

GENERAL AWARENESS

1. Which of the following is the abbreviated name of the programme launched in India for the economic empowerment of persons with severe to profound disabilities?
- (1) ARUNIM
(2) MNRSOA
(3) GOMEP
(4) UNCTAD
(5) SCOPE
2. Which of the following is NOT a 'Social Sector Programme' run by the Government of India.
- (1) National Rural Health Mission
(2) Sarva Shiksha Abhiyan
(3) Mid Day Meal Scheme
(4) Integrated Child Development Services
(5) Bharat Nirman
3. Which of the following is NOT a Source of Tax Revenue collected by the Government of India?
- (1) Customs Duty
(2) Excise Duty
(3) Income Tax
(4) Service Tax
(5) Dividends and Profits
4. Which of the following come under Monetary Policy?
- (1) Control of supply of money
(2) Taxation
(3) Government spending
(4) Both 1 and 2
(5) All of the above
5. The interest rate of saving accounts in India is decided by
- (1) Reserve Bank of India
(2) Union Ministry of Finance
(3) Individual Banks
(4) Indian Banks' Association
(5) Only 1 and 4
6. What is the time limit for resolution of the complaint pertaining to failed ATM transaction?

- (1) 7 days
(2) 14 days
(3) 28 days
(4) 35 days
(5) 60 days

7. A bank received the payment of an outstanding bill on behalf of its customer, but before the money could be credited to the customer's account the bank failed. What is the relationship between the bank and the customer?
- (1) Creditor and Debtor
(2) Principal and Agent
(3) Banker and Bank
(4) Trustee and Beneficiary
(5) None of these
8. Which of the following crops cannot be called a Plantation Crop?
- (1) Wheat (2) Oil Palm
(3) Rubber (4) Coffee
(5) Coconut
9. Which of the following is NOT included in the list of United Nations Millennium Goals?
- (1) Eradicate extreme poverty and hunger
(2) Develop a global partnership for development
(3) Promote Gender equality
(4) Reduce Child Mortality
(5) Make World Nuclear free
10. Which one of the following is a valid document available to the banker for customer identification?
- (1) Voter's ID Card
(2) Ration Card
(3) Bank's Pass Book
(4) All of the above
(5) None of these
11. Which of the following agencies' bodies has asked all foreign funds to come forward and register itself as Foreign Institutional Investments (FII) prior to any investment in India?
- (1) RBI
(2) SEBI
(3) FIA
(4) Registrar of Companies
(5) None of these

12. To attract the foreign investors to relive their pending dues in India, the AD Category-I banks can permit such foreign nationals to re-designate their resident account maintained in India as _____ account on leaving the country after their employment, to enable them to receive their pending foreign dues, subject to certain conditions.

- (1) Continue to be a Resident account
(2) non-resident ordinary account
(3) resident foreign currency account
(4) RFC domestic account
(5) None of these

13. Very often we read in newspapers about the Foreign Direct Investment (FDI) Through Automatic Route. What is meant by Automatic Route.
- (A) It is a process which allows foreign investors to trade shares of any Indian Company on day-to-day basis openly in stock markets.
(B) It is a process by which Indian Companies are allowed to issue shares to any foreign investor as a part of their paid up-Capital in the project in which they have made an investment.
(C) It is a process in which all foreign investors are asked to make all their investments in Indian projects in rupee currency only and that too in cash-only Technical knowhow or any other type of participation is not allowed as a part of investment.
- (1) Only A
(2) Only B
(3) Only C
(4) Both A and C
(5) All A, B and C

14. The number of joint liability group members to be financed by Urban Cooperative Banks, is within a range of
- 5 to 30 persons
 - 4 to 30 persons
 - 10 to 30 persons
 - 10 to 35 persons
- (E) None of these
15. Exposure ceiling in respect of a single borrower in respect of all companies listed all bonds by Government can be
- maximum 10% of the net-worth of the bank
 - minimum 10% of the capital fund of the bank
 - maximum 20% of the capital fund of the bank
 - maximum 25% of the capital fund of the bank
 - None of these
16. The investment exposure for the purpose of exposure ceiling includes
- Investment in shares and debentures
 - Investment in PSU bonds
 - Investment in commercial paper
- (A) and (C) only
 - (B) and (C) only
 - All (A), (B) and (C)
 - Only (A) and (B)
 - None of these
17. In case of financial institutions, the Certificate of Deposits (CDs) can be issued within an umbrella limit. For the purpose of umbrella limit, which of the following is included
- CDs issued
 - term money
 - term deposits
 - commercial paper
 - inter corporate deposits
- (A) and (C) only
 - Only (B), (C) and (D)
 - Only (A), (C) and (E)
 - All of the above
 - None of these
18. Which of the following mandatory eligibility conditions for issue of commercial paper by a company is not correct?
- At least 10% of the net-worth of the company has been sanctioned working capital limits by banks or financial institutions
 - liability accounts of the company are classified as standard accounts
 - credit rating should be minimum P1 of CRISIL, (1) (A) and (B) (C) and (D) (E) Only (C) and (D) (F) None of these
19. When a company undertakes issue of non-convertible debentures, the debenture trustee is required to send a report to RBI
- within 10 days of completion of issue
 - within 7 days of completion of issue
 - within 3 days of completion of issue
 - within 2 days of completion of issue
 - None of these
20. International Literary Day is observed on which of the following days?
- 18th September
 - 21st September
 - 19th October
 - 16th October
 - None of these
21. An Authorized Dealer is a person authorized by the Reserve Bank of India to deal in
- Foreign Exchange
 - Commercial Paper
 - DEMAT Accounts
 - Foreign Exchange
 - Securities
22. Which of the following is/are main of the recommendations of the Rangarajan Committee on financial sector reforms?
- Target inflation based rather than controlling money supply
 - Open Corporate and Government Bond markets.
 - Provide liberal regulations for mergers and acquisitions.
- Only A and B
 - Only B and C
 - Only C
 - All A, B and C
 - None of these
23. Alpha Khan Trophy is associated with the game of
- Cricket
 - Football
 - Badminton
 - Golf
 - Hockey
24. Who amongst the following is the author of the book 'From Gloom to Glory'?
- Amit Chaudhary
 - William Goldings
 - V. Harrison
 - Nora Falckowale
 - Meer Ranjan Negi
25. Which of the following gas is responsible for global warming?
- Ozone
 - Carbon dioxide
 - Nitrous oxide
 - Sulphur dioxide
 - All of the above
26. Which term is generally used for an Insurance Broker?
- Underwriter
 - Agent
 - Liability Officer
 - Attorney
 - Assessor
27. Which is the designated body for creating the necessary infrastructure to ensure KYC compliance for the Mutual Fund industry?
- SEBI
 - RBI
 - FICCI
 - CIVL
 - IRDA
28. REIT stands for
- Real Estate Investment Trust
 - Real Estimate of Interest on Trust
 - Real Establishment Investment Trust
 - Real Estate Investment Tribunal
 - Real Establishment Investment Tax
29. Accounting practices that follow required laws and regulations, but deviate from what those standards intend to accomplish, are known as

- (1) Imaginative accounting
(2) Creative accounting
(3) Innovative accounting
(4) Window dressing
(5) Aesthetic accounting
30. Which of the following countries has the highest population density in the world?
(1) Mexico
(2) Bangladesh
(3) India
(4) Mauritius
(5) Mongolia
31. Which of the following statements is/are correct regarding the issuance of Tax Free Bonds in India?
(1) They usually pay lower coupons than corporate bonds
(2) They enjoy a better credit rating than corporate bonds
(3) They are generally issued by government backed entities
(4) The interest earned on these bonds is tax free
(5) All of these
32. Which of the following organisations, in December 2014, licensed Ford Credit India to operate as a non-banking financial company (NBFC)?
(1) RBI
(2) SEBI
(3) Union Ministry of Finance
(4) IRDA
(5) None of these
33. Which telecom company of India provides networking services in Africa?
(1) Bharti Airtel
(2) Tata Telecommunications
(3) Vodafone India
(4) Reliance Communications
(5) Idea Cellular
34. Which of the following statements is/are not correct regarding Headline Inflation in India?
(1) It is a measure of the total inflation within an economy
(2) It doesn't take account of service sector
(3) It differs from core inflation
(4) It is also known as underlying inflation
(5) Wholesale Price Index is considered as the headline inflation indicator in India
35. The World Computer Literacy Day is observed on
(1) 8 March
(2) 16 September
(3) 31 October
(4) 3 December
(5) 5 January
36. 'The Sustainable Day' is authored by
(1) Vikram Seth
(2) Jot Thyri
(3) Khushwant Singh
(4) Chetan Bhagat
(5) V.S. Naipaul
37. Which of the following films was adjudged the Best Film in Drama category at the Golden Globe Awards on January 13, 2012?
(1) Foxcatcher
(2) Selma
(3) The Invention of Solitude
(4) Beyond
(5) The Theory of Everything
38. KYC stands for
(1) Know Your Customer
(2) Knowledge for Young Country
(3) Know Your Customer
(4) Know Your Case
(5) None of these
39. Who among the following is the author of the book titled 'The Big Cement' ?
(1) Shashi Chopra
(2) Sandhya Gupta
(3) Anupama Chopra
(4) Kamala Chandrabhant
(5) None of these
40. 'Fefegando', directed by Diego Lerman, was the Suzanne Chenkman Golden Globe (Pinnacle) award at the 19th edition of International Film Festival of Kerala (IFFK) in December 2014. This movie is from
(1) France (2) Argentina
(3) Switzerland (4) Chile
(5) None of these

Directions (41-50) Read the following passage carefully and answer the questions given below it. Certain words/expressions are given in bold in the passage to help you locate them while answering some of the questions.

Radically changing monsoon patterns, reduction in the winter rice harvest and a quantum increase in respiratory diseases—all part of the environmental disaster scenario which is reportedly playing out in South Asia. According to a United Nations Environment Programme report, a deadly three-km deep blanket of pollution comprising a poisonous cocktail of ash, acids, aerosols and other particles has enveloped this region. For India, already struggling to cope with a drought, the implications of this are devastating and further crop failures will amount to a life and death question for many Indians. The increase in premature deaths will have adverse social and economic consequences and a rise in inequalities will place an unbearable burden on our crumbling health system. And there is no one to blame but ourselves. Both official and corporate India has always been allergic to any incursion of clean technology. Most mechanical two wheelers roll off the assembly line without proper pollution control systems. Little effort is made R & D on simple technologies, which could make a vital difference to people's lives and the environment.

However, while there is no denying that South Asia must clean up its act, skeptics might question the timing of the haze report. The Johannesburg meet on Nov 18 is just two weeks away and the stakes are set for the annual battle between the developing world and the West, particularly the U. S. President Mr. Bush has adamantly refused to sign any protocol, which would mean a change in American consumption. U.N. environment report will likely find a place in the U. S. arsenal as it points an accusing finger countries like India and China. Yet the U. S. can hardly deny its own dubious role in the matter of easing trading quotas.

Richer countries can simply buy up excess credits from poorer countries and continue to pollute. Rather than try to get the better of developing nations, who undoubtedly have taken up environmental shortcuts in their bid to catch up with the West, the U. S. should take a look at the environment prefiggers, which is going on within. From opening up virgin territories for oil exploration to relaxing the standards for drinking water, Mr. Bush's policies are not exactly beneficial even to America as we realize that we are all in this together and that pollution anywhere should be a global concern only be more tangible at the end of the tunnel.

41. Both official and corporate India is all-gone to

- (1) failure of monsoon
- (2) poverty and inequality
- (3) slowdown in industrial production
- (4) mention of clean technology
- (5) crop failure

42. Which, according to the passage, is a life and death question to many Indians?

- (1) Increase in respiratory diseases
- (2) Use of clean technology
- (3) Thick blanket of pollution over the region
- (4) Failure in crops
- (5) Dwindling agricultural yield

43. If the rate of premature deaths increases it will—

- (1) exert added burden on our overloading economy.
- (2) have adverse social and economic consequences.
- (3) make positive effect on our efforts to control population
- (4) have less job aspirations in the society
- (5) have healthy effect on our economy

44. Choose the word which is SIMILAR in meaning to the word 'prefiggers' as used in the passage.

- (1) wastefulness
- (2) conservatism
- (3) apathy
- (4) criticalness
- (5) disencouragement

45. According to the passage, India cannot tolerate any further—

- (1) crop failure
- (2) deterioration of health care system
- (3) increase in respiratory diseases
- (4) proliferation of nuclear devices
- (5) social and economic consequences

46. According to the passage, two wheeler industry is not adequately concerned about—

- (1) passenger safety on the roads
- (2) life cover insurance of the vehicle owners
- (3) pollution control systems in the vehicles
- (4) rising cost of the two wheelers
- (5) rising cost of the petrol in the country

47. What could be the reason behind timing of the haze report just before the Johannesburg meet, as indicated in the passage?

- (1) United Nations is working hand-in-glove with the U.S.
- (2) Organizers of the forthcoming meet to teach a lesson to the U.S.
- (3) Drawing attentions of the world towards devastating effects of environmental degradation.
- (4) U.S. wants to use it as a handle against the developing countries in the forthcoming meet
- (5) The meet is a part of political agenda of the U. N.

48. Choose the word which is SIMILAR in meaning to the word 'tal-larger' as used in the passage.

- (1) liking
- (2) passionate
- (3) possessive
- (4) crumbling
- (5) repentant

49. Which of the following is the indicator of environmental degradation in South Asia?

- (1) Social and economic inequality
- (2) Crumbling health care system
- (3) Inadequate pollution control system

(4) Over emphasis on technology

(5) Radically changing monsoon pattern

50. What must we realize, according to the passage?

- (1) No country should show superiority over other countries.
- (2) U. N. is putting in hard efforts in the direction of pollution control
- (3) All countries must join hands in fighting pollution
- (4) Nobody should travel through tunnel to avoid health hazards
- (5) We all must strive hard to increase agricultural production

51. Which of the following took place in the United Nations Environment Programme Report

- (1) Changing monsoon patterns
- (2) Substantial increase in respiratory diseases
- (3) A serious cover of pollution over the region
- (4) Reduction in winter rice harvest
- (5) None of these

52. Which of the following statements is NOT TRUE in the context of the passage?

- (1) U. S. environment report blames countries like India and China.
- (2) Developing countries have taken environmental shortcuts in their bid to catch up with west.
- (3) U. S. is also to be blamed for environmental degradation and pollution.
- (4) Indians cannot afford to have any further crop failure
- (5) U. S. has tightened safety standards for drinking water.

53. According to the passage, Johannesburg meet is going to witness—

- (1) calm and dispassionate thinking on the issue of pollution control.
- (2) a blurring game between developed and developing countries.
- (3) refusal of U. N. to work as arbitrator

14) U.S. agreeing to look at the issue of lowering its consumption.

(5) countries agreeing for higher monetary allocation to E & D.

54. Choose the word which is **MOORE** OPPOSITE in meaning to the word 'difficult' as used in the passage?

- (1) unquestionable
(2) dissimilar (3) flaps
(4) antiseptic (5) innovative

55. Choose the word which is **MOST** OPPOSITE in meaning to the word 'mobility' as used in the passage.

- (1) powerfulness (2) healthiness
(3) softness (4) sciences
(5) purposeful

Directions (56-68) : Read each of the following sentences to find out whether there is any 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.

56. This facts make it very clear (1) / that he had a hand in the murder (2) / though he still (3) / pleads innocence. (4) / No error (5)

57. A nationwide survey (1) / has brought out an (2) / interesting finding (3) / regarding infant mortality rate in India. (4) / No error (5)

58. Gandhi has a special significance (1) / for the desert (2) / as it is considered as (3) / the abode of King Bhagirath who brought the Ganga down to the earth. (4) / No error (5)

59. The recent study has (1) / indicated that there (2) / is perceptible change in (3) / the attitudes of the people. (4) / No error (5)

60. The disclosure of (1) / the synopsis of Thakur Commission report (2) / on the assassination of Mrs. Indira Gandhi (3) / has raised several vital questions. (4) / No error (5)

61. He did not go (1) / to the city on foot, (2) / he go there (3) / by train. (4) / No error (5)

62. It being a rainy day (1) / we will decide not to go out (2) / but to stay at home (3) / and watch a movie. (4) / No error (5)

63. By all standards (1) / he is the best soldier (2) / our military school (3) / will produce as far. (4) / No error (5)

64. As I was weak (1) / early I left in an aeroplane (2) / instead of (3) / going by train. (4) / No error (5)

65. On my request (1) / Lata introduced me (2) / to his friend (3) / who is singer and a scientist. (4) / No error (5)

Directions (66-70) : Which of the following phrases at (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and 'No correction is required', mark (5) as the answer.

66. If the evidence **bear out** the charge, he may be sentenced to death.

- (1) bears out
(2) bore out
(3) was born out
(4) has borne out
(5) No correction required

67. He has to **listen direct** with the police while writing the report.

- (1) listen direct
(2) to listen directly
(3) to listen direct
(4) to listen directed
(5) No correction required

68. The rise in unemployment is **parallel** to an increase in petty crime.

- (1) was parallel to
(2) will be parallel to
(3) is parallelized by
(4) is parallelized with
(5) No correction required

69. He has a chance **redem** him after last week's mistakes.

- (1) to redeem him
(2) to redeem
(3) redeem himself
(4) to redeem himself
(5) No Correction required

70. We shall not **save** now and save some for tomorrow.

- (1) save some and save some
(2) save some and some save
(3) save and save
(4) some now or save some
(5) No correction required

Directions (71-75) : In each of the question below, four words which are numbered (1), (2) (3) and (4) have been printed of which one may be wrongly spelt. The number of that word is the answer. If all the four words are correctly spelt, mark (5) i.e. 'All correct' as the answer.

71. (1) Reverses (2) Haverly
(3) Elsewhere (4) Celebrate
(5) All correct

72. (1) Admirable
(2) Mingle
(3) Instinctively
(4) Accomplishment
(5) All correct

73. (1) Opportunity
(2) Lethargy
(3) Preconization
(4) Reverent
(5) All correct

74. (1) Discouraged (2) Proceeding
(3) Disastrous
(4) Innocent
(5) All correct

75. (1) Friendship (2) Soldier
(3) Grandeur (4) Familiar
(5) All correct

Directions (76-80) : In each of the following questions there is a sentence with a pair of blank spaces, followed by five pair of words. Choose the pair that can fill up the blanks in the same order. The number of that pair is your answer.

76. Handicrafts constitute an important ___ of the decentralized sector of India's economy and ___ employment to over six million artisans.

- (1) factors — aims
(2) extension — plans
(3) segment — provides
(4) supplier — gives
(5) period — projects

77. Among a number of hobbies that one can ____, the hobby of reading is the most useful and ____.
(1) develops — accumulates
(2) cultivates — enlightens
(3) nourish — cumulates
(4) absorbs — sharable
(5) considers — appreciative

56. The quality of _____ between individuals and the organization for which they work can be _____ to the benefit of both the parties.

- (1) services — evaluated
 (2) interaction — improved
 (3) sophistication — developed
 (4) work — appreciated
 (5) life — conceptualized

57. Part of the confusion in our societies _____ from our pursuit of efficiency and economic growth, in the _____ that there are the necessary ingredients of progress.

- (1) stems — conviction
 (2) derives — evaluation
 (3) emerges — consideration
 (4) obtains — exploration
 (5) ascends — planning

58. The problem of housing shortage _____ with the population explosion, has also been _____ by this policy.

- (1) eged — highlighted
 (2) dispensed — acknowledged
 (3) compounded — addressed
 (4) threatened — manifested
 (5) projected — discussed

QUANTITATIVE APTITUDE

Directions (59-66): What will come in place of the question mark (?) in the following questions?

59. $8\frac{1}{9} = \frac{6}{9}$ of 60% of $\frac{9}{10} = 18 - ?$

- (1) 5.55 (2) 6.27
 (3) 6.08 (4) 6.18
 (5) None of these

60. $7375.84 - 889.4 + 134.518 = ?$

- (1) 6558.392 (2) 6590.599
 (3) 6558.598 (4) 6510.568
 (5) None of these

61. $\frac{10^2 - 4^2}{9^2 - 3^2} = ?$

- (1) $\frac{7}{9}$ (2) $\frac{8}{9}$
 (3) $\frac{1}{3}$ (4) 9
 (5) None of these

62. $16800 \div 478 + 58 = ?$

- (1) 800 (2) 5

(3) 23.8 (4) 0.30

(5) None of these

63. $\sqrt{7} + 136 = \frac{8}{10}$ of 220

- (1) 2000 (2) 4524
 (3) 4196 (4) 4595
 (5) None of these

64. $775.87 + 72.77 - 0.73 + 1.67 + ? = 77 = ?$

- (1) 946.78 (2) 946.68
 (3) 946.68 (4) 946.88
 (5) None of these

65. $648 = ? + 0.000005$

- (1) 4 (2) 0.04
 (3) 0.0004 (4) 400
 (5) None of these

66. 30% of $100 + 7\%$ of $100 = 30\%$ of 210

- (1) 28 (2) 45
 (3) 48 (4) 55
 (5) None of these

67. $4^2 + 10^2 + \sqrt{16} = ?$

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

68. $0.88 + 14 + 11 + 0.7 = ?$

- (1) 18 (2) 180
 (3) 1.8 (4) 1800
 (5) None of these

Directions (69-85): Read the following information carefully to answer these questions. These statistical data were collected in the year 2005.

Hamipur in Orissa is a small township with a population of 75000. 40% of the population belongs to the above 35 age category. The ratio of males to females is 1 : 2.5. Past records indicate that the population in Hamipur grows at an annual rate of 7%. The total cultivable area in Hamipur is 3 lakh acres. Paddy is the major crop of Hamipur and has shown average productivity levels of 1.5 tonnes per acre. Hamipur receives about 70 inches of rainfall in a normal monsoon year.

89. The number of people in Hamipur below the age of 35 is

- (1) 41600 (2) 42600
 (3) 43000 (4) 43600
 (5) 44000

90. The number of males in Hamipur is greater/less than the number of females by

- (1) Lesser by 10000
 (2) Greater by 10000
 (3) Greater by 18000
 (4) Lesser by 10000
 (5) None of these

91. If the ratio of males to females in 2004 remains the same as that in 2005, then the number of males in 2009 would be

- (1) 84600 (2) 82164
 (3) 81500 (4) 83768
 (5) 83000

92. What would be the population of Hamipur in 2007?

- (1) 80000 (2) 80800
 (3) 80900 (4) 80970
 (5) 80850

93. If in 2005, only 60% of the average productivity were attained, then the total paddy production of Hamipur would be

- (1) 2.6 lakh tonnes
 (2) 3.0 lakh tonnes
 (3) 2.8 lakh tonnes
 (4) 2.5 lakh tonnes
 (5) 3.8 lakh tonnes

Directions (94-95): In the following number series, a wrong number is given. Find out that wrong number.

94. 2 51 58 187 1173 8227

- 45804
 (1) 11 (2) 58
 (3) 180 (4) 1173
 (5) 8227

95. 38 19 21 26 43 71 137

- (1) 19 (2) 21
 (3) 80 (4) 49
 (5) 71

96. 7 9 33 28 41 68 107 173

- (1) 337 (2) 90
 (3) 41 (4) 68
 (5) 25

98. 4 8 3.5 7.5 20.25 118.125

- (1) 118.125 (2) 96.25
 (3) 3.5 (4) 2
 (5) 7.5

100. 16 4 9 1.5 1.75 1.075

- (1) 1.875 (2) 1.75
 (3) 1.5 (4) 2
 (5) 4

Directions (101 – 104) : Find out the approximate value which should replace the question mark (?) in the following questions. (You are not expected to find out the exact value)

$$101. 98^{23} + 98^{2000} = 98^?$$

- (1) 1.9 (2) 3
(3) 2.89 (4) 3.4
(5) 2.7

$$102. \sqrt{3000} + \frac{3.031}{4.987} \text{ of } 1891.993 = ?$$

- (1) 5500 (2) 1250
(3) 1840 (4) 2525
(5) 2120

Directions (105 – 106) : Study the following table to answer the given questions :

Percentage of Marks obtained by Seven students in six Subjects

Student \ Subject (Max. Marks)	English (80)	History (40)	Computers (120)	Maths (100)	Science (200)	Economics (80)
Mona	100	80	50	90	80	60
Soboth	80	70	80	100	80	40
Kuna	90	70	60	80	70	70
Soni	80	80	80	80	80	80
Richa	90	80	80	80	80	80
Irene	40	80	84	70	80	80
Vip	80	80	80	80	80	70

105. What are the total marks obtained by Mona in all the subjects?

- (1) 448 (2) 598
(3) 470 (4) 74.67
(5) None of these

107. What are the average marks obtained by these seven students in History? (rounded off to two digits)

- (1) 70.88 (2) 27.28
(3) 24.66 (4) 28.14
(5) None of these

108. How many students have got 60% or more marks in all the subjects?

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

109. What is the overall percentage of Kuna?

- (1) 84 (2) 60
(3) 78 (4) 64.24
(5) None of these

110. In which subject is the overall percentage the least?

$$103. 0.004 + 0.0001 = 34.000009 \div ?$$

- (1) 0.10 (2) 1.45
(3) 145 (4) 14.5
(5) 1450
104. 12798 of 12345 = ?
(1) 17800
(2) 18900
(3) 1800 (4) 14300
(5) 890

$$106. 8739 + 154 \div 27 = ?$$

- (1) 189480 (2) 4008
(3) 8208 (4) 890
(5) 6208

ed every six months, what amount will Sudhanshu get at the end of the year?

- (1) Rs. 14,527.50
(2) Rs. 15, 900
(3) Rs. 16, 226.50
(4) Rs. 18, 150
(5) None of these

114. Ratio of the earnings of A and B is 4 : 7 respectively. If the earnings of A increase by 50% and the earnings of B decrease by 20% the new ratio of their earnings becomes 8 : 7 respectively. What are A's earnings?

- (1) Rs. 26,000
(2) Rs. 28, 000
(3) Rs. 21,000
(4) Data inadequate
(5) None of these

115. The wheat sold by a grocer contained 10% low quality wheat. What quantity of good quality wheat should be added to 150 kgs of wheat so that the percentage of low quality wheat becomes 5%?

- (1) 150 kgs (2) 135 kgs
(3) 80 kgs (4) 65 kgs
(5) None of these

Directions (121–125) : Study the following graph carefully and answer the questions given below it:

Amount of Income and expenditure (in crores) of seven companies in the year 2007

Percentage profit/loss

$$\frac{\text{Income} - \text{Expenditure}}{\text{Expenditure}} \times 100$$



- (1) Maths (2) Economics
(3) History (4) Science
(5) None of these

111. What approximate value should come in place of (?) in the following equation?

$$8870 + 34.95 + 213.805 = ?$$

- = 9252.66
(1) 985 (2) 285
(3) 389 (4) 235
(5) 318

112. Average weight of three boys P,

T and R is $54\frac{2}{3}$ kgs while the

average weight of three boys, T, P and G is 50 kgs. What is the average weight of P, T, R, P and G?

- (1) 53.8 kgs (2) 52.4 kgs
(3) 51.2 kgs
(4) Can't be determined
(5) None of these

113. Sudhanshu invested Rs. 15,000 at interest @ 10 p.p.a. for one year. If the interest is compounded

REASONING

118. Approximability what is the percentage of profit/loss that Companies C and D had together ?
 (1) 30% profit (2) 12% profit
 (3) 18% loss (4) 27% loss
 (5) There was no loss or profit.
119. If the income of Company A had increased by 10% in year 2007 from year 2006 and profit earned in 2008 was 20% what was its expenditure in 2008 ? (The value upto two decimal places in rupees)
 (1) 85.26 (2) 82.82
 (3) 80.26
 (4) Can't be determined
 (5) None of these
120. If the expenditure of Company G in 2007 was 20% more than its expenditure in the year 2006 and the Company has earned a profit of 10% in 2008. What was the company income in 2008 in crores Rs. ?
 (1) 37.5 (2) 41.25
 (3) 34.59
 (4) Cannot be determined
 (5) None of these
121. Which of the following Companies had the highest percentage of profit/loss in 2007 ?
 (1) B (2) C
 (3) F (4) A
 (5) None of these
122. What is the approximate percentage of profit earned by all the Companies together in 2007 ?
 (1) 11 (2) 11.5
 (3) 10.5 (4) 12
 (5) 12.5
123. The positions of how many digits in the number 7182963 will remain unchanged when the digits are rearranged in ascending order ?
 (1) None (2) One
 (3) Two (4) Three
 (5) Four
124. How many such pairs of letters are there in the word CREEDITABLE each of which has an equal letters between them as they have in English alphabet ?
 (1) One (2) Two
 (3) Three (4) Four
 (5) None of these
125. If yellow is called blue, blue is called red, and is called pink, pink is called black and black is called orange then what is the colour of blood ?
 (1) yellow (2) orange
 (3) pink (4) blue
 (5) None of these
126. If $x = \text{mango} - y = \text{orange} + z$, $x + \text{mango} = \text{apple} + \text{mango} + z$, what is the value of $2x - y + 3z + 2z - 5z$?
 (1) 129 (2) 137
 (3) 149.25 (4) 150
 (5) None of these
127. In a certain code KINGDOM is written as JNCLJHP. How is QUANTITY written in that code ?
 (1) VOLVPEE
 (2) NPLPXY
 (3) EYBQVYN
 (4) PDLVLYN
 (5) None of these
128. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group ?
 (1) 93 (2) 28
 (3) 24 (4) 69
 (5) 42
129. Pointing to a boy, Devya said "He is the son of my father's only brother". How is Devya related to that boy ?
 (1) Sister
 (2) Cousin sister
 (3) Daughter
 (4) Data inadequate
 (5) None of these
130. If it is possible to make only one meaningful English word with the fourth, the sixth, the ninth, and the eleventh letters of the word QUALIFICATION, which of the following will be the third letter of that word? If more than one such word can be formed, give 'M' as the answer and if no such word can be formed, give 'N' as the answer.
 (1) A (2) I
 (3) M (4) N
 (5) P
131. Four of the following five are alike in a certain way and so form a group. Which is the one that does not belong to that group ?
 (1) Stone (2) Sand
 (3) Cement (4) Rock
 (5) Pebble
132. What should come next in the following letter sequence ?
 A A B A B C A B C D A B C D E A B C D E F A B
 (1) D (2) E
 (3) G (4) C
 (5) F
- Directions (131-135) :** Each of the following questions below consists of a question and two statements numbered I and II given below it. You have to decide if the data provided in the statements are sufficient to answer the question. Read both statements and
- Give answer (1) if the data in statement I alone are sufficient to answer the question, while the data in statement II alone are not sufficient to answer the question.
- Give answer (2) if the data in statement II alone are sufficient to answer the question, while the data in statement I alone are not sufficient to answer the question.
- Give answer (3) if the data either in statement I alone or in statement II alone are sufficient to answer the question.

Give answer (4) if the data given in both the statements I and II together are not sufficient to answer the question, and

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

131. On which day of the week did Mohan visit Bangalore?

I. Mohan took leave on Wednesday.

II. Mohan visited his brother on Friday the previous day of his visit to Bangalore.

132. How is 'come' written in a code language?

I. 'come and go' is written as 'pi ka pi' in that code language.

II. 'go and tell' is written as 'ja ma ka' in that code language.

133. How is P related to N?

I. P's mother is sister of N's father.

II. N's uncle is grandfather of P's brother.

134. Who among P, Q, R, T and W is the oldest?

I. R and T are older than P and W.

II. Q is older than P but younger than R.

135. What is T's position with respect to W when T, W, R, J and M are sitting around a circle facing at the centre?

I. R is second to the left of M and second to the right of W.

II. J is not an immediate neighbour of M.

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

Eight friends namely Dhruv, Garima, Arinash, Varsha, Anish, Deepthi, Charu and Mohak are sitting around a square table in such a way that two persons sit on each of the four sides of the table facing the centre. Members sitting on opposite sides are exactly opposite to each other.

Anish and Garima are exactly opposite to each other. Deepthi is immediately right to Garima. Dhruv and Mohak are sitting on the same side. Mohak is exactly opposite of Arinash who is to the immediate left of Var-

sha. Dhruv is towards right of Deepthi.

136. Which of the following statements is definitely true?

(1) Charu is opposite to Varsha

(2) Deepthi is to left of Garima.

(3) Arinash is towards the right of Anish.

(4) Mohak is sitting opposite to Dhruv

(5) None of these

137. Who is sitting opposite to Dhruv?

(1) Charu (2) Deepthi

(3) Varsha (4) Mohak

(5) None of these

138. Who is sitting opposite to Deepthi?

(1) Mohak

(2) Charu

(3) Varsha

(4) Charu or Varsha

(5) None of these

139. Who is next to Varsha in clockwise direction?

(1) Garima (2) Arinash

(3) Dhruv (4) Deepthi

(5) None of these

140. Which of the following pairs of persons has both the persons sitting on the same side with first person sitting to the left of second person?

(1) Anish - Charu

(2) Mohak - Charu

(3) Dhruv - Mohak

(4) Arinash - Charu

(5) None of these

Directions (141-145) : These questions are based on the following arrangements. Study the arrangement carefully and answer the questions.

M S N W P K S S R P Q - 1 W 2 I Q J A B C T H S + B G D 4 1 E S S 7

141. What should come in place of question mark (?) in the following series based on the above arrangement?

S08R; SP1; S4J; P7S?

(1) S01 (2) S04

(3) T01 (4) S4E

(5) S08

142. How many such elements are there in the above arrangement

such of which is immediately preceding a symbol?

(1) None (2) One

(3) Two (4) Three

(5) More than three

143. How many such symbols are there in the above arrangement such of which is immediately preceded by a number and also immediately followed by a consonant?

(1) None (2) One

(3) Two (4) Three

(5) None of these

144. How many such vowels are there in the above arrangement such of which is immediately preceded by a consonant and also immediately followed by a symbol?

(1) None (2) One

(3) Two (4) Three

(5) More than three

145. Four of the following five are alike in a certain way on the basis of the above arrangement. Which is the one that does not belong to the group?

(1) SPW (2) S0+

(3) S4% (4) L4J

(5) S4E

Directions (146-150) : Symbols @, %, +, & and # are used with different meanings as explained below :

'% & #' means % is not greater than #.

'% # #' means % is not smaller than #.

'% @ #' means % is neither greater than nor equal to #.

'% % #' means % is neither smaller than nor equal to #.

'% + #' means % is neither smaller than nor greater than #.

In each question, three statements showing relationships have been given, which are followed by two conclusions I and II. Assuming that the given statements are true, find out which conclusion(s) is/are definitely true.

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 (40) if neither conclusion I nor II is true.

Give answer (81) if both conclusions I and II are true.

144. Statements:

H * L, L * G, G * M

Conclusions: I. H * M
II. H * G

147. Statements:

A * S, J * R, P * R

Conclusions: I. J * P
II. P * A

148. Statements:

K * N, N * U, U * M

Conclusions: I. N * M
II. N * K

149. Statements:

K * L, L * N, K * J

Conclusions: I. K * N
II. J * L

150. Statements:

B * S, S * D, U * D

Conclusions: I. S * U
II. D * B

Directions (151-155): A coding machine generates pass codes in steps. The process begins at 10 a.m. and each step is an hour in duration. There is a rest period of an hour at 2 p.m. after which the duration of each step is 45 minutes.

Input: trucks 49 carry 26 massive 35 load 16

Step I: carry trucks 49 26 massive 35 load 16

Step II: carry 16 trucks 49 26 massive 35 load

Step III: carry 16 load trucks 49 26 massive 35

Step IV: carry 16 load 26 trucks 49 26 massive

Step V: carry 16 load 26 massive trucks 49 26

Step VI: carry 16 load 26 massive 26 trucks 49

Step VI is the last step for the above input.

Now answer the following questions, following the same rules as illustrated above for rearrangement of the input line.

151. If the third step of the input is "a 4 material 34 test 16 packed 64" which of the following will be the fifth step?

(1) a 4 material 35 packed 64 test 26

(2) a 4 material 35 packed 26 test 64

(3) a 4 material 16 test 35 packed 64

(4) There are only four steps

(5) None of these

152. What will be the third step of the input -

"ministers 25 solved 35 their 61 problems 64" ?

(1) ministers 25 problems 35 solved 61 their 64

(2) ministers 25 problems 36 solved 64 their 61

(3) ministers 25 problems 35 their 61 solved 64

(4) ministers 25 solved 26 problems 61 their 64

(5) None of these

153. If the input is "the 26 have 49 because 4 minutes 26" how many steps will be required to complete the rearrangement ?

(1) Three (2) Four

(3) Five (4) Six

(5) None of these

154. How long including the rest period will it take to rearrange the input -

"you 49 visited 61 their 15 relative 26" ?

(1) 5 hours 45 minutes

(2) 5 hours

(3) 5 hours 30 minutes

(4) 4 hours 45 minutes

(5) None of these

155. What will be the input if the fourth step of the arrangement is "most 16 people 25 similarly 61 think 36" ?

(1) most 25 people 16 similarly 61 think 26

(2) most 25 people 16 think 61 similarly 26

(3) most 16 people 25 think 26 similarly 61

(4) Cannot be determined

(5) None of these

Directions (156-160): In each of the questions below are given three statements followed by three conclusions numbered I, II and III. You have to take the given statements to be true

even if they seem to be at variance from the commonly known facts. Read all the conclusions and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

156. Statements:

Some cards are files.

Some files are ink-pots.

Some ink-pots are pads.

Conclusions:

I. Some ink-pots are cards.

II. Some cards are pads.

III. Some pads are files.

(1) None follows.

(2) Only I follows.

(3) Only II follows.

(4) Only III follows.

(5) All follow.

157. Statements:

Some keys are locks.

All locks are doors.

Some doors are windows.

Conclusions:

I. All keys are locks.

II. Some doors are locks.

III. No window is a key.

(1) Only I follow.

(2) Only II follows.

(3) Only either I or III and II follow.

(4) Only either I or III follows.

(5) None of these.

158. Statements:

All bananas are apples.

Some apples are oranges.

All oranges are grapes.

Conclusions:

I. Some grapes are bananas.

II. Some grapes are apples.

III. Some oranges are bananas.

(1) None follows.

(2) Only I follows.

(3) Only II follows.

(4) Only I and II follow.

(5) Only II and III follow.

159. Statements:

Some tables are chairs.

All chairs are benches.

All benches are desks.

Conclusions:

- I. Some desks are tables.
 - II. Some benches are tables.
 - III. Some desks are chairs.
- (1) Only I follows
 - (2) Only II follows
 - (3) Only III follows
 - (4) Only II and III follow
 - (5) All follow

166. Statements:

All cats are rats.
No cow is rat.
All dogs are cows.

Conclusions:

- I. No dog is rat.
 - II. No cow is cat.
 - III. No cow is rat.
- (1) None follows
 - (2) Only III follows
 - (3) Only I and II follow
 - (4) Only II and III follow
 - (5) All follow

MARKETING APTITUDE/ COMPUTER KNOWLEDGE

164. A 'Buyer's Market' means

- (1) buyers are also sellers
- (2) sellers are also buyers
- (3) there are no sellers
- (4) demand exceeds supply
- (5) supply exceeds demand

168. 'Benchmark' means

- (1) products line-up on bench
- (2) salesman sitting on a bench
- (3) set standards
- (4) marks on a bench
- (5) None of these

165. "INI" in Marketing means

- (1) High Number Influence
- (2) Highly Negative Individual
- (3) High Network Improvement
- (4) High Network Individual
- (5) High Inspired National

164. Relationship Marketing is useful for

- (1) trade between relatives
- (2) trade between sister concerns
- (3) cross-selling of products
- (4) preparing a list of relatives
- (5) There is no such term as Relationship Marketing

168. Good Public Relations indicate

- (1) Improved Marketing skills
- (2) Improved Brand Image
- (3) Improved Customer Service
- (4) All of these
- (5) None of these

166. Market Research is useful for _____

- (1) deciding proper marketing strategies
- (2) deciding the selling price
- (3) choosing the right products
- (4) choosing the sales persons
- (5) All of these

167. Modern styles of marketing include _____

- (1) digital marketing
- (2) tele-marketing
- (3) e-commerce
- (4) e-mails solicitation
- (5) All of these

168. Efficient marketing style requires

- (1) proper planning
- (2) good communication skills
- (3) team work
- (4) knowledge of products
- (5) All of these

166. The main aim of marketing is _____

- (1) Increase sales
- (2) Increase the number of employees
- (3) Increase profits
- (4) Increase production
- (5) All of these

170. Which one is true in respect of bank marketing?

- (1) Bank marketing deals with providing services to satisfy customers' financial needs and wants.
- (2) Bank marketing has to discover/ascertain/anticipate the financial needs of the corporates.
- (3) Bank marketing may be required to satisfy the corporates, and institutions, other related needs and wants.

140 Bank marketing means competitive element, efficiency and effectiveness in the process.

151 None of these

171. The stages of the product life cycle in chronological order is:

- (1) Introduction, growth, maturity, decline
- (2) Introduction, growth, maturity, stagnation, decline
- (3) Introduction, maturity, decline
- (4) Introduction, maturity, stagnation, decline
- (5) None of these

172. Which of the following is not a "market follower" strategy?

- (1) Counterfeiter
- (2) Adapter
- (3) Initiator
- (4) Cloner
- (5) None of these

173. The main features of Marketing Information System (MIS) are —

- (1) Creation of master plan for information flow, coordination between functional departments and specialist executives, future orientation for anticipating and preventing marketing problems and solving them.
- (2) Facilitation for developing decisions in planning, organizing, controlling and initiating.
- (3) Decision making, organizing and controlling the major activities of the business and initiating action.
- (4) All of the above
- (5) None of these

174. _____ is the principle of organization of a region around several political, social or financial centres.

- (1) Ethnocentrism
- (2) Polycentrism
- (3) Marketing expansion
- (4) Global marketing
- (5) None of these

175. Market Research is useful for _____

- (1) deciding proper marketing strategies

- (D) deciding the selling price
 (E) choosing the right products
 (4) choosing the sales persons
 (5) All of these
- 176.** When a company acquires a supplier through an acquisition strategy, this is referred to as
 (1) Vertical marketing system
 (2) Forward integration
 (3) Horizontal integration
 (4) Backward integration
 (5) None of these
- 177.** What is a logo?
 (1) Fictorial representation of what the company stands for
 (2) Graphic or symbols used by a company to trigger instant recall
 (3) The short form of the name of the company
 (4) All kinds of advertisements used by the company
 (5) None of these
- 178.** A Direct Selling Agent (DSA) is required to be adept in —
 (1) Surrogate marketing
 (2) Training skills
 (3) Communication skills
 (4) Market Research
 (5) OTS Marketing
- 179.** Market segmentation can be referred to by dividing the target group as per —
 (1) Income levels of customers
 (2) Age of the employees
 (3) Needs of the sales persons
 (4) Marketing skills of the employees
 (5) Size of the Organisation
- 180.** The competitive position of a company can be improved by—
 (1) increasing the selling price
 (2) reducing the margin
 (3) ignoring competitors
 (4) increasing the unit price
 (5) understanding and fulfilling customers' needs
- 181.** The term _____ refers to data storage systems that make it possible for a computer or electronic device to store and retrieve data.
 (1) retrieval technology
- (2) input technology
 (3) output technology
 (4) storage technology
 (5) None of these
- 182.** The term _____ refers to any computer component that is required to perform work.
 (1) bootstrap (2) kernel
 (3) resource (4) source code
 (5) None of these
- 183.** A computer system includes —
 (1) hardware
 (2) software
 (3) peripheral devices
 (4) All of the above
 (5) None of these
- 184.** A _____ is a software program used to view Web pages.
 (1) site (2) host
 (3) link (4) browser
 (5) None of these
- 185.** _____ is the maximum amount of data that can be stored on a storage medium.
 (1) Magnetic storage
 (2) Optical storage
 (3) Solid-state storage
 (4) Storage capacity
 (5) None of these
- 186.** The _____ is responsible for performing calculations and contains decision-making mechanisms.
 (1) Central Processing Unit
 (2) Memory Unit
 (3) Arithmetic and Logic Unit
 (4) Output Unit
 (5) None of these
- 187.** A _____ is a large and expensive computer capable of simultaneously processing data for hundreds or thousands of users.
 (1) handheld computer
 (2) mainframe computer
 (3) personal computer
 (4) tablet computer
 (5) None of these
- 188.** Which of the following is not true about computer files?
 (1) They are collections of data saved in a storage medium
 (2) Every file has a filename
- (3) A file extension is established by the user to indicate the file's contents
 (4) All files contain data
 (5) None of these
- 189.** _____ allows voice conversations to travel over the Internet.
 (1) Internet telephony
 (2) Instant messaging
 (3) E-mail (4) E-commerce
 (5) None of these
- 190.** You use a(n) _____, such as a keyboard or mouse, to input information.
 (1) storage device
 (2) processing device
 (3) input device
 (4) output device
 (5) None of these
- 191.** Which of the following is not true concerning user IDs and passwords?
 (1) When you enter your user ID and password, the computer knows it is you.
 (2) If your computer asks for a user ID and password, you can create your own
 (3) Sometimes you are assigned a user ID and password for security reasons
 (4) You should share your user ID and password with at least one other person
 (5) None of these
- 192.** One who designs, writes, tests and maintains computer programs is called a
 (1) User
 (2) Programmer
 (3) Designer
 (4) Operator
 (5) None of these
- 193.** Items such as names and addresses are considered
 (1) information (2) input
 (3) records (4) data
 (5) None of these
- 194.** Sending an E-mail is similar to
 (1) writing a letter
 (2) drawing a picture
 (3) talking on the phone
 (4) sending a package
 (5) None of these

183. Which of the following can only have sequential access?
- (A) Disk
 - (B) Tape
 - (C) CD-ROM
 - (D) DVD-ROM
 - (E) None of these
184. Secondary storage:
- (A) does not require constant power
 - (B) does not use magnetic media
 - (C) consists of four main types of devices
 - (D) does not store information for later retrieval
 - (E) None of these
185. What is a modem connected to?
- (A) processor
 - (B) motherboard
 - (C) printer
 - (D) phone line
 - (E) None of these
186. Which is the smallest of the following computers?
- (A) Notebook
 - (B) Laptop
 - (C) Desktop
 - (D) Workstation
 - (E) None of these
187. Computers connected to a LAN can:
- (A) run faster
 - (B) go on line
 - (C) share information and/or share peripheral equipment
 - (D) E-mail
 - (E) None of these
188. This component is required to process data into information and consists of integrated circuits:
- (A) Hard disk
 - (B) RAM
 - (C) CPU
 - (D) ROM
 - (E) None of these