

SBI CLERK (ASSISTANT) EXAM

GENERAL AWARENESS

1. Who among the following is currently the Union Minister of Chemical and Fertilizers?
 - (1) Ananth Kumar
 - (2) Ramvilas Paswan
 - (3) Jitendra Singh
 - (4) Manoj Sinha
 - (5) V.K. Singh
2. Name the person who, at present, is heading the SIT established for Black Money?
 - (1) R.M. Lodha
 - (2) P. Sathasivam
 - (3) Altamas Kabir
 - (4) M.B. Shah
 - (5) S. Rajendra Babu
3. Which Indian shooter won 3 medals in the ISSF World Cup held in Munich?
 - (1) Abhinav Bindra
 - (2) Gagan Narang
 - (3) Jitu Rai
 - (4) Samarjit Singh
 - (5) Apoorva Lakhtokia
4. Which of the following is the capital of Brazil?
 - (1) Brasilia
 - (2) Sao Paulo
 - (3) Rio de Janeiro
 - (4) Curitiba
 - (5) Recife
5. Who, among the following players, scored hat trick in the 2014 FIFA World Cup?
 - (1) Lionel Messi
 - (2) Cristiano Ronaldo
 - (3) Thomas Mueller
 - (4) Miroslav Klose
 - (5) James Rodriguez
6. Which of the following regions in the Indian Ocean is affected by the El Nino?
 - (1) Sri Lanka and New Zealand
 - (2) India and Bangladesh
 - (3) China and New Zealand
 - (4) Indonesia and Pakistan
 - (5) Myanmar and Bangladesh
7. Which of the following Indian artists has won the Oscar Award more than once?
 - (1) Aamir Khan
 - (2) A.R. Rehman
 - (3) Gulzar
 - (4) Sukhwinder Singh
 - (5) Both 2 and 3
8. Which team is the winner of 2014 Senior National Women Football Championship?
 - (1) Nagaland
 - (2) Goa
 - (3) Delhi
 - (4) Manipur
 - (5) Karnataka
9. On which of the following dates is AIDS Day celebrated?
 - (1) 28 March
 - (2) 2 June
 - (3) 16 September
 - (4) 1 December
 - (5) 5 January
10. Which of the following correctly explains the role of Banking Ombudsman?
 - (1) To provide services to customer
 - (2) To take care of monetary policy
 - (3) To take care of the banking sector as a whole
 - (4) To look into and resolve customers' complains related to banking services
 - (5) All of the above
11. With which article of the Indian Constitution is Money Bill related?
 - (1) Article 109
 - (2) Article 110
 - (3) Article 111
 - (4) Article 112
 - (5) Article 113
12. Which online fashion store was recently taken over by Indian online megastore Flipkart?
 - (1) Olx.in
 - (2) Yepme.in
 - (3) Myntra.com
 - (4) Jabong.com
 - (5) Amazon.in
13. ___ is the rate at which the central bank of a country (Reserve Bank of India) lends money to commercial banks in the event of any shortfall of funds.
 - (1) Repo Rate
 - (2) Cash Reserve Ratio
 - (3) Bank Rate
 - (4) Statutory Liquidity Ratio
 - (5) Reverse Repo Rate
14. How does a decrease in SLR affect the market?
 - (1) CRR goes up
 - (2) Liquidity decreases
 - (3) CRR goes down
 - (4) Liquidity increases
 - (5) Both 1 and 2
15. Which of the following bodies regulates monetary policy in India?
 - (1) Planning Commission
 - (2) National; Development Council
 - (3) Union Ministry of Finance
 - (4) Reserve Bank of India
 - (5) None of these
16. UIDAI stands for
 - (1) Unique Identification Authority of India
 - (2) Union of Identification Authority of India
 - (3) Unique Investigation Authority of India
 - (4) Umbrella Identification Authority of India
 - (5) Unity Investigation Authority of India
17. The currency of Italy is
 - (1) Krona
 - (2) Franc
 - (3) Ruble
 - (4) Lira
 - (5) Pound

18. Which of the following countries has been affected by the rise of ISIS terrorist group?
 (1) Iran (2) Iraq
 (3) Libya
 (4) United Arab Emirates
 (5) Ukraine
19. Where can a person exchange his/her money into foreign currency?
 (1) In the nationalized banks
 (2) Passport Office
 (3) Any stock exchange
 (4) Special counters at the Union Ministry of Commerce
 (5) An authorized dealer of the Reserve Bank of India
20. In which city is Salarjung Museum located?
 (1) Hyderabad (2) Luck now
 (3) Bhopal (4) Mysore
 (5) None of these
21. The navaratna status was recently conferred upon
 (1) National Building Construction Corporation
 (2) Engineers India Limited
 (3) Steel Authority of India Limited
 (4) Bharat Electronics Limited
 (5) Both 1 and 2
22. Which of the following countries has the least Global Peace Index?
 (1) Iraq (2) Libya
 (3) Syria (4) Kenya
 (5) Congo
23. What percentage of total global oil reserves is held by the OPEC countries?
 (1) 68 percent (2) 75 percent
 (3) 81 percent (4) 86 percent
 (5) 90 percent
24. Where will Nivea's first ever manufacturing plant in India come up?
 (1) Sanand (2) Pune
 (3) Shimla (4) Dehradun
 (5) Kolkata
25. By which name was Kanyakumari formerly known?
 (1) Cape Comorin
 (2) Tuticorin
 (3) Pulicat
 (4) Muziris (5) Karikal
26. How many languages are there in Indian currency?
 (1) 2 (2) 6
 (3) 12 (4) 17
 (5) 22
27. What is the full form of IBSA?
 (1) India, Brazil, South Africa
 (2) India, Bhutan, Sri Lanka
 (3) India, Brazil, Switzerland, Australia
 (4) India, Britain, South Africa
 (5) India, Burma, Singapore
28. Who, at present, is the External Affairs Minister of India?
 (1) Arun Jaitley
 (2) Rajnath Singh
 (3) Sushma Swaraj
 (4) Narendra Modi
 (5) Jaswant Singh
29. Which airline was recently joined by the Tata Group?
 (1) Pan Am (2) Lufthansa
 (3) Emirates Airline
 (4) Air Asia (5) Air France
30. Commercial Papers (CP) are issued in India in the multiples of
 (1) Rs. 1 lakh (2) Rs. 2 lakh
 (3) Rs. 5 lakh (4) Rs. 7.5 lakh
 (5) Rs. 10 lakh
31. Who among the following is the richest footballer in the 2014 FIFA World Cup?
 (1) Lionel Messi
 (2) Cristiano Ronaldo
 (3) Manuel Neuer
 (4) James Rodriguez
 (5) Thomas Mueller
32. Who was recently awarded by the York University of Canada?
 (1) Mukesh Ambani
 (2) Ratan Tata (3) Azim Premji
 (4) Nandan Nilekani
 (5) Lord Swaraj Paul
33. Where is Baiji Oil Refinery located?
 (1) Iran (2) Venezuela
 (3) Iraq (4) Kuwait
 (5) Oman
34. Which of the following is the capital of Myanmar?
 (1) Rangoon
 (2) Naypyidaw
 (3) Kuala Lumpur
 (4) Hanoi
 (5) Jakarta
35. CGTMSE stands for
 (1) Central Government Fund Trust for Medium and Small Enterprises
 (2) Credit Guarantee Fund for Medium Size Enterprises
 (3) Central Government Transfer Fund for Multispecialty Micro Enterprises
 (4) Credit Guarantee Fund Trust for Micro and Small Enterprises
 (5) None of these
36. In which of the following industry CASA ratio is used?
 (1) Merchandise Trade
 (2) Banking & Finance
 (3) Software Industry
 (4) Travel & Tourism
 (5) None of these
37. Which among the following ratio correctly denotes the Insurance Penetration?
 (1) Premium Underwritten : Population
 (2) Premium Underwritten : GDP
 (3) Insured Population : Total Population
 (4) Premium Underwritten : Policy Holders
 (5) None of these
38. Which of the following bodies insures customer's deposit in bank?
 (1) Union Ministry of Finance
 (2) SEBI
 (3) Deposit Insurance and Credit Guarantee Corporation
 (4) Forward Market Commission
 (5) Both 1 and 4
39. Which among the following correctly categorizes Collateralized Borrowing and Lending Obligation?
 (1) A market operation
 (2) A money market instrument

- (3) A clearing system
- (4) A Scheme of Reserve Bank of India
- (5) A policy initiative of Government of India

40. Which Government-run general insurer recently launched 'Asha Kiran,' a special health insurance scheme for families with girl children?
- (1) Oriental Insurance Comp. Ltd.
 - (2) United India Insurance Comp. Ltd.
 - (3) New India Assurance Comp. Ltd.
 - (4) National Insurance Company
 - (5) None of these

ENGLISH LANGUAGE

Directions (41-45) : In the following questions, each sentence has two blanks; each blank indicating that something has been omitted. Choose the set of words for the blanks which best fits the meaning of the sentence as a whole.

41. An Analysis of booking data ___ by online travel portal has shown 40 per cent of city residents ___ for hill stations for weekend breaks.
- (1) conduct, opted
 - (2) conducted, opt
 - (3) given, opted
 - (4) collected, opted
 - (5) conducted, chose
42. Mobile operators are allowed to ___ network infrastructure like cellphone towers, which has ___ them reduce cost, but not air waves.
- (1) sharing, helping
 - (2) shared, helped
 - (3) share, helped
 - (4) collect, help
 - (5) collect, helped
43. I ___ a friend named Ankur who ___ a horse ranch in the city.
- (1) have, owns
 - (2) got, sells
 - (3) need, holds
 - (4) possess, runs
 - (5) has, buys

44. Traffic was ___ on the expressway on Saturday as local residents ___ the road.
- (1) disturbed, blocked
 - (2) disrupted, blocked
 - (3) blocked, stopped
 - (4) jammed, block
 - (5) disrupting, blockage

45. The incident ___ place when the victim, asked a ___ of youths for money.
- (1) had, group
 - (2) take, group
 - (3) took, group
 - (4) took, herd
 - (5) was taken, group

Directions (46-50) : Read each sentence to find out whether there is any grammatical error or idiomatic 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' the answer is (5). (Ignore errors of punctuation if any)

46. Earlier this year (1)/ some foreign nationals (2)/ was caught (3)/ bringing in drugs in shoe cavity. (4)/ No Error (5)
47. Our country looks all set to throw open (1)/ its door to foreign investors in infrastructure. (2)/ as the nation seeks to help (3)/ improved the creaky transportation facility. (4)/ No Error (5)
48. The company holds (1)/ the patent of the technology (2)/ which enable them to extract (3)/ precious metals from e-waste. (4)/ No Error (5)
49. It was strange (1)/ when people started (2)/ congratulate me (3)/ on completion of my dissertation. (4)/ No Error (5)
50. Business confidence is by the upswing (1)/ as companies are betting (2)/ on a turnaround in the economy (3)/ and improvement in the investment. (4)/ No Error (5)

Directions (51-55) : In the following questions, a sentence/part of the sentence is printed in **bold**. Below are given alternatives to the

bold sentence/part of the sentence at (1), (2) (3) and (4) which may improve the sentence. Choose the correct alternative. In case no improvement is needed, your answer is (5).

51. Traders and mandi market committees are not **threatening** by the government's move to override the APMC laws.
- (1) scared
 - (2) afraid
 - (3) over powered
 - (4) threatened
 - (5) No Correction required

52. Indian firms are **benefit strongly** from the surge in mergers and acquisitions and amid heightened activity thanks to the business optimism generated by new government.

- (1) benefitting weakly
- (2) benefitting strongly
- (3) benefitted weakly
- (4) feeling strongly
- (5) No correction required

53. **Inspite** scoring very high in the examination, Suresh failed to secure admission in the college of his choice.

- (1) But
- (2) Despite
- (3) Even
- (4) Since
- (5) No correction required

54. The **commerce** aircraft manufacturing business is a rarefied zone.

- (1) commercial
- (2) trade
- (3) businesses
- (4) trading
- (5) No correction required

55. Signs that the Indian Economy is readying **to become research basis** are everywhere, and come from both the government and the private sector.

- (1) became researches basis
- (2) to become research basis
- (3) for becoming research basis
- (4) to become research based.
- (5) No correction required

Directions (56-60) : Rearrange the following six sentences/group of 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) All the labourers and the soldiers turned around and saw a hut just a few steps away from the palace gate.
- (B) Then suddenly his eyes fell on something and he shouted, "What is that ? I did not see that before."
- (C) Before inviting the King to see the palace, the minister decided to take a final look. "Splendid!" the minister exclaimed, looking at the palace.
- (D) Many labourers were put to work and in a few days the palace was ready.
- (E) Once, Veer decided to build a palace on a river bank and ordered his ministers to survey the site and start the construction.
- (F) King Veer was known for his justice and kindness in whose kingdom, everyone was leading a happy and content life and his people loved him and were proud of him.

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

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

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

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

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

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

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

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

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

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

Directions (61-70) : In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage, against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

The assessment of humanity's **(61)** in the next 100 years, which has taken 21 months to complete, argues strongly that to achieve long and healthy lives for all 9 billion people **(62)** to be living in 2050, the twin issues of population and **(63)** must be pushed to the top of political and economic agenda. Both issues have been largely **(64)** by politicians and played down by environment and development for 20 years.

"The number of people living on the planet has never been higher, their levels of consumption are **(65)** and vast changes are taking place in the environment. We **(66)** choose to rebalance the use of resources **(67)** a more egalitarian pattern of consumption.... or we can choose to do nothing and to **(68)** into a downward spiral of economic and environmental ills **(69)** to a more unequal and inhospitable future.

At today's rate of population increase developing countries will have to build the equivalent of a city of a million people every five days from now to 2050, says the report. "Global population growth is **(70)** for the next few decades. By 2050, it is projected that today's population of 7 billion will have grown by 2.3 billion, the equivalent of new China and an India."

61. (1) prospective
(2) perception
(3) prospects
(4) aims
(5) prospecting

62. (1) expect
(2) expecting
(3) expectation
(4) expected
(5) aspirations

63. (1) consumption
(2) resumption
(3) revamp
(4) reconstruction
(5) expenditure

64. (1) ignoring (2) ignored
(3) cared (4) attended
(5) attention

65. (1) unprecedented
(2) limited
(3) useful
(4) surprised
(5) amazed

66. (1) would have
(2) should be
(3) can
(4) are
(5) have

67. (1) to (2) by
(3) for (4) with
(5) of

68. (1) drifted (2) drift
(3) flew (4) flowing
(5) walk

69. (1) led (2) held
(3) leading (4) going
(5) doing

70. (1) evitable
(2) inevitable
(3) inevitably
(4) viable
(5) dispensable

Directions (71-80) : 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.

During the last few years, a lot of hype has been heaped on the BRICS (Brazil, Russia, India, China, and South Africa). With their

large populations and rapid growth, these countries, so the argument goes, will soon become some of the largest economies in the world - and, in the case of China, the largest of all by as early as 2020. But the BRICS, as well as many other emerging-market economies - have recently experienced a sharp economic slowdown. So, is the honeymoon over?

Brazil's GDP grew by only 1% last year, and may not grow by more than 2% this year, with its potential growth barely above 3%. Russia's economy may grow by barely 2% this year, with potential growth also at around 3%, despite oil prices being around \$100 a barrel. India had a couple of years of strong growth recently (11.2% in 2010 and 7.7% in 2011) but slowed to 4% in 2012. China's economy grew by 10% a year for the last three decades, but slowed to 7.8% last year and risks a hard landing. And South Africa grew by only 2.5% last year and may not grow faster than 2% this year.

Many other previously fast-growing emerging-market economies - for example, Turkey, Argentina, Poland, Hungary, and many in Central and Eastern Europe - are experiencing a similar slowdown. So, what is ailing the BRICS and other emerging markets?

First, most emerging-market economies were overheating in 2010-2011, with growth above potential and inflation rising and exceeding targets. Many of them thus tightened monetary policy in 2011, with consequences for growth in 2012 that have carried over into this year.

Second, the idea that emerging-market economies could fully decouple from economic weakness in advanced economies was **far-fetched**: recession in the eurozone, near-recession in the United Kingdom and Japan in 2011-2012, and slow economic growth in the United States were always likely to affect emerging-market performance negatively - via trade, financial links, and investor confidence.

For example, the ongoing eurozone downturn has hurt Turkey and emerging-market economies in Central and Eastern Europe, owing to trade links.

Third, most BRICS and a few other emerging markets have moved toward a variant of state capitalism. This implies a slowdown in reforms that increase the private sector's productivity and economic share, together with a greater economic role for state-owned enterprises (and for state-owned banks in the allocation of credit and savings), as well as resource nationalism, trade protectionism, import-substitution industrialisation policies, and imposition of capital controls.

This approach may have worked at earlier stages of development and when the global financial crisis caused private spending to fall; but it is now distorting economic activity and **depressing** potential growth. Indeed, China's slowdown reflects an economic model that is, as former Premier Wen Jiabao put it, "unstable, unbalanced, uncoordinated, and unsustainable," and that now is adversely affecting growth in emerging Asia and in commodity-exporting emerging markets from Asia to Latin America and Africa. The risk that China will experience a hard landing in the next two years may further hurt many emerging economies.

Fourth, the commodity super-cycle that helped Brazil, Russia, South Africa, and many other commodity-exporting emerging markets may be over. Indeed, a boom would be difficult to sustain, given China's slowdown, higher investment in energy-saving technologies, less emphasis on capital- and resource-oriented growth models around the world, and the delayed increase in supply that high prices induced.

The fifth, and most recent, factor is the US Federal Reserve's signals that it might end its policy of quantitative easing earlier than expected, and its hints of an even-

tual exit from zero interest rates, both of which have caused **turbulence** in emerging economies' financial markets. Even before the Fed's signals, emerging-market equities and commodities had underperformed this year, owing to China's slowdown. Since then, emerging-market currencies and fixed-income securities (government and corporate bonds) have taken a hit. The era of cheap or zero-interest money that led to a wall of liquidity chasing high yields and assets - equities, bonds, currencies, and commodities - in emerging markets is drawing to a close.

Finally, while many emerging-market economies tend to run current-account surpluses, a growing number of them - including Turkey, South Africa, Brazil, and India - are running deficits. And these deficits are now being financed in riskier ways: more debt than equity; more short-term debt than long-term debt; more foreign-currency debt than local-currency debt; and more financing from **fickle** cross-border interbank flows.

These countries share other weaknesses as well: excessive fiscal deficits, above-target inflation, and stability risk (reflected not only in the recent political turmoil in Brazil and Turkey, but also in South Africa's labour strife and India's political and electoral uncertainties). The need to finance the external deficit and to avoid excessive depreciation (and even higher inflation) calls for raising policy rates or keeping them on hold at high levels. But monetary tightening would weaken already-slow growth. Thus, emerging economies with large twin deficits and other macroeconomic fragilities may experience further downward pressure on their financial markets and growth rates.

These factors explain why growth in most BRICS and many other emerging markets has slowed sharply. Some factors are cyclical, but others - state capitalism, the risk of a hard landing in China, the end of the commodity super-cycle -

are more structural. Thus, many emerging markets' growth rates in the next decade may be lower than in the last - as may the outside returns that investors realised from these economies' financial assets (currencies, equities, bonds, and commodities).

Of course, some of the better-managed emerging-market economies will continue to experience rapid growth and asset outperformance. But many of the BRICS, along with some other emerging economies, may hit a thick wall, with growth and financial markets **taking a serious beating**.

71. Which of the following statement(s) is/are true as per the given information in the passage ?

A. Brazil's GDP grew by only 1% last year, and is expected to grow by approximately 2% this year.

B. China's economy grew by 10% a year for the last three decades but slowed to 7.8% last year.

C. BRICS is a group of nations — Brazil, Russia, India China and South Africa.

- (1) Only A
- (2) Both A and B
- (3) Both B and C
- (4) Both A and C
- (5) All A, B and C

72. Which of the following statements is not true in the context of the given information in the passage ?

(1) Russia's economy may grow barely 2% this year, with potential growth also at around 4%.

(2) The ongoing eurozone downturn has hurt Turkey and emerging-market economies in Central and Eastern Europe, owing to trade links.

(3) Most emerging-market economies were over-heating in 2010-11, with growth above potential and inflation rising and exceeding targets.

(4) Most BRICS and a few other emerging markets have moved toward a variant of state capitalism.

(5) None of these

73. What should be the most appropriate title of the passage in your opinion?

(1) Flourishing BRICS and Ailing Emerging Markets

(2) Ailing BRICS and other Emerging Markets

(3) Slowdown of Global Economy

(4) China and World Economy

(5) None of these

74. Which of the following is not a factor responsible for economic slowdown in BRICS and other emerging-market economies as cited by the writer of the passage ?

(1) Slow economic growth in the United States, recession in the eurozone, near recession in the United Kingdom and Japan in 2011-2012.

(2) The commodity super cycle that helped Brazil, Russia, South Africa etc. may be over

(3) The US Federal Reserve's signal that it might and its policy of quantitative easing earlier than expected.

(4) A growing number of emerging-market economies are running deficits are being financed in riskier ways.

(5) Stable, balanced, co-ordinated and sustainable growth

75. The need to finance the external deficit and to avoid excessive depreciation in emerging markets calls for

(1) raising policy rates

(2) keeping policy rates on hold at high levels

(3) Either (1) or (2)

(4) Tightening monetary policy

(5) None of them

Directions (76-78) : 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.

76. Far-fetched

- (1) believable
- (2) unbelievable
- (3) besieged
- (4) behighted
- (5) distant

77. Take a serious beating

- (1) to be difficult to do
- (2) to be easy to do
- (3) a very heavy defeat
- (4) to be better
- (5) to take lead

78. Turbulence

- (1) sudden changes
- (2) turf war
- (3) tumultuous
- (4) confusion
- (5) turmoil

Directions (79-80) : 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.

79. Fickle

- (1) unstable
- (2) stable
- (3) often changing
- (4) meagre
- (5) voluminous

80. Depressing

- (1) very sad
- (2) unenthusiastic
- (3) enthusiastic
- (4) discouraging
- (5) hollow

NUMERICAL ABILITY

- 81.** A boat goes downstream at the rate of 9 kmph and upstream at the rate of 6 kmph. Find the speed of current.
 (1) 1.5 kmph
 (2) 2 kmph
 (3) 7.5 kmph
 (4) 4.5 kmph
 (5) None of these
- 82.** A person sells half of his goods at 20% profit and remaining half at 30% profit. What is his overall gain per cent in the whole transaction?
 (1) 30% (2) 25%
 (3) 50% (4) 35%
 (5) None of these
- 83.** The average age of five persons is 60 years. The average age of first four persons is 40 years. What is the age of the fifth person?
 (1) 100 years (2) 120 years
 (3) 140 years (4) 130 years
 (5) None of these
- 84.** Five years ago, the ratio between ages of Meena and Sita was 3 : 4. After five years from now the ratio between their ages will be 5 : 6. Find the present age of Meena?
 (1) 22 years (2) 25 years
 (3) 15 years (4) 20 years
 (5) None of these
- 85.** The average of five positive numbers is 470. The average of first two numbers is 720 and the average of the last two numbers is 150. What is the third number?
 (1) 610 (2) 600
 (3) 510 (4) 500
 (5) None of these

Directions (86 - 95) : What will come in place of the question mark (?) in the following questions?

- 86.** $2\frac{4}{6} + 3\frac{6}{7} + 4\frac{5}{7} + 3\frac{2}{3} = ?$
 (1) $13\frac{3}{7}$ (2) $14\frac{19}{21}$

- (3) $15\frac{19}{21}$
 (4) $14\frac{9}{21}$
 (5) None of these
- 87.** 22% of 365 - 36% of 465 = ?
 (1) 87 (2) 87.1
 (3) -87.1 (4) -77.1
 (5) None of these
- 88.** ?% of 460 - 34% of 356 = 456
 (1) 110.5 (2) 123.4
 (3) 120.4 (4) 125.4
 (5) None of these
- 89.** 82% of 285 + ?% of 456 = 845
 (1) 134.06 (2) 135.06
 (3) 125.06 (4) 124.06
 (5) None of these
- 90.** $\sqrt{729 \times 81} + (19)^2 + 11 = ?$
 (1) 651 (2) 615
 (3) 515 (4) 551
 (5) None of these
- 91.** $(0.027)^2 \div (0.09)^5 \times (0.0081) = (0.3)^{?+4}$
 (1) 3 (2) 4
 (3) -4 (4) -3
 (5) None of these
- 92.** $(2.25)^2 \div (3.375)^4 \times (1.5)^5 = (1.5)^{?-7}$
 (1) -3 (2) -4
 (3) 3 (4) 4
 (5) None of these
- 93.** $(\sqrt{125.44 \times 85 + 8}) - 11 = (?)^2 \div 3$
 (1) 12 (2) 16
 (3) 28 (4) 17
 (5) 18

- 94.** 67% of $\sqrt{676} + 0.01 = ? + 577$
 (1) 1165 (2) 1156
 (3) 1651 (4) 1166
 (5) None of these

- 95.** $\sqrt{(12)^2 \times 24 + 5 - (6)^3} + 149.8 = (?)^2$
 (1) 25 (2) 5
 (3) 625 (4) 15
 (5) 17

Directions (96-100) : What will come in place of the question mark (?) in the following number series?

- 96.** 1229 500 157 32 5 (?)
 (1) 4 (2) -4
 (3) 3 (4) 2
 (5) 1
- 97.** 4 6 12 30 90 (?)
 (1) 320 (2) 315
 (3) 285 (4) 275
 (5) None of these
- 98.** 5 6 10 19 35 (?)
 (1) 45 (2) 50
 (3) 60 (4) 70
 (5) None of these
- 99.** 121 197 311 463 653 (?)
 (1) 771 (2) 781
 (3) 871 (4) 881
 (5) None of these
- 100.** 146 1394 770 1082 926 (?)
 (1) 1024
 (2) 1014
 (3) 1004
 (4) 984
 (5) None of these

Directions (101-105) : Study the following table carefully to answer the questions.

Number of students enrolled in 6 different courses of an institute during 6 different years (In thousand)

Courses	MBBS		Engineering		Arts		Commerce		Psychology	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
2008	7.2	6.3	13.3	3.2	15.5	6.1	12.6	4.1	2.7	1.1
2009	6.6	4.2	18.4	4.2	18.9	6.3	18.4	4.3	3.8	2.2
2010	10.6	5.8	27.4	12.8	23.2	8.8	19.3	10.3	5.7	3.5
2011	13.6	7.9	21.4	13.4	26.6	9.2	12.6	4.4	8.9	4.8
2012	16.8	6.4	12.6	5.2	27.9	12.4	24.4	6.2	14.8	3.2
2013	17.2	5.2	13.4	3.2	35.8	5.9	10.6	5.1	6.6	1.8

- 101.** What is the average number of boys enrolled in all the courses in the year 2008 ? (in thousands)
 (1) 10.26 (2) 9.26
 (3) 10.62 (4) 11.26
 (5) None of these
- 102.** What is the average number of girls enrolled in engineering during all the years ? (in thousands)
 (1) 6.5 (2) 7
 (3) 7.5 (4) 8
 (5) None of these
- 103.** The difference between the number of boys and girls enrolled in commerce during the years 2008, 2009 and 2010. (in thousands) is
 (1) 21.6 (2) 316
 (3) 31.6 (4) 216
 (5) None of these
- 104.** By what per cent is the number of boys enrolled in Psychology in 2012 is more than that of girls in the same course and in the same year ?
 (1) 360.5 (2) 260.5
 (3) 262.5 (4) 362.5
 (5) None of these
- 105.** In the given years in which course the number of boys enrolled showed a consistent increase ?
 (1) Commerce
 (2) Arts
 (3) M.B.B.S.
 (4) Psychology
 (5) Engineering
- 106.** Krishna purchased an item for Rs. 16,200 and sold it at the gain of 16%. From that amount he purchased another item and sold it at the loss of 20%. What is his overall gain/loss ?
 (1) ₹ 1166.40 loss
 (2) ₹ 1166.40 profit
 (3) ₹ 1266.40 profit
 (4) ₹ 1266.40 loss
 (5) None of these
- 107.** If the numerator of a fraction is increased by 125% and the denominator of the fraction is increased by 120%, the

resultant fraction is $\frac{9}{11}$. What is the original fraction ?

- (1) $\frac{3}{5}$ (2) $\frac{4}{5}$
 (3) $\frac{4}{7}$ (4) $\frac{7}{4}$
 (5) None of these
- 108.** 12 men can complete a piece of work in 48 hours. In how many hours will 36 men complete the same piece of work ?
 (1) 18 (2) 16
 (3) 32 (4) 20
 (5) 24
- 109.** The perimeter of a rectangle is 60 cm and its breadth is 12 cm. What is the area of the rectangle ?
 (1) 21.6 sq.cm (2) 225 sq.cm
 (3) 216 sq.cm (4) 224 sq.cm
 (5) None of these
- 110.** The simple interest on a certain principal is Rs. 1,280 in 2 years at the rate of 8 p.c.p.a. What would be the simple interest accrued on thrice of that principal at the rate of 10.75 p.c.p.a. at the end of two years ?
 (1) Rs. 4960 (2) Rs. 4860
 (3) Rs. 5060 (4) Rs. 5160
 (5) None of these

Directions (111-115) : What approximate value will come in the place of question mark (?) in the following questions ? (You are not expected to find exact value.)

- 111.** 29% of 3420 + 17% of 388 - 310 = ?
 (1) 750 (2) 770
 (3) 720 (4) 760
 (5) None of these
- 112.** $(17.7 \times 28.9) \div (32.8 - 17.4)^2 = ?$
 (1) 3.5 (2) 2
 (3) 4 (4) 5
 (5) 6
- 113.** 87% of 3981 - 725.14 = 45% of ?
 (1) 6100 (2) 6200

- (3) 6120 (4) 6180
 (5) None of these
- 114.** $(8)^{2\%}$ of ? = 723 + 45
 (1) 1155 (2) 1255
 (3) 1100 (4) 1200
 (5) 1225
- 115.** $\frac{3}{4}$ of 26% of 850 = ?
 (1) 166 (2) 150
 (3) 146 (4) 148
 (5) 149
- 116.** A 210 metre long train crosses a platform in 120 seconds. What is the speed of train?
 (1) 2.5 m/sec.
 (2) 3.5 m/sec.
 (3) 10 m/sec.
 (4) Cannot be determined.
 (5) None of these
- 117.** The angles in a triangle are in a ratio of 19 : 10 : 7. What is the sum of thrice the smallest angle and the twice the largest angle ?
 (1) 275° (2) 295°
 (3) 280° (4) 275°
 (5) None of these
- 118.** Find the compound interest on a sum of Rs. 125000 for 9 months at the rate of 8 per cent per annum compounded quarterly.
 (1) Rs. 7651 (2) Rs. 7561
 (3) Rs. 7165 (4) Rs. 7251
 (5) None of these
- 119.** Ramesh had to obtain 36% marks to pass in an examination. He obtained 24% marks and failed by 9 marks. Find the maximum marks of the examination.
 (1) 85 (2) 75
 (3) 80 (4) 90
 (5) None of these
- 120.** From a group of 8 boys, a boy left and a new boy weighing 56 kg was included in the team. Thus the average weight of the group increased by 2.5 kg. What is the weight of new boy?
 (1) 38.5 kg (2) 38 kg
 (3) 36.5 kg (4) 36 kg
 (5) None of these

REASONING

Directions (121-125) : 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.

121. Statements :

$$A \geq B = C \leq D$$

Conclusions : I. $A \geq C$
II. $D > A$

122. Statements :

$$P < Q = M \geq H < O$$

Conclusions : I. $Q > O$
II. $P < M$

123. Statements :

$$T > R < S = U > V; U \geq M$$

Conclusions : I. $M \geq R$
II. $T \leq M$

124. Statements :

$$Q \leq P \geq M \leq N = T; N \leq O$$

Conclusions : I. $O \geq T$
II. $O \leq Q$

125. Statements :

$$D > E = F \leq C \geq P < Q$$

Conclusions : I. $E < Q$
II. $F \geq P$

Directions (126-130) : Study the following information carefully and answer the questions given below :

In a certain code language,

'bank for my conductor' is written as 'ya ri vi pa'.

'for conductor is my' is written as 'ri vi pa da'.

'my computer is yours' is written as 'da vi pi 'ju'.

'it yours tablet' is written as 'yu du ca'.

126. Which of the following is the code for 'conductor' ?

- (1) da (2) ri
(3) ya (4) pa
(5) ri or pa

127. Which of the following may represent 'ya pi du' ?

- (1) my computer tablet
(2) yours computer bank
(3) yours tablet bank
(4) computer for bank
(5) my tablet conductor

128. What is the code for 'my' ?

- (1) ri (2) pa
(3) du (4) vi
(5) da

129. What does the code 'pa' stand for ?

- (1) for (2) conductor
(3) my (4) bank
(5) Cannot be determined

130. In that code language 'my computer' can be coded as :

- (1) pi vi (2) pi da
(3) vi ri (4) pi ya
(5) du pi

Directions (131-135) : In each question below are two statements followed by two conclusions numbered I and II. You have to take the two 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 two 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 conclusion II follows.

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

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

131. Statements :

- Some apples are oranges.
Some oranges are potatoes.

Conclusions :

- I. No orange is apple.
II. At least some potatoes are oranges.

132. Statements :

- No pen is pencil.
No pencil is ink.

Conclusions :

- I. Some ink are pens.
II. Some pens being ink is a possibility.

133. Statements :

- No elephant is horse.
All bulls are horses.

Conclusions :

- I. No bull is elephant.
II. Some bulls being elephant is a possibility.

134. Statements :

- Some books are papers.
No paper is bottle.

Conclusions :

- I. No bottle is book.
II. Some bottles being book is a possibility.

135. Statements :

- Some mobiles are tablets.
No tablet is personal computer.

Conclusions :

- I. No personal computer is mobile.
II. Some personal computers are mobiles.

Directions (136-140) : Study the following information carefully and answer the questions given below :

Ten people are sitting in two parallel rows containing five people each, in such a way that there is an equal distance between adjacent people. In Row-1, V, W, X, Y and Z are seated and all of them are facing south. In Row-2, H, I, J, K and L are seated and all of them are facing north. Therefore, in the given seating arrangement each member seated in a row faces another member of the other row.

Y is sitting to the immediate left of W. H is to the immediate left of person who faces V. L is sitting third to the right of J. Z is at the extreme end of the line. X faces L. W is sitting second to the right of the person who faces K. J is at the extreme end of the line.

136. Who amongst the following is sitting second to the left of V?

- (1) Y (2) X
(3) W (4) Z
(5) None of these

137. Who amongst the following sit at the extreme ends of the two rows?

- (1) I, J, W, Z (2) X, Z, J, L
(3) W, X, K, J (4) Z, Y, J, H
(5) W, Z, J, L

138. Which of the following statements is true regarding K?

- (1) K sits third to the right of J.
(2) K is not an immediate neighbour of H.
(3) K sits second to the left of I.
(4) K faces Y
(5) There are three persons to the left of K.

139. Which of the following statements is true regarding J?

- (1) J is at extreme right position.
(2) J is sitting between H and L.
(3) J faces V
(4) K is an immediate neighbour of J
(5) None is true

140. Who among the following sits exactly between X and Y?

- (1) W (2) V
(3) Z
(4) Cannot be determined
(5) There is no person between X and Y

Directions (141-145): Study the following information carefully and answer the questions given below:

Seven friends - A, B, C, D, E, F and G - joined different language courses viz, Marathi, Hindi, Bengali, Odiya, Telugu, Gujarati and Malayalam on the seven different days of the same week from Monday to Sunday, but not necessarily in the same order.

Only three friends joined courses after D. Only two friends joined courses between D and the

one who joined Bengali language. Only three friends joined language courses between the persons who joined Bengali and Odiya languages. Only one friend joined between G and the person who joined Telugu language. G joined courses neither on Tuesday nor on Wednesday. Neither G nor E joined Odiya language. Only three friends joined language courses between G and C. A joined language course on the day immediately before the one who joined Malayalam language. Neither D nor E joined Malayalam language. B joined Hindi language. A did not join Gujarati language.

141. On which of the following days of the week A did join the language course?

- (1) Tuesday (2) Monday
(3) Friday (4) Wednesday
(5) Thursday

142. Who among the following did join the Bengali language course?

- (1) A (2) D
(3) F (4) G
(5) E

143. Who among the following joined the Odiya language course?

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

144. Which of the following combinations of Day-Person-Course is not correct?

- (1) Wednesday - F - Odiya
(2) Saturday - G - Gujarati
(3) Thursday - D - Telugu
(4) Monday - C - Bengali
(5) Friday - B - Hindi

145. Who among the following joined the language course on the last day of the week, i.e., Sunday?

- (1) E (2) F
(3) C (4) G
(5) B

Directions (146-148): Study the following information carefully and answer the questions given below:

A and B are husband and wife. C is son of B. D is son of C. C

is married to P. P is mother of M. R is daughter of M. M is mother of T.

146. Who among the following is the grandson of A?

- (1) C (2) D
(3) M (4) T
(5) P

147. Who among the following is the granddaughter of C?

- (1) R (2) T
(3) D (4) M
(5) None of these

148. Who among the following is mother-in-law of P?

- (1) A (2) B
(3) M
(4) Either A or B
(5) None of these

Directions (149-151): Study the following information carefully and answer the questions given below:

Among five persons - M, N, O, P and Q - each having different height. N is taller than O but shorter than M. Q is taller than only P. The second tallest person is 165 cm tall while the second shortest is 155 cm tall.

149. Who among the following is the tallest?

- (1) Q (2) O
(3) M (4) N
(5) None of these

150. Who among the following may be 160cm tall?

- (1) O (2) N
(3) Q (4) P
(5) None of these

151. Who among the following is shorter than N but taller than Q?

- (1) P (2) M or O
(3) M (4) O
(5) None of these

Directions (152-155): Study the following information carefully and answer the questions given below:

M, V, K, D, T, J and R are seven friends studying in different classes - IIIrd, IVth, Vth, VIth, VIIth, VIIIth, and IXth standards. Each of them has different

favourite colours - yellow, blue, red, white, black, green and violet. J likes red and studies in class Vth. R likes violet and studies in Class IIIrd. M studies in class VIIIth and does not like either green or yellow. K likes white and does not study either in VIIth or in IVth. D studies in VIth and likes black. T does not study in IVth. V does not like green.

152. In which standard does K study ?

- (1) IIIrd (2) Vth
(3) IVth (4) VIIth
(5) None of these

153. What is M's favourite colour ?

- (1) Red (2) Yellow
(3) Green (4) Blue
(5) None of these

154. In which standard does 'V' study ?

- (1) IVth (2) IXth
(3) VIIIth
(4) Data inadequate
(5) None of these

155. What is V's favourite colour ?

- (1) Green (2) Red
(3) Yellow
(4) Data inadequate
(5) None of these

156. Statement : The Government is working on a proposal to double the investment threshold that defines micro, small and medium enterprises (MSMEs).

Which of the following **can not** be a possible **effect** of the above proposal if it is accepted ?

- (1) The MSMEs would grow at rapid pace as many small entities prefer to be small for the fear of losing out the tax benefits.
(2) If the sizes of companies are bigger then they are less vulnerable and their issues can be addressed in a better way.
(3) The MSMEs would discard its basic structure and these would come in direct

competition with the bigger companies.

(4) The step would enable more companies to get tax benefits currently available to MSMEs.

(5) Technological upgradation and more R & D would be available to MSMEs.

157. Effect : The Reserve Bank of India has increased the priority sector housing loans to Rs. 40 lakh per unit.

Which of the following can be a possible **cause** of the above statement ?

- (1) The Government is facing great challenge to provide affordable housing to the needy people.
(2) The definition of affordability in most of the cities has changed and more funds are needed to purchase a dwelling unit.
(3) Real estate developers are focusing on high-end luxury segment and ignoring the lower segment
(4) The costs of building materials have surpassed the prices of land for housing.
(5) Banking industry has sought permission to finance land purchase also.

158. Statement : The Income Tax authorities carried out raids at three different business houses in the city last week.

Which of the following can be a possible **effect** of the above statement ?

- (1) The three business houses are regular defaulters in payment of their income tax.
(2) The Income Tax department had received a tip off about the illegal activities going on in the three business houses.
(3) The Government decided to look into the matter and has appointed an inquiry committee.

(4) Other business houses took immediate action to clear off all their income tax dues in order to avoid a raid on their establishments.

(5) The authorities intend to conduct raids in several other business houses in the vicinity.

Directions (159-160) : Read the following information carefully and answer the questions given below :

Point B is 4 metres towards the North of point A.

Point E is 8 metres towards the East of point B.

Point C is 5 metres towards the East of point A.

Point D is 9 metres towards the West of point C.

159. How far should one walk from point A in order to reach point D ?

- (1) 4 metres (2) 9 metres
(3) 5 metres (4) 14 metres
(5) 8 metres

160. If a person walks 4 metres towards the South from point E and then walks after taking a right turn, which of the following points would he reach first?

- (1) A (2) B
(3) C (4) D
(5) None of these

COMPUTER / MARKETING

161. What does ASCII stand for?

- (1) American Standard Code for Information Intelligence
(2) American Standard Code for Income Interchange
(3) American Standard Code for Information Interchange
(4) American States Code for Intelligence Interchange
(5) None of the above

162. Which of the following is a binary number?

- (1) 10101000 (2) 245
(3) 200 (4) 02
(5) All of the above

- 163.** ISI marked brand is known as
 (1) Certification mark
 (2) Bookmark
 (3) Trade mark
 (4) Identity mark
 (5) Brand mark
- 164.** Marketing process that turns marketing strategies into marketing actions in order to accomplish strategic marketing objectives is
 (1) Marketing monitoring
 (2) Marketing control
 (3) Marketing implementation
 (4) Marketing evaluation
 (5) Marketing formulation
- 165.** Which of the following is an operating system?
 (1) Android
 (2) Linus
 (3) QNX
 (4) Windows Vista
 (5) All of the above
- 166.** 3G stands for
 (1) Third Generation
 (2) Trillion Gigabyte
 (3) Tenth Girdle
 (4) Triple Generation
 (5) Third Game
- 167.** Which of the following terms is related to Internet connectivity?
 (1) IP (2) TCP
 (3) Gopher
 (4) Both 1 and 2
 (5) None of these
- 168.** Which of the following is related to Internet?
 (1) WWW (2) CPU
 (3) RAM (4) Bus
 (5) Port
- 169.** Which of the following is known as the Brain of Computer?
 (1) CPU (2) RAM
 (3) DVD (4) ROM
 (5) Control Panel
- 170.** Which of the following correctly explains Monitor?
 (1) Electronic visual display
 (2) Peripheral
 (3) Input around the desktop area
 (4) Pixel based smart area
 (5) Both 2 and 4
- 171.** PC stands for
 (1) Personnel Computer
 (2) Personalised Computer
 (3) Personal Computer
 (4) Personnel Computing
 (5) Personalised Computing
- 172.** Mainframe is related to
 (1) Computer
 (2) Super Computer
 (3) Mini Computer
 (4) Micro Computer
 (5) None of these
- 173.** Which of the following is known as the page?
 (1) Windows Page
 (2) Start Page
 (3) Memory page
 (4) Desktop page
 (5) Document page
- 174.** What is Direct Selling?
 (1) Selling to relationship
 (2) Selling to retailer
 (3) Selling to whole seller
 (4) Consumers away from a fixed retail location
 (5) All of the above
- 175.** Which type of marketing does not exist for longer period?
 (1) Publicity
 (2) Advertising
 (3) Sales promotion
 (4) Public Relations
 (5) All of the above
- 176.** In which part of CPU is arithmetic calculation done?
 (1) ALU
 (2) CU
 (3) Digital Signal Processor
 (4) RISC
 (5) Both 1 and 2
- 177.** Which of the following is important for connecting more than one system?
 (1) Wire (2) LAN
 (3) Bluetooth (4) Wi-Fi
 (5) All of the above
- 178.** In which language is barcode written?
 (1) Binary language
 (2) Machine language
 (3) Computer language
 (4) HTML
 (5) CSS
- 179.** Which of the following is essential for opening a webpage?
 (1) Browser
 (2) Peripherals
 (3) Fast internet
 (4) Program
 (5) Mouse
- 180.** What is the term for any device which is connected to any computer system from outside?
 (1) Peripheral
 (2) RAM
 (3) Memory
 (4) Bus
 (5) All of the above
- 181.** The marketing activity of dividing markets up into smaller units with similar needs and characteristics is known as
 (1) Market penetrating
 (2) Target Marketing
 (3) Relationship marketing
 (4) Marketing segmentation
 (5) Mass marketing
- 182.** Degree to which a consumer purchases a certain brand without considering alternatives is called
 (1) Brand equity
 (2) Brand loyalty
 (3) Brand positioning
 (4) Brand identity
 (5) Brand reality
- 183.** Internal Marketing means
 (1) Selling to oneself
 (2) Selling to the employees
 (3) Selling of samples
 (4) Selling to foreign markets
 (5) None of these
- 184.** The marketing mix of organizations that market services include product, price, promotion, place and
 (1) Packaging
 (2) Premium
 (3) People
 (4) Purchasing
 (5) None of these

185. Which of the following is/are correct regarding the role of Marketing Executive?

- (1) He is involved in developing marketing campaigns
- (2) He is also known as marketing officer
- (3) He is also known as coordinator
- (4) Both 2 and 3
- (5) All of the above

186. In terms of consumer demand and spending behaviour, marketers are most interested in

- (1) Wealth
- (2) Consumer credit
- (3) Disposable income
- (4) Pretax income
- (5) High incomes

187. Which among the following is not a function of marketing channel?

- (1) Buying
- (2) Selling
- (3) Producing
- (4) Promoting
- (5) None of these

188. The functions of distribution channel do not include

- (1) Gathering and providing market information
- (2) Marketing research
- (3) Assisting the consumer in understanding and using the goods
- (4) Promoting the sales of goods
- (5) None of these

189. Distribution channels carry out the following functions except

- (1) Physical distribution
- (2) Fixing the price
- (3) Matching the offer
- (4) Risk taking
- (5) None of these

190. A direct marketing channel is also called as _____ level channel.

- (1) First level
- (2) Second level
- (3) Third level
- (4) Zero level
- (5) Fourth level

191. Which of the following activities is a reverse-flow channel of marketing?

- (1) Raw materials movement
- (2) Product recycling
- (3) Materials ordering
- (4) Finished goods storage
- (5) Customer order placement

192. Sales made through which of the following come under Direct Selling?

- (1) One-on-one demonstrations
- (2) Personal contact arrangements
- (3) Internet sales
- (4) Both 1 and 2
- (5) All of these

193. An arrangement in which a supplier grants a dealer the right to sell products in exchange for some type of consideration is

- (1) Licensing
- (2) Retailing
- (3) Franchising
- (4) Wholesaling
- (5) None of these

194. Which distribution channel is represented by Producer/manufacturer > agent > wholesaler > retailer > consumer?

- (1) Direct Selling
- (2) Indirect Selling
- (3) Dual Distribution
- (4) Reverse Channel
- (5) None of these

195. Business format franchising is an example of

- (1) Dual Distribution
- (2) Reverse Channel
- (3) Direct Selling
- (4) Indirect Selling
- (5) None of these

196. Breaking down large, homogeneous inventories into smaller lots for wholesalers and retailers is

- (1) Sorting out
- (2) Assorting
- (3) Accumulation
- (4) Allocation
- (5) None of these

197. The most advanced supply-distributor arrangements for _____ vertical marketing systems rely on distribution programming.

- (1) Corporate
- (2) Administered
- (3) Contractual
- (4) Regulatory
- (5) Controlled

198. Any paid form of non-personal presentation and promotion of ideas, goods or services by an identified sponsor is

- (1) Public relations and publicity
- (2) Sales promotion
- (3) Interactive Marketing
- (4) Advertising
- (5) Direct marketing

199. Which of the following is not an Output Device?

- (1) Plotter
- (2) Mouse
- (3) Scanner
- (4) Printer
- (5) headphone

200. Concentrated marketing is a strategy opted for

- (1) Market segmentation
- (2) Market Research
- (3) Marketing Mix
- (4) Both 2 and 3
- (5) All of these

ANSWERS

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

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

EXPLANATIONS

1. (1) Ananth Kumar is currently the Union Minister of Chemicals and Fertilizers. He represents the Bangalore South Lok Sabha constituency in Karnataka.
2. (4) Retired Supreme Court judge MB Shah heads the Special Investigation Team (SIT) to probe black money. The decision on the formation of SIT was taken in the first meeting of the Union Cabinet chaired by Prime Minister Modi on 27 May 2014.
3. (3) India's ace shooter Jitu Rai won 3 medals in 9 days across two world cups held in Munich and Maribor, becoming the first Indian to have won two medals at a single world cup competition.
4. (1) Brasilia is the federal capital of Brazil. It is located along the Brazilian Highlands in the country's Central-West region.
5. (3) Thomas Mueller of Germany scored hat-trick in the ruthless 4-0 mauling of Portugal in their opening World Cup Group match. Mueller achieved the milestone in Germany's 100th World Cup match, the first team to reach the milestone.
6. (2) El Niño is associated with a band of warm ocean water temperatures that periodically develops off the Pacific coast of South America. However, it affects Monsoon rainfall in India as well as Bangladesh. The El Niño impact in India as well as Bangladesh is better analyzed in terms of Southern Oscillation or Walker Circulation.
7. (2) A.R. Rehman won two Academy Awards (Best Original Score and Best Original Song, the latter shared with Gulzar) at the 81st Academy Awards in Los Angeles on February 22, 2009. He received the award for The Slumdog Millionaire which was directed by Danny Boyle.
8. (4) Manipur on 12 May 2014 won the 20th Senior National Women's Football Championships title at the Golaghat Stadium in Assam. Manipur defeated Orissa to clinch the title. Manipur had earlier won the Championships in 2010.
9. (4) World AIDS Day is observed on 1 December every year. It is one of eight official global public health campaigns marked by the WHO, along with World Health Day, World Blood Donor Day, World Immunization Week, World Tuberculosis Day, World No Tobacco Day, World Malaria Day and World Hepatitis Day.
10. (4) The Banking Ombudsman Scheme enables an expeditious and inexpensive forum to bank customers for resolution of complaints relating to certain services rendered by banks. The Banking Ombudsman Scheme is introduced under Section 35 A of the Banking Regulation Act, 1949 by RBI with effect from 1995.
11. (2) Article 110 defines the Money bill. This article provides a list of provisions under which a bill can be considered a Money Bill. If any question arises whether a Bill is a Money Bill or not, the decision of the Speaker of the Lok Sabha is final.
12. (3) Flipkart bought fashion portal Myntra in a deal estimated to be worth \$370 million. Myntra claims to be the biggest fashion portal in India's e-commerce industry.
13. (1) 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. Repo rate is used by monetary authorities to control inflation.
14. (4) Statutory liquidity ratio is the amount of liquid assets

- such as precious metals (gold) or other approved securities, that a financial institution must maintain as reserves other than the cash. RBI can increase the SLR to suck liquidity in the market and decrease it to increase liquidity in the market.
15. (4) Monetary policy is the process by which the central bank controls the supply of money in the economy by exercising its control over interest rates in order to maintain price stability and achieve high economic growth. In India, the Reserve Bank of India (RBI) regulates the monetary policy.
 16. (1) The Unique Identification Authority of India (UIDAI) is an agency of the Government of India responsible for implementing the Aadhaar scheme, a unique identification project. The agency was established in February 2009.
 17. (4) The lira was the official unit of currency in Italy until January 1, 1999, when it was replaced by the euro (euro coins and notes were not introduced until 2002). Old lira denominated currency ceased to be legal tender on February 28, 2002.
 18. (2) The Islamic State of Iraq and Syria (ISIS) is a jihadist group which aims to establish a caliphate in the Sunni-majority regions of Iraq. It aspires to bring much of the Muslim-inhabited regions of the world under its direct political control.
 19. (5) The legal framework for administration of exchange control in India is provided by the Foreign Exchange Management Act, 1999. Foreign exchange can be purchased from any authorised dealer. Besides authorised dealers, full-fledged money changers are also permitted to release exchange for business and private visits.
 20. (1) The Salar Jung Museum is an art museum located at Darushifa, on the southern bank of the Musi River in the city of Hyderabad, Telangana. It is one of the three National Museums of India.
 21. (5) The department of public enterprises, in June 2014, granted Navratna status to National Buildings Construction Corporation Limited (NBCC) and Engineers India Limited (EIL). NBCC is a CPSE under the ministry of urban development, whereas the EIL is a PSU under the ministry of petroleum and natural gas.
 22. (3) According to the Global peace index 2014, released on 18 June 2014, Syria has become the world's least peaceful nation due to the ongoing civil war in the country. Syria was ranked last in the list of 162 countries.
 23. (3) According to current estimates, more than 81 percent of the world's proven oil reserves are located in OPEC Member Countries, with the bulk of OPEC oil reserves in the Middle East, amounting to 66 percent of the OPEC total.
 24. (1) Global skin care giant Nivea, on 23 June 2014, announced to set up its first ever manufacturing plant in India at Sanand in Gujarat. Nivea is a global skin- and body-care brand that is owned by the German company Beiersdorf.
 25. (1) Kanyakumari, formerly known as Cape Comorin, is a town in Kanyakumari District in Tamil Nadu. It lies at the southernmost tip of mainland. Cape Comorin is the southern tip of the Cardamom Hills, an extension of the Western Ghats range along the west coast of India.
 26. (4) Each banknote has its amount written in 17 languages. On the obverse, the denomination is written in English and Hindi. On the reverse is a language panel which displays the denomination of the note in 15 of the 22 official languages of India.
 27. (1) The IBSA Dialogue Forum (India, Brazil, South Africa) is an international tripartite grouping for promoting international cooperation among these countries. It represents greater understanding between Africa, Asia and South America.
 28. (3) Sushma Swaraj is the current Minister of External Affairs in the Union of India. She is the second woman to be India's external affairs minister, first being Indira Gandhi.
 29. (4) AirAsia and Tatas have joined hands to start airline in India. Tata Sons will hold 30 per cent in the joint venture but will not have any operating role in the airline. AirAsia will hold 49 per cent stake in the JV and Hindustan Aviation of the Bhatias will hold 21 per cent.
 30. (3) CP can be issued in denominations of Rs.5 lakh or multiples thereof. CP can be issued for maturities between a minimum of 7 days and a maximum of up to one year from the date of issue.
 31. (2) With an estimated net worth of USD 230 million. Portugal and Real Madrid star Cristiano Ronaldo was the wealthiest footballer to compete in the FIFA World Cup. England had more wealthy players on the list than any other country.
 32. (2) Canada's world-famous York University, in June 2014, conferred an honorary doctor of laws degree on former Tata group chairman Ratan Tata for his quest for innovation and role in promoting corporate social responsibility.
 33. (3) Baiji is a city of about 200,000 inhabitants in northern Iraq. It is a major industrial centre best known for its oil refinery, the biggest in Iraq, and has a large power plant.

34. (2) Naypyidaw is the capital city of Burma, also known as Myanmar. The capital was shifted from Yangon (Rangoon) to Naypyidaw in March 2006.
35. (4) CGTMSE stands for Credit Guarantee Fund Trust for Micro and Small Enterprises. It was launched to strengthen credit delivery system and facilitate flow of credit to the MSE sector.
36. (2) The CASA (current and savings account) ratio is the ratio of deposits in the current and savings accounts of a bank to its total deposits. A high CASA ratio indicates that a higher portion of the bank's deposits come from current and savings accounts.
37. (2) Insurance penetration is defined as the ratio of premium underwritten in a given year to the gross domestic product (GDP). According to the Economic Survey for 2013-14, the insurance penetration has grown from 2.3 percent (life 1.8 percent and non-life 0.7 percent) in 2000 to 3.96 percent (life 3.17 percent and non-life 0.78 percent) in 2012.
38. (3) In the event of a bank failure, the Deposit Insurance and Credit Guarantee Corporation (DICG) protects bank deposits that are payable in India. All commercial banks including branches of foreign banks functioning in India, local area banks and regional rural banks are insured by the DICGC.
39. (2) Collateralized Borrowing and Lending Obligation (CBLO) is a money market instrument that represents an obligation between a borrower and a lender as to the terms and conditions of the loan. Collateralized borrowing and lending obligations (CBLOs) are used by those who have been phased out of or heavily restricted in the interbank call money market.
40. (3) Government-run general insurer New India Assurance, on 8 March 2014, launched a special health insurance scheme for families with girl children. The scheme, 'New India Asha Kiran', was launched on the eve of International Women's Day. This floater policy gives 50 per cent discount for the girl children.
41. (2) **Conduct** = to organise and/or do a particular activity.
opt = to choose to take or not to take a particular course of action.
42. (3) **Share** = use something at the same time as somebody else.
To + V₁ = Infinitive.
43. (1) **Own** = to have something that belongs to you.
44. (2) **Disrupt** = to make it difficult for something to continue in the normal way.
Block = to stop something from moving through a road etc..
45. (3) **Take place** = to happen.
46. (3) Here, subject (some foreign nationals) is plural. Hence,, plural verb i.e. were caught ... should be used.
47. (4) Here, infinitive without to i.e. improve the creaky transportation facility ... should be used.
48. (3) Here, Present Simple i.e. which enables it to extract ... should be used. Company is a singular word.
49. (3) Here, Gerund i.e. congratulating me ... should be used. not an infinitive.
50. (1) It is a preposition related error.
On the upswing = a situation in which something improves; upturn.
51. (4) Here, V₃ i.e. threatened should be used as the sentence is an passive.
52. (2) **Look at the Structure** : Subject + are/am/is + V-ing (Present Progressive)
53. (2) **Inspite of** = despite
54. (1) **Commercial (Adjective)** = connected with buying or selling of goods and services.
55. (4) Here, infinitive should be used.
76. (2) **Far-fetched (Adjective)** = very difficult to believe.
Look at the sentence :
The whole story sounds very far-fetched.
77. (1) **Take a serious beating** = to be difficult to do or be better than.
78. (1) **Turbulence (Noun)** = a situation in which there is a lot of sudden changes; upheaval.
79. (2) **Fickle (Adjective)** = changing often and suddenly.
Look at the sentence :
The weather here is notoriously fickle.
80. (3) **Depressing (Adjective)** = making you feel very sad and without enthusiasm.
Look at the sentence :
Looking for a job these days can be depressing.
81. (1) Velocity of stream = $\frac{1}{2}$ (rate downstream - rate upstream)
$$= \frac{1}{2} (9 - 6) = \frac{3}{2} = 1.5 \text{ kmph.}$$
82. (2) C.P. of whole goods = Rs. 200 (let)
S.P. of half of goods = Rs. 120
S.P. of remaining goods = Rs. 130
Total S.P. = 120 + 130 = Rs. 250
 \therefore Profit per cent
$$= \frac{250 - 200}{200} \times 100$$

$$= \frac{50}{200} \times 100 = 25\%$$
83. (3) Age of the fifth person = 60 × 5 - 40 × 4 = 300 - 160 = 140 years
84. (4) Five years ago,
Meena's age = 3x years
Sita's age = 4x years

After 5 years from now,

$$\frac{3x+10}{4x+10} = \frac{5}{6}$$

$$\Rightarrow 20x+50 = 18x+60$$

$$\Rightarrow 20x-18x = 60-50$$

$$\Rightarrow 2x = 10 \Rightarrow x = 5$$

\(\therefore\) Meena's present age

$$= (3x+5) \text{ years}$$

$$= 3 \times 5 + 5 = 20 \text{ years}$$

85. (1) Third number

$$= 5 \times 470 - 2 \times 720 - 2 \times 150$$

$$= 2350 - 1440 - 300$$

$$= 610$$

86. (2) $? = 2\frac{4}{6} + 3\frac{6}{7} + 4\frac{5}{7} + 3\frac{2}{3}$

$$= \frac{8}{3} + \frac{27}{7} + \frac{33}{7} + \frac{11}{3}$$

$$= \frac{56+81+99+77}{21}$$

$$= \frac{313}{21} = 14\frac{19}{21}$$

87. (3) $? = \frac{365 \times 22}{100} - \frac{465 \times 36}{100}$

$$= 80.30 - 167.40 = -87.1$$

88. (4) $\frac{460 \times ?}{100} - \frac{356 \times 34}{100} = 456$

$$\Rightarrow 460 \times ? - 12104 = 45600$$

$$\Rightarrow 460 \times ? = 45600 + 12104$$

$$= 57704$$

$$\Rightarrow ? = \frac{57704}{460} = 125.4$$

89. (1) $\frac{285 \times 82}{100} + \frac{456 \times ?}{100} = 845$

$$\Rightarrow 23370 + 456 \times ? = 84500$$

$$\Rightarrow 456 \times ? = 84500 - 23370$$

$$= 61130$$

$$\Rightarrow ? = \frac{61130}{456} = 134.06$$

90. (2) $\sqrt{729 \times 81} + (19)^2 + 11 = ?$

$$\Rightarrow ? = 243 + 361 + 11 = 615$$

91. (3) $(0.027)^2 + (0.09)^5 \times (0.0081)$
 $= (0.3)^{2+4}$

$$\Rightarrow ((0.3)^3)^2 + ((0.3)^2)^5 \times (0.3)^4$$

$$= (0.3)^{2+4}$$

$$\Rightarrow (0.3)^6 + (0.3)^{10} \times (0.3)^4$$

$$= (0.3)^{2+4}$$

$$\Rightarrow (0.3)^{6-10+4} = (0.3)^{2+4}$$

$$\Rightarrow ? + 4 = 0$$

$$\Rightarrow ? = -4$$

92. (4) $(2.25)^2 + (3.375)^4 \times (1.5)^5$
 $= (1.5)^{2 \times 2}$

$$\Rightarrow ((1.5)^2)^2 + ((1.5)^3)^4 \times (1.5)^5$$

$$= (1.5)^{2 \times 2}$$

$$\Rightarrow (1.5)^4 + (1.5)^{12} \times (1.5)^5$$

$$= (1.5)^{2 \times 2}$$

$$\Rightarrow (1.5)^{4+12+5} = (1.5)^{2 \times 2}$$

$$\Rightarrow -3 = ? - 7 \Rightarrow ? = 7 - 3 = 4$$

93. (5) $(\sqrt{125.44 \times 85} + 8) - 11$

$$= \frac{(?)^2}{3}$$

$$\Rightarrow \left(\frac{11.2 \times 85}{8} \right) - 11 = \frac{(?)^2}{3}$$

$$\Rightarrow 119 - 11 = \frac{(?)^2}{3}$$

$$\Rightarrow 108 \times 3 = (?)^2$$

$$\Rightarrow ? = \sqrt{324} = 18$$

94. (1) $\sqrt{676} \times \frac{67}{100} + \frac{1}{100} = ? + 577$

$$\Rightarrow 26 \times \frac{67}{100} \times 100 = ? + 577$$

$$\Rightarrow 1742 = ? + 577$$

$$\Rightarrow ? = 1742 - 577 = 1165$$

95. (2) $(?)^2$

$$= \sqrt{\frac{12 \times 12 \times 24}{5} - 216 + 149.8}$$

$$= \sqrt{691.2 - 216 + 149.8}$$

$$= \sqrt{625} = 25$$

$$\Rightarrow ? = \sqrt{25} = 5$$

96. (1) The pattern is :

$$1229 - 500 = 729 = 9^3$$

$$500 - 157 = 343 = 7^3$$

$$157 - 32 = 125 = 5^3$$

$$32 - 5 = 27 = 3^3$$

$$\therefore ? = 5 - 1^3 = 5 - 1 = \boxed{4}$$

97. (2) The pattern is :

$$4 \times 1.5 = 6$$

$$6 \times 2 = 12$$

$$12 \times 2.5 = 30$$

$$30 \times 3 = 90$$

$$90 \times 3.5 = \boxed{315}$$

98. (3) The pattern is :

$$5 + 1^2 = 5 + 1 = 6$$

$$6 + 2^2 = 6 + 4 = 10$$

$$10 + 3^2 = 10 + 9 = 19$$

$$19 + 4^2 = 19 + 16 = 35$$

$$\therefore ? = 35 + 5^2 = 35 + 25$$

$$= \boxed{60}$$

99. (4) The pattern is :

$$197 - 121 = 76$$

$$311 - 197 = 114 = 76 + 38$$

$$463 - 311 = 152 = 114 + 38$$

$$653 - 463 = 190 = 152 + 38$$

$$\therefore ? = 653 + 190 + 38 = \boxed{881}$$

100. (3) The pattern is :

$$146 + 1248 = 1394$$

$$1394 - \frac{1248}{2} = 1394 - 624 =$$

$$770$$

$$770 + \frac{624}{2} = 770 + 312 = 1082$$

$$1082 - \frac{312}{2} = 1082 - 156 = 926$$

$$\therefore ? = 926 + \frac{156}{2} = 926 + 78$$

$$= \boxed{1004}$$

101. (1) Required average

$$= \left(\frac{7.2 + 13.3 + 15.5 + 12.6 + 2.7}{5} \right)$$

thousand

$$= \frac{51.3}{5} = 10.26 \text{ thousand}$$

102. (2) Required average

$$= \left(\frac{3.2 + 4.2 + 12.8 + 13.4 + 5.2 + 3.2}{6} \right)$$

thousand

$$= \frac{42}{6} = 7 \text{ thousand}$$

103. (3) Years 2008, 2009 and 2010
 Commerce :

$$\text{Boys} \Rightarrow 12.6 + 18.4 + 19.3$$

$$= 50.3 \text{ thousand}$$

$$\text{Girls} \Rightarrow 4.1 + 4.3 + 10.3$$

$$= 18.7 \text{ thousand}$$

Difference = 50.3 - 18.7
= 31.6 thousand

104. (4) Required per cent

$$= \frac{14.8 - 3.2}{3.2} \times 100$$

$$= \frac{11.6}{3.2} \times 100 = 362.5$$

105. (2) It is obvious from the table.

106. (1) S.P. for 16% profit

$$= \frac{16200 \times 116}{100} = \text{Rs. } 18792$$

S.P. of second article

$$= \frac{18792 \times 80}{100} = \text{Rs. } 15033.6$$

$$\text{Loss} = 16200 - 15033.6 \\ = \text{Rs. } 1166.4$$

107. (2) Original fraction = $\frac{x}{y}$

$$\therefore \frac{x \times 225}{y \times 220} = \frac{9}{11}$$

$$\Rightarrow \frac{x}{y} = \frac{9}{11} \times \frac{220}{225} = \frac{20}{25} = \frac{4}{5}$$

108. (2) $M_1 \times T_1 = M_2 \times T_2$

$$\Rightarrow 12 \times 48 = 36 \times T_2$$

$$\Rightarrow T_2 = \frac{12 \times 48}{36} = 16 \text{ hours}$$

109. (3) $2(l + b) = 60$

Where l = length,

b = breadth

$$\Rightarrow 2(l + 12) = 60$$

$$\Rightarrow l + 12 = 30$$

$$\Rightarrow l = 30 - 12 = 18$$

$$\therefore \text{Area of rectangle} = l \times b \\ = 18 \times 12 = 216 \text{ sq.cm.}$$

110. (4) Principal = $\frac{\text{S.I.} \times 100}{\text{Time} \times \text{rate}}$

$$= \frac{1280 \times 100}{2 \times 8}$$

$$= \text{Rs. } 8000$$

Case II

Principal = Rs. 24000

$$\therefore \text{S.I.} = \frac{24000 \times 10.75 \times 2}{100}$$

$$= \text{Rs. } 5160$$

111. (1)

$$? = \frac{3420 \times 29}{100} + \frac{388 \times 17}{100} - 310$$

$$\approx 992 + 66 - 310 = 748$$

Required answer = 750

112. (2) $? = 18 \times 29 + (15)^2$

$$\approx \frac{18 \times 29}{225} \approx 2$$

113. (3) $\frac{4000 \times 87}{100} - 725$

$$= 45\% \text{ of } ?$$

$$\Rightarrow 3480 - 725 = \frac{? \times 45}{100}$$

$$\Rightarrow 2755 \times 100 = ? \times 45$$

$$\Rightarrow ? = \frac{2755 \times 100}{45} \approx 6122$$

Required answer = 6120

114. (4) $? \times \frac{64}{100} = 768$

$$\Rightarrow ? = \frac{768 \times 100}{64} = 1200$$

115. (1) $? = 850 \times \frac{26}{100} \times \frac{3}{4} \approx 166$

116. (4) Speed of the train

$$= \frac{\text{Length of platform and train}}{\text{Time taken in crossing}}$$

The length of platform is not known.

117. (2) Sum of three angles of a triangle = 180°

$$\text{Sum of ratios} = 19 + 10 + 7 = 36$$

$$\therefore \text{Largest angle} = \frac{19}{36} \times 180$$

$$= 95^\circ$$

$$\text{Smallest angle} = \frac{7}{36} \times 180$$

$$= 35^\circ$$

\therefore Required answer

$$= 3 \times 35 + 95 \times 2$$

$$= 105 + 190 = 295^\circ$$

118. (1) Principal = ₹125000

$$\text{Rate} = \frac{8}{4} \% \text{ per quarter}$$

$$= 2\% \text{ per quarter}$$

Time = 3 quarters

Amount

$$= \text{Rs.} \left(125000 \left(1 + \frac{2}{100} \right)^3 \right)$$

$$= \text{Rs.} \left(125000 \times \frac{51}{50} \times \frac{51}{50} \times \frac{51}{50} \right)$$

$$= \text{Rs. } 132651$$

$$\text{C.I.} = \text{Rs.} (132651 - 125000)$$

$$= \text{Rs. } 7651$$

119. (2) Total marks = x (let)

$$\therefore x \times \frac{36}{100} = x \times \frac{24}{100} + 9$$

$$\Rightarrow x \times \frac{36}{100} - \frac{x \times 24}{100} = 9$$

$$\Rightarrow x \times \frac{12}{100} = 9$$

$$\Rightarrow x = \frac{900}{12} = 75$$

120. (4) Total increase in weight

$$= 8 \times 2.5 = 20 \text{ kg}$$

Weight of the boy who left

$$= 56 - 20 = 36 \text{ kg}$$

121. (1) $A \geq B = C \leq D$

Conclusions :

I. $A \geq C$: True

II. $D > A$: Not True

122. (2) $P < Q = M \geq N < O$

Conclusions :

I. $Q > O$: Not True

II. $P < M$: True

123. (4) $T > R < S = U > V$; $U \geq M$;

$$T > R < S = U > V \geq M$$

Conclusions :

I. $M \geq R$: Not True

II. $T \leq M$: Not True

124. (1) $Q \leq P \geq M \leq N = T$

$$O \geq N = T$$

Conclusions :

I. $O \geq T$: True

II. $O \leq Q$: Not True

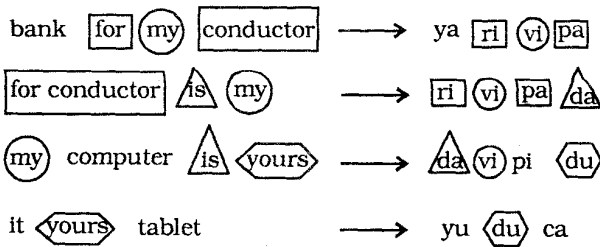
125. (4) $D > E = F \leq C \geq P < Q$

Conclusions :

I. $E < Q$: Not True

II. $F > P$: Not True

(126-130) :



126. (5) The code for 'conductor' is 'ri' or 'pa'.

127. (2) ya ⇒ bank
pi ⇒ computer
du ⇒ yours

128. (4) The code for 'my' is 'vi'.

129. (5) The code 'pa' stands for 'conductor' or 'for'.

130. (1) my ⇒ vi
computer ⇒ pi

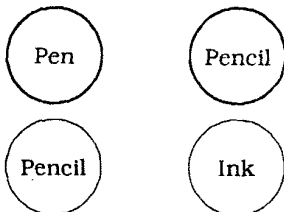
(131-135) :

- (i) All bulls are horses → Universal Affirmative (A-type).
- (ii) Some apples are oranges → Particular Affirmative (I-type).
- (iii) No pen is pencil → Universal Negative (E-type).
- (iv) Some pens are not pencils → Particular Negative (O-type).

131. (2) Both the Premises are Particular Affirmative. No Conclusion follows from the two Particular Premises.

Conclusion II is Converse of the second Premise. Therefore, only Conclusion II follows.

132. (4) Both the Premises are Universal Negative. No Conclusion follows from the two negative sentences.



133. (1) All bulls are horses.

No horse is elephant.

A + E ⇒ E-type of Conclusion

"No bull is elephant."

This is Conclusion I.

We have derived that 'No bull is elephant', so Conclusion II does not follow.

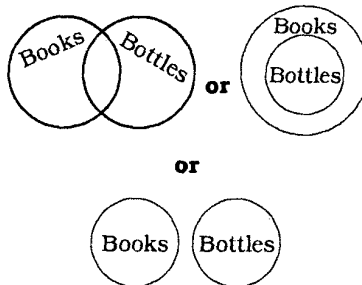
134. (2) Some books are papers.

No paper is bottle.

I + E ⇒ O-type of Conclusion

"Some books are not bottles."

Its possible Venn diagrams would be :



From the Venn diagrams it is clear that Conclusion II may follow.

135. (3)

Some mobiles are tablets.

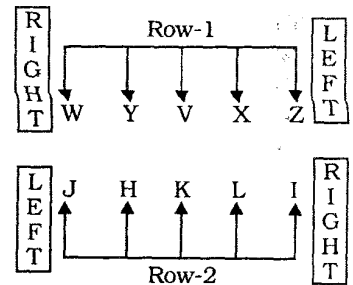
No tablet is personal computer.

I + E ⇒ O-type of Conclusion

"Some mobiles are not personal computers."

Conclusions I and II form complementary Pair. Therefore either Conclusion I or II follows.

(136-140) :



136. (4) Z is sitting second to the left of V.

137. (1) W and Z in Row-1.

J and I in Row-2.

138. (3) K sits second to the right of J.

H and L are immediate neighbours of K.

K faces V.

139. (5) J is at the extreme left position.

H is to the immediate right of J.

J faces W.

K is second to the right of J.

140. (2) V is sitting exactly between X and Y.

(141-145) :

Day	Person	Language Course
Monday	A	Marathi
Tuesday	C	Malayalam
Wednesday	F	Odiya
Thursday	D	Telugu
Friday	B	Hindi
Saturday	G	Gujarati
Sunday	E	Bengali

141. (2) A joined Marathi language course on Monday.

142. (5) E joined Bengali language course on Sunday.

143. (3) F joined Odiya language course on Wednesday.

144. (4) The combination 'Monday - C - Bengali' is not correct.

145. (1) E joined course on Sunday.

(146-148) :

C is son of A and B.

D is grandson of A and B.

C is husband of P.

M is daughter of C and P.

R is granddaughter of C and P.

T is grandchild of C and P.

146. (2) D is grandson of A.

147. (1) R is granddaughter of C.

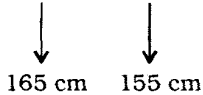
148. (4) Either A or B is mother-in-law of P.

(149-151) :

$M > N > O$

$Q > P$

$M > N > O > Q > P$



149. (3) M is the tallest.

150. (1) $N > O > Q$

$165 > 160 > 155$

151. (4) O is shorter than N but taller than Q.

(152-155) :

Friend	Class	Favourite Colour
M	VIIIth	Blue
V	IVth	Yellow
K	IXth	White
D	VIth	Black
T	VIIth	Green
J	Vth	Red
R	IIIrd	Violet

152. (5) K studies in Standard IXth.

153. (4) M's favourite colour is Blue.

154. (1) V studies in Standard IVth.

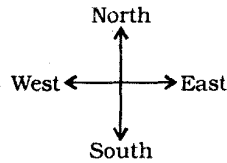
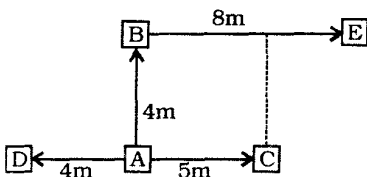
155. (3) V's favourite colour is yellow.

156. (3) Option (3) is not a possible effect.

157. (2) Option (2) is not a possible cause.

158. (4) Option (4) is not a possible effect.

(159-160) :



159. (1) One should walk 4 metres towards West from Point A to reach Point D.

160. (3) If a person walks 4 metres towards the South from Point E and then walks after taking a right turn, he would reach Point C first.

161. (3) ASCII stands for American Standard Code for Information Interchange. It is a character-encoding scheme originally based on the English alphabet that encodes 128 specified characters. ASCII codes represent text in computers, communications equipment, and other devices that use text.

162. (1) In mathematics and digital electronics, a binary number is a number expressed in the binary numeral system, or base-2 numeral system, which represents numeric values using two different symbols: typically 0 (zero) and 1 (one). Since binary is a base-2 system, each digit represents an increasing power of 2.

163. (1) ISI mark is a certification mark for industrial products in India. It has been developed by the Bureau of Indian Standards (BIS), the national standards body of India. The name ISI is an abbreviation of Indian Standards Institute, the former name of the Bureau of Indian Standards.

164. (3) The strategic marketing process consists of three phases: planning, implementation and control. Marketing implementation is the process that turns marketing plans into action assignments and ensures that such assignments are executed in a manner that accomplishes the plan's stated objectives.

165. (5) An operating system (OS) is software that manages computer hardware resources and provides common services for computer programs. Examples of popular modern operating systems include Android, BSD, iOS, Linux, OS X, QNX, Microsoft Windows, Windows Phone, and IBM z/OS.

166. (1) 3G, short form of third Generation, is the third generation of mobile telecommunications technology. It finds application in wireless voice telephony, mobile Internet access, fixed wireless Internet access, video calls and mobile TV.

167. (4) The Internet is a global system of interconnected computer networks that use the standard Internet protocol suite (TCP/IP) to link several billion devices worldwide. Transmission Control Protocol (TCP) and the Internet Protocol (IP) are the most important internet protocols.

168. (1) The World Wide Web (abbreviated as WWW) is a system of interlinked hypertext documents that are accessed via the Internet. With a web browser, one can view web pages that may contain text, images, videos, and other multimedia and navigate between them via hyperlinks.

169. (1) A central processing unit (CPU) is the hardware within a computer that carries out the instructions of a computer program by performing the basic arithmetical, logical, and input/output operations of the system. It sends signals to control the other parts of the computer, almost like how a brain controls a body.

170. (1) A monitor or a display is an electronic visual display for computers. The monitor comprises the display device, circuitry and an enclosure. The display device in modern

monitors is typically a thin film transistor liquid crystal display (TFT-LCD) thin panel, while older monitors used a cathode ray tube (CRT) about as deep as the screen size.

- 171.** (3) A personal computer (PC) is a general-purpose computer, whose size, capabilities and original sale price makes it useful for individuals, and is intended to be operated directly by an end-user with no intervening computer operator. The Programma 101 was the first commercial "desktop personal computer.
- 172.** (2) Supercomputers are like mainframe computers that have been designed for optimum processing power and overall speed. Mainframe computers are large, powerful computers capable of handling processing requests for large numbers of users simultaneously.
- 173.** (3) A page, memory page, or virtual page is a fixed-length contiguous block of virtual memory, and it is the smallest unit of data for the following: memory allocation performed by the operating system for a program; and transfer between main memory and any other auxiliary store, such as a hard disk drive.
- 174.** (4) Direct selling is the marketing and selling of products directly to consumers away from a fixed retail location. Peddling is the oldest form of direct selling. Modern direct selling includes sales made through the party plan, one-on-one demonstrations, and other personal contact arrangements as well as internet sales
- 175.** (3) Publicity, advertising, sales promotion, direct marketing and personal selling are the components of promotional mix. Sales promotions are direct inducements that offer extra incentives to enhance

or accelerate the product's movement from producer to consumer. It stimulates quick response and is short-lived.

- 176.** (1) Two typical components of a CPU are the arithmetic logic unit (ALU), which performs arithmetic and logical operations, and the control unit (CU), which extracts instructions from memory and decodes and executes them, calling on the ALU when necessary. An ALU process numbers using the same formats as the rest of the digital circuit.
- 177.** (2) A local area network (LAN) is a computer network that interconnects computers within a limited area such as a home, school, computer laboratory, or office using network media. The defining characteristics of LANs, in contrast to wide area networks (WANs), include their smaller geographic area, and non-inclusion of leased telecommunication lines.
- 178.** (2) Barcodes encode information (alphabet, numbers, symbols, etc.) into machine readable formats. Unique patterns of light and dark elements encode the information that is translated from human to machine language.
- 179.** (1) A web browser (commonly referred to as a browser) is a software application for retrieving, presenting and traversing information resources on the World Wide Web. An information resource is identified by a Uniform Resource Identifier (URI/URL) and may be a web page, image, video or other piece of content. The major web browsers are Firefox, Internet Explorer, Google Chrome, Opera, and Safari.
- 180.** (1) A peripheral is a "device that is used to put information into or get information out of the computer. There are three different types of peripherals: Input, used to in-

teract with, or send data to the computer (mouse, keyboards, etc.); Output, which provides output to the user from the computer (monitors, printers, etc.); Storage, which stores data processed by the computer (hard drives, flash drives, etc.).

- 181.** (4) Market segmentation is a marketing strategy that involves dividing a broad target market into subsets of consumers who have common needs and priorities, and then designing and implementing strategies to target them. Market segmentation strategies may be used to identify the target customers, and provide supporting data for positioning to achieve a marketing plan objective.
- 182.** (2) Brand loyalty is where a person buys products from the same manufacturer repeatedly rather than from other suppliers. Brand loyalty, in marketing, consists of a consumer's commitment to repurchase or otherwise continue using the brand. It is a result of consumer behavior and is affected by a person's preferences.
- 183.** (2) Internal marketing is the process of motivating and empowering the employees of a company to work as a team for the overall wellbeing of the customers and thereby the company itself. This philosophy favors promoting the firm and its policies to employees as if they are the (internal) customers of the firm.
- 184.** (3) The marketing mix is a business tool used in marketing and by marketers. The marketing mix is often crucial when determining a product or brand's offer, and is often associated with the four P's: price, product, promotion, and place. In 2012, a new four P's theory was proposed with people, processes, programs, and performance.

- 185.** (5) Marketing executives are involved in developing marketing campaigns to promote a product, service or idea. It is a varied role that includes planning, advertising, public relations, event organisation, product development, distribution, sponsorship and research. Marketing executives may also be known as marketing officers or coordinators.
- 186.** (3) Marketers are most interested in the amount of money left after payment of taxes, i.e., disposable income. This income is used for saving or spending. Because disposable income is a ready source for buying power, the total amount available in a nation is important to marketers.
- 187.** (3) A marketing channel is a set of practices or activities necessary to transfer the ownership of goods, and to move goods, from the point of production to the point of consumption and, as such, which consists of all the institutions and all the marketing activities in the marketing process. A marketing channel is a useful tool for management.
- 188.** (2) Marketing channels are the ways that goods and services are made available for use by the consumers. All goods go through channels of distribution, and marketing depends on the way goods are distributed. It is not related to market research.
- 189.** (2) Marketing distribution channel is the route that the product takes on its way from production to the consumer. It is important because a marketer must decide which route or channel is best for his particular product. It is not concerned with fixing price of the product.
- 190.** (4) Direct selling is the marketing and selling of products directly to consumers away from a fixed retail location. The manufacturer sells direct to an end user; it is also called a Zero Level Channel.
- 191.** (2) Marketing channels normally consist of products moving from a producer to the customer through intermediaries or directly. However as technology plays its role, there has been increasing usage of a reverse flow channels. An example is Recycling or resale of products.
- 192.** (5) Direct selling is the sale of a consumer product or service, person-to-person, away from a fixed retail location, marketed through independent sales representatives who are sometimes also referred to as consultants, distributors or other titles. It includes sales made through the party plan, one-on-one demonstrations, personal contact arrangements as well as internet sales.
- 193.** (3) Franchising is the practice of leasing for a prescribed period of time the right to use a firm's successful business model and brand. For the franchisor, the franchise is an alternative to building "chain stores" to distribute goods that avoids the investments and liability of a chain.
- 194.** (2) A marketing channel where intermediaries such as wholesalers and retailers are utilized to make a product available to the customer is called an indirect channel. The most commonly used indirect channel is Producer/manufacturer > agent > wholesaler > retailer > consumer when there are many small manufacturers and many small retailers and an agent is used to help coordinate a large supply of the product.
- 195.** (1) Dual distribution describes a wide variety of marketing arrangements by which the manufacturer or wholesalers uses more than one channel simultaneously to reach the end user. An example of dual distribution is business format franchising, where the franchisors, license the operation of some of its units to franchisees while simultaneously owning and operating some units themselves.
- 196.** (4) Allocation is the breaking down of large homogeneous inventories into smaller lots for wholesalers and retailers. It refers to a system of dividing expenses and incomes among the various branches, departments, etc., of a business.
- 197.** (2) The most advanced supply-distributor arrangement for administered VMS involves distribution programming that can be defined as building a planned, professionally managed, vertical marketing system that meets the needs of both manufacturer and distributor
- 198.** (4) According to American Marketing Association (AMA), Advertising means any paid form of non-personal presentation and promotion of ideas, goods, or services by an identified sponsor." It is a subtle strategy of communicating information for promoting, alluring and convincing people to act accordingly and as expectedly to achieve satisfying results in form of generation of sale of ideas, goods, services and/or events.
- 199.** (2) In computing, a mouse is a pointing device that detects two-dimensional motion relative to a surface. It is an input device.
- 200.** (1) Concentrated marketing is a strategy of market segmentation which targets very defined and specific segments of the consumer population. An organization that adopts a concentration strategy gains an advantage by being able to analyze the needs and wants of only one segment and then focusing all its efforts on that segment