SBI MANAGEMENT EXECUTIVE EXAM

REASONING

Directions (1–5) : Study the following information carefully to answer the given questions :

Eight persons – A, B, C, D, E, F, G and H – are sitting around a circular table facing outward, but not necessarily in the same order. They are at equidistant. D is third to the right of H. C is an immediate neighbour of both A and H. C is sitting second to the left of B. H is second to the right of A. He is second to the left of E. F is not an immediate neighbour of A.

1. Who is to the immediate left of D ?
   (1) F   (2) E
   (3) G
   (4) Cannot be determined
   (5) None of these

2. How many persons are seated between H and F if we go anti-clockwise from H to F ?
   (1) One   (2) Two
   (3) Three
   (4) Cannot be determined
   (5) None of these

3. Which of the following is A's position with respect to D ?
   (1) Third to the right
   (2) Third to the left
   (3) Second to the right
   (4) Fourth to the left
   (5) None of these

4. Who amongst the following is sitting just opposite to G?
   (1) E   (2) H
   (3) C   (4) B
   (5) Either B or E

5. Which of the following statements is **not true** regarding the seating arrangement ?
   (1) There are only three persons between G and B
   (2) D is sitting exactly between E and F

(3) G is second to the left of D
(4) B is third to the right of A
(5) All are true

Directions (6 – 10) : In each question below is given a statement followed by two courses of action numbered I and II. A course of action is a step or administrative decision to be taken for improvement, follow-up or further action in regard to the problem, policy, etc. On the basis of the information given in the statement, you have to assume everything in the statement to be true, then decide which of the suggested courses of action logically follow(s) for pursuing.

Give answer (1) if only course of action I follows.

Give answer (2) if only course of action II follows.

Give answer (3) if either course of action I or II follows.

Give answer (4) if neither course of action I nor II follows.

Give answer (5) if both courses of action I and II follow.

6. **Statement :** Drinking water supply to many parts of town is disrupted due to loss of water because of leakage in pipes supplying water.
   Courses of action :
   I. The government should order an enquiry into the matter.
   II. The civic body should set up a fact-finding team to assess the damage and take effective step.

7. **Statement:** There is an alarming increase in the number of people suffering from malaria in many parts of the city.
   Courses of action :
   I. The municipal corporation has advised all the government hospitals to store adequate supply of malaria drugs.

II. The municipal corporation has urged people to use mosquito repellants and keep their premises clean.

8. **Statement :** Many people have encroached into the government property and built their houses and business establishments.
   Courses of action :
   I. The government should take immediate steps to remove all unauthorised constructions on government land.
   II. All the encroachers should immediately be put behind bars and also be slapped with a hefty fine.

9. **Statement :** The meteorological department has predicted normal rainfall throughout the country during the current monsoon.
   Courses of action :
   I. The government should reduce the procurement price of foodgrains for the current year.
   II. The government should reduce subsidy on fertilizers for the current year.

10. **Statement :** The number of dropouts in government schools has significantly increased in the urban areas over the past few years.
    Courses of action :
    I. The government should immediately close down all such schools in the urban areas where the dropout goes beyond 20 per cent.
    II. The parents of all the students who dropped out of the government schools in urban areas should be punished.

11. Statements :
All pens are books.
All books are chairs.
Some chairs are desks.
Some desks are tables.
Conclusions :
I. Some tables are chairs.
II. Some desks are pens.
III. Some chairs are pens.
IV. All pens are chairs.
(1) Only I and II follow
(2) Only I and III follow
(3) Only I and IV follow
(4) Only III and IV follow
(5) None of these

12. Statements :
Some trains are buses.
Some buses are trucks.
Some trucks are boats.
Some boats are cars.
Conclusions :
I. Some trucks are trains.
II. Some cars are trucks.
III. Some boats are buses.
IV. Some boats are trains.
(1) None follows
(2) Only I and II follow
(3) Only III follows
(4) Only IV follows
(5) Only III and IV follow

13. Statements :
All hills are roads.
All roads are stones.
All stones are jungles.
All jungles are rivers.
Conclusions :
I. Some rivers are stones.
II. Some jungles are hills.
III. Some stones are hills.
IV. All rivers are jungles.
(1) Only I and II follow
(2) Only II and III follow

(3) Only I, II and III follow
(4) Only II, III and IV follow
(5) All follow

14. Statements :
Some books are pens.
Some pens are glasses.
Some glasses are plates.
Some plates are bottles.
Conclusions :
I. Some bottles are books.
II. Some glasses are books.
III. Some plates are glasses.
IV. Some bottles are pens.
(1) Only I and II follow
(2) Only III follows
(3) Only I, II and III follow
(4) Only III and IV follow
(5) Only IV follows

15. Statements :
Some petals are flowers.
All flowers are desks.
Some desks are cards.
All cards are trains.
Conclusions :
I. Some desks are flowers.
II. Some desks are petals.
III. Some petals are cards.
IV. Some desks are trains.
(1) Only I and IV follow
(2) Only II, III and IV follow
(3) Only III and IV follow
(4) Only I, II and III follow
(5) Only I, II and IV follow

16. Statements :
D R, R # M, M @ K, K % F
Conclusions
I. F $ M   II. K @ R
III. K % R   IV. D @ M

(1) None is true
(2) Only I is true
(3) Only II is true
(4) Only III is true
(5) Only IV is true

17. Statements :
R $ M, B @ A, A % K , K # M
Conclusions
I. M % A   II. K $ B
III. A % R   IV. K # R
(1) Only IV is true
(2) Only I and IV are true
(3) Only II and III are true
(4) Only I, III and IV are true
(5) None is true

18. Statements :
D # M, M $ R, R @ J , W % J
Conclusions
I. W % R   II. M $ J
III. R % D   IV. W % M
(1) Only II and III are true
(2) Only I and IV are true
(3) Only I and II are true
(4) Only III and IV are true
(5) All are true

19. Statements :
W @ T, T $ N, N # F, V % F
Conclusions
I. V % N   II. W $ N
III. T $ F   IV. V @ N
(1) Only I and IV are true
(2) Only I and II are true
(3) Only IV is true
(4) Only II, III and IV are true
(5) Only III and IV are true

20. Statements :
B % K, K # D, D N, N @ T
Conclusions
I. N % K   II. T $ D
III. K # B   IV. T % K
(1) Only I and II are true
(2) Only II and III are true
(3) Only I, II and IV are true
(4) Only III and IV are true
(5) All are true

21. How many such digits are there in the number 836257419, each of which is as far away from the beginning of the number as when the digits are rearranged in ascending order within the number?

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

Directions (22-25) : Each of the questions below consists of a question and three statements numbered I, II and III given below it. You have to decide whether the data provided in the statements are sufficient to answer the question.

22. Who amongst P, Q, R, S, T and V, each securing different marks, secured the second lowest marks ?
   I. R and T secured more marks than P and Q
   II. V secured the highest marks
   III. S secured more marks than P but less than Q.
   (1) Only I and III
   (2) All I, II and III are required to answer the question
   (3) Only II and III
   (4) Question cannot be answered even with all I, II and III
   (5) Only I and II

23. Which village is to the North-East of village R ?
   I. Village S is to the South-East of village N which is to the South-West of village P and village P is to the North of village Q.
   II. Village T is to the North-West of village Q which is to the south of village P.
   III. Village R which is to the North of village S, lies between villages N and Q and village N is to the West of village R.
   (1) Only I and II
   (2) Only II and III
   (3) All I, II and III are not sufficient to answer the question
   (4) All I, II and III are required to answer the question
   (5) Only I and III or only II and III are required to answer the question

24. What is the rank of Animesh in a class of 17 students ?

I. Nirmal who is thirteenth from the bottom is six rank ahead of Bhumika who is two position below Animesh.
II. Bhumika is four position ahead of Kamal.
III. Bhumika is two position below Animesh and Kamal's rank is 15th.
   (1) Only I and III
   (2) Only I and II
   (3) Only I or II and III together are required to answer the question
   (4) Only II is required to answer the question
   (5) All I, II and III are not sufficient to answer the question

25. How is 'them' written in a code language ?
   I. 'tell them young' is written as 'se me ye' and 'wise young sharp tell' is written as 'me yo na ye' in that code language.
   II. 'clever sharp come tomorrow' is written as 'na ki pa lo' and 'bring clever young them' is written as 'ki po se ye' in that code language.
   III. 'clever sharp come them no' is written as 'pa na se ki te' and 'yellow come sharp run clever no' is written as 'ki ni pa be te na' in that code language.
   (1) Only III is required to answer the question
   (2) Only I and II are required to answer the question
   (3) Only I or II and III together are required to answer the question
   (4) Only II is required to answer the question
   (5) All I, II and III are not sufficient to answer the question

Directions (26–30) : In each of the questions below is given a statement followed by a question. Read the statement carefully and answer the question that follows :

26. **Statement :** A combination of factors have seen the sales volume of the top 25 listed real estate companies almost halve to about 11.8 million square feet in the quarter ended September 2013. It was 20.73 million square feet in the year ago period.
   Which of the following may be a **probable reason** for the slump in the real estate business ?
   (1) Housing is not a problem in India now-a-days and every family has got a dwelling unit.
   (2) The real estate companies have increased the profit margin and hence sales have come down.
   (3) High cost of funds have dried up liquidity for the cash-starved companies, which in turn log jammed the construction activity across India.
   (4) Residential and commercial units are being developed at the faster pace in comparison to actual demand.
   (5) The faulty Housing Policy of the Government is an impediment to the real estate market.

27. **Statement :** Democracy in the sense of majority rule is not what people are seeking. The middle classes in the Ukraine, Bosnia, Thailand and Venezuela are demanding greater accountability, and are challenging regimes seen as corrupt, out of touch and which form obstacles to a better future.
   Which of the following **assumptions** is implicit in the above statement ?
   (An assumption is something supposed or taken for granted).
   (1) The middle classes want a government that is accountable, responsible and effective in moving their country further into the modern world.

(2) The importance of middle classes has been enhanced in the governance of a democratic country.

(3) The middle classes are capable of overthrowing a corrupt government.

(4) Democracy, in true sense, does not mean the rule of majority which takes into consideration only the numbers.

(5) Except a small number of countries in the world, other countries do not favour democratic form of government.

28. Statement : Should admission to all professional courses be made on the basis of past academic performances rather than through entrance tests ?

Arguments :

I. Yes. It will be beneficial for those candidates who are unable to bear the expenses of entrance tests.

II. Yes. Many deserving candidates securing high marks in their qualifying academic examinations do not perform well on such entrance tests.

III. No. The standard of examinations and assessment conducted by different boards and universities are not comparable and hence there is a need to conduct entrance tests to calibrate them on a common yardstick.

Decide which of the arguments is/are 'strong' argument(s) and which is/are 'weak' argument(s).

(1) Only I and II are strong
(2) Only II and III are strong
(3) Only I and III are strong
(4) Only III is strong
(5) All I, II and III are strong

29. Statement : Although the education system has progressed from the point of view of the number of schools, most of them are ill-equipped and have not achieved excellence in imparting education.

Which of the following **inferences** can be drawn from the above statement ?

(An inference is something which is not directly stated but can be inferred from the given facts).

(1) We need not open any more schools in future.

(2) In future, we should provide good teachers and equipment to these schools.

(3) It is necessary to open more schools to accommodate the increasing number of students.

(4) It is very difficult to manage a large number of schools properly.

(5) Any system develops gradually and we should hope for better outcomes.

30. Statement : Satisfaction with co-workers, promotion opportunities, the nature of work, and pay goes with high performance among those with strong growth needs. Among those with weak growth needs, no such relationship is present – and, in fact, satisfaction with promotion opportunities goes with low performance.

The statement best support the premise that

(1) satisfaction is an inevitable organisational variable

(2) job satisfaction and performance are directly and closely related

(3) relationship between job satisfaction and performance is moderated by growth need

(4) every organisation has few employees having weak growth need

(5) high performance is essential for organisational effectiveness.

Directions (31–35) : Study the following information carefully and answer the given questions :

In a group of students, 21 students like football, 26 students like cricket, 29 students like volleyball, 15 students like cricket and volleyball, 14 students like cricket and football, 12 students like volleyball and football and 8 students like all the three games.

31. How many students are there in the group ?
(1) 45 (2) 48
(3) 43 (4) 44
(5) None of these

32. How many students do like volleyball only ?
(1) 10 (2) 8
(3) 12 (4) 9
(5) None of these

33. How many students do like cricket only ?
(1) 7 (2) 6
(3) 4 (4) 5
(5) None of these

34. How many students do like football only ?
(1) 4 (2) 3
(3) 5 (4) 6
(5) None of these

35. How many students do like both volleyball and football but not cricket ?
(1) 4 (2) 6
(3) 5 (4) 7
(5) None of these

Directions (36–40) : Study the following information carefully to answer the given questions :

Six persons – A, B, C, D, E and F – are sitting in two cars namely X and Y but not necessarily in the same order. Out of six persons two are driving the cars. There are three persons in each car and one person must be on front seat besides the person who is driving the car. In Car X, D is neither driving nor sitting on the back seat. F is sitting on the back seat in Car Y. C is on the driver's seat but not in the Car X. A is neither driving nor travelling in the Car Y. E is not on the driver's seat in any car.

36. Who among the following is on the driver's seat in the Car X ?
(1) D (2) F
(3) B
(4) Cannot be determined
(5) None of these

37. Who among the following is sitting on the front seat in the Car Y ?
(1) E
(2) A
(3) F
(4) Cannot be determined
(5) None of these

38. Which of the following groups of three persons are travelling in the Car X ?
(1) B, E and F (2) B, D and E
(3) A, C and E (4) A, B and D
(5) None of these

39. Which of the following pairs represents the persons sitting on the front seats in the Car X and Car Y respectively ?
(1) D and F (2) D and E
(3) B and E (4) A and C
(5) None of these

40. If D shifts his position to the driver's seat in his car, who will shift his position to the driver's seat in other car ?
(1) E (2) F
(3) A (4) B
(5) C

Directions (41–45) : Study the following information carefully and answer the given questions :

Eight persons – A, B, C, D, E, F, G and H – are travelling in three different Cars namely X, Y and Z, but not necessarily in the same order. There are at least two persons in each Car and each Car has persons of both the sexes. Out of eight persons three are females. All of them like different colours viz. Red, Green, Yellow, Blue, Black, White, Grey and Purple but not necessarily in the same order. One female does not like Grey or White colour. D is travelling with G in the Car Z. G likes Black colour. The persons who like Red and Purple colours, are travelling in the same Car. E does not like Purple colour and he is not travelling with H in the same car. A does not like purple nor Red colour. H is travelling in the Car Y. B, C and H are females in the group. B likes Blue colour and travels with the person who likes Black colour. Red and Green colours are liked by female members. The person who is travelling with H, likes Grey colour. One of the persons travelling in Car Z likes Yellow colour.

41. In which of the following Cars only two persons are travelling?
(1) Car X (2) Car Y
(3) Car Z
(4) Cannot be determined
(5) None of these

42. The female member who is travelling in the Car X likes which colour ?
(1) Green (2) Blue
(3) Yellow (4) Red
(5) None of these

43. Who among the following likes Yellow colour ?
(1) D (2) E
(3) A (4) F
(5) None of these

44. Who among the following is/ are travelling with female member C ?
(1) E and G (2) A and D
(3) E and F (4) D and E
(5) F and G

45. Which of the following combinations of Person-Car-Colour is not correct ?
(1) C – X – Red
(2) F – X – Purple
(3) G – Z – Black
(4) D – Z – Yellow
(5) E – Y – Grey

Directions (46–50) : Study the following information carefully and answer the given questions :

Following are the conditions for selecting candidates for Post Graduation Diploma in Marketing in an institution.

The candidate must

(i) have a Graduation Degree with at least 50 percent marks

(ii) be at least 22 years as on 01.12.2013

(iii) have secured at least 40 per cent marks in the Entrance Test

(iv) have secured at least 50 per cent marks in the Group Discussion and Interview

(v) be capable to pay a fee of Rs. 4 lakh per annum at the time of admission.

In the case of a candidate who fulfills all the conditions EXCEPT

(a) at (iii) above but has secured 30 per cent marks in the Entrance Test and 80 per cent marks in the Graduation, his/ her case is to be referred to the Dean of the Institution

(b) at (v) above but can deposit an amount of Rs. 2.5 lakh in the beginning of the first year, his/ her case is to be referred to the Director of the Institution.

In each question below, details of one candidate are provided. You have to take one of the following courses of actions based on the conditions given above and the information provided in each question and mark the number of that course of action as your answer. You are not to assume anything than the information provided in each question. All these cases are given to you as on 01.12.2013.

Marks answer (1) if the case is to be referred to the Dean of the Institution.

Marks answer (2) if the case is to be referred to the Director of the Institution.

Marks answer (3) if the candidate is to be selected

Marks answer (4) if the candidate is not to be selected

Marks answer (5) if the data provided are inadequate to take a decision.

Now read the information provided in each question and mark your answer accordingly.

46. Anup Bhatnagar was born on 12th June, 1989. He can deposit an amount of Rs. 4 lakh at the time of admission. He secured 85 per cent marks in the Graduation and 55 per cent marks in the Group Discussion and Interview. He secured 35 per cent marks in the Entrance Test.

47. Nisha Desai was born on 8th April, 1991. She secured 80 per cent marks in the Graduation and 60 per cent marks in Group Discussion and Interview. She can pay an amount of Rs. 4 lakh per annum.

48. Subodh Verma was born on 22nd May, 1990. He secured 50 per cent marks in the Graduation and 40 per cent marks in the Entrance Test. He secured 60 per cent marks in Group Discussion and Interview and can deposit an amount of Rs. 4 lakh as fee.

49. Ravindra Sharma was born on 24th September, 1988. He secured 60 per cent marks in the Entrance Test, 60 per cent marks in the Graduation and 65 per cent marks in the Group Discussion and Interview. He can pay Rs. 3 lakh in the beginning of the first year.

50. Rajiv Batra secured 70 per cent marks in the Entrance Test and was born on 5th June, 1991. He secured 50 per cent marks in the Graduation and can pay Rs. 4 lakh at the time of admission. He secured 60 per cent marks in the Group Discussion and Interview.

DATA ANALYSIS AND INTERPRETATION

Directions (51–55) : In the following table, marks obtained by 6 students in 6 different subjects have been given. Read the table carefully and answer the questions. The marks in bracket show maximum marks.

### Marks obtained by 6 students in 6 different subjects

Subjects / Students	English (150)	Maths (150)	Physics (150)	Sociology (150)	Psychology (150)	Statistics (150)
Tony	86	78	95	105	72	112
Vicky	97	102	106	115	86	106
Ravi	115	108	87	99	76	69
Shobha	68	76	84	72	66	88
Pallavi	118	106	126	120	112	98
Mahesh	86	99	108	102	78	86

51. Find the respective ratio of the total marks obtained by Vicky and Ravi in Maths and that scored by Pallavi and Mahesh in Sociology ?
(1) 35 : 37   (2) 37 : 32   (3) 39 : 59   (4) 29 : 35
(5) None of these

52. Find the approximate average percentage of marks obtained by all the students in English.
(1) 61   (2) 63   (3) 68   (4) 65   (5) None of these

53. The ratio of total marks scored by Shobha in Sociology and Physics and that scored by Tony in English and Maths is
(1) 37 : 39   (2) 13 : 23   (3) 39 : 41   (4) 23 : 13
(5) None of these

54. What is the average marks scored by all the students in Sociology ?
(1) 99.5   (2) 98.5   (3) 100.5   (4) 102.2
(5) None of these

55. Find the overall percentage of marks obtained by Shobha in Physics, Psychology and Statistics.
(1) 45%   (2) 48%   (3) 49%   (4) 50.2%
(5) None of these

Directions (56–60) : In the following multiple graphs, the number of selected candidates for 6 different posts by three different companies A, B and C has been shown. Read the graph carefully and answer the questions.

Company A —⊙—; **Company B** —▣—; **Company C** —△—

Number of Selected Candidates in three companies
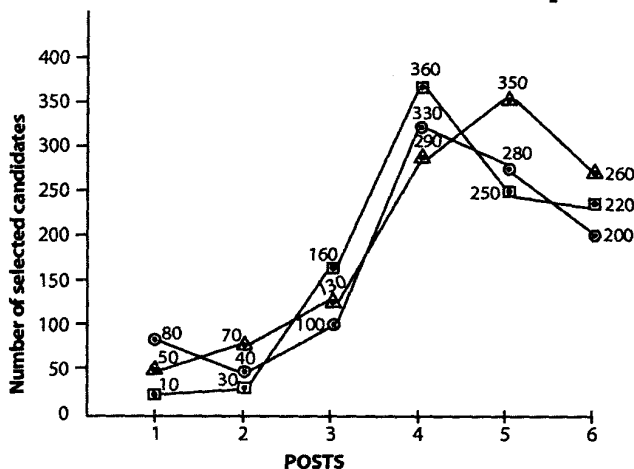
POST 1 : HR Officer
POST 2 : IT Officer
POST 3 : Assistant Manager
POST 4 : Advertisement Office Assistant
POST 5 : Office Assistant Operations
POST 6 : Junior Office Administrator

56. What is the ratio between the number of all candidates selected for company A and that selected for the posts of assistant managers and junior office administrators in all three companies ?
(1) 103 : 107   (2) 102 : 107
(3) 103 : 106   (4) 113 : 117
(5) None of these

57. The number of candidates recruited for the post of office assistant operations in company B is approximately what percent of total candidates recruited in that company ?
(1) 28%   (2) 24%
(3) 30%   (4) 31%
(5) None of these

58. The number of candidates recruited for the posts of assistant manager and advertisement office assistant is what per cent of the candidates recruited for the post of junior office administrator and HR officer by the company C ?
(1) 115%   (2) 120%
(3) 135%   (4) 141%
(5) None of these

59. The total number of candidates recruited for the post of HR officers in all the companies is what per cent of the total candidates recruited by the company A for all posts ?
(1) 16%   (2) 11%
(3) 12%   (4) 14%
(5) None of these

60. What is the respective ratio between the average number of candidates selected for all the posts by company A and company C ?
(1) 113 : 115   (2) 115 : 113
(3) 113 : 117   (4) 117 : 113
(5) 103 : 105

Directions (61–65) : In each of the following questions, a number series is given. After the series a number is given followed by (a), (b), (c), (d) and (e). You have to complete the series starting with the number given, following the sequence of the original series and answer the questions that follow the series.

61. 37   19   20   31.5   65   165
   21   (a)   (b)   (c)   (d)   (e)
   What will come in the place of (e) ?
   (1) 105   (2) 41
   (3) 110   (4) 108
   (5) 116

62. 5   6   16   57   244   1245
   9   (a)   (b)   (c)   (d)   (e)
   What will come in the place of (d) ?
   (1) 366   (2) 364
   (3) 368   (4) 378
   (5) 382

63. 7   5   11   49   335   3005
   13   (a)   (b)   (c)   (d)   (e)
   What will come in the place of (b) ?
   (1) 31   (2) 27
   (3) 29   (4) 28
   (5) 30

64. 12   47   152   467   1412   4247
   33   (a)   (b)   (c)   (d)   (e)
   What will come in the place of (d) ?
   (1) 3131   (2) 1133
   (3) 3311   (4) 3113
   (5) 3123

65. 54   50   84   188   496   1456
   42   (a)   (b)   (c)   (d)   (e)
   What will come the in the place of (d) ?
   (1) 304   (2) 286
   (3) 293   (4) 281
   (5) 301

Directions (66–70) : Read the following information carefully to answer the questions.

In a store, there are 600 women. The store is a collection of precious stones namely diamond, ruby and emerald. It is found that 40% of women like diamond, 20% of women like ruby and 10% of women like emerald. 5% of women like diamond and ruby; 3% of women like ruby and emerald and 4% like emerald and diamond. 2% of women like all three stones.

66. Find the number of women who like both ruby and diamond.
   (1) 30   (2) 32
   (3) 12   (4) 6
   (5) 18

67. Find the number of women who like emerald only.
   (1) 32   (2) 30
   (3) 28   (4) 198
   (5) 40

68. Find the number of women who like both diamond and emerald ?
   (1) 32   (2) 30
   (3) 24   (4) 28
   (5) 27

69. Find the number of women who like diamond only.
   (1) 60   (2) 240
   (3) 120   (4) 198
   (5) 84

70. Find the number of women who like only ruby.
   (1) 60   (2) 240
   (3) 120   (4) 198
   (5) 30

Directions (71 – 75) : 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 given in both the statements I and II together are **not** sufficient to answer the question, and

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

71. What will be the amount at the end of 2 years, if the interest is compounded yearly.
   I. The simple interest on the same sum for a period of 2 years is Rs. 400 at the same rate of 5% per annum.
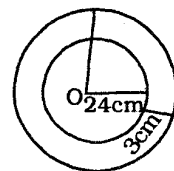   II. The difference between the simple interest and the compound interest for 2 years at the rate of 5% per annum is Rs. 100.

72. Find the average of five consecutive odd numbers.
   I. The difference of fifth number and the first number is 7.
   II. The sum of the first two numbers is 5 more than the fifth number.

73. Find the ratio of the area of the bigger circle and smaller circle.

   I. The radius of the smaller circle is 24 cm.
   II. The difference between the radii of bigger and the smaller circles is 3 cm.

74. What is the length of the train ?
   I. The train crosses a signal post in 9 seconds.
   II. If the train with speed x kmph crosses another train 100m long coming from the opposite direction at 60 kmph in 15 seconds.

75. Find the radius of the semi-circle.
  I. The area of semi-circle is equal to the area of the rectangle.
  II. The breadth of rectangle is 5 cm less than its length and its perimeter is 50 cm.

Directions (76–80) : In the following table the production of different kinds of toys by a company in different years has been given. Read the table carefully and answer the questions.

Production of 5-different Toys and Percentage of Defective Toys in Various Years

Toys	Type-A		Type-B		Type-C		Type-D		Type-E	
Years	Produ-ction	% defective toys	Production	% defective toys	Production	% defective toys	Production	% defective toys	Production	% defective toys
2006	18000	06	20000	06	12000	04	22000	07	23000	08
2007	21000	05	15000	05	15000	08	20000	08	18000	06
2008	16000	08	18000	04	17000	05	18000	05	17000	05
2009	22000	09	19000	06	20000	07	24000	06	20000	04
2010	24000	04	21000	09	24000	09	27000	08	24000	08
2011	28000	05	20000	05	28000	05	28000	05	27000	09
2012	26000	07	28000	08	31000	02	30000	05	30000	05

76. Find the approximate average number of defect free A,C and E types of toys manufactured in 2007.
  (1) 16890   (2) 16980
  (3) 16880   (4) 17890
  (5) None of these

77. How many defect free C-type of toys were manufactured in 2008 ?
  (1) 16250   (2) 16150
  (3) 16350   (4) 16450
  (5) None of these

78. Find the difference between the number of E-type of toys manufactured in 2008 and the total number of A-type and B-type of toys manufactured in 2009.
  (1) 26000   (2) 23000
  (3) 24000
  (4) 18000
  (5) None of these

79. In which year was the maximum number of defective toys of type-A manufactured ?
 (1) 2010   (2) 2008
  (3) 2012   (4) 2009
  (5) None of these

80. Find the ratio between the number of defective toys of type-A in 2006 and that of defective toys of type-E in 2007?
  (1) 3 : 2   (2) 2 : 3
  (3) 1 : 2   (4) 2 : 1
  (5) 1 : 1

Directions (81–85) : In the following bar diagram, production of three kinds of vehicles by a company in different years has been given. Read the bar diagram carefully and answer the questions.

Production of Three Type of Vehicles A, B and C (In Thousands).
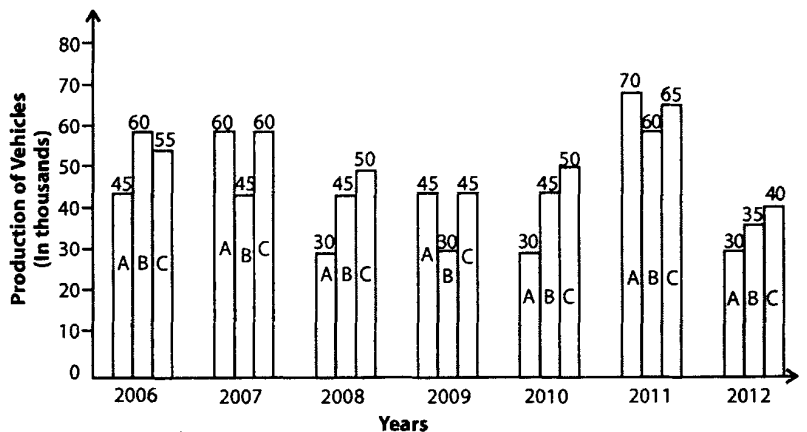
81. Find the ratio between the number of vehicles of type C produced in 2012 and that of vehicles A produced in 2006.
  (1) 8 : 9
  (2) 7 : 9
  (3) 7 : 6
  (4) 7 : 8
  (5) None of these

82. The number of vehicles of type B produced is 2009 is what per cent of the total production of vehicles in 2009 ?
  (1) 20%   (2) 25%
  (3) 18%   (4) 21%
  (5) None of these

83. What is the ratio between the total number of vehicles produced in 2012 and total production of A-type of vehicles in the years 2007 and 2008 ?
  (1) 7 : 9   (2) 7 : 8
  (3) 7 : 6   (4) 8 : 7
  (5) None of these

84. In which year is the percentage increase in production of type-A vehicles from the previous year is maximum ?
 (1) 2009   (2) 2007
  (3) 2010   (4) 2011
  (5) None of these

85. The number of type-C vehicles produced in 2010 is approximately what per cent of total number of vehicles produced in 2011 ?
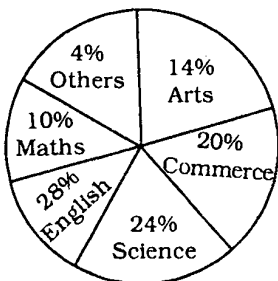(1) 30%   (2) 20%
(3) 32%   (4) 28%
(5) 26%

Directions (86–90) : In the following pie-charts, the percentage wise distribution of candidates who have applied for different subjects in a college and that of selected candidates has been given. Read the following pie-charts to answer the questions.

Percentage of Candidates Applied Number of candidates = 88000

Arts 17%
19% Commerce
10% Others
Science 22%
8% Maths
24% English
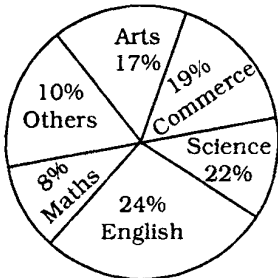
Percentage of Candidates Qualified
Number of candidates = 14400

4% Others
14% Arts
10% Maths
20% Commerce
28% English
24% Science

86. What is the difference between the total number of candidates who got selected in Science and the number of candidates who applied for the same ?
(1) 15904   (2) 14904
(3) 15940   (4) 16940
(5) None of these

87. What is the sum of the total number of candidates who applied for Arts and the number of candidates who got selected in Maths and English both ?

(1) 19432   (2) 20432
(3) 20342   (4) 19432
(5) None of these

88. What is the ratio between the number of candidates who qualified in Arts and commerce together and the number of candidates who qualified in English and Science ?
(1) 17 : 25   (2) 17 : 29
(3) 17 : 26
(4) 29 : 17
(5) None of these

89. What per cent of candidates qualified in English of the total candidates applied for the same ?
(1) 15   (2) 16
(3) 17   (4) 19
(5) 22

90. Find the average number of candidates who got selected for English, Science and Arts.
(1) 3618   (2) 3682
(3) 3628   (4) 3268
(5) 3168

Directions (91–95) : In the following bar diagram number of shirts and trousers manufactured by five different companies – M, N, O, P and Q – has been given. The ratio of shirts and trousers has been given in the adjoining table. Read both the data and answer the questions.

Number of Shirts and Trousers manufactured by five companies M, N, O, P and Q
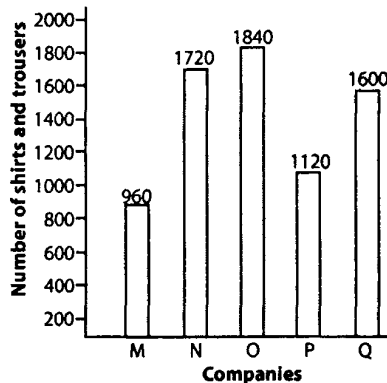
Ratio of Shirts & Trousers

Companies	Shirts	Trousers
M	5	3
N	24	19
O	7	9
P	3	5
Q	8	17

91. What is the average of the number of shirts manufactured by the companies M, O and Q ?
(1) 639   (2) 539
(3) 693   (4) 369
(5) None of these

92. The number of shirts manufactured by company P is
(1) 320   (2) 420
(3) 480   (4) 460
(5) None of these

93. What is the total number of trousers manufactured by companies N and P ?
(1) 1360   (2) 1260
(3) 1460   (4) 1406
(5) None of these

94. The number of shirts manufactured by company Q is what per cent of its total production ?
(1) 25%   (2) 28%
(3) 30%   (4) 32%
(5) None of these

95. The ratio between the number of shirts manufactured by company M and that of trousers manufactured by company P is
(1) 9 : 7   (2) 8 : 7
(3) 7 : 8   (4) 5 : 7
(5) 6 : 7

Directions (96-100) : In the following table, the number of vehicles passing over a bridge during different time intervals on different days of a week is given. Read the table carefully to answer the following questions.
Number of Vehicles (In thousands)

Time Intervals / Days	8-11 am	11 am-1pm	1pm-4pm	4pm-7pm	7pm-10pm
Monday	12	10	8	11	6
Tuesday	15	12	10	12	5
Wednesday	10	8	6	8	6
Thursday	11	7	7	7	7
Friday	13	10	8	10	6
Saturday	8	6	7	8	5

96. What is the difference between the total number of vehicles, crossing during 7pm-10 pm and the number of vehicles crossing during 11am-1pm on Tuesday, Thursday and Saturday ?
(1) 8000   (2) 8500
(3) 7500   (4) 7800
(5) None of these

97. Find the difference between the number of vehicles crossing on Tuesday and Saturday during 1pm-4pm and the number of vehicles crossing on Thursday during 1pm-4pm.
(1) 7000   (2) 10000
(3) 24000   (4) 14000
(5) None of these

98. What is the percentage decrease in the number of vehicles crossing from time interval 8-11am to 7pm-10pm on Wednesday?
(1) 45%   (2) 38%
(3) 40%   (4) 50%
(5) 46%

99. Find the average number of vehicles crossing the bridge during 8-11 am.
(1) 11056   (2) 12500
(3) 11050   (4) 11500
(5) None of these

100. Find the total number of vehicles crossing the bridge during 11am-1 pm on Thursday and Friday.
(1) 11000   (2) 19500
(3) 17500   (4) 19000
(5) 17000

FINANCIAL AWARENESS

101. In order to sell mutual fund efficiently, an agent
(1) Needs to make inflated assurance before the customer
(2) Need not Pass the exam for selling the products
(3) Needs to have proper license
(4) Both 1 and 2
(5) All of the above

102. Which of the following correctly explains credit intermediation?
(1) Banks borrow and lend back-to-back on their own account as middle men
(2) Banks lend money to ordinary commercial and personal borrowers
(3) Banks borrow more on demand debt and short term debt, but provide more long term loans
(4) Banks act as both collection and paying agents for customers
(5) Banks give out a loan in a fractional-reserve banking system

103. When computing NAV of fund, SEBI requires accrual of major expenses to be accounted
(1) Quarterly
(2) Annually
(3) Half-yearly
(4) On a day-to-day basis
(5) When actually paid

104. Which institution of the Government of India provides Export Credit Insurance?
(1) EPFS   (2) SEBI
(3) RBI   (4) NABARD
(5) ECGC

105. Which of the following is not correct regarding Bond Market?
(1) It is a financial market where participants can issue new debt
(2) It is known as the primary market
(3) It aims to provide a mechanism for long term funding of public and private expenditures
(4) It is often used to indicate changes in interest rates or the shape of the yield curve
(5) It usually refer to the private companies' bond market

106. In the Budget 2013-14, HUFs, firms and entities who admitted to a taxable income exceeding 1 crore per year, came as many as ___ persons.
(1) 18,500   (2) 33,000
(3) 42,800   (4) 51,700
(5) 60,000

107. In the case of Mutual Funds, Excess distribution expenses are to be borne by the
(1) AMC
(2) Unit holders
(3) SEBI   (4) AMFI
(5) All of these

108. The value of goods and services in terms of money is
(1) M_1 (2) NNP
(3) GDP   (4) PPP
(5) M_3

109. Which of the following is correct regarding dematerialization?
(1) It is the process by which an investor can get physical 'certificates converted into electronic form
(2) The investors can dematerialize only those share certificates that are already registered in their name
(3) The electronic certificates are maintained in an account with the Depository Participant

(4) Both 1 and 3

(5) All of the above

110. The social aspect of marketing ensures

(1) Social good

(2) Delivery of effective and efficient social change programs

(3) Customer engagement

(4) All of these

(5) Both 1 and 2

111. Which of the follqwing is the "name, term, design, symbol, or any other feature that is used to identify a good?

(1) Logo

(2) Brand

(3) Corporate identity

(4) Stationery goods

(5) All of these

112. With effect from April 1, 2010 payment of interest on savings bank accounts by scheduled commercial banks was announced to be calculated on a

(1) Weekly product basis

(2) Daily product basis

(3) Fortnightly product basis

(4) Monthly product basis

(5) Hourly product basis

113. Which of the following is not correct regarding Product Mix?

(1) It is the combination of products offered for sale by a retail outlet

(2) It takes into account both the variety and quantity of goods

(3) It is used to attract a certain demographic of shoppers to the store

(4) It is a number of products grouped together based on similar characteristics

(5) It is more than just inventory

114. Shareholders purchase and sell a fund at the fund's net asset value (NAV), which is calculated daily. NAV is the price used for all Mutual fund share transactions which include

(1) New purchases

(2) Sales (redemptions)

(3) Exchanges from one fund to another within the same fund family

(4) Both 1 and 2

(5) All of these

115. Which of the following Derivatives Contract gives the buyer/holder of the contract the right (but not the obligation) to buy/sell the underlying asset at a predetermined price within or at end of a specified period?

(1) Option contracts

(2) Future contracts

(3) Swap contracts

(4) Forward contracts

(5) Hedge contracts

116. The Reserve Bank of India (RBI) has proposed a four-tier banking structure as opposed to the existing two-tier model in order to enhance competition and finance higher growth in the country. Which of the following will not come under the third tier of the proposed system?

(1) Old private sector banks

(2) Regional rural banks

(3) Multi-state urban cooperative banks

(4) Branches of foreign banks in India

(5) None of these

117. Mutual Fund Agents are compensated through

(1) Salaries

(2) Commissions

(3) An annual fee

(4) Not in cash but in kind

(5) Any of these depending upon his/her quarterly performance

118. Which of the following is not correct regarding FSLRC?

(1) It reviews, simplifies and rewrites the legislations affecting the financial markets in India

(2) It evolves a common set of principles for governance of financial sector regulatory institutions

(3) It streamlines the regulatory architecture of financial markets

(4) It was formed in 2013

(5) None of these

119. All records of an individual's payments pertaining to loans and credit cards are submitted to Credit Information Bureau (India) by member banks and credit institutions, on a

(1) Daily basis

(2) Weekly basis

(3) Fortnightly basis

(4) Monthly basis

(5) Quarterly basis

120. Investments made by a mutual fund on behalf of investors are accounted as

(1) Assets   (2) Liabilities

(3) Capital

(4) Hedge Fund

(5) Collateral

121. The advertisement of life insurance must not have which of the following terms?

(1) Investment

(2) Investment plan

(3) Expansion plan

(4) Retirement plan

(5) All of these

122. A life insurance policy can only be made paid up if what particular policy feature exists?

(1) Indexing contribution

(2) Nomination facility

(3) Rider benefits

(4) Savings element

(5) All of these

123. VCES stands for:

(1) Voluntary Compliance Encouragement Scheme

(2) Value of Customer's Estimated Securities

(3) Voluntary Customer Engagement Services

(4) Voluntary Compulsory Employment Scheme

(5) None of these

124. A Mutual Fund's NAV calculated on a day is known as

(1) Asset value per Fund

(2) Price value per share

(3) Asset value per stock

(4) Price value per Fund

(5) Net asset price

125. Into which of the following can FCEB (Foreign Currency Exchange Bond) be exchanged?
(1) Shares of Issuing company
(2) A foreign country
(3) Debt instruments
(4) Equity shares of Offered Company
(5) Gilt-edged securities

126. NABARD stands for
(1) National Association for Building Asset Reconstruction Department
(2) National Bank for Agriculture and Rural Development
(3) National Agency of Banking Regulatory Directives
(4) National Asset Building and Reconstruction Department
(5) None of these

127. An insurance policy qualifies as micro-insurance policy if the benefits don't exceed
(1) Rs. 10,000 (2) Rs. 25,000
(3) Rs 50,000   (4) Rs. 1 lakh
(5) Rs. 2 lakh

128. Base Rate of loans are
(1) Set by the Reserve Bank of India
(2) Fixed by individual banks
(3) Applicable to all new loans after July 2010
(4) Both 1 and 2
(5) Both 2 and 3

129. The main reason why a life insurance proposal form often asks for the proposer's height is to enable a reasonable comparison with the proposer's
(1) Age   (2) Gender
(3) Occupation (4) Weight
(5) None of these

130. In a mutual fund, investors' subscriptions are accounted for as
(1) Liabilities
(2) Deposits
(3) Unit Capital
(4) Assets
(5) None of these

131. What is the term for the conversion of existing assets or future cash flows into marketable securities?
(1) Dematerialization
(2) Securitization
(3) Underwriting
(4) Monetization
(5) Hedging

132. Which of the following does not correctly explain Mutual Fund?
(1) It is a collective investment scheme
(2) It is regulated and sold to the general public
(3) It is managed by an Asset Management Company
(4) It is a depository financial intermediary
(5) None of these

133. Which of the following is an unsecured money market instrument?
(1) Treasury Bills
(2) Certificates of Deposit
(3) Commercial Paper
(4) Bankers' Acceptances
(5) All of these

134. According to a recent Government policy, companies have been mandated to spend 2 percent of their average net profit for past three years on fulfilling
(1) Financial Inclusion
(2) Millennium Development Goals
(3) KYC norms
(4) Corporate Social Responsibilities
(5) Steps against money laundering

135. What does MSF stand for?
(1) Mutual Secure Finance
(2) Marginal Standing Facility
(3) Minimum Structured Finance
(4) Material Securitized Fund
(5) Minimum Social Fund

136. What is the term when a seller tries to sell the same good at different prices?
(1) Price Differential
(2) Dumping
(3) Price Discrimination
(4) Bullying
(5) None of these

137. Which of the following does not constitute customer identification process in the banking sector?
(1) confirming the date of birth from an official document
(2) confirming the permanent address
(3) contacting the customer by telephone, by letter or by e-mail to confirm the information supplied after an account has been opened
(4) confirming the marital status of the customer
(5) confirming the validity of the official documentation provided through certification

138. Which of the following explains the sound marketing of products?
(1) 3 Rs   (2) 4 Ps
(3) 3 Cs   (4) 2 Ms
(5) 4 Ss

139. What is the term for fixing high price for new product?
(1) Decoy Pricing
(2) Skimming
(3) Freemium
(4) Absorption Pricing
(5) Odd Pricing

140. Which price index is a measure of the average change over time in the prices?
(1) CPI   (2) WPI
(3) PPI
(4) Both 1 and 2
(5) All of these

141. A micro enterprise is defined as an enterprise engaged in the manufacture or production of goods pertaining to any industry where the investment in plant and machinery does not exceed
(1) Rs 5 lakh   (2) Rs. 10 lakh
(3) Rs. 25 lakh (4) Rs. 50 lakh
(5) Rs. 1 crore

142. A life insurer issued a quotation on 10 February, guaranteed for 14 days, which was accepted by the customer on day 10. Consequently the insurer can only decline this risk if the
(1) Customer submits a second quotation request.
(2) Insurer increases its underlying premium rates.
(3) Market place experiences a significant downturn.
(4) Material facts change
(5) None of these

143. What does SEBI stand for?
(1) Securities and Exchange Board of India
(2) Service and Employment Building of India
(3) Securities Exchange Board of India
(4) Service Estimated by Banks in India
(5) None of these

144. BSDA stands for
(1) Basic Securities Demat Account
(2) Bombay Soft Drinks Association
(3) Basic Services Demat Account
(4) Basic Services Development Authority
(5) None of these

145. Which of the following examines the current monetary policy of India?
(1) National Development Council
(2) Planning Commission
(3) Reserve Bank of India
(4) Ministry of Finance, Government of India
(5) SEBI

146. Making, issuing, or circulating any written or oral statement that misrepresents the benefits, conditions, or terms of any insurance policy, or transaction is an example of:
(1) Twisting
(2) Unfair
(3) Misrepresentation
(4) Concealment
(5) All of these

147. Under whom has the Reserve Bank of India set up an expert committee to examine the current monetary policy framework of RBI and recommend what needs to be done to revise and strengthen it?
(1) P.J. Nayak
(2) Urjit Patel
(3) J.P. Morgan
(4) Chetan Ghate
(5) Sajid Chenoy

148. An individual has secured a $12,000 loan from the bank to purchase a boat, which is scheduled for repayment in monthly installments over 48 months. Which life insurance would protect the lender should the borrower die prior to retiring the debt?
(1) Level Term
(2) Enhanced Whole Life
(3) Modified Premium Life
(4) Decreasing Term
(5) None of these

149. Which of the following recently launched a new health scheme 'Stri Swasthya Suraksha Yojana for women'?
(1) CII   (2) NDMC
(3) SEBI   (4) IRDA
(5) NABARD

150. Where was the Third BIM-STEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) Summit held?
(1) India
(2) Sri Lanka
(3) Bangladesh
(4) Myanmar
(5) Indonesia

ENGLISH LANAUGE

Directions (151-160) : Read the following passage carefully and answer the questions given below it. Certain words/phrases have been printed in **bold** to help you locate them while answering some of the questions.

The Indian education sector is one of the largest sunrise sectors contributing to the country's economic and social growth. The Indian education system, considered as one of the largest in the world, is divided into two major segments of core and non-core businesses. While, schools and higher education form the core group, the non-core business consists of preschools, vocational training and coaching classes. The education sector in India is evolving, led by the **emergence** of new niche sectors like vocational training, finishing schools, child-skill enhancement and e-learning. India has emerged as a strong potential market for investments in training and education sector, due to its favourable demographics (young population) and being a services-driven economy. Indian education sector's market size in Financial Year, 2012-13 estimated to be USD 71.2 billion is expected to increase to USD 109.8 billion by Financial Year 2015-2016 due to the expected strong demand for quality education. The market grew at a CAGR of 16.5% during Financial Year 2015-2016, Financial Year 2005-2012.

Education has been made an important and integral part of the national development efforts. The tremendous increase in the number of students and of educational institutions has given rise to the term 'education explosion'. No doubt, this has resulted in serious problems such as inadequacy of financial resources and infrastructure and **dilution** of personal attention to the education and character-formation of the students. Also there is the unwanted side-effect of enormous increase in the number of educated unemployed. However, we cannot overlook the advantages

of education explosion in India. Mere increase in the percentage of literate people does not indicate a qualitative change in the educational standards of the people and a substantial improvement in manpower resources of India. Unemployment problem in India cannot be blamed on the availability of large masses of educated people in India.

Uncertainty and vacillation have marked the government's policy regarding the medium of education in India. While the government policy in this respect has not changed, a significant increase in the number of schools—primary and secondary—imparting education through the English medium is a significant development; thousands of nursery schools that have mushroomed since the last decade **purport** to impart education to infants through English. This is an unwanted development which has been **deprecated** by educationalists and political leaders. Regarding the medium of instruction in colleges and universities, many State Governments have already decided, in principle, to switch over to the regional language. However the implementation in this respect has remained very slow.

Today virtually every university in India is offering correspondence courses for different degrees and diplomas. In fact correspondence education has opened new vistas for the educational system which could not successfully meet the challenging problem of providing infrastructure for multitudes of new entrants into the portals of higher education. The public demand for higher education was initially met through evening colleges; now correspondence education has come to the rescue of the worried education administrators.

151. Which of the following facts is **not** true regarding the Indian education sector as per the passage?
(1) It is still in the process of development
(2) It is one of the contributors to India's growth

(3) There has been a recent trend towards the adoption of regional languages as the medium of instruction
(4) Mushrooming of schools imparting English education has been appreciated
(5) The number of educated unemployed as increased

152. As per the passage, India's education sector has been able to attract investments because of
A. The demographic factor.
B. The Indian economy being services-driven.
C. Indian democratic governance being an attractive issue.
(1) Only (A)
(2) Only (B)
(3) Only (C)
(4) Both (A) and (B)
(5) Both (B) and (C)

153. Which of the following explains the term 'education explosion' as per the passage?
A. Huge investment in the education sector.
B. Pro-active Government policy towards the education sector.
C. Spurt in the number of students and educational institutions.
(1) Both (A) and (B)
(2) Only (C)
(3) Both (B) and (C)
(4) Only (B)
(5) All of the above statements are correct

154. Which of the following can be inferred as per the passage?
A. Increase in literacy levels signifies a qualitative increase in educational attainment of people.
B. Literacy levels are closely related to improvement in manpower resources.
C. The existence of educated people does not necessarily contribute to the problem of unemployment.
(1) Only (A)
(2) Only (B)
(3) Only (C)
(4) Both (A) and (B)
(5) All three

155. As per the passage, which of the following statements is/are correct?
(1) Increase in English medium schools is a welcome sign for the Indian education sector
(2) Increase in English medium schools in India is an insignificant, though wanted development
(3) Correspondence education has proved to be a panacea in terms of educating people without proper infrastructure
(4) The implementation of regional languages as medium of instruction has been quite fast
(5) The prospects for future growth of India's education sector looks bleak

156. Which of the following statements **cannot** be said to be the highlights of the passage?
A. India's education sector is marked by increase in the number of educated people paralleled by simultaneous growth in unemployment.
B. There are both positive and negative aspects of the education explosion in India.
C. The Government policy towards education has been that of clarity marked by sincere efforts.
(1) Only (A) (2) Only (B)
(3) Only (C) (4) All three
(5) None of these

Directions (157–158) : Choose the word/group of words which is **most similar** in meaning to the word/group of words printed in **bold** as used in the passage.

157. **Dilution**
(1) Thickening
(2) Concentration
(3) Extension
(4) Diminution
(5) Development

158. **Emergence**
(1) Disappear
(2) Rise
(3) Abandonment
(4) Fall
(5) Lessening

Choose the word/group of words which is **most opposite** in meaning to the word/group of words printed in bold as used in the passage.

159. Deprecate
    (1) Derogate   (2) Frown
    (3) Object   (4) Commend
    (5) Disparage

160. Purport
    (1) Insignificance
    (2) Connotation
    (3) Acceptation
    (4) Intention
    (5) Purpose

Directions (161-165) : Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentence to make the sentence grammatically correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

161. British Airspace has been **focusing on build** European links.
    (1) focusing on built
    (2) focusing on forged
    (3) focusing on forging
    (4) concentrating to build
    (5) No correction required

162. The appetite of banks for funds was lost under the onslaught of the slowdown, corporates refused to borrow even as **bank deposits flourished**.
    (1) bank deposits flourishing
    (2) bank deposits swelled
    (3) bank deposits were enhanced
    (4) bank deposits flummoxed
    (5) No correction required

163. The 8th century revival of Byzantine learning is **an exemplary phenomenon** and its economic and military precursors have yet to be discovered.
    (1) phenomenon yet to be discovered.
    (2) a phenomenon incompletely explained
    (3) an inexplicable phenomenon
    (4) an unidentifiable phenomenon
    (5) No correction required

164. NASA is all set to start building the world's first spacecraft **that collected samples** from an asteroid in 2018.
    (1) that will collect samples
    (2) that has collected samples
    (3) that will have collected samples
    (4) who will collect samples
    (5) No correction required

165. A sculpture by a veteran artist **that stands** in the lawns of National Art Gallery was found damaged.
    (1) that stood
    (2) that had stood
    (3) that was standing
    (4) that has stood
    (5) No correction required

Directions (166-170) : Read each sentence to find out whether there is any grammatical error in it. The error if any, will be in one part of the sentence, the number of that part is the answer. If there is no error, mark (5). (Ignore errors of punctuation, if any)

166. Politicians and actors (1)/are shining on the Indian (2)/ electoral firmament (3)/ for a long time. (4)/ No error (5)

167. Almost all school teachers insist that (1)/ a student's mother (2)/ is responsible for the student's conduct (3) / as well as his dress. (4)/ No error (5)

168. In the forthcoming elections (1)/ every man and woman (2)/ must vote for the candidates (3)/ of their choice. (4)/ No error (5)

169. It is essential that diseases like tuberculosis (1)/ are detected and treated (2)/ as early as possible in order to (3)/ assure a successful cure.(4)/ No error (5)

170. The Mumbai Police have found (1)/ the body of a man (2)/ who they believe to be (3)/ the prime suspect in a murder case. (4)/ No error (5)

Directions (171-175) : In the following questions, a set of five words is given. Four of the words are related in some way, the remaining word is not related to the rest. You have to pick the word which does not fit in the relation.

171. (1) Disdain   (2) Disloyalty
    (3) Infidelity
    (4) Unfaithfulness
    (5) Unreliability

172. (1) Astute   (2) Crafty
    (3) Wily   (4) Naive
    (5) Shrewd

173. (1) Discern   (2) Recognise
    (3) Discriminate
    (4) Differentiate
    (5) Eviscerate

174. (1) Bewildered (2) Perplexed
    (3) Confused
    (4) Reserved
    (5) Flummoxed

175. (1) Pageant   (2) Pretense
    (3) Exhibition (4) Lurid
    (5) Plush

Directions (176–180) : In the following questions, each sentence has two blank spaces. From the pairs of words given, choose the one that fill the blanks most appropriately.

176. Their achievement in the field of literature is described as ____; sometimes it is even called ___.
    (1) magnificent, irresponsible
    (2) insignificant, influential
    (3) significant, paltry
    (4) unimportant, trivia
    (5) significance, trivia

177. This simplified ____ to the decision-making process is a must read for anyone ____ important real estate, personal or professional decisions.
    (1) primer, maximizing
    (2) tract, enacting
    (3) introduction, under
    (4) guide, facing
    (5) guide, enactment

178. Physicians may soon have ___ to help paralysed people move their limbs by bypassing the ___ nerves that once controlled their muscles.
    (1) instruments, detrimental
    (2) ways, damaged
    (3) reasons, involuntary
    (4) impediments, complex
    (5) instrumental, damaged

179. The argument that the need for a looser fiscal policy to ___ demand outweighs the need to _____ budget deficits is persua-

sive.

(1) assess, minimise
(2) outstrip, eliminate
(3) stimulate, control
(4) restrain, conceal
(5) facilitate, hide

180. The Internet is a medium where users have nearly ___ choices and ___ constraints about where to go and what to do.
(1) unbalanced, nonexistent
(2) embarrassing, no
(3) unlimited, minimal
(4) chocking, shocking
(5) limited, maximal.

Directions (181 – 185) : In each question below, four words printed in **bold** type are given. These are numbered (1), (2), (3) and (4). One of these words printed in **bold** may either be **wrongly spelt or inappropriate** in the context of the sentence. Find out the word that is inappropriate or wrongly spelt, if any. The number of that word is your answer. If all the words printed in **bold** are correctly spelt and appropriate in the context of the sentence then mark (5) i.e. 'All Correct' as your answer.

181. People who **look** (1)/ down on **abstract** (2)/ art have several major **arguements** (3)/ to support their **beliefs**. (4)/ All Correct (5)

182. The world Trade **Organisation** (1)/ was **formed** (2)/ in the early 1990s as an **oustcome** (3)/ of the Uruguay Round **negotiations**. (4)/ All Correct (5)

183. **Feminists** (1)/ have viewed the **Patirarchale** (2)/ control of women's bodies as one of the prime **issues** (3)/ facing the **contemporary** women's movement. (4)/ All Correct (5)

184. **Composed** (1)/ with other **experimental** (2)/ sciences, **astronomy** (3)/ has certain **limitations**. (4)/ All Correct (5)

185. Toxic **effluents** (1)/ deplete the level of oxygen in the rivers, **endanger** (2)/ all **aquatic** (3)/ life and render water **absolute** unfit for human consumption. (4)/ All Correct (5)

Directions (186–190) : In each of the following questions, five sentences are given that are not in a proper sequence. You are required to arrange all the five sentences so that all together make a logical paragraph. The correct order of the sentences is your answer.

186. A. Most of the available savings channels do not give returns that offset inflation.
B. The prospect of getting a negative real return is forcing investors away from conventional financial savings instruments.
C. The country needs to boost its financial savings to step up the overall investment rate.
D. Besides, the seemingly insatiable demand for gold has very recently created serious macroeconomic problems.
E. Although the threat of an imbalance has receded, ongoing attempts to channel the demand into productive channels need to be encouraged.
(1) DABCE   (2) CADEB
(3) ABCDE   (4) EDCBA
(5) BCEDA

187. A. Yet, there appeared to be a contradiction in this, as the geographical area occupied by the charismatic cat was reported to have decreased in some ranges.
B. A fresh exercise to count the country's tigers led by the National Tiger Conservation Authority has now been launched.
C. The results published in 2010 claimed an improvement in estimated tiger numbers, at 1,706 individuals compared to 1,411 in 2006.
D. What is interesting is that a mere 10 per cent of the habitat today hosts 90 per cent of the reproducing populations of the big cat.

E. This is an important project, given that India hosts the most number of tigers in the wild.
(1) ABCDE   (2) CABED
(3) EADCB   (4) DCEBA
(5) BCAED

188. A. When IT moved into the Valley, educated Blacks found opportunities a plenty.
B. Once, Silicon Valley was the valley of fruits.
C. Then the White and Asian-led organisations began to prefer South Asians and subtle discrimination had the African Americans moving out.
D. Then the Hispanics and the Chinese ousted them.
E. Blacks found work in the orchards and canneries and stores.
(1) CADEB   (2) AEBDC
(3) EBCAD   (4) BEDAC
(5) DACBE

189. A. Then there is the technique of physical expression (angika abhinaya) using postures, hand gestures, etc.
B. A hallmark of Panikkar's presentation is his use of verbal expression (vachika abhinaya) borrowed from Kerala traditions such as Koodiyattam.
C. His own company, Sopanam, is distinguished by the elaborate physical training undergone by all the actors.
D. In relatively short-term production this is not possible.
E. In his Hindi presentations too, this vachika approach is retained.
(1) BEACD   (2) ACDBE
(3) EBDCA   (4) ADCEB
(5) CAEBD

190. A. Our journey had a destination — Thalassery.
B. It was a cloudy day and the beaches were crowded.

C. And that was how I landed in a very tiny hamlet to see a Theyyam performance for the first time.

D. But I wanted to drive through the villages and we promptly got lost.

E. We drove along, turning into smaller villages and hamlets, finding posters of Malayalam stars, while Che Guevara looked on from every street corner.

(1) ABCDE   (2) BEADC
(3) CDABC   (4) DEBAC
(5) EADCA

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

The fact that the majority of South Asia's population of about 1.5 billion **(191)** in villages points towards the need for marketers to develop a good understanding of rural markets and the rural marketing phenomenon. For our purpose, we define rural marketing **(192)** any marketing activity in which one dominant participant is from a rural area. This implies that rural marketing comprises marketing of inputs to rural markets as well as marketing of outputs from rural markets to **(193)** geographical areas.

It is not only the size of the population that makes rural markets in South Asia very **(194)** for marketers in India. Rural markets **(195)** for a similar proportion for consumer durable products too. Banking system, limited availability of credit facilities, and problems of storage infrastructure are additional **(196)** for marketers. These challenges need **(197)** solutions.

All the South Asian governments accord special **(198)** to the development of rural areas by addressing issues such as poverty,

unequal growth, and poor infrastructure. This has led to **(199)** improvements in rural literacy levels in the last few years in all the South Asian countries. In addition, investments by governments in improving farm productivity and generating greater employment opportunities in rural areas have made rural markets in South Asia more **(200)** and prosperous.

191. (1) Believes
     (2) Resides
     (3) Concentrates
     (4) Focuses
     (5) Amalgamates
192. (1) Since   (2) For
     (3) By   (4) As
     (5) While
193. (1) Diverse   (2) Another
     (3) Different   (4) Other
     (5) Many
194. (1) Valid   (2) Central
     (3) Important   (4) Trivial
     (5) Prime
195. (1) Responded
     (2) Counted
     (3) Accounted
     (4) Catered
     (5) Seized
196. (1) Attractions
     (2) Obstacles
     (3) Challenges
     (4) Pitfalls
     (5) Diversions
197. (1) Pragmatic
     (2) Scientific
     (3) Radical
     (4) Innovative
     (5) Practical
198. (1) Fund
     (2) Budget
     (3) Attention   (4) Primacy
     (5) Resources
199. (1) Appreciable
     (2) Revolutionary
     (3) Mind-boggling
     (4) Astonishing
     (5) Surprising
200. (1) Appropriate
     (2) Relevant
     (3) Vibrant
     (4) Challenging
     (5) Dynamic

SHORT ANSWERS

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

EXPLANATIONS

(1-5) :
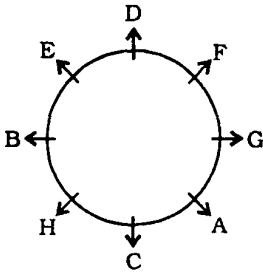
1. (2) E is to the immediate left of D.
2. (3) Three persons – C, A and G – are seated between H and F if we go anticlockwise from H to F.
3. (1) A is third to the right of D.
4. (4) B is sitting just opposite to G.
5. (3) G is second to the right of D.
6. (4) Considering the nature of problem, Courses of Action I is not necessary. Again, it is mentioned in the statement that water supply is disrupted due to loss of water owing to leakage in pipes supplying water. Thus, reason for disruption of water supply is known. Then, what is the need of setting-up of fact-finding mission.
7. (5) Both the Courses of Action are suitable for pursuing. In case of outbreak of malaria adequate supply of drugs in necessary. Again the people should use mosquito repellants and keep their premises clean to check breeding of mosquitoes.
8. (1) Only Course of Action I seems to be suitable for pursuing. Course of Action II is too harsh to be suitable.
9. (4) Neither of the Courses of Action is suitable for pursuing. A course of action is taken to solve or reduce a problem.

10. (4) Neither of the Courses of Action is suitable for pursuing. The Government should take some other measure to discourage dropout in Government schools.

(11-15) :

(i) All pens are books → Universal Affirmative (A-type).
(ii) Some chairs are desks → Particular Affirmative (I-type).
(iii) No cloth is room → Universal Negative (E-type).
(iv) Some cloths are not rooms → Particular Negative (O-type).

11. (4) All pens are books.

All books are chairs.
A + A ⇒ A-type of Conclusion "All pens are chairs."
This is Conclusion IV.
Conclusion III is Converse of this Conclusion.

12. (1) All the four Premises are Particular Affirmative. No Conclusion follows from the two Particular Premises.

13. (3) All hills are roads.

All roads are stones.
A + A ⇒ A-type of Conclusion "All hills are stones."
Conclusion III is Converse of this Conclusion.

All hills are stones.

All stones are jungles.
A + A ⇒ A-type of Conclusion "All hills are jungles."
Conclusion II is Converse of this Conclusion.

All stones are jungles.

All jungles are rivers.
A + A ⇒ A-type of Conclusion. "All stones are rivers."
Conclusion I is Converse of this Conclusion

14. (2) All the four Premises are Particular Affirmative (I-type). No Conclusion follows from

the two Particular Premises. Conclusion III is the Converse of the third Premise.

15. (5) Some petals are flowers.

All flowers are desks.
I + A ⇒ I-type of Conclusion "Some petals are desks."
Conclusion II is the Converse of this Conclusion.

Some desks are cards.

All cards are trains.
I + A ⇒ I-type of Conclusion "Some desks are trains".
This is Conclusion IV.
Conclusion I is the Converse of the second Premise.

(16-20) :

● P % Q ⇒ P ⊀ Q ; P ≠ Q
Therefore, P > Q
● P ▢ Q ⇒ P ⊁ Q ⇒ P ≤ Q
● P $ Q ⇒ P ⊀ Q ⇒ P ≥ Q
● P # Q ⇒ P ⊁ Q; P ≠ Q
Therefore, P < Q
● P @ Q ⇒ P ⊁ Q; P ⊀ Q
Therefore, P = Q

% ⇒ >	▢ ⇒ ≤	$ ⇒ ≥
% ⇒ <	@ ⇒ =	

16. (4) D ▢ R ⇒ D ≤ R
R # M ⇒ R < M
M @ K ⇒ M = K
K % F ⇒ K > F
Therefore,
D ≤ R < M = K > F

Conclusions :
I. F @ M ⇒ F ≥ M : Not True
II. K @ R ⇒ K = R : Not True
III. K % R ⇒ K > R : True
IV. D @ M ⇒ D = M : Not True

17. (1) R $ B ⇒ R ≥ B
B @ A ⇒ B = A
A % K ⇒ A > K
K # M ⇒ K < M
Therefore,
R ≥ B = A > K < M

Conclusions :
I. M % A ⇒ M > A : Not True
II. K $ B ⇒ K ≥ B : Not True
III. A % R ⇒ A > R : Not True
IV. K # R ⇒ K < R : True

18. (3) D # M ⇒ D < M
M $ R ⇒ M ≥ R

R @ J ⇒ R = J
W % J ⇒ W > J
Therefore,
   D < M ≥ R = J < W
Conclusions :
I. W % R ⇒ W > R : True
II. M $ J ⇒ M ≥ J : True
III. R % D ⇒ R > D : Not True
IV. W % M ⇒ W > M : Not True

19. (2) W @ T ⇒ W = T
   T $ N ⇒ T ≥ N
   N # F ⇒ N < F
   V % F ⇒ V > F
Therefore,
   W = T ≥ N < F < V
Conclusions :
I. V % N ⇒ V > N : True
II. W $ N ⇒ W ≥ N : True
III. T $ F ⇒ T ≥ F : Not True
IV. V @ N ⇒ V = N : Not True

20. (5) B % K ⇒ B > K
   K # D ⇒ K < D
   D ☐ N ⇒ D ≤ N
   N @ T ⇒ N = T
Therefore,
   B > K < D ≤ N = T
Conclusions :
I. N % K ⇒ N > K : True
II. T $ D ⇒ T ≥ D : True
III. K # B ⇒ K < B : True
IV. T % K ⇒ T > K : True

21. (3)

8	3	6	2	5	7	4	1	9
1	2	3	4	5	6	7	8	9

22. (2) From statement I
R, T > P, Q
From statement II
V > R, T, P, Q, S
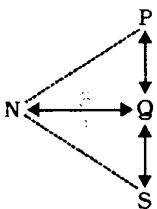From statement III
Q > S > P
From statements I and II
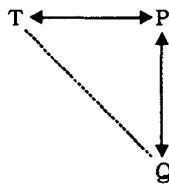V > R, T > P, Q
From all the three statements
V > R, T > Q > S > P
Clearly, S secured the second lowest marks.

23. (5) From statement I
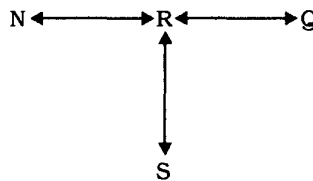

North
NW   NE
West   East
SW   SE
South
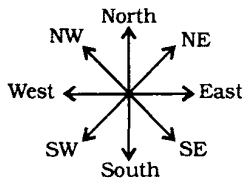
There is no information about the village R in the statement I.
From statement II

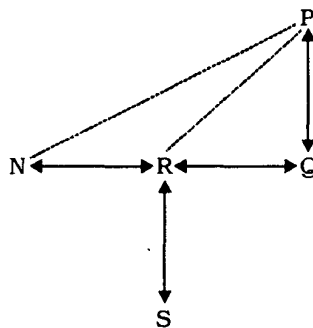There is no information about the village R in the statement II.
From statement III

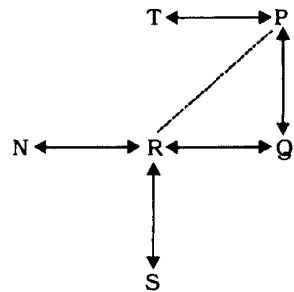There is no information about the village R in the statements I and II. Therefore, we cannot arrive at the answer even with the statements I and II taken together.
From statements I and III

It is clear from the diagram that village P is to the North-East of village R.
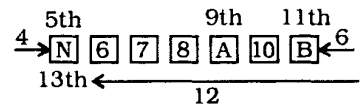From statements II and III

It is clear from the diagram that village P is to the North-East of village R.

24. (3) From statement I
The position of Nirmal from the top
= 17 – 13 + 1 = 5th

5th   9th   11th
4→ N 6 7 8 A 10 B ←6
13th←   12

The rank of Animesh from the either end is 9th.
From statement II

------ B ||| K ------

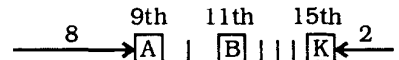From statement III
The rank of Kamal = 15th
Bhumika is two position below Animesh
From statements II and III

8   9th   11th   15th
→ A | B ||| K ←2
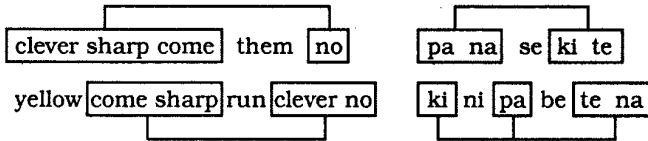
The rank of Animesh is 9th.

25. (1) From statement I

(tell) them young → se me (ye)

wise young sharp (tell) → me yo na (ye)

From statement II

[clever] sharp come tomorrow → na [ki] pa lo

bring [clever] young them → [ki] po se ye

From statement III

| clever sharp come | them | no |

| pa na | se | ki te |

yellow | come sharp | run | clever no |

| ki | ni | pa | be | te na |

It is clear that 'se' stands for 'them'.

---

26. (3) Clearly option (3) seems to be most probable cause. High input and labour costs have hit operating margins and higher interest costs are affecting net margins. So, the price of residential and commercial units is hiking unexpectedly.

27. (1) The middle classes are now not merely passive consumers or docile voters, they are demanding that governments not accustomed to accountability and showing deference to popular demands, start acting like true democracies. So, Option (1) may be an assumption.

28. (4) The scheme to select deserving candidates cannot be abolished just because of the expenditure it entails. Therefore, argument I is not strong. Also, students who are intelligent enough to secure good marks in academic examinations have no reason not to perform well in entrance tests. Therefore, argument II also does not hold. Argument III seems to be strong.

29. (2) Clearly, the statement stresses the need to provide good teachers and equipment to schools. Therefore, Option (2) can be inferred from the statement. If a system does not give desired result, we should point out the cause and every effort should be made to address the problem. Therefore, Option (1) does not follow.

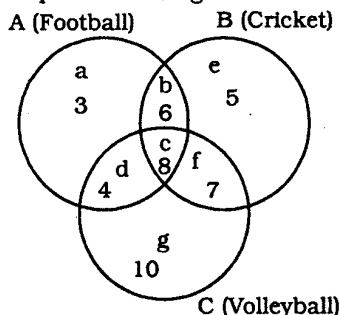**30.** (3) Obviously the facts mentioned in the statements support the Option (3).

(31–35) :

Let A, B and C be the sets of students who like football, cricket and volleyball respectively. Then

n (A) = 21

n (B) = 26

n (C) = 29

n (A ∩ B) = 14

n (A ∩ C) = 12

n (B ∩ C) = 15

n (A ∩ B ∩ C) = 8

∴ n (A ∪ B ∪ C)]

= [n (A) + n (B) + n (C) + n (A ∩ B ∩ C)] − [n (A ∩ B) + n (A ∩ C) + n (B ∩ C)]

= [21 + 26 + 29 + 8] − [14 + 12 + 15]

= 84 − 41 = 43

Now, we can draw the complete venn diagram as follows:

A (Football)   B (Cricket)

C (Volleyball)

31. (3) There are 43 students in the group.

32. (1) It is clear from the venn diagram that 10 students like volleyball only.

33. (4) It is clear from the venn diagram that 5 students like Cricket only.

34. (2) It is clear form the venn diagram that 3 students like football only.

35. (1) It is clear from the venn diagram that 4 students like football and volleyball but not cricket.

(36–40) :

Car X

B is driving the Car X.

D is sitting on the front seat.

A is sitting on the back seat.

Car Y

C is driving the Car Y.

E is sitting on the front seat.

F is sitting on the back seat.

36. (3) B is on the driver's seat in the Car X.

37. (1) E is sitting on the front seat in the Car Y.

38. (4) A, B and D are travelling in the Car X.

39. (2) D is sitting on the front seat in the Car X and E is sitting on the front seat in the Car Y.

40. (1) D is on the front seat in the Car X and E is on the front seat in Car Y.

(41–45) :

Person	Gender	Car	Colour
A	Male	Y	Grey
B	Female	Z	Blue
C	Female	X	Red
D	Male	Z	Yellow
E	Male	X	White
F	Male	X	Purple
G	Male	Z	Black
H	Female	Y	Green

41. (2) A and H are travelling in the Car Y.

42. (4) C is the female member in the Car X. She likes Red colour.

43. (1) D likes Yellow colour.

44. (3) E and F are travelling with C.

45. (5) The combination E–Y–Grey is not correct.

E travels in Car X and he likes white colour.

(46–50) :

Candidate	Conditions					
	(i)	(ii)	(iii) or (a)	(iv)	(v) or (b)	
Anup	✓	✓	–	✓	✓	✓	–
Nisha	✓	✓	×	–	✓	✓	–
Subodh	✓	✓	✓	–	✓	✓	–
Ravindra	✓	✓	✓	–	✓	–	✓
Rajiv	✓	✓	✓	–	✓	✓	–

46. (1) Anup Bhatnagar satisfies conditions (i), (ii), (a), (iv) and (v). Therefore, his case would be referred to the Dean of the Institution.

47. (5) In case of Nisha Desai there is no information about the condition (iii).

48. (3) Subodh Verma satisfies conditions (i), (ii), (iii), (iv) and (v). Therefore, he can be selected.

49. (2) Ravindra Sharma satisfies conditions (i), (ii), (iii), (iv) and (b). Therefore, his case would be referred to the Director of the Institution.

50. (3) Rajiv Batra satisfies all the conditions (i), (ii), (iii), (iv) and (v). Therefore, he can be selected.

51. (1) Required ratio = (102 + 108) : (120 + 102)
= 210 : 222 = 35 : 37

52. (2) Total marks obtained in English
= 85 + 97 + 115 + 68 + 118 + 86 = 569
∴ Required percentage
$= \dfrac{569}{900} \times 100 = 63.2 \approx 63$

53. (3) Required ratio = (72 + 84) : (86 + 78)
= 156 : 164 = 39 : 41

54. (4) Total average marks in Sociology
$= \dfrac{105 + 115 + 99 + 72 + 120 + 102}{6}$
$= \dfrac{613}{6} \approx 102.2$

55. (5) Marks obtained by Shobha in Physics, Psychology and Statistics = 84 + 66 + 88
= 238
Required percentage
$= \dfrac{238}{450} \times 100 \approx 53\%$

56. (1) Total number of candidates selected for company A = 80 + 40 + 100 + 330 + 280 + 200
= 1030
Assistant Managers + Junior Office Administrators
= (100 + 130 + 160) + (200 + 220 + 260) = 390 + 680
= 1070
Required ratio : 1030 : 1070
= 103 : 107

57. (2) Total candidates selected in company B
= 10 + 30 + 160 + 360 + 250 + 220 = 1030
∴ Required percentage
$= \dfrac{250}{1030} \times 100 \approx 24\%$

58. (3) Company C
Assistant Manager + Advertisement Office Assistant
= 130 + 290 = 420
Junior Office Administrator + HR Officer
= 260 + 50 = 310
Required percentage
$= \dfrac{420}{310} \times 100 \approx 135\%$

59. (4) Total number of HR Officers selected
= 80 + 10 + 50 = 140
∴ Required percentage
$= \dfrac{140}{1030} \times 100 \approx 14\%$

60. (5) Total candidates selected :
Company A ⇒ 1030
Company C ⇒ 1050
Required ratio = 1030 : 1050
= 103 : 105

61. (1) The pattern of the given series is :
. × 0.5 + 0.5 = 18.5 + 0.5 = 19
19 × 1 + 1 = 19 + 1 = 20
20 × 1.5 + 1.5 = 30 + 1.5 = 31.5
31.5 × 2 + 2 = 63 + 2 = 65
65 × 2.5 + 2.5 = 162.5 + 2.5 = 165
Similarly,
21 × 0.5 + 0.5 = 10.5 + 0.5 = 11(a)
11 × 1 + 1 = 11 + 1 = 12 (b)
12 × 1.5 + 1.5 = 18 + 1.5 = 19.5 (c)
19.5 × 2 + 2 = 39 + 2 = 41 (d)
41 × 2.5 + 2.5 = 102.5 + 2.5 = $\boxed{105}$ (e)

62. (2) The pattern of the given series is :
$5 \times 1 + 1^2 = 5 + 1 = 6$
$6 \times 2 + 2^2 = 12 + 4 = 16$
$16 \times 3 + 3^2 = 48 + 9 = 57$
$57 \times 4 + 4^2 = 228 + 16 = 244$
$244 \times 5 + 5^2 = 1220 + 25 = 1245$
Similarly,
$9 \times 1 + 1^2 = 9 + 1 = 10$ (a)
$11 \times 2 + 2^2 = 22 + 4 = 26$ (b)
$26 \times 3 + 3^2 = 78 + 9 = 87$ (c)
$87 \times 4 + 4^2 = 348 + 16 = \boxed{364}$ (d)

63. (3) The pattern of the given series is :

7 × 1 – 2 = 7 – 2 = 5
5 × 3 – 4 = 15 – 4 = 11
11 × 5 – 6 = 55 – 6 = 49
49 × 7 – 8 = 343 – 8 = 335
335 × 9 – 10 = 3015 – 10 = 3005
Similarly,
13 × 1 – 2 = 13 – 2 = 11 (a)
11 × 3 – 4 = 33 – 4 = $\boxed{29}$ (b)

64. (4) The pattern of the given series is :
12 × 3 + 11 = 36 + 11 = 47
47 × 3 + 11 = 141 + 11 = 152
152 × 3 + 11 = 456 + 11 = 467
467 × 3 + 11 = 1401 + 11 = 1412
1412 × 3 + 11 = 4236 + 11 = 4247
Similarly,
33 × 3 + 11 = 99 + 11 = 110 (a)
110 × 3 + 11 = 330 + 11 = 341 (b)
341 × 3 + 11 = 1023 + 11 = 1034(c)
1034 × 3 + 11 = 3102 + 11
= $\boxed{3113}$ (d)

65. (5) The pattern of the given series is :
68 × 1 – 8 = 60
60 × 1.5 + 14 = 90 + 14 = 104
104 × 2 – 20 = 208 – 20 = 188
188 × 2.5 + 26 = 470 + 26 = 496
496 × 3 – 32 = 1488 – 32 = 1456
Similarly,
42 × 1 – 8 = 42 – 8 = 34 (a)
34 × 1.5 + 14 = 51 + 14 = 65 (b)
65 × 2 – 20 = 130 – 20 = 110 (c)
110 × 2.5 + 26 = 275 + 26 = $\boxed{301}$ (d)

Calculations (66–70) :

Diamond $\Rightarrow \dfrac{600 \times 40}{100} = 240$

Ruby $\Rightarrow \dfrac{600 \times 20}{100} = 120$

Emerald $\Rightarrow \dfrac{600 \times 10}{100} = 60$

Diamond + Ruby
$\Rightarrow \dfrac{600 \times 5}{100} = 30$
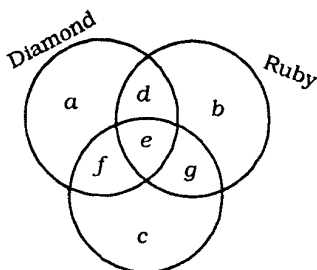
Ruby + Emerald
$\Rightarrow \dfrac{600 \times 3}{100} = 18$

Emerald + Diamond
$\Rightarrow \dfrac{600 \times 4}{100} = 24$

Diamond + Emerald + Ruby
$\Rightarrow \dfrac{600 \times 2}{100} = 12$

Emerald

$a + d + e + f = 240$
$b + d + e + g = 120$
$c + f + e + g = 60$
$d + e = 30$
$e + g = 18$
$e + f = 24$
$e = 12$
$\therefore f = 24 - 12 = 12$
$g = 18 - 12 = 6$
$d = 30 - 12 = 18$
$c = 60 - 12 - 12 - 6 = 30$
$b = 120 - 30 - 6 = 84$
$a = 240 - 30 - 12 = 198$

71. (3) From statement I,

$$P = \frac{S.I. \times 100}{R \times T}$$

$$= \frac{400 \times 100}{5 \times 2} = Rs.\ 4000$$

Using,

$$A = P\left(1 + \frac{R}{100}\right)^T,\ \text{amount}$$

can be determined.
From statement II,

$$\text{Difference} = \frac{PR^2}{(100)^2}$$

We can find principal and hence amount.

72. (4) From both the statements, we get no result.

73. (5) From both statements,
$r_1 = 24$ cm
$r_2 - r_1 = 3$ cm
$\Rightarrow r_2 = r_1 + 3 = 24 + 3 = 27$ cm
$\therefore$ Required ratio

$$= \frac{\pi r_2^2}{\pi r_1^2} = \frac{r_2^2}{r_1^2} = \frac{27^2}{24^2}$$

$$= \frac{81}{64}$$

74. (5) From both the statements,
If the length of the train be y

metre,

Speed of train $= \frac{y}{9}$ m / sec

$$= \frac{5y}{9 \times 18}\ kmph$$

Again, $\left(\frac{5y}{9 \times 18} + 60\right) \times \frac{15}{60 \times 60}$

$$= \frac{y + 100}{1000}$$

$$\Rightarrow \left(\frac{5y}{162} + 60\right) \times \frac{15}{36} = \frac{y + 100}{10}$$

....(i)

It is to be noted that when a train crosses a pole, the distance covered = length of the train. When it crosses another train,
Relative speed × time = sum of lengths of both trains.
Hence, from equation (i), we can determine length of train.

75. (5) From statement II,
length = x cm, breadth
= $(x - 5)$ cm
$\therefore 2\ (x + x - 5) = 50$
$\Rightarrow 2x - 5 = 25$
$\Rightarrow 2x = 25 + 5 = 30$
$\Rightarrow x = 15$ cm = length
$\therefore$ Breadth = 15 - 5 = 10 cm
From statement I,

$$\frac{\pi r^2}{2} = 15 \times 10$$

$$\Rightarrow \pi r^2 = 300$$

$$\Rightarrow r = \sqrt{\frac{300}{\pi}}$$

This gives us value of radius.

76. (1) Required number of defect free toys

$$= \frac{21000 \times 95}{100} + \frac{15000 \times 92}{100} +$$

$$\frac{18000 \times 94}{100}$$

= 19950 + 13800 + 16920 = 50670

$$\text{Required average} = \frac{50670}{3}$$

= 16890

77. (2) Required answer

$$= \frac{17000 \times 95}{100} = 16150$$

78. (3) Required difference

= 22000 + 19000 – 17000
= 24000

79. (4) Number of defective toys of type-A :
Year 2006

$$\Rightarrow \frac{18000 \times 6}{100} = 1080$$

Year 2008

$$\Rightarrow \frac{16000 \times 8}{100} = 1280$$

Year 2009

$$\Rightarrow \frac{22000 \times 9}{100} = 1980$$

Year 2012

$$\Rightarrow \frac{26000 \times 7}{100} = 1820$$

80. (5) Required ratio

$$= \frac{18000 \times 6}{100} : \frac{18000 \times 6}{100}$$

= 1 : 1

81. (1) Required ratio = 40 : 45
= 8 : 9

82. (2) Required percentage

$$= \frac{30}{45 + 30 + 45} \times 100$$

$$= \frac{30}{120} \times 100 = 25\%$$

83. (3) Required ratio
= (30 + 35 + 40) : (60 + 30)
= 105 : 90 = 7 : 6

84. (4) For vehicles of type-A :
Year, 2007 $\Rightarrow$ From 45 thousand to 60 thousand
Year, 2011 $\Rightarrow$ From 30 thousand to 70 thousand

85. (5) Required percentage

$$= \frac{50}{195} \times 100 \approx 26$$

86. (1) Number of candidates who applied for Science

$$= 88000 \times \frac{22}{100} = 19360$$

Number of candidates selected for Science

$$= 14400 \times \frac{24}{100} = 3456$$

Required difference
= 19360 – 3456 = 15904

87. (2) Number of candidates who applied for Arts

$= 88000 \times \dfrac{17}{100} = 14960$

Number of selected candidates in Maths and English

$= 14400 \times \dfrac{38}{100} = 5472$

Required sum = 14960 + 5472
= 20432

88. (3) Required ratio
= (14 + 20) : (28 + 24)
= 34 : 52 = 17 : 26

89. (4) Number of applicants for English

$= 88000 \times \dfrac{24}{100} = 21120$

Number of selected candidates

$= \dfrac{14400 \times 28}{100} = 4032$

Required percentage

$= \dfrac{4032}{21120} \times 100 \approx 19$

90. (5) Required average

$= \dfrac{1}{3} \times \dfrac{14400 \times 66}{100} = 3168$

91. (1) Required average

$= \dfrac{1}{3}\left(960 \times \dfrac{5}{8} + 1840 \times \dfrac{7}{16} \right.$

$\left. + 1600 \times \dfrac{8}{25}\right)$

$= \dfrac{1}{3}(600 + 805 + 512)$

$= \dfrac{1}{3} \times 1917 = 639$

92. (2) Required number of shirts

$= 1120 \times \dfrac{3}{8} = 420$

93. (3) Required number of trousers

$= 1720 \times \dfrac{19}{43} + 1120 \times \dfrac{5}{8}$

= 760 + 700 = 1460

94. (4) Number of shirts manufactured by company Q

$= 1600 \times \dfrac{8}{25} = 512$

Required percentage

$= \dfrac{512}{1600} \times 100 = 32\%$

Second Method

Required percentage

$= \dfrac{8}{8 + 17} \times 100 = \dfrac{8}{25} \times 100$

= 32

95. (5) Required ratio

$= 960 \times \dfrac{5}{8} : \dfrac{1120 \times 5}{8}$

= 96 : 112 = 6 : 7

96. (1) Required difference
= [(12 + 7 + 6) – (5 + 7 + 5] thousand
= (25 – 17) thousand
= 8 thousand

97. (2) Required difference
= 10 + 7 – 7 = 10 thousand

98. (3) Percentage decrease

$= \dfrac{10 - 6}{10} \times 100 = 40\%$

99. (4) Required average

$= \left(\dfrac{12 + 15 + 10 + 11 + 13 + 8}{6}\right)$

thousand

$= \dfrac{69}{6} \times 1000 = 11500$

100. (5) Required answer = 17000

101. (3) Mutual Fund Industry is well regulated and come under purview of SEBI. Mutual Fund Distributor has to compulsory pass the exam for selling the products and is given best training by all the AMCs with whom he is associated.

102. (1) When banks borrow and lend back-to-back on their own account as middle men, it is known as credit intermediation. Industries in the Credit Intermediation and Related Activities subsector groups establishments that (a) lend funds raised from depositors; (b) lend funds raised from credit market borrowing; or (c) facilitate the lending of funds or issuance of credit by engaging in such activities as mortgage and loan brokerage, clearinghouse and reserve services, and check cashing services.

103. (4) NAV is nothing but the total market value of all the as-

sets held in the mutual fund portfolio less the liabilities, divided by all the outstanding units. It measures how much each share of a mutual fund is worth. The total assets of a mutual fund usually fall into two categories – cash and securities. The market value of stocks and debentures is taken as the closing price on the major stock exchange where it is listed. Usually, the calculation of a NAV is impossible during market hours as the price of the underlying holdings (say stocks) keeps changing. So NAVs are usually declared after market closing hours once a day.

104. (5) The Export Credit Guarantee Corporation of India Limited (ECGC) provides export credit insurance support to Indian exporters. THE Government of India had initially set up Export Risks Insurance Corporation (ERIC) in July 1957. It was transformed into Export Credit and Guarantee Corporation Limited (ECGC) in 1964 and to Export Credit Guarantee Corporation of India in 1983.

105. (5) References to the "bond market" usually refer to the government bond market, because of its size, liquidity, relative lack of credit risk and, therefore, sensitivity to interest rates. Because of the inverse relationship between bond valuation and interest rates, the bond market is often used to indicate changes in interest rates or the shape of the yield curve.

106. (3) As per the Budget 2013-14, there were only 42,800 persons in the whole country who admitted to a taxable income of exceeding Rs. 1 crore per year. The Budget proposed to impose a surcharge of 10% on persons whose taxable income exceeds Rs. 1 crore per year.

107. (1) The various costs incurred by a mutual fund could be associated with transactions made by investors, operating costs, marketing and distribu-

tion expenses, etc. The cost of selling and purchasing mutual fund shares is to be borne by the investors who purchase them and, thus, presumably receive the benefits of the investment. However, SEBI has clearly mentioned in its list of regulations that "Any expense other than those specified in sub-regulation (2) and (4) shall be borne by the asset management company."

108. (3) The value of all commodities and services could be measured in terms of money, but money cannot be measured through itself. Since money is used to measure and exchange the goods and services produced in any economy, it is better to evaluate money value in proportion of Gross Domestic Products (GDP). The value of GDP at Market Prices in proportion of Broad Money may reveal lowest value of Money whereas Value of GDP at Market Prices in proportion to currency with the public reveals the highest money value.

109. (5) Dematerialization in short called as 'Demat' is the process by which an investor can get physical certificates converted into electronic form maintained in an account with the Depository Participant. The investors can dematerialize only those share certificates that are already registered in their name and belong to the list of securities admitted for dematerialization at the depositories.

110. (4) Social marketing seeks to develop and integrate marketing concepts with other approaches to influence behaviors that benefit individuals and communities for the greater social good. It seeks to ensure the delivery of competition sensitive and segmented social change programs that are effective, efficient, equitable and sustainable. The primary aim of social marketing is "social good", while in "commercial marketing" the aim is primarily "financial". It uses the benefits of doing social good to secure and maintain customer engagement.

111. (2) Brand is the "name, term, design, symbol, or any other feature that identifies one seller's product distinct from those of other sellers." The word "brand" is often used as a metonym referring to the company that is strongly identified with a brand. Brands are used in business, marketing, and advertising. A modern example of a brand is Coca Cola which belongs to the Coca-Cola Company.

112. (2) In pursuance of the announcement made in the Annual Policy Statement for the year 2009-10, the Reserve Bank advised scheduled commercial banks to pay interest on savings bank accounts on a daily product basis with effect from April 1, 2010. Prior to the introduction of a daily product method, the interest on savings deposit account was calculated based on the minimum balance maintained in the account between the 10th day and the last day of each calendar month and credited to the depositor's account only when the interest due was at least ' 1/- or more. After the change, the effective interest rate on savings bank deposits increased, thereby benefitting the depositors.

113. (4) Product Mix is the combination of products offered for sale by a retail outlet, which takes into account both the variety and quantity of goods. It defines the retail outlet's niche in the market, and the personality of the brand and is used to attract a certain demographic of shoppers to the store as well. On the contrary, a product line is a number of products grouped together based on similar characteristics. The characteristic include product price, product quality, who the product is aimed at (target group), and product specification/features.

114. (5) The NAV is the price used for all mutual fund share transactions—new purchases, sales (redemptions), and exchanges from one fund to another within the same fund family. It represents the current mark-to-market value of all the fund's assets, minus liabilities (e.g., fund expenses), divided by the total number of outstanding shares. Mutual funds release their daily NAVs to investors and others after they complete the pricing process.

115. (1) There are three basic types of contracts-options, swaps and futures/forward contracts- with variations of each. Options Contract is a type of Derivatives Contract which gives the buyer/holder of the contract the right (but not the obligation) to buy/sell the underlying asset at a predetermined price within or at end of a specified period. The buyer / holder of the option purchase the right from the seller/writer for a consideration which is called the premium.

116. (4) In a discussion paper, released on 28 August 2013, the Reserve Bank of India said that the first tier may consist of three or four large Indian banks with domestic and international presence along with branches of foreign banks in India. Mid-sized banks including niche banks with economy-wide presence may form the second tier. The third tier would have old private sector banks, regional rural banks and multi-state urban cooperative banks (UCBs). The fourth tier may consist of many small privately owned local banks and cooperative banks. These would specifically cater to the credit requirements of small borrowers in the unorganised sector in unbanked and under-banked areas.

117. (2) Mutual Fund agents are paid through commissions. A mutual funds agent's commission comprises three parts: client's commission, upfront commission and trail commis-

sion. A customer pays his agent a commission for providing his service which is known as Client's commission. The Upfront Commission is paid by the asset management company to its agents in the first year and varies from one company to another and is different across the entire range of mutual funds. Asset management companies pay trail commissions to agents in successive years.

118. (4) The Financial Sector Legislative Reforms Commission (FSLRC) is a body set up by the Government of India, Ministry of Finance, on 24 March 2011. The remit of FSLRC comprises the following: (i) Review, simplify and rewrite the legislations affecting the financial markets in India; (ii) Evolve a common set of principles for governance of financial sector regulatory institutions, (iii) Remove inconsistencies and uncertainties in legislations/ Rules and Regulations; (iv) Make legislations dynamic to automatically bring them in tune with the changing financial landscape; and (v) Streamline the regulatory architecture of financial markets.

119. (4) Credit Information Bureau (India) Limited (CIBIL) is India's first Credit Information Company (CIC) founded in August 2000. CIBIL collects and maintains records of an individual's payments pertaining to loans and credit cards. These records are submitted to CIBIL by member banks and credit institutions, on a monthly basis. This information is then used to create Credit Information Reports (CIR) and credit scores which are provided to credit institutions in order to help evaluate and approve loan applications.

120. (1) Investing in a mutual fund is like an investment made by a collective. The AMC invests the investors' money on their behalf into various assets towards a common investment objective. So Investments made

by a mutual fund on behalf of investors are treated as assets.

121. (5) No advertisement shall use the terms "investment," "investment plan," "founder's plan," "charter plan," "deposit," "expansion plan," "profit," "profits," "profit sharing," "interest plan," "savings," "savings plan," "private pension plan," "retirement plan" or other similar terms in connection with a policy in a context or under such circumstances or conditions as to have the capacity or tendency to mislead a purchaser or prospective purchaser of such policy to believe that he will receive, or that it is possible that he will receive, something other than a policy or some benefit not available to other persons of the same class and equal expectation of life.

122. (4) The Paid-Up Option is designed so that at a future point the base policy is paid up (i.e. no more premiums are due). In Paid-Up Additions, only the additions are paid up, not the base policy. Only a Whole Life (i.e. fixed policy) can achieve paid-up status, not Universal or Variable. In a whole life insurance scheme, the insurance company puts part of the insurance money in a high interest bank account. With every premium payment the cash value increases. This savings element of policy builds up the customer's cash value on a tax-deferred basis.

123. (1) VCES stands for Voluntary Compliance Encouragement Scheme. The Service Tax Voluntary Compliance Encouragement Scheme (VCES) came into effect from 10 May 2013. The Finance Bill, 2013– 14 introduced chapter VI in the Finance Act, 2013-14 and promulgated the Voluntary Compliance Encouragement Scheme. The objective of this Scheme was to encourage disclosure of tax dues and com-

pliance of service tax law by the persons who have not paid service tax either on account of ignorance of law or otherwise. VCES is the opportunity for such persons to pay the "tax dues" and come clean.

124. (2) The mutual fund's NAV is its net asset value, or price per share. A mutual fund calculates its NAV by adding up the current value of all the stocks, bonds and other securities (including cash) in its portfolio, subtracting the manager's salary and other operating expenses, and dividing that figure by the fund's total number of shares. Each end of the business day, net asset value are calculated and referred as net asset value per share. The mutual fund's net asset value is changing daily because of market fluctuations affecting the investments of funds.

125. (4) Regulation 2(s) of Foreign Exchange Management (Transfer or Issue of any Foreign Security) (Second Amendment) Regulations, 2009 defines Foreign Currency Exchangeable Bond (FCEB) means "a bond expressed in foreign currency, the principal and interest in respect of which is payable in foreign currency, issued by an Issuing Company and subscribed to by a person who is a resident outside India, in foreign currency and exchangeable into equity share of another company, to be called the Offered Company, in any manner, either wholly, or partly or on the basis of any equity related warrants attached to debt instruments. The FCEB may be denominated in any freely convertible foreign currency".

126. (2) National Bank for Agriculture and Rural Development (NABARD) is an apex development bank in India having headquarters based in Mumbai (Maharashtra) and other branches are all over the coun-

try. It was established on 12 July 1982 by a special act by the parliament and its main focus was to uplift rural India by increasing the credit flow for elevation of agriculture & rural non farm sector.

127. (3) An insurance policy qualifies as micro-insurance policy if the benefits don't exceed Rs 50,000, according to IRDA, and the distribution channels have been clearly defined as non-governmental organizations, self-help groups and microfinance institutions, apart from insurance agents, corporate agents and brokers. Most micro-insurance products are offered by microfinance institutions in combination with micro-loans.

128. (5) The Reserve Bank of India introduced Base Rate as a reference benchmark rate for all floating rate loan products with effect from 1 July, 2010. Each bank has been directed to arrive at its own base rate. The Base Rate is the minimum interest rate of a Bank below which it cannot lend, except in cases allowed by Reserve Bank of India.

129. (4) The built of person indicates whether a person is healthy or not. The height, weight and chest measurements help to find out whether the person is suffering from any ailment or not. Height and weight must be given after taking actual measurement. This gives an idea of the body built and helps to decide about the premium.

130. (3) A mutual fund collects money from the investors, issues certificates to them known as units and invests the money collected in securities so as to achieve mutual benefits in terms of capital appreciation in such securities. Mutual funds' liabilities are broken down into units held

by subscribers who are thus the fund's shareholders. Each time an investor subscribes to the fund, the latter issues, in exchange for the subscription amount, new units of which the investor becomes owner.

131. (2) Securitization is the process of conversion or existing assets or future cash flows into marketable securities. In other words, it deals with the conversion of assets, which are not marketable, into marketable ones. For the purpose of distinction, the conversion of existing assets into marketable securities is known as asset-backed securitization and the conversion of future cash flows into marketable securities is known as future-flows securitization.

132. (4) A mutual fund collects money from the investors, issues certificates to them known as units and invests the money collected in securities so as to achieve mutual benefits in terms of capital appreciation in such securities. It is a non-depository, non-banking financial intermediary, which acts as an important vehicle for bringing wealth holders and deficit units together indirectly.

133. (3) Commercial paper refers to unsecured short-term promissory notes issued by financial and nonfinancial corporations. It is typically issued by large, credit-worthy corporations with unused lines of bank credit and therefore carries low default risk. Unlike some other types of money-market instruments, in which banks act as intermediaries between buyers and sellers, commercial paper is issued directly by well-established companies, as well as by financial institutions.

134. (4) The Ministry of Corporate Affairs (MCA), in September 2013, proposed to mandate companies to spend 2 % of their average net profit for past three years on fulfilling their corporate social responsibili-

ties (CSR) even if their Group makes consolidated net loss. As per the draft rules under the newly enacted Companies Act, 2013, this spend is based on the standalone net profit of the company, irrespective of loss or gain of the group.

135. (2) Marginal Standing Facility is the rate at which banks borrow funds overnight from the Reserve Bank of India (RBI) against approved government securities. This came into effect in may 2011. Under the Marginal Standing Facility (MSF), currently banks avail funds from the RBI on overnight basis against their excess statutory liquidity ratio (SLR) holdings. Additionally, they can also avail funds on overnight basis below the stipulated SLR up to 2.5% of their respective Net Demand and Time Liabilities (NDTL) outstanding at the end of second preceding fortnight.

136. (3) Price discrimination or price differentiation is a pricing strategy where identical or largely similar goods or services are transacted at different prices by the same provider in different markets or territories. It is distinguished from product differentiation by the more substantial difference in production cost for the differently priced products involved in the latter strategy. It essentially relies on the variation in the customers' willingness to pay

137. (4) The Basel Committee on Banking Supervision in its paper on Customer Due Diligence for Banks published in October 2001 referred to certain guidelines for customer identification process. As per these guidelines, the bank should verify this information by at least one of the following methods: (i) confirming the date of birth from an official document; (ii) confirming the permanent address; contacting the customer by telephone, by letter or by e-mail to confirm the information supplied after an account has been opened;

and confirming the validity of the official documentation provided through certification by an authorised person.

138. (2) Marketing mix" is a general phrase used to describe the different kinds of choices organizations have to make in the whole process of bringing a product or service to market. The 4Ps is one way – probably the best-known way – of defining the marketing mix, and was first expressed in 1960 by E J McCarthy. The 4 Ps are: product (or Service), Place, Price, and Promotion.

139. (2) When goods are sold at higher prices so that fewer sales are needed to break even, it is known as creaming or skimming. Selling a product at a high price, sacrificing high sales to gain a high profit is therefore "skimming" the market. Skimming is usually employed to reimburse the cost of investment of the original research into the product: commonly used in electronic markets when a new range, such as DVD players, are firstly dispatched into the market at a high price. This strategy is often used to target "early adopters" of a product or service.

140. (1) The consumer price index (CPI) measures changes in the price level of a market basket of consumer goods and services purchased by households. It is a measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services. The CPI is a statistical estimate constructed using the prices of a sample of representative items whose prices are collected periodically.

141. (2) A micro enterprise is defined as an enterprise engaged in the manufacture or production of goods pertaining to any industry where the investment

in plant and machinery does not exceed Rs. 25 lakh or an enterprise engaged in rendering services where investment in equipment does not exceed Rs. 10 lakh.

142. (4) Insurance contracts are based on trust. The insurer trusts the policyholder to give precise and true details of the subject matter to be insured. This is called the principle of Utmost Good Faith. Non-disclosure arises when an applicant for an insurance policy fails to disclose on the application form material fact within his actual or presumed knowledge. The information given by an applicant in the application form has great impact on the insurer's underwriting assessment. Material facts influence a prudent underwriter in accepting or declining a risk or in determining the premium or terms and conditions of the contract. The majority of non-disclosure disputes are related to the medical history of applicants.

143. (1) The Securities and Exchange Board of India (frequently abbreviated SEBI) is the regulator for the securities market in India. It was established in the year 1988 and given statutory powers on 12 April 1992 through the SEBI Act, 1992. It is mandated protect the interests of investors in securities and to promote the development of, and to regulate the securities market and for matters connected therewith.

144. (3) Indian market regulator SEBI recently introduced new type of Demat Account to woo small investors in opting securities in Demat form. This type of Demat account is called "Basic Services Demat Account (BSDA)". This initiative is to reach the IPOs to retail investors and promoting

small investors to have their securities in Demat form. It became effective from 1 October 2012.

145. (3) Monetary policy is the process by which monetary authority of a country, generally a central bank controls the supply of money in the economy by exercising its control over interest rates in order to maintain price stability and achieve high economic growth. In India, the central monetary authority is the Reserve Bank of India (RBI). It is so designed as to maintain the price stability in the economy.

146. (3) Making misleading representations or fraudulent comparisons of insurance policies, misrepresenting the terms or benefits of an insurance policy, or making misleading representations as to the financial condition of an insurer is misrepresentation.

147. (2) The committee is headed by deputy governor Urjit Patel. Members include PJ Nayak, Chetan Ghate of the Indian Statistical Institute, Peter J Montiel of Williams College (USA), Sajjid Chinoy of JPMorgan and Rupa Nitsure of Bank of Baroda. The committee intends to review the objectives and conduct of monetary policy in a globalised environment. It will also look at the operating framework and instruments of monetary policy, particularly the multiple indicator approach and the liquidity management framework.

148. (4) In Decreasing Term, the death benefit declines systematically, as does most debt. Decreasing Term is used almost exclusively in credit insurance. Modified Premium and Enhanced Whole are types of Whole Life, and not appropriate for short-term creditor protection.

149. (2) North Delhi Municipal Corporation (NDMC) launched a

new health scheme Stri Sw-asthya Suraksha Yojana for women on 6 March 2014. The Scheme aims to bring services closer for those living in rural areas and unauthorized colonies. Under the scheme, health camps and mass awareness drives will be held and medical services will be provided through various nodal centres, hospitals and mobile dispen-saries marked for the programme.

150. (4) Third BIMSTEC (Bay of Bengal Initiative for Multi-Sectoral Technical and Economic Cooperation) Summit was held from 1 March to 4 March 2014 in Nay Pyi Taw, Myanmar. The Heads of State of India, Bangladesh, Nepal, Sri Lanka, Bhutan and Myanmar attended the summit. The Fourth BIMSTEC Energy Ministerial Meeting will be held in 2015 in Bhutan.

157. (4) **Dilution (Noun)** = Making something weaker or less effective; the act of reducing something; reduction.
Look at the sentence :
This is a serious dilution of their election promises.

158. (2) **Emergence (Noun)** = to appear or become known; to start to exist; to rise from an obscure position; to come into being.
Look at the sentence :
The emergence of new technology has made human life comfortable.

159. (4) **Deprecate (Verb)** = to feel and express strong disapproval of something; belittle; disparage.
Commend (Verb) = to praise somebody/something; to recommend; to mention with approbation.
Look at the sentences :
She felt her husband constantly deprecated her achievements.

His designs were highly commended by the judges.

160. (1) **Purport (Noun)** = purpose; the general meaning of something; substance; gist.
Insignificance (Noun) = State of being insignificant or unimportant.
Look at the sentences :
The purport of this book does not present a complete history of the period.
Her own peoplems paled into insignificance beside this terible news.

161. (3) Here focusing on forging (Gerund) .... should be used.
Forge = to put a lot of effort into making something successful or strong so that it will last.

162. (3) **Swell** = to increase or make something increase in number or size.
Look at the sentence :
Last year's profit were swelled by a fall in production costs.

163. (3) **Inexplicable (Adjective)** = that cannot be explained or understood.
Exemplary = providing a good example for people to copy.

164. (1) The sentence shows future time. Hence, Future simple i.e. that will collect samples .... should be used here.

166. (2) The sentence show an event of 'period of time'. Hence, Present Perfect Continuous 'have been shining' should be used here.

167. (3) Here, is responsible for his/her conduct ... should be used. Repetition of 'student's is not proper.

168. (4) For every man and women, his and her choice should be used. Here singular pronoun should come.

169. (4) Assure is a transitive verb and will take an object. Hence

be sure of a successful core should be used here.

170. (3) Whom is used instead of 'who' as the object of a verb or preposition. Hence, whom they believe to be ... should be used here.

171. (1) **Disdain (Noun)** = contempt
The remaining are synonymous.

172. (4) **Astute (Adjective)** = very clever; shrewd.
The odd word is **Naive** = lacking experience.

173. (5) **Eviscerate** = to remove the inner organs of a body; disembowl.
The others are synonymous.

174. (4) **Reserved** = slow or unwilling to show feelings or express opinions.
The others are synonymous.

175. (4) **Lurid (Adjective)** = shocking and violent in a way that is deliberate.
The others are synonymous.

176. (4) Opinions (1), (2), (3) are set of opposite words.

177. (4) One cannot maximise, enact or under a decision. Decisions are met or faced.

178. (2) The second blank needs an adjective. Only damaged part is cured.

179. (3) **Stimulate** = to make something develop; to encourage.

180. (3) In the context of Internet, the 'choices' can best be described as 'unlimited'.

181. (3) The correct spelling is : arguments.

182. (3) The correct spelling is : outcome.

183. (2) The correct spelling is : patriarchal.

184. (1) The appropriate word should be : compared.

185. (4) The appropriate word should be : absolutely (Adverb).

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