

# SBI SPECIALIST OFFICER

## (Law Officer : MMGS Scale-II) On-line Exam

### REASONING

**Directions (1-7) :** 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).

<b>Input :</b>	screen	31	award	93	blind	57	troop	19
Step I :	93	screen	31	award	blind	57	troop	19
Step II :	93	award	screen	31	blind	57	troop	19
Step III :	93	award	57	screen	31	blind	troop	19
Step IV :	93	award	57	blind	screen	31	troop	19
Step V :	93	award	57	blind	31	screen	troop	19
Step VI :	93	award	57	blind	31	screen	19	troop

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 :** vital 54 cards 72 help 24 wall 66 lamp 49

1. How many steps would be required to complete the rearrangement ?  
 (1) Eight (2) Six  
 (3) Seven (4) Nine  
 (5) Cannot be determined
2. How many elements (words/numbers) are there between "lamp" and "66" as they appear in Step V ?  
 (1) Five (2) Six  
 (3) Four (4) Seven  
 (5) Three
3. Which step number is the following output ?  
 72 cards 66 help 54 lamp vital  
 24 wall 49  
 (1) Step III (2) Step IV  
 (3) Step V (4) Step VI  
 (5) There is no such step
4. Which word/number would be to the immediate right of the fourth element from the right end in Step III ?

- |          |          |
|----------|----------|
| (1) help | (2) wall |
| (3) 24   | (4) lamp |
| (5) 54   |          |
5. In the final step "66" is related to "lamp" and "72" is related to "help" in a certain way, then "cards" is related to  
 (1) vital (2) 66  
 (3) 49 (4) wall  
 (5) 54
  6. At what position of "wall" would come from the left end in the Step V ?  
 (1) Ninth (2) Eighth  
 (3) Sixth (4) Seventh  
 (5) Fifth
  7. Which word/number would be at the seventh position from the right end in the Step VI ?  
 (1) 54 (2) lamp  
 (3) cards (4) help  
 (5) 66
  8. What will come at the place of question-mark (?) in the following alphabetical series ?

AG	IN	PT	?
(1) VZ		(2) VY	
(3) WZ		(4) UX	
(5) UY			

9. What will come at the place of question-mark (?) in the following number series ?

1 2 3 4 1 2 5 3 4 1 2 5 6 3 4 1 2 5 6 ?

- |       |       |
|-------|-------|
| (1) 6 | (2) 5 |
| (3) 7 | (4) 3 |
| (5) 2 |       |

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

- |        |        |
|--------|--------|
| (1) JN | (2) CG |
| (3) WZ | (4) LP |
| (5) PT |        |

**Directions (11-17) :** Study the following information carefully and answer the questions given below :

P, Q, R, S, T, U, V and W live on different floors in the same building having eight floors numbered one to eight (the ground floor is numbered 1, the floor above it, number 2 and so on and the top-most floor is numbered 8).

There are only two floors between the floors on which P and R live. R lives on an odd numbered floor. There are four floors between the floors on which P and W live. T lives on a floor immediately above the floor on which U lives. There are only two floors between the floors on which V and S live. V lives on a floor above the floor of S. Q does not live on a floor immediately above or immediately below the floor on which R lives.

11. On which of the following floors does Q live ?

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

12. Who amongst the following live on the floors exactly between S and R ?

- (1) V, W and Q
- (2) V, U and W
- (3) U, V and Q
- (4) T, U and Q
- (5) U, Q and W

13. Who amongst the following live on the odd numbered floors excluding R ?

- (1) U, W and S
- (2) Q, V and U
- (3) U, T and S
- (4) T, W and S
- (5) None of these

14. Who amongst the following lives on the topmost floor ?

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

15. On which of the following floors does R live ?

- (1) Fifth           (2) First
- (3) Seventh       (4) Third
- (5) Either third or fifth

16. How many persons live between the floors of T and Q ?

- (1) Five
- (2) Three
- (3) Two
- (4) Either three or four
- (5) Four

17. Who amongst the following live on the floor immediately above the floor of W ?

- (1) U                   (2) R
- (3) V                   (4) T
- (5) None of these

18. In a certain code language INSTEAD is written as HM-RUFBE and PHRASED is written as OQ@BTFE. How will DOUBLES be written in the same code language ?

- (1) CNTAMFT   (2) EPVAMFT
- (3) EVPCKDR   (4) CNTCMFT
- (5) CNTCKDR

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

- (1) PTSQ           (2) UYXV
- (3) INMJ           (4) KONL
- (5) DHGE

**Directions (20-25) :** 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 Conclusion II is true.

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

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

**(20-21) :**

**Statements**

$$O = L \leq T > S; L > I; T \leq Z$$

**20. Conclusions** I.  $I < O$

$$\text{II. } Z > S$$

**21. Conclusions** I.  $Z > I$

$$\text{II. } S < I$$

**22. Statements**

$$G \leq K = O \geq U > P < S$$

**Conclusions** I.  $G \leq U$

$$\text{II. } S > O$$

**23. Statements**

$$A \geq L < P \leq B; P \geq M$$

**Conclusions** I.  $B \geq M$

$$\text{II. } A > M$$

**(24-25) :**

**Statements**

$$I \geq M = P > R; B < P \geq A$$

**24. Conclusions** I.  $A < I$

$$\text{II. } I = A$$

**25. Conclusions** I.  $A \leq R$

$$\text{II. } B < I$$

**Directions (26-31) :** Study the following information carefully and answer the questions given below :

In a certain code language,

(i) "simple game no rules" is written as "ro sa bi ka".

(ii) "no game played now" is written as "ka za bi te".

(iii) "why no rules given" is written as "ro fo ce ka".

(iv) "now we were given" is written as "ge te fo li".

**26.** What is the code for "now" ?

- (1) fo                   (2) te
- (3) ge                   (4) ka
- (5) li

**27.** What is the code for "game" ?

- (1) za                   (2) sa
- (3) ro                   (4) bi
- (5) ka

**28.** Which of the following is coded as 'ce' ?

- (1) why               (2) no
- (3) rules              (4) given
- (5) Cannot be determined

**29.** What is the code for "rules" ?

- (1) fo                   (2) sa
- (3) ro                   (4) ka
- (5) bi

**30.** Which of the following is coded as 'fo' ?

- (1) why               (2) given
- (3) we                   (4) rules
- (5) were

**31.** Which of the following represents "we played simple" ?

- (1) ge sa za       (2) za sa li
- (3) te sa bi       (4) li za ro
- (5) Cannot be determined

**32.** If it is possible to make only one meaningful English word with the second, the fifth, the seventh and the ninth letters of the word SUBSTANTIAL, which of the following will be the second letter of that word ? If no such word can be formed, give '#' as the answer and if more than one such word can be formed, give '@' as the answer.

- (1) U                   (2) T
- (3) N                   (4) #
- (5) @

**33.** How many such pairs of letters are there in the word CHARGED, each of which has as many letters between them in the word as in the English alphabetical series (in both forward and backward directions) ?

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

**34.** Each consonant in the word BLARING is replaced with the previous letter and each vowel is replaced with next letter in the English alphabetical series and the new letters are rearranged alphabetically. Which of the following will be the third letter from the right end ?

- (1) K
- (2) B
- (3) M
- (4) J
- (5) F

**35.** B is 7 metres away in the north of A. A moves 9 metres towards east from the starting point, takes a right turn and walks 2 metres, then takes a left turn and moves 1 metre and finally he takes a left turn and moves 9 metres. Now, how far and in which direction is A from the B?

- (1) 5 metres East
- (2) 10 metres West
- (3) 5 metres West
- (4) 10 metres East
- (5) None of these

**Directions (36-40) :** In each question below are two or three statements followed by two conclusions numbered I and II. You have to take the given statements to be true even if they seem to be at variance from commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

**Give answer (1)** if only conclusion I follows.

**Give answer (2)** if only conclusion II follows.

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

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

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

**(36-37) :**

**Statements :**

- All crops are fields.
- No yield is a field.
- All fields are harvests.

**36. Conclusions :**

- I. No field is a crop.
- II. All crops being harvest is a possibility.

**37. Conclusions :**

- I. All harvests being yield is a possibility.
- II. All harvests are fields.

**38. Statements :**

- Some trades are exports.
- All businesses are trades.

**Conclusions :**

- I. At least some businesses are exports.
- II. All businesses being exports is a possibility.

**(39-40) :**

**Statements :**

- Some countries are towns.
- All countries are districts.
- All districts are villages.

**39. Conclusions :**

- I. At least some towns are villages.
- II. All countries are villages.

**40. Conclusions :**

- I. At least some districts are towns.
- II. All towns are villages.

**Directions (41-47) :** Study the following information carefully and answer the questions given below :

Seven persons — I, J, K, L, M, N and O — are sitting in a circle at equidistance but not necessarily in the same order. Some of them are facing towards the centre and some are facing outside the centre. O is facing outside. J sits second to the right of O. N is sitting second to the left of P. P is not an immediate neighbour of J or O. N is not an immediate neighbour of J. The immediate neighbour of K faces towards the centre. K and P face the same direction. I is sitting second to the right of N. The immediate neighbour of M faces outside. I and M face the same direction as that of J.

**41.** Who amongst the following are not facing the centre ?

- (1) K, N, O and J
- (2) I, M, J and P
- (3) J, M, I, O and N
- (4) P, K, O and N
- (5) None of these

**42.** Which of the following is the J's position with respect to N ?

- (1) Third to the right
- (2) Fourth to the right
- (3) Third to the left
- (4) Second to the left
- (5) Fifth to the left

**43.** Which of the following is the K's position with respect to M ?

- (1) Third to the left
- (2) Third to the right
- (3) Fourth to the left
- (4) Second to the right
- (5) None of these

**44.** Who among the following is sitting exactly between M and K ?

- (1) N
- (2) P
- (3) O
- (4) I
- (5) J

**45.** Which of the following is the P's position with respect to J ?

- (1) Third to the right
- (2) Fourth to the left
- (3) Fourth to the right
- (4) Third to the left
- (5) Fifth to the left

46. How many persons are sitting between M and O if we move clockwise starting from M ?

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

47. Which of the following statements is true regarding the seating arrangement ?

- (1) There are only two persons seated between K and I  
(2) M, K and I are seated adjacent  
(3) N, P and J are seated adjacent  
(4) Three persons are facing the centre  
(5) One of the neighbours of I is K

48. **Statement :** Many major auto makers will increase the prices of their vehicles by 7 per cent from next month, mainly to offset higher input and operational costs.

Which of the following arguments would weaken the facts given in the statement ?

- (1) The largest auto maker in the country, Verontee had failed to make any profit when prices for its vehicles were increased by almost 4 per cent  
(2) Operational and input costs continue to be 85 per cent of the total costs of the vehicles  
(3) Both input and operational costs were gradually increased by the government to avoid sudden transit losses to the companies  
(4) At any given time, a price rise of more than 5 per cent definitely leads to substantial decrease in sales of the vehicles  
(5) Rather than increasing profit, 7 per cent price rise would bring it at the same level which existed before the rise in input/operational costs.

**Directions (49-50) :** Study the following information carefully and answer the questions given below :

Four Management Institutes have decided to conduct a Common Admission Test for selecting suitable candidates for the new session.

49. Which of the following can be possible consequence(s) of this decision ?

- (A) The aspirants would take only one test in a year.  
(B) The Common Admission Test would save the application fee.  
(C) Now the aspirants will have only one attempt to prove themselves.  
(D) Only the top most Institute will receive more number of applications if aspirants fill up different forms.  
(E) A large number of aspirants would be selected as there are more Institutes to accommodate them.  
(F) It is not possible to allot Institutes to the selected candidates as per their preferences.

- (1) Only (B), (C) and (F)  
(2) Only (A), (C) and (F)  
(3) Only (A), (B) and (E)  
(4) Only (C), (E) and (F)  
(5) Only (B), (C) and (D)

50. Which of the following can be the **probable cause** for this decision ?

- (A) To select the most suitable candidates  
(B) To streamline the selection process  
(C) To concede the demands of aspirants  
(1) Only (A) and (B)  
(2) Only (B) and (C)  
(3) Only (C)  
(4) Only (A) and (C)  
(5) All (A), (B) and (C)

**Directions (51-55) :** Each of the questions below consists of a question and two statements numbered I and II given below it. You have to decide whether the data provided in the statements are sufficient to answer the question. Read both the statements and

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

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

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

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

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

51. How is H related to B ?

- I. H is married to P. P is the mother of T. T is married to D. D is the father of B.  
II. B is the daughter of T. T is the sister of N. H is the father of N.

52. Among five persons D, E, F, G and H, each of whom having different height, who is the second tallest ?

- I. D is taller than only G and E. F is not the tallest.  
II. H is taller than F. G is taller than E but shorter than D.

53. In which direction is J with respect to R ?

- I. R is to the west of P. P is to the south of G. J is to the west of G. When R, P, G and J are joined by straight lines, a square is formed.  
II. K is to the south of J. H is to the east of K. R is to the north-west of H. When R, K and H are joined by straight lines, a right angled triangle is formed.

54. What is the position of K from the right end in a row ?

- I. There are even number of students in the row. There are not more than 11 students in the row.
- II. C stands at the extreme left end of the line. There are five students between C and B. O is third to the right of B. K is not at the extreme end. There is only one student between O and K.

55. On which day of the week did Arvind visit Mumbai ?

- I. Arvind visited Mumbai after Monday but before Thursday but not on an odd day of the week.
- II. Arvind visited Mumbai before Friday but after Monday.

**Directions (56-59) :** Study the following information carefully and answer the questions given below :

In a certain code language :

"can we skip" is written as "& 4 2".

"we skip this" is written as "\$ & 2".

"that was part" is written as "9 3 5".

"skip that part" is written as "3 & 9".

56. What is the code for 'that' ?

- (1) 3
- (2) 9
- (3) 5
- (4) &
- (5) Either 3 or 9

57. Which of the following represents 'we skip this' ?

- (1) 3 & 4
- (2) \$ 2 4
- (3) \$ 2 &
- (4) & 2 3
- (5) None of these

58. What is the code for 'skip' ?

- (1) &
- (2) \$
- (3) 4
- (4) 2
- (5) 9

59. Which of the following represents 'can skip that part' ?

- (1) 2 & 4 9
- (2) 3 4 9 &
- (3) 3 5 & 2
- (4) 2 & 9 3
- (5) 5 3 \$ 9

**Directions (60-65) :** Study the following information carefully and answer the questions given below :

Eight persons — P, Q, R, S, T, U, V and W — are standing in a straight line at equidistance. Some of them are facing North while some others are facing South. R is third to the left of W. W is facing North. T is third to the right of W. S is second to the left of Q. Q is not an immediate neighbour of W or R. Both the immediate neighbours of P face South. The immediate neighbour of V faces opposite direction. Immediate neighbours of U face opposite direction (If U is facing North, immediate neighbour of U face South and vice-versa). V faces just opposite of Q. U is not an immediate neighbour of P and faces opposite direction with respect to that of P (If U faces South P faces North and vice-versa). T faces the same direction as that of V.

60. Who among the following are facing North ?

- (1) P, V, W and Q
- (2) R, W, U and Q
- (3) U, S, T and Q
- (4) P, W, S and Q
- (5) None of these

61. Who among the following is to immediate left of S ?

- (1) U
- (2) T
- (3) V
- (4) W
- (5) None of these

62. How many persons are there between P and U ?

- (1) Three
- (2) Four
- (3) Two
- (4) One
- (5) There is no person

63. Who among the following are standing on the extreme ends of the line ?

- (1) P and Q
- (2) R and Q
- (3) U and R
- (4) R and S
- (5) None of these

64. Who among the following is third to the right of U ?

- (1) P
- (2) V
- (3) R
- (4) Q
- (5) None of these

65. Who among the following are the immediate neighbours of V ?

- (1) R and W
- (2) P and U
- (3) R and S
- (4) P and W
- (5) None of these

**Directions (66-70) :** Study the following information carefully and answer the questions given below :

Eight persons — P, Q, R, S, T, U, V and Z — are going to the four destinations viz, Chennai, Delhi, Mumbai and Kolkata and they represent four different departments viz., Human Resources, Sales, Finance and Marketing but not necessarily in the same order. At least two persons belong to the same department and at least two of them visit the same destination.

P belongs to the Finance Department and he visits the same city as that of V. V does not belong to the Finance, Marketing or Human Resources Department. V does not visit Kolkata or Mumbai. R visits Chennai and belongs to the Human Resources Department. The person who belongs to the Finance Department other than P visits Chennai. Q and V belongs to the same Department. U visits Mumbai and he does not belong to Sales and Marketing Department. The two persons who belong to the Marketing Department visit Kolkata. S does not belong to the Marketing Department.

66. Which of the following combinations of Person - City - Destination is correct ?

- (1) P - Mumbai - Finance
- (2) R - Chennai - Human Resources
- (3) T - Kolkata - Marketing
- (4) S - Chennai - Sales
- (5) U - Delhi - Marketing

67. Which of the following two persons visit Mumbai ?

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

68. T belongs to which department?  
 (1) Marketing (2) Sales  
 (3) Human Resources  
 (4) Finance  
 (5) Cannot be determined
69. Who among the following belongs to the Sales Department?  
 (1) Q and Z (2) R and V  
 (3) Q and V (4) R and Z  
 (5) U and Z
70. Which of the following cities is visited by S?  
 (1) Mumbai (2) Kolkata  
 (3) Delhi (4) Chennai  
 (5) Either Chennai or Delhi

## ENGLISH LANGUAGE

**Directions (71-80) :** Which of the phrases at places (1), (2), (3) and (4) given below each sentence should replace the phrases printed in **bold** in the following sentences to make the sentence grammatically correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

71. People in underdeveloped countries **are distressing because of the** antagonistic attitude of developed countries.  
 (1) have been distressing  
 (2) are distressed because  
 (3) are distressed at  
 (4) were distressing by  
 (5) No correction required
72. He **had been behaved** impolitely and suffered owing to that.  
 (1) was behaved  
 (2) had behaved  
 (3) have been behaved  
 (4) would have behaved  
 (5) No correction required
73. It has become a **commonly practice to talk about** women liberation.  
 (1) commonly practised talk about  
 (2) common practice to talk about  
 (3) common practice of talking with  
 (4) commonly practising to talk about  
 (5) No correction required
74. He is so brisk himself that he cannot **tolerate any efficiency**.  
 (1) tolerate hardly any inefficiency  
 (2) hardly tolerates lethargy  
 (3) tolerate any haste  
 (4) tolerate any delay  
 (5) No correction required
75. No person with a **reasonably self-esteem** would ever like to succumb to any pressure.  
 (1) reasonable self-esteem  
 (2) reasonable self-esteemed  
 (3) reasonably self-esteemed  
 (4) reasonably a self esteem  
 (5) No correction required
76. **Unless you dedicated to** your studies, you cannot expect success.  
 (1) Unless you donot dedicate to  
 (2) If you dedicate to  
 (3) In case you didnot dedicate to  
 (4) Unless you dedicate to  
 (5) No correction required
77. The output of our factory **was not been satisfactory** monitored.  
 (1) was not being satisfactory  
 (2) has not been satisfactorily  
 (3) has not being satisfactorily  
 (4) is not being satisfactory  
 (5) No correction required
78. He **is firmly believing** on democratic principles.  
 (1) firm believer for  
 (2) firmly believe in  
 (3) firmly believes in  
 (4) firmly belief on  
 (5) No correction required
79. He persevered and succeeded **to face of all the** obstacles.  
 (1) to face of all the  
 (2) to all the face of  
 (3) in the face of all  
 (4) at the face of the all  
 (5) No correction required
80. He always **claims to be superior than** everyone in his company.  
 (1) claim to be superior to  
 (2) claims to be superior to  
 (3) claimed to superiority over  
 (4) claims superiority for  
 (5) No correction required

**Directions (81-90) :** 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)

81. They started to scratch (1)/ a few years ago and leveraged (2)/ the mobile services boom (3)/ to become key market players. (4)/ No error (5)
82. Private banks and financial services firms (1)/ too had a reasoning quarter (2)/ given an apparent (3) / slowdown in the economy. (4)/ No error (5)
83. Air India is considering (1)/ selling of its properties (2)/ in foreign destinations (3)/ because of parting of asset monetisation to garner resources. (4)/ No error (5)
84. The law will prevail over (1)/ a standard (2)/ clause unilateral (3)/ printed on a bill.(4)/ No error (5)
85. Industry experts points out (1)/ that there is an urgent need (2)/ to overhaul the patent filing (3)/ and generation process. (4)/ No error (5)
86. A 24-year-old metallurgical engineer (1)/who lost his leg (2)/ in a road accident, awarded (3)/ Rs. 30 lakh as a compensation. (4)/ No error (5)
87. It is imperative to (1)/clear communication (2)/priority areas (3)/and a credible roadmap for deficit reduction. (4)/ No error (5)
88. There are certain aspects for (1)/ modern life that are (2)/ a special challenge (3)/ to traditional table manners. (4)/ No error (5)

89. It will be (1)/ a terrible mistake (2)/ for them to ascribe any victory (3)/ to their popularity.(4)/ No error (5)

90. Tornadoes ripped through the south-central US (1)/ killing at least 100 people (2)/ and wiped out (3)/ entire neighbourhoods. (4)/ No error (5)

**Directions (91-105) :** 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.

Four years ago, some of us watched with a mixture of **incredulity** and horror as elite discussion of economic policy went completely off the rails. Over the course of just a few months, influential people all over the Western world convinced themselves and each other that budget deficits were an existential threat, trumping any and all concern about mass unemployment. The result was a turn to fiscal austerity that deepened and prolonged the economic crisis, inflicting immense suffering.

And now it's happening again. Suddenly, it seems as if all the serious people are telling each other that despite high unemployment there's hardly any "**slack**" in labour markets — as evidenced by a supposed surge in wages — and that the Federal Reserve needs to start raising interest rates very soon to **head off** the danger of inflation.

To be fair, those making the case for monetary tightening are more thoughtful and less overtly political than the archons of **austerity** who drove the last wrong turn in policy. But the advice they're giving could be just as destructive.

O.K., where is this coming from?

The starting point for this turn in elite opinion is the assertion that wages, after stagnating for years, have started to rise rapidly. And it's true that one popular measure of wages has indeed picked up, with an especially large bump last month.

But that bump is probably a snow-related statistical illusion. As economists at Goldman Sachs have pointed out, average wages normally jump in bad weather — not because anyone's wages actually rise, but because the workers idled by snow and storms tend to be less well-paid than those who aren't affected.

Beyond that, we have multiple measures of wages, and only one of them is showing a notable **up-tick**. It's far from clear that the alleged wage acceleration is even happening.

And what's wrong with rising wages, anyway? In the past, wage increases of around 4 percent a year — more than twice the current rate — have been consistent with low inflation. And there's a very good case for raising the Fed's inflation target, which would mean seeking faster wage growth, say 5 percent or 6 percent per year. Why? Because even the International Monetary Fund now warns against the dangers of "lowflation": too low an inflation rate puts the economy at risk of Japanification, of getting caught in a trap of economic stagnation and intractable debt.

Over all, then, while it's possible to argue that we're running out of labour slack, it's also possible to argue the opposite, and either way the prudent thing would surely be to wait: Wait until there's solid evidence of rising wages, then wait some more until wage growth is at least back to precrisis levels and preferably higher.

Yet for some reason there's a growing drumbeat of demands that we not wait, that we get ready to raise interest rates right away or at least very soon. What's that about?

Part of the answer, is that for some people it's always 1979. That is, they're eternally vigilant against the danger of a runaway wage-price spiral, and somehow they haven't noticed that nothing like that has happened for decades. Maybe it's a generational thing. Maybe it's because a 1970s-style crisis fits their ideological preconceptions, but the

**phantom** menace of stagflation still has an outsized influence on economic debate.

Then there's **sado-monetarism**: the sense, all too common in banking circles, that inflicting pain is ipso facto good. There are some people and institutions — for example, the Basel-based Bank for International Settlements — that always want to see interest rates go up. Their rationale is ever-changing — it's commodity prices; no, it's financial stability; no, it's wages — but the recommended policy is always the same.

Finally, although the current monetary debate isn't as openly political as the previous fiscal debate, it's hard to escape the suspicion that class interests are playing a role. A fair number of commentators seem oddly upset by the notion of workers getting raises, especially while returns to bondholders remain low. It's almost as if they identify with the investor class, and feel uncomfortable with anything that brings us close to full employment, and thereby gives workers more bargaining power.

Whatever the underlying motives, tightening the monetary screws anytime soon would be a very, very bad idea. We are slowly, painfully, emerging from the worst **slump** since the Great Depression. It wouldn't take much to abort the recovery, and, if that were to happen, we would almost certainly be Japanified, stuck in a trap that might last decades.

Is wage growth actually taking off? That's far from clear. But if it is, we should see rising wages as a development to cheer and promote, not a threat to be squashed with tight money.

91. As mentioned in the passage, at what point the influential people of the western world got convinced four years ago ?

(1) Budget deficits are an existing threat, trumping any and all concern about mass unemployment

- (2) Budget deficits are non existing threat and there will be mass employment soon.
- (3) Budget deficits decline rapidly and give sign of flourishing economy.
- (4) There is good sign of employment, despite long standing budget deficits.
- (5) None of these
- 92.** Why the serious people seemingly are of the opinion that despite high unemployment there is hardly any slack in labour markets ?
- (1) They have evidenced a supposed surge in wages
- (2) Federal Reserve needs to start raising interest rates
- (3) A decline in wages has been expected
- (4) Demand for labourers has increased
- (5) None of these
- 93.** According to an economist at Goldman Sachs, average wages normally jump in bad weather because
- (1) workers are paid handsomely in bad weather
- (2) the workers idled by snow and storms tend to be less well paid than those who are not affected
- (3) Workers in bad weather are humanly treated and paid well at home
- (4) Workers idled by storm tend to be more well-paid than those who aren't affected
- (5) None of these
- 94.** What does the writer mean by using the term 'risk of Japanification' ?
- (1) Getting caught in economic inflation
- (2) Getting encouraging growth like Japan
- (3) Getting caught in a trap of economic stagnation and intractable debt
- (4) Getting growth rate of 5 per cent or 6 per cent per annum like Japan.
- (5) None of these

- 95.** What, according to the passage, sadomonetarism interprets ?
- (1) Inflicting pain is not good.
- (2) Inflicting gain is painful.
- (3) Inflicting higher taxes is good for economic health.
- (4) Inflicting pain is ipso facto good.
- (5) None of these
- 96.** How does the writer see the rising wages ?
- (1) He sees it as a threat to economy
- (2) He sees it as a development to cheer and promote, not a threat to be squashed
- (3) He sees it as an obstacle to development
- (4) He is of the view that unemployment will grow intensely
- (5) None of these
- 97.** Bank for International Settlements is located in
- (1) Basel (2) Tokyo
- (3) London (4) New York
- (5) Berne

- 98.** What is the central idea of the passage ?
- (1) Rising wages is a bad omen for development
- (2) Rising wages is a good omen for development
- (3) Lowering wages is good for a developing economy
- (4) Stagnation is an existing feature of world economy
- (5) None of these

**Directions (99-102) :** 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.

- 99. Head off**
- (1) promote
- (2) act to prevent
- (3) encourage
- (4) feel headache
- (5) ameliorate

- 100. Uptick**
- (1) small increase
- (2) small decrease
- (3) urchin
- (4) upwind
- (5) downtrend

- 101. Phantom**
- (1) real (2) true
- (3) quantitative
- (4) imaginary
- (5) optimum

- 102. Slump**
- (1) depression (2) incline
- (3) increase (4) inflate
- (5) insult

**Directions (103-105) :** 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.

- 103. Slack**
- (1) lull
- (2) lukewarm
- (3) quiet period
- (4) period of activity
- (5) lump

- 104. Austerity**
- (1) simplicity
- (2) abstinence
- (3) hardness
- (4) luxury
- (5) lustre

- 105. Incredulity**
- (1) disbelief
- (2) belief
- (3) incrustation
- (4) convenience
- (5) credible

**Directions (106-115) :** 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.

India with its 600 universities and 35,000 colleges is the third **(106)** education system in the world. But 68 per cent of these universities and 73 per cent of colleges are **(107)** to be medium or low quality by Indian standard itself. With a severe shortage of quality higher education institutions, India faces the challenge of educating nearly 30 per cent of its 1.1 billion people. Certainly, India requires many more institutions of higher **(108)** since



nearly 100 million students are going to the higher education market in the next 10 years. In such a scenario improving the standards of (109) universities and establishing quality institutions should be our priority.

Steps should be (110) to reduce the disconnect between higher education institutions and industry requirements. The possibilities of private sector contributions in higher education should be fully exploited. The practice of big business houses and philanthropists promoting quality universities in the west could be (111) in India. But before initiating such private sector participation in higher education the government should ensure that there are proper checks and controls on the activities of such entities. Also it is our recent experience that the mushrooming of substandard schools and (112) universities (113) resulted in the deterioration of educational standards in India.

Upgrading the higher education sector especially in terms of patents filed and cutting edge research output is essential in improving India's global ranking. Our sustainable economic development depends on human resources. A quality higher education base is essential (114) reap full benefits of our demographic dividend. In its mission to redress inefficiencies in higher education, the strategies of the 12th plan focus on technical education, distance learning, quality research, infrastructure, faculty and curriculum content. Wholehearted, co-ordinated efforts of the government departments and the private sector are needed to (115) the plan's educational goals.

106. (1) largest (2) large  
(3) larger (4) bigger  
(5) affluent

107. (1) founded (2) found  
(3) finding  
(4) being found  
(5) been founded

108. (1) learn (2) learning  
(3) played (4) paid  
(5) paying

109. (1) existing (2) existed  
(3) perished (4) excellent  
(5) exciting

110. (1) take (2) took  
(3) taken (4) stopped  
(5) forwarded

111. (1) repeated (2) replicated  
(3) copying (4) repeating  
(5) replicating

112. (1) deemed (2) deeming  
(3) dreaming (4) dreamt  
(5) deemful

113. (1) have (2) has  
(3) has been (4) have been  
(5) would be

114. (1) for (2) in  
(3) with (4) to  
(5) by

115. (1) realise  
(2) realising  
(3) understand  
(4) achieving  
(5) realised

**Directions (116-120) :**

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) A study commissioned by a trade group, the National Association of Software and Service Companies, or Nasscom, found only one in four engineering graduates to be employable.

(B) India still produces plenty of engineers, nearly 400,000 a year at last count.

(C) The skills gap reflects the narrow availability of high-quality college education in India and the galloping pace of country's service-driven economy, which is growing faster than nearly all but China's.

(D) The best and most selective universities generate too few graduates, and new private colleges are producing graduates of uneven quality.

(E) The rest were deficient in the required technical skills, fluency in English or ability to work in a team or deliver basic oral presentations.

(F) But their competence has become the issue.

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

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

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

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

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

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

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

(1) A (2) B  
(3) C (4) E  
(5) F

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

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

## SHORT ANSWERS

1. (3)	2. (1)	3. (4)	4. (2)
5. (5)	6. (2)	7. (4)	8. (2)
9. (3)	10. (3)	11. (3)	12. (1)
13. (4)	14. (2)	15. (1)	16. (5)
17. (3)	18. (4)	19. (3)	20. (5)
21. (1)	22. (4)	23. (1)	24. (3)
25. (2)	26. (2)	27. (4)	28. (1)
29. (3)	30. (2)	31. (5)	32. (3)
33. (4)	34. (1)	35. (4)	36. (2)
37. (4)	38. (4)	39. (5)	40. (1)
41. (3)	42. (1)	43. (4)	44. (2)
45. (5)	46. (3)	47. (1)	48. (4)
49. (3)	50. (1)	51. (3)	52. (1)
53. (3)	54. (2)	55. (1)	56. (5)
57. (3)	58. (1)	59. (2)	60. (4)
61. (1)	62. (3)	63. (2)	64. (1)
65. (4)	66. (2)	67. (5)	68. (1)
69. (3)	70. (4)	71. (3)	72. (2)
73. (2)	74. (4)	75. (1)	76. (4)
77. (2)	78. (3)	79. (3)	80. (2)
81. (1)	82. (2)	83. (4)	84. (3)
85. (1)	86. (3)	87. (2)	88. (1)
89. (5)	90. (3)	91. (1)	92. (1)
93. (2)	94. (3)	95. (4)	96. (2)
97. (1)	98. (2)	99. (2)	100. (1)
101. (4)	102. (1)	103. (4)	104. (4)
105. (2)	106. (1)	107. (2)	108. (3)
109. (1)	110. (3)	111. (2)	112. (1)
113. (2)	114. (4)	115. (1)	116. (1)
117. (2)	118. (1)	119. (3)	120. (4)

## EXPLANATIONS

(1-7) : After careful analysis of the given input and various steps of re-arrangement, it is evident that in each step one number or a word get re-arranged. In the first step, the highest number moves to the extreme left position. In the second step the word which comes first in the dictionary moves to the second position from the left. These two steps are repeated alternately till all the numbers get rearranged in descending order and the words in alphabetical order.

Input : vital 54 cards 72  
           help 24 wall 66  
           lamp 49

Step I : 72 vital 54 cards  
           help 24 wall 66  
           lamp 49

Step II : 72 cards vital 54  
           help 24 wall 66  
           lamp 49

Step III : 72 cards 66 vital  
           54 help 24 wall  
           lamp 49

Step IV : 72 cards 66 help  
           vital 54 24 wall  
           lamp 49

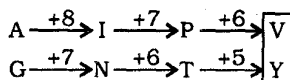
Step V : 72 cards 66 help  
           54 vital 24 wall  
           lamp 49

Step VI : 72 cards 66 help  
           54 lamp vital 24  
           wall 49

Step VII : 72 cards 66 help  
           54 lamp 49 vital  
           24 wall

And, Step VII is the last step.

1. (3) Seven steps would be required to complete the rearrangement.
2. (1) There are five elements (help, 54, vital, 24, wall) between "66" and "lamp" in the Step V.
3. (4) This is Step VI.
4. (2) Fourth element from the right end in the Step III  $\Rightarrow$  24 Immediate to the right of "24"  $\Rightarrow$  wall
5. (5) There are two elements between "66" and "lamp" in the final Step. Similarly, there are two elements between "72" and "help" in the final Step. So, "cards" would be related to "54".
6. (2) The element "wall" would come at the eighth position from the left end in the Step V.
7. (4) The element "help" would be at the seventh position from the right end in the Step VI.
8. (2)



9. (3) 1 2 3 4  
       1 2 5 3 4  
       1 2 5 6 3 4  
       1 2 5 6 7 ....

10. (3) J  $\xrightarrow{+4}$  N  
           C  $\xrightarrow{+4}$  G  
           L  $\xrightarrow{+4}$  P  
           P  $\xrightarrow{+4}$  T

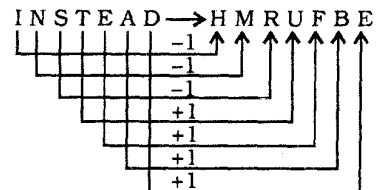
But,

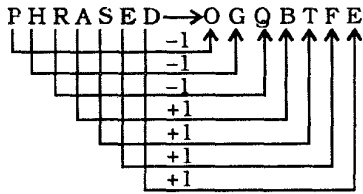
W  $\xrightarrow{+3}$  Z

(11-17) :

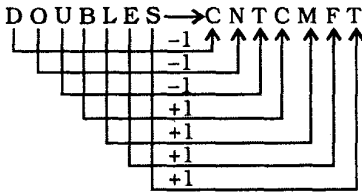
Floor Number	Person
8	P
7	T
6	U
5	R
4	V
3	W
2	Q
1	S

11. (3) Q lives on the floor number 2.
12. (1) V, W and Q live on floors exactly between the floors of S and R.
13. (4) T  $\rightarrow$  Floor Number 7  
       W  $\rightarrow$  Floor Number 3  
       S  $\rightarrow$  Floor Number 1
14. (2) P lives on the topmost floor.
15. (1) R lives on the floor number 5.
16. (5) Four persons - U, R, V and W - live between the floors of T and Q.
17. (3) V lives on the floor immediately above the floor of W.
18. (4)

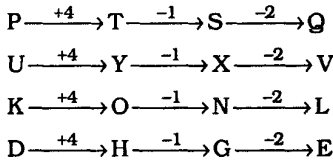




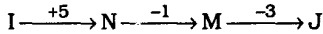
Therefore,



19. (3)



But,



(20-21) :

O = L < T > S

L > I

T ≤ Z

O = L ≤ T ≤ Z

Z > T > S

O = L > I

I < O = L ≤ T > S

I < O = L ≤ T ≤ Z

20. (5) Conclusions :

I. I < O : True

II. Z > S : True

21. (1) Conclusions :

I. Z > I : True

II. S < I : Not True

22. (4) G ≤ K = O ≥ U > P < S

Conclusions :

I. G ≤ U : Not True

II. S > O : Not True

23. (1) A ≥ L < P ≤ B

P ≥ M

A ≥ L < P ≥ M

M ≤ P ≤ B

Conclusions :

I. B ≥ M : True

II. A > M : Not True

(24-25) :

I ≥ M = P > R

B < P ≥ A

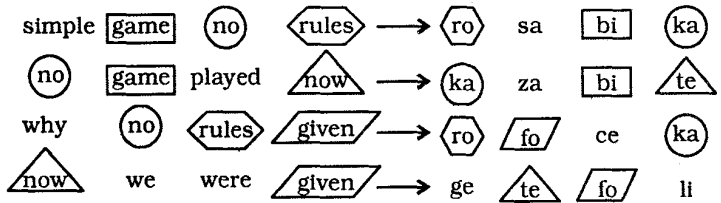
I ≥ M = P > B

I ≥ M = P ≥ A

A ≤ M = P > R

B < M = P > R

(26-31) :



26. (2) now ⇒ te

27. (4) game ⇒ bi

28. (1) ce ⇒ why

29. (3) rules ⇒ no

30. (2) fo ⇒ given

31. (5) we ⇒ 'ge' or 'li'  
 played ⇒ za  
 simple ⇒ sa

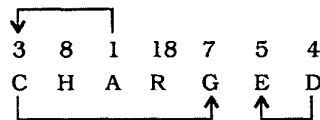
32. (3)



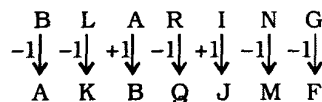
Specified letters ⇒ U, T, N and I

Meaningful word ⇒ UNIT

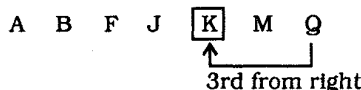
33. (4)



34. (1)



Now,



24. (3) Conclusions :

I. A < I : Not True

II. I = A : Not True

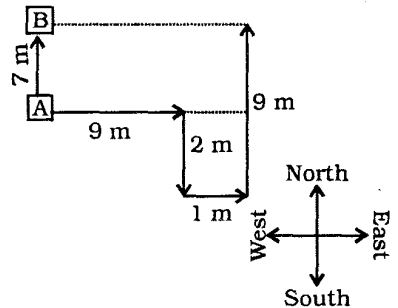
A is either smaller than or equal to I.

25. (2) Conclusions :

I. A ≤ R : Not True

II. B < I : True

35. (4)



Required distance

= (9 + 1) metres

= 10 metres

Direction ⇒ East

(36-40) :

(i) All crops are fields → Universal Affirmative (A-type).

(ii) Some trades are exports → Particular Affirmative (I-type).

(iii) No yield is a field → Universal Negative (E-type).

(iv) Some yields are not fields → Particular Negative (O-type).

(36-37) :

All crops are fields.

No field is a yield.

A + E ⇒ E-type of Conclusion "No crop is a yield".(P)

No yield is a field.

All fields are harvests.

$E + A \Rightarrow O_1$ -type of Conclusion

"Some harvests are not yields." (Q)

All crops are fields.

All fields are harvests.

$A + A \Rightarrow A$ -type of Conclusion

"All crops are harvests." (R)

36. (2) Conclusion I does not follow.

Conclusion (R) supports Conclusion II.

37. (4) Neither Conclusion I nor Conclusion II follows.

Conclusion (Q) : Some harvests are not yields.

Thus, Conclusion (Q) does not support Conclusion I.

38. (4) All business are trades.

Some trades are exports.

$A + I \Rightarrow$  No Conclusion

(39-40) :

All countries are districts.

All districts are villages.

$I + A \Rightarrow I$ -Type of Conclusion

"Some towns are districts". (P)

All countries are districts.

All districts are villages.

$A + A \Rightarrow A$ -type of Conclusion

"Some countries are villages". (Q)

Some towns are districts.

All districts are villages.

$I + A \Rightarrow I$ -type of Conclusion

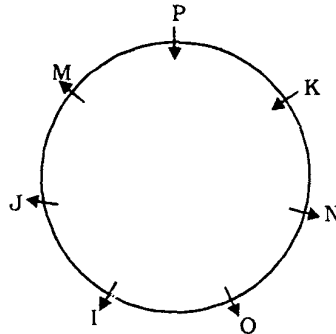
"Some towns are villages". (R)

39. (5) Conclusion (R) is the Conclusion I.

Conclusion (Q) is the Conclusion II.

40. (1) Conclusion I is the Converse of Conclusion (P).

(41-47) :



41. (3) P and K face the centre while N, O, I, J and M face outward.

42. (1) J is third to right of N. J is fourth to left of N.

43. (4) K is second to the right and fifth to the left of M.

44. (2) P is sitting exactly between M and K.

45. (5) P is second to the right and fifth to the left of J.

46. (3) Three persons - P, K and N - are sitting between M and O if we move clockwise from M.

47. (1) N and O are seated between K and I.

Only two persons, P and K are facing the centre.

J and O are neighbours of I.

48. (4) Obviously, option (4) would weaken the facts given in the statement. If sales will come down, how profit will increase.

49. (3) Only statements (A), (B) and (E) can be the possible consequences of the decision.

50. (1) Only statements (A) and (B) can be the probable causes of the decision.

51. (3) From statement I

P is the wife of H.

P is the mother of T.

H is the father of T.

T is the wife of D.

T is the mother of B.

Therefore, H is the grandfather of B.

From statement II

H is the father of T and N.

B is the daughter of T.

Therefore, H is the grandfather of B.

52. (1) From statement I

$H > F > D > G, E$

Clearly, H is the tallest and F is the second tallest.

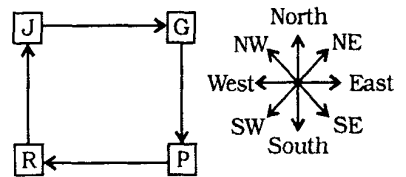
From statement II

$H > F$

$D > G > E$

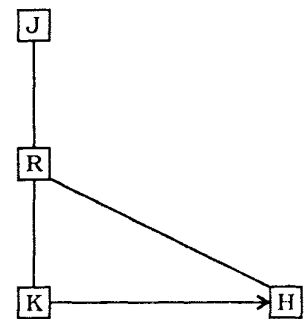
No answer.

53. (3) From statement I



It is clear from the diagram that J is to the north of R.

From statement II

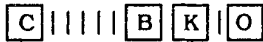


It is clear from the diagram that J is to the north of R.

54. (2) From statement I

The number of students may be 4, 6, 8 or 10.

From statement II



It is clear that there are 10 students in the row. K is third from the right.

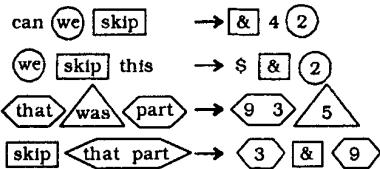
55. (1) From statement I

Arvind visited Mumbai on Tuesday or Wednesday. Wednesday is an odd day. Therefore, Arvind visited Mumbai on Tuesday.

From statement II

Arvind visited Mumbai on Tuesday or Wednesday or Thursday.

(56-59) :



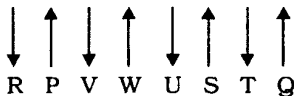
56. (5) that ⇒ 3 or 9

57. (3) we ⇒ 2  
skip ⇒ &  
this ⇒ \$

58. (1) skip ⇒ &

59. (2) can ⇒ 4  
skip ⇒ &  
that part ⇒ 3 9

(60-65) :



- 60. (4) P, W, S and Q face North.
- 61. (1) U is to the immediate left of S.
- 62. (3) There are two persons - V and W - between P and U.
- 63. (2) R and Q are standing at the extreme ends.
- 64. (1) P is third to the right of U.
- 65. (4) P and W are immediate neighbours of V.

(66-70) :

Person	City	Department
P	Delhi	Finance
Q	Mumbai	Sales
R	Chennai	Human Resources
S	Chennai	Finance
T	Kolkata	Marketing
U	Mumbai	Human Resources
V	Delhi	Sales
Z	Kolkata	Marketing

- 66. (2) The combination R - Chennai - Human Resources is correct.
- 67. (5) Q and U visit Mumbai.
- 68. (1) T belongs to the Marketing Department.
- 69. (3) Q and V belong to the Sales Department.
- 70. (4) S visits Chennai.
- 71. (3) Here, are distressed at .... should be used.  
**Distressed (Adjective)** = upset and anxious.
- 72. (2) Here, passive of Past Perfect ..... should be used.
- 73. (2) Here, common (Adjective) practice to talk about ..... should be used.
- 74. (4) **Brisk** = quick, busy  
Hence, tolerate any delay .... should be used here.
- 75. (1) Here, reasonable (Adjective) self-esteem (Noun) .... should be used.
- 76. (4) Unless is followed by a positive sentence. Hence unless you dedicate to .... should be used.
- 77. (2) Here, Present Perfect Continuous i.e. has not been satisfactorily (Adverb) .... should be used.
- 78. (3) Here, firmly believes in (General Principle) ..... should be used.
- 79. (3) Here, in the face of all the .... should be used.

- 80. (2) Superior agrees with preposition 'to'.
- 81. (1) **From scratch** = without any previous preparation or knowledge; from the very beginning.  
Hence, from scratch .... should be used here.
- 82. (2) Here, adjective i.e. a reasonable quarter .... should be used.
- 83. (4) Here, as part of asset .... should be used.
- 84. (3) Here, clause unilaterally (Adverb) ... should be used.
- 85. (1) Here, Subject (Industry experts) is Plural. Hence .... point out should be used.
- 86. (3) Here, passive i.e. .... was awarded .... should be used.
- 87. (2) Here, infinitive i.e. clearly communicate .... should be used.
- 88. (1) It is a preposition related error. Hence, There are certain aspects of .... should be used.
- 90. (3) Here, Participle/Gerund i.e. and wiping out .... should be used as killing has been used earlier in the sentence.
- 99. (2) **Head off** = take action in order to prevent something from happening.
- 100. (1) **Uptick (Noun)** = a small increase.
- 101. (4) **Phantom (Adjective)** = existing only in your imagination.
- 102. (1) **Slump (Noun)** = a sudden fall in sales, prices, the value of something etc, decline, depression.
- 103. (4) **Slack (Noun)** = lull; people, money or space that should be used more fully in an organisation; a quiet period.
- 104. (4) **Austerity (Noun)** = a situation when people do not have much money to spend because there are bad economic conditions.  
**Luxury (Noun)** = the enjoyment of special and expensive things.
- 105. (2) **Incredulity (Noun)** = disbelief; unwillingness to believe.