

State Bank of India Probationary Officers Exam Model Test Paper – 1

English Section

Qs. 1-15. Read the following passage carefully and answer the questions given below it. Certain words are given in **bold** in the passage to help you locate them while answering some of the questions.

Though the Cold War has ended, selective tactics are still continuing for ensuring the military and economic **dominance** of developed countries. Various types of technology denial regimes are still being enforced which are now being mainly targeted against developing countries like India.

Today, we in India encounter twin problems. On one side there is a large scale strengthening of our neighbours through supply of arms and clandestine support to their nuclear and missile programmes and on the other side all efforts are being made to weaken our indigenous technology growth through control regimes and dumping of low-tech systems, accompanied with high commercial pitch in critical areas. Growth of **indigenous** technology and self-reliance are the only answer to the problem.

Thus in the environment around India, the number of missiles and nuclear powers are **continuously** increasing and destructive weapons continue to pile up around us, in spite of arms reduction treaties.

To understand the implications of various types of warfare that may affect us, we need to take a quick look at the **evolution** of war weaponry and the types of warfare. I am highlighting this point for the reason that in less than a century we could see change in the nature of warfare and its effects on society.

In early years of human history it was mostly direct human warfare. During the twentieth century upto about 1990, the warfare was weapon driven. The weapons used were guns, tanks, aircraft, ships, submarines and the nuclear weapons deployed on land/sea/air and also **reconnaissance** spacecraft. **Proliferation** of conventional nuclear and biological weapons was at a peak owing to the competition between the superpowers.

The next phase, in a new form, has just started from 1990 onwards. The world has graduated into economic warfare. The means used is control of market forces through high technology. The participating nations, apart from the USA, are Japan, the UK, France, Germany, certain South-East Asian countries and a few others. The driving force is the generation of wealth with certain types of economic doctrine.

The urgent issue we need to address collectively as a nation is, how do we handle the tactics of economic and military dominance in this new form coming from the backdoor? Today technology is the main driver of economic development at the national level. Therefore, we have to develop indigenous technologies to enhance our competitive edge and to generate national wealth in all segments of economy. Therefore, the need of the hour is *arm India with technology*.

1. Why do certain countries use selective tactics against developing countries?

- (1) To help developing countries gain military and economic independence
- (2) To help developing countries govern themselves and be economically independent
- (3) To ally with developing countries to dominate over other developed countries
- (4) To curtail their domination over developing countries
- (5) None of these

2. Which are the issues of great concern that India is facing at present, according to the author of the passage?

- (A) The supply of high-tech weaponry by other countries to India's neighbours who are likely to use the same against India.
 - (B) Other countries secretly helping India's neighbours to strengthen their nuclear might.
 - (C) Obstruction of India's genuine efforts to develop its own nuclear technology.
- (1) (A) and (B) only (2) (B) and (C) only
(3) (A) and (C) only (4) All (A), (B) and (C)
(5) None of these

3. Enforcement of technology denial regimes by developed countries implies which of the following?

- (1) Dominance of developing countries over developed ones
- (2) Exploitation of developing nations by the mightier ones
- (3) Targeting of developed countries by developing countries
- (4) Sympathizing with underprivileged countries
- (5) None of these

4. The striking difference in warfare before and after 1990 was the shift from:

- (1) guns, tanks, etc to nuclear weapons
- (2) ships and submarines to spacecraft

- (3) weaponry to economic warfare
- (4) economic forces to high technology driven warfare
- (5) None of these

5. Why according to the author, is it necessary to examine how weaponry and warfare have evolved?

- (A) To understand their implications for us.
- (B) To learn the rapid changes that have taken place in weaponry and warfare.
- (C) To master them and enable us to attack our enemies.

- (1) All (A), (B) and (C)
- (2) (A) and (B) only
- (3) (A) and (C) only
- (4) (B) and (C) only
- (5) None of these

6. According to the author, the most effective way to counter our major problems is to:

- (A) develop indigenous technologies.
- (B) compete with other countries in their warring tactics.
- (C) generate national wealth in all segments of economy.

- (1) All (A), (B) and (C)
- (2) (A) and (B) only
- (3) (B) and (C) only
- (4) (A) and (C) only
- (5) None of these

7. What, according to the author, is the solution to our problems in the international field?

- (A) Importing up-to-date technology and nuclear equipments from developed countries.
- (B) Developing our own in-house technology.
- (C) Eliminating dependence on developed countries.

- (1) (A) and (B) only
- (2) (A) and (C) only
- (3) (B) and (C) only
- (4) All (A), (B) and (C)
- (5) None of these

8. What is the general outcome of arms reduction treaties as a whole according to the author of the passage?

- (1) They seem to have become totally defunct
- (2) They have achieved the desired outcome in most cases
- (3) They have resulted in curbing the trade of destructive weapons
- (4) Piling up of weapons has significantly reduced due to such treaties
- (5) None of these

9. What, according to the author, is the immediate problem to be collectively resolved by our country?

- (1) To counter the dominance of developed countries through money and muscle power
- (2) To eradicate poverty and become economically self-reliant
- (3) To control the exorbitant rate of population growth
- (4) To develop indigenous technology to manufacture mightier weapons
- (5) None of these

Qs. 10-12. Choose the word which is **MOST** nearly the **SAME** in meaning as the word printed in **bold** as given in the passage.

10. **Reconnaissance**

- (1) Investigation
- (2) Reserved
- (3) Recognizable
- (4) Remedy
- (5) Attack

11. **Proliferation**

- (1) Explosion
- (2) Devastation
- (3) Discomfiture
- (4) Abundance
- (5) Extraction

12. **Evolution**

- (1) Magnification
- (2) Expansion
- (3) Progression
- (4) Modification
- (5) Changing

Qs. 13-15. Choose the word which is **MOST OPPOSITE** in meaning of the word printed in **bold** as given in the passage.

13. **Indigenous**

- (1) Local
- (2) Domestic
- (3) Abroad
- (4) Foreign
- (5) Exported

14. **Dominance**

- (1) Aggression
- (2) Submission
- (3) Assertion
- (4) Ignorance
- (5) Lethargy

15. **Continuously**

- (1) Illegitimately
- (2) Unconditionally
- (3) Insensitively
- (4) Uninterrupted
- (5) Intermittently

Qs. 16-20. In each question below four words which are numbered (1), (2), (3) and (4) have been printed in **bold** of which one word may be **wrongly spelt or inappropriate** in the context of the sentence. The number of that word is the answer. If all the four words are correctly spelt, mark (5) i.e. "All Correct" as the answer.

16. **Non-communicable**(1) **diseases**(2) are a **major**(3) **concerned**(4) for people in this region. All correct.(5)

17. The industry is **poised**(1) for a **quantum**(2) jump as it has ventured into Indian markets which have **excellent**(3) growth **opportunities**.(4) All correct.(5)

18. The government administration is required to **undergo**(1) a **radicle**(2) **transformation**(3) for better service **orientation**(4). All Correct.(5)

19. The **squwad**(1) that was entrusted with the task of **detection**(2) of explosives and their **neutralization**(3) has completed the **assignment**.(4) All Correct.(5)

20. The **equipments**(1) used for **surveillance**(2) must be **reliability**(3) and of **appropriate**(4) quality. All Correct.(5)

Qs. 21-35. Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

21. As soon as she opened the umbrella, a scorpion **fell about** of it.

- (1) fell up from
- (2) fell off from
- (3) fell out off
- (4) fell from off
- (5) No correction required

22. A true leader's life is a saga of **dedicating** to the cause of welfare of human beings.

- (1) of dedicated
- (2) of having dedication in
- (3) of dedication to
- (4) for dedication at
- (5) No correction required

23. He firmly believes that a **significant change** in the structures of our various departments is necessary.

- (1) significant in change among the structures
- (2) significant changing structures
- (3) significantly changing throughout the structures
- (4) significant change among the structures
- (5) No correction required

24. Despite being **considerable difficulty**, this is one of the most popular exercises.

- (1) considerably difficult
- (2) considerable difficult
- (3) considerable difficulties
- (4) considerably and difficulty
- (5) No correction required

25. The prayer is **most likely to start** at 6.00 a.m.

- (1) be most likely started by
- (2) is mostly liked to start at
- (3) is mostly like to starting at
- (4) is most likely start at
- (5) No correction required

26. If you would like to reconsider your decision, please give a **word** to me.

- (1) have a word to
- (2) have a word with
- (3) give a word for
- (4) have to give a word to
- (5) No correction required

27. If I were you, I **cannot have granted** him any relief.

- (1) did not have granted
- (2) would not granted
- (3) would not have been granting
- (4) would not have granted
- (5) No correction required

28. The issues were so complicated that they could not be **easily resolved**.

- (1) easily been resolved

- (2) have been resolving
- (3) be easily resolve
- (4) had to be easily resolved
- (5) No correction required

29. Over-exploitation of ground water **has been led** to their levels **falling drastically** and causes draughts.

- (1) has led to their levels falling drastically
- (2) was leading its levels to be fallen drastically
- (3) has been led to their levels drastically fell
- (4) was being led to levels fell drastically
- (5) No correction required

30. Why you **refrained from mention** this point is a surprise to me.

- (1) refrained from mentioning
- (2) refrained from mention of
- (3) refrain from any mention of
- (4) refrained to have any mention of
- (5) No correction required

31. The production of the factory's various departments **had not been** satisfactory this year.

- (1) have not been
- (2) was not been
- (3) will not have been
- (4) has not been
- (5) No correction required

32. A committee **comprising of** imminent scholars from various technical institutes was set up.

- (1) comprising with eminent
- (2) comprised eminent
- (3) comprising eminent
- (4) comprising eminently
- (5) No correction required

33. In the recent **held** cricket match, most of players recorded more than fifty runs.

- (1) recent holding
- (2) recently held
- (3) recent held
- (4) recent holding of
- (5) No correction required

34. Inhabitants of that locality can **classify** into only two groups, namely the poor and very poor.

- (1) will classify in
- (2) can classify for
- (3) will be classified between
- (4) can be classified into
- (5) No correction required

35. He gathered courage and rushed to the **blast sight** to save his colleague.

- (1) blast site to save
- (2) blast sight for saving
- (3) blast site for safety
- (4) blast sight so that to save
- (5) No correction required

Qs. 36-40. Rearrange the following sentences (A),

(B), (C), (D), (E) and (F) into a meaningful paragraph and then answer the questions given below it.

(A) Moreover salaries in public sector enterprises are not as competitive as those offered by private or foreign corporates.

(B) This trend should be a wake up call for stakeholders to examine why employees are seeking better opportunities with private companies in India and abroad.

(C) Public Sector Enterprises (PSEs) have been experiencing severe challenges in attracting, motivating and retaining their key staff.

(D) Having identified these as the reasons employees leave PSEs it is important to empower stakeholders to find ways to remedy the situation.

(E) One reason is that young employees lured away by private firms are more willing to undertake professional risks.

(F) Employees in specialist roles especially have become increasingly difficult to retain.

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

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

37. Which of the following should be the **SECOND** sentence after rearrangement?

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

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

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

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

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

40. Which of the following should be the **LAST (SIXTH)** sentence after rearrangement?

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

Qs. 41-50. 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 have been suggested, one of which fills the blanks appropriately. Find out the appropriate word in each case.

Traditional bank architecture is based on bank branches. These branches ensure the physical (41) of a customer's savings. A customer may go there to deposit and withdraw money. (42) loans and (43) in other financial transactions. In the past two decades banking architecture has changed—the Automated Teller Machine (ATM) has been a big (44) and credit and debit cards have created new financial spaces. (45) the bank branch has remained the bedrock of the banking system—after all a person needs a bank account in a branch before he can operate a debit or ATM card. This may be about to change as technocrats now (46) cell phones as the new architecture of virtual banks. This has the potential to

make branches (47). Cell phone banking looks especially relevant for India since it can penetrate the countryside cheaply and (48). The world over cell phones are spreading at a (49) rate and in India alone new cell phone connections are growing at the rate of six million a month a rate of customer (50) that no bank can dream of.

- 41.** (1) knowledge (2) security
(3) presence (4) confidentiality
(5) guarantee
- 42.** (1) negotiate (2) advance
(3) credit (4) disburse
(5) sanction
- 43.** (1) pursue (2) interact
(3) operate (4) enable
(5) engage
- 44.** (1) drawback (2) hurdle
(3) consequence (4) luxury
(5) innovation
- 45.** (1) Despite (2) Although
(3) Even (4) Yet
(5) Until
- 46.** (1) view (2) realise
(3) display (4) engineer
(5) assess
- 47.** (1) essential (2) obsolete
(3) extant (4) retreat
(5) expired
- 48.** (1) moderately
(2) occasionally
(3) compulsorily
(4) indiscriminately
(5) effectively
- 49.** (1) phenomenal (2) gradual
(3) proportionate (4) competitive
(5) projected
- 50.** (1) discount (2) base
(3) expansion (4) satisfaction
(5) relationship

ANSWERS

- | | | | | |
|---------------------|---------|---------|---------|---------|
| 1. (5) | 2. (4) | 3. (1) | 4. (4) | 5. (2) |
| 6. (4) | 7. (3) | 8. (1) | 9. (2) | 10. (1) |
| 11. (4) | 12. (3) | 13. (4) | 14. (2) | 15. (5) |
| 16. (4) concern | | | | |
| 17. (5) All correct | | | | |
| 18. (2) radical | | | | |
| 19. (1) squad | | | | |
| 20. (3) reliable | | | | |
| 21. (2) | 22. (3) | 23. (5) | 24. (1) | 25. (5) |
| 26. (2) | 27. (4) | 28. (5) | 29. (1) | 30. (3) |
| 31. (4) | 32. (3) | 33. (2) | 34. (4) | 35. (1) |
| 36. (3) | 37. (5) | 38. (5) | 39. (4) | 40. (2) |
| 41. (2) | 42. (4) | 43. (3) | 44. (5) | 45. (4) |
| 46. (1) | 47. (1) | 48. (5) | 49. (1) | 50. (3) |

Quantitative Aptitude (Maths and DI) Section

Qs. 1-6. What will come in place of the question mark (?) in the following questions?

1. $0.01 \times 0.5 = ?$

- (1) 0.005 (2) 0.05 (3) 0.0005
(4) 0.5 (5) None of these

2. $99 \div \frac{1}{9} = ?$

- (1) 11 (2) 991 (3) 981
(4) 9 (5) None of these

3. $-36 - (-10) + (-20) - (+5) = ?$

- (1) -66 (2) -61 (3) -51
(4) -71 (5) None of these

4. $36 + 4 \times 5 = ?$

- (1) 200 (2) 45 (3) 184
(4) 56 (5) None of these

5. $-40 \times -2 - 30 = ?$

- (1) 1280 (2) 50 (3) -2400
(4) -110 (5) None of these

6. $((4)^3)^2 = (4)^?$

- (1) 5 (2) 6 (3) 8
(4) 7 (5) None of these

Qs. 7-12. What *approximate* value will come in place of the question mark (?) in the following questions? (You are not expected to calculate the exact value.)

7. $\sqrt{285.61} = ?$

- (1) 17 (2) 19 (3) 18
(4) 16 (5) 15.5

8. $2\frac{3}{4} \times 3\frac{1}{4} \times 1\frac{1}{8} = ?$

- (1) 6 (2) 14 (3) 18
(4) 8 (5) 10

9. $0.98 \times 1.01 \times 0.49 = ?$

- (1) 1 (2) 0.6 (3) 0.5
(4) 0.75 (5) 0.35

10. $(22.2)^2 = ?$

- (1) 493 (2) 484 (3) 625
(4) 525 (5) 505

11. $10.99898989\% \text{ of } \frac{101}{10.11} = \frac{10.1}{?}$

- (1) 1 (2) 5 (3) 15
(4) 12.5 (5) 10

12. $\frac{1}{3} \times \frac{1}{7} + \frac{1}{5} = ?$

- (1) $\frac{1}{5}$ (2) $\frac{1}{105}$ (3) $\frac{1}{3}$
(4) $\frac{1}{4}$ (5) $\frac{1}{7}$

Q. 13-20. What will come in place of the question mark (?) in the following number series?

13. 5 7 12 19 31 ?

- (1) 40 (2) 50 (3) 38
(4) 41 (5) None of these

14. 2 4 16 256 ?

- (1) 65536 (2) 4096 (3) 32768
(4) 8192 (5) None of these

15. 1 4 9 ? 25 36

- (1) 14 (2) 12 (3) 16
(4) 18 (5) None of these

16. 1 2 3 5 7 11 13 17 19 ?

- (1) 21 (2) 20 (3) 25
(4) 23 (5) None of these

17. 1 8 27 ? 125 216

- (1) 32 (2) 64 (3) 86
(4) 81 (5) None of these

18. 15 16 ? 29 45

- (1) 17 (2) 25 (3) 20
(4) 19 (5) None of these

19. 1 2 2 4 8 ? 256

- (1) 12 (2) 16 (3) 128
(4) 64 (5) None of these

20. 4 5 14 51 ? 1125

- (1) 190 (2) 200 (3) 220
(4) 210 (5) None of these

Qs. 21-30. Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read

both the statements and give answer:

- (1) if the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.
- (2) if the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.
- (3) if the data either in statement I alone or in statement II alone is sufficient to answer the question.
- (4) if the data in the statements I and II together are not sufficient to answer the question.
- (5) if the data in both the statements I and II together are necessary to answer the question.

21. What is a two digit number?

- I. The difference of the digits is 9.
- II. The sum of the digits is 9.

22. How much is the rate of simple interest?

- I. The sum is Rs 10,000.
- II. The interest earned in three years is Rs 3,000.

23. Is X an odd number?

- I. X is a two digit number.
- II. None of the digits is 2.

24. What is a two digit number?

- I. One of the digits is '0'.
- II. The product of the digits is '0'.

25. What is the speed of 150 metres long train?

- I. The train crosses a pole in 6 seconds.
- II. The train crosses 300 metres long platform in 18 seconds.

26. The average of the ages of A, B, C and D is 26 years.

How old is D?

- I. D is one year younger than C.
- II. The average age of A and B is 26 years.

27. What is the ratio of ages of A and B?

- I. B is younger than A by 4 years.
- II. The sum of their ages is 16 years.

28. Is Y an even number?

- I. Y is divisible by 2.
- II. Y is divisible by 5.

29. What is the area of a rectangular plot?

- I. The length of the plot is 100 metres.
- II. The area of the plot is 100 times it's breadth.

30. Is the product of two numbers even?

- I. The product is a three digit number.
- II. One of the numbers is even.

31. 25% profit is made if an article is sold for Rs 437.50.

What is the cost price of the article?

- (1) Rs 328.125
- (2) Rs 350
- (3) Rs 325
- (4) Cannot be determined
- (5) None of these

32. How many days will 6 persons take to do a work which is done by 12 persons in 18 days?

- (1) 36
- (2) 24
- (3) 40
- (4) 34
- (5) None of these

33. Which of the following fractions are in ascending order?

- (1) $\frac{1}{3}, \frac{1}{4}, \frac{2}{5}, \frac{3}{7}$
- (2) $\frac{3}{7}, \frac{2}{5}, \frac{1}{4}, \frac{1}{3}$
- (3) $\frac{1}{4}, \frac{1}{3}, \frac{2}{5}, \frac{3}{7}$
- (4) $\frac{3}{7}, \frac{2}{5}, \frac{1}{3}, \frac{1}{4}$
- (5) None of these

34. What should be added to 14399 to make it exactly divisible by 4?

- (1) 1
- (2) 2
- (3) 3
- (4) 4
- (5) None of these

35. In how many different ways can 4 books be arranged?

- (1) 24
- (2) 16
- (3) $\frac{37}{4}$
- (4) Cannot be determined
- (5) None of these

36. 20 litres milk contains 2% water. What quantity of pure milk should be added so that water content comes down to 1%?

- (1) 10 litres
- (2) 20 litres
- (3) 40 litres
- (4) Cannot be determined
- (5) None of these

37. Which of the following is the smallest fraction?

- (1) $\frac{1}{3}$
- (2) $\frac{2}{11}$
- (3) $\frac{3}{13}$
- (4) $\frac{5}{21}$
- (5) $\frac{1}{5}$

38. A box has 2 black, 3 blue and 4 green balls. One ball is picked up at random. What is the probability that it is green?

- (1) $\frac{2}{9}$
- (2) $\frac{3}{9}$
- (3) $\frac{4}{9}$
- (4) $\frac{2}{5}$
- (5) None of these

39. Which of the following numbers are in descending order?

- (1) -6, -5, -4
- (2) -1, -2, 3
- (3) 2, 2.01, 1.99
- (4) 4, -4, -6
- (5) None of these

40. A sum doubles itself in 10 years at simple interest. What is the p.c.p.a. rate of interest?

- (1) 5
- (2) 20
- (3) 12
- (4) Cannot be determined
- (5) None of these

Qs. 41-45. Study the following table to answer the given questions.

NUMBER OF CANDIDATES APPLIED, APPEARED AND QUALIFIED (Q)
IN DIFFERENT PROGRAMMES FOR THE GIVEN YEARS

Year	Programme A			Programme B			Programme C		
	Applied	Appeared	Q	Applied	Appeared	Q	Applied	Appeared	Q
2000	2500	2000	1000	750	500	50	150	145	100
2001	2700	2100	1200	1000	800	100	170	170	110
2002	2835	2250	1200	625	400	60	125	125	90
2003	3000	2500	1300	525	400	65	200	198	130
2004	3500	2600	1500	870	670	65	210	209	132
2005	3500	2900	1700	1200	1100	110	300	300	160
2006	3700	2900	1900	1000	900	110	275	274	140

41. For Programme B, for how many years is the per cent of Qualified to Applied more than 10?

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

42. For Programme C, what is approximate percentage of Qualified over Appeared for the given years?

- (1) 68 (2) 70 (3) 60 (4) 55 (5) 65

43. In 2000, for Programme B, what is the respective ratio of Applied and Appeared?

- (1) 3 : 2 (2) 5 : 7 (3) 7 : 5
(4) 2 : 3 (5) None of these

44. For Programme A, which year is the percentage of Qualified to Appeared the maximum?

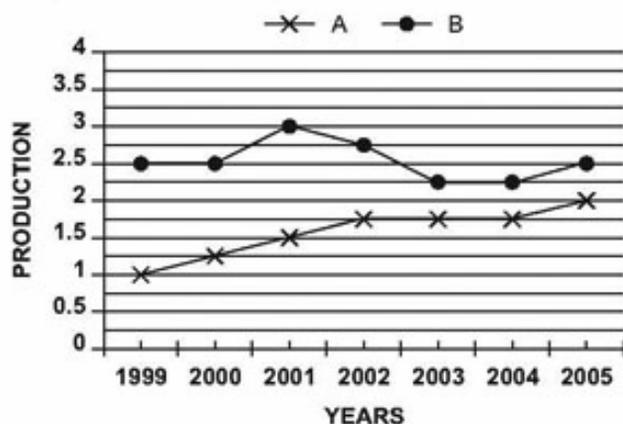
- (1) 2005 (2) 2001 (3) 2004
(4) 2006 (5) None of these

45. For Programme B, which year is the percentage of Appeared to Applied the maximum?

- (1) 2006 (2) 2000 (3) 2003
(4) 2004 (5) None of these

Qs. 46-50. Study the following graph carefully to answer the given questions.

PRODUCTION OF TWO COMPANIES A AND B
(IN CRORE UNITS) OVER THE GIVEN YEARS



46. For Company A, how much is the per cent increase in production in 2000 from 1999?

- (1) 0.25 (2) 2.5 (3) 25
(4) 12.5 (5) None of these

47. How many units is the total production of Company A for the given years?

- (1) 9 crores (2) 17.75 crores
(3) 12.25 crores (4) 11 crores
(5) None of these

48. What is the difference in units produced by the two companies in 1999?

- (1) 1,50,00,000 (2) 15,00,00,000 (3) 15,00,000
(4) 15,000 (5) None of these

49. How many units is the approximate average production of Company B for the given years?

- (1) 3 crores (2) 2.55 crores
(3) 2.75 crores (4) 2.25 crores
(5) 2.34 crores

50. In which year did both the companies have no change in production from the previous year?

- (1) 2000 (2) 2002 (3) 2003
(4) 2004 (5) None of these

ANSWERS AND EXPLANATIONS

1. (1) 2. (5) 3. (3) 4. (4) 5. (2)
6. (2) 7. (1) 8. (5) 9. (3) 10. (2)
11. (5) 12. (4)
13. (2) $5 + 7 = 12$, $12 + 7 = 19$, $12 + 19 = 31$, $19 + 31 = 50$
14. (1) 2, 4, 16, 256, x or $2^1, 2^2, 2^3, 2^8, 2^{16} = 65536$
Powers of 2 are in G.P.
15. (3) $1^2, 2^2, 3^2, 4^2, 5^2, 6^2$
 $4^2 = 16$
16. (4) All nos. are prime nos. Next no. = 23
17. (4) 1, 8, 27, ____, 125, 216 i.e. $1^3, 2^3, 3^3, 4^3, 5^3, 6^3$
 $4^3 = 64$
18. (3) By adding $1^2, 2^2, 3^2, 4^2, \dots$ we get the next no.
19. (5) $1 \times 2 = 2$, $2 \times 2 = 4$, $4 \times 2 = 8$, $4 \times 8 = 32$,
 $8 \times 32 = 256$
The reqd. no. = 32
20. (3) 4, 5, 14, 51, ____, 1125
 $4 \times 1 + 1^2 = 5$, $5 \times 2 + 2^2 = 14$, $14 \times 3 + 3^2 = 51$,
 $51 \times 4 + 4^2 = 220$, $220 \times 5 + 5^2 = 1125$
 \therefore Reqd. no. = 220
21. (5) Let the digits at unit's and ten's places be x and y
A.T.S. $y + x = 9$, $y - x = 9$
 $\therefore y = 9$, $x = 0$. No. = 90

$$22. (5) R = \frac{I \times 100}{P \times T}$$

$$23. (4) \quad 24. (4)$$

$$25. (3) \text{ Speed of train} = \frac{150}{6} \text{ or } \frac{300 + 150}{18}$$

$$26. (5) \text{ Total sum of ages of A, B, C and D} \\ = 26 \times 4 = 104$$

$$\text{Total sum of ages of A and B} = 26 \times 2 = 52$$

$$\text{Total age of C and D} = 104 - 52 = 52$$

$$\text{Age of D} = \frac{52 - 1}{2} = 25.5 \text{ years}$$

$$\text{Age of C} = 26.5 \text{ years}$$

$$27. (5) \frac{A - B}{A + B} = \frac{4}{16}$$

$$\therefore \frac{2A}{-2B} = \frac{20}{-12} \Rightarrow \frac{A}{3} = \frac{5}{3} \text{ (By C and D)}$$

$$28. (1) \quad 29. (4) \quad 30. (2)$$

$$31. (2) \text{ C.P.} = \frac{\text{S.P.} \times 100}{100 + P\%} = \frac{437.50 \times 100}{125} = \text{Rs } 350$$

$$32. (1) \text{ Reqd. no. of days} = \frac{12 \times 18}{6} = 36$$

$$33. (3)$$

$$34. (1) \text{ If we divide 14399 by 4, } R = 3$$

$$\therefore \text{No. to be added} = 4 - 3 = 1$$

$$35. (1) \text{ No. of ways} = 4! = 4 \times 3 \times 2 \times 1 = 24$$

$$36. (2) \text{ 2\% water means 98\% milk}$$

Let the quantity of pure milk added be x l

$$\text{A.T.S. } (20 + x) \frac{99}{100} - x = \frac{20 \times 98}{100} \Rightarrow x = 20$$

$$37. (2) \text{ Change into decimals}$$

$$38. (3) \text{ Total balls} = 2 + 3 + 4 = 9$$

$$\text{Reqd. prob.} = \frac{4}{9}$$

$$39. (4)$$

$$40. (5) R = \frac{x \times 100}{x \times 10} = 10 \quad 10\% \text{ p.a.}$$

$$41. (2) \text{ In 2000} \rightarrow \text{Reqd. \%} = \frac{50}{750} \times 100$$

Sly. calculate in other years.

In 2003 and 2006 it is more than 10

$$42. (3) \text{ Reqd. \%} = \frac{862}{1421} \times 100 = 60 \text{ (approx.) } 60.66$$

$$43. (1) \quad 44. (4)$$

$$45. (5) \text{ In 2005, the reqd. \% is max}$$

$$46. (3) \text{ \% increase} = \frac{.25 \text{ crore}}{1 \text{ crore}} \times 100 = 25$$

$$47. (4)$$

$$48. (1) (2.5 - 1) \text{ crores} = 1.5 \times 1,00,00,000 = 1,50,00,000$$

$$49. (2) \quad 50. (4)$$

Reasoning Section

1. What will be next term in the following series?

A B B D C F D H E J

- (1) N (2) O (3) K (4) F (5) None of these

2. How many such digits are there in the number 3246759, each of which will occupy the same position when rearranged in ascending order as in the number?

- (1) None (2) One (3) Two
(4) Three (5) More than three

3. Shyam walked 6 metres facing towards East, then took a right turn and walked a distance of 9 metres. He then took a left turn and walked a distance of 6 metres. How far is he from the starting point?

- (1) 15 metres (2) 21 metres (3) 18 metres
(4) Cannot be determined (5) None of these

4. If the positions of the first and the sixth letters in the word CONTAGIOUS are interchanged, similarly the positions of the second and the seventh letters are interchanged and so on. Which letter will be the second to the right of the fifth letter from the right?

- (1) O (2) N (3) I (4) T (5) None of these

5. How many such pairs of letters are there in the word RECRUIT, each of which has as many letters between them in the word as they have in the English alphabet?

- (1) None (2) One (3) Two
(4) Three (5) More than three

Qs. 6-10. In each of the questions below are given four statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true even if they seem to be at variance from commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Statements:

6. All clouds are storms.
Some storms are cyclones.
All cyclones are thunders.
Some thunders are lightening.

Conclusions:

- I. Some lightening are cyclones.
II. No lightening is cyclone.
III. Some cyclones are clouds.
(1) Only I follows (2) Only II follows
(3) Only III follows (4) Only either I or II follows
(5) None of these

Statements:

7. Some pins are needles.

Some needles are handles.

Some handles are locks.

Some locks are keys.

Conclusions:

- I. Some keys are handles.
II. Some handles are pins.
III. Some pins are keys.
(1) None follows (2) Only I and II follow
(3) Only II and III follow (4) Only I and III follow
(5) All follow

Statements:

8. All hills are mountains.
All mountains are dams.
Some dams are rivers.
All rivers are lakes.

Conclusions:

- I. Some hills are lakes.
II. Some dams are lakes.
III. Some dams are hills.
(1) Only I and II follow (2) Only II and III follow
(3) Only I and III follow (4) All follow
(5) None of these

Statements:

9. Some receipts are challans.
Some challans are papers.
Some papers are books.
All books are files.

Conclusions:

- I. Some papers are files.
II. Some books are receipts.
III. No book is receipt.
(1) Only I follows (2) Only I and II follow
(3) Only I and either II or III follow
(4) Only I and III follow (5) None of these

Statements:

10. All bottles are jars.
All jars are containers.
All containers are lids.
All lids are caps.

Conclusions:

- I. All bottles are lids.
II. All containers are jars.
III. Some lids are jars.
(1) Only I and II follow (2) Only II and III follow
(3) Only I and III follow (4) None follows
(5) All follow

Qs. 11-15. Each of the questions below consists of a question and three statements numbered I, II and III given below it. You have to decide the data provided in which of the statements are sufficient to answer the question. Choose your answer accordingly.

11. Among P, T, J, F and L who scored the highest?

- I. P scored less than J and F.
- II. T scored more than F but less than L.
- III. J has not scored the highest.

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

12. Pillar 'P' is in which direction with respect to pillar 'Q'?

- I. Pillar 'M' is to the East of pillar 'T' which is to the South of pillar 'Q'.
- II. Pillar 'P' is to the North of pillar 'M'.
- III. Pillar 'R' is to the North of pillar 'P' and to the East of pillar 'Q'.

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

13. What is the code for 'adequate' in a code language?

- I. In the code language, 'rainfall is adequate' is written as 'vo al ji'.
- II. In the code language, 'food is adequate' is written as 'vo ji fa'.
- III. In the code language, 'food is delicious' is written as 'fa vo re'.

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

14. How is Sanjeev related to Radha?

- I. Sanjeev is son of Radha's grandfather's only daughter.
- II. Sanjeev has no siblings
- III. Radha has only one brother.

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

15. How many children are there in the class?

- I. Saurabh is fifth from the top if arranged in descending order of marks.
- II. Sulabha who is ten ranks below Saurabh is 25th from the bottom.
- III. Jatin is four ranks above Sulabha.

- (1) Only I and III
- (2) Only II and III
- (3) Only I and II
- (4) Any two of three
- (5) None of these

Qs. 16-20. In a certain instruction system the different computation processes are written as follows:

- (i) $x @ y \# z$ means x is multiplied by the sum of y and z.
- (ii) $x \odot y \% z$ means y is divided by z and the resultant is added to square of x.
- (iii) $x \$ y \star z$ means z is subtracted from the product of x and y.
- (iv) $x \bullet y \bar{e} z$ means z is subtracted from y and the resultant is added to x.

In each of the following questions, a set of instruction sequence is given. You are required to find out the outcome which should come in place of the question mark (?) in each of the given sets of sequence.

16. $13 @ 4 \# 3 = p$
 $p \$ 5 \star 55 = ?$

- (1) 45
- (2) 75
- (3) 340
- (4) 400
- (5) None of these

17. $5 \odot 49 \% 7 = a$
 $a \bullet 87 \bar{e} 29 = ?$

- (1) 118
- (2) 108
- (3) 98
- (4) 80
- (5) None of these

18. $17 \$ 4 \star 8 = t$
 $7 \odot t \% 15 = ?$

- (1) 11
- (2) 53
- (3) 13
- (4) 51
- (5) None of these

19. $m \bullet 78 \bar{e} 56 = 50$
 $m @ 7 \# 13 = ?$

- (1) 560
- (2) 56
- (3) 280
- (4) Cannot be determined
- (5) None of these

20. $b \$ 15 \star 18 = 42$
 $b \odot 36 \% 9 = ?$

- (1) 12
- (2) 16
- (3) 20
- (4) 18
- (5) None of these

Qs. 21-25. In each of the following questions, a group of letters is to be coded by number/symbol codes as per the codes given below and the conditions that follow. In each question, a group of letters is given followed by groups of number/symbol code numbered (1), (2), (3) and (4). The correct combination of codes is your answer. If none of the four combinations is correct, your answer is (5), i.e. None of these.

Letter : P D A F L H M R K T B E U

Number/

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

Conditions: (i) If the first letter is a vowel and the last letter is a consonant, both are to be coded as '0'.

(ii) If the first letter is a consonant and the last letter is a vowel, both are to be coded as '@'.

(iii) If the first as well as the last letter are vowels, both are to be coded as the code for first letter.

21. KEDURT

- (1) @16%7@
- (2) 916%7@
- (3) 916%79
- (4) @16\$79
- (5) None of these

22. EDRTMP

- (1) 167923
- (2) 167921
- (3) 067920
- (4) 067923
- (5) None of these

23. FHRAMU

- (1) 847#28
- (2) %47#28
- (3) 847#2%
- (4) @47#2@
- (5) None of these

24. ULTPHE

- (1) %\$934%
- (2) 1\$9341
- (3) %\$9341
- (4) 1\$934%
- (5) None of these

25. HKEDLB

- (1) 5@16\$4
- (2) 4@16\$5
- (3) @@16\$4
- (4) 0@16\$5
- (5) None of these

Qs. 26-30. Study the following information carefully and answer the questions given below:

A private bank deputed eight of its managers P, T, D, E, J, Q, M and R to different cities Bangalore, Delhi, Chennai, Hyderabad, Jaipur, Cochin, Pune and Ahmedabad for marketing of three different products X, Y and Z. The order of managers, cities and products is not necessarily the same. Each product is marketed in not less than two cities and not more than three cities.

T goes to Delhi for marketing of product Y. J goes to Hyderabad for marketing of product Z. E does not go to Bangalore or Jaipur and markets the same product as M who goes to Ahmedabad. R goes to Chennai for marketing of product Z. Same product is marketed in Bangalore and Delhi. E and Q are marketing the same product. P goes to Pune for marketing of product Z.

26. Which of the following group of managers go for marketing product 'X'?

- (1) E, Q, R (2) J, Q, M (3) J, M, R
(4) Q, M, R (5) None of these

27. E goes to which of the following cities?

- (1) Jaipur (2) Cochin (3) Ahmedabad
(4) Cannot be determined (5) None of these

28. Which of the following combination of product, manager and city is correct?

- (1) X—Q—Jaipur (2) X—Q—Cochin
(3) X—E—Bangalore (4) Y—D—Cochin
(5) None of these

29. Which of the following persons go for marketing of product Y?

- (1) Q, D, M (2) Q, T (3) T, D, Q
(4) T, D (5) None of these

30. Who goes to Bangalore?

- (1) Q (2) M (3) D
(4) D or Q (5) None of these

Qs. 31-35. In the following questions, the symbols @, #, \$, * and © are used with different meanings as explained below:

'A @ B' means 'A is neither smaller than nor equal to B'.

'A # B' means 'A is not greater than B'.

'A \$ B' means 'A is neither greater than nor equal to B'.

'A * B' means 'A is neither greater than nor smaller than B'.

'A © B' means 'A is not smaller than B'.

Assuming the above statements to be true, you have to decide which of the conclusions is/are definitely true and then mark your answer accordingly.

Statements:

31. F @ J, J # R, R * L, L © M

Conclusions:

- I. F \$ R
II. M # R
III. M © J
(1) None is true (2) Only I is true
(3) Only II is true (4) Only either II or III is true
(5) All are true

Statements:

32. T # W, W \$ Q, Q © D, D @ J

Conclusions:

- I. J \$ T
II. T # J
III. T \$ Q
(1) Only I and III are true
(2) Only either I or II is true
(3) Only II and III are true
(4) Only III and either I or II are true
(5) None of these

Statements:

33. L # V, V \$ E, E © U, U @ B

Conclusions:

- I. B \$ E
II. L \$ E
III. B * L
(1) Only I and II are true
(2) Only III is true
(3) Only either I or II is true
(4) All are true
(5) None of these

Statements:

34. M \$ T, T * R, R @ H, H # G

Conclusions:

- I. M \$ H
II. R @ G
III. M # R
(1) Only I is true
(2) Only II is true
(3) Only III is true
(4) All are true
(5) None is true

Statements:

35. H © R, R @ W, W * E, J \$ F

Conclusions:

- I. H @ F
II. J \$ W
III. R @ J
(1) Only I and II are true
(2) Only II and III are true
(3) Only III is true
(4) Only either I or III is true
(5) All are true

Qs. 36-40. Study the following information carefully and answer the questions given below:

Eight persons A, B, C, D, E, F, G and H are sitting around a rectangular table in such a way that two persons sit on each of the four sides of the table facing the centre. Persons sitting on opposite sides are exactly opposite to each other.

D faces North and sits exactly opposite to H. E is to the immediate left of H. A and G sit on the same side. G is exactly opposite of B who is to the immediate right of C. A is next to the left of D.

36. Who is sitting opposite to A?

- (1) G (2) D (3) E
(4) A (5) None of these

37. Who is next to E in clockwise direction?

- (1) G (2) B (3) F
 (4) A or F (5) None of these

38. Which of the following pairs of persons has both the persons sitting on the same side with first person sitting to the right of second person?

- (1) DF (2) CB (3) FC
 (4) AG (5) None of these

39. Who is sitting opposite to E?

- (1) D (2) A (3) F
 (4) A or D (5) None of these

40. Which of the following statements is definitely true?

- (1) A is facing North
 (2) E is sitting opposite to F
 (3) F is to the left of G
 (4) C is to the left of A
 (5) None of these

Qs. 41-45. Below in each question are given two statements (A) and (B). These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choice correctly depicts the relationship between these two statements. Mark answer:

- (1) if statement (A) is the cause and statement (B) is its effect.
 (2) if statement (B) is the cause and statement (A) is its effect.
 (3) if both the statements (A) and (B) are independent causes.
 (4) if both the statements (A) and (B) are effects of independent causes.
 (5) if both the statements (A) and (B) are effects of some common cause.

41. (A) State government has ordered immediate ban on airing of certain movie channels on television.

(B) Few social activists have come together and demanded ban on telecasting 'Adult' movies on television.

42. (A) Employment scenario in the country has remarkably improved recently.

(B) The number of prospective job-seekers going abroad has increased recently.

43. (A) Government has tightened security checks at all important places and also at various public places.

(B) Incidences of terrorist attacks are increasing day by day.

44. (A) High Court has fixed a time limit for repairing all the roads in the city.

(B) Road Development Authorities in the city are carrying out road repair work on urgent basis.

45. (A) There is an outbreak of several epidemics in the country.

(B) There was a worst flood situation ever experienced in the past in most parts of the country.

Qs. 46-50. In making decisions about important questions, it is desirable to be able to distinguish between 'strong' arguments and 'weak' arguments. 'Strong' arguments are those which are both important and directly related to the question. 'Weak' arguments are those which are of minor importance and also may not be directly related to the question or may be related to a trivial aspect of the question.

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

- (1) if only argument I is strong.
 (2) if only argument II is strong.
 (3) if either I or II is strong.
 (4) if neither I nor II is strong.
 (5) if both I and II are strong.

46. Should the teenagers be denied access to internet?

Arguments:

- I. Yes, most of the children particularly the teenagers are found to be indulged in accessing pornographic contents.
 II. No, denying access to internet would mean denying access to a lot of useful information, instead the access may be controlled.

47. Should computer education be made a compulsory subject at school level by the Government?

Arguments:

- I. No, it may be difficult to teach computers in the schools located in rural parts of the country.
 II. Yes, it is difficult to function without computer in the era of modernization.

48. Should hand baggage on all international flights be permanently banned?

Arguments:

- I. No, it causes a lot of inconvenience since items of minimum requirement need to be carried during long haul flights.
 II. Yes, it is necessary to ensure security of passengers on board.

49. Should all the universities in the country switch over to grade system rather than awarding marks?

Arguments:

- I. Yes, with this the students falling in a particular range of marks can be treated on par.
 II. No, it will be difficult to rank the students when required to be short-listed.

50. Should there be complete ban on telecast of Adult movies on television?

Arguments:

- I. Yes, such movies adversely affect the children and their interests are to be given top priority.
 II. No, instead they can be telecast at certain fixed time when children are generally away from home.

Qs. 51-55. 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 : say dry 42 96 get 39 kite 67
Step I : 96 say dry 42 get 39 kite 67
Step II : 96 dry say 42 get 39 kite 67
Step III: 96 dry 39 say 42 get kite 67
Step IV: 96 dry 39 say 67 42 get kite
Step V : 96 dry 39 say 67 get 42 kite

Arrangement in Step V is the final arrangement and Step V is the last step.

You have to answer the questions by following the same rules as illustrated above.

51. Which step will be the last step of an input for which third step is "91 go 28 mock pet 43 lead 37"?

- (1) Eighth (2) Seventh
- (3) Sixth (4) Fifth
- (5) None of these

52. If the second step of an input is "52 at deep follow 41 16 road 32", what will be the fifth step?

- (1) 52 at 16 road 32 deep follow 41
- (2) 52 at 16 road 41 deep follow 32
- (3) 52 at 16 road 32 follow 41 deep
- (4) There will be no such step
- (5) None of these

53. If the third step of an input is "65 daily 12 tie 42 23 foreign urgent" what will be definitely the input?

- (1) foreign 65 tie urgent 12 42 23 daily
- (2) foreign 65 urgent tie 42 daily 23 12
- (3) foreign 65 12 urgent tie 42 daily 23
- (4) Cannot be determined
- (5) None of these

54. If the second step of an input is "76 from 48 super itself 56 18 went", how many more steps will be required to complete the arrangement?

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

55. What will be the third step if the input is "thirty days from now 32 56 87 24"?

- (1) 87 thirty days from now 32 56 24
- (2) 87 days thirty from now 32 56 24
- (3) 87 days 24 thirty from now 32 56
- (4) 87 thirty 24 days 32 from now 56
- (5) None of these

Qs. 56-60. 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, then decide which of the suggested courses of action logically follow(s) for pursuing. Give answer:

- (1) if only I follows.
- (2) if only II follows.
- (3) if either I or II follows.
- (4) if neither I nor II follows.
- (5) if both I and II follow.

Statement:

56. All resident doctors in Government Hospitals have gone on mass casual leave in protest against the Government's new reservation policy.

Courses of action:

- I. The Government should call a meeting of the representatives of the resident doctors and request them to resume their duties.
- II. The Government should order strict action against striking doctors if they do not resume duties immediately.

Statement:

57. Air pollution level in the city is observed to be rising up day by day.

Courses of action:

- I. City development authorities should offer incentive for those who are sharing a private vehicle.
- II. City development authorities should impose heavy taxes on use of individual private vehicle.

Statement:

58. Many students are unable to cope up with the pressure of examinations and results and commit suicide.

Courses of action:

- I. Education department should consider reforms in examination system.
- II. Examining authorities should partially do away with written examinations and instead give weightage to test the practical knowledge through other modes of assessment.

Statement:

59. Cases of robbery while travelling in public transport have increased substantially in the recent past.

Courses of action:

- I. Adequate number of security guards should be deployed in all public transport vehicles immediately.
- II. People should be advised to refrain from carrying highly valuable articles while travelling by public transport system.

Statement:

60. There is an overall outbreak of epidemics of water-borne diseases in the State as an after effect of recent floods.

Courses of action:

- I. The civic authorities should advise the people to use water purifiers before using drinking water and also advise them to maintain overall cleanliness in the locality.
- II. The civic authorities should instruct the water supply department to add extra purifying elements to the water tanks before supplying to the public.

Qs. 61-75. 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?

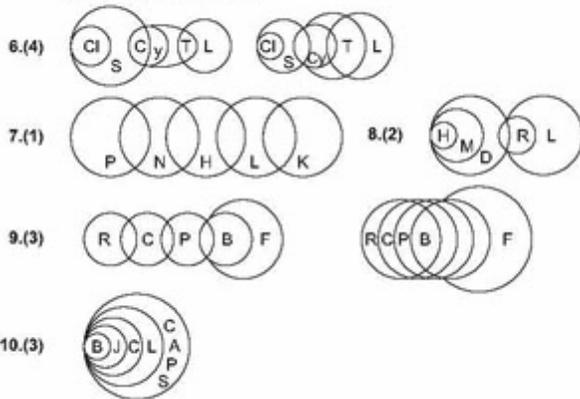
	PROBLEM FIGURES					ANSWER FIGURES					
61.											
62.											
63.											
64.											
65.											
66.											
67.											
68.											
69.											
70.											
71.											
72.											
73.											
74.											
75.											

ANSWERS AND EXPLANATIONS

1. (4) There are two series, A, B, C, D, E, F and B, D, F, H, J.
 2. (3) 4 and 9.

3. (1) $\sqrt{(6+6)^2 + 9^2}$
i.e. $\sqrt{144 + 81} = \sqrt{225}$

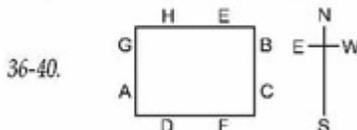
4. (2) The set of the second half letters will come in the beginning, GIOUSCONTA L-R
 5. (2) E and I.
 6-10. Consider all probabilities and make Venn diagrams to reach a fool-proof conclusion.



11. (5) 12. (4) 13. (2)
 14. (5) Only I 15. (3)
 16. (4) $13 \times (4 + 3) = 91; (91 \times 5) - 55 = 400.$
 17. (5) $5^2 + (49 \div 7) = 32; 32 + (87 - 29) = 90.$
 18. (2) $(17 \times 4) - 8 = 60; 7 + (60 \div 15) = 53.$
 19. (1) $28 + (78 - 56) = 50; 28 \times (7 + 13) = 560.$
 20. (3) $(4 \times 15) - 18 = 42; 4 + (36 \div 9) = 20.$
 21. (5) 22. (3) 23. (4) 24. (1) 25. (2)

City	Bangalore	Delhi	Chennai	Hyderabad	Juipur	Cochin	Pune	Ahmedabad
Person	D	T	R	J	Q	E	P	M
Product	Y	Y	Z	Z	X	X	Z	X

26. (5) 27. (2) 28. (1) 29. (4) 30. (3)
 31. (4) 32. (4) 33. (1) 34. (3) 35. (5)



36. (5) 37. (2) 38. (4) 39. (3) 40. (2)
 41. (5) 42. (1) 43. (2) 44. (1) 45. (2)
 46. (2) 47. (5) 48. (1) 49. (5) 50. (4)

51-55. The logic is, fix highest no. (96) at 1st place, without changing order of others and then alphabetically the lowest word (dry) in Step 2. After that lowest no. (39) and highest word in Step 4 (like say). In Step 5 next highest no. and lowest word and so on

51. (2) Given Step III—91 go 28 mock pet 43 lead 37
 Step IV—91 go 28 pet mock 43 lead 37
 Step V—91 go 28 pet 43 mock lead 37
 Step VI—91 go 28 pet 43 lead mock 37
 Step VII—91 go 28 pet 43 lead 37 mock.
 Arrangement in Step VII is the final arrangement.
 So Step VII is the last Step.
52. (2) Given Step II—52 at deep follow 41 16 road 32
 Step III—52 at 16 deep follow 41 road 32
 Step IV—52 at 16 road deep follow 41 32
 Step V—52 at 16 road 41 deep follow 32
53. (4) In this type of problems—going back is not possible.
 So, input cannot be determined.
54. (3) Given Step II—76 from 48 super itself 56 18 went
 Step III—76 from 18 48 super itself 56 went
 Step IV—76 from 18 went 48 super itself 56
 Step V—76 from 18 went 56 48 super itself
 Step VI—76 from 18 went 56 itself 48 super
 Arrangement completes in Step VI—it means 4 more Steps are required to complete the arrangement.
55. (3) Input: thirty days from now 32 56 87 24
 Step I—87 thirty days from now 32 56 24
 Step II—87 days thirty from now 32 56 24
 Step III—87 days 24 thirty from now 32 56
56. (1) 57. (4) 58. (3) 59. (5) 60. (5)
 61. (1) 62. (2) 63. (3) 64. (5) 65. (2)
 66. (4) 67. (2) 68. (4) 69. (2) 70. (2)
 71. (5) 72. (2) 73. (1) 74. (1) 75. (4)

English Section

Q. 1-15. Read the following passage carefully and answer the questions given below it. Certain words/phrases are given in **bold** to help you to locate them while answering some of the questions.

We are well into the 21st century yet half the world's population live in squatter settlements and work in shadow economies, which generate more than one-third of the developing world's GDP. Slums are not caused by the poor but by governments denying people the right to own and exchange property. When people own their own property they have incentives to invest time, money and energy to improve it because they know that they will be able to benefit from any such improvements *i.e.* the ability to obtain mortgages etc. In short, property rights **beget** capital, which begets innovation, which begets wealth. Sadly the poor typically don't have secure title to their land as there are bureaucratic restrictions on transferring title or there is no clear system for titling. Without legal deeds they live in constant fear of being evicted by landlords or municipal officials. Illiteracy is a major reason poor people often choose not to seek the protection of local courts since in so many countries laws established under colonial rule have never been translated into local languages. When entrepreneurs do set out to legally register business they are discouraged by red tape and costly fees. In Egypt, starting a bakery takes 500 days, compliance with 315 laws and 27 times the monthly minimum wage. The proprietors of such businesses cannot get loans, enforce contracts or expand a personal network of familiar customers and partners. As a result the poor have no choice but to accept insecurity and instability as a way of life.

In India **severe** restrictions on free transfer of property in most rural areas inhibit investment and encourage urban flight. Planning policies however discourage building homes for these migrants as numerous homes are destroyed if they do not comply with planning rules, essentially forcing people to live in slums and **perversely** blaming it on population growth. U.N. Habitat, the UN agency for housing the poor has implemented more plans to **stabilise** the unplanned aspects of urban growth but grandiose plans like UN Schemes and government housing projects simply ignore or worsen the underlying problems. It is when governments grant people legal means to control their assets they empower them to invest and plan ahead. In Buenos Aires, economists studied the experience of two Argentine communities. One had received legal title to its land in the 1980s and **surpassed** the other group, which had not, in a range of social indicators including

quality of house construction and education levels. The Commission on Legal Empowerment of the Poor—a UN affiliated initiative made up of two dozen leaders—is exploring ideas to extend enforceable legal rights to impoverished members of society and is seeking to bring about a consensus on incentives for national and local leaders. As the growth of illegal settlements amply demonstrates the poor are not helpless, all they need is governments to grant them fundamental human rights of freedom and responsibility.

1. What did the Argentine study indicate?

- (A) Argentina's economy is booming and the percentage of poor has fallen.
 - (B) When the government gives people the legal means to control their assets they plan for the future.
 - (C) The Government succeeded in widening the gap between the rich and the poor.
- (1) Only (A)
 - (2) Both (A) and (B)
 - (3) Only (B)
 - (4) All (A), (B) and (C)
 - (5) None of these

2. According to the author, which of the following factors is responsible for the creation of a slum?

- (1) Migration of landless labourers to cities.
- (2) Municipal authorities building low-cost housing for the poor.
- (3) Unchecked population growth.
- (4) Government failure to secure property rights for citizens.
- (5) Exorbitant cost of living in cities.

3. The author's main objective in writing the passage is to___

- (1) exhort the UN to play a greater role in rehabilitating slum dwellers.
- (2) praise government initiatives for migrant slum dwellers.
- (3) convince governments to empower the poor.
- (4) enlist the aid of developed countries to tackle the issue of slums.
- (5) chastise slum dwellers for illegal activities that they engage in.

4. What benefit does the author see in providing land ownership rights to the poor?

- (1) Steady increase in GDP.
- (2) Gaining independence from colonial rulers.
- (3) Municipal services afforded to the poor will improve.

- (4) It will be an inheritance for future generations
- (5) None of these

5. Which of the following is TRUE in the context of the passage?

- (1) Additional UN projects will exacerbate the plight of slum dwellers.
- (2) Although the government allocates land for them the poor choose not to invest in building houses.
- (3) With the spread of slums populations are drifting back to rural areas.
- (4) In order to accumulate profit slum dwellers avoid legally registering their business.
- (5) U.N. has declared the right to housing as a fundamental right.

6. What impact do planning policies have on the development of slums?

- (1) They encourage the poor to invest in land thereby perpetuating slums.
- (2) They focus on developing rural rather than urban areas so people have to live in slums.
- (3) They offer alternative practical suggestions for construction of low cost housing.
- (4) They advocate demolishing homes which violate planning rules, encouraging slums.
- (5) None of these

7. What is the objective of the Commission on Legal Empowerment of the Poor?

- (1) Coerce international leaders to implement housing projects.
- (2) Bring sanctions against countries denying their citizens the right to housing.
- (3) Selecting experts to recommend ideas to do away with poverty.
- (4) Establish practical ways for governments to empower the underprivileged.
- (5) None of these

8. Which of the following difficulties do unregistered businesses face?

- (A) Banks do not give loans in the absence of security.
 - (B) They are unable to earn the loyalty of any customer
 - (C) They cannot enforce contracts.
- (1) Only (A)
 - (2) Both (A) and (C)
 - (3) Both (A) and (B)
 - (4) Only (B)
 - (5) None of these

9. What does the growth of illegal settlements indicate?

- (1) The Government needs to implement more restrictions on property transfer.
- (2) Capital earned from underground economies is beneficial to a country's economy.
- (3) The poor are capable of investing resources in their development.

- (4) U.N. housing projects are not properly implemented.

- (5) None of these

10. Which of the following prevents the poor from obtaining a business license?

- (1) They do not want to make an effort.
- (2) Government officials are discourteous.
- (3) They lack funds to bribe government officials.
- (4) They do not want to pay taxes.
- (5) They are intimidated by bureaucratic procedures.

Q. 11-13. Choose the word which is most nearly the SAME in meaning as the word printed in bold as used in the passage.

11. severe

- (1) acute
- (2) dangerous
- (3) bad
- (4) flexible
- (5) demanding

12. beget

- (1) lead
- (2) produce
- (3) happens
- (4) effect
- (5) result

13. surpassed

- (1) excel
- (2) matched
- (3) outshone
- (4) won
- (5) competed

Q. 14-15. Choose the word which is most OPPOSITE in meaning of the word printed in bold as used in the passage.

14. perversely

- (1) reasonably
- (2) stubbornly
- (3) conveniently
- (4) formally
- (5) helpfully

15. stabilise

- (1) insecure
- (2) fixed
- (3) weaken
- (4) unsure
- (5) unreliable

Q. 16-25. Read each sentence to find out if 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 in punctuation if any).

16. The company has launched(1) a creative marketing campaign(2) to reach for(3) its rural

customers.(4) No error.(5)

17. After her retiring(1) she established many (2) institutions to train(3) underprivileged but talented children(4). No error.(5)

18. Against his family's wishes(1) Rajesh plans to(2) take up a job(3) as a journalist.(4) No error.(5)

19. The candidate has appealed(1) for donations from younger voters,(2) who will be used(3) to defray campaign expenses.(4) No error.(5)

20. Most of that country(1) hilly land is not only(2) unsuitable for building(3) but also for agriculture.(4) No error.(5)

21. It is now(1) possible for customers(2) to handle nearly all(3) their transactions online.(4) No error.(5)

22. The minister has(1) recently announced(2) a detail insurance plan to(3) meet the needs of the poor.(4) No error.(5)

23. In the circumstance(1) the manager has(2) no option(3) except to resign.(4) No error.(5)

24. On account of(1) its new investment rules(2) more companies are planning(3) for open its business in China.(4) No error.(5)

25. He deserves a lot(1) of praise for all(2) the records he achieves(3) during his career.(4) No error.(5)

Q. 26-30. Which of the phrases (1), (2), (3), (4) given below each sentence should replace the phrase printed in bold type to make the sentence grammatically correct? If the sentence is correct mark (5) i.e. 'No correction required' as the answer.

26. For honour to the social worker on her tenth death anniversary the government has planned a series of events.

- (1) In honouring of
- (2) With honour
- (3) The honouring of
- (4) To honour
- (5) No correction required

27. He is decided to build a luxury hotel for the convenience of tourists visiting the ancient monument.

- (1) Having decided to
- (2) He has decided to
- (3) His decision to
- (4) Deciding to
- (5) No correction required

28. Except another restaurants this one offers no discounts.

- (1) Unlike other
- (2) Beside other
- (3) Without another
- (4) Unless other
- (5) No correction required

29. He made it a rule to arrive early in order to avoid no delay in the presentation.

- (1) to no delay

(2) not to avoid

(3) to avoid any delay

(4) without avoiding

(5) No correction required

30. The so serious challenge to companies face is to retain its younger staff.

- (1) more serious of challenge to
- (2) very serious challenge for
- (3) most serious challenge
- (4) quite serious challenge against
- (5) No correction required

Q. 31-35. In each of the following sentences there are two blank spaces. Below each five 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.

31. The___business trips though___at times gave the executive a unique chance to meet interesting people.

- (1) demanding...memorable
- (2) frequent...monotonous
- (3) crucial...regular
- (4) prolonged...exhausted
- (5) significant...influential

32. In order to put an end to the___that exist regarding the implementation of the policy the company should issue___guidelines.

- (1) ambiguities...clear cut
- (2) differences...cautious
- (3) burden...stringent
- (4) inhibition...appropriate
- (5) reservations...fundamental

33. The government has___that the infrastructure for the new project must be completed___the next six months.

- (1) stipulated...for
- (2) sanction...by
- (3) assurance...in
- (4) mandated...within
- (5) envisage...during

34. The official not only___the renewal of the contract but also___the information about its status.

- (1) revealed...classified
- (2) withdrawn...leaked
- (3) delayed...withheld
- (4) interfere...refused
- (5) impeded...excluding

35. To___any tensions in the minds of the employees and investors alike the company has promised to consider job cuts as a last_____.

- (1) erase...effort
- (2) rid...hurdle
- (3) overcome...decision

- (4) address...phase
 (5) ease...resort

Q. 36-40. Rearrange the following sentences (A), (B), (C), (D), (E) and (F) into a meaningful paragraph and then answer the questions given below it.

- (A) According to conventional wisdom no amount can suffice.
 (B) In the process of seeking it is money which unfortunately gets a bad name.
 (C) How much money is enough?
 (D) The modern reasoning is that money coming in should cover our basic needs.
 (E) The real culprit however is a living thing called desire, which although it is difficult to can be controlled.
 (F) However from the basics of food, clothing and shelter we gradually seek luxury cars and holidays.

36. Which of the following is the **FIRST** sentence after rearrangement?

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

37. Which of the following is the **SIXTH (LAST)** sentence after rearrangement?

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

38. Which of the following is the **FIFTH** sentence after rearrangement?

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

39. Which of the following is the **SECOND** sentence after rearrangement?

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

40. Which of the following is the **THIRD** sentence after rearrangement?

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

Q. 41-50. 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 have been suggested, one of which fills the blanks appropriately. Find out the appropriate word in each case.

At just (41) midnight on July 1, 1997 in a glittering and poignant ceremony, Hong Kong passed from being a jewel of the British empire to a (42) of a new global power. Hong Kong people (43) their city's handover from the U.K. to China with (44) feelings : apprehension over the future, joy at a fresh start, sadness at seeing the British go, pride over returning to their motherland. On the eve of the handover, the stock market index; a key barometer of Hong Kong's health (45) at a record 15,200 points and today it (46) near the 21,000 mark.

Being a part of a booming China almost guarantees that Hong Kong will remain (47). But mainland China is a (48) as well as a partner. China's new ports for example will siphon trade (49) from Hong Kong and its lower labour costs will impact the jobs. However there is little doubt that Hong Kong is fortunate to have become a part of China at a time when mainland China can provide (50) opportunity.

- 41.** (1) recorded (2) near
 (3) close (4) past
 (5) quite
42. (1) component (2) premises
 (3) captive (4) merger
 (5) list
43. (1) encounter (2) decided
 (3) viewed (4) restrained
 (5) told
44. (1) flexible (2) emotional
 (3) mixed (4) changed
 (5) negative
45. (1) plunged (2) rose
 (3) valued (4) climbed
 (5) stood
46. (1) follows (2) pauses
 (3) fell (4) hovers
 (5) measure
47. (1) marginalised (2) prosperous
 (3) orderly (4) friendly
 (5) poor
48. (1) competitor (2) representative
 (3) adversary (4) colleague
 (5) member
49. (1) against (2) away
 (3) illegally (4) moving
 (5) through
50. (1) full (2) risky
 (3) lucky (4) unfair
 (5) immense

ANSWERS

1. (3) 2. (4) 3. (3) 4. (1) 5. (5)
 6. (4) 7. (4) 8. (2) 9. (3) 10. (5)
 11. (1) 12. (2) 13. (3) 14. (1) 15. (3)
 16. (3) 'to reach out to'
 17. (1) 'After her retirement'
 18. (5)
 19. (3) 'that will be used'
 20. (1) 'Most of that country's'
 21. (5)
 22. (3) 'a detailed insurance plan to'
 23. (1) 'Under the circumstances'
 24. (4) 'to open their business in China'
 25. (3) 'the records he achieved'
 26. (4) 27. (2) 28. (1) 29. (3) 30. (3)
 31. (2) 32. (1) 33. (4) 34. (3) 35. (5)
 36. (3) 37. (5) 38. (2) 39. (1) 40. (4)
 41. (4) 42. (1) 43. (2) 44. (3) 45. (5)
 46. (4) 47. (2) 48. (1) 49. (4) 50. (5)