

SBI MANAGEMENT EXECUTIVE EXAM

REASONING

Directions (1-5) : Below in each question are given two statements (A) and (B). These statements may be either independent causes or may be effects of independent causes or a common cause. One of these statements may be the effect of the other statement. Read both the statements and decide which of the following answer choices correctly depicts the relationship between these two statements.

Mark answer (1) if statement (A) is the cause and statement (B) is its effect.

Mark answer (2) if statement (B) is the cause and statement (A) is its effect

Mark answer (3) if both the statements (A) and (B) are independent causes.

Mark answer (4) if both the statements (A) and (B) are effects of independent causes.

Mark answer (5) if both the statements (A) and (B) are effects of some common cause.

1. (A) Municipal corporation of a city has started providing meals at the school to support the education of slum children. It also started providing books free of cost to the children so that it could help them to study and monetary issue do not hamper their education.

(B) In order to help slum children in their study the prices of books have been reduced by 40 percent. The prices of uniform have also been reduced by 50 percent.

2. (A) A legal notice was issued by the High Court in City A. According to this notice the slum area in the City

A should not be removed. The legal notice supports the slum area in City A. The slum area should be provided with better facilities.

- (B) Builders of the City A have increased the rate of residential area in the City A by 40 percent. The residential flats have become more costly than earlier.

3. (A) A hospital has lost the case against its patient. The patient has charged that by eating food from hospital he has got down by the food poisoning.

(B) Hospital Management have become strict in bringing food from outside the hospital premise. The food made in the canteen will only be served inside the hospital premise.

4. (A) The temperature of the city was the lowest during the week. The city recorded low temperature of the decade. The city was also engulfed in fog.

(B) There was unusual delay in the flights from the city and so passengers were stranded at the airport. The passengers faced many problems at the airport.

5. (A) The roads of City A get flooded with vehicles during the evening hour and major parts of city face the problem of traffic jam.

(B) The level of air pollution has been increased in the City A these days.

Directions (6-10) : Study the following information carefully and answer the questions given below :

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 : more vivid assure 33
65 76 from direct 94 14
23 other

Step I : assure more vivid 33
65 76 from direct 94
23 other 14

Step II : assure direct more vivid
33 65 76 from 94 other
23 14

Step III : assure direct from
more vivid 65 76 94
other 33 23 14

Step IV : assure direct from more
vivid 76 94 other 65
33 23 14

Step V : assure direct from more
other vivid 94 76 65 33
23 14

Step V is the last step of the above arrangement as the intended arrangement is obtained.

As per the rules followed in the above steps, find out in each of the following questions the appropriate steps for the given input.

Input : watch guide help sky
18 54 26 37 away press
76 42 85 decide

6. Which of the following would be the Step III ?

(1) away decide watch guide
help sky 54 37 press 76
42 85 26 18

(2) away decide guide watch
help sky 54 press 76 42
85 37 26 18

(3) away decide help guide
watch sky 54 press 42 76
37 85 26 18

(4) away decide guide help
watch 54 sky press 76 42
85 37 26 18

(5) None of these

7. How many elements (words/ numbers) are there between 'guide' and 'press' as they appear in the Step IV ?

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

8. Which of the following would be third to the right of the eighth from the right end of the Step V ?

- (1) watch (2) 76
(3) press (4) 42
(5) 54

9. What will be the position of 'sky' from the left end in the Step III ?

- (1) Fifth (2) Fourth
(3) Sixth (4) Eighth
(5) Seventh

10. Which of the following elements (word/number) would be tenth from the right end in the Step IV ?

- (1) watch (2) sky
(3) 54 (4) press
(5) 76

Directions (11-16) : In these questions, relationships between different elements is shown in the statements. These statements are followed by two conclusions.

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

Give answer (3) if either conclusion I or conclusion II follows.

Give answer (4) if neither conclusion I nor conclusion II follows.

Give answer (5) if both conclusions I and II follow.

11. Statement :

$$J < U < M > P < R$$

- Conclusions :** I. $J < R$
II. $M < J$

12. Statements:

$$T \geq R > E = Q; N < R \geq Y$$

- Conclusions :** I. $N < T$
II. $Y \leq Q$

13. Statements :

$$S \geq T = U \geq V; W \leq X; T < X < Y$$

- Conclusions :** I. $S > X$
II. $Y > S$

14. Statements :

$$T > U > V; W > V; P < V$$

- Conclusions :** I. $P < T$
II. $W < T$

15. Statements :

$$A \geq B < M = Z; N > B \geq Q$$

- Conclusions :** I. $Z > N$
II. $Q < Z$

16. Statements :

$$L \geq M > O; M \leq N; O \geq F$$

- Conclusions :** I. $F < M$
II. $F \leq L$

Directions (17-20) : In each question below are two or three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

Give answer (3) if either conclusion I or II follows.

Give answer (4) if neither conclusion I or II follows.

Give answer (5) if both conclusions I and II follow.

17. Statements :

- All territories are limits.
All limits are constraints.
No region is constraint.

Conclusions :

- I. Some territories are not regions.
II. At least some constraints are territories.

18. Statements :

- All vapours are droplets.
Some clouds are vapours.

Conclusions :

- I. Some clouds are droplets.
II. No droplet is cloud.

19. Statements :

- All mistakes are flaws.
All corrections are solutions.
No flaw is solution.

Conclusions:

- I. Some flaws are solutions.
II. No correction is flaw.

20. Statements :

- All zeroes are numbers.
All digits are alphabets.
No alphabet is number.

Conclusions :

- I. No number is digit.
II. No zero is digit.

Directions (21-26) : Study the following information carefully and answer the questions given below :

A building has eight floors, numbered one to eight in such a manner that the ground floor is numbered one, the floor above it is numbered two and so on such that the topmost floor is numbered eight. one of the eight persons — P, Q, R, S, T, U, V and W — lives on each floor, but not necessarily in the same order. Each one of them is a professor of different subjects viz, English, Geography, Statistics, Hindi, Mathematics, Economics, Sociology and History but not necessarily in the same order.

Three persons live between R and U. R lives on an odd numbered floor. Neither R nor U lives on the ground floor. The professor of Sociology lives immediately below R. Three persons live between the professor of Sociology and the professor of History. P lives immediately below U and immediately above the professor of Mathematics. Q is not the professor of Mathematics. V lives on fourth numbered floor. V is the professor of Hindi. The professor of Economics lives on the topmost floor. Two persons live between V and the professor of English. R is not the professor of English. S lives immediately above the professor of Statistics.

Neither S nor Q is the professor of Economics. W is not the professor of Mathematics.

21. Who among the following lives exactly between the floors of T and the professor of Geography?

- (1) P
(2) Professor of Sociology
(3) Professor of Hindi
(4) W
(5) None of these

22. Who among the following lives on the topmost floor?

- (1) W (2) R
- (3) U (4) T
- (5) V

23. Who among the following lives immediately above the floor of the professor of Statistics?

- (1) Professor of Geography
- (2) Professor of Hindi
- (3) Professor of Mathematics
- (4) Professor of Sociology
- (5) Professor of History

24. Who among the following lives on third numbered floor?

- (1) Professor of Mathematics
- (2) Professor of Geography
- (3) Professor of English
- (4) Professor of Statistics
- (5) Professor of History

25. How many persons live between the floors of W and the professor of Geography?

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

26. Four of the following five are alike in a certain way and hence form a group. Which one of the following **does not** belong to that group?

- (1) Professor of Economics
- (2) Professor of Sociology
- (3) Professor of Hindi
- (4) Professor of History
- (5) Professor of English

Directions (27-30) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and —

Give answer (1) if the data in Statement I alone are sufficient to answer the question, while the data in Statement II alone are not sufficient to answer the question.

Give answer (2) if the data in Statement II alone are sufficient to answer the question, while the data in Statement I alone are not sufficient to answer the question.

Give answer (3) if the data either in Statement I alone or in Statement II alone are sufficient to answer the question.

Give answer (4) if the data even in both Statements I and II together are **not** sufficient to answer the question.

Give answer (5) if the data in both Statements I and II **together** are necessary to answer the question.

27. Ten persons are sitting in two parallel rows containing five persons each, in such a way that there is an equal distance between adjacent persons. In Row-1, P, Q, R, S and T are seated and all of them are facing south. In Row-2, A, B, C, D, and E are seated and all of them are facing north. Therefore, in the given sitting arrangement each member seated in a row faces another member of the other row.

Who among them is sitting second to the right of Q and is facing E ?

I. C is not an immediate neighbour of E. S is not facing C. B is sitting second to the left of D.

II. Only one person is sitting between A and E. Q faces A. Two persons are sitting between T and P. P is an immediate neighbour of both Q and R.

28. A building has six floors, numbered one to six in such a manner that the ground floor is numbered one, the floor above it is numbered two and so on such that the topmost floor is numbered six. One of the six persons, A, B, C, D, E and F, lives on each floor, but not necessarily in the same order. Who among them lives immediately above the floor of A ?

I. B lives on three numbered floor. Two persons live between B and A. C lives immediately above the floor of F. E does not live immediately above or below the floor of A.

II. D lives on floor number two. There are three persons between the floors of D and A. C does not live immediately above or below the floor of A.

29. Five persons -P, Q, R, S and T - are sitting around a circular table facing the centre but not

necessarily in the same order. Who among them is sitting third to the right of Q?

I. P is sitting second to the right of S. T is sitting to the immediate left of P. Q is an immediate neighbour of S.

II. R is second to the right of Q. T is not an immediate neighbour of R. P is sitting to the immediate left of T.

30. What is the position of C with respect to A?

I. A person walks 5 metres towards north from point A. Then he walks 5 metres towards east. Again he walks 5 metres towards north to reach point B. From point B he walks 5 metres towards east and reaches point C.

II. A person walks 4 metres towards east from point A. Then he walks 9 metres towards north to reach point B. Again he walks 6 metres towards east and reaches point D. C is 7 metres west of D.

Directions (31-33) : Study the following information carefully and answer the questions given below :

Point U is 8 metre east of Point B. Point R is 2 metre south of Point B. Point R is 7 metre north of Point S. Point K is between points S and M. Point K is 3 metre away from Point M. Point Y is 4 metre south of Point M.

31. Point M is in which direction with respect to Point R?

- (1) North east (2) South east
- (3) South (4) East
- (5) North

32. Point U is in which direction with respect to Point S?

- (1) North west (2) South
- (3) West (4) Northeast
- (5) East

33. Which of the following three points lie in a straight line excluding S K M ?

- (1) BRS (2) UMK
- (3) SMY (4) BUR
- (5) KMY

Directions (34-37) : Study the following information carefully and answer the questions given below :

In a certain coe language :
"all banks lend loans" is written as "vi so py tk".

"lend loans to all" is written as "tk vi rn so".

"banks create more opportunity" is written as "la mn dr py".

"apply banks for loans" is written as "hi py so fd".

34. What would be the code for 'lend'?

- (1) tk (2) vi
- (3) so (4) py
- (5) Either tk or vi

35. How is 'for' coded in that code language?

- (1) fd
- (2) so
- (3) Either hi or fd
- (4) py
- (5) hi

36. What would be the code for "create more opportunity to apply for loans"?

- (1) rn so hi fd la mn dr
- (2) py tk vi rn mn dr fd
- (3) so py vi mn rn dr la
- (4) rn so fd vi py tk dr
- (5) None of these

37. What is the code for "banks" in that code language?

- (1) tk (2) so
- (3) vi (4) py
- (5) rn

Directions (38-43) : Study the following information carefully and answer the questions given below :

Eight persons — P, Q, R, S, T, U, V and W — are sitting around a circular table such that some are facing towards the centre while some others are facing opposite to the centre, but not necessarily in the same order. P, Q, T and U are facing towards the centre while others are facing opposite to the centre. Q is not an immediate neighbour of R. S and U are immediate neighbours of P. There is only one person between Q and U. There are two persons between T and Q. S is sitting to the immediate left of T. U is to the immediate left of W. R is sitting to the immediate right of T.

38. Who among the following is sitting to the immediate left of V?

- (1) R (2) Q
- (3) T (4) W
- (5) S

39. How many persons are sitting between T and W?

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

40. Who among the following is sitting exactly between W and V?

- (1) Q (2) R
- (3) S (4) U
- (5) P

41. If all the eight persons are made to sit in alphabetical order in clockwise direction starting from P, the position of how many will remain unchanged (excluding P)?

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

42. Who among the following is sitting third to the right of R?

- (1) Q (2) S
- (3) P (4) T
- (5) W

43. Who among the following is sitting just opposite to S?

- (1) W (2) Q
- (3) V (4) R
- (5) T

Directions (44-47) : Study the following information carefully and answer the questions given below :

'P @ Q' means 'P is sister of Q'.

'P + Q' means 'P is brother of Q'.

'P \$ Q' means 'P is husband of Q'.

'P % Q' means 'P is mother of Q'.

'P & Q' means 'P is father of Q'.

44. Which of the following indicates that 'D is niece of A'?

- (1) A + M % R \$ D @ V
- (2) B & D \$ H + A % T
- (3) A \$ F % W @ D % M
- (4) A + K & D @ L \$ Q
- (5) None of these

45. What will come in the place of question - mark (?) in the expression 'A + B @ C \$ D ? E' if

it indicates that 'C is father - in -law of E'?

- (1) & (2) %
- (3) \$ (4) +
- (5) @

46. Which of the following can be the correct conclusion drawn from the expression

'A % B @ C + D \$ E % F' ?

- (1) D is daughter of
- (2) C is paternal uncle of F
- (3) A is father of C and E
- (4) A has two daughters and only one son.
- (5) None of these

47. Which of the following can be the correct conclusion drawn from the expression ?

'B % C @ D + E & F' ?

- (1) E is sister of C and D
- (2) C is aunt of E
- (3) D is daughter of B
- (4) B has two daughters
- (5) B is grandmother of F.

48. **Statement:** South African turtles known as Polka turtles, which have dots on their skin, are facing the threat of extinction as they are used as pets by humans.

Which of the following steps should be taken by the Government to save these turtles?

- (1) Poachers should be prevented from poaching these turtles by the forest guards.
- (2) The term of imprisonment for poaching of Polka turtles should be increased from four years to 10 years.
- (3) The persons who make these turtles as their pets should be fined heavily.
- (4) The Government should take step to increase the breeding of Polka turtles.
- (5) None of these

49. **Statement :** The renowned car maker of the Country 'X' has observed that its new 'Zip Zap'

car is very much in demand among the customers. Car maker says that it has provided special type of seat belts in the car. The seat belts are provided even at the rear end of the car.

Which of the following is most probable reason for the increase in the sell of Zip Zap cars?

- (1) The customers are very much aware about their safety
- (2) Zip Zap cars have special facilities which are not available in the other cars.
- (3) Zip Zap car has incorporated most sophisticated technology.
- (4) Zip Zap car is fuel efficient
- (5) None of these

50. Statement: The Central Government has directed the State Governments to reduce government expenditure in view of the serious resources crunch and it may not be able to sanction any additional grant to the States for the next six months.

Which of the following may be an **assumption** implicit in the above statement ?

(An assumption is something supposed or taken for granted)

- (1) The State Governments are totally dependent on Central Government for its expenditure
- (2) The Central Governments has reviewed the expenditure account of the State Governments
- (3) The State Government would ignore such directives as these have majority government.
- (4) The Central Government should allocate more funds to the States
- (5) None of these

DATA ANALYSIS AND INTERPRETATION

Directions (51-55) : In the following table eight destinations- I, II, III, IV, V, VI, VII and VIII- have been given. A car crosses all the destinations if it starts from destination-I to destination-VIII. Question marks (?) in the table show the missing figures. Study the table carefully and answer the given questions.

Car	Speed (kmph)	Distance between Destinations (in kms)	Time required (in hours)
M	48	I and II = 234	?
N	56	II and III = ?	$3\frac{5}{14}$
O	42	III and IV = ?	$3\frac{6}{7}$
P	62	IV and V = ?	3
Q	?	V and VI = 154	$5\frac{1}{2}$
R	?	VI and VII = 212	$2\frac{78}{173}$
S	?	VII and VIII = 248	$6\frac{8}{9}$

51. Two cars Q and S start from the same destination-I at 7 A.M. and 8 A.M. respectively. They together cover a distance of 348 km. At what time will they meet each other ?

- (1) 1 P.M.
- (2) 1:15 P.M.
- (3) 11:45 A.M.
- (4) 2 P.M.
- (5) None of these

52. What time will car 'R' take to cover the distance between destination I to destination VIII ?

- (1) 12 hours
- (2) 16 hours
- (3) 14 hours
- (4) 15 hours
- (5) None of these

53. By what per cent is the distance between the destinations II and V less than that between the destinations IV and VII ? (Approximated to nearest integer.)

- (1) 2.5%
- (2) 4%
- (3) 3%
- (4) 5%
- (5) None of these

54. Car 'T' covered the distance between destinations II and III at the speed of 47 kmph and that between destinations III and IV at the speed of 27 kmph. What is its average speed during this journey ?

- (1) 42 kmph
- (2) 32 kmph
- (3) 30 kmph
- (4) 35 kmph
- (5) None of these

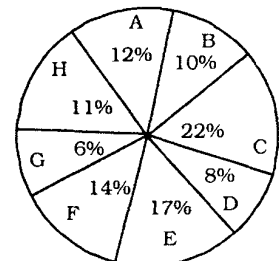
55. Car M starts from destination I towards destination V at 3 A.M. Car P starts from destination V towards destination I at the same time. At what will they meet each other ?

- (1) 10 A.M.
- (2) 11 A.M.
- (3) 9:30 A.M.
- (4) 8 A.M.
- (5) None of these

Directions (56-60) : Study the following pie-charts carefully and answer the questions given below them.

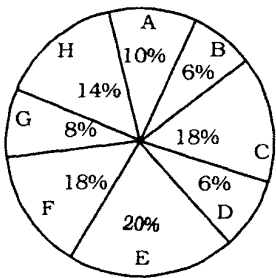
Percentage Sale of Samsung and Dell Brand Laptops by 8 Stores- A, B, C, D, E, F, G and H in the year 2004

Total Number of Laptops Sold = 48000



Percentage Sale of Dell Brand Laptops by 8 stores in the year 2004.

Total Number of Dell Brand Laptops Sold = 30,000

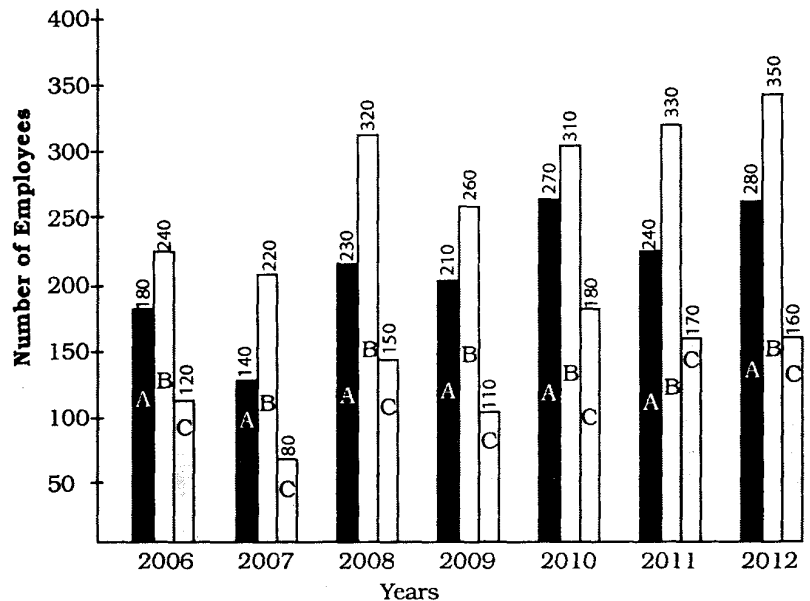


56. By what per cent **approximately** is the total sale of Dell and Samsung brand Laptops by stores F and G less than that of Samsung brand laptops by all the stores taken together ?
 (1) 42% (2) 47%
 (3) 36% (4) 51%
 (5) 49%
57. What is the respective ratio between the total number of Dell brand laptops sold by stores A, D, E and F and that of Samsung brand laptops sold by the same stores ?
 (1) 23 : 47 (2) 47 : 23
 (3) 45 : 23 (4) 23 : 45
 (5) None of these
58. If the sales of Dell and Samsung brand laptops by store C increases by 20% and 35% respectively from the year 2004 to 2005, what will be the total number of Dell and Samsung brand laptops sold by store C in the year 2005 ?
 (1) 13334 (2) 13664
 (3) 12466 (4) 13446
 (5) None of these
59. What is the average number of Dell brand laptops sold by stores B, C, G and H ?
 (1) 3450 (2) 3350
 (3) 3250 (4) 3540
 (5) None of these
60. What will be the central angle corresponding to the sales of Dell and Samsung brand laptops by store E ?
 (1) 60° (2) 72°
 (3) 75° (4) 105°
 (5) None of these

Directions (61-66) : Study the following multiple bar diagram carefully and answer the given questions.

Number of employees working in different departments of an institution X during seven years

Operation Department **A** System Department **B**
 Research and Development Department **C**



61. The ratio between the average number of employees working in the System Department and Research and Development Department respectively of the institute taking all the years together is
 (1) 203 : 97 (2) 97 : 203
 (3) 213 : 97 (4) 213 : 87
 (5) None of these
62. By what per cent is the total number of employees working in all departments of the institution in the years 2006 and 2008 less than that in the years 2011 and 2012 ?
 (1) 16% (2) 19%
 (3) 23% (4) 24%
 (5) None of these
63. If the number of employees working in each department of the institute in the year 2008 be increased by 20% and that in the year 2010 be decreased by 15%, what will be the sum of resulting number of employees ?
 (1) 1368 (2) 1386
 (3) 1486 (4) 1468
 (5) None of these
64. By what per cent **approximately** is the total number of employees working in Operation Department of the institute in the years 2006 and 2007 less than that in the same department in the years 2008 and 2009 ?
 (1) 25 (2) 32
 (3) 31 (4) 27
 (5) 30
65. What is the difference between the total number of employees working in System and Operation departments during all these years ?
 (1) 430 (2) 420
 (3) 440 (4) 460
 (5) None of these
66. If the number of women working in Research Development department during all these years be 30%, what was the **approximate** average number of women working in this department ?

- (1) 42 (2) 35
 (3) 38 (4) 40
 (5) 44

Directions (67-72) : Read the following information carefully and answer the questions.

- (a) In a hospital there are 1600 patients out of which 30% of patients are suffering from neurological ailments, 45% of patients are suffering from orthopaedic ailments and remaining from other common issues.
- (b) Of patients who are suffering from neurological ailments, 15% have no issues with regard to medical expenses. Out of this $\frac{1}{3}$ rd are rich and remaining are insured and have insurance policy.
- (b) Out of remaining 85%, $\frac{2}{3}$ rd patients are capable of meeting 50% expenses and remaining expenses are met with the monetary help of trusts. Remaining patients need complete help of trusts.
- (c) Patients who are suffering from orthopaedic ailments, 10% have no issues in meeting their medical expenses. Out of this $\frac{1}{4}$ th are rich and remaining are insured under insurance policies.
- (d) Of the remaining 90% of patients $\frac{3}{8}$ th can meet half of their expenses on their own and remaining financed by the help of trust. Rest of the patients need complete help of the trust.
- (e) Of the patients who are suffering from other common issues, 48% have no issues with regard to meeting expenses. $\frac{5}{8}$ th of the patients are insured and remaining are rich.

(f) Rest of the patients who are suffering from common issues need partial help at concessional rates to be financed by trust.

67. What is the respective ratio of rich and insured patients suffering from all three ailments ?
 (1) 19 : 37 (2) 37 : 19
 (3) 18 : 37 (4) 37 : 18
 (5) None of these
68. How many patients suffering from neurological and orthopaedic ailments are fully dependent on the financial help of the trust ?
 (1) 514 (2) 541
 (3) 414 (4) 441
 (5) None of these
69. How many patients suffering from neurological and orthopaedic ailments are capable of bearing half of medical expenses on their own?

- (1) 415 (2) 551
 (3) 515 (4) 514
 (5) None of these

70. How many patients are helped economically partially or completely by the trust ?
 (1) 1146 (2) 1164
 (3) 1246 (4) 1264
 (5) None of these
71. How many patients suffering from common issues are insured ?
 (1) 120 (2) 72
 (3) 208 (4) 280
 (5) None of these
72. How many patients are able to bear the total medical expenditure on their own ?
 (1) 226 (2) 363
 (3) 336 (4) 262
 (5) None of these

Directions (73-77) : Study the following table carefully and answer the given questions.

Number of calculators manufactured by five different companies in the given years (in thousand) and percentage of defective pieces.

Company Year	S		T		U		V		W	
	N	M	N	M	N	M	N	M	N	M
2004	18	1.2	16	0.8	12	0.6	14	0.9	17	1.0
2005	22	1.1	14	0.9	17	1.2	16	0.8	21	1.3
2006	20	1.3	24	1.4	18	0.9	23	1.3	25	1.2
2007	26	1.2	23	1.1	27	1.4	22	0.8	20	0.6
2008	22	0.7	25	1.0	28	1.6	27	1.4	24	1.1
2009	26	1.3	23	0.8	29	1.5	24	1.2	28	1.6

Note : N \Rightarrow Total number of calculators manufactured

M \Rightarrow Percentage of defective pieces

73. What is the difference between the number of non-defective calculators manufactured by companies S and T together and companies V and W together in the year 2004 ?
 (1) 2952 (2) 2592
 (3) 2259 (4) 2295
 (5) None of these
74. How many non-defective calculators **approximately** were manufactured by company T taking all the years together ? (In thousands)
 (1) 130 (2) 124

- (3) 128 (4) 127
 (5) None of these

75. How many defective calculators were manufactured by company U in all the given years ? (in thousands)
 (1) 2.699 (2) 0.699
 (3) 1.699 (4) 2.336
 (5) None of these
76. How many average number of calculators (in thousands) were manufactured by company V, in the given years ?
 (1) 21.5 (2) 19.5
 (3) 19 (4) 21
 (5) None of these

77. The respective ratio between the total number of calculators manufactured by companies V and W in all the given years is

- (1) 14 : 15 (2) 15 : 14
 (3) 13 : 15 (4) 15 : 13
 (5) None of these

Directions (78-85) : What will come in place of the question mark (?) in each of the following number series ?

78. 11 12 28 93 388 ?

- (1) 1965 (2) 865
 (3) 1956 (4) 2065
 (5) None of these

79. 2 7.5 20.5 67 273.5 ?

- (1) 1263 (2) 1373
 (3) 1273 (4) 1337
 (5) None of these

80. 8 4.5 5.5 9.75 21.5 ?

- (1) 56.75 (2) 55.25
 (3) 56.25 (4) 54.50
 (5) None of these

81. 12 22 42 82 162 ?

- (1) 332 (2) 304
 (3) 302 (4) 322
 (5) None of these

82. 3 5 16 60 260 ?

- (1) 1330 (2) 1303
 (3) 1203 (4) 1230
 (5) None of these

83. 2 3 18 115 854 ?

- (1) 7776 (2) 7767
 (3) 6676 (4) 6667
 (5) None of these

84. 20 22 29 46 78 ?

- (1) 135 (2) 170
 (3) 130 (4) 140
 (5) None of these

85. 24 27 34 47 68 ?

- (1) 96 (2) 97
 (3) 98 (4) 99
 (5) 100

Directions (86-88) : Read the following information carefully to answer the given questions.

In a bag there are 6 red balls, 4 green balls and 8 yellow balls.

86. Three balls are drawn at random from the bag. What is the probability that 2 balls will be red and 1 ball will be green?

(1) $\frac{5}{68}$ (2) $\frac{3}{68}$

(3) $\frac{7}{68}$ (4) $\frac{9}{68}$

(5) None of these

87. What is the probability of drawing one ball that will be neither red nor green ?

(1) $\frac{1}{3}$ (2) $\frac{4}{9}$

(3) $\frac{5}{9}$ (4) $\frac{2}{3}$

(5) None of these

88. What is the probability of drawing two balls of same colour ?

(1) $\frac{53}{153}$ (2) $\frac{48}{153}$

(3) $\frac{49}{153}$ (4) $\frac{46}{153}$

(5) None of these

Directions (89-100) : Each of the questions given 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 is sufficient to answer the question. Read both the statements.

Give answer (1) if the data in statement I alone is sufficient to answer the question, while the data in statement II alone is not sufficient to answer the question.

Give answer (2) if the data in statement II alone is sufficient to answer the question, while the data in statement I alone is not sufficient to answer the question.

Give answer (3) if the data in statement I alone or in statement II alone is sufficient to answer the question.

Give answer (4) if the data in both the statements I and II is not sufficient to answer the question.

Give answer (5) if the data in both the statements I and II together is necessary to answer the question.

89. In a college there are 600 students who play either Hockey or Cricket or both. How many students do play cricket only ?

I. 47% students play Hockey, 57% play Cricket and 4% play both games

II. 282 students play Hockey.

90. In how many days will B alone complete the work ?

I. A alone can do the work in 18 days. B is 20% more efficient than A and C. 25% of work is done by B.

II. A and B together can finish the work in $8\frac{2}{11}$ days,

B and C in $6\frac{2}{3}$ days and

C and A can do the same

work in $7\frac{1}{5}$ days.

91. What is the circumference of a semicircle ?

I. The radius of the semicircle is equal to half the side of a square.

II. The area of the square is 196 sq.cm.

92. What is the exact average of n, 35, 39, 42, p and w ?

I. n is six more than w.

II. w is four less than p.

93. What was the percent profit/loss made/incurred by selling an article for Rs.24,000 ?

I. The ratio between the selling price and the cost price of the article is 5 : 3 respectively.

II. The difference between the cost price and the selling price is Rs.9,600.

94. What will be the difference between two two-digit numbers ?

I. The square of the first number is 9 times the second number.

II. The ratio between the first number and the second number is 3 : 4 respectively.

95. What is the ratio between two numbers x and y ?

I. 40% of x is 20% of 50

II. 30% of y is 25% of 72.

- 96.** What is the salary of C, in a group of A, B, C, D and E whose average salary is ₹ 48,250?
- C's salary is 1.5 times B's salary.
 - Average salary of A and B is ₹ 23,500.
- 97.** What is the per cent profit earned by selling a car for ₹ 6,40,000?
- The amount of profit earned on selling the car was ₹ 3,20,000.
 - The selling price of the car was twice the cost price.
- 98.** What is the rate of interest p.c.p.a.?
- An amount of ₹ 14,350 gives a simple interest of ₹ 11,480 in four years.
 - The amount doubles itself in 5 years with simple interest.
- 99.** What is the two digit number?
- The difference between the two digits of the number is 9.
 - The product of the two digits of the number is 0.
- 100.** What is the perimeter of the rectangle?
- The area of the rectangle is 252 sq. mts.
 - The ratio of length to breadth of the rectangle is 9 : 7 respectively.

BANKING KNOWLEDGE

- 101.** Which of the following is/are Client Due Diligence measures undertaken by banks under their KYC obligations?
- Identifying the customer
 - Verifying the customer
 - Questioning the customer
 - Reprimanding the customer
 - Both 1 and 2
- 102.** Which of the following is deemed as a payment in due course?
- Payment made in accordance with the apparent tenor of the instrument
 - Payment made in good faith
 - Payment should be made to the person in possession of the instrument in circumstances, which do not arouse suspicion about his title to possess the instrument
 - Both 1 and 2
 - All of the above
- 103.** For KYC purposes, which of the following is correct with regard to the verification of the date of birth (DOB) of customers?
- The verification of DOB is not required
 - School certificate
 - DOB given by customer will be taken as correct
 - All of the above
 - None of the options given above
- 104.** The Banking Codes and Standard Board of India is
- An independent and autonomous body
 - A compensation mechanism
 - An overseer of compliance with the "Code of Bank's Commitment to Customers"
 - All of the above
 - Both 1 and 3

- 105.** Which rule deals with Rights of Legal Heirs on the Firm in case of a deceased partner?
- Gresham's Rule
 - Clayton's rule
 - Marshall's Rule
 - Shastri's Rule
 - Watson's Rule
- 106.** Which of the following statements is/are incorrect with respect to the Debt Recovery Tribunal (DRT) scheme?
- It enforces provisions of the Recovery of Debts Due to Banks and Financial Institutions (RDDBFI) Act, 1993
 - Government of India has constituted thirty three Debts Recovery Tribunals
 - Appeals against orders passed by Debts Recovery Tribunal (DRT) lie before the Banking Ombudsman
 - All states of India do not have a Debts Recovery Tribunal
 - None of these
- 107.** The 'Articles of Association' contains
- Regulations of the company
 - Internal affairs of the company
 - Conduct of company's business
 - Purpose of the company
 - All of the above
- 108.** In guidelines issued in July 2014, the Reserve Bank of India exempted long-term bonds from mandatory regulatory norms such as
- Cash Reserves Ratio (CRR)
 - Statutory Reserves ratio (SLR)
 - Priority Sector Lending (PSL)
 - Both 2 and 3
 - All of the above
- 109.** A cheque is payable to bearer when
- It is expressed to be so payable
 - The only or last endorsement on the instrument is an endorsement in blank

- (3) It does not contain any words prohibiting transfer
 (4) Both 1 and 2
 (5) Both 2 and 3
- 110.** Which of the following forms the Notes on Accounts in the Balance sheet of banks and contain vital information?
 (1) Movement of NPAs
 (2) Interest earned
 (3) Operating Expenses
 (4) Advances
 (5) Fixed Assets
- 111.** In inoperative accounts, the amount is classified as an unclaimed deposit after how many years of the account turning inoperative?
 (1) 1 year (2) 3 years
 (3) 5 years (4) 7 years
 (5) 10 years
- 112.** What is compounding under FEMA?
 (1) It is a voluntary process by which an applicant can seek compounding of an admitted contravention of any provision of FEMA
 (2) It is compounding of interest on DEMAT accounts under FEMA
 (3) It is a RBI-mandated procedure for deducting compound interest under FEMA
 (4) Both 2 and 3
 (5) All of the above
- 113.** Which of the following benefits has been provided to women entrepreneurs under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)?
 (1) Guarantee coverage is provided up to 80%
 (2) Setting up of Mini Tool Rooms under PPP
 (3) Formation of Self Help Groups without Paid Up Capital
 (4) Both 1 and 2
 (5) All of the above
- 114.** Which of the following persons is/are eligible for Grant of Letter of Administration if he has died intestate?
 (1) Where the deceased is a Hindu
 (2) Where the deceased is a Mohammanadan
 (3) Where the deceased is a Buddhist, Sikh or Jain
 (4) Where the deceased is an exempted person
 (5) All of the above
- 115.** What is the maximum limit for the amount of funds that could be transferred using NEFT?
 (1) Rs. 1 lakh
 (2) Rs. 2.5 lakh
 (3) Rs. 5 lakh
 (4) Rs. 10 lakh
 (5) None of these
- 116.** Suppose there is an inward remittance of \$37,000 in your bank account. In which of the following bank accounts will this remittance be credited?
 (1) Savings account
 (2) EEFC account
 (3) Recurring account
 (4) Both 2 and 3
 (5) Both 1 and 2
- 117.** What is a VOSTRO account?
 (1) An account in which the domestic bank acts manages the account of a foreign counterpart
 (2) An account in which the foreign bank acts manages the account of a domestic counterpart
 (3) Another name of LORO Account
 (4) Both 2 and 3
 (5) Both 1 and 3
- 118.** What is the maximum guarantee available under Credit Guarantee Scheme of the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) when limit is Rs. 100 lakh?
 (1) Rs. 62.50 lakh
 (2) Rs. 50 lakh
 (3) Rs. 80 lakh
 (4) Rs. 37.50 lakh
 (5) Rs. 20 lakh
- 119.** What happens to the deposit account of a trust if one its trustee dies?
 (1) It lapses
 (2) It is managed by another trustee
 (3) Another account has to be opened
 (4) Either 1 or 3
 (5) None of these
- 120.** Which of the following safeguards should be ensured by banks before issuing Letters of Credit?
 (1) LCs are issued in security forms only
 (2) Large LCs are issued under a single authorised signature
 (3) LCs are not issued for amounts out of proportion to the borrowers' genuine requirements
 (4) Both 1 and 3
 (5) All of the above
- 121.** Cash Reserve Ratio (CRR) is, at present, charged at the rate of ___ of Net Demand and Time Liabilities (NDTL).
 (1) 2.5% (2) 3.3%
 (3) 4% (4) 4.75%
 (5) 5%
- 122.** Banks are required to submit the list of suit-filed accounts of wilful defaulters of ___ and above to CIBIL.
 (1) Rs. 5 lakh
 (2) Rs. 10 lakh
 (3) Rs. 25 lakh
 (4) Rs. 50 lakh
 (5) Rs. 75 lakh
- 123.** Which of the following is the controlling and monitoring agency of Prime Minister Employment Generation Programme (PMEGP)?
 (1) Ministry of Micro, Small and Medium Enterprises
 (2) Khadi & Village Industries Commission
 (3) District Industries Centres
 (4) Ministry of Finance
 (5) Both 2 and 3
- 124.** For Inflation Indexed National Saving Securities - Cumulative (IINSS-C), inflation rate is based on ___ is considered.
 (1) Wholesale Price Index (WPI)
 (2) Consumer Price Index (CPI)

- (3) Producer Price Index (PPI)
 (4) Retail Price Index (RPI)
 (5) Both 1 and 4
- 125.** Which of the following correctly explains Prudence Concept?
 (1) Recording expenses as soon as possible
 (2) Recording liabilities as soon as possible
 (3) Recording revenues as soon as possible
 (4) Both 1 and 2
 (5) Both 2 and 3
- 126.** Which of the following correctly expresses the Liability of partners in respect of debts or advances given to firm?
 (1) He is not liable for the debts and obligations of the firm
 (2) He is liable for the debts and obligations of the firm
 (3) Only the proprietor of the firm is liable for the debts and obligations of the firm
 (4) Both 1 and 3
 (5) None of these
- 127.** Which of the following is an objective of Asset Liability Management?
 (1) Management of structure of balance sheet
 (2) Measuring, monitoring and managing the market risk of a bank
 (3) Funding and capital planning and profit planning
 (4) Both 1 and 2
 (5) All of the above
- 128.** Depreciation is provided in which of the following?
 (1) Intangible assets
 (2) Fixed assets
 (3) Fixed assets plus Intangible assets
 (4) Non Performing Assets
 (5) None of the options given above
- 129.** Under the Registration Act, a will can be presented for registration up to ____ from date of execution.
 (1) 1 month (2) 2 months
 (3) 3 months (4) 4 months
 (5) None of these
- 130.** For Collateral Free Loans under Credit Guarantee Fund Trust Scheme for Micro & Small Enterprises (CGTMSE), a charge can be created on the ____ of the unit.
 (1) Intangible Assets
 (2) Fixed Assets
 (3) Non Performing Assets
 (4) Assets after depreciation
 (5) Both 1 and 3
- 131.** If a trader dealing in foreign exchange forgets to settle the net position, it will be considered as
 (1) Trade Risk
 (2) Operating Risk
 (3) Credit Risk
 (4) Settlement risk/Counterparty Risk
 (5) Currency Risk
- 132.** The RBI has issued a guideline with respect to no charge on saving bank account on speed clearing of cheques of
 (1) Rs. 10,000 (2) Rs. 25,000
 (3) Rs. 40,000 (4) Rs. 99,999
 (5) Rs. 1 lakh
- 133.** Banks are covered under which section of the Negotiable Instruments Act in case of materially altered cheque?
 (1) Section 52 (2) Section 66
 (3) Section 83 (4) Section 89
 (5) Section 97
- 134.** If any borrower fails to discharge his liability in repayment of any secured debt within 60 days of notice from the date of notice by the secured creditor, the secured creditor is conferred with powers under the SARFAESI Act to
 (1) take possession of the secured assets of the borrower
 (2) takeover of the management of the business of the borrower
 (3) appoint any person to manage the secured assets possession
 (4) Both 1 and 3
 (5) All of the above
- 135.** Which of the following is not included in the cost of sales of a manufacturing unit?
 (1) Selling expense
 (2) Raw material
 (3) Petrol & fuel
 (4) Wages & Salaries
 (5) All of the above
- 136.** Which of the following cannot be treated as input variables in Sensitivity Analysis?
 (1) Discount rate
 (2) Cash flows growth rate
 (3) Tax rate
 (4) Internal Rate of Return
 (5) None of these
- 137.** If current ratio of a firm is 1.33 crore and current assets is of Rs. 100 crore, what is current liability?
 (1) 133 crore
 (2) 67.67 crore
 (3) 75.18 crore
 (4) 98.67 crore
 (5) None of these
- 138.** What is the Debt-Service Coverage Ratio (DSCR) if Profit Before Tax = 75, Income Tax = 30
 Installment on Term Loans = 15
 Installment on Working Capital Loan = 8
 Term Loan Installment = 25
 Depreciation = 25
 Select the correct answer using the codes given below:
 (1) 1.22 (2) 1.44
 (3) 1.66 (4) 1.77
 (5) 1.88
- 139.** For which of the following is Technical Feasibility done?
 (1) Assessing the technical merit of a project
 (2) Assessing the operational merit of a project
 (3) Assessing the economic merit of a project
 (4) Both 1 and 2
 (5) All of the above
- 140.** Which of the following instruments of FDI in Trade induces import substituting FDI?
 (1) Tariffs
 (2) Regional Free Trade Agreements
 (3) Rules of Origin
 (4) Export Processing Zones
 (5) All of the above

141. What are the rights and duties of minor in case of partnership?

- (1) He can admitted to the benefit of partnership business with the consent of all other partners
- (2) A minor will be entitled to his agreed share of the property
- (3) He is not personally liable for the obligations of the firm
- (4) He can file a suit for accounts and for his agreed share of property
- (5) All of the above

142. Standard Assets shown in balance sheet are

- (1) Loans awarded at standard rate of interest
- (2) Loans which have not defaulted on repayment of principal or payment of interest
- (3) Assets which carry normal risk attached to the business
- (4) Both 1 and 2
- (5) Both 2 and 3

143. Tangible Net Worth of a firm is computed by deducting which of the following from the total assets?

- (1) Total liabilities
- (2) Goodwill
- (3) Prepaid expenses
- (4) Both 1 and 3
- (5) All of the above

144. According to Basel II framework, risk weights on banks' exposure to resident corporate entities, irrespective of the currency of exposure, are calculated based on ratings assigned by

- (1) Moody's (2) Fitch
- (3) CRISIL
- (4) Morgan & Stanley
- (5) SEBI

145. Who are authorized to sell foreign exchange for travel purposes in India?

- (1) Authorised Dealer (AD) Category-I bank
- (2) AD Category II.
- (3) Full-Fledged Money Changers (FFMCs)

- (4) Both 1 and 2
- (5) All of the above

146. How much is a minor allowed to freely remit per financial year under the Liberalized Remittance Scheme?

- (1) USD 25,000
- (2) USD 50,000
- (3) USD 100,000
- (4) USD 125,000
- (5) USD 150,000

147. A person resident in India can hedge the price risk in the International Commodity Exchanges/Markets, using

- (1) Futures
- (2) Options
- (3) Over the Counter (OTC) derivatives
- (4) Both 1 and 2
- (5) All of the above

148. The annual return on Foreign Liabilities and Assets (FLA) is required to be submitted directly by

- (1) Indian companies which have received FDI
- (2) Indian companies which have made FDI abroad
- (3) Indian companies that hold domestic Assets or Liabilities in their Balance Sheets
- (4) Both 1 and 2
- (5) All of the above

149. What is the Risk Weights for Capital Charge for Credit Risk on all unrated claims on corporate, long term as well as short term, regardless of the amount of the claim?

- (1) 0% (2) 50%
- (3) 100% (4) 125%
- (5) 150%

150. As per the RBI circular on Prudential Norms on Capital Adequacy - Basel I Framework, Market risk refers to the risk to a bank resulting from movements in market prices in particular changes in

- (1) Interest rates
- (2) Foreign exchange rates
- (3) Equity and commodity prices
- (4) Both 2 and 3
- (5) All of the above

GENERAL AWARENESS

151. According to a RBI notification, issued in March 2014, the transitional period for full implementation of Basel III Capital Regulations in India was extended up to ____, instead of as on March 31, 2018.

- (1) October 31, 2018
- (2) March 31, 2019
- (3) October 31, 2019
- (4) December 1, 2020
- (5) March 31, 2020

152. Which of the following committees recommended to check fiscal deficit?

- (1) Bimal Jalan Committee
- (2) Parthasarthy Shome Committee
- (3) Vijay Kelkar Committee
- (4) Kaushik Basu Committee
- (5) Ashok Chawla Committee

153. What amount is granted as overdraft against 'no frills' account in rural and semi-urban areas?

- (1) Rs. 5,000 (2) Rs. 10,000
- (3) Rs. 25,000 (4) Rs. 30,000
- (5) None of these

154. Who, among the following, is the author of the book, titled 'Out of Line'?

- (1) Jen McLaughlin
- (2) Nelly Sachs
- (3) Betty Williams
- (4) Dorothy Hodgkin
- (5) Alva Myrdal

155. According to the UNESCO, which of the following is not a World Heritage Site in India?

- (1) Humayun's Tomb
- (2) Red Fort
- (3) Parliament House
- (4) Kaziranga Wild Life Sanctuary
- (5) Mahabodhi temple Complex

156. Which among the following is the parliamentary committee for the auditing of the expenditure of the Government of India in India?

- (1) Public Accounts Committee
 (2) Committee on Public Undertakings and DRSCs
 (3) Estimates Committee
 (4) Business Advisory Committee
 (5) None of these
- 157.** Who among the following is not an Indian instrumentalist?
 (1) Zakir Hussain
 (2) Hariprasad Chaurasia
 (3) Ali Akbar Khan
 (4) L. Subramaniam
 (5) None of these
- 158.** In which state of India is the Nathpa Jhakri Dam located?
 (1) Punjab
 (2) Jammu Kashmir
 (3) Himachal Pradesh
 (4) Uttarakhnad
 (5) Assam
- 159.** Which ministry/commission controls the UIDAI Project?
 (1) Ministry of Information technology
 (2) Finance Ministry
 (3) Planning Commission
 (4) Home Ministry
 (5) None of these
- 160.** From which of the following states has Madhubani Painting originated?
 (1) Uttar Pradesh
 (2) Jharkhand
 (3) Bihar
 (4) Odisha
 (5) Madhya Pradesh
- 161.** In which of the following countries is most of taxable income deposited by Indians?
 (1) Mauritius
 (2) Switzerland
 (3) United Arab Emirates
 (4) Australia
 (5) Great Britain
- 162.** Which of the following gives the Young Scientist Award?
 (1) DRDO (2) CSIR
 (3) ISRO (4) SOI
 (5) None of these
- 163.** Which aspect of solid waste is/are related to Integrated Waste Management Project?
 (1) Treatment
 (2) Generation
 (3) Segregation
 (4) Transfer
 (5) All of the above
- 164.** E-TAAL (Electronic Transaction Aggregation and Analysis Layer) is related to which of the following departments?
 (1) Department of Electronics & Information Technology
 (2) Department of Science & Technology
 (3) Department of Telecommunication
 (4) Both 1 and 2
 (5) None of these
- 165.** Which of the following is not related to RTGS?
 (1) The minimum amount to be remitted through RTGS is Rs. 2 lakh
 (2) RTGS stands for Real Time Gross Settlement
 (3) It operates on a Deferred Net Settlement (DNS) basis
 (4) There is no upper ceiling for RTGS transactions
 (5) None of these
- 166.** If there is increase in the money supply in the market, it will lead to
 (1) Increase in investment
 (2) Decrease in inflation
 (3) Increase in inflation
 (4) Decrease in price level
 (5) None of these
- 167.** For which of the crops is Drip Irrigation necessary?
 (1) Rabi crop
 (2) Kharif crop
 (3) Row crops
 (4) Rainfed crops
 (5) All of these
- 168.** Which of the following rivers of India flows from east to west?
 (1) Narmada (2) Krishna
 (3) Godavari
 (4) Tungabhadra
 (5) Yamuna
- 169.** From which of the following countries India does not import oilcakes?
 (1) Iran (2) Malaysia
 (3) Indonesia
 (4) Bangladesh
 (5) All of these
- 170.** Which of the following is correct with regard to mortgage backed security?
 (1) It is a credit obligation that represent claims to the cash flows
 (2) The total face value of an MBS decreases over time
 (3) It is sold only to an individual
 (4) Both 1 and 2
 (5) All of the above
- 171.** Which of the following books has been authored by Natwar Singh?
 (1) One Life Is Not Enough
 (2) The Accidental Prime Minister
 (3) Durbar
 (4) Strictly Personal
 (5) Odyssey Of my Life
- 172.** Where the opening match of the FIFA World Cup 2014 held?
 (1) Sao Paulo (2) Brasilia
 (3) Rio de Janeiro
 (4) Recife (5) Fortaleza
- 173.** The 3rd BIMSTEC Summit was attended by the heads from six countries and the special envoy of the Prime Minister of Thailand. BIMSTC comprises
 (1) Sri Lanka, Bhutan, Nepal, Bangladesh
 (2) South Africa, North Korea, Singapore, Bhutan
 (3) India, South Africa, Brazil, Canada
 (4) Myanmar, Bangladesh, India, South Africa
 (5) None of these
- 174.** The Indian Foreign Exchange Reserve consists of
 A. Foreign Direct Investment
 B. World Bank Money
 C. Gold Reserve held by RBI
 Select the correct answer using the codes given below:
 (1) Both A and C
 (2) Only C

- (3) Only A
 (4) All of the above
 (5) None of the above
- 175.** Which of the following states touches the coastal boundary of India?
 (1) Telangana
 (2) Kerala
 (3) Madhya Pradesh
 (4) Jharkhand
 (5) None of these
- 176.** During his visit to the Bhabha Atomic Research Centre in June 2014, Prime Minister Narendra Modi asked the atomic energy establishment to present the human face of India's capabilities in nuclear science to the world. What does DAE stand for?
 (1) Department of Atomic Energy
 (2) Development of Atomic Energy
 (3) Decommissioning of Atomic Establishment
 (4) Deregulation of Atomic Establishment
 (5) None of these
- 177.** Which supersonic missile of India has a range of 290 km and is capable of carrying conventional warheads up to 200-300 kg?
 (1) Agni-IV (2) BrahMos
 (3) Prithvi-II (4) Nag
 (5) Agni-I
- 178.** US Secretary of State John Kerry visited India in 2014 to pursue a compromise on
 (1) Civil Nuclear deal
 (2) Food subsidies
 (3) Joint mission against ISIS militants
 (4) Devyani Khobragade's case
 (5) All of the above
- 179.** According to a RBI Circular, demand draft for ___ and above should be issued by banks only by debit to the customer's account.
 (1) Rs. 10,000 or above
 (2) Up to Rs. 20,000
 (3) Up to Rs. 50,000
 (4) Rs.50,000 or above
 (5) Up to Rs. 1 lakh
- 180.** The commercial paper is used by corporates for
 (1) Financing of accounts receivable
 (2) Financing of inventories
 (3) Meeting short-term liabilities
 (4) Both 1 and 2
 (5) All of the above
- 181.** The S in RTGS stands for
 (1) Service
 (2) Sale
 (3) Settlement
 (4) Security
 (5) None of these
- 182.** What is the time limit for an asset to become NPA?
 (1) 30 days (2) 60 days
 (3) 75 days (4) 90 days
 (5) 120 days
- 183.** Which freedom fighter was killed during the protest of the Simon Commission?
 (1) Bhagat Singh
 (2) Lajpat Rai
 (3) Udham Singh
 (4) Ram Prasad Bismil
 (5) Chandrasekhar Azad
- 184.** Which of the following come under Monetary Policy?
 (1) Control of supply of money
 (2) Taxation
 (3) Government spending
 (4) Both 1 and 2
 (5) All of the above
- 185.** The interest rate of saving accounts in India is decided by
 (1) Reserve Bank of India
 (2) Union Ministry of Finance
 (3) Individual Banks
 (4) Indian Banks' Association
 (5) Both 1 and 4
- 186.** What is the time limit for resolution of the complaint pertaining to failed ATM transaction?
 (1) 72 hours (2) 7 days
 (3) 14 days (4) 28 days
 (5) 30 days
- 187.** An Authorised Dealer is a person authorised by the Reserve Bank of India to deal in
 (1) Mutual Funds
 (2) Commercial Paper
 (3) DEMAT Accounts
 (4) Foreign Exchange
 (5) Securities
- 188.** Which of the following gas is responsible for global warming?
 (1) Ozone
 (2) Carbon dioxide
 (3) Nitrous oxide
 (4) Sulphur dioxide
 (5) All of the above
- 189.** REIT stands for
 (1) Real Estate Investment Trust
 (2) Real Estimate of Interest on Trust
 (3) Real Establishment Investment Trust
 (4) Real Estate Investment Tribunal
 (5) Real Establishment Investment Tax
- 190.** The World Computer Literacy Day is observed on
 (1) 8 March
 (2) 16 September
 (3) 31 October
 (4) 2 December
 (5) 5 January
- 191.** 'The Suitable Boy' is authored by
 (1) Vikram Seth
 (2) Jeet Thayil
 (3) Khushwant Singh
 (4) Chetan Bhagat
 (5) V.S. Naipaul
- 192.** SEBI has extended guideline to appoint at least one woman in the Board of Director till
 (1) 31 December 2014
 (2) 1 January 2015
 (3) 31 March 2015
 (4) 1 April 2015
 (5) 31 December 2015
- 193.** KYC stands for
 (1) Know Young Customer
 (2) Knowledge for Young Country
 (3) Know Your Customer
 (4) Know Your Cess
 (5) None of these

194. By whose goal did Germany win the 2014 FIFA World Cup 1-0?

- (1) Mario Gotze
- (2) Andre Schurrle
- (3) Lionel Messi
- (4) Miroslav Klose
- (5) Rafael Albrecht

195. Pre-shipment finance is related to

- (1) Trade
- (2) Medium and Small Enterprises
- (3) Infrastructure
- (4) Food processing
- (5) Both 2 and 3

196. As per the RBI draft guidelines on the licensing of Payment Banks and Small Banks, both are

- (1) Inclusive banks
- (2) Modern banks
- (3) Differentiated banks
- (4) Niche banks
- (5) Both 3 and 4

197. Settlements under RTGS have to be made

- (1) Within Business Hours
- (2) On an order by order basis
- (3) In batches
- (4) Both 1 and 2
- (5) Both 2 and 3

198. Pradhan Mantri Gram Sadak Yojna under the Ministry of Rural Development was begun in

- (1) 1993 (2) 1996
- (3) 2000 (4) 2004
- (5) 2009

199. Who among the following the 2014 Oscar Award for Best Actress?

- (1) Emma Thompson
- (2) Julia Roberts
- (3) Cate Blanchet
- (4) Jennifer Lawrence
- (5) Diane Keaton

200. Who among the following is the present Union Minister for Rural Development?

- (1) Ramvilas Paswan
- (2) Rajnath Singh
- (3) Nitin Gadkari
- (4) Piyush Goyal
- (5) Najma Heptullah

SHORT ANSWERS

1. (5)	2. (2)	3. (1)	4. (1)
5. (1)	6. (2)	7. (4)	8. (5)
9. (3)	10. (1)	11. (4)	12. (1)
13. (4)	14. (1)	15. (2)	16. (1)
17. (5)	18. (1)	19. (2)	20. (5)
21. (3)	22. (1)	23. (4)	24. (2)
25. (4)	26. (5)	27. (5)	28. (3)
29. (3)	30. (3)	31. (2)	32. (4)
33. (1)	34. (5)	35. (3)	36. (1)
37. (4)	38. (2)	39. (4)	40. (1)
41. (5)	42. (3)	43. (2)	44. (4)
45. (3)	46. (2)	47. (5)	48. (3)
49. (1)	50. (2)	51. (1)	52. (2)
53. (3)	54. (4)	55. (1)	56. (2)
57. (3)	58. (4)	59. (1)	60. (2)
61. (1)	62. (2)	63. (3)	64. (4)
65. (5)	66. (1)	67. (1)	68. (2)
69. (3)	70. (4)	71. (1)	72. (3)
73. (1)	74. (2)	75. (3)	76. (4)
77. (1)	78. (1)	79. (2)	80. (3)
81. (4)	82. (1)	83. (2)	84. (3)
85. (4)	86. (1)	87. (2)	88. (3)
89. (1)	90. (2)	91. (5)	92. (4)
93. (3)	94. (4)	95. (5)	96. (4)
97. (3)	98. (3)	99. (5)	100. (5)
101. (5)	102. (5)	103. (5)	104. (5)
105. (2)	106. (3)	107. (5)	108. (5)
109. (4)	110. (1)	111. (5)	112. (1)
113. (1)	114. (5)	115. (5)	116. (2)
117. (5)	118. (1)	119. (2)	120. (4)
121. (3)	122. (3)	123. (1)	124. (2)
125. (4)	126. (2)	127. (5)	128. (2)
129. (5)	130. (2)	131. (4)	132. (5)
133. (4)	134. (5)	135. (1)	136. (4)
137. (3)	138. (4)	139. (1)	140. (1)
141. (5)	142. (5)	143. (5)	144. (3)
145. (5)	146. (4)	147. (5)	148. (4)
149. (3)	150. (5)	151. (2)	152. (3)
153. (3)	154. (1)	155. (3)	156. (1)
157. (5)	158. (3)	159. (3)	160. (3)
161. (2)	162. (2)	163. (5)	164. (1)
165. (3)	166. (3)	167. (3)	168. (1)
169. (1)	170. (2)	171. (1)	172. (1)
173. (1)	174. (3)	175. (2)	176. (1)
177. (2)	178. (2)	179. (4)	180. (5)
181. (3)	182. (4)	183. (2)	184. (1)
185. (3)	186. (2)	187. (4)	188. (2)
189. (1)	190. (4)	191. (1)	192. (4)
193. (1)	194. (1)	195. (1)	196. (5)
197. (4)	198. (3)	199. (3)	200. (3)

EXPLANATIONS

1. (5) Obviously both the statements (A) and (B) are effects of same (common) cause. Both statements seek to promote education among slum children.

2. (2) It is clear that statement (B) is the cause and statement (A) is its effect.

3. (1) Obviously, statement (A) is the cause and statement (B) is its effect.

4. (1) Obviously, statement (A) is the cause and statement (B) is its effect.

5. (1) Obviously, statement (A) is the cause and statement (B) is its effect.

(6 - 10) : After careful analysis of the input and various steps of rearrangement, it is evident that in each step two elements - one number and one word - are rearranged. The word which comes first in the dictionary order is moved to the extreme left position while the lowest number is moved to the extreme right position in the Step I. In the next step, the word which comes second in the dictionary order is placed at the second position from the left while the second lowest number is placed at the second position from the right. The same procedure is continued till all the words get rearranged in dictionary order from the left and the numbers get rearranged in descending order after the words.

Input : watch guide help sky
18 54 26 37 away
press 76 42 85 decide

Step I : away watch guide help
sky 54 26 37 press 76
42 85 decide 18

Step II : away decide watch
guide help sky 54 37
press 76 42 85 26 18

Step III: away decide guide
watch help sky 54 press
76 42 85 37 26 18

Step IV: away decide guide help
watch sky 54 press 76
85 42 37 26 18

Step V : away decide guide help
press watch sky 76 85
54 42 37 26 18

Step VI : away decide guide help
press sky watch 85 76
54 42 37 26 18

6. (2) Option (2) is the Step III.

7. (4) There are four elements (Words/Numbers) between 'guide' and 'press' in the Step IV.

8. (5) Third to the right of the eighth from the right means fifth from the right end.

Fifth from the right end in Step V \Rightarrow 54

9. (3) Sixth

10. (1) Tenth from the right end in the Step IV \Rightarrow watch

11. (4) $J < U < M > P < R$

Conclusions :

- I. $J < R$: Not True
- II. $M < J$: Not True

12. (1) $T \geq R > E = Q$

- $N < R \geq Y$
- $T \geq R > N$
- $N < R > E = Q$
- $E = Q < R \geq Y$
- $T \geq R \geq Y$

Conclusions :

- I. $N < T$: True
- II. $Y \leq Q$: Not True

13. (4) $S \geq T = U \geq V$

- $W \leq X$
- $T < X < Y$; $S \geq T < X < Y$
- $W \leq X < Y$
- $W \leq X > T \leq S$

Conclusions :

- I. $S > X$: Not True
- II. $Y > S$: Not True

14. (1) $T > U > V$

- $W > V$
- $P < V$
- $T > U > V < W$
- $T > U > V > P$

Conclusions :

- I. $P < T$: True
- II. $W < T$: Not True

15. (2) $A \geq B < M = Z$

- $N > B \geq Q$
- $N > B < M = Z$
- $Q \leq B < M = Z$

Conclusions :

- I. $Z > N$: Not True
- II. $Q < Z$: True

16. (1) $L \geq M > O$

- $M \leq N$; $O \geq F$
- $L \geq M > O \geq F$
- $N \geq M > O \geq F$
- $L \geq M \leq N$

Conclusions :

- I. $F < M$: True
- II. $F \leq L$: Not True

(17-20) :

- (i) All territories are limits \rightarrow Universal Affirmative (A-type).
- (ii) Some clouds are vapours \rightarrow Particular Affirmative (I-type).
- (iii) No region is constraint \rightarrow Universal Negative (E-type)
- (iv) Some regions are not constraints \rightarrow Particular Negative (O-type)

17. (5) All territories are limits.

\swarrow
All limits are constraints.
 $A + A \Rightarrow$ A-type of Conclusion
"All territories are constraints".

Its Converse is Conclusion II.

All limits are constraints.

\swarrow
No constraint is region.

$A + E \Rightarrow$ E-type of Conclusion
"No limit is region."

All territories are constraints.

\swarrow
No constraint is region.

$A + E \Rightarrow$ E-type of Conclusion
"No territory is region"

If "No territory is region", then "Some territories would also be not regions".
So, Conclusion I also follows.

18. (1)

Some clouds are vapours.

\swarrow
All vapours are droplets.

$I + A \Rightarrow$ I-type of Conclusion
"Some clouds are droplets."

This is Conclusion I.

19. (2)

All mistakes are flaws .

\swarrow
No flaw is solution.

$A + E \Rightarrow$ E-type of Conclusion
"No mistake is solution".

All corrections are solutions.

\swarrow
No solution is flaw.

$A + E \Rightarrow$ E-type of Conclusion
"No correction is flaw"
This is Conclusion II.

20. (5)

All zeroes are numbers.

\swarrow
No number is alphabet.

$A + E \Rightarrow$ E-type of Conclusion
"No zero is alphabet."

All digits are alphabets.

\swarrow
No alphabet is number.

$A + E \Rightarrow$ E-type of Conclusion
"No digit is number."

Its converse is Conclusion I.

All zeroes are numbers.

\swarrow
No number is digit.

$A + E \Rightarrow$ E-type of Conclusion
"No zero is digit."

It is Conclusion II.

All digits are alphabets.

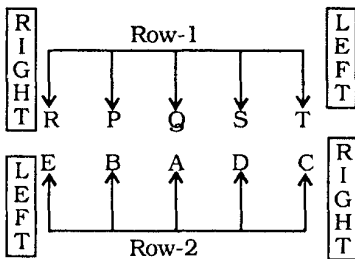
\swarrow
No alphabet is zero .

$A + E \Rightarrow$ E-type of conclusion
"No digit is zero."

(21-26) :

Floor number	Person	Subject
8	W	Economics
7	U	English
6	P	History
5	T	Mathematics
4	V	Hindi
3	R	Geography
2	S	Sociology
1	Q	Statistics

21. (3) Professor of Hindi, V lives exactly between the floors of T and professor of Geography R.
22. (1) The professor of Economics W lives on the topmost floor.
23. (4) Professor of Sociology S lives immediately above the floor of professor of Statistics Q.
24. (2) Professor of Geography R lives on the third numbered floor.
25. (4) Four persons - U, P, T and V-live between the floors of W and the professor of Geography R.
26. (5) Except the Professor of English, all others live on even numbered floors.
27. (5) From both the statements.



Clearly, R is sitting second to the right of Q and is facing E.

28. (3) From statement I

Floor Number	Person
6	A
5	
4	
3	B
2	
1	

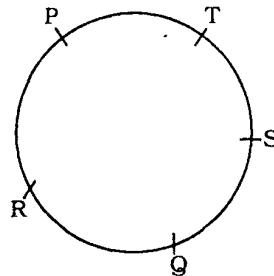
A lives on the topmost floor. So, no one lives above the floor of A.

From statement II

Floor Number	Person
6	A
5	
4	
3	
2	D
1	

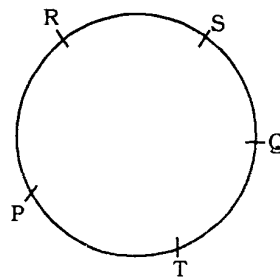
A lives on the topmost floor. So, no one lives above the floor of A.

29. (3) From statement I



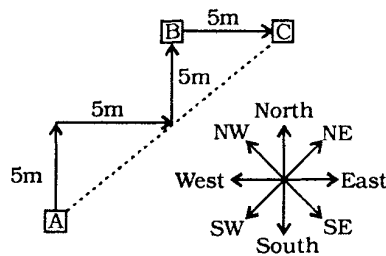
P is sitting third to the right of Q.

From statement II



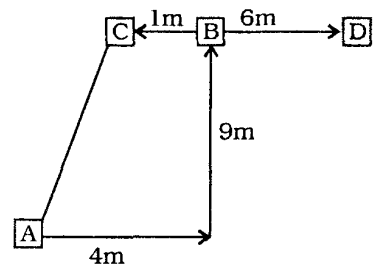
P is sitting third to the right of Q.

30. (3) From statement I



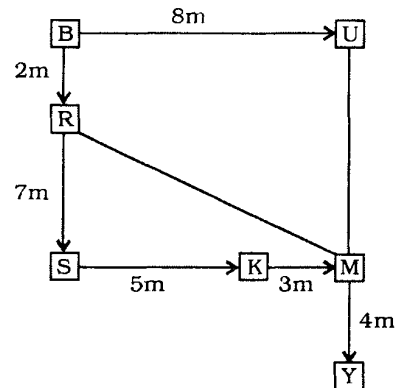
It is clear from the diagram that Point C is in Northeast direction with respect to Point A.

From statement II



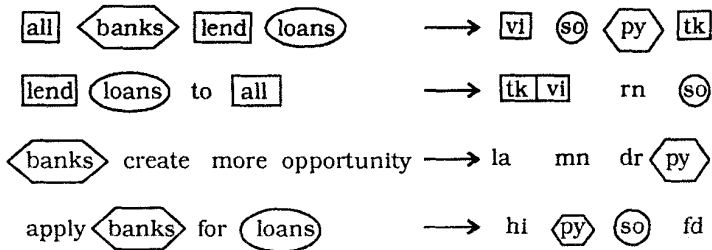
It is clear from the diagram that Point c is in North-east direction with respect to Point A.

(31-33) :



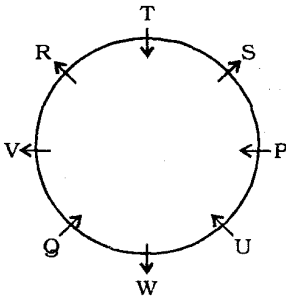
31. (2) Point M is in Southeast direction with respect to Point R.
32. (4) Point U is in Northeast direction with respect to Point S.
33. (1) Points B, R and S lie in a straight line.

(34-37) :

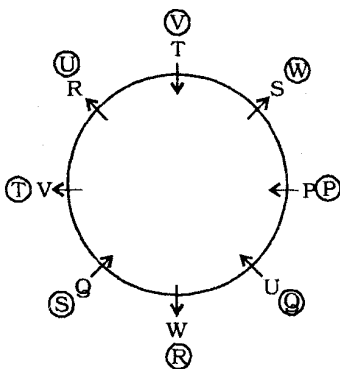


34. (5) The code for 'lend' is either 'tk' or 'vi'.
 35. (3) Either 'hi' or 'fd' is the code of 'for'.
 36. (1) create more opportunity ⇒ la mn dr
 to ⇒ rn
 apply for ⇒ hi fd
 loans ⇒ so
 37. (4) banks ⇒ py

(38-43) :



38. (2) Q is sitting to the immediate left of V.
 39. (4) Three persons are sitting between T and W.
 40. (1) Q is sitting exactly between W and V.
 41. (5)



42. (3) P is sitting third to the right of R.
 Remember, R is facing outside the centre.

43. (2) Q is sitting just opposite to S.
 44. (4) Option (1)
 $A + M \Rightarrow A$ is brother of M.
 $M \% R \Rightarrow M$ is mother of R.
 $R \$ D \Rightarrow R$ is husband of D.
 $D @ V \Rightarrow D$ is sister of V.
 Therefore, A is brother of mother-in-law of D.
 Option (2)
 $B \& D \Rightarrow B$ is father of D.
 $D \$ H \Rightarrow D$ is husband of H.
 $H + A \Rightarrow H$ is brother of A.
 $A \% T \Rightarrow A$ is mother of T.
 D is a male.
 Option (3)
 $A \$ F \Rightarrow A$ is husband of F.
 $F \% W \Rightarrow F$ is mother of W.
 $W @ D \Rightarrow W$ is sister of D.
 $D \% M \Rightarrow D$ is mother of M.
 A is father of D.
 Option (4)
 $A + K \Rightarrow A$ is brother of K.
 $K \$ D \Rightarrow K$ is father of D.
 $D @ L \Rightarrow D$ is sister of L.
 $L \$ Q \Rightarrow L$ is husband of Q.
 So, D is niece of A.
 45. (3) $A + B \Rightarrow A$ is brother of B.
 $B @ C \Rightarrow B$ is sister of C.
 $C \& D \Rightarrow C$ is father of D.
 $D \$ E \Rightarrow D$ is husband of E.
 So, C is father-in-law of E.
 46. (2) $A \% B \Rightarrow A$ is mother of B.
 $B @ C \Rightarrow B$ is sister of C.
 $C + D \Rightarrow C$ is brother of D.
 $D \$ E \Rightarrow D$ is husband of E.
 $E \% F \Rightarrow E$ is mother of F.

D is son of A.
 C is brother of D, the father of F.

A is mother of B, C and D.
 A has one daughter and two sons.

47. (5) $B \% C \Rightarrow B$ is mother of C.
 $C @ D \Rightarrow C$ is sister of D.
 $D + E \Rightarrow D$ is brother of E.
 $E \& F \Rightarrow E$ is father of F.
 E is brother of C and D.
 C is sister of E.
 D is son of B.
 B has only one daughter.
 48. (3) From the statement it is clear that Polka turtles are being caught for rearing as pets. But these turtles may die for lack of adequate habitat. So, the main problem is the use of Polka turtles as pets. Hence, option (3) seems to be most plausible step.
 49. (1) In any advertisement the point which is highlighted is liked by the people. The statement discusses the safety aspect of the car. So, it may be said that customers are very much aware about their safety.
 50. (2) Clearly option (2) is a valid assumption. Nothing about the source of income of the State Governments is mentioned in the statement. So option (1) is not implicit in the statement. Since the Central Government has directed the State Governments to reduce expenditure, option (2) is implicit in the statement.

51. (1) Speed of car Q = $\frac{\text{Distance}}{\text{Time}}$

$$= \frac{154}{11} = \frac{154 \times 2}{11} = 28 \text{ kmph}$$

$$\text{Speed of car S} = \frac{248}{62} = \frac{248 \times 9}{62} = 36 \text{ kmph}$$

If both cars meet after t hours from 7 a.m., then

$$\begin{aligned} 28 \times t + 36(t - 1) &= 348 \\ \Rightarrow 28t + 36t - 36 &= 348 \\ \Rightarrow 64t &= 348 + 36 = 384 \end{aligned}$$

$$\Rightarrow t = \frac{384}{64} = 6 \text{ hours}$$

Hence, both cars will meet at 1 p.m.

52. (2) Distance between destinations II and III = Speed \times Time

$$= 56 \times \frac{47}{14} = 188 \text{ km}$$

Distance between destinations III and IV

$$= 42 \times \frac{27}{7} = 162 \text{ km}$$

Distance between destinations IV and V = $62 \times 3 = 186 \text{ km}$

\therefore Total distance between destination I and destination VIII = $234 + 188 + 162 + 186 + 154 + 212 + 248 = 1384 \text{ km}$

Speed of car R = $\frac{\text{Distance}}{\text{Time}}$

$$= \frac{212}{\frac{78}{173}} = \frac{212}{424} = \frac{212 \times 173}{424}$$

$$= 86.5 \text{ kmph}$$

$$\therefore \text{Required time} = \frac{1384}{86.5}$$

$$= 16 \text{ hours}$$

53. (3) Distance between destinations II and V = $(188 + 162 + 186) \text{ km} = 536 \text{ km}$

Distance between destinations IV and VII = $186 + 154 + 212 = 552 \text{ km}$

Required percentage

$$= \frac{(552 - 536)}{552} \times 100 \approx 3\%$$

54. (4) Time taken between destinations II and III

$$= \frac{188}{47} = 4 \text{ hours}$$

Time taken between destinations III and IV = $\frac{162}{27}$

$$= 6 \text{ hours}$$

\therefore Average speed

$$= \frac{\text{Total distance}}{\text{Total time}}$$

$$= \left(\frac{188 + 162}{4 + 6} \right) \text{ kmph}$$

$$= \frac{350}{10} = 35 \text{ kmph}$$

55. (1) Distance between destinations I and V

$$= 234 + 188 + 162 + 186 = 770 \text{ km}$$

If both cars meet after t hours, then

$$\begin{aligned} 48t + 62t &= 770 \\ \Rightarrow 110t &= 770 \end{aligned}$$

$$\Rightarrow t = \frac{770}{110}$$

$$= 7 \text{ hours}$$

Hence, both cars will meet at 10 a.m.

56. (2) Total sales of Dell and Samsung brand laptops by stores F and G = 20% of 48,000

$$= \frac{48,000 \times 20}{100} = 9600$$

Total sales of Samsung brand laptops sold by all the stores

$$= 48,000 - 30,000$$

$$= 18000$$

\therefore Required percentage

$$= \left(\frac{18000 - 9600}{18000} \right) \times 100$$

$$= \frac{84000}{18000} \approx 47\%$$

57. (3) Total sales of Dell brand laptops by stores A, D, E and F = $(10 + 6 + 20 + 18)\%$ of 30,000

$$= 30,000 \times \frac{54}{100} = 16200$$

Total sales of both types of laptops by these stores

$$= 48,000 \times \frac{51}{100} = 24480$$

\therefore Samsung brand

$$\Rightarrow 24480 - 16200 = 8280$$

\therefore Required ratio

$$= 16200 : 8280 = 45 : 23$$

58. (4) Number of Samsung and Dell brand laptops sold by store C in the year 2004

$$= 48,000 \times \frac{22}{100} = 10560$$

Dell brand laptops

$$\Rightarrow 30,000 \times \frac{18}{100} = 5400$$

Samsung brand laptops

$$\Rightarrow 10560 - 5400 = 5160$$

Required sales in the year 2005

$$= \frac{5400 \times 120}{100} + \frac{5160 \times 135}{100}$$

$$= 6480 + 6966$$

$$= 13446$$

59. (1) Total number of Dell brand laptops sold by stores B, C, G and H

$$= (6 + 18 + 8 + 14)\% \text{ of } 30,000$$

$$= \frac{30,000 \times 46}{100} = 13800$$

$$\therefore \text{Required average} = \frac{13800}{4}$$

$$= 3450$$

60. (2) Percentage sale of Dell and Samsung brand laptops by store E = 20

$$\therefore 100\% \equiv 360^\circ$$

$$\therefore 1\% \equiv \frac{360}{100}$$

$$\therefore 20\% \equiv \frac{360}{100} \times 20 = 72^\circ$$

61. (1) Average number of employees in System department

$$\begin{aligned} &240 + 220 + 320 + 260 \\ &= \frac{+310 + 330 + 350}{7} \end{aligned}$$

$$= \frac{2030}{7}$$

Average number of employees in Research and Development department

$$= \frac{120 + 80 + 150 + 110 + 180 + 170 + 160}{7}$$

$$= \frac{970}{7}$$

∴ Required ratio

$$= \frac{2030}{7} : \frac{970}{7} = 203 : 97$$

62. (2) Total number of employees in the years 2006 and 2008

$$= 180 + 240 + 120 + 230 + 320 + 150 = 1240$$

Total number of employees in the years 2011 and 2012

$$= 240 + 330 + 170 + 280 + 350 + 160 = 1530$$

$$\text{Difference} = 1530 - 1240 = 290$$

∴ Required percent

$$= \frac{290}{1530} \times 100 \approx 19\%$$

63. (3) Required number of employees

$$= (230 + 320 + 150) \times \frac{120}{100} +$$

$$(270 + 310 + 180) \times \frac{85}{100}$$

$$= 700 \times \frac{120}{100} + \frac{760 \times 85}{100}$$

$$= 840 + 646 = 1486$$

64. (4) Total number of employees in Operation department in the years 2006 and 2007

$$= 180 + 140 = 320$$

Total number of employees in this department in the years 2008 and 2009

$$= 230 + 210 = 440$$

$$\text{Difference} = 440 - 320 = 120$$

Required percent

$$= \frac{120}{440} \times 100 \approx 27$$

65. (5) Total number of employees in System department = 2030

Total employees in Operation department

$$= 180 + 140 + 230 + 210 + 270 + 240 + 280 = 1550$$

$$\text{Difference} = 2030 - 1550 = 480$$

66. (1) Total number of employees in Research and Development department

$$= 970$$

$$\text{Number of women} = \frac{970 \times 30}{100}$$

$$= 291$$

$$\text{Required average} = \frac{291}{7} \approx 42$$

Calculations (67-72) :

$$\text{Total patients} = 1600$$

Sufferers from nervous ail-

$$\text{ment} = \frac{1600 \times 30}{100} = 480$$

Sufferers from orthopaedic ail-

$$\text{ment} = \frac{1600 \times 45}{100} = 720$$

Sufferers from common issues

$$= \frac{1600 \times 25}{100} = 400$$

Sufferers from nervous ailments :

$$\text{No issues} \Rightarrow \frac{480 \times 15}{100} = 72$$

$$\text{The rich} \Rightarrow \frac{72}{3} = 24$$

$$\text{The insured} \Rightarrow \frac{2}{3} \times 72 = 48$$

Patients who bear 50% of expenses on their own

$$\Rightarrow \frac{2}{3} \times \frac{480 \times 85}{100} = 272$$

Patients fully dependent on

$$\text{trust} = \frac{272}{2} = 136$$

Sufferers from orthopaedic ailments

$$\text{No issues} \Rightarrow \frac{720 \times 10}{100} = 72$$

$$\text{The rich} \Rightarrow \frac{1}{4} \times 72 = 18$$

$$\text{The insured} \Rightarrow \frac{3}{4} \times 72 =$$

Patients who bear 50% of expenses on their own

$$\Rightarrow \frac{720 \times 90}{100} \times \frac{3}{8} = 243$$

Patients fully dependent on trust

$$\Rightarrow \frac{720 \times 90}{100} \times \frac{5}{8} = 405$$

Sufferers from other common diseases

$$\text{No issue} \Rightarrow \frac{400 \times 48}{100} = 192$$

$$\text{The rich} \Rightarrow \frac{3}{8} \times 192 = 72$$

$$\text{The insured} \Rightarrow \frac{5}{8} \times 192 = 120$$

Patients who get partial con-

$$\text{cession} = \frac{400 \times 52}{100} = 208$$

67. (1) Required ratio = (24 + 18 + 72) : (48 + 54 + 120) = 114 : 222 = 19 : 37

68. (2) Required answer = 136 + 405 = 541

69. (3) Required answer = 272 + 243 = 515

70. (4) Required answer = 272 + 136 + 405 + 243 + 208 = 1264

71. (1) Required answer = 120

72. (3) Required answer = 72 + 72 + 192 = 336

73. (1) Number of non-defective calculators manufactured in 2004 :

$$\text{Company S} \Rightarrow \frac{18000 \times 98.8}{100}$$

$$= 17784$$

$$\text{Company T} \Rightarrow \frac{16000 \times 99.2}{100}$$

$$= 15872$$

$$\text{Company V} \Rightarrow \frac{14000 \times 99.1}{100}$$

$$= 13874$$

$$\text{Company W} \Rightarrow \frac{17000 \times 99}{100}$$

$$= 16830$$

$$\text{Difference} = 17784 + 15872 - 13874 - 16830$$

$$= 33656 - 30704 = 2952$$

- 74.** (2) Number of non-defective calculators manufactured by company T :

$$\text{Year 2004} \Rightarrow 15.872 \text{ thousand}$$

$$\text{Year 2005} \Rightarrow \frac{14 \times 99.1}{100}$$

$$= 13.874 \text{ thousand}$$

$$\text{Year 2006} \Rightarrow \frac{24 \times 98.6}{100}$$

$$= 23.664 \text{ thousand}$$

$$\text{Year 2007} \Rightarrow \frac{23 \times 98.9}{100}$$

$$= 22.747 \text{ thousand}$$

$$\text{Year 2008} \Rightarrow \frac{25 \times 99}{100}$$

$$= 24.75 \text{ thousand}$$

$$\text{Year 2009} \Rightarrow \frac{23 \times 99.2}{100}$$

$$= 22.816 \text{ thousand}$$

$$\text{Total calculators} = (15.872 + 13.874 + 23.664 + 22.747 + 24.75 + 22.816) \text{ thousands}$$

$$= 123.723 \text{ thousands}$$

$$= 124 \text{ thousand}$$

- 75.** (3) Number of defective calculators manufactured by company U :

$$\text{Year 2004} \Rightarrow \frac{12 \times 0.6}{100}$$

$$= 0.072 \text{ thousand}$$

$$\text{Year 2005} \Rightarrow \frac{17 \times 1.2}{100}$$

$$= 0.204 \text{ thousand}$$

$$\text{Year 2006} \Rightarrow \frac{18 \times 0.9}{100}$$

$$= 0.162 \text{ thousand}$$

$$\text{Year 2007} \Rightarrow \frac{27 \times 1.4}{100}$$

$$= 0.378 \text{ thousand}$$

$$\text{Year 2008} \Rightarrow \frac{28 \times 1.6}{100}$$

$$= 0.448 \text{ thousand}$$

$$\text{Year 2009} \Rightarrow \frac{29 \times 1.5}{100}$$

$$= 0.435 \text{ thousand}$$

$$\text{Total} = (0.072 + 0.204 + 0.162 + 0.378 + 0.448 + 0.435) \text{ thousand}$$

$$= 1.699 \text{ thousand}$$

- 76.** (4) Required answer = $\frac{1}{6}$ (14 + 16 + 23 + 22 + 27 + 24) thousand

$$= \left(\frac{1}{6} \times 126\right) \text{ thousand}$$

$$= 21 \text{ thousand}$$

- 77.** (1) Total number of calculators manufactured :

$$\text{Company V} \Rightarrow 126 \text{ thousand}$$

$$\text{Company W} \Rightarrow (17 + 21 + 25 + 20 + 24 + 28) \text{ thousand}$$

$$= 135 \text{ thousand}$$

$$\text{Required ratio} = 126 : 135$$

$$= 14 : 15$$

- 78.** (1) The pattern is :

$$11 \times 1 + 1^2 = 11 + 1 = 12$$

$$12 \times 2 + 2^2 = 24 + 4 = 28$$

$$28 \times 3 + 3^2 = 84 + 9 = 93$$

$$93 \times 4 + 4^2 = 372 + 16 = 388$$

$$388 \times 5 + 5^2 = 1940 + 25$$

$$= \boxed{1965}$$

- 79.** (2) The pattern is :

$$2 \times 1 + 5.5 = 2 + 5.5 = 7.5$$

$$7.5 \times 2 + 5.5 = 15 + 5.5 = 20.5$$

$$20.5 \times 3 + 5.5 = 61.5 + 5.5 = 67$$

$$67 \times 4 + 5.5 = 268 + 5.5 = 273.5$$

$$273.5 \times 5 + 5.5 = 1367.5 + 5.5$$

$$= \boxed{1373}$$

- 80.** (3) The pattern is :

$$8 \times 0.5 + 0.5 = 4 + 0.5 = 4.5$$

$$4.5 \times 1 + 1 = 4.5 + 1 = 5.5$$

$$5.5 \times 1.5 + 1.5 = 8.25 + 1.5 = 9.75$$

$$9.75 \times 2 + 2 = 19.5 + 2 = 21.5$$

$$21.5 \times 2.5 + 2.5 = 53.75 + 2.5$$

$$= \boxed{56.25}$$

- 81.** (4) The pattern is :

$$12 \times 2 - 2 = 24 - 2 = 22$$

$$22 \times 2 - 2 = 44 - 2 = 42$$

$$42 \times 2 - 2 = 84 - 2 = 82$$

$$82 \times 2 - 2 = 164 - 2 = 162$$

$$162 \times 2 - 2 = 324 - 2 = \boxed{322}$$

- 82.** (1) The pattern is :

$$3 \times 1 + 1 \times 2 = 3 + 2 = 5$$

$$5 \times 2 + 2 \times 3 = 10 + 6 = 16$$

$$16 \times 3 + 3 \times 4 = 48 + 12 = 60$$

$$60 \times 4 + 4 \times 5 = 240 + 20 = 260$$

$$260 \times 5 + 5 \times 6 = 1300 + 30$$

$$= \boxed{1330}$$

- 83.** (2) The pattern is :

$$2 \times 1 + 1^2 = 2 + 1 = 3$$

$$3 \times 3 + 3^2 = 9 + 9 = 18$$

$$18 \times 5 + 5^2 = 90 + 25 = 115$$

$$115 \times 7 + 7^2 = 805 + 49 = 854$$

$$854 \times 9 + 9^2 = 7686 + 81$$

$$= \boxed{7767}$$

- 84.** (3) The pattern is :

$$20 + 2 = 22$$

$$22 + 7 (= 1 \times 5 + 2) = 29$$

$$29 + 17 (= 2 \times 5 + 7) = 46$$

$$46 + 32 (= 3 \times 5 + 17) = 78$$

$$78 + 52 (= 4 \times 5 + 32) = \boxed{130}$$

- 85.** (4) The pattern is :

$$24 + 3 = 27$$

$$27 + 7 (= 3 + 4) = 34$$

$$34 + 13 (= 7 + 6) = 47$$

$$47 + 21 (= 13 + 8) = 68$$

$$68 + 31 (= 21 + 10) = \boxed{99}$$

86. (1) Total balls in the bag
 $= 6 + 4 + 8 = 18$
 Total possible outcomes = selection of 3 balls out of 18 balls $= {}^{18}C_3$
 $= \frac{18 \times 17 \times 16}{1 \times 2 \times 3} = 816$
 Favourable outcomes = Selection of 2 balls out of 6 red balls and that of 1 ball out of 4 green balls
 $= {}^6C_2 \times {}^4C_1$
 $= \frac{6 \times 5}{2} \times 4 = 60$
 \therefore Required probability
 $= \frac{60}{816} = \frac{5}{68}$
87. (2) Total possible outcomes
 $= {}^{18}C_1 = 18$
 Total favourable outcomes = selection of 1 ball out of 8 yellow balls $= {}^8C_1 = 8$
 \therefore Required probability
 $= \frac{8}{18} = \frac{4}{9}$
88. (3) Total possible outcomes
 $= {}^{18}C_2$
 $= \frac{18 \times 17}{1 \times 2} = 153$
 Total favourable outcomes
 $= {}^6C_2 + {}^4C_2 + {}^8C_2$
 $= \frac{6 \times 5}{1 \times 2} + \frac{4 \times 3}{1 \times 2} + \frac{8 \times 7}{1 \times 2}$
 $= 15 + 6 + 28 = 49$
 Required probability $= \frac{49}{153}$
89. (1) From statement I,
 Students who play Cricket and Hockey both $= \frac{600 \times 4}{100} = 24$
 \therefore Students who play only Cricket $= \frac{600 \times 57}{100} - 24$
 $= 342 - 24 = 318$
90. (2) From statement II,
 (A + B)'s 1 day's work $= \frac{11}{90}$

$$(B + C)'s\ 1\ day's\ work = \frac{3}{20}$$

$$(C + A)'s\ 1\ day's\ work = \frac{5}{36}$$

On adding

$$2(A + B + C)'s\ 1\ day's\ work$$

$$= \frac{11}{90} + \frac{3}{20} + \frac{5}{36}$$

$$= \frac{22 + 27 + 25}{180} = \frac{74}{180} = \frac{37}{90}$$

$$\therefore (A + B + C)'s\ 1\ day's\ work$$

$$= \frac{37}{180}$$

B's 1 day's work

$$= \frac{37}{180} - \frac{5}{36} = \frac{37 - 25}{180}$$

$$= \frac{12}{180} = \frac{1}{15}$$

\therefore B alone will complete the work in 15 days.

91. (5) From statements I and II,
 Side of the square

$$= \sqrt{196} = 14\ cm.$$

$$\therefore \text{Circumference of the semi-circle} = (\pi + 2) \times \text{radius} = 7(\pi + 2)\ cm.$$

92. (4) Data are inadequate.

93. (3) From statement I,
 Cost price of the article

$$= \frac{3}{5} \times 24000 = \text{Rs. } 14400$$

$$\text{Gain} = \text{Rs. } (24000 - 14400) = \text{Rs. } 9600$$

$$\therefore \text{Gain per cent}$$

$$= \frac{9600}{14400} \times 100 = 66\frac{2}{3}\%$$

From statement II,

$$\text{Cost price} = \text{Rs. } (24000 - 9600) = \text{Rs. } 14400$$

Hence, profit per cent can be determined.

94. (4) From statement I,

$$x^2 = 9y$$

Required answer is not possible.

From statement II,

$$4x - 3x = ?$$

95. (5) From statement I,

$$x \times \frac{40}{100} = \frac{50 \times 20}{100}$$

$$\Rightarrow x = 25$$

From statement II,

$$y \times \frac{30}{100} = \frac{72 \times 25}{100}$$

$$\Rightarrow y = 60$$

$$\therefore x : y = 25 : 60 = 5 : 12$$

96. (4) We do not have the average salary of D and E.

From both statements,

$$A + B + C + D + E = 5 \times 48250$$

$$\dots(i)$$

$$C = 1.5B$$

$$\dots(ii)$$

$$A + B = 2 \times 23500$$

$$\dots(iii)$$

Clearly, C's salary cannot be determined.

97. (3) From statement I,

$$\text{C.P.} = \text{Rs. } (640000 - 320000)$$

$$= \text{Rs. } 3,20,000$$

$$\therefore \text{Profit per cent}$$

$$= \frac{320000}{320000} \times 100 = 100$$

From statement II,

If the C.P. be Rs. x then

$$\text{S.P.} = \text{Rs. } 2x$$

$$\therefore \text{Gain per cent}$$

$$= \frac{x}{x} \times 100 = 100$$

98. (3) From statement I,

$$\text{Rate} = \frac{\text{S.I.} \times 100}{\text{Principal} \times \text{Time}}$$

$$= \frac{11480 \times 100}{14350 \times 4} = 20\% \text{ per annum}$$

From statement II,

If principal be Rs. x , then amount = Rs. $2x$.

$$\therefore \text{S.I.} = \text{Rs. } x, \text{ Time} = 5 \text{ years}$$

$$\therefore \text{Rate} = \frac{\text{S.I.} \times 100}{\text{Principal} \times \text{Time}}$$

$$= \frac{x \times 100}{x \times 5} = 20\% \text{ per annum}$$

99. (5) From statement II,

$$\text{Unit digit} = 0$$

From statement I,

$$\text{ten's digit} = 9$$

$$\therefore \text{Number} = 90$$

100. (5) From statements I and II,

If the length of rectangle be $9x$ metre and its breadth be $7x$ metre, then

$$9x \times 7x = 252$$

$$\Rightarrow x^2 = \frac{252}{9 \times 7} = 4$$

$$\therefore x = \sqrt{4} = 2$$

\therefore Perimeter of rectangle
= 2 (length + breadth)
= 2 (9x + 7x) = 32x
= 32 \times 2 = 64 metre

- 101.** (5) Under the Know Your Customer (KYC) Norms Standards, issued by the Reserve Bank of India on 9 September 2014, banks have to undertake client due diligence measures while commencing an account-based relationship. Such measures include identifying and verifying the customer and beneficial owner on the basis of reliable and independent information and data or documentation.
- 102.** (5) Section 10 of Negotiable Instruments Act, 1881 defines payment in due course as "Payment in due course means payment in accordance with the apparent tenor of the instrument in good faith and without negligence to any person in possession thereof under circumstances which do not afford a reasonable ground for believing that he is not entitled to receive payment of amount mentioned therein.
- 103.** (5) Under the KYC norms, there are two aspects of Customer Identification: (i) identity proof and (ii) address proof. For establishing identity, the bank requires any authentic document carrying photo of the customer such as driving licence/ passport/ pan card/ voters' card etc. In order to establish the present address of the customer, the bank may also ask for utility bills such as Telephone / Electricity bill etc. Date of Birth on the application form should match with the identity proof.
- 104.** (5) The Banking Codes and Standards Board of India is oversees compliance with the "Code of Bank's Commitment to Customers". It is not a compensation mechanism

and looks into an individual complaint only to the extent it points to any systemic compliance failure. It is an independent and autonomous body, registered as a separate society under the Societies Registration Act, 1860.

- 105.** (2) In the case of a deceased partner, if the firm's account is in debt, the banker should stop the transactions in that account to fix the liability of the estate of the deceased partner as also to avoid the operation of the rule in Clayton's case. Clayton's Rule was laid down in famous Devayanas vs. Noble. The rule states that each withdrawal in a debit account is considered as a new loan and each deposit as a repayment in that chronological order. A new account is opened to prevent the operation of the rule in Clayton's case.
- 106.** (3) Appeals against orders passed by Debts Recovery Tribunal (DRT) lie before Debts Recovery Appellate Tribunal (DRAT). Debts Recovery Appellate Tribunal (DRAT) are located at Delhi, Allahabad, Mumbai, Chennai and Kolkata.
- 107.** (5) Articles of Association is a document that specifies the regulations for a company's operations. They define the company's purpose and lays out how tasks are to be accomplished within the organization (internal affairs), including the process for appointing directors and how financial records will be handled. They identify the manner (conduct) in which a company will issue stock shares, pay dividends and audit financial records and power of voting rights. This set of rules can be considered a user's manual for the company.
- 108.** (5) The RBI granted exemptions from regulatory pre-emptions, such as, cash reserves ratio (CRR), statutory re-

serves ratio (SLR) and Priority Sector Lending (PSL). As per RBI regulations, banks are required to keep a portion of deposits as Cash Reserve Ratio (CRR) with the central bank and park certain portion in government securities known as Statutory Liquidity Ratio (SLR).

- 109.** (4) According to the Negotiable Instruments Act, a promissory note, bill of exchange or cheque is payable to bearer which is expressed to be so payable or on which the only or last endorsement is an endorsement in blank appearing thereon, and notwithstanding that any such endorsement purports to restrict or exclude further negotiation. A person who is a holder of a bearer instrument can obtain the payment of the instrument.
- 110.** (1) Interest Earned and Operating Expenses come under Profits & Losses Accounts. Notes on Accounts contain: movement of NPAs, lending to sensitive sectors, maturity profile of selected items of liabilities & assets, capital adequacy ratios, loans subjected to restructuring and corporate debt restructured, business ratios, etc.
- 111.** (5) In inoperative accounts, the amount is classified as an unclaimed deposit after 10 years of the account turning inoperative and the amount is transferred to the Depositor Education and Awareness Fund Scheme opened by RBI. An account that does not see any transaction for six months to a year is classified as inoperative or dormant.
- 112.** (1) The compounding of contraventions under Foreign Exchange Management Act (FEMA), 1999 is a voluntary process by which an applicant can seek compounding of an admitted contravention of any provision of FEMA, 1999 under Section 13(1) of the

- FEMA, 1999. Contravention is a breach of the provisions of the Foreign Exchange Management Act (FEMA), 1999 and rules/ regulations/ notification/ orders/ directions/ circulars issued there under.
- 113.** (1) Promoted by Government of India along with SIDBI, provides credit guarantee for collateral free loans up to Rs. 100 lakh for MSEs under its Credit Guarantee Scheme (CGS) with special concession to loans extended to women entrepreneurs i.e. the guarantee coverage is provided up to 80%.
- 114.** (5) Where the deceased was a Hindu, Mohammadan, Buddhist Sikh or Jain or an exempted person and has died intestate, the court may grant administration of his estate to any person, who would be entitled to the whole or any part of such deceased's estate. Letters of administration entitle the administrator to all rights belonging to the intestate as effectively as if the administration has been granted at the moment after his death.
- 115.** (5) There is no limit – either minimum or maximum – on the amount of funds that could be transferred using National Electronic Funds Transfer (NEFT). However, maximum amount per transaction is limited to Rs.50,000/- for cash-based remittances and remittances to Nepal.
- 116.** (2) Exchange Earners' Foreign Currency Account (EEFC) is an account maintained in foreign currency with an Authorised Dealer i.e. a bank dealing in foreign exchange. It is a facility provided to the foreign exchange earners, including exporters, to credit 100 per cent of their foreign exchange earnings to the account. An EEFC account can be held only in the form of a current account. No interest is payable on EEFC accounts.
- 117.** (5) A VOSTRO account is one in which the domestic bank (from the point of view of the currency in which the account is held) acts as custodian or manages the account of a foreign counterpart. It is also known as a LORO account. The term vostro is Latin for "yours," thus when translated literally, it means "your account."
- 118.** (1) In cases where credit facility is above Rs.50 lakh up to Rs.100 lakh, the Maximum extent of Guarantee for Micro Enterprises is Rs.37.50 lakh plus 50% of amount in default above Rs.50 lakh subject to overall ceiling of Rs.62.50 lakh.
- 119.** (2) The bank accounts of a trust are operated by the Managing Trustee along with any one of the remaining Trustees. When one of the trustee dies, the authority may be exercised by the continuing trustees, unless from the terms of the instrument of trust it is apparent that the authority is to be exercised by a number in excess of the number of the remaining trustees.
- 120.** (4) As per a RBI circular of July 2013, large LCs are issued under two authorised signatures where one of the signatures for LCs should be from the Head Office / Controlling Office. As the need for large LCs may not arise overnight, with the availability of courier service, speed post service etc., this procedure may not result in delay.
- 121.** (3) The current applicable Cash Reserve Ratio (CRR) is 4% of Net Demand and Time Liabilities (NDTL). There has recently been passionate demand in some quarters that the Reserve Bank pay interest on the so-called cash reserves maintained with it by banks as part of its monetary policy.
- 122.** (3) Banks/FIs are required to submit the list of suit-filed accounts of wilful defaulters of Rs.25 lakh and above as at end-March, June, September and December every year to a credit information company, i.e., Credit Information Bureau (India) Limited (CIBIL). All cases of wilful default (non-suit filed accounts) with outstanding of Rs.25 lakh & above are required to be reported to RBI on quarterly basis only up to September 2014.
- 123.** (1) This Prime Minister Employment Generation Programme (PMEGP) scheme is controlled by Ministry of Micro, Small and Medium Enterprises, Government of India. At State Level, the Scheme is to be implemented by State Khadi & Village Industries Boards (KVIBs) in rural areas and by District Industries Centres (DICs) in Urban areas.
- 124.** (2) In a bid to protect savings from inflation, the Reserve Bank of India (RBI) launched retail inflation-linked bonds on December 23, 2013 called Inflation Indexed National Saving Securities - Cumulative (IINSS-C). Interest rate on these securities is linked to final combined Consumer Price Index [CPI (Base: 2010=100)].
- 125.** (4) The Prudence Concept is an accounting principle that requires recording expenses and liabilities as soon as possible, but the revenues only when they are realized or assured. It is also called conservatism principle. It requires the accountants to be cautious in the adoption of policies and estimations in such a way that the entity's income and assets are not overstated and the entity's expenses and liabilities are not understated.
- 126.** (2) According to the Indian Partnership Act 1932, a partner is liable, jointly with all the other partners and also severally, for all acts of the firm done while he is a part-

ner. A partner in a firm is liable jointly with the other partners for all debts and obligations of the firm incurred while he or she is a partner.

- 127.** (5) Asset Liability Management (ALM) is a comprehensive and dynamic framework for measuring, monitoring and managing the market risk of a bank. It is the management of structure of balance sheet (liabilities and assets) in such a way that the net earnings from interest is maximized within the overall risk-preference (present and future) of the institutions. The ALM functions extend to liquidly risk management, management of market risk, trading risk management, funding and capital planning and profit planning and growth projection.
- 128.** (2) Depreciation is the systematic and periodic allocation of the historical cost or revalued amount less estimated residual value of a depreciable asset over its estimated useful life. It is a gradual reduction of tangible (fixed) assets. It is an expense.
- 129.** (5) According to the Registration Act, 1908 all documents except 'Will' shall be presented for registration within four months from the date of execution (Section 23). Wills may be presented for registration at any time and may be deposited in any manner.
- 130.** (2) Under the CGTMSE, Primary security" in respect of a credit facility means the assets created out of the credit facility so extended and/or existing unencumbered assets which are directly associated with the project or business for which the credit facility has been extended. This means if a borrower is sanctioned working capital facility only, a charge can be created on the fixed assets of the unit even though the same are not financed by the Bank and the same will not be treated as collateral security.

131. (4) Unsettled securities, commodities, and foreign exchange transactions that are not processed through a delivery-versus-payment (DvP) or payment-versus-payment (PvP) mechanism, come under Settlement Risk or Counterparty Risk. Banks assume the risk their counterparties will default on payments on their side of foreign exchange transactions in such cases as insufficient funds in the proper currency on the date value, or simply forgetting to settle the transaction.

132. (5) With effect from April 1, 2011, no charges will be payable for cheques of value up to and including Rs. 1 lakh by Savings a/c customers. Banks would be free to fix charges for collection of other types of accounts for all values and also from Savings a/c customers for cheque of value above '1 lakh.

133. (4) Without defining the term 'material alteration', the Negotiable Instruments Act, 1881 has dealt with the effect of material alteration in the negotiable instruments. Section 89 of the Act protects a banker only if the material alteration is not apparent i.e. It is done in such a way that it cannot be detected with reasonable care, prudence and scrutiny.

134. (5) The SARFAESI Act provides for the manner of enforcement of security interests by a secured creditor without the intervention of a court or tribunal. If any borrower fails to discharge his liability in repayment of any secured debt within 60 days of notice from the date of notice by the secured creditor, the secured creditor is conferred with powers under the SARFAESI Act to

- take possession of the secured assets of the borrower, including transfer by way of lease, assignment or sale, for realizing the secured assets;

- takeover of the management of the business of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured assets;

- appoint any person to manage the secured assets possession of which is taken by the secured creditor, and

- require any person, who has acquired any of the secured assets from the borrower and from whom money is due to the borrower, to pay the secured creditor so much of the money as if sufficient to pay the secured debt.

135. (1) Cost of sales (also known as cost of goods sold) refers to direct costs attributable to the production of the goods sold by a company. This amount includes the cost of the materials used in creating the good along with the direct labor costs used to produce the good. It excludes indirect expenses such as distribution costs and sales force costs. The cost of sending the goods to dealerships and the cost of the labor used to sell the goods would be excluded.

136. (4) Sensitivity analysis is an analysis that finds out how sensitive an output is to any change in an input while keeping other inputs constant. In corporate finance, it refers to an analysis of how each of the input variables in a capital budgeting decision (such as discount rate, cash flows growth rate, tax rate, etc.) affects the net present value, internal rate of return (IRR) or any other output while keeping other variables constant.

137. (3) The current Ratio of a company indicates its liquidity position, i.e., how promptly and with ease would it be able to meet its liabilities on due time.

Current Ratio = Current Assets / Current Liabilities.

As per the question, 1.33 =

100/Current Liabilities;
So Current Liabilities = 100/
1.33 = 75.18 crore

- 138.** (4) In corporate finance, Debt-Service Coverage Ratio (DSCR) is the amount of cash flow available to meet annual interest and principal payments on debt, including sinking fund payments. In general, it is calculated by:

$$= \frac{\text{Net Operating Income}}{\text{Total Debt Service}}$$

So DSCR = (Profit After Tax+ Depreciation+ Interest on long term loans) / (Interest & Principal repayment of long term loans during the year) = (Profit Before Tax-Income Tax) + Depreciation+ Interest on long term loans) / (Interest & Principal repayment of long term loans during the year) = 75-30 + 25+ 15 / 15 + 8 + 25 = 45 + 25 + 15/ 15 + 8 + 25 = 85/48 = 1.77

- 139.** (1) Technical Feasibility considers the technical requirements of the proposed project. The technical requirements are then compared to the technical capability of the organization. The systems project is considered technically feasible if the internal technical capability is sufficient to support the project requirements.
- 140.** (1) Tariffs, import quantitative restrictions: Induces import substituting FDI ; Regional free trade agreements: Promotes FDI in member countries; Rules of origin: Induces exports oriented FDI; Export processing zones: Induces export replacing FDI.
- 141.** (5) A minor can be admitted to the benefit of partnership business with the consent of all other partners. He will be entitled to his agreed share of the property and of the profits of the firm. He is not personally liable for the obligations of the firm but his share in profit and property may be liable for the debts of the firm.

He can file a suit for accounts and for his agreed share of property or profit when he severs his connection with the firm. He has a right to inspect and copy books of accounts of the firm.

- 142.** (5) Standard assets are those loans which have not defaulted on repayment of principal or payment of interest. These assets do not show signs of any problem and carry no more than normal risk attached to the business. However, banks are supposed to make provision for these too but the rates vary from sector to sector.
- 143.** (5) Tangible Net Worth is the Equity capital of a firm computed by deducting total liabilities, goodwill, prepaid expenses, as well as startup, incorporation, leasehold improvement, and deferred costs from the total assets. It represents the amount of physical assets a company has net of its liabilities. Thus, it represents the supposed liquidation proceeds a company would fetch if its operations were to cease immediately and the firm was sold off.
- 144.** (3) According to the new framework, risk weights on banks' exposure to resident corporate entities, irrespective of the currency of exposure, are calculated based on ratings assigned by domestic rating agencies, such as CRISIL. Accordingly, CRISIL assigns bank loan ratings for foreign currency loans taken by resident corporate entities from Indian banks or foreign banks based in India.
- 145.** (5) As per the RBI circular on Forex Facilities for Residents (Individuals), updated on 17 July 2014, Foreign exchange can be purchased from any authorised person, such as Authorised Dealer (AD) Category-I bank and AD Category II. Full-Fledged Money Changers (FFMCs) are also permitted to release exchange for business and private visits.

- 146.** (4) Under the Liberalized Remittance Scheme, all resident individuals, including minors, are allowed to freely remit up to USD 125,000 per financial year (April - March) for any permissible current or capital account transaction or a combination of both. The Reserve Bank of India had announced a Liberalized Remittance Scheme (the Scheme) in February 2004.

- 147.** (5) A person resident in India, who has a commodity exposure and faces risks due to volatile commodity prices, can hedge the price risk in the International Commodity Exchanges/Markets, using hedging products such as, futures and options, which are exchange traded and Over the Counter (OTC) derivatives as permitted by the Reserve Bank from time to time. Prior approval from the Reserve Bank / an AD Category - I bank is required.

- 148.** (4) The annual return on Foreign Liabilities and Assets (FLA) is required to be submitted directly by all the Indian companies which have received FDI (foreign direct investment) and/or made FDI abroad (i.e. overseas investment) in the previous year(s) including the current year i.e. who holds foreign Assets or Liabilities in their Balance Sheets.

- 149.** (3) The Risk Weights for Capital Charge for Credit Risk on all unrated claims on corporate, long term as well as short term, regardless of the amount of the claim is 100%. Similarly, Loans & Advances NBFC-ND-SI (other than Asset Finance Companies (AFCs)) ,etc have 100% risk weight. Capital Market Exposures (CME) including those exempted from CME Norms carry 125% risk weight.

- 150.** (5) Market risk refers to the risk to a bank resulting from movements in market prices in particular changes in inter-

est rates, foreign exchange rates and equity and commodity prices. In simpler terms, it may be defined as the possibility of loss to a bank caused by changes in the market variables.

- 151.** (2) As per the notification, titled "Implementation of Basel III Capital Regulations in India - Capital Planning," the transitional period for full implementation of Basel III Capital Regulations in India was extended up to March 31, 2019. This will align full implementation of Basel III in India closer to the internationally agreed date of January 1, 2019.
- 152.** (3) A committee under former Chairman of the Finance Commission Vijay Kelkar was set up in August 2012 to suggest a new roadmap for fiscal consolidation. It suggested the need and urgency to address India's fiscal deficit. A high fiscal deficit - the excess of government expenditure over receipts - can be problematic for many reasons.
- 153.** (3) As per a RBI notification, in order to give impetus to financial inclusion, banks may classify 100 per cent of the credit outstanding under GCCs and overdrafts up to Rs. 25,000 (per account) granted against 'no-frills' accounts in rural and semi-urban areas as indirect finance to agriculture sector under the priority sector.
- 154.** (1) Jen McLaughlin is the New York Times and USA Today bestselling author of sexy New Adult books. Her 'Out of Line,' released in September 2013, hit the New York Times, USA Today and Wall Street Journal lists. She was mentioned in Forbes alongside E. L. James as one of the breakout independent authors.
- 155.** (3) The UNESCO has included the following places/monuments in its World Heritage Sites list: Kaziranga Wild Life

Sanctuary, Assam: 1985, Mahabodhi Temple Complex at Bodh Gaya, Bihar: 2002, Humayun's Tomb, Delhi: 1993, and Red Fort Complex, Delhi: 2007. There are 32 UNESCO World Heritage Sites in India.

- 156.** (1) The Public Accounts Committee (PAC) is a committee of selected members of Parliament, constituted by the Parliament of India, for the auditing of the expenditure of the Government of India. The PAC is formed every year with strength of not more than 22 members of which 15 are from Lok Sabha and 7 from Rajya Sabha.
- 157.** (5) Ali Akbar Khan: Sarod; Zakir Hussain: Tabla; Hariprasad Chaurasia: Flute; L. Subramaniam: Violin.
- 158.** (3) The Nathpa Jhakri Dam is a concrete gravity dam on the Satluj River in Himachal Pradesh, India. The primary purpose of the dam is hydroelectric power production.
- 159.** (3) The Unique Identification Authority of India (UIDAI) is an agency of the Government of India responsible for implementing the Aadhaar scheme, a unique identification project. It was established under the Planning Commission by an executive order issued in January 2009. It is part of the Planning Commission of India.
- 160.** (3) Madhubani Paintings is one of the oldest art forms from Mithila region of Bihar. It is also known as Mithila Painting. Painting is done with fingers, twigs, brushes, nib-pens, and matchsticks, using natural dyes and pigments, and is characterized by eye-catching geometrical patterns.
- 161.** (2) Switzerland, Cayman Islands, etc are the safe havens for depositing taxable income that leads to accumulation of black money earned from within India to another country. In early 2011, several re-

ports in Indian media alleged that the largest depositors of illegal foreign money in Switzerland are Indian, later denied by the central bank of Switzerland.

- 162.** (2) The Council of Scientific & Industrial Research (CSIR) introduced, in 1987, a scheme of Awards for Young Scientists in CSIR system in order to promote excellence in various fields of science and technology. These Awards are known as "CSIR Young Scientist Awards".
- 163.** (5) Integrated solid waste management refers to the sustainable management of solid wastes covering all sources and all aspects such as generation, segregation, transfer, sorting, treatment, recovery transfer, sorting, treatment, recovery and disposal in an integrated manner, with an emphasis on maximizing resource use efficiency.
- 164.** (1) E-TAAL is a web portal for dissemination of e-Transactions statistics of National and State level e-Governance Projects including Mission Mode Projects. It comes under the Department of Electronics & Information Technology, Ministry of Communications & Information Technology.
- 165.** (3) NEFT operates on a Deferred Net Settlement (DNS) basis which settles transactions in batches. In DNS, the settlement takes place with all transactions received till the particular cut-off time. In RTGS, the transactions are settled individually and continuously throughout the business hours.
- 166.** (3) One way to finance government spending is to print money, but printing more money leads to inflation. According to Ceteris Paribus, if Money Supply increases faster than real output then inflation will occur. The Quantity Theory of Money seeks to establish this connection with

the formula $MV=PY$, where M= Money supply, V= Velocity of circulation (how many times money changes hands), P= Price level, and Y= National Income.

- 167.** (3) Drip irrigation is most suitable for row crops (vegetables, soft fruit), tree and vine crops where one or more emitters can be provided for each plant. Generally only high value crops are considered because of the high capital costs of installing a drip system.
- 168.** (1) Of the major rivers of peninsular India, only the Narmada, the Tapti and the Mahi run from east to west. They empty into the Arabian Sea. The rivers that flow east (such as the Ganges, Godavari, etc) end up in the Bay of Bengal.
- 169.** (1) At present, very small quantities of oilcakes are imported by India. Generally, palm oil cakes come from Malaysia and Indonesia, rice bran cakes from Bangladesh and Pakistan, copra cakes from Philippines and sunflower cakes from Ukraine.
- 170.** (2) The total face value of a mortgage-backed security (MBS) decreases over time. It is because like mortgages, and unlike bonds, and most other fixed-income securities, the principal in an MBS is not paid back as a single payment to the bond holder at maturity but rather is paid along with the interest in each periodic payment (monthly, quarterly, etc.).
- 171.** (1) 'One Life Is Not Enough,' is an autobiography by K. Natwar Singh, former Minister of External Affairs and senior Indian National Congress politician. The book tells about his experiences in Delhi's political corridors.
- 172.** (1) The opening match of the FIFA World Cup 2014 was played between host Brazil and Croatia in Sao Paulo on

13 June 2014. Neymar helped Brazil clinch the match by a margin of 3-1.

- 173.** (1) The Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation (BIMSTEC) is an international organisation involving a group of countries in South Asia and South East Asia: Bangladesh, India, Myanmar, Sri Lanka, Thailand, Bhutan and Nepal.
- 174.** (3) The Foreign exchange reserves of India consists of: Foreign Currency Assets (usually in different reserve currencies, mostly the United States dollar, and to a lesser extent the Euro, the Pound sterling, and the Japanese yen), Gold Reserves held by the RBI, Special Drawing Rights (SDRs), and the Reserve Position in the IMF.
- 175.** (2) Kerala is bordered by Karnataka to the north and north east, Tamil Nadu to the east and south, and the Lakshadweep Sea to the west. It lies at the tip of the Indian peninsula in the south. It is wedged between the Western Ghats on the East and the Arabian Sea on the West.
- 176.** (1) DAE stands for the Department of Atomic Energy which is a broad based multidisciplinary organization engaged in the development and deployment of nuclear technology. It is directly under the Prime Minister of India with headquarters in Mumbai.
- 177.** (2) BrahMos is a cruise missile of India which has a range of 290 km and is capable of carrying conventional warheads up to 200-300 kg. It has been developed by India together with Russia. It is named after the rivers Brahmaputra and Moskva.
- 178.** (2) Kerry's visit was mainly aimed at revitalizing ties that had been mired in disputes over trade, intellectual property rights and climate

change. India had threatened to block a worldwide reform of customs rules, saying it must be accompanied by a parallel agreement allowing developing countries more freedom to subsidise and stockpile food grains.

- 179.** (4) According to the RBI, demand drafts, mail transfers, telegraphic transfers and travellers cheques for Rs.50,000 and above should be issued by banks only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment.
- 180.** (5) Commercial Paper is an unsecured, short-term debt instrument issued by a corporation, typically for the financing of accounts receivable, inventories and meeting short-term liabilities. Since it is not backed by collateral, only firms with excellent credit ratings from a recognized credit rating agency will be able to sell their commercial paper at a reasonable price.
- 181.** (3) The acronym 'RTGS' stands for Real Time Gross Settlement, which can be defined as the continuous (real-time) settlement of funds transfers individually on an order by order basis (without netting). 'Real Time' means the processing of instructions at the time they are received rather than at some later time.
- 182.** (4) An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank. A non performing asset (NPA) is a loan or an advance where Interest and/ or instalment of principal remain overdue for a period of more than 90 days in respect of a term loan.
- 183.** (2) Lala Lajpat Rai sustained serious injuries by the police when leading a non-violent protest against the Simon Commission and died less

than three weeks later on 17 November 1928. His death anniversary is one of several days celebrated as Martyrs' Day in India.

- 184.** (1) Monetary policy is the process by which the RBI controls the supply of money, often targeting a rate of interest for the purpose of promoting economic growth and stability. Monetary policy differs from fiscal policy, which refers to taxation, government spending, and associated borrowing.
- 185.** (3) The RBI, in October 2011, deregulated savings bank deposit interest rates, leaving it to the banks to offer whatever they want. At present, each bank can offer a uniform interest rate on savings deposits up to Rs 1 lakh, irrespective of the amount in the account within this limit.
- 186.** (2) The time limit, for resolution of customer complaints by the issuing banks, is within 7 working days from the date of receipt of customer complaint. Hence the bank is supposed to re-credit the customer's account within 7 working days.
- 187.** (4) An Authorized Dealer (AD) is an Authorized Money Changer (AMC) who is authorized by the RBI under Section 10 of the Foreign Exchange Management Act, 1999 to deal in foreign exchange for specified purposes. Ads have helped to widen the access of foreign exchange facilities to residents and tourists while ensuring efficient customer service through competition.
- 188.** (2) As per the 2013 report of Intergovernmental Panel on Climate Change (IPCC), the largest driver of global warming is carbon dioxide (CO₂) emissions from fossil fuel combustion, cement production, and land use changes such as deforestation.

189. (1) REIT stands for Real Establishment Investment Trust. It is a company that owns, and in most cases, operates income-producing real estate. REITs own many types of commercial real estate, ranging from office and apartment buildings to warehouses, hospitals, shopping centers, hotels and even timberlands.

190. (4) Launched in 2001, the World Computer Literacy Day is observed each year on December 2. It aims to curb the digital divide that exists in the world, increase awareness of this 'divide' and increase access to information technology for disadvantaged communities.

191. (1) A Suitable Boy is a novel by Vikram Seth, published in 1993. At 1349 pages and 591,552 words, the book is one of the longest novels ever published in a single volume in the English language.

192. (4) To ease process of implementing stronger corporate governance norms by listed firms, regulator SEBI on 15 September 2014 relaxed various provisions of the new law, especially for smaller companies, and extended the deadline for appointing at least one woman director to April 1, 2015.

193. (1) KYC is an acronym for "Know your Customer", a term used for customer identification process. The objective of the KYC guidelines is to prevent banks being used, intentionally or unintentionally by criminal elements for money laundering.

194. (1) Germany defeated Argentina 1-0 in extra time, with the only goal being scored by Mario Gotze, who collected André Schurrle's cross from the left on his chest before volleying a high left-footed shot into the net. The match took place at the Maracana Stadium in Rio de Janeiro, Brazil on 13 July 2014.

195. (1) 'Pre-shipment' means any loan or advance granted or any other credit provided by a bank to an exporter for financing the purchase, processing, manufacturing or packing of goods prior to shipment. It is issued by a financial institution when the seller wants the payment of the goods before shipment.

196. (5) As per the draft guidelines, both payments banks and small banks are "niche" or "differentiated" banks; with the common objective of furthering financial inclusion. While small banks will provide a whole suite of basic banking products, such as, deposits and supply of credit, payments banks will provide a limited range of products.

197. (4) The acronym 'RTGS' stands for Real Time Gross Settlement, which can be defined as the continuous (real-time) settlement of funds transfers individually on an order by order basis (without netting). RTGS transactions are processed continuously throughout the RTGS business hours.

198. (3) The Pradhan Mantri Gram Sadak Yojana or PMGSY is a nationwide plan in India to provide good all-weather road connectivity to unconnected villages. It was introduced in 2000 by the then Prime Minister of India Atal Bihari Vajpayee.

199. (3) Cate Blanchet won the best actress statuette at the 2014 Academy Awards for her performance in the Woody Allen drama Blue Jasmine. She had previously won the best supporting actress prize after playing Katharine Hepburn in Martin Scorsese's film The Aviator.

200. (3) Nitin Gadkari is the Union Minister of Rural Development. He also heads the ministries of Road Transport & Highways and that of Shipping. □□□