2) 221 \quad 3) 223 \quad 4) 175 \quad 5) 176$$

$$86. \frac{3}{8} \times 1768 + \frac{5}{6} \times 1896 + \frac{7}{9} \times 1377 - \frac{8}{14} \times 2996 = ?$$

$$1) 1723 \quad 2) 1826 \quad 3) 1602 \quad 4) 1664 \quad 5) 1823$$

$$87. \frac{225}{(7)^2} = ?$$

$$1) 15 \quad 2) 25 \quad 3) 75 \quad 4) 35 \quad 5) \text{None of these}$$

$$88. 385.2 + 1.4 + 34.20 - 1.5 = ?$$

$$1) 446 \quad 2) 240.08 \quad 3) 340.8$$

$$4) 44.6 \quad 5) \text{None of these}$$

$$89. \frac{1}{4} \times \frac{6}{2} \times \frac{18}{7} \times \frac{343}{11} \times \frac{1331}{3} \times \frac{14}{12} = ?$$

$$1) 749016 \quad 2) 166012 \quad 3) 349018$$

$$4) 83006 \quad 5) \text{None of these}$$

$$90. \sqrt{6341} \times 45 = \frac{9}{4} \times \frac{5}{3} \times ?$$

$$1) 1322 \quad 2) 948 \quad 3) 928 \quad 4) 4266 \quad 5) 1422$$

$$91. (26\% \text{ of } 480) + (22\% \text{ of } 320) - 16\% \text{ of } 484 = ?$$

$$1) 188.46 \quad 2) 261.76 \quad 3) 198.96$$

$$4) 188.46 \quad 5) 1884.088$$

$$92. \frac{5}{6} \times 1896 + \frac{4}{8} \times 1624 + \frac{2}{9} \times 1971 = ?$$

$$1) 28124 \quad 2) 25124 \quad 3) 25164$$

$$4) 28124 \quad 5) 27164$$

Directions (Q. 93-97): What will come in place of question mark (?) in the following number series?

$$93. 22.5 \quad 33 \quad 47.5 \quad 60 \quad 72.5 \quad ?$$

$$1) 75 \quad 2) 76 \quad 3) 77 \quad 4) 80 \quad 5) 85$$

$$94. 2809 \quad 3249 \quad 3721 \quad 4225 \quad 4781 \quad ?$$

$$1) 5041 \quad 2) 5184 \quad 3) 5229 \quad 4) 5625 \quad 5) 4800$$

$$95. 4 \quad 3 \quad 5 \quad 10.5 \quad 25 \quad 67.5 \quad ?$$

$$1) 206.5 \quad 2) 208.5 \quad 3) 210 \quad 4) 212.5 \quad 5) 210.5$$

$$96. 7 \quad 28 \quad 63 \quad 126 \quad 215 \quad 344 \quad ?$$

$$1) 539 \quad 2) 531 \quad 3) 473 \quad 4) 554 \quad 5) 511$$

$$97. 484 \quad 625 \quad 784 \quad 961 \quad 1156 \quad 1369 \quad ?$$

$$1) 1849 \quad 2) 1564 \quad 3) 1600 \quad 4) 1681 \quad 5) 1521$$

Directions (Q. 98-100): What approximate value should come in place of question mark (?) in the following questions? (Note: You are not expected to calculate the exact values.)

$$98. (17.29 + 21.96 + 62.88 + 54.12 - 34.32 - 64.82) = ?$$

$$1) 49 \quad 2) 57 \quad 3) 55 \quad 4) 58 \quad 5) 56$$

$$99. 3621.42 + 17 + 62.5 + 2.5 + 5.8 \times 1.5 + 36.24 - 24.12 = ?$$

$$1) 299 \quad 2) 278 \quad 3) 298$$

$$4) 288 \quad 5) 286$$

Test-III: Quantitative Aptitude

Directions (Q. 81-92): What value should come in place of question mark (?) in the following questions?

$$81. 17.5\% \text{ of } 824 + 1.8\% \text{ of } 155 = ?$$

$$1) 157.19 \quad 2) 169.71 \quad 3) 169.19$$

$$4) 111.99 \quad 5) 127.1$$

$$82. 62.5\% \text{ of } 82350 = ?$$

$$1) 5164.328 \quad 2) 5264.328 \quad 3) 51642.38$$

$$4) 51643.28 \quad 5) \text{None of these}$$

$$83. \sqrt{3136} + \sqrt{483024} - \sqrt{117649} = ?$$

$$1) 86 \quad 2) 85 \quad 3) 84$$

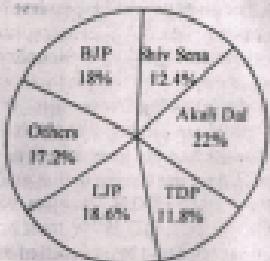
$$4) 88 \quad 5) 78$$

$$100. \frac{1}{5} \times 1225.43 + \frac{1}{6} \times 232.12 + \frac{1}{9} \times 1962.24 = \frac{3}{28}$$

$\Rightarrow 232.12 = ?$

- 1) 50 2) 43 3) 62
4) 60 5) 53

Directions (Q. 101-105): The pie-chart given below shows the different party workers at a P.M function. The total number of workers from all the parties is 486500.



101. What is the total number of workers present at the function from the Akali Dal and Others?

- 1) 190706 2) 192862 3) 190708
4) 190709 5) 190702

102. If 40% of the LJP workers present at the function are males what will be the number of female LJP workers present at the function in that party?

- 1) 52562 2) 52542 3) 52382 4) 52570 5) 53028

103. What is the ratio of the Shiv Sena to Others present at the party?

- 1) 31 : 44 2) 43 : 31 3) 33 : 43
4) 31 : 43 5) None of these

104. What is the difference between the number of workers from the Akali Dal, Shiv Sena and the LJP together and the number of workers from TDP, BJP and Others?

- 1) 29190 2) 19460 3) 34055
4) 38920 5) None of these

105. The total number of workers present from Shiv Sena and the LJP is what per cent of the total number of workers present from the BJP?

- 1) 176.2% 2) 162% 3) 170%
4) 172.2% 5) None of these

106. A bucket contains 5 red, 4 blue and 3 green marbles. If 3 marbles are drawn at random, what is the probability that 3 of them are red and 2 are green?

- 1) $\frac{5}{132}$ 2) $\frac{1}{32}$ 3) $\frac{11}{132}$
4) $\frac{10}{132}$ 5) $\frac{1}{44}$

107. A 320-metre-long train running at the speed of 40 kmph will take how much time to cross 480-metre-long train

running in the opposite direction at the speed of 50 kmph?

- 1) 24 seconds 2) 30 seconds 3) 32 seconds
4) 16 seconds 5) None of these

108. Rahul started a business by investing an amount of ₹60000. Eight months later Mahesh joined with an amount of ₹90000. At the end of the year they earned a profit of ₹21000. What is Rahul's share in the profit?
1) ₹7000 2) ₹14000 3) ₹12000
4) ₹15000 5) None of these

109. Akash purchased a TV set for ₹19600, on which a retailer allowed a discount of 5%. Later on Akash spent ₹380 on its transportation and ₹1200 on its installation. At what price should Akash sell the TV set so as to earn an overall profit of 15%?
1) ₹23336 2) ₹23864 3) ₹23600
4) ₹23836 5) ₹23636

110. How many different words can be formed from the letters of the word MINIMUM when all the Ms never come together?
1) 760 2) 780 3) 720 4) 740 5) 840

111. In a partnership, A invests $\frac{1}{3}$ of the capital for $\frac{1}{4}$ of

the time, B invests $\frac{1}{3}$ of the capital for $\frac{1}{3}$ of the time and C invests the rest of the capital for the whole time. Out of the profit of ₹27328 at the end of a year, find A's share in the profit.
1) ₹12108 2) ₹10248 3) ₹12800
4) ₹12810 5) ₹10862

112. Two equal sums of money were invested – one at 6%

and another at $6\frac{1}{2}\%$. At the end of 8 years the simple interest received on the latter exceeded that received on the former by ₹87.2. Find each sum.
1) ₹2160 2) ₹2180 3) ₹1960
4) ₹2184 5) None of these

113. The perimeters of a circular and a square field are equal. What is the diameter of the circular field, if the area of the square field is 1089 m²?
1) 42m 2) 21m 3) 44m 4) 48m 5) None of these

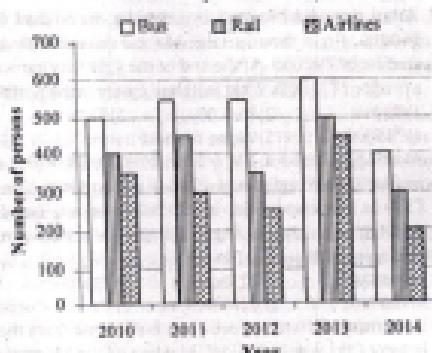
114. 2 men or 3 women can do a piece of work in 15 years. In how many days will 4 men and 4 women complete the same piece of work?
1) 9 days 2) 3 days 3) 4 days

- 4) $\frac{11}{2}$ days 5) $\frac{9}{2}$ days

115. Find the compound interest on ₹75000 at 8% per annum for 6 months compounded quarterly.
1) ₹3000 2) ₹3060 3) ₹3000
4) ₹4030 5) None of these

Directions (Q. 116-120): Study the following bar graph carefully and answer the questions given below:

The graph shows the no. of persons using different modes of transport over the years.



116. What is the difference between the total number of persons travelling by Airlines in 2011, 2013 and 2014 and that travelling by Rail from 2010 and 2012?

1) 100 2) 200 3) 300 4) 350 5) None of these

117. In 2012 the number of persons travelling by Bus is approximately what per cent of the number of persons travelling by Bus, Rail and Airlines together in that year?

1) 42.82% 2) 48% 3) 68%
4) 57.82% 5) None of these

118. What is the total number of persons travelling by Airlines in all the years together?

1) 1600 2) 1400 3) 1500 4) 1450 5) 1550

119. What is the ratio of the number of persons travelling by Airlines in 2011 and 2012 together to the number of persons travelling by Bus in 2014?

1) 11 : 80 2) 11 : 2 3) 11 : 8
4) 10 : 8 5) None of these

120. What is the average number of persons travelling by Bus in all the years together?

1) 420 2) 320 3) 510 4) 520 5) 620

Test-IV: Reasoning Ability

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

A, B, C, D, E, F, G and H are eight cricketers sitting around a circular table. Two of them are not facing the centre. E is third to the right of F. There are three persons sitting between A and D. A is not facing the centre. B sits second to the right of A but is not the immediate neighbour of H. C sits on the immediate left of F. D is not an immediate neighbour of either F or E.

121. Who among the following sits on the immediate right of D?

1) H 2) G 3) C 4) B 5) None of these

122. Who among the following sits third to the left of the one who is on the immediate right of G?

1) C 2) D 3) F 4) A 5) None of these

123. How many persons are there between C and E?

1) One 2) Two 3) Three
4) Four 5) None of these

124. What is D's position with respect to F?

1) Third to the right 2) Immediate right
3) Second to the right 4) Second to the left
5) None of these

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

1) H, E 2) G, B 3) A, F
4) C, G 5) D, H

Directions (Q. 126-130): In each question below are given two statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance 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. Give answer:

- 1) If only conclusion I follows.
- 2) If only conclusion II follows.
- 3) If either conclusion I or II follows.
- 4) If neither conclusion I nor II follows.
- 5) If both conclusions I and II follow.

126. Statements:	All cards are notes. No note is a paper.
Conclusions:	I. All notes are cards. II. No paper is a card.
127. Statements:	Some sentries are kings. No king is a soldier.
Conclusions:	I. Some sentries are soldiers. II. No soldier is a king.
128. Statements:	All girls are women. Some women are teachers.
Conclusions:	I. All girls are teachers. II. Some teachers are not women.
129. Statements:	Some ponds are rivers. Some rivers are not ponds.
Conclusions:	I. All rivers being ponds is a possibility. II. Some ponds are sards.
130. Statements:	No king is a minister. Some ministers are police.
Conclusions:	I. Some police are not kings. II. Some police are ministers.

Directions (Q. 131-135): Study the following information carefully and answer the questions given below:

C is father of D and son of A, who is wife of E. B is maternal granddaughter of F. G is mother of H and E is wife of C.

131. How is G related to A?

- | | |
|------------------|------------------------|
| 1) Daughter | 2) Granddaughter |
| 3) Wife | 4) Can't be determined |
| 5) None of these | |

132. How many females are there in the family?

- | | | |
|------------------------|------------------|---------|
| 1) Three | 2) Four | 3) Five |
| 4) Can't be determined | 5) None of these | |

133. How is D related to F?

- | | |
|------------------|--------------------|
| 1) Son | 2) Grandson |
| 3) Granddaughter | 4) Either 2) or 3) |
| 5) None of these | |

134. How is E related to G?

- | | | |
|------------------|------------------|-----------|
| 1) Sister | 2) Sister-in-law | 3) Mother |
| 4) Mother-in-law | 5) None of these | |

135. Which of the following statements is true?

- | | |
|----------------------|----------------------|
| 1) F is father of E | 2) C is brother of G |
| 3) D is brother of B | 4) All are true |
| 5) None of these | |

Directions (Q. 136-140): In these questions, a relationship between different elements is shown in the statements. The statements are followed by two conclusions. Give answer

- 1) If only conclusion I is true.
- 2) If only conclusion II is true.
- 3) If either conclusion I or II is true.
- 4) If neither conclusion I nor II is true.
- 5) If both conclusions I and II are true.

136. Statements: B ≥ N = S > L, P ≥ N
Conclusions: I. B ≥ L II. P > L

137. Statements: Q > M ≥ K < R, H ≤ Q
Conclusions: I. H > K II. Q > R

138. Statements: L ≥ M = N, C < I ≤ N
Conclusions: I. M > I II. L > C

139. Statements: S = T ≤ Q, P > J ≥ S
Conclusions: I. P > T II. J ≥ Q

140. Statement: W < X = S > Y = Z
Conclusions: I. X > Z II. Z < S

Directions (Q. 141-145): Study the following information carefully and answer the questions given below:

V, W, X, Y, Z, A, B, C, D and E are sitting in two parallel rows I and II containing five persons each. All the persons of the first row are facing south and the persons of the second row are facing north. Y is third to the right of V and sits exactly opposite B. X is not an immediate neighbour of A, but sits second to the left of Y. W sits on the immediate right of B and is facing south. C is third to the right of W and is exactly opposite A. D sits opposite X and Z is not the neighbour of C.

141. Which of the following pair members are not in the same row?

- | | | | | |
|---------|---------|---------|---------|------------------|
| 1) V, Z | 2) Y, Z | 3) D, W | 4) E, B | 5) None of these |
|---------|---------|---------|---------|------------------|

142. Who among the following sits exactly opposite E?

- | | | | | |
|------|------|------|------|------------------|
| 1) X | 2) Y | 3) V | 4) C | 5) None of these |
|------|------|------|------|------------------|

143. What is the position of E with respect to W?

- | | |
|------------------------|-----------------------|
| 1) Second to the right | 2) Third to the right |
| 3) Fourth to the left | 4) Immediate left |
| 5) None of these | |

144. 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) C | 2) Z | 3) B | 4) Y | 5) A |
|------|------|------|------|------|

145. Which of the following statements is/are true?

- 1) C sits second to the left of E.
- 2) Y is third to the right of A.
- 3) Both C and B sit in the same row.
- 4) E sits in the middle of the first row.
- 5) All are true

Directions (Q. 146-150): The following questions are based on the words given below:

TIP KIT ARE MEN USB

(The new words formed after performing the mentioned

operation may or may not necessarily be a meaningful English word.)

146. If in each of the words, all the alphabets are arranged in English alphabetical order within the word, how many words will begin with vowel?
- None
 - One
 - Two
 - Three
 - More than three

147. If the given words are arranged in the order they would appear in a dictionary from left to right, which of the following, will be the third from the left?
- MEN
 - KIT
 - USB
 - TIP
 - ARE

148. If the second alphabet in each of the words is changed to the previous alphabet in English alphabetical order how many words having no vowels will be formed?
- One
 - Two
 - Three
 - Four
 - None of these

149. How many letters are there in the English alphabetical series between the third letter of the third word from the left and the third letter of the first word from the right in the given words?

- One
- Two
- Three
- None
- None of these

150. If in each of the words, the first and the last alphabets are interchanged, how many words will begin with a vowel?

- One
- Two
- Three
- None
- None of these

Directions (Q. 151-155): Study the following information carefully and answer the questions given below:

In a certain code language 'this is right answer' is written as 'tu do zu yz', 'answer is in question' is written as 'po do yz pq' and 'what is the question' is written as 'jo pc do xi'.

151. What is the code for 'right'?

- yz
- pq
- mu
- Can't be determined
- None of these

152. What may be the code for 'what is right question'?

- tu pc do xi
- jo zu do pc
- tu je do pc
- pc zu xi do
- Any one of the above

153. 'pc' is the code for

- answer
- what
- question
- Can't be determined
- None of these

154. What is the code for 'this'?

- zu
- zyx
- tu
- Either zu or tu
- None of these

155. What is the code for 'is'?

- do
- zy
- xi
- Can't be determined
- None of these

Directions (Q. 156-160): 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

- 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.
- 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.
- If the data either in statement I alone or in statement II alone are sufficient to answer the question.
- If the data in both the statements I and II together are not sufficient to answer the question.
- If the data in both statements I and II together are necessary to answer the question.

156. Who is the smallest among W, X, Y and Z?

- X is taller than Y but not taller than W.
- W is taller than X and Z.

157. Which direction is a statue facing?

- The statue's shadow falls at 5 o'clock in the evening to the right of the statue.
- The statue is towards the northern end of the city.

158. Who among G, L, E, I and P, is definitely not facing the centre? They are sitting in a circle.

- E is second to right of I, who is second to the left of G.
- I is facing the centre and sits on the immediate right of P.

159. What is the total number of students in the final year?

- The number of boys in the final year is twice the number of girls.
- The sum of the ages of all the students in the class is 20.

160. What is the relation between D and Q?

- V is daughter of D, who is married to W.
- W is brother of X and son of Q.

Test-V: Computer Knowledge & Marketing Aptitude

161. Product Design is a function of

- Front office staff
- Back office staff
- Management
- Marketing and Research team
- Loan section

162. The target group for Personal Loans is

- all Private Limited Companies
- all Businessmen
- all Salaried persons
- minor children
- newborn infants

163. Service Marketing is the same as

- relationship marketing
- transaction marketing
- passive marketing
- internal marketing
- instant marketing

164. 'Conversion' means
1) to convert loss into profit.
2) to convert profit into loss.
3) to change a product suitably to suit each customer.
4) to convert a prospect into a buyer.
5) selling products and services of a company.
165. In marketing terms a Call means-
1) A newly introduced product.
2) Territory allocation for salespersons.
3) A Call Centre.
4) A sales meeting.
5) To visit a prospect!
166. A "Cold Call" means
1) a static exercise.
2) calls made in cold countries.
3) sales talk.
4) old product with new wrapping.
5) calls made without prior appointment.
167. Using a customer's buying history to select them for related offers is known as
1) Up-Selling 2) Prospecting
3) Marketing 4) Channel Selling
5) Cross-Selling
168. The concept of selling is different from that of marketing and aims at profit maximisation through
1) increasing sales volume of quality products.
2) customer satisfaction.
3) solution of customer problems.
4) satisfaction of customer needs.
5) innovation and market research.
169. The systematic gathering, recording and analysing of data with respect to a particular market is known as
1) market share 2) market segmentation
3) market profile 4) market research
5) marketing review
170. The most common source for leads generation for any company is
1) house magazines 2) audit guidelines
3) yellow pages 4) dictionary
5) vision document
171. World Consumer Rights Day is celebrated on
1) 15th March 2) 16th March
3) 20th April 4) 20th March
5) None of these
172. A situation whereby market is expanded by developing new products to satisfy new consumer needs is called
1) Market development 2) Diversification
3) Both 1) and 2) 4) Market generation
5) Both 1) and 3)
173. Which of the following statements is true?
1) Marketing makes the company go into loss due to higher expenses.
2) Marketing is not required in profit-making companies.
174. Marketing sharpens the minds of the employees.
4) Marketing is a time-bound seasonal function.
5) Marketing is a waste of time.
175. Which of the following is NOT usually defined as an element of the marketing mix?
1) Product 2) People 3) Place
4) Profits 5) None of these
176. ACE provides door-to-door service for Godrej and McDonald products. It is an example of
1) Third Party delivery 2) First Party delivery
3) Multi-Channel delivery 4) Diversified Marketing
5) Horizontal Marketing.
177. The goods which are used for further production are called
1) Durable goods 2) Market goods
3) Derived goods 4) Consumer goods
5) Capital goods
178. Selling skills are judged by
1) the number of goods sold
2) the amount of profit earned
3) the number of customers converted
4) All the above
5) None of these
179. Rural Marketing involves
1) selling to rural banks
2) selling by rural banks
3) selling to rural customers
4) arranging industrial exhibitions
5) All the above
180. Which of the following expresses Maslow's Motivation Theory best ?
1) Importance of motivation of customer development
2) Why people are driven by particular need at particular times
3) Where human needs are arranged in a hierarchy
4) All of these
5) Only (2) and (3)
181. SWOT analysis refers to
1) marketing tool to understand constraints and potentials of self and competitor
2) external environment analysis
3) internal environment analysis
4) strategic planning for selling product
5) South-West organisation for trade
182. What type of memory gets lost when you switch off?
1) ROM 2) RAM 3) Cache
4) Dynamic 5) Static
183. What is the name of the program that controls the computer?
1) Operating System 2) Application Program
3) Browser 4) File Manager
5) Compiler
184. The Output is
1) what the processor takes from the user

- 3) what the user gives to the processor
 3) what the processor gets from the user
 4) what the processor gives to the user
 5) None of these
184. An error is also known as
 1) bug 2) debug 3) cursor
 4) icon 5) None of these
185. Data or information used to run the computer is called
 1) Software 2) Hardware
 3) Peripheral 4) CPU
 5) None of these
186. A device which allows you to communicate with the computer is called
 1) input device 2) output device
 3) software device 4) storage device
 5) None of these
187. Firmware means
 1) the physical component used in a computer system.
 2) a set of instructions through which a computer does one or more work.
 3) people involved in the computing process.
 4) a set of programs that are pre-installed in read-only memory of computer during manufacturing.
 5) None of these
188. Super computer
 1) is smaller than mainframe computer in size and processing capability.
 2) is common in all houses.
 3) contains only a thousand microprocessors.
 4) is often used by researchers due to its computing capability.
 5) is same as the size of laptop.
189. Where is the disk put in a computer?
 1) In the modem 2) In the hard drive
 3) Into the CPU 4) In the disk drive
 5) None of these
190. A hard copy of a document is
 1) printed by the printer
 2) stored on a floppy
 3) stored on a CD
 4) stored in the hard disk
 5) None of these
191. The hardware device that acts as both a switching and connecting unit is called
 1) RS-232 C Port
 2) Concentrator
 3) Multiplexer
 4) Communication processor
 5) None of these
192. The device that assembles groups of characters into complete messages prior to their entering the CPU is called
 1) an interpreter
 2) a compiler
- 3) a communications processor
 4) an editor
 5) a translator
193. CD-ROM stands for
 1) Compactable Read Only Memory
 2) Compact Data Read Only Memory
 3) Compactable Disk Read Only Memory
 4) Compact Disk Read Only Memory
 5) Connected Disk Read Only Memory
194. Which of the following terms refers to the ability of a computer to automatically configure a new hardware component that is added to it?
 1) Formatting 2) Multicore
 3) Multiprogramming 4) Multitasking
 5) Plug and play
195. Which is the part of a computer that one can touch and feel ?
 1) Hardware 2) Software 3) Programs
 4) Output 5) None of these
196. 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
197. The portion of the CPU that coordinates the activities of all the other computer components is the
 1) motherboard 2) coordination board
 3) control unit 4) arithmetic logic unit
 5) None of these
198. Something which has easily-understood instructions is said to be
 1) user-friendly 2) information
 3) word processing 4) icon
 5) None of these
199. To access a mainframe or supercomputer, users often use a
 1) terminal 2) node 3) desktop
 4) handheld 5) None of these
200. A flaw in a program that causes it to produce incorrect or inappropriate results is called a
 1) bug 2) byte 3) attribute
 4) unit problem 5) None of these

Coming soon...

A PRIMER on BANKING & FINANCE

by Javed R Siddiquee

A complete book on Banking and Financial Awareness for BANK PO/Clerk exams.