

## ⤵ Part I General Awareness

1. Government approved an investment of ₹ 3120 crore for boosting urban infrastructure in 102 cities across five States. These States are

- a. Andhra Pradesh, Nagaland, Meghalaya, Rajasthan, Gujarat
- b. West Bengal, Odisha, Karnataka, Kerala, Bihar
- c. Punjab, Himachal Pradesh, Rajasthan, Gujarat, Telangana
- d. Maharashtra, Haryana, Punjab, Uttar Pradesh, Kerala
- e. Haryana, Chhattisgarh, Kerala, West Bengal and Telangana

2. BCSBI is an independent and autonomous institution to monitor and ensure that the Codes and Standards adopted by the banks are adhered to. What does BCSBI stands for in the financial language?

- a. Business Codes and Standards Board of India
- b. Banking Codes and Standards Code of India
- c. Banking Codes and Systems Bureau of India
- d. Banking Culture and Standards Board of India
- e. Banking Systems and Systems Board of India

3. A payment bank cannot

- a. accept demand deposits
- b. undertake lending activities
- c. offer payments and remittance services
- d. distribute non-risk sharing simple financial product
- e. issue ATM/debit cards

4. Name the Chairman and Managing Director of Dena Bank, who is also the chairman of Indian Banks Association (IBA).

- a. Shikha Sharma
- b. Arundhati Bhattacharya
- c. Ashwani Kumar
- d. Rajeev Rishi
- e. MV Tanksale

5. According to reports, the 7th Pay Commission has made a significant recommendation to enhance the ceiling of gratuity from the existing ₹ 10 lakh to

- a. ₹ 18 lakh
- b. ₹ 20 lakh
- c. ₹ 25 lakh
- d. ₹ 15 lakh
- e. Other than those given as options

6. Australia defeated ..... by 2-1 to clinch the title of the 2014-15 Men's FIH Hockey World League Final.

- a. the USA
- b. China
- c. India
- d. Belgium
- e. Russia

7. In a blockbuster merger deal, Pfizer Inc is all set to take over

- a. Allergan Plc
- b. Biogen
- c. Other than those given as options
- d. Gilead Sciences, Inc.
- e. Genentech, Inc.

8. Name the country whose President will be the Chief Guest in the Republic Day Parade in 2016?

- a. The USA                      b. UAE                      c. France  
d. China                      e. Poland

9. The Union government had recently informed the Supreme Court that it had accepted Commission's recommendation to allow Non-Resident Indians to vote through ..... of proxy.

- a. e-Ballot system                      b. cumulative voting  
c. condorcet method                      d. instant run-off voting  
e. Other than those given as options

10. Cash kept in the currency chest is owned by

- a. State government                      b. Currency chest branch bank  
c. Reserve Bank of India                      d. Central bank  
e. Lead bank

11. What does FATCA stand for in financial parlance?

- a. Foreign Account Tax Compliance Act  
b. Forex Account Tax Compliance Act  
c. Foreign Account Total Compliance Act  
d. Foreign Agencies Tax Compliance Act  
e. Foreign Account Tax Companies Act

12. What is the maximum period for which a term deposit can be normally opened?

- a. 18 years                      b. 20 years                      c. 5 years  
d. 10 years                      e. 15 years

13. Which of the following institutions do not held a banking license?

- a. Foreign banks                      b. Small banks                      c. Payment banks  
d. NBFCs                      e. Commercial banks

14. Where was the first India International Science Festival headed recently?

- a. Indian Institute of Technology, Kharagpur  
b. Indian Institute of Technology, Delhi  
c. Lady Shri Ram College, Delhi  
d. ISRO Headquarters, Bengaluru  
e. Indian Institute of Science, Bengaluru

15. India and ..... have entered into a € 2 billion pact with the creation of long-term 'Climate and Renewable Alliance' for developing a clean energy corridor.

- a. Germany                      b. United Kingdom                      c. Brazil  
d. Australia                      e. Other than those given as options

16. The erstwhile Imperial Bank of India is today's

- a. IDBI Bank                      b. State Bank of India  
c. Allahabad Bank                      d. Bank of Baroda  
e. Central Bank of India

17. .... based journalist Zaina Ezhalm has won the Peter Meckler Award for courageous and ethical journalism.

- a. Lebanon                      b. Syria                      c. Iran  
d. Jordan                      e. Iraq

18. A cheque bearing a date earlier than the date on which it is presented to the bank, is called a/an ..... cheque.

- a. stale                      b. antedated                      c. post dated  
d. endorsed                      e. crossed

19. What is the minimum initial deposit required for opening a Basic Savings Bank Deposit Account?

- a. There is no requirement for any initial deposit.  
b. ₹ 100                      c. ₹ 1000  
d. ₹ 250                      e. ₹ 500

20. 'The Banker to Every Indian' is the tagline of

- a. Canara Bank                      b. Indian Bank  
c. State Bank of India                      d. Andhra Bank  
e. Syndicate Bank

21. A ..... is a document from a bank guaranteeing that a seller will receive payment in full as long as certain delivery conditions have been met.

- a. Bid Bond Guarantee                      b. Security receipts  
c. Letter of Credit                      d. Participatory Note  
e. Letter of Guarantee

22. A banknote, of which a portion is missing or which is composed of more than two pieces is called

- a. Mutilated Note                      b. Bad Note                      c. Reusable Note  
d. Other than those given as options                      e. Soiled Note

23. What is the capital of Saudi Arabia?

- a. Arar                      b. Riyadh                      c. Abha  
d. Dammam                      e. Mecca

24. Which among the following is a money market instrument?

- a. Fixed deposit                      b. Debentures                      c. Equity shares  
d. Bonds                      e. Commercial paper

25. 'Smart Vault' is a digital locker facility of which bank?

- a. Bank of Baroda                      b. Yes Bank                      c. Axis Bank  
d. ICICI Bank                      e. State Bank of India

26. Under Sukanya Samridhi Yojana, what is the maximum age of a girl child to open an account?

- a. 14 years                      b. 8 years                      c. 15 years  
d. 12 years                      e. 10 years

27. Which bank in India has launched its first multi-currency contactless cards?

- a. Kotak Mahindra Bank                      b. Yes Bank  
c. Axis Bank                      d. Bank of Baroda  
e. Union Bank

28. Shishu, Kishore and Tarun are the offerings of

- a. Pradhan Mantri Jan Dhan Yojana  
b. Pradhan Mantri Shiksha Yojana  
c. Pradhan Mantri Avishkaar Yojana  
d. Pradhan Mantri MUDRA Yojana  
e. Pradhan Mantri Vatsalya Yojana

29. The RBI has kept the Cash Reserve Ratio unchanged in its fifth bimonthly monetary policy review. What is the present CRR?

- a. 5%                      b. 4%                      c. 6.75%  
d. 7.75%                      e. Other than those given as options

30. The market in which long-term financial securities such as stocks and bonds are bought and sold is called

- a. Commodities market                      b. Money market  
c. Bank market                      d. Capital market  
e. Other than those given as options

31. The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act came into force in the year
- 2002
  - 2010
  - 2004
  - 2008
  - 2000
32. DICGC is a subsidiary of the RBI. What is the full form of DICGC?
- Direct Insurance and Credit Guarantee Cooperation
  - Direct Insurance and Credit Guarantee Corporation
  - Other than those given as options
  - Deposit Insurance and Clearance Guarantee Corporation
  - Deposit Insurance and Credit Guarantee Corporation
33. When is the 'World AIDS Day' observed?
- December 1
  - April 10
  - March 1
  - March 2
  - December 2
34. .... was elected at the 2015-Commonwealth Heads of Government meeting, as the next Secretary General of Commonwealth.
- Patricia Scotland
  - Kamlesh Sharma
  - Dr. Ojambo
  - Shirin Sharmin Chaudhary
  - Pius Psekwa
35. What is the maximum term/period of Medium Term Deposit as per the Gold Monetisation Scheme 2015?
- 8 years
  - 2 years
  - 7 years
  - 10 years
  - 4 years
36. The Union Cabinet recently (December, 2015) has cleaned the proposal regarding the setting up of six new IITs. Which of the following States is not identified for the project?
- Andhra Pradesh
  - Kerala
  - Karnataka
  - Jammu-Kashmir
  - Gujarat
37. Who among the following decides the volume and value of Bank notes to be printed in India?
- Reserve Bank of India
  - State Bank of India
  - State government
  - Finance Minister
  - Other than those given as options
38. The SDR are supplementary foreign exchange reserve assets defined and maintained by IMF. What does IMF stands for?
- Indigenous Monetary Fund
  - International Monetary Fund
  - International Money Fund
  - Indian Monetary Fund
  - Indian Money Fund
39. The maturity period of certificate of deposits issued by banks should not be less than 7 days and not more than ..... from the date of issue.
- six months
  - one year
  - two years
  - nine months
  - eighteen months
40. The Pawl Kuf Festival is a harvest festival of ..... State in India.
- Nagaland
  - Meghalaya
  - Tripura
  - Mizoram
  - Manipur
41. Finance Minister has launched two funds by SIDBI. The funds are IAF and SMILE. What does IAF stand for?
- India Agriculture Fund
  - Indian Air force Fund
  - India Achievement Fund
  - India's Applied Fund
  - India Aspiration Fund
42. The government has recently launched a programme- GIAN in higher education, aimed at tapping the talent pool of scientist and entrepreneurs. What is the full form of GIAN?
- Global Incorporates of Academic Networks
  - Globally International Academic Networks
  - Gross Initiative of Academic Networks
  - Global Initiative of Academic Networks
  - Global Indian Academic Nation
43. According to TOPSOO, Tianhe-2 (or Milky Way-2) supercomputer is the most powerful machine in the world. To which country does it belong?
- China
  - Germany
  - Russia
  - South Africa
  - Japan
44. 'Speed Wallet' is the mobile wallet launched by
- Airtel
  - BOB
  - PNB
  - SBI
  - BSNL
45. Where is the headquarters of Reserve Bank of India (RBI) located?
- Mumbai
  - Kolkata
  - Chennai
  - Ahmedabad
  - Delhi
46. Indian filmmaker Kaushik Ganguly won the newly instituted ICFT-UNESCO Fellini Medal Award for his film
- Laptop
  - Cinemawala
  - Shabdu
  - Apur Panchali
  - Arekti Premer Golpo
47. Who is the current Minister for Labour and Employment?
- Dr. Najma Heptulla
  - Bandaru Dattatreya
  - Uma Bharati
  - Manohar Parrikar
  - Kiren Rijiju
48. The Human Resource Development Ministry has constructed a 13-member expert committee exclusively on Sanskrit in its attempt to revive interest in the ancient language. The committee will be headed by
- Ved Prakash
  - Ramesh Bhardwaj
  - Smriti Irani
  - Vivek Debroy
  - N. Gopalaswami
49. LIBOR stands for ..... in financial parlance.
- London Interbank Offered Ratio
  - London International Offered Rate
  - London International Offered Ratio
  - London Interbank Offered Rate
  - London Internal Offered Rate
50. What is the currency of Germany?
- Pound
  - Yen
  - Dollar
  - Taka
  - Euro

## Part II Quantitative Aptitude

51. A, B and C started a business by investing ₹ 18000, ₹ 8000 and ₹ 15000 respectively. At the end of 6 months from the start of the business, A and B invested an additional amount ₹ 2000 each and C withdrew ₹ 4000. If at the end of the year, the annual profit received was ₹ 10250, what was B's share in the profit?

- a. ₹ 2250    b. ₹ 2475    c. ₹ 2070    d. ₹ 2180    e. ₹ 2380

**Directions** (Q. Nos. 52-56) Study the table and answer the given questions.

**Note** (i) Data regarding number of students studying in colleges A, B, C and D in the year 2009. The mentioned colleges offer courses in three streams only- Arts, Commerce and Science.

(ii) Total student strength = Students studying (Arts + Commerce + Science)

College	Percentage of students studying in Arts (out of total student strength)	Percentage of students studying Commerce(out of total student strength)	Total number of students studying Science (out of total student strength)
A	20	55	750
B	30	20	750
C	25	25	1040
D	50	30	960

52. What is the average number of students studying Science in all the numbered colleges?

- a. 875                      b. 925                      c. 800  
d. 825                      e. 820

53. Total number of students studying Arts and Commerce together in college A is what percent more than that in college B?

- a. 240%                      b. 150%                      c. 180%  
d. 250%                      e. 200%

54. Number of students studying Arts in college C is what percent of number of students studying Arts in college D?

- a.  $21\frac{2}{3}\%$                       b.  $27\frac{1}{12}\%$                       c.  $32\frac{1}{12}\%$   
d. 30%                      e. 25%

55. What is the total number of students studying Commerce in colleges C and A together?

- a. 2350                      b. 1450                      c. 2170  
d. 2850                      e. 3520

56. What is the difference between the total students strength of colleges A and B together and that of colleges C and D together?

- a. 2900                      b. 2380                      c. 3100  
d. 3900                      e. 1900

57. While purchasing a flight ticket, Sonakshi got a promotional discount of 20% on the fare but she had to pay 12.5% service tax on the discounted fare and ₹ 100 as convenience fee. If Sonakshi paid ₹ 3160 as the total fare, how much promotional discount did she get?

- a. ₹ 480                      b. ₹ 580                      c. ₹ 720  
d. ₹ 680                      e. ₹ 750

58. A sum of money (₹ X) was invested for 5 years in a scheme which offers simple interest at a rate of 12% per annum. The amount received after 5 years was reinvested in the same scheme for the same period. If the amount received after reinvesting for the same period is ₹ 780 more than ₹ X, what was the initial sum of money (₹ X) invested in the scheme?

- a. ₹ 500    b. ₹ 400    c. ₹ 550    d. ₹ 850    e. ₹ 600

**Directions** (Q. Nos. 59-63) What will come in place of question marks in the given number series?

59. 60, 21, 9, 6, 6, ?

- a. 5                      b. 7                      c. 3                      d. 8                      e. 11

60. 0.5, 1.5, 3, 5, 7.5, ?

- a. 10.5                      b. 12.5                      c. 13.5                      d. 12                      e. 10

61. 36, 20, 12, 8, 6, ?, 4.5

- a. 5                      b. 5.5                      c. 6                      d. 4                      e. 3

62. 9, 20, 63, 256

- a. 1285                      b. 1474                      c. 846                      d. 725                      e. 920

63. 73, ?, 19, 10, 5.5, 3.25

- a. 43                      b. 31                      c. 29                      d. 37                      e. 47

**Directions** (Q. Nos. 64-68) In the following questions two equations numbered I and II are given. Solve both the equations and

**Give answer**

- a. if  $x > y$     b. if  $x \geq y$     c. if  $x < y$     d. if  $x \leq y$   
e. if  $x = y$  or the relationship cannot be established

64. I.  $2x^2 + 15x + 22 = 0$                       II.  $3y^2 + 20y + 25 = 0$

65. I.  $3x^2 - 23x + 44 = 0$                       II.  $3y^2 - 19y + 30 = 0$

66. I.  $x^2 - 8x + 16 = 0$                       II.  $4y^2 - 27y + 35 = 0$

67. I.  $4x^2 - 19x + 21 = 0$                       II.  $2y^2 - 13x + 21 = 0$

68. I.  $4x^2 - 19x + 3 = 0$                       II.  $10y^2 + 13y + 3 = 0$

69. The sum of side of a square and length of a rectangle is 30 m and the sum of the side of the square and breadth of the rectangle is 24 m. If the length of the rectangle is twice its breadth, what is the respective ratio between the area of the square and the area of the rectangle?

- a. 9 : 2    b. 7 : 4    c. 9 : 5    d. 9 : 4    e. 7 : 2

70. The average of 12 observations is 8, later it was observed that one observation 10 is wrongly written as 13. The correct average of observation is

- a. 7    b. 17.5    c. 7.75    d. 8    e. 5

**Directions** (Q. Nos. 71-74) 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 statements and

**Give answer**

- a. if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question

- b. if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question
- c. if the data in statement I alone or in statement II alone are sufficient to answer the question
- d. if the data in both the statements I and II are not sufficient to answer the question
- e. if the data in both the statements I and II together are necessary to answer the question

71. In how many days A, B and C together finish a piece of work?

- I. A and B together can finish the same piece of work in  $8\frac{2}{3}$  days. B and C together can finish the same piece of work in  $13\frac{1}{3}$  days. C and A together can finish the same piece of work in  $11\frac{3}{7}$  days.

II. The time taken by A alone to finish the same piece of work is 24 days less than time taken by C alone to finish the same piece of work.

72. What is the height of the cylinder? (in m)

- I. The volume of the cylinder is  $4158\text{ m}^3$ .
- II. The total surface area of the cylinder is  $1485\text{ m}^2$ .

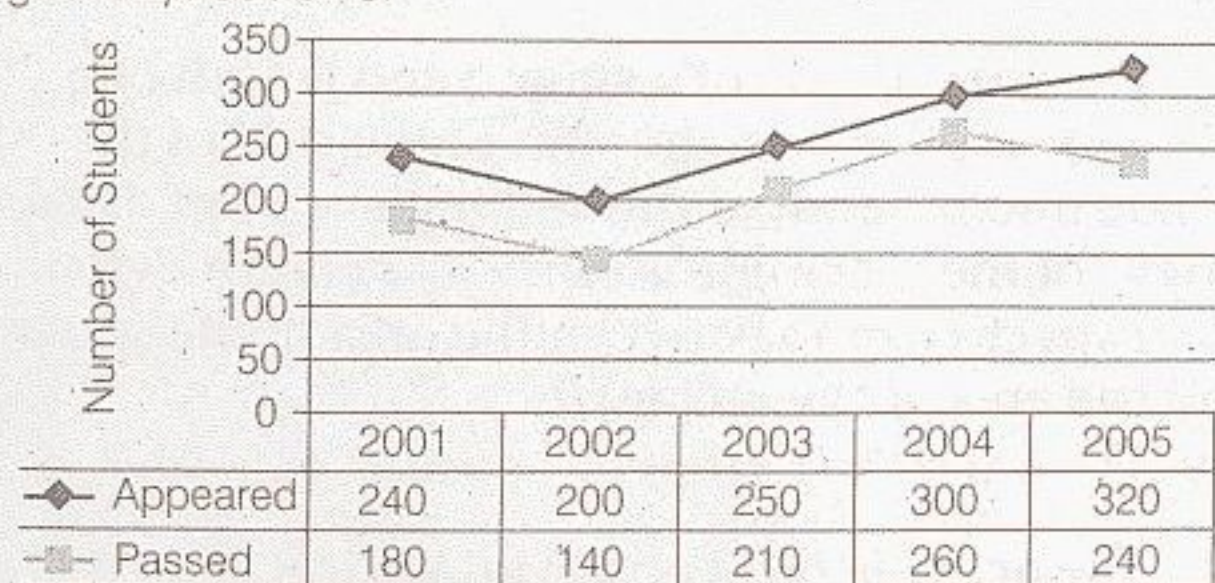
73. What is the marked price of the pen?

- I. When a discount of 25% is given on the marked price of the pen, the loss incurred is 10%. The cost price of the pen is ₹ 480.
- II. The marked price of the pen is 20% above the cost price of the pen.

74. What distance (in km) the boat can travel downstream in 36 minutes?

- I. The distance travelled by the boat upstream in 40 minutes is equal to the distance travelled by the boat downstream in 24 minutes.
- II. The speed of the water current is 4 km/h.

**Directions** (Q. Nos. 75-79) Refer to the graph and answer the given questions.



75. The number of students who could pass the exam in the year 2006 were 10% more than that in the previous year. Only 75% of those who appeared in the year 2006 could pass the exam that year. How many students appeared for the exam in the year 2006?

- a. 340    b. 336    c. 418    d. 420    e. 352

76. Number of students who had passed the exam in the year 2002 are what percent less than that in the year 2003?

- a.  $26\frac{1}{9}\%$     b. 25%    c.  $40\frac{2}{3}\%$     d.  $33\frac{1}{3}\%$     e. 30%

77. What percent of students who appeared for the exam in the year 2001 could pass the exam?

- a.  $65\frac{5}{6}\%$     b.  $70\frac{2}{3}\%$     c. 75%    d. 60%    e. 80%

78. What is the respective ratio of total number of students who appeared for the exam in the years 2004 and 2005 together and the total number of students who could pass the exam in the same years together?

- a. 35 : 29    b. 31 : 25    c. 28 : 23    d. 33 : 25    e. 31 : 26

79. What is the average number of students who appeared for the exam in the years 2002, 2003 and 2004?

- a. 240    b. 200    c. 150    d. 250    e. 280

80. Vessel A contains a mixture of orange juice and apple juice in the respective quantities of 16 L and 4 L. Vessel B contains a mixture of orange juice and apple juice in the respective quantities of 24 litres and 6 L. Mixtures from vessels A and B, are both mixed together in vessel C. What is the resultant percentage of Apple juice in vessel C?

- a. 20%    b. 25%    c. 10%    d. 30%    e. 35%

**Directions** (Q. Nos. 81-85) Study the following information carefully to answer the questions.

In an office, there are three departments- HR, Finance and IT. Out of the total employees in the office, 20% are in Finance department. Out of the remaining employees  $\frac{9}{10}$  are in IT department and the remaining are in HR department. Out of the total number of employees in IT department,  $\frac{9}{20}$  are females. Out of the total employees in Finance department, 30% are females. Out of the total employees in HR department,  $\frac{4}{5}$  are females. The total number of female employees in the office is 1120.

81. The number of male employees in Finance department is what percent of the number of employees (both male and female) in IT department?

- a.  $16\frac{7}{9}\%$     b.  $17\frac{4}{9}\%$     c.  $12\frac{5}{9}\%$     d.  $18\frac{1}{9}\%$     e.  $19\frac{4}{9}\%$

82. What is the total number of male employees in the office?

- a. 1380    b. 1694    c. 1420    d. 1340    e. 1124

83. By what percent is the number of female employees in HR department more than those in Finance department?

- a.  $6\frac{2}{3}\%$     b.  $4\frac{2}{3}\%$     c.  $8\frac{1}{3}\%$     d.  $5\frac{1}{3}\%$     e.  $7\frac{1}{3}\%$

84. What is the respective ratio between number of female employees in Finance department and those in IT department?

- a. 7 : 29    b. 6 : 29    c. 7 : 23  
d. 5 : 23    e. 5 : 27

85. What is the difference between the number of male employees in HR department and those in IT department?

- a. 940    b. 920    c. 910    d. 950    e. 930

86. In the month of March, 2014, Rashmi paid EMI which was 30% of her monthly salary. The remaining salary she spent on shopping of groceries and clothes in the respective ratio of 4 : 3. She spent ₹ 15000 on shopping of clothes. If in April, 2014, her salary increased by 12%, what was her salary in April?

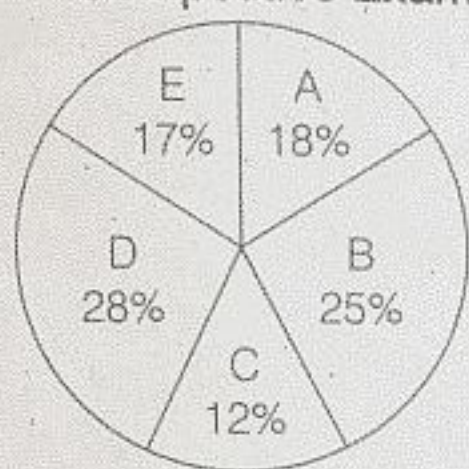
- a. ₹ 48000      b. ₹ 50000      c. ₹ 56000  
d. ₹ 66000      e. ₹ 55000

87. 12 men can do a work in 18 days. They started working together and after 6 days, 4 more joined them, then remaining work will complete in

- a. 9 days      b. 10 days      c. 12 days  
d. 16 days      e. 11 days

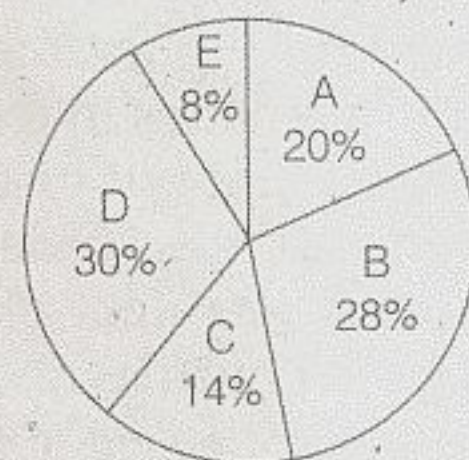
**Directions** (Q. Nos. 88-92) Study the pie-charts and answer the questions.

Distribution of Total Number of Candidates who Appeared for a Competitive Exam from 5 Different States



Total Number of Appeared Candidates : 3600

Distribution of Qualified Candidates (Out of Appeared Candidates) from 5 Different States



Total Number of Qualified Candidates : 2400

88. If the number of male qualified candidates from State A is 264, what percent of qualified candidates from State A is female?

- a. 35%      b. 40%      c. 42.5%      d. 47.5%      e. 45%

89. What is the average number of candidates who could not qualify in the competitive exam from States C, D and E?

- a. 276      b. 268      c. 258  
d. 272      e. 468

90. What is the central angle corresponding to number of qualified candidates from State E?

- a. 32.8°      b. 24.4°      c. 22.8°  
d. 24.6°      e. 28.8°

91. What is the difference between total number of qualified candidates from States C and D together and those who could not qualify in the competitive exam from the same states together?

- a. 674      b. 664      c. 682  
d. 672      e. 678

92. Total number of qualified candidates from States B and E together is what percent more than the number of appeared candidates from State A?

- a.  $36\frac{2}{3}\%$       b.  $33\frac{1}{3}\%$       c.  $27\frac{1}{3}\%$       d.  $42\frac{2}{3}\%$       e.  $30\frac{1}{3}\%$

93. A boat takes 2 hours to travel 28 km upstream. If the respective ratio between speed of the boat downstream and the speed of the boat upstream is 9 : 7, what is the speed of the current?

- a. 1 km/h      b. 2.5 km/h      c. 3 km/h      d. 2 km/h      e. 3.5 km/h

94. Amay's present age is 1.5 times of Himanshu's present age. If after 4 years, Amay's age will be twice of Himanshu's age 4 years ago, what is the difference between their present ages?

- a. 13 yr      b. 14 yr      c. 12 yr      d. 15 yr      e. 18 yr

**Directions** (Q. Nos. 95-99) What approximate value will come in place of question marks in the given questions? (You are not expected to calculate the exact value.)

95.  $180.15 \times 17.98 - ?^2 = 2984$

- a. 8      b. 14      c. 12      d. 18      e. 16

96.  $40.02\%$  of  $225.9 + 449.98 \div 5.99 = ?$

- a. 200      b. 245      c. 120  
d. 225      e. 165

97.  $(859.98 - 379.88) \div 11.99 = ?$

- a. 30      b. 60      c. 40      d. 20      e. 50

98.  $5.24 \times 3.99 + 99.95 = ?^2$

- a. 19      b. 11      c. 17      d. 27      e. 9

99.  $15.99^2 + 4.98^2 \times 8.03 + 64.15 = ?$

- a. 575      b. 425      c. 520  
d. 610      e. 480

100. The average of five observations  $x_1, x_2, x_3, x_4$  and  $x_5$ , is 24. The average of first three observations ( $x_1, x_2$  and  $x_3$ ) is 10 less than the average of last three observations ( $x_3, x_4$  and  $x_5$ ). If the average of first two observations ( $x_1$  and  $x_2$ ) is 16.5, what is the value of the third observation ( $x_3$ )?

- a. 24      b. 25      c. 29  
d. 14      e. 19

## Part III Reasoning

**Directions** (Q. Nos. 101-105). Study the following information to answer the questions.

In a certain code language,

'economy and wealth balance' is written as 'gh mk ru st'

'wealth of nations depleting' is written as 'tl zm ak gh'

'taxes balance nations better' is written as 'dj ru zm pn'

'better to revive economy' is written as 'br ht dj st'

(All codes are two-letter codes only)

101. What does the code 'tl' stand for in the given code language?

- a. and      b. Either 'of' or 'depleting'  
c. Either 'nations' or 'taxes'      d. to  
e. taxes

102. Which of the following may possibly represent 'revive to' in the given code language?

- a. zm ht      b. bt zm      c. ht co  
d. br ht      e. br dj

103. What is the code for 'economy' in the given code language?

- a. st  
d. dj  
b. Either 'mk' or 'ru'  
e. mk  
c. gh

104. What is the code for 'balance' in the given code language?

- a. st  
b. gh  
c. ru  
d. ak  
e. zm

105. Which of the following may represent 'better generate wealth' in the given code language?

- a. fs gh dj  
d. gh fs mk  
b. dj mk gh  
e. xs dj ak  
c. gh pn st

**Directions** (Q. Nos. 106-110) Study the following information carefully and answer the given questions.

Eight persons- P, O, R, S, T, U, V and W are sitting around a circular table with equal distance between each other, facing the centre, but not necessarily in the same order. Each one of them speaks a different language viz. Hindi, Urdu, Punjabi, Tamil, Marathi, Sanskrit, Gujarati and Bengali, but not necessarily in the same order.

S sits second to the left of the one who speaks Marathi. Only two people sit between S and U. The one who speaks Bengali is an immediate neighbour of U. Q sits third to the right of the one who speaks Bengali. Only three people sit between Q and the one who speaks Punjabi. Only two people sit between the one who speaks Punjabi and R. P sits second to the left of the one who speaks Urdu. P does not speak Bengali. T sits third to the left of W. Only three people sit between W and the one who speaks Gujarati. The one who speaks Tamil sits fourth to right of the one who speaks Hindi. The one who speaks Hindi is not an immediate neighbour of the one who speaks Marathi.

106. Which of the following statements is true about V?

- a. V is an immediate neighbour of the one who speaks Bengali.  
b. V speaks Punjabi.  
c. None of the given statements is true.  
d. V sits to the immediate left of U.  
e. Only two persons sit between V and R.

107. Four of the following five are alike in a certain way based on their positions in the arrangement and hence form a group. Which one does not belong to that group?

- a. S- Marathi  
d. V-Punjabi  
b. Q-Gujarati  
e. P-Sanskrit  
c. W-Hindi

108. Who amongst the following is equidistant from T and the one who speaks Hindi, when counted from the left of the one who speaks Hindi?

- a. The one who speaks Marathi  
c. The one who speaks Gujarati  
e. U  
b. Q  
d. R

109. Who amongst the following speaks Sanskrit?

- a. R  
b. P  
c. T  
d. U  
e. S

110. Who amongst the following sits third to the right of W?

- a. V  
c. The one who speaks Urdu  
e. The one who speaks Tamil  
b. U  
d. R

111. In this question is given a statement followed by two courses of action numbered I and II. A course of action is a step of administrative decision to be taken for improvement, follow up or further action in regard to the problem, etc. on the basis of the information given in the statement. You have to assume everything in the statement be true and then decide which of the suggested course of action logically follows for pursuing?

**Statement** Annual results of school G are school is unable to hire adequate number of teachers are continuously falling from past three years as the school is unable to hire adequate number of teachers due to lack of funds.

**Course of Action I** School G should increase the fees of students by 30% in order to generate funds for hiring new teachers.

**Course of Action II** Classes of school G should be divided into two shifts and should be continued with the existing teachers.

- a. Either course of action I or II follows  
b. Neither course of action I nor II follows  
c. Only course of action I follows  
d. Only course of action II follows  
e. Both courses of action follow

112. Read the given information and answer the question.

'Students of country X go abroad for higher studies despite having some excellent universities in their own country. In fact, there is no benefit but just the hype of studying abroad that encourages students to do so' — Statement by the General Secretary of students' association of a college in country X.

Which of the following strengthens the statement of the General Secretary that students do not benefit from studying abroad?

- a. Getting some admission in some good universities of country X is next to impossible as more than 55% of seats are reserved seats and most students compete for the seats which are not reserved.  
b. Statistics suggest that more than 55% students of country X, studying abroad either accept mediocre jobs or return to country X after completing their course due to lack of job opportunities.  
c. Country X provides a number of scholarships for students in almost all the fields in order to ensure that all students get equal opportunity to finish their higher education.  
d. The fees charged by a few universities of country X is much less than the fees charged by many universities abroad.  
e. Some good universities of country X conduct entrance exams which are more difficult to clear than the entrance exams conducted by universities around the world.

113. Read the given information and answer the question.

Three aeroplanes of Airline-L had to make an emergency landing in the past four months due to technical glitches. As a result, the popularity of the airline declined drastically. Also many people cancelled their existing bookings at a short notice and are paying double the fare to the competitor companies instead.

Which amongst the following options would be the best decision for the Airline in the present scenario?

- Making its fare cheaper than the market rate to ensure that its popularity rises again.
- Reducing the number of planes flying per day, to ensure that optimum work load per employee is maintained.
- Reducing the number of cancellation of tickets by charging a very huge amount as cancellation fee.
- Adding additional checks for ensuring safety and advertising the same.
- Firing its old technical staff and hiring new staff instead.

114. If the expressions ' $R \geq U = N \geq S$ ' and ' $A > N \geq D$ ' are true, which of the following conclusions is definitely true?

- $R \geq O$
- $U > A$
- $D < S$
- $A < R$
- $U < O$

115. Study the given information carefully to answer the given question.

Since its launch, 'Thrice-Spice' restaurant chain to city X has earned accolades from each of its visitors. After almost a year of successful service, 'Thrice-Spice' has been nominated for the 'Best Restaurant of the City' Award. But, against the expectation of many people, it lost the award to a newbie in the market.

Which of the following can be the major reason believed regarding the award?

- The restaurant that won the award is a multi-cuisine restaurant and offers a much wider variety than 'Thrice-Spice'.
- The first month profit of the new restaurant was higher than that of 'Thrice-Spice', which according to some people is because it threatens its customers to Karaoke.
- The sale of 'Thrice-Spice' in the last month was a little lower than the winning restaurant due to its weekend discount offers in the said month.
- Though the winning restaurant has only one outlet, unlike 'Thrice-Spice' chains it's located in the heart of the city.
- 'Thrice-Spice' remains closed on every Wednesday, whereas the other restaurants of the city are open throughout the week.

**Directions** (Q. Nos. 116-120) Study the following information and answer the questions.

Eight people P, Q, R, S, T, U, V and W were born in three different months (of the same year) but not necessarily in the same order, namely March, June and December such that not less than two people and not more than three people were born in a month. Each of them also likes a different fruit namely Guava, Peach, Banana, Cherry, Mango, Orange, Kiwi and Apple but not necessarily in the same order.

Only Q and W were born in March. R likes Apple and was born in the same month as T. R was not born in December. The one who likes Mango was born in June. T does not like Mango. U was not born in the same month as T. S likes Cherry and born in the same month as U. V does not like Mango. The one who likes Kiwi and the one who likes Banana were born in the same month. The one who likes Kiwi was not born in the same month as W. U does not like Kiwi. The one who likes Guava was born in the same month as P. Q does not like Peach.

116. As per the given arrangement which of the following combination represents only the people who were born in December?

- T, V
- U, P, T
- V, U
- P, T
- P, V, S

117. As per the given arrangement, which of the following persons represent the one who was born in the same month as the one who likes Orange?

- U
- P
- R
- T
- W

118. Which of the following fruits does T like, as per the given arrangement?

- Orange
- Peach
- Guava
- Banana
- Other than those given as options

119. Which of the following combinations is correct, as per the given arrangement?

- December- Peach
- June-Orange
- June-Banana
- March-Guava
- December-Banana

120. Who amongst the following likes Peach, as per the given arrangement?

- P
- V
- U
- W
- T

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

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 rearrangement. (All the numbers are two-digit numbers)

**Input** 41 sprain 10 early 97 noble 26 65 ankle death

**Step I** 97 41 10 early noble 26 65 ankle death sprain

**Step II** noble 97 41 10 early 26 ankle death sprain 65

**Step III** 41 noble 97 10 26 ankle death sprain 65 early

**Step IV** death 41 noble 97 10 ankle sprain 65 early 26

**Step V** 10 death 41 noble 97 sprain 65 early 26 ankle

Step V 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** omits 36 59 yards 41 elect train 12 lakes 85

121. Which element comes exactly between '85' and 'lakes' in Step III of the given input?

- 59
- yards
- train
- omits
- elect

122. If in the first step, '59' interchanges its position with 'lakes' and 'omits' also interchanges its position with '12' then which element will be to the immediate left of '41'?

- 59
- omits
- 12
- elect
- lakes

123. Which of the following combinations represent the first two and the last two elements in the Step V of the given input?

- 41, train and omits, 36
- 12, lakes and 36, elect
- 12, lakes and omits, 36
- lakes, 41 and 36, elect
- lakes, 41 and 59, omits

124. Which element is fourth to the right of the one which is ninth from the right end in Step V of the given input?

- 36
- yards
- 85
- elect
- 12

125. In which step are the elements 'train 85 yards 59' found in the same order?

- Third
- Fourth
- Second
- Fifth
- The given order of elements is not found in any step.



**Directions** (Q. Nos. 126-130) Study the given information carefully to answer the given questions. Seven people A, B, C, D, E, F and G were appointed to a company on seven different days of the same week starting from Monday to Sunday (but not necessarily in the same order). Each person also plays a different game namely-Cricket, Hockey, Football, Squash, Volleyball, Tennis and Kho-Kho, but not necessarily in the same order.

Only two people were appointed after the one who plays Hockey. E was appointed on one of the days after the one who plays Hockey. Only three people were appointed between E and G. Only one person was appointed between G and the one who plays Volleyball. A was appointed immediately after the one who plays Volleyball. Only three people were appointed after the one who plays Kho-Kho. C was appointed immediately after F, but not on Friday. Only one person was appointed between F and the one who plays Cricket. B was appointed immediately after the one who plays cricket. More than two people were appointed between D and the one who plays Tennis. E does not play Football and Tennis

**126.** Who amongst the following was appointed on Wednesday?

- a. The one who plays Kho-Kho.
- b. A
- c. B
- d. The one who plays Cricket.
- e. F

**127.** Which of the following statements is true as per the given arrangement?

- a. Only one person was appointed between F and the one who plays Squash.
- b. Only three people were appointed before C.
- c. A plays Tennis.
- d. B was appointed on Saturday.
- e. None of the given options is true.

**128.** The person who plays Tennis was appointed on which of the following days?

- a. Thursday
- b. Tuesday
- c. Sunday
- d. Monday
- e. Saturday

**129.** Which of the following combinations will be definitely true as per the given arrangement?

- a. C-Squash
- b. Thursday-D
- c. Saturday-Cricket
- d. Monday- Volleyball
- e. F- Kho-Kho

**130.** How many people were appointed before G?

- a. Two
- b. One
- c. Three
- d. Four
- e. None, as G was appointed on Monday

**131.** Which of the following symbols should be placed in the blank spaces respectively (in the same order from left to right) in order to complete the given expression in such a manner that both ' $D > S$ ' as well as ' $E \leq B$ ' definitely holds true?

B \_ A \_ S \_ E \_ D

- a.  $>, \geq, <, =$
- b.  $>, =, \geq, <$
- c.  $\geq, \geq, \geq, \leq$
- d.  $\geq, =, \geq, <$
- e. Other than those given as options

**Directions** (Q. Nos. 132-136) Each 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 questions. Read both the statements and

**Give answer**

- a. if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question
- b. if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question
- c. if the data either in statement I alone or in statement II alone are sufficient to answer the question
- d. if the data even in both statements together are not sufficient to answer the question.
- e. if the data in both statements together are necessary to answer the question

**132.** Among buildings J, K, L, M, N and O (each building is of different height), which is the tallest?

- I. M is taller than J and O but shorter than K. N is taller than M but not the tallest. K is not the tallest.
- II. K is shorter than only two buildings. J is shorter than M and K but taller than O. N is taller than J.

**133.** What is the direction of M with respect to K?

- I. K is 8 m to the East of S. Q is to the North of S. P is 4 m away from Q. M is 2 m to the North of P.
- II. M is 12 m to the West of J. Q is 6 m to the South of M. K is to the South-East of Q.

**134.** How is P related to M?

- I. M is the wife of C. M and I are the only children of R. G is the only daughter of C. P is the grand-daughter of R.
- II. G is married to L. M is the mother-in-law of L. M is the only daughter of R and A. P is the grand child of R.

**135.** Five people M, N, O, P and Q live on five different floors of a building but not necessarily in the same order. The lowermost floor of the building is numbered one, the one above that is numbered two and so on till the topmost floor is numbered five. How many people live between M and Q?

- I. M lives on floor numbered three. Only one person lives between M and P. N lives on an odd numbered floor immediately above Q.
- II. O lives on an even numbered floor immediately below M. Only one person lives between O and Q. N lives on the topmost floor.

**136.** Six people are sitting in two parallel rows containing three people each, in such a way that there is an equal distance between adjacent persons. In row-1, U, V and W are seated and all of them are facing south. In row-2, P, Q and R are seated and all of them are facing north. (Therefore, in the given seating arrangement, each member seated in a row faces another member of the other row.) Who sits at extreme left end of row-2?

- I. V sits at one of the extreme ends of the line. Only one person sits between Q and the one who faces V. P is an immediate neighbour of Q.

II. Only one person sits between Q and R. W faces one of the immediate neighbours of R. V is an immediate neighbour of W.

137. In which of these expressions 'S > V' be definitely false?

- a.  $S > P \geq Q = G \geq R > V$   
b.  $P < A \leq S \leq T; V \geq O > T$   
c.  $V \leq A \leq L = R < S$   
d.  $S > C \geq F \leq H; V < F$   
e.  $S > T = O \geq P; V < J = P$

**Directions** (Q. Nos. 138-142) In these questions, two/three statements followed by two conclusions numbered I and II have been given. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the conclusions logically follows from the statements disregarding commonly known facts.

**Give answer**

- a. if only conclusion I follows  
b. if only conclusion II follows  
c. if either conclusion I or II follows  
d. if neither conclusion I nor II follows  
e. if both conclusions follow

**138. Statements** No number is a digit.  
All digits are fractions.  
Some fractions are integers.  
**Conclusions** I. At least some digits are integers.  
II. All numbers being integers is a possibility.

**139. Statements** Some seconds are minutes.  
All minutes are hours.  
**Conclusions** I. Some seconds are hours.  
II. All seconds are hours.

**140. Statements** No number is a digit.  
All digits are fractions.  
Some fractions are integers.  
**Conclusions** I. All fractions can never be numbers.  
II. Some integers are definitely not numbers.

**141. Statements** All flaws are errors.  
Some errors are mistakes.  
Some mistakes are blunders.  
**Conclusions** I. All flaws can never be mistakes.  
II. At least some blunders are errors.

**142. Statements** All flaws are errors.  
Some errors are mistakes.  
Some mistakes are blunders.  
**Conclusions** I. All flaws being blunders is a possibility.  
II. No error is a blunder.

**143.** A new apparel store has been opened by a telecom company XYZ, from which customers have very high expectations.

Which of the following statements can be inferred from the given statement? (An inference is something by which you can logically deduce something to be true based on known/given premises.)

- a. Previously operated in telecom industry only.  
b. Expansion is the best strategy to have competitive edge in the market.  
c. To be successful in an expansion, one needs to be a leader telecom industry.  
d. XYZ has already established brand name in the market through its telecom business.  
e. XYZ's Sapparel store offers premium products for youngsters only.

**144.** In this question there are two statements (A) and (B). These statements may either be independent causes or effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements carefully and decide which of the given answer choices correctly depicts the relationship between these two statements.

- A. Despite giving their best performance, more than 100 employees of XYZ Pvt. Ltd. have been laid off.  
B. More than 40% employees of XYZ Pvt. Ltd. who have crossed the age of 50 years have been asked to take voluntary retirement from their services.  
a. Statement A is the cause and statement B is its effect.  
b. Statement B is the cause and statement A is its effect.  
c. Both statements are effects of independent causes.  
d. Both statements are independent causes.  
e. Both statements are effects of some common cause.

**145.** This question consists of a statement followed by two assumptions numbered I and II. All 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 statement.

**Statement** 'Due to inadequate rainfall this year, the harvest obtained by farmers of village C is 50% of what was expected. As a result this year we will be buying the crop from village Z as it is been convenient and cheaper for us to buy the crop from the farmers of one village rather than buying it from farmers of different villages.' — Statement by a distributor

- I. At least some farmers in village Z produce the same crop as farmers in village C.  
II. The harvest in village Z was much more than expected.

- a. Both I and II are implicit.  
b. Either I or II is implicit.  
c. Only I is implicit.  
d. Neither I nor II is implicit.  
e. Only II is implicit.

**Directions** (Q. Nos. 146-150) Study the given information carefully to answer the given questions.

Eight people- M, N, O, P, Q, R, S and T are sitting in a straight line with equal distances between each other, but not necessarily in the same order. Some of them are facing North and some are facing South.

- M sits at one of the extreme ends of the line. Only three people sit between M and S. Q sits exactly between M and S.
- T sits third to the right of Q. N is an immediate neighbour of T and faces South. O sits second to the right of R. O is not an immediate neighbour of S.

- Immediate neighbour of S face opposite directions (i.e. if one neighbour faces North then the other neighbour faces South and *vice-versa*). Immediate neighbours of R face opposite directions (i.e. if one neighbour faces North then the other neighbour faces South and *vice-versa*).
- M and P face the same direction as Q (i.e. if Q faces North then M and P also face North and *vice-versa*). Both the immediate neighbours of Q face South.

146. In the given arrangement, if two people come and sit to the immediate left of Q, how many people will sit between R and O?

- a. Two
- b. Three
- c. Four
- d. More than four
- e. One

147. Who amongst the following sits third to the right of R?

- a. M
- b. Q
- c. Other than those given as options
- d. N
- e. S

148. How many people face North as per the given arrangement?

- a. Two
- b. Three
- c. Four
- d. More than four
- e. One

149. Four of the following five are alike in a certain way based upon their seating arrangement and so form a group. Which of the following does not belong to the group?

- a. QO
- b. MR
- c. NR
- d. OS
- e. PS

150. Who amongst the following sits at extreme right end of row?

- a. O
- b. R
- c. T
- d. P
- e. M

### Part IV English Language

**Directions** (Q. Nos. 151-155) Which of the phrases given against the sentence should replace the word/phrase given in **bold** in the sentence to make it grammatically correct? If the sentence is correct as it is given and no correction is required, select 'No correction required' as the answer.

151. **Complying** the Foreign Account Tax Compliances Act which was passed in the US in 2010, mutual fund investors have to submit declarations and KYC details.

- a. Comply with
- b. In order to comply with
- c. By complying
- d. In spite of complying
- e. No correction required

152. When BRICS countries faced opposition to reforms, **they pursuit change** by establishing new institutions such as the Asian Infrastructure Investment Bank.

- a. their pursuit of change
- b. they pursued change
- c. their pursuit changing
- d. they were to pursuit changes
- e. No correction required

153. Knowledge centres **being much useful** in disseminating information pertaining to weather and crop price and also benefit students as they can look up exam scores; learn skills and look for employment.

- a. are more usefully
- b. being of much use
- c. have much to use
- d. are very useful
- e. No correction required

154. Experts believe that it is **utmost important** that staff be trained to take adequate security precautions to avoid cyber attacks.

- a. utmost importantly
- b. most importance
- c. mostly too important
- d. of utmost importance
- e. No correction required

155. It can be difficult to impart financial know how at a young age but in developing countries financial literacy among the young **are quite well**.

- a. is quite good
- b. are getting better
- c. have been good
- d. will be best
- e. No correction required

**Directions** (Q. Nos. 156-160) Each sentence has two blanks which indicate that something has been omitted. Choose the words that best fit the meaning of the sentence as a whole.

156. Each country must realise that it has played a ..... in global warming and should embrace its responsibility to ..... this problem.

- a. joke; reduce
- b. hunch; improve
- c. role; arrest
- d. part; recover
- e. card; strengthen

157. Micro credit institutions in Guatemala provide loans along with free advice and training in how to ..... use the money and this ..... farmers boost their productivity and income.

- a. best; helps
- b. well; enables
- c. better; encourage
- d. important; makes
- e. often; urge

158. It is ..... that we don't have to wait for enormous economic growth to improve society, as even small steps such as financial inclusion can bring about ..... progress.

- a. realised; any
- b. likely; remarkable
- c. true; tremendous
- d. appropriate; significantly
- e. certainly; superb

159. These relaxations in guidelines are ..... only to long-term borrowings and RBI will ..... keep a check on short-term borrowings.

- a. given; continue
- b. made; necessary
- c. valid; ensure
- d. granted; be
- e. applicable; still

160. Today we ..... computers with data and get them to use probability to infer and provide us with recommendations and .....

- a. enter; result
- b. feed; solutions
- c. type; answer
- d. key; algorithms
- e. provide; outcome

**Directions** (Q. Nos. 161-165) Rearrange the given six sentences A, B, C, D, E and F in a proper sequence so as to form a meaningful paragraph and then answer the given questions.

- A. In addition, the government wants to boost 'shared ownership' where people buy a chunk of a house and pay the rest (with the option to buy it in full later) and the hope is that 135000 such homes will be built.
- B. The construction of homes in Britain has been below its long-term trend since 1990.
- C. These two plans are not without their drawbacks—one of which is housebuilders will be encouraged to provide houses to buy rather than to rent which will be a problem for low-income families for whom putting together a deposit is tricky.
- D. The government has proposed building 40000 'affordable' homes by 2020 which would bring Britain close to its overall target of 250000 a year which it hopes will help keep its housing prices in check.
- E. Moreover the Prime Minister has merely mentioned these reforms in his speech but has offered no details and until the changes are more concrete efforts to delicate the housing bubble will not get far.
- F. Since 1990 prices too have risen by 60% in real terms, faster than most other rich countries.

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

- a. B                      b. A                      c. E  
d. D                      e. F

162. Which of the following should be the FOURTH sentence after the rearrangement?

- a. A                      b. B                      c. C  
d. F                      e. D

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

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

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

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

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

- a. E                      b. B                      c. A  
d. C                      e. F

**Directions** (Q. Nos. 166-180) Read the following passage carefully and answer the questions given. Certain words/phrases have been given in **bold** to help you locate them while answering some of the questions.

Tastes have changed in the land of traditional tea drinkers. A generation ago few Japanese had sampled coffee by the cup, let alone by the tub-full. Now Tokyo alone has some 16000 coffee houses; the nation, more than 100000. Japan's yen for coffee requires plenty of yen these days—the equivalent of \$ 1.50 a serving. For those who find indoor prices too **steep**, platoons of curb side vending machines dispense coffee for about 50 cents a can, hot or cold according to the season.

From **humble** beginnings as both food and drink for African tribesmen, coffee evolved into a global phenomenon of extravagant proportions. Among natural commodities in international trade, coffee usually ranks second only to petroleum in dollar value, accounting for 12 billion in 1979. All 50 exporting countries—led by Brazil, Colombia, Indonesia, and the Ivory Coast rely on coffee as a major source of foreign exchange. Some 25 million people depend on it for their livelihood. And uncounted millions **down** it by the pot-full. This adds up to an amazing piece of action for a peanut-size bean whose sole purpose on this planet is to provide a virtually nutrition-less beverage made mildly stimulating by the caffeine it contains—75 to 155 milligrams per cup.

Unlike Brazil, which grows a third of the world's supply—some five million tons last year—and drinks a third of what it raises, most producing nations consume coffee **sparingly**. The bean brings more leaving home than staying there. It's not their addiction to caffeine doses heavily sweetened and darkly brewed—that gives Brazilians the jitters. Rather, it's the chilling thought of a killing frost, which, in 1975, damaged nearly half of the country's three billion coffee trees and sent retail prices into orbit.

Another such disaster loomed in June, 1979. Frost had again hit southern Brazil. The loss of a single tree means the loss of income on that spot for the three to five years it takes to replace it. Multiply that by the 15 million trees, and you can **appreciate** the concern. At Pirajui, an hour's flight inland, the cold wave had already blackened large swatches of trees. Atalla's workers, bleary-eyed, toiled into their third sleepless night, burning oil-soaked sawdust and saltpetre to smudge vulnerable areas with warming smog. The Atallas, pioneers in this process, saw their efforts payoff in rescued trees. The only major export country susceptible to frost, Brazil, suspended all shipments pending assessment of damage. And uneasy importers, fearing a shortage, went on a buying spree. Inevitably, prices rose, even though Brazil's actual losses fell far below the first **dire** predictions.

Several international experts summed up coffee's **swings** in much the same way. "We have long periods of low prices, short periods of high ones. When highs occur, farmers rush in to plant. Once the tree begins bearing, it churns out beans without too much effort for the 12 to 30 years of its normal life. Overproduction follows; prices fall. Farmers tear up their plants and put in more stable crops. A disruption in coffee supplies starts the cycle all over again." Producers and consumers agree that the only sensible solution is to limit output to what the market can absorb, plus a standby reserve, and sell at prices reasonable to both sides. But what's reasonable?

Since 1963, 24 import and 44 export countries have cooperated through their London-based International Coffee Organisation to stabilize the situation. By imposing a quota system, they can limit the outflow of beans from producing nations in times of oversupply. These controls, in force to sustain prices only until the market does so normally, have been applied twice: from 1963 to 1973 and again in October, 1980.

Despite yo-yo conditions and a 100% increase in living costs in the United States over the past decade, coffee remains one of the least inflated prepared beverages: five cents a brew-it-yourself cup.

166. Which of the following is most nearly the same in meaning as the word 'Appreciate' as used in the passage?

- a. Increase      b. Applaud      c. Praise  
d. Welcome      e. Understand

167. Which of the following sentences is true in the context of the passage?

- a. Prices of coffee remained relatively stable in the US despite the increase in cost of living in the country.  
b. Coffee is losing its demand on account of its increasing price worldwide.  
c. Brazil is the only country that grows and exports coffee.  
d. Only half the coffee manufactured is fit for export to other countries.  
e. None of the given statements is true.

168. The characteristics of coffee as mentioned by author of the passage includes

- A. propensity to get addicted to it  
B. its high nutrient content  
C. its global economic standing

- a. Only A      b. Only C      c. A and B  
d. A and C      e. All of these

169. Which of the following is most nearly the same in meaning as the word 'Down' as used in the passage?

- a. Consume      b. Throw      c. Fall      d. Lose      e. Climb

170. Which of the following can be a suitable title for the passage?

- a. The History of Coffee Making  
b. Brazil's Battle with Coffee Imports  
c. Coffee Today—Gone Tomorrow  
d. Plummeting Demand for Coffee the World Over  
e. The Dynamics of Coffee

171. Which of the following is most nearly the same in meaning as the word 'Dire' as used in the passage?

- a. Obtuse      b. Terrible      c. Urgent      d. Torn      e. Shredded

172. Which of the following is most nearly the opposite in meaning as the word 'Steep' as used in the passage?

- a. Short      b. Gentle      c. Low      d. Gradual      e. Inclined

173. Which of the following is most nearly the opposite in meaning as the word 'Swings' as used in the passage?

- a. Slides      b. Pendulum      c. Stability  
d. Position      e. Altercation

174. In June, 1979, Brazil

- a. intentionally restricted the supply of coffee to other nations, thereby increasing the price of the commodity  
b. faced a never before witnessed frost which destroyed all crops, propelling the country into economic turmoil  
c. managed to contain a major disaster with respect to coffee production through its dedicated efforts  
d. faced an unprecedented crisis with respect to coffee production on account of frost freezing all its crops  
e. None of the above

175. Which of the following is most nearly the same in meaning as the word 'Sparingly' as used in the passage?

- a. Abundantly      b. Compellingly      c. Attractively  
d. Seldom      e. Rarely

176. In order to regulate the prices of coffee

- a. coffee production countries have been asked to increase their production of beans, creating an oversupply  
b. stakeholders countries have tried in the past to bring order to the supply of coffee beans  
c. governments of coffee importing countries have tried to dissuade citizens from taking to coffee drinking  
d. stakeholders countries have nominated Brazil as the sale controller of coffee production worldwide  
e. None of the above

177. Which of the following is most nearly the same in meaning as the word 'Humble' as used in the passage?

- a. Lonely      b. Modest      c. Shy  
d. Arrogant      e. Ashamed

178. The author in the given passage

- a. is definitely not an avid coffee drinker himself  
b. thinks that Brazil should cut down on its coffee consumption  
c. believes that US is the only place where coffee is abundantly available  
d. ridicules people who are addicted to coffee  
e. seems to marvel over the popularity of coffee

179. Which of the following is the meaning of the phrase 'gives Brazilians the jitters' as mentioned in the passage?

- a. Isolates Brazilians from the rest of the world  
b. Emboldens Brazilians  
c. Worries Brazilians  
d. Makes Brazilians susceptible to the cold  
e. Makes Brazilians lonely

180. As mentioned in the passage, factor/s which attract/s the prices of coffee is/are

- A. short-life span of coffee trees which produce poor quality beans with a age and hatch very little money  
B. overproduction of coffee  
C. extreme cold in the coffee producing country  
a. Only A      b. Only B      c. A and B  
d. B and C      e. None of these

**Directions** (Q. Nos. 181-190) Read each sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, then answer is (e).

181. Challenges for the world have increased/ a great deal today and we need/ greater coordination among nations/to cope with these.

- a. Challenges for the world have increased  
b. a great deal today and we need  
c. greater coordination among nations  
d. to cope with these  
e. No error

182. The World Bank report has found that/ last year out of 45 economies, / 33 introduced reforms to/ make it easily to start a business.

- a. The World Bank report has found that  
b. last year out of 45 economies  
c. 33 introduced reforms to  
d. make it easily to start a business  
e. No error

**183.** In an effort to revitalise a stagnant/ rural economy, the Central Bank has pumped/ more than \$ 9 into them/ hoping that farmers will benefit.

- a. In an effort to revitalise a stagnant
- b. rural economy, the Central Bank has pumped
- c. more than \$ 9 into them
- d. hoping that farmers will benefit
- e. No error

**184.** From just telling consumers to go/ and buy products and celebrating with/ their families, brands today are embedding/ social messages in their advertisements.

- a. From just telling consumers to go
- b. and buy products and celebrating with
- c. their families, brands today are embedding
- d. social messages in their advertisements
- e. No error

**185.** The State is looking to diversify/ and has been encouraging investments in/ sectors such as information technology/ to creating jobs for youth.

- a. The State is looking to diversify
- b. and has been encouraging investments in
- c. sectors such as information technology
- d. to creating jobs for youth
- e. No error

**186.** As the gains from one set of reforms gradually disappear, a country needs/ to initiate another sets of returns/ to take its economy to the next level.

- a. As the gains from one set of
- b. reforms gradually disappear, a country needs
- c. to initiate another sets of returns
- d. to take its economy to the next level
- e. No error

**187.** Entrepreneurs today think 'globally' whether/ they are applied global ideas/ to the domestic market or buildings /in India for the global market.

- a. Entrepreneurs today think 'globally' whether
- b. they are applied global ideas
- c. to the domestic market or building products
- d. in India for the global market
- e. No error

**188.** As a Chairperson one has to/ work hard to set/ the right agenda so that all member /of the board can add value to discussions.

- a. As a Chairperson one has to
- b. work hard to set
- c. the right agenda so that all member
- d. of the board can add value to discussions
- e. No error

**189.** By giving women access to/ better health facilities and education/ we can ensure that poverty/ reduces and the standard of living improves.

- a. By giving women access to
- b. better health facilities and education
- c. we can ensure that poverty
- d. reduces and the standard of living improves.
- e. No error

**190.** With the aim off controlling water pollution,/ the environment ministry issued/ new norms last week.

- a. With the aim of
- b. controlling water pollution
- c. the environment ministry issued
- d. new norms last week
- e. No error

**Directions** (Q. Nos. 191-200) *In the following passage, there are blanks, each of which has been numbered. Against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.*

Reminiscing about the good old days when we were growing up is a memory trip well, worth taking when trying to understand the issues **(191)** the children of today. A mere 20 years ago, children used to play outside all day, riding bikes and building forts. **(192)** of imaginary games, children of the past created their own form of play that didn't require costly equipment or parental supervision. Children of the past moved .... a lot, and their sensory world was nature based and simple. Technology's impact on the 21st century family is **(193)** its very foundation, and causing a disintegration of core values that long ago, were the fabric that held families **(194)**. TV, internet, video games, iPads, cell phones have advanced so rapidly, that families have **(195)** noticed the significant impact and changes to their family structure and lifestyles. Children's developing sensory, motor and attachment systems have biologically not **(196)** to accommodate this sedentary, yet frenzied and chaotic nature of today's technology. The impact of rapidly advancing technology on the developing child has seen an **(197)** in physical, psychological and behaviour disorders that the health and education systems are just beginning to detect, much less **(198)**.

It's important to come together as parents, teachers and therapists to help society "wake up" and see the **(199)** effects that technology is having on our children. While technology is a train that will **(200)** move forward, knowledge regarding its detrimental effects, and action taken toward balancing the use of technology, all work toward sustaining our children.

**191.** a. by                                      b. ahead                                      c. plaguing  
d. solving                                      e. determining

**192.** a. Made                                      b. Usage                                      c. Kind  
d. Contents                                      e. Masters

**193.** a. fracturing                                      b. building                                      c. comprising  
d. mending                                      e. breached

**194.** a. beliefs                                      b. together                                      c. once  
d. protected                                      e. whole

**195.** a. failed                                      b. definitely                                      c. scarcely  
d. silently                                      e. never

**196.** a. provided                                      b. entrusted                                      c. arranged  
d. evolved                                      e. enough

**197.** a. empathy                                      b. reduction                                      c. improvement  
d. increase                                      e. enlargement

**198.** a. identifying                                      b. understand                                      c. expect  
d. important                                      e. revelation

**199.** a. encouraging                                      b. common                                      c. anticipated  
d. feeble                                      e. devastating

**200.** a. continually                                      b. rarely                                      c. never  
d. repeatedly                                      e. cease