

SBI PROBATIONARY OFFICER ONLINE EXAM

REASONING

Directions (1-2) : Study the following information carefully and answer the questions given below :

There are five statues – L, M, N, O and P – each of them having different height. Statue L is smaller than only statue M. Statue O is smaller than statue N. Statue O is longer than statue P. The height of the tallest statue is 20 feet. The height of the second smallest statue is 11 feet.

1. What will be the height of statue P?

- (1) 13 feet (2) 15 feet
(3) 9 feet (4) 12 feet
(5) 14 feet

2. What will be the height of the third tallest statue?

- (1) 13 feet (2) 10 feet
(3) 19 feet (4) 9 feet
(5) 11 feet

3. If the expressions $S = T > O \geq R$ and $P \leq O < Z$ are true, then which of the following is **not** true?

- (1) $T > O$ (2) $R < S$
(3) $Z > R$ (4) $P > T$
(5) $P < Z$

Directions (4-10) : Study the following information carefully and answer the questions given below :

Eight persons – H, I, J, K, L, M, N and O – are standing in a straight line at equidistant. Some of them are facing north while others are facing south. M is standing third to the right to H. M is standing at one of the extreme ends. L is standing third to the left of H. The immediate neighbours of J face north. N is not an immediate neighbour of H. The persons standing at the extreme ends face the same direction (Both are facing either north or south). The immediate neighbours of H face just opposite direc-

tion as that of M. The immediate neighbours of O face opposite directions with respect to each other. One of the immediate neighbours of L is K who is facing north. I is standing between J and M. Not more than four persons are facing north.

4. Who among the following is third to the left of N?

- (1) K (2) J
(3) H (4) I
(5) O

5. The immediate neighbours of L are :

- (1) M and N (2) N and O
(3) K and N (4) N and H
(5) J and H

6. How many persons are standing exactly between I and O?

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

7. Who among the following is to the immediate left of H?

- (1) O (2) J
(3) I (4) L
(5) K

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

- (1) N (2) L
(3) O (4) I
(5) K

9. Who among the following is exactly between L and J?

- (1) N (2) O
(3) H (4) I
(5) None

10. Who among the following is fourth to the right of J?

- (1) N (2) I
(3) H (4) L
(5) K

Direction (11-15) : In these questions, relationship between different elements is shown in the statements.

The statements are followed by two conclusions.

Give answer (1) if only Conclusion I is true.

Give answer (2) if only Conclusion II is true.

Give answer (3) if either Conclusion I or II is true.

Give answer (4) if neither Conclusion I nor II is true.

Give answer (5) if both Conclusions I and II are true.

11. Statements :

$B > C = D \geq X; E \leq X; Z \geq D$

Conclusions : I. $B > E$
II. $Z \geq B$

12. Statements :

$E > F \geq G < H \leq I < J$

Conclusions : I. $G \leq E$
II. $J \geq F$

13. Statements :

$K \leq L < M > N \geq O; T > M \leq P$

Conclusions : I. $T > K$
II. $P > O$

(14-15) :

Statements :

$B > O = K \geq L; D > K \geq S$

14. Conclusions : I. $O < D$
II. $S \leq L$

15. Conclusions : I. $L > D$
II. $B > S$

Directions (16-20) : Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and –

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

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

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

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

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

16. What is the code of 'shine' in a certain code language?

I. In that code language 'shine was peeled off' is written as '& # @ 9' and 'no paint but shine' is written as '7 5 # 8'.

II. In that code language 'try the new shine' is written as '13 # 0' and 'we try the new' is written as '6013'.

17. How C is related to H?

I. N is son of H. J is mother of Z. N and Z are cousins. C is husband of J.

II. L is father of C. A is mother of D. L is married to A. H is wife of D. J is wife of C.

18. In which direction point 'A' is located with respect to point 'B'?

I. A man starts walking from point 'A' towards east and after walking 3 metres reaches point 'N', he turns right and walks 7 metres to reach point 'M'. Then he turns right and walks 6 metres to reach point 'O'. He again turns right and walks 7 metres to reach point 'P'. He, then, turns left and walks 2 metres to reach point 'B'.

II. A man starts walking from point 'A' towards east and after walking 3 metres reaches point 'N'. From point 'N' he walks 7 metres

towards south and reaches point 'M'. From point 'M' he walks 6 metres towards west and reaches Point 'O'. From point 'O' he walks 7 metres towards north and reaches point 'P'. From point 'P' he walks towards west and reaches point 'B'. The distance between points A and B is 8 metres.

19. How many students scored more than B in a class of 25 students?

I. More than four but less than ten students scored more than that of B. B's rank is an odd number. Seventeen students scored less than D.

II. The rank of C is 16th from the last. B got more marks than C. Only two students are there between B and C.

20. Five persons – A, B, C, D and E – are sitting around a circular table. Some of them are facing towards centre while others are facing outside. Who is sitting second to the left of A?

I. B is facing outside. C is to the immediate left of B. D is second to the right of C. A is to the immediate left of E.

II. D is to the immediate right of A. Both D and A are facing towards the centre. D and B are immediate neighbours of each other.

Directions (21-27) : Study the following information carefully and answer the questions given below :

A word and number arrangement machine when given an input line of words and numbers rearranges them following a particular rule in each step. The following is an illustration of input and various steps of rearrangement. (All the numbers are two digit numbers).

Input : sweet 46 nice 36 friend 26 help 96 bright 76 kind 66
Step I : sweet 46 nice 36 friend 26 help bright 76 kind 66 96
Step II : sweet nice 46 36 friend 26 help bright kind 66 76 96
Step III : sweet nice kind 46 36 friend 26 help bright 66 76 96
Step IV : sweet nice kind help 36 friend 26 bright 46 66 76 96
Step V : sweet nice kind help friend 26 bright 36 46 66 76 96
Step VI : sweet nice kind help friend bright 26 36 46 66 76 96

And Step VI is the last step of the rearrangement as the desired arrangement is obtained.

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

Input : arrow 98 paint 58 lamb 38 each 78 great 18 most 48 rent 88

21. Which word/number would be fifth to the left of the sixth element from the right in the Step V?

- (1) great (2) arrow
 (3) lamb (4) 38
 (5) 48

22. Which of the following represents the position of "58" in the Step IV?

- (1) Eighth from left
 (2) Third from right
 (3) Ninth from left
 (4) Eleventh from left
 (5) Fifth from right

23. How many elements (words/numbers) are there between "most" and "78" as they appear in the Step IV?

- (1) Eight (2) Seven
 (3) Nine (4) Five
 (5) Four

24. Which step number is the following output?

rent paint most arrow 58 lamb 38 each great 18 48 78 88 98
 (1) There is no such step
 (2) Step II (3) Step V
 (4) Step VI (5) Step III

25. Which element (word/number) would be at the eleventh position from the right in the Step III?

- (1) lamb (2) arrow
 (3) 58 (4) 38
 (5) each

26. Which element (word/number) would be at the sixth position from the left in the Step VI?

- (1) 18 (2) arrow
 (3) great (4) each
 (5) 38

27. At which of the following positions "great" would appear from the left in the Step V?

- (1) Fifth (2) Sixth
 (3) Fourth (4) Second
 (5) Third

Directions (28-34) : Study the following information carefully and answer the questions given below :

Eight friends - R, S, T, U, V, W, X and Y - are sitting around a circular table facing the centre, but not necessarily in the same order. Each of them studies in the different Standards viz, Standard I to Standard VIII, but not necessarily in the same order. T is second to the right of the person who studies in Standard VII. Only one person sits between T and the person who studies in Standard V. X is sitting third to the left of the person who studies in Standard VIII. The person studying in Standard VIII is not an immediate neighbour of the person studying in Standard VII. T does not study in Standard VIII. The person studying in Standard VI is to the left of U. U does not study in Standard V or Standard VIII. The persons studying in Standard VI and VII are immediate neighbours of each other. One of the immediate neighbours of the person studying in Standard VIII, studies in Standard II. S and Y are immediate neighbours of each other. There is one person between S and R. V does not study in Standard I. R studies in Standard V. Y does not study in Standard II. W is sitting between the persons who study in Standard VII and Standard IV. X is second to the right of the person studying in Standard I.

28. Who among the following is sitting third to the right of 'T'.

- (1) S

(2) The person studying in Standard II

(3) The person studying in Standard V

(4) Y

(5) The person studying in Standard I

29. Who among the following is sitting just opposite to 'R' ?

(1) The person studying in Standard VI

(2) W

(3) The person studying in Standard V

(4) S

(5) The person studying in Standard VII

30. Which of the following pairs represents the immediate neighbours of 'V'?

(1) R and the person studying in Standard VIII

(2) S and the person studying in Standard III

(3) The person studying in Standard V and Y

(4) Cannot be determined

(5) None of these

31. What is the position of 'W' with respect to 'S' ?

(1) Fourth to the right

(2) Fourth to the left

(3) Third to the right

(4) Fifth to the right

(5) Sixth to the left

32. Starting from R, if all the persons are made to sit in the alphabetical order in clockwise direction, the positions of how many (excluding R) will remain unchanged?

(1) Two (2) Three

(3) Four (4) One

(5) None

33. Who among the following is sitting fourth to the left of the person who studies in Standard II?

(1) U (2) W

(3) X (4) S

(5) Cannot be determined

34. Who among the following is sitting exactly between the person who studies in Standard III and W?

(1) T (2) U

(3) R (4) V

(5) Y

Directions (35-40) : Study the following information carefully and answer the questions given below :

A college planned to conduct an education fair. The college asked foreign universities to participate in the education fair so that students could know about the foreign universities. Even foreign universities can tell which course is good in which university. The courses offered by these universities are, Social Science, Psychology, Medicine, Commerce, Astronomy, Computer Science and Architecture. The fair will start on Monday and will end on Sunday of the same week. Social Science stall will be set up immediately before the Medicine stall. Medicine stall will not be set up on Tuesday or Thursday. There will be a gap of one day between the stalls of Astronomy and Medicine. Architecture stall will be set up immediately after Astronomy stall. Computer Science stall will be set up on Monday.

35. Which of the following stalls will be set up on Thursday?

(1) Astronomy (2) Psychology

(3) Medicine (4) Architecture

(5) None of these

36. Which of the following stalls will be set up immediately after the Computer Science stall?

(1) Medicine (2) Commerce

(3) Psychology

(4) Social Science

(5) None of these

37. On which of the following days of the week the stall on Architecture will be set up?

(1) Saturday (2) Tuesday

(3) Thursday (4) Friday

(5) None of these

38. Which of the following pairs of stalls will be set up between the stalls on Computer Science and Psychology?

(1) Social Science and Astronomy

(2) Medicine and Astronomy

(3) Social Science and Medicine

(4) Medicine and Commerce

(5) None of these

39. Which of the following stalls will be set up on Friday?

- (1) Commerce (2) Medicine
(3) Psychology (4) Architecture
(5) None of these

40. Which of the following stalls will be set up on Wednesday?

- (1) Medicine (2) Architecture
(3) Psychology
(4) Social Science
(5) None of these

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

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

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

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

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

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

41. (A) A substantial increase in the unhealthy competition has been observed among the students.

(B) A rise of 23% is reported every year in the cases of suicides after declaration of grade 10th and 12th examination results.

42. (A) The glaciers at the poles of the earth are melting at a fast rate.

(B) In recent times there has been a substantial increase in the incidents of earthquakes and volcanic eruptions.

43. (A) Most of the shopkeepers in the locality closed their shops for the second continuous day.

(B) Two groups of people living in the locality have been fighting with each other with bricks and stones forcing people to stay indoors.

44. (A) The Government has decided to increase the prices of LPG gas cylinders with immediate effect.

(B) The Government has decided to increase the prices of kerosene with immediate effect.

45. (A) The country 'X' has banned the import of fruit.

(B) The intake of that fruit causes disease.

Directions (46-50) : In each question below are given three statements followed by two conclusions numbered I and II. You have to assume everything in the statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the information given in the statements.

46. Statements :

- No star is a cone.
Some cones are triangles.
All kites and stars.

Conclusions :

- I. All stars are kites.
II. At least some triangles and stars.

- (1) Only Conclusion I follows
(2) Only Conclusion II follows
(3) Either Conclusion I or Conclusion II follows.

(4) There is possibility that some stars are triangles.

(5) Neither Conclusion I nor Conclusion II follows.

47. Statements :

- All drums are banjos.
Some drums are guitars.
No banjo is a flute.

Conclusions :

- I. Some guitars are flutes.
II. No guitar is flute.

- (1) Only Conclusion I follows
(2) Only Conclusion II follows
(3) There is possibility that some flutes are banjos.

(4) Either Conclusion I or Conclusion II follows

(5) Both Conclusions I and II follow

48. Statements :

- Some pins are needles.
All needles are swords.
Some swords are knives.

Conclusions :

I. All swords being pins is a possibility.

II. No needle being knife is a possibility.

- (1) Only Conclusion I follows
(2) Only Conclusion II follows
(3) Either Conclusion I or Conclusion II follows

(4) Neither Conclusion I nor Conclusion II follows

(5) There is possibility that some pins are knives.

49. Statements :

- Some schemes are offers.
Some offers are discounts.
No discount is a loan.

Conclusions :

I. Those offers which are discounts can never be loans.

II. Some loans are definitely schemes.

- (1) Only Conclusion I follows
(2) There is possibility that all schemes are loans

(3) Only Conclusion II follows
(4) Either Conclusion I or Conclusion II follows

(5) Neither Conclusion I nor Conclusion II follows

50. Statements :

- No car is hotel.
All lodges are hotels.
No lodge is house.

Conclusions :

I. Some houses are not lodges.

II. No lodge is car.

(1) There is possibility that all houses are cars.

- (2) Only Conclusion I follows
(3) Only Conclusion II follows
(4) Neither Conclusion I nor Conclusion II follows

(5) Both Conclusion I and Conclusion II follow

DATA ANALYSIS AND INTERPRETATION

Directions (51-57) : Study the following information carefully and answer the questions.

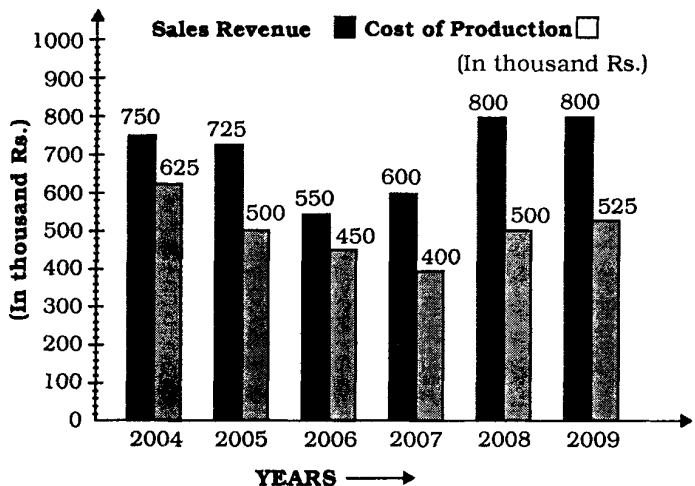
For a room, the rate of painting is Rs. 3200 per square metre. The rate of carpeting per square metre is 120% of that of tiling. The cost of decorating the room is 14 times to that of carpeting on the floor. The cost of electrification is 75% of that of carpeting the floor. The rate of tiling on the floor is 125% of that of painting. The dimensions of the room are 6 m × 6m × 5m.

51. What is the ratio of the cost of painting the four walls of the room and that of decoration ?
 (1) 10 : 63 (2) 10 : 61
 (3) 10 : 21 (4) 21 : 10
 (5) None of these
52. What will be the total cost of decorating the room and tiling the floor when the four walls have also been tiled to a height of 0.25 metre ?
 (1) Rs. 5287200
 (2) Rs. 2587200
 (3) Rs. 2588200
 (4) Rs. 2577200
 (5) None of these
53. What will be the total cost of painting, carpeting, decoration and electrification of the room if the dimensions of the room be 21 m × 42 m × 27 m ?
 (1) Rs. 30888000
 (2) Rs. 8388000
 (3) Rs. 80388000
 (4) Rs. 40888000
 (5) None of these
54. What will be the cost of tiling the floor of the room if the rate of tiling be increased by 75% and the dimensions of the room be 51 m × 59m × 84m ?
 (1) Rs. 21163000
 (2) Rs. 1263000
 (3) Rs. 2163000
 (4) Rs. 21063000
 (5) None of these

55. If the length of the room be increased by 20%, breadth by 32% and height by 12%, then what will be the total cost of painting of the four walls of the room and tiling the floor?
 (1) Rs. 76996.80
 (2) Rs. 67996.80
 (3) Rs. 67796.80
 (4) Rs. 76796.80
 (5) None of these
56. What will be the total cost of carpeting, decoration, electrification and tiling the floor if the rate of painting be doubled ?

- (1) Rs. 5771200
 (2) Rs. 5731200
 (3) Rs. 5371200
 (4) Rs. 7571200
 (5) None of these
57. What will be the cost of decoration of the room if its cost be increased by 25% ?
 (1) Rs. 60480
 (2) Rs. 604800
 (3) Rs. 6048000
 (4) Rs. 6448000
 (5) None of these

Directions (58-63) : In the following multiple bar diagram, the data regarding cost of production and sales revenue of the company XYZ in the given years have been given. Study the bar diagram carefully and answer the questions.



58. By what per cent is the amount received from the sales in the year 2005 of the company, more than the expenditure on production in the year 2008 ?
 (1) 45% (2) 40%
 (3) 48% (4) 49%
 (5) 50%
59. In how many years the cost of production is more than the average cost of production of the given years ?
 (1) 1 (2) 2
 (3) 3 (4) 4
 (5) None of these
60. In how many years the sales revenue is less than the average sales revenue of the given years ?
 (1) 1 (2) 3
 (3) 2 (4) 4
 (5) None of these
61. If the cost of production in 2004 and 2007 be increased by 25% and 30% respectively, then by what per cent will the total cost in these both years be more than the sales revenue of the year 2008?
 (1) 62.7% (2) 65.7%
 (3) 67.7% (4) 68.5%
 (5) None of these

62. In which year the company had maximum profit per cent ?

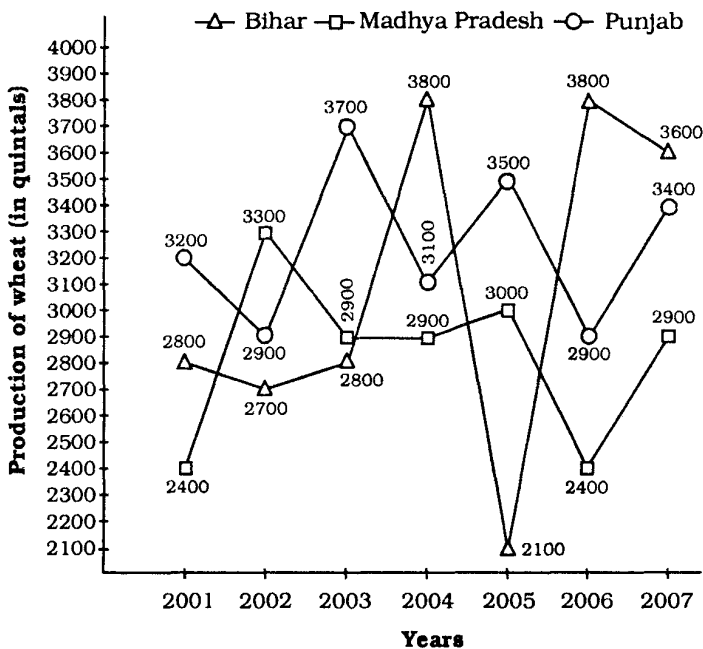
- (1) 2008 (2) 2007
(3) 2006 (4) 2005
(5) 2004

63. If the sales revenues in the years 2005] 2006 and 2007 increase by 20%, 25% and 30% respectively and the costs of production in the years 2007, 2008 and 2009 increase by

20%, 25% and 35% respectively, what will be the difference between average sales revenue and average cost of production?

- (1) Rs. 185.59 thousands
(2) Rs. 188.59 thousands
(3) Rs. 174.59 thousands
(4) Rs. 200.59 thousands
(5) None of these

Directions (64-69) : In the following multiple graphs production of wheat (in quintals) by three states - Bihar, Madhya Pradesh and Punjab- have been given. Study the following graphs carefully to answer the questions.



64. If the production of wheat by Madhya Pradesh in the years 2003, 2004, 2005 and 2007 increase by 30%, 40%, 45% and 40% respectively, what will be the overall percentage increase in the production of wheat in the state in the given years ?

- (1) 22% (2) 25%
(3) 35% (4) 16%
(5) 19%

65. What was the average production of wheat by all three states in the year 2005 ? (in quintals)

- (1) $2866\frac{1}{3}$ (2) $2866\frac{2}{3}$

- (3) $2688\frac{2}{3}$ (4) $2688\frac{1}{3}$

(5) None of these

66. In the given years, what is the average production of wheat in Bihar? (in quintals)

- (1) 3068 (2) 3076
(3) 3086 (4) 3088
(5) None of these

67. If the productions of wheat in Bihar in the years 2001] 2002] 2003 and 2004 increase by 20%, 25%, 28% and 35% respectively; what will be the percentage increase in the average production of the state for the given years ?

- (1) 35.7% (2) 38.7%
(3) 40.7% (4) 42.5%
(5) None of these

68. By what per cent is the total production of wheat by three states in the years 2002] 2003 and 2004 more or less than that in the years 2005, 2006 and 2007 ?

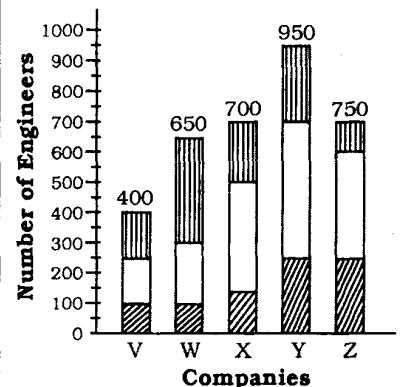
- (1) 2.5% (2) 2.6%
(3) 1.9% (4) 1.09%
(5) None of these

69. What was the total production of wheat by these three states in the year 2007 ? (in quintals)

- (1) 9900 (2) 9700
(3) 9980 (4) 8800
(5) None of these

Directions (70-75) : In the following bar diagram the number of engineers employed in various companies has been given. Study the bar diagram carefully to answer the questions.

- Post Graduate Engineers
▨ Assistant Engineers
▩ Junior Engineers



70. The number of post graduate engineers employed in the company W is what per cent of the total engineers employed in that company ?

- (1) $33\frac{1}{3}\%$ (2) $30\frac{1}{3}\%$
(3) $25\frac{1}{3}\%$ (4) $36\frac{1}{3}\%$
(5) None of these

71. What is the average number of junior engineers employed in all the companies ?

- (1) 150 (2) 170
(3) 160 (4) 180
(5) 190

72. What is the difference between the average number of junior engineers and assistant engineers taking all the companies together ?

- (1) 18 (2) 15
(3) 10 (4) 22
(5) 25

73. If the number of assistant engineers employed in all the companies be increased by 37% and the number of post graduate engineers employed in all the companies be decreased by 20%, by what per cent will the number of assistant engineers be less than that of post graduate engineers ?

- (1) 5.6% (2) 7.8%
(3) 8% (4) 9.3%
(5) None of these

74. If the number of all the engineers in the company V, company X and company Y be increased by 30%, 35% and 40% respectively, what will be the overall percentage increase in the number of all engineers of all the companies taken together ?

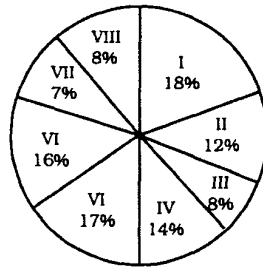
- (1) 20% (2) 22%
(3) 24% (4) 25%
(5) None of these

75. What is the ratio between the number of assistant engineers employed in company V and company X ?

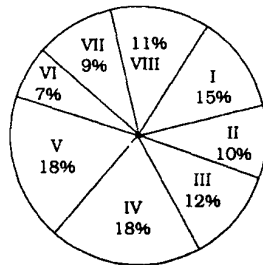
- (1) 3 : 5 (2) 3 : 4
(3) 2 : 3 (4) 3 : 2
(5) None of these

Directions (76-81) : In the following pie charts the percentage of employees of a company working in 8 different countries has been given. Study these pie-charts carefully to answer the questions.

Total number of employees = 86000



Number of male employees = 56000



Note : Roman digits show the countries.

76. What is the ratio between male employees working in the country I and country II respectively ?

- (1) 3 : 4 (2) 5 : 4
(3) 5 : 3 (4) 3 : 2
(5) 2 : 3

77. What is the ratio between the number of male employees and female employees in country II ?

- (1) 70 : 53 (2) 70 : 31
(3) 70 : 59 (4) 53 : 70
(5) None of these

78. What is the approximate average number of male employees in countries I, II and III ?

- (1) 9670 (2) 6970
(3) 6907 (4) 6977
(5) None of these

79. What is the average number of female employees in the countries IV and VII ?

- (1) 1370 (2) 1070
(3) 1570 (4) 1470
(5) None of these

80. If an increase of 40% is made in the average number of female employees, working in countries III, IV and V, then their resulting average number will be what per cent of the average number of female employees ?

- (1) 83% (2) 85%
(3) 65% (4) 68%
(5) 69%

81. By what per cent is the total number of employees in countries V, VI and VII more than the number of male employees working in the countries II, III and IV ?

- (1) 50.2% (2) 53.6%
(3) 55% (4) 48%
(5) 49%

Directions (82-87) : In the following table, information regarding publishing books by different publishers has been given. Study the table carefully and answer the questions.

Publishing Houses	Number of Books published	Ratio of Academic and non-Academic books	Percentage of books distributed	Number of distributors in publishing House
M	28200	7 : 3	81	17
N	32200	5 : 9	74	23
O	29700	6 : 5	92	18
P	31200	8 : 5	86	24
Q	33800	7 : 6	79	25
R	35700	11 : 6	82	21
S	37800	5 : 13	89	24

82. What is the difference between the number of academic books published by publishing houses M and P ?

- (1) 450 (2) 640 (3) 540 (4) 504
(5) None of these

83. How many books were given to each distributor by publisher Q if each publisher gets equal number of books ?

- (1) 1806 (2) 1068
(3) 1608 (4) 1308
(5) None of these

84. What is the average number of non-academic books published by publishers R and S ?

- (1) 18750 (2) 18850
(3) 19950 (4) 18950
(5) 19990

85. What is the total number of books distributed by publishers O and Q ?

- (1) 26702 (2) 27324
(3) 55026 (4) 54026
(5) None of these

86. If the total number of books published by publishers P, Q and R is increased by 30% and the total number of books published by remaining publishers be decreased by 20%, what will be the new average of books published by all the publishers?

- (1) 33418 (2) 33318
(3) 32518 (4) 33618
(5) None of these

87. The ratio of the number of books published by publishers P and Q is

- (1) 156 : 139
(2) 156 : 169
(3) 3 : 5 (4) 5 : 17
(5) None of these

94. In which year minimum number of candidates qualified for the post of F ?

- (1) 2002 (2) 2003
(3) 2004 (4) 2006
(5) 2005

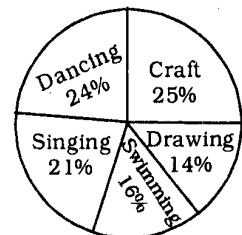
95. The average number of candidates who qualified for all the posts in the year 2004 is

- (1) 300 (2) 315
(3) 328 (4) 345
(5) 360

Directions (96-100) : Study the pie-charts carefully to answer the following questions.

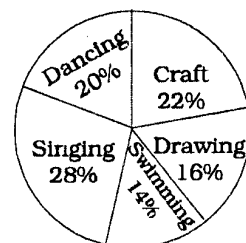
Percentage of students enrolled in different activities in a school

N = 3000



Percentage break-up of girls enrolled in these activities out of the total students.

N = 1750



96. Number of girls enrolled in Dancing form what per cent of total number of students in the school ? (rounded off to two digits after decimal)

- (1) 12.35 (2) 14.12
(3) 11.67 (4) 10.08
(5) None of these

97. How many boys are enrolled in Singing and Craft together ?

- (1) 505 (2) 610
(3) 485 (4) 420
(5) None of these

Directions (88-95) : In the following table, the number of candidates appeared and qualified for different posts in an institute during various years has been given. Read the table carefully and answer the questions.

Description of appeared - qualified candidates

Years	2001		2002		2003		2004		2005		2006	
	App.	Qual.	App.	Qual.	App.	Qual.	App.	Qual.	App.	Qual.	App.	Qual.
A	242	157	345	190	330	240	387	309	433	390	483	417
B	387	310	427	280	410	380	417	354	456	412	339	265
C	378	302	411	280	520	415	340	221	381	355	335	290
D	420	364	577	315	487	290	490	480	512	487	410	370
E	392	370	380	316	250	180	430	416	447	423	381	351
F	509	412	480	423	390	322	227	190	329	279	370	337

Note : App. - Appeared Qual. - Qualified

88. What is the **approximate** average number of candidates who qualified for all the posts in the year 2002 ?

- (1) 300 (2) 280
(3) 290 (4) 310
(5) 314

89. What is the **approximate** average number of candidates who appeared for all the posts in the year 2006 ?

- (1) 366 (2) 389
(3) 386 (4) 375
(5) 390

90. The difference between the number of candidates who appeared and qualified for the post D in the years 2001, 2002 and 2003 is

- (1) 615 (2) 605

- (3) 601 (4) 515
(5) 505

91. What **approximate** percentage of candidates qualified for the post of A in the year 2003?

- (1) 73% (2) 70%
(3) 68% (4) 69%
(5) 75%

92. The respective ratio between the number of candidates who qualified for the posts of A and D in the year 2002 is

- (1) 67 : 38 (2) 38 : 63
(3) 38 : 67 (4) 19 : 31
(5) None of these

93. In which year maximum number of candidates were selected for the post of A?

- (1) 2003 (2) 2004
(3) 2005 (4) 2006
(5) 2002

98. What is the respective ratio of number of girls enrolled in Swimming to the number of boys enrolled in Swimming ?

- (1) 47 : 49 (2) 23 : 29
(3) 29 : 23 (4) 49 : 47
(5) None of these

99. What is the total number of girls enrolled in Swimming and Drawing together ?

- (1) 480 (2) 525
(3) 505 (4) 495
(5) None of these

100. What is the **approximate** percentage of boys in the school ?

- (1) 34 (2) 56
(3) 28 (4) 50
(5) None of these

GENERAL AWARENESS, MARKETING & COMPUTER

101. Banks with higher proportion of demand deposits will have

- (1) Low cost money at its disposal
(2) Low interest money at its disposal
(3) Higher number of current and savings accounts
(4) High amount of liquid money
(5) All of the above

102. Which commercial bank of India recently became the first to launch Mobile Branch with ATM, titled 'Branch on Wheels'?

- (1) State Bank of India
(2) Axis Bank
(3) ICICI Bank
(4) ABN Amro Bank
(5) Punjab National Bank

103. To which of the following crops does the Rashtriya Krishi Bima Yojana (NAIS) provide insurance?

- (1) Food crops (cereals and pulses)
(2) Oilseeds
(3) Horticultural crops
(4) Commercial crops
(5) All of the above

104. According to the Reserve Bank of India, which of the following contribute to more than three-fourth of the total Non-Performing Assets (NPAs)?

- (1) Public Sector bank
(2) Foreign Bank
(3) Private Bank
(4) Regional Rural Bank
(5) Cooperatives

105. Who has been selected for the Gandhi Peace Prize for the year 2013?

- (1) Chandni Prasad Bhatt
(2) Desmond Tutu
(3) Medea Benjamin
(4) Julius Nyerere
(5) Gopalkrishna Gandhi

106. What is the term for the cheque issued by a person to another person in which the issuing date is after a few days (a date which is yet to come)?

- (1) Anti-dated cheque
(2) Stale cheque
(3) Post-dated cheque
(4) Crossed cheque
(5) Order cheque

107. Which of the following characterizes the top level management of corporates?

- (1) Spend more time in coordinating and communicating
(2) Executes (implements) the policies and plans
(3) Determine the objectives, policies and plans of the organisation
(4) Spend more time in directing and controlling
(5) Coordinate the activities of all the departments

108. Through which of the following ways can devices be connected to a computer?

- (1) USB (2) Bluetooth
(3) CD/DVD Drive
(4) RAM
(5) Only 1 and 2

109. Which of the following is the correct sequence of compilation?

- (1) Compilation, Assembly, Linking
(2) Assembly, Linking, Compilation
(3) Linking, Assembly, Compilation
(4) Assembly, Compilation, Linking
(5) Compilation, Linking, Assembly

110. Which of the following is the proper removal of any malicious program from a computer system?

- (1) Reconfiguration
(2) Reboot (3) Restart
(4) Uninstallation
(5) Only 2 and 4

111. What is the secured messaging system device used by IDBRT in the field of banking?

- (1) NEFT (2) SFMS
(3) RTGS (4) EFT
(5) All of the above

112. Which of the following public sector banks recently became the first to launch the Instant Money Transfer (IMT) scheme which is a innovative domestic money remittance facility from ATMs without an account in the bank?

- (1) State Bank of India
(2) Axis Bank
(3) Punjab National Bank
(4) Bank of India
(5) Bank of Baroda

113. Which of the following does not come under the second level of management in an organization?

- (1) Purchase Managers
(2) Departmental Heads
(3) Supervisors
(4) Branch Managers
(5) Finance Managers

114. What is the process of copying software programs from secondary storage media to the hard disk called?

- (1) Configuration
(2) Download
(3) Storage
(4) Upload
(5) Installation

115. In the field of banking, what does CRAR stand for?

- (1) Capital Reserve Adequacy Ratio
(2) Capital to Risk (Weighted) Assets Ratio
(3) Capital Reserve Assets Ratio
(4) Capital Risk Adequacy Ratio
(5) None of these

- 116.** Which of the following terms/expressions is used to describe a business unit with a competitive advantage that will capture some of the extra economic values it creates, no matter how intense competition is?
 (1) Consonance
 (2) Advantage
 (3) Consistency
 (4) Feasibility
 (5) All of the above
- 117.** Which of the following commercial banks of India recently opened its branch in Shanghai?
 (1) State Bank of India
 (2) Axis Bank (3) ICICI Bank
 (4) Oriental Bank of Commerce
 (5) Corporation Bank
- 118.** Which of the following come under Policy Framework for Investment Decisions as outlined by the OECD?
 (1) Policy coherence
 (2) Importance of transparency approach to policy formulation
 (3) Regular evaluation of policies on investment environment
 (4) Corporate governance
 (5) All of the above
- 119.** What is the corpus of the National Social Security Fund?
 (1) Rs. 250 crore
 (2) Rs. 500 crore
 (3) Rs. 1000 crore
 (4) Rs. 1200 crore
 (5) Rs. 1500 crore
- 120.** We regularly come across some lines marked on the back of products. What are they called?
 (1) Bar-code (2) Spooler
 (3) Scanner
 (4) Output reader
 (5) Price tag
- 121.** In the field of computers, which of the following converts input into output?
 (1) Mouse (2) Trackball
 (3) Keyboard
 (4) Bar Code Reader
 (5) Light Pen
- 122.** Which application is used for the purposes of basic accounting?
 (1) Worksheet
 (2) Spreadsheet
 (3) Infographic
 (4) Data sheet
 (5) Document
- 123.** Which insurance company has launched Asha Kiran, an health insurance cover, for a family with girl children?
 (1) Oriental Insurance comp. Ltd.
 (2) Reliance General Insurance
 (3) United India Insurance Comp. Ltd.
 (4) New India Assurance comp. Ltd.
 (5) National Insurance Company
- 124.** Who is the author of 'India at Risk'?
 (1) Stephen Cohen
 (2) Jaswant Singh
 (3) Tony Alcott
 (4) Lal Krishna Advani
 (5) Manmohan Singh
- 125.** Which of the following was/were not the subsidiary company of the General Insurance Corporation of India?
 (1) National Insurance Company Limited
 (2) Life Insurance Corporation
 (3) New India Assurance Company Limited
 (4) Oriental Insurance Company Limited
 (5) United India Insurance Company Limited
- 126.** Which of the following countries will participate in the NATO 2014 Summit?
 (1) Russia (2) China
 (3) Germany (4) India
 (5) Australia
- 127.** Market Segmentation can be defined as
 (1) Segment, Target, Price
 (2) Sales, Target, Product
 (3) Segment, Target, Position
 (4) Sales, Time, Product
 (5) Service, Sales, Segment
- 128.** Which of the following provides power back to a computer system even when main current is off?
 (1) UPS (2) Inverter
 (3) CMOS battery
 (4) Soft Power
 (5) Motherboard Power Connector
- 129.** Which team won the Asia Cup 2014?
 (1) India (2) Pakistan
 (3) Sri Lanka
 (4) Bangladesh
 (5) Both 1 and 3
- 130.** President Pranab Mukherjee on the occasion of International Women's Day presented which award to six individuals for their contribution for the social development and empowerment of women in the country?
 (1) Stree Shakti Puraskar award
 (2) Nirbhaya Puraskar
 (3) Mother Teresa Award
 (4) Florence Nightingale Award
 (5) Ahilyabai Puraskar
- 131.** What is the goal in Two Fold Marketing?
 (1) To attract new customers by promising superior value
 (2) To keep current customers by delivering satisfaction
 (3) To undertake aggressive marketing campaigns
 (4) Only 1 and 2
 (5) All of the above
- 132.** How can one see the content of a file?
 (1) By left clicking with the mouse once
 (2) By left clicking with the mouse twice
 (3) By holding the mouse down
 (4) From the keyboard shortcuts
 (5) All of the above
- 133.** What is it called when computer connects to other computer and sends information?
 (1) LAN
 (2) Remote Desktop
 (3) Boot
 (4) Network
 (5) Internet Protocol
- 134.** How does every bank pay interest on savings?
 (1) Daily (2) Weekly
 (3) Fortnightly (4) Monthly
 (5) Quarterly

- 135.** What is the alphanumeric code on cheques called?
 (1) RTGS (2) MICR
 (3) IFSC (4) NEFT
 (5) CC
- 136.** How can a file be saved in a computer with other name?
 (1) Save command
 (2) Save as command
 (3) Place command
 (4) Duplicate command
 (5) Export command
- 137.** Which is the new airline company to get license recently in India?
 (1) Indigo (2) Spice Jet
 (3) Air Asia (4) Kingfisher
 (5) Go Air
- 138.** How instrument is used by the Reserve Bank of India to control market liquidity?
 (1) Repo rate
 (2) Statutory Liquidity Ratio
 (3) Marginal Adjustment Facility
 (4) Reverse Repo Rate
 (5) Only 1 and 4
- 139.** Banking Ombudsman is appointed by
 (1) Union Ministry of Finance
 (2) Competition Commission of India
 (3) Reserve Bank of India
 (4) Indian Banks Association
 (5) Securities and Exchange Board of India
- 140.** Which state in India has the highest urban population?
 (1) Maharashtra
 (2) Delhi (3) Tamil Nadu
 (4) Karnataka (5) Gujarat
- 141.** What was the reason behind the decision of the Reserve Bank of India to withdraw currency notes issued before 2005?
 (1) To replace them with plastic notes
 (2) To check counterfeit notes
 (3) To replace mutilated and spoiled notes
 (4) To check illicit notes of Pakistan
 (5) None of these
- 142.** Which film was presented the award of Best Film at the 61st National Awards?
 (1) Ship of Theseus
 (2) Bhaag Milkha Bhaag
 (3) Jolly LLB
 (4) December 1
 (5) Yellow
- 143.** Which of the following is the fastest mode of transaction?
 (1) RTGS
 (2) Cheque payment
 (3) ATM Cash Withdrawal
 (4) NEFT
 (5) None of these
- 144.** A marketing technique where marketer plays a specific role in a particular segment is called
 (1) Mass Marketing
 (2) Niche marketing
 (3) Strategic Marketing
 (4) Communication Marketing
 (5) None of these
- 145.** In Marketing Mix 4 P's imply
 (1) Product, Price, Place, Promotion
 (2) Product, Price, Policy, Place
 (3) Place, People, Product, Promotion
 (4) People, Price, Profit, Place
 (5) None of these
- 146.** Which aspect of a project/business is/are evaluated in a SWOT Analysis?
 (1) Strengths
 (2) Weaknesses
 (3) Opportunities
 (4) Threats
 (5) All of these
- 147.** Which of the following best explains the Delphi Method?
 (1) It is a profit-maximization method
 (2) It is a forecasting method
 (3) It is a retrenchment method
 (4) It is a output-enhancement method
 (5) It is a risk analysis method
- 148.** In Market segmentation which among the following is not an economic component?
 (1) Age
 (2) Gender
 (3) Income Level
 (4) Taxes
 (5) Only 1 and 2
- 149.** What does Innovation in Marketing refer to?
 (1) Creating a new idea of thought
 (2) Discovering new products
 (3) Modifying an old idea to present needs
 (4) Exploring new ways of being competitive
 (5) All of the above
- 150.** Which of the following come under the ambit of Customer relationship management?
 (1) Sales (2) Marketing
 (3) Customer Service
 (4) Technical support
 (5) All of the above

ENGLISH LANGUAGE

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.

India is rushing headlong toward economic success and modernisation, counting on high-tech industries such as information technology and biotechnology to propel the nation to prosperity. India's recent announcement that it would no longer produce unlicensed inexpensive generic pharmaceuticals bowed to the realities of the World Trade Organisation while at the same time challenging the domestic drug industry to compete with the multinational firms. Unfortunately, its weak higher education sector constitutes the **Achilles' Heel** of this strategy. Its systematic disinvestment in higher education in recent years has yielded neither world-class research nor very many highly trained scholars, scientists, or managers to **sustain** high-tech development.

India's main competitors — especially China but also Singapore, Taiwan, and South Korea — are investing in large and differentiated higher education systems. They are providing access to large number of students at the bottom of the academic system while at the same time building some research-based universities that are able to compete with the world's best institutions. The recent *London Times*

Higher Education Supplement ranking of the world's top 200 universities included three in China, three in Hong Kong, three in South Korea, one in Taiwan, and one in India (an Indian Institute of Technology at number 41—the specific campus was not specified). These countries are positioning themselves for leadership in the knowledge-based economies of the coming era.

There was a time when countries could achieve economic success with cheap labour and low-tech manufacturing. Low wages still help, but contemporary large-scale development requires a sophisticated and at least partly knowledge-based economy. India has chosen that path, but will find a major stumbling block in its university system.

India has significant advantages in the 21st century knowledge race. It has a large higher education sector — the third largest in the world in student numbers, after China and the United States. It uses English as a primary language of higher education and research. It has a long academic tradition. Academic freedom is respected. There are a small number of high quality institutions, departments, and centres that can form the basis of quality sector in higher education. The fact that the States, rather than the Central Government, exercise major responsibility for higher education creates a rather **cumbersome** structure, but the system allows for a variety of policies and approaches.

Yet the weaknesses far outweigh the strengths. India educates approximately 10 per cent of its young people in higher education compared with more than half in the major industrialised countries and 15 per cent in China. Almost all of the world's academic systems resemble a pyramid, with a small high quality tier at the top and a massive sector at the bottom. India has a tiny top tier. None of its universities occupies a solid position at the top. A few of the best universities have some excellent departments and centres, and there is a small number of outstanding undergraduate colleges. The Universi-

ty Grants Commission's recent major support of five universities to build on their recognised strength is a step toward recognising a **differentiated** academic system — and fostering excellence. At present, the world-class institutions are mainly limited to the Indian Institutes of Technology (IITs), the Indian Institutes of Management (IIMs) and perhaps a few others such as the All India Institute of Medical Sciences and the Tata Institute of Fundamental Research. These institutions, combined, enroll well under 1 per cent of the student population.

India's colleges and universities, with just a few exceptions, have become large, under-funded, ungovernable institutions. At many of them, politics has intruded into campus life, influencing academic appointments and decisions across levels. Under-investment in libraries, information technology, laboratories, and classrooms makes it very difficult to provide top-quality instruction or engage in cutting-edge research.

The rise in the number of part-time teachers and the freeze on new full-time appointments in many places have affected morale in the academic profession. The lack of accountability means that teaching and research performance is seldom measured. The system provides few incentives to perform. Bureaucratic inertia hampers change. Student unrest and occasional faculty agitation disrupt operations. Nevertheless, with a semblance of normality, faculty administrators are able to provide teaching, coordinate examinations, and award degrees.

Even the small top tier of higher education faces serious problems. Many IIT graduates, well trained in technology, have chosen not to contribute their skills to the burgeoning technology sector in India. Perhaps half leave the country immediately upon graduation to pursue advanced study abroad — and most do not return. A stunning 86 per cent of students in science and technology fields from India who obtain degrees in the United States do not return home immediately

following their study. Another significant group, of about 30 per cent, decides to earn MBAs in India because local salaries are higher — and are lost to science and technology. A corps of dedicated and able teachers work at the IITs and IIMs, but the lure of jobs abroad and in the private sector make it increasingly difficult to lure the best and brightest to the academic profession.

Few in India are thinking creatively about higher education. There is no field of higher education research. Those in government as well as academic leaders seem content to do the "same old thing." Academic institutions and systems have become large and complex. They need good data, careful analysis, and creative ideas. In China, more than two-dozen higher education research centres, and several government agencies are involved in higher education policy.

India has survived with an increasingly mediocre higher education system for decades. Now as India strives to compete in a globalised economy in areas that require highly trained professionals, the quality of higher education becomes increasingly important.

India cannot build internationally recognised research-oriented universities overnight, but the country has the key elements in place to begin and sustain the process. India will need to create a dozen or more universities that can compete internationally to fully participate in the new world economy. Without these universities, India is destined to remain a scientific backwater.

151. Which of the following statement(s) is/are correct in the context of the given passage?

- I. India has the third largest higher education sector in the world in student numbers.
- II. India is moving rapidly toward economic success and modernisation through high tech industries such as information technology and biotechnology

to make the nation to prosperity.

III. India's systematic disinvestment in higher education in recent years has yielded world class research and many world class trained scholars, scientists to sustain high-tech development.

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

152. Which of the following statements in regard to the information given in the passage is **not** true ?

- (1) The London Times Higher Education Supplement ranking of the world's top 200 universities has included three universities of South Korea.
- (2) India has recently announced not to produce unlicensed inexpensive generic pharmaceuticals that will be a challenge for the domestic drug industry to compete with the multinational firms.
- (3) Contemporary large-scale development requires a sophisticated and at least partly knowledge-based economy.
- (4) China has the fourth largest higher education sector in the world.
- (5) None of these

153. According to the view expressed by the writer in the passage, what is a step toward recognising a differentiated academic system and fostering excellence ?

- (1) The University Grant Commission's recent major support to five universities to build on their strength.
- (2) New Education policy of the new government.
- (3) Scholarships granted by the Central government for research.
- (4) Government policy to open new world class institutions
- (5) None of these

154. In writer's opinion which of the following reason(s) is/are responsible for poor higher education in India ?

- I. India's colleges and universities, with some exceptions, have become large under funded, ungovernable institutions.
 - II. Politics has intruded into many campuses that influences academic appointments and decisions across levels.
 - III. Under investment in libraries, laboratories, IT and classrooms hinder cutting edge research.
- (1) Only I
 - (2) Both I and II
 - (3) Both II and III
 - (4) All I, II and III
 - (5) None of these

155. Which of the following statements is **not** true as per the given information in the passage ?

- (1) About fifty per cent of IIT graduates leave India to pursue advanced study abroad.
- (2) About 86 per cent of students in science and technology fields from India who obtain degrees in US do not return home following their study.
- (3) In China more than two-dozen higher education research centres and several government agencies are involved in higher education policy.
- (4) The rise in the number of part-time teachers and the freeze on new full-time appointments in many places have boosted morale in academic profession in India.
- (5) None of these

156. What in your opinion should be an appropriate title of the given passage ?

- (1) Poor state of Higher Education in India
- (2) Politics in India's Education system
- (3) Modernisation of Indian Education System

(4) Higher Education Supplement Ranking

(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. **Achilles' Heel**

- (1) weakness (2) strength
- (3) acquiescence
- (4) vulnerable
- (5) strong heel

158. **Sustain**

- (1) suffer (2) maintain
- (3) swag (4) swallow
- (5) weaken

Directions (159-160) : 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. **Cumbersome**

- (1) complicated
- (2) complex (3) simple
- (4) bulky (5) heavy

160. **Differentiated**

- (1) Distinguished
- (2) similar (3) distinct
- (4) undistinguished
- (5) distraught

Directions (161-170) : 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.

Asia's rapid rise is the most successful story of economic development in recent history. Income per capita reached nearly \$5,000 in purchasing power parity terms in 2010. Investment rates averaged 35% of GDP over the decade. The number of people living below the \$1.25-a-day poverty line fell by 430 million between 2005 and 2010.

With such achievements at a time when much of the rest of the world struggles with **austerity** measures and economic recovery, Asian leaders might be tempted to switch to autopilot. But closer examination of the region's economic and social prospects soon reveals many paradoxes.

The world's fastest growing region remains home to nearly half the world's extreme poor. While Asia has made tremendous **inroads** in the fight against poverty, not enough of the region's economic prosperity is reaching its poorest people.

In urban areas of China, for example, the *Gini coefficient* (a measurement used to calculate inequality) has risen more than 35% since 1990. Nearly half a billion Asians still lack access to safe drinking water and infant mortality in many nations is more than 10 times higher than the levels seen in developed economies.

While "Factory Asia" may be true for manufacturing and information technology services, vast number of its people are illiterate and unemployed. Its financial sector is underdeveloped, with many people having no access to simple banking, let alone other financial services. Asia's future prosperity, and the eradication of extreme poverty, will require much more than simply high growth. Growth must be accompanied by a narrowing of inequality.

It is essential to balance the region's economic expansion with more inclusive policies. Cut off by poor roads, telecommunications, or government policies that don't allow them to easily borrow or save, Asia's poor and vulnerable are watching the chasm between rich and poor grow ever wider. That gap in prosperity can **aggravate simmering** social, economic and political tensions.

Asian governments can help stem widening inequality by creating better conditions for the private sector to take the lead on economic expansion, continuing to promote economic diversification, and by spending on social services, education and healthcare, and regional road, sea and air networks that will open more opportunities to more people.

There are areas where western governments can help too. By investing in infrastructure alongside

public lenders, they can help attract much larger sums from the private sector. Asia can also capitalise on financial lessons from the west, particularly when it comes to setting banking regulations, strengthening regional links, and promoting bonds to better utilise Asian savings.

When describing where Asia stands today, it's useful to remember that what we are witnessing is not the emergence of Asia, but rather the re-emergence of Asia.

In 1820, Asia accounted for about 60% of total global output, with China and India together accounting for nearly half of global GDP. This was followed by nearly two centuries of economic decline once the western industrial revolution took hold – a trend that, since the information age, has been solidly reversed. By implementing structural reforms and opening their economies, China and others have rapidly emerged as engines of the global economy.

The recent Asian Development Bank study suggests that we could see Asia producing over half of global GDP by mid-century, and 3 billion Asians would be considered part of the rich world, with capita income levels equal to that of Europe today.

Carefully calibrated government support can help steer Asia's economic potential, reducing political risks while opening new markets to help move the west beyond the current crisis. In the long run, an Asian economy built on sustainable growth can support greater levels of trade, and generate growth in tourism. Conversely, a weaker Asia presents a host of threats to the west's future growth and prosperity.

Embracing globalisation and regional co-operation has helped bring developing Asia success. By further strengthening this process by focusing on greater access and inclusion within economies, and pursuing sustainable development and improved governance, an "Asian century" is both plausible and within reach.

But policies that worked when Asia was low-income and capital scarce are less likely to work today and unlikely to work in the future. Asia's leaders must devise bold and innovative national policies while pursuing regional and global co-operation. Long-term prosperity will depend on the intensity of resource use, including water and food, and success in managing the region's carbon footprint.

Asia's challenges remain formidable, and its future prosperity must be earned. The right policy choices today could indeed make this the "Asian century", but this is far from preordained.

161. Which of the following statement(s) is/are correct in the context of the passage ?

- I. Asia's per capita income reached approximately \$ 5000 in purchasing power parity terms in 2010.
- II. The number of people living below the \$ 1.25 a day poverty line in Asia fell by 430 million between 2005 and 2010.
- III. In 1820, Asia accounted for about 60% of total global output.
 - (1) Only I
 - (2) Only II
 - (3) Both I and II
 - (4) Both II and III
 - (5) All I, II and III

162. What in your opinion should be the appropriate title of the given passage ?

- (1) Asia's Economic Rise and Paradoxes
- (2) Asia's Rise and Europe's Re-emergence
- (3) Economic Backwardness of Asia
- (4) Developed and Developing Regions of the world
- (5) None of these

163. Which of the following is **not** true as per the given information in the passage ?

- (1) In urban areas of China, the Gini coefficient that is a measurement used to calculate inequality has risen more than 45% since 1990.
- (2) Nearly half a billion Asians still lack access to safe drinking water.

(3) The infant mortality rate in many Asian nations is more than 10 times higher than the levels seen in developed economies.

(4) Investment rates in Asia averaged 35 per cent of Gross Domestic Product over the decade

(5) Embracing globalisation and regional cooperation has helped bring developing Asia success.

164. In the author's opinion what are the areas where western government can help Asia boost economic development?

I. By investing in infrastructure alongside public lenders, western governments can help attract much larger sums from the private sector.

II. Asia can capitalise on financial lessons from the west. Particularly when it comes to setting banking regulations, strengthening regional links and promoting bonds to better utilise Asian savings.

III. "Factory Asia" can make vast number of its people literate and employed.

(1) Only II

(2) Only III

(3) Both I and III

(4) Both II and III

(5) Both I and II

165. What suggestions has the author of this passage made that can help Asian governments stem widening inequality in the region?

I. By creating better conditions for the private sector to take the lead on economic expansion.

II. By continuing to promote economic diversification.

III. By spending on social services, education and healthcare and regional road, sea and air networks that will open more opportunities to more people.

(1) Only I

(2) Both II and III

(3) Both I and II

(4) Both I and III

(5) All I, II and III

166. Which of the following statements is **not** correct as per the given information in the passage?

(1) According to the Asian Development Bank study, Asia can produce over half of global GDP by mid-century.

(2) In 1820, China and India together accounted for nearly half of global GDP.

(3) The author opines the necessity to balance the Asian region's economic expansion with more inclusive policies.

(4) The widening gap between rich and poor people can aggravate simmering social, economic and political tensions.

(5) The world's fastest growing Asian region remains home to more than sixty five per cent of the world's extreme poor.

Directions (167-168) : 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.

167. Austerity

(1) auscultation

(2) decoration

(3) extravagance

(4) spendthrift

(5) simplicity

168. Inroads

(1) Noticeable effect

(2) making road

(3) insecurities

(4) inquest

(5) identification

Directions (169-170) : 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.

169. Aggravate

(1) worsen (2) irritate

(3) aggregate (4) assuage

(5) astonish

170. Simmering

(1) seething (2) calm

(3) boiling

(4) simulating

(5) exhilarating

Directions (171-175) : In each of the following questions four words are given of which two words are most nearly the same or opposite in meaning. Find the number of correct letter combination.

171. (A) dominate

(B) radical

(C) determined

(D) monopolise

(1) A - B (2) B - C

(3) A - D (4) B - D

(5) C - D

172. (A) critical

(B) equitable

(C) impartial

(D) unearth

(1) A - B (2) B - C

(3) A - D (4) B - D

(5) C - D

173. (A) shining

(B) raise

(C) flourish

(D) thrive

(1) A - B (2) B - C

(3) C - D (4) B - D

(5) A - C

174. (A) Affable

(B) rude

(C) pacify

(D) cajole

(1) A - B (2) B - C

(3) C - D (4) A - D

(5) B - D

175. (A) energetic

(B) partial

(C) diffuse

(D) dispassionate

(1) A - B (2) B - C

(3) C - D (4) A - D

(5) B - D

Directions (176-180) : Pick out the most effective pair of words from the given pair of words make the sentences meaningfully complete.

176. Weather officials have _____ below-normal rains this year. If the predictions come true, farm output could _____ as most of India's farmlands depend on rainwater for irrigation.

(1) forecasted - shrank

(2) forecast - shrank

(3) forecast - shrink

(4) predicted - expand

(5) predictions - wan

177. It is the role of the state to _____ crime and protect people and property. If the state is unable to prevent a crime it falls upon the state to _____ the victim.

- (1) prevent - support
- (2) preventing - encourage
- (3) prevent - supporting
- (4) forbid - discourage
- (5) forbid - discouraging

178. A person who is clean and tidy in how he dresses up commands better _____ from those around him than those who have a _____ and unkempt appearance.

- (1) respectful - slovenly
- (2) respect - slovenly
- (3) respected - untidy
- (4) respect - tidy
- (5) respect - careful

179. Today we have achieved a milestone by completing 60 years of independence. It's now the time for everyone or every Indian to undergo _____ of the achievements we already made and also those that are to be still _____.

- (1) self-introspection — achiever
- (2) self-examination — achieve
- (3) introspection — achieved
- (4) search — found
- (5) cross-inspection — made

180. Education is an essential means of _____ women with the knowledge, skills and self-confidence necessary to fully _____ in the development process.

- (1) empower - include
- (2) empowering - participate
- (3) empowered - participating
- (4) empowerment - participate
- (5) strengthening - participating

Directions (181-185) : Rearrange the following six sentences (A), (B), (C), (D), (E) and (F) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) As a consequence, even if it is plausible that ambient air pollution plays a role for the

onset and increasing frequency of respiratory allergy, it is not easy to prove this conclusively.

(B) Another factor clouding the issue is that laboratory evaluations do not reflect what happens during natural exposure when atmospheric pollution mixtures are inhaled.

(C) Interpretation of studies are confounded by the effect of cigarette smoke, exposure to indoor pollutants and to outdoors and indoors allergens.

(D) However, despite evidence of a correlation between the increasing frequency of respiratory allergy and the increasing trend in air pollution, the link and interaction is still speculative.

(E) Allergic respiratory diseases such as hay fever and bronchial asthma have indeed become more common in the last decades in all industrialized countries and the reasons for this increase are still debated.

(F) Several studies have shown the adverse effects of ambient air pollution on respiratory health.

181. Which of the following should be the **LAST** sentence after rearrangement ?

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

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

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

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

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

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

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

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

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

Directions (186-190) : 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)

186. In the first two months of this fiscal, tractor sales has seen (1)/a drop of about five percent (2)/ however, the industry is waiting for the monsoon (3)/ to really arrive at a firm conclusion about growth prospects for the current year. (4)/ No error (5)

187. Dolphins are truly out of the ordinary because of their intelligence (1)/ and, among the many creatures that share the earth for us (2)/they come closest to humankind in terms of (3)/ familial traits, emotions and learning. (4)/ No error (5)

188. Corruption indulged in by the high and mighty adversely impacts (1)/ our nation, and in the coming months (2)/ we may see revival of efforts (3)/ to tackle such large scale corruption. (4)/ No error (5)

189. It is notable and welcome that the ministry of (1)/ environmental and forests is to issue approvals online (2)/in a time bound manner, with clear timelines (3)/in place for the various sub-steps along the way. (4)/No error (5)

190. To portray (1)/ what a fairness cream does without (2)/ any sort of comparison or visual (3)/ references are very difficult. (4)/ No error (5)

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.

Women (191) up half the world's population and yet represent a staggering 70% of the world's poor. We live in a world in which women living in poverty face gross (192) and injustice from birth to death. From poor education to poor nutrition to (193) and low pay employment, the sequence of discrimination that a woman may suffer during her entire life is unacceptable but all too common.

Millennium Development Goal 3 is to promote gender equality and empower women. This MDG is critical for (194) poverty and improving prospects for women. But how can women break gender based stereotypes to minimise discrimination and (195) gender based violence when they are trapped in societies with socio-cultural practices which routinely discriminate them from having equal opportunities in education, health and livelihood? These women are invisible and the (196) in their way prevent them from accessing the most basic human rights and needs. The outlook is bleak.

Women make up 70% of the world's working hours and (197) only 10% of the world's income and half of what men earn. This leads to greater poverty, slower economic growth and a (198) standard of living. In developing countries, millions of women also die each year as a result of gender-based (199). This deep-rooted gender discrimination creates a bleak outlook for women in developing countries. For millions of girls living in poverty, it is often those closest to them who work against the child's interests and their immediate environment is often (200) and sometimes, downright harmful. Parents arrange marriages when you are a child. Neighbours say, if you are a girl, you must

limit your activities to your home. Friends say, it is OK not to go to school.

191. (1) made (2) make
(3) look (4) has made
(5) complete
192. (1) equality (2) affection
(3) inequality (4) support
(5) justice
193. (1) vulnerable (2) weakness
(3) vulnerability
(4) specific
(5) weakest
194. (1) tackle (2) tackling
(3) fight (4) tackled
(5) fought
195. (1) increase (2) support
(3) weak (4) reduce
(5) influencing
196. (1) obstacles (2) make
(3) pleasantries (4) pebbles
(5) encouragements
197. (1) earns (2) earned
(3) spend (4) earn
(5) spends
198. (1) slow (2) slower
(3) low (4) lowest
(5) lower
199. (1) violence
(2) violent
(3) virulent
(4) corruption
(5) violation
200. (1) functional
(2) natural
(3) artificial
(4) dysfunctional
(5) disfunctional

SHORT ANSWERS

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

49. (4)	50. (5)	51. (1)	52. (2)
53. (3)	54. (4)	55. (1)	56. (2)
57. (3)	58. (1)	59. (2)	60. (3)
61. (1)	62. (1)	63. (3)	64. (1)
65. (2)	66. (3)	67. (2)	68. (4)
69. (1)	70. (1)	71. (2)	72. (3)
73. (4)	74. (2)	75. (2)	76. (2)
77. (3)	78. (3)	79. (4)	80. (1)
81. (2)	82. (3)	83. (2)	84. (3)
85. (4)	86. (2)	87. (2)	88. (1)
89. (3)	90. (4)	91. (1)	92. (2)
93. (4)	94. (3)	95. (3)	96. (3)
97. (1)	98. (4)	99. (2)	100. (5)
101. (5)	102. (3)	103. (5)	104. (1)
105. (1)	106. (3)	107. (3)	108. (5)
109. (1)	110. (5)	111. (2)	112. (4)
113. (3)	114. (5)	115. (2)	116. (2)
117. (2)	118. (5)	119. (3)	120. (1)
121. (4)	122. (2)	123. (4)	124. (2)
125. (2)	126. (3)	127. (3)	128. (5)
129. (3)	130. (1)	131. (4)	132. (2)
133. (2)	134. (1)	135. (3)	136. (2)
137. (3)	138. (5)	139. (3)	140. (4)
141. (2)	142. (1)	143. (1)	144. (2)
145. (1)	146. (5)	147. (2)	148. (5)
149. (1)	150. (5)	151. (3)	152. (4)
153. (1)	154. (4)	155. (4)	156. (1)
157. (1)	158. (2)	159. (3)	160. (4)
161. (5)	162. (1)	163. (1)	164. (5)
165. (5)	166. (5)	167. (5)	168. (1)
169. (4)	170. (2)	171. (3)	172. (2)
173. (3)	174. (1)	175. (5)	176. (3)
177. (1)	178. (2)	179. (3)	180. (2)
181. (1)	182. (5)	183. (4)	184. (3)
185. (5)	186. (1)	187. (2)	188. (5)
189. (2)	190. (4)	191. (2)	192. (3)
193. (1)	194. (2)	195. (4)	196. (1)
197. (4)	198. (5)	199. (1)	200. (4)

EXPLANATIONS

(1-2) : Statue L is smaller than only statue M. Therefore, M is the tallest statue.

$$N > O > P$$

Now,

$$M > L > N > O > P$$



20 feet



11 feet

1. (3) Statue P is the smallest. The height of the second smallest statue O is 11 feet. Therefore,

the height of statue of P will be less than 11 feet.

2. (1) The tallest statue is 20 feet high. Therefore, the second tallest statue may be 19 feet, 18 feet high.

Therefore, the third tallest statue will be less than 19 feet and more than 11 feet high.

3. (4) $S = T > O \geq R$

$$P \leq O < Z$$

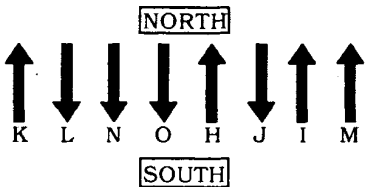
$$S = T > O \geq P$$

$$Z > O \geq R$$

$$P \leq O \geq R$$

P is smaller than T.

(4-10) :



4. (2) N is facing south. Therefore, J is third to the left of N.
5. (3) The immediate neighbours of L are K and N.
6. (4) Two persons - H and J - are standing between I and O.
7. (1) O is to the immediate left of H.
8. (5) Except K, all others are facing south. K faces north.

9. (2) O is sitting exactly between L and J.

10. (4) L is to the fourth of J.

11. (1) $B > C = D \geq X \geq E$

$$B > C = D \leq Z$$

Conclusions :

I. $B > E$: True

II. $Z \geq B$: Not True

12. (4) $E > F \geq G < H \leq I < J$

Conclusions :

I. $G \leq E$: Not True

II. $J \geq F$: Not True

13. (5) $K \leq L < M > N \geq O$

$$K \leq L < M < T$$

$$P \geq M > N \geq O$$

Conclusions :

I. $T > K$: True

II. $P > O$: True

(14-15) :

$$B > O = K \geq L$$

$$D > K \geq S$$

$$B > O = K \geq S$$

$$D > K = O \geq L$$

$$S \leq O = K \geq L$$

14. (1) **Conclusions :**

I. $O < D$: True

II. $S \leq L$: Not True

15. (2) **Conclusions :**

I. $L > D$: True

II. $B > S$: Not True

16. (3) From statement I

shine was peeled off \rightarrow & # @ 9

no paint but shine \rightarrow 7 5 # 8

From statement II

try the new shine \rightarrow 1 3 # 0

we try the new \rightarrow 6 0 1 3

17. (3) From statement I

C is father of Z.

Son of H is N, who is cousin of Z.

Therefore, C is brother of H.

From statement II

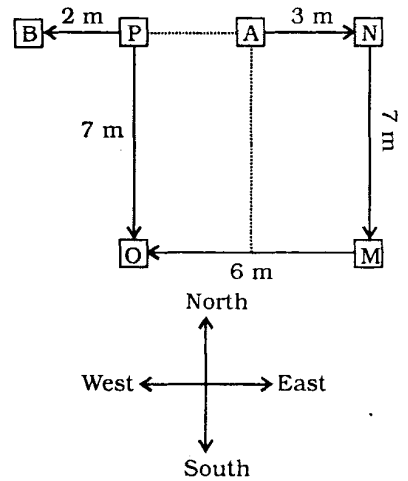
A is mother-in-law of H.

L is father-in-law of H.

C is son of A and L.

Therefore, C is brother-in-law of H.

18. (3) From statement I



It is clear from the diagram that Point A is to the east of Point B. From statement II From the information given in statement II, we get the same diagram given above.

19. (2) From statement I

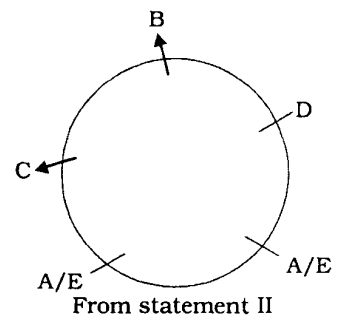
Five to nine students scored more than that of B. The rank of D is 8th from the top.

From statement II Rank of C from the beginning = $25 - 16 + 1 = 10$ th

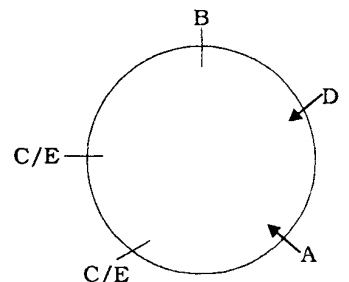


Thus, six students scored more than that of B.

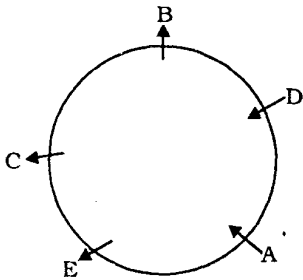
20. (5) From statement I



From statement II



From both the statements

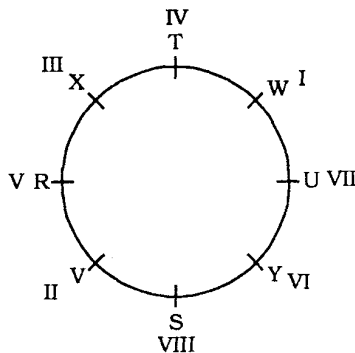


C is sitting second to the left of A.

(21-27) : After careful analysis of the input and various steps of rearrangement, it is evident that in each step one word and one number are rearranged. The word which comes last in the dictionary order is moved to the extreme left position while the highest number is moved to the extreme right position in the Step I. In the next step, the word which comes at the second position in dictionary order is placed at the second position from the left and the second highest number is placed at the second position from the right. Such procedure is continued till all the words get rearranged in dictionary order but in reverse manner and all the numbers get rearranged after the words in ascending order.

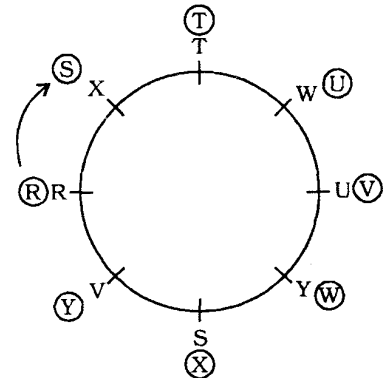
- Input : arrow 98 paint 58 lamb
38 each 78 great 18 most
48 rent 88
- Step I : rent arrow paint 58 lamb
38 each 78 great 18 most
48 88 98
- Step II : rent paint arrow 58 lamb
38 each 78 great 18 most
48 88 98
- Step III: rent paint most arrow 58
lamb 38 each great 18 48
78 88 98
- Step IV: rent paint most lamb ar-
row 38 each great 18 48
58 78 88 98
- Step V : rent paint most lamb great
arrow 38 each 18 48 58
78 88 98
- Step VI: rent paint most lamb great
each arrow 18 38 48 58
78 88 98

21. (3) 5th to the left of the sixth from the right means 11th from the right, i.e., 4th from the left as there are 14 elements.
4th from the left in the Step V \Rightarrow lamb
22. (4) The position of '58' in Step IV is eleventh from the left and fourth from right.
23. (1) There are eight elements (lamb, great, each, arrow, 18, 38, 48, 58) between "most" and "78" in the Step VI.
24. (5) This is Step III.
25. (2) 11th from the right means 4th from the left.
4th from the left in Step III is "arrow".
26. (4) In the Step VI, "each" is at the sixth position from the left.
27. (1) In Step V, "great" is at the fifth position from the left.
- (28-34) :



28. (2) V is sitting third to the right of T. V studies in Standard II.
29. (5) The person studying in Standard VII is sitting just opposite to R. U studies in Standard VII.
30. (1) R and S are immediate neighbours of V. R studies in Standard V and S studies in Standard VIII.
31. (3) W is third to the right of S. W is fifth to the left of S.

32. (4)



33. (2) V studies in Standard II. W is sitting fourth to the right of V.
34. (1) X studies on Standard III. T is sitting between X and W.

(35-40) :

Day	Course
Monday	Computer Science
Tuesday	Social Science
Wednesday	Medicine
Thursday	Psychology
Friday	Astronomy
Saturday	Architecture
Sunday	Commerce

35. (2) The stall of Psychology will be set up on Thursday.
36. (4) The stall of Social Science will be set up immediately after the stall of Computer Science.
37. (1) The stall of Architecture will be set up on Saturday.
38. (3) The stalls of Social Science and Medicine will be set up between the stalls of Computer Science and Psychology.
39. (5) The stall of Astronomy will be set up on Friday.
40. (1) The stall of Medicine will be set up on Wednesday.
41. (1) Clearly statement (A) is the cause and statement (B) is its effect.
42. (4) Clearly, both the statements (A) and (B) are effects of independent causes.
43. (2) Clearly statement (B) is the cause and statement (A) is its effect.
44. (5) Both the statements (A) and (B) are effects of some common cause.

45. (2) Clearly statement (B) is the cause and statement (A) is its effect.

(46-50) :

- (i) All kites are stars → Universal Affirmative (A - type).
- (ii) Some cones are triangles → Particular Affirmative (I-type)
- (iii) No star is a cone → Universal Negative (E-type)
- (iv) Some stars are not cones → Particular Negative (O-type)

46. (4) All kites are stars.

No star is a cone.

A + E ⇒ E-type of Conclusion.
"No kite is a cone."

No kite is a cone.

Some cones are triangles.

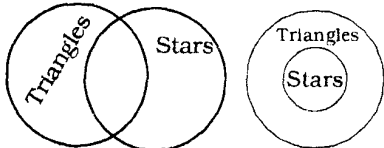
E + I ⇒ O₁-type of Conclusion
"Some triangles are not kites."

No star is a cone.

Some cones are triangles.

E + I ⇒ O₁-type of Conclusion
"Some triangles are not stars."
Some (not all) triangles are not stars. Therefore, there is some possibility that some stars are triangles.

"Some triangles are not stars"
→ Its Venn diagram would be :



It implies that some triangles are stars and also all stars triangles.

47. (4) All drums are banjos.

No banjo is a flute.

A + E ⇒ E-type of Conclusion
"No drum is a flute."

Some guitars are drums.

All drums are banjos.

I + A ⇒ I-type of Conclusion
"Some guitars are banjos."

Some guitars are banjos.

No banjo is a flute.

I + E ⇒ O-type of Conclusion.
"Some guitars are not flutes."
Conclusions I and II form Complementary Pair. So, either Conclusion I or Conclusion II follows.

48. (1) Some pins are needles.

All needles are swords.

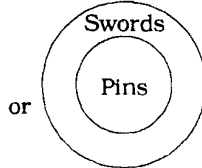
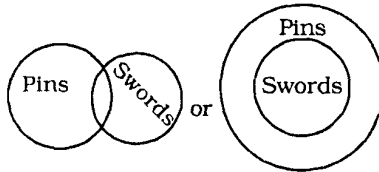
I + A ⇒ I-type of Conclusion.
"Some pins are swords."

All needles are swords.

Some swords are knives.

A + I ⇒ No Conclusion

Venn Diagrams of Premise :
Some pins are swords.



Therefore, all swords being pins is a possibility.
Thus, only Conclusion I follows.

49. (4)

Some offers are discounts.

No discount is a loan.

I + E ⇒ O-type of Conclusion
"Some offers are not loans."
Neither Conclusion I nor Conclusion II follows.

50. (5) All lodges are hotels.

No hotel is car.

A + E ⇒ E-type of Conclusion
"No lodge is a car"
This is Conclusion II.

No lodge is house :

Its Conversion would be
"No house is lodge."

If no house is lodge, then some houses are also not lodges.
Therefore, Conclusion I also follows.

Calculations (51-57) :

Rate of painting per sq. metre = Rs. 3200

Rate of tiling per square metre

$$= \frac{3200 \times 125}{100} = \text{Rs. } 4000$$

Rate of carpeting per sq. metre

$$= \frac{4000 \times 120}{100} = \text{Rs. } 4800$$

51. (1) Area of the four walls of the room

$$= 2 \times 5 (6 + 6)$$

$$= 10 \times 12 = 120 \text{ sq. metre}$$

∴ Expenditure on painting = Rs. (120 × 3200)

$$\text{Area of the floor} = 6 \times 6$$

$$= 36 \text{ sq. metre}$$

∴ Expenditure on decoration = Rs. (36 × 4800 × 14)

∴ Required ratio

$$= (120 \times 3200) : (36 \times 4800 \times 14) = 10 : 63$$

52. (2) Area of tiles on the walls

$$= 2 \times 0.25 (6 + 6)$$

$$= 12 \times 0.5 = 6 \text{ sq. metre}$$

∴ Required total cost = Rs.

$$[(36 + 6) \times 4000 + 36 \times 4800 \times 14]$$

$$= 168000 + 2419200$$

$$= \text{Rs. } 2587200$$

53. (3) Area of the four walls of room

$$= 2 \times 27 (21 + 42)$$

$$= 2 \times 27 \times 63 = 3402 \text{ sq. metre}$$

Area of the floor

$$= 21 \times 42 = 882 \text{ sq. metre}$$

$$\text{Painting} \Rightarrow (3402 + 882) \times 3200$$

$$= \text{Rs. } 13708800$$

$$\text{Carpeting} \Rightarrow 4800 \times 882$$

$$= \text{Rs. } 4233600$$

$$\text{Decoration} \Rightarrow 4233600 \times 14$$

$$= \text{Rs. } 59270400$$

$$\text{Electrification} \Rightarrow \frac{4233600 \times 75}{100}$$

$$= \text{Rs. } 3175200$$

∴ Total expenditure

$$= \text{Rs. } (13708800 + 4233600 + 59270400 + 3175200)$$

$$= \text{Rs. } 80388000$$

54. (4) Area of the floor

$$= 51 \times 59 = 3009 \text{ sq. metre}$$

$$\text{Rate of tiling} = \frac{4000 \times 175}{100}$$

$$= \text{Rs. } 7000$$

$$\therefore \text{Total cost} = \text{Rs. } (3009 \times 7000)$$

$$= \text{Rs. } 21063000$$

55. (1) New length of the room

$$= \frac{6 \times 120}{100} = 7.2 \text{ metre}$$

$$\text{Breadth} = \frac{6 \times 132}{100} = 7.92 \text{ metre}$$

$$\text{Height} = \frac{5 \times 112}{100} = 5.6 \text{ metre}$$

$$\begin{aligned} \text{Area of the four walls} &= 2 \times 5.6 (7.2 + 7.92) \\ &= 2 \times 5.6 \times 15.12 \\ &= 169.344 \text{ sq. metre} \end{aligned}$$

$$\begin{aligned} \text{Area of the floor} &= 7.2 \times 7.92 \\ &= 57.024 \text{ sq. metre} \end{aligned}$$

$$\begin{aligned} \text{Painting} &\Rightarrow 3200 \times 169.344 \\ &= \text{Rs. } 541900.8 \end{aligned}$$

$$\begin{aligned} \text{Tiling} &\Rightarrow 57.024 \times 4000 \\ &= \text{Rs. } 228096 \end{aligned}$$

$$\begin{aligned} \text{Total cost} &= \text{Rs. } (541900.8 + 228096) \\ &= \text{Rs. } 769996.8 \end{aligned}$$

56. (2) Carpeting $\Rightarrow 6 \times 6 \times 9600$
= Rs. 345600

$$\begin{aligned} \text{Decoration} &\Rightarrow 36 \times 9600 \times 14 \\ &= \text{Rs. } 4838400 \end{aligned}$$

$$\text{Electrification} \Rightarrow \frac{345600 \times 75}{100}$$

$$= \text{Rs. } 259200$$

$$\begin{aligned} \text{Tiling} &\Rightarrow 6 \times 6 \times 8000 \\ &= \text{Rs. } 288000 \end{aligned}$$

$$\begin{aligned} \text{Total cost} &= 345600 + 4838400 \\ &+ 259200 + 288000 \\ &= \text{Rs. } 5731200 \end{aligned}$$

57. (3) Expenditure on decoration of the room

$$= \frac{4838400 \times 125}{100} = \text{Rs. } 6048000$$

58. (1) Sales revenue

$$= \text{Rs. } 725 \text{ thousand}$$

$$\text{Cost of production in 2008}$$

$$= \text{Rs. } 500 \text{ thousand}$$

\therefore Required percentage

$$= \frac{225}{500} \times 100 = 45\%$$

59. (2) Average production cost

$$= \text{Rs. } \left(\frac{625 + 500 + 450 + 400 + 500 + 525}{6} \right) \text{ thousand}$$

$$= \frac{3000}{6} = \text{Rs. } 500 \text{ thousand}$$

$$\text{Required years} \Rightarrow 2004 \text{ and } 2009$$

60. (3) Average sales revenue

$$= \text{Rs. } \left(\frac{750 + 725 + 550 + 600 + 800 + 800}{6} \right) \text{ thousand}$$

$$= \frac{4225}{6} = \text{Rs. } 704 \text{ thousand}$$

$$\text{Required years} \Rightarrow 2006 \text{ and } 2007$$

61. (1) New production cost in the year 2004

$$= \frac{625 \times 125}{100}$$

$$= \text{Rs. } 781.25 \text{ thousand}$$

New production cost in the year 2007

$$= \frac{400 \times 130}{100}$$

$$= \text{Rs. } 520 \text{ thousand}$$

$$\therefore \text{Total cost} = 781.25 + 520$$

$$= \text{Rs. } 1301.25 \text{ thousand}$$

\therefore Required percentage

$$= \left(\frac{1301.25 - 800}{800} \right) \times 100$$

$$= \frac{501.25 \times 100}{800} = 62.7\%$$

62. (1) Percentage profit :

$$\text{Year 2004} \Rightarrow \left(\frac{750 - 625}{625} \right) \times 100$$

$$= 20\%$$

$$\text{Year 2005} \Rightarrow \left(\frac{725 - 500}{500} \right) \times 100$$

$$= 45\%$$

$$\text{Year 2006} \Rightarrow \left(\frac{550 - 450}{450} \right) \times 100$$

$$= 22.2\%$$

$$\text{Year 2007} \Rightarrow \left(\frac{600 - 400}{400} \right) \times 100$$

$$= 50\%$$

$$\text{Year 2008} \Rightarrow \left(\frac{800 - 500}{500} \right) \times 100$$

$$= 60\%$$

63. (3) Increase in sales revenue :

$$\text{Year 2005} \Rightarrow \frac{725 \times 120}{100}$$

$$= \text{Rs. } 870 \text{ thousand}$$

$$\text{Year 2006} \Rightarrow \frac{550 \times 125}{100}$$

$$= \text{Rs. } 687.5 \text{ thousand}$$

$$\text{Year 2007} \Rightarrow \frac{600 \times 130}{100}$$

$$= \text{Rs. } 780 \text{ thousand}$$

Average revenue

$$= \frac{870 + 687.5 + 780}{3}$$

$$= \frac{2337.5}{3}$$

$$= \text{Rs. } 779.17 \text{ thousand}$$

Increase in production cost

$$\text{Year 2007} \Rightarrow \frac{400 \times 120}{100}$$

$$= \text{Rs. } 480 \text{ thousand}$$

$$\text{Year 2008} \Rightarrow \frac{500 \times 125}{100}$$

$$= \text{Rs. } 625 \text{ thousand}$$

$$\text{Year 2009} \Rightarrow \frac{525 \times 135}{100}$$

$$= \text{Rs. } 708.75 \text{ thousand}$$

Average cost

$$\Rightarrow \left(\frac{480 + 625 + 708.75}{3} \right) \text{ thousand}$$

$$= \frac{1813.75}{3}$$

$$= \text{Rs. } 604.58 \text{ thousand}$$

Difference

$$= \text{Rs. } (779.17 - 604.58) \text{ thousand}$$

$$= \text{Rs. } 174.59 \text{ thousand}$$

64. (1) Increase in wheat production :

$$\text{Year 2003} \Rightarrow \frac{2700 \times 130}{100}$$

$$= 3510 \text{ quintals}$$

$$\text{Year 2004} \Rightarrow \frac{2900 \times 140}{100}$$

$$= 4060 \text{ quintals}$$

$$\text{Year 2005} \Rightarrow \frac{3000 \times 145}{100}$$

$$= 4350 \text{ quintals}$$

$$\text{Year 2007} \Rightarrow \frac{2900 \times 140}{100}$$

$$= 4060 \text{ quintals}$$

Total earlier production of wheat in Madhya Pradesh

$$= 2400 + 3300 + 2900 + 2900 +$$

$$3000 + 2400 + 2800$$

$$= 19700 \text{ quintals}$$

New wheat production

$$= 2400 + 3300 + 3510 + 4060 +$$

$$4350 + 2400 + 4060$$

$$= 24080 \text{ quintals}$$

$$\text{Increase} = 24080 - 19700$$

$$= 4380 \text{ quintals}$$

Percentage increase

$$= \frac{4380}{19700} \times 100 \approx 22\%$$

65. (2) Required average production

$$= \frac{3500 + 3000 + 2100}{3}$$

$$= \frac{8600}{3} = 2866\frac{2}{3} \text{ quintals}$$

66. (3) Average production of Bihar

$$= \frac{2800 + 2700 + 2800 + 3800 + 2100 + 3800 + 3600}{7}$$

$$= \frac{21600}{7} = 3086 \text{ quintals}$$

67. (2) Increase in wheat production in Bihar :

$$\text{Year 2001} \Rightarrow \frac{2800 \times 120}{100}$$

$$= 3360 \text{ quintals}$$

$$\text{Year 2002} \Rightarrow \frac{2700 \times 125}{100}$$

$$= 3375 \text{ quintals}$$

$$\text{Year 2003} \Rightarrow \frac{2800 \times 128}{100}$$

$$= 3584 \text{ quintals}$$

$$\text{Year 2004} \Rightarrow \frac{3800 \times 135}{100}$$

$$= 5130 \text{ quintals}$$

$$\text{Total new production} = 3360 + 3375 + 3584 + 5130 + 2100 + 3800 + 3600$$

$$= 29949 \text{ quintals}$$

$$\text{Total earlier production} = 2800 + 2700 + 2800 + 3800 + 2100 + 3800 + 3600$$

$$= 21600 \text{ quintals}$$

$$\text{Increase} = 29949 - 21600$$

$$= 8349 \text{ quintals}$$

$$\text{Average increase} = \frac{8349}{7} \text{ quintals}$$

Required percentage increase

$$= \frac{8349}{21600} \times 100 = 38.7\%$$

68. (4) Wheat production by three states :

$$\text{Year 2002} \Rightarrow 3300 + 2900 + 2700$$

$$= 8900 \text{ quintals}$$

$$\text{Year 2003} \Rightarrow 2800 + 2700 + 3700$$

$$= 9200 \text{ quintals}$$

$$\text{Year 2004} \Rightarrow 2900 + 3100 + 3800$$

$$= 9800 \text{ quintals}$$

$$\text{Total production in these years} = 8900 + 9200 + 9800 = 27900 \text{ quintals}$$

$$\text{Year 2005} \Rightarrow 2100 + 3000 + 3500 = 8600 \text{ quintals}$$

$$\text{Year 2006} \Rightarrow 2400 + 2900 + 3800 = 9100 \text{ quintals}$$

$$\text{Year 2007} \Rightarrow 2900 + 3400 + 3600 = 3900 \text{ quintals}$$

$$\text{Total production} = 8600 + 9100 + 9900$$

$$= 27600 \text{ quintals}$$

Required percentage

$$= \frac{27900 - 27600}{27600} \times 100 = 1.09\%$$

69. (1) Total wheat production in the year 2007

$$= (2900 + 3400 + 3600) \text{ quintals}$$

$$= 9900 \text{ quintals}$$

70. (1) Post graduate engineers employed in company W = 200

$$\therefore \text{Required percentage} = \frac{200}{600} \times 100$$

$$= \frac{100}{3} = 33\frac{1}{3}\%$$

71. (2) Average number of junior engineers

$$= \frac{100 + 100 + 150 + 250 + 250}{5}$$

$$= \frac{850}{5} = 170$$

72. (3) Average number of assistant engineers

$$= \frac{150 + 300 + 200 + 150 + 100}{5}$$

$$= \frac{900}{5} = 180$$

$$\text{Required difference} = 180 - 170 = 10$$

73. (4) In all companies :

$$\text{Assistant engineers} = 150 + 300 + 200 + 150 + 100 = 900$$

Number after 37% increase

$$= \frac{900 \times 137}{100} = 1233$$

$$\text{Postgraduate engineers} = 100 + 250 + 400 + 550 + 400 = 1700$$

Number after 20% decrease

$$= \frac{1700 \times 80}{100} = 1360$$

\(\therefore\) Required percentage

$$= \frac{1360 - 1233}{1360} \times 100$$

$$= \frac{127}{1360} \times 100 = 9.3$$

74. (2) Increase in the number of engineers :

$$\text{Company V} \Rightarrow \frac{400 \times 130}{100} = 520$$

$$\text{Company X} \Rightarrow \frac{700 \times 135}{100} = 945$$

$$\text{Company Y} \Rightarrow \frac{950 \times 140}{100} = 1330$$

$$\text{Total engineers} = 520 + 945 + 1330 + 650 + 750 = 4195$$

$$\text{Total original number of engineers} = 400 + 650 + 700 + 950 + 750 = 3450$$

Percentage increase

$$= \frac{4195 - 3450}{3450} \times 100$$

$$\approx 22\%$$

75. (2) Required ratio = 150 : 200 = 3 : 4

76. (2) Required ratio = 15 : 12 = 5 : 4

77. (3) Employees in country II :

$$\text{Males} \Rightarrow \frac{56000 \times 10}{100} = 5600$$

$$\text{Females} \Rightarrow 86000 \times \frac{12}{100} = 5600$$

$$= 10320 - 5600 = 4720$$

Required ratio

$$= 5600 : 4720 = 70 : 59$$

78. (3) Male employees : Countries (I + II + III)

$$= 56000 \times \frac{37}{100} = 20720$$

$$\text{Required average} = \frac{20720}{3} = 6907$$

79. (4) Females in country IV

$$= 86000 \times \frac{14}{100} - 56000 \times \frac{18}{100}$$

$$= 12040 - 10080 = 1960$$

Females in country VII

$$= \frac{86000 \times 7}{100} - \frac{56000 \times 9}{100}$$

$$= 6020 - 5040 = 980$$

Required average

$$= \frac{1960 + 980}{2} = \frac{2940}{2} = 1470$$

80. (1) New number of female employees :

Country III

$$\text{Total employees} \Rightarrow \frac{86000 \times 8}{100}$$

$$= 6880$$

Female employees

$$\Rightarrow 6880 - \frac{56000 \times 12}{100}$$

$$= 6880 - 6720 = 160$$

Country IV

Total employees

$$\Rightarrow 86000 \times \frac{14}{100} = 12040$$

Female employees

$$\Rightarrow 12040 - \frac{56000 \times 18}{100}$$

$$= 12040 - 10080 = 1960$$

Country V

Total employees

$$\Rightarrow \frac{86000 \times 17}{100} = 14620$$

Female employees

$$\Rightarrow 14620 - 10080 = 4540$$

Total female employees

$$= 160 + 1960 + 4540$$

$$= 6660$$

$$\text{Average} = \frac{6660}{3} = 2220$$

$$\text{New average} = \frac{2220 \times 140}{100}$$

$$= 3108$$

Earlier average

$$= \frac{86000 - 56000}{8}$$

$$= \frac{30000}{8} = 3750$$

∴ Required percentage

$$= \frac{3108}{3750} \times 100 \approx 83\%$$

81. (2) Total employees in countries V, VI and VII = 86000 × (17+16+7)%

$$= 86000 \times \frac{40}{100} = 34400$$

Total male employees in countries II, III and IV

$$= 56000 \times (10 + 12 + 18)\%$$

$$= \frac{56000 \times 40}{100} = 22400$$

∴ Required percentage

$$= \frac{34400 - 22400}{22400} \times 100$$

$$= \frac{12000 \times 100}{22400} = 53.6\%$$

82. (3) Academic books published by publisher M

$$= 28200 \times \frac{7}{10} = 19740$$

Academic books published by publisher P

$$= 31200 \times \frac{8}{13} = 19200$$

Required difference

$$= 19740 - 19200 = 540$$

83. (2) Books distributed

$$= \frac{33800 \times 79}{100} = 26702$$

Books given to each distributor

$$= \frac{26702}{25} \approx 1068$$

84. (3) Non-academic books :

$$\text{Publisher R} \Rightarrow 35700 \times \frac{6}{17} = 12600$$

$$\text{Publisher S} \Rightarrow 37800 \times \frac{13}{18} = 27300$$

$$\text{Required average} = \frac{12600 + 27300}{2}$$

$$= \frac{39900}{2} = 19950$$

85. (4) Required number of distributed books

$$= \frac{29700 \times 92}{100} + \frac{33800 \times 79}{100}$$

$$= 27324 + 26702 = 54026$$

86. (2) Total books published by Publishers P, Q and R

$$= (31200 + 33800 + 35700) \times \frac{130}{100}$$

$$= 100700 \times \frac{130}{100} = 130910$$

Books published by remaining publishers

$$= (28200 + 32200 + 29700 +$$

$$37800) \times \frac{80}{100}$$

$$= \frac{127900 \times 80}{100} = 102320$$

∴ Required average

$$= \frac{130910 + 102320}{7}$$

$$= \frac{233230}{7} = 33318$$

87. (2) Required ratio

$$= 312 : 338$$

$$= 156 : 169$$

88. (1) Required average

$$= \frac{190 + 280 + 280 + 315 + 316 + 423}{6}$$

$$= \frac{1804}{6} \approx 300$$

89. (3) Required average

$$= \frac{483 + 339 + 335 + 410 + 381 + 370}{6}$$

$$= \frac{2318}{6} \approx 386$$

90. (4) For the post of D in the years 2001, 2002 and 2003 :

$$\text{Appeared candidates} \Rightarrow 420 + 577 + 487$$

$$= 1484$$

$$\text{Qualified candidates} \Rightarrow 364 +$$

$$315 + 290 = 969$$

$$\text{Difference} = 1484 - 969 = 515$$

91. (1) Required percentage

$$= \frac{240}{330} \times 100 \approx 73$$

92. (2) Required ratio

$$= 190 : 315 = 38 : 63$$

93. (4) It is obvious from the table.

$$\text{Year 2006} \Rightarrow 417$$

94. (3) It is obvious from the table

$$\text{Year 2004} \Rightarrow 190$$

95. (3) Required average

$$= \frac{309 + 354 + 221 + 480 + 416 + 190}{6}$$

$$= \frac{1970}{6} \approx 328$$

96. (3) Number of girls in dancing

$$= 1750 \times \frac{20}{100} = 350$$

Total number of students

$$= 3000$$

∴ Required percentage

$$= \frac{350}{3000} \times 100 = 11.67$$

97. (1) Number of students in singing and craft

$$= 3000 \times (21 + 25)\%$$

$$= 3000 \times \frac{46}{100} = 1380$$

Number of girls in singing and craft

$$= 1750 \times (28 + 22)\%$$

$$= 1750 \times \frac{50}{100} = 875$$

∴ Number of boys enrolled in singing and craft

$$= 1380 - 875 = 505$$

98. (4) Number of students enrolled in swimming

$$= 3000 \times \frac{16}{100} = 480$$

Number of girls enrolled in swimming

$$= 1750 \times \frac{14}{100} = 245$$

∴ Number of boys enrolled in swimming = 480 - 245 = 235

$$\therefore \text{Required ratio} = 245 : 235 = 49 : 47$$

99. (2) Number of girls in swimming and drawing

$$= (14 + 16)\% \text{ of } 1750$$

$$= 1750 \times \frac{30}{100} = 525$$

100. (5) Number of boys

$$= 3000 - 1750 = 1250$$

∴ Required percentage

$$= \frac{1250}{3000} \times 100 = 41.67 \approx 42$$

101. (5) The amount lying in demand deposits can be withdrawn by the depositors as and when required. This amount is as liquid as the money kept at home. Since the majority of such Demand Deposit accounts are checking and savings accounts, it means that the bank is getting money at low cost, since no interest is paid on the current accounts and the interest paid on savings account is usually low.

102. (3) ICICI Bank Limited, India's largest private sector bank, on 26 February 2014, announced the launch of 'Branch on Wheels' at Bhubaneswar in Odisha, as part of its financial inclusion plan that aims at providing banking services in villages which are so far devoid of banking facilities.

This unique initiative will provide basic banking services to the remote unbanked villages.

103. (5) The Government introduced the "National Agricultural Insurance Scheme" (NAIS) or "Rashtriya Krishi Bima Yojana" (RKBY) in 1999-2000. NAIS envisages coverage of all food crops (cereals and pulses), oilseeds, horticultural and commercial crops. It covers all farmers, both loanees and non-loanees, under the scheme.

104. (1) Public sector banks contribute 86 per cent of the total NPAs in the banking system. Currently, a loan is classified as sub-standard — the first NPA category — if principal or interest payment is overdue for 91 days. The share of new private sector banks and foreign banks in the total NPAs has also gone up.

105. (1) Chandhi Prasad Bhatt, the noted Gandhian environmentalist and social activist won the Gandhi Peace Prize for the year 2013 on 28 February 2014. Bhatt was one of the pioneers of the Chipko movement for which he was awarded with the Ramon Magsaysay Award in 1982.

106. (3) If a cheque bears a date which is yet to come (future date) then it is known as post-dated cheque (PDC). It is a form of a crossed or account payee bearer cheque but post dated to meet the said financial obligation at a future date. Such a cheque cannot be honoured earlier than the date on the cheque.

107. (3) Generally, there are Three Levels of Management, viz., Administrative or Top Level of Management, Executive or Middle Level of Management and Supervisory or Lower Level of Management. The Top Level Management determines the objectives, policies and plans of the organisation.

108. (5) A peripheral is a "device that is used to put information into or get information

out of the computer." USB (Universal Serial Bus) is a serial bus standard to interface devices. Similarly, peripherals can be connected via Bluetooth.

109. (1) Preprocessing is the first pass of any compilation. Compilation is the second pass. It takes the output of the preprocessor, and the source code, and generates assembler source code. Assembly is the third stage of compilation which takes the assembly source code and produces an assembly listing with offsets. Linking is the final stage of compilation. It takes one or more object files or libraries as input and combines them to produce a single (usually executable) file.

110. (5) Malicious programs are used by attackers to disrupt computer operation, gather sensitive information, or gain access to private computer systems. Normally such a program can be removed by simply uninstalling it. However, a reboot will be required to completely remove it from the system.

111. (2) Structured Financial Messaging System (SFMS), launched in December 2001, is used practically for all purposes of secure communication within the bank and between banks. The intra-bank part of SFMS can be used by the banks for secure messaging facility it provides.

112. (4) Bank of India, on Monday, in March 2014, launched IMT (Instant Money Transfer), which allows cardless cash withdrawal at its IMT-enabled ATMs, a first-of-its-kind initiative by any public sector bank. IMT allows the customer to send money to a receiver only by using the receiver's mobile number through the bank's ATM and retail internet banking facility.

113. (3) The Middle Level Management consists of the Departmental Heads (HOD), Branch

Managers, and the Junior Executives. The Departmental heads are Finance Managers, Purchase Managers, etc. The Branch Managers are the head of a branch or local unit. The lower level management consists of the Foremen and the Supervisors.

114. (5) The process of copying software programs from secondary storage media to the system's hard disk is called installation. Computers have primary memory that is not used to store bulk data, so we use storage devices like hard disk, floppy disk, compact disk (CD), digital versatile disk (DVD) etc, which are called secondary memory.

115. (2) CRAR is the acronym for capital to risk weighted assets ratio, a standard metric to measure balance sheet strength of banks. BASEL I and BASEL II are global capital adequacy rules that prescribe a minimum amount of capital a bank has to hold given the size of its risk weighted assets.

116. (2) Advantage refers to best strategies that lead to the creation and sustainability of a competitive advantage. In order to have that competitive advantage it must possess a favorable asymmetry (e.g. lower unit cost, higher buyer willingness to pay for its product) between itself and its competitors in the market.

117. (2) Axis Bank, country's third largest private lender, opened a branch in Shanghai in January 2014 after receiving permission from the China Banking Regulatory Commission. With this, it became the first domestic private sector lender to have a branch presence in China.

118. (5) As per the 'Policy Framework for Investment' of OECD, there are ten principles to redress weaknesses in the investment environment. Three principles apply throughout the Framework. Policy coherence; importance of a transparent

approach to policy formulation and implementation; Regular evaluation of the impact of existing and proposed policies on the investment environment; competition policy, corporate governance, etc are some of them.

119. (3) The Finance Minister, Pranab Mukherjee, while presenting the Union Budget 2010-11, announced the National Social Security Fund for unorganized sector workers with an initial allocation of Rs. 1000 crore. This fund will support schemes for weavers, toddy tappers, rickshaw pullers, bidi workers etc.

120. (1) A barcode is an optical machine-readable representation of data relating to the object to which it is attached. It serves as the Universal Product Code. Barcodes originally were scanned by special optical scanners called barcode readers. Later, scanners and interpretive software became available on devices including desktop printers and smartphones.

121. The devices which are used to input the data and the programs in the computer are known as "Input Devices". Keyboard, mouse, track ball and light pen are all input devices. Output Device can produce the final product of machine processing into a form usable by humans. For example, Bar code Reader reads bar codes and converts them into electric pulses to be processed by a computer.

122. (2) A spreadsheet is an interactive computer application program for organization and analysis of data in tabular form. The program operates on data represented as cells of an array, organized in rows and columns. Microsoft Excel is a spreadsheet application that features calculation, graphing tools, pivot tables, etc.

123. (4) Public sector general insurer, New India Assurance, in March 2014, launched an ex-

clusive health insurance cover, New India Asha Kiran, for a family with girl children. The family floater health insurance, gives a 50 per cent discount for the girl child. It also provides a personal accident cover for parents and on occurrence of any accident to parents.

124. (2) Jaswant Singh, External Affairs and Finance Minister in the previous NDA government released a book entitled India at Risk - Mistakes, Misconceptions and Misadventures of security policy in March 2014. In this book, he has discussed the issues, the conflicts and the consequences of the security related policy of India.

125. (2) General Insurance Corporation of India had four fully owned subsidiary companies: National Insurance Company Limited, New India Assurance Company Limited, Oriental Insurance Company Limited and United India Insurance Company Limited. It is the sole reinsurance company in the Indian insurance market with over four decades of experience.

126. (3) The 2014 summit of North Atlantic Treaty Organization (NATO) will be held in New Port, Wales, United Kingdom, in September 2014. Russia, China, India and Australia are not the members of NATO which is an international alliance that consists of 28 member states from North America and Europe.

127. (3) Market segmentation pertains to the division of a set of consumers into persons with similar needs and wants. Market segmentation allows for a better allocation of a firm's finite resources. Due to limited resources, a firm must make choices in servicing specific groups of consumers. So it can be defined in terms of the STP acronym, meaning Segment, Target and Position.

- 128.** (5) In 1996 PC makers started switching to the ATX standard which defined a new 20 pin motherboard power connector. It has a standby 5 volt rail which is always on even when the power supply is turned off to provide standby power to the motherboard when the machine is sleeping.
- 129.** (3) Sri Lanka, on 8 March 2014, beat Pakistan in the final to become Asia Cup champions for the fifth time. The 2014 Asia Cup was the twelfth edition of the Asia Cup cricket tournament. The tournament was held in Bangladesh.
- 130.** (1) President Pranab Mukherjee on the occasion of International Women's Day, on 8 March 2014, awarded the Stree Shakti Puraskar award to six individuals. The Stree Shakti Puraskar is a Women's Award in the name of eminent women personalities in Indian history, who are famous for their personal courage and integrity.
- 131.** (4) According to 'Introduction to Marketing Management' by Osman Safdar Sarwani, the two fold goal of marketing is to attract new customers by promising superior value while also keeping current customers by delivering satisfaction. Sarwani outlined a five step model of the marketing process.
- 132.** (2) To open a file, the easiest way is to left click with the mouse twice. Another way is to right click the mouse and select 'OPEN'.
- 133.** (2) A remote computer is a computer to which a user does not have physical access, but which he or she can access or manipulate via some kind of network. Remote desktop software allows a person to control a computer from another computer; this allows the user to change anything on the linear computer, and access all of the file contents.
- 134.** (1) At present, banks calculate interest paid on money kept in the savings bank account on a daily basis. This is a departure from the earlier practice of calculating interest on the lowest balance after the 10th of every month. In 2011, the central bank had decided to give freedom to commercial banks to fix savings bank deposit rates, the last bastion of the regulated interest-rate regime.
- 135.** (3) The Indian Financial System Code (IFSC) is an alphanumeric code that uniquely identifies a bank-branch participating in the two main electronic funds settlement systems in India: the real time gross settlement (RTGS) and the national electronic funds transfer (NEFT) systems.
- 136.** (2) When we save a file, we can save it to a folder on our hard disk drive, a network location, disk, DVD, CD, the desktop, flash drive, or save as another file format. Save As option is the way to save the data to a different file format.
- 137.** (3) The Directorate General of Civil Aviation (DGCA), in May 2014, granted an air operator's permit (AOP) to AirAsia, paving the way for the airline company to launch low-cost services in the country. AirAsia India is a joint venture among Malaysia's AirAsia Berhad, Tata Sons and Telestra Tradeplace.
- 138.** (5) Repo rate is the rate at which the central bank of a country (RBI in case of India) lends money to commercial banks in the event of any shortfall of funds, thereby controlling liquidity. Repo rate is used by monetary authorities to control inflation. Repo and reverse repo rates form a part of the liquidity adjustment facility.
- 139.** (3) The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995. The Banking Ombudsman Scheme was introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995.
- 140.** (1) According to the 2011 Census, Maharashtra has highest number of people living in urban areas (5.08 crores). Maharashtra state has 45.23 per cent of the urban population. With these figures, Maharashtra ranks the third most urbanised states in the country, behind Tamil Nadu (48.45%) and Kerala (47.72%).
- 141.** (2) The Reserve Bank of India said its move to withdraw currency notes printed before 2005 is to check counterfeit notes and these notes will continue to be legal tender even after the July deadline. It clarified that the move to withdraw has been taken because they have fewer security features compared to banknotes printed after 2005.
- 142.** (1) Anand Gandhi's 'Ship of Theseus' won the Best Film award at the 61st National Film Awards. It is a complex and philosophical film about an unusual photographer, a Jain monk and a stock broker. Rakeysh Omprakash Mehra-directed 'Bhaag Milkha Bhaag' won the award of the most popular film.
- 143.** (1) RTGS stands for 'Real Time Gross Settlement'. RTGS is a funds transfer system where transfer of money takes place from one bank to another on a real time basis. This is the fastest mode of funds transfer available in India through banking channel.
- 144.** (2) Niche marketing is concentrating all marketing efforts on a small but specific and well defined segment of the population. A niche market is the subset of the market on which a specific product is focused. The niche market is highly specialized, and aiming to survive among the competition from

- numerous super companies.
- 145.** (1) The Marketing Mix, also known as the 4 P's of Marketing, is the combination of product, price, place (distribution), and promotion. These four P's are the parameters that the marketing manager can control, subject to the internal and external constraints of the marketing environment.
- 146.** (5) A SWOT analysis is a structured planning method used to evaluate the strengths, weaknesses, opportunities, and threats involved in a project or in a business venture. It can be carried out for a product, place, industry or person.
- 147.** (2) The Delphi method is a structured communication technique, originally developed as a systematic, interactive forecasting method which relies on a panel of experts. It has been widely used for business forecasting and has certain advantages over another structured forecasting approach, prediction markets.
- 148.** (5) Segmentation is the process of slicing a market for a particular product or service into a number of different segments. The segments are usually based on factors such as demographics, beliefs or the occasion of use of the product. Age and gender are demographic components of segmentation.
- 149.** (1) Innovation is about finding a better way of doing something. Innovation can be viewed as the application of better solutions that meet new requirements, in-articulated needs, or existing market needs. This is accomplished through more effective products, processes, services, technologies, or ideas that are readily available to markets.
- 150.** (5) Customer relationship management (CRM) is a system for managing a company's interactions with current and future customers. It involves

- using technology to organize, automate and synchronize sales, marketing, customer service, and technical support.
- 157.** (1) **Achilles heel (Noun)** = a weak point or fault in somebody's character which can be attacked by other people.
- 158.** (2) **Sustain (Verb)** = to make something continue for some time without becoming less; maintain.
Look at the sentence :
She managed to sustain everyone's interest until the end of her speech.
- 159.** (3) **Cumbersome (Adjective)** = large and heavy; difficult to carry; bulky; complex; complicated.
Look at the sentence :
Government should ease the cumbersome legal procedures.
- 160.** (4) **Differentiated (Adjective)** = distinguished; to be the particular thing; important.
Look at the sentence :
I think grey hair makes you look very differentiated.
- 167.** (5) **Austerity (Noun)** = simplicity; a situation when people do not have much money to spend because there are bad economic conditions.
Look at the sentence :
War was followed by many years of austerity.
- 168.** (1) **Inroads (Noun)** = something that is achieved, especially by reducing the success of something else.
Look at the sentence :
Tax rises have made some inroads into the country's national debt.
- 169.** (4) **Aggravate (Verb)** = to make a bad/unpleasant situation worse; worsen.
Assuage (Verb) = to make an unpleasant situation less severe.
- 170.** (2) **Simmering (Adjective)** = to be filled with a strong feeling especially anger which you have difficulty in controlling; seething.
Calm = peaceful.
Look at the sentence :
There was simmering anger among agitators.

- 171.** (3) **Dominate (Verb)** = to control or have a lot of influence over somebody/something; to be the most important feature of something.
Monopolise (Verb) = to have or take control of the larger part of something.
Hence, synonymous relationship.
- 172.** (2) **Equitable (Adjective)** = fair and reasonable; treating everyone in an equal way.
Impartial (Adjective) = not supporting one person or group more than other; unbiased.
Hence, synonymous relationship.
- 173.** (3) **Flourish (Verb)** = to develop quickly and be successful; to grow well; thrive.
Look at the sentence :
Few businesses are flourishing in the present economic climate.
- 174.** (1) **Affable (Adjective)** = pleasant, friendly and easy to talk to; genial.
Rude (Adjective) = discourteous; impolite; showing lack of respect for other people.
Hence, antonymous relationship.
- 175.** (5) **Partial (Adjective)** = showing or feeling too much support for one person, idea etc. in a way that is unfair; biased.
Dispassionate (Adjective) = not influenced by emotion; impartial.
Hence, antonymous relationship.
- 186.** (1) Here, subject (tractor sales) is plural. Hence, tractor sales have seen should be used.
- 187.** (2) It is preposition related error. Hence, that share the earth with us should be used.
- 189.** (2) Here, Noun i.e. environment and forests is should be used.
- 190.** (4) Here, Infinitive i.e. To portray is subject. Hence, singular verb i.e. references is very difficult should be used.