

## Test-I: Reasoning Ability

Directions (Q. 1-4): In this question two three statements followed by two conclusions numbered I and II have been given. You have to take the given statement to be true even if they seem to be at variance with commonly known facts and then decide which of the given conclusions logically follows from the given statements, disregarding commonly known facts.

1. **Statements:** All bugs are worms.  
Some worms are moths.  
No moth is a fly.
- Conclusions:** I. No fly is a worm.  
II. All moths being bugs is a possibility.
- 1) Either conclusion I or conclusion II is true.  
2) Both conclusion I and II are true.  
3) Neither conclusion I nor conclusion II is true.  
4) Only conclusion II is true.  
5) Only conclusion I is true.
2. **Statements:** Some stars are planets.  
No planet is a moon.
- Conclusions:** I. No star is a moon.  
II. Some stars are moons.
- 1) Either conclusion I or II is true.  
2) Both conclusion I and II are true.  
3) Neither conclusion I nor II is true.  
4) Only conclusion II is true.  
5) Only conclusion I is true.

3. **Statements:** No magic is a trick.  
All charms are tricks.  
All hazons are charms.
- Conclusions:** I. No magic is a hazon.  
II. No charm is a magic.
- 1) Either conclusion I or II is true.  
2) Both conclusion I and II are true.  
3) Neither conclusion I nor II is true.  
4) Only conclusion II is true.  
5) Only conclusion I is true.

4. **Statements:** All bugs are worms.  
Some worms are moths.  
No moth is a fly.
- Conclusions:** I. All worms are bugs.  
II. No bug is a fly.
- 1) Either conclusion I or II is true.

- 2) Both conclusion I and II are true.  
3) Neither conclusion I nor II is true.  
4) Only conclusion II is true.  
5) Only conclusion I is true.

5. **Statements:** All watches are clocks.  
Some clocks are towers.  
All towers are poles.
- Conclusions:** I. At least some poles are clocks.  
II. All towers being watches is a possibility.
- 1) Either conclusion I or II is true.  
2) Both conclusion I and II are true.  
3) Neither conclusion I nor II is true.  
4) Only conclusion II is true.  
5) Only conclusion I is true.
6. **Statements:** No magic is a trick.  
All charms are tricks.  
All hazons are charms.
- Conclusions:** I. All hazons are tricks.  
II. All tricks are charms.
- 1) Either conclusion I or II is true.  
2) Both conclusion I and II are true.  
3) Neither conclusion I nor II is true.  
4) Only conclusion II is true.  
5) Only conclusion I is true.

Directions (Q. 7-12): Read the information carefully and answer the given question:

A, B, C, D, E, F, G and H are sitting around a circular area at equal distances between each other, but not necessarily in the same order. Some of the people are facing the centre while some face outside in a direction opposite to the centre. [Note: Facing the same direction means if one faces the centre then the other also faces the centre and vice versa. Facing the opposite direction means if one person faces the centre then the other faces outside and vice versa.]

D sits second to the left of B. B faces outside. A and F are immediate neighbours of D. H sits second to the right of A. C sits third to the left of H. E sits on the immediate right of G. D sits third to the left of E. D faces the same direction as H. F sits on the immediate right of C. F and D face the same direction.

7. Which of the following is true regarding F as per the given seating arrangement?
- 1) Only one person sits between F and B.  
2) Only three persons sits between F and H.

- 1) A sits second to the left of H.  
 4) C sits on the immediate right of F.  
 5) F faces the centre.
8. How many people in the given arrangement face outside?
- 1) Four                      2) Two                      3) One  
 4) Three                     5) Five
9. What is C's position with respect to A?
- 1) Fourth to the right      2) Third to the left  
 3) Second to the left      4) Fifth to the left  
 5) Third to the right
10. Who sits exactly between G and C when counted from the right of G?
- 1) E                          2) F                          3) H  
 4) D                          5) B

11. Who sits on the immediate left of B?
- 1) A  
 2) H  
 3) Other than these given as options  
 4) D  
 5) G
12. Four of the following five are alike in a certain way based on the given seating arrangement and so form a group. Which is the one that does not belong to that group?
- 1) F                          2) H                          3) C  
 4) G                          5) A

13. This question consists of a statement and two conclusions numbered I and II given below it. A conclusion is something which can be directly deduced from the given information in light of the given facts. You have to decide which of the given conclusions logically follows from the given statement and select the appropriate answer.

**Statement:** At present 32% of our villages receive 24 hours electricity. In the next two years, the state government would strive to add 16% more villages to this list.

- I. At present 68% villages in the state have no access to electricity at all.  
 II. Even after a couple of years, more than half of the villages will lack access to 24 hours electricity.

- 1) Only II can be concluded from the given information.  
 2) Only I can be concluded from the given information.  
 3) Neither I nor II can be concluded from the given information.  
 4) Both I and II can be concluded from the given information.  
 5) Either I or II can be concluded from the given information.

**Directions (Q. 14-17):** Study the given information and answer the question.

When a word and number arrangement machine is given an input line of words and numbers, it arranges them following a particular rule. The following is an illustration of input and arrangement. (All the numbers are two-digit numbers.)

- Input:** Initiators 32 67 of 40 the company 21 are 18 96 humble
- Step I:** 31 initiators 32 67 of 40 the company are 96 humble 18
- Step II:** company 21 initiators 32 67 of 40 the 96 humble 18 are
- Step III:** 40 company 21 initiators 67 of the 96 humble 18 are 32
- Step IV:** initiators 40 company 21 67 of the 96 18 are 32 humble
- Step V:** 96 initiators 40 company 21 of the 18 are 32 humble 67
- Step VI:** the 96 initiators 40 company 21 18 are 32 humble 67 of

Step VI is the last step of the above arrangement as the intended arrangement is obtained. As per the rules followed in the given steps, find out the appropriate steps for the given input.

**Input:** parenting 16 36 and raising 44 children 21 is 69 very 93 demanding 72 job 65

14. In which step are the elements '93 job 16 and' found in the same order?
- 1) The given order of elements is not found in any step.  
 2) Fifth  
 3) Fourth  
 4) Second  
 5) Third
15. What is the position of '72' from the right end in the fourth step?
- 1) Fifth                      2) Eight                      3) Ninth  
 4) Seventh                      5) Sixth

16. Which element is 8th to the left of the element which is tenth from the left end of the third step?
- 1) raising                      2) parenting                      3) is  
 4) 72                              5) job

17. How many steps will be required to complete the given arrangement based on the given input?
- 1) Ten                          2) Eight                          3) Six  
 4) Nine                          5) Seven

18. Which element is exactly between 'Parenting' and 'Raising' in the second step of the given arrangement?
- 1) 36                              2) 16                              3) 44  
 4) 21                              5) 93

19. Which of the following is the third last step of the arrangement based on the given input?
- 1) 72 44 21 parenting, is raising children 69 very 93 and job demanding 16 36 65  
 2) 72 parenting 44 is 21 children raising 69 very 93 and 16 demanding 36 job 65

**Directions (Q. 14-17):** Study the given information and answer the question.

When a word and number arrangement machine is

- 3) parenting 32 to 44 children 21 raising 89 very 93 16 and 36 demanding 63 job
- 4) parenting job is demanding children raising 89 very 93 16 and 36 21 44 63 32
- 5) parenting is 32 44 children raising 21 89 very 93 16 and 36 63 demanding job

28. Read the given information carefully and answer the given question:

Charities do not have to charge VAT to customers. Therefore, charity stores can charge lower prices as compared to the other stores which are not registered as charity.

Which of the following can be inferred from the given statement?

- (A) Charity stores pay less tax than Non-Charity stores.
- (B) VAT leads to increment in prices of things.
- (C) The stores recover their taxes from the customers.
- (D) Since Charities do not charge VAT, their products are of lower quality.

- 1) None of the given statements  
2) Both C and D  
3) Only C  
4) Only A  
5) Both B and C

**Directions (Q. 21-25):** Read the given information carefully and answer the given questions.

Two people are sitting in two parallel rows containing five people each in such a way that there is equal distance between adjacent persons. In row 1, J, K, L, M and N are seated and all of them are facing north and in row 2, P, Q, R, S and T are seated and are facing south (but not necessarily in the same order). Each person also likes a different cartoon character, namely Batman, Ben 10, Dexter, Donald Duck, Tom, Jerry, Noddy, Oswald, Superman and Spiderman (not necessarily in the same order).

N sits exactly in the centre of the row and faces the one who likes Tom. Only one person sits between S and the one who likes Tom. S faces one of the immediate neighbours of the one who likes Jerry. Only two people sit between K and the one who likes Jerry. K faces the one who likes Oswald. P faces one of the immediate neighbours of L. P does not like Oswald. M is an immediate neighbour of L.

The one who likes Donald Duck is not an immediate neighbour of L. T is not an immediate neighbour of P and faces the one who likes Ben 10. R faces the one who likes Superman. The one who likes Spiderman faces north. P does not face the one who likes Spiderman. The one who likes Batman sits on the immediate right of the person who likes Noddy. S does not like Batman.

21. Which of the following pairs represent the people sitting at the extreme ends of two rows?

- 1) S, M                      2) Q, L                      3) P, N  
4) Q, J                      5) R, L

22. Who amongst the following likes Donald Duck?

- 1) S                          2) P                          3) T  
4) R                          5) Q

23. Who amongst the following is the immediate neighbour of the one who likes Spiderman?

- 1) The one who likes Jerry  
2) The one who likes Noddy  
3) K  
4) The one who likes Ben 10  
5) T

24. Which of the following cartoon characters does T like?

- 1) Batman                  2) Tom                      3) Jerry  
4) Noddy                  5) Oswald

25. Which of the following is definitely true as per the given arrangement?

- 1) L faces R.  
2) Q likes Oswald.  
3) Q is an immediate neighbour of P.  
4) The one who likes Superman is an immediate neighbour of P.  
5) The one who likes Dexter faces M.

**Directions (Q. 26-27):** In this question is given a statement followed by two assumptions numbered I and II. An assumption is something supposed or taken for granted. You have to consider the statement and the following assumptions and decide which of those is/are implicit in the person's statement.

26. **Statement:** Send Employee XYZ for a training in UK to gain more insight into the project which he is handling at present.
- I. Some similar training programmes are available in the employee's own country as well.
- II. With the present skill sets, Employee XYZ is incapable of handling the project.
- 1) Only I is implicit  
2) Either I or II is implicit  
3) Only II is implicit  
4) Both I and II are implicit  
5) Neither I nor II is implicit
27. **Statement:** Mince traces of mince sometimes present in cattle fodder B may be responsible for the poor

health of the cattle, therefore use fodder Q to ensure that your cattle remain healthy.

II. Cattle fodder Q does not contain nitrate.

III. Nitrate is toxic to all living beings.

1) Only I is implicit

2) Either I or II is implicit

3) Only II is implicit

4) Both I and II are implicit

5) Neither I nor II is implicit

**Directions (Q. 28-30):** Study the following information and answer the given questions.

M is the mother of B. A is the husband of M. N is the only brother of B. C is married to N. Q is the only child of C. N does not have any sister. J is the father of A.

28. If A does not have any grandsons, then how is Q related to B?

1) Cannot be determined

2) Sister-in-law

3) Daughter-in-law

4) Niece

5) Nephew

29. How is A related to C?

1) Uncle

2) Cannot be determined

3) Father-in-law

4) Nephew

5) Brother-in-law

30. How is B related to J?

1) Father

2) Nephew

3) Brother-in-law

4) Brother

5) Grandson

**Directions (Q. 31-35):** Read the given information and answer the given questions.

Eight people F, G, H, S, T, U, V and W live on separate floors of an eight-floor building. Ground floor is numbered 1, first floor is numbered 2 and so on until the topmost floor is numbered 8.

● F lives on the floor numbered five. Only two people live between F and G. Q lives above F.

● Y lives immediately above S. V lives immediately above R.

● Only one person lives between T and W.

● T lives above N. U lives on an odd-numbered floor.

31. How many people live between the floors on which S and R live?

1) more than four

2) four

3) two

4) one

5) three

32. Who lives on the floor immediately above P?

1) R

2) W

3) S

4) U

5) Other than these given as options

33. Which of the following is true with respect to the given information?

1) Only one person lives between W and U.

2) U lives on floor No. 1.

3) Y lives on the topmost floor.

4) Only two people live between T and S.

5) F lives immediately above W.

34. Who among the following lives on floor No. 7?

1) T

2) S

3) W

4) R

5) Y

35. Which of the following lives between R and U?

1) P

2) No one

3) T

4) W

5) V

**Directions (Q. 36-41):** In this question, relationship between different elements is shown in the statements. The statements are followed by conclusions. Study the conclusions based on the given statement and select the appropriate answer.

36. **Statements:**  $A < B < C < D, K > J > C$

**Conclusions:** I.  $C = K$  II.  $B < D$

1) Only conclusion I is true

2) Only conclusion II is true

3) Neither conclusion I nor conclusion II is true

4) Either conclusion I or II is true

5) Both conclusions I and II are true

37. **Statements:**  $A < B < C < D, K > J > C$

**Conclusions:** I.  $A > J$  II.  $K > B$

1) Only conclusion I is true

2) Only conclusion II is true

3) Neither conclusion I nor conclusion II is true

4) Either conclusion I or II is true

5) Both conclusions I and II are true

38. **Statement:**  $B > L > A > N < K$

**Conclusions:** I.  $B > N$  II.  $L < K$

1) Only conclusion I is true

2) Only conclusion II is true

3) Neither conclusion I nor conclusion II is true

4) Either conclusion I or II is true

5) Both conclusions I and II are true

39. **Statement:**  $H > L > A > N < K$

**Conclusions:** I.  $L > N$  II.  $L < N$

1) Only conclusion I is true

2) Only conclusion II is true

3) Neither conclusion I nor conclusion II is true

4) Either conclusion I or II is true

5) Both conclusions I and II are true

40. Statement:  $A > B > C > D = E < F$   
 Conclusion:  $LC < P$        $ILC > F$
- 1) Only conclusion I is true
  - 2) Only conclusion II is true
  - 3) Neither conclusion I nor conclusion II is true
  - 4) Either conclusion I or II is true
  - 5) Both conclusions I and II are true

41. Statements:  $A > B > C < D = E < F$   
 Conclusions: I.  $A > D$       II.  $B < E$
- 1) Only conclusion I is true
  - 2) Only conclusion II is true
  - 3) Neither conclusion I nor conclusion II is true
  - 4) Either conclusion I or II is true
  - 5) Both conclusions I and II are true

**Directions (Qs. 42-44):** Read the following information carefully and answer the questions:

Each of the six poles P, Q, R, S, T and U has a different height. P is taller than only three poles. S is taller than T but shorter than U. U is shorter than P. Q is not the tallest. The second shortest pole is 2 feet tall. The third tallest pole is 5 feet tall.

42. Which of the following may be the possible height of pole U?
- |           |           |
|-----------|-----------|
| 1) 7 Feet | 2) 2 Feet |
| 3) 5 Feet | 4) 3 Feet |
| 5) 1 Foot |           |
43. The tallest pole is 11 feet taller than S. Which of the following may be the possible height of Q?
- |            |            |
|------------|------------|
| 1) 4 Feet  | 2) 9 Feet  |
| 3) 13 Feet | 4) 16 Feet |
| 5) 17 Feet |            |
44. Which of the following is true with respect to the given information?
- 1) Only two poles are shorter than Q.
  - 2) Q's height is definitely less than 2 feet.
  - 3) None of the given options is true
  - 4) S is the second tallest pole.
  - 5) T is the shortest pole.

**Directions (Qs. 45-48):** This question consists of a question and two statements numbered I and II given below it. You have to decide whether the data given in the statements are sufficient to answer the question. Read both the statements and choose the most appropriate option.

45. Among V, W, X, Y and Z, seated in a straight line, facing north, who sits exactly in the middle of the line?
- I. W sits third to the right of Z. X is an immediate neighbour of W. Y sits on the immediate left of Y.
  - II. X sits at one of the extreme ends of the line. Only two people sit between X and V. Y sits on the immediate right of V. Y does not sit at any of the extreme ends of the line.
- 1) The data either in statement I alone or in statement II alone are sufficient to answer the question.

2) The data even in both statements I and II together are not sufficient to answer the question.

- 3) 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.
- 4) The data in both the statement I and II together are necessary to answer the question.
- 5) 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.
46. Out of P, Q, R, S and T, each R earns more than ₹80,000?
- I. S earns more than only R. T. P earns the maximum. T earns ₹50,000.
  - II. Q earns less than only P. R earns less than Q. Q earns ₹50,000.
- 1) The data either in statement I alone or in statement II alone are sufficient to answer the question.
  - 2) The data even in both statements I and II together are not sufficient to answer the question.
  - 3) 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.
  - 4) The data in both statement I and II together are necessary to answer the question.
  - 5) 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.

47. Among the six friends A, B, C, D, E and F, sitting around a circular table facing the centre, who sits on the immediate left of C?

- I. A sits second to left of C and third to right of E. B is an immediate neighbour of E.
  - II. E is an immediate neighbour of both B and F. Only three people sit between B and D. F is an immediate neighbour of C.
- 1) The data either in statement I alone or in statement II alone are sufficient to answer the question.
  - 2) The data even in both statements I and II together are not sufficient to answer the question.
  - 3) 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.
  - 4) The data in both the statement I and II together are necessary to answer the question.
  - 5) 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.
48. How is 'success' written in the code language?
- I. 'success is necessary evil' is written as '31-43' and 'evil is amongst us' is written as '3871'.
  - II. 'marketing is single currency' is written as '4829' and 'success means is marketing' is written as '1394'.
- 1) The data either in statement I alone or in statement II alone are sufficient to answer the question.

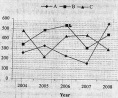
and benefits of studying in their Institute should also be highlighted.

3) The government should make education free for all people of the state.

## Test-II: Data Analysis and Interpretation

Directions (Qs. 51-58): Refer to the graph and answer the given questions.

Expenditure (in ₹ thousand) of three businessmen during 5 given years.



NOTE: I. PROFIT = Income - Expenditure

II. PERCENT PROFIT =  $(\text{Profit} / \text{Expenditure}) \times 100$

51. B's income in 2005 was ₹ 68,000, what was the per cent profit in that particular year?
  - 1) 25
  - 2) 38
  - 3) 26
  - 4) 19
  - 5) 33
52. What is the ratio of the total expenditure of all the given businessmen together in 2005 to the total expenditure of all the given businessmen together in 2007?
  - 1) 12 : 11
  - 2) 10 : 7
  - 3) 8 : 7
  - 4) 14 : 11
  - 5) 16 : 13
53. If the per cent profit earned by all the given businessmen together in 2006 was 45, what was the total income of the all given businessmen together in that particular year? (in ₹ thousand)
  - 1) 820
  - 2) 680
  - 3) 640
  - 4) 780
  - 5) 740
54. Expenditure of businessman A increased by what per cent from 2004 to 2008?
  - 1) 112  $\frac{8}{13}$
  - 2) 120  $\frac{1}{13}$
  - 3) 108  $\frac{6}{13}$
  - 4) 118  $\frac{2}{13}$
  - 5) 113  $\frac{3}{13}$

2) The data given in both statements I and II together are not sufficient to answer the question.

3) 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.

4) The data in both the statements I and II together are necessary to answer the question.

5) 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.

49. A five-storey building (consisting of a ground floor and four floors on top of it) such that the ground floor is numbered 1, the floor above it numbered 2 and so on till the topmost floor is numbered 5) houses different people, viz. H, I, J, K and L. Who lives on the lowermost floor (or floor no.) 1?

1. J lives on floor no. 3. K lives immediately below L. K lives on an even-numbered floor.

2. Only two people live between I and H. L lives above H. J lives immediately below K. J lives on an odd-numbered floor.

3) The data either in statement I alone or in statement II alone are sufficient to answer the question.

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

5) 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.

4) The data in both statement I and II together are necessary to answer the question.

5) 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.

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

Most students from state X prefer to move here to other states for higher education. The government of the state is concerned about this problem as these students might not come back even after completing their education.

Which of the following statements may be a source of action to deal with this problem?

1) The government should set up well-equipped state-of-the-art universities, which will provide quality education.

2) The government should not give much importance to this problem as there is high density of population per square km in the state.

3) Scholarships should be declared for those students who perform well in tenth and twelfth standard examinations.

4) All the colleges and universities should be asked to emphasise the importance of higher education.

32. What is the average expenditure of businessman B among all the given years together? (In ₹ thousand)
- |        |        |        |
|--------|--------|--------|
| 1) 436 | 2) 432 | 3) 434 |
| 4) 438 | 5) 438 |        |

36. If expenditures of businessmen A, B and C increased by 5%, 6% and 12% respectively from 2008 to 2009, then what was the total expenditure of A, B and C together in 2009? (In ₹ thousand)
- |         |         |         |
|---------|---------|---------|
| 1) 1390 | 2) 1417 | 3) 1401 |
| 4) 1381 | 5) 1453 |         |

**Directions (Q. 37-41):** This question consists of a question and two statements numbered I and II below it. You have to decide whether the data provided in the statement are sufficient to answer the question.

37. What is the total no. of students (male and female) in the class?
- The average weight of the students of the class is 61.68 kg. The average weight of the male students is 63 kg and the average weight of the female students is 59 Kg. The difference between the number of male students and the number of female students in the class is 3.
  - The ratio of the number of male students to the number of female students in the class is 13 : 12.
- 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.
  - 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.
  - The data in both the statements I and II together are sufficient to answer the question.
  - The data either in statement I or in statement II alone are sufficient to answer the question.
  - The data in both the statements I and II together are not sufficient to answer the question.
38. What is the present age of Meera?
- The ratio of the present ages of Meera and her mother is 7 : 16.
  - The ratio of  $\frac{1}{2}$  of Meera's present age to  $\frac{1}{8}$  of mother's present age is 7 : 4.
- 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.
  - 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.
  - The data in both the statements I and II together are sufficient to answer the question.
  - The data either in statement I or in statement II alone are sufficient to answer the question.

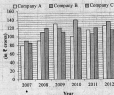
- The data in both the statements I and II are sufficient to answer the question.
39. What is the length of the diagonal of a rectangle?
- The length of the rectangle is 120% more than its breadth.
  - The perimeter of the rectangle is 13m. The difference between the length and the breadth of the rectangle is 6m.
- 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.
  - 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.
  - The data in both the statements I and II together are sufficient to answer the question.
  - The data either in statement I or in statement II alone are sufficient to answer the question.
  - The data in both the statements I and II together are not sufficient to answer the question.
40. What is the value of sum of squares of two numbers?
- The sum of both the numbers is 128.
  - The HCF and LCM of the two numbers are 8 and 384 respectively.
- 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.
  - 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.
  - The data in both the statements I and II together are sufficient to answer the question.
  - The data either in statement I or in statement II alone are sufficient to answer the question.
  - The data in both the statements I and II together are not sufficient to answer the question.
41. What is the cost price of a table?
- The per cent profit made when the table is sold for ₹1854 is twice as much as when it is sold for ₹932.
  - The marked price of the table is ₹1100. If a discount of 20% is given on the marked price, the profit gained is 4%.
- 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.
  - 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.
  - The data in both the statements I and II together are sufficient to answer the question.
  - The data either in statement I or in statement II alone are sufficient to answer the question.
  - The data in both the statements I and II together are not sufficient to answer the question.





Directions (Q. 14-17): Study the following graph and answer the given questions:

**Profit Earned by Three Companies over the Years (in ₹ crore)**



14. Approximately what is the average profit earned by company B over the given years?  
 1) ₹101 crore    2) ₹112 crore    3) ₹120 crore  
 4) ₹145 crore    5) ₹97 crore
15. What is the ratio of the total profit earned by all three companies in 2007 to that in 2011 respectively?  
 1) 3 : 4    2) 2 : 3    3) 4 : 5    4) 3 : 5    5) 4 : 7
16. The total profit of all the three companies together was maximum in which of the following years among the given years?  
 1) 2008    2) 2009    3) 2011    4) 2010    5) 2012
17. Approximately what is the percentage increase in profit earned by company C from 2007 to 2011?  
 1) 65    2) 38    3) 15    4) 25    5) 40
18. The total profit earned by company A in 2011 and company C in 2012 together was approximately what per cent of the profit earned by company A in 2007?  
 1) 288    2) 364    3) 320    4) 180    5) 144
19. The percentage increase in profit from the preceding year was maximum in case of which of the following companies?  
 1) A only    2) Both A and B  
 3) Both A and C    4) B only  
 5) C only

Directions (Q. 20-21): Study the information to answer the questions:

A bag contains 4 red shirts, 6 green shirts and 8 blue shirts.

20. Two shirts are drawn randomly. What is the probability that at least one shirt is red?

- 1)  $\frac{7}{18}$     2)  $\frac{29}{18}$     3)  $\frac{13}{18}$     4)  $\frac{31}{18}$     5)  $\frac{25}{18}$

21. One shirt is drawn randomly, then another shirt is drawn randomly. What is the probability that the first shirt is red and the other shirt is blue?

- 1)  $\frac{14}{95}$     2)  $\frac{24}{95}$     3)  $\frac{15}{95}$     4)  $\frac{12}{95}$     5)  $\frac{18}{95}$

22. One shirt is drawn randomly. What is the probability that it is not green?

- 1)  $\frac{7}{20}$     2)  $\frac{7}{10}$     3)  $\frac{6}{10}$     4)  $\frac{1}{5}$     5)  $\frac{2}{5}$

Directions (Q. 23-28): Study the following information carefully to answer the questions:

Details of population as recorded in a census were as given below:

Population of state 'P' is 150% of the population of state 'T' and 80% of the population of state 'U'. Population of state 'Q' is 60% of the population of state 'V' and Population of state 'S' is 125% of the population of state R. Population of U is 75 lakh, which is 80% of the population of state 'V' and 120% of the population of state 'S'.

23. What is the ratio of the population of state Q to that of state S?  
 1) 12 : 13    2) 11 : 12    3) 9 : 10  
 4) 7 : 9    5) 4 : 5
24. What is the population of states Q and S together? (in lakh)  
 1) 118.75    2) 112.65    3) 108.85    4) 112.25    5) 108.25
25. What is the difference between the population of states P and V? (in lakh)  
 1) 28.5    2) 32.75    3) 35.75    4) 28.5    5) 32.75
26. Population of state R is what per cent of the population of state V?  
 1)  $50\frac{1}{2}$     2)  $55\frac{2}{3}$     3)  $52\frac{1}{3}$     4)  $54\frac{2}{3}$     5)  $53\frac{1}{3}$
27. Population of state S is more than the population of state R by what per cent?  
 1) 20    2) 25    3) 30    4) 28    5) 32
28. Population of state P was found to have been increased by 25% from the previous census record. What was the population of state P in per thousand census (in lakh)?  
 1) 42    2) 41    3) 45.25    4) 42.5    5) 44

Directions (Q. 29-34): In this question a number series is given. After the series a number is given followed by (A), (B), (C), (D) and (E). You have to complete the series starting with the given number following the sequence of the original series and answer the question that follows the series.

29. 11    5    4    4.5    7    15  
 -15    (A)    (B)    (C)    (D)    (E)

What will come in place of (B)?

- 1) 6    2) 8    3) 8    4) 11    5) 7

91. 9 18 216 3888 6480

7. (A) 84 83 80 81

What will come in place of (C)?

1) 156 2) 128 3) 132 4) 132 5) 168

91. 5 31 159 645 1951 3927

3. (A) 88 83 80 81

What will come in place of (B)?

1) 62 2) 81 3) 90 4) 99 5) 96

92. 7 13 31 97 291 1357

18. (A) 88 83 80 81

What will come in place of (D)?

1) 384 2) 535 3) 596 4) 585 5) 574

93. 8 7 22 33 128 605

6. (A) 88 83 80 81

What will come in place of (C)?

1) 24 2) 21 3) 24 4) 26 5) 32

94. 15 4 20 33 68 205

2. (A) 86 83 80 81

What will come in place of (C)?

1) 63 2) 81 3) 99 4) 66 5) 76

Directions (Qs. 95-100): Study the following pie-charts and the information given below them carefully and answer the questions given below.

Percentage of six different types of garments in store I



Total no. of garments in store I is 12600

Percentage of six different types of garments in store II



Total no. of garments in store II is 14500

95. Total number of D and A type garments in store II is approximately double the number of which type of garments in store I?

(A) 15A (B) 17C (C) 16E (D) 5B

96. What is the total no. of C type of garments in both the stores together?

1) 570 2) 2610 3) 3276 4) 1008 5) 3410

97. The difference in the numbers of which type of garments in two stores is maximum?

(A) 2D (B) 5B (C) 4C (D) 5A

98. The number of D type garments in store I is more than that in store II by what per cent approximately?

(A) 25 (B) 35 (C) 40 (D) 30 (E) 15

99. The number of E type garments in store I is approximately what per cent of the number of B type garments in store II?

(A) 46 (B) 33 (C) 36 (D) 43 (E) 42

100. What is the average of A, B and C type of garments in store I?

1) 2016 2) 4026 3) 1648 4) 1008 5) 6036

## Test-III: General Awareness, Computer & Marketing

181. Pathways that support communication among the various electronic components on the system board are called

1) Network Lines 2) Processors  
3) Logic Paths 4) Bus Lines  
5) Gateway

182. The abbreviation 'CD' stands for

1) Commercial Demand  
2) Certificate of Deposit  
3) Cash Deposit  
4) Commercial Documentation  
5) Commercial Deposit

183. India recently won re-election to UN Human Rights Council for 2013-17 along with which three other countries of Asia-Pacific Group?

1) Bangladesh, Qatar and Indonesia  
2) Kuwait, Cambodia and Philippines  
3) Bangladesh, Bahrain and Thailand  
4) Bangladesh, Thailand and Kuwait  
5) Other than those given as options

184. What is RBI's present Bank Rate?

1) 6.50%  
2) 9%  
3) Other than those given as options  
4) 7%  
5) 8%

185. Which of the following terms is not covered under General Insurance?

1) Marine Insurance 2) Fire Insurance  
3) Motor Insurance 4) Health Insurance  
5) Life Insurance

186. Investors buy and sell shares in publicly listed companies in

1) Money Market 2) Free Market  
3) Stock Market 4) Spot Market  
5) Bond Market

107. Tata Group's "Land Rover Inper" will be launching its first car manufacturing plant out of Britain, in
- Mauritius
  - Other than those given as options
  - Japan
  - China
  - India
108. Who India present CEO of the Microsoft Corporation, an international American organisation?
- Satya Nadella
  - Other than those given as options
  - Mohit Saha
  - India Noyce
  - Bill Gates
109. Which of the following banks is 'not' a Public Sector Bank?
- IDBI Bank
  - State Bank of India
  - Punjab and Sindh Bank
  - IDFC Bank
  - Bharatiya Mahila Bank
110. Individuals invest in insurance policy for
- Risk Protection only
  - High liquidity
  - Low Returns
  - The Benefit and Risk Protection
  - High Return
111. Which stage in product life cycle focuses on expanding marketing and creating product awareness?
- Introduction Stage
  - Declining Stage
  - Maturity Stage
  - Expansion Stage
  - Growth Stage
112. The committee constituted in India to study the pattern of inclusion in India which for the first time gave a working distribution of the term "Financial Inclusion" was headed by
- Dr Manmohan Singh
  - Dr C Rangarajan
  - Dr YV Reddy
  - M Narasimha
  - Dr Bimal Jalan
113. Who among the following is the Director General of Space Authority of India (ISAT)?
- Sandeep Paul
  - Other than those given as options
  - Jiji Thomas
  - Lalit Modi
  - N Srinivasa
114. Which of the following is the correct sequence of smallest to largest unit of storage size?
- Petabyte, Kilobyte, Megabyte, Gigabyte, Terabyte
  - Kilobyte, Megabyte, Terabyte, Petabyte, Gigabyte
  - Megabyte, Terabyte, Gigabyte, Kilobyte, Petabyte
  - Kilobyte, Megabyte, Petabyte, Terabyte, Gigabyte
  - Kilobyte, Megabyte, Gigabyte, Terabyte, Petabyte
115. Ketan Mehta's Hindi movie Aaraj Rangra is based on the life of one of India's most celebrated
- Painter Raja Ravi Varma
  - Choreographer Sreej Khan
  - Movie Star Sanjay Dutt
  - Painter Mehboob Fida Hussain
  - Dancer Uday Shankar
116. When consumers may share a strong need that cannot be satisfied by an existing product, it is known as
- Non-Existing Demand
  - Luxury Demand
  - Irregular Demand
  - Declining Demand
  - Negative Demand
117. As per RBI guidelines, the maximum amount of penalty that Public Sector Banks can levy for non-maintenance of minimum balance in impulsive accounts of customers is
- ₹500 per year
  - ₹100 per half year
  - Not to levy any penalty
  - ₹100 per quarter
  - ₹20 per month
118. In computer terminology "CAD" stands for \_\_\_\_\_
- Computer Applied Design
  - Computer Algorithm and Design
  - Computer Application Design
  - Computer Aided Design
  - Other than those given as options
119. As per the guidelines issued by the Reserve Bank of India, Banks may classify a loan as Non-Performing Asset (NPA), only if the interest due and the principal during any quarter is not serviced fully within
- 90 days from the end of the quarter
  - 60 days from the end of the quarter
  - 60 days from the beginning of the quarter
  - 30 days from the end of the quarter
  - 30 days from the beginning of the quarter
120. MS-DOS is a \_\_\_\_\_ operating system.
- User Friendly Graphical
  - Graphical User Interface
  - Real Time/OS
  - Point and Click
  - Command Line Interface

121. Those analysts whose failure can threaten the survival of other institutions, which in turn can possibly lead to a financial crisis, are known as
- Systemically Meaningful Financial Institutions
  - Systemically Important Financial Institutions
  - Systemically Volatile Financial Institutions
  - Systemically Capricious Financial Institutions
  - Systemically Toxic Financial Institutions
122. \_\_\_\_\_ is a tax-saving mutual fund.
- ELSS
  - Balanced Fund
  - Debt Funds
  - Oil Fund
  - Gold Funds
123. \_\_\_\_\_ is central to any definition of marketing.
- Advertising
  - Making Profit
  - Transactions
  - Customer Relationship
  - Demand Management
124. The term CRM used in business strategy development means
- Channel Root Market
  - Customer Retention Manager
  - Credit Relationship Manager
  - Customer Relationship Management
  - Customer's Relative Most
125. The Insurance Regulatory and Development Authority (IRDA) is a
- Statutory Body
  - Constitutional Body
  - Non-Governmental Organisation
  - Advisory Body
  - Consultative Body
126. Shares of a closed-ended fund are trading at 5% premium over NAV. If NAV is ₹20,800 per share the market price of the share is
- ₹224
  - ₹2160
  - ₹1800
  - ₹200
  - ₹1900
127. Which of the following is a process of dividing the potential market into sub-markets with common needs?
- Arrangements
  - Positioning
  - Seeing
  - Target Marketing
  - Segmentation
128. \_\_\_\_\_ is a social device for eliminating or reducing the loss of society from certain risk.
- Contract
  - Premium
  - Discount
  - Road
  - Insurance
129. Which of the following financial markets facilitates issue of new securities?
- Secondary Market
  - Spot Market
  - Derivative Market
  - Forward Market
  - Primary Market
130. You will find headline, body line and sub-headline in
- Radiocad
  - Online ad
  - Virtual ad
  - Print ad
  - Other than through on-aptions
131. In a worksheet in MS Excel what is the shortcut key to hide entire row?
- Ctrl + 3
  - Ctrl + 9
  - Ctrl + N
  - Ctrl + =
  - Ctrl + R
132. The third-generation computers were made with
- Bio-Chips
  - Transistors
  - Integrated Circuits
  - Vacuum Tubes
  - Discrete Components
133. Which of the following is a symbol as a design or a combination that identifies the maker of a product or service?
- Company Name
  - Brand
  - Sponsorship
  - Advertisement
  - Product Features
134. To undo the last work, we have to use which of the following Windows shortcut key?
- Ctrl + P
  - Ctrl + U
  - Ctrl + A
  - Ctrl + Z
  - Ctrl + W
135. A \_\_\_\_\_ is approximately a million bytes.
- Gigabyte
  - Kilobyte
  - Megabyte
  - Tera byte
  - None of these
136. 'DOS' floppy-disk does not have
- a boot record
  - a file allocation table
  - a Root directory
  - Virtual memory
  - All of these
137. Who is the Grand Old Man of India?
- Rajendra Prasad
  - Bal Gangadhar Tilak
  - Devlabhi Naoroji
  - Lala Lajpat Rai
  - Mahatma Gandhi
138. Tehri Dam is located in
- Orissa
  - Punjab
  - Uttaranchal
  - Jammu & Kashmir
  - Himachal Pradesh
139. Shortcut key to go to last line in the document
- Ctrl + Last
  - Ctrl + L
  - Ctrl + End
  - Alt + End
  - Alt + L
140. Which of the following is not a computer language?
- BASIC
  - COBOL
  - LOTUS
  - FORTRAN
  - None of these
141. Innovation in marketing is the same as
- Motivation
  - Inspiration
  - Aspiration
  - Creativity
  - Team Work
142. The main target group for 5IP Schemes are
- All IITs
  - All NITs
  - All salaried persons
  - All agriculturists
  - All students
143. Which Cup/Trophy is associated with the game Hockey?
- Dhyanidhar Trophy
  - Davis Cup
  - Merricks Cup
  - Wimbledon Trophy
  - Sarabhai Trophy
144. Niche marketing can be done for
- Roadside garments
  - Railpoint pens
  - Diamond jewellery
  - Golf clubs
  - None of these
145. The key to competitive advantage is differentiation.

- 1) Conformance  
2) Product  
3) None of these  
4) Customer-Centelling
146. Service Marketing is  
1) Transaction marketing  
2) Internal marketing  
3) Customer marketing  
4) Relationship marketing
147. Market segmentation is useful for  
1) targeting existing clients  
2) Identifying prospects  
3) preferential marketing  
4) Internal marketing
148. The term Banking is defined in which act?  
1) Central Government Act  
2) Banking Regulation Act, 1949  
3) RBI Act, 1934  
4) FEMA Act  
5) None of these
149. Name the fourth layer of the OSI model.  
1) Application layer  
2) Data link layer  
3) Transport layer  
4) Session layer  
5) None of these
150. Marketing is influenced by  
1) Public taste  
2) Buyer behaviour  
3) Product demand  
4) Brand image  
5) All of these

## Test-IV: English Language

Directions (Q. 151-152): Read each sentence to find out whether there is any grammatical error 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)

151. One of them 1) forgot to take 2) their bag 3) from the school. 4) / No error 5)
152. We were very ready 1) / carefully in our approach 2) / and hence we would 3) / complete the complicated task. 4) / No error 5)
153. Everyone agrees that 1) / the Ganga is the holiest 2) / of all other rivers 3) / of India. 4) / No error 5)
154. We were happy that 1) / the audience responded well 2) / and gave all the speakers 3) / a patiently listening. 4) / No error 5)
155. The economical conditions 1) / of our country is bad 2) / and unlikely to improve 3) / in the near future. 4) / No error 5)

Directions (Q. 156-165): Read the following passage carefully and answer the questions given below it. Certain words are printed in BOLD to help you locate them while answering some of the questions.

Capitalism is a great achievement, but a pathetic manner. This truth unfortunately gets lost in our chase for that elusive

dream — especially in the West, the land that has been marketed as the land of dreams — the great Western dream. It's the dream of being independent masters of our lives, of making big bucks and of being happy — even if that happiness is being bought by money, which all of them chase out there. No doubt, the West, on its part, has been fairly successful in creating material comforts aplenty. It has improved the living standard of its average citizen. However, this has been achieved as a result of more than 200 years of unbridled growth and exploitation. Thus, the shop window of Westernism looks lusciously attractive. And that is what has made the rest of the world mindlessly chase Westernism, not necessarily happiness or an ideal form of society. All because the shop window looks very impressive and it has been marketed very well.

But a deep look inside the shop tells a different tale. A different world lies behind, a world that is not quite visible to the stony-eyed millions for whom the Western way of life seems to be the ultimate dream.

Thus, we have Indians dreaming to become or to get married to an NRI and Indian middle-class fathers dreaming of their sons reaching the Big ones and landing top jobs, unmindful of the second-class life they end up leading in the West. What goes unseen and almost unseen is that the West also happens to be the land that is right amongst the top in terms of the number of divorces per thousand, the number of single parents per thousand, the number of old people in old homes, the number of suicides, homicides, and of course, the number of college/university shootings...

And why not? After all, such societies are constantly driven towards higher profits and materialism. Expectedly, this materialism comes at a cost that the world is paying today. This is the reason why we have millions dying of curable diseases in Africa and other underdeveloped countries, while the rich grow richer. Their growth will be reduced if they were to start thinking of the poor. So what do they do to justify their greed for more? They more strenuously propagate and market a ridiculously primitive law of the jungle for our 21st-century civilization, the Law of Survival of the Fittest!

The interesting thing about material things is that they only give an illusion of happiness; however, such happiness is always momentary in nature. Ergo, at this juncture, you feel you are the happiest person in the world, after buying your new car or television TV, and just a few days later, there are the very possessions that seem to make you happy. While you chase the bigger car and spend that extra bit of wealth, you usurp someone's share of the daily bread and also sacrifice those that have the maximum power to make you happy — family, emotions and love. Perceived abundance in feeling emotions finally destroys bliss, and you don't even realize when you have become a dry-eyed cripple... and then you land up in someone's workshop to find out the real meaning of life or whatever these workshops are

ability of explaining. The truth is that such workshops are also driven by merchants who rush in on the dejected state of the people, a state created by their own fictional dreams. But by then, it's usually too late.

By then you have made profits out of arms, and engineered wars to keep that industry alive. You have sold guns across the country at supermarkets and made profits. You've lobbied that guns should be made accessible to the common man. All for the sake of profit. This makes you realize one day that they are your own children who are in the line of fire against the saboteur who opens fire on his schoolmates.

This is the society that finally creates an emotionless monster, who gets satisfaction in killing adults and children alike for no reason, no reason and for none but himself. It is like for no reason, no reason and for none but himself. It is the utter destruction of spiritualism and the total focus on endless self-gratification. Where so many single parent families and divorces exist, it is impossible to bring up children or influence the killers any better.

158. Who does the author hold responsible for the shooting spree in schools and colleges?

- (A) Lack of love and emotion in the society in general
- (B) Increased focus on self-gratification even when it comes at the cost of innocent lives
- (C) Deteriorating social structure leading to break-up of families resulting in lack of moral development in children.

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

159. Why does the author refer to the law of survival of the fittest as primitive?

- (A) This law is primitive and holds good for developed nations.
- (B) This primitive law is often used to justify the accumulation of wealth by a select few.
- (C) People from developing countries use it to rationalize their immigration to the Western countries.
- (D) It does not lead to any material profits and material wealth.
- (E) None of these.

160. According to the passage, which of the following is a reason for poverty and hunger in underdeveloped countries?

- (A) Mindlessly chasing the Western way of living
- (B) They have fallen prey to the idea of happiness through material comforts rather than love and emotional bond.
- (C) They do not have marketing techniques as good as the Western countries.

- 1) Only (B)
- 2) Only (C)
- 3) Only (A)
- 4) Only (B) and (C)
- 5) Not mentioned in the passage

161. Why do the 'starry-eyed millionaires' harbour a wish to become an NRI?

- (A) They are driven towards profits and materialism.
- (B) They appreciate the Western way of life as it appears to them.
- (C) They have become emotionless and have lost any attachment to motherland.

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

162. Why does the author disregard the Western way of living even though an average citizen in the West enjoys better living standards?

- (A) Many Indians want to ape their life-style, leading to a cultural dilution of their own traditions.
- (B) The West has failed to market their life-style in an appropriate way.
- (C) According to him, the law of 'survival of the fittest' is now obsolete.
- (D) It only looks forward to material comfort rather than happiness within.
- (E) None of these.

163. What does the author mean by 'intercepting someone's share of daily bread'?

- (A) Hindering the process of marketing in underdeveloped countries by the developed countries.
- (B) Denying material comfort to the Western world.
- (C) Affecting the social life of those working towards material comforts only.
- (D) Ease of wealth in Western world while people in poorer nations struggle for survival.
- (E) None of these.

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

- (A) To explain that consumer societies have their own drawbacks which are overlooked by those who are blinded by their material glare.
- (B) To explain how too many material comforts have improved the living standard of the common man in the West.
- (C) That young children should not be given access to guns and other armaments.
- (D) That all NRIs are leading comfortable, second-class lives abroad.
- (E) None of these.

Directions (Qs. 165-169): Choose the word which is MOST similar in meaning to the word printed in Bold as used in the passage.

165. **Slavishly**
- 1) roughly
  - 2) rightly
  - 3) rudely
  - 4) continuously
  - 5) miserly
166. **Chase**
- 1) follow
  - 2) cognize
  - 3) yearn
  - 4) catch
  - 5) conquer

- 1) terrifying                      3) unusual  
 2) unobservable                4) taunting  
 5) displeasing

**Directions (11, 166-175):** Read the following passage carefully and answer the questions given below it.

Indeed the Western recession is really the beginning of good news for India! But to understand that we will have to move away for a while from the topic of Western recession ... to the Japanese recession! For years the Japanese style of management has been admired. However, over the last decade or so, one key question has sprung up: 'If Japanese management style is as wonderful as described then why has Japan been in a recession for more than a decade?'

The answer to this question is very simple. Culture plays a very important part in shaping up economies. What succeeds in one culture fails in another. Japanese are basically non-materialistic. And however rich they become, unlike others, they cannot just keep throwing and buying endlessly. And once they have everything they need, that is a saturation point. It was only when companies like Toyota realized that they cannot keep selling cars endlessly in their home market that they went really aggressive in the Western markets and the rest is history. Japanese companies grew bigger by entering to the world markets when their home markets shrunk.

And the markets have to shrink finally after attaining a level of affluence! And that's great for the world because earth needs sustainable development. It does not need monstrous consumers who keep consuming at the cost of the environment and the earth. There should be limits to growth so that consumers are not converted into material factories for the profit of a handful of corporations.

Owing to the materialistic culture elsewhere, it was possible to keep selling newest products to the consumers despite having existing ones which served equally well. They were lured through advertising and marketing techniques of 'deindividuation' of the customer; and then finally once they became ready customers, they were given loans and credits to help them buy more and more. When all the creditworthy people were given loans to a logical limit, they ceased to be a part of the market. Even this would have been understandable if it could work as an eye-opener. Instead of taking the 'Right Step' as Toyota did, they preferred to take a 'shortcut'. Now banks went to the non-creditworthy people and gave them loans. The people expectedly defaulted and the entire system collapsed.

Now, like Toyota, Western companies will learn to find new markets. They will now lean towards India because of its common man! The billion plus population in the next 25 years will become a consuming middle-class. Finally, the world's attention will shift to the developing world. Finally,

there will be a real surge in the income of these people and in the next fifty odd years, one can really hope to see an equal world in terms of material plenty, with poverty being almost nonexistent! And this will happen not by selling more cars to Americans and Europeans. It will happen by creating markets in India, China, Latin American and Africa, by giving their people purchasing power and by making products for them.

The recession has made us realize that it is not because of worse management techniques, but because of limits to growth. And they will realize that it is great for planet earth. After all, how many cars and houses must the rich own before calling it enough? It's time for them to look at others as well. Many years back, to increase his own profits, Henry Ford had wanted paying his workers more so that they could buy his cars. In similar fashion, now the developed world will pay the developing-world people so that they can buy their cars and washing machines.

The recession will kick-start the process of making the entire world more prosperous and lay the foundation of limits to growth in the West and the foundation of real globalisation in the world — of the globalisation of prosperity. And one of its first beneficiaries will be India.

166. What does the author mean by the "Right Step" in the passage?

- 1) Giving loans to credit-worthy people only
- 2) Considering market growth along with environment protection
- 3) Restricting people to buy only such products which are needed by them
- 4) To start looking at poorer economies and markets
- 5) None of these

167. Although admired since years, why did the scepticism over the Japanese management style start since the last decade?

- 1) Japanese companies have been moving out of their home markets since the last decade.
- 2) Japanese banks have provided loans indiscriminately to the creditworthy as well as non-creditworthy people
- 3) Because Japanese markets have been going through a period of continuous recession for the last decade
- 4) The unlimited growth of the Japanese markets has come at the cost of the Western market.
- 5) None of these

168. Why does the author foresee the markets being created in the developing countries instead of America and Europe?

- 1) All developing countries have materialistic culture.
- 2) Developing countries are willing to make an effort to achieve globalisation.
- 3) American and European markets have had a large number of credit defaulters.

14. Recession has not hit the markets of developing countries yet.
15. Name of these
109. According to the author, what is the main cause of Japanese recession?
- Only a handful of corporations earned profits and not the people in general.
  - Non-creditworthy people defaulted, which led to a collapse of the entire system.
  - Consumers were sold newer products which were similar in quality to the existing ones.
  - Japanese do not purchase endlessly and thus when products had been sold to every customer, the markets slowed down.
  - None of these

110. How does the author foresee the future globalization as an analogy to Henry Ford's example?

- Car companies would start selling cars in developing countries as well.
- By paying the developing world the developed world would increase its own profit, in turn bringing affluence to developing world as well.
- To earn profit, the companies in developing countries would move to foreign land.

- 1) Only (A)                      2) Only (B)  
 3) Only (C)                      4) Only (A) and (C)  
 5) None of these

111. According to the passage, which of the following was NOT an effect of providing loans and credits to the customers?

- The non-creditworthy people defaulted.
  - People bought new products which were not needed.
  - Faverty became non-existent.
- 1) Only (A)                      2) Only (B)  
 3) Only (A) and (B)            4) Only (B) and (C)  
 5) Only (C)

112. What does the author mean by 'deregulation' of the customer?

- Convincing the customer to buy products he does not need.
- Denying the non-creditworthy people of any loans.
- Denying more loans to people who have already taken loans to a logical limit.
- Moving from old customers at the home market to foreign markets.
- None of these

Directions (Q. 113-116): Choose the word which is most similar in meaning to the word printed in bold as used in the passage.

113. Cautering
- considering
  - supplying
  - leading
  - working
  - including

114. Key
- foundation
  - solution
  - acquire
  - difficult
  - important

115. Aggressive
- violent
  - determined
  - demanding
  - offensive
  - brutish

Directions (Q. 116-140): Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

- (A) In fact, he believed that customers are in the origin, the source of the money we have.
- (B) The customer thus has the power to fire everybody in the company from the chairman to the shop clerk.
- (C) Management can ensure this doesn't happen by motivating employees to cultivate meaningful relationships with customers.
- (D) Sam Walton built his WalMart business empire knowing there was only one boss — the customer.
- (E) So it is not the company which pays us but the customer.
- (F) He can achieve this by simply spending his money elsewhere.

116. Which of the following will be the FIRST sentence after rearrangement?

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

117. Which of the following will be the SECOND sentence after rearrangement?

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

118. Which of the following will be the THIRD sentence after rearrangement?

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

119. Which of the following will be the FIFTH sentence after rearrangement?

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

120. Which of the following will be the SIXTH (LAST) sentence after rearrangement?

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

Directions (Q. 121-125): In each of the following sentences there are two blank spaces. Below each sentence there are five pairs of words 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 grammatically correct and meaningfully complete.

121. Liberalisation has removed all the legal \_\_\_\_\_ and \_\_\_\_\_ fixed gates to multinational companies.



- 1) harden, awarded  
2) barrier, opened  
3) obstacles, guarded  
4) manipulation, closed  
5) baffles, threw
182. The \_\_\_\_\_ on some of the towers has created \_\_\_\_\_ among the residents of the other parts of the country.
- 1) attack, ambition  
2) raid, awareness  
3) bombardment, panic  
4) spell, satisfaction  
5) shower, dampness

183. \_\_\_\_\_ to the popular belief that every astrologer carries blind faith in fate, our astrologer believes in \_\_\_\_\_.
- 1) Contrary, action  
2) According, thoughts  
3) Being, present  
4) Proving, forecasting  
5) Finding, direction

184. His \_\_\_\_\_ has yielded him the \_\_\_\_\_ fruit.
- 1) fate, undesirable  
2) efforts, unwanted  
3) action, viable  
4) perseverance, desired  
5) emphasis, expected

185. His \_\_\_\_\_ contribution to the natural relief fund was \_\_\_\_\_ by his staff members.
- 1) meagre, admired  
2) spontaneous, notified  
3) negligible, sanctioned  
4) noteworthy, improved  
5) generous, appreciated

Directions (Qs. 186-190): Which of the phrases (1),

- (2), (3), and (4) given below should replace the phrases given in bold letters in the following sentences to make the sentence grammatically correct. If the sentence is correct as it is and no correction is required, mark (5) as the answer.

186. When do you intend to return back home?  
1) intend to return  
2) intention of returning to back  
3) intend to turn back for  
4) intend for a return of  
5) No correction required
187. If I would have been in your place, I would not have accepted his suggestion.  
1) If I had in  
2) Had I been with  
3) I had been with  
4) Had I been in  
5) No correction required
188. No sooner did we reach the station, than it started raining.  
1) then it started raining.  
2) then it starts to rain  
3) then it starts to rain  
4) when it started raining  
5) No correction required

- 1) had been forgotten to  
2) was forgot to  
3) have forgotten to  
4) forgot at  
5) No correction required
189. Every activity can be classified by two groups, namely mental and physical.  
1) will be classified by  
2) can be classified into  
3) will be classified between  
4) can classify into  
5) No correction required

Directions (Qs. 191-200): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The traditional method of managing credit risk is (191) diversification. Although (192) credit risk through diversification is effective, institutions are often constrained by (193) of diversification (194) on account of limited area of (195). During the last few years, managing credit risk through selling assets by way of securitisation has (196) in popularity. The market for securitised assets has grown (197) in the last few years and is expected to grow further in the (198) years. This mode of credit risk mitigation is more (199) to loans with standardised payment schedule and similar credit risk characteristics such as housing loans, auto loans, credit card receivables, etc. Further, shedding loans through securitisation might (200) of lost relationships. In this context, credit derivatives provide a new technique for managing credit risk.

191. 1) by  
2) into  
3) far  
4) at  
5) through
192. 1) watching  
2) mitigating  
3) taking  
4) affording  
5) seeing
193. 1) lack  
2) supply  
3) want  
4) void  
5) want
194. 1) lack  
2) fortune  
3) activities  
4) opportunities  
5) chance
195. 1) place  
2) transaction  
3) operations  
4) dealing  
5) work
196. 1) gained  
2) sold  
3) valued  
4) brought  
5) profited
197. 1) gigantic  
2) slowly  
3) slightly  
4) needlessly  
5) impressively
198. 1) year  
2) fantastic  
3) golden  
4) coming  
5) past
199. 1) desired  
2) suited  
3) wanted  
4) suitable  
5) popular
200. 1) kill  
2) smash  
3) promote  
4) damage  
5) burn